

Singapore University/Polytechnic Costs (S\$)

No.	Polytechnic/University	2015/16 Annual Cost (S\$)			3-Year Cost (S\$)											
		Tuition	Living Cost	Total	(Today) 2015	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
1	National University of Singapore	10,800	16,800	27,600	82,800	134,873	141,613	148,701	156,128	163,936	172,133	180,744	189,778	199,266	209,236	219,693
2	Nanyang Technological University	7,850	15,300	23,150	69,450	113,127	118,780	124,725	130,955	137,504	144,380	151,602	159,179	167,138	175,500	184,272
3	Singapore Management University	11,820	24,000	35,820	107,460	175,042	183,789	192,987	202,627	212,760	223,399	234,574	246,298	258,613	271,551	285,124
4	Nanyang Polytechnic	2,523	16,800	19,323	57,969	94,426	99,144	104,107	109,306	114,773	120,512	126,541	132,865	139,508	146,488	153,809
5	Ngee Ann Polytechnic	2,675	15,300	17,975	53,925	87,838	92,228	96,844	101,681	106,766	112,105	117,713	123,596	129,776	136,268	143,079
6	Republic Polytechnic	2,500	15,300	17,800	53,400	86,983	91,330	95,901	100,691	105,727	111,013	116,567	122,393	128,512	134,942	141,686
7	Singapore Polytechnic	2,628	18,350	20,978	62,934	102,513	107,636	113,023	118,668	124,603	130,833	137,379	144,245	151,457	159,034	166,983
8	Temasek Polytechnic	2,623	16,350	18,973	56,919	92,715	97,349	102,221	107,326	112,694	118,329	124,248	130,458	136,981	143,834	151,023
Average Costs		5,427	17,275	22,702	68,107	110,940	116,484	122,314	128,423	134,845	141,588	148,671	156,102	163,907	172,107	180,709

- The costs are projected to increase at the rate of 5% per annum.
- The fees are calculated based on the average fees for the Lab and Non-Lab based courses.
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- Information is accurate at time of production on 3 Feb 2015.

Australia University Costs (\$\$)

No.	University	2015/16 Annual Cost (\$\$)			3-Year Cost (\$\$)											
		Tuition	Living Cost	Total	(Today) 2015	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
1	Australian National University	34,020	27,885	61,905	185,715	302,511	317,628	333,526	350,184	367,697	386,083	405,397	425,659	446,942	469,302	492,758
2	Curtin University of Technology	29,767	19,760	49,527	148,581	242,024	254,118	266,837	280,164	294,176	308,885	324,337	340,548	357,575	375,464	394,230
3	Deakin University	25,051	19,354	44,405	133,215	216,994	227,838	239,241	251,190	263,752	276,941	290,795	305,329	320,595	336,634	353,459
4	Edith Cowan University	25,100	19,760	44,860	134,580	219,217	230,172	241,692	253,764	266,455	279,778	293,775	308,457	323,880	340,084	357,081
5	Flinders University	24,596	26,832	51,428	154,284	251,313	263,872	277,079	290,918	305,467	320,741	336,787	353,619	371,300	389,876	409,362
6	Griffith University	23,987	24,502	48,489	145,467	236,951	248,792	261,244	274,293	288,010	302,411	317,540	333,410	350,081	367,595	385,968
7	Macquarie University	32,663	25,168	57,831	173,493	282,603	296,725	311,576	327,138	343,499	360,675	378,718	397,646	417,528	438,417	460,329
8	Monash University	36,119	26,634	62,753	188,259	306,655	321,979	338,094	354,981	372,734	391,372	410,951	431,490	453,064	475,730	499,508
9	Murdoch University	28,198	24,960	53,158	159,474	259,767	272,748	286,399	300,704	315,743	331,530	348,116	365,514	383,790	402,991	423,132
10	Queensland University of Technology	27,789	27,081	54,870	164,610	268,133	281,532	295,623	310,389	325,911	342,208	359,327	377,286	396,150	415,969	436,760
11	Royal Melbourne Institute of Tech. (RMIT)	27,057	27,040	54,097	162,291	264,356	277,566	291,458	306,016	321,320	337,387	354,265	371,971	390,570	410,109	430,607
12	University of Canberra	22,122	32,365	54,487	163,461	266,262	279,567	293,560	308,222	323,636	339,819	356,819	374,653	393,385	413,066	433,711
13	University of Melbourne	36,342	35,435	71,777	215,331	350,753	368,281	386,713	406,028	426,334	447,652	470,046	493,539	518,216	544,141	571,338
14	University of New South Wales	37,452	29,052	66,504	199,512	324,985	341,225	358,304	376,200	395,014	414,765	435,515	457,282	480,146	504,167	529,365
15	University of Queensland	33,885	27,040	60,925	182,775	297,722	312,600	328,246	344,641	361,876	379,971	398,980	418,920	439,866	461,872	484,957
16	University of Sydney	38,085	28,413	66,498	199,494	324,956	341,195	358,271	376,166	394,978	414,728	435,475	457,240	480,102	504,121	529,317
17	University of Tasmania	23,550	26,624	50,174	150,522	245,185	257,438	270,322	283,824	298,019	312,920	328,574	344,996	362,246	380,369	399,380
18	University of Technology, Sydney	28,990	26,932	55,922	167,766	273,274	286,930	301,291	316,340	332,160	348,769	366,216	384,520	403,746	423,945	445,134
19	University of Western Australia	33,632	27,301	60,933	182,799	297,761	312,641	328,289	344,686	361,924	380,021	399,032	418,975	439,924	461,933	485,021
20	Victoria University	23,209	22,256	45,465	136,395	222,174	233,276	244,952	257,186	270,048	283,552	297,737	312,617	328,248	344,670	361,897
Average Costs		29,581	26,220	55,800	167,401	272,680	286,306	300,636	315,652	331,438	348,010	365,420	383,684	402,868	423,023	444,166

