



2026/27 EDITION

Complete Study Abroad Guide

for Nepali Students



From your first shortlist to your first week abroad: the 18-month plan, choosing a destination, documents, application and visa steps, funding and pre-departure, in one place.

Nexus Educational Consultancy

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01

SECTION 01 · START HERE

How to use this guide

Studying abroad is a sequence of decisions, and most of the expensive mistakes come from making them in the wrong order. This guide follows the order that works.

IN THIS SECTION

- What each section covers
- How current the figures are
- The order that works

Built from the same research as our website

Everything here comes from the research that powers the Nexus website, so the figures match what you will see online and hear from our counsellors. Where a government sets a number (proof of funds, visa fees, work-hour limits) we state it with the date it applies from. Where no official figure is published, we say so rather than guess.

Section	What it covers
02 The 18-month plan	What to do at each stage, counted back from departure, and why the timing matters.
03 Choosing a destination	Every destination Nexus covers, compared on academics, money, careers and culture.
04 Documents checklist	The core documents every visa needs, the Nepal-side paperwork, and each country's extras.
05 Application and visa routes	The steps that actually decide an application in each country.
06 Finances and scholarships	Proof-of-funds rules, work rights while studying, and scholarships to target.
07 Pre-departure checklist	The final months, as a tick-list.
08 Talk to Nexus	Our branches, phone numbers and opening hours.

WATCH OUT

Policies change: check before you pay

Visa and financial figures in this guide were last checked on 17 September 2026. Immigration rules in every major destination moved during 2024 to 2026. Before paying any fee or moving any money, confirm the current figure on the official sources listed in Section 04, or with your Nexus counsellor.

The order that works

- ☐ Decide why you are going before deciding where. Course first, then country, then university.
- ☐ Build the budget before you look at fees: tuition plus living costs plus a buffer.
- ☐ Book English tests early and leave room for a retake.
- ☐ Start visa paperwork, especially fund seasoning, months before the offer letter arrives.
- ☐ Book accommodation before flights.





02

SECTION 02 · TIMELINE

The 18-month plan

Counted backwards from departure. The milestone list tells you what to do next; the phases explain why each step has to happen when it does, and what goes wrong when it slips.

IN THIS SECTION

- The plan at a glance
- Milestones by timeframe
- 9 phases, from self-audit to takeoff

The plan at a glance

When	Phase	What it is really for
Month 18	Profile building and an honest self-audit	Before you research a single university, work out what you are actually optimising for.
Month 15	The destination matrix: aligning ambition with policy	Choose a country for what its rules let you do afterwards, not for how it looks in a brochure.
Month 13	Beyond the rankings: finding your genuine best fit	The global ranking is the least useful number in front of you.
Month 12	The gateway: standardised tests	Book early. Test slots in Kathmandu fill months ahead in peak season.
Month 9	The narrative phase: SOP and recommendation strategy	This is the only part of the application where you control the story.
Month 6	The financial reality check and funding blueprint	Tuition plus rent is not your cost of attendance. It is roughly two-thirds of it.
Month 3	The visa stage: fund seasoning and documentation	Proof of funds is where most student visas are actually refused.
Month 2	The logistics leap: housing and travel	Book accommodation before flights. The reverse is how students end up in a hostel for a month.
Month 1	The final countdown: money, documents, takeoff	Everything on this list takes ten minutes now and half a day if you leave it.

Milestones at a glance

Timeframe	Tasks
12-18 Months Before	• Research potential study destinations and shortlisted universities • Assess your academic profile and eligibility requirements • Start preparing for English language proficiency tests (IELTS, PTE, TOEFL, etc.) • Begin saving and budgeting for application and test-related costs • Attend education fairs, info sessions, and university webinars to gain insights
9-12 Months Before	• Shortlist 5-8 universities based on fit and budget • Take English language proficiency tests (IELTS/TOEFL) • Take standardized tests if required (GRE/GMAT) • Request letters of recommendation • Start drafting your Statement of Purpose (SOP) and essays
6-9 Months Before	• Finalize your Statement of Purpose • Complete and submit university applications • Upload all required academic and supporting documents • Apply for scholarships and financial aid • Track application deadlines carefully
3-6 Months Before	• Receive and review admission decisions • Accept your preferred offer and pay deposit if required • Arrange financial proof for visa application • Begin the student visa application process • Apply for on-campus or off-campus accommodation

Timeframe	Tasks
1-3 Months Before	• Attend visa interview (if applicable) • Receive visa approval • Book flight tickets • Arrange health and travel insurance • Attend pre-departure orientation or briefing
Final Month Before Departure	• Pack essentials and important documents • Inform the university of your arrival details • Arrange airport pickup if required • Notify your bank of international travel • Say goodbye, take a deep breath... and depart!

MONTH 18

Profile building and an honest self-audit

Before you research a single university, work out what you are actually optimising for.

Start with the question underneath the question. You want to study abroad: but for what? Academic quality you cannot get at home, practical and industry-linked learning, a route to permanent residency, or simply the experience of living somewhere else. These lead to genuinely different shortlists, and a student who has not chosen between them ends up with a list that serves none of them well.



Then audit yourself honestly on three axes: academically, are you ready for a competitive course, or do you need a foundation or pathway year? Financially, can your family cover tuition plus living costs plus a buffer, without a loan that will define your first decade of work? And personally, how well do you handle being unsupported and unfamiliar: because for the first three months, you will be both.

Doing this at eighteen months out is cheap. Doing it at six months out, after you have paid for tests and applications, is expensive.

Checklist

- ☐ Write down your single most important reason for studying abroad
- ☐ List your academic strengths and the gaps a university will notice
- ☐ Establish the real family budget, including a buffer, before looking at fees
- ☐ Prepare the questions you want to ask a counsellor, so you can judge the answers

MONTH 15

The destination matrix: aligning ambition with policy

Choose a country for what its rules let you do afterwards, not for how it looks in a brochure.

Course first, then country. Research where your specific field is strongest and where the post-study work rights actually support it, rather than choosing a country and then finding a course inside it.



The factors that matter are language of instruction, demand in that job market, cost of living, work rights during and after study, and how comfortable you will be culturally. Immigration policy in all four major destinations has moved substantially since 2024, and a plan built on older information will not survive contact with a visa officer.

How the three most popular destinations differ in 2026

Decision factor	United Kingdom	Australia	Canada
Top priority	Global prestige and the London employment market	Return on investment, plus regional incentives in states such as South Australia	Routes towards permanent residency
Biggest recent change	Skilled Worker salary thresholds of £33,400 for new entrants and £41,700 at the standard rate	Subclass 485 post-study work visa now capped at age 35 for most graduates	Field-of-study requirements now govern PGWP eligibility for college programs
Strongest for	One-year master's degrees, finance, and AI	Engineering, mining, and nursing	STEM, healthcare, and the skilled trades
Watch out for	A one-year master's leaves very little time to find sponsored work	Masters by Research and PhD graduates are exempt from the age cap	A diploma no longer automatically leads to a work permit

MONTH 13

Beyond the rankings: finding your genuine best fit

The global ranking is the least useful number in front of you.

Shortlist universities by comparing the things that will affect your next three years: the actual module list, faculty credentials, research facilities, accreditation, and industry links in the city itself. Read the curriculum properly. Two programs with the same name can be entirely different degrees.



Scholarship deadlines usually fall earlier than application deadlines, so check eligibility and dates now rather than discovering them in month nine. University websites and recognised ranking portals are reliable; forum threads and agent brochures are not.

The wider shift matters too. Australia's National Planning Levels and Canada's field-of-study caps mean universities now filter applicants before the visa stage, not after it. An application that would have been waved through in 2022 can be declined at the institution now.

TIP

The ranking tip worth more than the rankings

Ignore the overall QS position and look at the subject-specific ranking and the employer reputation score. A university ranked around #200 globally can be top five in the world for supply chain, artificial intelligence, or hospitality: and those are the places employers in that field actually recruit from.

MONTH 12

The gateway: standardised tests

Book early. Test slots in Kathmandu fill months ahead in peak season.

Find the minimum score each shortlisted university requires, including the per-band minimums, which catch more people than the overall score does, and register well before the rush. A strong score does more than get you admitted; it strengthens scholarship applications and, in several countries, the visa assessment too.



Give yourself room for a retake. Building the timeline around a first-attempt pass is the most common avoidable mistake at this stage.

