

Acknowledgements

Career Talks has brought out this user information of Indian students desirous of studying abroad. The document aims at providing important information to Indian students on how to plan their study, travel and related expenses in a foreign country and ensure their safety and well-being. Overseas Indian Affairs Divisions of the Ministry of External Affairs, Government of India have provided valuable inputs in preparation of this manual.

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Every year, Indian students in large numbers move to foreign educational institutions/universities for pursuing higher education. It is important to ensure that students are equipped with all necessary information concerning their departure and stay at educational institutes/universities abroad.

The India Centre for Migration, a think tank of the Ministry of External Affairs, recommends the following key guidelines necessary for Indian students.

The following handbook is a comprehensive tool to facilitate informed and secure migration and provides pointers to Indian students who are inclined to pursue higher education abroad. This guide will help you at every step, right from departure to your career prospects.

Pre Departure

This section will acquaint you with important steps on choosing and verifying the institute/university of your choice. It will also prepare you to gather relevant information from the institute and aid you in making an informed decision.

Selecting your course and institution

- Trust only government verified institute websites. NOTE – Trustworthy institute websites generally have a suffix that includes the country abbreviation (e.g. for Germany - .de, for France - .fr, for Netherlands - .nl and for South UK - .uk)
- Take into account the institute's official recognition and academic reputation.
- Ensure that the degree you earn will have recognition in India or any other country you choose to work or study in.
- Consider the language requirements.
- Check your eligibility for the program.

Applying to your institute/University

- Deliberate on the entire application process starting with the admissions criteria, the application deadlines (including scholarship, if any) and the required language skills.
- Make sure to research about the fee refund policies of the educational institute/university you wish to study at. While some universities abroad do provide a full/partial refund of the tuition/non-tuition fees under specific circumstances, most of the universities do not provide a refund. Hence, it is vital to be aware of the fee refund policies of the educational institution prior to your application. For the German Public universities, it is not application, since mostly they are tuition fee free or with minimal cost amount.
- Verify and fill all required documents. NOTE - Ensure that all your documents are translated by a certified translator if specified by the institution/university or the Embassy of the country you are travelling to.
- Make digital backup files of all the relevant documents and bills (including any online application fees paid).

Scholarship

- Search and apply for as many relevant scholarships as possible, keeping in mind that certain scholarships do not permit simultaneously availing other scholarships.
- Check if your scholarship covers all your expenses including tuition, accommodation and daily expenditures.
- Scholarships can be provided by different institutions including governments, educational institutions, profit and not for profit organisations.
- Ensure you read all the terms and conditions of your scholarship and keep up with all the requirements.
- Some scholarships applicable for students desiring to study in USA, Europe and UK are as follows:
 - Inlaks Shivdasani Foundation Scholarships
 - Fulbright – Nehru Fellowship
 - Campus France Charpak Scholarship
 - Erasmus Mundus Scholarships for International Students
 - WISE (funded by DAAD)
 - Orange Tulip Scholarship (OTS)

- British Council GREAT scholarships for Indian Students
- LSE Commonwealth Shared Scholarship Scheme (CSSS)
- Commonwealth Scholarship and Fellowship Postgraduate
- Chevening Scholarships
- Cornell University Tata Scholarship
- British Council-IELTS Prize

English proficiency test / Language Requirements

DEPARTURE

This section will provide you with some basic requirements that you need to keep in mind while preparing your travel. This includes the relevant paperwork for your departure and the living arrangements that need to be made before your arrival at the destination country.

Paperwork

- Apply for your visa well ahead of time to account for any possible delay and rejection.
- Ensure you have collected all the relevant documents required to start the visa process. Although visa requirements vary from country to country, some basic documents required for your visa are: (i) your offer letter from the academic institute (ii) acceptance of scholarship, if any (iii) financial statements (iv) accommodation details at destination country and (v) health insurance certificate.
- Confirm that your passport and visa are valid for the entire duration of your stay and that your passport is valid for at least 3 months longer than your visa.

