Rajkamal Rao is the founding Managing Director of Rao Advisors, a full-service US-Texas firm that uses advanced online tools to counsel students and families about how to get into elite US colleges and universities. The firm was launched in India to help engineering students get into US graduate schools.

This year alone, the firm’s clients entered such reputed institutions as the University of Pennsylvania, Dartmouth, Cornell, Carnegie Mellon, University of Illinois-Urbana Champaign, Texas A & M, University of Utah, USC, NCSU and Virginia Tech. The firm’s website has attracted over 45,000 pageviews from around the world.

Rajkamal has lived in the US for 30 years. A senior strategy and management consulting professional with 17 years of experience at firms such as CGI-AMS, KPMG and PwC, he has worked in several countries including Switzerland, Israel and India as an expat. He is a regular Op-Ed contributor to The Hindu BusinessLine, India’s largest financial newspaper, which labeled him as “one of the country’s top experts.” He writes a weekly column, "World View", for the paper’s online portal for MBA students. In 2014, his submission won McKinsey’s global essay competition on “Reimagining India”. He is also the author of four books, including a book on college selection, all available on Amazon.

He lives in Bedford, TX with his wife and 9th grade son but spends about 10 weeks a year advising Indian clients. He can be contacted here.
1. Differentiate Yourself

- A proliferation of colleges adds to the perception of low quality, so a Master’s degree will allow you to differentiate yourself.

Unemployable engineers: Who’s to blame?

RAJKAMAL RAO

1. Best Mutual Funds of 2017
2. Best SIP Plans 2017
3. Cheap Life Insurance Plans

Courtesy: Hindu BusinessLine, Nov 2, 2015
Why Pursue Higher Education?

1. Differentiate Yourself

- For some careers, a Master’s degree will allow you to be more ready.

"Fewer than 10 percent of the Indian graduating class are highly skilled but the vast majority fails to offer five key attributes which employers seek. These include an ability to speak and write English fluently, the capacity to do creative problem-solving and thinking out of the box."

Why Pursue Higher Education?

2. For Some Career Paths, Higher Education is Required
   - ONET lists 159 different careers where at least a Master’s Degree is required.
     ◦ College Professor (Ph.D required in most cases)

For the full list, go to https://www.onetonline.org/find/ and search by Job Zone Five
Why Pursue Higher Education?

2. For Some Career Paths, Higher Education is Required

- ONET lists 159 different careers where at least a Master’s Degree is required.
  ◦ Professional Careers (MBA, Law, Accountant)

For the full list, go to https://www.onetonline.org/find/ and search by Job Zone Five
Why Pursue Higher Education?

3. When Done Right, There’s No Better Return on Investment (ROI)

- Facts about Higher Education
  ◦ Focus on team work and learning;

Image Courtesy: Pixabay, Licensed for Re-Use
Higher Studies Abroad: Which Country to Choose?
Higher Education Abroad Is Increasingly Popular

Considerations

- Do you like the country? Security, weather, demographics
- Public or private university?
- How much does it cost in total?
- What is the school's location? Urban? Rural?
Higher Education Abroad Is Increasingly Popular

Considerations

- Admission requirements? Selectivity?
- Reputation of the institution. This is different from school rankings.
- Course selection? Language of instruction?
- Financial Aid - what kind of aid is available to international students? Scholarships? Tuition Waivers? Teaching/Research Assistantships?
Higher Education Abroad Is Increasingly Popular

Considerations

- Campus jobs? Off-campus employment? How many hours/week is an international student permitted to work on campus/off-campus? What about during school breaks (winter, spring, summer)?
- How helpful are seniors?
- How many international students were admitted in the prior year? How many Indian students?
- Quality of education - what are the academic credentials of professors who teach?
Higher Education Abroad Is Increasingly Popular

Considerations

- Housing and Food? Indian grocery stores nearby?
- Local transportation - does the school offer transportation around campus?

Higher Education Abroad Is Increasingly Popular

Additional Considerations

- What kind of an alumni network does the school have?
- Work opportunities during and after school? Co-op programs?
- Does the school have a career opportunity/placement center?
- Work visa rules for the country?

Higher Education Abroad Is Increasingly Popular

Our Top-10 List

1. United States
2. Canada

Europe
3. Germany
4. Norway
5. The Netherlands
6. France (some areas)
7. Estonia
8. Slovenia

Commonwealth
9. The U.K. [NOT RECOMMENDED because of new visa restrictions]
10. Australia
11. New Zealand

Common Mistakes During the Application Process

Is Commission Based Student Recruiting Good For You?

