

Education without borders

Guiding your children to their dreams



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Foreword

Parenting is hard. Many of those who are raising children would no doubt agree. Rapid social development is giving rise to a fiercely competitive environment, one in which it is becoming increasingly important to receive a good education, and more challenging to provide one. For aspiring students, their parents' unconditional devotion – the countless hours of guidance, the years of planning required by an education journey that often leads to an overseas education – is a blessing to always be thankful for.

For many, the education journey will lead to a distant place. An overseas education has many advantages – broadened horizons, the opportunity to experience a different way of learning, improved foreign language skills, etc. One of the main drawbacks, however, is that the cost can be significant. How prepared are you for the necessary financial commitment? Reading this booklet will perhaps give you a better idea.

Living and studying abroad, far from the shelter of home, they will need to learn to stand on their own feet. In recent years, social and emotional learning has been gaining traction in many countries and is credited with helping children become resilient, well-adjusted individuals. Indeed, training children in emotional management from an early age is a parenting strategy that deserves serious consideration.

Whether you want to enrich your children's formative years or secure your family's future, we are here to help and support your planning.

Education planning - looking beyond the horizon

To gauge the current state of post-secondary education planning, HSBC Life has sponsored a recent survey by Economist Impact¹. A total of 1,000 parents from Hong Kong and mainland China were interviewed to shed light on the latest trends in overseas education, expectations and realities, and the key factors for consideration.

The findings indicate not only a growing demand for overseas education, but also that the average age of international students is declining. 29% of parents plan to send their children overseas for undergraduate or graduate studies, while 39% have already done so. 21% are considering the option of sending their children abroad for primary and secondary education, while 11% have already done so.



Scan the QR code to access the survey report – Economist Impact: Ready for anything – Preparing for overseas child education among mainland China and Hong Kong parents (2023).



1. Economist Impact: Ready for anything – Preparing for overseas child education among mainland China and Hong Kong parents (2023).

Eyes on North America, Europe and Asia

Of all the overseas study destinations, the UK, the US, Canada and Australia remain the top choices among Hong Kong and mainland China parents who already have children studying abroad (25.4%, 20.6%, 19.4% and 18.8% respectively). At the same time, among parents who are planning to send their children overseas, around 16% favour Asian countries such as Japan and Singapore.

In addition, cross-border education between Hong Kong and mainland China is increasingly seen as a viable option, with 7% of Hong Kong parents considering mainland schools and 6% of mainland parents looking to Hong Kong for education opportunities.

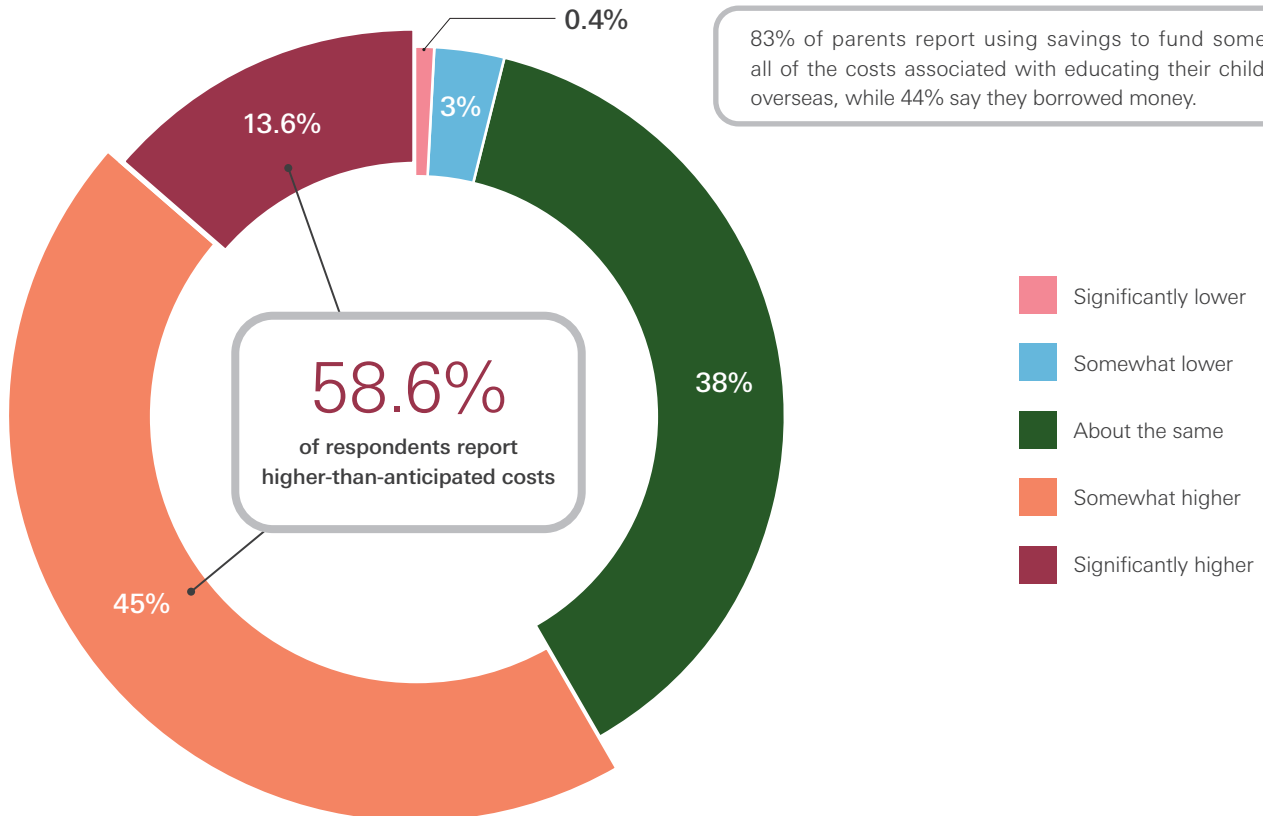
Overseas education costs are higher than parents anticipated

"Financing the cost of education is probably the biggest reason why someone wouldn't take up a place."

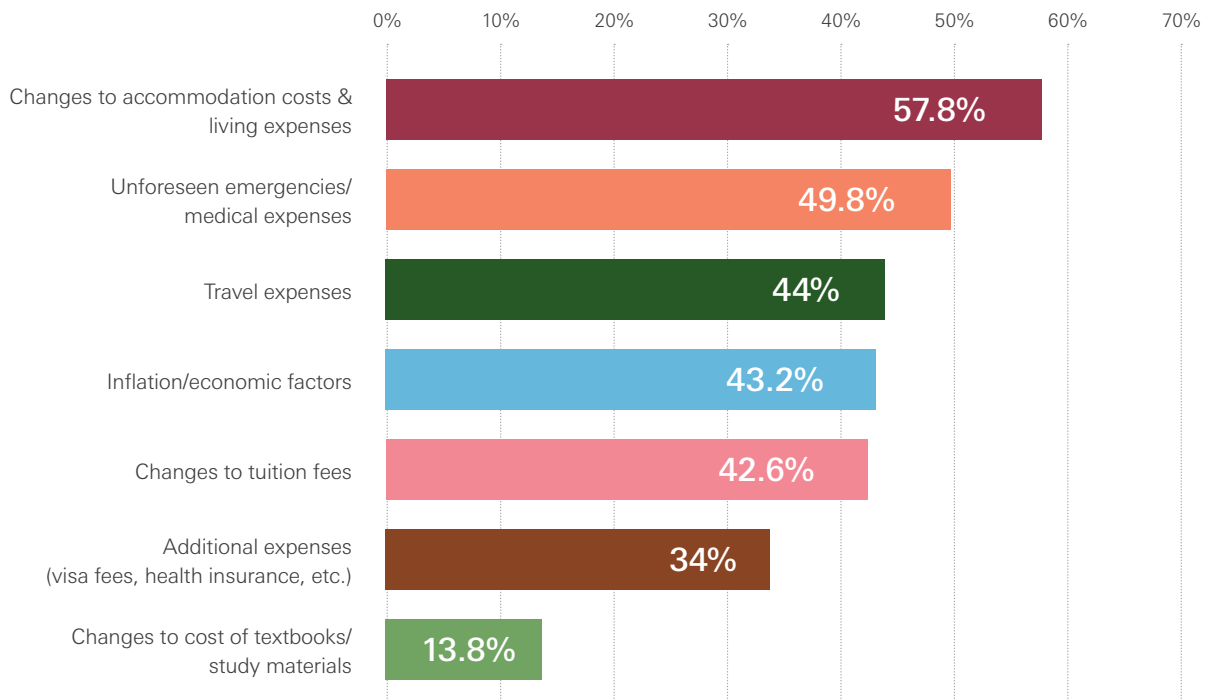
Sam Lucy, admissions tutor, Newnham College, University of Cambridge

As a result of the global economic downturn and worsening inflation, providing an overseas education has become a stern test of many parents' financial preparedness. Even though plans and budgets vary, close to 60% of respondents say the cost of overseas education has outstripped their expectations. The key factors contributing to this discrepancy include the rising cost of living, emergency medical expenses, etc.

Extent to which the actual cost of overseas education meets expectations



Reasons cited by respondents for higher-than-anticipated overseas education costs



University tuition fees and living expenses at popular overseas study destinations

Overseas education is a costly proposition. Naturally, goals and budgets vary, as do the tuition fees for different universities, faculties and programmes. Still, the total cost of completing a university degree programme (tuition fees, accommodation, living expenses, etc.) can be as high as several million Hong Kong dollars.

	Annual tuition fee ¹ (approx. HKD ²)	Annual living expenses (approx. HKD ²)	Undergraduate programme duration	Total cost (approx. HKD ²)
UK	260,200 - 679,300	111,200 - 404,400 ³	3 years	1,114,100 - 3,251,200
US	471,200 - 510,300	78,900 - 236,600 ⁴	4 years	2,200,400 - 2,987,500
Canada	181,600 - 600,300	64,200 - 105,100 ⁵	4 years	983,300 - 2,821,800
Australia	127,500 - 543,700	124,800 - 339,200 ⁶	3 years	756,800 - 2,648,800
Japan	42,200 - 160,300	77,000 - 119,200 ⁷	4 years	476,800 - 1,118,100
Singapore	180,900 - 1,003,600	53,200 - 206,800 ⁸	3 years	702,100 - 3,631,000

Planning overseas study – 4 key suggestions⁹

1

Do the research, know the destination

Learn as much as possible about the target destination in advance. That way, you and your child will know what to expect and culture shock will be minimised. Before departure and after arrival, you can also request the school's assistance if any problems arise.

2

Build financial resilience

As inflation is expected to persist into the near future, it's important to maintain adequate cash flow to cover living expenses and contingencies. Boosting your foreign currency reserves will help preserve your financial capability.

3

Prepare early and focus on all-around development

Studying in another country will involve much more than academic learning. Encourage your children to immerse themselves in the local language and culture, and help them cultivate the ability to think independently and manage on their own.

4

Improve language skills

Top universities typically have strict English proficiency requirements. At the same time, communication skills directly impact interpersonal relationships and career prospects, so developing linguistic intelligence should be a priority.

Whether you're arranging for your children's overseas education or your family's relocation, an early start to your wealth management and protection planning is essential to your ability to ensure a fulfilling life journey for your loved ones.

1. Websites of various universities and colleges (tuition fees are for reference only and subject to official announcements by the relevant institutions; exchange rate movements and inflation may impact the cost of overseas study).
2. Approximate HKD amounts based on HSBC exchange rates (referencing banknotes bank sell price on 5 March 2024).
3. EF Education First: Budgeting for UK study.
4. aec Education Consultancy: Study in the U.S.
5. aec Education Consultancy: Study in Canada.

6. IDP Education: Australia | Money and Living Expenses | Study Abroad.
7. Sahiko: Guide to studying in Japan (18 August 2023).
8. EF Education First: Study in Singapore.
9. Economist Impact: Ready for anything – Preparing for overseas child education among mainland China and Hong Kong parents (2023).

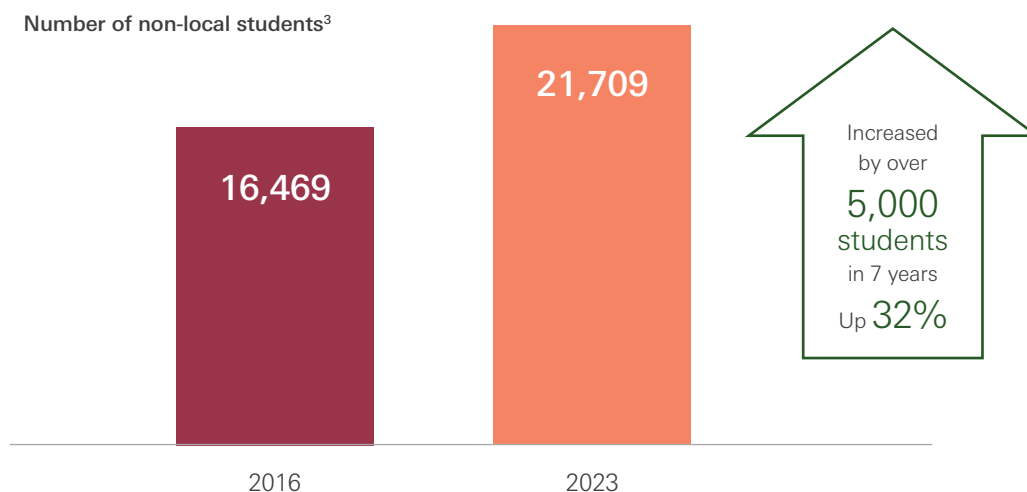
Hong Kong – world-class university education in a vibrant metropolis

Hong Kong has always been a magnet for talents. The introduction of the Top Talent Pass Scheme and the Quality Migrant Admission Scheme has made the city a attractive destination for professional elites from around the world and mainland China. For international students, Hong Kong is no less appealing. The city is home to a large contingent of international scholars. Five of its universities are ranked among the world's top 100¹. For students from mainland China, Hong Kong offers the added advantage of geographic proximity, making it an ideal destination.



