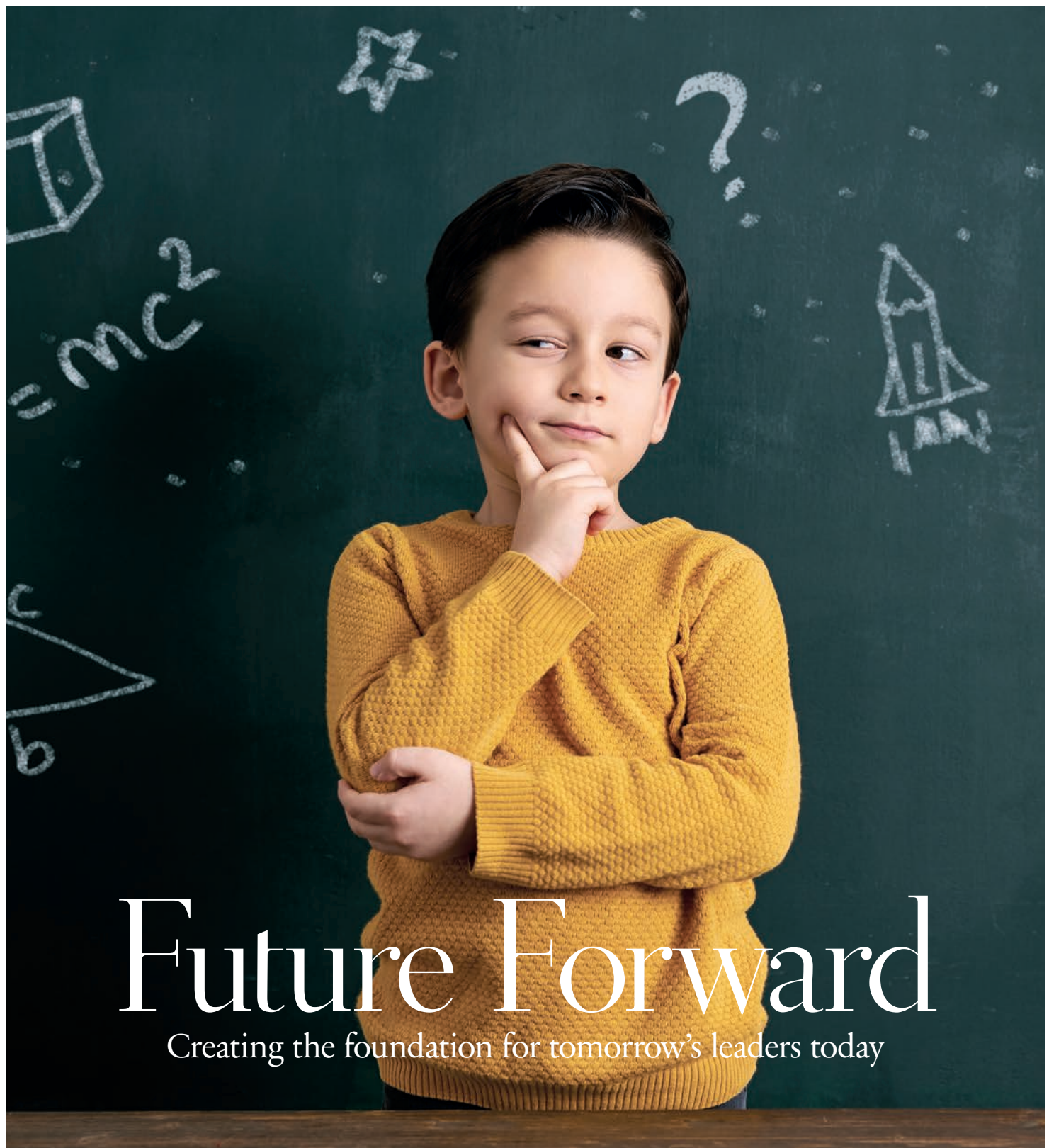


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Mental Health in the Formative Years

As daunting as mental health can be, psychologist Dr Joel Low says you can modify your thinking for a more positive outcome

By Rubini Kamalakaran

Between the countless tantrums, crying, shouting, all-out meltdown and teenage angst, parents often have a hard time deciphering their children's mental and emotional state. As adults who have been through the pains of growing up, often alone or mitigated by time with friends and no awareness of such a thing as mental health, it's natural for parents to see their kids' apparent struggles as a part of growing up. Still, there may be a nagging feeling that something doesn't seem quite right with your child, perhaps because you don't remember having this many meltdowns in your time. So, what is normal behaviour and one that signals a mental health struggle? *Tatler Malaysia* speaks to clinical psychologist Dr Joel Low of The Mind on mental health matters:

How do you define good and bad mental health?

Joel Low (JL): If you collapse it to those broad categories, the best way to look at it would be one's ability to function. From a clinical perspective, for example in the case of depression, there's disruption in one's ability to function either socially, occupationally or both.

Broadly speaking, someone with good mental health is able to function quite well in these two parameters. They can socialise, go to school, study, get decent grades and so on while someone with bad mental health will have some dysfunctions, they can be more reclusive, struggle with their studies or there'll be a sharp decline in both areas.

What are some of the signs that parents can look out for that may indicate their child is struggling with depression or anxiety?

JL: For the older kids, in the late teens like 17- to 19-year-olds, the signs are similar to adults. If it's depression, there'll be excessive sadness, hopelessness and inactivity. For anxiety it can be constant fear, their thoughts are quite negative, they are always thinking about worst-case scenarios. The types of ideas and thought patterns that they share will be pretty good indications.

For younger kids, we are looking at more typically significant behavioural changes. For example, if they were always super outgoing and sociable and all of a sudden they just become reclusive, they don't want to go to school and so on, chances are there's something going on and you need to get them some help if it doesn't go away. The other one is if there are significant changes in their relationship with you, for example if they were generally quite close and open with you and suddenly there's a massive change, they're closed off and don't want to spend time with you. This needs to be taken with a pinch of salt though, because there is the whole teenage angst period. The best way to determine if that is the case is to look at the consistency. If it is teenage angst, chances are it's going to be quite consistent for a year or two. If it comes in bursts—couple of months your kid is ok, couple of months they aren't—there is a possibility that there is something else going on.

Some children can hide their



Photography Khairul Imran; iStock

mental health struggles too. By and large, 99 per cent of young kids wear their hearts on their sleeves so it's easier to read them. The 1 per cent are those who are forced into situations where they need to grow up quickly and they learn to cover up any signs of weaknesses.

Teenagers and young adults have a stronger capacity to hide it because they have the ability to be one person outside in the world and another when they are alone. It's not a clinical term but it's popularly called high-functioning depression. Basically, if a therapist did an assessment, they will mark every single criteria for being depressed. But largely

speaking, they are still sociable, able to function in school but as soon as they are home, as soon as they turn on the shower, when they are completely alone, they collapse.

Is there a distinction between the 'natural' mental or emotional outcomes of challenges that come with growing up and mental health?

JL: There is no good way for us to judge or to determine whether what our kids are going through is mental health condition inducing or not. As parents, we get into the trap of extrapolating our experience on what our kids are going through. Don't try and determine or ascertain from your perspective how bad

the situation is for them. Instead it's more helpful for your child and a more reliable gauge if you try and get down to their level and understand from their perspective how bad it was for them. It may not be easy to do especially with older kids but you can prep them from young. For example, I always tell my kids, "look, I don't always know what you're going through and I can't because I'm not you but if you ever want to talk about things, come to me, we can talk about it and try to find solutions." So even though they get more 'angsty', they know they have a safe harbour with their parents and someone to go to when they hit a wall.

If you haven't done that, it's not the end of the world. You can try to engage them but if that doesn't work, look up resources for them and tell them: "look, if you don't want to speak to me, that's fair but these are some literature or websites you can read up on or I can bring you to chat with a professional if you want." At least that way they don't only have their friends as the only source they can rely on, which is unreliable at best.

Why do some children resort to drastic measures like self-harm or suicide?

JL: There is no real conclusive reason. Anecdotally, this is not based on research but I think one of the key reasons we see a lot more middle to late teen children struggling a lot harder is because they have never been allowed to fail. You see the typical reactions in malls—if a child falls down, everyone runs to pick him up, put a Band-Aid on the cut and give him an ice cream. It's almost like feeling bad, crying or getting hurt is taboo. But allowing them to fall, feel the pain and to get back on their feet on their own—knowing that "ok, it hurts but I can walk"—it's not a bad thing. If they are not allowed to have these kinds of experiences or to fail

while growing up, they won't know how to handle it when it happens, as it becomes too overwhelming for them and they will freak out. I think that's probably what's resulting in a lot more older age kids or teenagers going through really rough patches because they never experienced 'challenges' and learned how to handle them when they were younger.

What are some other practices that parents can do at home?

JL: One thing parents can do is, model the behaviour you want in your kids. So if you want your kids to be expressive or open with you, if your kids want to tell you something, don't shut them down or tell them 'not now, later'. Allow them the space to speak. Nurture that from a young age. The idea here or hope is that as they grow up, it will keep the lines of communication open.

The second one may be controversial because as a parent, we feel we need to be at a different level from our kids but I think there's a lot of value in expressing your emotions in front of them, not just anger but also happiness, fear, sadness and loss. If you're able to express it in a healthy or processed way, they are going to learn that this is the range of emotions that they can feel because their parents are also feeling them. It takes away that uncertainty, shame or fear about feeling jealous or sad. We often have cases where an elder sibling will say, "you know what, I actually don't like my brother or sister because they get a lot more attention" but they cannot say this because it's not right. So what we tell them is "hey, it's ok to feel that way, we're humans, we feel things." Essentially, we're not who we feel, we're who we choose to be. So you can hate your brother or sister, that's fine. But what do you choose to do? And that's important for them. So if parents can be honest with their



kids about what they feel when they are sad or fearful and tell them after, this is what I choose to do in spite of it, it's actually a very powerful teaching tool for your kids.

What role does a school play in mental health?

JL: A big one because the kids spend so much time in school and so schools have a lot of opportunity to help shape the kids. Again, with 200–300 kids, it's not going to be an easy task but I think if there are good policies in place, for example inclusiveness and encouraging conversations about depression and anxiety to show that it is a common thing—which it is by the way, as 1 in 4 people have depression and anxiety—that'll be a really good start. Just taking the taboo/fear out of it, will be great. I think schools also play a role by providing a counsellor in some way, shape and form so kids have a safe harbour to get help if they are depressed.

What is your advice to a child that's going through a rough time?

JL: I'd say don't ever feel that what you're going through is invalid or wrong. What is causing you to be depressed or anxious is not as important as the fact that you are feeling that way. So your feelings and what you're going through is valid. Once you can acknowledge that, that this thing is happening, you're not feeling ok, then we can do something about it.

What do you want to say to parents?

JL: Parenting is hard. Just fundamental parenting like feeding, getting them ready or ferrying kids to school can be a challenge, what more mental health! But, I think what we need to remember is that what we try to do for our kids today, the impact is going to be very long-lasting. There is no right way or perfect way to do it, we can only do it to the best of our ability and knowledge but the important thing is we try. And don't ever stop trying to connect with your kids, communicating with them and giving them that safe harbour.

Also, try to shift your perspective on work-life balance. It's idealistic in a perfect world but not very realistic nowadays with the smartphones and laptops. Instead, adopt the idea of a work-life integration where you don't see life as two separate entities. If it's working hours and your kid is crying on the side, attend to your kid but tell them to hang on, I'll do my work first and we'll process this later. Then go back to work and be ok with that, understanding that if you lose your job, you can't feed them. And the opposite is true as well; say it's 8 o'clock at night and you're trying to feed your kids and you get an urgent email from your boss saying to get something done. Being able to say, "ok boss, got it, but let me put my kids to sleep first and then I will get it done" is not deprioritising anything but we're saying let's do it together. ┘

A Gap Year Experience

Taking a year off in your education journey is still not a very Asian thing to do but it is gradually being embraced here *By Rubini Kamalakaran*

Not so long ago, taking a gap year in this part of the world had never even occurred to students that were graduating high school. Asians were accustomed to an unhindered education passage that only culminated with their first job in hand. Even if some of us were aware of the Western idea of taking a year off after graduating high school and before going off to university, it was just that—something only Westerners do.

Sushien Ng, a second-year Malaysian student who is studying history and politics in Cambridge says overall people in Asia are still adjusting to the idea. When she took a gap year after her A-Levels, the reactions she received from uncles and aunties were: “I thought only *ang mohs* do this” and then the cliché “are you going to go backpacking?” Laughing, she said, “The main reason I took a gap year was because I was burned out from the non-stop grinding for exams—first IGCSE, then A-levels and it just took a toll on me.” So, she raised the idea of a gap year with her parents.

Naturally, they were concerned but supportive. The question raised was, would this make her lose her momentum for studying? But the more they discussed it the more they warmed up to the idea, reassuring her parents that she wasn’t simply doing it for fun.

One thing she knew from the get-go was that her gap year wasn’t going to be spent just chilling. “I wanted more time to explore my interests, try new things and also figure out what exactly I wanted to do in life.” Sushien already knew she wanted to study history but it was an internship with State Assembly Representative for ADUN Bandar Utama, Jamaliah Jamaluddin that inspired her to also study politics. After that, she did an independent internship with the Centre for Public Policy Studies, which is a think tank under ASLI. This was followed by an NGO internship with Amnesty International Malaysia and finally with GrabFood. Doing internships with different organisations allowed her to get a better feel for what she likes, which helped seal the deal for her.

