ROSEMOUNTS INSTITUTE

WELL-BEING › SKILLS › CAREERS

The Rosemounts Career and University Guide 2027

For students, parents and counsellors · Grades 9 to 12

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Part 1. Start here

1. How to use this guide

This guide is for three readers, and each should start in a different place.

If you're a student, start with Part 2. It helps you work out what you care about, what you enjoy and how you like to work. Then use Part 3 to explore fields that fit, and come back to the rest when you need it: the admissions sections in Grade 11 and 12, the profile-building section any time from Grade 9.

If you're a parent, read this part first, then Part 10 (for parents). The most useful thing in this guide for you is probably not a table of exams. It's the idea that your child's choice should start from who they are, and that you can help them find that out without deciding for them.

If you're a counsellor or teacher, the whole guide is your reference, and Part 11 gives you session plans built on it.

Some parts of this guide go out of date quickly: exam dates, visa rules, fees. Those are marked with the date they were checked, and Rosemounts reviews them every month. Everything else, the way of thinking about a career, changes slowly.

One promise runs through every page. Nothing here predicts a rank, a job or a salary. The guide tells you which doors exist and how they open. Which one your child walks through is a different question.

2. How Rosemounts thinks about careers

Well-being first. Skills second. Career third. In that order. Always.

That order isn't a slogan. A teenager who is exhausted, anxious or being pushed into a subject they dread will make a worse career choice than one who feels settled, however good the information in front of them. So the first question is how a student is doing, not what they'll become.

The second idea is that a career is chosen by a person, not by a marksheet. Marks show what a student has done so far. They say little about what will keep them interested at 25, or what kind of work will wear them out. The question underneath every choice in this guide is the same: **who is this student?**

The third idea is that careers are lattices, not ladders. Very few people climb one ladder from Grade 11 to retirement. Most move sideways, combine fields, change direction after a degree or a first job. A good first choice keeps several doors open and closes the ones the student is sure about. It doesn't have to be perfect.

The Gardener's Way™. A carpenter decides the shape of the table before cutting the wood. A gardener knows what the plant needs, gives it the right soil and light, and lets it grow into what it is. Rosemounts works like the gardener: we help a student understand their own nature and give them good conditions, rather than cutting them to fit a career someone else chose.

The AAA Framework© is how that turns into action:

- **Awareness:** know your values, interests, personality and skills.
- **Acceptance:** understand your own combination without comparing it with anyone else's.
- **Action:** test what you've learnt through small, real experiences: a project, an internship, a conversation with someone in the field.

3. What the research says, in plain English

Rosemounts reviewed the research on career success in 2026 and checked each finding against the original studies. Here is what holds up, and what doesn't. Where a number appears, it's from a published review of many studies.

Career success has two halves, and they're only loosely connected. There's the success other people can see (pay, title, promotion) and the success a person feels (satisfaction, meaning). The research shows the two are only weakly related (Ng and colleagues, 2005). A choice made only for the visible half can leave the other half empty.

Interest fit matters, mostly for performance. People whose work matches their interests tend to perform better (Nye and colleagues, 2017). They are also a little more satisfied, though less than most people assume: a good manager, fair treatment and good colleagues matter a lot for satisfaction too (Hoff and colleagues, 2020). Interests are a good place to start, not the whole answer.

Family background doesn't decide the outcome on its own. Large studies that followed students for decades found that most of the effect of family background works through the people around a student and the goals they set, not directly. That's why a good teacher, mentor or counsellor can change the picture: they act on the very thing that carries the effect.

Chance plays a large part. In surveys, about two-thirds of adults say their career was shaped by an unplanned event: a person they met, a job that came up. Planning still matters. But a plan that leaves room for the unexpected works better than one that treats a single path as fixed.

Support from a counsellor is the strongest single ingredient. When researchers combined studies of career guidance programmes, the strongest effect came from support from a counsellor (Whiston and colleagues, 2017). Those studies measured how clear and confident students felt about their decisions, not their later jobs, and we say that plainly. Around five sessions seemed to work best, though that finding is tentative.

Three popular ideas didn't survive the evidence.

- **The 10,000-hour rule.** In professional work, the amount of deliberate practice explains less than 1% of the difference in performance between people (Macnamara and colleagues, 2014). Practice matters, but hours alone don't make the expert.
- **"Grit" as something new.** Measured grit turns out to be almost the same thing as conscientiousness, a well-known personality trait (Credé and colleagues, 2017). The part that still matters is perseverance: keeping going at something hard.
- **"Growth mindset" as a cure-all.** Teaching a growth mindset has small effects on average, and they're not universal. It's worth knowing about, not worth building a career plan around.

What this means for you. Start from the student's interests and values. Look at the whole person, not one score. Expect change and plan for it. And talk it through with someone trained to help, because that conversation is where most of the benefit comes from.

Part 2. Know yourself

4. The four things worth knowing about yourself

A good career decision draws on four kinds of self-knowledge. Each tells you something different, and none is enough on its own.

Values: what matters to you

Values are the things you care about most: helping others, independence, security, achievement, adventure, tradition, fairness. When work clashes with your values, it wears you down, however well it pays. When it fits, ordinary days feel worth it.

- **What it tells you:** the kind of purpose your work needs to have.
- **What it doesn't tell you:** which job to do. A person who values helping others could be a doctor, a teacher, an engineer building water systems or a lawyer.
- **How Rosemounts measures it:** the Portrait Values Questionnaire, based on Shalom Schwartz's model of values, used in research around the world.

Interests: what you enjoy doing

Interests are the activities that hold your attention without effort. A widely used model, often called RIASEC, groups them into six types:

Type	Enjoys	For example
Realistic	Working with things, tools, machines, the outdoors	Building, repairing, fieldwork
Investigative	Ideas, puzzles, research, understanding how things work	Science, analysis, diagnosis
Artistic	Creating, expressing, designing	Writing, design, music, film
Social	Helping, teaching, caring for people	Teaching, counselling, health care
Enterprising	Leading, persuading, starting things	Business, law, politics, sales
Conventional	Organising, detail, systems, accuracy	Accounts, data, administration

Most people are a mix. Your top two or three types, read together, are more useful than any one alone.

- **What it tells you:** the kinds of tasks that will keep you engaged.
- **What it doesn't tell you:** whether you'll be good at them yet, or whether you'll enjoy the setting the work happens in.

Personality: how you naturally work

Personality is your usual way of thinking, feeling and acting: whether you recharge alone or with people, prefer structure or freedom, stay calm under pressure or feel it strongly. It doesn't make anyone better or worse suited to life. It does make some work environments easier and others harder.

A useful finding from the research: the same trait can help in one job and hurt in another. Being very agreeable, for instance, helps in caring work and can be a disadvantage in highly competitive roles. So personality is about fit, not about good and bad traits.

- **What it tells you:** the kind of environment where you'll do your best work, and where you'll need to stretch.
- **What it doesn't tell you:** a fixed limit. People grow, and many skills can be learnt.
- **How Rosemounts measures it:** PAA™, Rosemounts' own personality assessment, built for Indian students.

Skills: what you can do, and can learn

Some skills last a whole working life and move with you from job to job. Rosemounts groups them under **DAT+M™**:

- **Durable** skills: thinking clearly, communicating, judging what's right.
- **Adaptability:** coping with change, staying curious, learning new things quickly.
- **Transferable** skills: working in a team, organising a project, using digital tools well.
- **Metacognition:** knowing how you learn, noticing when you're stuck, and changing your approach.

Unlike personality, these are mostly teachable. That makes them the part of the picture you can do the most about.

- **What it tells you:** your current strengths, and what to practise next.
- **What it doesn't tell you:** your ceiling. A low score today is a starting point.

Putting the four together

The four pieces are most useful together, and the most interesting moments come when they seem to disagree. A student with strong Social interests but a quiet, reserved personality isn't confused. They may be suited to helping people one to one, or through research and writing, rather than in front of a crowd. That kind of insight is why Rosemounts combines all four in the **VIP+™ Career and Life Design Program** (Values, Interests, Personality and Skills), and why the results are always talked through with a counsellor rather than handed over as a printout.

The assessment tells you where to look. The conversation is where the work actually happens.

5. From results to a shortlist

Whether or not you've taken an assessment, you can build a shortlist the same way.

Step 1. Write down what you know. Your top three values. Your top two or three interest types. Two or three words for how you like to work. Your strongest and weakest skills. If you haven't done an assessment, write what you honestly think, and ask a parent and a teacher what they'd write about you.

Step 2. Compare the three views. Where you, your family and your teachers agree, you've found something solid. Where you disagree, talk about it: a parent who sees you as "shy" and a teacher who sees you leading a group project may both be right, in different settings.

Step 3. Look through the three lenses in Part 3. Pick three to five Career Clusters© that fit what you found, and read their pages. Note any area you'd happily spend years going deep in (your T-shape Career™) and any two strengths that might combine (a Career Fusion™). Strike out anything that clashes with something you're sure about (a value, a subject you can't stand, a kind of environment that drains you).

Step 4. Test before you decide. For each one left, do one small real thing in the next two months: try the "Try it now" ideas on its page, talk to someone who works in the field, do a short online work experience. What you feel while doing it is better evidence than anything you imagine.

Step 5. Check the doors. Only now look at the subjects, exams and colleges each option needs (Parts 4 and 5). This keeps the choice starting from who you are, rather than from whichever exam is closest.

A worked example (an invented student)

This is a made-up student, built to show how the pieces fit. Any resemblance to a real student is coincidence.

Aarav is in Grade 10. His top values are fairness and helping others, with a strong pull towards adventure. His interests are mainly Social and Investigative: he likes understanding why people do things, and he likes helping. His personality profile shows he is warm and works best in a team, and that he feels pressure strongly when things are uncertain. His skills are strongest in writing and analysis, weaker in speaking up in large groups.

His parents had assumed medicine, because he does well in Biology. The counsellor reads the four pieces together through the three lenses in Part 3. Through the Career Clusters© lens, three families stand out: Psychology and Human Behaviour, Health and Well-being, and Social Impact. Medicine stays on the list, but as one option among several rather than the only one. Through the Career Fusion™ lens, his Biology and his writing could meet in health communication or public-health research. That's a guess from his profile, not a result, so it goes on the list of things to test. The T-shape Career™ lens can wait: in Grade 10, choosing one deep specialism would be too early.

For his "test before you decide" step, Aarav volunteers at a health camp, interviews a school counsellor, and does a short online work experience in public health. He also starts practising speaking in small groups first, because every option on his list needs it.

He hasn't decided yet. He's in Grade 10, and he doesn't need to. What he has is a short list built on who he is, and a plan for the next six months.

