

A TRICHY PLUS CAREER BOOKLET • IN PARTNERSHIP WITH U2CAN

Studying Abroad.

THE COMPLETE GUIDE

Countries, costs, scholarships, timelines and the mistakes to avoid.
Built for final-year Indian students. Without the fluff.

MADE FOR

Final year students

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01

REALITY CHECK

Should You Even Study Abroad?

Every year, over 750,000 Indians pack their bags. Some come back with world-class careers. Others come back with debt and doubt. The difference is almost never the country. It is the clarity the student had before they left.

This guide will not push you to go abroad. It will hand you the facts to make the decision yourself. Read the country factsheets carefully, use the readiness matrix, and be honest with yourself about the three questions on the next page. If your answers pass the smell test, you belong in this journey. If they do not, this guide has already saved you a bad two years.

THE THREE QUESTIONS

Answer these on paper before you read anything else

1. Why abroad, specifically? If your answer is “better opportunities”, dig deeper. Better than *what*? Compared to which Indian option?

2. Can you afford it, worst case? If a job does not come in year one after graduation, can your family sustain the loan EMI for a full year without stress?

3. Do you want the degree, or the visa? Both are valid. But they lead to very different countries, courses, and total costs.

750K

INDIANS GOING
ABROAD EACH YEAR

Rs.
35L

MEDIAN COST OF A
2-YR MASTERS

6-8

UNIVERSITIES ON A
GOOD SHORTLIST

18

MONTHS OF RUNWAY
NEEDED

02

THE SELF AUDIT

The Readiness Matrix

Score yourself honestly on seven dimensions. Anything under three out of five is a flag, not a stop sign. It is a signal to fix it before you apply.

DIMENSION	WHAT GOOD LOOKS LIKE	SCORE / 5
Academics	GPA in top 25 percent of class. Strong in subjects related to your target course.	— — — —
English	Comfortable with academic English. Ready to hit TOEFL 100+ or IELTS 7+ in 4 to 6 weeks.	— — — —
Standardised tests	US Masters: GRE 320+ or waived. MBA: GMAT 700+. UK, Germany: usually no GRE.	— — — —
Finances	Family can commit Rs. 30 to Rs. 70 lakhs for 2 years. Loan pre-approved as backup.	— — — —
Purpose	You can explain in 60 seconds why this course, this university, this country. Without brochure text.	— — — —
Independence	Lived away from family. Can cook basic meals. Can navigate bureaucracy on your own.	— — — —
Timeline	You have 12 to 18 months from decision to departure. Shorter is possible but stressful.	— — — —

“The universities do not measure your readiness. Your readiness measures your universities.”

TRICHY PLUS

03

THE SIX CONTENDERS

The Country Factsheets

Six countries take almost 90 percent of Indian students going abroad. Here is what each one actually costs, what you can expect after graduation, and who each country is best for.

HOW TO READ THESE

Rupee costs are approximate 2026 conversions

These will move. Treat them as ballpark ranges to compare countries side by side, not as final quotes you can commit to a loan officer. Always confirm the current fees on the university's own website.

DEEP TECH AND LONG-TERM CAREERS

01 United States of America

POPULAR INTAKE

Fall (Aug or Sep) main. Spring (Jan) smaller intake.

POPULAR PROGRAMS

MS in CS, Data Science, Engineering, MBA, MFin, MS in Analytics.

TUITION (PER YEAR)

Rs. 20 to 50 lakhs. Public state universities cheaper, Ivy League higher.

LIVING COST (PER YEAR)

Rs. 10 to 18 lakhs. NYC and SF top end, Midwest lower.

TOP UNIVERSITIES

MIT, Stanford, CMU, Berkeley, UT Austin, Purdue, ASU, NEU, Texas A&M.

SCHOLARSHIPS TO EXPLORE

Fulbright-Nehru, Inlaks, Tata Scholarship (Cornell), university fellowships, RA and TA positions.

WORK WHILE STUDYING

Yes. 20 hrs/week on campus in semester, 40 hrs/week in vacation. Off-campus needs CPT or OPT.

AFTER GRADUATION

OPT 12 months (36 for STEM). H-1B is a lottery. Plan for 2 to 3 attempts.

BEST FOR

Deep technical roles, research careers, top-tier tech companies. Patient immigration path.