Of course, her gap year was also time spent for family and self-rejuvenation. She picked up mini projects like learning how to crochet and play a piece on the piano. “I also picked up the ukulele, which I now play in uni with my friends during our jam sessions.”

It was during the gap year that Sushien applied and successfully got into Cambridge. It all began with a contest she took part in. “I had submitted this video but



Sushien Ng

forgot about it. A few months later they called saying I won the ‘A Minute to Change the World’ video contest. *The Economist* actually flew me to London for the event! We got two plane tickets so my mom came with me and we went looking at universities while we were there. We happened to visit Cambridge and I was just blown away by it. It was so gorgeous, and I just felt I needed to apply. I mean I never expected to get in but I did which added to the magic of the gap year even more.”

Going to university a year later than her peers didn’t really affect her. “When I started university, it’s a very common thing for people to take a gap year and even if you don’t, the schooling systems end at different ages anyway. So there are people who are here in their second year and they are like 25 years old and others who are 17-year-old geniuses but are in their second year. So I didn’t really feel there was much difference.”

Her advice on how to decide whether to take a gap year is to follow your gut. “I think there’s always this expectation that you need to keep going and keep moving forward. But if it doesn’t feel right to you, you should take care of your mental health and take the time off.”



Creating Global Leaders

By providing a well-rounded education, Kolej Tuanku Ja'afar ensures its students are some of the top achievers in the world

Since 1991, Kolej Tuanku Ja'afar (KTJ) has led the way in high-quality, holistic education with an emphasis on the development of responsible global leaders.

The school was founded by three members of the Negeri Sembilan royal family—Tunku Dato' Seri Utama Naquiyuddin, Tunku Tan Sri Imran and Tunku Dara Tunku Tan Sri Naquiah. The idea behind KTJ was based on their personal experiences of studying in top boarding schools in the UK.

“Our boarding school, The King's School in Canterbury, is the oldest school in England and for so many centuries, Canterbury was really like the centre of England, so rich in history. We wanted KTJ to be a beacon with its own history and heritage too,” shared Tunku Naquiyuddin.

The formation of KTJ was a game changer in the Malaysian education landscape, paving the way for holistic, British education which balances academic excellence with character development.

“KTJ certainly measures up with the best boarding schools in the UK. This is most evident in our outstanding A-Level results and university admissions,” states KTJ's principal, Dr Glenn Moodie.

In 2021, KTJ Sixth Form students received offers into top universities in the UK and US. Top achiever





Clockwise from far left:
KTJ main entrance; Primary extracurriculars; life skills like public speaking are taught in school; the Tunku Najihah multi-purpose hall; a good balance between academic work and playtime



Muhammad Hamdi Ahmad Hakimi made national headlines when he was accepted into Harvard University. He was just one out of two Malaysian students to receive an offer and beat over 50,000 applicants worldwide. Ivan Avannus Jacob Jimbangan also received offers from five Ivy League universities and decided to pursue his studies at Stanford University.

“Good education needs to be all-round,” explains Moodie. “That’s why holistic education is at the centre of what we do. Good academic results are important but not enough. Students need to have the opportunity at school to explore their passions, to develop emotional intelligence, the list goes on.”

Based on an 80-acre, green campus, KTJ provides students with access to an impressive range of sports facilities including an indoor climbing wall, three swimming pools, five outdoor sports fields for athletics, cricket, hockey, football and rugby, plus badminton, basketball, squash and tennis courts.

KTJ Alumni Class of 2020, Naviinesh Morgan, states: “What really sets KTJ apart from other institutions is its aim to cultivate students who excel in and outside the classroom. The multitude of societies and sports clubs ensures that students experience an enriching and active lifestyle beyond their academic studies.”

Over 100 extracurricular activities (ECAs) are offered across the Primary and Secondary School, allowing students to discover new talents, develop important life skills in leadership and teamwork, and make lasting memories with their friends. The extensive ECA programme includes Coding, Environmental and Sustainability, Golf, Music, Tech Club, STEM and Yoga.

KTJ Sixth Form students are also given the opportunity to bolster their university applications through specialist ECAs and events. These include developing a competitive law or medical application, the annual Oxbridge and KTJ Law Moot, Friday night enrichment talks from expert speakers and national competitions in debate, engineering and public speaking.

“KTJ is a place where the global leaders of tomorrow are developed. We are firm believers in the advantages of an all-round education and we will continue to fly the flag for this approach in the years to come,” said Moodie.



To book a tour of KTJ’s 80-acre campus and meet academic staff, visit www.ktj.edu.my.

The Great Achievers

With 70% of students at Garden International School (GIS) having achieved straight A*/A in 2020, it's hardly surprising that many go on to study at the world's most prestigious universities such as Oxford, Cambridge, LSE, Stanford, Brown, UCLA and Yale-NUS. Three alumni reflect upon their experiences of GIS, and how it helped to pave the way for even greater achievements in the future



VANESSA LEE

Although a British curriculum school, Vanessa says that studying at GIS prepared her well for a smooth transition to an American curriculum.

"There were a few initial shocks, but the core of it is the same. It's about learning how to study smart, take effective notes and manage your time. Equipped with the toolbox that I left GIS with, I was well prepared to succeed in a new environment."

A sophomore at Wharton School, University of Pennsylvania, Vanessa attributes her academic success, as well as her love for learning, to the nurturing, supportive community that surrounded her at GIS during her formative years. She vividly recalls teachers consistently going above and beyond to assist their students: "On the day before my A-Level exams, I remember bombarding my teachers with last-minute questions, and all of them responded without hesitation. When the exam ended, they would run over to us, eager to know how did it go.

Knowing that my teachers were just as invested in my success as I was, in all honesty, was incredible."

Currently majoring in economics, focusing on business analytics and behavioural economics, Vanessa shares that it was during her IGCSE studies when she developed an interest in the field. Accrediting her teachers for igniting her passion, she stresses that "encouraging one's intellectual curiosity is one of the greatest life skills that you can cultivate."

It is well known that US universities seek well-rounded students, whose experiences to date exemplify strong leadership, initiative and character. Vanessa reflects upon her time at GIS in affording her plentiful opportunities to pursue and demonstrate leadership: "Besides being captain of the swim team, I initiated #iamthankfulfor in my role as Head Student, a campaign which helped to foster a greater culture of gratitude across our school community. I think it was these kinds of experiences that made me stand out when applying to university."

ASHLEY CHEE

Had it not been for her time at GIS, Ashley would likely have been on a very different path. She believes the transition from a Chinese-medium school to GIS was ultimately a life-changing moment, as it effectively built a path for her to Oxford University, where she is currently studying chemistry. “It was the means of education that was so different—my previous school was all about memorising, whereas at GIS I was constantly probed to think at a higher level and often beyond the syllabus. Always challenged and encouraged to ask questions, I believe being immersed in the learning culture at GIS is one of the main factors that helped me get into Oxford.”

Offering one of the largest co-curricular programmes in Southeast Asia, GIS encourages its students to pursue a range of interests, develop passions and nurture talents. Ashley attributes her involvement in a broad range of activities, from cross-country running

and football to the Duke of Edinburgh International Award, to striking a balance and enabling her to adjust well to the heavy workload at one of the world’s best universities.

Always eager to support students in achieving their dreams, Ashley is grateful for the support and guidance she received when she expressed an interest in applying to Oxford. Teachers and Higher Education Counsellors assisted and guided her in writing her personal statement as well as preparing for the interview.

Now at Oxford, Ashley says that she continues to reap the benefits from her time at GIS. “Being immersed in such a culturally rich and diverse environment at GIS has set me up well to study in the UK, alongside students from all over the world.”

With a strong support system in school, true to its motto of ‘Bringing Out The Best In You’, Ashley affirms that, “GIS ensures that everyone has an equal opportunity to reach their potential.”



LIM ZI YANG

Here’s the thing about thinking outside of the box: it pushes one to think critically, beyond what’s conventional and comfortable—which is something Zi Yang, a psychology student at Cambridge University and a recent GIS graduate, values from his time there. “It helps that at GIS, they don’t stick by the book all the time, which encouraged me to be more open, to look at things from different perspectives and to think independently.”

Zi Yang says that having OCD was not an issue for him at GIS; he never once felt alienated by his peers or teachers, and asserts that the school’s inclusive, tailored approach fuelled his drive to learn.

“The pastoral support we received through 1:1s with our tutors, the emphasis on inclusion and wellbeing, and the de-stigmatising of issues around mental health, were all invaluable.”

In addition, Zi Yang appreciates the exposure he had to different worlds through extracurricular programmes offered at GIS: “I really enjoyed camping in Hong Kong and Taiwan, as well as some outreach work with refugees, which inspired me to look for related internships.” Zi Yang went on to intern at a school for autistic children, as a result of his interest in teaching and supporting others through personal challenges, and having been inspired by the care and support offered to him.



The A-Level Programme at Garden International School provides students with an outstanding academic experience while enriching their education by providing wider learning opportunities to ensure that they are well prepared for the future. To find out more about how GIS can support your child’s future, contact the Admissions Team at admissions@gardenschool.edu.my or +603 - 6209 6888.



Our Bullying Problem

Bullying is a scourge on our society that is going to take everyone of us to curb *By Rubini Kamalakaran*



Bullying in schools is not a new phenomenon. We know this because we've experienced it in school ourselves, in some form or the other—either we've been bullied, witnessed it or maybe bullied someone. Though, rarely did it make the news, which begs the question: does the recent spate of bullying in schools indicate that these incidences are on the rise and that the problem has grown worse or is there something else at play?

According to psychologist and expert on the topic of bullying Dr Goh Chee Leong, there is strong indication that the rise in number and frequency is driven by smartphones, social media and more awareness. He says there may be some difference in the way children are getting bullied (i.e, cyberbullying) but the fact that it is occurring more in schools today

compared to 10 or 20 years ago, just may not be true. "It's only that nobody had smartphones to take videos then, but it still happened. Even our grandparents and parents' generation can tell us stories about bullying in their time. There's just more of a spotlight on it because of smartphones and social media." It's a good thing too because bullying is finally being taken seriously and recognised as a scourge on society instead of being a normal part of school.

There is nothing normal about bullying. "As human beings, there is no situation where you have no choice about your behaviour. We have a choice to be cruel or be kind," says Dr Goh. Also, there is always an underlying issue behind the bullying. A lot of times, bullying occurs because the bully is having some issue in their lives. In many cases, bullies themselves are victims. They may come from difficult family circumstances, are being bullied by someone else or have insecurities. And bullying becomes their way of getting attention, to make themselves feel better or solve their problems. The only way to break this cycle is to curb bullying.

However, first, it is important for us know what is considered bullying. For instance, is teasing, laughing at someone, or isolating someone considered bullying? Dr Goh says it can if it fulfils these two components: "Number one, it needs to be intentional. It can be physical, social or psychological harm, and the goal is to make you feel bad. The second is there's a power difference, meaning, the two parties (bully and victim) are not at the same level. Somebody with more power—physically, socially (more social status) or in numbers (five people against one)—is exercising their power to hurt somebody."

When there is a bullying incident, it is very important to handle it with care because it is a difference between ending and perpetuating the bullying cycle. The first priority is to make sure the victim is safe where the bullies can no longer harm the victim. "We also need to reaffirm the victim—to make them feel heard, safe and validated," says Dr Goh, as more often than not, victims are not taken



Below: Suresh Naidu believes in building a school culture around kindness and compassion. **Opposite page:** Dr Goh Chee Leong, psychologist and expert on the issue of bullying

seriously, like what they went through is nothing.

At the same time, we need to treat the bullies with the same care. “The solution is not to end up bullying the bullies. We have to be firm and make it clear that this kind of behaviour is not tolerated in the school and there will be consequences whether it’s suspension or they need to do some form of recompense. It’s still taking action but not in a way that is cruel or harmful to the bully like shouting, hitting or humiliating them.”

To effectively break the cycle, it’s important to follow up with counselling to probe the reason the bully is behaving in such a way; to give them some psychological help and attention so they understand that they don’t need to bully to get what they need. “Often, when they are counselled and realise their issues, they themselves break down. And just by kindness shown by a teacher or principal, even their personality changes immediately.”

It’s only when we build a school culture around kindness and compassion that students realise that they don’t need to be mean or hurt others in order to gain acceptance, care and attention. A lot of these behaviours then naturally go away. All this is something that Suresh Naidu, head of Secondary (Pastoral) at Kolej Tuanku Ja’afar, can attest to. Having served at KTJ for the past 27 years, he has witnessed first-hand how earnestly tackling bullying through education, counselling, keeping a close eye on students for changes in behaviour and instilling the culture of care among students where the seniors look out for juniors has helped to significantly reduce bullying in school. “The culture has changed so much from just tolerating it in the beginning and where it was just the teachers’ responsibility to now where the students themselves are taking responsibility to make sure the school is a safe place for everybody, particularly the newcomers.” He says it’s a school’s responsibility to tackle bullying early so that bullies,

the bystanders or even victims don’t think that it’s an acceptable behaviour to carry through into adulthood (like bringing it to their workplace or when they have a family). “After all, as educators, we are responsible to make sure that our students grow up to be good future leaders and citizens. And for many years we’ve worked hard on creating this culture. By no means are we perfect; there’s always room for improvement and we’re working towards that,” says Suresh.

