ROSEMOUNTS INSTITUTE
WELL-BEING › SKILLS › CAREERS

The Rosemounts Europe Study Guide 2027

Bachelor's and master's study in eight European countries, for Indian families

Version 1.2 · 19 November 2026 · Rosemounts Institute

E-45 Race Course, Dehradun 248001, Uttarakhand, India · +91 7302222330 · rosemounts.org

Contents

Part 1. Start here

1 How to use this guide
2 Choose the course before the country
3 Europe at a glance
4 The 2027 calendar

Part 2. The eight countries

5 United Kingdom
6 Ireland
7 Germany
8 France
9 The Netherlands
10 Italy
11 Spain
12 Sweden

Part 3. Before you pay, and after you graduate

13 Checks before you pay anything
14 Coming back to India: will the degree count?
15 Talking it through

Part 1. Start here

1. How to use this guide

This guide is for families weighing a bachelor's degree in Europe after Class 12, and for graduates weighing a master's. It covers eight countries: the UK, Ireland, Germany, France, the Netherlands, Italy, Spain and Sweden.

Every country gets the same sections, so you can lay them side by side: what it costs, how an Indian student gets in, how to apply for 2027, what the visa asks for, what happens after graduating, and which universities appear in the latest QS ranking. Each one ends with a point families tend to miss.

Checked between 15 and 18 November 2026. Visa rules, fees and deadlines change every year, sometimes halfway through one. Every figure here comes from a government or university page, listed at the end. Before you pay a fee or book a flight, open the official page again and check the number yourself.

Rupees. We've converted at about €1 = ₹103, £1 = ₹123 and SEK 1 = ₹9.3, the mid-market rates on 18 November 2026. Your bank or forex card will charge a little more, and rates move. Read the rupee figures as a sense of size, not a quote.

Rankings. University ranks come from the QS World University Rankings 2027, published on 18 June 2026. QS is a private company, and its ranking leans heavily on reputation surveys. It's a fair place to start a list. It tells you very little about whether a particular course suits a particular student.

2. Choose the course before the country

Many families start with a country. A cousin is in Dublin, a neighbour's son found work in Berlin, someone at a wedding said Germany is free. The country then picks the course, and the course shapes the next four years.

It works better the other way round. Decide what the student wants to study and why. Then look for the countries that teach it well, in a language the student can learn in, at a cost the family can carry for the whole degree. Germany is a poor fit for a student who wants an English-taught bachelor's in psychology. The UK is a poor fit for a family that can't manage ₹40 lakh a year. Sweden suits a graduate with a clear master's subject far better than a Class 12 student who is still deciding.

Three questions settle most of it:

1. **What does the student want to study, and do they know why?** If the answer is vague, sort that out first. Our *Career and University Guide 2027* covers it, with three ways of looking at options: T-shape Career™, Career Clusters© and Career Fusion™.
2. **Which language will they study in?** English-taught bachelor's degrees are common in the UK, Ireland and the Netherlands, and much rarer in Germany, France, Italy and Spain. English-taught master's are easy to find almost everywhere.
3. **What can the family afford for every year of the degree?** Add each year's fees, the living money the visa asks for, flights and insurance, in rupees. Then ask how the family would manage if the first job after graduating took longer to come than hoped.

3. Europe at a glance

These are the figures for a single non-EU student starting in 2027, as published in November 2026. Living money is the minimum the visa asks you to show. It isn't what a student will spend, and in London, Dublin, Amsterdam or Paris real costs run higher.

Country	Bachelor's taught in English?	Tuition a year (non-EU)	Living money the visa asks for	Work during term	Stay after graduating
UK	Yes	Set by course; £25,950 to £30,700 at Loughborough, for example (₹32 to 38 lakh)	£1,203 a month outside London, £1,570 in London, for up to nine months	20 hours a week	18 months for applications from 1 January 2027; longer at some universities, once they're named
Ireland	Yes	Set by course; €23,250 and €24,600 are two Trinity examples for 2027/28 (₹24 to 25 lakh)	€10,000 a year, plus at least €6,000 of fees already paid	20 hours a week; 40 in holidays	12 months after a bachelor's; up to 24 after a master's
Germany	Mostly German	None at most public universities; TUM and Baden-Württemberg charge	€11,904 a year in a blocked account	140 full days or 280 half days a year	18 months
France	Mostly French	€2,902 (bachelor's) or €3,950 (master's) at public universities	€877.50 a month	964 hours a year	Up to 24 months
Netherlands	Often	About €10,700 to €32,000	€1,130.77 a month	16 hours a week; full-time in summer	One year
Italy	Some	Public universities charge by family income	€10,179.85 a year	20 hours a week	12 months
Spain	Mostly Spanish	Set by each region	€600 a month	30 hours a week	24 months
Sweden	Few	About SEK 80,000 to 320,000 (₹7.4 to 30 lakh)	SEK 10,656 a month	15 hours a week	12 months