1. Times Higher Education: World University Rankings 2024.

Hong Kong has committed to building the city into an international hub for post-secondary education². Starting from 2024/25 school year, the quota for non-local students at tertiary institutions subsidised by the government will increase from 20% to 40%. There are approximately 15,000 subsidised places currently available to students in each of the four undergraduate years. That means the new policy will create more higher education opportunities for non-local students by doubling the number of places for them, from 3,000 to 6,000.



Advantages of post-secondary education in Hong Kong

1 World-renowned institutions⁴

Hong Kong universities are ranked 26th in the world. At the same time, the QS World University Rankings by Subject include 204 programmes across 9 universities in Hong Kong, including Dentistry, Education and Training, Architecture and Built Environment at The University of Hong Kong (ranked 3rd, 7th and 12th respectively); Nursing at The Chinese University of Hong Kong (8th); Data Science and Artificial Intelligence at The Hong Kong University of Science and Technology (10th); Hotel Management at The Hong Kong Polytechnic University (11th), etc. This level of academic excellence has made Hong Kong an ideal destination for many international students.

2 Academics with world-class credentials⁵

The faculty members at Hong Kong universities hail from countries around the world, and include researchers on the World's Top 2% Scientists list and recipients of prestigious international awards such as the Nobel Prize and Fields Medal. For example, the Chair Professor of Chemistry at The University of Hong Kong is Sir Fraser Stoddart, Nobel laureate. In addition, a number of the universities maintain faculty staffs of over 1,000 members to support students' all-round development.

3 English as language of instruction offers international pathway

English is the medium of instruction for most university programmes in Hong Kong⁶. All forms of verbal and written communication - academic discussions, textbooks, research papers, course projects, etc. - are English-based. This all-English learning environment offers ample opportunity for raising English proficiency and building a strong linguistic foundation for overseas study in the future.

2. The Chief Executive's 2023 Policy Address (October 2023).

3. Census and Statistics Department: Hong Kong Monthly Digest of Statistics – Statistics on Students of University Grants Committee Funded Programmes (June 2023).

4. Quacquarelli Symonds: QS World University Rankings 2024.

5. Data on academic and administrative staffs at selected educational institutions.

6. Education Bureau: Why Hong Kong?

4 Numerous options for graduates

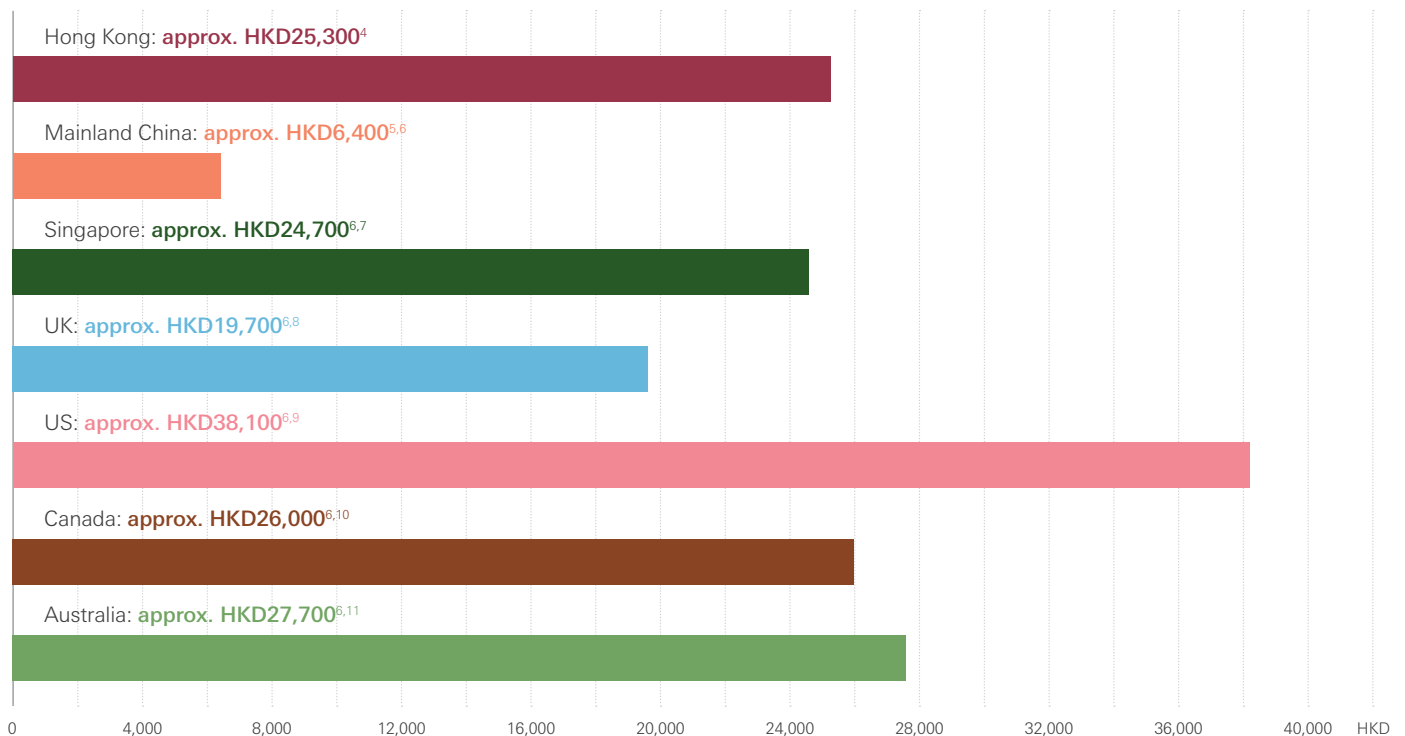
Students from mainland China will have numerous options to choose from after obtaining their degrees, including:

- A. Start a career in Hong Kong - Many multinational corporations have offices in Hong Kong, offering excellent opportunities for graduates to put their talent to good use and build their resumes. In terms of remuneration, figures released by the Census and Statistics Department in 2023 indicated that the median monthly income of university-educated employees had increased 6% from the previous year, to HKD35,000¹.
- B. Pursue post-graduate study – The undergraduate degrees offered by Hong Kong universities are recognised worldwide. Graduates can stay in Hong Kong to study for their master's or doctorate degrees. Alternatively, their chances of getting accepted to the top universities in Europe and North America are relatively high.
- C. Pursue career in mainland China – The easing of restrictions on foreign investment means that the demand for talent will only continue to increase nationwide. Graduates from Hong Kong universities, with their international vision and bilingual ability, will be especially competitive in mainland China job market.

5 Multitude of exchange programme opportunities

Thanks to the many student exchange programmes, summer educational tours and overseas internship schemes it offers, Hong Kong is a springboard to all corners of the world. The global student exchange programmes of the Hong Kong Baptist University, for instance, connect over 1,000 students² each year to overseas exchange and internship opportunities through 360 partners worldwide. The Chinese University of Hong Kong, through its Global Internship Programme³, offers students valuable work and cultural experiences through corporate internship opportunities in major cities such as London, New York, Paris and Sydney as well as the Asia-Pacific region.

Starting salaries of university graduates in selected locations (Average monthly salaries before tax)



1. Census and Statistics Department: Quarterly Report on General Household Survey (31 August 2023).
 2. Hong Kong Baptist University: 2021/22 Hong Kong Baptist University Facts and Figures.
 3. The Chinese University of Hong Kong: Enrichment Programmes - Global Internship Programme.
 4. University Grants Committee: Average Annual Salaries of Graduates of Full-time UGC-funded programmes who were in Full-time Employment by Level of Study and Broad Academic Programme Category, 2015/16 – 2021/22 (July 2023).
 5. MyCOS: Chinese College Graduates' Employment Annual Report (9 June 2023).

6. Approximate HKD amounts based on HSBC exchange rates (referencing banknotes bank buy price on 5 March 2024).
 7. Singapore University of Social Sciences: Healthy Employment Outcomes Amidst Slower Economic Growth (22 February 2024).
 8. Think Student: Average Graduate Salaries in the UK (28 January 2023).
 9. Bankrate: Average college graduate salaries (11 September 2023).
 10. Talent.com: Graduate average salary in Canada, 2024.
 11. Prosple: Average graduate salaries in Australia (2023 update).

Hong Kong university admission process and procedures¹²

Submit admission application to the school of your choice within the designated period

Some schools may require an application fee, and application periods typically end in the first half of June.

Complete secondary school programme and attain satisfactory results in public examinations

Such as Hong Kong's DSE exams, mainland China's Nationwide Unified Examination for Admissions to General Universities and Colleges (Gaokao), the IB Diploma Programme exams, the UK's GCE A-level, SAT, etc.

Attain the minimum score required in recognised English proficiency exams

Generally, an IELTS of 6.0 or a TOEFL iBT score of 79 or higher is required; some faculties and departments may have higher requirements.

Pass the admission interview (if applicable)

For some programmes such as art & design, creative media and visual arts, applicants may be required to submit their portfolios.

Apply for visa or entry permit once admission is granted

All non-local students are required to apply for a student visa or entry permit, nominate a local guarantor (the institution granting admission or an individual), and provide other documents; typical processing time for visa applications is 8 to 10 weeks.



12. Education Bureau: Apply to Study – Visas.

Undergraduate admission requirements for mainland China applicants¹

	Type of student recruitment	Quota	Admission requirements for mainland China students (Gaokao)	Annual tuition fee – non-local students
University of Hong Kong	Separate recruitment	No information provided	<p>Factors affecting eligibility:</p> <ul style="list-style-type: none"> • Gaokao results, including English. • Interview performance (if selected for interview). • Overall eligibility based on academic and non-academic metrics. 	Approx. HKD182,000
Chinese University of Hong Kong	Gaokao admission	Approx. 400	<ul style="list-style-type: none"> • The university is included in the priority admissions list by the Ministry of Education in China. Gaokao students need only submit their preferences through the priority admission application. • No interviews, no bonus points. Admission is merit-based. • If two students have identical Gaokao scores, priority will be given to the one with the higher English score. • Gaokao students' foreign language subject must be English. Self-funded students and scholarship students are required to achieve a Gaokao English score of 120 and 130 respectively (out of 150). 	Approx. HKD145,000
Hong Kong University of Science and Technology	Separate recruitment	Approx. 190	<ul style="list-style-type: none"> • Admission interview scores required for various faculties will be determined after the Gaokao results for the year have been announced, with reference to the Gaokao admission scores of the top universities in different provinces. • Applicants whose Gaokao results meet the requirements will be invited for interviews, which will be conducted in English. Successful interviewees will be admitted. • Applicants who did not take the English exam for Gaokao are required to provide other proof of the required level of English proficiency (e.g. IELTS score of 6 or above, TOEFL iBT score of 80 or above, etc.). • Some programmes have specific Gaokao requirements. 	Approx. HKD170,000
Hong Kong Polytechnic University	Separate recruitment	No information provided	<p>Factors affecting eligibility:</p> <ul style="list-style-type: none"> • Gaokao results, including English. • Applicants with achievements in non-academic areas such as sports, culture and arts, leadership, and social services can apply for the Special Talents Admission and Recognition Scheme (STARS) with favourable admission conditions. • Some programmes require applicants to submit their portfolios or take part in an interview. • Some programmes require or give priority to specific Gaokao subjects. 	Approx. HKD160,000

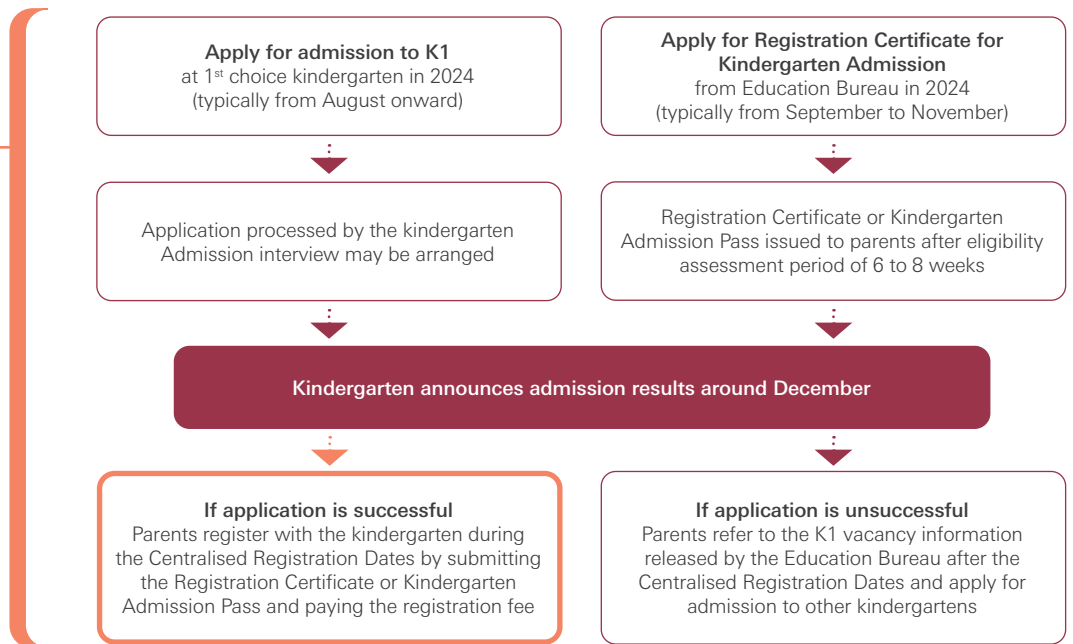
1. Undergraduate admission information of various universities. The above information is for reference only, subject to individual universities' official announcements. Please contact the relevant institutions for the latest information.

