ROSEMOUNTS INSTITUTE
WELL-BEING › SKILLS › CAREERS

The Rosemounts West Study Guide 2027

Bachelor's and master's study in the USA, Canada, Australia and New Zealand, for Indian families

Version 1.2 · 19 November 2026 · Rosemounts Institute

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Part 1. Start here

1. How to use this guide

This guide is for families weighing a bachelor's degree in the USA, Canada, Australia or New Zealand after Class 12, and for graduates weighing a master's there. It's the companion to our *Europe Study Guide 2027*, and it follows the same pattern.

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 on 18 and 19 November 2026. All four countries changed their student rules during 2026, and some US changes are still in the courts. 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 US$1 = ₹93, C$1 = ₹65, A$1 = ₹63 and NZ$1 = ₹51, the mid-market rates on 19 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. An uncle is in New Jersey, a cousin got permanent residence in Melbourne, a neighbour's son found work in Toronto. 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, at a cost the family can carry for the whole degree, with rules after graduation the family can live with if they change again. A US liberal-arts degree suits a student who wants to explore before choosing a major. Australia and New Zealand suit a student who already knows the subject. Canada now favours graduate students over undergraduates in its visa rules.

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. **Did the Class 12 subjects keep the doors open?** In Canada especially, some programmes don't accept CBSE Applied Mathematics in place of Mathematics. Section 6 has the detail.
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. The four countries at a glance

These are the figures for a single international 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 New York, Toronto, Sydney or Auckland real costs run higher.

Country	Bachelor's length	Tuition a year (one example)	Living money the visa asks for	Work during term	Stay after graduating
USA	4 years	US$32,104 at Purdue for 2026/27, about ₹30 lakh (US$52,698, about ₹49 lakh, with housing and food)	The first year's full cost, as written on the university's I-20	20 hours a week on campus	12 months of OPT, plus 24 more for STEM graduates
Canada	Usually 4 years	C$68,750 at Toronto (Arts & Science) for 2027 entrants, about ₹45 lakh	C$23,448 for the first year outside Quebec, about ₹15 lakh	24 hours a week off campus	Up to 3 years
Australia	Usually 3 years	A$56,500 for UNSW's Bachelor of Commerce (2026 figure), about ₹36 lakh	A$29,710 a year, about ₹19 lakh	48 hours a fortnight while the course is in session	2 to 4 years for Indian graduates, depending on the degree
New Zealand	Usually 3 years	NZ$42,236 to NZ$60,910 at Auckland for 2027, about ₹22 lakh to ₹31 lakh	NZ$20,000 a year, about ₹10 lakh	25 hours a week	Up to 3 years

Master's degrees are offered in all four, usually over one to two years.

4. The 2027 calendar

For a start in 2027. US and Canadian years begin in August or September; Australian and New Zealand years begin in February or March, with a second intake in July.

Date	What happens	Country
1 November 2026 (passed)	Purdue's Early Action deadline, also its priority date for engineering and computer science	USA
7 November 2026 (passed)	University of Toronto's date for the earliest rounds of offers	Canada
1 December 2026	University of Auckland asks international postgraduate applicants for Semester One 2027 to apply by this date	New Zealand
8 December 2026	University of Auckland's international closing date for most undergraduate programmes starting in March 2027	New Zealand
15 January 2027	Purdue's regular deadline and Toronto's final deadline for autumn 2027	USA, Canada
1 March 2027	Semester One begins at the University of Auckland	New Zealand
31 March 2027	Purdue's latest date for regular decisions	USA

Date	What happens	Country
8 June 2027	University of Auckland's closing date for international applications for July 2027	New Zealand
August to September 2027	Most US and Canadian degrees begin	USA, Canada

Australia has no national deadline. Each university sets its own, and the main concern in 2027 is the limit on new international students (see Section 7), so apply as early as you can.