Master's degrees taught in English are widely available in all eight.

4. The 2027 calendar

Bachelor's deadlines for a start in autumn 2027. Master's deadlines are set by each university and course: many close in spring for non-EU applicants, and popular courses fill early, so apply between October and January wherever you can.

Date	What happens	Country
15 October 2026 (passed)	Oxford, Cambridge and most medicine, dentistry and veterinary courses closed	UK
As early as possible	Apply for the APS certificate, which German universities need before they'll consider you	Germany
13 January 2027, 6 pm UK time	UCAS deadline for most other undergraduate courses	UK
15 January 2027	University Admissions deadline for bachelor's and master's courses starting in autumn 2027	Sweden
15 January 2027	Studielink deadline for bachelor's courses with limited places (numerus fixus)	Netherlands
1 February 2027	Application fee (SEK 900) and documents due	Sweden
1 April 2027	Several Dutch universities' deadline for non-EU applicants (Radboud, for example)	Netherlands
1 May 2027	Studielink deadline for most other bachelor's courses	Netherlands
30 June 2027	Trinity College Dublin's deadline for non-EU undergraduates	Ireland
From six months before the course	Earliest you can apply for a UK Student visa from India	UK
23 September 2027	Last date for any 2027 UCAS application, for courses with places left	UK
31 October 2027	Last date to apply for an Italian study visa for bachelor's and master's in 2027/28	Italy

France, Germany, Italy and Spain have no single national deadline for most courses. Each university sets its own, and the country sections below say where to look.

Part 2. The eight countries

5. United Kingdom

At a glance	
Tuition	Set by each university and course. Loughborough's 2026/27 undergraduate fees, as an example, run from £25,950 to £30,700 a year (₹32 to 38 lakh). Medicine and some Oxford and Cambridge courses cost a lot more
Living money for the visa	£1,203 a month outside London or £1,570 in London, for up to nine months (₹13.3 lakh or ₹17.4 lakh), for applications from 30 November 2026
Visa fee and health charge	£558 for the visa (about ₹69,000), plus the Immigration Health Surcharge of £776 a year (about ₹95,000)
Work during term	Up to 20 hours a week for degree-level students; full-time in vacations
After graduating	The Graduate visa: 18 months for applications made from 1 January 2027 (see below)
Course length	Bachelor's: three years, four in Scotland. Master's: usually one year
Main intake	September or October

Getting in after Class 12

UK bachelor's applications go through UCAS, with up to five choices. Universities read the Class 12 marks (predicted, if the exams haven't happened), a personal statement about the subject, and a teacher's reference. Most accept CBSE and ISC results for direct entry, but how high the marks must be varies a great deal. Warwick, for example, asks for 80% to 92% across five subjects, depending on the course. Edinburgh asks CBSE and ISC students for 80% overall with three subjects at 75% in its arts, humanities and social sciences college, and asks more of state board students. Each university lists its India requirements on its own country page.

Watch one detail from Class 11: Edinburgh doesn't accept CBSE Applied Mathematics where a course needs maths, and Warwick's Computer Science and its Mathematics and Statistics departments don't accept it either. A student who might apply for a maths-heavy course should take Mathematics, not Applied Mathematics.

Some courses add an admissions test: the UCAT for most medicine courses, and the ESAT for engineering and science at Imperial, which has two sittings for 2027 entry, in October 2026 and January 2027. A student who doesn't meet direct-entry marks can usually take a one-year foundation programme first.

For English, many universities accept a high Class 12 English mark from CBSE or ISC in place of IELTS. The mark they want differs, so check each one.

