



# **STUDY ABROAD GUIDE**

Open Doors to **Quality International Education** 







# A TOTAL SOLUTION PROVIDER FOR STUDIES ABROAD SINCE 2001

# About GeeBee

GeeBee offers expert Career Counselling for Overseas Education, Visa Guidance and specialized result-oriented coaching in GRE, GMAT, SAT, TOEFL, IELTS, etc.

# GeeBee's Services

# Coaching for Preparatory Tests

GeeBee's expert faculties, online mock tests, limited batch size and flexible timings ensure result-oriented coaching in GRE, GMAT, SAT, TOEFL, IELTS, etc.

# Pre-Application Procedure

GeeBee's extensive and up-to-date library facilities with catalogs and application forms of most universities and their programs helps in saving considerable time involved in the preapplication procedure.

# **University Selection**

GeeBee's experienced Counsellors assist in selecting the right university based on your academic grades, test scores, budget and specific preferences.

# Admission Formalities

GeeBee helps you in filling application forms and preparing documents like resume, essay, statement of purpose, etc.





# Scholarship | Financial Aid

GeeBee's expertise in finding the right scholarship / financial aid helps in reducing the cost of your education.

# Bank Loan

GeeBee's strategic alliances with leading banks ensure speedy processing of loans at lowest interest rates.

# Visa Guidance

GeeBee's systematic documentation and mock interviews help you in confidently appearing for the visa interview.

# Value Added Services

GeeBee offers other time and cost saving services like accommodation arrangements, air ticketing, foreign exchange, courier service, student insurance, etc.









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# I EDUCATION IN USA

#### **ADVANTAGES OF USA**

- ✓ USA has the world's most flexible educational system where students are allowed to select subjects which they are interested in.
- ✓ Over 4000 public and private Universities and Colleges offer variety of courses in all fields.
- ✓ A majority of Graduate Schools and Universities offer substantial merit based financial assistance to students.
- ✓ Around 1 Million international students from over 200 countries pursue higher education in USA. Over 1,65,000 students went to USA from India last year.
- ✓ US institutions such as Harvard, Stanford, MIT, Yale, Princeton, Cornell, etc. are well-known throughout the world for their top quality education.
- ✓ There are 2 intakes in US Universities Fall (Aug) and Spring (Jan)

#### **DEGREES OFFERED BY USA UNIVERSITIES**

A] Bachelors Degree: The Bachelors Degrees are of two types:
B.A. Degree (Bachelor of Arts) and B.S. Degree (Bachelor of Science)

Bachelors Degree programs are generally spread over 4 years. The first 2 years normally involve studying Liberal Arts subjects and may also award an Associate Degree. Students can apply for the Bachelors Degree immediately after completion of Std. XII. However, those who have completed a part of the Undergraduate Degree here and want to apply to US universities, can apply as a "Transfer Student" wherein you may be granted advanced entry or transfer of credit for courses already completed. Good scores in SAT and TOEFL exams are prerequisites for seeking admission in the 1st year (Freshman) in top ranked Universities.

- **B]** Masters Degree: The duration of Masters Degree is normally 2 years. The different types of Masters Degree are:
  - Master of Arts (M.A.) Degree is offered by faculties like Economics, Sociology, etc.
  - Master of Science (M.S.) Degree is offered by departments such as Engineering, Biological Sciences, Chemistry, Pharmaceutical Science, Finance, Marketing, etc.
  - ❖ Master of Business Administration (MBA) degree is offered to students wishing to pursue Business Major. Students who have completed 16 years of education are eligible to apply for the Masters Degree Programs. Therefore, students from Engineering, Agriculture, Pharmacy and Medical Colleges can apply for an M.S., M.A. or MBA programs immediately after their Bachelors Degree. However, students who have completed 15 years of education and have secured their B.Com., B.Sc. or B.A. Degrees, should complete their Masters Degree or atleast one year of the Masters program in India to qualify for admission in reputed American Universities. However many reputed schools are now accepting Indian students with 15 years of education into their programs, if students are fulfilling other admission criteria. A good GRE / GMAT score and TOEFL score are prerequisites for seeking admission in top ranked Universities.
- C] Doctoral Degree: The PhD Degree or Doctoral Degree, which ranges from 3 to 8 years, is the most advanced and research intensive course offered. Indian students with a completed Masters Degrees can be admitted into a PhD program. Candidates with B.E. or M.B.B.S. Degrees from India can also get direct admission for a PhD program. Many Universities insist on a GRE score for PhD admission.

#### **COST OF EDUCATION IN USA**

The total average cost of education (tuition fee + living expenses) in American Universities ranges from US\$25000 to \$75000 per year. The living cost ranges from approx US \$10000 to \$20000 p.a.



### **USA STUDENT VISA [F-1] PROCESS**

The US Consulate has prior appointment system for Visa Interview. On the given date, the applicant should convince the visa officer that he / she has the necessary funds to cover the cost of education. The applicant should also prove that he / she has strong ties with India and that he / she is not an intending immigrant. The applicant will be informed whether he / she has been granted or refused a visa on the same day. It is important to make the final selection of the University very carefully as the name of the University whose I-20 has been submitted to the Consulate will be mentioned on the visa stamp. If your visa is rejected, you can reapply after 3 working days.

#### **Document Checklist -**

- Passport having validity of atleast six months
- Visa Fee Receipt
- Proof of Payment of SEVIS Fee Receipt 1901
- DS-160 Confirmation Barcode Print-out.
- Interview Appointment Letter
- I-20 and Admission Letter from the University / College
- Evidence of Scholarship / Aid / Grant, if any
- Sponsorship Letter
- Educational Certificates, Degrees, Diplomas & Mark sheets
- Score Reports of TOEFL / IELTS and GRE / GMAT / SAT
- ❖ Work Experience Certificate / Reference Letter from Employer, if employed
- All Financial Documents

For more information on Student Visa and Fees, kindly visit: https://visa.vfsglobal.com/usa/en/ind

#### FAQ's

#### Q. Should I apply only to top ten / IVY League universities?

A. Admission depends on your profile and whether you meet the university's eligibility. The acceptance rate of top ten Universities is only 1% - 4%. Therefore, to enhance your chances of admission, you may also apply to other good Universities which offer your program.

#### Q. Is it advisable to go to America for a Bachelors Degree program?

A. Bachelors Degree from USA is a costly affair. However, if you have the necessary financial resources, it is always an advantage to acquire a degree from a reputed US University.

#### Q. How important are the scores of GRE / GMAT / SAT and TOEFL / IELTS?

A. These scores are very important since they help the admission officials to compare the applicant with other students from all over the world. These scores are also considered while awarding any kind of financial aid. Besides, the Visa application requires applicants to write their Test Scores on the Visa Application form. Many times, students with excellent scores have been given visa without a single question being asked.

#### Q. Can I recover my cost of education by working part - time?

A. Although all international students are allowed to work on campus for 20 hours per week, it is not sufficient to recover the entire cost of education. However, most Indian students are able to recover the living expenses by working part-time.





# **II EDUCATION IN UK**

#### **ADVANTAGES OF UK**

- ✓ UK is the gateway to Europe, rich in history and has welcomed international students for hundreds of years. Their qualifications are highly valued and respected worldwide.
- ✓ There are many routes into education, so chances of accessing the British system are high.
- ✓ There is a high success rate for most international students in the UK education system.
- ✓ UK institutions are constantly reviewed to ensure that courses offered are of high quality.
- ✓ In UK, most undergraduate degrees take only 3 years while postgraduate degrees take one year. You spend less time away from home and less money on course fees.
- ✓ UK requires only 15 years of education for direct entry into postgraduate courses.
- ✓ UK offers one centralized application form for undergraduates to apply to five universities. And, generally there is no application fee for postgraduate courses.

#### WHAT CAN YOU STUDY IN UK?

#### GCSEs, A-Levels and other equivalents

The General Certificate of Secondary Education (GCSE) or International GCSE (IGCSE) in vocational subjects are taken up by students who have not yet completed 10th Std. Students with 10th Std. completed can apply directly for A-Levels (2 years) in various subjects.

#### **Foundation Program after 10th Standard**

This is one year pre-university qualification that is equivalent to A-Levels (12th Std). Students with 10th / 11th std can apply for this program.