Part 3. Know your options: three lenses and the 25 Career Clusters©

6. Three ways to look at your options

A long list of careers is hard to use on its own. Rosemounts looks at a student's options through three lenses, and each one asks a different question. They aren't tests, and none of them tells you what to do. They help you find options you hadn't thought of, and check the ones you have.

T-shape Career™: what you could go deep in

Picture a capital T. The flat top is your breadth: the things you're good at and curious about, such as writing, maths, working with people or making things with your hands. The long stem is depth, one area you know well and keep getting better at. Most working lives need both. Depth is usually what an employer hires you for. Breadth helps when your field changes, as most fields do.

The T is built from the top down. Your values and curiosity come first, and the depth grows out of them. So the useful question is which of the things you already enjoy you'd happily spend years getting better at, and what would prove it.

Career Clusters©: the family of work that fits

A Career Cluster© is a family of jobs that use the same interests and ways of thinking. You don't have to pick one job title at 15. You look for the family where several jobs would suit you, and keep all of them open for now. Sections 7 to 9 describe the 25 Career Clusters©.

Career Fusion™: a combination of your own

Some students have two strengths that don't usually sit together: Biology and design, say, or music and physics. Career Fusion™ looks for work that uses both at once, such as designing medical devices, or acoustics and sound engineering. A student who brings both often stands out, because few people do.

A Career Fusion™ is a guess built from what you know about yourself, not a test result. Treat it as an idea to try, and look for what would show it's wrong. Many students don't have a clear Career Fusion™ yet, and that's fine.

Which lens matters most, and when

In Grades 9 and 10, the Career Clusters© lens does most of the work. Finding the right family is enough at this stage, and choosing one deep specialism this early can close doors you'll want later. By Grades 11 and 12, the T-shape Career™ lens matters more, because you're close enough to compare real depths by doing real work in them. A Career Fusion™ can show up at any age. When one does, test it.

For each option on your shortlist, ask all three questions. Could I go deep in this? Which family does it belong to? Does it use two of my strengths together? An option that holds up under all three is worth a serious look. One that holds up under only one still deserves a test before you rule it out.

7. How the Career Clusters© work

There are thousands of job titles, and new ones appear every year. Listing them alphabetically doesn't help a student choose. So Rosemounts groups careers into 25 **Career Clusters©**: families of work that share the same kinds of interests, skills and ways of thinking.

Grouping careers this way shows how one set of strengths can lead to many places. A student who enjoys design thinking could end up in architecture, product design, marketing or user-experience work. A student who cares about communities could work in policy, social enterprise or education. The Career Cluster© is a starting point for exploring, not a final answer.

Each page in this part has the same sections:

- **What the work is like:** in plain words.
- **You might enjoy this if:** the interests and habits that tend to fit.
- **Interest types:** the RIASEC letters that fit best.
- **First degrees in India:** common undergraduate options.
- **How you get in:** the main entrance routes. Part 5 has the details and dates.
- **Grade 11–12 subjects that keep it open:** the safest choices. Always check the specific course.
- **Try it now:** small things a school student can do this term.
- **Worth knowing:** one honest thing families often don't hear.

This guide doesn't give salary figures. Pay varies hugely by college, city, employer and year, and no guide can tell a student what they will earn. What it can tell you is what the work is like and how to get in.

8. The index

#	Career Cluster©	Interest types	Typical first degrees
1	AI, Data and Digital Technologies	I, R, C	B.Tech (Computer Science, AI, Data Science), BCA, B.Sc
2	Engineering and Manufacturing	R, I, C	B.Tech / B.E.
3	Space, Astronomy and Physics	I, R	B.Sc Physics, B.Tech Aerospace, BS-MS
4	Chemistry, Materials and Pharmacy	I, R, C	B.Sc Chemistry, B.Tech Chemical, B.Pharm
5	Biology, Medicine and Life Sciences	I, S, R	MBBS, BDS, B.Sc Life Sciences, Biotechnology
6	Health, Well-being and Allied Health	S, I	B.Sc Nursing, BPT, Nutrition, Public Health
7	Psychology and Human Behaviour	S, I, A	BA / B.Sc Psychology
8	Education and Learning Design	S, A, I	BA, B.Sc, Integrated B.Ed, B.El.Ed
9	Business, Finance and Entrepreneurship	E, C, I	BBA, B.Com, BMS, IPM, CA route
10	Economics, Policy and Development	I, E, S	BA / B.Sc Economics
11	Law and Justice	I, E, S	BA LL.B, BBA LL.B (five-year)
12	International Relations and Global Affairs	I, S, E	BA Political Science, IR, Liberal Arts
13	Arts, Culture and Performance	A, S, E	BFA, BPA, BA Music / Dance / Theatre

#	Career Cluster©	Interest types	Typical first degrees
14	Design and Architecture	A, I, R	B.Des, B.Arch, B.Plan
15	Media, Communication and Storytelling	A, E, S	BA Journalism / Mass Communication
16	Languages, Literature and Culture	A, S, I	BA English, Languages, Linguistics
17	Hospitality, Tourism and Events	E, S, A	B.Sc Hospitality, BHM
18	Sports, Fitness and Performance	R, S, E	BPES, B.Sc Sports Science
19	Social Impact and Community Development	S, E, I	BA Sociology, BSW
20	Environment, Agriculture and Food	I, R, S	B.Sc Agriculture, Environmental Science, Food Technology
21	Defence, Security and Emergency Services	R, E, I	NDA, B.Sc / B.Tech with defence entry later
22	Energy, Climate and Sustainability	I, R, E	B.Tech (Electrical, Energy), B.Sc Environmental Science
23	Creative Business and Innovation	A, E, I	BBA, B.Des, Liberal Arts
24	Government and Public Administration	E, I, S	Any degree, then civil services
25	Creative Technology and Digital Arts	A, I, R	B.Des (Interaction, Games), B.Sc Animation, BCA

9. The 25 Career Clusters©, one by one

1. AI, Data and Digital Technologies

What the work is like. Building the software, systems and data tools that run almost every organisation now: apps, websites, analytics, security, machine learning. Much of the day is spent solving problems at a screen, often in a team, with deadlines around launches.

You might enjoy this if you like puzzles that have a right answer, enjoy making something work, and don't mind being stuck for a while before it clicks.

Interest types: Investigative, Realistic, Conventional.

First degrees in India: B.Tech or B.E. in Computer Science, AI, Data Science or IT; BCA; B.Sc Computer Science, Statistics or Data Science.

How you get in: JEE Main for NITs and many state and private colleges; JEE Advanced for IITs; state engineering entrance tests; university and private-college tests; CUET for B.Sc courses at central universities.

Grade 11–12 subjects that keep it open: Physics, Chemistry and Mathematics keeps every engineering route open. Mathematics is needed for almost every computing degree. Computer Science helps but isn't required.

Try it now: finish a free beginner coding course and build one small thing that works; analyse a public dataset (cricket scores, rainfall, your school's results) and present what you found.

Worth knowing: this field changes faster than any other in this guide. The specific tools a student learns at 17 will be out of date by 25. What lasts is the habit of learning new ones, and strong mathematics.

2. Engineering and Manufacturing

What the work is like. Designing, building and improving machines, structures, vehicles, electronics and production systems. Engineers spend time on calculation and design, and also on site, in labs and on factory floors, solving problems that are physical and real.

You might enjoy this if you like knowing how things work, enjoy taking things apart, and get satisfaction from a design that holds up in the real world.

Interest types: Realistic, Investigative, Conventional.

First degrees in India: B.Tech or B.E. in Mechanical, Civil, Electrical, Electronics, Chemical, Mechatronics, Robotics, Aerospace and other branches.

How you get in: JEE Main (NITs, IIITs and many other colleges); JEE Advanced (IITs); state engineering entrance tests; private university tests.

Grade 11–12 subjects that keep it open: Physics and Mathematics are required for JEE Main; IITs also need Chemistry. Taking all three keeps every route open.

Try it now: join a robotics or science club, or enter a competition; take something broken apart at home (with permission) and work out why it failed.

Worth knowing: the branch matters as much as the college. Ask what each branch actually involves day to day before choosing a famous college for a branch you have no interest in. Grade 12 marks also count: NIT and IIT seats need 75% in Grade 12 (65% for SC/ST) or a top-20-percentile board result.

3. Space, Astronomy and Physics

What the work is like. Research into how the universe works, and engineering for satellites, rockets and space missions. Much of it is long, patient work with mathematics, data and computers, often in research institutes or space agencies.

You might enjoy this if you keep asking "why?", enjoy mathematics for its own sake, and are happy to study for a long time before your work feels finished.

Interest types: Investigative, Realistic.

First degrees in India: B.Sc Physics; integrated BS-MS programmes at research institutes such as the IISERs; B.Tech in Aerospace or Engineering Physics.

How you get in: the IISERs run their own aptitude test; B.Sc through CUET or university tests; B.Tech through JEE.

Grade 11–12 subjects that keep it open: Physics and Mathematics are essential; Chemistry keeps engineering and the IITs open.

Try it now: keep a night-sky logbook for a month; read about one current ISRO mission and explain it to your family in five minutes.

Worth knowing: most research careers in this field need a master's degree and usually a PhD. That's a long road, often well into one's late twenties, and families should plan for it from the start.

4. Chemistry, Materials and Pharmacy

What the work is like. Working out how substances behave and creating new ones: medicines, materials, fuels, food products, cleaner industrial processes. Work happens in labs, factories and quality-control departments, with careful measurement and safety rules.

You might enjoy this if you enjoy experiments, notice patterns, and are patient with detail and repetition.

Interest types: Investigative, Realistic, Conventional.

First degrees in India: B.Sc Chemistry; B.Tech Chemical Engineering; B.Pharm; B.Sc in Materials Science or Food Technology.

How you get in: B.Pharm through state entrance tests and university tests; B.Tech through JEE; B.Sc through CUET and university tests.

Grade 11–12 subjects that keep it open: Chemistry is essential. Physics with Mathematics or Biology covers most courses; B.Pharm accepts either combination at most colleges.

Try it now: do a safe home experiment that shows a chemical change and write up what happened; research how one medicine you've heard of was discovered.

Worth knowing: pharmacy, chemistry and chemical engineering sound alike but lead to very different daily work. Read about all three before choosing.

5. Biology, Medicine and Life Sciences

What the work is like. Diagnosing and treating illness, or studying living things: in hospitals, clinics, research labs and biotechnology companies. Clinical work involves people at their most worried, long hours and constant decisions. Research work is slower, more methodical and lab-based.

You might enjoy this if you find living systems fascinating, care about people's health, and can stay steady under pressure.

Interest types: Investigative, Social, Realistic.