Part 2. The four countries

5. United States

At a glance	
Tuition	Set by each university. Purdue's 2026/27 tuition and fees for an international undergraduate are US$32,104 (about ₹30 lakh), or US$36,154 (about ₹34 lakh) in engineering and computer science. Private universities usually charge much more
Full cost of a year	Purdue estimates US$52,698 (about ₹49 lakh) including housing and food
Money for the visa	The first year's full cost, as stated on the I-20 the university issues
Visa costs	US$350 SEVIS fee (about ₹33,000) and US$185 visa fee (about ₹17,000). A US$250 Visa Integrity Fee is in US law; see below
Work during term	Up to 20 hours a week on campus. Work off campus needs separate approval (CPT or OPT)
After graduating	12 months of Optional Practical Training (OPT), plus a 24-month extension for STEM degrees
Course length	Bachelor's: four years. Master's: one to two years
Main intake	August or September

Getting in after Class 12

Most US universities take applications through the Common App or their own portal. There's no national cut-off. Universities read the whole application together: Class 9 to 12 marks (predicted, if the boards haven't happened), essays, a school counsellor's letter, teachers' recommendations, activities, and in many cases a test score.

Tests have come back. MIT requires the SAT or ACT from every first-year applicant. A list checked against university websites in October 2026 counts 72 colleges and university systems requiring a score for autumn 2027, including Harvard, Yale, Penn, Brown, Cornell, Dartmouth, Stanford and MIT. Many other universities stay test-optional, and the student should check each one.

Universities also ask for an English test (TOEFL, IELTS or Duolingo, depending on the university), and for proof the family can pay. Financial aid for international undergraduates is limited: a few of the hardest universities to get into say they meet full need, and most give partial merit awards or none.

Getting in for a master's

Apply to each department directly, usually between October and February for an August start. Many programmes have dropped the GRE, some still ask for it, and business schools may ask for the GMAT or GRE. Research master's and PhDs often come with teaching or research assistantships. Most taught master's don't.

Read the worth-knowing note below before applying with a three-year Indian degree.

Applying for 2027

Early rounds have closed: Purdue's Early Action deadline was 1 November 2026. Regular deadlines fall in January at many universities. Purdue's is 15 January 2027, with decisions by 31 March 2027. Check each university's own page, because deadlines vary by university and sometimes by major.

The visa, and after graduating

A student visa (F-1) needs an I-20 from a university certified by the US government. The family pays the SEVIS fee and the visa fee, then the student attends an interview in India. Since June 2025, student visa applicants must set their social media accounts to public before the interview, and since September 2025 they must apply in their country of nationality or residence.

The US$250 Visa Integrity Fee was written into law in July 2025. As of November 2026 the State Department's fee page doesn't list it, and Boston University's international office reported in May 2026 that only some consulates had begun charging it. Budget for it anyway.

Three changes from 2026 matter to families now:

- **Time limits on student stays.** A rule replacing open-ended "duration of status" with fixed periods of up to four years was published on 17 July 2026 and blocked nationwide by a federal court on 14 September 2026. The government appealed, then in November asked the appeals court to wait for the lower court's final judgment. For now, the old system applies.
- **Proposed fees on OPT.** On 8 October 2026 the government proposed charging universities US$70,000 for each student's first OPT recommendation and US$30,000 for each later one, including the STEM extension. Universities could pass the cost to students or employers. It's a proposal, not a rule, but a family planning a US degree around OPT should watch it closely.
- **The H-1B work visa.** Since February 2026 the H-1B lottery is weighted towards higher-paid job offers, which makes entry-level offers less likely to be selected. A US$100,000 fee on new H-1B petitions was struck down in June 2026 and isn't being collected; it never applied to graduates switching from student status inside the US. A separate proposal from August 2026 would charge US$103,265 per petition, and it's still at the proposal stage.

Universities in the QS World University Rankings 2027

The US has 184 universities in the ranking. The highest placed, with a few that Indian students often apply to:

- Massachusetts Institute of Technology (MIT), 1
- Stanford University, =2
- Harvard University, 5
- California Institute of Technology (Caltech), 7
- University of Pennsylvania, 15
- Cornell University, =16
- Yale University, =16
- Johns Hopkins University, =20
- University of California, Berkeley, =20
- University of Chicago, 24
- Princeton University, 27
- Columbia University, =43
- Carnegie Mellon University, 55
- University of Illinois Urbana-Champaign, 74
- Purdue University, =100

Worth knowing

Many US graduate schools want the equivalent of a four-year US bachelor's before a master's, and a three-year BA, BSc or BCom from India may not count. Syracuse University, for example, accepts any four-year Indian bachelor's, but a three-year degree only if it was earned in the first division at an institution graded A or better by NAAC; otherwise it counts as three years of undergraduate study. Rules differ between universities, and some use an evaluation service such as WES. A student on a three-year degree who wants a US master's should check each university's rule before the final year, while there's still time to add a year of study in India if needed.