While bullying tends to take place mostly during school, it is not only the responsibility of schools to take care of the problem. Parents and adults in general need to be more careful about setting the right example, says Dr Goh. “A lot of times, children learn from adults, they model their behaviour, and it can be parents, teachers, our leaders or any adult they see. When children see us shouting at our employees on the phone or during zoom sessions, or someone with money and status treating a waiter badly or the way some teachers cruelly mete out punishment by humiliating a child, we are essentially setting an example for the kind of culture that feeds into bullying. The message we are sending to children is ‘it’s ok, if I’m rich I can do whatever I want’ or ‘adults are doing it so why can’t I?’ So whether it’s parents, teachers or authority figures, adults in general need to be conscious of what kind of behaviour we are modelling. We should be modelling respect and kindness to one another.”



A School That Puts Students First

Boasting a fine educational heritage, Alice Smith School offers a quality British education that shapes well-rounded students that are ready for life

The world we live in is rapidly changing with many of today's jobs that may not be there tomorrow. Even traditional professions such as doctors, engineers and lawyers will be different in the future as the onset of the Fourth Industrial Revolution changes our world forever. As such, parents need to select the right school that can best prepare their children for the future.

Few schools can boast the wealth of experience, excellence and reputation worldwide for providing an outstanding education as Alice Smith School. The 75-year-old institution holds the distinction of being the first British international school in Malaysia when it was founded by Alice Fairfield-Smith back in 1946. The biology graduate from Harvard University was an experienced teacher and sought to set up a school that provided high-quality education to children.

Another defining characteristic of Alice Smith School is that it is a not-for-profit international school. The difference comes down to how the school invests all of its resources into ensuring it has the best teachers and facilities.

The school boasts two stunning campuses: one serving Primary and another for Secondary students. Both benefit from world-class



facilities including sports facilities, science labs, computer labs, drama studios and more.

In addition, the student community at Alice Smith School is multicultural and is made up of over 40 nationalities. This includes 30 per cent of the student population who hail from countries like Britain, Ireland, New Zealand and Australia.

Alice Smith School is committed to academic excellence, achieved through a rich, challenging and engaging curriculum that also nurtures and grows every child. In fact, the students have a genuine love of learning and are taught by exceptional highly skilled teachers who go above and beyond for their students.

Children aged 3 to 18 years of age, benefit from a well-rounded education that is based on the British curriculum which places a strong emphasis on developing students holistically and not just focused on academic results. At Alice Smith School, students are at the heart of everything. There is an emphasis on a personalised learning experience that tailors to every child's individual needs and preferences.



One of the key aspects of the curriculum is that students are given the freedom to develop a broad range of skills and attributes from the many extracurricular activities available at the school like sports, music and the arts.

That being said, Alice Smith School remains committed to academic excellence with 95 per cent of the school's A-Level students receiving confirmed offers from their first choice universities such as Oxford, Cambridge and Yale. The graduating class of 2020 achieved an outstanding 62 per cent of grades at either A* or A, both improvements over last year's results. In addition, 54 per cent of students achieved A* at IGCSE (Grades 9–8) in 2020.

Alice Smith's Secondary principal Dr Maria Osowiecki commented; "We are so very proud of the way our Year 13 students have adapted to the shifting landscape that we have all found ourselves in this year. They have demonstrated great strength of character, resilience and agility against a backdrop of a global pandemic and a dramatically altered final examinations and results process. Their flight path may have shifted, but they have kept their eyes firmly on the horizon."



The Journey to Inclusion

We still have ways to go to implement inclusion in schools but the benefits we will reap as a nation and society makes the long road ahead worth it *By Rubini Kamalakaran*

For as long as we can remember, segregation has been a normal practice in schools in Malaysia. Students were often segregated based on grades—high achievers were placed in the ‘first’ class and low performers in the ‘last’—and there were students separated from mainstream schools to attend special school or none at all because of their disabilities. The general rationale behind segregation is, it helps to better provide for the unique needs of students whether it’s extra attention for the low performers or special teaching method and facilities for students with disabilities.

Somewhere along the way, integration was introduced and implemented in a small scale, mainly to address the inequalities in education that students with disabilities were receiving, providing them little to no prospects in terms of career or independence in life. So students with certain disabilities were accepted in regular schools under the Special Education Integration Programme. Persons with Disabilities Act was also enacted in 2008 and states that “Persons with disabilities shall not be excluded from the general education system on the basis of disabilities, and children with disabilities shall not be excluded from pre-school,

primary, secondary and higher education, on equal basis with persons or children without disabilities”.

Still, with these students doing most of their learning in a special class and spending just some time with their ‘normal’ peers, for example in art or music class or physical activities class, in most cases there was only partial inclusion. Again, the rationale was that special classes tailored for students with disabilities, equipped with special teaching and learning facilities will create a conducive learning environment for their academic development. Additionally, not all disabilities, like those who are visually or hearing impaired, were accepted under the programme (persons with disabilities are defined as those who have long-term physical, mental, intellectual, or sensory impairments).

More often than not, segregation only impedes the progress of students with disabilities. Being isolated from their so-called ‘normal’ peers not only affects them emotionally (by making them feel dejected or not good enough), which often upsets their overall performance. It also fails to challenge them to achieve milestones that are customarily deemed unattainable by them. Extensive evidence from inclusive classroom settings



have shown learning side by side with ‘normal’ students as opposed to just with other students with special needs encourages these extraordinary achievements. A primary contributor to segregation in schools is that student performance has generally been graded based on their ability to perform at a certain grade level or to ‘keep up’ with other students. This is where inclusive education stands out and has been proven effective in truly providing students of all abilities equal opportunity to achieve their full potential. “Inclusive education is not about children with special needs fitting in or meeting mainstream standards but about the education system adapting to include them. It’s about providing individualised support in the classroom to enable them access to the same curriculum—with accommodation and modification to their needs—as their peers,” explains Dato’ Dr Amar-Singh HSS, advisor to the National Early Childhood Intervention Council.

Obviously, for inclusive education to be successful, a classroom requires more than one teacher and not to mention other specialised help that students with disabilities may require, such as speech and language therapists, behaviour therapist, occupational therapist and psychologists. And this is where Malaysia faces one of the biggest challenges in implementing inclusive education. There is not only a serious shortage of qualified and experienced special education teachers, but also specialised therapists. “We need to give greater recognition and status enhancement to the teaching profession to encourage more Malaysians to pursue a career in education,” suggests Dr Amar. Besides resources, there also needs



Dato’ Dr Amar-Singh HSS

to be policy changes, physical structures to be put in place, transformation of the education framework and for society at large to embrace the idea.

A major obstacle is that Malaysians widely believe that it will be disruptive to have children with disabilities in the same school as ‘normal’ children. “There is extensive evidence that inclusion doesn’t just benefit children with disabilities but also those without disabilities, from promoting acceptance and appreciation of other’s differences to improvement in academic, social and emotional development for students without disabilities too,” says Dr Amar. He says we can base that on evidence from countries that successfully implemented inclusive education and seen the short-term and long-term benefits. The best model for inclusive education is Finland, which has the highest rate of inclusion in the world. “They leave no child behind, they have no special schools and classrooms, just regular classrooms. Of course, they have been on this journey for decades now, from the 1960s. As a result, they’ve revolutionised their education system. Even their classrooms are arranged so differently, not theatre-styled. Students are grouped according to their abilities and needs while the teacher moves around to support them.”

One important consideration on why inclusive education is vital is the social and economic implications if we don’t address the educational needs of children with disabilities. About 10 per cent of children in Malaysia have special needs (the actual rate is likely higher), which amounts to 473,426 children who are at risk of being disenfranchised from society when they grow up, and lack the skills and means to live independent lives and contribute to society.

Considering that Malaysia is only at the start of this journey, Dr Amar says he knows that currently we will still need some special education classes. “I’m not a purist, I’m a realist. Some children are significantly physically disabled and we need to have a safe and suitable space for them, which mainstream schools are not equipped with for now. We have a lot of work to do but I’m prepared for the journey.”





Establishing a Good Foundation

Besides its exceptional facilities and an all-embracing system of pastoral care, the principles of compassion, companionship and conversation are at the heart of Marlborough College Malaysia's educational philosophy



Set on 90-acres, close to the Straits of Johor and surrounded by exceptional natural beauty reflecting the charms of the countryside where it was founded in 1843 in England, Marlborough College is an authentic British international boarding and day school located in Iskandar Puteri, Johor complete with unrivalled facilities and a system of pastoral care that seeks to promote individual and academic confidence.

At Marlborough College Malaysia, students enjoy the full spectrum of facilities that enable varied extracurricular activities, interests and opportunities to discover and cultivate their natural talents. Its ample grounds hold full-size grass pitches for rugby, football and cricket, hockey astro pitch, six tennis courts, four squash courts, a double basketball court gymnasium, netball courts, 50m swimming pool, 400m athletics track, a smaller junior pool, an indoor climbing centre, driving range plus a space for badminton and table tennis. The lake and local nature reserves within the campus provide



As a commitment to art, music and drama, the College has 20 music practice rooms and performance spaces, a drama theatre with teaching facilities and a dedicated Art and Design Technology building.

Its system of pastoral care was recently praised by the Council of British International Schools in its COBIS Report 2021, for “its immersive culture of care and for the involvement of the whole community, through a wide range of wellbeing strategies and practices, in supporting the pastoral welfare of the pupils.” Each of the boarding houses is led by a Housemaster or Housemistress who is directly responsible for the welfare and progress of those in their care and who lives in the house along with the Deputy Housemaster/ Housemistress and Resident House Tutors. A Dame, a motherly figure, is also on hand throughout the day to assist with the general wellbeing of the pupils. Additionally, a team of non-resident tutors visit the House each evening and spend time with their respective students, mentoring them and ensuring that the value of their experiences at Marlborough will be carried throughout their life. This includes a sense of community and friendship, cultivated among students, teachers and the staff from diverse backgrounds and countries. The pupils learn to treat each other and all members of the community with kindness, sensitivity and respect, with guidance and by the example of its outstanding pastoral care team.

In 2020, Marlborough College Malaysia was awarded the international award for Safeguarding, which recognises schools that have demonstrated exceptional

safeguarding initiatives to keep children safe throughout the Covid-19 crisis. It was assessed based on three criteria: how the school adapted safeguarding policies and procedures, how they identified vulnerable pupils and ensured that they are kept safe and how they have been innovative in their approach in safeguarding the welfare of the children during these trying times. In order to safeguard its pupils, their parents and staff, the college put together a unique quarantine service with the approval of the relevant authorities in order for children to return to Malaysia from other countries. Pupils are transported from KLIA (Kuala Lumpur International Airport) and quarantined at a local 5-star hotel. The College staff work alongside the hotel and authorities to provide personal 24/7 care for pupils throughout the duration of their quarantine until they are able to rejoin their extended family back at the College. Marlborough College also received a special mention by judges at the International School Awards 2021 for their exceptional, creative and wide-reaching system it has established to ensure all students impacted by the pandemic continued their education during periods of quarantine.

All this proves that the pupils remain their number one priority as they continue to be engaged, motivated and secure within an academic, cultural and pastoral environment. ┘

To learn more about Marlborough College Malaysia and all it has to offer, visit www.marlboroughcollegemalaysia.org and for enquiries, call +607-560 2200.





Path to Self-Discovery

ISKL helps its students achieve their goals by encouraging them to discover and understand themselves

For the past 55 years, The International School of Kuala Lumpur (ISKL) has nurtured students from around the world based on its motto—Be All You Are. With its holistic environment and approach to education, the school encourages students to pursue their passions, achieve their goals and better understand themselves. ISKL embraces the principle postulated by Todd Ross, the director of the Mind, Brain, and Education programme at Harvard University in his book *The End of Average* that “there is not a single, normal pathway for any type of human development” as the optimal path for you depends on your individuality. According to Ross, no one is average, and that basing our potential success according to average-driven metrics like GPAs, personality test results and performance review ratings is proven to be scientifically wrong. This stereotypical way of measuring individuals perpetuates to ignore our differences, however, Ross’s discovery teaches us to embrace our uniqueness and that there are many, equally valid



ways to reach a goal and achieve individual success. With this in mind, ISKL has launched a series of video stories called ‘Find Yourself at ISKL’ which highlights how the school has given each individual, whether it’s a student, faculty or staff member, an opportunity to discover and nurture their respective passions and interests.

There, They Said It

In the 'Find Yourself at ISKL' video series, its diverse group of students, faculty and staff share how they have found their own paths and successes, unique to their own individuality and interests



RAMIMADANI

Head of School

"As a young person, my dream was to become a pianist, which I did, then I moved into education. Music taught me precision, quality, discipline, high standards, and high expectations, which are virtues I use in my job today. When I joined ISKL as a mathematics teacher, I was in the theatre one day and saw my math students singing. I was so impressed looking at them—at their passion, energy, and how they cared for each other. That was an 'aha' moment for me, that students are not defined by the subjects they study. As leaders, if we were to leave a legacy, that legacy should be about people—to help them be better citizens to improve the world for themselves, others, and the environment. I remember taking a photograph of the turtles (who live in the pond) when I joined the

school 12 years ago, and they're still with us! This is who we are—a community of people who care about everything and everyone."



KAREN PALKO

Middle School dance teacher

"The person who helped me find my 'aha' moment at ISKL was a former dance student, Bilquis Hijjas, Class of 1997. In the mid-90s, Bilquis wandered into my classroom and said, 'Hey, can I show you something?' Bilquis proceeded to choreograph a dance attached to a metaphor and developed it into a 20-minute piece. I was astounded, realising maybe I needed to change my teaching style by moving to the back of the classroom instead of leading from the front. This was a pivotal moment for me, and ever since then, that's how I teach, with student-led and student-devised pieces. Right up until today, I'm still doing it."



