



International Education Journey - Pre-departure



HSBC Life

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Challenges faced by students 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 students face during this critical phase and provide practical tips to help manage them. By clearly understanding these challenges, students 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 Leaving home/homesickness

Feelings of anxiety about leaving family, friends, and familiar surroundings.

Stay connected: Establish a routine for regular video calls, texting, and social media interaction with family and friends. This continuity helps mitigate feelings of loneliness and ensures emotional support from familiar faces.

Create a comfort space: Personalise your new living space with comforting items from home. These personal touches can make a foreign environment feel more welcoming and reduce feelings of homesickness.

Form new bonds: Making new friends, joining interesting clubs/activities, and building a local support network can greatly alleviate feelings of missing home. Engage with both local and other international students to create a diverse and supportive community for yourself.



2 Uncertainty

Fear of the unknown regarding academic success, cultural integration, new responsibilities, and language barriers.

Gather information: Use resources like university websites, student forums, and expat blogs to get a realistic understanding of what to expect in your new environment. Knowing more about local customs, academic expectations, and daily life can significantly reduce anxiety.

Reach out: Connect with current students or alumni of your programme for insights and advice. Their experiences can offer you practical tips and reassurance about the transition.

Form new bonds: Use social platforms and university groups to connect with peers in the same programme or area. Establishing contacts before you arrive can ease the transition and provide immediate social opportunities.

3 Mix of excitement and fear

Moving abroad can feel like an emotional rollercoaster, looking forward to new experiences alongside the fear of stepping into the unknown.

Embrace emotions: First, understand that it's normal to feel both excited and anxious for your situation. Acknowledging your emotions can help you manage them more effectively.

Stay organised: Develop a detailed pre-departure checklist that includes all necessary tasks, from academic enrolment to accommodation arrangements. Keeping a list of things you need to do, using the checklist we provide, can help reduce stress and increase your sense of control over the move.



4 Logistical challenges

Managing the complex details involved in relocating internationally, such as legal documentation, packing, and arranging travel.

Early preparation: Begin planning months in advance. This proactive approach allows you to tackle each task methodically and reduces the likelihood of last-minute panic. It's an important skill that will serve you well in future international endeavours.

Visa and documentation: Students should take the lead in understanding visa requirements and compiling all necessary documents well before their departure date. Maintaining both digital and physical copies of crucial documents like passports, admission letters, and insurance policies will prepare you to manage affairs abroad.

5 Financial management

Navigating the costs associated with studying abroad, from tuition fees to daily living expenses, and managing currency differences.

Banking and currency exchange: Open a bank account pre-departure with HSBC and set up a multi-currency account to simplify financial transactions and reduce exchange fees. Learn about mobile banking options available at your destination for convenient access to financial services.

Understanding cost of living: Research the typical cost of living in the destination country. Understanding local prices for common goods and services (like food, dining out, and public transport) can help you make informed spending choices and adjust your budget accordingly.

Developing healthy financial habits: It is highly recommended to start building good financial habits early in your academic journey. Tracking expenses regularly, planning for future costs, saving a portion of any income, setting emergency funds, and avoiding unnecessary debt are all practices that contribute to long-term financial health.

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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