Which tests you are likely to need

Test	Full name	Used for
IELTS Academic	International English Language Testing System	English proficiency, all levels: the most widely accepted from Nepal

Test	Full name	Used for
TOEFL	Test of English as a Foreign Language	English proficiency, strongest acceptance in the USA
PTE Academic	Pearson Test of English	English proficiency, fast results, widely accepted in Australia and the UK
Duolingo (DET)	Duolingo English Test	English proficiency, taken at home, accepted by a growing but limited list
SAT / ACT	Scholastic Assessment Test / American College Testing	Undergraduate admission, mainly the USA: now optional at many universities
GRE	Graduate Record Examination	Postgraduate admission, especially STEM programs in the USA
GMAT	Graduate Management Admission Test	MBA and business school admission

MONTH 9

The narrative phase: SOP and recommendation strategy

This is the only part of the application where you control the story.

Collect and organise the documents each country and university requires: Statement of Purpose, academic transcripts, an academic CV, letters of recommendation, and your test scores. The SOP has to answer three things explicitly: why this subject, why this university, and why now. A statement that could be sent to any university reads exactly like one that was.



Give your recommenders eight weeks, not two, and give them your CV and a note on what the program values. A rushed letter is a weak letter, and admissions officers can tell.

Check submission formats and deadlines for every university separately. They differ, they are strictly enforced, and a correctly written application submitted in the wrong format is still rejected.

MONTH 6

The financial reality check and funding blueprint

Tuition plus rent is not your cost of attendance. It is roughly two-thirds of it.

Total cost of attendance includes a layer of expenses that catch most international students off guard. Budget for them now, because they arrive as a cluster in your first two months abroad, which is exactly when your money is least liquid.



In parallel, work the funding side. University-funded, government-backed and external scholarships each have their own criteria, merit-based, need-based, or program-specific, and their own deadlines, some of which are already behind you if you start here. Where a scholarship will not close the gap, an education loan can, but arrange the documentation (fee letter, admission offer, identity and income proofs) before you apply rather than after.

Checklist

- ☐ Pre-departure costs: application fees, test fees, visa filing, travel insurance
- ☐ Health cover: Australia's OSHC or the UK's Immigration Health Surcharge, both payable upfront
- ☐ Banking and exchange: transaction fees, ATM charges and conversion spreads add roughly 5 to 7.5% if you do not plan around them
- ☐ Academic materials: equipment, software licences, lab kit, printing
- ☐ Accommodation setup: security deposit, utility connections, and the household basics an empty room does not come with
- ☐ Living and social costs: transport, eating out, the weekend trips that are half the reason you went
- ☐ Clothing: a Kathmandu wardrobe will not survive a Canadian January

WATCH OUT

Keep a buffer for the exchange rate

The NPR rate against major currencies can move 5 to 8% within a single semester. A budget with no buffer is a budget that works only if nothing changes, and something always changes.

MONTH 3

The visa stage: fund seasoning and documentation

Proof of funds is where most student visas are actually refused.

Once the admission letter arrives, start the visa application immediately. Requirements differ by country but the core is consistent: a valid passport, your offer letter, proof of funds, language test scores, and medical records. Some countries add biometrics or an interview.



The part students underestimate is seasoning. The money must have sat in the account for a minimum period before you apply: 28 consecutive days for the UK, and longer elsewhere depending on the country. Funds that appeared last week look like borrowed funds, and are treated as such.

Fill the form accurately and check every supporting document against the official checklist rather than against what worked for someone else last year. Requirements change, and a refusal is recorded against you for future applications.

WATCH OUT

Season the money before you need it

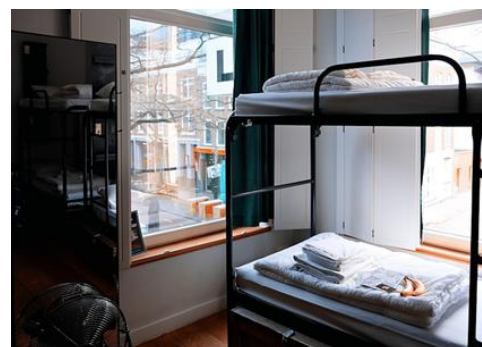
Depending on the destination, the required balance must be held for roughly 28 to 90 days before you apply. Move the funds into the right account at least three months ahead, and do not touch the balance in the meantime: a single dip below the threshold restarts the clock.

MONTH 2

The logistics leap: housing and travel

Book accommodation before flights. The reverse is how students end up in a hostel for a month.

Start the housing search online, and ask alumni from your institution: they will tell you which suburbs are actually within reach of campus, which no listing site will. University halls, private rentals, homestays and shared flats each trade cost against convenience differently, and for a first year abroad, convenience is usually worth paying for.



Book flights early for the fare, and build a realistic budget for your first few weeks: rent, deposit, food and transport before any student income starts. Take travel insurance covering medical emergencies and trip disruption: separately from your mandatory health cover, which does not cover the journey.

Checklist

- ☐ Secure accommodation, or confirmed temporary accommodation, before you fly
- ☐ Book flights once housing is confirmed, not before
- ☐ Budget the first six weeks in cash terms, including the deposit

- ☐ Arrange travel insurance as well as your destination's mandatory health cover
- ☐ Never pay a deposit for a property you or someone you trust has not seen

MONTH 1

The final countdown: money, documents, takeoff

Everything on this list takes ten minutes now and half a day if you leave it.

Work through a pre-departure checklist: your university's, or your own. The point is not that any single item is difficult, but that each one becomes difficult from a different time zone with no local bank account.



A calm pre-departure week is worth more than it sounds. You will arrive tired, jet-lagged and orienting yourself in an unfamiliar city; the less you are carrying unresolved, the faster you settle.

Checklist

- ☐ Activate your student bank account or a forex card, and carry some local cash
- ☐ Confirm your health documents and international coverage are valid from the day you land
- ☐ Carry multiple copies of your admission and visa documents, plus digital copies in cloud storage
- ☐ Pack for the actual climate, and bring prescriptions with a doctor's letter
- ☐ Tell your Nepali bank you are travelling, so the card is not blocked on first use
- ☐ Arrange a local SIM or eSIM so you have connectivity from the airport



03

SECTION 03 · COMPARE

Choosing a destination

Choose a country for what its rules let you do afterwards, not for how it looks in a brochure. Here is every destination Nexsus covers, side by side, then one profile per country.

IN THIS SECTION

- At a glance: all destinations
- Money and work after study
- Destination fit profiles

At a glance

Destination	Best known for	Student visa
Australia	Research strength and long post-study work rights	Student visa (subclass 500)
Canada	The clearest route from study to permanent residency	Study permit (with temporary resident visa)
United States	The deepest funding pool, and the highest sticker price	F-1 student visa
United Kingdom	Shortest degrees, so the lowest total cost	Student visa
New Zealand	Small classes and a calmer pace	Fee Paying Student visa
Europe (Schengen)	Where tuition can be close to zero	National (D) visa for study (Germany); Long-stay student visa (VLS-TS) (France)
Japan	Technology and engineering, with scholarships to match	Student visa ("Student" status with Certificate of Eligibility)
South Korea	Affordable public tuition in a high-tech economy	D-2 (degree) / D-4 (Korean language) visa
Georgia	Europe's most affordable route into medicine	D3 study visa
Philippines	English-medium and culturally close, at a low price point	9(f) student visa
Belarus	Low-cost medical and technical degrees	Study visa (on university invitation)