	Type of student recruitment	Quota	Admission requirements for mainland China students (Gaokao)	Annual tuition fee – non-local students
Hong Kong Baptist University	Separate recruitment	Approx. 140	<ul style="list-style-type: none"> • Applicants' Gaokao scores must exceed the admission scores of local top universities or the cut-off scores required for special admission programmes in their home province. • A Gaokao English score of 110 out of 150 is required. Some programmes require 120. • Interviews are conducted for some programmes. • Some programmes accept only science and math students. 	Approx. HKD160,000
City University of Hong Kong	Gaokao admission	Approx. 300	<ul style="list-style-type: none"> • The university is included in the priority admissions list by the Ministry of Education in China. Gaokao students need only submit their preferences through the priority admission application. • No interviews (except for the veterinary science programme), no bonus points. Admission is merit-based. • Applicants' Gaokao results are required to meet the admission scores of top universities. • A Gaokao English score of 120 is required (higher for some programmes). 	Approx. HKD160,000
Lingnan University	Separate recruitment	Approx. 70	<p>Factors affecting eligibility:</p> <ul style="list-style-type: none"> • Gaokao results, including English. • Applicant's interview performance (if selected for interview). • Applicants' aptitude with regard to the programme they are seeking admission to. • Applicants with outstanding achievements in areas such as sports, music and social services (e.g. medals won at athletic competitions at the provincial level or above) will also be considered for admission. 	Approx. HKD145,000
Education University of Hong Kong	Separate recruitment	Approx. 100	<ul style="list-style-type: none"> • Gaokao results must surpass the admission scores of local top universities in their home province. • A Gaokao English score of 120 is required (110 for programmes with Chinese as the medium of instruction). 	Approx. HKD145,000

Gathering education information to build your children's future



25/26 kindergarten admission application flowchart¹



Types of Hong Kong primary schools²

Primary schools in Hong Kong are divided into 4 main categories: government schools, aided schools, Direct Subsidy Scheme (DSS) schools and private schools (including international schools and private independent schools). Government and aided schools provide free education, while DSS and private schools charge tuition fees.

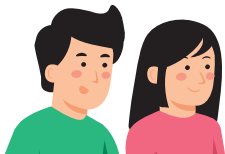
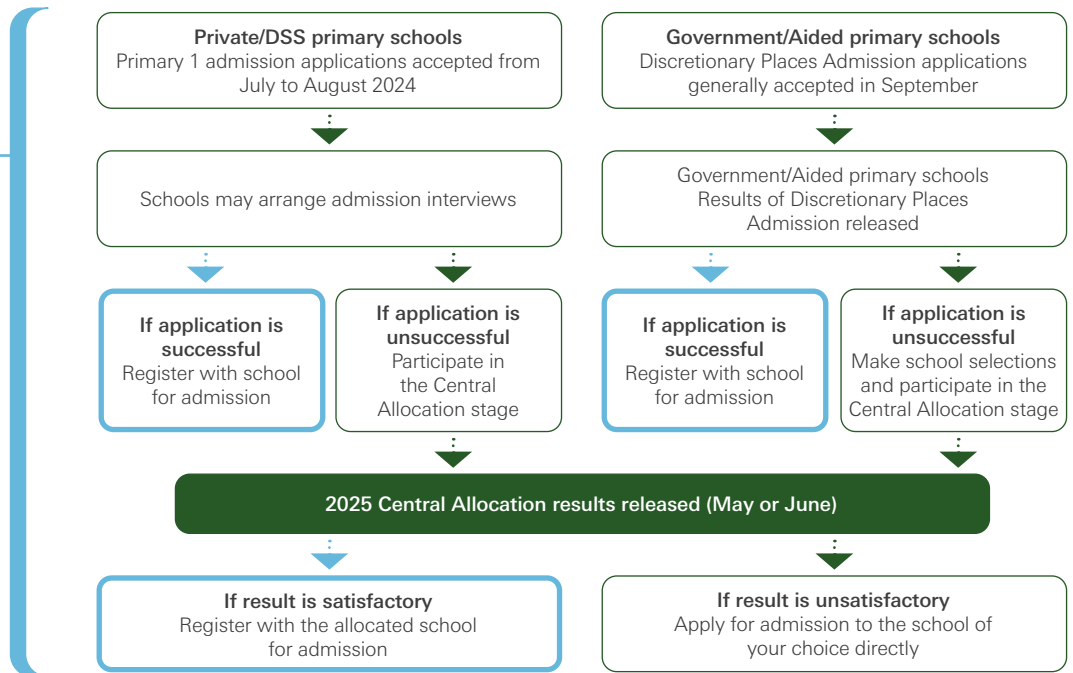
Types of schools	Government schools	Aided schools	Direct Subsidy Scheme (DSS) schools	Private schools
Admission	All students are enrolled through the Primary One Admission System (POAS), which includes Discretionary Places Admission (DP) and Central Allocation.	Like government school students, aided school students are assigned places through the POAS, which comprises DP and Central Allocation.	Students can apply for admission to schools in any school net. Schools set admission criteria at their own discretion.	Schools are run independently, and set their own admission criteria, interview formats and dates, etc.
Curricula	Core subjects such as Chinese, English, Mathematics and General Studies are designed in accordance with Education Bureau guidelines. Schools can design special curricula.	Apart from core subjects, special curricula such as activities and small group instruction can be designed in accordance with the school's policies.	Schools offer local subjects with flexibility in such matters as curriculum design and medium of instruction.	Schools determine their own curricula. Many offer the International Baccalaureate (IB) diploma programme as a pathway to overseas studies. Some provide EQ training to support students' overall development.

* The Education Bureau makes timely annual announcements about school admission procedures for the year, and schools may also announce detailed admission arrangements at an appropriate time. Please contact individual schools for details.

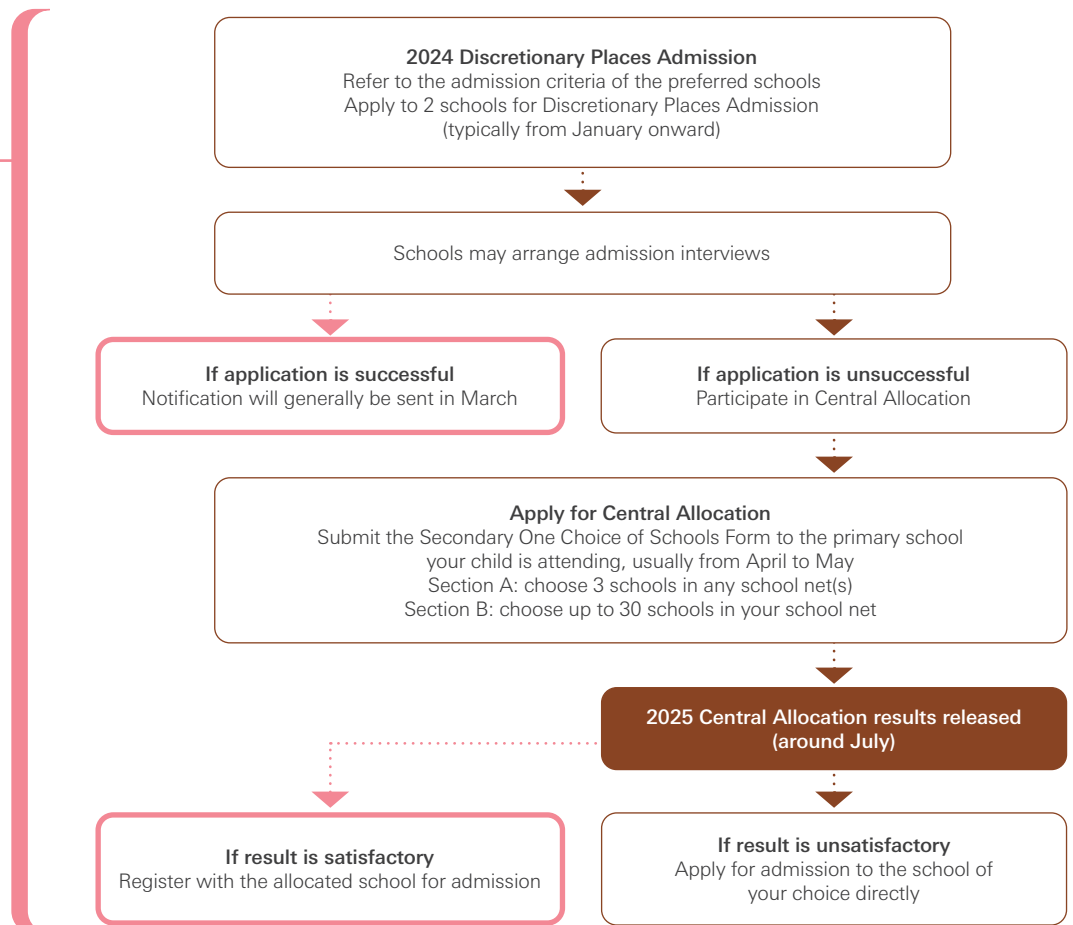
1. Education Bureau: Admission Arrangements for Nursery (K1) Classes in Kindergartens.
2. Myschool.hk: Differences between government, aided, DSS and private schools.



25/26 primary one admission application flowchart³



25/26 secondary school admission application flowchart⁴



3. Education Bureau: Primary One Admission System.

4. Education Bureau: Secondary School Places Allocation (SSPA) System.

Admission information of selected local schools



Information such as registration and admission arrangements may be updated from time to time. Remember to stay tuned to the schools' latest announcements and mark your calendar to avoid missing important dates.

Information of selected primary schools in Hong Kong



Private primary schools

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Central and Western	Kau Yan School	Late Jun to mid-Jul	Sep	Jun	64,000
	Sacred Heart Canossian School Private Section	Phase 1: Late Aug to late Sep Phase 2: By 3 Jun	Mid-Oct	-	51,120
	St. Clare's Primary School	Mid to late Sep	Early Oct	-	51,000
	St. Louis School (Primary Section)	Mid-Sep to late Oct	1 st round: Late Oct 2 nd round: Mid-Nov	-	48,800
Wan Chai	Raimondi College Primary Section	Early Jul to late Aug	1 st round: Mid-Sep 2 nd round: Late Oct	Jul	55,000
	Daltion School Hong Kong (Rosaryhill) (formerly as Rosaryhill School - Primary Section)	-	-	-	78,000
	St. Paul's Convent School (Primary Section)	-	-	-	55,000
	The True Light Middle School of Hong Kong (Primary Section)	Jul to Sep	Oct to Nov	Jun	60,000
Eastern	Kiangsu & Chekiang Primary School	Sep	Mid-Oct	Jun	50,500 – 94,500
Southern	St. Stephen's College Preparatory School	Jun	Early Oct	Jun	92,500
Yau Tsim Mong	Diocesan Girls' Junior School	Mid to late Aug	1 st round: Early Oct 2 nd round: Mid-Nov	-	79,000

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2025/2026 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Kowloon City	Alliance Primary School, Kowloon Tong	Early Sep	Early Nov	-	59,450
	Creative Primary School	1 Mar onwards	Group interview by notice	May	133,980 – 137,060
	Holy Trinity Primary School	Phase 1: Mid to late Sep Phase 2: Early Apr to late May	For phase 2 application: 7 Jun	Sep	55,000
	Kowloon Tong School (Primary Section)	Early Nov	1 st round: Dec 2 nd round: Mar	-	64,000
	Kowloon True Light School (Primary Section)	Phase 1: Mid Aug to early Sep Phase 2: Late Apr to late May	For phase 2 application: 8 Jun	Sep	61,290
	Munsang College Primary School	Early May	1 Jun	-	59,950
	Poi To Primary School	Early Sep to mid Oct	-	Sep	55,100
	Pui Ching Primary School	Early Jul to early Aug	-	-	61,400
	St. Johannes College (Primary Section)	Late Jul to mid Sep	-	-	73,000 – 75,000
	Sham Shui Po	Chan's Creative School	All year round	-	Oct and Nov
Delia English Primary School & Kindergarten		-	-	-	36,000
Kowloon Rhenish School		Jun to mid-Aug	-	May	54,900
St. Francis of Assisi's English Primary School		Late Aug to mid-Sep	Mid to late Oct	-	54,900
Tsung Tsin Primary School and Kindergarten		Jun to late Aug	-	Jun	61,200 – 88,420
Wong Tai Sin	Good Hope Primary School cum Kindergarten	Mid-May onwards	Sep	-	43,400 – 44,500
	Our Lady's Primary School	Early Jul to mid-Sep	-	-	42,000
	International Christian Quality Music Secondary and Primary School	Mid-Jan to mid-Apr	Late Jun	Mar	60,000 – 68,000
Kwun Tong	St. Joseph's Anglo-Chinese Primary School	Jun to early Oct	-	-	49,800
Sai Kung	Forest House Waldorf School	-	Individual arrangement	By appointment	135,000
	Garden House Waldorf School	All year round	Individual arrangement	-	143,000
Yuen Long	Gigamind English Primary School	All year round	Oct and May	Mar or Apr	111,100

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2025/2026 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.