MOLLY G

Student, Grade 11

"One thing that really helped me find myself at ISKL was joining the softball team. In Grade 10, I made the Varsity team, and the highlight was scoring my first home run! Before that, I didn't have much confidence in my abilities, but this proved to myself that I could actually do it. I got to work with some of the most passionate teachers and coaches and formed incredible bonds with my fellow students. The achievements like the home run are great, but this feeling of general happiness with each other is even more important."



BRENDAN VC

Student, Grade 10

"I found myself at ISKL through basketball and joining the Boy Scouts movement. In scouting, it has not only taught me to be adventurous but to also be a good leader to those

around me by leading by example—a value I know that I will carry with me throughout college as well as in my future career. In basketball, a sport which I've ultimately fallen in love with these past couple of years, I have learned about the importance of teamwork, communication, and team cohesion. Helping others through our shared experiences truly spoke to me. The community has given us so much here at ISKL, and it's important that we give back as well."



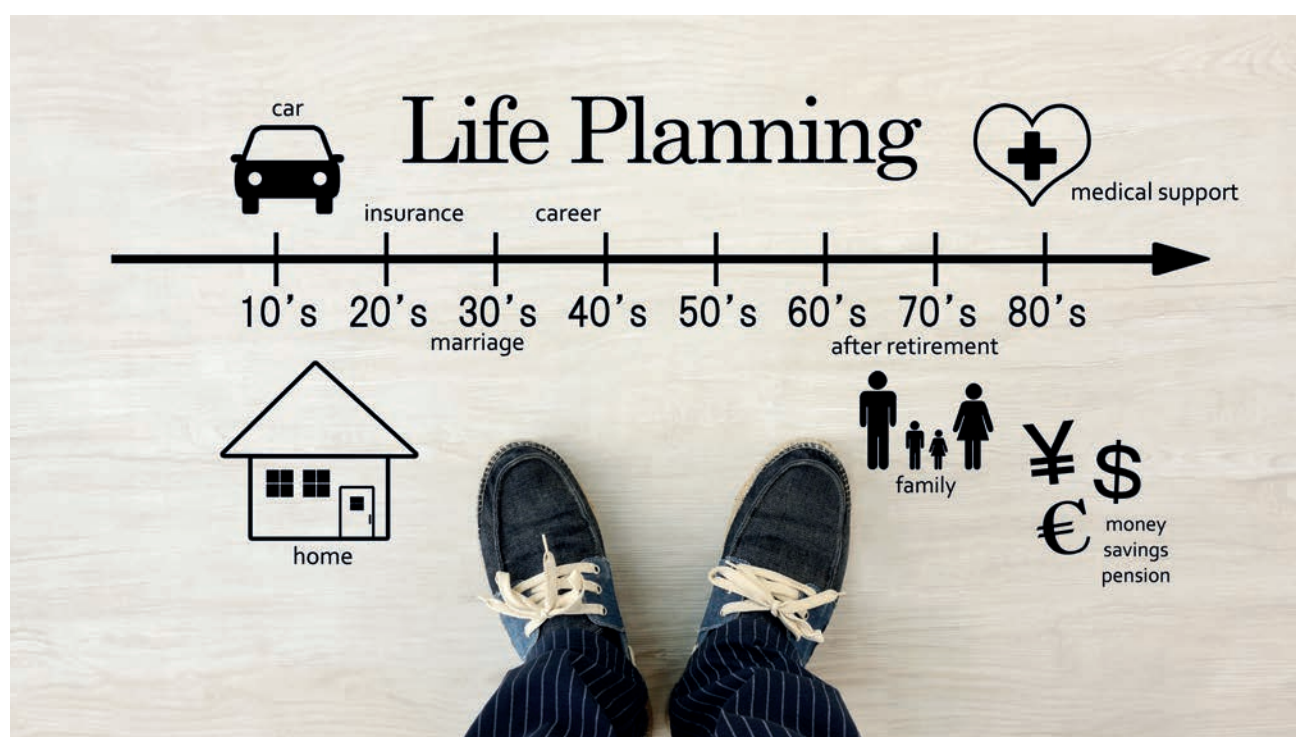
JUANA J

Student, Grade 5

"ISKL taught me to speak English because in Argentina, the only language we knew was Spanish. At ISKL, we have an international festival which celebrates all the different places and cultures in the world. I love it because I can get to know people from all around the world, and I have friends from Asia, Europe, and many other places. My passion is singing and at ISKL I have learned a lot. I love choir because I can learn many things in other languages and we can also improve our singing. I also get to meet other people who love singing like I do and they love to show off what they do."

Financing Your Different Life Stages

Our financial needs are constantly changing as we navigate through different life stages and it's important to make strategic decisions for our long-term financial health



Had it not sunk in before then, last year many of us realised that we can never know for sure what will happen in life and that such events as job loss, illness, marriage breakdown or the loss of a home can very well happen in the course of one's life. As unprepared as we were to deal with working from home, wearing a mask every time we stepped out of our house or working out indoors, we were also not ready for the financial implications brought on by the pandemic from job loss, business slowdown to pay cuts.

A survey done by the Department of Statistics during the first Movement Control Order revealed that Malaysians had savings to tide them over for only one to four months. With many Malaysians

tied up with home loans, auto loans and the uncertainty of the duration of the pandemic and subsequent recovery, it was clear that financial relief was inevitable, which was provided for through cash handouts, six-month loan moratorium as well as permission to withdraw from EPF accounts.

As unprecedented as the pandemic is, in reality, the impact it has had—job loss, illness, economic downturn or income deficit—are all potential real-life situations that financial advisors warn us to prepare for. It's all part of managing our money, which includes anticipating and preparing for our financial needs, mitigating potential risks, budgeting and keeping track of expenses, plus investing in financial products or services.

ARE YOU ALL SET UP, FINANCIALLY?

An important step in managing our finances is to anticipate our financial needs throughout our lifetime. Our personal goals also play a big part in mapping out and zeroing in on our potential financial needs. Do we intend to get married or remain single? To have or not have children? Do we want to become a business owner or travel extensively?

The only issue with goals is that they can change as we progress in life. So, how do you plan then? The advice is to set goals anyway because it will help you start the planning process. Also, know that financial planning is an ongoing process; it's not set in stone. Adjustments may be inevitable depending on the economy, personal constraints, and other extenuating circumstances.

For most of us, the most common life course is to pursue higher education, build a career, get married and have children. Mapping out our financial needs throughout the different stages of our lives can help us plan better—and it's wise to start from young:

BELOW AGE 20

Besides traditionally saving pocket money, there are beneficial savings accounts today that help children boost their savings. A good example is HSBC's Premier Junior Savers Account* that enables parents to convert HSBC Premier Credit Card Rewards Points into Cash Back and channel it into their children's savings account. The comprehensive savings account also enables parents to help their children to develop good spending habits particularly with the HSBC Premier Junior Savers VISA Debit Card for children aged 12–17 years old. With access to their own money, it can help children learn important lessons first-hand like how to spend wisely as well as have responsibility or accountability for their financial decisions or actions. Parents can easily monitor their account activities to track their spending and guide their financial habits, which will gradually empower them to be financially savvy.

20S TO 30S

At this stage, you would have landed your first job and are now in charge of managing your money. But given the overall lack of knowledge and experience in dealing with finances, a lot of young adults are usually unsure of what to do at this juncture. It is not surprising then that many squander these precious years instead of building a good financial foundation. To get you on the right track, it is never too early to seek the assistance of a financial advisor. HSBC's Relationship Managers are there to help you better understand your financial situation. So learn from the best and apply how you can make the most of your money now so that it will bear fruit in the long term.

Besides learning the basic but important practice of how to budget and track your expenses, the strategies to focus on at this stage are to:

Protect Your Income Invest in insurance now as the low premium you get at this age is very affordable. Today, insurance can also double as a savings or investment plan. HSBC's EliteCare, for example, is a comprehensive insurance and investment-linked plan that offers life protection and grows your wealth at the same time.

Build Your Savings Start an emergency fund to make sure you have cash reserves for unforeseen circumstances. Save at least 10% to 20% of your income every month or whatever you can afford to keep aside and gradually accumulate enough money to cover expenses. Keep it simple and automatic by setting up a recurring instruction to move money to your savings account each month by using HSBC's Online Banking facility to help you reach your goal.

Grow Your Wealth Consider investing your money each month and benefit from the power of compound interest, where your savings can accrue at an interest rate until your retirement. If you are a fresh graduate and an HSBC Premier customer, you can get help from their wealth specialist; first-time investors will receive an HSBC Wealth Kit. A good place to start your investing journey is in unit trust. HSBC EZInvest is a particularly good option for first-time investors as it allows you to invest as low as RM500 and provides you the flexibility to top up as and when you can afford to. To help you manage your risk, there are different investment options with different risk levels—all at a lower fee compared to similar services provided by other banks. To top it all off, EZInvest is accessible 24/7 through the HSBC Mobile App that helps you to easily buy, sell and monitor your investments securely anytime and anywhere.

Start Planning for Retirement While it may seem like a million years away to start thinking about retirement, it's good to project how much you're going to need when the time comes so you can gradually work towards it instead of needing to sacrifice a much-needed holiday at that stage. Consider various options from private retirement schemes, such as investment or fixed deposit. Choose to diversify your investments on different financial assets for protection and multiple sources of income. Also get professional advice from your financial advisor to assess how much you need for retirement and to identify the income gap (i.e. inflation, rising healthcare cost, etc) plus have an honest discussion with your children about your retirement plans so as to manage expectations. If you plan to retire overseas, it's good to start accumulating the foreign currency you need in regular batches to manage currency fluctuations.

40S TO 50S

As you progress in your career, your income has grown and you may be taking some important steps in life like buying a home, getting married and

**HSBC Malaysia is a member of Perbadanan Insurans Deposit Malaysia (PIDM). Protected by PIDM up to RM250,000 for each depositor.*



starting a family. Expenses are increasing and you now have long-term financial commitments to set aside money for. At this juncture, you should:

Protect, Protect, Protect Now that you have a family and home, it's important to know what type of protection you need. For one, life insurance is vital for the breadwinners so their family is protected financially in case of their sudden demise or disability. HSBC's ProtectCare is an affordable and flexible life and personal accident insurance that provides a lump sum payment of up to RM400,000. Make sure to also protect your home and family from unforeseen circumstances like a fire, flooding or health crisis that could abruptly eat up a big chunk of your hard-earned savings that you had other plans for. With Smart Home Cover, you can choose the level of protection you need. Another important protection to consider is for critical illnesses like cancer as the financial burden can be an additional stress for the family to bear at this difficult time. For some peace of mind, Cancer Protect helps cover the cost of cancer care and treatment with a lump sum payment of up to RM1 million.

Saving for Education Fund Make sure to start saving for your children's education from the start, ideally from the day they are born because there's nothing more nerve-racking than having to gather up funds at the last minute. There are many options to consider such as an education savings plan, which offers a payout when your child goes to university; investment in unit trust or rental property; or an investment-linked plan, which can be tailored to you to help you grow your wealth. You can also encourage family members to contribute to your children's education in lieu of gifts. A good idea is to take advantage of the convenience of HSBC's 24/7 Foreign Currency Conversion and start converting small amounts when the exchange rates are favourable for your children's future education. It will also help you avoid currency exchange inflation if you do this only just before your children leave to study abroad. As

HSBC Premier customers, you can also capitalise on preferential exchange rates to get more for your money.

Start a Business This is a good time to consider business opportunities to secure a secondary or multiple income streams. With more economic opportunities available today thanks to the internet, entrepreneurship has never been more convenient though it's still not easy. If you're planning to start a small business, you can't take too many chances without covering all your bases. Today, there are many business solutions that are worth considering to assist you to start up, manage or grow your business from software to financial services. HSBC Fusion is a comprehensive banking solution that lets you earn interests on your monthly average credit balance, provides preferential rates on deposits, lending and FX to help you grow your business and at the same time save and make your money work for you. It even provides your employees perks like special loan rates and convenient services to manage their finances.

60s

At this stage, you're nearing retirement. Your income should be reaching its peak and on an upward trend. Your children are likely heading off to university or about to and it's time to consider life after retirement. Here are the priorities to focus on:

Prepare for Children's Studies Abroad Open a bank account in the country destination where you can conveniently transfer funds and your children can access money for their everyday expenses. Parents who are HSBC Premier customers have the ability to open an international account from Malaysia so it will be set up and ready prior to your child's arrival, subject to host country approval. Fund transfers are also free and instantaneous via Global Transfer for HSBC Premier and HSBC Advance customers and you get preferential foreign exchange rates as well, with 24/7 access to foreign exchange conversion. Also, make sure they have the necessary insurance protection they need while they are on the way to their destination.

Provide Your Children a Head Start At this stage, you should be in a good position to give your children a little head start on their investing journey, such as investing on a wealth product or home, which they can take over once they've settled into the workforce. If you are an HSBC Premier customer, you get preferential rates on deposit, wealth products and even loans. If you choose to invest in a home for your children, you can opt for HSBC's multi-generational mortgage, which enables you to enjoy a longer stretch of mortgage tenure, thanks to the joint income loan from you and your children.

Do note that managing finances require constant tabs to our evolving needs. HSBC's team of Relationship Managers will be able to assist you with a yearly financial review, to keep you on track of your goals. ┘



MARLBOROUGH COLLEGE MALAYSIA



Marlborough College Malaysia achieves outstanding academic results and is in the top 2% of schools globally who offer IB. Coupled with our international award-winning pastoral care, set within a 90-acre purpose built site, the opportunities for your child to flourish both in the classroom and beyond abound. Visit us online to learn more.