First degrees in India: MBBS, BDS, BAMS, BHMS and other AYUSH degrees; B.Sc in Life Sciences, Biotechnology, Microbiology or Zoology; B.Tech Biotechnology.

How you get in: NEET-UG for MBBS, BDS and AYUSH courses; CUET and university tests for B.Sc; JEE for some B.Tech Biotechnology courses.

Grade 11–12 subjects that keep it open: Physics, Chemistry, Biology and English are required for NEET. Adding Mathematics keeps engineering open too, at the cost of a heavier two years.

Try it now: volunteer at a health camp or a clinic's reception for a few days; read the life story of a doctor or scientist and note what their ordinary days were like.

Worth knowing: becoming a practising specialist doctor in India usually takes MBBS (about five and a half years including internship) plus a postgraduate degree, so well over ten years after Grade 12. Medicine is one option within this Career Cluster©, not the only one. Studying MBBS abroad has strict rules for practising in India later (see Part 6).

6. Health, Well-being and Allied Health

What the work is like. Keeping people healthy and helping them recover, in roles other than doctor: nursing, physiotherapy, nutrition, public health, occupational therapy, lab technology. Most roles are hands-on and involve a lot of time with patients.

You might enjoy this if you like caring for people practically, enjoy biology, and want to see the difference your work makes.

Interest types: Social, Investigative.

First degrees in India: B.Sc Nursing; BPT (physiotherapy); B.Sc Nutrition and Dietetics; B.Sc in Medical Lab Technology, Radiology or Optometry; BOT (occupational therapy).

How you get in: varies by course and state: NEET-UG for some nursing seats, state and university entrance tests, CUET for some programmes. Ask each college which test it uses.

Grade 11–12 subjects that keep it open: Physics, Chemistry, Biology and English. For B.Sc Nursing, the Indian Nursing Council requires PCB and English with at least 45% in PCB (40% for SC, ST and OBC).

Try it now: shadow a nurse or physiotherapist for a day if a local hospital allows it; keep a 30-day habit log for sleep, food or exercise and note what changed.

Worth knowing: many of these professions are short of trained people, and they offer real careers in their own right. They are not "backup" choices for students who missed MBBS.

7. Psychology and Human Behaviour

What the work is like. Understanding how people think, feel and behave, and helping them. Roles include counselling, clinical psychology, school psychology, research, and work in organisations, user research and policy. Much of it is listening closely and thinking carefully about what you hear.

You might enjoy this if you're curious about why people do what they do, a good listener, and comfortable with other people's strong feelings.

Interest types: Social, Investigative, Artistic.

First degrees in India: BA or B.Sc Psychology (Honours).

How you get in: CUET for central universities including Delhi University; university and private-college tests.

Grade 11–12 subjects that keep it open: any stream. Psychology, Biology or Mathematics (for statistics) all help.

Try it now: interview three people about how they handle stress and look for patterns; read an introductory psychology book written for general readers.

Worth knowing: to practise as a psychologist or counsellor, a bachelor's degree is not enough. A master's is needed, and clinical psychology in India requires a further licensed qualification. Plan for five to seven years of study.

8. Education and Learning Design

What the work is like. Teaching, and designing how people learn: in schools, colleges, training organisations, education companies and NGOs. Good teaching is part performance, part planning, part patience.

You might enjoy this if you enjoy explaining things, notice how others learn, and are patient when someone doesn't understand the first time.

Interest types: Social, Artistic, Investigative.

First degrees in India: a degree in a subject you'd like to teach (BA, B.Sc, B.Com), followed by a B.Ed; or an integrated teacher-education programme such as the four-year ITEP or B.El.Ed.

How you get in: integrated programmes have their own entrance tests (the national ITEP uses an NTA test); subject degrees through CUET and university tests.

Grade 11–12 subjects that keep it open: any stream; choose the subjects you'd most like to teach.

Try it now: plan and teach a ten-minute lesson to a younger sibling or class and ask for honest feedback; help run a study group.

Worth knowing: teaching in a school requires a recognised teacher-education qualification. Check that any B.Ed or integrated programme is approved by the NCTE before enrolling.

9. Business, Finance and Entrepreneurship

What the work is like. Running organisations, managing money and starting new ventures: in companies, banks, consulting firms, start-ups and family businesses. It involves a lot of people, negotiation, numbers and decisions made without complete information.

You might enjoy this if you see problems as opportunities, like persuading people, and are comfortable with numbers and risk.

Interest types: Enterprising, Conventional, Investigative.

First degrees in India: BBA, BMS, B.Com, BA Economics; five-year Integrated Programmes in Management (IPM) at some IIMs; the Chartered Accountancy (CA) route, which can start straight after Grade 12.

How you get in: CUET for central universities; IPMAT for IIM Indore's IPM (other IIMs run their own tests); university and private tests; ICAI's CA Foundation exam for CA.

Grade 11–12 subjects that keep it open: Mathematics or Applied Mathematics. Several sought-after courses, including B.Com (Honours) at Delhi University, now need a Maths paper in CUET.

Try it now: run a small stall or online sale for a cause and keep proper accounts; pitch a solution to an everyday problem in three minutes.

Worth knowing: a BBA is sometimes chosen because "it keeps options open" when nobody has asked what the student enjoys. It's the right degree for some students. For others, a broad subject degree in Economics or Mathematics, followed by an MBA later, keeps more doors open.

10. Economics, Policy and Development

What the work is like. Using data and reasoning to understand how economies and societies work, and to design better policy: in government, research institutes, banks, international organisations and NGOs. A lot of reading, analysis and writing.

You might enjoy this if you like understanding why things happen, enjoy arguing a case with evidence, and care about how decisions affect people.

Interest types: Investigative, Enterprising, Social.

First degrees in India: BA or B.Sc Economics (Honours); BA in Public Policy or Development Studies; liberal arts degrees with an economics major.

How you get in: CUET for central universities; private liberal-arts universities run their own applications and tests.

Grade 11–12 subjects that keep it open: Mathematics is the single most useful subject. Economics (Honours) and the Bachelor of Business Economics at Delhi University need a Maths paper in CUET.

Try it now: compare how two Indian states handle one problem (school dropouts, water) and write a one-page note; follow the Union Budget and explain one decision to your family.

Worth knowing: economics at university is much more mathematical than school economics. Students who dislike mathematics should look at the course syllabus before choosing it.

11. Law and Justice

What the work is like. Advising clients, drafting agreements, arguing cases, and working on rights and regulation: in courts, law firms, companies, government and NGOs. Heavy reading, precise writing and, in many roles, conflict and long hours.

You might enjoy this if you enjoy debating, read closely, care about fairness, and stay calm when someone pushes back hard.

Interest types: Investigative, Enterprising, Social.

First degrees in India: five-year integrated BA LL.B, BBA LL.B or B.Com LL.B; or a three-year LL.B after any first degree.

How you get in: CLAT for the National Law Universities; AILET for NLU Delhi; university and private tests such as SLAT; for the three-year LL.B, university tests after graduation.

Grade 11–12 subjects that keep it open: any stream. Strong English and reading habits matter more than any one subject.

Try it now: join a debate society or mock parliament; sit in the public gallery of a district court for a morning, if your family can arrange it, and note what you see.

Worth knowing: law is a broad field. Litigation, corporate work, policy and human rights feel very different day to day. CLAT has no limit on attempts, so a planned second try is possible.

12. International Relations and Global Affairs

What the work is like. Working on issues that cross borders: diplomacy, trade, migration, climate, security and development. Roles exist in government, international organisations, think tanks, NGOs and companies working abroad.

You might enjoy this if you follow world news, enjoy other cultures and languages, and like understanding why countries act as they do.

Interest types: Investigative, Social, Enterprising.

First degrees in India: BA Political Science; BA in International Relations or Global Affairs; liberal arts degrees.

How you get in: CUET for central universities; private universities' own applications. The Indian Foreign Service is entered through the UPSC Civil Services Examination after graduation.

Grade 11–12 subjects that keep it open: any stream; History, Political Science, Economics and a foreign language help.

Try it now: take part in a Model United Nations; follow one international story for a month and write what India's interest in it is.

Worth knowing: there are few entry-level jobs titled "international relations". Most people reach this field through another skill (law, economics, journalism, languages) combined with a global interest.

13. Arts, Culture and Performance

What the work is like. Creating and performing: music, dance, theatre, visual art, curating and cultural heritage. Most artists combine their own creative work with teaching, commissions, production or other income, especially early on.

You might enjoy this if you lose track of time when creating, are willing to practise for years, and can take criticism of something personal.

Interest types: Artistic, Social, Enterprising.

First degrees in India: BFA (fine arts); BPA (performing arts); BA in Music, Dance or Theatre; diplomas from specialist institutions.

How you get in: auditions, portfolios and institution-specific tests; CUET for some central-university programmes.

Grade 11–12 subjects that keep it open: any stream; take Fine Arts, Music or Dance as a subject if your school offers it.

Try it now: put together a portfolio of your best work this term; perform or exhibit at a school or community event.

Worth knowing: talent and practice matter, but so does running your work like a small business. Students who learn some basic money and marketing skills alongside their art tend to cope better.

14. Design and Architecture

What the work is like. Shaping the objects, buildings, spaces and digital products people use. Designers research how people live, sketch and prototype ideas, test them and refine them, usually under deadlines and with a lot of feedback from clients.

You might enjoy this if you notice how things look and work, like sketching or making, and want your ideas to become real things.

Interest types: Artistic, Investigative, Realistic.

First degrees in India: B.Des (product, communication, fashion, interaction and more); B.Arch (five years); B.Plan; B.F.Tech.

How you get in: NID DAT for the National Institutes of Design; UCEED for B.Des at several IITs; NIFT's entrance test; NATA or JEE Main Paper 2 for B.Arch; private design schools' own tests.

Grade 11–12 subjects that keep it open: any stream for most B.Des courses. For B.Arch, Physics and Mathematics are compulsory, and many colleges also expect Chemistry and a minimum percentage: check the Council of Architecture's current rules and each college.

Try it now: redesign one everyday object to make it easier to use, and sketch three versions; start a sketchbook and fill a page a day.

Worth knowing: several design entrance applications close in the autumn of Grade 12, months before the board exams. Design aspirants need to plan their calendar earlier than most.

15. Media, Communication and Storytelling

What the work is like. Finding and telling stories: journalism, film, podcasts, advertising, public relations, content and corporate communication. Fast-moving, deadline-driven and increasingly digital.

You might enjoy this if you write or speak well, are curious about people and events, and care about getting facts right.

Interest types: Artistic, Enterprising, Social.

First degrees in India: BA in Journalism, Mass Communication or Media Studies; BA English; liberal arts degrees.

How you get in: CUET for central universities; university and private-college tests.

