

UNLOCKING THE PATHWAYS TO EDUCATIONAL EXCELLENCE

Education planning is a pivotal step towards academic success. Discover how early preparation and exploring varied educational options can create a roadmap to excellence and a fulfilling educational experience for your child.

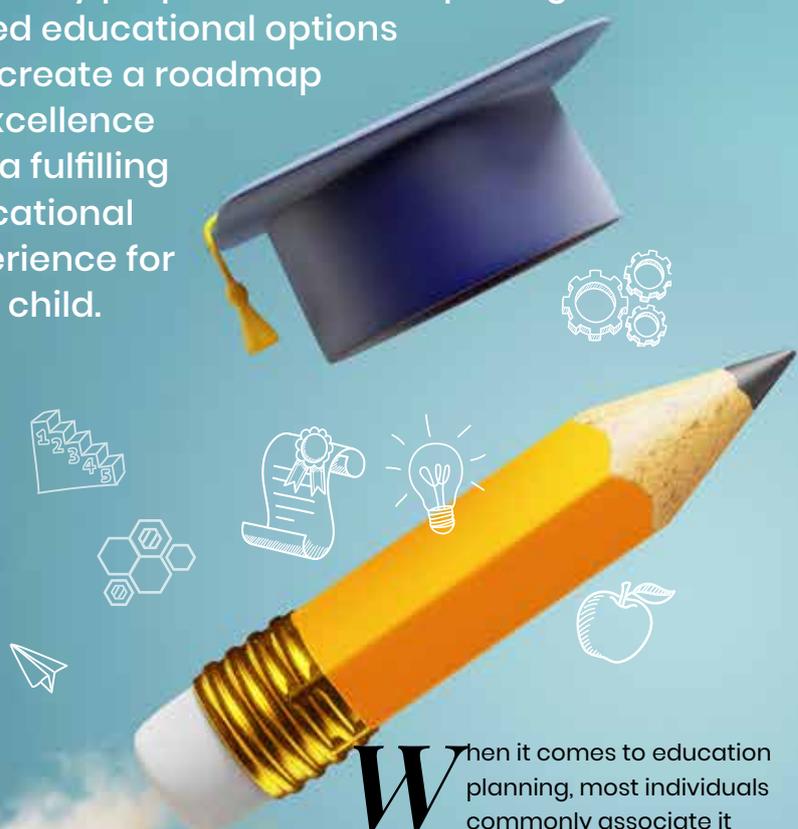
Education consultants, career counsellors and academic advisors unanimously emphasise the significance of early education preparation and planning, preferably during secondary school, around Form Four or Form Five.

In today's highly competitive global education landscape, students should proactively explore the various educational qualifications available and contemplate the courses and programmes they wish to pursue after completing Form Five.

While many Malaysian parents traditionally advise their children to choose courses that offer a direct pathway to reputable professional careers, it is essential for students to take into account their own interests and passions when making such decisions, along with market demand.

"Malaysian students today have many options when it comes to higher education," says James Kon, Regional Director at AUG Global Network, an education placement agency that represents both local and private providers here in Malaysia as well as overseas.

Kon says students have many options to take up these new programmes in many private and international schools, and they are peppered with choices.



When it comes to education planning, most individuals commonly associate it with financial aspects, such as saving enough funds to cover tuition fees and related expenses. However, it is crucial to recognise that education planning decisions encompass a wide range of considerations.



James Kon, Regional Director of AUG Global Network

“Given the vast array of options, it’s important for individuals to ensure they’re starting off on the right track, allowing them to save both time and money,” Kon advises.

He suggests that students should begin contemplating their future path by Form Four or Five, deciding on suitable programme options such as pursuing STPM (Sijil Tinggi Persekolahan Malaysia) or foundation programmes such as A-Levels, the International Baccalaureate, Australian or Canadian Matriculations at private colleges.

PROGRAMME PATHWAYS AND OPTIONS

“Malaysia offers a diverse educational landscape with opportunities catering to individuals of varying interests,” says Devina Sivagurunathan, Executive Director of MABECS Malaysia, an education consultant and specialist in United Kingdom universities.

“There are a multitude of options available for students within the private education realm. This encompasses a wide range of possibilities, from more affordable

options like foundation courses and diploma programmes to those considering vocational pathways,” she explains.

Devina further adds that Malaysia offers a diverse selection of pre-university options, including various foundation programmes and A-level programmes. She also highlights that pursuing diploma programmes can be a more cost-effective alternative to directly entering a degree programme.