- Co-education from age 3 - 18 years
- Boarding and day school
- Full co-curricular programme within the school day
- UK National Curriculum, IGCSE and IB Diploma
- Lifelong membership to the Old Marlburian worldwide network

For further information, to book an admissions event or to book a personal tour visit: www.marlboroughcollege.my



The Road to Oxbridge and Ivy League

In line with its commitment to education, HSBC partners with PrepWorks to help prepare students to successfully gain entrance into the top universities

Education is the foundation upon which we build a successful future and most Malaysian parents are committed to providing their children with the best there is to offer. For most parents, funding their children's education is one of the biggest financial commitments of their lives. Despite the financial challenges, not to mention outside influences—education prices are on the rise while residual income level (or income remaining after expenditure) has dipped since 2014, among others—parents are willing to sacrifice their own needs and future security if need be to send their children for the best education, which often means studying abroad. Besides saving for their children's education, which parents are inclined to start early, even before the children start school, they are also known to provide for extra tuition, music lessons and sports training to give their children the added advantage they need for successful admission into the best schools and thus, securing them a bright future.

Realising all the struggles that parents go through to educate their

children and based on its own strong belief in the importance of education and enabling the next generation to reach their full potential, HSBC has partnered with PrepWorks—an education company focused on guiding and preparing students to successfully apply to the top boarding schools and universities in the UK and US—to help alleviate parents' concerns about their children's entrance into the best schools. Besides that, HSBC also hosts education talks and webinars with PrepWorks, to provide valuable and little known insights into the inner workings of university admission and higher education as a whole.

Other than the traditional route of medicine, law, engineering and accounting, more Malaysian parents and students are learning about unconventional degrees, which can lead to successful and fulfilling career pathways, such as philosophy, anthropology, politics, history and liberal arts and are deemed “less competitive” for international students to get into these universities. While medicine is still a popular choice with students

here, according to PrepWorks, a lot of Malaysian students have veered towards computer science and data science as their choice of degree in the past two years. With HSBC's partnership with PrepWorks, their Premier customers can access all these insights and more and also get a discounted rate of 15% from PrepWorks' courses and packages that prepare students for university admission.

To find out what it takes to get into these hallowed halls of learning, *Tatler Malaysia* speaks to Tamara Lim, the founder and one of nearly 100 Oxbridge and Ivy League educated tutors at PrepWorks:

What do you need to get into a top university?

Tamara Lim (TL): There are three important aspects. The first is academics. Sometimes students are not aware how competitive it really is and don't realise how important grades are until it's too late. You must have good grades to get into a top university.

The second is skills, for example presentation skills and critical thinking like learning how to



ask questions that are perceptive and will give you the answer you need; critical reading which is where you really think about what you're reading, who is writing it, what are they feeling, what are their perspectives on certain issues and where are they coming from; plus communication skills such as writing and speaking.

The last one is character, which are things to do with mentality—are you self-motivated, are you driven

and are your targets clear or goals aligned with your personality and passions? The character part is about traits that will help you deal with the challenges of student life like planning your study schedule, how to problem-solve, manage your stress and also understanding yourself.

What are the most common gaps that you find students have?

TL: There are gaps in all the three areas I've mentioned but

for academics, English is always a downfall in terms of grades and that also impacts their writing and speaking skills.

Character-wise, I'd say it's more of a lack of clarity, not knowing what they want to do. Once they have figured it out, however, half the battle is won because from there, everything else aligns. Kids need three things—connection, purpose and belonging. If they find something they really like and what they want to do in their life, everything else follows—they find motivation to study hard to get their A's, they are driven to get their skills up to par so that they can reach their goal. This gap exists more or less for everybody, you just need someone to structure it all out for you, to get to that realisation. In fact, I find it the most satisfying, when the student realises what they want to do and they go for it.

What can be done to prepare and how long does it take?

TL: The minimum is 10 months, beginning two to three months after they've started A-Levels or IB (International Baccalaureate). We first identify where the student is right now, for example what they've got on their profile—such as extracurricular activities, IGCSE (International General Certificate of Secondary Education) results and if the subjects they are taking in A-Levels are right for what they are applying for. Then for the next 10 to 12 months we plan out what they will be doing every month in order to close the gaps in time for them to submit their application.

The earliest they can begin preparing is just before starting their IGCSE or at 15 years old. Working with them, we can help to start building a profile, like what subjects and extracurricular activities to choose. We guide them on how to better direct their time and energy like avoiding multiple instrument lessons and three types of sports a week. It doesn't really help them

get into a top university anyway; it's a better strategy to focus on one or two. So the best thing is to plan it all out well in terms of what they do in and outside of school.

University admissions are especially competitive right now, with lower acceptance rates due to oversubscription. With the cancellation of exams because of Covid-19, more students are securing their conditional offers as overall results are better than a normal year from teacher-graded assessments. Next year, in September 2022, entry into university will still be more competitive than normal due to the backlog of oversubscribed places from 2021. This means that students will need as much help as possible to get into their first choice university, and it's more important now than ever. So far, many Malaysian students for September 2021 are facing disappointment after disappointment.

Has the pandemic impacted Malaysian parents' strong desire to send their children overseas for university, when most of the classes are now being conducted remotely?

TL: Malaysian parents are still willing to send their children overseas as everyone foresees that the vaccine will return everything back to normal. Additionally, it is more that Covid-19 will temporarily only affect their first year of learning (which is this year) and not the subsequent years, and this is worth the sacrifice versus reapplying and going through the whole process again, or doing a gap year and delaying graduation. Anyhow, universities such as Cambridge and Oxford have only cancelled big hall lectures of 250+ in a room. In fact, most of the key learning takes place through 1-on-1 or 2-to-1 tutorials with tutors and these are still carried out physically. Generally, we foresee everything returning



back to normal in two years' time, particularly with admissions.

You say that getting into top institutions like Oxford, Cambridge or an Ivy League school is not based on a student's background or education system. What do you mean by that?

TL: It means that whichever system you're from, you will always have a chance at getting into a good university. A lot of people rule that out because they think they're not somebody or have no resources or are not as fortunate enough. We are not selective; 95 per cent of our students get into their first and second choice university, and two out of three who applied with our help got into Oxford, Cambridge and Ivy League in 2019 (a normal year without Covid impact). Also, more than 50 per cent of our tutors are from the government school system; in a way it spurs them to tell others not to give up on that dream. You just need someone to help you craft a plan and once that's in place, you can increase your chances of getting in. One of our students who recently got into Harvard was actually from the

public school system. After SPM, you just have to segue into a more globally recognised qualification, which is either A-Levels or IB.

A-Levels is more for UK and IB is more for UK and US. Also, it's not just about the curriculum but your extracurricular activities and what you do outside of school. Like this student, he represented Malaysia in the SEA Games for dance sport and he is also a chess player. So he had a lot of things going on outside of school, even though he was in a public school system.

What is your advice to students hoping to get into Oxbridge or an Ivy League university?

TL: First, you have to do well in school and more or less be at the top of your class. If you're not there yet, don't worry, it's very achievable, you just have to put your mind to it and get the right teachers and if necessary, an academic coach.

Next, you have to work on finding out what you want to do because it's your life. Find where your passions and strengths overlap, not just one or the other. Because if it's only strength, you can end up in a career where you do well but



you're not excited by it. If you're just following your passion, that's also super risky because it may not be an area that you're good at or where you can't perform to your highest potential. The key is to have those two overlap because that's where you will find your ideal career path and that's important for a successful application. So, read widely and explore, there are all these new courses like anthropology, sociology, politics, liberal arts and natural science that you may not know about but one of them could be your niche. There's also a lot of flexibility with courses now, they have joint honours degrees where you can couple two together like history and politics or biology and English. You may be a very good writer and also like plants, so this allows you to cultivate your interest in each area.

Also, don't be afraid to start training your skills. Put yourself out there when it comes to leadership and responsibility or put your hand up when it's time to present in class. Take any opportunity you get to fine-tune your skills.

Thirdly, never give up and have a growth mindset. If a teacher tells you that you're not good at a subject, don't perceive it as a failure. Barbara Oakley, the author of *Learning How to Learn*, didn't do so well with high school maths but eventually graduated with a PhD in engineering through a growth mindset. What she did was to master the subject and believe in her potential. So never give up, things are possible if you have a growth mindset. These three will keep you on track with your academics, skills and character. ┘

PrepWorks offers a comprehensive student and university-specific admissions guidance as well as the PrepWorks Academy to help students to align with this method. To book a free consultation, visit www.prep.works

HSBC Takes Care of Your Children Abroad

Once your children have gained admission to their choice university, it is time to prepare for their relocation to study abroad. Besides sorting out their student visa and accommodation as well as considering things like how they are going to move about or the kind of protection they will need, it is important to ensure that all their financial requirements are taken care of as well. HSBC Premier not only takes care of all of this and more with a convenient banking solution but also makes the journey abroad smoother for you and your children. The benefits start even before your children leave for university overseas:

Open an International Account from Malaysia

HSBC can set up a bank account and all the necessary banking facilities including ATM card and internet banking at the destination country, right here in Malaysia. So the account will be ready to use even before your children's arrival, subject to host country's approval.

No Global Transfer Fees

You can transfer money instantly to your children in 23 receiving countries whenever required, 24/7 and also from anywhere, at no cost. There is no transfer fee between HSBC accounts globally (applicable to HSBC Premier and HSBC Advance customers only).

Preferential Exchange Rates

HSBC Premier customers will enjoy better rates with real-time exchange rates whenever you are making foreign currency conversions 24/7 whether it's via online or mobile banking transfers. Using your HSBC Everyday Global Account*

(Multi-Currency Account), you can also get the best rates by converting up to 11 different currencies in real-time or make a transfer at your preferred rate.

Convenient Access to Funds Overseas

With an HSBC Premier account*, your children will have easy access to their bank account in different countries, can withdraw cash easily at convenient 24/7 ATMs available everywhere and transfer money to pay for their accommodation and bills.

Multi-currency Debit Card

With the HSBC Everyday Global Visa Debit Card which allows you to buy, save and transfer in 11 currencies at competitive real-time rates, your children can make online or in-store purchases using local currencies anywhere in the world without conversion fees and also make withdrawal at ATMs, without conversion fees. They can save more with discounts when they use their debit card.

Access to Emergency Assistance & Rescue

If your children lose their wallet or handbag, they can get swift help by calling the exclusive 24/7 HSBC Premier Contact Centre to block ATM and credit cards. To ease such situations, they can apply for emergency encashment services on the spot at any HSBC branches worldwide. They can also apply for an emergency card replacement at selected branches worldwide.

Speak to an HSBC Relationship Manager on the right banking solutions for you and your child.

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Get Financially Savvy

To truly appreciate money, we have to get educated about it

It is a misconception that having money or earning well by definition means you are financially stable. If that were true, we wouldn't have cases of debt-ridden or bankrupt millionaires. Having money alone is no good to us if we have no clue how to manage it or if we choose to be oblivious to our financial limitations when we make money decisions. It is the main reason why a significant number of Malaysians find themselves burdened by debts, have little to no money left over at the end of each month, don't have enough savings for an emergency expense or to tide them over for at least three months in case of sudden unemployment or illness. In some cases, they can't even afford basic necessities without a credit card. Besides the lack of basic knowledge of important topics like interest rates, how a credit card works and how to evaluate their ability to repay, most people seem to also not have the discipline to inculcate fundamental financial practices like budgeting and saving. It all points to a critical deficiency in financial literacy. Whatever station in life one may be in, financial education is vital for everyone.

HSBC Malaysia is committed to help you not only reach your financial goals but also to better manage your money. To address the lack of financial knowledge among Malaysians, HSBC Malaysia has put a few initiatives in place such as webinars helmed by leading industry experts to help you navigate the market and build resilience against potential risks. Visit HSBC Malaysia on Facebook or YouTube for a wealth of insights through these webinars.

In 2020, HSBC Malaysia launched the We Can We Do initiative, which aims to instil financial literacy as the key enabler for Malaysians to take charge of their financial life and achieve their goals. Aware of the inability of many Malaysians to grasp and apply different financial skills, HSBC Malaysia initiated specific efforts aimed at different groups of people with the intention to make financial knowledge accessible to all. For starters, it held roundtable sessions and financial masterclasses with financial experts, industry leaders as well as financially savvy individuals and entrepreneurs to dispense financial tools and know-hows to help you better plot a financial future.

Strongly believing that instilling financial literacy should start at a young age, HSBC Malaysia also partnered with non-profit organisation Teach For Malaysia to design a Financial Empowerment Programme that uses a game-based approach to help children understand key financial concepts. Called FUN-nancial, the interactive modules, which combine storytelling and task completion, is designed to teach young children between ages 8 and 15 about setting goals, budgeting, savings, how to identify and handle scams, and develop good spending habits.

There is so much information on HSBC's Financial Wellbeing page on how to manage money and get



financially healthy, from how to spend wisely, creative ways to free up funds and how to avoid excessive borrowing. For those who are new to managing finances, here are tips on key steps to improve financial literacy including how to create a budget and track expenses, how to build an emergency fund and savings, manage debts and plan for retirement.