Grade 11–12 subjects that keep it open: any stream; strong English (or another language you'd work in) matters most.

Try it now: start a school newsletter or podcast; write and publish three short pieces on a local issue and ask for honest feedback.

Worth knowing: in media, a portfolio of published work often matters more than the name of the degree. Start building one in school.

16. Languages, Literature and Culture

What the work is like. Working with words and cultures: translation, interpreting, editing, publishing, teaching, content and language technology. Accuracy, sensitivity and a love of reading matter more than speed.

You might enjoy this if you read for pleasure, enjoy learning languages, and notice how the same idea sounds different in different words.

Interest types: Artistic, Social, Investigative.

First degrees in India: BA in English, Hindi, Sanskrit or other Indian languages; BA in a foreign language (French, German, Japanese, Spanish and others); BA Linguistics.

How you get in: CUET for central universities; university tests.

Grade 11–12 subjects that keep it open: any stream; keep studying at least one language seriously.

Try it now: translate a short poem or story and compare your version with a published one; start learning a new language with a free app and keep at it for three months.

Worth knowing: language skills combine powerfully with other fields: law, business, tourism, technology. Students often do best treating a language as a second strength, not only a degree.

17. Hospitality, Tourism and Events

What the work is like. Creating good experiences for guests and travellers: hotels, restaurants, airlines, tourism and event management. Long shifts, weekends and festivals are normal, and so is the satisfaction of a guest who leaves happy.

You might enjoy this if you enjoy looking after people, stay gracious under pressure, and like work that isn't done at a desk.

Interest types: Enterprising, Social, Artistic.

First degrees in India: B.Sc in Hospitality and Hotel Administration; BHM; BBA in Tourism or Event Management; culinary arts programmes.

How you get in: NCHM JEE for the Institutes of Hotel Management; private institutes' own tests.

Grade 11–12 subjects that keep it open: any stream; English is usually required.

Try it now: help plan and run a school event from start to finish; spend a few days helping at a family function or a local restaurant and notice what makes it work.

Worth knowing: early years in hospitality often involve hard physical work and modest starting roles. Students who enjoy it usually discover that in internships, which these courses build in.

18. Sports, Fitness and Performance

What the work is like. Playing, coaching, training, treating and managing: athletes, coaches, sports scientists, physiotherapists, fitness professionals and sports managers. The field now relies on data and science as much as talent.

You might enjoy this if you love sport, are disciplined, and enjoy helping others improve.

Interest types: Realistic, Social, Enterprising.

First degrees in India: BPES or B.P.Ed (physical education); B.Sc Sports Science; BPT for sports physiotherapy; BBA in Sports Management.

How you get in: university and institute tests, often including a physical fitness test; NEET or state tests for some physiotherapy seats.

Grade 11–12 subjects that keep it open: any stream; Physical Education as a subject helps, and Biology keeps physiotherapy and sports science open.

Try it now: design a 30-day training plan, follow it and record the results; volunteer to help organise a sports event.

Worth knowing: very few people earn a living as players alone. Most careers in sport are in coaching, science, health and management, and those need a degree and a plan.

19. Social Impact and Community Development

What the work is like. Working to improve lives in communities: NGOs, social enterprises, corporate social responsibility (CSR) teams, community health and education programmes. Fieldwork, relationships and patient problem-solving.

You might enjoy this if you care deeply about an issue, enjoy working with people from different backgrounds, and want to see change happen on the ground.

Interest types: Social, Enterprising, Investigative.

First degrees in India: BA Sociology; BSW (social work); BA in Development Studies; liberal arts degrees.

How you get in: CUET for central universities; university and private tests.

Grade 11–12 subjects that keep it open: any stream.

Try it now: start a small volunteer project in your school or neighbourhood and keep a record of what changed; spend a week volunteering with a local NGO.

Worth knowing: good intentions aren't enough in this field. Organisations value people who can also manage a budget, use data and write well, so build those skills alongside the passion.

20. Environment, Agriculture and Food

What the work is like. Growing food, managing land and water, protecting ecosystems and making food safe and sustainable: in farms, research stations, food companies, government and environmental organisations. A mix of fieldwork, labs and planning.

You might enjoy this if you care about nature, like practical, outdoor work, and want to work on problems that affect everyone.

Interest types: Investigative, Realistic, Social.

First degrees in India: B.Sc Agriculture; B.Sc or B.Tech Food Technology; B.Sc Environmental Science; B.Sc Forestry or Horticulture.

How you get in: CUET for many agricultural universities' seats; state agricultural university tests; university tests.

Grade 11–12 subjects that keep it open: Physics, Chemistry and Biology for most agriculture courses (some accept Mathematics instead of Biology). Environmental Science is open to more streams.

Try it now: run a waste or water audit at home or school and suggest changes; grow something from seed and keep a record.

Worth knowing: agriculture in India is changing fast, with technology, climate science and food processing creating roles that didn't exist a decade ago. It's far wider than farming.

21. Defence, Security and Emergency Services

What the work is like. Protecting people and the country: the armed forces, police, cyber security, disaster response and intelligence work. Discipline, teamwork, physical fitness and readiness for difficult conditions.

You might enjoy this if you're driven by service, like structure and challenge, and stay calm when things go wrong.

Interest types: Realistic, Enterprising, Investigative.

First degrees in India: the National Defence Academy (NDA) after Grade 12, where cadets earn a degree during training; or any degree followed by entry through other defence or police exams.

How you get in: the UPSC NDA and NA exam, held twice a year, followed by Services Selection Board interviews and medical tests.

Grade 11–12 subjects that keep it open: for the Army wing of NDA, any stream. For the Air Force and Naval wings, and the Indian Naval Academy, Physics, Chemistry and Mathematics.

Try it now: join the NCC if your school offers it; build a regular fitness routine and stick to it for three months.

Worth knowing: NDA has strict age limits and physical and medical standards. Check them in Grade 10 or 11, so a student who wants this path doesn't discover a barrier too late.

22. Energy, Climate and Sustainability

What the work is like. Working on clean energy, climate and the shift to more sustainable ways of living and producing: renewable energy projects, energy efficiency, environmental assessment, climate policy and green finance.

You might enjoy this if you care about the climate, enjoy science and engineering, and want your work to have a long-term effect.

Interest types: Investigative, Realistic, Enterprising.

First degrees in India: B.Tech in Electrical, Energy, Environmental or Civil Engineering; B.Sc Environmental Science; Economics or Policy degrees for the policy side.

How you get in: JEE and state tests for engineering; CUET and university tests for science and policy degrees.

Grade 11–12 subjects that keep it open: Physics, Chemistry and Mathematics for engineering routes; Economics and Mathematics for policy routes.

Try it now: measure your family's electricity use for a month and suggest three changes; research one large solar or wind project in India and how it works.

Worth knowing: this Career Cluster© overlaps heavily with engineering, economics and environment. The specialism often comes later, at master's level or in the first job.

23. Creative Business and Innovation

What the work is like. Turning creative ideas into products, services and businesses: brand building, product innovation, start-ups, the business side of media, fashion and entertainment. A mix of imagination and commercial sense.

You might enjoy this if you have lots of ideas, enjoy connecting different fields, and want to see your ideas used by real people.

Interest types: Artistic, Enterprising, Investigative.

First degrees in India: BBA; B.Des in strategic or communication design; liberal arts degrees combining business and design.

How you get in: CUET; design entrance tests; private universities' own applications.

Grade 11–12 subjects that keep it open: any stream; Mathematics or Applied Mathematics keeps more business courses open.

Try it now: run a small innovation challenge with friends to solve a school problem; create a simple product or service and get ten people to try it.

Worth knowing: this is one of the most self-directed fields. Students who start making and selling things in school learn faster than any course can teach them.

24. Government and Public Administration

What the work is like. Running public services and making policy work: the civil services, state administration, municipal bodies, public-sector organisations and governance roles. Responsibility for large numbers of people, and a lot of procedure.

You might enjoy this if you want to serve the public, like understanding how systems work, and are patient with rules and process.

Interest types: Enterprising, Investigative, Social.

First degrees in India: any degree. Many civil servants studied engineering, economics, history, political science or law.

How you get in: the UPSC Civil Services Examination after graduation, and state public service commission exams.

Grade 11–12 subjects that keep it open: any stream.

Try it now: take part in a youth parliament; read a newspaper's editorial page every day for a month and discuss one piece a week at home.

Worth knowing: the civil services exam comes after a degree, so the degree should be chosen for its own sake. Choosing a degree only because "it's good for UPSC" leaves a student with little to fall back on if the exam doesn't work out.

25. Creative Technology and Digital Arts

What the work is like. Where art meets code: animation, game design, visual effects, interactive media, AR and VR, digital art and music technology. Studio and screen work, usually in teams, with long project cycles.

You might enjoy this if you're both creative and technical, enjoy games, film or digital art, and like learning new software.

Interest types: Artistic, Investigative, Realistic.

First degrees in India: B.Des in Interaction or Game Design; B.Sc in Animation and VFX; BCA or B.Tech with a media focus.

How you get in: design entrance tests (NID DAT, UCEED and private schools' tests); university and private institute tests.

Grade 11–12 subjects that keep it open: any stream for most design and animation courses; Mathematics and Computer Science keep the technical routes open.

Try it now: make a short animation, game level or digital artwork with free software; join an online creative challenge and finish it.

Worth knowing: studios hire on portfolios. A student's own projects, finished and shared, often count for more than the course they took.

Part 4. Choosing subjects (Grades 9 to 11)

10. The rules that close doors

Most subject choices can be undone later. A few can't, and they all come down to the same handful of rules. Rosemounts publishes a separate parent guide for each board (CBSE, ICSE and ISC, IB, and Cambridge) with the full detail. Here are the rules every family should know, whatever the board.

1. Maths decides more than any other subject. Engineering, architecture, economics at most good universities, B.Com (Honours) at Delhi University, the Air Force and Navy wings of NDA, and many data and computing degrees all need Mathematics in Grade 12. If there is any chance your child will want one of these, keep the full Mathematics course.

- **CBSE:** in Grade 10, choose Standard Maths over Basic if Maths in Grade 11 is possible. In Grade 11, Mathematics and Applied Mathematics are different subjects: Applied Mathematics works for commerce, economics and CUET in India, but the engineering exams ask for Mathematics, and some UK and Canadian universities don't accept Applied Mathematics where a course needs maths (Edinburgh and Warwick in the UK; Toronto, Waterloo and Alberta in Canada).
- **Other boards:** the same logic applies to the higher-level Maths course on each board. Each board guide gives the exact course names.

