

» » A FREE TOOLKIT

UK vs Europe *Decision Sheet.*

Germany is not the wrong choice, and the UK is not right for every student. Answer five questions, compare the real facts and the real cost, and choose the destination that fits your plan, not the one that sounds cheaper or easier.

5 questions

Side-by-side facts

Real-cost comparison

My decision

Choose the fit, not the hype

One student had a one-year UK offer and a tuition-free two-year offer in Germany. She chose Germany because friends said “tuition is free”, without her own research. By her second semester, part-time work was hard to find without German, and her plan had been to start in an English-speaking job market as soon as possible.

1

Your budget

Not just tuition: years of living costs, money you must lock or show, and the months before your first salary.

2

Your career

Which job market you want to work in, how soon, and in which language.

3

Your family

Whether your spouse or children will travel with you, and when.

How to use this sheet. Answer the five questions honestly first (Part 1), then check the facts (Part 2), score your options (Part 3) and compare the real cost (Part 4). **The PDF is fillable:** click the boxes to tick them and type into the tables (Adobe Acrobat/Reader, Chrome, Edge or Preview), or print it.

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Five questions to ask yourself

Write your honest answer to each one. Once you have all five answers, you are in a much better position to choose.

1 How soon do I want to enter the job market?

2 What is my total budget?

3 Am I willing to learn a new language?

4 Will my family travel with me?

5 Which job market do I want to work in?

UK and Europe side by side

The general picture from official sources, checked in October 2026. “Europe” covers many countries with different rules, so confirm the details for each country you are considering.

	UK	Europe (examples)
Typical master's length	Mostly one year	Often two years
Language of study and jobs	English for the degree and the job market	Degree can be in English; most part-time and many full-time jobs need the local language
Tuition	Usually higher than most of Europe	Germany: most public universities charge none, but Baden-Württemberg charges non-EU students €1,500 per semester. Italy: public fees depend on family income
Fully funded scholarships	Chevening, Commonwealth (via HEC), plus GREAT and university scholarships (partial)	Erasmus Mundus; Stipendium Hungaricum (via HEC); DAAD, e.g. EPOS for development-related master's
Money to show or lock	Funds for the visa (check gov.uk)	Germany: blocked account of €11,904 a year
Work after the degree	Graduate Route: 18 months from 1 Jan 2027, no job offer needed; you can try to switch to a Skilled Worker visa	Job-search time: Germany 18 months; Ireland up to 24 months (master's); Netherlands and Italy about 12 months
Visa process from Pakistan	Fairly straightforward: no long queues, a reasonably good acceptance rate	Biometrics may need travel to another country; where the embassy is in Pakistan, appointment queues can take months
Bringing family	Since Jan 2024, taught master's students cannot bring dependants; PhD, research and government-sponsored students still can	Often complicated: some embassies are not in Pakistan, and many countries have a waiting period, so family often follows about a year later
Research and PhD path	One year leaves less time for a thesis	Two years usually give more time for thesis and research

When each one makes sense

Tick every statement that is true for you. The column with more ticks is usually the better fit, but one deal-breaker can outweigh several ticks.

THE UK MAY FIT ME IF...

- ☐ I want to finish in one year and start earning sooner
- ☐ I already have work experience and want to move ahead fast
- ☐ I want to study and work in English from day one
- ☐ I want time after the degree to find a job (Graduate Route)
- ☐ I plan to return to Pakistan or the Gulf, where UK degrees are well known
- ☐ I want a simpler visa process from Pakistan
- ☐ I can manage the higher tuition, or I can find a scholarship

EUROPE MAY FIT ME IF...

- ☐ I do not want to invest much in tuition
- ☐ I am aiming for a fully funded scholarship (Erasmus Mundus, Hungaricum, DAAD)
- ☐ I want more time for research before a PhD
- ☐ I want to settle in that country after my degree
- ☐ I am ready to learn the local language from my first semester
- ☐ I can manage two years of living costs (and a blocked account, for Germany)
- ☐ My family plans fit that country's rules and timeline

DEAL-BREAKERS: EUROPE COULD BE THE WRONG CHOICE IF...

- ☐ I am not willing to learn the local language
- ☐ I need to start earning soon; two years without a full-time salary is not possible for me
- ☐ I am on a scholarship whose renewal conditions (credits, grades, attendance) I may not meet
- ☐ I am married and my family must travel with me straight away

Score your options

Write the countries you are comparing in the header. Give each factor a weight (1 = matters a little, 3 = matters a lot) and score each country from 1 to 5. Multiply, then add up.

Factor	Weight (1–3)	UK: score x weight	Country A: _____	Country B: _____
How soon I can earn				
Total cost (Part 4)				
Language for jobs				
Work after the degree				
Scholarship chances				
Visa process				
Family plans				
Research / PhD path				
Job market I want				
TOTAL				

REFLECT

Did the score match my gut feeling? If not, which factor am I underestimating?

The real cost, not just tuition

“Tuition free” does not mean “free”. A two-year degree means two years of living costs and two years without a full-time salary. In Germany you also lock a whole year's expenses in a blocked account. In the UK, tuition is usually higher, but one year less of living costs and a shorter wait for a salary can even things out.

Cost item	UK	Country A: _____	Country B: _____
Tuition for the whole degree			
Living costs × number of years			
Money to lock or show (e.g. blocked account)			
Visa fees, travel for biometrics, insurance			
Flights and setting up (deposit, first month)			
Months before my first full-time salary			
Minus scholarships or fee waivers			
Minus expected part-time income (realistic, with or without the language)			
TOTAL REAL COST			

Tip: use each university's own fee page and the embassy's current proof-of-funds amount. If you are on partial aid, include the rest of the fee you must pay yourself.

My decision

Write it down. A decision on paper is easier to test with family, mentors and our team.

My choice (country and programme)	
The three main reasons	
The biggest risk, and my plan for it	
My backup option	

BEFORE I COMMIT

- ☐ I answered all five questions in Part 1
- ☐ I checked the facts for each country on official websites
- ☐ I compared the real cost, not just tuition
- ☐ I checked the family rules, if my family will travel with me
- ☐ I know which job market I am aiming for, and its language
- ☐ I talked it through with someone I trust

»» WHAT NEXT

Still deciding between the UK and Europe?

Our team can help you find the best fit for your budget and your career. Book a free consultation and bring this sheet.

Book a free consultation at aptcon.co

More free toolkits and the full Scholarship Roadmap at aptcon.co/resources.html

Sources (checked October 2026): gov.uk (Graduate Route, Student visa, dependants), make-it-in-germany.com and auswaertiges-amt.de (blocked account, job-search visa), study-in-bw.de (tuition for non-EU students), DAAD, Stipendium Hungaricum, EACEA (Erasmus Mundus), Irish, Dutch and Italian official immigration sites.