

# THE COMPLETE GUIDE TO STUDY ABROAD & IMMIGRATION

for Nigerians

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UK | Canada | Ireland | Germany | Netherlands

*Everything you need to know before you apply — in one place*

2026 EDITION | FREE RESOURCE FROM ROMEO EXPRESS

# TABLE OF CONTENTS

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**Introduction — Who We Are & How to Use This Guide**

**Chapter 1 — Why Study or Immigrate Abroad? The Nigerian Reality**

**Chapter 2 — Choosing the Right Country — UK, Canada, Ireland, Germany, Netherlands**

**Chapter 3 — Understanding Visas — What Officers Look For**

**Chapter 4 — The Application Process — Step by Step**

**Chapter 5 — Funding Your Education — Scholarships, Loans & Savings**

**Chapter 6 — Canada Immigration Deep Dive — AIP, RCIP & Express Entry**

**Chapter 7 — IELTS — Everything You Need to Know**

**Chapter 8 — Life Abroad — What to Expect When You Arrive**

**Chapter 9 — Common Mistakes That Get Applications Rejected**

**Chapter 10 — How Romeo Express Can Help You**

## Ready to Begin Your Journey?

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## INTRODUCTION

# Who We Are & How to Use This Guide

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Every year, thousands of Nigerians dream of studying or building a life abroad. Some make it. Many do not — not because they lack the ability or the ambition, but because they lack the right information at the right time. This guide was written to change that.

Whether you are a fresh graduate looking for a Masters degree in the UK, a working professional seeking a Canadian immigration pathway, or a parent planning your child's education abroad — this guide is for you. It is honest, practical, and based on real experience supporting real Nigerian applicants.

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**[www.romeoexpress.co.uk](http://www.romeoexpress.co.uk)**

Romeo Express is a registered Nigerian study abroad and immigration consultancy. We help students and professionals navigate the complex process of gaining admission, securing visas, and building new lives in the UK, Canada, Ireland, Germany, and the Netherlands. Our team has supported clients at every stage — from choosing a country to landing and settling in their new home.

**How to use this guide:** Read from cover to cover for a complete picture, or jump to the chapter most relevant to your situation. Every chapter ends with a clear action step. Take that step and you will be further along than 90% of people who dream but never act.

## CHAPTER 1

# Why Study or Immigrate Abroad? The Nigerian Reality

Nigeria is a country of enormous potential — and equally enormous frustration. Despite being Africa's largest economy, millions of talented, educated Nigerians find themselves underemployed, underpaid, or simply unable to access the opportunities their skills deserve. This is not a failure of ambition. It is a mismatch between what Nigeria currently offers and what her people are capable of.

## The Benefits of Studying or Living Abroad

### ✓ World-Class Education

Access degrees and qualifications recognised globally, from universities ranked among the world's best.

### ✓ Career Advancement

International experience and credentials open doors to employers worldwide that a Nigerian qualification alone may not.

### ✓ Higher Earning Potential

Average salaries in the UK, Canada, Germany, and Ireland are significantly higher than Nigerian equivalents in most fields.

### ✓ Permanent Residency Pathway

Several countries — especially Canada — offer structured routes from student to permanent resident to citizen.

### ✓ Quality of Life

Access to functional infrastructure, quality healthcare, security, and social services.

### ✓ Global Network

Build relationships with professionals, academics, and entrepreneurs from around the world.

### ✓ Key Insight

The best time to start planning your study abroad journey is 12-18 months before your intended intake. The second best time is today.

**Action Step:** Write down your single biggest reason for wanting to study or immigrate abroad. Keep it visible. It will sustain you through the difficult parts of the application process.

CHAPTER 2

# Choosing the Right Country

One of the most important decisions you will make is which country to target. Each country has different strengths, visa requirements, costs, and immigration pathways. Here is an honest comparison.

## United Kingdom

<b>Strengths</b>	World-renowned universities. 1-2 year Masters degrees. Graduate Route visa (2 years work after study). Strong professional networks.
<b>Challenges</b>	High tuition £12,000-£35,000/year. High cost of living especially London. Strong visa scrutiny for Nigerians. Limited PR pathway.
<b>Best For</b>	Students targeting top-ranked universities, 1-year Masters, those with strong financial backing.
<b>Visa</b>	UK Student Route Visa — requires CAS letter, proof of funds (£1,334/month London; £1,023/month elsewhere).
<b>Tuition Range</b>	£15,000–£25,000 per year for international Masters students.

## Canada

<b>Strengths</b>	Strong PR pathway via AIP and Express Entry. Lower tuition than UK. Bilingual opportunities. Welcoming immigration policy for skilled workers.
<b>Challenges</b>	Study permit approval ~28% for Nigerians (improving). Cold climate. PAL no longer required for Masters from January 2026.
<b>Best For</b>	Anyone seeking permanent residency. Working professionals. Families planning long-term relocation.
<b>Visa</b>	Canadian Study Permit — Masters students exempt from PAL requirement since January 2026.
<b>Tuition Range</b>	CAD \$8,000–\$25,000 per year depending on university and programme.

