

A close-up photograph of a person's hand dropping a coin into a small, light-colored piggy bank. The piggy bank is shaped like a pig and has a small slot on its back for coins. The background is a blurred blue and green pattern.

Money-Saving Hacks **Checklist**

Pre-Departure Savings

Choose the Right Country Based on Cost



China: Low tuition, very affordable food & transport.



Finland: High-quality education; living costs moderate to high; scholarships essential.



Ireland: Higher tuition + rent; part-time jobs widely available.



France: Tuition extremely low at public universities; living cost moderate.



Australia: Higher tuition; excellent part-time earning potential.



UK: 1-year master's saves money; London is expensive, other cities manageable.



Canada: Balanced cost; stable post-study options.

Pre-Departure Savings

Pick the Most Affordable City.



China: Wuhan, Chengdu, Xiamen



Finland: Tampere, Oulu



Ireland: Limerick, Galway



France: Lille, Nantes, Grenoble



Australia: Adelaide, Brisbane



UK: Manchester, Sheffield, Glasgow



Canada: Winnipeg, Calgary, Ottawa

High-tier cities (Beijing, Dublin, Helsinki, Paris, Sydney, London, Toronto) = more expensive.

Scholarships You Should Apply For



China

1. CSC Scholarship
2. Provincial Government Scholarships
3. Confucius Institute Scholarship



Finland

1. Finland Government Scholarship
2. University of Helsinki Scholarship
3. Aalto University Scholarship



Ireland

1. Government of Ireland International Education Scholarships
2. Universities' Merit Scholarships (UCD, Trinity, UCC)

Scholarships You Should Apply For



France

1. Eiffel Scholarship
2. Campus France Charpak Scholarship
3. Emile Boutmy Scholarship (Sciences Po)



Australia

1. Australia Awards
2. Destination Australia Scholarship
3. University-specific 25–50% fee waivers

Scholarships You Should Apply For



UK

1. GREAT Scholarship
2. Chevening Scholarship
3. Commonwealth Shared Scholarship



Canada

1. Ontario Graduate Scholarship
2. Vanier Canada Graduate Scholarship
3. Mitacs Globalink / university-level grants

Accommodation Money-Savers

Cheapest Housing Options

1. Shared apartments (2–3 students).
2. University dorms (China, Finland, France especially affordable).
3. Suburban housing with good public transport.

What to Avoid

1. Paying before a physical / video tour.
2. Unverified listings.
3. Short-term leases (usually more expensive).

Accommodation Money-Savers

Platforms

1. **Europe:** Spotahome, Studapart
2. **UK/Ireland:** SpareRoom, AmberStudent
3. **Canada/Australia:** Kijiji, Facebook Marketplace
4. **China:** Zillow, Lianjia

Food & Grocery Hacks (Country-Specific)



China

1. University canteens are extremely cheap (₹80–150 per meal).
2. Local markets are cheaper than supermarkets.



Finland

1. Student cafeteria meals ~€2.95
2. Use Prisma, K-CityMarket for discounts.



Ireland

1. Aldi & Lidl = best value.
2. Cook at home; restaurants are pricey.



France

1. CROUS student meals: €1–€3
2. Buy fresh food from weekly street markets.



Australia

1. Coles, Woolworths, ALDI — compare weekly deals.
2. Indian groceries are expensive → carry spices from India.



UK

1. Tesco Value, ASDA, Sainsbury's Basics.
2. Yellow-tag items after 7 PM.



Canada

1. No Frills, FreshCo, Costco (for bulk).
2. Buy seasonal produce.

Transportation Savings



China

1. Metro & buses are extremely cheap.
2. Buy a bicycle/e-bike.



Finland

1. Student discounts on regional trains + city transport.



Ireland

1. Leap Card → saves 20–30%.



France

1. Annual student metro passes (especially in Paris).
2. Intercity buses (Flixbus, BlaBlaCar Bus).



Australia

1. Opal/Myki/Go Card → student concessions.



UK

1. 16–25 Railcard or 18+ Student Oyster (⅓ off).



Canada

1. University U-Pass (included in fees).
2. Buy a used cycle.

Academic Cost Cuts

Textbooks

1. Use library e-resources.
2. Buy used books or older editions.
3. Join student WhatsApp groups for free PDFs.

Reduce Tuition

1. Apply early for departmental scholarships.
2. Consider co-op programs (Canada, Finland, France).
3. Choose 1-year master's in the UK/Ireland → saves 50% living cost.

Academic Cost Cuts

On-Campus High-Paying Jobs

1. **Australia/Canada/UK:** Libraries, IT desks, campus events.
2. **Finland/France:** Research roles.
3. **China:** Language exchange tutoring.

Banking, Forex & Money Transfer Savings

Best Practices

1. Open free student bank accounts with no monthly fee.
2. Use Wise, Remitly, Flywire → lowest transfer prices.
3. Avoid airport currency exchange.

Country-Specific Banking Advice



China

1. Open a Chinese bank account ASAP; essential for mobile payments.



Ireland

1. AIB & BOI student accounts → no fees.



Finland

1. Nordea & OP offer student accounts.
2. Card payments dominate.



France

1. BNP Paribas, Société Générale → low-fee student accounts.



Australia

1. ANZ & Commonwealth → free international student accounts.



UK

1. HSBC Student Bank & Monzo → convenient options.



Canada

1. Scotiabank Student Plan (free movies included).
2. RBC/National Bank no-fee student accounts.

Country-Specific Part-Time Jobs



China

Part-time options limited; focus on campus assistantships, tutoring.



Finland

Moderate availability; tech & research roles pay well.



Ireland

Strong job market; hospitality & retail pay €11–€15/hr.



France

964 work hours/year allowed; campus jobs + internships common.

Country-Specific Part-Time Jobs



Australia

48 hrs per fortnight; one of the highest pay ranges (AUD \$22–\$30/hr).



UK

20 hrs/week; £9–£12/hr.



Canada

20–40 hrs/week depending on latest rules; CAD \$15–\$22/hr.

Everyday Living Savings

Leverage Student Discounts

1. Apple, Spotify, Amazon Prime Student, Adobe.
2. Transport, museums, cinemas.

Buy Second-Hand

1. FB Marketplace, Kijiji, Gumtree, Tori.fi (Finland), LeBonCoin (France).

Budget Tools

1. Notion, YNAB, Mint, Splitwise.
2. Track weekly spending to avoid overshoot.

Final Quick-Check List (Printable)

Pre-Departure

1. Compare tuition + living costs for 7 countries
2. Apply for at least 5 scholarships
3. Choose affordable city
4. Book flight 6–8 weeks early
5. Carry spices + essentials from India

After Arrival

1. Open student bank account
2. Purchase student transport pass
3. Find shared accommodation
4. Apply for on-campus jobs
5. Join Indian student groups

Monthly Habits

1. Cook 80% meals
2. Use student discounts
3. Track expenses
4. Meal prep weekly
5. Buy groceries from budget stores

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