“If a student is uncertain about their path upon reaching Form Five, my recommendation would be to consider enrolling in an A-level programme or Australian or Canadian matriculation programmes,” suggests Devina. “With these options, students have the opportunity to study a diverse range of subjects while allowing themselves an additional year or two to make a well-informed decision regarding their choice of degree or diploma programme.”

Meanwhile, vocational learning opportunities play a vital role in enhancing skill development and improving employability. Upon completing the SPM (Sijil Pelajaran Malaysia), school leavers have the option to pursue a TVET (Technical and Vocational Education and Training) qualification from a

wide range of institutions, both in the private and government sectors. These qualifications span across different levels, including certificates, diplomas and even bachelor’s degrees. In Malaysia, there are currently 36 universities that offer various courses in vocational education and training, further expanding the accessibility and diversity of these educational pathways.

UCSI College President and CEO Dr Mabel Tan, emphasises the significance of verifying the approval and full accreditation of a college or university programme by the Malaysian Qualifications Agency (MQA) when applying for admission. It is crucial for students to evaluate institutions based on

their local rankings in SETARA or MyQuest, as well as consider global rankings such as the QS World Educational Rankings.

By ensuring that the chosen programme is approved and accredited by MQA, students can have confidence in the quality and recognition of their education. Comparing local rankings like SETARA or MyQuest allows students to assess institutions based on their performance and reputation within the country. Additionally, considering global rankings such as the QS World Educational Rankings provides



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a broader perspective on the institution's international standing and academic excellence.

She says the education pathway is quite broad, and students have many options to pursue their degree locally or overseas. It is important to note that qualifications obtained from local colleges are recognised by many universities, both within the country and abroad.

Several examples of accredited pathways for students include:

1 Entry to foundation or A-Level programmes typically requires a minimum of 5 credits at SPM or IGCSE.

2 Entry to diploma programmes generally requires a minimum of 3 credits at SPM or IGCSE.

3 Entry to certificate programmes typically requires a minimum of 1 credit at SPM or IGCSE.

These pathways provide students with flexible choices based on their academic achievements and goals. By meeting the required credit criteria, students can access a variety of educational programmes that suit their interests and aspirations.

According to Dr Tan, the process of course selection typically takes place during the student's ongoing programme, usually towards the end of each semester, to determine the courses for the upcoming semester. On the other hand, the decision regarding specialisation can be made closer to the final year of the programme or even at the post-graduate level.

In addition to traditional learning options, online education has emerged as an alternative,



offering its own advantages and disadvantages. The advantages include cost and time savings on transportation and hostel expenses, as well as the ability to review lessons conveniently on the Internet. However, it is important to consider the drawbacks, such as the absence of face-to-face interaction with lecturers and peers, which may limit opportunities for direct engagement and discussion. Additionally, online education may lack the social connections and networking opportunities that come with traditional classroom settings.

"If you lack self-discipline, it would be wiser to opt for the physical or face-to-face module," advises Dr Tan. "As a general rule, undergraduate education should primarily focus on face-to-face or hybrid modes, whereas postgraduate education can

offer more flexibility in terms of online learning. This is because postgraduate students tend to be more mature and capable of independent learning."

FINANCIAL PLANNING

Financial considerations and funding have always been significant issues when planning

for education. High tuition fees and living expenses abroad often worry many parents. However, there are several alternatives available to help ease the burden of these substantial costs.

"I believe that there is a market for every segment, and it ultimately depends on the parents to choose a pathway that is financially viable for them. Some parents can afford and prefer to send their children abroad for a full immersion experience lasting three or four years," explains Dr Tan.



"Proper financial planning can help. It is crucial to strike a balance between providing a quality education and ensuring financial feasibility."

— Dr Mabel Tan
President & CEO of UCSI College

Dr Tan further elaborates, "Alternatively, some parents may choose to keep their children at home for a longer duration and send them overseas in the final year, or specifically for master's or postgraduate programmes. There are also parents who prefer to keep their children here and have them complete their education locally."

It is crucial for parents to carefully assess their financial capabilities and thoroughly explore various options in order to determine the most appropriate and sustainable approach for their children's education. The circumstances and priorities of each family will differ, making it essential to strike a balance between providing a quality education and ensuring financial feasibility.