Information of selected primary schools in Hong Kong

Direct Subsidy Scheme (DSS) primary schools

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Eastern	HKUGA Primary School	May	1 st round: 13 to 15 Sep 2 nd round: 15 Oct to 22 Nov	May	33,950
	Hon Wah College (Primary Section)	Mar to 13 Oct	Mid-Oct to late Nov	Jul, Aug and Sep	17,640 - 90,794
Southern	St. Paul's Co-educational College Primary School	Early Sep	1 st round: Early Oct 2 nd round: Mid-Nov to Dec	Sep	66,600 - 70,700
Central/ Western	St. Paul's College Primary School	Early Aug	1 st round: Sep 2 nd round: Nov	Jun	30,000
Yau Tsim Mong	Po Leung Kuk Camões Tan Siu Lin Primary School	Early Aug	1 st round: Late Oct 2 nd round: Early Dec	Apr	20,500
Kowloon City	Diocesan Boys' School Primary Division	Early Sep	Mid-Oct	Aug	53,140
	Po Leung Kuk Lam Man Chan English Primary School	Phase 1: Aug to late Sep Phase 2: Mid-Apr to mid-May	For phase 2 application: 25 May	Sep	14,640
Sham Shui Po	Lingnan University Alumni Association (HK) Primary School	Apr to 1 Aug	-	May	17,380
	St. Margaret's Co-educational English Secondary & Primary School	Late May to early Oct	-	Jun	50,840 - 53,570
	Ying Wa Primary School	Mid to late Jul	1 st round: Late Aug to early Sep 2 nd and 3 rd rounds: To be announced	Jun or Jul	18,000
Kwun Tong	Fukien Secondary School Affiliated School	Phase 1: Jun to early Oct Phase 2: Early Oct to mid-Jan	1 st round for phase 1: Mid-Oct 2 nd round for phase 1: Mid-Nov 1 st round for phase 2: Early Feb 2 nd round for phase 2: Early Mar	Jul	38,800
Kwai Tsing	Delia (Man Kiu) English Primary School	-	-	-	7,370
Tuen Mun	Po Leung Kuk Hong Kong Taoist Association Yuen Yuen Primary School	Phase 1: Early Jul to early Sep Phase 2: Late Apr to mid-May	For phase 2 application: Late May	13 Jul	13,150
Sha Tin	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	Mid-May to 28 Jun	-	Apr and May	42,430
	Pui Kiu College	Mid-Jul to mid-Sep	Early Nov	Sep	26,900 - 100,054
Sai Kung	Evangel College	Jun to early Aug	Mid to late Sep	-	22,500
	G.T. (Ellen Yeung) College	Early May to early Jun	1 st round: Early Jul 2 nd round: Late Sep to early Oct	May	35,310 - 112,754
	Po Leung Kuk Luk Hing Too Primary School	Late Jun to late Sep	1 st round: Mid-Oct 2 nd round: Early Dec	Jun and Sep	13,000

Source: Websites of Education Bureau, individual schools and education information platforms.

The above information is a consolidation of data from 2025/2026 school year and previous school years with priority given to the most recently available information, and for general reference only. Please enquire with the relevant schools for the latest information on admissions and tuition fees. The fees for local and non-local students may vary. Miscellaneous fees, school debentures and other additional expenses are subject to individual schools' official announcements.

District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Sai Kung	The Hong Kong Chinese Christian Churches Union Logos Academy	Mid-Mar to late Apr	1 st round: Late May 2 nd round: By individual notice	Apr	28,600
Yuen Long	ELCHK Lutheran Academy	2 Jul to 9 Sep	1 st round: Early Oct 2 nd round: Mid Nov	26 Jun and 24 Aug	69,860 – 151,098
	W F Joseph Lee Primary School	Early Jun to early Jul	1 st round: Early to mid Sep 2 nd round: Early Oct	Jun	17,600

Information of selected secondary schools in Hong Kong

Direct Subsidy Scheme (DSS) secondary schools



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Central and Western	St. Paul's Co-educational College	Late Oct to mid Nov	Early Mar	-	68,100 – 184,468 (incl. IB curriculum)
	St. Paul's College	Early Nov to early Dec	Late Feb	Nov	41,400 (incl. UK IAL curriculum)
Wan Chai	St. Paul's Convent School	Early Oct to late Nov	Mid-Dec	Oct	30,000 – 32,000
	Academy of Innovation (Confucius Hall) (previously known as Confucius Hall Secondary School)	-	-	-	5,370
Southern	HKUGA College	Mid-Nov to mid-Dec	1 st round: Early Jan Final round: Early Feb to mid-Mar	Dec	41,700 – 44,944
	St. Stephen's College	Early Oct to early Dec	Mid-Jan	Oct	74,550 – 191,668 (incl. IB curriculum)
Eastern	The Chinese Foundation Secondary School	Early Oct to mid-Dec	1 st round: early Jan 2 nd round: mid to late Jan	Nov	18,770 – 107,468
	Hon Wah College	-	-	-	18,900 – 101,368
	Kiangsu-Chekiang College	-	Early Dec	-	7,950 – 120,000
	Pui Kiu Middle School	-	Early Mar	-	9,460 – 96,758
Yau Tsim Mong	Diocesan Girls' School	Mid to late Sep	1 st round: Late Nov Final round: Jan to Feb	Sep	40,000 (incl. UK GCE A-Level curriculum)
	HKMA David Li Kwok Po College	Phase 1: Early Nov to late Dec Phase 2: 9 to 10 Jul	1 st round for phase 1: Early Jan 2 nd round for phase 1: Late Jan to early Feb For phase 2: 9 to 10 Jul	-	36,060 – 37,500
	Kowloon Sam Yuk Secondary School	-	Early Mar	-	2,910

Source: Websites of Education Bureau, individual schools and education information platforms.

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District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Kowloon City	Diocesan Boys' School	Mid-Oct to mid-Nov	Feb	-	59,860 – 226,028 (incl. IB curriculum)
	Heep Yunn School	Mid to late Oct	1 st round: Mid-Nov 2 nd round: Dec to Mar	Oct	39,160
	HKICC Lee Shau Kee School of Creativity	Dec to late Jan	1 st round: Early Jan Final round: Early Mar	Oct, Nov and Jan	27,600 – 33,000
	Po Leung Kuk Ngan Po Ling College	Phase 1: Mid-Nov to late Dec Phase 2: 9 to 10 Jul	-	Nov	34,700 – 177,468 (incl. IB curriculum)
	Scientia Secondary School	Application for places on waiting list: 8 to 12 Jul	Early Mar	Nov	5,166 – 95,198
Sham Shui Po	Chan Shu Kui Memorial School	-	-	-	S5 to S6: 6,000
	China Holiness College	-	Early Mar	-	4,200 – 9,800
	Delia Memorial School (Broadway)	-	-	-	S1 to S3: Free S4 to S6: 3,000
	Delia Memorial School (Glee Path)	Phase 1: By late Dec Phase 2: By late Mar	-	-	S1 to S3: Free S4 to S6: 3,000 IB curriculum: 27,180
	Ying Wa College	Mid to late Nov	Mid-Jan	-	24,000
	Heung To Middle School	-	-	Dec	5,810 – 92,728
	St. Margaret's Co-Educational English Secondary & Primary School	Late Sep to late Dec	-	Oct	44,580 – 46,770
	Wai Kiu College	-	Feb	-	3,000 – 3,200
	Tsung Tsin Christian Academy	Nov to early Jan	-	Oct	40,000 – 132,468 (incl. UK IAL curriculum)
	Good Hope School	Early Oct to early Nov	1 st round: Early Jan 2 nd round: Mid to late Jan	Oct	35,000 – 127,468
Kwun Tong	Delia Memorial School (Hip Wo)	1 Sep onwards	Oct onwards	-	S1 to S3: Free S4 to S6: 3,000
	Delia Memorial School (Hip Wo No.2 College)	-	-	-	S1 to S3: Free S4 to S6: 3,000
	ECF Saint Too Canaan College	9 Oct onwards	Mid-Nov, mid-Dec and mid-Jan	Nov and Dec	24,600
	Fukien Secondary School	Early Oct to early Dec	1 st round: Early Dec 2 nd round: Mid-Dec	Dec	21,000 – 91,185
	Mu Kuang English School	-	Early Feb	-	2,000 – 3,000
United Christian College (Kowloon East)	Early Oct to mid-Jan	Early Feb	Oct	29,800 – 37,200 (incl. UK GCE A-Level curriculum)	

Source: Websites of Education Bureau, individual schools and education information platforms.

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District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Sai Kung	Creative Secondary School	Phase 1: Late Sep to late Nov Phase 2: Early Feb to late Apr Final phase: 1 Jun to 12 Jul	-	-	90,290 – 223,968 (incl. IB curriculum)
	Evangel College	Nov	Early Jan	-	27,200
	G.T. (Ellen Yeung) College	Late Oct to late Nov	1 st round: Early Dec 2 nd round: Late Dec	Oct	39,600 – 171,018 (incl. IB curriculum)
	Heung To Secondary School (Tseung Kwan O)	Available now	-	Apr and May	6,990 – 94,068
	The Hong Kong Chinese Christian Churches Union Logos Academy	Late Apr to 9 Jul	9 to 10 Jul	-	32,300 – 83,680 (incl. IB curriculum)
	Po Leung Kuk Laws Foundation College	Late Sep to early Dec	1 st round: Mid-Jan 2 nd round: Early Mar	-	19,800 – 24,000
	Man Kwan QualiEd College	Available now	-	May and 29 Jun	10,660
Sha Tin	Hong Kong Baptist University Affiliated School Wong Kam Fai Secondary and Primary School	Mid-Nov to late Dec	1 st round: Mid-Jan 2 nd round: Late Jan	Nov	42,430 – 47,680 (incl. UK IAL curriculum)
	Pui Kiu College	Mid-Nov to mid-Jan	-	Jan	29,500 – 37,200 (incl. IFY curriculum)
	Stewards Pooi Kei College	Mid-Oct to mid-Dec	Jan	Nov	24,360 – 27,440
	Lam Tai Fai College	20 Nov onwards	Early to mid-Jan	Nov	34,800 – 129,328
	Tak Sun Secondary School	Nov to early Jan	Early Jan	Nov	22,000
Tai Po	Law Ting Pong Secondary School	Phase 1: Late Oct to late Nov Phase 2: Late Nov to mid-Feb	1 st round: Late Nov to early Dec 2 nd round: Late Feb	Nov	21,873 – 105,172
	Tai Po Sam Yuk Secondary School	-	Early Mar	-	8,860 – 10,800
Yuen Long	HKFYG Lee Shau Kee College	Nov to mid-Dec	Early Jan	Nov	26,520 – 129,198 (incl. UK IAL curriculum)
	Man Kwan Pak Kau College	-	-	Oct	6,000
	Heung To Middle School (Tin Shui Wai)	-	-	-	5,900 – 7,550
	Chinese YMCA Secondary School	Mid-Oct to late Nov	Early Dec	Nov	15,740
Outlying Islands	ELCHK Lutheran Academy	2 Jul to 9 Sep	1 st round: Early Oct 2 nd round: Mid-Nov	26 Jun and 24 Aug	72,280 – 178,404 (incl. IB curriculum)
	Buddhist Fat Ho Memorial College	Nov to Aug	-	-	6,200
	YMCA of Hong Kong Christian College	-	-	Oct	42,000 – 144,468 (incl. UK GCE A-Level curriculum)

Source: Websites of Education Bureau, individual schools and education information platforms.