#### Diploma Program after 12th Standard

If you have done 12th Std, but do not meet the entrance requirements for bachelors degree at top universities, a diploma program (Bachelors Qualifying Program) will help you get there. This program is equivalent to the 1st year of undergraduate degree at the same university.

#### **Bachelors Degree Courses**

Bachelors with Honours degree normally takes 3 years in UK except in Scotland where an Honours degree takes 4 years. One can study a General Bachelors degree in 3 years there. In some UK universities, the first degree is directly a Masters degree (e.g. MEng / MPharm). Also, a degree that includes a placement year (sandwich course) is likely to take one additional year of time. Students should apply through the Universities and Colleges Admissions Service (UCAS) using their online application at www.ucas.com which allows the students to apply to a maximum of 5 institutions. Some universities also have direct undergraduate application forms. Examples of Bachelor degrees are: Bachelor of Arts (BA), Bachelor of Education (BEd), Bachelor of Law (LLB), Bachelor of Science (BSc), Bachelor of Engineering (BEng), Bachelor of Medicine (MB).

#### **Postgraduate Programmes**

A postgraduate degree may be a Taught Masters degree (MA / MSc / MBA) of 1 year normally or a Research based Masters degree (MRes / MPhil) of 1 to 2 years or a PhD / Post-doctoral degree of 3 to 5 years. Most taught Masters degrees involve advanced study of a subject already studied at undergraduate level or where relevant professional experience has been gained. Some Masters programmes give students the opportunity to switch from one subject discipline to another, and do not require prior study of the subject area. These are called "conversion" degrees. Applications can be made directly to the respective institution. There is no cutoff date to receive applications, but students are advised to apply early as some of the popular courses fill up fast.





#### **MBA**

There are over 100 MBA schools in the UK. Normally MBA is designed for well-qualified managers who wish to add to their practical experience by gaining an in-depth understanding of up-to-date approaches to management and it's development. On the other hand many universities offer an MBA that does not need any work experience and is suitable for students seeking an overview of management functions.

#### **Work Placement / Internship Based Programmes**

Such programs enrich student's knowledge about local work culture and help to learn and earn.

#### **UK STUDENT VISA (TIER 4 OF POINT BASED SYSTEM - CATEGORY: GENERAL)**

#### A student needs to score 40 points for point-based assessment under Tier 4 as follows:

30 Points for Confirmation of Acceptance of Studies (CAS) - issued by a licensed sponsor (University / College) 10 Points for Maintenance (Tuition fees for the First Year + Living Expenses for 9 months)

#### **Documents Required for Student Visa -**

- Valid Passport and Photograph
- Visa Fees online via credit card only
- Visa Application Form Online
- Confirmation of Acceptance of Studies (CAS) Statement
- Fee Receipt, if applicable
- Academic Mark sheets and Certificates
- IELTS score
- ❖ Work Experience Certificates, if applicable
- Proof of Funds
- Medicals (Chest X-Ray) from a Panel Doctor

For more information, please visit: https://visa.vfsglobal.com/ind/en/gbr

#### FAQ's

#### Q. How much does it cost to study in the UK?

A. Annual tuition fees tend to range from £10000 to £30000 for most UG and PG courses. Executive MBA course fees can range from £12000 to £30000. Living expenses in Britain vary depending on the location but it is wise to budget for £10000 - £13000 per year.

#### Q. Does UK have a ranking system for universities?

A. British universities do not have a formal ranking system. However, institutions can provide you with their quality assurance, teaching and research ratings on request.

#### Q. How tough is it to get a UK Student Visa?

A. Student visas are relatively easy. Applicants with confirmed offer and evidence of funds are required to attend personally have to undergo at the nearest VAC (Visa Application Centre). Some applicants may have to undergo a personal interview, if required.

#### Q. Can I work part-time when I am studying?

A. Students studying at higher education institutions can work 20 hours per week part-time during term time for courses at NQF Level 6 or above and 10 hours per week part-time during term time for courses below degree level and can also work full-time during vacations.









# **III EDUCATION IN CANADA**

#### **ADVANTAGES OF CANADA**

- 1. Welcoming Environment and a Safe Place to Live and Study: Canada was ranked for nine consecutive years by the United Nations to be among the top 3 countries in the world to live and study out of 174 countries. Also, the Human Development Index survey consistently ranked Canada number one for a variety of reasons including its excellent education system, high quality health care, low incidence of crime and clean environment. A remarkable multicultural society ensures that you will be welcomed and made to feel at home during your stay. Canada's main cities Vancouver and Toronto have been recognized amongst the best cities of the world to live, study and work.
- 2. **High Standard of Living :** Canadians enjoy one of the highest standards of living. Canada has one of the smallest population density ratios in the world per square kilometer.
- **3. Multicultural**: Canada is increasingly becoming the country of choice for students. It is, in fact, a nation of immigrants from all over the globe, creating a wonderful, vibrant and harmonious mix of cultures. Included in this dynamic mix are more than 1.5 million Canadians of Indian origin.
- 4. World Class Education System: Degrees and diplomas from Canadian institutions are among the most widely recognized and possess the highest standard in the world. Students have a diverse choice of more than 100 Universities and 150 Community Colleges / Technical Institutes offering a wide array of study programs.
- 5. Low Tuition Fees and Cost of Living: Tuition fees for international students are among the lowest in this country, with education standards among the highest. For all that it offers, Canada has a remarkably low cost of living. Its inflation rate has remained one of the lowest in the industrialized world. The average tuition cost for an international student is CDN\$ 17000 per year while living expenses are estimated at CDN\$ 10000 p.a.
- **6. International Experience :** There are over 6,00,000 international students in Canada. Your educational experience is sure to be truly international.
- 7. Opportunity to Work and Migrate: Upon graduation, international students have the option to work, before returning home and may even qualify to apply for permanent residency and settle.

#### **EDUCATION SYSTEM IN CANADA**

Education in Canada is within provincial jurisdiction and the curriculum is overseen by each province. It spends more per capita on education than most other developed countries.

**TYPES OF EDUCATIONAL INSTITUTIONS** - Educational institutions are not officially ranked in Canada, but you will find quality institutions across the country. The education system in Canada encompasses both publicly funded and private schools.

**Universities:** Canadian universities are largely public funded, and, as a result, offer consistently high quality education at lower tuition rates for international students than their counterparts in competing countries. They offer a broad range of courses and degrees from undergraduate to doctorate and also certificates and professional degrees.

**Community Colleges and Technical Institutes:** They have more vocational course offerings. Most colleges and technical institutes offer diplomas and certificates. However, more and more colleges now grant degrees and applied degrees. Diplomas from community colleges can further lead to admissions in bachelor's degrees offered by Universities, with appropriate transfer of credits.

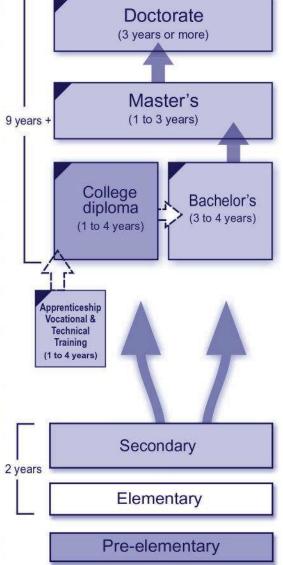






### **TYPE OF QUALIFICATIONS -**

- 1) Certificate programs are available at UG and PG level. Most of them are of 1 year duration.
- 2) Diploma is a UG qualification awarded after 2 3 years of successful study, and is offered at Colleges.
- 3) Undergraduate / Bachelors Degrees are awarded by a College / University after four years of full-time study, and lead to graduate level studies. A pre-requisite to apply for Bachelors degree is minimum 70% in 12th Std and a minimum IELTS score.
- 4) Post Graduate or Post Degree Diplomas / Graduate
  Certificates are one or two years cost-effective, job-oriented
  programs offered by Colleges. Pre-requisites are a Bachelors
  degree (3 or 4 years) with upper Second Class or a 3-year
  diploma after 12th standard, and IELTS score of 6.5.
- 5) Graduate / Masters Degrees are 2 years in duration. A prerequisite is a Bachelors degree (4 years) passed with 70% average, a GRE or GMAT test whichever is applicable and an overall IELTS score of 6.5 (6.0 in each band). Most schools require a minimum of 16 years of prior formal education. So for Indian students who have completed a three-year degree, the advisable option is to complete atleast 1 year of a University affiliated Masters program in India to qualify for Canada.
- 6) MBA programs will typically require a minimum of 2-3 years of relevant work experience, a 4-year Bachelors degree passed with 70% average, GMAT score of minimum 580-600 and IELTS overall band score of 6.5 (6.0 in each band). They are normally 2 years long. A few institutions do offer a fast track option without work experience, 16-years education <sup>2 years</sup> or GMAT criteria.
- 7) Doctorate or Ph.D. generally requires 3-7 years to complete. A combination of course work, original research, and a thesis is required. Prerequisites are generally a Masters degree (although direct entry from a bachelor's degree to a
  - Ph.D. program may be possible depending on the school and programs), IELTS with an overall band score of 6.5 (6.0 in each band) and GRE.
- 8) **Post-doctoral programs:** one of the most important factors in granting post-doctoral fellowships is the personal network established between the applicant and the faculty member.