- The costs are projected to increase at the rate of 5% per annum.
- The fees are calculated based on the weighted average fees for the Arts, Business, Engineering, Information Technology, Law and Science subject areas.
- Costs obtained are based on a conversion factor of AUD 1.00 = SGD 1.04 on 3 Feb 2015. (Source: <http://xe.com/ict>)
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Canada University Costs (\$\$)

No.	University	2015/16 Annual Cost (\$\$)			3-Year Cost (\$\$)											
		Tuition	Living Cost	Total	(Today) 2015	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
1	Carleton University	24,884	15,526	40,410	121,230	197,472	207,340	217,717	228,591	240,023	252,025	264,633	277,859	291,752	306,348	321,660
2	Concordia University	23,502	17,280	40,782	122,346	199,289	209,248	219,721	230,696	242,233	254,345	267,069	280,417	294,438	309,168	324,621
3	Dalhousie University	17,655	15,325	32,980	98,940	161,163	169,217	177,686	186,561	195,891	205,686	215,976	226,770	238,109	250,021	262,518
4	McGill University	34,734	21,384	56,118	168,354	274,232	287,936	302,347	317,448	333,324	349,991	367,500	385,867	405,161	425,431	446,694
5	Memorial University	9,504	12,984	22,488	67,464	109,892	115,384	121,159	127,210	133,572	140,251	147,267	154,627	162,359	170,482	179,002
6	Queen's University	33,583	15,765	49,348	148,044	241,149	253,200	265,872	279,152	293,112	307,769	323,165	339,317	356,283	374,107	392,805
7	Simon Fraser University	21,688	18,056	39,744	119,232	194,217	203,922	214,129	224,824	236,067	247,871	260,272	273,280	286,944	301,299	316,358
8	University of Alberta	32,429	16,280	48,709	146,127	238,026	249,921	262,429	275,537	289,317	303,783	318,981	334,923	351,669	369,263	387,719
9	University of British Columbia	30,796	20,412	51,208	153,624	250,238	262,743	275,893	289,673	304,160	319,369	335,346	352,106	369,712	388,208	407,611
10	University of Calgary	20,973	20,883	41,856	125,568	204,538	214,759	225,508	236,771	248,612	261,043	274,102	287,802	302,192	317,310	333,170
11	University of De Montreal	21,974	16,200	38,174	114,522	186,545	195,867	205,670	215,943	226,742	238,080	249,990	262,484	275,609	289,397	303,861
12	University of De Laval	29,920	16,200	46,120	138,360	225,375	236,637	248,481	260,892	273,939	287,637	302,026	317,121	332,977	349,636	367,111
13	University De Sherbrooke	27,924	14,904	42,828	128,484	209,288	219,746	230,744	242,269	254,385	267,105	280,468	294,485	309,210	324,679	340,907
14	University of Guelph	24,499	19,714	44,213	132,639	216,056	226,852	238,206	250,104	262,612	275,743	289,538	304,009	319,209	335,179	351,931
15	University of McMaster	27,071	17,280	44,351	133,053	216,730	227,561	238,950	250,885	263,432	276,604	290,441	304,957	320,205	336,225	353,030
16	University of New Brunswick	16,356	14,169	30,525	91,575	149,167	156,621	164,460	172,674	181,309	190,375	199,899	209,890	220,384	231,410	242,976
17	University of Ottawa	21,685	16,200	37,885	113,655	185,133	194,384	204,113	214,308	225,026	236,277	248,097	260,497	273,522	287,206	301,561
18	University of Saskatchewan	21,250	18,182	39,432	118,296	192,692	202,322	212,448	223,059	234,214	245,926	258,228	271,134	284,691	298,934	313,875
19	University of Toronto	38,560	22,302	60,862	182,586	297,414	312,277	327,906	344,284	361,502	379,578	398,567	418,487	439,411	461,395	484,455
20	University of Western Ontario	26,340	14,548	40,888	122,664	199,807	209,792	220,292	231,295	242,862	255,006	267,763	281,146	295,203	309,972	325,464
Average Costs		25,266	17,180	42,446	127,338	207,421	217,786	228,687	240,109	252,117	264,723	277,966	291,859	306,452	321,784	337,866