## Ireland

<b>Strengths</b>	English-speaking. 2-year stay-back visa after graduation. Gateway to EU. Lower tuition than UK.
<b>Challenges</b>	Severe housing crisis especially Dublin. Competitive job market. Limited long-term PR pathway.
<b>Best For</b>	Students targeting EU access. Tech and business graduates. Those considering EU work post-study.
<b>Visa</b>	Irish Study Visa — admission letter, proof of funds, health insurance required.
<b>Tuition Range</b>	EUR 10,000–20,000 per year for international Masters students.

## Germany

<b>Strengths</b>	ZERO tuition fees at public universities. DAAD scholarships for living costs. Strong STEM programmes. PR after 2 years of work post-graduation.
<b>Challenges</b>	Blocked account requirement (~EUR 11,904). Many programmes require German. English-taught programmes competitive. Longer application timeline.
<b>Best For</b>	Engineering, science, and technical graduates. Budget-conscious applicants. Those willing to learn German.
<b>Visa</b>	German Student Visa — blocked account, university admission, and health insurance required.
<b>Tuition Range</b>	EUR 0 at public universities — only ~EUR 300 semester administrative fee.

## Netherlands

<b>Strengths</b>	Most programmes in English. Internationally diverse campuses. Strong tech and business sectors. EU access.
<b>Challenges</b>	Housing extremely competitive especially Amsterdam. Higher living costs. Visa processing can be slow.

<b>Best For</b>	Business, tech, and social science graduates. Those seeking EU experience in an English environment.
<b>Visa</b>	MVV Entry Visa + Residence Permit — processed by the university on your behalf.
<b>Tuition Range</b>	EUR 8,000–18,000 per year for international Masters students.

**✓ Romeo Express Recommendation**

For Nigerians seeking permanent relocation: Canada is the strongest option. For academic prestige: UK. For zero tuition: Germany. For EU access in English: Ireland or Netherlands.

## CHAPTER 3

# Understanding Visas — What Officers Look For

The visa is the single biggest barrier between you and your destination. Understanding exactly what is required — and why applications get rejected — is the most important knowledge you can have before applying.

## The Four Pillars of Every Successful Visa Application

### 1. Genuine Intent

The visa officer must believe you genuinely intend to study or work legitimately and will comply with visa conditions. Your Statement of Purpose, programme choice, and academic background must tell a coherent, believable story.

### 2. Financial Sufficiency

You must prove you can pay tuition and living costs without working illegally. Bank statements should show stable funds — not money deposited overnight. Ideally funds should be in your account for 3-6 months minimum.

### 3. Strong Home Ties

The most overlooked pillar. The officer needs evidence you will return home after your studies. Evidence includes: active business ownership, property, dependant family, employment, or any strong reason to return.

### 4. Admissibility

No criminal record, good health, and genuine unaltered documents. Any inconsistency between your application documents is grounds for immediate rejection.

#### ✓ Important Update — Canada Masters Students

Since January 1, 2026, Masters and PhD students applying to public Designated Learning Institutions in Canada no longer need a Provincial Attestation Letter (PAL). This significantly simplifies and speeds up the Canadian study permit process for postgraduate applicants.

#### ■ Top Reason for Rejection

Insufficient or inconsistent proof of funds is the number one reason Nigerian study visa applications are rejected. Never apply without at least 6 months of clean, consistent bank statements showing adequate balances.

## CHAPTER 4

# The Application Process — Step by Step

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The study abroad application process has multiple stages and missing any one of them can delay or derail everything. Here is the complete journey from first thought to first day of class.

**Step 1 — Self Assessment** *12-18 months before intake*

Evaluate your qualifications, English level, financial capacity, and goals honestly. Identify your target country and degree level before investing time in applications.

**Step 2 — IELTS / English Test** *12 months before intake*

Book and take your IELTS, TOEFL, or PTE test. Most universities require 6.0-7.0. Register at British Council or IDP Nigeria. Current cost approximately N266,000-N270,000.

**Step 3 — University Research & Shortlisting** *10-12 months before intake*

Identify 5-8 universities matching your profile, score, and budget. Check entry requirements, tuition fees, and deadlines carefully. Romeo Express can do this for you.

**Step 4 — Document Preparation** *8-10 months before intake*

Gather official transcripts, certificates, CV, and reference letters. Draft your Statement of Purpose. Ensure all documents are certified and name-consistent.

**Step 5 — Submit Applications** *6-9 months before intake*

Apply to your shortlisted universities. Track all submissions and deadlines. Pay application fees where required. Follow up if no response after 4 weeks.

**Step 6 — Receive & Accept Offer** *3-6 months before intake*

Accept your chosen offer formally. Pay confirmation deposit if required — many Canadian universities require no deposit. Request CAS (UK) or equivalent documents.

**Step 7 — Funding & Finances** *3-5 months before intake*

Arrange funding — savings, scholarships, or student loans via Prodigy Finance or MPOWER. Ensure funds are visible and stable in your account for visa application.