#### **CANADA STUDY PERMIT**

Indian students can apply for a Study Permit under the Student Direct Stream (SDS). To qualify under SDS, the student should hold an unconditional offer from a Designated Learning Institution (DLI). Study Permit application must be made at least 2 months before your course start date.









#### Document Checklist for SDS (Student Direct Stream) -

- ❖ Application Form + 2 Passport Photographs
- Current Passport
- ❖ Family Information Form + Student Questionnaire
- A copy of a valid Letter of Acceptance from the Admissions/Registrar's Office of one of the Designated Learning Institutions in Canada.
- ❖ If you are intending to study in Québec: Evidence of a valid Certificatd'acceptation du Québec (CAQ)
- Use of a Representative form (IMM 5476) (if necessary)
- A valid IELTS test result (issued within the last two years) showing an overall band of 6.0 with no individual band lower than 6.0
- Photocopy of the most recent diploma / leaving certificate, and most recent mark sheets (including failure mark sheets for entire program; consolidated mark sheets are NOT acceptable)
- Copy of payment receipt provided Canadian institution (pre-payment of entire 1st year is compulsory)
- ❖ GIC Certification from Scotia Bank / ICICI Bank, Canada / CIBC
- Copy of medical examination form IMM1017

#### NOTE

- 1. To file Study Permit application under SDS, it is mandatory show a GIC Certificate and pay one years' tuition fee.
- 2. It is mandatory to complete a medical examination prior to submission of your application. However, doing so may result in faster processing. Medical results are valid for one year. Medicals are mandatory under SDS.
- 3. After reviewing your application, the Visa officer will decide if an interview is necessary.
- 4. If a student does not have the required IELTS score of 6.0 band overall and in all subsets, or the student cannot pay one year's tuition, the students' application can be filed in the General Category.

To download the Study Permit Application Kit, kindly visit: https://visa.vfsglobal.com/ind/en/can

#### FAQ's

#### Q. May I work during my stay in Canada?

A Full-time students pursuing an academic or professional program at a designated learning institute are allowed to work off/on campus for up to 20 hours per week during a regular academic session and full time during regularly scheduled breaks.

#### Q. May I work after my studies in Canada?

A. The Post-Graduation Work Permit Program allows students who have graduated from a participating Canadian post-secondary institution to gain valuable Canadian work experience. A work permit under this Program may be issued for the length of the study program, up to a maximum of three years. For example, if you graduate from a 2 or 3 years diploma or a 3/4 year Bachelors degree program, you could be eligible for up to three-years work permit if you meet the criteria. If you graduate from an 8-month certificate program, you would be eligible for a work permit that is valid for no more than eight months.





# **IV EDUCATION IN AUSTRALIA**

#### **ADVANTAGES OF AUSTRALIA**

Australia is the world's smallest continent and largest island. It is the only country to occupy an entire continent and is the sixth largest country in the world. Australia has gained recognition as a provider of high quality education to international students along with opportunities to work and reside permanently. Australia has the fourth largest number of international students in the English-speaking world behind the USA, UK and Canada - with more than 600,000 international students in institutions across all education sectors: higher education, vocational education and training, English Language colleges, and schools. There are universities in all major Australian cities and regional areas of the country ranging in size from around 3,000 to 50,000 students. About 20 percent of students enrolled in Australian universities are from overseas.

#### **AUSTRALIAN EDUCATION SYSTEM**

Australia consists of 6 states (New South Wales, Queensland, Tasmania, South Australia, Western Australia and Victoria), 2 mainland territories (Northern Territory and Australian Capital Territory) and other minor territories. Each state government manages the education system within their state and provides funds and regulation for their institutions. Both public and private institutions exist in each state.

In general, the system of education in Australia is a 3-tier model of Primary education, Secondary education and Tertiary education (Universities, RTOs and TAFEs). RTO stands for Registered Training Organizations while TAFE stand for Technical and Further Education colleges. The higher education sector comprises 37 public universities and 2 private universities, which are autonomous and self-accrediting. There are 4 other self-accrediting higher education institutions and about 150 non-self accrediting institutions. The tertiary education is further classified into three sub categories:

(A) Universities: Any reference to universities in Australia usually begins with a discussion about the 'Group of Eight' or 'G8'. These are eight Australian tertiary universities that have grouped themselves together, in recognition of their status and history. The table below gives information about the G8 universities -

University	Location	Founded in
University of Adelaide	Adelaide, South Australia	1874
Australian National University	Canberra, Australian Capital Territory	1946
University of Melbourne	Melbourne, Victoria	1853
Monash University	Melbourne, Victoria	1958
University of New South Wales	Sydney, New South Wales	1949
University of Queensland	Brisbane, Queensland	1909
University of Sydney	Sydney, New South Wales	1850
University of Western Australia	Perth, Western Australia	1911

- (B) State and territory accredited higher education institutions: These are primarily the TAFE colleges in Australia. These institutions provide a wide range of vocational tertiary education courses in subjects such as hospitality, tourism, construction, etc. The TAFEs provide Certificate, Diploma and Associate Degrees which usually take about 1 to 2 years to complete. After this, a student can pursue further qualifications at the university level.
- (C) Other self-accrediting higher education institutions: There are some institutions which cannot be deemed as universities or colleges because their academic focus is narrow. These are usually referred to as Vocational Education and Training colleges (VETs) or Registered Training Organisations (RTOs). The VETs usually provide training for those students who are interested in gaining qualifications for a career that does not require university degree. These institutions award different level Certificates to students.





#### **TYPES OF COURSES -**

Certificate, Diploma & Advanced Diploma: 1 - 2 year after 12th Std.

Bachelor Degree: 3 to 4 years after 12th Std.

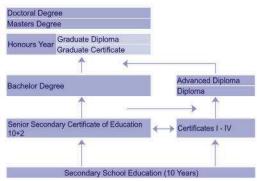
Bachelor Degree with Honours: 1 further year of study

Graduate Certificate: 6 months and builds on Bachelor degree

Graduate Diploma: 1 year and builds on a Bachelors degree

Masters Degree: by coursework or research, 1 - 2 years

Doctoral Degree: PhD is the highest level, 3 - 4 years



#### **ENTRANCE EXAMS -**

Entrance tests such as SAT and GRE are not required for admission. All International students are required to take any one of these English Proficiency Test i.e IELTS/TOEFL/PTE. The score requirement may vary from Institution to institution. Some Universities may require GMAT for their MBA program.

#### **ACADEMIC YEAR -**

The academic year starts in late February and finishes in November. Many universities and colleges also accept enrolments in July and some also accept in October / November.

#### **AUSTRALIAN STUDENT VISA**

Latest details can be viewed on - www.immi.gov.au . Documents required for Australian Student Visa are:

- Copy of Passport (All Non-blank pages, color scan)
- Application Form to be completed online
- e-COE
- ❖ Affidavit of Support
- Financial Documents:
  - a. Evidence of Funds: Tuition Fees + Living Cost (AUD 20290 per year) + Travel Cost (AUD 2000 per year) in the form of Savings Bank history or acceptable Bank Loan. Bank Fixed Deposits are also acceptable.
  - b. Evidence of source of income: For e.g. income from employment or sale of property, etc.
- Evidence of Health Cover Medical Test
- Academic Documents including educational certificates, diplomas or degrees (as applicable)
- ❖ IELTS/PTE/TOEFL Test Result
- Identity Documents like marriage certificate, birth certificate, custody documents (if applicable).
- ❖ S. O. P.