Money and work after study

Destination	Financial picture	Career and post-study work
Australia	Living costs are high. You need to evidence tuition plus AU \$29,710 a year for living expenses, a figure now pegged to 75% of the national minimum wage.	The subclass 485 Temporary Graduate Visa gives 2 to 4 years of post-study work rights. During semester you can work up to 48 hours a fortnight.
Canada	Proof of funds rose to CA \$23,448 for living costs on 1 September 2026, on top of tuition. A GIC is one accepted way to show this: it is not mandatory, since the Student Direct Stream closed in November 2024.	The Post-Graduation Work Permit gives up to 3 years, and Express Entry provides a well-trodden path to permanent residency.
United States	Tuition is high, but offset more than anywhere else by university scholarships, research and teaching assistantships, and institutional aid. Several top universities meet 100% of demonstrated need regardless of citizenship.	Optional Practical Training gives 1 year of work authorisation, extending to 3 years for STEM-designated degrees.
United Kingdom	You must show tuition plus maintenance held for 28 consecutive days. From 30 November 2026 that is £1,570 a month in London and £1,203 outside, for up to 9 months.	The Graduate Route gives unrestricted post-study work rights: 2 years if you apply by 31 December 2026, 18 months from 1 January 2027, and 3 years for PhD graduates throughout.
New Zealand	You need NZ \$20,000 a year for living expenses, or to use the Funds Transfer Scheme.	Level 7 qualifications and above carry post-study work visas of one to three years.
Europe (Schengen)	Germany requires a blocked account (Sperrkonto) holding €11,904 for the year. Other Schengen states set their own, generally lower, thresholds.	Stay-back visas run 18 months in Germany and 12 months in France and Finland, with visa-free movement across 27 Schengen countries.
Japan	Tuition is moderate and well supported by government and university scholarships, MEXT being the best known.	Strong local demand for bilingual international graduates after graduation.
South Korea	The D-2 student visa requires proof of around US \$20,000 held in a bank account for degree programmes.	Routes into global technology, media and manufacturing, with the D-10 visa available for job-seeking.
Georgia	Tuition and living costs are among the lowest in Europe. Expect to evidence a modest bank balance for the visa on top of tuition: confirm the exact figure with your consultant, as it moves with the lari exchange rate.	Most students return home to practise, so plan for your home country's licensing exam (for Nepal, the NMLE) alongside your degree rather than after it.
Philippines	Tuition and living costs are low compared with Australia, Canada, the UK or the US: one of the most budget-friendly options for a full degree taught in English.	Limited local post-study work rights, so this suits students planning to return home or move onward rather than settle in the Philippines.
Belarus	Tuition and living costs are among the lowest of any destination on this list: confirm the current bank-balance requirement for the visa with your consultant, as it is set per intake.	As with Georgia, most graduates return home, so factor your home country's licensing exam into your study plan from the start.

Destination fit profiles

Each destination assessed on the four things students actually decide on: academics, money, what happens after graduation, and whether you will be happy living there.



Australia Research strength and long post-study work rights

ACADEMIC FIT

Top-tier research institutions, the Group of Eight, alongside genuinely practical training programmes. You must meet the Genuine Student requirement at application.

FINANCIAL PLANNING

Living costs are high. You need to evidence tuition plus AU \$29,710 a year for living expenses, a figure now pegged to 75% of the national minimum wage.

CAREER PROSPECTS

The subclass 485 Temporary Graduate Visa gives 2 to 4 years of post-study work rights. During semester you can work up to 48 hours a fortnight.

CULTURAL FIT

Highly multicultural and outdoor-oriented, with a large and established South Asian student community.



Canada The clearest route from study to permanent residency

ACADEMIC FIT

Consistently high standards across Designated Learning Institutions. Undergraduate applicants need a Provincial Attestation Letter.

FINANCIAL PLANNING

Proof of funds rose to CA \$23,448 for living costs on 1 September 2026, on top of tuition. A GIC is one accepted way to show this: it is not mandatory, since the Student Direct Stream closed in November 2024.

CAREER PROSPECTS

The Post-Graduation Work Permit gives up to 3 years, and Express Entry provides a well-trodden path to permanent residency.

CULTURAL FIT

Welcoming, inclusive and diverse. The winters are genuinely severe and worth planning for.



United States

The deepest funding pool, and the highest sticker price

ACADEMIC FIT

A flexible credit system and the largest concentration of research universities anywhere. Specific programmes require SAT, GRE or GMAT.

FINANCIAL PLANNING

Tuition is high, but offset more than anywhere else by university scholarships, research and teaching assistantships, and institutional aid. Several top universities meet 100% of demonstrated need regardless of citizenship.

CAREER PROSPECTS

Optional Practical Training gives 1 year of work authorisation, extending to 3 years for STEM-designated degrees.

CULTURAL FIT

Campus-centred social life, enormous regional variation, and a strong expectation that you participate beyond the classroom.



United Kingdom

Shortest degrees, so the lowest total cost

ACADEMIC FIT

One-year master's and three-year bachelor's degrees, which cuts both tuition and living costs against four-year systems.

FINANCIAL PLANNING

You must show tuition plus maintenance held for 28 consecutive days. From 30 November 2026 that is £1,570 a month in London and £1,203 outside, for up to 9 months.

CAREER PROSPECTS

The Graduate Route gives unrestricted post-study work rights: 2 years if you apply by 31 December 2026, 18 months from 1 January 2027, and 3 years for PhD graduates throughout.

CULTURAL FIT

A dense historical environment, excellent public transport, and mainland Europe within easy reach.



New Zealand Small classes and a calmer pace

ACADEMIC FIT

Practical, innovation-focused teaching in noticeably smaller cohorts than the larger systems.

FINANCIAL PLANNING

You need NZ \$20,000 a year for living expenses, or to use the Funds Transfer Scheme.

CAREER PROSPECTS

Level 7 qualifications and above carry post-study work visas of one to three years.

CULTURAL FIT

Peaceful, safe and outdoors-oriented, with high living standards and a genuinely welcoming attitude to international students.



Europe (Schengen) Where tuition can be close to zero

ACADEMIC FIT

Public universities in Germany, Finland and elsewhere offer English-taught degrees at low or no tuition.

FINANCIAL PLANNING

Germany requires a blocked account (Sperrkonto) holding €11,904 for the year. Other Schengen states set their own, generally lower, thresholds.

CAREER PROSPECTS

Stay-back visas run 18 months in Germany and 12 months in France and Finland, with visa-free movement across 27 Schengen countries.

CULTURAL FIT

Substantial language diversity. Learning the local language materially improves both part-time work and graduate prospects: budget time for it.



Japan Technology and engineering, with scholarships to match

ACADEMIC FIT

Leading technology, engineering and robotics degrees, usually alongside Japanese language study.

FINANCIAL PLANNING

Tuition is moderate and well supported by government and university scholarships, MEXT being the best known.

CAREER PROSPECTS

Strong local demand for bilingual international graduates after graduation.

CULTURAL FIT

Very safe, with excellent infrastructure. Expect to need basic Japanese, JLPT N5 to N4, to function comfortably day to day.



South Korea Affordable public tuition in a high-tech economy

ACADEMIC FIT

High-specification research facilities, affordable public university tuition, and a growing number of English-medium degrees.

FINANCIAL PLANNING

The D-2 student visa requires proof of around US \$20,000 held in a bank account for degree programmes.

CAREER PROSPECTS

Routes into global technology, media and manufacturing, with the D-10 visa available for job-seeking.

CULTURAL FIT

Fast-paced urban living, strong personal safety and modern amenities throughout.



Georgia Europe's most affordable route into medicine

ACADEMIC FIT

Best known for MBBS at institutions such as Tbilisi State Medical University, taught in English on the European Credit Transfer System, so degrees transfer easily onward.

FINANCIAL PLANNING

Tuition and living costs are among the lowest in Europe. Expect to evidence a modest bank balance for the visa on top of tuition: confirm the exact figure with your consultant, as it moves with the lari exchange rate.

CAREER PROSPECTS

Most students return home to practise, so plan for your home country's licensing exam (for Nepal, the NMLE) alongside your degree rather than after it.

CULTURAL FIT

Low cost of living, generally safe, and an established Nepali medical-student community, though winters are cold and English is not widely spoken off campus.



Philippines English-medium and culturally close, at a low price point

ACADEMIC FIT

English is the medium of instruction throughout, with strong options in nursing, medicine and business, and a grading system that maps easily onto Nepali qualifications.

FINANCIAL PLANNING

Tuition and living costs are low compared with Australia, Canada, the UK or the US: one of the most budget-friendly options for a full degree taught in English.

CAREER PROSPECTS

Limited local post-study work rights, so this suits students planning to return home or move onward rather than settle in the Philippines.

CULTURAL FIT

Warm, English-speaking, and culturally familiar for many Nepali students, with tropical weather and safety that varies noticeably by city and campus.



Belarus Low-cost medical and technical degrees

ACADEMIC FIT

A long-standing destination for MBBS and engineering, with programmes offered in English at several state universities.

FINANCIAL PLANNING

Tuition and living costs are among the lowest of any destination on this list: confirm the current bank-balance requirement for the visa with your consultant, as it is set per intake.

CAREER PROSPECTS

As with Georgia, most graduates return home, so factor your home country's licensing exam into your study plan from the start.