2. Engineering and medicine have fixed subject rules.

Route	Grade 12 subjects needed
JEE Main (B.Tech)	Physics and Mathematics, plus Chemistry, Biology, Biotechnology or a technical vocational subject
JEE Advanced (IITs)	Physics, Chemistry and Mathematics
NEET-UG (MBBS, BDS)	Physics, Chemistry, Biology or Biotechnology, and English
B.Arch	Physics and Mathematics compulsory; most colleges also expect Chemistry
NDA (Air Force, Navy)	Physics, Chemistry and Mathematics

Taking Physics, Chemistry and Mathematics with Biology as an extra subject keeps both engineering and medicine open, at the cost of a heavy two years. It's the right choice only for a student who genuinely enjoys all four.

3. CUET follows the subjects studied in Grade 12. Delhi University and other central universities expect CUET papers in subjects the student actually studied. So the Grade 11 combination decides which CUET papers will count, three years before the exam.

4. Streams are a school's timetable, not a board's rule. CBSE and most boards allow cross-stream combinations, such as Physics with Economics or History with Mathematics. Whether your child can take one depends on what the school's timetable can run. Ask before deciding something is impossible.

5. A sixth subject is a safety net. On boards that allow it, an extra subject can replace a failed one and can keep a second route open (Biology for NEET alongside a PCM combination, for instance).

Next step: before Grade 11 subjects are final, pick two or three courses from Part 3 that your child might want, and check that the combination keeps every one of them open.

Part 5. Admissions in India

11. How admission works

Most undergraduate admission in India runs on one of four systems. Knowing which one a course uses tells you what to prepare for and when.

System	Used for	How seats are given
National entrance exam + central counselling	Engineering (JEE, through JoSAA), medicine (NEET, through MCC and states), law (CLAT, through the NLU Consortium), design (NID, UCEED, NIFT), hotel management (NCHM JEE)	Rank in the exam, then online choice-filling over several rounds
CUET + the university's own allocation	Delhi University and most central universities, many state and private universities	CUET score in the right subjects, then the university's portal (Delhi University uses CSAS)
University or institute's own test	Many private universities, IPMAT for IIM Indore, BITSAT for BITS, SLAT for Symbiosis	The institution's test, sometimes with an interview
Whole-application review	Some private liberal-arts universities	Application form, essays, interview and school record, often in rounds from November

Medicine: two sets of seats

NEET-UG seats are filled in two parallel processes. The Medical Counselling Committee (MCC) at mcc.nic.in fills 15% of seats in government colleges (the All India Quota), plus seats at AIIMS, JIPMER, and central and deemed universities. Each state fills the remaining 85% of its government seats and its private-college seats through its own portal, usually for students who meet that state's domicile rules (Careers360). Students should register for both.

Engineering: JoSAA

IIT, NIT, IIIT and other central technical seats are allotted together by the Joint Seat Allocation Authority at josaa.nic.in, using JEE Advanced ranks for IITs and JEE Main ranks for the rest. Grade 12 marks count at this stage: an IIT or NIT seat needs 75% in Grade 12 (65% for SC, ST and PwD), or a place in the board's top 20 percentile. State and private engineering colleges run their own counselling.

12. The main exams and their official websites

Always apply on the official site. Exam bodies never ask for payment through WhatsApp links or third-party portals.

Exam	For	Official website
JEE Main	B.Tech at NITs, IIITs and many others; B.Arch (Paper 2)	jeemain.nta.nic.in
JEE Advanced	IITs	jeeadv.ac.in
NEET-UG	MBBS, BDS, AYUSH, some nursing	neet.nta.nic.in

Exam	For	Official website
CUET-UG	Central, state and many private universities	cuet.nta.nic.in
CLAT	National Law Universities	consortiumofnlus.ac.in
AILET	NLU Delhi	nationallawuniversitydelhi.in
NID DAT	National Institutes of Design	admissions.nid.edu
UCEED	B.Des at several IITs	uceed.iitb.ac.in
NIFT entrance	National Institute of Fashion Technology	exams.nta.nic.in/niftee
NATA	B.Arch	nata.in
NCHM JEE	Institutes of Hotel Management	exams.nta.nic.in/nchm-jee
IPMAT Indore	Integrated Programme in Management, IIM Indore	iimidr.ac.in
NDA and NA	National Defence Academy, Indian Naval Academy	upsc.gov.in
CA Foundation	Chartered Accountancy	icai.org

13. The 2027 admissions calendar

As of 19 November 2026. Rosemounts updates this table every month; check the official site before acting on any date.

When	What	Status
22 Nov 2026	JEE Main Session 1 application closes, 11:50 PM (₹500 late fee until 26 Nov)	Open
24 Nov 2026	NIFT application closes (late fee until 29 Nov); exam 10 Jan 2027	Open, date extended
30 Nov 2026	NID DAT application closes; Prelims 20 Dec	Open
6 Dec 2026	CLAT 2027 exam	Registration closed
13 Dec 2026	AILET 2027 exam	Registration closed
2 to 22 Dec 2026	NDA and NA (I) 2027 applications, for an exam on 11 April 2027	Expected, per UPSC's calendar
13 Jan 2027	UCAS deadline for most UK courses	Open
17 Jan 2027	UCEED exam	Registration closed
20 to 28 Jan 2027	JEE Main Session 1 exams (20, 21, 22, 23, 24 and 28 January)	Confirmed by NTA
2 to 7 Apr 2027	JEE Main Session 2 exams; applications 5 Jan to 3 Feb 2027	Scheduled by NTA
24 Apr 2027	IPMAT Indore exam	Registration not yet open
Early 2027	NEET-UG and CUET-UG notifications	Not yet announced

Private universities run their own rounds from November onwards, and early rounds often carry the best scholarship consideration. Check each university you're considering this month.

14. Choosing a college: start with official lists

Rosemounts doesn't rank colleges. Where this guide names any, they come from the government's National Institutional Ranking Framework (NIRF), with the year stated. The latest edition published is **India Rankings 2025** (nirfindia.org).

How to read NIRF. It scores institutions on teaching, research, graduate outcomes, reach and perception. It's a useful starting point and a poor finishing point. It ranks whole institutions, not the specific course your child wants. Several top-ranked medical and management institutions mainly teach postgraduates. And a college at rank 40 with an excellent department in your child's subject can be a better choice than a famous name with a weak one.

NIRF 2025: top ten in categories that matter for undergraduates

Rank	Engineering	Medical	Law
1	IIT Madras	AIIMS Delhi	NLSIU Bengaluru
2	IIT Delhi	PGIMER Chandigarh	NLU Delhi
3	IIT Bombay	CMC Vellore	NALSAR Hyderabad
4	IIT Kanpur	JIPMER Puducherry	WBNUJS Kolkata
5	IIT Kharagpur	SGPGIMS Lucknow	GNLU Gandhinagar
6	IIT Roorkee	Banaras Hindu University	IIT Kharagpur
7	IIT Hyderabad	NIMHANS Bengaluru	Symbiosis Law School, Pune
8	IIT Guwahati	King George's Medical University, Lucknow	Jamia Millia Islamia
9	NIT Tiruchirappalli	Amrita Vishwa Vidyapeetham	Aligarh Muslim University
10	IIT (BHU) Varanasi	Kasturba Medical College, Manipal	Siksha 'O' Anusandhan

Rank	Universities	Colleges	Architecture and Planning	Pharmacy
1	IISc Bengaluru	Hindu College, Delhi	IIT Roorkee	Jamia Hamdard
2	JNU	Miranda House	NIT Calicut	BITS Pilani
3	Manipal Academy of Higher Education	Hans Raj College	IIT Kharagpur	Panjab University
4	Jamia Millia Islamia	Kirori Mal College	IIEST Shibpur	JSS College of Pharmacy, Ooty
5	University of Delhi	St. Stephen's College	Jamia Millia Islamia	NIPER Hyderabad
6	Banaras Hindu University	RKM Vivekananda Centenary College, Kolkata	CEPT University	Institute of Chemical Technology, Mumbai
7	BITS Pilani	Atma Ram Sanatan Dharm College	NIT Rourkela	JSS College of Pharmacy, Mysuru
8	Amrita Vishwa Vidyapeetham	St. Xavier's College, Kolkata	SPA New Delhi	Manipal College of Pharmaceutical Sciences

Rank	Universities	Colleges	Architecture and Planning	Pharmacy
9	Jadavpur University	PSGR Krishnammal College for Women	NIT Tiruchirappalli	NIPER Mohali
10	Aligarh Muslim University	PSG College of Arts and Science	VNIT Nagpur	SRM Institute of Science and Technology

Source: NIRF India Rankings 2025, Ministry of Education. The full lists run to 100 or more institutions in most categories.

Six checks before you pay any fee

1. **Is the university real?** The UGC publishes a list of fake universities. It had 32 names in February 2026, 12 of them in Delhi (Careers360). Degrees from these institutions are not valid.
2. **Is the course approved by its regulator?** AICTE for engineering and management, NMC for medicine, the Indian Nursing Council for nursing, the Bar Council of India for law, the Council of Architecture for B.Arch, the Pharmacy Council of India for pharmacy, and the NCTE for teacher education.
3. **What do graduates actually do?** Ask for the last two years' outcomes for your child's course, not the college's best salary.
4. **Who teaches?** Look at the department's faculty list: how many are full-time, and what they have published or built.
5. **What does it cost in total?** Tuition for every year, hostel, food, travel and exam fees, in rupees.
6. **How does the four-year degree work there?** Most universities now offer a four-year honours degree with exits after each year. Ask what the fourth year involves and who qualifies for the research track.

Part 6. Studying abroad

15. Decide why before you decide where

Studying abroad is a big decision with three parts: the education, the experience of living in another country, and what comes after. Families often focus on the third, the hope of work abroad, and that is also the part governments change most often. Decide what your child wants from the experience, then check which countries offer it under today's rules.

We cover 17 destinations, each with a full chapter, in three companion guides:

- *The Rosemounts Europe Study Guide 2027*: the UK, Ireland, Germany, France, the Netherlands, Italy, Spain and Sweden.
- *The Rosemounts West Study Guide 2027*: the USA, Canada, Australia and New Zealand.
- *The Rosemounts Asia Study Guide 2027*: Singapore, Japan, South Korea, Hong Kong and the UAE.

Every chapter has the same sections: what it costs, how an Indian student gets in after Class 12 and for a master's, the 2027 dates, the visa, what happens after graduating, the universities in the QS World University Rankings 2027, and one point families tend to miss. The three tables below are the short version, one row for each destination, so you can compare all 17 before opening the guide you need.

Checked between 15 and 19 November 2026. Rupee figures use the mid-market rates of 18 and 19 November 2026 and are a sense of size, not a quote. Every figure comes from a government or university page listed in the guide that covers the country. These rules change often, so check the official page again before you apply or pay.

