MST Proposal Government

*MST Education: Mindset, Skillset, Toolset*

Date: August 31, 2025

# Executive Summary

National challenge: rising education costs, skills gaps, and underemployment.

National solution: MST as a strategic program aligned to Vision 2030 and Vision 2071.

National outcomes: human capital uplift, SME creation, and innovation velocity.

# Macroeconomic Impact Map

Households: pressure on budgets, bank loans, delayed asset-building. Students: anxiety, low agency, weak practical capability. Employers: mismatched hires, costly onboarding, retraining cycles. Economy: underemployment, skill gaps, slower innovation.

# Fiscal Comparison in AED

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| Region | K-12 per year, private or international | Bachelor per year | MBA example, total | Notes |
| UAE | AED 15,000–100,000+ | AED 40,000–100,000 | INSEAD GEMBA Middle East ≈ AED 536,000 | Ranges vary by emirate and institution |
| KSA | AED 29,000–88,000 | Private example: Alfaisal ≈ AED 92,000 | Varies; many public options subsidized for citizens | International schools in major cities skew higher |
| UK | ≈ AED 86,000 average independent day | Home cap ≈ AED 44,000 | London Business School MBA ≈ AED 563,000 | Excludes boarding and living costs |
| USA | ≈ AED 47,000 private average, public is free | Public in-state ≈ AED 43,000; private ≈ AED 160,000 | Highly variable by school | Public K-12 is tax funded |

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| MST Component | Annual AED | Notes |
| Knowledge stack subscriptions | ≈ AED 4,000 | Coursera Plus, LinkedIn Learning, Everand or similar |
| Tutoring and mentorship | AED 5,000–12,000 | About 60 hours per year at AED 80–200 |
| Devices and connectivity | ≈ AED 4,000 | Laptop, tablet, internet |
| Estimated total per student per year | AED 13,000–20,000 | Scale hours up or down as needed |

# Delivery Model

National MST hubs, digital platform access, tutor workforce development, and SME partnerships.

# KPIs

Employment and income uplift, startup formation, apprenticeship placements, regional equity.

# References

• KHDA and Dubai private school fee disclosures for K-12 ranges.

• Abu Dhabi Department of Education and Knowledge fee lists for ranges up to AED 96,333.

• Independent Schools Council UK 2025 averages for independent day school fees.

• UK Government fee cap guidance for home undergraduate tuition.

• College Board Trends in College Pricing 2024 for US tuition averages.

• University fee pages such as American University in Dubai for UAE undergraduate examples.

• INSEAD GEMBA Middle East tuition schedule for MBA example.

• Alfaisal University published fee schedule for KSA private undergrad example.

• Market rate surveys for tutoring in UAE and global online tutoring platforms.

• Platform list prices for Coursera Plus, LinkedIn Learning, Everand.