#### FAQ's

#### Q. Can I work and settle in Australia after my studies?

A. Under the Post Study Work Stream, student visa will be extended for 2 years if student is completing a Bachelor or Master, 3 years for a Master by Research and 4 years for completing a Doctorate.

#### Q. What are the tuition fee costs in Australia?

A. Tuition fees for Degree courses range from AUD 20000 - 35000 per year. Diploma courses are slightly cheaper.





# **V EDUCATION IN NEW ZEALAND**

#### **ADVANTAGES OF NEW ZEALAND**

New Zealand is a beautiful and unique country in the South Pacific. Its scenery sets it apart from the rest of the world while its people have a reputation for friendliness, strength and independence. It has a population of only 5 million and is similar in size to the UK or Japan. New Zealand is primarily a European culture, which has absorbed many of the rich and historic cultural elements from the Maori and Pacific Island heritages, and now from its rapidly growing multi-cultural Asian communities. The country offers a safe learning environment, diverse study options, and excellent support services for international students. Some of the highlights are:

- Association with Fresh Thinkers: New Zealanders value fresh thinking and are good at teaching that rare and valuable commodity original thinking.
- British Education System: Education programs and degrees are based on the world's most recognized and accredited system - the British System.
- World Class Institutions: A qualification from a NZ institution ranks with the best in the world. In a small country and in small classes, students have the rare advantage of one-on-one access to tutors many of whom are international experts in their fields.
- ❖ Warm and Welcoming Environment: NZ is an easy and safe place to live and its people are warm and hospitable. In this multiracial country, you will find friends quickly and feel included.
- World Leading Courses and Degrees: NZ have a reputation for being practical, modern and desirable. In some niche areas such as biotechnology, forensic science and marine engineering, NZ degrees are acknowledged as the best in the world.
- High Quality Living Conditions: While living and studying in NZ, you can afford great, modern accommodation that is minutes away from world class study facilities. Public transport is good and cars are affordable. You can enjoy the freshest foods, cafes, shopping, theatres and art galleries - all at an affordable cost. The cleanliness and beauty of NZ environment is legendary.
- Opportunities for Work Permit and Migration: Graduates of a NZ qualification have very good opportunities to apply for work permits and permanent residency to stay back.

#### **EDUCATION SYSTEM IN NEW ZEALAND**

University education was established in New Zealand in 1870. There are eight state-funded universities, all of them internationally respected for their academic and research performance and several exceptionally reputed institutes of technology, polytechnics, colleges of education (teacher training) and private institutes. All qualifications have to be approved by New Zealand Qualifications Authority and can be viewed on: www. nzqa.ac.nz. Although all institutions offer most programmes, each institution has developed its own specialist subject such as Medicine, Engineering, Veterinary Science, Computer Studies, Agriculture, Environmental Studies, Business, etc. The academic year is from February to November and most institutions have 2 semesters. Some courses may have only a single start date in February.

#### PROGRAMMES OFFERED -

**Diplomas:** These are normally Level 5 or Level 6 qualifications and are 1 to 2 years in duration after 12th Std. Some diplomas which are vocational in nature also accept Bachelor degree holders.

**Bachelors Degree :** These are Level 7 programmes and take 3 to 4 years to complete after 12th Std. depending on the subject. Students can do an additional "honours" year upon completion of their degree programme. Honours is the 1st year of postgraduate work in the student's field of study.

**Graduate Diploma :** A one-year, Level 7 programme for graduates who are not eligible for direct entry into postgraduate study due to their academic grades. It is also like a conversion programme for those who wish to change careers and do not have prior academic learning in the subject area.



**Postgraduate Diploma :** A one-year, Level 8 programme, designed for graduates, which builds on the subject matter in the same academic field of the previous Bachelors degree. This is also usually the 1st year of a 2-year Masters Degree in NZ.

Masters Degree: This Level 9 programme is usually of 1-2 years' study and builds on the subject of the Bachelors degree / PG Diploma. Most Master's degrees include a thesis component, and in some cases, particularly those that are taken after a four-year Bachelors (Honours) course, the degree may be by thesisonly. However, increasingly Master's degrees by papers, or papers plus research, are becoming available.

**Doctorate :** The main Doctorate offered by NZ universities is the PhD or Doctor of Philosophy (Level 10) taken up over 3 to 4 years. Admission to PhD is subject to the availability of staff for supervision and appropriate facilities. All international students coming to NZ for PhD pay only domestic tuition fees even if they have not been awarded any financial aid.

#### **COST OF EDUCATION IN NEW ZEALAND**

NZ enjoys low cost of education. Undergraduate courses range from NZ\$15,000 - NZ\$25,000+ per year. Medicine and dentistry fees are higher. Postgraduate courses range from NZ\$17,000 - NZ\$30,000 per year. The cost of living in New Zealand is approx NZ\$15,000 per annum.

#### **NEW ZEALAND STUDENT VISA**

You will need a student visa if you wish to study any full-time course of more than 3 months. Student Visa applications are processed by Immigration New Zealand, New Delhi. Visa application should be lodged at least 2 months prior to the course commencement date.

#### Pre-Visa Document Checklist:

- Valid Passport
- Student Visa Application Form + One recent passport size photograph
- Visa Fee payable by Demand Draft favoring "MBIE" payable at Mumbai.
- Supplementary Information Form + Financial Undertaking Form
- Covering Letter + Statement of Purpose
- Offer Letter from the Institution
- ❖ Affidavit of Support + Authorization Letter from Sponsor
- Police Clearance Certificate from Passport Seva Kendra
- T.B. X-ray Certificate from Panel Doctor
- Evidence of Funds and Income
- Educational Certificates, Mark sheets, Degrees and Diplomas, IELTS/TOEFL/PTE score
- Appointment letter, Salary Slips, Work Experience Certificate, if employed

#### **Visa Stamping:**

Upon receiving the Visa Approval-in-Principle, the student has to pay the 1st year's tuition fee to the institution. Thereafter, the institution will email the fee receipt to INZ for visa stamping. For more information on Student Visa and Immigration, kindly visit: http://www.immigration.govt.nz

#### FAQ's

#### Q. Can I study a certificate level course in New Zealand?

A. NZQA has designated every recognized course with a level. Levels range from 1-10. Indian students are normally granted student visa only if they are studying any course which is level 5 or higher. If the course is lower than level 5, then it must act as a pre-requisite to a higher level course and must be accompanied by a combined offer letter for the higher level course also. For more information, visit: www.nzqa.ac.nz

#### Q. What is the duration of student visa?

A. INZ normally issues student visa for the length of time the course tuition fees have been paid (maximum 1 year). Visa can be renewed after a year in New Zealand itself.







# VI EDUCATION IN SINGAPORE

#### **ABOUT SINGAPORE**

Singapore is an island country located in the heart of Southeast Asia, making it an ideal gateway between the East and West. Singapore, although small in size and population, is a reputable financial centre, a key regional trading centre, the world's busiest port, and a top location for investment. Often cited as a model for transparency, efficiency and political stability, Singapore has earned recognition from around the world. The nation's rich multicultural heritage is highlighted through the various ethnic groups (Chinese, Malays, Indians, Eurasians) living together harmoniously who have gradually acquired a distinct identity as Singaporeans whilst still maintaining each race's traditional practices, customs and festivals.

Singapore has been consistently rated as one of the top countries for ease of doing business in World Bank's Doing Business annual reports. The Swiss-based World Economic Forum (WEF) rated Singapore as one of the most competitive economies, possessing great innovative ability. Singapore has free market economy, with low inflation rate, stable prices, and high per capita GDP.

#### SINGAPORE'S EDUCATION SYSTEM

The strength of Singapore's education system lies in its broad-based curriculum where innovation and entrepreneurship command a premium. Singapore has placed an essential emphasis on education. This can be seen from the fact that education spending forms at least 20% of the budget of the country. Singapore continues to rank at the top in different competitive exams held at international levels in subjects like Mathematics and Science.

The Ministry of Education in Singapore controls and directs the education policy in Singapore. The development and administration of state schools which receive government funding is part of the Ministry's responsibilities along with being in an advisory and supervisory role for private schools.