CULTURAL FIT

Very affordable daily living, but a genuinely cold climate, a Russian-speaking environment outside class, and a smaller Nepali student community than the larger destinations.



04

SECTION 04 · PAPERWORK

Documents checklist

Most refusals come from paperwork, not from ability. Get the core set right once and reuse it for every application, then add each country's extras.

IN THIS SECTION

- Core documents for every destination
- Nepal-side paperwork
- Country-specific requirements
- Official sources

Core documents: needed for almost every destination

Document	What it is	Tips
Valid Nepali passport	Machine-readable passport. Keep it valid for your whole course if possible.	- Your name and date of birth must match exactly on every document (transcripts, test report, bank letters) - Renew early at the Department of Passports if expiry is close: renewal can take weeks
Academic certificates & transcripts	SEE, +2 (NEB) and bachelor's documents as relevant: mark sheets / transcripts, provisional or degree certificate, character certificate.	- Nepali board and university transcripts are already in English: no translation needed - Keep notarised copies ready; some universities ask for documents sent directly by the university (e.g. TU/KU sealed transcripts)
CV / résumé	Education, work experience, gaps explained, skills and activities.	- Keep it to 1 to 2 pages and in reverse-chronological order - Explain any study gap with dates: the same explanation should appear in your statement
Letters of recommendation	Usually 2 letters (academic and/or professional). Commonly requested for master's and research programs.	- Ask referees who taught or supervised you directly: specific examples matter more than titles - Letterhead, signature, date and the referee's official email/phone should be included
Passport-size photographs	Required for the visa and often the application. Size and format differ by country.	Recent (taken within the last 6 months), plain light background, no glasses or filters

Nepal-side paperwork

These come from Nepali offices and banks, and they take longer than students expect.

Document	What it is	Tips
No Objection Certificate (NOC): MoEST Nepal	Issued online by Nepal's Ministry of Education, Science & Technology. Nepali banks need it to send tuition and living-cost money abroad.	- Apply at noc.moest.gov.np once you have your offer / admission letter - Check the validity date printed on your NOC before you use it at the bank
Bank balance certificate & statement (Nepal)	Balance certificate plus account statement from a Nepali commercial bank, or an education-loan sanction letter.	- The certificate should show the amount in NPR and the destination currency with the exchange rate used - Sudden large deposits raise questions: keep documents that show where the money came from
Sponsor income & source-of-funds documents	Proof of how the sponsor earns: salary letter, business registration & tax returns, rental agreements, agricultural income, etc. Often supported by a CA-certified income statement.	- Income should reasonably explain the savings shown on your bank certificate - Tax clearance / PAN returns make business income far more credible
Relationship verification certificate	Issued by your ward office/municipality when a parent or relative sponsors you. Add birth certificate if needed.	Names and spellings must match the sponsor's citizenship certificate and bank documents

Good to know for every destination

- ☐ NOC from the Ministry of Education, Science & Technology (noc.moest.gov.np) is needed by Nepali banks to transfer tuition and living costs abroad.
- ☐ Bank balance certificates, education-loan letters and sponsor income documents are issued by Nepali banks, employers, ward offices or chartered accountants: get them on letterhead with stamp and signature.
- ☐ A relationship verification certificate (ward office) links you to a sponsoring parent or relative.
- ☐ Keep citizenship certificates (yours and sponsors') and certified English translations where a document is only in Nepali.

Country-specific requirements

On top of the core set, each destination adds its own documents. Items marked Optional are requested only in some cases; your counsellor will confirm which apply to you.

Australia Student visa (subclass 500)

Document	Details	Status
English test result (IELTS / PTE / TOEFL iBT)	Test accepted by Home Affairs and at the level your university asks for. Universities commonly ask for IELTS 6.0 to 6.5 (or equivalent) for degree courses.	Required
Genuine Student (GS) answers	Short answers in the visa form about your circumstances, why this course and provider, and how it helps your future.	Required
Confirmation of Enrolment (CoE)	Issued by your Australian provider after you accept the offer and pay the deposit.	Required
Overseas Student Health Cover (OSHC)	Must cover your whole stay in Australia. Without it the visa will be refused.	Required
Evidence of financial capacity	Bank savings, education loan or sponsor funds covering tuition, travel and AUD 29,710 living costs.	Required
Health examination	Applicants from Nepal are usually asked to do a health exam (including chest X-ray) with a Bupa Medical Visa Services panel clinic.	Required
Character declarations / police certificate if requested	Answer the character questions; Home Affairs may ask for a Nepal Police clearance report.	Optional

United Kingdom Student visa

Document	Details	Status
English proficiency (IELTS for UKVI / accepted SELT or university assessment)	Degree level study needs CEFR B2. Universities typically ask IELTS 6.0 to 6.5 overall; some accept NEB +2 English marks.	Required
Personal statement	Why this course, this university and how it fits your career plans.	Required
Confirmation of Acceptance for Studies (CAS)	Reference number issued by your licensed student sponsor (university).	Required
Tuberculosis (TB) test certificate	Nepal is on the UK TB-test list: needed if you are coming for more than 6 months. Test at a Home Office approved clinic in Nepal.	Required
Bank statements / loan letter (28-day rule)	Tuition balance + maintenance (London or outside London rate).	Required
Immigration Health Surcharge payment	Paid online during the visa application: gives access to the NHS.	Required
ATAS certificate (only certain subjects)	Needed for some postgraduate science/engineering subjects: your CAS will say if it applies.	Optional

Canada Study permit (with temporary resident visa)

Document	Details	Status
English test (IELTS Academic / PTE / TOEFL etc.)	Set by the college/university: commonly IELTS 6.0 to 6.5 overall for diploma and degree programs.	Required
Letter of Acceptance (LOA) from a DLI	From a Designated Learning Institution, verified by IRCC.	Required
Study plan / statement of purpose	Explains why this program, why Canada, and your plans after study.	Required
Provincial / Territorial Attestation Letter (PAL/TAL)	Issued by the province through your school. Most college and bachelor's students need one. Master's and doctoral students at a public DLI are exempt from 1 January 2026.	Required
Quebec Acceptance Certificate (CAQ): Quebec only	Students going to Quebec submit the CAQ attestation instead of a PAL/TAL.	Required
Proof of financial support	Tuition receipt, bank statements, education loan, GIC (optional) and sponsor documents.	Required
Biometrics	Fingerprints and photo at the VAC after paying the biometrics fee.	Required
Immigration medical exam (IME)	Usually required for Nepali applicants staying more than 6 months: done with an IRCC panel physician.	Required
Police certificate (if requested)	IRCC may ask for a Nepal Police Clearance Report.	Optional

United States F-1 student visa

Document	Details	Status
English test (TOEFL iBT / IELTS / Duolingo / PTE as accepted)	Set by each university: commonly TOEFL iBT 79 to 80 or IELTS 6.5.	Required
SAT / GRE / GMAT (if the program asks)	Often needed for competitive programs and scholarships.	Optional
Statement of purpose / essays	Program-specific essay about goals, background and fit.	Required
Credential evaluation (WES/ECE) if required	Some universities want a course-by-course evaluation of Nepali transcripts.	Optional
Form I-20 (signed)	Issued by your SEVP-certified school after you submit financial documents.	Required
SEVIS I-901 fee receipt	Pay at fmjfee.com before the interview.	Required
DS-160 confirmation page	Online nonimmigrant visa application with photo.	Required
Visa interview appointment & fee receipt	Interview at the U.S. Embassy in Kathmandu.	Required
Financial documents	Bank balance certificate, loan letter, sponsor income proof, scholarship letter.	Required

New Zealand Fee Paying Student visa

Document	Details	Status
English test (IELTS / PTE / TOEFL)	Set by the provider: degree programs commonly ask IELTS 6.0 to 6.5.	Required
Offer of place	From an approved NZ education provider.	Required
Statement of purpose / cover letter	Explain your course choice, study gaps and plans after study.	Optional
Evidence of funds	NZD 20,000 per year of study (or the monthly equivalent).	Required
Chest X-ray / medical certificate	Nepali applicants staying more than 6 months need a chest X-ray from an approved panel physician (less than 3 months old).	Required
Police certificate	Needed if you are 17+ and your total stay is 24 months or more (less than 6 months old).	Optional
Travel & medical insurance	Required from course start until your visa expires.	Required
Onward ticket or funds for one	Return/onward ticket, money to buy one, or sponsor's agreement to pay.	Required