HOW TO CREATE A BUDGET

Drawing a monthly budget and keeping to it is one of the most effective ways to quickly turn your financial situation around by preventing a deficit at the end of each month. Budgeting allows you to get a clear picture of your financial situation, helps you control your spending and put aside some savings, giving you peace of mind. Here's what you need to do:

- Note down your daily expenditure over the course of a month. You can go through your bank account and credit card statements, receipts and bills to help with the process. Also note irregular payments you make annually or quarterly.
- Record all your sources of income, after tax. If your income varies from month to month, take an average over a three-month period.
- Add up all your expenses and subtract this total from your monthly income.
- If your calculations indicate that your expenses are higher than your income, consider ways to reduce your spending. Maybe you need to give up certain indulgences in a month.
- Make sure you add savings to your budget. Based on your expenses, determine how much you can comfortably save each month.
- Once you have your budget, you can get an app to help you keep track of your daily expenses and stay within your budget.

HOW TO BUILD AN EMERGENCY FUND AND SAVINGS

An emergency fund is money that you set aside to cover any unforeseen expenses like fixing your car, or expenditure for at least three to six months if you suddenly lose your job. How to start?

- If you've already determined how much you can afford to save, use the recurring instruction through your online banking account to set aside the amount each month so you don't forget or risk the temptation to spend it elsewhere.
- Consider an all-in-one bank account for your everyday needs like HSBC Everyday Global Account* that allows you to pay bills, deposit and transfer with a single account and zero account fees. It is also a multi-currency account that allows you to buy, save, transfer and spend in 11 currencies including Ringgit Malaysia.
- HSBC's EZInvest platform is a convenient and affordable way to start investing. It gives you access to a selection of funds with different risk levels to cater for investors of different risk appetites and flexible investment options so you can start small and have control of your funds.

KNOW HOW TO LEVERAGE ON YOUR CREDIT CARDS

Credit cards are a primary and preferred payment method for consumers today whether it is to pay for purchases or services in store or online, fund their eWallets or to make deposits for a hotel stay, for example. In fact, paying with a credit card can actually be more beneficial to a consumer compared to payments with cash or debit card because:

- It is convenient, safe (allows people to go cashless and avoid loss from fraud), and is universally accepted.
- Provide consumers benefits for credit card use with rewards points, cash back and merchant offers.
- Offers instalment options for repayment. With HSBC's credit cards, there's the Balance Conversion Plan, which helps consumers stretch their payments through affordable monthly instalments; Cash Instalment Plan, through which consumers can get cash from their credit card limit transferred to their bank account quickly and hassle-free, then repay it in instalments over a fixed term of their choice or the IPP (easy payment plan) with a 0% interest free period, giving consumers the flexibility to make purchases without worry.
- Credit cards can also be relied on for emergency use instead of dipping into your savings or to help you build or improve your credit score if you use it responsibly by making your payments on time.

DEBT MANAGEMENT

If you have several loans (not applicable to mortgage and vehicle loans) and credit card payments, it is good to consider which you should prioritise to pay off first and which you can take your time. Usually there are two strategies—pay off the debt with the highest profit rate first (debt avalanche method) or finish paying the smallest outstanding balance first (debt snowball method). You'll need to take a good hard look at the state of all your financial statements and decide which strategy will work best for you. Ultimately, if you don't want to end up with mounting interest payments that can really add up substantially over time, it makes more financial sense to go for the first strategy to clear your debts.

If you are struggling with several credit card debts, you can choose debt consolidation, which will consolidate all your outstanding balance from your credit cards and offer a fixed monthly payment with flat interest rates, which can help with your cash flow.

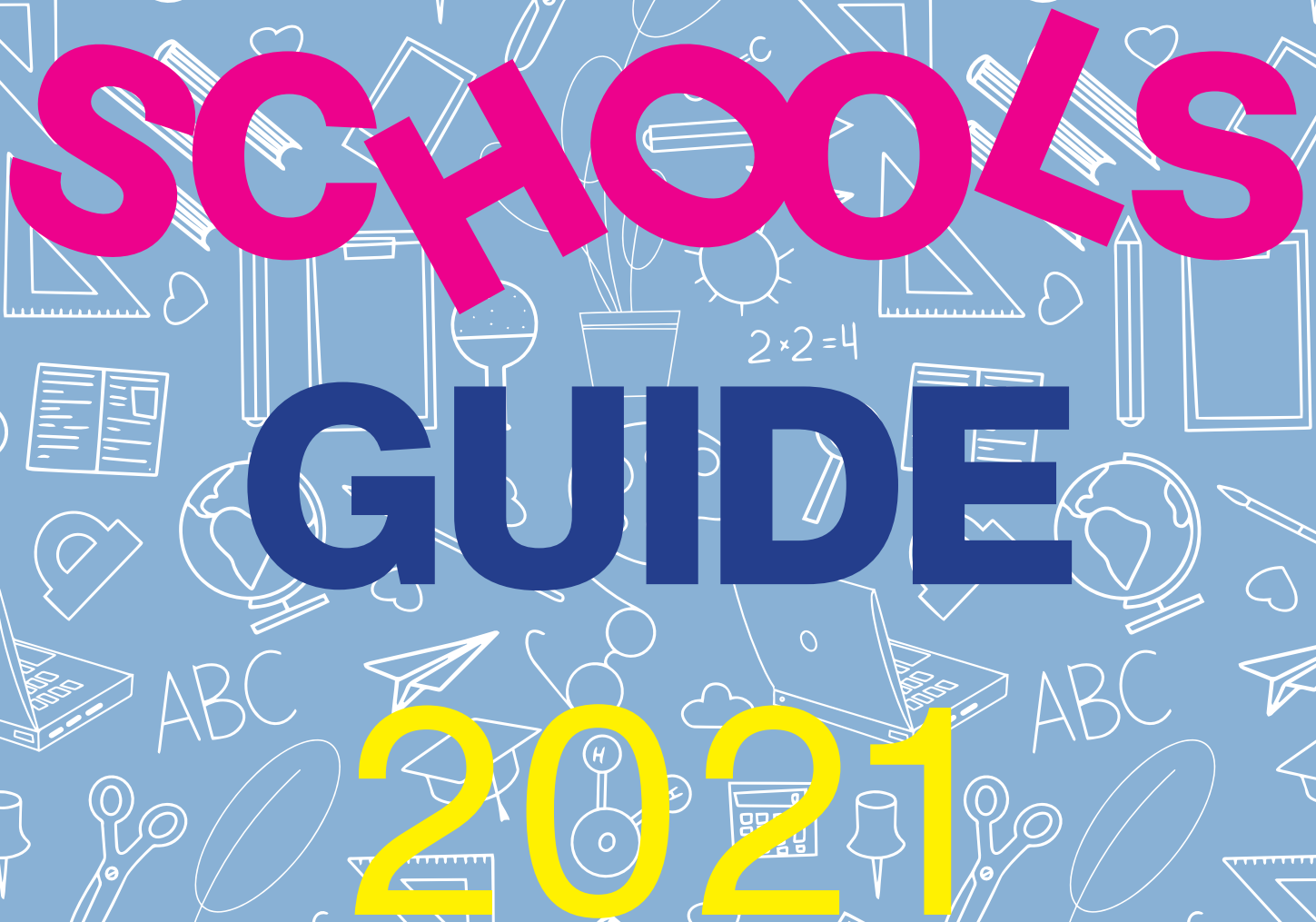
One option is to take up the HSBC Amanah Premier Personal Financing-i for debt consolidation. Offering financing of up to RM250,000, Premier customers will get a 4.88% p.a. profit rate, which is a great option if you've got credit card debt with higher profit rate ranging from 15% p.a. to 18% p.a. or more. Also you have the perk of an extended payment period to help reduce the stress of clearing your debt.

Financial planning is truly complex and can often require some guidance from an experienced financial advisor who will be the best source to help us to untangle ourselves from a financial mess. HSBC Relationship Managers can also assess your risk profile with a financial review, help you strategise a plan to take control of your finances, look at wealth opportunities and more, to improve your financial health. ┘

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SCHOOLS GUIDE 2021

TOP INTERNATIONAL SCHOOLS
IN MALAYSIA TO GET ADMITTED TO

Alice Smith School

2 Jalan Bellamy, 50460 Kuala Lumpur (Primary campus) |

3 Jalan Equine, Taman Equine, 43300 Seri Kembangan, Selangor (Secondary campus)

A reputation for outstanding all-round British education and state-of-the-art facilities

TYPE: Early Years, Primary, Secondary and A-Levels

CURRICULUM: British National Curriculum

ESTABLISHED: 1946

LANGUAGE: English

ANNUAL FEES:

Pre-school (normal day): RM39,690

Pre-school (extended day):

RM51,060

Reception: RM52,680

Year 1 and 2: RM69,420

Year 3–6: RM73,170

Year 7–9: RM85,680

Year 10–13: RM93,300

WEBSITE:

www.alice-smith-edu.my

CONTACT: +603-2148 3674

(Primary campus) or +603-9543 3688

(Secondary campus)

EMAIL: klass@alice-smith.edu.my



Accreditations and awards: Alice Smith School is an accredited member of the Council of British International Schools and a founding member of the Federation of British International Schools in Asia. It won the International School Awards 2021 in the Inclusion category for its KLASS Student-Support Programme that empowers students to lead on in-class support. In 2020, it was a finalist in The International Independent Schools of the Year category, which recognises the school's diverse and imaginative ways for preparing young people for their future lives. It was also shortlisted in two categories for the International School Awards 2019, which recognises excellence in educational practice, winning the Pastoral Initiative category.

Campus and facilities: Adjacent to the former Royal Palace, the Primary Campus is a vibrant, spacious and flexible centre of learning with plenty of green, open space for play. There's an open-air dining hall complete with a sunken play area, plus a parents' deli, uniform shop and a roof garden for educational purposes. The purpose-built 25-acre Secondary Campus is incorporated with the latest educational and technological development facilities to enhance the learning experience. They also have extensive sporting facilities for basketball, swimming, climbing and bouldering, football, rugby and running. For creative expression, the school has 2 drama studios, Performing Arts Hall, recording studio and art studio.

Competitive advantage: As the first British international school in Malaysia, Alice Smith has a rich history in education. Being non-profit, all its fees are channelled back into the school to ensure the students get the best teachers and facilities. It has maintained outstanding academic records over the years and 95 per cent of its students have gained places at their first-choice university including Oxford, Cambridge and Yale. Alice Smith offers a personalised learning experience, tailored to every student's individual needs and talents. Parents also get to be directly involved in its administration as a member of The Alice Smith Schools Association, which governs the school.

Charterhouse Malaysia

62 Jalan Sri Hartamas 1, Taman Sri Hartamas, 50480 Kuala Lumpur

Students benefit from a future-ready curriculum, backed by a 400-year British education heritage

TYPE: International Secondary School

CURRICULUM: A-Levels

ESTABLISHED: 2021

LANGUAGE: English

ANNUAL FEES: RM99,000

WEBSITE: www.charterhouse-hrms.edu.my

CONTACT: +603-2702 5270

EMAIL: admissions@charterhouse-hrms.edu.my



Campus and facilities: Charterhouse Malaysia's campus is based on the belief that learning no longer happens exclusively in the classroom. Its layout is inspired by the work of futurist David Thornburg, who identified four archetypal learning spaces that optimise learning and promote best outcomes—namely 'the campfire' (where students gather to listen to their teacher), 'cave' (quiet spaces for independent study and reflection), 'watering hole' (informal, social spaces where students can gather and exchange ideas) and finally, 'mountain top', areas like the auditorium and gallery spaces where students can publicly demonstrate their knowledge and understanding.

Competitive advantage: Charterhouse Malaysia is backed by a 400-year British education heritage, offering the Cambridge A-Levels curriculum, taught in classes of no more than 12 students and designed to cultivate a future-ready mindset. Its curriculum strongly emphasises on independent study and research assignments, encourages collaboration and student leadership as well as the development of critical thinking, interpersonal skills and values through service and entrepreneurial learning. Through its Independent Learning Programme, students work on independent research projects aimed at solving a real-world problem that make for a strong university application; and learn to apply a Design Thinking approach widely used by scientists, inventors and innovators for problem-solving. Students will be trained to think critically through Spectra Smarts, an intelligence-based programme designed to develop all the human intelligences, including those that artificial intelligence (AI) cannot replicate such as social intelligence (people), metacognitive intelligence (thinking) and metacontextual intelligence (situations), in order to help them become more adaptable and employable individuals.

The Charterhouse Forum helps with students' all-round development enabling them to explore opportunities to take leadership roles and in co-curricular activities.

Garden International School

1 Jalan 41/70A, Desa Sri Hartamas, 50480 Kuala Lumpur (Early Years Centre for Nursery & Reception)

16 Jalan Kiara 3, Mont Kiara, 50480 Kuala Lumpur (Main Campus for Primary & Secondary School)

A leading British school in Malaysia known for its inclusive community of 65 nationalities and outstanding academic excellence since 1951

TYPE: Early Years, Primary, Secondary and A-Levels

CURRICULUM: British-based Curriculum (modified and based on National Curriculum for England and Wales)

ESTABLISHED: 1951

LANGUAGES: English, Bahasa Malaysia, Mandarin, French and Spanish

ANNUAL FEES:

Nursery – RM 45,210
Reception – RM 53,760
Years 1, 2 – RM 71,040
Years 3, 4 – RM 78,840
Years 5, 6 – RM 82,410
Years 7, 8 – RM 90,630
Year 9 – RM 94,920
Years 10, 11 – RM 97,050
Years 12, 13 – RM 98,460

WEBSITE:

www.gardenschool.edu.my

CONTACT: +603-6209 6888

EMAIL: admissions@gardenschool.edu.my



Accreditations and awards: Garden International School is accredited by the Council of International Schools and the Western Association of Schools and Colleges and is a member of the Federation of British International Schools in Asia, Association of International Malaysian Schools, East Asia Regional Council of Schools, South East Asian Student Activities Conference and Taylor's Education Group. It is also the winner of 2020 Think Relocate Global Awards for School Offering Outstanding Relocation Support.