According to Dr Tan, the increasing costs associated with pursuing higher education have led to the emergence of numerous degree transfer programmes, offering students the flexibility to select either a portion of their education abroad or complete the entire programme locally at a college. These programmes still grant students an overseas degree.

Kon agrees that students now have the opportunity to explore a range of flexible options, commonly known as 'mix and match', which can help ease the financial burdens on parents. Furthermore, there is an exchange option where students can choose to study different semesters at various campuses of a university.

Traditionally, scholarships,

grants and loans have been available to support students financially. However, it is important to note that obtaining full scholarships for undergraduate studies is quite rare.

"Students who achieve excellent results of 9As and above in the SPM examinations have the opportunity to apply for government scholarships," Devina explains. "In Malaysia, there are different funding bodies available, such as JPA, Bank Negara, PETRONAS and Khazanah. However, it's important to note that these scholarships require students to apply after completing their SPM examinations. Students with outstanding SPM results are highly encouraged to give it a try."

"In general," she clarifies, "government scholarships primarily focus on specific courses that the government bodies consider relevant to their respective industries." Additionally, she mentions, "Many universities also provide partial scholarships to students who have successfully applied and received an offer from the university."

Students can also play a role in contributing to their education fees. Those studying overseas have the opportunity to supplement their expenses by working part-time during their free time. However, it's important to note that the feasibility of this option depends on the student's level of diligence and discipline.

"In Australia," Kon explains, "students are permitted to work up to eight hours every fortnight. In the UK, on the other hand, students are allowed to work up to 20 hours



HOW TO FUND YOUR CHILD'S EDUCATION

As a parent in Malaysia, ensuring your child's education is a top priority. Investing in their future requires careful financial planning and exploring the funding options available in the Malaysian context. Here are some key strategies to consider:

BEGIN EARLY, SAVE STRATEGICALLY: Start saving for your child's education as soon as possible. Consider setting up a dedicated education savings account or exploring specific investment plans tailored for education expenses. Regular contributions over time can grow significantly, easing the financial burden later on.

INVOLVE YOUR CHILD: Teach your child the importance of education and involve them in the financial planning process. Encourage them to seek out scholarships, participate in fundraising activities or explore part-time job opportunities to contribute towards their own education costs. This instils a sense of responsibility and financial awareness.

EXPLORE EDUCATION FINANCING & SCHOLARSHIPS: When it's time for college or higher education, explore different financing options available. For local public and private universities, look into the National Higher Education Fund Corporation (PTPTN) for study loans and scholarships. Also explore research scholarships, grants and bursaries offered by corporate organisations and the government.

FINANCIAL AID AND STUDY LOANS BY UNIVERSITIES & EDUCATIONAL INSTITUTIONS: Investigate financial aid programmes and study loans provided by universities and colleges. Understand the terms, interest rates and repayment plans associated with these loans before making a decision. Proper financial planning can help manage the debt effectively.

By implementing these strategies and staying informed about available resources, you can build a solid financial foundation that supports your child's higher education.

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per week. During semester breaks, students can work unlimited hours without restrictions. It's worth noting that the pay can be quite lucrative, and some students have successfully saved up nearly one semester's worth of tuition fees by working full-time for three months during their summer break."

Devina, however, advises against students working part-time during the semester, as it can be excessively tiring to balance both studies and work simultaneously. She suggests that it would be more suitable for students to work full-time during their semester break. This way, they can maximise their earning potential and better supplement the costs associated with their education.

PASSION AND MOTIVATION

"In today's competitive society, career outcomes are no longer solely dependent on an individual's technical skills," explains Devina. "Companies are now seeking

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— James Kon

graduates with strong critical thinking abilities who can effectively solve problems."

Devina emphasises the significance of students being true to themselves, highlighting the importance of pursuing their passions. While market demand is an important factor to consider, she believes that one can truly excel and achieve long-term success by pursuing their passions.

"So, it's crucial for students to engage in extensive reading and cultivate a diverse range of interests," she suggests. "Simultaneously, it's essential to have a clear understanding of your genuine areas of interest and the subjects you wish to pursue for your degree. Once you have

identified those, it's important to make a firm commitment and ensure that you wholeheartedly pursue them," she advises.

"Having an open and positive mindset is crucial when exploring further study options," advises Kon. "Be willing to explore and embrace the idea that education is now a lifelong journey with global value. With this mindset, coupled with proactive planning and avoiding procrastination, you're already on the right track."