- Commission based student recruiting enables foreign colleges and universities to pay commissions to Indian agents to recommend (and recruit) foreign students to apply to their schools.

- You don't have to be a rocket scientist to see the conflict of interest here. When an agent promises you admission to a school and provides administrative support in filling out the application, you think that you are merely getting valued service for the fees you pay. But if the same agent also gets a commission from the school after you get in, several ethical questions arise.

Higher Education Abroad Is Increasingly Popular

You Could Study in Any Of 33 EU Member States

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<th>Austria</th>
<th>Belgium</th>
<th>Bulgaria</th>
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http://ec.europa.eu/education/study-in-europe/country-profiles_en
Higher Education Abroad Is Increasingly Popular

For EU colleges, check out the EU website

http://www.mastersportal.eu/
http://ec.europa.eu/education/study-in-europe/

Welcome to Europe

Want to study at university-level in Europe?

http://ec.europa.eu/education/study-in-europe/
Higher Education Abroad Is Increasingly Popular

For EU colleges, MastersPortal is also an excellent, easy-to-use site

http://www.mastersportal.eu/
Higher Education Abroad Is Increasingly Popular

Example: Estonia; Admission Requirements Are More Basic

Mechatronics, M.Sc.
ITMO University | Tallinn, Estonia (and 1 other institute)

💰 3,300 EUR / year 🕑 2 Years 🏠 On campus 🌐 English (Take IELTS Test)

ITMO University offers several double degree Master’s programmes with world’s top universities. Most programmes take two years, with one year at ITMO and the other year at a partner university. Classes are taught in English. The Mechatronics programme is delivered in...

Academic Requirements

You need the following GPA score:

- Recommended score: 3.8
- Required score: 3

Applicants for graduate programs must have the equivalent of a bachelor’s degree with a minimum GPA equivalent to 3 on a US 4.0 grading scale. Admitted applicants typically have an undergraduate GPA of 3.8 or better on a 4.0 scale. No exam grade should be lower than 4.5 (European grade scale) or D (American grade scale).

Your GPA (Grade Point Average) is calculated using the grades that you received in each course, and is determined by the points assigned to each grade (e.g. for the US grading scale from A-F).

Bachelor’s degree in IT, Communications or equivalent with good/excellent grades. Upper-Intermediate level of English. For admission to the partner university IELTS or TOEFL may be required.

http://www.mastersportal.eu/
Higher Education Abroad Is Increasingly Popular

For Europe, don’t forget the EACEA/ERASMUS programs

The Education, Audiovisual and Culture Executive Agency (EACEA) is responsible for the management of certain parts of the EU's funding programs in education. If you want to pursue Masters or Ph.D courses across multiple EU states, you should check out the Erasmus Mundus Masters Courses that often offer scholarships. Students should contact the consortium offering the Masters Courses for more information and application procedures.

Higher Education Abroad Is Increasingly Popular

Applications For EACEA/ERASMUS Programs Open Up Oct/Nov

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<th>Program</th>
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<td>DCLead – MSc &amp; MA in Digital Communication Leadership</td>
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<td>Dyclam – Dynamics of cultural landscapes and heritage management</td>
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<td>EACH – Excellence in Analytical Chemistry</td>
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<td>EM3E4SW – Erasmus Mundus Master in Membrane Engineering for a Sustainable World</td>
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<td>EMCL+ – European Master in Clinical Linguistics+</td>
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<td>EM HRPP – Erasmus Mundus Masters in Human Rights Policy and Practice</td>
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<td>EMARO+ – European Master on Advanced Robotics +</td>
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<td>EMECS – European Masters programme in Embedded Computing Systems</td>
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<td>EMERALD – Master Course in Georesources Engineering</td>
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<td>EMGS – Global Studies – A European Perspective</td>
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The above link takes you to a full catalog of all Erasmus courses for 2018. Students at the Master level can apply to a maximum of three different programs. Application requirements vary. All are EU funded.
Higher Education Abroad Is Increasingly Popular

Example: European Masters in Embedded Computer Systems

Admission requirements

Required degree

• The applicant must hold at least a B.Sc. degree (or equivalent) in Electrical Engineering, Computer Engineering, Computer Science or a related program. At the time of application preliminary transcripts are accepted. Final transcripts must be provided upon enrollment.
• The grade average of the previous study should prove high qualification of the applicant. This will normally be the case for a grade average of 'B' or better in terms of the ECTS grading scale.