Japan Student visa ("Student" status with Certificate of Eligibility)

Document	Details	Status
Japanese language proof (JLPT / NAT / J-Test) or study-hours certificate	Language schools usually ask for JLPT N5 level or equivalent plus a certificate of Japanese study hours. English-taught degrees accept IELTS/TOEFL instead.	Required
Reason for study / study plan	Explains why Japan, why this course, and future plans.	Required
Letter of financial support	Signed by your sponsor (usually a parent) on the school's form.	Required
Sponsor income certificate & tax clearance	Annual income proof (ward/municipal income certificate, salary, business) with tax clearance.	Required
Certificate of Eligibility (COE)	Issued by Japan's Immigration Services Agency and sent by your school.	Required
Visa application form & photo	Submitted with passport and COE.	Required

South Korea D-2 (degree) / D-4 (Korean language) visa

Document	Details	Status
TOPIK score report or IELTS Test Report Form	The embassy asks for the official TOPIK score report or IELTS TRF with academic documents.	Required
Study plan / self-introduction	Required by most Korean universities.	Required
Certificate of admission & business registration of the university	Issued by your Korean university.	Required
Verified academic documents	The Korean Embassy in Nepal requires verified educational documents for study visas: follow its current verification notice.	Required
TB medical report from designated hospital	Long-term visa applicants submit a TB report from an embassy-designated hospital (e.g. Patan Hospital, Civil Service Hospital, Korea Nepal Friendship Hospital, Sukraraj Tropical Hospital).	Required
Financial documents	Bank balance certificate and statement, sponsor income, tuition payment receipt.	Required
Flight booking	The embassy has asked for a one-way booking with a valid reference, departing at least 21 days after application.	Required

Germany National (D) visa for study

Document	Details	Status
Language certificate (IELTS/TOEFL and/or German)	English-taught programs usually ask IELTS 6.0 to 6.5; German-taught programs need German (e.g. TestDaF/DSH).	Required
APS certificate (only if you hold Indian or Chinese degrees)	The German Embassy Kathmandu states APS is mandatory for Chinese and Indian school or university degrees: Nepali-issued certificates are not listed.	Optional
Motivation letter	Required by most universities and useful for the visa interview.	Required
Admission letter (Zulassungsbescheid)	From the German university, or scholarship certificate.	Required
Proof of finances (blocked account or alternative)	€11,904 for the first year.	Required
Health insurance	The Kathmandu embassy asks for this after visa approval.	Required
Consular Services Portal application	Upload documents online, then attend the embassy appointment.	Required

France Long-stay student visa (VLS-TS)

Document	Details	Status
English (IELTS/TOEFL) or French (DELFDALF/TCF) proof	Depends on the program language.	Required
Études en France (EEF) application	Nepal uses the EEF platform: mandatory for public universities and many private institutions, including the Campus France interview.	Required
Motivation letter	Uploaded to EEF and discussed at the Campus France interview.	Required
Acceptance letter	From the French institution.	Required
Proof of resources	€877.50 per month of stay.	Required
Accommodation proof	Booking or attestation for your first months.	Required
France-Visas form & VFS Nepal appointment	Complete the online form and submit at VFS.	Required

Georgia D3 study visa

Document	Details	Status
University admission letter	From an authorised Georgian university.	Required
Ministry of Education enrolment order	Order of the Georgian Ministry of Education and Science confirming your acceptance (arranged by the university).	Required
University accreditation order	Ministry order on the university's accreditation and list of English-taught programs.	Required
Travel/health insurance	Covering the visa validity period.	Required
Financial proof / bank statement	Show you can cover tuition and living costs.	Required
Online application (geoconsul.gov.ge)	Documents are uploaded as scanned PDFs.	Required
Medical entrance / eligibility (MBBS only)	Nepali students going abroad for MBBS should meet Nepal's Medical Education Commission and Nepal Medical Council rules so they can sit the NMC licensing exam later.	Optional

Philippines 9(f) student visa

Document	Details	Status
Notice of Acceptance (NOA)	Original NOA with the school's dry seal.	Required
CHED Certificate of Eligibility for Admission (Medicine/Dentistry)	Required for Medicine or Dentistry, authenticated by DFA Manila.	Optional
Medical certificate	From a qualified physician, with chest X-ray and Hepatitis B clearance.	Required
Police clearance	Nepal Police Clearance Report.	Required
Financial documents	Bank balance and sponsor documents.	Required

Belarus Study visa (on university invitation)

Document	Details	Status
University invitation letter	Official study invitation from the Belarusian university.	Required
Legalised/translated academic documents	Belarusian universities typically require legalised documents with Russian translation: confirm with the university.	Required
Medical certificate	Universities and the embassy usually ask for medical test results: confirm the exact tests required.	Required
Health insurance	Needed for your stay.	Required

Official sources

The visa and document figures in this guide come from these official sources (last checked 17 September 2026). Always confirm the current rule here before you pay a fee or move money.

Destination	Where to check
Australia	Home Affairs: Subclass 500 Student visa: https://immi.homeaffairs.gov.au/visas/getting-a-visa/visa-listing/student-500 Study Australia: Visa application process: https://www.studyaustralia.gov.au/en/plan-your-move/visa-application-process Study Australia: Visa application charge increase: https://www.studyaustralia.gov.au/en/tools-and-resources/news/student-visa-application-charge-increase
United Kingdom	GOV.UK: Student visa: https://www.gov.uk/student-visa GOV.UK: Money you need: https://www.gov.uk/student-visa/money GOV.UK: Countries where you need a TB test: https://www.gov.uk/tb-test-visa/countries-where-you-need-a-tb-test-to-enter-the-uk GOV.UK: Healthcare surcharge amounts: https://www.gov.uk/healthcare-immigration-application/how-much-pay
Canada	IRCC: Proof of financial support: https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/get-documents/financial-support.html IRCC: Provincial attestation letter: https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/get-documents/provincial-attestation-letter.html IRCC: Fee list: https://ircc.canada.ca/english/information/fees/fees.asp IRCC: Check processing times: https://www.canada.ca/en/immigration-refugees-citizenship/services/application/check-processing-times.html
United States	U.S. Embassy in Nepal: Visas: https://np.usembassy.gov/visas/ Travel.State.Gov: Student visa: https://travel.state.gov/content/travel/en/us-visas/study/student-visa.html Study in the States: Paying the I-901 SEVIS fee: https://studyinthestates.dhs.gov/students/prepare/paying-the-i-901-sevis-fee Travel.State.Gov: Fees for visa services: https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/fees/fees-visa-services.html
New Zealand	Immigration New Zealand: Fee Paying Student visa: https://www.immigration.govt.nz/visas/fee-paying-student-visa/
Japan	Embassy of Japan in Nepal: Visa information: https://www.np.emb-japan.go.jp/itpr_en/visa.html Immigration Services Agency of Japan: https://www.moj.go.jp/isa/
South Korea	Embassy of the Republic of Korea in Nepal: Visa issuance: https://overseas.mofa.go.kr/np-en/wpge/m_1714/contents.do Embassy notices (fees, verification): https://overseas.mofa.go.kr/np-en/brd/m_25533/list.do
Germany	German Embassy Kathmandu: Study visa: https://kathmandu.diplo.de/np-en/service/01-visaeinreise/2225320-2225320 Federal Foreign Office: Blocked account info: https://allemagneenfrance.diplo.de/fr-de/service/visa/2521298-2521298
France	France-Visas: Student: https://france-visas.gouv.fr/en/etudiant Campus France Nepal: Required documents: https://www.nepal.campusfrance.org/what-are-the-required-documents-for-student-visa-application Campus France: Changes from 1 August 2026: https://www.singapour.campusfrance.org/student-visa-changes-effective-from-01-august-2026
Georgia	Georgia MFA: D3 study visa requirements (PDF): https://mfa.gov.ge/pfiles/files/D3-study-visa-requirements.pdf Georgia e-consular portal: https://www.geoconsul.gov.ge/en/entering-georgia
Philippines	Bureau of Immigration: Student Visa 9(F): https://immigration.gov.ph/student-visa-9f/ Philippine Embassy New Delhi: Guide to studying: https://newdelhi.pe.dfa.gov.ph/index.php/newsroom/announcements/141-guide-to-studying-in-the-philippines
Belarus	Study in Belarus (Ministry of Education portal): https://studyinbelarus.by/en/



05

SECTION 05 · STEP BY STEP

Application and visa routes

The generic process is the same everywhere: research, test, apply, accept, visa, depart. What decides whether an application succeeds is country-specific, and the routes in this section name those steps.