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Information of selected private independent schools in Hong Kong

Kindergarten, primary or secondary division



District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Pok Fu Lam (primary & secondary), Kennedy Town (kindergarten)	The ISF Academy	Year 1: Late Nov Secondary (phase 1): Mid-Nov Secondary (phase 2): Mid-Jan	Year 1 (1 st round): Early Dec Year 1 (2 nd round): Jan Secondary (1 st round and 2 nd round for phase 1 applicants): Jan Secondary (1 st round and 2 nd round for phase 2 applicants): Late Feb to Mar	Year 1: Apr Secondary: Apr	221,130 – 279,290
Sham Wan	Victoria Shanghai Academy	Year 1: By 1 Feb Secondary: Nov onwards	Year 1 (1 st round): Feb to Mar Year 1 (2 nd round): Apr to May Secondary: Individual arrangement	Year 1: Jan Secondary: May and 11 Jun (school tour)	158,300 – 222,210
Sham Shui Po	Po Leung Kuk Choi Kai Yau School	Year 1: Early Sep	1 st round: Late Sep 2 nd round: Mid-Nov	Sep (seminar) Mar (open day)	99,825 – 146,927
Kowloon Tong (early childhood, primary & secondary sections), Tseung Kwan O (early childhood section)	Yew Chung International School	Primary: Sep Secondary: Nov to Dec	Primary: Jan Secondary: Dec and Jan	-	84,436 – 251,610
Ma On Shan (kindergarten), Sha Tin (primary & secondary sections)	International Christian School	All year round	Oct to May	-	85,900 – 194,700
Ma On Shan	Renaissance College Hong Kong	Sep	Year 1 (1 st round): Nov to Jan Year 1 (2 nd round): Mar to Aug Secondary 1: Mid-Oct to late Nov	-	134,600 – 178,700
Discovery Bay	Discovery College	Sep	Year 1 (1 st round): Nov to Jan Year 1 (2 nd round): Mar to Aug Secondary 1: Mid-Oct to late Nov	Apr and May	144,000 – 191,300

Source: Websites of Education Bureau, individual schools and education information platforms.

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Information of selected international schools in Hong Kong



Primary schools

District	School	Application period	Interview period	Information day	Tuition fee/annum (HKD)
Peak	ESF Peak School			Mar (school tour)	126,200
Mid-Levels	ESF Glenealy School			-	126,200
Happy Valley	ESF Bradbury School			Mar (school tour)	126,200
Pok Fu Lam	ESF Kennedy School			Mar	126,200
Braemar Hill	ESF Quarry Bay School	Sep	1 st round: Nov to Jan 2 nd round: Mar to Aug	-	126,200
Kowloon Tong	ESF Beacon Hill School			Apr	126,200
Ho Man Tin	ESF Kowloon Junior School			-	126,200
Clear Water Bay	ESF Clearwater Bay School			-	126,200
Sha Tin	ESF Sha Tin Junior School			-	126,200
Aberdeen	Wycombe Abbey School Hong Kong	All year round	Individual arrangement	By appointment	188,000 -198,000

Information of selected international schools in Hong Kong



Secondary schools

District	School	Application period	Interview period	Information day	Tuition fee/annum (HKD)
Mid-Levels	ESF Island School				145,400 – 167,100
Pok Fu Lam	ESF West Island School				145,400 – 167,100
Aberdeen	ESF South Island School	Sep	Mid-Oct to late Nov	-	145,400 – 167,100
Ho Man Tin	ESF King George V School				145,400 – 167,100
Sha Tin	ESF Sha Tin College				145,400 – 167,100
Shek Kip Mei	Concordia International School	All year round	Individual arrangement	-	129,500 – 150,950

Source: Websites of Education Bureau, individual schools and education information platforms.

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Information of selected international schools in Hong Kong

Kindergarten, primary or secondary division



District	School	Application period	Interview period	Information day	Tuition fee/annum (HKD)
Peak, Pok Fu Lam	German Swiss International School	All year round	Year 1: Jan onwards Secondary: Nov to Mar	Apr, May, 4 and 5 Jun (school tour)	177,000 – 230,700
Mid-Levels (kindergarten & primary) Shau Kei Wan (secondary)	Carmel School	-	Individual arrangement	-	103,500 – 215,350
Sheung Wan, Ap Lei Chau, Shau Kei Wan, Stanley	The International Montessori School	-	Individual arrangement	Oct to Feb (open day)	36,000 – 194,000
Happy Valley, Chai Wan, Tseung Kwan O, Jardine's Lookout	French International School	-	-	-	135,906 – 207,158
Tai Po	Japanese International School	-	Individual arrangement	-	127,400
Wong Chuk Hang	Han Academy	All year round	Individual arrangement	By appointment	198,000 – 218,000
Repulse Bay (primary), Tai Tam (secondary)	Hong Kong International School	May to 1 Oct	-	-	217,800 – 253,400
Aberdeen	Canadian International School of Hong Kong	Year 1 to Year 2: 2 Oct Year 3 to Year 11: 31 Jan	Individual arrangement	By appointment	128,200 – 227,100
Aberdeen (preparatory & primary), Wong Chuk Hang (secondary)	Singapore International School (Hong Kong)	Sep	-	-	95,700 – 235,700
Wah Fu (primary), Kowloon Bay (primary and secondary)	Kellet School	All year round	Individual arrangement	By appointment	190,300 – 243,400
Braemar Hill	Chinese International School	Primary: Sep to late Feb Secondary: Sep to early Nov	Primary: May to Jun Secondary: Nov to May	Primary: Nov and Jan Secondary: Nov to Dec	194,800 – 309,000
North Point	Kiangsu & Chekiang Primary School (Nursery, Kindergarten, Primary & International Sections)	-	Individual arrangement	-	78,400 – 116,000
Taikoo Shing	DSC International School	-	Individual arrangement	By appointment	136,000 – 155,500
Sai Wan Ho	Korean International School	-	Individual arrangement	By appointment	90,200 – 127,200

Source: Websites of Education Bureau, individual schools and education information platforms.

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District	School	Application period	Interview period	Information day	Tuition fee/ annum (HKD)
Kowloon Tong	American International School	All year round	Individual arrangement	Apr and Jun	92,320 – 164,000
	Australian International School Hong Kong	Jan onwards	-	By appointment	114,800 – 239,600
	Kingston International School	-	Nov to Dec	Nov (open day)	107,800 – 167,000
	Think International School	-	Individual arrangement	-	126,000 – 133,000
Kowloon City	Christian Alliance P. C. Lau Memorial International School	By 30 Nov	-	By appointment	117,320 – 152,620
Hung Hom, Ma On Shan (kindergarten), Tai Po, Mongkok, Diamond Hill (primary), Tai Po (secondary)	St. Hilary's School	Year 1: 15 Jul to 12 Oct	Secondary: Individual arrangement	Year 1: May Secondary: By appointment	69,850 – 156,200
Lai Chi Kok	Christian Alliance International School	Preparatory to Year 1: By late Oct Year 2 to Year 12: By mid-Dec	Preparatory to Year 1: Nov to Dec Year 2 to Year 12: Jan to May	Sep to Nov	132,600 – 222,100
Tsuen Wan	Sear Rogers International School	-	-	-	102,300 – 128,100
Lam Tin, Kwun Tong, Sai Kung	Nord Anglia International School Hong Kong	By Dec	-	Apr	84,370 – 205,700
Tseung Kwan O	Shrewsbury International School Hong Kong	-	Individual arrangement	By appointment	103,500 – 193,500
Sai Kung	Hong Kong Academy	All year round	-	By appointment	109,000 – 247,460
	Hong Kong Adventist Academy	-	-	By appointment	109,000 – 129,500
Tai Po	Malvern College Hong Kong	-	Individual arrangement	Apr	182,820 – 207,950
	Norwegian International School	All year round (mainly between early Sep to late Oct)	Individual arrangement	Apr, May and 5 Jun	74,840 – 120,700
Tai Po (kindergarten & primary), Sha Tau Kok (secondary)	International College Hong Kong Hong Lok Yuen International College Hong Kong	-	-	By appointment	23,500 – 190,200
Tuen Mun	Harrow International School Hong Kong	Year 1: By 1 Oct Kindergarten and Secondary: By 1 Nov	Individual arrangement	Mar and Apr	162,158 – 220,504
Discovery Bay	Discovery Bay International School	All year round	Individual arrangement	-	120,100 – 185,500
Lantau Island	Lantau International School	-	-	-	71,000 – 92,500

Source: Websites of Education Bureau, individual schools and education information platforms.

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Developing your children's resilience for the future

A degree from a prestigious university, a place among the international elite – these are what many parents wish for their children. An overseas education promises many advantages. It may also, however, give rise to different problems and pressures. Parents would be well-advised to help prepare their children mentally and psychologically for the challenges they may face.



Overseas study - expectations and challenges



Expectations

- Improve overseas employment opportunities
- Acquire education at a reputable school to support the pursuit of personal goals
- Become independent
- Develop an international network

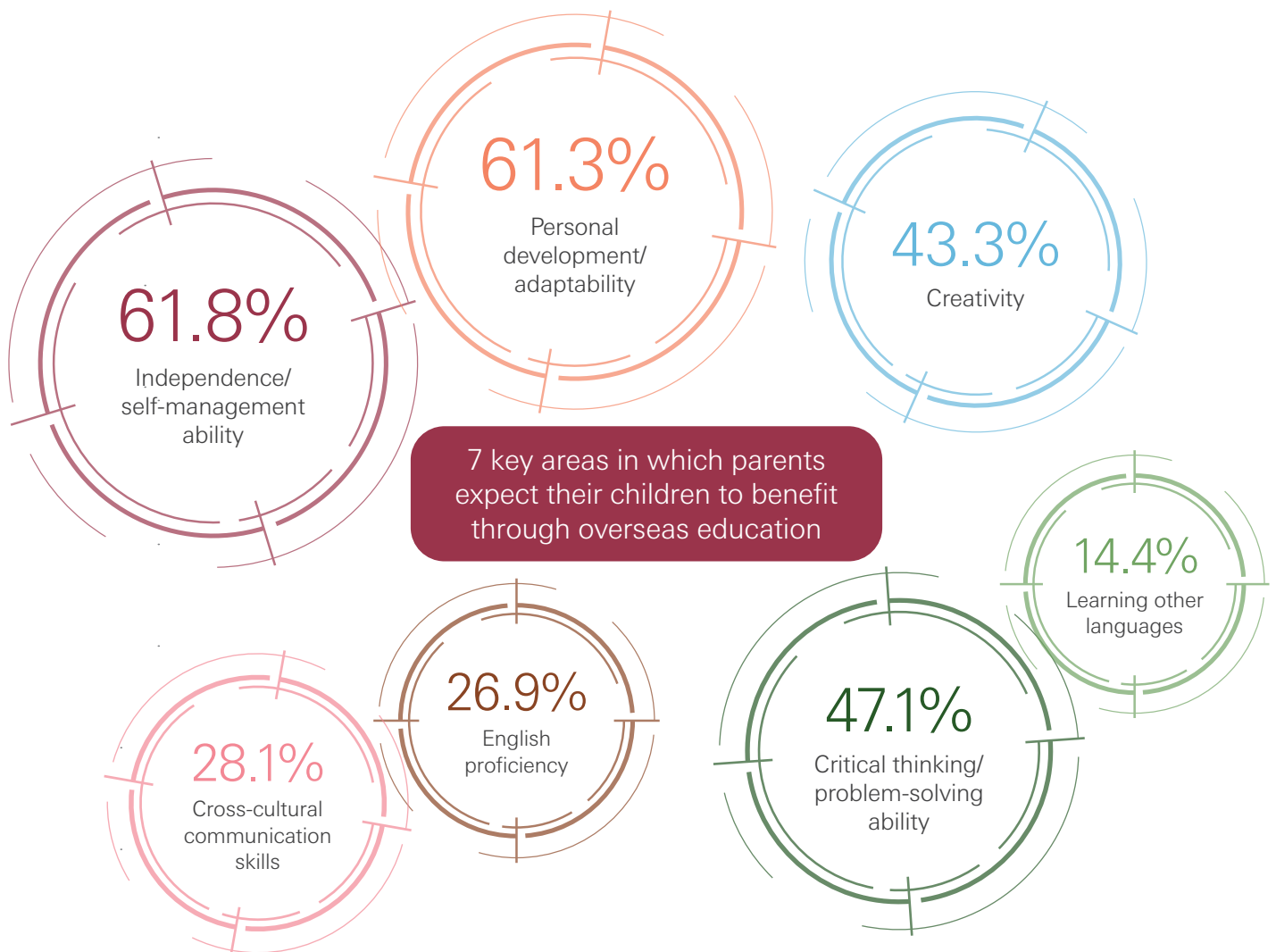


Challenges

- Feeling homesick
- Unable to adjust to local lifestyle and fit in
- Coping with the impact of a different culture and value system

Focus on all-round development

One of the key findings of the Economist Impact survey on overseas education, sponsored by HSBC Life¹, is that parents are increasingly emphasising the non-academic aspects of their children's development – including critical thinking, adaptability, self-management and various soft skills – to help them develop the resilience they will need to thrive in challenging times.



1. Economist Impact: Ready for anything – Preparing for overseas child education among mainland China and Hong Kong parents (2023).

Making adjustment step by step

How should we gauge children's adaptability and help them to excel in different environments? Some parents have shared suggestions:



- Arrange for children to join educational tours with a duration of 2 to 3 weeks and see how well they can adjust without their parents by their side. Not only can children experience a different culture firsthand, but they can also develop better problem-solving skills by living on their own for a short time, thus building a good foundation for overseas study in the future.
- Parents can try staying abroad for one week at the start of a school year. In case any issues arise, the students would be able to seek their parents' guidance immediately, so there is less to worry about.

Costs of educational tours for reference¹

University of Cambridge Educational Tour

Suitable for ages: 10 to 14

Activities:

- 20 to 26 English lessons per week
- 1-day sightseeing tour
- Daytime activities, evening events, film appreciation, etc.

Duration: 3 weeks

Cost: Approx. HKD46,000

Eastern Canada Summer Educational Tour

Suitable for ages: 12 to 18

Activities:

- English lessons
- 4-day tour of Toronto, Niagara Falls, CN Tower, etc.
- Cooking and ice-skating lessons, talent shows, etc.