Living arrangements/Accommodation

- Check with the concerned university about 'On-campus housing' as most of the universities have a residence hall area but it might be limited to first-come-first-serve basis.
- Shared rentals or single room apartments are available as part of 'Off-campus housing', but you should consider the distance from your accommodation to the university. Confirm with your university (International desk) for more details.
- It is advisable to make the necessary living arrangements, even if temporary, before leaving for the destination country.
- Cost of living expenses at the destination country must be borne in mind before applying to any university abroad.
- Remember that staying farther away from your university will increase your additional costs.
- Be aware of the types of cuisine available in your destination country if you have any dietary restrictions.
- Be mindful of the weather conditions of the destination country and pack appropriate clothing.

Travel

- It is extremely important that you make your flight reservations in advance. If you start planning early, you will have more time to be on the lookout for special fares and good deals. Seat availability can also be a problem, especially if you are traveling in high season (for example, summer for Europe).

- You can almost always make a reservation and then cancel it if you find something better. Keep in mind, however, you may be charged a penalty by the airline company. If you think you might cancel a reservation, ask about it first.
- Round-trip tickets are usually the least expensive, but you must specify your return date at the time of purchase. Travel must be completed within one year. Take this into consideration if you are unsure of when your courses or exams will be over or if you plan on doing any post-program travel.
- One-way airline tickets can also be a good choice. Sometimes it is possible to find really good deals on one-way fares, especially with charter flights. Just remember that if you buy a one-way ticket to leave India, you will have to buy a one-way ticket for your return. Start looking for a return ticket well in advance (4-5 months).

Stay

This section will acquaint you with important issues you should consider during your stay as a student abroad.

Transportation

- Use discounted travel cards and monthly passes to save money on local transportation. In Germany students have privilege of transportation pass (free of cost within region).
- If staying 'Off Campus', look for other students from your university and try to arrange common modes of travel.

Part-time employment

- Most countries regulate the number of hours you can work as a full-time student. Please keep these regulations in mind before taking up part-time employment.
- Do enquire if the country concerned requires a work permit for part-time employment.
- Balance your academic priorities along with your work commitments.
- Be aware and affirm your rights as a part-time employee and promptly report any incident of harassment or discrimination to your employer and/or the Indian Mission in your country.

Acclimatisation

- Find and associate with Indian diaspora groups/communities/student organisations that will familiarise you with your surroundings and learn from their experiences.
- Also participate and associate yourself with university based extra-curricular and co-curricular groups and activities.

Security

- Register yourself on the MADAD portal run by the Ministry of External Affairs, Government of India.
- Register yourself with the Indian Embassy on arrival at the Embassy website or in person.
- While travelling to different countries on Schengen Visa, please carry copies of your important travel documents.
- Promptly approach the respective Indian Embassy in case of an emergency such as loss of important documents or threat to personal safety.
- It is not advisable to carry excess cash while travelling.

Post-study work opportunities

- Finding employment in a foreign country after graduation can be challenging. Start planning early and seek guidance from your university placement centre.
- Apply for a Work Permit in the stipulated time frame along with necessary documents including your degree certificate and transcripts.
- Remember that the permissible duration of stay for finding employment after completion of your degree varies from country to country.

Other Important Points

Medical Insurance When Studying Abroad

- Several countries require you to produce a valid health insurance for obtaining a Visa.
- If you already have medical insurance, you need to ensure that it provides international coverage, and covers medical evacuation/repatriation (travel expenses for returning home if your medical condition warrants it).
- While having an insurance policy is a must in universities in the Schengen area and the US, it is optional in the UK, Australia and South East Asian countries such as Singapore and Malaysia but it is always sensible to ensure a safety net.
- It is important that the plan you buy complies with the university's guidelines.
- Keep in mind the guidelines issued by your university regarding medical insurance when buying a health insurance policy. Ideally, a good student insurance should cover medical situations, evacuation/repatriation, personal liability and accident, tuition fee, sponsor protection and travel.
- Contact your university infirmary or local health department immediately in case of any health emergencies.

Important Tips for Handling Finances

- Upon arrival at your foreign destination, you may not have a chance to exchange money at the airport. You will need cash to pay for a taxi, food, porters, etc., and therefore need to carry enough cash to pay for these immediate expenses.
- Dollar, Euro and Pound are readily available in exchange counters at airports. Keep money in your card if you are travelling to a country with a different currency. Use authorised exchange agencies only.
- For the most part, receiving money while overseas is not very complicated. It is worthwhile to have more than one option available for accessing money, such as a debit card and a credit card.
- A travel card offered by a bank in this case works better as the transaction charges are nominal. These are pre recharged and any person in India can top up the card.