English language

• Applicants need to prove that they have sufficient fluency in English. We normally ask for IELTS 6.5 overall with at least 6.0 in each competency. This corresponds to a TOEFL result with a score of about 600 paper-based/250 computer-based/95 internet-based test. For information on accepted English language tests, please visit www.southampton.ac.uk/admissions_language.
• The proof of English proficiency is required even when the language of instruction for the previous education was English. However, for nationals of countries listed under this link the proof of language proficiency is waived.

Graduate Record Examination (GRE)

• Taking the GRE test is recommended but not mandatory. The GRE code number of the University of Kaiserslautern is 7143.

Motivation letter

• The applicant must show that he/she is well motivated for the Embedded Computing Systems programme by writing a short letter of motivation of about one page.

Recommendation letters

• The application must be supported by two letters of recommendation from university professors or employers.

Further documents

• For more details about the application process and required documents please visit Apply Now.

The partner universities are Technische Universität Kaiserslautern, University of Southampton, and Norwegian University of Science and Technology.

http://www.emecs.eu/
Higher Education Abroad Is Increasingly Popular

Example: European Masters in Embedded Computer Systems

Tuition fees
Details of tuition fees are as follows:

- European students are charged 4000 € per year (8000 € in total).
- Non-European students are charged 8000 € per year (16000 € in total).

Tuition fees only cover administrative fees and the academic costs of the programme. It does not include costs for living, housing and travel. Tuition fees should be paid in full before enrolling in studies. Note that all prospective EMECS students can apply for scholarships. Scholarship details can be found here. The scholarship is the same for EU and non-EU students.

Living costs in Kaiserslautern
The monthly cost of living for an unaccompanied individual in Kaiserslautern is estimated at 600 €/month. The city offers a high standard of living at a very reasonable cost. Depending on your life style the monthly costs can be estimated as follows:

- Accommodation: ~230 €
- Health insurance: ~80 €
- Food: ~190 €
- Clothing: ~ 50 €
- Leisure time: ~ 50 €
- Internet & phone: ~ 25 €

Your student visa will allow you to work up to 20 hours per week during term time. Part time work can provide you with extra money but it shouldn't interfere with your studies. Many students work as Wissenschaftliche Hilfskraft (HiWi) for the university or nearby research centres. You can expect a compensation of approx. 350 €/month for working 8 hours/week as a HiWi.

http://www.emecs.eu/
Higher Education Abroad Is Increasingly Popular

Example: European Masters in Embedded Computer Systems

Scholarship information

EMECS is part of the Erasmus+ Program starting from the 2017/2018 student intake. Under Erasmus+ we can offer a limited number of EMJMD scholarships for top ranked applicants. During the application process you can state if you also want to apply for a scholarship along with your application for the EMECS Programme.

What does an EMECS - EMJMD scholarship cover?

The EMJMD student scholarship for the EMECS programme includes:

- A tuition waiver: this covers the costs for programme tuition, enrollment and health insurance

- A monthly living allowance amounting to 1,000 EUR for the entire duration of the EMECS programme (24 months): this allowance is dedicated to covering your living costs while studying in EMECS

- A contribution to travel and installation costs: this is meant to support your travel and settling at an EMECS location (e.g., flight airfare and visa fees)
  - 1,000 EUR per year: payable to scholarship holders with residence in Erasmus+ programme countries
  - 2,000 EUR per year: for travel costs + 1000 € for installation costs: payable to scholarship holders with residence in a partner country which is located in a distance of less than 4,000 km from the EMECS Coordination Office (University of Kaiserslautern, Germany)
  - 3,000 EUR per year: for travel costs + 1000 € for installation costs: payable to scholarship holders with residence in a partner country which is located in a distance of 4,000 km or more from the EMECS Coordination Office (University of Kaiserslautern, Germany)

http://www.emecs.eu/

Scholarships are extremely attractive. Not only is tuition waived but you get a monthly stipend and a travel allowance!
Germany
If paying US tuition rates is an insurmountable burden, look at Germany, where tuition in most universities is free (or very low) and you can study in English. Learning German is a bonus. You still have to pay to live, though.

https://www.daad.de/deutschland/studienangebote/international-programs/de/
In most cases, international (non-EU) students may take up jobs in the private sector for up to 3 months per semester without a work permit: Full-time work for 90 days or part-time positions (up to four hours per day) for 180 days.

http://www.raoadvisors.com/2012/11/indian-students-roi-on-us-education-is.html
Consider Foreign Universities: Germany