Getting in for a master's

Apply to each university directly. Most master's run for one year from September, and a few start in January. There's no national deadline: courses review applications as they arrive and close when full. Applying between October and January for a September start gives the best chance, and scholarship deadlines often fall in that window.

Universities say what percentage or CGPA they want from an Indian degree, and many set different bars for different Indian universities. A 65% from one college may be read differently from a 65% from another.

Applying for 2027

The main UCAS deadline is 13 January 2027 at 6 pm UK time. Oxford, Cambridge and medicine closed on 15 October 2026. After 13 January, universities look at applications only if they still have places, until the final cut-off on 23 September 2027.

The visa, and after graduating

A Student visa needs a Confirmation of Acceptance for Studies (CAS) from the university. From India you can apply up to six months before the course starts. The living money must sit in the account for at least 28 days in a row, ending no more than 31 days before you apply. Only postgraduate research students (a PhD, for example) and government-sponsored students can bring family members.

After graduating, the Graduate visa lets a student stay and work, or look for work, without a job offer. It lasts two years for applications made on or before 31 December 2026, and 18 months for applications made from 1 January 2027 (three years after a PhD). It can't be extended. In its Budget of 28 October 2026 the UK government said graduates of "high compliance" universities with strong job outcomes will be allowed to stay longer, without yet naming the universities.

Universities in the QS World University Rankings 2027

- Imperial College London, =2
- University of Oxford, 4
- University of Cambridge, 6
- UCL (University College London), =8
- University of Edinburgh, 35
- King's College London, 37
- University of Manchester, 40
- University of Bristol, 57
- London School of Economics and Political Science (LSE), 62

Worth knowing

A student who starts a one-year master's in September 2027 finishes in 2028. One who starts a three-year bachelor's finishes in 2030. Both will apply under the 18-month rule unless their university turns out to be on the list the government hasn't published yet. Don't build the family budget around two years of UK work until it is.

6. Ireland

At a glance	
Tuition	Set by each university and course. At Trinity College Dublin for 2027/28: €23,250 a year for Computer Science and Linguistics, and €24,600 for the MSc in Marketing (about ₹23.9 lakh and ₹25.3 lakh)
Money for the visa	€10,000 a year for living costs (₹10.3 lakh), plus proof that at least €6,000 of the fees is already paid, or the whole fee if it's less
Visa fee	€60
Work during term	20 hours a week in term, 40 in the holidays (Stamp 2)
After graduating	Stamp 1G: 12 months after an honours bachelor's (Level 8); after a master's (Level 9), 12 months that can be renewed for 12 more
Course length	Bachelor's: three or four years. Master's: usually one year
Main intake	September

Getting in after Class 12

Indian students don't use the CAO, Ireland's central system for EU applicants. They apply to each university directly, on that university's own portal and dates. Trinity's portal for non-EU undergraduates opens on 1 November and closes on 30 June for entry that September.

Each university publishes the Class 12 marks it wants, board by board. Trinity's India page lists them for CBSE and ISC. Trinity also runs an International Foundation Programme for students who aren't ready for direct entry.

Getting in for a master's

Apply directly to the university. Most taught master's last a year and count as Level 9 on Ireland's qualifications framework, which matters for the stay-back period. Courses usually fill on a rolling basis.

Applying for 2027

Look up each university's non-EU deadline. For Trinity it's 30 June 2027, but popular courses can fill sooner, and the visa takes time after the offer.

The visa, and after graduating

Indian students need a long-stay "D" study visa, applied for online through AVATS, Ireland's visa system, with biometrics at a VFS centre in India. The course must be on Ireland's list of approved programmes (the ILEP), and the student needs private medical insurance. Beyond the first-year €10,000, you must show ready access to €10,000 for each later year, on top of that year's fees.

After graduating, Stamp 1G lets a student work full-time while looking for a job. After a Level 8 bachelor's it lasts 12 months. After a Level 9 master's it starts at 12 months and is renewed for 12 more if the graduate can show they've been looking for graduate-level work, through interviews or employment agencies, for example.