DID YOU KNOW

The US grants over 200,000 F-1 student visas to Indians every year, the largest for any nationality.

02

THE 1-YEAR MASTERS ROUTE

United Kingdom

POPULAR INTAKE

September main. January and May for some programs.

POPULAR PROGRAMS

MSc taught (1 year), MBA, MA in humanities, MRes and PhD.

TUITION (PER YEAR)

Rs. 18 to 40 lakhs at top universities. Rs. 12 to 22 lakhs at mid-tier.

LIVING COST (PER YEAR)

Rs. 10 to 15 lakhs. London top end, Manchester and Birmingham lower.

TOP UNIVERSITIES

Oxford, Cambridge, LSE, Imperial, UCL, Warwick, Edinburgh, Manchester, King's College London.

SCHOLARSHIPS TO EXPLORE

Chevening (fully funded), Commonwealth, GREAT Scholarships, university merit awards.

WORK WHILE STUDYING

Yes. 20 hrs/week during term, full-time in vacations.

AFTER GRADUATION

Graduate Route visa gives 2 years to stay and work after Masters (3 for PhD). No sponsor needed.

BEST FOR

Students who want a 1-year Masters. Strong finance, consulting and humanities careers.

DID YOU KNOW

The UK Graduate Route added 476,000 international students to its workforce in its first two years alone.

03 Canada

WHERE PR AND STABLE CAREERS MEET

POPULAR INTAKE

Fall (Sep) main. Winter (Jan) and Summer (May) for many programs.

POPULAR PROGRAMS

Masters (course-based or research), post-graduate diplomas at colleges.

TUITION (PER YEAR)

Rs. 12 to 28 lakhs at universities. Rs. 6 to 15 lakhs at colleges.

LIVING COST (PER YEAR)

Rs. 8 to 14 lakhs depending on province.

TOP UNIVERSITIES

University of Toronto, UBC, McGill, Waterloo, McMaster, University of Alberta.

SCHOLARSHIPS TO EXPLORE

Vanier CGS (PhD), university entrance scholarships, provincial awards.

WORK WHILE STUDYING

Yes. 20 hrs/week off-campus during term, full-time in scheduled breaks.

AFTER GRADUATION

PGWP up to 3 years. Clear PR path via Express Entry.

BEST FOR

Students prioritising PR plus a stable career. Both universities and quality colleges work.

DID YOU KNOW

Canada's Express Entry system is transparent enough that you can score your own PR eligibility online in 10 minutes.

04

Germany

THE ENGINEER'S PARADISE

POPULAR INTAKE

Winter (Oct) main. Summer (Apr) for limited programs.

POPULAR PROGRAMS

Masters in Engineering, CS, Data Science, Automotive, Renewable Energy.

TUITION (PER YEAR)

Public universities free or Rs. 30k to 1 lakh a year. Private Rs. 10 to 20 lakhs.

LIVING COST (PER YEAR)

Rs. 7 to 11 lakhs. Munich top end, Berlin and Leipzig lower.

TOP UNIVERSITIES

TU Munich, RWTH Aachen, TU Berlin, Heidelberg, LMU Munich, KIT, University of Stuttgart.

SCHOLARSHIPS TO EXPLORE

DAAD (fully funded), Deutschlandstipendium, Erasmus+ (limited for Indians).

WORK WHILE STUDYING

Yes. 120 full days or 240 half days per year.

AFTER GRADUATION

18-month Job Seeker visa after Masters. Blue Card for skilled workers. PR in 21 to 33 months.

BEST FOR

Engineering students, cost-conscious families, students planning long-term careers in Europe.

DID YOU KNOW

German public universities charge zero tuition even to international students, one of the last major economies to still do this.

05 PR PLUS SUNSHINE Australia

POPULAR INTAKE

February (Semester 1) main. July (Semester 2).

POPULAR PROGRAMS

Masters in IT, Data Science, Nursing, Business, Engineering.

TUITION (PER YEAR)

Rs. 18 to 35 lakhs.

LIVING COST (PER YEAR)

Rs. 10 to 15 lakhs. Sydney and Melbourne top end, Adelaide and Perth lower.

TOP UNIVERSITIES

University of Melbourne, ANU, University of Sydney, UNSW, Monash, University of Queensland.