IN THIS SECTION

- Visa facts by destination
- Country routes, step by step
- Georgia, the Philippines and Belarus

Visa facts by destination

Destination	Visa	Fee	Processing time
Australia	Student visa (subclass 500)	From AUD 2,500 (applications from 1 July 2026)	Varies: check the Home Affairs processing-time tool before you lodge
United Kingdom	Student visa	£558 + Immigration Health Surcharge £776 per year	Usually within 3 weeks when applying from outside the UK
Canada	Study permit (with temporary resident visa)	CAD 150 study permit + CAD 85 biometrics	Varies by visa office: check IRCC processing times
United States	F-1 student visa	US\$185 visa application (MRV) fee + US\$350 SEVIS I-901 fee	Depends on interview wait time at U.S. Embassy Kathmandu
New Zealand	Fee Paying Student visa	From NZD 850	80% of applications within 8 weeks
Japan	Student visa ("Student" status with Certificate of Eligibility)	Check current fee with the Embassy of Japan in Nepal	Two stages: COE from Immigration Services Agency (via your school), then the embassy visa, ask your school for current timelines
South Korea	D-2 (degree) / D-4 (Korean language) visa	Charged in NPR: check the embassy's current fee notice	Check with the Embassy of the Republic of Korea in Nepal
Germany	National (D) visa for study	€75 (paid in NPR cash); waived for public scholarship holders	About 3 to 4 weeks after submission (German Embassy Kathmandu)
France	Long-stay student visa (VLS-TS)	Check the current fee on France-Visas	Check France-Visas / VFS Nepal
Georgia	D3 study visa	Check current fee on geoconsul.gov.ge	Check geoconsul.gov.ge
Philippines	9(f) student visa	Check with the Philippine embassy handling Nepal	School to CHED to Bureau of Immigration to DFA; allow several weeks
Belarus	Study visa (on university invitation)	Check current fee with the embassy	Check with the Belarusian embassy accredited to Nepal

Country routes

Australia

Everything hinges on the Genuine Student assessment. Your documents have to tell one consistent story about why this course, in this country, now.



1	Research and shortlist	Choose programs and institutions against your academic record and the career outcome you want, not against rankings alone.
2	Test preparation	IELTS, PTE Academic or TOEFL. Typically 6.0 to 6.5 overall for undergraduate, 6.5 to 7.0 for postgraduate, with band minimums that vary by provider.
3	Application and documents	Academic transcripts, SOP, passport and test scores go to the universities. Apply to more than one so you have a genuine choice of offer.
4	Offer and GS assessment	Pass the Genuine Student check, submit proof of funds, accept your offer and pay the deposit that releases your Confirmation of Enrolment (CoE).
5	Visa application	Buy Overseas Student Health Cover (OSHC) and lodge the Subclass 500 Student Visa online. Living-cost evidence is AUD 29,710 for a single student.
6	Pre-departure	Medical examination, biometrics, flights and accommodation. Open your Australian bank account from Nepal while you wait.
7	Arrival and settling in	University orientation, activate your bank account in a branch, get a Tax File Number if you plan to work, and start classes.

Canada

Two documents decide your timeline: the Provincial Attestation Letter from your province, and the proof of funds behind your study permit.



1	Research and shortlist	Only Designated Learning Institutions (DLIs) can host you, and only some programs lead to a Post-Graduation Work Permit. Check both before you apply.
2	Test preparation	IELTS, usually a minimum of 6.0 in each band for undergraduate and 6.5 for postgraduate, or TOEFL. GRE or GMAT where the program asks for it.
3	Application and documents	Transcripts, SOP, letters of recommendation and a current resume. Canadian admissions read the SOP closely: it is not a formality.
4	Offer and attestation	Receive your Letter of Acceptance (LOA), and the Provincial Attestation Letter (PAL) where your province requires one. The permit application will be returned without it.
5	Financial setup and permit	Open a GIC to evidence CAD 23,448 in first-year funds, pay your initial tuition, and apply for the study permit. The Student Direct Stream closed in November 2024, so all applications now go through the regular stream.
6	Pre-departure	Upfront medical examination, biometrics, and travel. Your Confirmation of Funds letter should be in hand before you book anything.
7	Arrival and settling in	Your study permit is issued at the port of entry, not before: carry your documents in hand luggage. Then housing, SIN, and activating your bank account.

United States

The I-20 depends on proving you can pay, and the F-1 interview depends on proving you will leave. Prepare both separately.



1	Research and shortlist	Five to eight universities, spread across reach and safe options. Check STEM-OPT eligibility, because it turns 12 months of post-study work into 36.
2	Test preparation	TOEFL, IELTS or Duolingo, plus GRE or GMAT for postgraduate and SAT or ACT for undergraduate where required. Many universities are now test-optional: check each one.
3	Application and documents	University portals or the Common App, with your SOP, two or three letters of recommendation, transcripts, and financial certificates.
4	Offer and Form I-20	Accept the offer and submit official proof of financial capability. The university then issues your Form I-20, which is what the visa is built on.
5	Visa application	Pay the SEVIS I-901 fee of USD 350, complete the DS-160, and book your F-1 interview at the US Embassy in Kathmandu. Interview slots move fast: book the moment the I-20 arrives.
6	Pre-departure	Attend the interview, allow for administrative processing if it is requested, then organise travel and housing.
7	Arrival and settling in	Clear customs no more than 30 days before your program start date, complete campus orientation, and open a bank account with your passport and I-20.

United Kingdom

The 28-day rule catches more Nepali applicants than any other requirement. Your funds must sit untouched for 28 consecutive days before you apply.



1	Research and shortlist	One-year master's degrees or three-year bachelor's degrees. Undergraduate applications go through UCAS; postgraduate goes directly to the university.
2	Test preparation	IELTS UKVI or PTE. Some universities waive the English test on the strength of your NEB or +2 English score: worth checking before you pay for a test.
3	Application and documents	Transcripts, SOP, reference letters and an updated CV. UK admissions weight the personal statement heavily.
4	Offer and CAS	Accept the conditional or unconditional offer, pass the university's credibility interview, and receive your Confirmation of Acceptance for Studies (CAS).
5	Visa application	Hold the required funds in your account for 28 consecutive days, pay the Immigration Health Surcharge, and apply for the Student visa. Maintenance is £1,570 per month in London and £1,203 outside it.
6	Pre-departure	VFS biometric appointment in Kathmandu, then accommodation. Digital banks can be set up before you fly.
7	Arrival and settling in	Access your UKVI eVisa digital status, register with the university, and plan for the Graduate Route: two years if you apply by 31 December 2026, eighteen months from 1 January 2027, and three years for PhD graduates.

New Zealand

New Zealand approves in two stages. You get Approval in Principle first, then pay tuition, then receive the visa: so never pay before the AIP arrives.



1	Research and shortlist	Choose a Level 7 qualification or above. Below Level 7 the post-study work rights largely disappear, which changes the whole economics of the decision.
2	Test preparation	IELTS Academic or PTE Academic. Requirements are set by NZQA level as well as by the institution.
3	Application and documents	Transcripts, SOP and any work experience documents, leading to an Offer of Place.
4	Visa application and AIP	Submit financial proof covering tuition plus NZD 20,000 per year in living costs, or set up the Funds Transfer Scheme, then apply for Approval in Principle.
5	Tuition payment and final visa	Pay your tuition only after the AIP is issued. The final e-Visa follows once the payment is confirmed.
6	Pre-departure	Medical checks, travel and health insurance, and flights. Start your ASB or ANZ account application before you leave.
7	Arrival and settling in	Airport immigration, university orientation, IRD number, and verifying your bank account in a branch.

Europe

Public universities in Germany, France, Poland and Finland charge little or no tuition: but the blocked account and the document attestation take longer than the admission.



