



**HSBC Premier Overseas Education Webinar (UK).  
November 11, 2021. 6pm.**

**Ailene Litonjua (Host):**

Say Yes! And yes it is. Actually, we have quite a number of registrants who have signed in today. We only have a fraction but I'm sure you'll be able to catch up with it in a while. As I have said earlier, I am Ailene Litonjua and we want to officially welcome you to the start, or the beginning of our HSBC Premier Overseas Education Webinar. I head private banking in the Philippines and I am so thrilled that I am invited to be your host today and actually, before I introduce the gentleman who is actually the keynote host for tonight, I would just like to give you a couple of reminders. Please ensure that you know, if you're not speaking, you put it on mute and also, please, if there are questions later on, just pop on the button, on the Q&A and you can post any questions. Later on, we will be tackling that. And this is to let you know that this webinar is actually being recorded. So, at this juncture, I would like to introduce my co-host today. We are being joined by Peter Faulhaber, he is actually a regular at the overseas education webinar. And he is the head of wealth and personal banking in the Philippines. Peter.

**Peter Faulhaber (Host):**

Thank you, Ailene. What a wonderful, what a wonderful welcome. Good evening, everyone and a warm welcome to all of you and to our guest speakers who have joined us here to share their knowledge and insights on studying in the UK. This is the 3<sup>rd</sup> installment of our Premier Overseas Education Webinar series. Thank you to those who are attending this webinar for the first time. And it is greatly appreciated to those who are joining us again. The last webinar in June focused on Canada, which was very well attended. We've taken into consideration the valuable feedback from the audience that lead to some of the topics that will be discussed in tonight's session. For this session, we are focusing on the UK school system, which is one of the top overseas education destinations for Filipinos. We are very fortunate to have 4 resource speakers tonight that will be providing you tips and useful information about UK education, its benefits, study options, student visa application, application requirements and personal experiences from a UK student and an alumna of Cambridge University. Okay, we hope you'll find a lot of useful tips from this session.

So, without further ado, I do see the participant numbers increasing. So, hello across the Philippines, I see some people joining us from a few different parts, somebody joining from Makati too which is where I am from as well.

**Ailene Litonjua (Host):**

Actually, all the way from Ormoc, Leyte as well!

**Peter Faulhaber (Host):**

Wonderful. Well, that's the benefit of a virtual webinars right? You can join from anywhere, from anywhere in the Philippines. So, without further ado, I would like to now invite our first speaker, Kitty Jones. Kitty is the stakeholder and communication manager for the Study UK campaign at the British Council. Study UK delivered by the British council in partnership with the UK government Great Britain campaign promotes the UK as a first-choice study destination to international students. Kitty joined the British council in 2019 and previously worked in the charity sector. She'll discuss benefits of studying the UK, study options, undergraduate, postgraduate, types of universities, visa applications – I don't want to steal all your thunder, so let's all welcome Kitty Jones. Kitty, over to you.

**Kitty Jones [Speaker]:**

Thank you so much, Peter. Thanks for that introduction.

So, hello everyone, as Peter just said, my name is Kitty. I'm the Communications Manager for the Study UK campaign at the British Council.

And I'm here to talk about, I'm going to cover a bit about the UK, why you should choose to study here, including staying in the UK after graduation. I'll then move on to talk a bit about the different study options in the UK and what to consider when choosing a university, and finally, I'll talk about living in the UK – including fees, scholarships and accommodation. So, I have 15 minutes, I'll try to breeze through it as quickly as I can but I hope it will be a useful session for you all.

So firstly, as many of you know, The United Kingdom of Great Britain and Northern Ireland is commonly known as the UK. It is a sovereign country located off the north-western coast of the European mainland, and is made up of four nations – England, Scotland, Wales and Northern Ireland. Each have similarities, such as language and currency, but each nation has cultural differences that make studying in each one of them a unique experience.

The UK is one of the oldest democracies in the world, and is a modern forward-looking country. We are proud of our multicultural society and our open and inclusive way of life. You are certain to feel very safe, secure and welcome here. The UK is the home of the English language, and this is spoken by over 95 percent of the population. By studying here, you have a perfect opportunity to master your English skills. The UK covers approximately 244,820 square kilometres (94,350 sq. miles). It has a population of 66.796 million.

So, why should you study your chosen subject in the UK?

The UK is a unique and perfect choice for any international student, and a very warm welcome is waiting for you here. In the UK, you will fall in love with our ancient traditions, you can experience our world-beating cultural scene, and you can make friendships that last a lifetime.

That's why in 2019-20, over 500,000 students chose to study in the UK over other countries.

With a history of multiculturalism dating back hundreds of years, the UK has well-established communities representing all students and a deep commitment to supporting students' religious and cultural needs on campus. One of the reasons international students feel especially at home in the UK is the diversity of our universities. 20 percent of academic staff in the UK are from overseas, meaning you'll be connecting with people from all over the world, no matter what you choose to study.

The UK is one of the world's trusted and most innovative countries and has consistently been at the forefront of science, culture, finance, politics and more. We are the birthplace of many world changing events, from the Industrial Revolution to the invention of the World Wide Web - and our small country continues to exert enormous global influence.

Although it represents just 0.9 percent of the global population, the UK produces 14 percent of the world's most highly cited scientific research. Since 2007, the impact of that research has ranked #1 among G7 countries.

As part of your education, you may choose to study at a 'Russell Group' university. Together, these 24 institutions produce more than two thirds of the world-leading research produced in the UK.

The UK's innovative teaching methods produce successful, versatile graduates who are sought-after by employers around the world. The UK has two of the world's top three universities, and a further 26 universities and colleges among the world's 200 best institutions for learning.

UK universities give their students the best possible tools to succeed in their future careers. One of the ways they do this is by maintaining strong links with many industries. The UK is a world leader in technological innovation and many multinational companies are headquartered here. This ensures that the UK's learning approaches are industry-led, and that students benefit from practical work and courses that understand current practices and demands.

Many UK degrees offer placements, internships and volunteering positions designed to build new skills, make new contacts and apply your learning in a real-world, professional environment.

Universities support students with a range of career development, networking, and support while at university. All UK universities hold job and career fairs for their students, offering you the chance to meet employers and learn more about potential careers.

Although your graduation may feel like a long way away at this point, you may already be thinking about what options are available to you after you finish your degree.

The UK government recently launched a new policy, called the Graduate Route, which allows international students to apply to stay in the UK for up to two years after you finish your degree. Students who complete their PhD will be able to stay for up to three years.

This is a really exciting opportunity for all international students that can help you take your next steps into employment, here in the UK.

The new route launched on 1<sup>st</sup> of July 2021, meaning that any eligible student who graduates after this date will be able to apply for the route. This includes students who have already started their courses.

The route is unsponsored, which means you don't have to have found a suitable job in order to apply. Once you have found a suitable job, you may be able to switch to a skilled work visa and remain in the UK after your two or three years have come to an end. And you can learn more about the policy on the Study UK website.

So, there are a whole host of things to consider when making your decision about where to study. We're now going to look at some of the things you should think about when choosing a university or institution in the UK.

UK universities have one of the most diverse subject offerings in the world. So, it's important to start by understanding the types of courses and the levels of study before narrowing down your options.

Undergraduate courses are for those who have not previously completed a degree.

Undergraduate courses in the UK include, bachelor's or undergraduate degrees (both full time and part time), and shorter courses, such as a Foundation Degree, Diploma of Higher Education, Higher National Diploma, and Certificate of Higher Education.

Postgraduate degrees encompass all courses taken after completing your first degree. Postgraduate degrees in the UK maintain the UK's excellent academic standards. And they can often be shorter than those in the US and Australia, with some only take one year to complete, which means they are excellent value for money. This means you can begin applying your education to the real world, sooner.

UK postgraduate course types include master's degrees, MBA courses, PhDs or doctorates, postgraduate diplomas and qualifications, these are usually shorter than a master's and do not involve a thesis or dissertation, or professional and vocational qualifications.

In the UK, there are over 160 higher education institutions to choose from, and you will find them in every location, from busy cities to pastoral countryside locations, to our beautiful coastal towns. It's important to think about the location, for example would you prefer being in a busy city, or somewhere a bit quieter and more remote? Do you have an extra-curricular activity that would suit a certain location, such as sailing, climbing or surfing?

