

# ANZ Universities Face a Mortgage-Level Crisis.

AI displacement is hitting ANZ's most leveraged housing markets.

9,000 courses. British-accredited. #6 world ranked.

AQF-aligned. The credential for the careers that survive.



**1%**

OF AUD UNIVERSITY  
TUITION COST

**#6**

WORLD RANKING  
INDUSTRY & INNOVATION

**AUD\$45K+**

TRADITIONAL ANNUAL  
UNIVERSITY COST

**62%**

FINANCIAL SERVICES  
AI EXPOSURE

THE NUMBERS DON'T LIE

# Australian & New Zealand Higher Education Under Pressure.

**AUD****\$45K+****Annual University Cost — Rising**

Australian university fees among the highest in the Asia-Pacific. Students carry AUD \$20,000–100,000+ in HECS-HELP debt at graduation.

**62%****Financial Services Tasks Automatable**

Sydney's banking district, Auckland's consulting firms — ANZ's highest-earning professional class faces structural AI displacement. (Anthropic, 2026)

**World's  
Most****Leveraged Housing Markets**

A 5–10% white-collar displacement spike could trigger mortgage defaults in Sydney, Melbourne, and Auckland — the world's most leveraged housing markets.

**40%****White-Collar Tasks Automatable Now**

The professional roles ANZ graduates train for face deep AI exposure — before they've paid off their student debt. (Anthropic, 2026)

## THE AI THREAT

# ANZ graduates carry some of the heaviest student debt in the Asia-Pacific — for degrees pointing toward AI-exposed roles.

*"A 5–10% white-collar displacement spike could trigger a mortgage crisis in the world's most leveraged housing markets — hitting prime borrowers in Sydney, Melbourne, and Auckland."*

— ANZ Housing Market Analysis / EON Research, 2026

62%

of ANZ financial services tasks automatable — the sector absorbing most banking and consulting graduates

*Anthropic Economic Index, 2026*

AUD\$4  
5K+

annual university cost — students graduating with debt into a market where AI targets their roles first

*Australian Government Universities Accord, 2026*

92M

jobs displaced globally by 2030 — ANZ's highly educated, highly leveraged workforce acutely exposed

*WEF Future of Jobs, 2025*

40%

of white-collar tasks automatable now — the jobs ANZ's HECS-HELP debt was taken on to access

*Anthropic Economic Index, 2026*

## FOUR QUESTIONS FOR YOUR INSTITUTION

# Partner. Or watch students choose cheaper.

ANZ students are price-sensitive and globally mobile. A British-accredited European degree at 1% of AUD \$45,000/year is a comparison they will make. The institutions that offer it own the conversation.

## THE HARD QUESTIONS

- 1 Can you show a student a data-backed path from enrollment to a career AI cannot take — before they sign on for AUD \$100,000 in HECS-HELP debt?
- 2 Can you certify skills in weeks — not years — in the trades, green energy, and tech-adjacent roles that are actually growing?
- 3 Can you add a #6 world-ranked European co-credential to your programs without capital expenditure or new faculty?
- 4 If not — why would a globally mobile ANZ student pay AUD \$45,000/year when a British-accredited European degree costs 1% of that on EON?

## WHAT EON DELIVERS TO YOUR INSTITUTION

# Everything your students need. Nothing you have to build.

## **British-Accredited European Degree**

Certificate → Diploma → Bachelor's → Master's. #6 world ranked. Bologna-aligned. AQF and NZQA compatible framing. Recognized at 500+ universities globally. Your students have global credentials, not just local ones.

## **Career Compass — ANZ Growth Sectors**

9,000 courses mapped to ANZ's AI-resilient growth roles: skilled trades, green infrastructure, healthcare, mining technology, agri-tech. Every pathway verified against actual ANZ employer demand.

## **Immersive 3D — 4× Faster Than Campus**

EON Genesis delivers in English, with ANZ workplace context. No geographic relocation — critical for regional and rural ANZ students. 65% faster than online. AI mentor per course.

## **Venture Builder — ANZ SME Economy**

Displaced ANZ professionals build AI-powered businesses through EON's Venture Builder. Mining engineers to predictive maintenance SaaS. Finance analysts to AI advisory services. ANZ's 2.5M+ SMEs need this.

## **1% of AUD \$45,000/Year**

Australian universities charge AUD \$45,000+/year. EON delivers a formally accredited European university degree at approximately 1% of that. Same British accreditation. Near-zero HECS-HELP equivalent debt.

## **AQF/NZQA Compatible. One Agreement.**

Designed for the Australian Qualifications Framework and NZQA standards. Your brand stays front. One agreement activates for your entire student body. Activate in TAFE, university, or continuing ed context.

## THE ACCREDITATION STACK

# Global legitimacy. *ANZ-relevant careers.* One credential.

**#6 in the World — WURI Rankings**

Fourth Industrialization & Industry Innovation.  
The exact growth sectors ANZ needs to build.

**British Accreditation Council**

4-year accreditation (2025). UK's leading quality body.  
Recognized globally — adds EU/UK mobility for ANZ graduates.

**European Bologna Process**

500+ EU & international transfer universities.  
ANZ graduates can go global — not just regional.

**AQF / NZQA Compatible Framing**

Australian Qualifications Framework and NZQA compatible.  
Documentation available for institutional review.

# 1%

**OF AUD UNIVERSITY TUITION COST**

Australian universities: AUD \$45,000+/year.  
EON: formally accredited European degree  
at approximately 1% of that.  
Near-zero HECS-HELP equivalent.

**01** Course Certificate

**02** Professional Diploma

**03** Bachelor's Degree

**04** Master's Degree

ALREADY DEPLOYED. NOT A PILOT.

# Deployed in 80+ countries. 4,400+ institutions. 136 million+ downloads. 25 years of infrastructure.

DIMENSION	TRADITIONAL ANZ UNIVERSITY	EON GLOBAL VIRTUAL CAMPUS
Cost to student	AUD \$45,000+/year · \$100,000+ HECS-HELP	~1% of ANZ university cost · near-zero debt
Accreditation	Australian/NZ regional only	British-accredited · #6 world ranked · Bologna-aligned · global
Job mapping	Curricula not updated for AI economy	9,000 courses → ANZ AI-resilient careers, updated continuously
Delivery	Campus-based · relocation required	100% remote · ANZ workplace context · mobile-first
Time to credential	3–4 years fixed semesters	Weeks to months · 90-day intensive pathways
Graduate mobility	ANZ primarily · limited global	EU, UK, USA recognized · full global career mobility
Debt risk	AUD \$20,000–100,000+ HECS-HELP	Near zero — fractional cost model

# Ready to offer students a Top 6 world-ranked degree at 1% of ANZ tuition?

British-accredited. AQF-compatible. No HECS-HELP equivalent.

The infrastructure is live. Your students are already comparing.

- 1** Activate EON for your institution — one agreement, AQF/NZQA documentation included
- 2** Enable UBT co-credentials for your students — white label or co-brand
- 3** Co-announce with EON + UBT — first in Australia or New Zealand with this positioning
- 4** Set your own student pricing — we provide the infrastructure and accreditation framework

## CONTACT

### EON AI Ventures

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