Duration: 3 weeks

Cost: Approx. HKD34,000²

Australia Gold Coast Educational Tour

Suitable for ages: 9 to 12

Activities:

- English lessons (approx. 30 hours)
- Educational farm experience
- Days-long tour of the southern coast of Australia, wildlife park, observation deck, etc.
- Tennis, bowling, stargazing, etc.

Duration: 16 days

Cost: Approx. HKD37,000²



1. Websites of various organisations (information is for reference only, please visit official websites or enquire directly with the relevant organisations).
2. Approximate HKD amounts based on HSBC exchange rates (referencing banknotes bank sell price on 5 March 2024).

Boarding school vs homestay

When arranging for your children's overseas education, one of the key considerations is your choice of accommodation. A boarding school offers the opportunity to experience communal living and learn social skills. There is also the added advantage of a good learning environment on campus. Homestay, on the other hand, can help your children assimilate into the community, and learn the local culture and values. Taking the UK as an example, the factors to consider include:

Private boarding school	State school (homestay)
Annual tuition fee plus accommodation: approx. HKD400,000	Annual tuition fee plus accommodation: approx. HKD250,000
Teacher-to-student ratio approx. 1:15. Teachers tend to have better qualifications, and students generally perform better in exams.	Teacher-to-student ratio approx. 1:30. With relatively less support, students need to be self-disciplined and eager to learn.

There are also international students who are considering boarding schools in Hong Kong, most of which are private secondary schools. Boarding generally starts at the age of 12, and costs between HKD50,000 and HKD200,000 per year. For university students, the costs of on-campus residences range from HKD5,000 to HKD15,000³.



Estimated living expenses for immigrant families

There are people in both Hong Kong and mainland China who are of the opinion that, rather than having children go abroad by themselves, the other option would be to relocate the whole family. That would, of course, require careful consideration of the financial implications and a whole host of other factors. Below are several cost-of-living indicators for parents' reference.

	Monthly rent of 3-bedroom unit in city center ⁴ (approx. HKD)	Monthly living expenses for family of 4 ⁴ (approx. HKD)	Annual living expenses (approx. HKD)	Price of 600 sq. ft. property in city center ⁴ (approx. HKD)
Hong Kong	36,200	31,600	814,000	13,630,000
London ²	43,400	38,700	985,200	8,560,000
New York ²	69,200	49,500	1,424,300	8,710,000
Vancouver ²	29,700	33,800	761,400	5,630,000
Sydney ²	33,900	32,700	799,900	7,750,000
Tokyo ²	20,900	26,700	571,400	3,910,000
Singapore ²	41,500	32,300	885,800	9,490,000

Education is probably the single most important building block of a good life. Few would disagree that it is worth a major investment in time and money. The size of the payoff, in the form of knowledge, professional qualifications and career opportunities for your children, depends on what you do now. With early planning, you can sow the seeds of a brilliant future.

3. Education Bureau: Study in Hong Kong - Accommodation.

4. Numbeo: Cost of Living.

Social and emotional learning: fostering emotional health from an early age

Everyday life is becoming increasingly tech-centric. Thanks to the advent of digitalisation, virtual reality and more, we can now order meals in restaurants by scanning a QR code, students can learn in virtual classrooms, and seeing a doctor sometimes means going online. While no doubt convenient, these technologies are reducing the opportunities for social interaction, thus widening the distance between people.

It is especially because daily life is becoming so dependent on technology that we need to maintain some balance. Being tech-savvy is not a substitute for possessing good communication and emotional management skills.

Many parents hope to send their children abroad for further education. Whether they go overseas or not, students need to keep in mind that they should pursue more than just academic results. Social and emotional learning is an equally vital link in their development that will benefit every aspect of their lives. Some people consider social and emotional learning to be just as important as the traditional subjects.



What is social and emotional learning (SEL)?

SEL is a form of emotional education. It is conceived to help students comprehend and manage their own emotions, empathise with others, cope with stress, and acquire social skills.

SEL – 5 core competencies



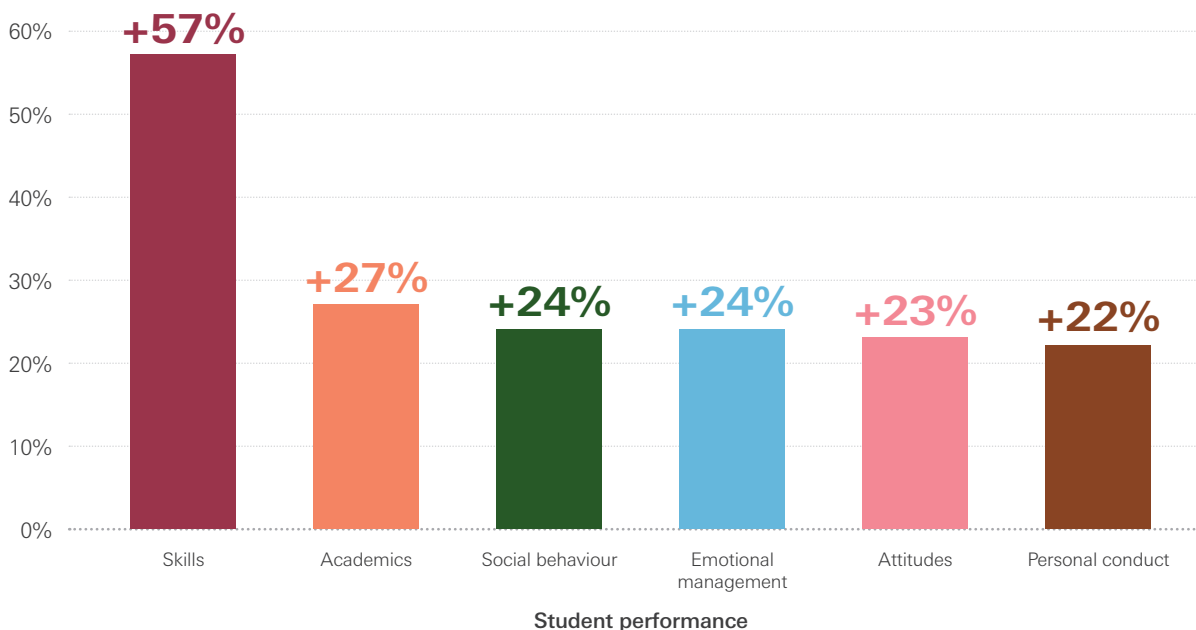
What are the benefits for students?

- Enhances communication and social skills
- Strengthens stress resistance, controls impulsive action
- Improves academic performance and the ability to collaborate with others

SEL efficacy

A survey has found that students who have taken SEL programmes are more competent in emotional management, have stronger skills and perform better academically¹.

Improvements over conventional curricula brought by social and emotional learning



1. Collaborative for Academic, Social, and Emotional Learning (CASEL), US: The practical benefits of an SEL program.

A new focus in education

US



- SEL is a concept proposed by the Collaborative for Academic, Social, and Emotional Learning (CASEL) in the US.
- To date, the inclusion of SEL in school curricula has been mandated or recommended by education authorities in 31 states¹.
- A study has found that, before the outbreak of the pandemic in 2019, the percentages of schools prioritising junior high and senior high SEL programmes were 38% and 31% respectively. In 2022, during the post-pandemic era, however, the percentages have risen to 56% and 53%, a clear indication that social and emotional learning for youth is receiving increasing recognition².

UK³



- For the 2005/06 and 2006/07 school years, the Social and Emotional Aspects of Learning programme was introduced in primary and secondary schools.
- The programme aims at promoting the development of students’ social and emotional skills. It is also designed to improve learning efficacy, encourage proactiveness, boost attendance, increase teachers’ efficiency, and promote students’ and teachers’ emotional health.
- By 2010, 90% of all secondary schools and 70% of primary schools in the UK had implemented the programme.

Singapore⁴



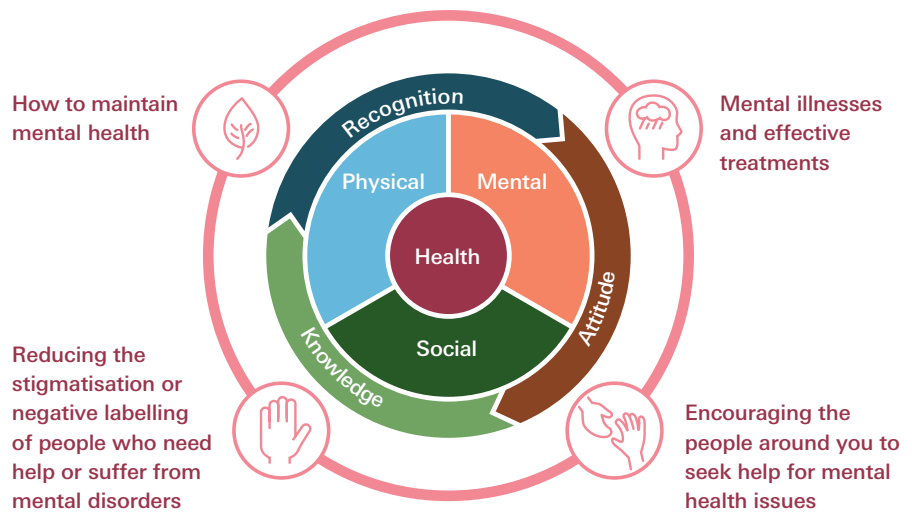
- The Ministry of Education considers SEL education an indispensable component in the country’s drive to remain competitive in the 21st century, and has incorporated it into personal conduct and civic education courses. The Singapore variant of SEL encompasses:

Educational and professional guidance	Psychological health
Sex education	Family education
Cybersecurity health	National education

Hong Kong⁵



Hong Kong has yet to make SEL a required subject. However, according to The Chief Executive’s 2023 Policy Address, the Education Bureau will introduce Mental Health Literacy courses for different learning levels, which schools can teach in class or through various activities. The content includes:



1. Child Trends: State laws promoting social, emotional, and academic development leave room for improvement (14 January 2019).
 2. Education Week: Adolescents need SEL that’s designed for them. Here’s what that looks like (23 February 2023).
 3. Education Policy Institute: Social and emotional learning: An evidence review and synthesis of key issues (4 November 2021).
 4. Ministry of Education, Singapore: Social and Emotional Learning (23 September 2022).
 5. Education Bureau: Cultivating mental health literacy and creating caring school culture (9 November 2023).

Parents are their children's emotion coaches⁶

Humans are emotional beings, regardless of age. When it comes to avoiding emotional excesses, however, children are at a disadvantage. John Gottman, professor emeritus of psychology at the University of Washington, has proposed the 5 steps of emotional coaching for managing interactions with children. By following these steps, adults can help children modulate their negative emotions and learn appropriate ways of expressing their feelings. Researchers have found that these methods have benefits for children's adversity quotient, self-control, social skills and academic performance.



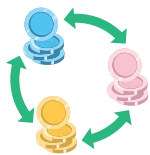
6. The Hong Kong Psychological Society: 5 key insights parents can learn to become their children's emotion coaches (7 October 2021).

Case study

Flexible wealth management solutions to build a successful future for the next generation

Matthew, 38¹, is the owner of a small to medium-sized enterprise. His wife Phoebe is a registered nurse. They have a 3-year-old¹ son, Joe, and a 1-year-old¹ daughter, Julie. He is looking for a wealth management solution to help him accumulate wealth, so that he can send his children overseas for university in the future and help support their dreams when they graduate.

He chooses **HSBC Eminent Goal Multi-currency Insurance Plan** with a total premium of USD300,000. The plan gives him the following advantages:



9 policy currencies for switching²



Policy Split Option³ for flexible asset allocation without market value adjustment



Flexibility to change the life insured⁴ to meet the demands of different life stages

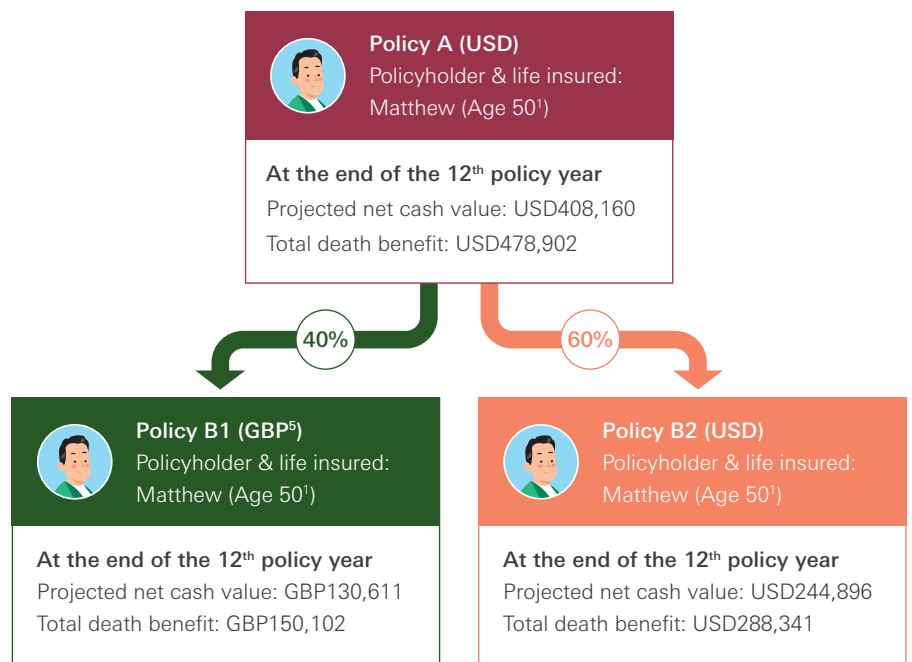
Policyholder & life insured	Matthew	Premium payment period	3 years
Annual premium	USD100,000	Total premium	USD300,000

Matthew aged 50¹

By the time he is 15¹, Joe is hoping to attend university in the UK when he graduates from secondary school in Hong Kong.