Indian students have the following education options in Singapore:

❖ Polytechnics - Polytechnics in Singapore provide diploma courses. Unlike polytechnics in some other countries, they do not teach degrees. Polytechnics offer a wide range of courses in various fields, including engineering, business studies, accountancy, tourism and hospitality management, mass communications, digital media and biotechnology. There are also specialized courses such as marine engineering, nautical studies, nursing, and optometry. They provide a more industry-oriented education as an alternative to junior colleges for post-secondary studies. Indian students with 10th and 12th qualifications can apply for these programs. There are five polytechnics in Singapore, namely:

Singapore Polytechnic (founded in 1954) Temasek Polytechnic (founded in 1990) Republic Polytechnic (founded in 2002) Ngee Ann Polytechnic (founded in 1968) Nanyang Polytechnic (founded in 1992)

Graduates of polytechnics with good grades can continue to pursue further tertiary education at the universities, and many overseas universities, notably those in Australia, New Zealand and the United Kingdom, give exemptions for modules completed in Polytechnic.

Universities - Singapore has four universities:

The National University of Singapore Nanyang Technological University Singapore Management University SIM University (UniSIM)

The National University of Singapore and Nanyang Technological University have more than 20,000 students each and provide a wide range of undergraduate and postgraduate degree programmes including doctoral degrees. Both are also established research universities with thousands of research staff and graduate students. Singapore Management University (SMU), opened in 2000, is home to more than 7,000 students and comprises six Schools offering undergraduate, graduate, and PhD programmes in Business Management, Accountancy, Economics, Information Systems Management, Law and the Social Sciences.











The University has an Office of Research, a number of institutes and centres of excellence, and provides public and customized programmes for working professionals through its Office of Executive and Professional Education. The fourth university, privately-run SIM University (UniSIM), opened in 2005.

❖ International Universities in Singapore - Several overseas institutions have established satellite campuses and research centers in Singapore. INSEAD, one of the leading business schools in the world opened a second campus in Singapore in 2001, which also offers an opportunity for students to study abroad at a prestigious institution. This runs parallel to the campus in France and offers MBA and Executive MBA courses. Other examples are the University of Chicago Graduate School of Business (USA) and the James Cook University (Australia) which further enhance the belief that education in Singapore is top class.

#### Certain salient features about Singapore Education -

- International students enrolled in Singapore's public universities and polytechnics are allowed to work part-time upto 16 hours per week during school term. They need to obtain prior permission from the Student Liaison / Affairs Office of their respective institute. They can work full-time during vacations The International students enrolled in the Private Education Organizations are not allowed to work part time during their course.
- The main intake for the Government University is August. Few programs also have February intake. The Polytechnics have April / September intake, and the Private Education Organization have multiple intake (Jan / Feb /July / Aug / Sep / Oct / etc.)
- Admissions and financial aid at Public institutes in Singapore are highly competitive
- For visa purpose, TOEFL or IELTS is not mandatory. But it can be an admission requirement
- Students should budget for SG\$ 750 to 2000 per month towards living expenses

# SINGAPORE STUDENT VISA (STUDENT'S PASS)

### **Documents required for Singapore Student Pass:**

- Visa Application Form 16 and V 36
- Passport copy
- Scanned Photograph the size must be 3.5cms X 4.5cms and the size of your face in the photos should measure between 2.5cms to 3.5cms and should be in the center of the photo
- Birth Certificate in English or Affidavit of Birth
- Bank Balance Certificate from the sponsor
- Visa Application Fees to be paid after In-principal Approval

The Visa processing time is normally 4–6 weeks. Applicants are advised to enter Singapore to complete the formalities for the issuance of a Student's Pass only after their applications have been approved. They will be issued with Student's Passes within one month from the course commencement date.





# VII EDUCATION IN OTHER COUNTRIES

#### **IRELAND**

Ireland's worldwide reputation for high quality education is built on the solid foundation of commitment to excellence. Ireland is a beautiful island, combining contemporary modern cities with an unspoilt countryside. Renowned for friendliness, this safe country offers the warmest of welcomes to students from all over the world. Ireland was voted by Lonely Planet as the world's friendliest country in 2008 and 2010. Ireland has close cultural, economic and educational links with the English-speaking world, especially with the UK and the USA. Ireland is one of the most exciting places to be a student. Irish higher education institutions and qualifications deliver world-class innovative learning in many disciplines. Ireland's graduates are innovators in their fields, leaders in their communities and ambassadors for excellence all around the world. Companies who require a skilled, educated and highly capable workforce to drive their success choose to locate in Ireland. Recently, Ireland welcomed Google, Facebook, Pfizer, Apple, Intel to name just a few - all of whom chose Ireland as their European base. Ireland offers a Third Level Graduate Scheme for non EU/EEA students that allows graduates to extend their stay in Ireland. The 'Stay Back Option' for Bachelors students is 12 months and for Masters and PhD students it is 24 months.

This will allow eligible graduates who have studied in Irish higher education instirutions and whose award is granted by a recognised Irish awarding body at Masters or PhD level to remain in Ireland for two years to seek employment.

#### **GERMANY**

Germany lies in the heart of Europe - an excellent starting point to discover other famous European destinations. You can get to London, Paris or Rome in no time. Germany is also one of the world's largest economic players - and India's most important EU business partner, especially for machinery, automobiles, chemical and electrical / IT products. Products of German companies are leading in the international market. Germany has got a lot to offer. With more than 300 institutions of higher education it is one of the leading countries in the field of research, science and technology. Each year more than 400,000 international students come to Germany for study and research. Studying in Germany means being part of an international, highly qualified academic community. The renowned tradition of German universities dates back to the 14th century and ensures an outstanding level of education and research. Studying in Germany no longer means studying in German medium alone. However, knowledge of German language is essential. Over 300 International Degree Programmes offer courses which are entirely or partly taught in English. Education here often includes interaction with industry. Close ties with companies like SAP, Siemens, Daimler (Mercedes-Benz), BMW, Volkswagen or Bosch will increase your career prospects. Universities are state-funded, therefore, generally no or very low tuition fees are charged. You only have to bear your living expenses, such as accommodation, food, transport and insurance.

#### **DUBAI (UAE)**

Since the last two decades, the number of colleges and universities in Dubai has increased significantly. A sizable number of foreign accredited universities have been set up in the city. Students have a wide variety of study programs to choose from be it at the university or in colleges. The UAE educational system comprises of a variety of academic institutions - Schools, Colleges and Universities. Furthermore, there are several training institutes that offer professional qualification and training programs in various fields. There are students from all over the world coming to pursue further education in Dubai. The country is very near, safe and the culture is diverse. The students here are welcomed by the nationals and women are treated with respect. For adventure lovers there are a lot of activities to choose from - parasailing, dessert safaris, golf and mountaineering. The beaches are very relaxing and the scenic beauty of Dubai is a treat for the eyes. After successful completion of their study programs there are a lot of careers options in Dubai for talented people.





#### **SWITZERLAND**

Switzerland is as reputed for its education as much as it is for its natural and scenic beauty. It is most popular for studies in hospitality and tourism and has been a pioneer in education in these fields. It offers internationally recognized Diploma and Degree programmes at both undergraduate and postgraduate level. The advantage of studying culinary, hotel management or tourism in Switzerland is that a majority of these programmes have paid internships as an integral part of each academic year which enables students to gain valuable hands-on experience of working in top hospitality companies of the world as well as earn some money. Apart from hospitality schools, there are some world class universities in Switzerland that offer excellent academic and research qualifications at all levels. Although English is not the national language of Switzerland, most institutions provide education in English medium of instruction and also include German / French / Italian language courses as part of the curriculum. Truly speaking, a Swiss education experience is like relishing Swiss chocolates!

# VIII GRE

**GRE:** Graduate Record Examinations

**ADMINISTERED BY :** ETS (Educational Testing Service)

**REQUIRED FOR:** Candidates seeking admission in reputed US or Canadian Universities in a Graduate program

are required to take the GRE exam.

WEBSITE: www.ets.org

**VALIDITY:** The score is valid for 5 years

**REPORTING:** The score is sent to 4 universities free of cost at the time of GRE exam. ETS charges fees for scores

sent to any additional universities later. Visit www.ets.org for more details.

**REGISTRATION**: By phone, fax, mail or online

REQUIREMENTS FOR REGISTRATION: Name as in the Passport, Address, Credit Card Number, Name of the

Cardholder, Expiry date of the card. (The card has to be an International Card).

