

The
NewMan
Higher
Education
Special

We take a close look at the many options available for those considering further education

Study Your Options

Full-Time

To be immersed in a full-time tertiary education locally is to experience campus life to the fullest

WHICH SCHOOLS NUS, NTU, SMU, SIM University

ENTRY REQUIREMENTS Good GCE 'A' Levels or Polytechnic Diploma qualifications. You may approach the Admissions Office of the institution you are interested in attending. The staff there will assess your qualifications and advise you accordingly. In some cases, you may need to undergo bridging courses, take entrance examinations or general ability tests.

HOW IT IS DONE On-campus study. Students must attend weekly lectures and tutorials. Contact with the lecturers is done on a more frequent basis.

COURSE MATERIALS Lecture notes and textbooks are incorporated together. These universities have excellent libraries with a wealth of reference material.

TYPES OF COURSES NUS offers theoretical courses like Arts and Social Sciences, Business and Public Policy, to specialised degrees like Medicine and Law. NTU's stronghold is in science and technology with its various engineering courses. Meanwhile, business, business management and entrepreneurship are key components in SMU. With its commencement targeted in 2006, SIM University will continue to focus on management and human resource disciplines.

SCHEDULES Each semester lasts four to five months, and there are two semesters in a year.

ADVANTAGES Easy access to lecturers, libraries and other resources. Students will require little orientation and get to enjoy the comforts of home. They may also enjoy substantial subsidy in the form of student grants.

DISADVANTAGES It has been said that rote learning has always been the way for local education, though courses have become more progressive and practical-based in recent times.

Chances of finding off the track courses like Archaeology or Astronomy are zilch.

LENGTH About three years to earn a Bachelor's degree.

COST For Singapore citizens or permanent residents, school fees range from \$5,000 to \$6,000 per academic year.

Online

Studying online is a great way to get a degree while still keeping a job, or caring for a family

WHICH SCHOOLS Most programmes are accredited and they usually accept the transfer of prior credits from other accredited universities.

ENTRY REQUIREMENTS Depending on the country of origin of the university, be prepared to take tests like SATs for American universities and also to submit the relevant admission forms. For UK universities, good A-level results are necessary.

HOW IT IS DONE While teachers cannot physically monitor a student's performance, the latter's participation in online discussions and chatrooms is taken into account. The better their contributions, the better their final course grade will be.

COURSE MATERIALS Programmes are continuously updated for real-world application. This allows students to immediately apply their new knowledge to their existing work environment

TYPES OF COURSES Students can receive degrees in everything from accounting, marketing and human resources to information.

SCHEDULES Some programmes require that you log on to the Internet at designated times for classes.

THE FUND PART!

Don't rule out going back to study just because you think you can't afford it. There are many forms of financial aid available today

GRANTS Some grants need not be repaid. Every full-time student at a local university is entitled to grants and subsidies and this can come up to a little more than half of what the student needs to pay. Grants are usually

reserved for local students and are awarded on a case-by-case basis according to academic performance.

SCHOLARSHIPS

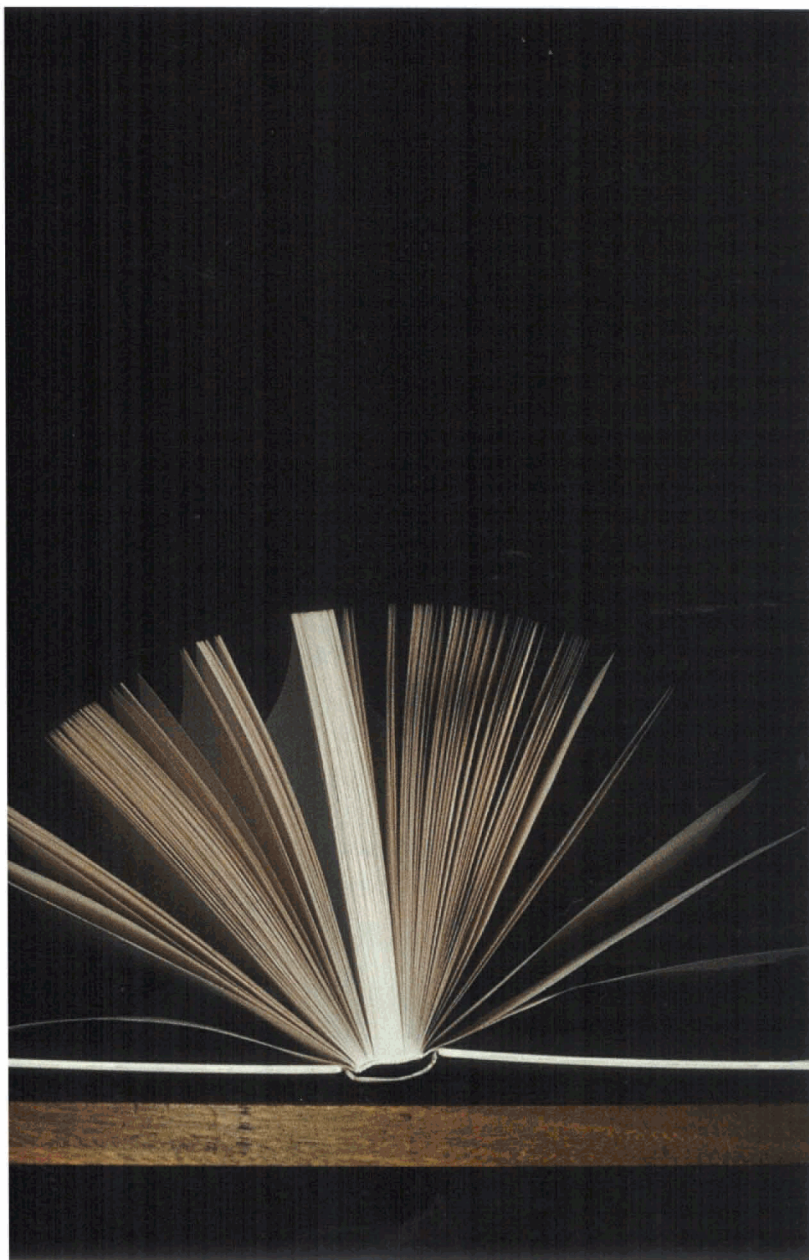
Based on academic, athletic or artistic ability excellence, students need to go through rigorous rounds of selection process before a select few are chosen. Some scholarships require the student to be bonded to the company for a certain number of years or require the student to work at the company