It's also important to think about the details of each course at different universities. If you're looking for an undergraduate degree, you can use Discover Uni, which is the government's official website for comparing data on undergraduate courses, to think about the things that matter most to you. For example:

- What subject are you most interested in?
- What does the university website say – what modules and options are on offer?
- Does the course include a work placement?
- What do you want to do next? Will the course help you start a career, or go into further study?
- Do you want to study full time or part time?

- What grades do you need?
- Do other students enjoy this course?

There are different types of universities and higher education institutions that you can find in the UK, and understanding them will help you to think about what you're looking for in your university experience.

So firstly, traditional universities, these are often the largest and have the longest histories. They are usually located in cities and may have higher entry tariffs, so you may need higher grades to get in vs. other institutions to other institutions. They have longstanding reputations for research, with many of the prestigious 'Russell Group' of universities falling into this category. Some examples include Cardiff University, pictured here, the University of Cambridge, the University of Edinburgh, Queen's University in Belfast.

Metropolitan universities tend to be the newer accompaniment to traditional universities. Based in cities, they tend to have shorter histories than their accompanying traditional universities.

But being younger doesn't mean you won't receive an incredibly high standard of education, and metropolitan universities have other benefits. They may offer a wider variety of courses than traditional universities, with more options for you to choose from: such as gaming and events management or more niche course options in subject areas such as business and finance.

They may have lower entry tariffs than traditional universities, but this will depend on the university and course. Examples include Oxford Brookes, Sheffield Hallam University, Edinburgh Napier University, Manchester Metropolitan University.

Campus universities have facilities that are all self-contained across one or multiple campuses. This means you'll find lecture halls, accommodation, shops, libraries and other facilities such as laboratories all on one campus. This contrasts other universities that may be spread out throughout a city or area.

Campus universities may be located on the outskirts of cities or in smaller towns. And many students opt for campus universities because they want to feel safe and part of a community. Some examples include the University of Essex, Warwick, Ulster University and Loughborough University

And finally, specialist institutions focus on a particular subject area, such as science, law, agriculture, music, dance or drama. Some are known as 'conservatoires', which means a college for the study of classical music or other arts. And examples include the University of Law, the Royal Agricultural University, the Royal College of Music, or The Royal College of Speech and Drama.

So, we're now going to look at some of the things you may want to know about living in the UK. So firstly, studying in the UK is good value for money, and average living costs here are lower than in both the USA and Australia.

There are different options to suit different budgets but you can expect to pay, some of these numbers on screen give you an idea of what you can expect to pay in the UK. So for example, on rent, mobile phones, coffee or gym memberships. Cost will differ depending on where you live and study in the UK, with London and other major cities being more expensive.

Moving on to fees, for international students, undergraduate tuition fees range from around £10,000 to £26,000 per year for lecture-based degrees. But for medical degrees, this will be more.

Postgraduate degrees can range from £15,000 per year for up to £30,000 for laboratory and clinical degrees, as well as MBA programmes. Some universities may charge up to £50,000 for their MBA programs, although this is rare.

There are many options available to international students who are looking for help funding their studies in the UK. There are some UK government scholarship programmes which are open to students from the Philippines, for example the Chevening scholarships programme. If you are looking at a PhD, there are many options for fully funded postgraduate studentships (PhDs).

And there are many more on offer at each UK university, including scholarships by subject or department, region, country or scholarships based on academic merit. You could always check different institutions' websites to find out what's available.

Just a quick overview of accommodation, there are many different options to suit your needs. And here's a quick overview of the main types of accommodation in the UK. So there is university-owned accommodation, known as halls of residence, which is where you can share flats or halls with other friends. Private halls which often have newer facilities and they may be in a central location. Private accommodation which may give you more independence, and flexibility over your location and rent costs. And it is also possible to do a homestay accommodation in the UK, which means you live with a family and which can be an opportunity to improve your English and experience UK culture firsthand. So have a think about what you need and what you can afford. Your university will also provide you with lots of information and advice.

Just moving on to food in the UK, so, there's, you can find all kinds of international food and cuisines in the UK, with a large and exciting range of restaurants, takeaways, and food halls. Supermarkets and shops stock a range of international foods. They also cater to vegetarian, vegan and specialist diets. To drink alcohol in the UK, you must be over the age of 18, but all pubs, bars and restaurants offer a wide range of non-alcoholic drinks. And you can drink the tap water in the UK.

And moving on, just a bit on travel. Travel in the UK is simple and affordable, and you can visit every part of our beautiful country with ease. It's also a popular international destination for business, tourism and study. And it is exceptionally well connected to the wider world.

It has over 40 airports, with daily international flights to all continents, good connections to Europe, and excellent road and rail infrastructure and a first class public transport system.

I think I've just got one more slide on health and safety, so, just to mention, that health and safety in the UK is top priority and rest assured that you will feel safe and supported in the UK as you learn.

The UK is a very safe country with low levels of crime and violence. All UK universities have dedicated staff on hand to support their students. Once you arrive in the UK, your university will give you an orientation session which will include information about keeping safe.

The UK's National Health Service (NHS) will be available to you as part of your student visa application which provides safe and modern treatment at no extra cost.

So just finally, we've covered a lot of information today, so I'd just like to recap why studying in the UK is the best decision you can make for your future. The UK is the home of the English language, it's one of the most popular study and trusted study destinations for international students, and its home to some of the world's greatest cultural events. It's where you can make memories that will last a lifetime. And you can become the most employable, most confident, and best possible version of yourself.

So, I'm going to hand over to the other speakers now but please do visit the Study UK website for all the information that you need about studying in the UK and you can also follow us on social media. Thank you very much.

**Ailene Litonjua (Host):**

Thank you, Kitty, for that expansive discussion on how education is in the UK. There are a couple of questions streaming in but we will tackle that later on. Now, we would like to call the mother and daughter tandem - Mimi Concha and Andrea Concha. This is very much close to home since she is actually a colleague of mine. Mimi is the Head of Wholesale banking in HSBC Philippines. She's had 22 years of banking experience holding various roles in corporate and institutional banking, commercial banking and retail banking. And actually, she's covered a lot in the coverage space, in the corporate relationship management side of the business. Andrea, her beloved daughter, is a 2<sup>nd</sup> year student at the University of the Arts London, studying BA Design Management. Previously, she studied in St. Pedro Poveda College and the International School of Phnom Penh. When she graduates from university, she hopes to pursue a career in creative direction. I like that, Andrea! In fact, if I'm not a banker, maybe I'd take that. Both of them will be sharing their journey as a parent and child. Mimi's personal experience as a parent whose daughter is

currently studying in the UK, planning for your child's education and Andrea's personal story on how she initiated her overseas education journey. So, this is their personal story. Over to you Mimi.

**Mimi Concha (Speaker):**

Thank you, Aileen. And good evening, good afternoon, or good morning to everyone. We're very happy to be sharing our story about our planning and how you know, finally, Andrea decided to study in the UK. So, truth be told, this is going to be really about, this is going to be really Andrea's story. She did most of the research, the planning, the execution and like any parent, my role... It's okay, you can hear me well Ailene? Okay. So, like any parent, my role has been one of a support cast. Really a counselor, coach, cheerleader and of course a sponsor. And because I'm a banker like Ailene mentioned, I will be discussing this perspective as a parent at two glances, a financial aspect and of course the non-financial aspect. There are two questions in the deck that relate to non-financial aspects. And firstly, it was really around how we discovered Andrea's passion and how to translate this into a sustainable career.

So, to help her discover her passion, Andrea had her share of summer classes – maybe too much, from swimming, gymnastics, golf, tennis, taking lessons, voice lessons and of course, art classes. And along the way, some of these classes would drop but every year, Andrea would take up art and painting. She's really quite good in Art and Design but as a parent, this was admittedly a concern for me because here in the Philippines, art alone will not give you a sustainable living. So, I recalled telling her, and of course my son, that if it doesn't make money, it is not a career – it's a hobby. So, I also told Andrea that I noticed that she likes leading projects in school, like when she was voted batch rep in school or when she volunteered to be sales and marketing head of plays or head of photography, etc. I noticed that while her leaning is in art and design, she understood the need to link the creative side to the bigger picture of raising funds, increasing ticket sales, and generating wider student participation in school events. So, this I think planted the seeds in her thinking of yeah, she could pursue her passion for Art but also use this talent for leading, making things happen, leading projects, through design management. As a parent, mission accomplished achieved through the diversity of summer classes through a lot of talking and mentoring and more talking.

