



Studying abroad is not such a daunting idea anymore and if you are in school or college, you have probably counted your chances and pennies many times already. Here is a quick guide to your options and how to weigh them.

## THE U.S.

Forgive my bias, but more than a quarter of Fortune's Global 500 companies are headquartered in the U.S. Home to almost all the world-changing start-ups in the last 10 years, the U.S. leads technology, scientific research, music, movies and college rankings across all disciplines. Tuition fees for top colleges are tough—half a crore rupees annually, but there are over 4,000 colleges and universities with options for all budgets.

Visa and job prospects: "Optional Practical Training" (OPT) allows STEM students up to three years and non-STEM students one year to work. After OPT, students can apply for H1B, other immigrant visas or a green card. One can apply for citizenship after five years on a green card, though the whole process is highly competitive and can take between 10 and 15 years.

#### CANADA

Canada hosts three of the world's top-ranked universities across disciplines: McGill, Toronto and British Columbia. The country offers great value for money with tuition and cost of living about half that in the

U.S. Consistently ranked #1 in the U.S. News Best Countries Quality of Life rankings, Canada is a friendly (though rather cold) place to study. Indians form almost 4% of the population and Punjabi is the fourth most popular language.

Visa and job prospects: Students can stay back for as many years as the degree they graduate in. Lately however, fears of economic stagnation have made many students opt for "co-op" or co-operative education courses that include a year of working. Engineering, IT, bioscience and finance jobs are relatively easier to find. You can apply for Permanent Residency (PR) after two years of working and citizenship after three vears. A Canadian passport makes it easier to visit your friendly neighbourhood US as well as to work under H1B, TN1 or L1 visas.

# THE U.K.

Oxford and Cambridge are topranked across all disciplines, with LSE and UCL not far behind. An Ox-Bridge education often guarantees students higher starting salaries as well as lifetime earnings. New medical colleges in the UK offer high-quality medicine education to international students.

Visa and job prospects: Graduates have only four months to look for a 'skilled-job offer' from an employer with a tier-II sponsorship license (which is not easy to obtain). On the brighter side, several colleges offer "co-op" options. Post Brexit, visa norms and job competition could ease out a bit for Indians.

### HONG KONG

It hosts over a third of regional headquarters for MNCs, next only to Singapore. Though English is an official language, learning Mandarin or Cantonese further opens the door to working and doing business in China – the world's second largest economy. A highly affordable destination, Hong Kong is home to top-ranked universities such as Hong Kong University (HKU) offering liberal arts education and Hong Kong University of Science and Technology (HKUST) for STEM, Business and Finance.

Visa and job prospects: Visa norms are friendly and students can stay back for a year after graduation. Jobs for English speaking students are not difficult to come by and you can apply for a PR after seven years of living in Hong Kong.

# SINGAPORE

A finance and technology hub, the Lion City accounts for almost half the MNC regional headquarters. Though tuition fees are competitive, topranked institutions such as Nanyang Technological University (NTU), National University of Singapore (NUS) and Singapore Management University (SMU) are highly selective with single-digit acceptance rates.

Visa and job prospects: Students have upto a year to look for a job and receive an employment pass, six months to PR and two years from PR to citizenship. However, male citizens need three years of mandatory army service to get citizenship. A Singapore passport is the second most powerful passport in the world with visa-free access or visa-on-arrival for 188 countries.

### **GERMANY**

The fourth largest economy in the world, Germany offers free undergraduate education for international students. Combined with low cost of living, this makes it a leading destination for STEM and finance courses. Students are allowed 120 days of work in a year while studying and can travel to 56 European countries.

More than 1000 courses are taught in English at the postgraduate level, and about 150 at the undergraduate level. However, you have to know German to socialise and survive and a language test is a mandatory part of the application.

Visa and job prospects: A Residence Permit of 18 months allows students to look for a job commensurate with their qualification. Job opportunities are attractive for engineering, IT, medicine, nursing or scientific research. One can apply for a PR after three years and for citizenship after another five years.

## AUSTRALIA

Consistently ranked among Top 10 Countries to Live In by US News, Australia presents pristine environments with about three people per sq km (compared to India's 455!). High participation in local and international sporting offers a fun and healthy lifestyle. Annual tuition is almost as high as the US but the three-year format makes it more affordable. Australian universities are ranked high internationally, but the best value you get is within Australia itself. Students do not see significant financial advantages in returning to India with an Australian degree.

Visa and job prospects: Australia encourages immigration and Indians comprise about 2% of the population. Their five-year Skilled Migration Programme – like PR – favours software engineers, doctors, nurses, physiotherapists, web developers, and salespeople. You can apply for citizenship after four years of PR

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