during school holidays. Companies known to provide scholarships include Hewlett-Packard, NTUC and Starhub among others.

LOANS Banks offer various interest rates, time frame for loans to be repaid and students might need to fulfil certain requirements before loans can be approved. Loans are only offered to Singapore citizens and permanent residents. Usually a guarantor is needed if the applicant is below 21 years of age

and not earning at least \$24,000. Interest rates from banks for education loans are about 6 per cent per annum. It is best to read through the fine print before committing to a bank loan.

EMPLOYMENT Do find out if students are allowed to work on a student visa if you're studying overseas. Look into colleges with work/study programs on campus or consider job opportunities in the community where the university is located.



ADVANTAGES All classes, materials and tests are delivered online. This allows students to "attend" class from anywhere at any time that is convenient to them. Students may exercise more flexibility in their approach to education, depending on what best suits their learning styles and schedules.

DISADVANTAGES Without set class times, you may have to be more organised and self-motivated and will have to manage time demands in other areas of life. Also some employers prefer that their employees have 'traditional' degrees.

LENGTH Three to four years, depending on the course and prior education of the student.

COST This is comparable to that of a regular degree.

Overseas

The world is your oyster. What's life without a little change of scenery and without experiencing different education styles?

WHICH SCHOOLS The US has its Ivy League like Columbia University and Harvard; United Kingdom has Cambridge and Oxford, Australia has Monash and University of Western Australia. Students planning on heading overseas for a tertiary education are spoilt for choice.

ENTRY REQUIREMENTS Depending on each country's requirements, students would need to check on the admission criteria for their school of choice. Some schools may even require testimonials from past teachers.

HOW IT IS DONE On campus study.

COURSE MATERIALS As with local fulltime study.

TYPES OF COURSES Besides the usual courses offered by local universities like Business, Law, and Medicine, a range of courses from Fashion Design to Criminology might just be available.

SCHEDULES There are usually two semesters in an academic term, with summer and winter holidays.

ADVANTAGES Overseas degrees are ideal for self-directed, independent students. They allow students to tailor the course schedule and requirements to fit their needs and are perfect for individuals who wish to see the world and further their education at the same time.

DISADVANTAGES Students might need time to familiarise themselves to a foreign land. The costs here encompasses not just school fees, but accommodation and daily expenses as well, and may be a substantial amount. And it can get lonely, particularly if you're married and have kids.

LENGTH As with local fulltime study.

COST It is estimated that a student's yearly expenses, school fees inclusive, will work out to anywhere between S\$20,000-\$40,000.

Part-Time

Ideal for working professionals or those who have other commitments like family

WHICH SCHOOLS Many lifelong learning schools offer opportunities for those seeking a Bachelor's degree. For Postgraduate degrees, NTU, NUS and SMU offer part-time options as well.

HOW IT IS DONE Part-time programmes are designed for working professionals who choose to complete their degree by taking evening and Saturday courses. There is little contact with the tutors. Students are very much on their own and correspond with tutors over emails or faxes.

COURSE MATERIALS Teaching staff may include consultants and trainers who are specialists in the subjects they lecture. Some schools also engage specialists from affiliated universities to conduct workshops. These are timed just before examinations and serve as a form of revision.

TYPES OF COURSES Similar to full-time options.

SCHEDULES Weekend or evening lectures.

ADVANTAGES With little disruption to the working professional's schedule, a student can complete his studies. There is also flexibility in the amount of time he chooses to complete his education.

DISADVANTAGES Discipline is a key factor and students laden with work commitments might have a tough time coping. Little interaction with the tutor—and classmates. Not an option for those looking for a complete 'school' experience

LENGTH Programmes may last from a year and a half to seven years, depending on the number of classes taken per semester.

COST The same as a full-time local degree. ■