6. Canada

At a glance	
Tuition	Set by each university and programme. University of Toronto's planned fees for international students entering in 2027 are C$68,750 a year in Arts & Science (about ₹45 lakh) and C$75,770 in Engineering (about ₹49 lakh)
Money for the visa	C$23,448 for the first year outside Quebec (about ₹15 lakh), for applications from 1 September 2026, on top of tuition and travel. Quebec sets its own figure
Visa costs	C$150 for the study permit and C$85 for biometrics (about ₹15,000 together)
Work during term	Up to 24 hours a week off campus; no limit during scheduled breaks
After graduating	A Post-Graduation Work Permit (PGWP) of up to 3 years
Course length	Bachelor's: usually four years. Master's: one to two years
Main intake	September

Getting in after Class 12

Applications to Ontario universities, Toronto included, go through the Ontario Universities' Application Centre (OUAC); other provinces' universities take them directly. The University of Toronto accepts the CBSE and ISC certificates, and considers state board results case by case.

Watch the maths. Toronto says CBSE students applying for programmes that need calculus, such as business, engineering and science, must present Class XII Standard Mathematics, and that Applied Mathematics won't meet the requirement. Waterloo's Computer Science asks for Standard XII Mathematics at 90% or more and says Applied Mathematics isn't accepted. The University of Alberta says Applied and Business Mathematics can't meet its maths requirement for business or science.

Undergraduates also need a Provincial Attestation Letter (PAL) from the province before they can apply for a study permit. Canada has set a cap of 150,000 new study permits a year for 2027 to 2029, and undergraduates count towards it.

Getting in for a master's

Apply to each university's graduate school. From 1 January 2026, master's and doctoral students at public universities don't need a PAL and aren't counted in the cap, which makes Canada noticeably easier at master's level than at bachelor's.

The degree before it matters. Toronto's graduate school asks Indian applicants for a bachelor's of at least four years (BTech, BPharm, MBBS and similar), or a three-year bachelor's followed by a master's, with at least first class or 7/10 (7.5/10 from an IIT).

Applying for 2027

Toronto's final deadline for autumn 2027 is 15 January 2027; its date for the earliest offers was 7 November 2026. Other universities set their own dates, mostly between December and March. Graduate deadlines are set by each department, often between December and February.

The visa, and after graduating

The study permit needs a letter of acceptance from a Designated Learning Institution, a PAL for most undergraduates, and proof of funds, which can include a Guaranteed Investment Certificate (GIC) from a Canadian bank. Students can work up to 24 hours a week off campus during term and without a limit in scheduled breaks.

After graduating, a PGWP lasts up to the length of a programme under two years, and three years for a programme of two years or more. A master's of at least eight months gets three years, however short it is. University graduates need CLB 7 in English (or NCLC 7 in French) in all four skills. Bachelor's, master's and doctoral graduates don't have to meet the field-of-study list that college diploma holders face.

Universities in the QS World University Rankings 2027

- McGill University, 30
- University of Toronto, 32
- University of British Columbia, =45
- University of Alberta, 96
- University of Waterloo, =113
- Western University, =142
- Université de Montréal, =162
- McMaster University, =174
- Queen's University, =179

Worth knowing

The cap falls on undergraduates, and master's students are exempt from it. So the realistic Canadian plan for many families in 2027 is a bachelor's in India, or elsewhere, followed by a master's in Canada with a three-year work permit after it. That's a reason to look harder at Canada for a master's. It isn't a reason to choose a course the student doesn't want.

