Estimated Cost to Move to Finland for Studies

Sri Lanka to Finland - 2026 planning guide

Important: This is only an estimate. Official fees, exchange rates, airfare, accommodation, tuition and individual requirements can change depending on conditions at the time of application.

1. Single Student

Direct / expected cost	Estimated LKR
1st-year course fee (EUR 10,000)	3,760,000
Residence permit application	225,600
Student insurance	80,000
VFS service - Delhi	7,626
India return flight	110,000
Delhi stay, food & local travel - 3 nights	85,000
RP card/document delivery allowance	15,500
One-way flight to Finland	300,000
TOTAL DIRECT COST	**4,583,726**

Funds / reserve to have available	EUR	Approx. LKR
Migri required funds / show money	9,600	3,609,600
3-month living / emergency reserve	2,400	902,400

The two amounts above are shown separately and are **not added to the direct-cost total**. They represent funds that may need to be demonstrated or kept available for living costs/emergencies.

2. Student + Spouse

Direct / expected cost	Estimated LKR
1st-year course fee (EUR 10,000)	3,760,000
Residence permits - student + spouse	507,600
Student insurance	80,000
VFS service - 2 applicants	15,253
Marriage document verification/legalisation	110,000
India return flights - 2 adults	220,000
Delhi stay, food & local travel - 3 nights	115,000
RP card/document delivery allowance	31,000
One-way flights to Finland - 2 adults	600,000
TOTAL DIRECT COST	**5,438,853**

Funds / reserve to have available	EUR	Approx. LKR
Migri required funds / show money	16,920	6,361,920
3-month living / emergency reserve	4,230	1,590,480

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3. Student + Spouse + 1 Child

Direct / expected cost	Estimated LKR
1st-year course fee (EUR 10,000)	3,760,000
Residence permits - student + spouse + child	658,000
Student insurance	80,000
VFS service - 3 applicants	22,879
Marriage + birth document verification/legalisation	220,000
India return flights - 2 adults + child	310,000
Delhi stay, food & local travel - 3 nights	140,000
RP card/document delivery allowance	46,500
One-way flights to Finland - family	850,000
TOTAL DIRECT COST	**6,087,379**

Funds / reserve to have available	EUR	Approx. LKR
Migri required funds / show money	24,240	9,114,240
3-month living / emergency reserve	6,060	2,278,560

The two amounts above are shown separately and are **not added to the direct-cost total**. They represent funds that may need to be demonstrated or kept available for living costs/emergencies.

Planning assumptions

Item	Basis used
Course fee	EUR 10,000 for the first academic year, included in each direct-cost total.
Living reserve	3 months only, shown separately rather than counted as a direct migration cost.
Delhi visit	Approximately 3 nights for residence-permit identification/biometrics.
Exchange rates	EUR 1 = LKR 376 and INR 1 = LKR 3.44 for planning only.
Not included	Scholarship effects, university-specific extra charges, exceptional document requests, or major personal purcha

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