



INTERNATIONAL ASSOCIATION FOR
COLLEGE ADMISSION COUNSELING

WEBINAR WEDNESDAY

Counselling cash-conscious kids:
Exploring options in Asia, UK and Europe

Wednesday 9th October
7am EDT



Panelists

Carolyn Barr

Leiden University, International Relations Adviser
The Netherlands

Carsten Bösel

ConsultUS, Director and Independent Educational Consultant
Germany

Ilaria Bossi

Universita Cattolica, International Marketing and Recruitment Officer
Italy

David Hawkins

Director, Hawkins Global Education
UK

Swati Shrestha

Woodstock School, Head of College and Careers Counseling
India

Setting the Scene

Resources that already exist:

- International ACAC website
- NACAC Guide to International Admission
- Concourse Global
- FAFSA list of 762 non-US universities where US loans can be used: Resources that already exist:
- International ACAC website
- NACAC Guide to International Admission
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- FAFSA list of 762 non-US universities where US loans can be used:
<https://studentaid.ed.gov/sa/sites/default/files/international-schools-in-federal-loan-programs.xlsx>

Students need to check whether their 'home' country may provide financial support

Germany

Germany offers a world-class undergraduate education **at no cost** (except a small administrative fee) at its 400+ public research universities and universities of applied sciences.

Known especially for excellence in engineering, Germany is one of the top destinations for international students (ca. 400,000 = 14% of total enrollment).

Top sending countries: EU, China, India, Russia

Most popular majors among internationals: Engineering, business, law, social sciences

Most degrees are taught in German, but there are currently 124 English-only bachelor's programs, 62 of which are tuition free.

See <https://www.daad.de/deutschland/studienangebote/international-programmes/en/>

Key point: Although no financial aid is available for international undergraduate students pursuing a full degree, Germany is a highly cost-effective option because of low or no international fees and affordable costs of living (average student expenses: 819 euros per month)

Italy

Long standing academic quality at 67 public and 19 private universities

Known especially for Arts, Architecture and Design, subjects such as Medicine and Business are increasingly popular.

Internationalization is gradually spreading among unis: non-saturated, talent-hungry landscape. Increasing number of English-taught programs

Tuition fees: depend on students' residency NOT passport

EU vs non-EU: income based vs. flat fee → to be paid instalments

Public universities → €1,000 - €4,000 per year

Private universities → €4,000 -€ 20,000 per year

Wide range of total and partial scholarship opportunities offered by: individual universities, Italian government (ISU), Ministry of Education, Universities and Research (MIUR), European Commission

Different opportunities to finance one's study through different financial bodies: banks, FAFSA, etc.

Part time jobs, also within universities themselves (both EU and non-EU students)

Please note: living costs and language

The Netherlands



This information was compiled with the assistance of:



University College Utrecht



UNIVERSITY
OF TWENTE.



Higher Education in the NL

- Binary system offering research and applied study options
- Internationalisation a priority since the 1970's
- +2100 programmes taught in English across the bachelor, master and PhD level
- Primarily a public system with a few private institutions
- All Dutch research universities are in the top 250 in the world, many in the top 100
- Popular topics of study include business, economics, engineering, liberal arts and sciences, international relations, psychology, technology, languages, arts and design, arts and culture, as well as other humanities and social sciences

Competitive tuition fees

2019-2020 Academic Year

European Economic Area citizens

€ 2,083

Non-European Economic Area citizens

€ 6,000 - € 15,000

Exceptions:

- EEA citizens have tuition halved in year 1
- University Colleges generally have higher tuition or additional fees
- Specialty programmes (i.e. medicine) tend to have higher fees for non-EEA students

Living expenses

Students spend an average of € 800 - € 1,300 per month*

Housing	€ 300 – € 600
Food	€ 150 – € 190
Transportation	€ 40 – € 100
Insurance/Healthcare	€ 80 – € 120
Books/study materials	€ 50 – € 60
Sport and social activities	€ 100 – € 150
Other	€ 80

*depending on city of study and lifestyle of the student

Financial resources: EU/EEA

- EU/EEA citizens:
 - Tuition fee loans
 - Additional loans, with restrictions
 - Grant options for low-income students
 - Limited institutional financial aid and scholarships
 - Part-time job: no restrictions

Financial Resources: Non-EU/EEA

- Non-EU/EEA citizens:
 - The Holland Scholarship – check per institution
 - eligible programmes
 - amount and number awarded
 - Limited institutional financial aid and scholarships
 - Part-time job:
 - restricted to 16 hours per week
 - Work permit required (must be arranged by employer, can take up to 5 weeks)

Other resources



- Other financial sources:
 - Local loan/grant options in home country
 - i.e. USA: FAFSA, GI Bill, Sallie Mae
 - FAFSA accepted by 4 institutions in the Netherlands (UvA, VU, UU, Maastricht)
 - External scholarships
 - Own financial means
- Other tips:
 - ‘Huurtoeslag’ – rent allowance
 - For working students, health insurance allowance

Relevant Links

- Grants and loans for EU/EEA students
 - www.duo.nl
- Scholarships
 - www.grantfinder.nl
 - Institution-specific scholarship and financial aid webpages
- Health insurance allowance
 - www.iamexpat.nl/expat-info/allowances-benefits-netherlands/healthcare-allowance
- Rent allowance
 - www.iamexpat.nl/expat-info/allowances-benefits-netherlands/rent-allowance-huurtoeslag

The British Isles

For UK (and EU *tbc*) citizens, access to UK student finance, but dependent on passport and residency. See www.ukcisa.org.uk for full information

Ireland has different rules, but EU citizens can get free fees, see this flowchart for information:

<http://www.ucd.ie/students/fees/flowchart.html>

Very few institutional scholarships available, but some options include:

- Oxbridge Jardines Scholarship:
<https://www.jardines.com/en/community/foundation.html>
- Grant Fairy app

Key point: the UK is very unlikely to be a cost-effective option for students (especially post-Brexit), but Ireland is a good option for EU citizens.

What else is out there?

- India
- Japan
- Canada (outside of major cities)
- Transnational universities
- US universities with non-US campuses
- Eastern Europe

For example

Crowdsourced options, thanks to Anna Boyd, Janie Digby and Mel Moorhouse:

- Finland: Aalto and Helsinki range: free for EU, \$12k for non-EU
- Latvia: up to \$4k fees: http://www.studyinlatvia.lv/tuition_fees
- African Leadership University
- Hungary, cheap cost of living, relatively cheap fees:
<http://studyinhungary.hu/study-in-hungary/menu/studying-in-hungary/tuition-fees-and-funding-options.html>
- Scholarships in Hong Kong at HKU and HKUST

Collaboration

Google Doc of resources at <https://tinyurl.com/nonusfinaid>

Thank you and Questions!

Carolyn Barr

c.i.barr@bb.leidenuniv.nl

Carsten Bösel

carsten@consultUS.org

Ilaria Bossi

ilaria.bossi@unicatt.it

David Hawkins

david@theuniversityguy.com

Swati Shrestha

SwatiShrestha@woodstock.ac.in



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Topic: IB Predicted Grades Study

Date: November - TBD

