

STUDY ABROAD

THE IMPACT OF RISING COSTS on international students in the UK

The United Kingdom has maintained a top position in the list of destinations for students to pursue their undergraduate, postgraduate, and research degrees. The promise of high-quality education, international exposure, and improved career opportunities continues to attract applicants each year. However, the financial landscape for studying in the UK has become increasingly difficult to manage due to economic shifts both in the UK and in Bangladesh.

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"I chose the UK because it is known globally for its quality education and skill-based learning," said Md Rawnak Hossain, a student at the University of Hertfordshire. Asif Rahman Shuvo, a student at the University of the West of Scotland in Glasgow, shared a similar experience saying, "My main motivation was the quality of education, global recognition of UK degrees, and the opportunity to gain international exposure and work experience. Another great thing about the UK is that most master's programmes are just one year long. Unlike in other countries, you don't have to worry about studying and paying tuition fees for two years."

However, inflation in the UK and fluctuations in the currency exchange rate have increased the financial burden on international students from Bangladesh.

"I arrived in September 2024, and since January 2025, the cost of living has definitely gone up," Rawnak shared. "The rise in the Pound (GBP) rate in contrast with the Bangladeshi Taka (BDT), especially due to the economic situation in Bangladesh, has made things more expensive for us. The cost of sending money from home has become a lot more expensive," Asif added.

One of the biggest concerns is the rising exchange rate. In January 2025, 1 GBP equaled 148.09 BDT. By the end of June 2025, this rate had increased to 168.44 BDT – a 13.73 percent increase in just six months. This means students now need to give more taka to afford the same expenses in the UK to cover their tuition fees, rent, food, transport, and other daily essentials.

Fariha Nowshin, who has studied in both Canada and the UK said, "Given my experiences in both countries, I would say the cost of living is definitely higher in the UK for a student. Prices of goods, food items, groceries, and even rent are generally higher. Public transport like using trains is also quite costly."

Fariha added, "The cost of living also varies by location. Rent in Central London is much higher than in East London. A shared accommodation in East London might cost around 500 to 600 GBP per month, with or without utility charges, whereas in central London, it could be anywhere from 800 to 1,000 GBP. This applies to other cities in the UK as well, it really depends on the location, its popularity, and demand."

Tuition fees for international students in the UK are already high, and many institutions increase their fees after each intake. On top of that, UK student visa requirements may require proof of substantial financial support, which becomes harder to meet as the value of the GBP rises.

Even with scholarships, many students are finding it difficult to cover the full cost of studying abroad. Families are often forced to reassess their financial plans, seek alternative funding, or consider studying in more affordable countries. "I don't feel the financial strain right now, because during the visa process, I made sure all my tuition and living costs were covered," Rawnak added. "But I think students should always have a financial backup if they want to complete their studies here," he explained.

"My tuition fees are 14,500 GBP, and I pay around 600



ILLUSTRATION: SYEDA AFRIN TARANNUM

GBP for rent and another 400 GBP for groceries and other monthly expenses," he continued. "I rely on family support for my tuition and work part-time to manage monthly costs. Sometimes, I still need extra help from home."

Asif shared, "While the cost of living has increased, I've been able to manage my expenses better because I live in Scotland, where costs are lower than in London. I can cover my costs mostly through family support and personal funds. Sticking to a strict budget and planning everything out has definitely helped. If one pays part of the fee from home and saves a little each month, working extra during the summer break can make it easier to cover the full tuition."

International students are permitted to work part-time of up to 20 hours per week as per the directive of the UK government. Through this, they can earn up to 12.21 GBP per hour, which is the minimum wage set from April 2025. Students can find part-time work in their own universities or nearby local shops.

However, not all students may be able to find part-time work to cover their expenses.

As Asif noted, "Other Bangladeshi students who are a bit smart and live outside the main cities are also managing their monthly expenses quite well through part-time work." He added, "Most of the people I've met since coming here are doing quite well. Those who are smart, confident, and hardworking usually don't face much difficulty finding a job. While having references is important, it's equally essential to have the ability to introduce yourself and connect with others when entering a new environment."

The increasing cost of studying in the UK may prompt some students to look for other options unless more

financial aid or exchange rate stability becomes available. For now, many students are caught between ambition and affordability, hoping to pursue their dreams but also having to adapt to the rising financial demands. "I haven't had to make major lifestyle changes, but I've always stuck to a strict monthly budget," Rawnak said.

"In the UK, the cost of living gradually increases every year, but the best thing I've noticed since coming here is that prices don't suddenly shoot up like they often do in our country. Moreover, the government adjusts wages each year in line with the rising costs," shared Asif.

Tasneem Tarannum, a study abroad counsellor at Gateway Global Study, explained, "The number of students applying to the UK has recently declined due to rising costs as well as several policy changes. Spouse visas are now only being given for research based programmes, which has caused fewer students to apply."

She adds, "In addition, new immigration rules are being imposed, including a proposed increase in the timeline for permanent residency from five to ten years. Alongside, the post-study work visa for international students is also expected to be reduced from 24 months to 18 months. As a result, more students are now opting for alternative destinations such as Australia and European countries like Finland, Denmark, and Sweden."

Despite shifting policies, rising financial pressures, and changing global preferences, the UK continues to attract students with its globally recognised education and long-term opportunities for academic and career growth.