Universities in the QS World University Rankings 2027

- Trinity College Dublin, 75
- University College Dublin, 100
- University College Cork, 220

Worth knowing

Most Ireland dates you'll see on Indian websites are CAO dates, such as 1 February. Those are for EU students. An Indian applicant works to each university's own deadline, which for Trinity is 30 June. Mixing the two up can mean applying months too early in a panic, or, worse, assuming you've missed a date you haven't.

7. Germany

At a glance	
Tuition	None at most public universities, beyond a semester fee (roughly €100 to €350) that often includes a local transport pass. The exceptions: Baden-Württemberg charges non-EU students €1,500 a semester (₹1.5 lakh), and TUM charges by programme (see below)
Money for the visa	€11,904 a year in a blocked account, €992 a month (₹12.3 lakh a year)
Before applying	An APS certificate, compulsory for Indian applicants
Work during term	140 full days or 280 half days a year, or up to 20 hours a week during the lecture period
After graduating	A residence permit of up to 18 months to look for work, with any job allowed meanwhile
Course length	Bachelor's: usually three years. Master's: usually two years
Main intake	Winter semester, from October; some courses also start in April

Getting in after Class 12

This is where most families are surprised. DAAD India, the German academic exchange service's office here, says a Class 12 certificate from an Indian board doesn't give direct admission to a German university, the exception being a valid JEE Advanced result. APS India describes one more route: a student with one successful year of a bachelor's in India can be admitted directly to the same or a closely related subject. From the winter semester 2026/27, both routes, and the Studienkolleg route below, need at least 70% overall in Class XII.

Everyone else goes through a Studienkolleg, a one-year preparatory course entered by an exam, which ends in an assessment called the Feststellungsprüfung. Most Studienkollegs teach in German and expect German at about B1 to B2 on entry (B1 is roughly intermediate; B2 is upper intermediate, enough to follow lectures with effort). Few teach in English.

Most bachelor's degrees are taught in German. English-taught bachelor's exist, but there are far fewer of them.

Getting in for a master's

This is Germany's strength for Indian students. Many master's at public universities are taught in English, usually over two years. Most expect a bachelor's in a closely related subject, and many ask you to apply through uni-assist, a central service that checks foreign documents, rather than to the university directly. For the October start, many deadlines fall between spring and mid-July, but some top universities and popular courses close much earlier. The APS certificate is needed here too.

Applying for 2027

Start with the APS certificate, since it comes before everything else. Then check each course's deadline on the university's own page or in the DAAD's course database.

The visa, and after graduating

The student visa is issued by the German mission in India. You'll need the admission letter, the APS certificate, health insurance, and proof of funds, usually as a blocked account holding €11,904 for the year, from which €992 is released each month.

After graduating, a student can get a residence permit of up to 18 months to look for a job that matches the degree, and can take any kind of work in the meantime.

Universities in the QS World University Rankings 2027

- Technical University of Munich (TUM), 25
- LMU Munich (Ludwig-Maximilians-Universität), 61
- Heidelberg University, 86
- Freie Universität Berlin, 98

Worth knowing

"Germany is free" has exceptions, and two of them are among the best-known names. Heidelberg is in Baden-Württemberg, which charges non-EU students €1,500 a semester. TUM, Germany's top-ranked university, charges non-EU students by programme, and its fees rise for anyone starting from winter semester 2027/28: €2,300 or €3,400 a semester for a bachelor's (₹2.4 lakh or ₹3.5 lakh), and €4,600 or €6,800 a semester for a master's (₹4.7 lakh or ₹7.0 lakh). That's still well below UK fees. It isn't free.

Our advice on language: an English-taught degree gets you through the course, but outside large international firms most jobs in Germany expect German. Start learning before you leave, not after.

8. France

At a glance	
Tuition at public universities	€2,902 a year for a bachelor's (licence) and €3,950 for a master's in 2026/27 (₹3.0 lakh and ₹4.1 lakh). Some students qualify for waivers. Grandes écoles and private schools set their own fees, often far higher. Every student also pays the student life contribution (CVEC), €105 for 2026/27
Money for the visa	€877.50 a month (about ₹90,000 a month, ₹10.8 lakh a year), up from €615
Before the visa	The Études en France procedure, run by Campus France India and compulsory for Indian students; the fee went up from ₹18,500 to ₹20,000 on 1 August 2026
Work during term	Up to 964 hours a year
After graduating	Indian students can extend their stay by up to 24 months after their studies: 12 months, renewable once
Course length	Bachelor's (licence): three years. Master's: two years
Main intake	September

Getting in after Class 12

Most bachelor's degrees at French public universities are taught in French, and expect French at about B2 (upper intermediate). English-taught bachelor's exist, though there are fewer of them, and Campus France keeps a searchable catalogue of programmes taught in English. Indian students apply through the Études en France platform, which includes an interview with Campus France India.