So, second question is around why international? There are many benefits for an international education but for me, there are three things. Firstly, being exposed to culturally diverse student body and faculty promotes for open mindedness and inclusivity and I really wanted my two kids to have this, you know, in their life. Second, of course, is to expand their career opportunities beyond the Philippines, potentially beyond the UK, since this is, no because of the proximity into the European countries. And third, the practical learnings that come from living away from home, like financial planning and budgeting, learning how to clean and cook on your own while managing your schoolwork and the likes. So really, I hope to see my daughter come out more knowledgeable, more of a global citizen, more confident as she navigates through her own, through her adult life.

The next two questions relate to finances so I'll be quite direct. How early did I start planning and savings for my child's overseas education? So, honestly, we didn't really think about an overseas education then but we did start early. We bought an educational plan for both of our children, just when they were still toddlers. The amount of the insurance proceed was maybe, you know, equivalent to the first year of expenses but then the monthly premiums, as we were both building our careers my husband and I, were modest so it was it was the right savings plan then. And then in the middle of my career, I started to establish two accounts, one for each of my children where I would deposit part of my husband and my salary every month into these accounts to force save us and to prepare for the future. And finally, when it was becoming more obvious that both of our children wanted to study abroad, we would set aside a portion of our bonuses, work hard and you know, set that aside. Through continued hard work, here we are, well prepared to support Andrea's education overseas. Second question is how much does a parent have to prepare – Kitty did show or listed all the fees but roughly, we've been spending around 40,000 pounds a year which covers tuition fees, living expenses and accommodation basically. As for the last question, how do I support my child now that she's away from home – so I'll tackle it financially and non-financial. So, on the financial side, not because I work for HSBC and not because HSBC is the best bank in the UK. I do have an HSBC Premier account, so I regularly buy pounds and then credit that into Andrea's pound account which we opened when she left for uni, and she does electronic banking transfer regularly from this account into an account that she had opened in the UK. This she does within a click of a button, I guess and without fees so please do consider. And finally, on the non-financial aspect of that reply, I think I'm quite lucky. Andrea is clingy, she and I have a close relationship. She misses home so much, she

calls me every day, so I'm still her coach, her cheerleader and counselor, it's just that we're in a long-distance relationship. So enough of that, I mean, I do hope that I've given you a few insights to help prepare your children for an overseas education. Let me now call the star of my of our presentation. Andrea, over to you.

**Andrea Concha (Speaker):**

Hi everyone, so thank you for having me and my mom today. So, I'm just going to go through this. It's a lot of information but I'm going to try and go through it as fast as I can. So, just wanted to talk about the journey of applying to the UK. So for me personally, I consulted my guidance counselors in school and my art teacher as I was applying to art school for my application. It's specifically the UCAS application and the UAL portfolio. After all of that, you obviously have to weigh in the pros and cons of studying abroad. So, I looked into two things really, so, I weighed out the opportunities, so I looked into obviously how much I enjoyed the course, what would I be studying, was it, does it align with what I want to do in the future? The schools that I was accepted to, how, how good they are – basically. And the location of these schools, and also just the post-graduate opportunities. So, Kitty mentioned the postgraduate scheme, so that was very appealing to me to have an extra two years to find a job which is a lot more than other countries really give you. And then also the financial aspect so, yeah, I made a spread sheet and my mom really enjoyed that I guess. Because it just gave you a clear idea of how different the prices would be in each school or each place, I guess. So, with the UCAS and the UAL portfolio, I think, you really just have to talk about what you've learned and the achievements that you've had at school, whether that be your extra curriculums, your sports, and how you've, how those things have added to the skills that you can apply for your course. I think when your kids apply to these things you have to be very patient cause it does get very stressful. And I think the biggest advice I can give is to really just have an open mind and just be there for them because they're going to be asking you a lot of questions, if what they've written is correct and all that. So, it's a constant process of refining and it gets really frustrating so I guess, just be there for them really. So, I just wanted to share some examples of what I've placed in for my UAL portfolio. Some of these pieces I've shared in my UAL portfolio which was curated by me and my art teacher so in Arts school, it's not about how pretty something looks, it's also about what that means. So, in these portfolios you really have to talk about why you've made something. For example, for the piece in the middle, it's called "Life's a game" and I made it because I moved to Cambodia in 2017 and it was my first move away from the Philippines so this sculpture represents the emotional process of leaving my home. The plaster, which was the Jenga like structure, like concrete – represents strength, yet the stacking represents fragility. Each brick capturing precarious facets of my identity, the roots represent my strong connection to Manila like exhibiting that comfort and stability were stripped away from me as I moved to a place I knew nothing about. I realized that life is precarious just like the game Jenga, so something like that you have to kind of encapsulate, meaning and aesthetics in a piece. So next one, please. So, also about the living conditions as a uni student now in the UK. So, as mentioned I study in the University of the Arts London and I moved to the UK last year (2020) and it was really scary I guess because of Covid obviously and also because I have to do this alone. It's kind of intimidating to be in a new country and you're stuck in quarantine for 14 days not knowing anyone but obviously, that will get solved as soon as you meet your friends as seen in these pictures here. So, I guess, how to deal with home sickness is really just enjoying your time with the friends that you do make to distract yourself and I always say Jollibee really does feel like home. So, if your kids are ever homesick the UK or anywhere else in the world, and you guys have Jollibee, I suggest going over since it really does alleviate some home sickness. Yeah. How is it like being a uni student in London and how is it like with covid? I think now life in Europe really in general is more or less normal because majority of the population is vaccinated. But, we do have access to regular antigen tests that we take as kind of, to just, reassure everyone that you know, you don't have Covid and these self-tests are also required to be taken before classes. Now I only have one class in person but hopefully, this is, we get to go to class every single day soon. But yeah, I think that's it for that slide.

So this quite a lot of information but I really hope it's helpful since these are the things I wished I knew as I moved to the UK, just a lot of practical things. As my mom mentioned, how does banking work in the UK? So, I do have a Premier account like my mom mentioned but I still recommend opening a UK account since that just makes it easier for you to transfer money, or pay bills, and if you have a Premier account, it's easy to connect that British account to your Philippine account and your money gets transferred in seconds as my mom mentioned. So far housing, student accommodation or renting, I recommend student accommodation in your first year especially if you're looking for a place from the Philippines because everything there is covered, your internet, water, electricity. And it's just

something that you don't need to worry about. And more often than not, especially if the accommodation is given by your uni, you can trust that it actually looks like the pictures. But for renting, you can consider doing that on your second year with some friends. With that, you do need a UK guarantor which is someone that has property in the UK or has a certain amount of savings in their account who can basically cover your rent if ever you were to default so that will just allow you to have a little more flexibility when paying for rent 'cause usually landlords will ask for 6-12 months upfront if you don't have that. I guess something to consider for housing. And these three things, my 'adulting things', your BRP you need to pick up when you get to the UK which is your residency card. You need to apply for an NHS number which is the healthcare system online, it's quite an easy process. And your national insurance number, this is a number that they'll use to tax you if you were to ever get a job. It takes quite a few weeks to get it so I suggest really just doing it right when you get there so you can have that ready in case you want a part time job or need it in the future. So, how to plan meals and how to be practical and self-sufficient? I have to admit I am quite spoiled as I think a lot of people are in the Philippines, but I really wish I did do cooking lessons. My mom did mention I did do cooking lessons but it was more towards baking sweets and stuff like that. No, I think you need to learn how to make Lumpia, Adobo, all the things you're going to miss because it does get quite expensive in London so it's better to have those things at home and it also at least helped me with home sickness. And lastly, keeping track of expenses and looking for a part time job. So I keep track of my expenses with spreadsheets, I obviously really think those are practical and it's really just good to see what percentage of your allowance you're using on going out or doing groceries and you'll also be able to see how much you have left, which dictates if you can, what you can do for the rest of the month I guess. And if you're looking for a part time job, it is quite difficult because of Covid but there are so many resources online like LinkedIn and Indeed and yeah, it's, you can, there are a lot of resources to find some extra income so you have a little bit more flexibility in what you want to do so those are my tips. Sorry, it was a lot of content.