Kon suggests that there is some 'homework' he encourages students to undertake during the early planning stages. "If students are uncertain about what they want to pursue, I recommend they actively review job postings and industry events. Each week, they should read through them, circle and compile the jobs that pique their interest."

"We advise them to start compiling a folio, continuing this exercise for a period of three to six months. What they have circled and cut out during this time can be a reflection of their interests and passions," explains Kon. "By aligning their educational path with their genuine interests and passions, students are more likely to thrive and succeed."

Dr Tan advises students to seek mentorship and guidance from instructors, as educators are typically open to one-on-one consultations and genuinely delighted to assist motivated students in enhancing their learning.

"In fact, many educators make their weekly consultation hours available outside of class sessions,"

Dr Tan adds. "This allows students to reach out to them whenever needed. Taking advantage of these opportunities can be highly beneficial."

Dr Tan further highlights that colleges and universities often organise Open Day Education Fairs, providing comprehensive counselling services for students and parents who are interested in enrolling in their programmes. These events offer valuable information and guidance, allowing individuals to make well-informed decisions about their educational journey.

PITFALLS TO AVOID

According to Devina, students and parents should not overly rely on university rankings as the sole determining factor when deciding which universities to apply to. It should be just one of the many considerations taken into account. What is more important is selecting a programme that genuinely interests the student and thoroughly investigating its curriculum and content.

"Ensure that you conduct thorough research on the prerequisites for specific careers, particularly in professions such as medicine, engineering, accounting and actuarial science," she advises. "It is crucial to understand that degree programmes with the same name may vary across universities. For instance, the content of an economics degree can differ significantly from one university to another," she explains.

By being diligent in your research, you can gain insights into the specific requirements

AVERAGE UNIVERSITY TUITION FEES PER YEAR

Here are the average university tuition fees per year in various countries:

UNITED STATES OF AMERICA

- 1 Massachusetts Institute of Technology (MIT) - USD53,450
- 2 Stanford University - USD56,169
- 3 Harvard University - USD53,968
- 4 California Institute of Technology (Caltech) - USD56,862
- 5 University of Chicago - USD59,298
- 6 University of Pennsylvania - USD60,042
- 7 Yale University - USD57,700
- 8 Columbia University - USD60,532
- 9 Princeton University - USD48,502
- 10 Cornell University - USD59,282

AUSTRALIA

- 1 The Australian National University (ANU) - AUD45,360
- 2 The University of Melbourne - AUD44,960
- 3 The University of Sydney - AUD48,000
- 4 The University of New South Wales - AUD45,840
- 5 The University of Queensland - AUD43,200
- 6 Monash University - AUD47,300
- 7 The University of Western Australia - AUD40,900
- 8 The University of Adelaide - AUD44,500
- 9 University of Technology Sydney - AUD41,560
- 10 University of Wollongong - AUD30,240

UNITED KINGDOM

- 1 University of Oxford - GBP32,480
- 2 University of Cambridge - GBP35,517
- 3 Imperial College London (ICL) - GBP33,750
- 4 University College London (UCL) - GBP32,100
- 5 The University of Edinburgh - GBP23,100
- 6 The University of Manchester - GBP26,000
- 7 King's College London - GBP28,050
- 8 The London School of Economics & Political Science (LSE) - GBP23,330
- 9 The University of Warwick - GBP28,410
- 10 University of Bristol - GBP21,100

NEW ZEALAND

- 1 The University of Auckland - NZD39,790
- 2 University of Otago - NZD35,461
- 3 Victoria University of Wellington - NZD31,188
- 4 University of Canterbury - NZD32,975
- 5 Massey University - NZD31,320
- 6 Lincoln University - NZD29,700
- 7 University of Waikato - NZD31,775
- 8 Auckland University of Technology (AUT) - NZD33,300

CANADA

- 1 University of Toronto - CAD60,490
- 2 McGill University - CAD59,650
- 3 University of British Columbia - CAD53,255
- 4 Université de Montréal - CAD24,608
- 5 University of Alberta - CAD35,700
- 6 McMaster University - CAD41,984
- 7 University of Waterloo - CAD43,000
- 8 Western University - CAD54,198
- 9 University of Ottawa - CAD44,380
- 10 University of Calgary - CAD23,066

TAIWAN

- 1 National Taiwan University (NTU) - NTD102,440
- 2 National Tsing Hua University - NTD92,200
- 3 National Cheng Kung University (NCKU) - NTD91,702
- 4 National Yang Ming Chiao Tung University - NTD114,960
- 5 National Taiwan University of Science & Technology - NTD97,920



Source: Public Mutual's University Cost Guide 2022

SINGAPORE

- 1 National University of Singapore (NUS) - SGD32,250^
- 2 Nanyang Technological University, Singapore (NTU) - SGD36,830^
- 3 Singapore Management University - SGD44,770^

^ Without tuition grant

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and variations among universities, helping you make more informed decisions when considering your desired career paths and the corresponding degree programmes.