To fulfill his son's wish, Matthew decides to build up his savings in GBP. He exercises the Policy Split Option³ and the Currency Switch Option² at the same time, and divides the original policy A into policy B1 (switching the policy currency to GBP) and policy B2 (keeping USD as the policy currency).

At the point the Policy Split Option³ and the Currency Switch Option² are exercised, policies B1 and B2 have a combined projected net cash value that is equal to the value of policy A with no market value adjustment. Once it has been split into policies B1 and B2, policy A is terminated.



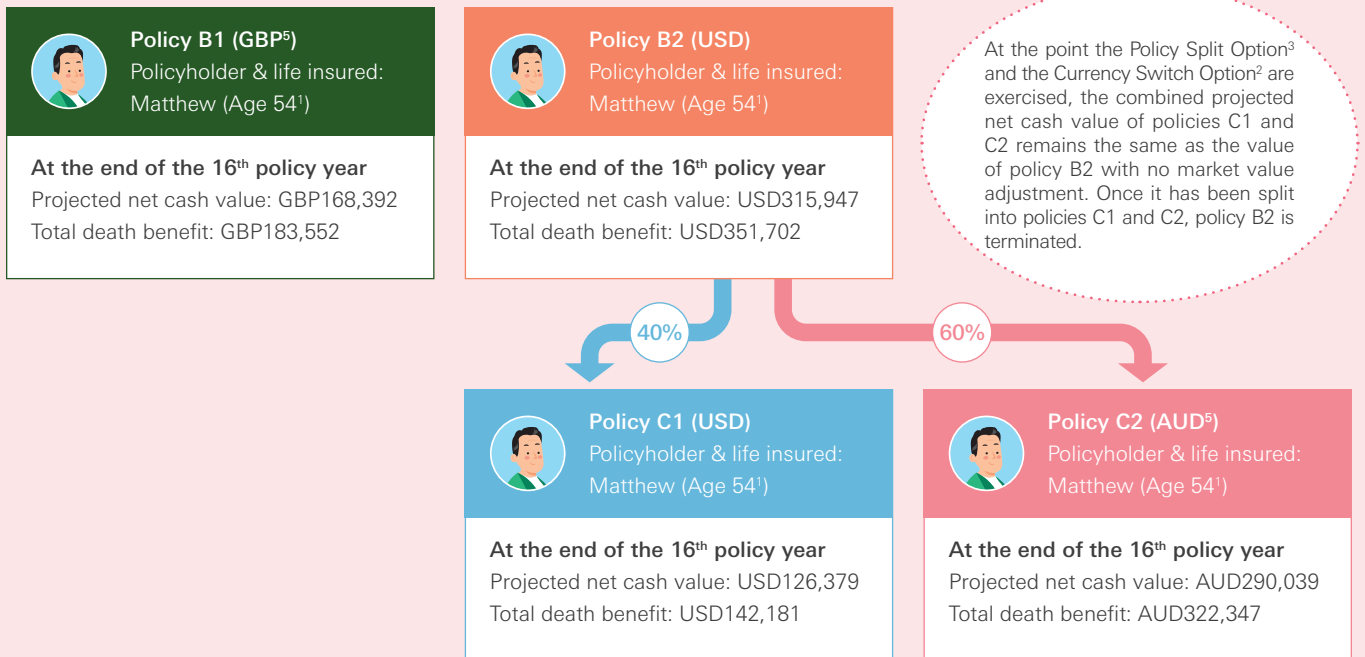
Note: The above examples are hypothetical and non-guaranteed. They are for illustrative purposes only. Please refer to the product brochure for detailed features and the policy provisions for the detailed terms and conditions.

- Age refers to the age of the life insured or policyholder (whichever is applicable) at the next birthday.
- Currency Switch Option can be exercised starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later). Policy currency can be switched to USD/RMB/HKD/GBP/CAD/AUD/EUR/SGD/MOP (MOP applicable only to plans offered in Macau).
- Policy Split Option can be exercised starting from the 3rd policy anniversary or when the Policy is fully paid at the end of the premium payment period (whichever is later). Each Policy can be segregated into at most 3 split policies with a new policy number assigned for each split policy. The policyholder of the split policies can further apply for Policy Split Option to split into a maximum of other 3 split policies.
- Each policyholder is entitled to the Change of Life Insured of the Policy for unlimited times after the 1st policy year, or the Policy is fully paid at the end of the premium payment period, whichever is later. Change of Life Insured is subject to evidence of insurability and approval by the Company which is based on the underwriting conditions of the life insured. Any such request will be assessed on a case-by-case basis and is at our discretion, with consideration of multiple factors, including but not limited to the change in underlying claim risk, change in policy term, latest economic outlook.

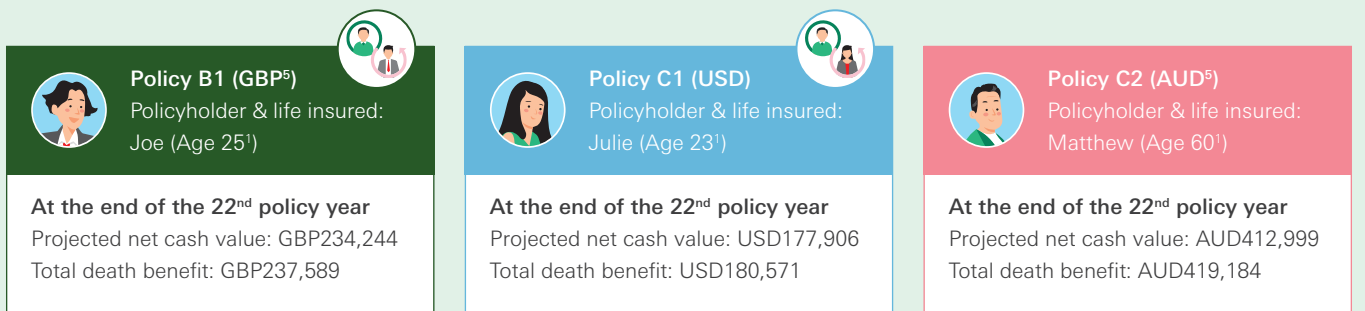
Matthew aged 54¹

When she is 17¹, Julie decides to stay in Hong Kong for her university education. Matthew wants to put aside a sum of money for her future use. At the same time, he and his wife are planning for their retirement. Since they are both fond of the lifestyle and environment in Australia, they plan to make the country their second home.

He again exercises the Policy Split Option³ and the Currency Switch Option² simultaneously, dividing policy B2 into policy C1 (keeping USD as the policy currency for Julie's use in the future) and policy C2. Since AUD has been falling in value, he switches the currency of policy C2 to AUD at a favourable exchange rate to prepare for his future retirement.

**Matthew aged 60¹**

Matthew's children have grown up and are embarking on their life journeys, and he understands that they will need even more financial support to chase their dreams. He exercises the Change of Life Insured Option⁴ and passes on the ownership, making Joe and Julie the policyholder and life insured of policies B1 and C1 respectively.



After his graduation, Joe, 25¹, stays in the UK to start his career. He decides to withdraw 5% of policy value annually for covering daily expenses.

Julie, 23¹, has a passion for ballet. She has the option of using the money to go overseas and enroll in ballet school.

Matthew plans to fund the purchase of a property in Australia with his policy's cash value, so he and his wife can spend part of the year there.

5. Projected net cash value and total basic plan premium paid are calculated according to the illustrative exchange rate USD:GBP = 1:0.8, USD:AUD = 1:1.53. The illustrative exchange rate is for reference only. The actual exchange rate applied will be the prevailing exchange rate as of the effective date of exercising the Currency Switch Option as determined by the Company from time to time and at our sole discretion. Net cash value, total basic plan premium paid and policy value management balance (if any) will be switched into the converted currency using the prevailing exchange rate as of the effective date of exercising the Currency Switch Option, subject to rounding difference, and no market value adjustment will be applied.

Case study

Creating the right conditions for continuing education

Connie, 40¹, is a business development manager at a large corporation. Her daughter, Kate, is 6 years old¹. She understands the future can be unpredictable. Through careful planning, she wants to give Kate the benefit of a good education and looks forward to spending many carefree years with her daughter.

She decides to purchase **HSBC Flourish Income Annuity Plan** as a way to build a stable long-term income for the family.

Issue age¹	40	Premium payment period	3 years
Annual premium	HKD320,000	Accumulation period	3 years
		Annuity period	25 years



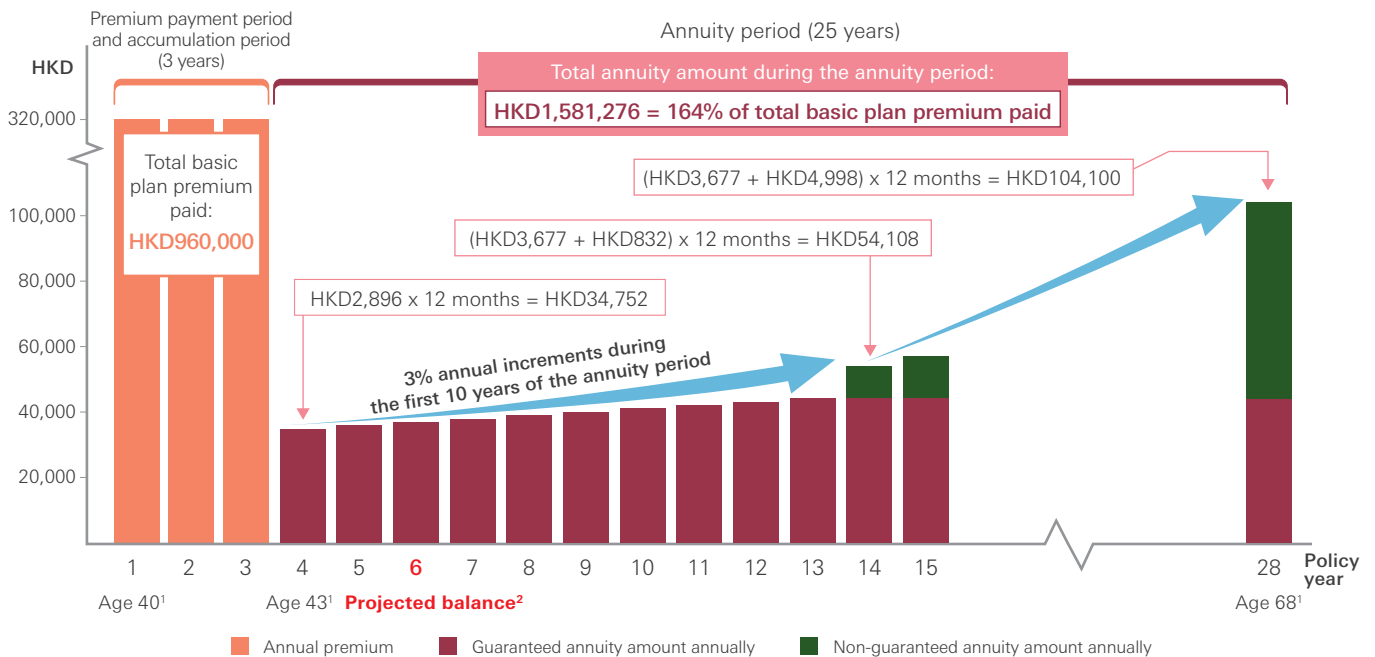
Note:
The above cases and scenarios are hypothetical. The figures as shown in the above examples are subject to rounding adjustment and are provided for illustrative purposes only. There are various premium payment periods, accumulation periods and annuity periods to suit different circumstances. For details, please refer to the section "Product summary" in the product brochure of related product.