Getting in for a master's

Here France has much more in English, especially in engineering, management and the sciences. Applications go through Études en France, and some schools also run their own portal. A master's in France is two years, so a student with a three-year Indian bachelor's fits the standard route.

Applying for 2027

Create an Études en France account early. The platform sets the steps and dates for each type of course, and Campus France India publishes the timeline for Indian applicants. The Campus France process has to be finished before you can apply for the visa.

The visa, and after graduating

Students get a long-stay student visa that also serves as a residence permit for the first year (the VLS-TS). You must show €877.50 for each month, a figure that rose sharply in August 2026.

After their studies, Indian students can stay on for up to 24 months to look for work: a 12-month permit, renewable once, under a 2015 agreement between India and France. Ask Campus France India which degrees qualify before you count on it. Separately, Indian nationals with a master's or higher who studied at least one semester in France can get a short-stay Schengen visa valid for up to five years, for visits. It isn't a work permit.

Universities in the QS World University Rankings 2027

- Université PSL (Paris Sciences et Lettres), 34
- Institut Polytechnique de Paris, =43
- Sorbonne University, 73
- Université Paris-Saclay, 76

Worth knowing

Many of France's strongest names in engineering and management are grandes écoles, which sit outside the university system, with their own entrance routes and much higher fees. The low figures above are university fees. When you compare "French fees" with another country, check which kind of institution you're looking at.

9. The Netherlands

At a glance	
Tuition	Set by each university. Maastricht's non-EU fees for 2027/28 run from €13,400 to €32,000 a year (₹13.8 lakh to ₹33 lakh). Universities of applied sciences are lower: Inholland charges €10,665 for 2027/28 (₹11 lakh). EU students pay €2,771
Money for the visa	€1,130.77 a month in 2026 (about ₹1.16 lakh a month, ₹14 lakh a year)
Residence permit fee	€254
Work during term	16 hours a week, or full-time in June, July and August. The employer must get a work permit (TWV) for you
After graduating	An "orientation year": one year to look for work, within three years of graduating, with no work permit needed
Course length	Bachelor's: three years at a research university, four at a university of applied sciences. Master's: one or two years
Main intake	September

Getting in after Class 12

The Dutch system has two kinds of university. Research universities teach academic degrees; universities of applied sciences teach more practical, career-focused ones. Which one an Indian student can enter depends on how Nuffic, the Dutch agency that compares qualifications, reads their Class 12.

Nuffic compares a CBSE certificate with grades A1, A2 or B1 (CBSE's top three grades) in five relevant subjects, or an ISC certificate with an average of at least 75% in five relevant subjects, with the Dutch VWO, the level research universities usually ask for. A pass in five relevant subjects from CBSE, ISC or a state board compares with HAVO, the level for universities of applied sciences. Nuffic gives no VWO comparison for state boards. Universities can add their own requirements, often in maths or English.

Applications go through Studielink, the national portal, and then through the university's own process.

Getting in for a master's

Research master's run for one or two years; many taught master's are a single year. A student whose bachelor's doesn't quite match may be offered a pre-master's first. Deadlines are set by each university and are often earlier for non-EU applicants.

Applying for 2027

Courses with limited places (numerus fixus) close on 15 January 2027. Most others close on 1 May 2027 through Studielink, but several universities set earlier dates for students who need a visa: Radboud, for example, closes non-EU bachelor's applications on 1 April.

The visa, and after graduating

Only the university can apply to the immigration service (IND) for your residence permit, since Dutch universities act as recognised sponsors. You pay the €254 fee and show €1,130.77 for each month.

After graduating, the orientation year lets a graduate live in the Netherlands for a year and work freely, without the employer needing a work permit, while looking for a job.