Travelling During your Stay

- As a student abroad, you are most likely planning to travel within your host country, and possibly to neighbouring countries as well. It is a fabulous opportunity for you to see a new part of the world. Take advantage of your weekends and your program.
- The costs and logistics of traveling abroad will depend largely on the country in which you are studying.

- Public transportation abroad will most likely be by bus or train. Former study abroad participants are excellent sources of information about travel. Consulting a guidebook is also highly recommended.
- Discount airlines are rapidly becoming the most inexpensive way to travel. Often they fly into smaller airports but the savings can be significant.
- If you are studying in Europe, one popular and economical method of transportation is the train. EU-rail passes are available to tourists and may be tailored to fit your travel plans.

IMPORTANT

Before you leave India, you need to check on visa requirements for the country in which you will be living. If you will be travelling to neighboring countries, you should check on visa requirements for those countries as well.

Packing Tips and Suggestions

- Always pack light. Keep in mind the weight limit restrictions applicable to your luggage by the airline.
- Do not carry restricted items and read the guidelines written on your ticket carefully. Take comfortable shoes and appropriate clothing for the climate of the country you are visiting.
- Winterwear such as coats and blazers can be heavy and increase your luggage weight. Carry items which are sturdy and can be used multiple times.

Choosing an Educational Agent/Counsellor

Note that it is not mandatory for you to engage the services of an Educational Agent/Counsellor. Nevertheless, if you choose to engage one, here are some important points to keep in mind.

- Ensure that your Educational Agent/Counsellor is legitimate. Ensure their veracity by gathering all relevant information from both online and offline sources.
- Verify the information provided by your Agent/Counsellor from the official website of the university.
- Enquire about the role that the Agent/Counsellor will be playing in the process of choosing and applying to universities abroad.
- Enquire whether your Agent/Counsellor works for a particular university(ies) or provides independent services.
- Remember that no Agent/Counsellor can guarantee your admission in any legitimate university abroad. Admission decisions are solely based on the university and depend on your academic and professional qualifications.
- Remember that Agents/Counsellors have an advisory role and they cannot guarantee your job placement or settlement in a country abroad.
- The responsibility of your security and welfare abroad does not lie with your Educational Agent/Counsellor. Contact your university administration or the concerned Indian Embassy for help.

IMPORTANT

Be aware of fraudulent agents in India who may deceive you when applying to foreign universities; only hire certified agents. This will save you from facing unwanted troubles like monetary loss, loss of documents, being misguided, etc.

Something should be taken into consideration

- Non-tuition fees refer to the administrative fees that need to be paid in addition to the tuition fees for every course. A few examples of non-tuition fees include examination fees, health insurance fees, application fees, maintenance fees, academic record fees, etc.
- Scholarships in Germany are available mainly for research, and in some cases at the Masters level. The German Academic Exchange Service (DAAD) is one such scholarship in the field of academic international co-operation. www.daad.in will provide you an overview of the same.
- Erasmus Mundus program provides EU funded scholarships for International students who have been accepted for higher studies in an European institute. More information is available on https://eacea.ec.europa.eu/erasmus-plus/scholarships_en
- The MADAD Portal is a Consular Grievance Monitoring Redressal Mechanism run by the Ministry of External Affairs which provides a platform to file consular grievances to the Indian Government. This will help you monitor the status of your complaint filed at the concerned Indian Embassy. It will also enable the authorities to provide you with prompt assistance in case of any emergency.
- Germany provides post study work permit for 18 months and students may use this period to find jobs related to their area of specialisation. In Germany, the work permit requires the following documents to be submitted at the foreign nationals' registration office: (i) Valid Indian Passport, (ii) Masters Degree, (iii) Proof of Health Insurance and (iv) Scholarship documents, if any.

No institution can guarantee a place for you in the university of your choice. No Educational Agent/Counsellor can provide an occupation in a foreign country after the completion of higher education.