1. Age refers to the age of the life insured or policyholder (whichever is applicable) at the next birthday.

Guaranteed monthly annuity amount (4 th policy year)	HKD2,896	Non-guaranteed monthly annuity amount (14 th policy year)	HKD832
Guaranteed monthly annuity amount (starting from the 13 th policy year)	HKD3,677	Non-guaranteed monthly annuity amount (28 th policy year)	HKD4,998

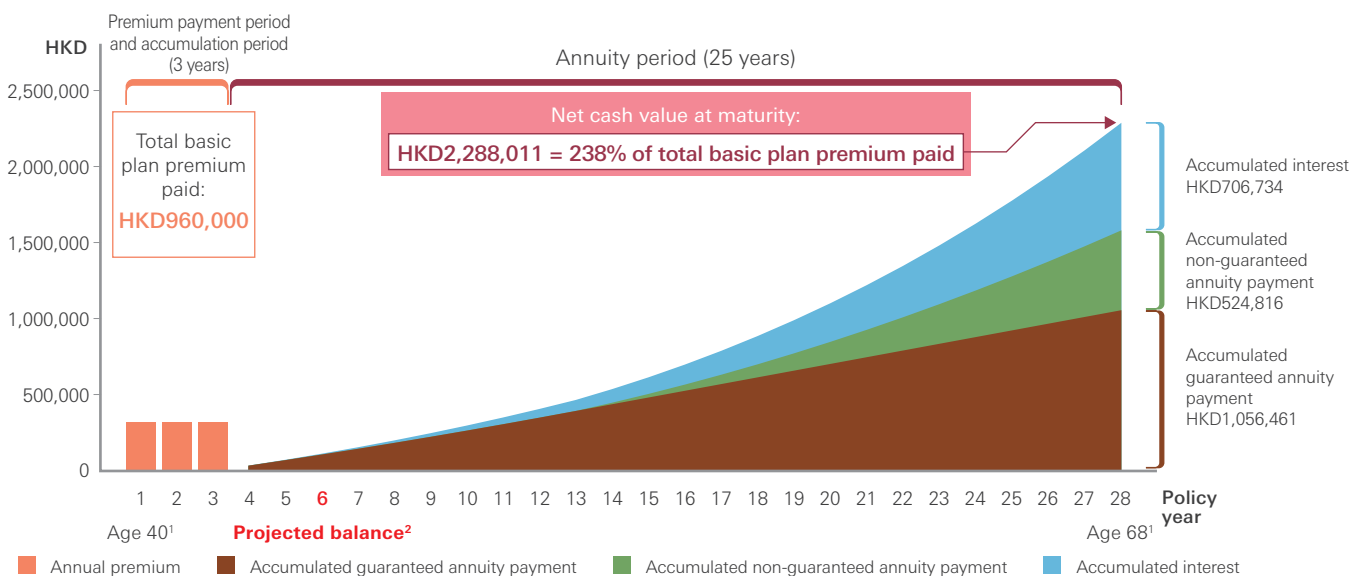
Scenario 1: Receiving all monthly annuity payments in cash

When she is 43¹, Connie chooses to receive all her monthly annuity payments in cash to pay for her daughter's piano lessons and nurture her musical talent.



Scenario 2: Roll over all monthly annuity payments under the policy

At the end of the 3-year accumulation period, Connie, who is now 43¹, decides to keep all her monthly annuity income in the policy to earn more interest. At policy maturity 25 years later, when she is 68¹, the net cash value at maturity has reached HKD2,288,011, or 238% of total basic plan premium paid. She decides to use some of the money to travel the world, and some to help her daughter purchase a property and start a family.



2. Breakeven (at the relevant year/time) means that the net cash value of the policy, which is made up of both guaranteed and non-guaranteed benefits, plus special bonus (if any) reach 100% of total basic plan premium paid in a given year.

Featured interview

Spotting the trends

Choosing the directions



Dr Fanny Chan, EdD

Overseas education expert & company CEO

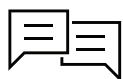
As the world becomes increasingly globalised and post-pandemic economies continue to revive, what are the new developments in overseas education planning? What are the advantages and potential issues? We talk to Dr Fanny Chan to get her perspective on overseas education planning.



What are the new developments in overseas education to consider?

We live in an age of instant access to unprecedented amounts of information. And that means, among other things, more competition for education opportunities. There are 3 key trends.

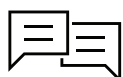
1	<p>More competitive</p> <p>Knowledge and technology are developing too fast. To prepare for changes in the workplace, employers are looking for all-rounders and graduates who excel at learning. Schools are likewise recruiting students who can demonstrate strong critical thinking ability, leadership skills, etc. It's not just about academic performance anymore. Consequently, competition for places at the top universities is becoming more and more intense.</p>
2	<p>Changes in programme selection</p> <p>Because of the years-long pandemic, more students are gravitating towards areas such as health care, medical science, bio-chemical technologies, etc. Philosophy, an intellectually rigorous subject, is also getting attention, as are the traditional sciences – physics, maths, biology, etc. Relatively speaking, the number of students applying to business school has fallen.</p>
3	<p>More potential destinations</p> <p>The UK, the US, Australia and Canada still top the list of popular overseas study destinations. Some parents, because of geographic proximity, family relocation and other reasons, have opted for Asian countries like Japan and Singapore, but mainly for secondary school, it would appear. For university, parents lean towards countries and regions with more higher-ranked schools on the QS100 list.</p>



What are the key traits of students have who get accepted to the best universities?

Top schools emphasise all-round development. As far as academics go, top-of-the-class exam results are a given. For extracurricular activities, some join the Math Olympiad and other competitions, or do regular volunteer work. Some students are good at sports; being a member of the school team is a plus. Others can play musical instruments, etc. Top students tend to be multi-dimensional and have more than one arrow in their quivers, so to speak. These generally include:

- 1 Superior academic ability (solid foundation in core subjects like Chinese, English and maths)
- 2 Critical thinking with opinion
- 3 Excel at teamwork and collaboration
- 4 Good learner
- 5 Strong time management



Overseas education requires considerable financial capability. Does it sometimes cost more than people would expect?

It does, quite frequently. Overseas study typically costs several hundred thousand Hong Kong dollars per year. Tuition fees at most post-secondary institutions are going up by 5% to 10% on a yearly basis. The cost of education is rising consistently.

In addition, parents might overlook these expenses:

- ! English proficiency is very important for school admission, learning and everyday communication. If a student's English needs improvement, they may need private tutorials. And the earlier the tutorials start, the bigger the budget you need.
- ! To boost their admission chances, many students make a point of creating an impressive personal profile, complete with details of extracurricular activities, additional study programmes, exams, educational tours, international competitions and more. And professionals are often hired for layout design, editing, etc. The expenses quickly add up.
- ! Some students who have trouble adjusting to the new environment develop emotional problems, and need to take extended breaks or transfer to another school. Medical and counselling services are often needed, and that means additional expenses.



Why do parents and students sometimes have different expectations about overseas education? How should they resolve their differences?

Parents spend a lot of time, effort and money on their children's education. It's only natural for them to want to see their investment pay off - with a degree from a top school, a high-flying career at a major corporation. The children, however, may just want to choose programmes and work that they love. Money and long-term stability may not be their top priorities. When parents and children don't see eye to eye on education and career choices, they will have to talk it out and try to accommodate each other's expectations.

Another scenario: because they don't fully understand their own strengths, some children end up choosing a programme that may be too much for them to handle. For instance, a student may want to study economics but is not strong enough in maths. In that case, the parents can explain to them that business management is a good economics-related alternative. By patiently sharing their insights and experiences, parents can help their children make good decisions about their future.

Even if there are differences in opinion about the right path to take, as long as the two sides are committed to find common ground through communication, solutions will come.



What are the factors that need to be considered when planning overseas education?

Studying abroad is an important life experience. The decisions made will have a significant impact on a student's academic performance and development.



When to go:

Some parents choose to send their children abroad during their senior years in secondary school. That would give the children time to adjust to the new environment and education system.

Before making the decision, parents should pay close attention to their children's maturity level and emotional health, including, for example, social skills, communication skills, self-management, etc. Is the child sociable and suited to living in student residences with others? Inability to adjust life as an international student may lead to emotional stress or even depression. There are cases of students who had to suspend their education and seek medical help for psychological issues.



Where to go:

In addition to personal preference, possible relocation destinations, etc, programme selection is also a factor to consider. For example, Australia is probably the place to go for veterinary science. When your child is in secondary school, enrol them in programmes that offer pathways to the education system of your target country, such as GCE for the UK, AP for the US, or the IB diploma programme.



Which schools to apply to:

Many parents and students consider admission to a top university as a stepping-stone to a good career. But top students are a minority. For the average student, it's more important to choose a school based on ability, personal interest or the skills and diploma required for employment in the chosen field. A prestigious university may not be the best fit. Even if you can get in, studying there may turn out to be too competitive and stressful, making it difficult to complete your programme.

Featured interview

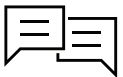
Building a strong emotional foundation for a good education



Denis Kwan

Educational Psychologist
Jockey Club "Peace and Awareness" Mindfulness
Culture in Schools Initiative (JC PandA)
The University of Hong Kong

Many Hong Kong parents are aware of the importance of their children's emotional health. The consensus among them is that EQ impacts personal development. How can we cultivate children's emotional adjustment ability through education? In recent years, mindfulness training has been gaining popularity in many countries. What benefits does it have for students? We talk to Mr Denis Kwan, registered educational psychologist and mindfulness teacher, to get his insights and perspective on the topic.

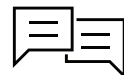


What is social and emotional learning?

Social and emotional learning, or SEL, is part of holistic education, and a new education trend worldwide. The 5 core competencies of SEL include self-awareness, self-management, social awareness, relationship skills and responsible decision making. It is conceived to help students understand their own emotions, manage stress, and maintain a constructive, collaborative relationship with other people and society.

Through regular SEL training, students learn to establish a positive mindset, adjust their emotions and become more resilient. Overseas studies have found that SEL can even help students achieve better

academic results. The Future of Jobs Report 2020 published by the World Economic Forum lists resilience and emotional intelligence as 2 of 15 core skills. It's clear that SEL is no less important than traditional academics.



What is the status of emotional education in Hong Kong? What can we learn from other countries' experience?

A number of countries, including the US, the UK, Finland, Sweden and Singapore, have already incorporated different variants of SEL into their school curricula, thus formally recognising its importance and establishing it as an education priority.

Hong Kong has yet to implement SEL widely and systematically. Some schools design their own courses, others adopt local or overseas courses. In the long term, schools should be provided with a set of practical SEL guidelines. It is not necessary to make SEL a separate subject, but to incorporate elements of it into existing syllabi.

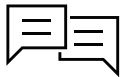


What is the connection between mindfulness and SEL? What are the benefits for students?

Professor Jon Kabat-Zinn, a microbiologist of the University of Massachusetts Medical School, introduced mindfulness into mainstream medical setting in the 1970s, and developed the Mindfulness-based Stress Reduction programme. Mindfulness is the awareness that arises by paying attention on purpose, in the present moment and non-judgmentally. It provides us an opportunity to face ups and downs with wisdom, improving our physical and mental health simultaneously. Research findings indicate that mindfulness helps reduce stress as well as emotional distress, thus alleviating depression, anxiety, etc.

We started introducing mindfulness training to schools for inclusion into their SEL programmes since 2019. The goal is to enable students to manage their emotions with a positive attitude and constructive methods. We hope that, when students are feeling anxious or distressed, they could be mindful of their body mind conditions, and better take care of themselves.

As Kabat-Zinn said, “You can’t stop the waves, but you can learn to surf.” We all go through ups and downs in life. By being open, curious and mindful, we can find a way forward.



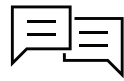
How does the recent trend of studying overseas affect students’ emotions?

Changes in life bring about stress. Students who are going to study abroad need to adapt to a new environment. For those who stay in Hong Kong, apart from academic pressure, experiencing departure of friends and classmates, either to immigrate or study overseas, causes stress too. Parents and teachers should pay attention to what students are going through, and help them to cope with the stress and stay positive.



Which age range is emotional education or mindfulness training suitable for? Can everyone practise mindfulness?

There are no age restrictions. Learning mindfulness from an early age help children cope with different challenges they face while growing up. Most people can practise mindfulness. Having said that, if a person has had a traumatic experience in the past or currently experiencing mental health problems, we would suggest consulting a psychiatrist and a mindfulness teacher first.



How can children’s emotional management ability be cultivated? Any parenting insights to share?

In parenting, example is better than precept. Children will learn from seeing how their parents relate with their emotions.

1

Accompany

It’s important for parents and children to become companions and to provide emotional support to each other. When one side shows signs of losing control emotionally, for example by getting angry, the other side can provide a gentle reminder, “How about we take a deep breath together and calm down?”

2

Be accepting

The harder you try to eliminate negative emotions, the harder for you to regain composure. Parents can try to adopt an accepting attitude towards their children’s emotions and the reasons for the emotional flux. It’s important to remember that “accepting” does not mean approving of children’s problematic behaviour. Instead, we are just accepting the emotions they experienced during the episode.

3

Give them space

When a child is emotionally distressed, their self-control and reasoning abilities are affected. During these moments, parents should refrain from preaching, and just demonstrate to the child how to take deep breaths and calm down. Give each other space and solve the problem later.

4

Take care of yourself

Take good care of your children as well as yourself. The family atmosphere is dominated by parents. Live your life calm and composed, and your children will follow. Happy parents, happy kids.

As a father, I think being present when relating with your children is the key in nurturing them. My wife and I set aside one night every week, putting down our mobile phones and setting aside our roles as parents, to sit on the floor with our two children and casually share bits and pieces of our lives. We wholeheartedly accompany and listen to each other, letting go of criticism and expectations. That’s how my family grows and creates heartwarming memories together.





“Afterword

As a parent, you are no stranger to challenges. Not only are you juggling the demands of family and career, but you are also pursuing that most sacred of parenting missions – to get your children into a “good school”. That is why you have to be as resilient as you want your children to become. You also understand that a love of learning is fostered by the freedom to explore the accumulated wisdom of every era and every land.

Your children may not make new discoveries or change the world when their education is complete. They will have opportunities to seize, dreams to chase. Because thanks to you, they will have journeyed far beyond two horizons – one physical, the other intellectual.

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