16. Seventeen destinations at a glance

Destination	Guide	Bachelor's taught in English?	Tuition a year (one example)	Stay after graduating
UK	Europe	Yes	£25,950 to £30,700 at Loughborough, about ₹32 to 38 lakh	18 months for applications from 1 January 2027; longer at some universities, once they're named
Ireland	Europe	Yes	€23,250 at Trinity College Dublin (Computer Science and Linguistics, 2027/28), about ₹24 lakh	12 months after an honours bachelor's; up to 24 after a master's
Germany	Europe	Mostly in German	None at most public universities; TUM and Baden-Württemberg charge non-EU students	Up to 18 months to look for work
France	Europe	Mostly in French	€2,902 for a bachelor's at a public university, about ₹3 lakh	Up to 24 months for Indian graduates
Netherlands	Europe	Often	€13,400 to €32,000 at Maastricht for 2027/28, about ₹14 to 33 lakh	One year
Italy	Europe	Some	Public universities charge by family income	Up to 12 months to look for work

Destination	Guide	Bachelor's taught in English?	Tuition a year (one example)	Stay after graduating
Spain	Europe	Mostly in Spanish	Set by each regional government	24 months to look for work
Sweden	Europe	Few	SEK 80,000 to 320,000, about ₹7.4 to 30 lakh	Up to one year to look for work
USA	West	Yes	US$32,104 at Purdue for 2026/27, about ₹30 lakh	12 months of OPT, plus 24 more for STEM graduates
Canada	West	Yes	C$68,750 at Toronto (Arts & Science) for 2027 entrants, about ₹45 lakh	Up to 3 years
Australia	West	Yes	A$56,500 for UNSW's Bachelor of Commerce (2026 figure), about ₹36 lakh	2 to 4 years for Indian graduates, by degree
New Zealand	West	Yes	NZ$42,236 to NZ$60,910 at Auckland for 2027, about ₹22 to 31 lakh	Up to 3 years
Singapore	Asia	Yes	S$21,400 at NUS (Computing) with the government Tuition Grant, about ₹15.5 lakh	A one-year pass to look for work
Japan	Asia	Mostly in Japanese	¥535,800 at a national university, about ₹3.1 lakh	Up to one year to look for work
South Korea	Asia	Some (KAIST, Yonsei's Underwood International College)	About ₩12.2 million for engineering at Yonsei (2026), about ₹8.6 lakh; KAIST's scholarship covers full tuition	Up to 3 years on a job-seeker visa
Hong Kong	Asia	Yes	HK$230,000 to HK$280,000 for 2027/28, about ₹27 to 33 lakh	24 months, no job offer needed
UAE	Asia	Yes, at the universities in our guide	AED 81,250 at Khalifa University before scholarships, about ₹21 lakh	No general right; a short visit visa to job-hunt for some graduates

17. What has changed for students starting in 2027

Destination	What changed during 2026, or comes in for 2027
UK	The Graduate visa drops from two years to 18 months for applications from 1 January 2027; the October 2026 Budget promised longer for graduates of "high compliance" universities, not yet named. The living money the visa asks for rises on 30 November 2026
Ireland	No major rule change found in our November 2026 check
Germany	From the winter semester 2026/27, every route in from an Indian Class XII needs at least 70% overall. TUM raises its fees for students starting from winter semester 2027/28
France	The living money the visa asks for rose from €615 to €877.50 a month, and the Campus France India fee went from ₹18,500 to ₹20,000 on 1 August 2026
Netherlands	No major rule change found in our November 2026 check
Italy	The money the visa asks for rose from €6,947.33 to €10,179.85 a year, for 2026/27 and 2027/28

Destination	What changed during 2026, or comes in for 2027
Spain	No major rule change found in our November 2026 check
Sweden	For permits granted from 11 June 2026, work during term is capped at 15 hours a week
USA	A rule fixing student stays at up to four years was blocked by a court on 14 September 2026, and the government has appealed. Large fees on OPT were proposed on 8 October 2026. The H-1B lottery has favoured higher-paid offers since February 2026
Canada	New study permits are capped at 150,000 a year for 2027 to 2029. Master's and PhD students at public universities have been outside the cap, and free of the provincial letter, since 1 January 2026
Australia	The 2027 planning level is 295,000 new students. From 2 October 2026 most new student visa applications can't include a partner or children, and most must be made from outside Australia
New Zealand	No major rule change found in our November 2026 check
Singapore	For new Employment Pass applications from 1 January 2027, the minimum salary rises to S$6,000 a month at age 23 or younger
Japan	The University of Tokyo's English-taught PEAK took its last students in September 2026; its new English-taught College of Design opens in September 2027. Japan raised visa fees from 1 July 2026, but not for Indian nationals applying in India
South Korea	Since 29 October 2025 the D-10 job-seeker visa allows up to three years in total, up from two
Hong Kong	Public universities raised non-local fees for 2027/28 by up to 26%, about 41% in total since 2023/24
UAE	No major rule change found in our November 2026 check

18. Money for the visa, and how to apply for 2027

The money column is the minimum the visa asks a single student to show, on top of tuition, where the country sets one. It isn't what a student will spend.

Destination	Money the visa asks you to show	How to apply, and the main 2027 date
UK	£1,203 a month outside London, £1,570 in London, for up to nine months	UCAS, up to five choices. 13 January 2027, 6 pm UK time; Oxford, Cambridge and medicine closed on 15 October 2026
Ireland	€10,000 a year, plus at least €6,000 of fees already paid	Each university's own portal (the CAO is for EU applicants). Trinity's non-EU deadline is 30 June 2027
Germany	€11,904 a year in a blocked account	APS certificate first, then the university or uni-assist. Deadlines are set course by course
France	€877.50 a month	Études en France, through Campus France India, which sets the steps and dates
Netherlands	€1,130.77 a month (2026)	Studielink. 15 January 2027 for courses with limited places, 1 May 2027 for most others; some universities close earlier for non-EU students
Italy	€10,179.85 a year	The university, then pre-enrolment on Universitaly. The visa must be applied for by 31 October 2027
Spain	€600 a month (2026)	Each university, often through UNEDasiss; dates often fall in spring

Destination	Money the visa asks you to show	How to apply, and the main 2027 date
Sweden	SEK 10,656 a month (2026)	universityadmissions.se, from 16 October 2026 to 15 January 2027
USA	The first year's full cost, as written on the university's I-20	Common App or the university's own portal. Purdue's regular deadline is 15 January 2027
Canada	C$23,448 for the first year outside Quebec	OUAC for Ontario, otherwise the university. Toronto's final deadline is 15 January 2027
Australia	A$29,710 a year	Directly or through the university's approved agents. No national deadline; apply early because of the limit on new students
New Zealand	NZ$20,000 a year	Directly to the university. Auckland closes on 8 December 2026 for March 2027
Singapore	No fixed sum; NUS estimates S$11,750 a year to live on, with campus housing	Each university. NUS takes applications from 16 December 2026 to 17 February 2027
Japan	No fixed sum; you show how fees and living costs will be paid, as part of the Certificate of Eligibility	Each university. Waseda SILS: 13 to 28 January 2027. Japanese-taught degrees usually need the EJU, held in June and November
South Korea	Set by the university: ₩20 million at Korea University, US$20,000 at the University of Seoul	Each university. KAIST closes on 14 January 2027; Yonsei's Underwood International College runs its round in March 2027
Hong Kong	No fixed sum; the university sponsors the visa	Each university. HKU's first round and HKUST's priority round close on 25 November 2026, then rolling; CUHK closes on 7 January 2027
UAE	Set by the university that sponsors the visa	Each university. IIT Delhi Abu Dhabi fills its places for students in India through JEE (Advanced) and JoSAA

Next step: add up tuition for every year, the living money, the visa fee, health cover and flights, in rupees. Then ask honestly how the family would manage if the time after graduating didn't lead to a job.

What each system values. UK applications are almost entirely academic: predicted grades and a personal statement about the chosen subject. US universities read the whole application: grades, essays, activities, recommendations and sometimes test scores, read together. Most other destinations rely mainly on Class 12 marks, sometimes with an entrance test or interview. Universities teaching in English ask for an English test (IELTS, TOEFL, PTE or Duolingo, depending on the university) unless they waive it, and many accept a high CBSE or ISC English mark instead.

19. MBBS abroad: read this before paying

To practise medicine in India after studying abroad, a student must meet the National Medical Commission's rules (NMC FAQs on the FMGL Regulations, 2021):

- a course of at least 54 months, taught in English;
- a 12-month internship at the **same** foreign institution;
- a further supervised internship of 12 months in India;
- India's licensing exam.

A college that offers a shorter course, or sends students elsewhere for the internship, can leave them with a degree that doesn't let them practise here. Ask for the course length in months, and the internship arrangements, in writing before paying anything.

20. Checking an agent or a university abroad

- **Is the university allowed to take international students?** Each country keeps its own official list, and every chapter of the three study guides names it: the register of licensed student sponsors in the UK, Study in the States in the US, Designated Learning Institutions in Canada, CRICOS in Australia, the ILEP in Ireland, for example. Check the university on its own country's list, and for a branch campus, check it is approved both where it stands and in its home country.
- **Will the degree count back in India?** Each study guide has a section on the UGC's 2025 rules for foreign degrees. Franchise arrangements aren't recognised, and professional degrees such as medicine and law have their own councils.
- **Does the agent charge you as well as the university?** Many universities pay agents a commission. Ask the agent directly how they are paid.
- **Is anything "guaranteed"?** A guaranteed visa, job or permanent residence is a warning sign. No agent can promise what a government decides.

Part 7. Building a profile (Grades 9 to 12)

21. What a "profile" is, and when it matters

A profile is what a student has done outside the marksheet: projects, reading, competitions, service, work experience, things they've made. How much it counts depends on where they're applying.

Where	How much the profile counts
Engineering, medicine and law through national exams	Hardly at all for the seat itself. Rank decides.
Delhi University and other CUET admissions	Not at all for most courses. A few performing-arts and sports seats use trials.
Design schools (NID, NIFT, UCEED, private design schools)	A lot, through the studio test, portfolio and interview.
Private liberal-arts universities	A lot: essays, interview and activities are read with the school record.
UK universities	Some, through the personal statement, which should be about the chosen subject.
US universities	A great deal. Activities, essays and recommendations are read with grades.

So a student aiming only at JEE or NEET shouldn't spend Grade 11 collecting certificates. A student aiming at design, liberal arts or the US should start early.

22. What actually helps

Admissions readers, in India and abroad, can usually tell the difference between a list of activities and a real interest. What helps is depth, not length.