CENTRES: Ahmedabad, Allahabad, Bangalore, Chennai, Delhi, Gurgaon, Hyderabad, Kolkata, Mumbai, Trivandrum

**CONFIRMATION**: A registration no. is given as terms of confirmation. All the scores and dates are sent to the universities if the test is taken more than once. Scores can be cancelled before coming out of the test.





### (A) GENERAL GRE

FEES: Visit www.ets.org for the latest fees

**RESCHEDULING**: Intimation is to be given 7 days prior to the examination date. The rescheduling fee has to

be paid.

**CANCELLATION**: Intimation is to be given 7 days prior to the examination. A cancellation fee is applicable.

**MODE**: The GRE test is a computer adaptive test (CAT)

NUMBER OF TESTS: Only 1 test can be given in a calendar month. A total of 5 tests can be given in a year.

However, many universities may average the scores if more than 1 test is given.

**SCORE**: The total score is out of 340 marks. (Verbal = 170 & Quantitative = 170), Analytical Writing Assessment

(Essay) is scaled from 0 - 6.

**FORMAT OF GENERAL GRE:** The Analytical Writing section will always be first, while the other five sections may be in any order.

Measure	Number of Questions	Allotted Time
Analytical Writing	One "Analyze an Issue" task and	30 minutes per task
(One section with two separately timed tasks)	One "Analyze an Argument" task	
Verbal Reasoning (Two sections)	Approximately 20 questions per section	30 minutes per section
Quantitative Reasoning (Two sections)	Approximately 20 questions per section	35 minutes per section
Unscored <sup>1</sup>	Varies	Varies
Research <sup>2</sup>	Varies	Varies

<sup>&</sup>lt;sup>1</sup>An unidentified unscored section may be included and may appear in any order after the Analytical Writing section. It is not counted as part of your score.

# (B) SUBJECT GRE

FEES: Visit www.ets.org for the latest fees

**MODE**: Subject test is a paper based test

**NUMBER OF TESTS**: Tests can be given as often as they are offered

**SUBJECTS OFFERED :** Biochemistry, Cell & Molecular Biology, Biology, Chemistry, Computer Science, Literature in English, Mathematics, Physics, Psychology

#### BENEFITS OF A HIGH GRE SCORE:

▼ A high score will increase the chances of admission in top ranked Universities

Chances of getting Scholarship / Financial Aid are bright with a high GRE Score

Visa Officers also give weightage to high GRE scores while considering Visa applications

<sup>&</sup>lt;sup>2</sup>An identified research section that is not scored may be included, and it is at the end of the test.





# IX GMAT

**GMAT**: Graduate Management Admission Test

ADMINISTERED BY: Graduate Management Admission Council

REQUIRED FOR: Admission into a MBA Program in good universities around the world

WEBSITE: www.gmac.com, www.mba.com

**VALIDITY**: The score is generally valid for 5 years.

REPORTING: The score is sent to 5 universities free of cost at the time of exam. There are additional charges for

scores sent to universities later.

**REGISTRATION**: By phone or online (www.mba.com)

FEES: Visit www.mba.com for the latest fees

**REQUIREMENTS FOR REGISTRATION:** Name as in the Passport, Address, Credit Card Number, Name of the

Cardholder, Expiry date of the card. (The card has to be an International Card).

CENTRES: Ahmedabad, Allahabad, Bangalore, Chennai, Cochin, Chandigarh, Delhi, Gurgaon, Hyderabad, Jaipur,

Kolkata, Mumbai, Patna, Pune, Trivandrum

CONFIRMATION: A registration no. is given as terms of confirmation

**RESCHEDULING**: Intimation is to be given 7 days prior to the examination date. The necessary rescheduling fee

has to be paid.

**CANCELLATION:** Intimation is to be given 7 days prior to the examination date. The necessary cancellation fee

is applicable.

**MODE**: The GMAT test is a computer adaptive test (CAT)

**NUMBER OF TESTS:** Only 1 test can be given in a calendar month. A total of 5 tests can be given in a year.

However, many universities may average the scores if more than 1 test is given.

SCORE: Total score is out of 800 (Quantitative & Verbal) and Analytical Writing Assessment (Essays) is scaled

from 0-6. All the scores and dates are sent to the universities if the test is taken more than once.

#### FORMAT OF GMAT:

The GMAT Exam has four separately timed sections. You will have the opportunity to take two optional eight-minute breaks during the exam.

Test Section	Time Limit / Number of Questions	Question Types	Score Range	
Analytical Writing Assessment	30 minutes 1 question Analysis of an Argument		0-6 (in 0.5-point increments)	
Integrated Reasoning	30 minutes 12 questions	Graphics Interpretation, Table Analysis, Multi-source Reasoning, Two-part Analysis	1-8 (in 1-point increments)	
Quantitative Reasoning	62 minutes 31 questions	Data Sufficiency, Problem Solving	6-51 (in 1-point increments)	
Verbal Reasoning	65 minutes 36 questions	Reading Comprehension, Critical Reasoning, Sentence Correction	6-51 (in 1-point increments)	

#### **BENEFITS OF A HIGH GMAT SCORE:**

- A high score will increase the chances of admission in top Business Schools.
- Visa Officers also give weightage to high GMAT scores while considering Visa applications
- Chances of getting Scholarships / Financial Aid are bright with a high GMAT score



# X SAT

(A) SAT: REASONING TEST

ADMINISTERED BY: Owned, published and developed by College Board. Administered by ETS.

**REQUIRED FOR:** Admission into any Bachelors Degree Program in US or Canadian Universities

WEBSITE: www.collegeboard.com

**REPORTING**: The score is sent free to 4 universities which may be selected while registering for the exam. College Board charges additionally for scores to be sent to universities later.

**REGISTRATION**: The registration is either done by fax, mail or online

**REQUIREMENTS FOR REGISTRATION:** Name as in Passport, Address, Credit Card Number, Expiry Date of the Card, Name of the Card holder. (The Credit Card has to be an International Card)

**CENTRES IN INDIA**: Bangalore, Kolkata, Cochin, Hyderabad, Kodaikanal, Chennai, Mumbai, Mussourie, New Delhi, Pune and Ahmedabad.

CONFIRMATION: A registration no is given as terms of confirmation along with a hall ticket

**RESCHEDULING**: Intimation is to be given 7 days prior to the Examination date. The necessary rescheduling fee has to be paid.

MODE: The SAT test is a paper based test but will be changing to digital format soon.

NUMBER OF TESTS: The test can be taken as often as one wants

**SCORES**: Total score is out of 1600. All the scores and the dates are sent to the universities if the test is taken more than once

#### FORMAT OF SAT REASONING TEST:

The SAT takes three hours and consists of three tests: (1) the Reading Test, (2) the Writing and Language Test, and (3) the Math Test. Compared to the ACT®, the SAT provides 43% more time per question:

Component	Time Allotted (minutes)	Number of Questions/Tasks
Reading	65	52
Writing and Language	35	44
Math	80	58
Total	180	154

# (B) SAT: SUBJECT TESTS

**FEES :** Visit www.collegeboard.com for the latest fees

**REQUIRED FOR:** SAT Subject Test is sometimes a prerequisite for admission into a Bachelor's Degree in Engineering, Medicine, etc. in top Universities

**SUBJECTS**: Math Level I, Math Level II, Physics, Chemistry, Biology E/M, English Literature, US History, World History, Languages

#### BENEFITS OF A HIGH SAT SCORE:

- A high SAT score will increase the chances of admission in top ranked Universities
- \* There are good chances of getting some kind of financial assistance with a high SAT score
- Visa Officers also value high SAT scores while considering Visa applications





# XI TOEFL - iBT

TOEFL: Test of English as a Foreign Language

**ADMINISTERED BY:** ETS (Educational Testing Service)

**REQUIRED FOR:** Students applying to universities in the US or UK

WEBSITE: www.ets.org

**VALIDITY:** The score is valid for 2 years

FEES: Visit www.ets.org for the latest fees

REPORTING: The score is sent to 4 universities by ETS free of cost at the time of exam. ETS charges additionally

for scores sent to universities later.

**REGISTRATION**: By phone, fax, mail, online or in person

REQUIREMENTS FOR REGISTRATION: Name as in the Passport, Address, Credit Card Number, Name of the

Cardholder, Expiry date of the card. (The card has to be an International Card).

