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International Education Journey - Pre-departure



HSBC Life

Opening up a world of opportunity

Challenges faced by parents and how to cope

The pre-departure period, typically spanning the 3-6 months before leaving to study abroad, is marked by a mix of excitement and apprehension for both students and parents. This time often represents an emotional peak, filled with the stress of finalising travel plans and preparations. This article will explore the common challenges that parents face during this critical phase and provide practical tips to help manage them. By clearly understanding these challenges, parents can reduce their stress and navigate this seemingly chaotic period more effectively.



Written in collaboration between HSBC Life and Dr Wanying Zhou, Research Fellow, Wellbeing Research Centre at the University of Oxford

1 Worries about safety and well-being

As departure day approaches, parents often become increasingly concerned about their child's safety and well-being in a foreign country.

Research and prepare: Before your child leaves, thoroughly research the safety measures, healthcare facilities, and local laws at the destination. Understand visa restrictions and other regulations that might impact their daily life. Prepare collaboratively with your child to ensure they are aware and informed as well.

Establish emergency plans: Develop clear emergency protocols during the pre-departure period. Gather contact information for key resources, including local authorities, the nearest embassy or consulate, and important personal contacts like family, friends, and the international office at your child's school.

Open communication: Encourage discussions to share concerns and updates. Your child may have more current or detailed information about the foreign country, which can help alleviate some of your concerns. This mutual exchange of information can foster understanding and ease worries on both sides.

2 Emotional Distress

Experiencing feelings of loss or emptiness when a child departs for studies abroad.

Stay connected: Maintain regular communication with your child through digital platforms to stay involved in their life. However, be mindful of the autonomy that adolescents need at this stage of their development.

Find support: Participate in support groups for parents of international students to exchange experiences and gain advice. Recognise that this is also a period of adjustment for you, as your child becomes more independent and transitions into adulthood.

Focus on positives: Emphasise on the benefits and growth opportunities that studying abroad offers your child to mitigate emotional distress.



3 Logistical challenges

Navigating a variety of logistical issues, including international banking, visa and immigration requirements, health insurance, accommodation arrangements, and transportation needs, among others.

International Banking: Minimise financial concerns by setting up an international bank account with HSBC for your child before they leave for study. This will help remove stress upon arrival and facilitate easy and quick transfer of tuition and living expenses from abroad.

Visa and documentation: Start the visa application process early. Utilise resources offered by the educational institution or consult with a legal expert to ensure all documentation (e.g., mandatory vaccinations and health insurance) is prepared correctly or submitted.

Accommodation arrangements: Encourage your child to take the lead in researching and securing accommodation that is safe, affordable, and conveniently located near their university. Provide guidance and assistance as needed to ensure they make informed decisions. You can also leverage student accommodation partners with exclusive benefits offered by HSBC.

Financial readiness: Confirm that all financial preparations, including tuition payments and protection policies, are completed and secured well before your child's departure to avoid last-minute stress.



4 Financial concerns

Concerns around the financial implications of international education, including unforeseen financial demands.

Budget planning: Work together with your child to develop a detailed budget and financial plan. Seek advice from financial experts to ensure a robust strategy, emphasising the importance of early and comprehensive planning for peace of mind and security.

Explore financial aid: Research scholarships, grants, and other financial aid opportunities available at government, organisational, community, and school levels. Consider seeking advice from educational and financial well-being consultants, such as those offered by HSBC, to maximise your funding options.

Protection: Ensure your child has sufficient protection coverage for unforeseen circumstances, such as accidents, illness, study interruptions, and even holiday disruptions.

Open communication: Maintain clear and honest discussions about finances with your child to ensure transparency and shared responsibility.



Conclusion

Embarking on an international education journey presents both exciting opportunities and daunting challenges. As the departure date nears, it's perfectly normal for students and parents to experience a mix of anxiety, excitement, and uncertainty. These feelings are a natural response to the significant changes that affect both families and students embarking on this international journey. Recognising and embracing these emotions as part of the process is an excellent way to prepare for success. By addressing logistical, academic, financial, and emotional aspects well ahead of departure, students can ensure a smoother transition and a more rewarding experience. With careful preparation and the right resources, students are well-equipped not just to cope, but to excel in their new academic and cultural environments.



About the HSBC Research Fellowship



HSBC and the Wellbeing Research Centre at the University of Oxford have partnered on a two-year programme that seeks to advance the understanding of the relationship between financial health and general well-being. The fellowship will conduct interdisciplinary research on the role and impact that different themes such as financial fitness and mental well-being play for our overall Quality of Life.

Disclaimer

The insights in this article are based on HSBC Research Fellowship with the Wellbeing Research Centre at the University of Oxford (A two-year partnership between 2023 and 2025) and HSBC Life +Factor Study 2021 & 2022. The HSBC Research Fellowship with the Wellbeing Research Centre at the University of Oxford shares the deep-dive findings from Hong Kong, mainland China, Singapore and the UK. This report is for general circulation and information purposes only. No part of this document may be reproduced, stored in a retrieval system, or transmitted, on any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior written permission of HSBC Holdings plc. This article does not constitute and should not be construed as legal, tax or investment advice, solicitation and/or a recommendation of any kind from the bank to you nor is it intended to sell any investments, financial products or services or solicit purchases or subscriptions for them. You should not use or rely on this document in making any investment decision. HSBC is not responsible for such use or reliance by you.

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