HRA OVERSEAS

Study destination comparison

1. Compare three study options

Compare academic fit, cost, timing and supporting evidence together. Obtain institution-specific admission and fee information and check the responsible authority before making commitments.

Decision factor	Option A	Option B	Option C
Country / institution			
Course / qualification level			
Intake and application date			
Academic and language fit			
Published tuition / source date			
Living cost assumptions			
Funding sources and gaps			
Questions to verify			

Preferred option and reasons

Study destination comparison

2. Build a first-year budget

Use confirmed figures in one currency. State the exchange-rate assumption and the date checked. Keep estimates separate from verified costs.

Budget item	Estimate	Confirmed amount / source
Tuition and deposits		
Housing and initial deposit		
Monthly living costs x months		
Insurance and health costs		
Travel and arrival costs		
Visa / authority charges		
Tests and document costs		
Contingency buffer		
Total and funding gap		

Currency, conversion rate and source/date

Sponsor, savings, scholarship or loan evidence

Study destination comparison

3. Admission-to-departure action plan

Milestone	Evidence / next action	Owner	Due date
Shortlist and course fit			
Language / admission tests			
Academic records and statement			
Applications and deadlines			
Offer conditions and funding			
Visa evidence review			
Housing, insurance and travel			

Counsellor questions and decision checkpoint