

A person is shown from the side, focused on a pink calculator. The calculator's screen displays the number 56. The person is sitting at a desk cluttered with various items: a white notebook, a smartphone, several pens and pencils, yellow sticky notes, and a red eraser. The background is slightly blurred, emphasizing the person's activity.

GRADSTAR
Global Education

THE GRADSTAR GLOBAL NET COST PLANNER

Study Abroad Under ₹15 Lakhs

Your ROI-Driven Budget Planner to Study Abroad in 2026

Stop Budgeting. Start Funding.

Making your global degree affordable demands a strategy, not just savings. This planner shifts your focus from the sticker price to your achievable Net Cost. Use the Scholarship Multiplier to identify your funding target and see exactly how much less you need to spend to realise your 2026 dream. Let's turn your ambition into an investment.

Gradstar Global

Your Partner for High-ROI International Education

₹25,00,000



₹12,00,000

⚠️ Disclaimer! *This detailed plan includes a premium, conversion-oriented layout using the "ROI-Driven Budget Planner" concept.*

WORKSHEET A: *THE GROSS INVESTMENT*

(ANNUAL)

Expense Category	Country A: ----- (Public University) (₹)	Country B: ----- (Regional University) (₹)
Section: Tuition & Fees		
Annual Tuition (Sticker Price) (Estimate for tuition, plus semester fees)		
Semester Contribution / Non-Tuition Fees (e.g., Germany APS Fee: ₹18,000)		
Sub-Total T: Tuition Fees	[Calculate]	[Calculate]

Expense Category	Country A: ----- (Public University) (₹)	Country B: ----- (Regional University) (₹)
Section: Pre-Departure & Visa (One-Time Costs)		
Visa Application & Health Insurance (1st Year) Includes initial GIC/Settlement Funds		
IELTS/GRE/GMAT & Application Fees		
Flights & Initial Travel (1st Time)		
Sub-Total P: Pre-Departure Cost	[Calculate]	[Calculate]

Expense Category	Country A: ----- (Public University) (₹)	Country B: ----- (Regional University) (₹)
Section: Annual Living Cost (12 Months)		
Accommodation (Shared, Off-Campus)		
Mandatory Blocked Account / GIC (e.g., Germany: €11,904 approx ₹10.7 Lakhs)		
Other Annual Living Cost (Food, Transport, Books, etc.)		
Sub-Total L: Annual Living Cost	[Calculate]	[Calculate]
TOTAL GROSS ANNUAL COST (A)	[Large, bold, red final row. Result: A = T + P + L]	[Large, bold, red final row. Result: A = T + P + L]

WORKSHEET B: THE SCHOLARSHIP MULTIPLIER (NET COST)

Use this section to calculate your final achievable net cost by factoring in all forms of funding.

Base Funds

Personal & Loan Funds	Family Savings / Personal Funds (B)	
	Secured Education Loan Amount (C)	
	Sub-Total: Base Funding (B+C)	

Targeted Funding (D)

Targeted Funding (The Multiplier)	University Merit Scholarship (e.g., €5,000 / ₹4.5 Lakhs)	
	Government/External Scholarship (e.g., DAAD, Chevening, GOI-IES)	
	TA/RA/Fee Waiver (Enter value of waiver in INR)	
	Total Targeted Funding (D)	

Final Result

Final Net Cost Calculation	Total Gross Cost (A) (From Worksheet A)	Value automatically pulled from Worksheet A
	Minus: Total Funds (B+C+D)	
	FINAL NET COST (UNDER ₹15 LAKHS?)	



THE SCHOLARSHIP GAP :

If your **FINAL NET COST** is still over your ₹15 Lakh goal, you have a Scholarship Gap. The mission is to increase the value of "Targeted Funding (D)."

WORKSHEET C: MONTHLY CASH FLOW TRACKER

This helps track monthly income vs. essential spending using part-time work earnings (e.g., Germany's min wage of ~€13/hour for 20 hours/week).

Income Offset

Category	Monthly Budget (INR)	Actual Spend (INR)
Monthly Income Offset	Part-Time Work (Max 20 hrs/week)	
	Monthly Stipend (From Scholarship/RA)	
	Total Monthly Income (E)	

Essential Outflow

Category	Monthly Budget (INR)	Actual Spend (INR)
Essential Monthly Expenses	Rent (Room in WG/Shared Apt)	
	Food & Groceries (Cooking at Home)	
	Utilities/Internet/Phone	
	Local Transport (Monthly Pass)	
	Total Monthly Expense (F)	
Final Calculation	NET MONTHLY CASH FLOW (E - F) <i>(aim for a positive number)</i>	

YOUR SCHOLARSHIP GAP IS OUR SPECIALTY.

You've done the math. Now you know your target. The biggest variable in your entire plan, the **Scholarship Multiplier (D)**, is also the most difficult to maximize alone. Gradstar Global's **Co-Design Process**® is built specifically to bridge this gap. We help you target high-value, highly competitive awards like the DAAD, Chevening, and University Fee Waivers that turn a ₹25 Lakh goal into an affordable ₹12 Lakh investment.

- **Strategic Program Mapping:** We only recommend programs with high funding potential.
- **Application Optimization:** Ensuring your SOP and LORs maximize your funding chances.
- **Exclusive Scholarship Access:** Targeting the fee waivers you don't find online.

STOP BUDGETING. START FUNDING.

Consultation is 100% free. Take control of your ROI today.

**Book Your Free 1:1 Funding
Strategy Session**

Need help

with your cost planning abroad?

Chat with Gradstar Student Success Consultants on WhatsApp for free guidance, application support, and document review.

Mumbai

1004, 10th Floor Chandak Chambers,
Andheri Kurla Road, Andheri East,
Mumbai 400069

 +91-2246018127, +91-7738878064

 contact@gradstarglobal.com

 gradstarglobal.com

 [@gradstarglobaleducation](https://www.instagram.com/@gradstarglobaleducation)

Delhi

315, International Trade Tower, Nehru
Place – New Delhi – 110019

 +91-1146578253, +91-7738878064

 contact@gradstarglobal.com

 [@gradstarglobaleducation](https://www.facebook.com/@gradstarglobaleducation)