**Mimi Concha (Speaker):**

Thank you. Thank you, Andrea and well on behalf of Andrea, we do hope that we did give you some insights and some tips on how to plan and manage your relationship. I think it's really, it's a lot of hard work but I fully enjoyed getting to know my child and preparing her for "adulting". So back to you, Ailene and Peter.

**Andrea Concha (Speaker):** Thank you.

**Peter Faulhaber (Host):** All right, well, thank you Mimi and Andrea for sharing your journey with us. I definitely, as someone who has done overseas education myself, I definitely learned something about the UK system and I'll definitely keep that in mind when it comes time for my children who are only seven and a half. So I've got a bit of ways to go but I'm definitely in this education plan mode, Mimi. Okay, so anyway, before I call on our speaker, let's watch this short video on a checklist for a worry-free study abroad with HSBC.

**[VIDEO PLAYS]**

**Peter Faulhaber (Host):**

Okay, all right. Now, I would like to call Eddie Litonjua, again keeping it close to home, son of my co-host Ailene. Eddie finished up his undergraduate degree at the University of Cambridge with honors in mathematics and he liked the UK so much, he stayed and did his master's in computer science at UCL, University of College London. He currently works as a sales and data science consultant for Vacuum labs, previously working as a strategy consultant. He is now spending time exploring and trying to find yield within the defi and NFT space. He will talk us, tell us about his personal journey as a student in the UK, how being a Premier customer helped him and about his living conditions and work in the UK. Eddie, over to you.

Eddie Litonjua:

Thank you very much, Peter. Can you hear me?

Peter: Yup, loud and clear.



Eddie: Perfect. So, I hope that this presentation gives you a rough idea of what life could be like in the UK if you choose to continue working here after your studies. In short, it has been one of the most rewarding experiences in my life. And I am very grateful to my parents and my family for allowing me to spread my wings there. I felt that because of living in the UK, I have gained a newfound sense of self independence and a deepening of knowledge of what I enjoy doing and who I am as a person. So going back, my journey in the UK started in 2011 when I graduated from British School Manila and I spent 5 years studying, and 5 years working in the UK. I had a particular interest in Math, so I decided to take up the offer in Cambridge to study mathematics. To be honest, this was one of the most challenging periods in my life but also the one where I had the most growth. I decided that I wanted to go with a more applied route, so I took a masters in UCL in computer science and another one in Machine learning. My first job was doing project management in a consultancy called Data Spartan, but I always felt I wanted to be closer to the business side so that's when I moved to Rainmaking, another consultancy as a strategy associate. Right now, I'm working for a company called vacuum labs doing sales and data science. Next slide.

This was one of the first pictures I took when I arrived in Cambridge. Actually, I think my mom took it. My accommodation was over 200 years old. Cambridge really was all it was hyped up to be. All my classmates were very intelligent, and my particular course, mathematics, was also very challenging. Culturally, I found it quite difficult to adjust and it took me about 6+ months before I felt really comfortable. I did have quite severe home sickness for the first 6 months, so I really can empathize with what Andrea felt in her presentation. However, I found that HSBC was really able to help me with the finances. We were able to set up an HSBC Premier account in the Philippines before I came to London, so I was able to use the card straight away once I touched down. All of this, without having to go into any branch, or sign any documents in the UK. I felt that this really eased the process and the transition into a completely, new and different way of life.

Accommodation in Cambridge cost between 360 to 480 pounds throughout my time. The higher end rooms typically had an en suite, but my first-year room as shown above just had a sink, a bed, and a couple of chairs. One of the very interesting things that I noticed, especially in some of my classmates' rooms was that the walls were slightly slanting, this all added to the rustic charm of Cambridge. One of the issues I had, was with, and you'll find this with very old buildings, was the centrally controlled heating which would shut off after midnight. So, in the winter, this sometimes meant that I had to wear a hoodie to sleep, and compared to the US, each student in the UK typically has their own room and does not have any room mates. Breakfast and dinner were also provided by the university at a subsidized cost. Breakfast was around 2 pounds and dinner was around 4 pounds. At the time, I didn't cook so I usually went into the cafeteria for food or got takeout.

Most of my classmates were British with one from Hong Kong but my immediate social circle was mainly international students from the UAE, Singapore, and Thailand. Cambridge was often quite a quiet town so I found myself meeting up with my high school classmates back in London. The night scene wasn't very good back in Cambridge, and there were only 2 clubs. Most of my classmates also spent more time in the library than outside, and there were even a couple of occasions where we pulled all-nighters in the library in preparation for exams. It was a painful experience but also a very bonding one. I formed real friendships with my friends through our shared suffering in the library. London for me, was my escape where I could go back to what was more familiar. It was also a much more expensive city, as we'll come to find out later.

Two of the unique things about Cambridge were its formal halls and punting. In formal halls, we would dress up in our suits and also dawn an academic gown as you can see in the picture on the right. For 5 pounds, we were given a three-course meal with unlimited potatoes and beans as sides. This has been a Cambridge tradition since the 1800s and one of the more unique things that it had to offer compared to other UK universities. Punting was an activity where we would enjoy the scenery of the river Cam and its colleges just by pushing a boat up and down with a long wooden pole. I'm not a good punter myself, but if you do visit Cambridge, it's one of the best ways to see all the colleges and get an insight into their history.

In short, Cambridge was one of the toughest experiences in my life. You go from the top of my class in high school to the middle or even the bottom. It forced me to reevaluate myself, but I was able to graduate in 2014 and little did I know that my education was able to help me many years down the line. I made some of my closest friends in Cambridge and still live with one of them to this day. It was a great experience with so many like-minded and

intelligent people, and really expanded my horizons both intellectually and culturally. But it was time for a new chapter in my life.

I decided to take Master's in Computer Science and machine learning because I wanted to apply my knowledge in mathematics to do something more practical, i.e., build an app. I also was very theoretical and abstract so I felt computer science was a way to make my knowledge more tangible. I chose London because I missed the big city. Having grown up in Manila my whole life, I was itching to go back to a big bustling city after spending 3 years in a countryside town. However, London accommodation was much more expensive and typically ranged 800 to a 1,000 pounds per month depending on the accommodation. This is almost double the prices of Cambridge. It's no joke that London is one of the most expensive cities in the world. I know a few people who work in London but actually live in Cambridge, commuting an hour each way, back and forth, just to save on rent.

My master's years for me were a time for exploration. And having done gymnastics back in Cambridge, I decided to join the cheerleading team in UCL. This was also prompted by a conversation with my mom one time that I should speak to more girls. I was very anti-social back in the day, just always doing math. So, I plunged myself in the deep end. During my summer, I also secured my first internship in Credit Suisse, working in their technology department specifically platform services. This work really opened my eyes to what the work culture was like in the UK. And even though I did not get the job offer in the end, it was invaluable to me. During my time at UCL, I also helped manage an internship summer industrial placement programme and this was actually what helped me land my first job at Data Spartan. And if you're a Filipino, the toughest part of actually working in the UK was getting my visa sponsorship and my company at that time, Data Spartan, had to jump through a variety of hoops just to get me sponsored. If I did not do work for them during my time at university, they may not have sponsored me. So whenever someone who is international or needs a visa asks me for the best advice for getting a job in the UK, it's this— you should do some voluntary work for the company, even unpaid if necessary for at least 15 days, because you need to de-risk the process for them and make yourself stand out amidst a sea of candidates.

Data Spartan was a consultancy focused on delivering software solutions for a bank and I worked there for two years as a project manager, mainly managing commercial partners and also the summer placement program for the students. I realized that I want to be on the more commercial business side rather than the technical side so that's when I moved to Rainmaking. During my time at Rainmaking, I worked on a variety of projects ranging from renewable energy to insurance. It was really enjoyable but also very stressful at the same time. I honed my research chops there and was even able to help them build a proprietary start-up analysis tool called Compass which they use to this day when selling to their clients. I realized through this work experience that my sweet spot was working on the business side but still being in touch with technical development, i.e., translating business requirements to coding requirements. Armed with this knowledge, I finally made the move to business development sales at my current company, Vacuumlabs.