- **One or two things done for a long time** count for more than ten things done for a week each. A student who has run the school's science club for three years has more to say than one who has attended twelve workshops.
- **Something the student made or started.** A small website, a research project, a newsletter, a fundraiser, a community survey. The size matters less than whether it was theirs.
- **Evidence of thinking, not only doing.** What did they find out? What went wrong? What would they change? This is what makes an essay or an interview answer worth reading.
- **Work that connects to the chosen field.** A student applying for economics who has written about a local market, or a design student with a sketchbook full of redesigns, is easier to believe.
- **Real responsibility.** Looking after a younger sibling every afternoon, helping in a family business, or a part-time job counts. Families often leave these out because they don't sound impressive. Universities abroad in particular read them as signs of maturity.

What doesn't help much. Paid "international summer programmes" that anyone can join, certificates from short online courses taken only for the certificate, and activities chosen because they look good rather than because the student cares. These are expensive, and experienced readers discount them.

23. A grade-by-grade plan

Grade 9: try things. Join two or three clubs or activities. Read widely. Keep a simple notebook of what you enjoyed and what you didn't. Nothing needs to be impressive yet.

Grade 10: notice what sticks. Drop what you've lost interest in. Keep one or two things that you'd do even if no one were watching. If your school takes part in Olympiads, try one in a subject you enjoy (the national science and maths Olympiads are run through the HBCSE Olympiad programme).

Grade 11: go deeper. Take on responsibility in the activity you've kept: lead it, teach it, or start something new inside it. Do one piece of real-world testing from Part 2: a short work experience, a conversation with someone in the field, a small project. If you're applying abroad or to liberal-arts or design schools, start a folder of your work and a list of what you did and when.

Grade 12: finish and reflect. Complete what you started rather than starting new things. Write down what each activity taught you, because that's what essays and interviews ask about. Protect time for the board exams: in India they still decide a great deal.

24. Portfolios, essays and recommendations

Portfolios (for design, architecture, fine arts and media) should show how you think, not only finished pieces. Include sketches, early versions and a few lines on what you were trying to do. Ten pieces you can talk about are better than forty you can't.

Personal statements and essays should sound like the student, written by the student. Parents and counsellors can ask questions and point out what's unclear. They shouldn't rewrite it. Admissions readers see thousands of essays polished by adults, and they notice.

Recommendations come from teachers who know the student's work. Ask early, ask politely, and give the teacher a short note of what you did in their subject so they can be specific.

Part 8. Paying for it

25. Work out the full cost first

Before comparing colleges, write down the full cost of each option for every year, in rupees: tuition, hostel or rent, food, travel home, books and devices, exam and application fees. For study abroad, add the visa fee, health cover and the living funds in Part 6. Then compare options on total cost, not on tuition alone.

Fees change every year. Always take the current figure from the college's own fee notice, not from a website or an older brochure.

26. Scholarships in India

There are three main kinds.

Government scholarships, most of them applied for on the National Scholarship Portal. They include merit-cum-means scholarships for students who do well in Grade 12, and scholarships for SC, ST, OBC and minority students and for students with disabilities. Most have a family-income limit. The 2026–27 round opened on 1 June 2026 and most applications closed on 31 October, so the next round to watch is 2027–28. Students should register early in the year they start college.

- **The Central Sector Scheme of Scholarships for College and University Students** is for students in the top 20 percentile of their Grade 12 board who join a regular degree, with a family-income limit. Students apply on the National Scholarship Portal.
- **INSPIRE-SHE**, from the Department of Science and Technology, has supported top Grade 12 students who study the natural and basic sciences (B.Sc, BS or integrated M.Sc, not engineering). Careers360 reports that the 2025 and 2026 rounds weren't announced, so check its status on the INSPIRE portal before counting on it.
- **State scholarships** are run by each state government, often on the state's own portal. Uttarakhand students, for example, should check the state's scholarship portal as well as the national one.

University and college scholarships. Many private universities give fee waivers based on Grade 12 marks, their own test or an entrance exam rank. These are often decided at the time of admission, so the early rounds matter. Ask each university in writing: how much is waived, for how many years, and what marks are needed to keep it.

Trust, company and community scholarships. Many charitable trusts, companies and community organisations run their own. They're worth searching for, but check that a scholarship is real before sharing any documents. A genuine scholarship never asks the student to pay a fee to receive it.

27. Education loans in India

PM-Vidyalaxmi is the government's scheme for collateral-free, guarantor-free education loans, for students admitted on merit to one of the 1,425 institutions it lists. Those institutions are chosen from the NIRF rankings and from government institutions; it doesn't cover study abroad (PIB, 29 July 2026). As of that date:

- the loan covers the course fee and related costs, with no fixed upper limit set by the scheme;
- the government guarantees 75% of loans up to ₹7.5 lakh, so the bank doesn't ask for security;
- families with an income up to ₹8 lakh can get a 3% interest subsidy during the course and one year after, on loans up to ₹10 lakh;
- families with an income up to ₹4.5 lakh studying technical or professional courses can get the full interest during that period covered, on loans up to ₹10 lakh;
- students who already receive another government scholarship or fee reimbursement can't also get the interest subsidy.

Applications go through the PM-Vidyalaxmi portal, which all participating banks use.

Other education loans, from banks and lenders, are available for courses in India and abroad. Larger loans usually need security or a co-borrower, normally a parent. Before signing, compare:

- the interest rate, and whether it's fixed or changes;
- when repayment starts, and whether interest builds up during the course;
- processing fees and any insurance the lender requires;
- what happens if the student changes course or leaves early.

Interest rates change often, so take the current rate from each bank's own website or branch. Rosemounts doesn't recommend any lender.

The honest question. Before taking a large loan, especially for study abroad, ask what repayment would look like if the first job took longer to come, or paid less, than the family hopes. A good decision still works in the cautious version of the plan.

28. Scholarships for studying abroad

At undergraduate level, most money for international students comes from the universities themselves, not from governments. It comes in two forms: merit scholarships (based on grades and the application) and need-based aid (based on what the family can afford). A small number of US universities say they meet the full financial need of the international students they admit, but they are among the hardest to get into. Most UK, Canadian and Australian scholarships for undergraduates are partial.

Check each university's own scholarships and financial-aid pages, note the deadlines (often earlier than the admission deadline), and treat any agent who promises a scholarship before an application has been read with caution.

Part 9. Gap years and second chances

29. Not getting the result you hoped for

Every year, many students don't get the rank, marks or admission they wanted. It feels final at 17. It almost never is. This part is about the practical options. Part 10 has more on how parents can help when a result goes badly.

Most exams can be taken again:

Exam	How many times
JEE Main	In three consecutive years from the year of passing Grade 12, with two sessions each year
JEE Advanced	Twice, in two consecutive years. In October 2026 the IIT Kanpur director said no change was planned for 2027 (Physics Wallah)
NEET-UG	No limit on attempts at present
CUET-UG	No limit on attempts
CLAT	No limit on attempts and no upper age limit
NDA	Within the age limit set in each notification

Always confirm in the current year's information bulletin: these rules can change.

30. Should a student take a drop year?

A drop year to retake an entrance exam can work. It works best when three things are true:

1. **The student wants it.** Not the family, not their friends: the student.
2. **The reason for the first result is fixable.** For example, starting preparation late, or a bad day in the exam. If the student prepared fully and found the subject didn't suit them, another year of the same is unlikely to change much.
3. **There's a plan for the year after.** What happens if the second result is similar? A drop year with a backup is a decision. A drop year without one is a gamble.

Many students do better by joining a good degree in a related field, or a different field that suits them better, and moving later through a master's or a change of course. Careers are lattices, not ladders: one result at 17 doesn't set the whole path.

31. A planned gap year

A gap year isn't only for retaking exams. Some students take a year to work, volunteer, learn a language, or build a portfolio before applying. Abroad, this is common and well understood: UCAS, for example, allows students to apply for deferred entry. In India it's less familiar, but a well-used year is easy to explain.

A gap year works when it has a shape: a plan, a few goals, and something to show at the end. Before starting one, check how each university the student is considering treats students who applied a year late, and whether any scholarship depends on applying straight from school.

32. Changing direction after starting a degree

Students sometimes realise in the first year that they chose the wrong course. This is more common than families think, and it can be handled.

- **Under the four-year degree structure,** most universities now allow exits after each year with a certificate or diploma, and some allow a change of major. Ask the university what's possible.
- **A master's degree** can take a student into a different field. Many economists, designers and public-policy professionals started in engineering or science.
- **Credits** earned in one course can sometimes count towards another through the government's Academic Bank of Credits, if both institutions take part.

The first step is the same as everywhere in this guide: go back to Part 2 and find out what didn't fit, before choosing what comes next.

Part 10. For parents

33. What helps, and what doesn't

Parents ask Rosemounts the same question in many forms: how much should we decide, and how much should we leave to our child? In our experience, students make better choices when parents are closely involved and the decision is still the student's.

What tends to help:

- **Asking before telling.** "What did you enjoy about that project?" leads somewhere. "You should do engineering, it's safe" usually ends the conversation.
- **Sharing your own working life honestly,** including the parts you didn't enjoy and the choices you'd make differently.
- **Helping your child test ideas** (Part 2, Step 4): arranging a conversation with someone you know in a field, driving them to a workshop, letting them try a part-time job.
- **Keeping two or three doors open,** rather than one, until your child is surer.
- **Being clear about money** early. If there's a budget, say so in Grade 10, not after the admission letter arrives.

What tends to hurt:

- **Comparing with siblings, cousins or neighbours' children.** It tells your child that their own nature doesn't count.
- **Treating one exam as the whole future.** Children hear "everything depends on this" as "you are only worth this result".
- **Choosing for status.** A field chosen because it impresses relatives is the hardest one to stay in.
- **Deciding silently.** Paying a coaching fee before the child has agreed to the plan.

34. Four conversations worth having

These work best at a calm moment, not during exams or right after a result.

1. **"What do you do when you lose track of time?"** The answer points to interests better than any marksheet.
2. **"What would a good day at work look like for you at 25?"** Indoors or outdoors, alone or with people, building or helping, steady or varied.
3. **"What are you worried about?"** Then listen, without solving it straight away.
4. **"What do you need from us?"** Some children want more help. Some want more room. Most want both, at different times.

35. When a result goes badly

The first days after a disappointing result matter more than the result. What a child usually needs first is to know that they're still loved and that the family isn't ashamed. The practical options in Part 9 can wait a few days.

Watch for signs that your child is struggling more than usual: not sleeping or sleeping all day, not eating, pulling away from friends, saying things like "there's no point". If you notice these, talk to them gently and get support. Tele-MANAS, the government's free mental-health helpline, is available on **14416** or 1-800-891-4416 (Ministry of Health, PIB). Your child's school counsellor and your family doctor can help too. In an emergency, call 112.