When aspiring to attend more competitive universities, students should proactively consider the types of activities that can strengthen their applications.

"It is important for students to ask themselves important questions," Devina advises. "Questions such as: Do I prefer a campus university or a city setting? Would I thrive better in a big city or a small-town environment?"

She adds that once students take the first step and enter university, they have the chance to explore new activities and experiences. "Seize the opportunity at university to network with your coursemates and university professors," she suggests. "During the holidays, consider undertaking internships to gain practical experience. Additionally, explore the possibility of pursuing a degree programme that includes a built-in internship. This can significantly contribute to career development and growth."

By reflecting on their preferences and making the most of their university experiences, students can make informed decisions about their educational journey and pave the way for future career opportunities.

CONTINUAL EDUCATION AND MARKET DEMAND

In recent years, a multitude of previously non-existent courses have emerged, reflecting

the evolving demands of the modern world. Among these new educational offerings are degrees in artificial intelligence systems, cybersecurity, digital marketing and social media, with particular emphasis on marketing. These fields have experienced a surge in popularity and are currently in high demand.

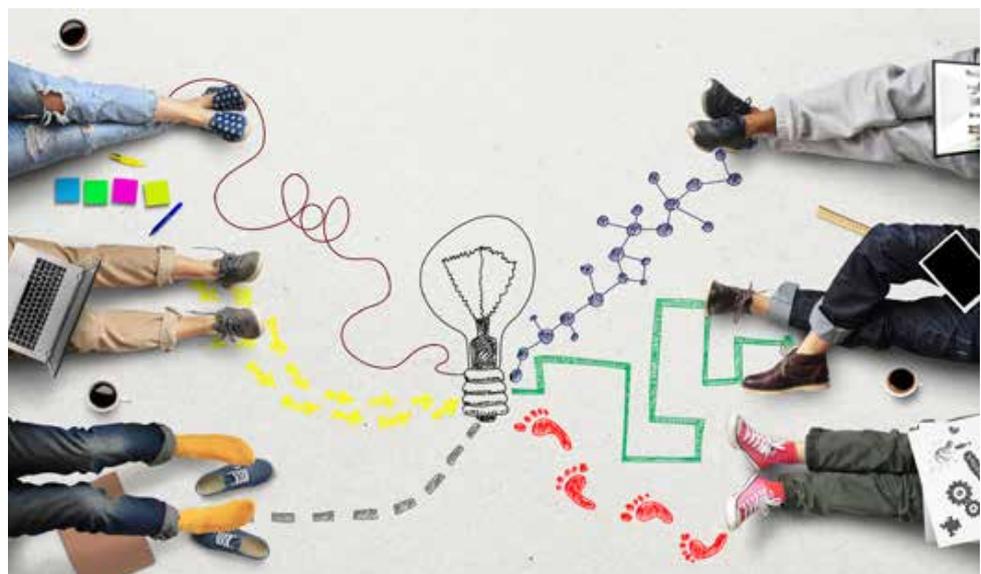
According to Kon, there is currently a significant increase in the demand for professionals in emerging fields such as digital content creation, digital marketing, cybersecurity and artificial intelligence. This surge in demand suggests a growing need for individuals with specialised skills in these areas, indicating a promising outlook for career opportunities in these fields.

"Due to the pandemic, there has been a noticeable decline in the number of individuals graduating over the past two years. Additionally, many individuals who aspired to study abroad were unable to fulfil their dreams due to

travel restrictions. Consequently, the pursuit of a Master's degree abroad has experienced a significant shift in timelines.

"Not only are more people pursuing Master's degrees, but it has also become increasingly common to see students pursuing double degrees for their Master's simultaneously," explains Kon. "Universities have started offering these double degree programmes because they recognise that technical and foundational skills alone may not be sufficient for students to excel in their careers. Therefore, it is crucial to have a broad knowledge base across multiple disciplines."