Campus and facilities: The school's Early Years Centre has indoor and outdoor learning environments conducive for a range of multi-sensory learning opportunities. It also offers a natural environment for children to learn, explore and grow safely based on the European 'Forest Schools' approach. The main campus features a dedicated Sixth Form Centre, 13 science labs, Design & Technology workshops, 2 libraries, Perceptual Motor Programme room, sports hall, all-weather football field and tennis courts, 25m 8-lane swimming pool, performing arts block for art, drama, music and dance, immersive drama studio, plus complete ICT facilities.

Competitive advantage: In 2020, 99% of their graduates went on to study at their first or second choice university, with many offered places at the world's top universities including Oxbridge and Ivy League schools. This is backed by 70 years of academic excellence, demonstrated by consistent outstanding IGCSE and A-Level results; and a highly accomplished faculty, many of whom hold Masters and PhD degrees. Emphasis is on holistic education within and beyond the classroom, which integrates knowledge and skill development as well as leadership, collaborative abilities and social skills. Its diverse co-curricular programme, one of the largest in Southeast Asia, offers over 150 different activities and clubs including sports, performing arts, instrumental music programme and outdoor education (camps and trips). It also offers Thrive, a professional internship programme to provide its A-Level students an opportunity to undertake four weeks of work experience in order to develop 'real world' knowledge and skills in their chosen field.

The International School of Kuala Lumpur

No 2, Lorong Kelab Polo Di Raja, Ampang Hilir, 55000 Kuala Lumpur

ISKL is an inclusive school providing school-wide support to enable every student to fulfil their potential

TYPE: A Co-Educational School (Early Childhood, Elementary School, Middle School and High School)

CURRICULUM: An international curriculum that combines leading North American educational frameworks with global best practice. ISKL offers a range of high-quality, transdisciplinary pathways that enable every learner to choose the curriculum best suited to their abilities, interests, and aspirations. This includes two new programmes—PRAXIS 2030 (Grade 9 and 10) and Pursuits Program (Grade 11 and 12)—plus the choice at Grade 11 to undertake the two-year International Baccalaureate Diploma Programme (IB) or combine IB, Advanced Placement (AP) and High School Diploma courses

ESTABLISHED: 1965

ANNUAL FEES:

Prep Reception: RM52,730
Prep Junior: RM70,950
Prep Senior – Grade 5: RM84,315
Grades 6–8: RM96,345
Grades 9–12 (Without GAP): RM106,695
Life-Centered Education (LCE)
Inclusion Program: RM40,000 (applicable only for students enrolled in the LCE Program)

WEBSITE: www.iskl.edu.my

CONTACT: +603-4813 5000

EMAIL: admissions@iskl.edu.my



Accreditations and awards: ISKL is accredited internationally through the Council of International Schools, and in the United States through the Western Association of Schools and Colleges. It is Malaysia's longest running IB World school, providing the International Baccalaureate Diploma Programme since 1989. In 2019, it won the International School Leader Awards for its unique Life-Centered Education Program, which supports students with intellectual and developmental differences. In 2021, ISKL won the UK's International School Award in the 'Well-being Initiative' category and was shortlisted for the 'School Providing Outstanding Relocation Support' Award at the Think Global People and Relocate Awards 2021.

Campus and facilities: ISKL's purpose-built 26-acre campus has world-class facilities including science, design and technology laboratories, dance and art studios, multi-sensory spaces, makerspaces, learning kitchens, libraries, rooftop garden, a 650-seat multipurpose theatre and 700-seat performance theatre, an atrium amphitheatre, concert recital hall and collaborative learning spaces, plus indoor and outdoor sports complexes. It is the first school designed to achieve the Green Building Index Platinum rating in Malaysia, and serves as a laboratory for the study of environmentally sustainable practices.

Competitive advantage: Besides innovative learning programmes like PRAXIS 2030 and the Pursuits Program, which reimagines the learning experience, ISKL offers a flexible curriculum that allows students to tailor the educational programme to their abilities, interests, aspirations and university choices—a 'best fit' approach. Regardless of which pathway the student chooses, the curriculum provides strong academic results that consistently outperform regional and worldwide averages. Students are also challenged by interdisciplinary education opportunities such as High School's Global Action Program and Middle School's Malaysia Week Program which combine service learning and outdoor activities.

Kolej Tuanku Ja'afar

71700, Mantin, Negeri Sembilan

An award-winning international school with outstanding facilities and impressive university destinations

TYPE: International Boarding and Day School (Primary, Secondary, IGCSE and A-Levels)

CURRICULUM: British National Curriculum and International Primary Curriculum (IPC)

ESTABLISHED: 1991

LANGUAGES: English, with classes offered in Bahasa Malaysia, Mandarin and French

ANNUAL FEES:

Primary (Early Years to Year 6):
RM15,600–RM39,690
Form 1–5: RM87,000 (boarding),
RM59,700 (day students)
Sixth Form: RM 89,400 (boarding)

WEBSITE: www.ktj.edu.my

CONTACT: +606-758 2561

EMAIL: Registrar@ktj.edu.my



Accreditations and awards: Kolej Tuanku Ja'afar is a Council of International Schools and Council of British International Schools accredited school. KTJ is also a member of the Boarding Schools Association, the Federation of British International Schools in Asia and the Headmasters' and Headmistresses' Conference.

Campus and facilities: Surrounded by nature, the 80-acre campus combines traditional Malaysian architecture with modern, state-of-the-art facilities with an emphasis on sustainability. Inspiring a love of learning, the school's academic facilities include subject-specific classrooms and recently renovated science labs, music studios, a designated Design and Technology building, art studios, Sixth Form centre, modern library and a purpose-built primary school. KTJ's impressive sports facilities include 3 swimming pools, an indoor climbing wall, 5 outdoor sports pitches for cricket, football, hockey and rugby, as well as basketball, squash and tennis courts. Its boarding facilities provide students with communal areas, which include a cinema room, kitchen, gym and private rooms for study and academic discussion. Shared bedrooms and private bedrooms for Upper Sixth students also offer plenty of space for studying and relaxing. An onsite Health Centre is available to students 24/7 and is run by two nurses and an on-call doctor.

Competitive advantage: KTJ's holistic approach to education combines academic excellence with over 100 extracurricular activities. The skills acquired through the extensive extracurricular activities programme are an extension of classroom learning, and students are encouraged to reflect on how one enriches the other. KTJ caters for a wide range of interests and talents including Athletics, Coding, Economics and Finance Club, Environmental Sustainability, Debate Union, Golf, Model United Nations, Rock Band, Rugby, Squash and STEM. Students in KTJ Sixth Form also have access to dedicated extracurricular activities for competitive university applications plus weekly enrichment talks from external speakers on top of Oxbridge events such as the annual KTJ and Oxbridge Law Moot.

Marlborough College Malaysia

Jalan Marlborough, Iskandar Puteri, 79200 Johor

Pupils can benefit on the shared heritage of Marlborough UK within a purpose-built, 90-acre campus

TYPE: International Day and Boarding School (Pre-School, Preparatory School and Senior School including Sixth Form)

CURRICULUM: English National Curriculum, IGCSE and IB Diploma at Sixth Form

ESTABLISHED: 2012

LANGUAGES: English, Bahasa Malaysia, Mandarin, Spanish, French

ANNUAL FEES:

Day Pupils (Nursery to Lower and Upper Sixth): RM39,000–RM121,350

Day Boarding (Years 5 to Lower and Upper Sixth): RM123,000–RM164,415

Full Boarding (Years 5 to Lower and Upper Sixth): RM144,000–RM193,125

WEBSITE: www.marlboroughcollegemalaysia.org/

CONTACT: +607-560 2200

EMAIL: malaysia@marlboroughcollege.my



Accreditations and awards: Marlborough College Malaysia is a member of the Headmasters' and Headmistresses' Conference, the Boarding Schools Association (BSA), the Good Schools Guide and is accredited by the Council of British International Schools and the Federation of British International Schools in Asia. The school received the Safeguarding award from the Safeguarding Alliance in recognition of its exceptional initiatives to keep their pupils safe throughout the Covid-19 crisis, and was a finalist at the International School Awards for its notable well-being and safeguarding efforts. It is recognised as a Top Global IB School in 2020 and highly commended at the BSA Awards for Best Community Work. It won Best Boarding Innovation Award at the recent BSA Awards 2021 and highly commended for both Boarding Research and Well-being Initiative Awards.

Campus and facilities: Located just 20km from the Singapore border, the school is a purpose-built site with 6 boarding houses spread out over a 90-acre estate. Facilities include an Olympic-size swimming pool, a junior swimming pool, 2 sports halls, squash courts, climbing wall, astro pitch, 6 tennis courts, basketball courts, undercover play areas, golf driving range, rugby and football pitches, cricket grounds and athletics track as well as an adventure playground, lake and working farm. In addition to an Art and Design Technology building and science laboratories there are 20 art studios, music rooms and performance centres as well.

Competitive advantage: Offering a broad holistic education, Marlborough College Malaysia boasts strong educational ties to Marlborough UK, which is considered as one of the great schools in the region. With a spacious environment for students to experience boarding prior to university life, the not-for-profit school meets the preferences of families who possess a growing enthusiasm for boarding. A variety of after-school options are available here, including talks, debates, sports, art, music, outdoor activities and charity work, complemented by a full and varied weekend programme.



Asia Pacific International School

No 1, Persiaran A, Off Jalan Lapangan Terbang Subang, 47200 Subang, Selangor
Specialised in Amazing Learning, which fosters a growth mindset that equips students for future success in an ever-changing globalised world.

TYPE: Early Years, Primary, Secondary

CURRICULUM: Cambridge

ESTABLISHED: 2007

Campus and facilities: Spanning 7 acres, the school is equipped with modern facilities including a 25-metre, 6-lane indoor swimming pool, a covered basketball court, badminton court, multipurpose hall, recently refurbished children's playground and ICT labs as well as a purpose-built art and craft room, music studio, and speech and drama room.



Australian International School Malaysia

22 Jalan Anggerik, The Mines Resort City, 43300 Seri Kembangan, Selangor
The world's first certified Visible Learning school and oldest Australian international school in Malaysia focused on academic excellence and wellbeing.

TYPE: Early Learning Centre, Junior School, Middle & Senior School, Pre-University

CURRICULUM: Australian

ESTABLISHED: 2000

Campus and facilities: Designed to promote high order thinking, problem-solving and collaboration, the soon-to-be cashless campus features dedicated indoor and outdoor learning spaces, a performing arts centre, state-of-the-art sports facilities, a well-equipped library and a design & technology workshop.



Beaconhouse Sri Inai International School

314, Jalan Jenjarum, Jalan SS 23/6, Taman Sea, 47400 Petaling Jaya, Selangor
One of largest and most established school networks in the world that brings success within the reach of its students.

TYPE: Early Years, Primary, Secondary

CURRICULUM: Cambridge

ESTABLISHED: 2005

Campus and facilities: One in two Beaconhouse International Schools (the other being the Newlands campus), the Sri Inai campus is fully equipped with a well-stocked library, science labs, ICT labs, specialist language, art and performing arts areas as well as a multipurpose hall, swimming pool, futsal, basketball and badminton courts. All classrooms are also furnished with state-of-the-art facilities to enhance learning.



Cempaka International School

No 19, Jalan Setiabakti Satu, Damansara Heights, 50490 Kuala Lumpur

A pioneer in Asia Pacific in embracing education technology, Cempaka continues to be at the cutting-edge of modern education.

TYPE: Early Years, Primary, Secondary, Sixth Form

CURRICULUM: Cambridge, International Baccalaureate Diploma Programme

ESTABLISHED: 1983

Campus and facilities: A state-of-the-art and fully-connected campus powered by clean renewable energy from solar panels, Cempaka also features numerous science labs and music rooms, IT lab, dance studio, art gallery, swimming pool and a rooftop garden.



elc International School

Jalan Sierramas Barat, Sierramas, Sungai Buloh, 47000 Selangor

elc provides an all-inclusive British education that has withstood the test of time at an affordable price.

TYPE: Early Years, Primary, Secondary

CURRICULUM: British

ESTABLISHED: 1987

Campus and facilities: Both its Cyberjaya and Sungai Buloh campuses are equipped with incredible amenities including modern classrooms, IT labs, science labs and a dedicated music and performing arts studio. The school also has a 2-acre sports field, indoor and outdoor basketball courts and swimming pools as well as purpose-built play areas for the little ones.



Epsom College in Malaysia

Persiaran Kolej, 71760 Bandar Enstek, Negeri Sembilan

A British institution with a global mindset on learning and emphasises on traditional values that cultivate ambitious and caring individuals.

TYPE: Boarding and Day School (Early Years, Primary, Secondary, Sixth Form)

CURRICULUM: British

ESTABLISHED: 2014

Campus and facilities: Epsom College's Senior School campus offers specialised music and drama facilities (like a 594-seat auditorium), science and art departments, floodlit astroturf pitches, hard courts, a swimming pool and other sports halls. The Prep School campus (for ages 3-10 years old) includes a playground with easy access to the senior school's facilities.



Fairview International School

4178, Jalan 1/27D, Section 6, Wangsa Maju, 53300 Kuala Lumpur

A top IB School globally and number one in Malaysia for outstanding academic excellence that offers affordable and comprehensive IB programmes.