- The costs are projected to increase at the rate of 5% per annum.
- The fees are calculated based on the weighted average fees for the Arts, Business, Engineering, Information Technology, Law and Science subject areas.
- Costs obtained are based on a conversion factor of CAD 1.00 = SGD 1.08 on 3 Feb 2015. (Source: <http://xe.com/ict>)
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New Zealand University Costs (S\$)

No.	University	2015/16 Annual Cost (\$\$)			3-Year Cost (\$\$)												
		Tuition	Living Cost	Total	(Today) 2015	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	
1	Auckland University of Technology	29,870	24,500	54,370	163,110	265,690	278,967	292,929	307,560	322,941	339,089	356,053	373,848	392,541	412,179	432,780	
2	Christchurch Institute of Technology	18,443	17,326	35,769	107,307	174,792	183,527	192,713	202,338	212,457	223,081	234,240	245,948	258,245	271,165	284,718	
3	Eastern Institute of Technology	17,992	16,464	34,456	103,368	168,376	176,790	185,639	194,911	204,658	214,892	225,642	236,919	248,765	261,211	274,266	
4	Massey University	26,349	21,279	47,628	142,884	232,744	244,375	256,605	269,422	282,896	297,042	311,901	327,490	343,865	361,068	379,114	
5	Nelson Marlborough Institute of Technology	17,640	17,036	34,676	104,028	169,451	177,919	186,824	196,155	205,965	216,264	227,083	238,432	250,354	262,879	276,017	
6	Unitec Institute of Technology	19,549	17,767	37,316	111,948	182,352	191,465	201,047	211,089	221,646	232,729	244,371	256,585	269,414	282,893	297,032	
7	University of Auckland	31,794	24,500	56,294	168,882	275,092	288,839	303,295	318,444	334,369	351,089	368,653	387,078	406,431	426,765	448,095	
8	University of Canterbury	28,420	16,513	44,933	134,799	219,574	230,547	242,086	254,177	266,889	280,234	294,253	308,959	324,407	340,637	357,662	
9	University of Otago	25,319	27,473	52,792	158,376	257,979	270,870	284,427	298,634	313,569	329,248	345,719	362,998	381,148	400,216	420,219	
10	University of Waikato	25,755	23,912	49,667	149,001	242,708	254,836	267,591	280,956	295,007	309,758	325,254	341,510	358,586	376,526	395,344	
11	Victoria University of Wellington	26,633	19,894	46,527	139,581	227,363	238,725	250,674	263,194	276,356	290,175	304,691	319,920	335,916	352,721	370,350	
12	Western Institute of Technology	17,424	14,700	32,124	96,372	156,980	164,825	173,074	181,719	190,807	200,348	210,370	220,885	231,929	243,532	255,704	
Average Costs		25,891	21,165	47,056	141,169	229,949	241,440	253,525	266,187	279,500	293,475	308,157	323,558	339,736	356,733	374,562	