Kon further elaborates, "The concept of pursuing a double Master's degree has gained significant popularity. Once students complete their bachelor's degree, they can choose to extend their studies for an additional two years to earn two Master's degrees. This option also provides a wider range of subjects to choose



from, catering to individual preferences and interests.”

Additionally, Kon highlights, “Many individuals who missed out on the opportunity to complete their undergraduate studies on campus are now seizing the chance to pursue their Master’s degree in a traditional academic setting.”

One cannot overemphasise the significance of education planning, and experts unanimously agree that it is never too early to begin. A well-crafted education plan ensures that students have access to a high-quality education and can maximise their potential.

Education planning encompasses various crucial aspects, including important issues, conditions, constraints and factors in the field of education. Effective planning also facilitates the identification of areas that require improvement. By selecting a programme and courses that align with the student’s interests and identifying a pathway that is compatible with their family’s financial capabilities, students gain the power to concentrate on their future objectives and goals and take proactive measures to accomplish them.

In today’s vast array of educational pathways and options, parents and students must prioritise planning while keeping in mind the need for ongoing evaluation and adjustment of education plans. After all, education is a lifelong pursuit. 📖

Education Planning Tips for Parents

As a parent, ensuring your child’s educational success starts with effective education planning. Follow these tips to navigate the diverse options, financial considerations and support your child’s passions on their journey towards academic excellence.

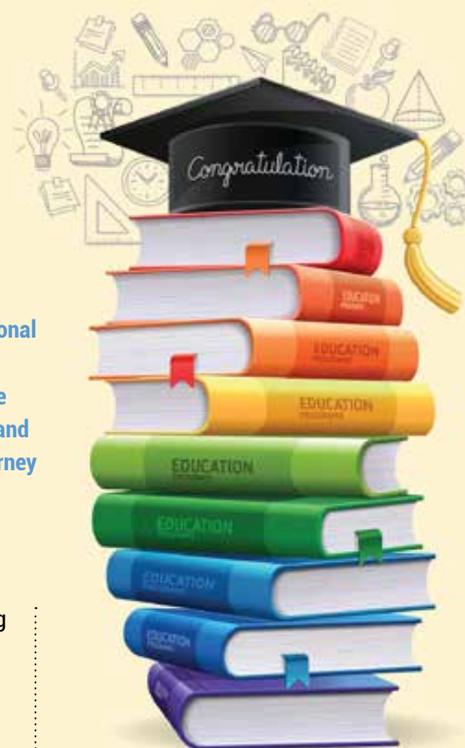
1 START EARLY. Begin education planning for your child during their secondary school years, around Form Four or Form Five. Early preparation allows for better exploration of options and saves time and money.

2 EXPLORE OPTIONS. Help your child explore the various educational qualifications available in Malaysia. Discuss options like STPM, A-Levels, International Baccalaureate, Australian or Canadian Matriculations and vocational pathways.

3 CONSIDER INTERESTS AND PASSIONS. While considering market demand, encourage your child to choose courses that align with their interests and passions. A fulfilling education stems from pursuing what they love.

4 VERIFY ACCREDITATION. Ensure that the colleges and universities your child considers are approved and fully accredited by the Malaysian Qualifications Agency (MQA). Check local rankings (SETARA or MyQuest) and global rankings (QS World Educational Rankings) for added assurance.

5 PLAN FINANCIALLY. Start saving for your child’s education as early as possible. Explore education savings accounts and investment plans tailored for education expenses. Involve your child in financial planning and encourage them to seek scholarships and part-time job opportunities.



6 SUPPORT PASSION AND MOTIVATION. Encourage your child to pursue their interests and passions to excel in their chosen field. Support their diverse range of interests, provide opportunities for extensive reading, and help them seek mentorship and guidance from instructors.

7 AVOID OVER-RELIANCE ON RANKINGS. Advise your child not to solely rely on university rankings when making decisions. Help them research the curriculum and content of degree programmes, consider prerequisites for specific careers and evaluate variations among universities.

8 STAY UPDATED WITH MARKET DEMAND. Stay informed about emerging fields and evolving demands in the job market. Discuss with your child the importance of pursuing degrees in high-demand areas like artificial intelligence, cybersecurity, digital marketing and social media.

Remember, education planning is an ongoing process that requires continual evaluation and adjustment. By following these tips, you can support your child in creating a roadmap to excellence and a fulfilling educational experience.