7. Australia

At a glance	
Tuition	Set by each university and course. UNSW lists A$56,500 for the first year of its Bachelor of Commerce (2026 figure; 2027 will be higher), about ₹36 lakh
Money for the visa	A$29,710 for 12 months of living costs (about ₹19 lakh), plus the first year's course fees and travel
Visa costs	From A$2,500 (about ₹1.6 lakh), plus compulsory Overseas Student Health Cover
Work during term	Up to 48 hours a fortnight while the course is in session
After graduating	Temporary Graduate visa: for Indian graduates, 2 years after a bachelor's, 3 after a master's, 4 after a PhD
Course length	Bachelor's: usually three years, four for engineering and honours degrees. Master's: one to two years
Main intake	February or March, and July

Getting in after Class 12

Apply directly to each university, or through one of its approved agents. Australian universities publish their own India requirements, and not all of them accept every board. Monash accepts CBSE, ISC and four state boards (Maharashtra, Tamil Nadu, Karnataka and West Bengal), asks state board students for 5% more than CBSE, and suggests students from other boards start at Monash College. Its indicative CBSE minimums run from 66% in arts and business to 81% to 85% in engineering and 85% in law. UNSW works out a CBSE score from English or Hindi plus the best four other subjects.

Places are limited. Australia's planning level for new international students in 2027 is 295,000, and visas are processed more slowly once a university nears its share. UNSW, for example, closed some programmes to new overseas students for 2026 when they reached capacity. Apply early, and keep a second university on the list.

Getting in for a master's

Apply directly to each university. Coursework master's run one to two years, and each university sets the marks it wants from an Indian degree. One change matters to older students: from 2 October 2026, most new Student visa applications can't include a partner or children. Doctoral students, students fully funded by a foreign government, and Pacific and ASEAN nationals are among the exceptions. A married master's student should plan around this before accepting an offer.

Applying for 2027

There's no national deadline. Each university sets its own closing dates for the February and July intakes, and in 2027 the limit on new international students matters more than the date. UNSW says applications for all its 2027 intakes are open.

The visa, and after graduating

The Student visa (subclass 500) needs a Confirmation of Enrolment, Overseas Student Health Cover, evidence of the money above, an English test where required, and a Genuine Student assessment. From 2 October 2026, most applications must be made from outside Australia.

After graduating, the Temporary Graduate visa (subclass 485) costs A$5,750 (about ₹3.6 lakh) and is open to applicants aged 35 or under, with exceptions. Under the Australia–India trade agreement, Indian graduates get longer stays than most: two years after a bachelor's, three after a bachelor's with first-class honours in STEM, three after any master's, and four after a PhD.

Universities in the QS World University Rankings 2027

- University of New South Wales (UNSW Sydney), 19
- University of Melbourne, =22
- University of Sydney, 28
- Australian National University (ANU), 29
- Monash University, 31
- University of Queensland, =40
- University of Western Australia, =77
- Adelaide University, 79
- University of Technology Sydney (UTS), =87

Worth knowing

The extra year for Indian graduates is real: three years after a master's where most nationalities get two. But it comes with an age limit of 35, a visa fee of A$5,750, and no promise of a job or permanent residence at the end. Count the extra year as time to find work, not as a plan in itself.

8. New Zealand

At a glance	
Tuition	Set by each university and programme. Auckland's estimates for 2027 are NZ$42,236 for a BA (about ₹22 lakh), NZ$51,020 for a BCom (about ₹26 lakh) and NZ$60,910 for engineering (about ₹31 lakh), plus a Student Services Fee of about NZ$1,158
Money for the visa	NZ$20,000 for each year (about ₹10 lakh), or NZ$1,667 a month for courses under a year, plus the first year's tuition paid
Visa costs	From NZ$850 (about ₹44,000)
Work during term	Up to 25 hours a week, and full-time in holidays, as the visa conditions allow
After graduating	Post-Study Work Visa of up to 3 years (4 years for Indian PhD graduates)
Course length	Bachelor's: usually three years, four for engineering. Master's: one to two years
Main intake	March, and July

Getting in after Class 12

Apply directly to each university. For 2027, the University of Auckland asks Indian applicants (CBSE, ISC and three named state boards) for an overall average of 75% with at least 70% in English, worked out from the best four academic subjects. Some programmes ask for more: 81% for the BCom, 80% for Design, and 85% for engineering, with at least 85% in Physics and Mathematics.

Getting in for a master's

Apply directly to each university. Auckland asks international applicants for postgraduate study starting in March 2027 to apply by 1 December 2026, to leave time for the visa.