Universities in the QS World University Rankings 2027

- Delft University of Technology, 48
- University of Amsterdam, 60
- Utrecht University, =113
- Leiden University, =119
- Erasmus University Rotterdam, 148

Worth knowing

The low Dutch fees you'll read about online are EU fees. A non-EU student pays the institutional fee, which at Maastricht is roughly five to twelve times the EU rate, depending on the programme.

10. Italy

At a glance	
Tuition at public universities	Charged by family income, assessed through a document called the ISEE parificato. Private universities set their own fees, usually much higher
Money for the visa	€10,179.85 a year for 2026/27 and 2027/28 (₹10.5 lakh), up from €6,947.33
Work during term	20 hours a week, up to 1,040 hours a year
After graduating	A job-seeking permit of up to 12 months
Course length	Bachelor's (laurea): three years. Master's (laurea magistrale): two years
Main intake	September or October
Visa deadline	31 October 2027 for bachelor's and master's in 2027/28

Getting in after Class 12

Italy asks for 12 years of schooling, which Class 12 gives. You apply to the university, and then pre-enrol on Universitaly, the ministry's portal, which the consulate uses to process the visa. Some bachelor's and many master's are taught in English. Some courses, such as medicine, have their own entrance tests.

Each university sets its own Universitaly pre-enrolment deadline, and some fall many months before the course begins. Check this first.

Getting in for a master's

A three-year Indian bachelor's in a related subject is the usual starting point. Apply to the university, then pre-enrol on Universitaly. Regional scholarships for students (often called DSU, for "diritto allo studio") are also awarded by family income and can include housing and meals.

Applying for 2027

Work back from three dates: the university's application deadline, its Universitaly pre-enrolment deadline, and the visa deadline of 31 October 2027. Aim to finish well before the last one, since visa appointments in India fill up in the summer.

The visa, and after graduating

Students need a long-stay study visa ("type D"). For 2026/27 and 2027/28 the money you must show rose to €10,179.85 a year, an increase of nearly half on the old figure.

After graduating, a student can switch to a job-seeking permit and stay up to 12 months to look for work.

Universities in the QS World University Rankings 2027

- Politecnico di Milano, =87
- Sapienza University of Rome, 111
- University of Bologna, 123
- University of Padua, 204
- Politecnico di Torino, 206

Worth knowing

Italy's low public fees depend on paperwork. To be charged by family income, the student needs an ISEE parificato built from Indian income and property documents, translated and legalised. Without it, universities usually charge the top fee band. Start collecting the documents months before the course.

11. Spain

At a glance	
Tuition at public universities	Set by each regional government, usually per credit, and can be higher for non-EU students. Private universities set their own fees
Money for the visa	100% of IPREM, Spain's reference income: €600 a month in 2026 (about ₹62,000 a month, ₹7.4 lakh a year)
Work during term	Up to 30 hours a week, if the work fits around your studies
After graduating	A residence permit of 24 months to look for work or start a business. It can't be extended, and it doesn't allow work until you switch to a work permit
Course length	Bachelor's (grado): usually four years. Official master's (máster universitario): one or two years
Main intake	September

Getting in after Class 12

Most public universities ask for two things: recognition of Class 12 as equivalent to the Spanish Bachillerato (called homologación), and an admission score. International applicants usually go through UNEDasiss, the national service that accredits foreign school results, and some courses also ask for subject exams called PCE, which are set in Spanish. The exact route depends on the university, so read its international admissions page before you start.

Most public bachelor's are taught in Spanish. Private universities often run their own admissions and offer more in English.

Getting in for a master's

Apply to the university directly. A three-year Indian bachelor's is accepted for many master's, but check each course. Read the worth-knowing note below before choosing a programme.

Applying for 2027

There's no national deadline for international students. Each university publishes its own dates, often in spring for a September start. The student visa is applied for at a Spanish consulate in India after the admission letter arrives.

The visa, and after graduating

You must show 100% of IPREM for each month, which in 2026 is €600. Students in higher education can work up to 30 hours a week without a separate permit, as long as it doesn't clash with their studies.

After graduating from a degree at bachelor's level or above, Spain's job-search permit gives 24 months to find work that matches the degree, or to start a business. It can't be renewed. You can't work on it, so the aim is to switch to a work permit once you have an offer.

