MST Proposal Policy Bodies

*MST Education: Mindset, Skillset, Toolset*

Date: August 31, 2025

# Executive Summary

Policy problem: accreditation frameworks over-index on inputs and seat-time rather than outcomes.

Policy solution: outcome-aligned recognition for MST microcredentials and portfolios.

Policy outcome: reduced household debt and better national skills alignment.

# Regulatory Context

Align MST with competency-based education standards and RPL mechanisms.

# Cost-Benefit in AED

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 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 |

|  |  |  |
| --- | --- | --- |
| 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 |

# Implementation Instruments

Pilot recognition, credit transfer pathways, public-private partnerships.

# KPIs

Debt reduction per household, time-to-employment, employer satisfaction indices.

# 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.