Applying for 2027

Auckland's international closing date for most undergraduate programmes starting on 1 March 2027 is 8 December 2026. For July 2027 it's 8 June 2027. Immigration New Zealand advises applying for the student visa at least three months before travel, and says October to March is its busiest period.

The visa, and after graduating

The Fee Paying Student Visa needs an offer of place, proof that the first year's tuition is paid (or will be, once the visa is approved in principle), and the living money above. Applicants from India can only be sponsored by immediate family: partner, parents, siblings, grandparents or parents-in-law. Indian citizens can use the Funds Transfer Scheme to show the money. A partner or children can't be included in the student's application, but they can apply for their own visas.

After graduating, the Post-Study Work Visa (from NZ$1,670, about ₹86,000) lets a graduate with a degree-level qualification work in any job. A master's or doctorate with at least 30 weeks of study in New Zealand gives three years; a bachelor's or other qualification at level 8 or below gives a visa as long as the

time spent studying for it, up to three years. Indian PhD graduates can get four. The graduate must show NZ$5,000, and can have the visa only once.

Universities in the QS World University Rankings 2027

- University of Auckland, 67
- University of Otago, 198
- Massey University, 215
- Victoria University of Wellington, =241
- University of Canterbury, 257
- University of Waikato, =293

Worth knowing

The work visa is generous on paper and the job market is small. A graduate gets up to three years, but there are far fewer graduate jobs to compete for than in Australia, Canada or the US. Before choosing a course, check it against Immigration New Zealand's Green List of jobs the country needs people for. A course that leads to one of those jobs makes the three years count.

Part 3. Before you pay, and after you graduate

9. Checks before you pay anything

- **Is the university allowed to take international students?** In the US, the school must be certified by the Student and Exchange Visitor Program. In Canada, it must be a Designated Learning Institution. In Australia, the course must be registered on CRICOS. In New Zealand, the provider must have signed the Code of Practice for international learners. Check the university on its own country's list.
- **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 in 2026 all four of these governments changed their minds at least once.
- **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.

10. 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. Ask the university, in writing, how its course and internship meet the NMC's rules before you pay anything.

11. 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 on 18 and 19 November 2026.

Rankings and exchange rates

- QS World University Rankings 2027 (Top Universities)
- Mid-market rates on 19 November 2026 (BookMyForex): US dollar, Canadian dollar, Australian dollar, New Zealand dollar

United States

- I-901 SEVIS fee (ICE) and Fees for visa services (State Department)
- Visa Integrity Fee (Boston University ISSO, May 2026)
- Social media vetting and applying in your home country (University at Buffalo ISS)
- Working as an F-1 student (Study in the States, DHS) and OPT of up to 12 months (USCIS)
- Duration of status rule: litigation and status (NAFSA, updated 5 November 2026)
- Proposed OPT fees (Yale OISS)
- Weighted H-1B selection (National Law Review), the US$100,000 fee on hold (Ogletree) and the proposed US$103,265 fee (National Immigration Forum, September 2026)
- Purdue University: 2026/27 undergraduate tuition and fees and first-year deadlines
- MIT testing requirement and colleges requiring the SAT or ACT for autumn 2027 (The College Investor, October 2026)
- Equivalence to a US bachelor's degree, including India (Syracuse University)

Canada

- Immigration, Refugees and Citizenship Canada: proof of financial support, provincial attestation letters, working off campus, PGWP length, PGWP eligibility and fees
- Canada's 2027 to 2029 student targets (ICEF Monitor)
- University of Toronto: 2026/27 tuition fee schedules, with planned 2027/28 fees, India admission requirements, 2027 application dates and graduate equivalencies
- University of Waterloo Computer Science: Indian system and University of Alberta: India

Australia

- Department of Home Affairs: Student visa (subclass 500) and Temporary Graduate visa, Post-Higher Education Work stream
- Australia's 2027 international education settings (Study Australia)
- Monash University: India entry requirements and UNSW Bachelor of Commerce, international

New Zealand

- Immigration New Zealand: Fee Paying Student Visa, Post-Study Work Visa and staying to work after study
- University of Auckland: 2027 undergraduate international fees, 2027 entry requirements, A to I, undergraduate closing dates, postgraduate closing dates and 2027 semester dates

Back in India

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

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