Universities in the QS World University Rankings 2027

- University of Barcelona, 165
- Complutense University of Madrid, 199
- Autonomous University of Barcelona, 211
- Autonomous University of Madrid, 226
- Pompeu Fabra University, 263

Worth knowing

Spanish universities offer two kinds of master's. An official master's (máster universitario) is a state degree, listed in the government's register of degrees, the RUCT. A "título propio" is the university's own qualification and isn't an official degree, though it can look much the same on a brochure. The difference matters for recognition in India and for some permits. Check the course in the RUCT before you pay.

12. Sweden

At a glance	
Tuition	About SEK 80,000 to SEK 320,000 a year, depending on the subject (₹7.4 lakh to ₹30 lakh)
Money for the residence permit	SEK 10,656 a month in 2026 (about ₹99,000 a month)
Application fee	SEK 900 (about ₹8,400), paid through University Admissions
Work during term	Up to 15 hours a week during term, for permits granted from 11 June 2026; no limit in June, July and August
After graduating	A permit of up to one year to look for work
Course length	Bachelor's: three years. Master's: one or two years
Main intake	Late August or early September

Getting in after Class 12

Sweden's University Admissions service accepts the CBSE and ISC Class XII certificates for bachelor's entry, and an English grade from CBSE (from 2008) or ISC meets its English requirement. Students who finished school after 2009 also need a pass in Mathematics. Each course adds its own subject requirements, often in maths or science. The catch is supply: few bachelor's degrees are taught in English, so most options for Indian students are at master's level.

Getting in for a master's

Applications go through universityadmissions.se, which lets you rank several courses in order of preference. Most master's need a bachelor's in a related subject. Read the worth-knowing note below on which Indian degrees qualify.

Applying for 2027

For courses starting in autumn 2027, the application period runs from 16 October 2026 to 15 January 2027. The SEK 900 fee and your documents are due by 1 February 2027.

The visa, and after graduating

Students from India need a residence permit from the Swedish Migration Agency, Migrationsverket, and must show SEK 10,656 for each month. You must have paid any tuition fee before you apply, because you only count as finally admitted once it's paid. For permits granted from 11 June 2026, work during term is capped at 15 hours a week, so older advice saying students in Sweden can work without limits is out of date.

After a bachelor's or master's, a student can get a residence permit of up to one year to stay and look for work.

Universities in the QS World University Rankings 2027

- Lund University, 71
- KTH Royal Institute of Technology, =82
- Uppsala University, =87

Worth knowing

Not every Indian bachelor's degree is enough for a Swedish master's. For Indian degrees, Sweden asks for a three-year bachelor's with honours, a four-year bachelor's, or a bachelor's and master's adding up to four years. An ordinary three-year BA, BSc or BCom doesn't qualify on its own. A student on such a degree should check the rule on universityadmissions.se before the final year, while there's still time to plan around it.

Part 3. Before you pay, and after you graduate

13. Checks before you pay anything

- **Is the course approved in its own country?** The UK publishes a register of licensed student sponsors. Ireland's course must be on the ILEP. In Spain, check the official master's in the RUCT. A Dutch university must be a recognised sponsor with the IND. For Germany, the anabin database shows how an institution is rated.
- **Will the degree count back in India?** See the next section, and read it twice if the course is medicine, law, architecture, pharmacy or nursing.
- **Who is advising you, and how are they paid?** Many universities abroad pay agents a commission for each student. It's a fair question to ask any adviser, and a good one won't mind.
- **Is anything "guaranteed"?** A guaranteed visa, job or permanent residence is a warning sign. Governments decide those, and they change their minds.
- **What's the full cost, in rupees, for every year?** Ask for fees for all years in writing, including any yearly increase, and add the living money the visa asks for. Then add a margin, because rupee rates move against you as often as for you.

14. Coming back to India: will the degree count?

Most students who go abroad come back at some point, for a job, a further degree or a government exam. For that, the foreign degree may need an equivalence certificate.

Since April 2025, these come from the UGC under its Recognition and Grant of Equivalence to Qualifications Obtained from Foreign Educational Institutions Regulations, 2025, through an online portal. (The Association of Indian Universities issued them before.) In short:

- The foreign institution must be recognised in its own country.
- Degrees from a foreign university's campus in another country can be recognised, if that campus is approved both where it stands and in the university's home country.
- Degrees delivered through franchise arrangements aren't recognised.
- Joint or dual degrees run with an Indian university under UGC rules don't need a certificate.
- Professional qualifications, such as medicine, pharmacy, nursing, law and architecture, are outside these rules. Their own councils decide.