CENTRES: There are over 50 centres in India

**CONFIRMATION**: A registration no is given as terms of confirmation

**RESCHEDULING:** Intimation is to be given to ETS 3 days prior to the examination date. The necessary rescheduling

fee has to be paid.

CANCELLATION: Intimation is to be given to ETS 3 days prior to the examination date. A cancellation fee is

applicable.

MODE: The TOEFL test is an internet based test (iBT) in India

NUMBER OF TESTS: There are fixed test dates. Only 1 test can be given in a calendar month.

SCORES: Total score is out of 120 (iBT). If the test is taken more than once, all the scores and the dates are sent

to the universities. Scores can be cancelled before coming out of the test.

**FORMAT OF TOEFL (iBT) :** TOEFL-iBT combines four basic communication skills - Reading, Listening, Speaking and Writing. For example, you might read a passage of text and listen to a lecture and then write or speak about it in response. The test takes four and a half hours to complete. All four sections can be taken on the same day.

Section	Time Limit	Questions	Tasks
Reading	54–72 minutes	30–40 questions	Read passages and respond to questions
Listening	41–57 minutes	28–39 questions	Answer questions about brief lectures or classroom discussions
Break	10 minutes		<u>~</u>
Speaking	17 minutes	4 tasks	Talk about a familiar topic and discuss material you read and listened to
Writing	50 minutes	2 tasks	Read a passage, listen to a recording, type your response





# XII IELTS

IELTS: International English Language Testing System

#### **ABOUT IELTS:**

- An English Language Proficiency Test that covers all 4 language skills Listening, Reading, Writing and Speaking
- Assessment is done at 9 levels called bands from non-user to expert user
- Owned by IELTS Australia, The British Council and The University of Cambridge-ESOL and delivered managed by IDP in India
- Pen & Paper based and computer delivered test options
- Provides report for each of the four skills separately, as well as an average band score
- All Australian, British, Canadian and New Zealand academic institutions accept IELTS. American institutions are increasingly accepting IELTS for admission
- Duration of the test: 2 Hours and 45 Minutes (excluding the Speaking module)

Listening - 30 minutes

Reading -1 hour

Writing -1 hour

Speaking -15 minutes

#### **TEST FORMAT:**

IELTS is given as Academic IELTS and General IELTS. All candidates take the same Listening and Speaking modules. Candidates who are planning to study must sit for the Academic Reading and Writing modules while those candidates who are planning to apply for immigration / work must take the General Reading and Writing modules. However, all the candidates have to take all the four modules.

#### **RESULTS:**

- There is no pass or fail band
- Pen & paper test results are provided in 2 weeks while computer-delivered test results are provided in 5 days
- Candidates receive bands from 1 to 9 in each module and an overall average band
- Candidates can receive a half band score in all modules
- Result is valid for two years

#### REGISTRATION:

- 1. Latest Registration Fees for the exam can be found out from www.ieltsidpindia.com
- 2. Registration is either done in person, mail, credit card or online
- 3. Registration Documents Online Registration Form, Passport, Credit Card / Debit Card





# XIII ADMISSION PROCESS

Ideally, students should start the admissions process about 15-18 months before the intended date of joining a foreign University. The various stages of the Admissions Process are as follows:

- **1. ISSUING A PASSPORT :** A valid Passport is mandatory to appear for all overseas entrance exams. It should also be valid for atleast 6 months at the time of traveling overseas.
- 2. **IDENTIFYING THE COURSE OF YOUR INTEREST**: You must decide what exactly you want to study abroad. It is advisable to identity your strengths and aptitude in advance. You can get detailed information about the subjects and courses on the websites of all universities.
- 3. PREPARATION FOR OVERSEAS ENTRANCE EXAMS: It is advisable to start preparations for GRE / GMAT / SAT at least 6 months in advance of taking these tests. You must be ready with your GRE / GMAT / SAT and TOEFL or IELTS scores preferably 9-12 months before the intended date of joining a foreign University. It is a common trend amongst Engineering students to appear for the GRE Exam in their 2nd or 3rd year of Engineering. Similarly, students planning to pursue their Bachelors Degree in USA should ideally appear for SAT exam during the course of their Std. XI studies. Countries like UK, Australia and New Zealand allow students to submit their IELTS score even after applying or after getting conditional admission.
- 4. COLLECTING UNIVERSITY DATA AND SELECTING THE RIGHT UNIVERSITIES: On the basis of your academic profile, your probable test scores and financial ability, compile a list of 25-30 Universities. You can research the relevant University Data from the universities' websites. You should then filter it down to 5-10 Universities for applying. The final selection of Universities will depend on the following criteria:
  - i. Academic Performance: Universities expect above average and consistent academic background from the students. Choice of University should be made in tune with your past academic achievements.
  - ii. GRE / GMAT / SAT and TOEFL / IELTS Score: Students with very high Test Scores (for eg.: GRE 90 percentile in both section / GMAT 750 / SAT 1500) can get admission in top ranked Universities with some financial assistance. For TOEFL / IELTS, students must only meet the minimum score requirements of the university to be eligible to apply.
  - iii. Availability of the Program of Interest: One should carefully check whether the desired major is available for a particular program (Diploma / Bachelors / Masters / PhD). One should also verify whether the desired intake / start date is available in that university for that program.
  - iv. Accreditation: You must check the current Accreditation status of the institution through their website as well as through any official Government department's website.





- v. Ranking of the University: Although, there is no official ranking system anywhere, a student can refer to private websites of newspapers or magazines who publish unofficial rankings based on their own parameters. However, one should note that the ranking of a particular program is more important than the ranking of the University in general. For eg: ranking of Harvard University for its Business Program is much higher as compared to its Engineering Program.
- vi Reputation of your Institution from India: Just as we rank foreign Universities, they also have a system of evaluating the Indian Universities. Academically outstanding student from reputed Indian University stands a better chance of getting admission in top ranked Universities around the world as compared to his counterpart from lesser known Indian Universities.
- vii. Cost of Education: The student should carefully select the universities best suited for his / her budget. Public / State Funded Universities have lower tuition fees than Private / Unaided Universities. One should also remember that living costs are higher in large cities like New York, Los Angeles, London, Toronto, Sydney, Melbourne, Auckland, etc.
- viii. Funding Possibility at the University: A student should find out the names of the Professors in the concerned department (from the website) and correspond with them to find out the true funding position in that particular department in the university. This can also fetch Teaching / Research Assistantships in USA.
- ix. College Location: A student who only enjoys city life would be better off avoiding Universities in rural settings or in very small towns.
- x. Research Interests of Department / Faculty: For postgraduate applications, the student should find out the type of Research projects being undertaken by their department or faculty. This will increase the chances of getting some kind of Research Assistantship.
- xi. Other Criteria: The size of institution, student faculty ratio, number of international students, student life, campus activities, library facilities, climatic conditions, deadlines, etc.
- 5. APPLYING TO THE UNIVERSITY WITH COMPLETE DOCUMENTATION: While applying to the university and preparing the application packet, one should check the university / department specific requirements. A complete list of all the documents required for applying is mentioned in the next section on APPLICATION DOCUMENTS.
- 6. APPLICATION / ADMISSION STATUS: Once you have applied, you must wait for 6-8 weeks before you get a formal reply from the Universities. The best part about most foreign Universities is that they communicate with the student in case any documents are missing or in the event of a rejection of the application. Also, if you have applied online, you can regularly check the application status online.





- 7. RECEIVING THE I-20 / OFFER LETTER / ACCEPTANCE LETTER: If you have been accepted by any one or more institutions they will send you an admission / offer letter. Once you have received all the decisions, you should then make the final choice of the University where you wish to study and confirm your acceptance as per their instructions. You may even be asked to pay a non-refundable deposit which could vary from university to university and which may be adjusted against the first semester fees. Once you have confirmed your admission with the University, they will send you the final document for Visa Application (I-20 in USA, CAS in UK, COE in Australia and NZ, LOA in Canada, etc).
- 8. APPLYING FOR STUDENT VISA / STUDY PERMIT: After getting the final visa letter, you need to apply for the respective country's student visa / study permit. Details on individual country's visa processes have been provided on the respective country's pages in this guide.
- **9. FINAL PRE-DEPARTURE ARRANGEMENTS**: Once the visa has been successfully issued, you must make the necessary arrangements for traveling overseas such as accommodation, air ticket, airport pickup, foreign exchange, insurance, registering for orientation, etc.