36. If you're a boarding-school family

Many Dehradun schools are boarding schools, and families often live in another city or abroad. The same ideas apply, with three practical additions:

- **Agree on a time to talk about the future** during each home visit or holiday, so it doesn't get squeezed into a rushed phone call.
- **Ask the school how its career counselling works,** who the counsellor is, and when parent sessions happen. Under CBSE's 2026 rules, CBSE schools must run them (see Part 11).
- **Plan the Grade 12 calendar together** in the summer before Grade 12. Several application deadlines fall in November and December, when boarders are still at school.

Part 11. For counsellors and teachers

37. What CBSE now requires

In January 2026, CBSE amended its Affiliation Bye-Laws after a public-interest case in the Rajasthan High Court (Careers360). In summary:

- **A Counselling and Wellness Teacher** (socio-emotional counsellor) for every 500 students, with a degree in Psychology or a postgraduate degree in Social Work specialising in mental health or counselling, and a 50-hour CBSE-recognised training programme.
- **A Career Counsellor,** now a separate and compulsory appointment, at one for every 500 students in Grades 9 to 12.
- **A hub-and-spoke option,** so that smaller schools can be supported by a nearby "hub" school.

A separate CBSE circular, following the Supreme Court's judgment of 25 July 2025, asks schools to provide regular, structured career counselling for students **and their parents or guardians**, run by a qualified counsellor; to train all staff at least twice a year; to run programmes that help parents avoid undue academic pressure; and to keep anonymous records and an annual report (Careers360).

Read the circulars themselves on cbse.gov.in for the exact wording and dates. This summary is a guide, not legal advice.

38. Using this guide in sessions

The research in Part 1 suggests that guidance works best when it's personal, includes support from a counsellor, and runs over several meetings. Around five sessions seemed to work best in one large review, though that finding is tentative. Here is a plan that fits that shape. Each session is about 40 minutes.

Session	Focus	Uses	The student leaves with
1	Who am I? Values and interests	Part 2, Section 4	Their top three values and top interest types, in their own words
2	How do I work? Personality and skills	Part 2, Section 4	Two strengths and one skill to practise
3	What's out there?	Part 3: the three lenses and the Career Clusters©	Three to five Career Clusters© to explore, and any Career Fusion™ idea worth testing
4	Testing ideas	Part 2, Step 4; "Try it now" on each Career Cluster© page	One small real-world test for each option, with dates
5	Checking the doors	Parts 4 to 6	A shortlist, the subjects and exams it needs, and next dates

For Grade 9 and 10 students, spend longer on sessions 1 to 4 and keep session 5 light: the aim is to keep doors open before subject choice. **For Grade 11 and 12 students,** session 5 becomes two sessions: one on exams and calendars, one on applications and money.

39. Running a parent session

The CBSE circular asks for parent sessions, and they're where much of the real work happens. A simple format for a 60-minute group session:

1. **Ten minutes: why the order matters.** Well-being first, skills second, career third. Use Part 1.
2. **Fifteen minutes: the four things to know** about a child (Part 2), with one invented example such as Aarav's.
3. **Fifteen minutes: the rules that close doors** (Part 4), and the dates for the year (Part 5).
4. **Ten minutes: what helps and what hurts** (Part 10).
5. **Ten minutes: questions.** Note the common ones; they make good topics for the next session.

Keep slides few and plain. Parents remember one idea and one date better than twenty facts.

40. Good practice

- **Keep notes for every student,** dated, with what was discussed and the agreed next step. Store them confidentially, in line with the school's records policy and the CBSE circular.
- **Know your referral route.** If a career conversation reveals distress, refer the student to the wellness counsellor and follow the school's procedure. Career guidance isn't therapy.
- **Stay out of the decision.** Your job is to help the student see clearly, not to choose for them, and never to guarantee an admission or a result.
- **Check dates every month.** Parts 5 and 6 change. A wrong date passed on by a counsellor does real harm.
- **Keep learning.** Professional bodies such as the Asia Pacific Career Development Association and the International Association for Educational and Vocational Guidance publish standards and run training for career practitioners.

Part 12. Appendices

Appendix A. Common first degrees, A to Z

Degree	What it is	Usual length in India
BA / BA (Honours)	Bachelor of Arts: humanities and social sciences, and some languages	3 years, or 4 with honours/research
BA LL.B / BBA LL.B	Integrated law degree	5 years
B.Arch	Bachelor of Architecture	5 years
BAMS / BHMS / BUMS	Ayurveda, homoeopathy and Unani medicine (AYUSH)	About 5.5 years including internship
BBA / BMS	Business administration and management studies	3 or 4 years
BCA	Bachelor of Computer Applications	3 or 4 years
B.Com / B.Com (Honours)	Commerce: accounting, finance, economics	3 or 4 years
BDS	Bachelor of Dental Surgery	5 years including internship
B.Des	Bachelor of Design	4 years
B.Ed / ITEP	Teacher education; ITEP is the four-year integrated programme	2 years after a degree, or 4 years integrated
B.El.Ed	Bachelor of Elementary Education	4 years
BFA / BPA	Fine arts / performing arts	3 or 4 years
BHM / B.Sc Hospitality	Hotel and hospitality management	3 or 4 years
B.Pharm	Bachelor of Pharmacy	4 years
B.Plan	Bachelor of Planning (urban and regional)	4 years
BPT / BOT	Physiotherapy / occupational therapy	About 4.5 years including internship
B.Sc / B.Sc (Honours)	Bachelor of Science	3 years, or 4 with honours/research
B.Sc Nursing	Nursing	4 years
BS-MS / Integrated M.Sc	Five-year integrated science degree, for example at IISERs	5 years
BSW	Bachelor of Social Work	3 years
B.Tech / B.E.	Engineering	4 years
IPM	Integrated Programme in Management at some IIMs	5 years
MBBS	Bachelor of Medicine and Bachelor of Surgery	About 5.5 years including internship

Durations are typical. Each university sets its own structure: check the course page.

Appendix B. Glossary

Term	Meaning
ABC (Academic Bank of Credits)	A national record of the credits a student earns, which can sometimes move between institutions
AIQ (All India Quota)	The 15% of government medical seats filled nationally by MCC; the rest are filled by states
Career Cluster©	A family of jobs that use the same interests, skills and ways of thinking; this guide describes 25 (Sections 7 to 9)
Career Fusion™	Work that uses two of a student's strengths that don't usually go together; a guess to test, not a test result (Section 6)
CAS (Confirmation of Acceptance for Studies)	The document a UK university issues so a student can apply for a visa
CSAS	Delhi University's admission portal for CUET applicants
Cut-off	The last rank or score admitted to a course in a given year; it changes every year
Domicile	The state a student is treated as belonging to for state quota seats; rules differ by state
DLI (Designated Learning Institution)	A Canadian institution approved to accept international students
I-20	The form a US university issues so a student can apply for a student visa
JoSAA	The joint body that allots IIT, NIT, IIIT and other central engineering seats
MCC	The Medical Counselling Committee, which runs national counselling for medical seats
NIRF	The government's National Institutional Ranking Framework
NMC	The National Medical Commission, which regulates medical education and practice in India
NSP	The National Scholarship Portal
PAL (Provincial Attestation Letter)	A letter from a Canadian province that most undergraduates now need before applying for a study permit
Percentile	The percentage of candidates who scored at or below a given score; not the same as a percentage of marks
Personal statement	The UK application essay, written about the subject the student wants to study
QHEI	A "Quality Higher Education Institution" listed under the PM-Vidyalaxmi loan scheme
T-shape Career™	Breadth across several areas plus depth in one, with the depth growing out of the student's values and curiosity (Section 6)
UCAS	The UK's central application system for undergraduate courses

To talk it through, WhatsApp us on +91 73022 22330 with one line: which class is your child in?

Nothing in this guide predicts a rank, a job or a salary. When you ask about the VIP+™ Career and Life Design Program, we give you the full fee and what it includes. There's no obligation.

Sources

Checked between 15 and 19 November 2026.

Research findings (Part 1)

- Ng, Eby, Sorensen and Feldman (2005), predictors of objective and subjective career success
- Nye, Su, Rounds and Drasgow (2017), interest congruence and performance
- Hoff, Song, Wee, Phan and Rounds (2020), interest fit and job satisfaction
- Whiston, Li, Goodrich Mitts and Wright (2017), effectiveness of career choice interventions
- Macnamara, Hambrick and Oswald (2014), deliberate practice and performance
- Credé, Tynan and Harms (2017), grit and conscientiousness

Entry rules quoted in Part 3

- JEE Advanced eligibility, 75% rule
- B.Sc Nursing minimum marks, Indian Nursing Council letter (via a government notice)
- NDA wing-wise subject requirements
- Delhi University CUET subject combinations (PW)

Subjects and admissions in India (Parts 4 and 5)

- JEE Main 2027 Session 1 notice (NTA, 24 October 2026)
- NEET-UG counselling: All India Quota and state quota (Careers360)
- NIRF India Rankings 2025 (Ministry of Education): Engineering, Medical, Law, Universities, Colleges, Architecture and Planning, Pharmacy
- NIFT 2027 dates (Self Studies), NID DAT 2027 dates (Careers360), CLAT 2027 (Bar & Bench), UCEED 2027 (Physics Wallah), IPMAT Indore 2027 (Physics Wallah), NDA and NA (I) 2027 (AglaSem)
- UGC fake universities list, February 2026 (Careers360)

Studying abroad (Part 6)

- Part 6 summarises *The Rosemounts Europe Study Guide 2027*, *West Study Guide 2027* and *Asia Study Guide 2027*, each of which lists an official source for every figure, country by country.
- Applied Mathematics abroad (Part 4): Edinburgh, Warwick, Toronto, Waterloo and Alberta
- NMC FAQs on the FMGL Regulations, 2021

Building a profile and paying for it (Parts 7 and 8)

- HBCSE Olympiad programme
- National Scholarship Portal
- INSPIRE portal and INSPIRE-SHE status (Careers360)
- PM-Vidyalaxmi scheme note (PIB, 29 July 2026) and PM-Vidyalaxmi portal

Second chances, parents and counsellors (Parts 9 to 11)

- JEE Advanced 2027 attempt limit (Physics Wallah)
- Tele-MANAS helpline numbers (PIB, Ministry of Health)
- CBSE counsellor amendments, January 2026 (Careers360)
- CBSE mental-health and career-counselling circular (Careers360)
- CBSE official website

Course, entrance and visa information in this guide is general. Every exam body publishes new rules each year: check the current bulletin before choosing subjects or applying.

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