Medicine needs its own check. To practise in India after a foreign medical degree, the National Medical Commission's 2021 rules ask for a course of at least 54 months taught in English, a 12-month internship at the same foreign institution, a further supervised internship of 12 months in India, and India's licensing exam. European medical degrees are often longer than 54 months, but the internship rules can still trip students up. Ask the university, in writing, how its course and internship meet the NMC's rules before you pay anything.

15. Talking it through

Picking a country gets easier once the course is clear, and the course gets easier once you're clear about the student. That's the question underneath all of this: who is this young person, what do they care about, and what kind of work would suit them?

The VIP+™ Career and Life Design Program starts there, with values, interests, personality and skills, and then looks at the options, at home and abroad, that fit. It won't predict an admission, a rank or a salary, and nobody honest can. The full fee and what it includes are shared on request, with no obligation.

To talk it through, WhatsApp us on +91 73022 22330 with one line: which class is your child in?

Sources

All pages opened and checked between 15 and 18 November 2026.

Rankings and exchange rates

- QS World University Rankings 2027 (Top Universities)
- Mid-market rates on 18 November 2026 (BookMyForex): euro, pound, krona

United Kingdom

- GOV.UK: Student visa (full guide), money you need, family members, Graduate visa and Immigration Health Surcharge
- Maintenance funds from 30 November 2026 (Home Office, Statement of Changes HC 584)
- Budget 2026: longer graduate visas at "high compliance" universities (Times Higher Education)
- Working during studies (UKCISA)
- UCAS 2027 entry deadline
- Imperial College London undergraduate deadlines and ESAT
- Loughborough University international fees 2026/27
- India entry requirements: University of Warwick and University of Edinburgh

Ireland

- Trinity College Dublin: how to apply (non-EU), India entry requirements, undergraduate fees and MSc in Marketing fees
- Irish Immigration Service: long-term study visa and Third Level Graduate Programme (Stamp 1G)
- Ireland's 2026 student visa rules, funds and fees (IDP India)

Germany

- Bachelor studies for Indian students (DAAD India)
- APS India news: the 70% Class XII rule from winter 2026/27
- Make it in Germany: working while studying and after graduation
- TUM tuition fees for non-EU students
- Baden-Württemberg tuition fees for international students (state ministry)
- Blocked account 2026 (How to Germany)

France

- Tuition fees 2026/27 (Campus France)
- Campus France India: home and visa funds, Études en France fee, post-study stay and five-year short-stay visa
- Working as a non-European student (Service-Public.fr)
- CVEC 2026/27
- France-Visas

The Netherlands

- Nuffic: Indian school qualifications compared
- IND: student residence permit, required amounts 2026, fees and orientation year
- How to apply and deadlines (Study in NL) and Studielink
- Radboud University bachelor's deadlines
- Maastricht University tuition fees and Inholland tuition fees

Italy

- Universitaly
- Italian embassy information on study visas for 2026/27 and 2027/28, funds and visa deadlines (esteri.it)
- Work limits and job-seeking permit (Bocconi University)

Spain

- Royal Decree 1155/2024, the immigration regulation: funds and 30-hour work rule (BOE)
- IPREM 2026 (SEPE)
- Job-search residence after studies, Information Sheet 20 (Ministry of Inclusion and Migration)
- RUCT, the register of official degrees (Ministry of Education)
- UNEDasiss

Sweden

- University Admissions in Sweden: India, bachelor's admission and India, master's admission
- Key dates for autumn 2027 (Lund University)
- Fees and costs (Study in Sweden)
- Migrationsverket: residence permit for higher education and looking for work after studies

Back in India

- UGC Equivalence Regulations, 2025 (Gazette notification)
- NMC FAQs on the FMGL Regulations, 2021

© 2026 Madhukar Dhiman / Rosemounts Institute · E-45 Race Course, Dehradun 248001, Uttarakhand, India · +91 7302222330 · info@rosemounts.org · rosemounts.org