In Vacuumlabs, I currently work fully remotely as part of their sales and data science team helping guide and create research and slide tech to help our salespeople close deals. It was during this time that I took a particular interest in cryptocurrencies and started developing a portfolio in Ethereum and eventually, other cryptos as well. What inspired me about cryptocurrencies was the ability to truly take control of your finances in a non-custodial and permissionless way. I came into crypto looking to make money, but I stayed because of the vision and the ideals of the industry brings a whole new perspective and I'll spend a majority of my time researching the market.

It was during my time of intense research that I came across a project called Axie Infinity. A play to earn game that enabled players to earn money by battling with cute Pokemon-like creatures called NFTs. Covid has taken a large role, a large toll on our family real estate business back in the Philippines. But we wanted to find a way to still help our loyal employees and their families in this difficult time. My aunt, who is based in Singapore, decided to create a gaming guild to empower these employees and their families. We allowed our employees to recommend their family members to play the game and earn a small salary via profit splitting with us. Some of them have even managed to buy new things like a new guitar, a new computer and even a new motorcycle, thanks to this game! I finally feel that all the education and knowledge has come back full circle and I am in a position where I can help my family out. So, I have my education and my family to thank for that. Even though I do not use a lot of the maths or computer science

skills that I explicitly learned back in undergraduate and postgraduate, I find that my education in the UK was instrumental in shaping my thinking. Thank you so much for listening to my presentation.

**Ailene Litonjua (Host):**

Thank you, Eddie for that, for sharing with us your journey. It has indeed been quite insightful. And I don't know whose mothers' hearts don't flutter when they hear their child tell their story. But anyway, at this stage, we'd like to show you a video. This video is actually interesting because it will give an idea how the children of our Premier customers can get started on financial independence through their teenager years all the way to their college days and even they start working. So, let's roll with this.

**[VIDEO PLAYS]**

**Ailene Litonjua (Host):**

There you go. Our last speaker for this session is Roger Bartholomew. He's the President and Co-founder of Inter-Ed. He conducts seminars on UK education and the visa categories for overseas students and he organizes fairs for career consultation and guidance for senior high. Inter-Ed is one of our local partner education agents in Manila. They have several partner UK universities but they also talk about the general application guidelines for the UK. They also specialize in application and student recruitment. Roger, over to you.

**Roger Bartholomew (Speaker):**

Thank you, Ailene. What I'd like to talk about this evening is in effect what parents ask us when they come to find out more about studying in the UK. And one of the first things they always want to know is, what are the requirements for entry into the different UK universities? And you'll see in the middle of the slide the letters UCAS and they have been mentioned earlier and it stands for Universities and Colleges Admission System or Admission Service. And for the students wanting to go for Bachelor's degrees generally applications are made through UCAS and part of what Inter-Ed does is help students with this process. You can apply for up to 5 universities, you can apply for different courses at each of them, or you can apply for the same course at 5 different universities – it's a mix and match service with a huge fee of 25 pounds for making the application.

Now, what are the qualifications that UK universities will accept? In the green box, is the traditional academic requirements that all universities accept and these are A Levels or Advanced Levels which are typically taught in British high schools. If you're a Harry Potter fan, these are NEWTs and the O Levels in England in Harry Potter are the OWLS. So, traditionally, A levels are what British universities look for. However, in the Philippines, to my knowledge, there's still no schools actually teaching A Levels but there are many schools and more coming through teaching the International Baccalaureate diploma. And this diploma is an extremely good preparation and entry requirement for UK universities. In fact, several years ago, seven or eight years ago, Oxford and Cambridge came out with a statement it was their preferred entry qualification. So schools like BSM, ISM, Southville, Cebu International School, many others now teach the International Baccalaureate diploma and students can go directly to UK universities with an IB diploma. I won't spend much time on the schools but anybody who scores 36 to 45 points are going to be able to get into the best-known universities in the UK and 24 to 35 points will get them into a range of other universities.

What about though if you're attending Philippine high school with a national curriculum? Well, effectively it means you've done now have 12 grades and British universities prefer you to have 13 years of education. So, normally anyone coming out of a Philippine national high school will need an additional year. An additional year of college here in the Philippines isn't necessarily that helpful because they're general education courses. And the beauty of A Levels and IB subjects is that they already creating specialist groups for university degrees. So, most of the students who have to come to us who come from a Philippine high school, tend to take a foundation course which is normally about an 8 or a 9-month course in the UK and from this foundation program, they can either apply directly to university in the UK or they can go through UCAS. One of the colleges we use for the foundation course is called Bellerbys, 65 of the British universities will accept a Bellerbys foundation program for admission to their universities. So, this is the undergraduate entry route and most bachelor's degrees in the UK are 3-year degrees. One or two of them, particularly engineering subjects may be 4-year degrees.

And parents you may have seen with a UK university degree, you'll see something like BSC and in brackets HONS. What does that mean? It means it's an honor's degree and that means the path of the final year of the bachelor's degree is a major piece of research, more often called a dissertation. So, this is why a lot of British students, having done with their bachelor's degree move up to research. So, let's have a look now at the post graduate degrees because a lot of students decide to finish college here in the Philippines. Obviously, this is a good way also of saving money and taking their post graduate or graduate degrees over in the UK. And I've listed the graduate degrees as the most common. First of all, is what I'm going to call the Taught Masters, this is done in a 12-month period. Typically, 8 months is study of which 4 months are core courses, 4 months elective courses and 4 months once again are a major research project or a thesis. Students, however, who have taken their bachelor's degree in the UK often go into research master's sometimes known as an MPhil and the research master's again is a one year program and for those students who do well, they are normally offered a carry-on and complete a PHD which is a 3-year program.

Now, how do you get into graduate degrees in the UK? Well, a number of the universities here in the Philippines are deemed to be of an equivalent standard and the Big 4 are very well known – UP, UST, Ateneo, De La Salle. In addition to that, universities who have centers of excellence, their degrees are also recognized if they come from centers of excellence. And there are other universities who because many students from their university have gone to UK for graduate courses, they've built up a reputation and they're known and the university will take them in. So, these are the routes.

A bachelor's degree in college sometimes but very rarely, we also take students through bridging courses after Philippine university if they want to get into a very specialist course but the nice thing is, UCAS has a really good search engine for all the bachelor's degrees on offer in the UK, all of the taught master's degrees and some of the research degrees. So, part of the counseling that we do with students and with parents is showing them how to use UCAS and how to do their own research. Yes, we can do it for them but really, it's much better if they discover their own way.

Now, Andrea went to the University of Arts London and the University of Arts London being an arts university often requires students to have a portfolio. And here in the Philippines it's unusual, only the most talented and enthusiastic students tend to have created their own portfolio so a lot of students who want to get into arts at Bachelor's level need to do a foundation program first and even more so for those that want to go for graduate studies. British universities have on offer pretty much every single degree that you can think of. If you can think of it, one of the universities somewhere teaches it. The only thing I ever got stumped on was when a student came in and asked me for a degree in potpourri and in those days, I didn't even know what potpourri was and that completely stumped me but no, there's no degrees in that. And there's only specialist institutions that do degrees in things like the Culinary arts, what used to be called the Birmingham college of food science is a specialist university and they do offer that, but the majority of universities, stick to applied degrees and pure academic degrees as well. So, these are the entry aspects to university.