1	Research and shortlist	Decide between public universities, where tuition is low or free but places are competitive, and private institutions, which charge fees but admit more readily.
2	Test preparation	IELTS or TOEFL for English-taught tracks; TestDaF or a Goethe certificate for German-taught programs. Confirm which track your program actually runs in.
3	Application and documents	Direct portals, or a centralised platform such as uni-assist for Germany. Documents must be attested, which adds weeks: start this early.
4	Offer and acceptance	Secure the acceptance letter and clear any admission conditions attached to it.
5	Financial setup and visa	Open a blocked account (Sperrkonto for Germany, currently around €11,904 for the year: confirm the figure for your intake), arrange health insurance, and book the embassy or VFS appointment.
6	Pre-departure	Visa interview and biometrics, then travel. Set up N26 or Revolut before you go so you can pay for things on day one.
7	Arrival and settling in	City registration (the Anmeldung in Germany), a local bank account, and university enrolment. The registration must come first: most other things depend on it.

Japan

Your institution applies for the Certificate of Eligibility on your behalf, and the visa is only a formality afterwards. The COE is the real decision point.



1	Research and shortlist	Japanese language schools, undergraduate degrees, or English-taught university programs under the Super Global Universities scheme.
2	Test preparation	JLPT N5 to N2 or the NAT-TEST for Japanese-medium study; IELTS or TOEFL for English-medium tracks.
3	Application and interview	Academic records, family financial verification, and an institutional interview. Japanese schools scrutinise the sponsor's finances more closely than most destinations.
4	Certificate of Eligibility	The institution submits your file to Japanese Immigration and obtains the COE. This is where an application succeeds or fails, and it takes one to three months.
5	Visa application	Present the original COE, your passport and the visa forms at the Japanese Embassy. Turnaround is usually under a week once the COE is in hand.
6	Pre-departure	Confirm housing, a school dormitory or a shared apartment, and book travel.
7	Arrival and settling in	Collect your Residence Card at the airport, register your address at the local ward office within 14 days, then orientation.

South Korea

Document authentication by apostille is the step students underestimate. Start it before you start the application.



1	Research and shortlist	Pick your university and your intake: Spring starts in March, Autumn in September. Deadlines fall roughly six months ahead.
2	Test preparation	TOPIK Level 3 or above for Korean-taught programs, IELTS or TOEFL for English-taught degrees.
3	Document verification	Transcripts and diplomas must be authenticated by apostille or consular verification. Allow several weeks; nothing proceeds without it.
4	Application and acceptance	Apply directly, pass the admission review, receive the Certificate of Admission, and pay tuition.
5	Visa application	Evidence a maintained bank balance equivalent to about USD 20,000, then apply for the D-2 degree visa or the D-4 language visa.
6	Pre-departure	Health checks including a tuberculosis test, then travel arrangements.
7	Arrival and settling in	Apply for your Alien Registration Card within 90 days of entry (a legal deadline, not a suggestion) and start classes.

Georgia, the Philippines and Belarus

These routes are university-led: the university issues the admission or invitation letter and, where required, the government enrolment order; you then apply for the visa with the documents in Section 04.



Destination	Visa	How it works	Proof of funds
Georgia	D3 study visa	Check geoconsul.gov.ge	Proof of financial support or bank statement: no fixed official amount published.
Philippines	9(f) student visa	School to CHED to Bureau of Immigration to DFA; allow several weeks	Proof of adequate financial support for your studies: no fixed amount published.
Belarus	Study visa (on university invitation)	Check with the Belarusian embassy accredited to Nepal	Tuition payment and funds for living costs: confirm the current amount with your university.



06

SECTION 06 · FUNDING

Finances and scholarships

Tuition plus rent is not your cost of attendance: it is roughly two-thirds of it. Budget for the whole picture, then work the funding side in parallel.

IN THIS SECTION

- Proof of funds for the visa
- Working while you study
- Scholarships to know about

Proof of funds for the visa

Destination	What you must show	Note
Australia	First-year tuition + travel + living costs of at least AUD 29,710 for the student (12 months).	Extra living costs apply for a partner and children who come with you.
United Kingdom	Course fees for the first year (unpaid balance) + living costs for up to 9 months, held for 28 consecutive days. London: £1,529 / month; Outside London: £1,171 / month.	Money must be held for at least 28 days in a row, ending within 31 days of your application date.
Canada	First-year tuition + travel + cost-of-living amount. Other provinces: CAD 23,448 / year; Quebec: Set by Quebec (MIFI).	Student Direct Stream (SDS) ended on 8 November 2024: all Nepali applicants now use the regular stream.
United States	Liquid funds covering at least the first year's estimated cost shown on your Form I-20 (tuition + living).	There is no fixed national amount: the figure is on your I-20 and differs by university and city.
New Zealand	Tuition paid (or proof you can pay) + NZD 20,000 per year of living costs for tertiary study (NZD 1,667 per month if under 1 year).	You also need an onward ticket or funds to buy one.
Japan	Proof that you or your sponsor can pay tuition and living costs (usually for at least the first year): submitted to the school for the COE application.	Japan does not publish one fixed amount; language schools and immigration review the sponsor's savings history and income.
South Korea	Bank balance / financial statement covering tuition and living costs: the university issues its own minimum and the embassy may review the account history.	No single official amount is published for Nepal on the embassy site; follow your university's figure and check the embassy notice.
Germany	€992 per month / €11,904 per year: the standard financing proof for students.	A blocked account (Sperrkonto) is the usual way to prove it; the Kathmandu embassy also accepts scholarships, a formal obligation letter (Verpflichtungserklärung) or other proof of means.
France	At least €877.50 per month for your stay (from 1 August 2026; previously €615).	Personal savings, a guarantor or a scholarship can be used as proof.
Georgia	Proof of financial support or bank statement: no fixed official amount published.	
Philippines	Proof of adequate financial support for your studies: no fixed amount published.	
Belarus	Tuition payment and funds for living costs: confirm the current amount with your university.	

WATCH OUT

Keep a buffer for the exchange rate

The NPR rate against major currencies can move 5 to 8% within a single semester. A budget with no buffer is a budget that works only if nothing changes, and something always changes.

Working while you study

Destination	During study	After study
United States	On-Campus Employment: Work up to 20 hours/week on campus during semesters	OPT & STEM OPT: 12 months OPT + 24-month STEM extension for eligible fields
Australia	Part-Time During Studies: Work up to 48 hours per fortnight during semester and unlimited hours during breaks	Post-Study Work Visa: 2-4 year Temporary Graduate Visa (Subclass 485) depending on qualification level
New Zealand	Part-Time Work: Work up to 20 hours/week during semester and full-time during holidays	Post-Study Work Visa: 1-3 year post-study work visa depending on qualification and location
Canada	Part-Time During Studies: Work up to 20 hours/week during semesters and full-time during breaks	Post-Graduation Work Permit: PGWP allows you to work for up to 3 years after graduation
South Korea	Part-Time Work: Work 20 hours/week after 6 months of study with permission	D-10 Job Seeking Visa: Post-graduation visa for job seeking in Korea
Europe	Student Work Rights: Most countries allow 15-20 hours/week during studies	Post-Study Work: Germany: 18-month job seeker visa; Netherlands: orientation year
United Kingdom	Part-Time During Studies: Work up to 20 hours/week during term time	Graduate Route: 2-year post-study work visa (3 years for PhD)
Japan	Part-Time Work: Work up to 28 hours/week with permission from immigration	Post-Study Work: Designated Activities visa for job-seeking after graduation
Georgia	Part-Time Work: Students can explore part-time roles depending on visa conditions and course load.	Internships: Practical experience opportunities are available in business, healthcare, and technology fields.
Philippines	Part-Time Opportunities: Students can look for part-time work depending on course schedule and visa rules.	Health Science Training: Strong practical training culture for medicine, nursing, and allied health programs.
Belarus	Part-Time Work: Students can explore limited part-time roles depending on permit conditions.	Technical Fields: Engineering and medical study options are the main attraction for many students.

Post-study work rules change often. Section 03 carries the latest dates for the UK Graduate Route and Australia's 485 visa.

Scholarships to know about

Scholarship deadlines usually fall earlier than application deadlines. Check eligibility and dates twelve months out, not in month nine.

Figures are as published on each destination page of the Nexus website. Values and deadlines are set by the awarding body each year, so confirm them before applying.