SCHOLARSHIPS TO EXPLORE

Australia Awards, RTP for research programs, university merit scholarships.

WORK WHILE STUDYING

Yes. 48 hrs per fortnight during term, unlimited in scheduled breaks.

AFTER GRADUATION

Temporary Graduate visa 485 gives 2 to 4 years to work post-study. PR via skilled migration.

BEST FOR

Students wanting warm weather, PR, and strong industry ties in mining, tech, healthcare.

DID YOU KNOW

Australia's post-study work visa duration depends on your degree level and which regional city you studied in. Not just a flat two years.

06 Ireland

THE ENGLISH-SPEAKING EUROPEAN TECH HUB

POPULAR INTAKE

September main. January smaller intake.

POPULAR PROGRAMS

MSc in Data Analytics, CS, Business Analytics, Fintech, Pharma.

TUITION (PER YEAR)

Rs. 14 to 28 lakhs.

LIVING COST (PER YEAR)

Rs. 9 to 13 lakhs. Dublin top end, Cork and Galway lower.

TOP UNIVERSITIES

Trinity College Dublin, UCD, University of Galway, University College Cork, DCU.

SCHOLARSHIPS TO EXPLORE

Government of Ireland Scholarship, university merit awards.

WORK WHILE STUDYING

Yes. 20 hrs/week during term, 40 hrs in vacation.

AFTER GRADUATION

Third Level Graduate Programme gives 2 years post-study work for Masters. English speaking, EU location.

BEST FOR

Students who want US-style tech opportunities without the H-1B pain. A European base with English on the street.

DID YOU KNOW

Nine of the top ten global software companies have their European headquarters in Ireland, quietly making Dublin a tech capital.

04

THE RUNWAY

The 18-Month Timeline

Applying abroad well takes 12 to 18 months. Anything shorter than 6 months and you are rushing the two things that matter most: your SOP, and your university selection.

MONTH 1-2**Groundwork**

Pick country plus program family. Read 20 program pages. Talk to 3 alumni. Rough-cost your total: tuition plus living plus travel plus buffer.

MONTH 3-4**Standardised tests**

Register and prep for GRE or GMAT and IELTS or TOEFL. Target: first attempt in month 4. Below target? Retake in month 5. Do not delay other work.

MONTH 5-6**Shortlist universities**

8 to 12 universities across 3 tiers. 2 reach, 6 target, 3 safety. Confirm each program's specific requirements and deadlines in a spreadsheet.

MONTH 6-8**SOP and LOR**

Draft the SOP. Revise it at least 5 times. Request LORs from 3 professors or managers 6 weeks before you need them. Never last minute. Never generic.

MONTH 8-10**Applications**

Submit in waves matched to deadlines. Track everything in one spreadsheet. Do not batch on the last day, portals crash and support does not respond.

MONTH 10-13**Interviews and decisions**

Some universities interview, most do not. Decisions arrive on rolling basis for US and UK, in a single wave for Germany and Australia.

MONTH 13-15**Loan, visa, housing**

Finalise funding. Apply for visa early (some countries take 8 weeks). Confirm accommodation before you fly. Never fly into a city without a bed.

MONTH 16-18**Pre-departure**

Book flights. Buy essentials. Connect with senior batches on WhatsApp groups. Do a proper handover with parents on how money will move each month.

05

THE APPLICATION CRAFT

SOP and LOR: What Wins Admits

Admissions committees read hundreds of SOPs. Most are indistinguishable. The ones that get admitted stand out because they answer four questions clearly, not because they use fancier words.

The four questions your SOP must answer

01

What made you choose this field?

A specific moment, not a vague "I have always been interested in". Real events, real people, real triggers.

02

What have you done about it since?

Coursework, projects, internships, side pursuits. With outcomes, not tasks. Numbers, not adjectives.

03

Why this specific university and program?

Name faculty. Name labs. Name courses. General praise ("great research culture") is filler that hurts you.

04

What will you do after graduating?

A concrete post-graduation plan. Role, industry, geography. Even if the plan changes, having one signals seriousness.

THE SOP TEST

One question to catch a generic SOP

Read your final SOP. Would it work word for word for a friend applying to the same program? If yes, it is too generic. Rewrite until the answer is unambiguously no. This one test has saved more admits than any prep book.

