

Study in Europe: A guide for UK students

Not happy about paying upwards of £9,000 a year for a degree? Studying in Europe could be a great alternative - and a lot cheaper!

Let's get real: our Student Finance package has its flaws, the student cost of living can be painful, and UK tuition fees are now some of the highest in the world.

With this in mind, it's no surprise that more and more students are jetting off in search of a better deal — and studying in Europe could be it!

Not only can you swerve tuition fees altogether in many EU countries, but you could also pay less for living costs and grab the kind of experiences a home-grown education can't deliver.

The benefits of studying in Europe

So why should you consider grabbing your passport and heading across the Channel for your studies? In a nutshell, here are some of the key benefits...

- Free or low-cost tuition for UK/EU students, even at world-leading universities
- English-taught courses
- Studying in a foreign country boosts your independence and opens your mind
- Universities are keen to attract UK students, so there's lots of support
- EU nationals have the same living/working rights across Europe (for now, at least!)
- Degrees are recognised around the world (depending on what you study).

Studying in Europe after Brexit

The situation could certainly change in the coming years now that the UK has voted to leave the EU — soon, students from the UK could be forced to fork out international fees to study on the continent. This article focuses on the situation as it is now, since it's still unclear what Brexit will mean for international study.

This could be your last chance to get the best rates.

How much does it cost to study in Europe?

As it stands, UK/EU students can take advantage of much cheaper or entirely free tuition fees in Europe — saving the average person around 20,000 in tuition loans compared with British unis.

For example, in countries like Denmark, Finland and Germany, all EU students get free tuition at public universities, whereas in France you're looking at just under 200 euros a year.

However, bear in mind that even if a university offers free tuition, they might still charge an 'admin' or 'semester' fee which can be a few hundred pounds. Take a look here to see what different universities charge.

Which is the cheapest country to study in Europe?

Let's get specific — if you want completely free or bargain tuition fees, where should you be heading?

- Austria: Free tuition at Universities of Arts, €363 a year at Universities of Applied Sciences
- Belgium: Prices vary across the country, but on average €906 a year
- Czech Republic: Tuition free for courses in local language. Prices start at €1,000 per semester for English Language courses
- Denmark: Free tuition
- Finland: Free tuition
- France: Around €189.10 a year (although subjects like Engineering and Medicine can be higher)
- Germany: Free tuition
- Greece: Free tuition
- Hungary: Most EU students qualify as 'state-funded' so tuition is free
- Iceland: Free tuition fees (but annual admin fees of €600)
- Ireland: Free tuition (But 'Student Contribution' fee of up to €3,000)
- Italy: €850-1,000 a year
- Latvia: Vary depending on subject and university - commonly €2,000-7,000 a year
- Lithuania: On average €1,000-5,300 a year
- Luxembourg: Free tuition except on some specific programmes (registration fee of around €100 a semester)
- The Netherlands: €2,060 a year.
- Norway: Free tuition
- Poland: Free tuition for courses taught in Polish language. Tuition fees may apply for English Language courses.
- Portugal: On average €950 - 1250 a year
- Slovenia: Free tuition
- Spain: On average £400-£1,000 a year
- Sweden: Free tuition
- Switzerland: On average £650 -£1,000 a year

Can you study in English in Europe?

If it's all sounding too good to be true, there is a catch. There's less choice for English-taught undergrad degrees or, if they're available, they may count as 'International Courses' (with fees to match!).

If you're up for the challenge, some institutions offer language courses to get you up to speed before you go. This can be a brilliant opportunity to get another skill (and future CV points), so it's not a bad trade for free or low-cost tuition!

There are lots of pickings for Master's programmes taught in English but, either way, learning the lingo makes it easier to make friends and influence employers.

Cost of living in Europe

Europe is a vast and varied continent, and the cost of living varies hugely from country to country — although it's often said the cost of living is on average £600 a month (students in the UK spend around £770/month to get by).

But it's important to choose your city — and your postcode- wisely. Somewhere like Copenhagen may offer free tuition fees, but the cost of living is very high and this can cancel out the savings you make on your degree.

The semester fee at some universities includes a travel card, so you won't have to shell out more to get around, but you may be left with costs you wouldn't have over here, such as health/medical insurance.

Will Student Finance cover a degree in Europe?

Good question. If you're looking at studying your entire undergrad abroad, UK Student Finance won't be available.

That means you'll need to be self-reliant on savings, some generous support from your parents, or be prepared to work while you're out there (which might be dependent on language skills or how many hours your uni lets you work).

Don't forget you could carve out a part-time living freelancing, starting your own business or blogging to make cash — the beauty of the web is that you really can work from anywhere!

However, you earn a crust, make sure you get to grips with tax rules in the UK and in your host country: there's more info here.

Other funding for study in Europe

You may be able to access local student finance. UK students can apply for student loans in Italy, for instance, but the criteria are narrower than over here.

Postgrad students will find it easier to access scholarship schemes and other subsidies, but they're worth checking whatever you're studying. Try the British Council and Top Universities for leads.

Think twice if expensive private loans are the only way you can make studying abroad work: charges and interest could eat into the savings of free tuition, plus you won't get the leniency that Student Finance gives you on repayments.

Is studying in Europe worth it?

If you like the idea of being a global citizen but don't want to commit three years or more to it, you can always consider a gap year or studying in Europe for a year as part of your UK degree with Erasmus+. And, while Europe has its appeals, the UK has more than a few factors in its favour, too:

- UK tuition fees are pricey, but you don't have to pay up-front — in fact, you'll probably never pay it all back. You'll only pay back your Student Loan when you're earning enough, and repayments will stop automatically if you're not.

- Homesickness can often be sorted by jumping on a bus. Study abroad and you'll be more reliant on Skype, WhatsApp and vacations.
- You can take as much to uni as you can stuff into a car without worrying about freight costs or customs.
- Dealing with the authorities, or getting help, is easier when you know the lingo and have grown up knowing what to expect, especially if you're not the pushiest bean in the barrel!

If you've read those and still have a hankering for an adventure (and some massive money saving), Europe could be the destination for you — and we'd say go for it!

Remember to budget for the extra costs involved with studying abroad - don't forget to suss out the cheapest flights and travel insurance before you go!

How do I Apply for A Place at a European University?

Well, this is a minefield as every European country, and every university within these countries has an independent process. However, the clearest advice can be found on the following links:

<https://www.mastersportal.com/articles/2585/how-to-apply-to-a-university-in-the-european-union-in-2019.html>

for general info, and

<https://www.eunicas.co.uk/>

for specific support. The two sites cover just about everything.