Now on the next slide, I will quickly go through what you really need to put together. So, on the academic side, first of all, there's the academic records and the first question students ask me, not the parents, students, is always do my grades matter? Sorry, but the answer is yes, they do. The better the grades, the more choice of institutions you'll have. The worse your grades, the less choice you'll have – so grades do matter. And whatever school you're at, one of my first pieces of advice would be to keep your grades as high as possible. Second is English competency, you noticed listening to Eddie and Andrea that they probably speak better English than I do now. English competency is terribly important especially if you want to do a course like psychology where you're communicating with people. Arts courses are all about communications, so English competency is very important and normally, IELTS is the most accepted English language test which of course you pay for with your HSBC Credit Card online now. The grade, the grading system of your school is important and its recognition so sometimes we'll get a very bright student who is attending a school that is not so well known here in the Philippines and we sometimes have to do some negotiation with the university to get the school recognized. And of course, more commonly, we get students coming from very well recognized schools and maybe their grades are not quite as high as the university wants, so sometimes, they have to go to foundation programs and do a year of fairly hard work in the UK to bring up their grades and bring up their standing in terms of university admissions. So, one of the first things that we look at is academic.

The second part is financial and this is needed for three things. Number one, unless the university sees you have financial backing, they will not issue an offer of a place or what's often known as conditional or unconditional letter of acceptance. It's part of their screening process that they see and make sure that students normally supported by their parents have the funds for tuition fees. Secondly, the embassy also has a, if you like, checking system for financial support. They look at how much the tuition fees are. They add to that the living costs, there's a formula for this and maybe the final figure for the cost along with airfare and stuff, might be 22 thousand pounds. In pesos, that might be about 1.5 million and the embassy looks to make sure that amount of money is available. If you're studying in London, your living costs are higher and you have to show a little more. If you're in a city outside London, living cost is less, and you'll show a little bit less. By the way parents, if you're thinking about London, remember that London is the city and not the country and when I heard how much money Andrea was spending, you also have to realize that London is the shopping capital of the world so if you put your daughter there, be prepared for those credit card bills to come through because the shopping is irresistible. And for me, Charing crossroad has all the best book shops in the world and I'm a book person, so that's where I'd be spending all of my money and then going to coffee shops to read the books. So financial support, I would say at the moment, the UK, the least expensive university and living cost would be around 18 thousand pounds a year – a good average to work with would be maybe 25, and then some of the more expensive universities may be as much as 30. And the most expensive course in the UK is in Imperial College London taking up medicine and I won't tell you how much that costs because you would probably turn off this presentation. Now finally, you'll need a visa, a student visa, to go to the UK and while Inter-Ed will take you through all of the academic part, we'll help you with your UCAS form if you're going to undergraduate, we'll help you with sending in your application if you're going to graduate, we'll sit down with you and your parents and show you exactly what costs are going to be involved and then the final part is preparing the visa. And each year the visa gets slightly more complicated so now there is a medical, there are medical insurance fees that have to be paid to the government, there's often interviews done with universities and statements of intent, and all of this is then put together with an online form for the British Embassy followed by an appointment at VFS, an interview and everything goes off to the Embassy and then most students start praying. Fortunately, the embassy is really good at answering prayers and we have someone from UKVI talking to us soon, and the majority, I would say almost all well-prepared students will be granted their student visa so they can travel to the UK. There are one or two interesting ones, we had a student a few years ago who went to the University of Edinburgh to do a Master' degree in acoustics and she also had to go through a security screening because acoustics, believe it or not, can be used as a weapon. All though, she was doing them for sound recording for a very well-known studio here in the Philippines but she still had to go through the reporting.

Now, I didn't put pandemic in the box because I didn't know when I put together this slide what the latest situation would be. But there is some good news. As of November 22<sup>nd</sup>, Sinovac, which is what most of us were inoculated with in the Philippines will be recognized by the UK. There's also since I did this, no more red countries. So, anyone going from the Philippines to the UK, you're not going from a red country and your inoculations will be recognized so things are looking good.

Last quick slide, okay, I'm wrapping up my time. So, this is International Education Specialists, we've been around since 1980. We have placed thousands and thousands and thousands of students from the Philippines all over the world, but I would say our area of specialization is very much the UK and certainly also students who want to do research. My name is Roger Bartholomew, I'm very easy to contact and I also work as a consultant for many of the international schools here in the Philippines counselling students for overseas studies. I hope this has been helpful and thank you very much for listening. Thank you.

## **Q&A -**

### **Ailene Litonjua (Host):**

Thank you, Roger. That was indeed quite an extensive subject matter that you had covered. It's now time for the Q&A and Peter, if you don't mind, there's an early question here and I will, I'm trying to mix and match all your, group it actually, so that we can answer all your questions.

The first question is, can I open an account remotely in the UK while still in the Philippines? And the next question that's related to that is, what is the minimum age that they can open an account?

**Peter Faulhaber (Host):**

Okay. Yup, let me try to tackle both of those questions, Ailene. So yes, we can definitely open an account remotely for you in the UK. We can also do it here in the Philippines, we'll come to that in a bit, while you're still here. If you're an existing Premier customer in the Philippines, you can apply for an account in the UK while you're still here such that the account is open when you're ready, when you arrive in the UK. Your local Relationship Manager and the team on the zoom can help assist you in that in order to be referred.

Now, in terms of minimum age, I think there's two answers to this question. If you're for instance, you're going to the UK and using your parent's account, you can be a part of your parent's account then I think the minimum age is 16, I believe. The UK also offers an international student account which is if you're not linked to your parent, you provide proof of the university or college that you're going to and I think that one is 18. I hope that answered that question, Ailene.

**Ailene Litonjua (Host):**

Thank you. So, here's another question and this one is for Roger. It says... I'm a student from UP. I am curious as to the acceptance of the rate of students at the top universities in the Philippines for graduate programs for engineering and tech in specific in the UK, both with and without scholarship. He's hoping you can give some data.

And I will marry that with another question, which is, what are the top 4 universities if it all fits in, in the Philippines, where you think people can vie for a UK education if they took, if they studied there. Roger?

**Roger Bartholomew (Speaker):**

Certainly, the top 4 are still considered to be UP, De La Salle, Ateneo, UST. I don't think those 4 have moved for a long time but there are some newer ones coming up that have some very good courses and there's some specialization. Now, if you come from UP and you want to do a Taught Master's degree, your bachelor's degree will be recognized unless you have a horrible grade point average. And normally, we can get you placed straight into a Taught Master's degree. If you want to do a research degree, that's going to take a little bit more footwork and that's where work experience might come into it or major projects done as part of the degree. So, a Taught Master's, straightforward. A Research master's or a PHD, that's going to take a little bit more work.

**Ailene Litonjua (Host):**

All right, so just to shift the tide a bit from the technical aspects of it, here's one for Andrea. My daughter is a fellow Povedan. Did the school help you in terms of your application, advice, or anything that you were applying and then there's a follow up. Where did you do your 6<sup>th</sup> form? Andrea, your grades 11 and 12 or your high school.

**Andrea Concha (Speaker):**

Yeah. Yeah, so actually I did grade 10 in the International School of Phnom Penh. My counselors and art teachers from that school helped me in my application to the UK. But I do know from my friends back in Poveda that the counselors and majority of the Filipino schools are actually more equipped to help you with your application to local schools. So, maybe then it might be worth investing in a college counselor or if you know anyone that, if their kid studied in the UK or if they studied in the UK, they could also be really helpful resources in your application process. But to my knowledge, I know that local schools, local school counselors, their expertise are in the local application.

**Ailene Litonjua (Host):**

Thank you.

**Andrea Concha (Speaker):**

Thank you.

**Peter Faulhaber (Host):**

I've got a question for you here Roger around MBA applications. Are there requirements regarding the applicant's undergraduate degree in the Philippines? Does the Philippine university need to be accredited or does it need to be one of the top 4?

**Roger Bartholomew (Speaker):**

It doesn't need to be one of the top 4. There are lists, there's things called the COP Student handbook and the Barrick handbook that have lists there. Now, if the student is applying by themselves individually. Generally, the universities will stick to the guidelines in the handbook. If they come through us, we're working with universities who are used to receiving students from us, we can often twist their arm. So, a student might have very good grades from a good local college or university that's not on the list, they have good work experience to go with it, we will still be able to get an acceptance. So, with an MBA, good work experience does make, or does step them up quite a bit. It really does make a difference for the MBA.

**Peter Faulhaber (Host):**

Okay, thank you and perhaps, sort of related follow-up for you Roger, is there a post-graduate work permit available as they may be in other countries? I'm not sure if you may perhaps, if you could answer that one.