Letters of Recommendation

The best LOR is from someone who knows your work, not someone with the fanciest title. A Head of Department who taught you for one semester is worse than a project guide who supervised you for a year. Give each recommender your CV, your SOP draft, the specific programs, and 2 to 3 anecdotes they can reference. Follow up gently. A nudge 10 days before the deadline is welcome, not rude.

06

THE MONEY CHAPTER

What It Really Costs

For most Indian families, the sticker cost of the university is just one line on a much longer bill. Under-budget here and you will be picking up night shifts instead of studying.

COST HEAD	TYPICAL RANGE (2-YR MASTERS)	NOTES
Tuition	Rs. 12 to 70 lakhs	Widest variance. Depends on country plus university.
Living	Rs. 16 to 28 lakhs	Rent is 60 to 70 percent of this line.
One-time setup	Rs. 1.5 to 3 lakhs	Deposit, cookware, laptop, phone, first month groceries.
Flights	Rs. 80k to 1.6 lakh	Two round trips over the program.
Health insurance	Rs. 60k to 1.5 lakh	Mandatory in most countries. Never skip.
Visa, tests, docs	Rs. 60k to 1 lakh	GRE or IELTS plus application fees plus visa fees.
Buffer (15 to 20%)	Rs. 3 to 8 lakhs	You will need it. Do not skip.

Loan or self-funded?

Public sector banks (SBI, BoB, PNB) offer education loans up to Rs. 1.5 crore for top-tier universities. Interest 9 to 11 percent, moratorium during the program, repayment starts 6 months after course end. NBFCs like HDFC Credila, Avanse, and Auxilo are faster to process but rates are 10 to 13 percent. Compare processing fee, prepayment penalty, and whether collateral is needed. The total cost varies more than the interest rate alone suggests.

“The best financial advice for studying abroad is to make sure year one does not need year two's money.”

A TRICHY PLUS MENTOR

07

YOUR PERSONAL PLAN

The Country Picker Workbook

Print this section. Sit with a pen. Fill it in. Then keep it in your file and update it every 30 days. This one page is what turns a general dream into a specific plan.

Part 1: The Honest Answers

Why do I want to study abroad, specifically?

Write 3 to 4 sentences. If you cannot fill 3 sentences, you are not ready yet.

What is the single biggest fear holding me back?

Naming it shrinks it. Money, family, homesickness, failure, all valid.

What would I regret if I did not do this in the next 3 years?

Regret minimisation is the clearest planning lens you own.

Part 2: The Country Shortlist

Score each country from 1 to 5 on each row. Add up each column. The top score is where you begin your deeper research.

CRITERION	US	UK	CANADA	GERMANY	AUS	IRELAND
Budget fits						
Course strength						
Post-study work						
Long-term PR appeal						
Family comfort						
Climate						
English ease						
TOTAL						

Part 3: Your 18-Month Plan

Write one specific action against each block. Vague plans do not survive contact with a Netflix binge. Specific plans do.

Country / program family I am targeting

Tests I need to take and by when

GRE, GMAT, IELTS, TOEFL, subject GRE.

My shortlist of universities (list 8 to 12)

2 reach, 6 target, 3 safety.

Who will write my LORs and when will I ask them

Name each person and the date you will send them your CV plus SOP.

How I will fund this (mix of savings, loan, scholarship)

Numbers not fractions. Rupees please.

What I will do in the next 7 days to move this forward

Not next month. This week. Concrete. One sentence.

BRING IT IN FOR A FREE REVIEW

We audit workbooks every Saturday

Filled in this workbook honestly? Book a free 30-minute review on our website. Bring your resume, your GPA, and this filled workbook. We will build a 10-university shortlist and a month-by-month timeline specific to your profile. No commission, no sales pitch, just an honest read from someone who has seen 500 of these plans work and fail.

THE LAST WORD

Studying abroad is a choice, not a destination

Half the students who make the trip say the year abroad changed them more than the degree did. The other half say they wish they had spent that money starting something in India. Both are right, for who they were. Your job is to figure out which half you are before you buy the ticket, not after.

“You do not have to see the whole staircase. Just take the first step.”

MARTIN LUTHER KING JR
