

STUDY IN EUROPE 2026–27

The Indian Student's Essential Guide

Germany · Finland · Ireland

Why These European Countries?

Most Indian students default to popular destinations without seriously considering Europe. When –

- **Germany:** Low-cost public universities, strong engineering/tech job market, and rapidly growing Indian student population.
- **Finland:** Highly innovative education system, top-ranked tech/design universities like Aalto, and a 24-month post-study work visa.
- **Ireland:** English-speaking EU hub with major global companies (Google, Apple, Meta, Microsoft, Pfizer) and strong job access.

	Germany	Finland	Ireland
Tuition	€0–€500/semester	€6,000–€18,000/yr	€14,000–€27,000/yr
Total Annual Budget	₹18–28 lakh	₹22–35 lakh	₹35–55 lakh
Post-Study Work	18 months	24 months	12–24 months
Part-Time Work	120 full days/year	25 hrs/week	20 hrs/week
Best For	Engineering, CS, Data Science	Technology, Design, Sustainability	Tech, Pharma, Business, Finance



Pathways For Indian Students

AFTER CLASS 12

GERMANY:

You have two options:

- **Studienkolleg:** a 1-year foundation programme in Germany taught in German. Complete it, pass the assessment exam, and then enter a public university at zero tuition.
- **Private German universities:** IU International, SRH Heidelberg, and EU Business School Munich accept Class 12 directly for English bachelor's programmes. Fees: €5,000–€15,000/year.



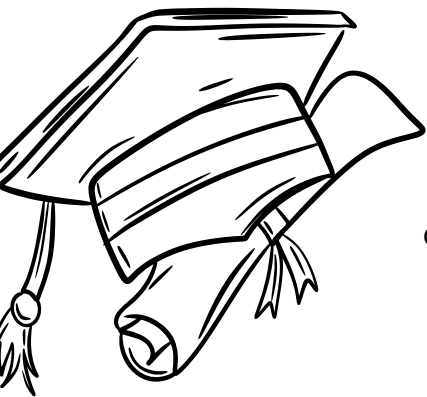
FINLAND:

Universities of Applied Sciences (AMK) accept Class 12 directly for English-taught bachelor's programmes in Business, IT, Engineering, and Hospitality.

Fees: €6,000–€15,000/year. Most offer 50–100% merit scholarships, which you apply for separately at admission.

IRELAND:

Accepts Indian Class 12 results directly. Universities convert your percentage into Irish entry points. Above 70% makes you eligible for most programmes. Trinity College Dublin, UCD, DCU, and UCC all have clear Indian student admission pathways.



FOR MASTER'S APPLICANTS

GERMANY:

Germany is ideal if you have a degree in Engineering, CS, Data Science, or Business. Public universities like TU Munich, RWTH Aachen, KIT Karlsruhe, and TU Berlin offer world-ranked master's at zero tuition. Minimum requirement: 55–60% aggregate, IELTS 6.5, APS Certificate.

FINLAND:

Finland is ideal for Technology, Design, Sustainability, and Innovation-focused master's. Aalto University's programmes in Computer Science, Machine Learning, and International Business are globally competitive. Requirement: IELTS 6.5, strong SOP, 2 references.

IRELAND:

Ireland is ideal if you want English-medium study with direct access to multinational employers. UCD Smurfit, Trinity College, and DCU offer strong master's in Tech, FinTech, Pharma, Supply Chain, and Business. Requirement: 55–60% aggregate, IELTS 6.5.

Europe Visa Checklist

DOCUMENTS EVERY STUDENT NEEDS (REGARDLESS OF COUNTRY)

- ✓ Valid passport: 6+ months validity beyond course end date; 2 blank pages
- ✓ Admission/offer letter from the university, stating the course, duration, and start date
- ✓ Academic transcripts; Class 10, 12, and bachelor's (if applicable)
- ✓ IELTS / TOEFL scorecard
- ✓ Statement of Purpose (SOP)
- ✓ 2 Letters of Recommendation
- ✓ CV / Resume
- ✓ Proof of financial means (bank statements, last 6 months)
- ✓ Police Clearance Certificate (PCC)
- ✓ Health/travel insurance
- ✓ Proof of accommodation
- ✓ 2 recent passport photographs (35×45 mm, white background)
- ✓ Visa application fee payment receipt

Additional Requirements

Germany:

APS Certificate: mandatory for all Indian students; takes 4-8 weeks; cost ~₹18,000

Blocked account (Sperrkonto): €11,904 deposited via Fintiba or Expatrio before visa appointment

Visa fee: €75
Processing: 6-10 weeks

Finland:

Apply to Migri.fi (Finnish Immigration Service online portal)

Proof of funds: €560/month (€6,720/year minimum), bank statements accepted

Tuition fee payment receipt (if applicable)

Visa fee: €350
Processing: 4-8 weeks

No APS required. No blocked account required.