- The costs are projected to increase at the rate of 5% per annum.
- The fees are calculated based on the weighted average fees for the Arts, Business, Engineering and Science courses.
- Costs obtained are based on a conversion factor of NZD 1.00 = SGD 0.98 on 3 Feb 2015. (Source: <http://xe.com/ict>)
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United Kingdom University Costs (S\$)

No.	University	2015/16 Annual Cost (S\$)			3-Year Cost (S\$)											
		Tuition	Living Cost	Total	(Today) 2015	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
1	Cardiff University	31,923	15,517	47,440	142,320	231,825	243,410	255,592	268,359	281,779	295,869	310,670	326,197	342,507	359,643	377,618
2	Imperial College of Science and Technology	52,780	22,782	75,562	226,686	369,249	387,701	407,105	427,439	448,816	471,258	494,833	519,564	545,543	572,836	601,466
3	King's College, University of London	34,713	27,405	62,118	186,354	303,552	318,721	334,673	351,389	368,962	387,411	406,792	427,123	448,480	470,917	494,453
4	London School of Economics & Political Science	33,275	24,360	57,635	172,905	281,645	295,719	310,520	326,030	342,335	359,452	377,434	396,298	416,113	436,931	458,769
5	Loughborough University	31,992	18,270	50,262	150,786	245,615	257,889	270,797	284,322	298,541	313,469	329,151	345,602	362,882	381,036	400,080
6	University of Birmingham	30,326	26,174	56,500	169,500	276,099	289,896	304,405	319,609	335,593	352,374	370,002	388,494	407,919	428,327	449,734
7	University of Bradford	26,438	15,535	41,973	125,919	205,109	215,359	226,138	237,433	249,307	261,773	274,869	288,606	303,037	318,197	334,101
8	University of Bristol	33,373	19,163	52,536	157,608	256,728	269,557	283,048	297,186	312,048	327,651	344,043	361,238	379,299	398,275	418,181
9	University of Cambridge	36,960	18,676	55,636	166,908	271,876	285,463	299,750	314,722	330,461	346,985	364,343	382,553	401,681	421,777	442,857
10	University of Durham	33,495	18,980	52,475	157,425	256,430	269,244	282,720	296,841	311,686	327,271	343,643	360,818	378,859	397,813	417,696
11	University of Exeter	33,495	18,473	51,968	155,904	253,952	266,643	279,988	293,973	308,674	324,109	340,323	357,332	375,199	393,969	413,660
12	University of Glasgow	32,439	18,891	51,330	153,990	250,834	263,369	276,551	290,364	304,885	320,130	336,145	352,945	370,592	389,133	408,582
13	University of Leicester	31,075	15,834	46,909	140,727	229,230	240,685	252,732	265,355	278,625	292,557	307,193	322,546	338,674	355,617	373,391
14	University of Manchester	31,668	18,787	50,455	151,365	246,558	258,880	271,836	285,414	299,688	314,673	330,415	346,929	364,275	382,499	401,617
15	University of Newcastle	28,651	19,146	47,797	143,391	233,570	245,242	257,516	270,378	283,900	298,096	313,008	328,652	345,085	362,349	380,459
16	University of Nottingham	30,486	15,042	45,528	136,584	222,482	233,600	245,291	257,543	270,423	283,944	298,149	313,051	328,703	345,148	362,398
17	University of Oxford	38,500	24,331	62,831	188,493	307,036	322,380	338,515	355,422	373,197	391,858	411,461	432,026	453,627	476,322	500,128
18	University of Sheffield	32,886	14,981	47,867	143,601	233,912	245,601	257,893	270,774	284,316	298,532	313,467	329,133	345,590	362,880	381,017
19	University of Warwick	35,654	23,649	59,303	177,909	289,796	304,278	319,507	335,465	352,242	369,855	388,358	407,767	428,156	449,576	472,046
20	University of York	34,286	19,658	53,944	161,832	263,608	276,781	290,634	305,150	320,411	336,433	353,263	370,919	389,465	408,949	429,389
Average Costs		32,649	19,155	51,803	155,410	253,148	265,798	279,102	293,042	307,697	323,083	339,245	356,201	374,011	392,722	412,350

- The costs are projected to increase at the rate of 5% per annum.

- The fees are calculated based on the weighted average fees for the two streams of courses namely, Arts and Science.