**Roger Bartholomew (Speaker):**

Yup, there is. Students are allowed to work up to two years after they've graduated and interestingly if students go for a graduate degree and they take their spouse with them, their spouses are allowed to work full time while they are studying. And all students going to study in the UK at the government universities are allowed to work part time which is up to 20 hours a week and unrestricted during vacation time. So, the British government rather than give scholarships, tends to give students the opportunity to bring in revenue from other sources like part time work.

**Ailene Litonjua (Host):**

Okay, I'll play tag with Peter. Here's another one, it's a bit technical. My daughter has dual citizenship, Filipino and Spanish (EU). What are the pros and cons of using one citizenship over the other?

**Roger Bartholomew (Speaker):**

They're both great citizenships to have. If we went back to before Brexit, with a Spanish passport, you could do absolutely anything you wanted in the UK. You could study, work, be unemployed, any of those things. But really, the Philippine passport is also fairly well accepted now in the UK. It's not difficult applying for a student visa on a Philippine passport. But then again, if you want to travel around Europe, then the Philippine passport becomes a bit of a restrictor. So, my comment would be if you've got both, use the Spanish one, since there's more opportunities open to you in terms of work, career and otherwise. Tuition fee wise, probably it won't make any difference though some universities still have special fees for EU students despite Brexit.

**Ailene Litonjua (Host):**

Okay, here's a question for Eddie. What made you decide to study in the UK over other countries?

**Eddie Litonjua (Speaker):**

So, actually it was more of a coin toss between the UK and the US. I had a few offers from US universities but I don't think I had any offers that were, like equivalent to Cambridge so I thought that let's just go where you could get the best possible education, so that was my choice. I didn't really think about it as much, like too much, it was more of like a coin toss.

**Ailene Litonjua (Host):**

Okay. I give the floor to Peter now to ask, there are like many, many questions here.

**Peter Faulhaber (Host):**

I've got a specific question here for Kitty about the NHS. So, in your slide, it says the NHS services excludes treatments and in-patient admissions. Is that really not part of health and insurance and if not, why not? And is there any type of insurance that includes in-patient admission just in case that's needed?

**Kitty Jones (Speaker):**

Apologies if that was unclear on the slides. I don't think it said that it excludes follow up treatments and in-patient admission, it might just not have been listed as one of the things it includes. Just to clarify, if you're studying in the UK for less than 6 months, that would come under a visitor visa and in that case, you might want to get medical insurance as that wouldn't be covered under the NHS. But for anyone studying for longer than 6 months, as part of your visa application, you do pay the immigration health surcharge and that's mandatory and that gives you complete access to the NHS including any doctors visits, any visits to the hospital, any accident and emergency visits. There are some things you may need to pay for under the NHS for example, some forms of eye care, dental care, or potentially some prescriptions, there's a small cost associated with that but in general, all sort of hospital and emergency and any follow-up treatment is covered by the NHS so you don't need worry too much about that. We don't tend to recommend that international students need to get medical insurance if you are covered under the NHS because you know, you will get the treatment that you need at no upfront cost. And, but you may want to, if you know, you have a personal medical condition, or if you think that you may want private treatment, that could be something you might want to explore. But in general most NHS services, will be able to be accessed in the UK. I hope that clarifies.

**Ailene Lintonjua (Host):**

Kitty, there's a follow up question in here. Now that it's the, you know the pandemic is raging, is tougher to apply for student visas? How is the process?

**Kitty Jones (Speaker):**

I mean, I'm not a visa expert. But I will just say that it's not sort of tougher to apply for a visa. The UK has never closed to international students, even during the pandemic, it's always been open. Our borders have remained open, and we want to ensure that any international student who wants to come and study here will be able to do so providing of course that it has been safe to travel, etc. So, no, it's not and you know, we always want to welcome as many international students as possible who wish to study here. There are of course, measures that you know, you will need to follow when you travel to the UK so I think it's been touched on a bit but I can just give an overview of the sort of travel requirements at the moment. So, yeah, the arrival requirements essentially depend on your vaccination status so if you're vaccinated under an approved program, then you don't need to isolate on arrival to the UK but there are some other things that you need to do such as fill in the form and take a test on arrival. But yeah, essentially, the UK you know, it is open and any student who wishes to travel is able to do so and has been able to do so during the pandemic as well.

**Ailene Lintonjua (Host):**

Thank you, Kitty. I think Frances wants to give her perspective as well, may I invite Frances to share?

**Marie Frances Solomon (Guest Speaker):**

Hi Ailene, before I answer that, I would just like to introduce myself to the participants. I am currently the Customer Account Manager from the UK Visas and immigration and I'm in charge of the Philippines, Australia, New Zealand and Fiji. So, for your question, if it is hard to apply for a... am I correct? If it's hard to apply for a UK visa? Actually, it's not, it's very easy to apply for a UK visa. In fact, last year, last 2020, 98% of student visa applications were granted entry clearance and 96% of applicants here in the Philippines have been given a student visa. So, basically, in order for you to have, to be issued a student visa, you just need to complete the necessary requirements such as your confirmation of acceptance for studies, your evidence of funds, your academic qualifications, your ATAS certificate, and then your tuberculosis certificate, if necessary. So, also you must, you must just, inform the, give us a complete list of your travel history and inform us if you have been issued a previous refusal which is necessary because if refusals are not declared, there's a chance that you will be banned from entering or applying for a visa in the UK for



10 years. Also, on top of that, it is important that if you have a document that is not in English, you should have an English translated document when you submit your documents. So, that's it.

**Ailene Litonjua (Host):**

Over to you, Peter.

**Peter Faulhaber (Host):**

All right, thanks. I was going to ask, maybe shifting to the parent side of this. So, Mimi. Mimi, maybe a question for you. In this current environment, obviously withstanding the fact that you can't travel to the UK, how are you able to guide your daughter you know, thousands and thousands of miles away?

**Mimi Concha (Speaker):**

You can't. No, I mean, like I mentioned actually for me and Andrea, we do talk every day. So, I think, I'd like to think that through that communication she's able to consider my point of view but in reality, I think that when you send your child abroad it's also you trusting yourself that you've raised them well. So, I mean, well I guess, that's part of the consideration when you do send your child away from home to study.

**Ailene Litonjua (Host):**

Actually, there's two more questions here Peter that I'm hoping to bunch up since it's to the children now, Andrea and Eddie. The question is, well, for Eddie ... I'm currently enrolled taking up master's classes here in Manila. Will it impact my application? And then the follow up question, do you think working in the Philippines is an option after studying abroad? For both Eddie and Andrea. Eddie, maybe you can take the first one first.

**Eddie Litonjua (Speaker):**

So, I guess the question is about, if you're studying a masters in the Philippines, does that impact your work. Is it work ... or is he saying it was work opportunities?

**Ailene Litonjua (Host):**

Probably further education.

**Eddie Litonjua (Speaker):**

So, like, I feel, it would still be good if you had like, if you had studying experience in the Philippines because I think when you apply for master's, they will consider that. So I don't think it's a detriment but I think again as like what Roger said, if you come from the top 4 universities, it'll probably be better. And regarding the question on work opportunities in the Philippines, I do think you will be able to definitely work in the Philippines after having a UK education. I don't think it's a detriment, I actually think it's a benefit because I feel you get a different cultural perspective when you've worked in the UK for quite some time and just being able to act, I feel like the UK, its... especially London, it's a melting pot of different cultures so you're exposed to a lot of different ways of interacting with different people and I think that broadens your horizons. So, I think it's actually a benefit if you study and work in the UK and you want to come back and work in the Philippines.

**Andrea Concha (Speaker):**

Yeah, I agree with Eddie that it does expose you to something different than what you get exposed to in the Philippines. But I think a lot of it is also, for me personally as my mom mentioned, because I want to study design and art, the creative industries are not as developed in the Philippines as the UK for example or the states, or Japan. So, for me, I'm, I definitely want to start my career in the United Kingdom because of how developed these industries are. But as Eddie said, you can always bring those things back home and there's always going, you know, I would like to believe there's always something to go back to in the Philippines so it's always an option for you. Yeah.

**Ailene Litonjua (Host):**

Thank you, Andrea. Thank you, Eddie. Back to you, Peter.