# XIV APPLICATION DOCUMENTS

Typically a complete application packet must contain all the documents as mentioned below:

- 1) APPLICATION FORM: Most Universities prefer that students fill the application forms online. This prevents any typo errors and also speeds up the application processing time. If you fill an online application, you should clearly mention the reference number / confirmation number of the Online Application while sending other documents later by mail / courier. If online application is not available, paper application should be printed and neatly filled with a black pen / typed in CAPITAL LETTERS.
- 2) APPLICATION FEE: The application fee can range from NIL to US\$ 250 depending on the country, university and course. You may be able pay the application fee through an International Credit Card if you are filling an online form. Alternatively, payment can be made by International Demand Draft.
- 3) **RESUME**: A resume is normally required for MBA applicants who have work experience.
- 4) STATEMENT OF PURPOSE / ESSAYS: Statement of Purpose (SOP) and / or Personal Essays also play a very important role in the process of evaluating your application for both admission as well as financial aid because it gives complete information about you as an individual. For MBA candidates, this is probably the most important criteria. In the SOP, the student must define his / her academic goals and / or research plans. It should include justification for choosing the academic program and specialization, and for selecting the particular University as well as the advantages of studying that particular course. It should provide an insight into your character and personality. It should very clearly demonstrate your ability to organize your thoughts and express them well.





- 5) TRANSCRIPTS, MARKSHEETS & DEGREE / DIPLOMA CERTIFICATES: In most US and Canadian Universities, transcripts are a compulsory document. Transcripts are your entire academic record and are issued by the College / University where you have previously studied. Transcripts include marks obtained as well as number of lectures per semester. Some US universities require more than one copy of sealed transcripts. In other countries, transcripts are not mandatory. Your academic marksheets may suffice. Transcripts, Marksheets & Degree / Diploma Certificates should be certified only by the issuing authority i.e. either by the college or by the University unless the university permits any other form of attestation.
- German Application Letters: Every University normally requires 2/3 recommendation letters. Some Universities have their own format and questions that have to be answered online / on the form by the person who is giving the letter of recommendation. In case of some US and Canadian universities, letters must be sealed and stamped. The recommendation letter should be obtained from your professors, internal / external project guides or employers / superiors in case student is employed. It should list your strengths and abilities, your character and integrity and such other information. The referee must indicate his position, how long he / she has known the applicant and in what capacity. He / she should briefly discuss the need and usefulness of the study that the applicant proposes to undertake.
- 7) TEST SCORES: In case of US and Canada, official GRE / GMAT / SAT and TOEFL / IELTS scores should be sent to the Universities directly by the examining body and must reach them before the application deadline. In other countries, attested photocopies of the score report may suffice and may even be submitted after a conditional admission is granted.
- 8) FINANCIAL AID APPLICATION (if applicable): If you are applying for financial aid, fill up the necessary Financial Aid / Scholarship application form.
- 9) AFFIDAVIT OF FINANCIAL SUPPORT: Required by all US universities, this should be in the form of a letter signed by the sponsor. Many US Universities have a prescribed form to be filled by the sponsor. This may have to be submitted either at application time or once student has been admitted and before an I-20 can be issued.
- 10) BANKER'S CERTIFICATE: Banker's Certificate should be preferably obtained from a Nationalized Bank or a Foreign Bank. It should be taken on the Bank's letterhead and should clearly mention the availability of the required funds in the Savings A/c of the Sponsor. This document is required only by US universities and may have to be submitted either at application time or once student has been admitted and before an I-20 can be issued.
- 11) CERTIFICATES OF EXTRA CURRICULAR ACTIVITIES: All certificates of participation or awards won in major cultural or sports events should be included.
- **12) PROJECT / SYNOPSIS :** Attach 150 to 200 words abstract of any project you have undertaken and papers you have published.
- 13) ANY OTHER REQUESTED INFORMATION: Depending on the course and university, application material may include Portfolio CD / DVD, passport copy, additional forms, etc.







The general assumption is that it is very costly to study abroad. But there are ways to subsidize this cost if you have a good academic or extracurricular profile. This is by way of being awarded various forms of Financial Aids from foreign universities. The availability of financial aid varies widely depending on country, university, field of study, funds allocated for that semester, distribution policy, etc. For eg: there is more aid available in US universities and in research based fields like Engineering and Natural / Applied Sciences and for the Fall semester. There is also more aid available at postgraduate level (Masters / PhD) than at undergraduate level in most countries.

The different types of Financial Aids are -

- A] Scholarships / Grants / Fellowships: Students may be given a direct tuition fee waiver in the form of partial or full Scholarships / Grants / Fellowships. These are the most prestigious awards for which a student is not required to offer any services in return. Such scholarships are highly competitive and student should possess an outstanding academic track record. These also differ from university to university based on their available funds.
- B] Bursaries: This form of aid is available mostly in UK. Bursaries may be of 2 types: need-based or merit-based. Need-based bursaries are provided to students coming from specific countries (developing / underdeveloped) or from specific families defined under low-income group. Merit-based bursaries are like academic scholarships and are provided based on academic achievements of the student. Bursaries are normally partial in nature.
- C] Teaching Assistantships: These involve delivering lectures to undergraduate students, correcting class work, grading papers, supervising laboratory sessions, etc. In return for the services rendered, the student is either paid a stipend or the University waives off the amount from the tuition fees. Interested students should contact the department officials in charge of appointing teaching assistants.
- D] Research Assistantships: These involve assisting the faculty in research activities being conducted by them. This could involve working on a research project or publishing it. It is awarded by the respective department in the University. A student should clearly demonstrate his aptitude for research. Compensation is paid either in the form of a stipend or tuition fee waiver. Research Assistantships not only provide practical experience but also provide excellent academic training, besides the much needed financial support.

For both the above forms of Assistantships, appointments are normally made to students admitted into a postgraduate program and once they arrive on campus. A student planning to take up any assistantship position must demonstrate higher English Language proficiency and superior subject knowledge. Normally there is an interview process involved before being awarded any Assistantship position and one must remember that these are very competitive.

# XVI BANK LOANS

Bank Loans are easily available for higher studies anywhere in the world. The terms & conditions for educational loans may vary from bank to bank.

Eligibility: All Professional / Technical job oriented courses offered by reputed Universities

Loan Amount: Maximum Rs. 1 Crore.

**Security :** For Loans upto Rs. 4 Lakhs, no collateral security is required. Some banks do not require collateral security for loans upto Rs.7.5 Lakhs.

**Repayment :** Course period + one year or 6 months after getting a job, whichever is earlier. The loan is to be repaid in 5 - 7 years after commencement of payment

Rate of Interest: Upto Rs. 4 Lakhs - PLR

Above Rs. 4 Lakhs - PLR + 1%

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1st Floor, Biglaand Tower Pazhavangadi P. O., Ranni Pathanamthitta - 689673. Tel.: 7736672666

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1st Floor, Karimattam Plaza Near S H Medical Centre Railway Station Road Kottayam - 686001. Tel.: 7592044444

#### PALA

3rd Floor, Christuraj Grande Near Private Bus Stand Kottaramattom, Pala - 686575. Tel.: 7356355222

#### **THODUPUZHA**

1st Floor, Pulimoottil Plaza Opp. Town Church Thodupuzha - 685584. Tel.: 7356455222

#### KATTAPPANA

1st Floor, R K Building Puliyanmala Road Kattappana - 685508 Tel.: 7356493666

#### KOTHAMANGALAM

2 nd Floor, Erumala Tower Opp Anns Theatre Kothamangalam - 686691 Tel.: 7356203666

#### **ANGAMALY**

2nd Floor KSRTC Bus Stand Building Angamaly - 683572. Tel.: 7356533888

#### **THRISSUR**

1st Floor, Fort Street Building Above Domino's Pizza East Fort Junction, Thrissur - 680005. Tel.: 7356433888

#### CALICUT

#### KANNUR

3 rd Floor, Building No.50/213-6 Near Kalyan Jewellers Thavakara Bus Stand Road Kannur - 670001 Tel.: 7356733777

#### KASARAGOD

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