- Costs obtained are based on a conversion factor of GBP 1.00 = SGD 2.03 on 3 Feb 2015. (Source: <http://www.xe.com/ict>)

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United States University Costs (S\$)

No.	University	2015/16 Annual Cost (S\$)			4-Year Cost (S\$)											
		Tuition	R & B	Total	(Today) 2015	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
1	Arizona State University	31,233	13,205	44,438	177,752	289,540	304,009	319,225	335,169	351,931	369,529	388,015	407,408	427,778	449,179	471,629
2	Boston University	60,574	17,393	77,967	311,868	508,002	533,388	560,084	588,058	617,467	648,342	680,777	714,801	750,542	788,090	827,479
3	Columbia University	63,242	16,170	79,412	317,648	517,417	543,273	570,464	598,957	628,911	660,358	693,394	728,049	764,452	802,696	842,815
4	Cornell University	60,925	18,468	79,393	317,572	517,293	543,143	570,328	598,814	628,761	660,200	693,228	727,875	764,269	802,504	842,614
8	Harvard University	54,564	19,803	74,367	297,468	484,546	508,760	534,223	560,906	588,957	618,406	649,343	681,797	715,886	751,702	789,272
6	Indiana State University	24,019	12,163	36,182	144,728	235,747	247,528	259,917	272,899	286,547	300,875	315,927	331,717	348,302	365,728	384,007
7	Purdue University	37,813	14,296	52,109	208,436	339,521	356,488	374,330	393,027	412,682	433,318	454,995	477,735	501,622	526,718	553,043
5	Stanford University	59,648	18,401	78,049	312,196	508,536	533,949	560,673	588,677	618,117	649,024	681,493	715,553	751,331	788,919	828,350
9	University of California, Berkeley	46,032	20,493	66,525	266,100	433,450	455,111	477,889	501,758	526,851	553,195	580,870	609,901	640,396	672,435	706,043
10	University of Florida	38,367	12,649	51,016	204,064	332,400	349,011	366,479	384,783	404,026	424,229	445,451	467,715	491,100	515,670	541,443
11	University of Hawaii, Manoa	38,653	13,794	52,447	209,788	341,724	358,800	376,758	395,576	415,359	436,128	457,946	480,834	504,876	530,134	556,631
12	University of Illinois, Urbana	33,112	14,692	47,804	191,216	311,472	327,037	343,405	360,557	378,589	397,519	417,405	438,267	460,180	483,203	507,353
13	University of Michigan	54,267	13,494	67,761	271,044	441,504	463,567	486,768	511,081	536,640	563,473	591,662	621,233	652,294	684,928	719,161
14	University of Oklahoma	21,797	11,769	33,566	134,264	218,703	229,632	241,125	253,168	265,829	279,121	293,085	307,733	323,120	339,285	356,243
15	University of Oregon	38,211	14,997	53,208	212,832	346,682	364,007	382,225	401,316	421,386	442,456	464,591	487,811	512,201	537,826	564,707
16	University of Pennsylvania	54,801	17,444	72,245	288,980	470,720	494,242	518,979	544,901	572,152	600,761	630,814	662,342	695,459	730,252	766,751
17	University of Southern California	61,562	17,417	78,979	315,916	514,596	540,311	567,354	595,691	625,482	656,758	689,613	724,079	760,283	798,320	838,220
18	University Texas, Austin	45,662	15,338	61,000	244,000	397,452	417,313	438,200	460,086	483,096	507,252	532,628	559,248	587,210	616,588	647,405
19	University of Washington	38,961	14,430	53,391	213,564	347,874	365,259	383,540	402,696	422,835	443,978	466,189	489,489	513,963	539,676	566,649
20	University of Wisconsin, Madison	34,456	11,277	45,733	182,932	297,978	312,869	328,528	344,937	362,187	380,297	399,322	419,280	440,244	462,269	485,373
Average Costs		44,895	15,385	60,280	241,118	392,758	412,385	433,025	454,653	477,390	501,261	526,337	552,643	580,276	609,306	639,759

- The costs are projected to increase at the rate of 5% per annum.

- Costs obtained are based on a conversion factor of USD 1.00 = SGD 1.35 on 3 Feb 2015. (Source:<http://xe.com/ict>)

- This document is prepared by Manulife (Singapore) Pte. Ltd., based on data provided by Jinisis. It is intended for information purpose only and does not constitute financial advice or recommendation.

- Information is accurate at time of production on 3 Feb 2015.