**Peter Faulhaber (Host):**

Sure, so yeah, I guess. Two questions, one for Roger, one for Kitty.

Roger, there's a lot of questions around obviously cost. International education is expensive no matter where you go. Are there options for scholarships for undergraduate programs and does Inter-Ed help with this? And Kitty, maybe throw in a supplement after that.

**Roger Bartholomew (Speaker):**

The answer to that is yes. Most of the universities we work with have some level of scholarship but typically, would be if the undergraduate tuition fee is around about 14 thousand, you'll often find there's a 2-thousand-pound scholarship for international students. If you've done a bachelor's degree for university and you're going to do a masters, you'll find they often give about 35-40% if you stay at the same university for your graduate studies. But you know, it varies a lot depending on the economic conditions and what's happening, but generally for people in the Philippines, I would say 15% of the tuition fee is fairly normal but to get the full scholarships and stuff, they're only done government to government in the Chevening scholarship through the British Embassy, would probably be the best way to go if you need a full scholarship but you will need to be excellent academically to get a Chevening scholarship. You do need to be one of the top students.

**Kitty Jones (Speaker):**

I'll just add to that if that's okay. I think with scholarships, it's definitely a question of kind of doing your research, looking at the institutions to apply to and seeing what they offer. As Roger said, some offer discounts for international students, some offer scholarships based on merit, or some might offer scholarships per region, and they might offer kind of a regional or region wide scholarships that students from the Philippines are able to apply for. Unfortunately, there's no sort of one place where all of this is hosted. It's kind of a question of doing your research and looking into the universities that you want to apply to and seeing what is available.

**Peter Faulhaber (Host):**

Thank you. Maybe one more for me and I'll hand it back to Ailene. I'm trying to figure out the best person to direct it to. I think I'm going to split it amongst three, amongst three people. So, can you provide a sample timeline on applying to universities, visa application and a combination? What would that process look like? Maybe starting with Kitty and then Roger and then Frances.

**Kitty Jones (Speaker):**

Sure, yeah that's definitely a multiple, multiple people can help to answer that. In terms of applying, if you're applying to an under graduate course, so say that that course is starting in September or October – you would apply by the following, by the previous January. So, you'd apply in January to start in September. However, that's for most under graduate degrees. However, some universities such as Oxford and Cambridge and some courses such as medicine have an earlier deadline of October. So, you would have already had to apply by now for example for next September's intake if you wanted to study at Oxford, Cambridge or study courses such as medicine or veterinary science. If you're studying a post graduate degree program, it's a bit more flexible. Postgraduate degree programs, applications remain open sort of throughout the year and it can really depend on the different universities and the different courses. Some of the more competitive ones do close early because, most post graduate degree programs simply close when they're full. I would still recommend looking into it in the Autumn and then making your application early in the year to start in the following September or the following January. Some of them do have deadlines of maybe July or June but with post graduate degrees, it is a lot more flexible so do just look into the university courses that you want to apply to.

What were the other items?

**Peter Faulhaber (Host):**

So, visa application timeline and accommodation.

Kitty Jones (Speaker)

I'll just quickly touch on accommodation. That can really depend on which accommodation you want and what suits you. If you're looking to go with the university owned accommodation, you can usually sort that out in the few months before you travel to the UK so usually June, July, August if you're starting in September. Some students do simply choose to find accommodation when they arrive in the UK. They might sort out some sort of temporary accommodation then find somewhere to live on arrival. I would personally, I would find that quite stressful. I don't know what Andrea's experience was, but some students prefer to do that because they want to sort of get a feel for the area before deciding exactly where to live. But your university once when you've been accepted, they'll sort of send you information on what to expect and when to apply for accommodation, and that can be very helpful.

Peter Faulhaber (Host) : Thanks.

**Roger Bartholomew (Speaker):**

If I can add to that. Kitty's answered much of it. But typically, the process takes around about 3 months but there are things that can change it. The embassy is pretty quick turning around visas. We normally see them turn around in 10-15 days, they don't take very long and there's a tracking system for watching them. The universities, if you apply through UCAS, the competitive universities do tend to spend a bit of time getting a reply out. But the rest of them, are normally very good. They normally turn them around in about 2 or 3 weeks.

Accommodation, as Kitty mentioned, normally becomes available once you've accepted your unconditional offer. So, we get students, if they want to live on campus, to look first, choose what they want, and the moment they get their unconditional offer, immediately file for it. Because the best accommodation gets snapped up very early. And if you're looking for the cheapest, well the British students will get there ahead of you. If you want en suite rooms and stuff, it's only the international students who take the en suite accommodation but yes, if you want stuff with everything provided, you need to get there early before it all disappears. So, I would say 3 months but the longer you can give, the better. And as Kitty mentioned, medicine, Oxford and Cambridge has to be applied for between September 15 and October 15 the year before. Yup.

**Peter Faulhaber (Host):**

Thanks.

**Ailene Litonjua (Host):**

Okay, so let me try to make a shot of this. Combining the last 3 that we can ask. Maybe Peter, for the rest of the questions, if they would like to e-mail their Relationship Managers, we can attempt to ask our experts and answer them. Unfortunately, we're running out of time so thank you so much for all your interest.

Okay, here it goes, it's about the home schooling. The son is following a US curriculum, do you have successful undergraduate applicants who have been home schooled? That's one. And then the second question, and I guess we can do the round about from Roger to Frances and Kitty - whoever would want to answer. For Roger, would you consider to be the top 3 6<sup>th</sup> form UK schools for girls, co-ed? I'm not sure what she means about 6<sup>th</sup> form UK school. And lastly, it's about scholarships, I'm not sure if at some stage this was answered. But are there a lot of options for scholarships for undergraduate programs and does Inter-Ed help you with this?

Show of hands who wants to answer first. Okay, Roger. Take it. Take the cake.

**Roger Bartholomew (Speaker):**

Okay, the top 3 really you just have to look at the exam results. And the British schools all have their rankings on the internet and you can see who got the best results. Now what they mean by 6<sup>th</sup> form college is the 2 years of A levels or the 2 years to IB. How many pure girl schools are there that do that? The answer is not very many anymore, because the 6<sup>th</sup> form colleges tend to be places like Bellerbys, Cats Cambridge who are mixed schools. If you want a girl's school, you need what's called a public school, which is a private school. Sorry for the contradiction but that's

what they are. And these are some of the very well-known ones where you know, celebrities from this country have attended and they do get fantastically good results.

Scholarships at undergraduate level, small ones. As I mentioned, 1,000, 1,500, 2,000 pounds, maybe just in the first year, maybe carrying on but we can get those for almost all of our students but nothing in terms of big time. Final quick one, home schooling, it doesn't matter whether you've been home schooled or whether you've been to ISM, what matters is the qualification at the end, not how you achieve it. So, everything would be done by the qualification, not the by the mode of instruction.

**Ailene Litonjua (Host):**

Okay, maybe I could invite some of our other subject matter experts if they want to chime in. Frances or Kitty.

**Kitty Jones (Speaker):**

I think we already covered scholarships. I don't know if Frances wants to add anything else on visas.

**Ailene Litonjua (Host):**

So I think I just wanted to say, I think there's still a whole host of very good questions but if I may, let's just email them to your Relationship Manager and perhaps I could request the support team to give a generic e-mail because there are prospects, I mean non-customers who are currently listening as well, maybe we could help them as well. So, Peter, it's time, unfortunately.

**Peter Faulhaber (Host):**

Ailene, I think it's pretty clear we could keep going with lots of questions. Obviously, there's a lot of interest from, from everyone at the webinar. So, thank you to everyone for joining us today in our third and last Premier Overseas Education webinar for this year. I hope this session helped you and your children jumpstart this journey for you. We look forward to seeing you in our next sessions, there will be more, hopefully next year. Your feedback on the event is most appreciated, so please take the time to share your thoughts by answering the survey that will pop up right after this session or you can always click the survey link that will be sent to your registered e-mail right after this event. I would really like to thank all of the speakers for your time and sharing your wonderful thoughts and helpful information on overseas education today. Special thanks to our UK-based panelists for joining us, thank you again everyone and have a wonderful rest of your week, your evening or your day. Thank you everyone.

**[CLOSING VIDEO PLAYS]**