TYPE: Early Years, Primary Years, Middle Years, Diploma

CURRICULUM: International Baccalaureate

ESTABLISHED: 1978

Campus and facilities: Designed for 21st century learning, the campus has advanced wireless connectivity, latest educational technology plus sports halls, swimming pool, basketball court, fully-equipped arts venue, IT resource centre, library and performing arts rooms. Fairview also has well-equipped campuses in Selangor, Johor Bahru, Penang and Ipoh.



HELP International School

No 2 Persiaran Cakerawala, Seksyen U4, Subang Bestari, 40150 Shah Alam

HELP provides a world-class holistic education that combines Eastern and Western educational philosophies with a mission to help students live full and significant lives.

TYPE: Preschool, Primary, Secondary, Sixth Form

CURRICULUM: British, International Primary

ESTABLISHED: 2014

Campus and facilities: Purpose-built to be student-centred and inspire learning, the campus is equipped with design and technology labs, makerspace, green screen video production space, state-of-the-art science laboratories, performing arts theatre, football field, covered swimming pool, gym, art and dance studios, a multisensory playground and more.



IGB International School

Jalan Sierramas Utama, Sierramas, 47000 Sungai Buloh, Selangor

A dynamic, innovative and inclusive learning environment that aims to create globally-minded and critical-thinking innovators ready for a rapidly changing world.

TYPE: Early Years, Primary Years, Middle Years, Diploma

CURRICULUM: International Baccalaureate

ESTABLISHED: 2014

Campus and facilities: IGBIS campus offers state-of-the art libraries, performance studios and practice rooms for music, drama and dance, visual art classrooms and studios, design technology workshops, food design technology laboratory, science labs, indoor gymnasium with basketball courts, fitness and weight training centre, artificial turf football field, 400m 8-lane athletics track, tennis courts and 50m Olympic-size swimming pool.



Mont' Kiara International School

22 Jalan Kiara, Mont' Kiara, 50480 Kuala Lumpur

A top international and full-continuum International Baccalaureate World School that is globally minded, internationally diverse and community-driven.

TYPE: Pre-K, Kindergarten, Elementary School, Middle School, High School

CURRICULUM: International Baccalaureate, North American

ESTABLISHED: 1994

Campus and facilities: Besides an enrichment centre and instruction areas for its English as an Additional Language programme, other facilities include a 440-seat theatre house along with 2 gymnasiums, fully equipped science labs, 8 computer labs and specialised areas in the high school wing such as a ceramics room.



Nexus International School

No 1 Jalan Diplomatik 3/6, Presint 15, 62050 Putrajaya

Nexus is an inclusive school with an innovative and progressive learning environment powered by a globally-recognised curriculum and alternative pathway.

TYPE: Boarding and Day School (Early Years, Primary, Middle School, Secondary, Sixth Form)

CURRICULUM: British, International Baccalaureate Diploma Programme

ESTABLISHED: 2008

Campus and facilities: This world-class campus features classrooms, labs including science labs and co-curricular facilities like swimming pool, tennis courts, football field, indoor gym and multipurpose hall, play area, fully-equipped auditorium and two-tiered library.



Peninsula International School Australia

1, Jalan Setia Murni U13/51, Seksyen U13, Setia Alam, 40170 Shah Alam, Selangor

An open and inclusive school that offers a rich and diverse learning experience and pathways to university or work.

TYPE: Boarding and Day School (Kindergarten, Primary, Secondary and Victorian Certificate of Education)

CURRICULUM: Victorian

ESTABLISHED: 2018

Campus and facilities: Peninsula International School Australia's state-of-the-art facilities include science laboratories, music room and a modern library. It also has a pool, an indoor sports hall, 2 outdoor courts, 1 football field and a 450-seat auditorium.



Raffles American School

Jalan Raffles, 79050 Iskandar Puteri, Johor

Raffles American School offers an outstanding American inquiry-based education and multiple pathways to higher education.

TYPE: Boarding and Day School (Early Childhood, Elementary, Middle School, High School, Diploma)

CURRICULUM: American, Advanced Placement, International Baccalaureate Diploma Programme, K-12

ESTABLISHED: 2012

Campus and facilities: Set among lush rolling hills, this 19-hectare school, envisioned as a holistic learning environment, features student-centred classrooms, science labs, art studios, a performing arts centre, student housing, Southeast Asia's only privately owned Planetarium, and more.



Sayfol International School

261, Jalan Ampang, 50450 Kuala Lumpur

Sayfol emphasises on a well-rounded education, ownership to learning and forging lifelong friendships as an invaluable foundation for tertiary education.

TYPE: Early Years, Primary, Secondary, Sixth Form

CURRICULUM: English National Curriculum

ESTABLISHED: 1985

Campus and facilities: A campus that integrates educational technology into teaching and learning in various ways, it also features an IT resource centre, science laboratory, audio/visual room, music room, sports field, basketball court, library, playground, running track, and badminton court.



Shattuck-St Mary's Forest City International School

Jalan Forest City 8, Pulau Satu, 81550 Gelang Patah, Johor

An international school offering American-style education based on long-standing academic rigor and innovation in Southeast Asia's first ecologically green city.

TYPE: Boarding and Day School (Early Childhood, Elementary School, Middle School, High School)

CURRICULUM: American ScholarShift Program, Advanced Placement

ESTABLISHED: 2018

Campus and facilities: The school's campus in Johor's Forest City offers full boarding facilities for students 11 years old and older. Built to accommodate up to 3,200 students, the school boasts a sports complex, a performing and visual arts centre, a canteen and a teaching building.



Sri KDU International School

No 3, Jalan Teknologi 2/1, Kota Damansara, 47810 Selangor

Encouraging leadership and independent learning through the Learning Power Approach to nurture the best in every student.

TYPE: Primary, Secondary, Diploma

CURRICULUM: National Curriculum of England, Cambridge IGCSE, IBDP

ESTABLISHED: 2011

Campus and facilities: Fully equipped with a broad range of facilities to develop the students' academic, artistic, physical, practical and performance skills including science labs, modern computer suites, and specially-designed rooms catered for art, design & technology, and music. Its new campus in Berkeley Uptown, Klang is the first school in Southeast Asia to be classified as a Microsoft Flagship School, to create digital leaders of the future.



Sri Kuala Lumpur

No 1, Jalan SS 15/7A, SS 15, Subang Jaya, 47500 Selangor

An international school rooted in Malaysian culture and values where children are nurtured to their full potential.

TYPE: Primary, Secondary

CURRICULUM: Cambridge

ESTABLISHED: 1979

Campus and facilities: Located on 5.7 acres, this fully connected campus has a 25-metre swimming pool, state-of-the-art science labs, air-conditioned multipurpose hall, 300-seat auditorium, Dance & Drama Studio, Music School, Fine Arts centre, fully equipped gym, 2 well-stocked computerised libraries, 7 computer labs, playground and state-of-the-art sports facilities.



St John's International School

Lot 145, Jalan Bukit Nanas, 50250 Kuala Lumpur (Primary)

No 9, Jalan Bukit Nanas, 50250 Kuala Lumpur (Secondary)

Based on an excellent scholastic tradition, St John's International School provides a well-rounded and most affordable world-class Cambridge education.

TYPE: Primary, Secondary, Sixth Form

CURRICULUM: Cambridge

ESTABLISHED: 2010

Campus and facilities: The first La Salle International School in Malaysia, its campus is designed to foster learning, physical activity, creativity and rest, and includes ICT labs, science labs, futsal court, library, basketball court, gym, music room, auditorium and a den.



St Joseph's Institution International School Malaysia

No 1, Jalan PJU 3/13, 47410 Petaling Jaya, Selangor

Built on a long heritage of values-centred educational excellence based on a globally-recognised Lasallian ethos, focused on producing well-rounded learners.

TYPE: Early Years, Primary, Secondary

CURRICULUM: International Baccalaureate Diploma Programme, Cambridge IGCSE, International Primary Curriculum, Early Years Foundation Stage Framework

ESTABLISHED: 2016

Campus and facilities: The school's 2 libraries cater for elementary and secondary needs. Other facilities include 2 swimming pools, an FA-qualified soccer field, basketball and tennis courts, chapel, and IB lounge.



Sunway International School

No 3, Jalan Universiti, Bandar Sunway, 47500 Selangor

Offering a globally-recognised Canadian syllabus, with a nurturing environment that encourages parent engagement.

TYPE: Boarding and Day School (Middle School, High School, Pre-University)

CURRICULUM: Ontario Curriculum, International Baccalaureate Diploma Programme

ESTABLISHED: 2008

Campus and facilities: Equipped with state-of-the-art learning facilities, this is a fully connected campus with access to individual personal computers and also includes discussion areas, hall, science labs and library. Its Johor campus also offers pre-school and elementary education.



Taylor's International School

No 9 Jalan 1/75C, Off Jalan Pria, Taman Maluri, 55100 Kuala Lumpur

Recognised for its excellence in teaching, impactful learning, a world-class learning environment and seamless education progression, Taylor's International School is also the world's first quantum learning distinguished school.

TYPE: Early Years, Primary, Secondary

CURRICULUM: British

ESTABLISHED: 1991

Campus and facilities: The campus features 2 outdoor basketball courts, 1,250 square metre multipurpose sports hall, drama & music room, double-storey library, playground, school field, science lab, auditorium, swimming pool, and sports centre. Its Puchong campus even has a virtual reality room, plus design & technology labs.



Tenby Schools

No 1, Jalan Setia Tropika U13/18T, Seksyen U13, 40170 Shah Alam, Selangor
One of the pioneers of international and Malaysian national education in the country with nearly 60 years of heritage.

TYPE: Early Years, Primary, Secondary, Sixth Form

CURRICULUM: International Primary, Cambridge, NCUK Foundation Year, Malaysian National Curriculum

ESTABLISHED: 2008

Campus and facilities: With campuses in Ipoh, Penang and more, Tenby Schools' 20-acre campus at Setia Eco Park provides ample room for over 100 co-curricular activities, and comprehensive music and sports programmes. Facilities include a full sports complex, design and technology laboratories, a modern auditorium, library, music rooms and special activity rooms.



The British International School of Kuala Lumpur

No 1 Changkat Bukit Utama, Bandar Utama, 47800 Petaling Jaya, Selangor
Emphasising on Nord Anglia Education, BSKL has world-leading teachers and state-of-art facilities to create a personalised learning environment for students to thrive.

TYPE: Early Years, Primary, Secondary, Sixth Form

CURRICULUM: British National Curriculum

ESTABLISHED: 2009

Campus and facilities: The school has a 9-a-side covered sports field, 3 indoor sports halls, 2 swimming pools and 2 football fields. There is a 650-seat theatre and over 20 music and dance rooms plus individual infant, junior and senior libraries. The campus is fully networked and every student (above age 8) is provided with a personal device to support their learning.



The International School @ ParkCity

No 1 Jalan Intisari, Desa ParkCity, 52200 Kuala Lumpur (Main Campus)
No 7 Persiaran Residen, Desa ParkCity, 52200 Kuala Lumpur (Early Years Centre)
A truly international school providing a world-class education within a unique and family-centred setting.

TYPE: Early Years, Primary, Secondary, Sixth Form

CURRICULUM: British

ESTABLISHED: 2011

Campus and facilities: With outstanding academic results, ISP students are also renowned for their excellence in sports, music and the arts. Facilities include a multipurpose hall, astroturf pitch, roof-top games area, sports hall and 6-lane heated swimming pool, tennis and badminton courts, lap pool and fun pool as well as the FIFA-size football field, athletics facilities, technology suites, and a dedicated performing arts area.



The International School of Penang (Uplands)

Jalan Sungai Satu, Batu Feringgi 11100, Penang

Uplands has over 65 years of excellence in education as a non-profit organisation with a proven track record of success.

TYPE: Boarding and Day School (Primary, Secondary, Diploma)

CURRICULUM: International Baccalaureate Primary Years Programme, IGCSE, International Baccalaureate Diploma Programme

ESTABLISHED: 1955

Campus and facilities: A purpose-built school with excellent facilities to support the students' sporting, academic and cultural growth including a 25-metre swimming pool, sports hall with climbing wall, a world-class sports field, as well as music, science, art and drama learning spaces.



UCSI International School

Lot 12734, Jalan Choo Lip Kung, Taman Taynton View, 56000 Cheras, KL

USCI has state-of-the-art facilities and highly qualified educators, providing world-class education integrated with 21st century skills.

TYPE: Primary, Secondary

CURRICULUM: Cambridge, International Primary

ESTABLISHED: 2021

Campus and facilities: With two other campuses in Subang Jaya and Spring Hill, the school is designed to enhance students' learning experiences and to provide for a range of activities including sports, performing arts and recreation. This campus features a swimming pool, playground, student hangout area, multipurpose hall, multipurpose sports court, makerspace lab, squash court, music room, creative arts studio and integrated science lab.



Wesley Methodist School (International)

Lot 185 Jalan Lima, Off Jalan Sentul, 51000 Kuala Lumpur

Wesley Methodist School is a not-for-profit institution with a long heritage of academic excellence and a strong emphasis on character development.

TYPE: Primary, Secondary

CURRICULUM: Cambridge International, IGCSE

ESTABLISHED: 1983

Campus and facilities: With well-equipped campuses in Ipoh and Penang as well, Wesley Methodist School (International) offers the world's largest character-based leadership development programme in its curriculum while providing an impressive range of facilities including science labs, computer rooms, library, basketball court, table tennis room, chapel, and AV room.



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