Germany is immigrant-friendly

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- During the semester, students can work up to 19 hours a week. During the semester break, students may work full-time but only for a maximum of 13 consecutive weeks.
- Student assistant jobs at participating university institutes ("Hiwi" jobs) are more flexible regarding working hours, as the 90/180 days full- and part-time regulations do not apply. As a student assistant, you are allowed to work up to 19 hours per week throughout the year.

http://www.raoadvisors.com/2012/11/indian-students-roi-on-us-education-is.html
Norway
Consider Foreign Universities: Norway

- Norway offers nearly 250 Master programs taught in English. Generally, non-EU foreign students do not pay tuition fees. You still have to pay to live, though.

https://www.studyinnorway.no/study-in-norway#
If paying US tuition rates is an insurmountable burden, look at Germany, where tuition in most universities is free (or very low) and you can study in English. Learning German is a bonus. You still have to pay to live, though.

Consider Foreign Universities: Norway

https://www.studyinnorway.no/
The U.K.
Consider Foreign Universities: The U.K.

The U.K. Has A Legacy Attracting Foreign Students

- Until 2015, the U.K. was a popular destination for Indian students. 1-year Master’s degrees; big diaspora Indian community; no language issues; relatively easy T-4 visa procedures; cricket – were all attractions.

Study in the UK

Scholarships worth 100 million announced

The UK is a world leader in many areas of education including engineering, science, art and design, business and management, law and finance. The UK's reputation and legacy as a world centre for scientific research makes it a magnet for some of the very best thinkers in the world. With only one per cent of the world’s population, the UK is responsible for eight per cent of global scientific publications.

https://www.britishcouncil.in/study-uk
Consider Foreign Universities: The U.K.

The Top Schools Are World-Class

- The quality of education in the top British schools (Oxford, Cambridge, LSE, LBS) is world-class. An excellent site to research schools is from QS, a British education company that ranks universities by countries and topics – worldwide.

The UK boasts 76 positions in the QS World University Rankings® 2018, including five new entries this year. Four UK universities feature in the global top 10, while a further 24 have achieved the incredible feat of ranking in the top 200. Perhaps unsurprisingly, both halves of Oxbridge and several London-
Consider Foreign Universities: The U.K.

The U.K. Is No Longer a Good Option: High Cost

- Tuition and living expenses are towards the high end. Fees for a 1-year M.Sc. degree at Manchester are over $28,000. This does not include living expenses.
- For most Indian students, education in the U.K. is only possible through loans from Indian banks.
Consider Foreign Universities: The U.K.

Entry requirements are fairly straightforward

Academic entry qualification overview

We require a First or strong Upper Second class honours degree, or the overseas equivalent, in computer science, or in a joint degree with at least 50% computer science content. Applicants with extensive computer science industrial experience and a good honours degree, or its overseas equivalent, may also be considered for admission.

Thus we assume that all students on the course have a good background in computer science, reflected, for example, in solid programing and software development skills.

English language

All students are required to be proficient in spoken and written English. In order to be accepted onto an MSc programme in the School of Computer Science applicants need to provide evidence of having achieved the required level in one of the following english language qualifications:

- IELTS score of 6.5 minimum with 6 in all sub-categories
- Internet based TOEFL 100 ibt with no less than 23 in individual components
- Cambridge Proficiency Grade 'C'
- Pearson English overall 59 (writing 51)
- India: Central Board of Secondary Education Senior School Certificate Year XII (GPA >80)
Consider Foreign Universities: The U.K.

The U.K. Is No Longer a Good Option: Brexit Has Created Uncertainties

- Trade and labor markets are unstable because of Brexit.

Image Courtesy: BBC
Consider Foreign Universities: The U.K.

The U.K. Is No Longer a Good Option: Brexit Has Created Uncertainties

- India was excluded from Tier-4 Visa Relaxation Rules.
- The changes make it easier for international students to study in the UK and will come into effect from July 6. On a list already covering 25 countries like the US and Canada, several new countries were added including Serbia, China and Bahrain, however India was not included. Source: Evening Standard.
Consider Foreign Universities: The U.K.

The U.K. Is No Longer a Good Option, Although Some Solutions Are Promising

- A **U.K. startup** launched by two former Indian students promises to match international students with the 30,000 companies that are authorized to issue T-2 Visas.
Consider Foreign Universities: The U.K.

