

Study in UK

How much will it cost to study in the UK?

Wondering how to manage your expenses in the UK? Here's our list of estimates to help!

Studying abroad can be an expensive affair for students going to study in the UK. However, an efficient budget plan can help you manage your living expenses more effectively. Before you depart from India, ensure that you consider expenses like accommodation, food, health coverage and travel along with your tuition fee when calculating the estimated cost of studying in the UK.

1. Tuition fee is your prime expenditure

Your expenditure on tuition fee depends on the type of qualification and university or school you opt for. There are many high-ranking universities and colleges in the UK with their own fee structures. Further, the fee also depends on where in the UK you choose to study (there are different rules for England, Scotland, Northern Ireland, and Wales), and your study level.

Most commonly humanities, arts, and education courses are cheaper, while subjects such as medicine and engineering are likely to be more expensive. If you wish to study at the postgraduate level, the tuition fees are typically higher and the costs vary depending on the program. As with most other countries, MBA programs are often the most expensive.

S.no.	Study Program	Average fee (in Euros*)
1	Undergraduate bachelor degree	GBP 10,000 to GBP 20,000 per year
2	Postgraduate master's degree	GBP 10,000 to GBP 20,000 per year
3	Doctoral degree	GBP 15,000 to GBP 24,000 per year

**Please note that: all figures are indicative and PhD cost might differ as fully funded options are also available in the UK*

If you want to bring down your educational expenses, it is best to apply to various [scholarships](#) available for Indian students.

2. Where will you live? Calculate accommodation costs

Most universities in the UK offer on-campus residence facilities called the Halls of Residence to international students. These can be self-catered or full board. Certain campuses also provide self-catered shared houses or flats to their students. Living as a resident on-campus is a very affordable option. However, you need to apply for it separately and well ahead in time to secure a slot for yourself.

If you are unable to find such accommodation, you might have to look for a room on rent, homestay or find local host. Your university's accommodation office may help you out in this case too as they often have a list of accommodation options available in the nearby area.

Your checklist when looking for a place:

- Costs
- Facilities
- Deposits
- Inventory
- Rent book
- Bill payment
- Tenancy agreement
- Council tax
- House rules, if any

The cost will vary from city to city. If you opt to rent an apartment, you will have to additionally pay for utility bills like electricity, internet, water usage and also tenant's insurance (in some areas of housing). House rent for a one-bedroom apartment generally ranges between £550 and £650 (Indicative).

Note that anyone over the age of 18 living in the UK is required to pay for local community services such as rubbish collection, police, fire brigade, leisure services, etc. You'll have to pay for council tax if you'll be living anywhere apart from an on-campus accommodation or sharing a home with a family or other full-time student.

Ask for a tenancy agreement before moving and do not sign just any document without understanding it. In most cases, universities help the students in finding accommodation, both on-campus as well as off-campus.

The student accommodation cost depends on the type and location of the accommodation. As per the NUS/Unipol Accommodation Costs Survey, London has the highest average weekly rent of approx. £157.48 per week and the cheapest rooms are in Northern Ireland costs around £83.01 per week.

3. Cost of your student visa

To study in the UK, the first step is to secure a valid study visa and that comes with its own costs (approx. £348). Feel free to consult your IDP counselor for latest updates and information on the visa application process and related costs.

4. Living expenses

You need to keep a little money aside for your grocery shopping, social activities, and emergencies. When living in a foreign country as a student, it is better to keep track of your expenditures so that you do not overspend.

Expenses	Approximate cost (monthly)
Bills (electric/ gas/ water)	£40 - £50
Food and housekeeping	£160 - £200
TV licence (mandatory with TV or watching BBC online)	£12.56 (or £150.50 per year)
Mobile phone	£15 - £50
Clothes and shoes	£25
Leisure & sports (calculated on membership for the students' sports centre)	£10 - £20
Books & stationery	£21
Socialising	£120
Travel & transport (based on the monthly cost of a student bus pass)	£32
Childcare (if needed)	£656

Source:<https://www.coventry.ac.uk/international-students-hub/new-students/coming-to-the-uk/living-costs-in-the-uk/>
Please note that all figures are indicative

5. Keep safe. Consider health support and insurance

Several UK universities have initiated comprehensive health insurance plans for international students, but that is applicable as long your program is ongoing and ceases upon completion.

According to the National Health Service (NHS), you are required to pay £300 yearly for the duration the visa will be granted. However, the minimum amount varies based on leaves:

Leaves period	The amount payable for the year
If your leaves include a part of a year that is 6 months or less	£150
If your leaves include a part of a year that is more than 6 months	£300

Also, Tier 4 dependants are required to pay the surcharge. The immigration health charge will also be added to your visa application fee. If you already have a medical insurance in India, you can check whether if it can be extended to cover your stay in the UK.

6. Transportation. Know how much it will cost to move around

Unless your institution provides a shuttle service to-and-fro from your lodging, you'll have to rely on the available public transport.

For short distances	You can make use of regional trains, buses, taxis, and tubes. It is a good idea to get monthly passes for travelling to college and back as these can be fairly cheap. When taking a taxi, make sure that it runs on the meter; if it doesn't have one, agree on the fare beforehand to avoid any misunderstanding later on. In case you plan to use a personal vehicle, you will have to include car and fuel bills, car insurance, repairs, and taxes in your expense sheet.
For long distances	For travelling between different cities, you can avail any of the following options:

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| | <ul style="list-style-type: none">• Long-distance bus• Rail• Air |
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7. Don't ignore your taxes

Indian students in the UK are allowed to work 20 hours per week during academic sessions and full-time during vacations.

If you have a job while you are studying in the UK, then you'll also have to pay the tax and national insurance:

- Income tax: If you earn more than £1,042 a month on average - this will be your personal allowance
- National insurance: If you earn more than £166 a week

Your employer usually deducts Income Tax and National Insurance from your wages through Pay As You Earn (PAYE).

Remember, the exchange rate variations may also affect your budgeting. We suggest you also look for a part-time job while you are studying in the UK or seek scholarships in the universities you apply to. This can help lower your cost of studying abroad to a great extent.