Ireland:

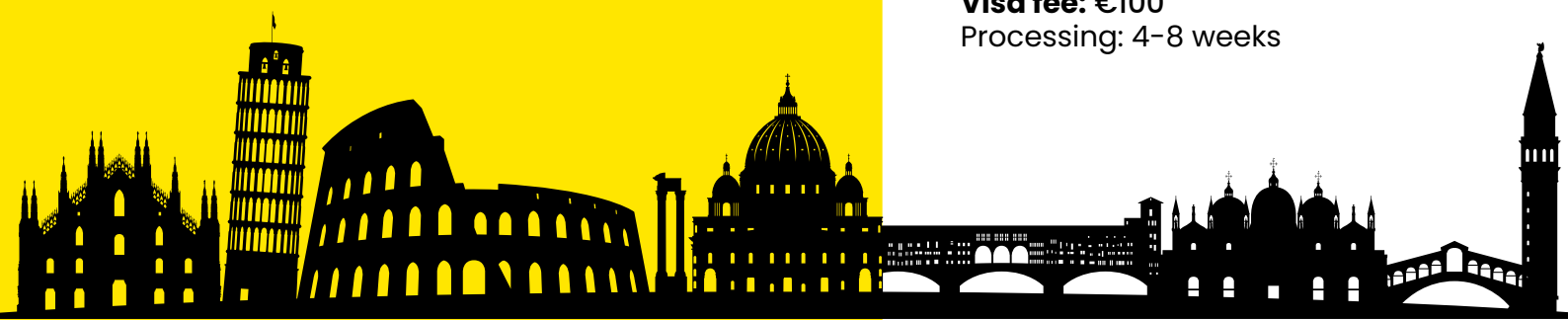
Apply via AVATS online portal (avats.inis.gov.ie)

Proof of funds: minimum €7,000 for the first year, PLUS tuition fees available in the account

Funds must show in the account for a minimum of 6 months; recent large deposits are flagged

Full-time enrolment mandatory (15+ classroom hours/week)

Visa fee: €100
Processing: 4-8 weeks



Financial Planning Snapshot

The Real Cost Breakdown

Germany: Most Affordable

Tuition

Very low (public)
€5,000-15,000 (private)

Living

€750-€1,400/month depending on city

Cheapest cities

Leipzig, Aachen, Heidelberg

Most expensive

Munich, Frankfurt

Blocked account

releases €992/month to you on arrival

Part-time work

(120 days/year) can cover €600-900/month of expenses

Finland: Mid-Range

Tuition

€6,000-€18,000/year (merit scholarships widely available)

Living

€600-€1,300/month

Cheapest cities

Oulu, Jyväskylä, Turku

Most expensive

Helsinki, Espoo

Student union subsidised meals

€3-4 per meal, significant savings

Part-time work

(25 hrs/week) can cover €700-1,000/month

Ireland: Premium, But Worth It

Tuition

€14,000-€27,000/year

Living

€750-€1,800/month

Cheapest cities

Limerick, Waterford, Galway

Most expensive

Dublin

Student accommodation

Apply on the day you receive your offer letter

Part-time work

(20 hrs/week term; 40 hrs/week holidays) can cover €800-1,200/month

Top Scholarships to Apply For

Germany

DAAD Scholarship

Full funding + €934/month

Deutschlandstipendium

€300/month

Finland

Aalto University Scholarship

50-100% tuition waiver

University of Helsinki Scholarship

Full or partial waiver

Ireland

Government of Ireland Scholarship

€10,000 + tuition waiver

UCD Global Excellence Scholarship

€3,000-€10,000



Your Action Plan: Next 6 Months

Month	What To Do
May–June 2026	Shortlist universities. Register for IELTS. Start APS (Germany). Gather academic documents.
Jul 2026	Take IELTS/TOEFL. Write SOP. Request recommendation letters. Apply to universities for the Jan 2027 intake.
Aug 2026	Open Sperrkonto (Germany). Register on Migri (Finland). Complete Campus France if needed.
Sep 2026	Receive offer letters. Accept the offer. Pay tuition deposit. Book an embassy/VFS appointment.
Oct 2026	Submit a visa application with all documents. Arrange accommodation. Sort health insurance.
November–December 2026	Receive a visa. Pre-departure briefing. Forex, SIM, packing. Travel.

Take The Next Step

This guide gives you the map. **Gradstar Global** gives you the guide.

Our Student Success Consultants work one-on-one with you, from shortlisting the right university to visa submission. Book a consultation at zero charge.





READY?



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