**Tip:** The U.K. Is No Longer a Good Option Unless Things Improve

https://www.britishcouncil.in/study-uk
Australia
Consider Foreign Universities: Australia

- Australia continues to be a popular destination for Indian students. Big diaspora Indian community; no language issues; cricket; great weather; fun country.

Female students may find Australian universities less safe. According to the New York Times, a January report by the advocacy group End Rape on Campus Australia found that universities had frequently failed to support victims of sexual assault and harassment. In some cases, the report said, they actively sought to cover up sexual assaults to avoid reputational damage.

Emily Jones, a student at Australian National University, wrote an article in the school newspaper to draw attention to the pervasive sexist culture at universities. As a result she was ostracized by friends and condemned by national columnists. David Maurice Smith for The New York Times
After graduation: The Temporary Graduate visa (subclass 485) allows graduates to work in Australia temporarily after they finish their studies. The Australian study requirement cannot be met in less than 16 calendar months.

The Post-Study Work stream offers extended options for working in Australia to eligible graduates of a higher education degree. Successful applicants are granted a visa of two, three or four years’ duration, depending on the highest educational qualification they have obtained.

To obtain Permanent Residence: You have to be on a work visa for a minimum of three years. Applicants must have at least three years’ work experience.

Path to Permanent Residence: Master’s Degree (2 Years) – Obtain Employer Sponsor – Get 485 Visa – Work for at least 3 years – Apply for PR.

Work Visa without a Master’s degree: On 18 April 2017, the Government announced that the Temporary Work (Skilled) visa (subclass 457 visa) will be abolished and replaced with the completely new, tighter Temporary Skill Shortage (TSS) visa in March 2018. The path to PR is the same once the TSS is obtained.
New Zealand
Consider Foreign Universities: New Zealand

- New Zealand is almost a mirror image of Australia but friendlier. Good diaspora Indian community; no language issues; cricket; great weather; fun country.

A World Class Education

New Zealand is one of the world’s best places to live and study. Discover more about our high ranking education system and incredible lifestyle.

What do you want to study?

https://www.studyinnewzealand.govt.nz/
New Zealand is very generous about work-while-you-study rules

- If you have a Student Visa you may be able to work up to 20 hours a week during term time and full-time during scheduled holidays. If you are a Masters by research or PhD student, you may work full-time.

https://www.studyinnewzealand.govt.nz/live-work/work-while-you-study
Consider Foreign Universities: New Zealand

New Zealand uses a skilled-base system for granting PR

- **After graduation**: Get the Post-Study Work visa for 12 months. You can work in any job, no restrictions. This will help you pay off your loans.

- **To obtain Permanent Residence**: New Zealand offers you a range of visas that allows you to live in New Zealand permanently. But like Australia, you have to demonstrate that you have specified skills which New Zealand says are in shortage. This is typically proven with an advanced degree in New Zealand and work experience.
Stay Away From Commission Based Recruiting Agencies
Common Mistakes During the Application Process

Is Commission Based Student Recruiting Good For You?

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Let’s Ask...

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- If you had shopped around, could you have found a better agent who could have you placed at a better school - unrelated to the merit of your profile?

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- If you had shopped around, could you have found a better agent who could have you placed at a better school - unrelated to the merit of your profile?
- Would the agent be willing to split his commission with you for your retaining him?

Summary
No Matter Which Country You Choose...

Think Different, Act Different and Market Yourself

- Step 7:
  - Understand the process
    - Supply (hundreds of thousands of students from all over the world);
    - Demand (hundreds of thousands of university seats waiting to be filled).
  - Understand your application:
    - Objective piece: GRE/GMAT/CAT/GATE/TOEFL/ELTS scores, Application form, Application fee, Official transcripts (Marks/Grades), Financial letter of support;

Creative side which humanizes the student beyond a set of numbers and certificates; A problem for Indian students because of little experience with creative/professional writing.
Questions?
TIPS

Register To Get Free Copies Of Seminar Materials
- To register, simply Google “IUCEE Rao Advisors”
TIPS

Register To Get Free Copies Of Seminar Materials

- Seminar materials are free to students registered for this program, but registration is required.
TIPS

Register To Get Free Copies Of Seminar Materials

- Once we receive your email, we will send a link to a .pdf version of this document in our cloud. This may be downloaded.
Register To Get Free Copies Of Seminar Materials

- Remember: All material is copyrighted. Please do not share this document or its contents with anyone outside of the seminar program.

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For more information about our program, please contact: Mr. Sridhar Nori, IUCEE at sridhar18@gmail.com.

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TIPS

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