United States	Value	Deadline
Foreign Fulbright Student Program	Tuition, monthly stipend, travel and health insurance	February to October, varies by country
Hubert H. Humphrey Fellowship	Tuition, monthly stipend, books, round-trip airfare and health insurance	Varies by country
East-West Center Graduate Degree Fellowship	Tuition at the University of Hawai'i, living stipend, on-campus housing, health insurance and a book allowance	December 1

Australia	Value	Deadline
Australia Awards Scholarships	Full tuition, a living contribution of about AU \$36,230 a year paid fortnightly, a AU \$5,000 establishment allowance, return economy airfare and OSHC	Opens 1 February 2026, closes 30 April 2026 (14:00 AEST) for the 2027 intake
Research Training Program (RTP)	Full tuition offset for the standard duration plus a living stipend: a base rate of around AU \$34,315 in 2026, with many universities paying more. Some packages add OSHC and a relocation allowance	Varies by university, typically several rounds a year
Destination Australia Scholarship	Up to AU \$15,000 per year	Varies by university

New Zealand	Value	Deadline
Manaaki New Zealand Scholarships	Fully funded: tuition, NZ \$531 weekly stipend, establishment allowance, flights, visa costs and insurance	Late February to March
New Zealand Commonwealth Scholarships	Fully funded: tuition, weekly stipend, establishment allowance and return travel	Varies
NZ Global Research Alliance Doctoral Scholarships	NZ \$28,000 annual stipend, tuition up to NZ \$10,000 a year, plus insurance and visa costs	Varies

Canada	Value	Deadline
Vanier Canada Graduate Scholarships	CA \$50,000/year for 3 years	November 1
Banting Postdoctoral Fellowships	CA \$70,000/year for 2 years	September (annual)
Ontario Graduate Scholarship (OGS)	CA \$10,000 over 2 terms, or CA \$15,000 over 3	Varies by university

South Korea	Value	Deadline
KGSP (Korean Government Scholarship)	Full tuition + living + airfare	February-March
University-specific Scholarships	50-100% tuition reduction	Varies
Europe	Value	Deadline
Erasmus Mundus	Full tuition + €1,400/month	January
DAAD Scholarships (Germany)	€934-1,300/month	October-November
Holland Scholarship	€5,000 one-time	February 1
United Kingdom	Value	Deadline
Chevening Scholarships	Full tuition, living allowance and travel	Opens August, closes early November
Commonwealth Scholarships	Full tuition, airfare and living stipend	December (shared scheme)
GREAT Scholarships	Minimum £10,000 towards tuition for a one-year master's	Varies by university
Japan	Value	Deadline
MEXT Scholarship	Full tuition + ¥143,000-145,000/month	April (Embassy route)
JASSO Honors Scholarship	¥48,000/month	Varies
University Tuition Waivers	50-100% tuition reduction	Varies
Georgia	Value	Deadline
Merit Tuition Discount	10% to 30%	Varies
International Student Aid	Partial tuition support	Rolling
Faculty Scholarship	Course-based support	Varies
Philippines	Value	Deadline
University Merit Scholarship	Partial tuition support	Varies
International Student Grant	Tuition reduction	Rolling
Department Scholarship	Course-based support	Varies
Belarus	Value	Deadline
Merit Tuition Support	10% to 25%	Varies
International Admission Discount	Partial tuition reduction	Rolling
Faculty Award	Course-specific support	Varies



07

SECTION 07 · FINAL MONTHS

Pre-departure checklist

Everything on this list takes ten minutes now and half a day if you leave it until you are in a different time zone without a local bank account.

IN THIS SECTION

- Offer and visa
- Visa to flights
- Housing and travel
- Money, documents, takeoff
- Carry-on document folder

3 to 6 months before: offer and visa

- ☐ Receive and review admission decisions
- ☐ Accept your preferred offer and pay deposit if required
- ☐ Arrange financial proof for visa application
- ☐ Begin the student visa application process
- ☐ Apply for on-campus or off-campus accommodation

WATCH OUT

Season the money before you need it

Depending on the destination, the required balance must be held for roughly 28 to 90 days before you apply. Move the funds into the right account at least three months ahead, and do not touch the balance in the meantime: a single dip below the threshold restarts the clock.

1 to 3 months before: visa to flights

- ☐ Attend visa interview (if applicable)
- ☐ Receive visa approval
- ☐ Book flight tickets
- ☐ Arrange health and travel insurance
- ☐ Attend pre-departure orientation or briefing

Housing and travel

- ☐ Secure accommodation, or confirmed temporary accommodation, before you fly
- ☐ Book flights once housing is confirmed, not before
- ☐ Budget the first six weeks in cash terms, including the deposit
- ☐ Arrange travel insurance as well as your destination's mandatory health cover
- ☐ Never pay a deposit for a property you or someone you trust has not seen

The final month: money, documents, takeoff

- ☐ Activate your student bank account or a forex card, and carry some local cash
- ☐ Confirm your health documents and international coverage are valid from the day you land
- ☐ Carry multiple copies of your admission and visa documents, plus digital copies in cloud storage
- ☐ Pack for the actual climate, and bring prescriptions with a doctor's letter
- ☐ Tell your Nepali bank you are travelling, so the card is not blocked on first use
- ☐ Arrange a local SIM or eSIM so you have connectivity from the airport

The week you fly

- ☐ Pack essentials and important documents
- ☐ Inform the university of your arrival details
- ☐ Arrange airport pickup if required
- ☐ Notify your bank of international travel
- ☐ Say goodbye, take a deep breath... and depart!

Carry-on document folder

Keep originals in your hand luggage and scanned copies in cloud storage.

- | | |
|---|--|
| ☐ Passport with visa (or visa approval letter) | ☐ Proof of funds and scholarship letters |
| ☐ Admission or enrolment letter (offer, CoE, CAS, I-20, LOA or equivalent) | ☐ Health insurance or health cover documents |
| ☐ Academic certificates and transcripts | ☐ Accommodation confirmation and the address you are going to |
| ☐ English or other language test results | ☐ Prescriptions with a doctor's letter |



08

SECTION 08 · CONTACT

Talk to Nexus

Every plan in this guide works better with someone checking it against your own profile, budget and timeline. Book a free counselling session at any branch, or call, email or message us.

IN THIS SECTION

- Head office: Dillibazar, Kathmandu-44600, Nepal
- Call 01-4519495 · info@nexsuseducation.com
- Website: nexsuseducation.com

Visit, call or message us



Kathmandu: Dillibazar (Head Office)

Dillibazar, Kathmandu-44600, Nepal

Phone 014519495 · +977 9851032197

WhatsApp +977 9851163644

Email info@nexsuseducation.com

Sun to Fri: 9:00 AM to 6:00 PM · Saturday: Closed

Australia: Sydney

Sydney, NSW, Australia

Phone +61 421 472 887

WhatsApp +61421472887

Email australia@nexsuseducation.com

Mon to Fri: 9:00 AM to 5:30 PM · Saturday: By appointment

Kathmandu: Baneshwor

Devkota Sadak, New Baneshwor, Ward No. 10,
Kathmandu Metropolitan City, Kathmandu, Nepal

Phone 015922227 · +977 9841830127

WhatsApp +977 9743956286

Email baneshwor@nexsuseducation.com

Sun to Fri: 10:00 AM to 5:30 PM · Saturday: Closed

Kathmandu: Samakhushi

City Square Mall, 7th Floor, Samakhushi Chowk, Ward
No. 10, Tokha Municipality, Samakhushi, Kathmandu,
Nepal

Phone 014971971 · +977 9851413678

WhatsApp +977 9820291960

Email samakhushi@nexsuseducation.com

Sun to Fri: 9:00 AM to 6:00 PM · Saturday: Closed

Banepa

Chardobato, Ward No. 7, Banepa Municipality,
Banepa, Kavrepalanchok, Nepal

Phone 011665859 · +977 9860824272

WhatsApp +977 9767971543

Email banepa@nexsuseducation.com

Sun to Fri: 9:00 AM to 5:30 PM · Saturday: Closed

Birtamode

Muktichowk, Ward No. 4, Birtamod Municipality,
Birtamod, Jhapa, Nepal

Phone 023591692 · +977 9843649305

WhatsApp +977 9828375780

Email birtamode@nexsuseducation.com

Sun to Fri: 10:00 AM to 5:30 PM · Saturday: Closed

Dhulabari

Puja Complex, Dhulabari Chowk, Ward No. 10, Mechi
Municipality, Dhulabari, Jhapa, Nepal

Phone 023591127 · +977 9842719869

WhatsApp +977 9844699246

Email dhulabari@nexsuseducation.com

Sun to Fri: 10:00 AM to 5:30 PM · Saturday: Closed

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