

Study Abroad Financial Planning Checklist 2026 For Pakistani Students

Step 1: Tuition Planning

- Check total tuition fee for full program
 - Confirm yearly fee increase (if any)
 - Check scholarship eligibility
 - Apply for at least 3 scholarships
 - Confirm payment deadlines
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Step 2: Scholarship Preparation

- Academic transcripts ready
 - IELTS / PTE result available
 - Updated CV
 - Personal statement drafted
 - Recommendation letters collected
 - Passport valid
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Step 3: Visa Financial Documents

- Required bank statement amount confirmed
 - Funds maintained for required duration
 - Sponsor documents prepared (if applicable)
 - Income proof attached
 - Visa application fee budgeted
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Step 4: Living Cost Budget

- Monthly rent research completed
 - Food & grocery estimate
 - Transport cost calculated
 - Health insurance included
 - Emergency fund saved (3 months expenses)
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Step 5: Pre-Departure Expenses

- Visa fee
- Medical test
- Flight ticket
- First month rent + deposit
- Currency exchange