**Step 8 — Visa Application** *3-4 months before intake*

Submit visa or study permit application with all required documents and financial evidence. Attend biometrics appointment. Allow 6-12 weeks for processing.

**Step 9 — Pre-Departure** *1-2 months before intake*

Book flights. Arrange accommodation. Get health insurance. Set up international banking (Wise, Sterling GlobalOne). Attend orientation if offered.

**Step 10 — Arrive & Settle** *Upon arrival*

Register at your institution. Open a local bank account immediately. Register with local authorities where required (Germany: Anmeldung within 14 days of arrival). Connect with Nigerian student community.

**Ready to Begin Your Journey?**

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**CHAPTER 5**

# Funding Your Education

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Money is the biggest barrier most Nigerian applicants face. But it is also the most solvable one — if you know where to look and how to plan. Here are all the funding options available to you.

**N Self-Funding / Family Support**

The most straightforward route. Requires clean bank statements showing sufficient funds for at least the first year of tuition plus living costs. Funds should ideally be in account for 3-6 months before visa application.

**N Chevening Scholarship (UK)**

Fully funded UK government scholarship covering tuition, flights, accommodation, and living allowance. Requires 2 years work experience post-graduation. Applications open annually in August — check [chevening.org](https://chevening.org) for current cycle.

**N Commonwealth Scholarship (UK)**

For students from Commonwealth countries. Covers tuition, airfare, and living costs at selected UK universities. Apply via the Nigerian government nominated body.

**N PTDF Overseas Scholarship**

Petroleum Technology Development Fund covers tuition, flights, accommodation, and living costs for UK, Germany, France, and Malaysia. Requires minimum 2:1 degree. Apply at [scholarship.ptdf.gov.ng](https://scholarship.ptdf.gov.ng) — 2027 cycle opens January 2027.

**N DAAD Scholarship (Germany)**

German Academic Exchange Service covers living costs for students studying in Germany. Apply at [daad.de](https://daad.de) alongside your university application. Several categories available including Masters and research grants.

**N Prodigy Finance**

International student loan covering Masters tuition at partner universities in UK, Europe, and Canada. No property collateral. No Nigerian guarantor. Based on future earning potential. Apply after receiving university offer at [prodigyfinance.com](https://prodigyfinance.com).

**N MPOWER Financing**

Covers universities in USA and Canada. No co-signer, no collateral required. Nigerian students fully eligible. Apply during admissions process at [mpowerfinancing.com](https://mpowerfinancing.com).

## N Nigerian Bank Education Loans

Access Bank, GTBank, and UBA offer education loans for students going abroad. Typically require a guarantor and proof of admission. Interest rates higher than international student loan providers.

### ✓ Strategy

Apply for scholarships and student loans simultaneously with your university applications — not after receiving an offer. Many scholarship deadlines coincide with application deadlines and waiting costs you funding opportunities.

CHAPTER 6

# Canada Immigration Deep Dive

Canada is the most powerful destination for Nigerians seeking both quality education AND a permanent new home. No other country offers the same combination of accessible study pathways and structured routes to permanent residency.

## Atlantic Immigration Program (AIP)

<b>What it is</b>	Employer-driven programme giving international graduates and skilled workers Permanent Residency in Atlantic Canada — Nova Scotia, New Brunswick, PEI, and Newfoundland.
<b>Graduate pathway</b>	Graduates with a 2-year+ degree from an Atlantic Canadian institution qualify for AIP without needing prior work experience.
<b>Process</b>	Get admission → Study → Graduate → Get job offer from designated AIP employer → Apply for PR.
<b>Provinces</b>	Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador.
<b>2026 intake</b>	Approximately 4,000 new PR spots available — priority given to healthcare, construction, science, and resource development.

## Rural Community Immigration Pilot (RCIP)

<b>What it is</b>	Links 14 rural Canadian communities with skilled foreign workers who cannot be found locally.
<b>Who qualifies</b>	Candidates with a full-time permanent job offer from a designated RCIP employer in a participating community.
<b>Work experience</b>	Minimum 1,560 hours (1 year) in last 3 years in a related TEER 0-3 occupation.
<b>Best communities for engineers</b>	Timmins (mining/resources), Thunder Bay (mining), Claresholm (oil and gas support).

## Express Entry

<b>What it is</b>	Canada's primary immigration system for skilled workers. Candidates ranked by Comprehensive Ranking System (CRS) score.
<b>Category draws</b>	STEM, healthcare, French speakers, and senior managers each get targeted draws with lower cutoffs than general draws.
<b>2026 cutoff example</b>	Senior Managers category draw (March 5, 2026) had a cutoff of just 429 CRS points.
<b>No job offer needed</b>	You can enter the pool without a job offer — though an offer adds 50-200 bonus points to your CRS score.

### Canada CRS Points — Quick Reference

Factor	CRS Points
<b>Age 20-29</b>	110 pts (single) / 100 pts (married)
<b>Age 30-39</b>	90-105 pts
<b>Age 40-44</b>	75-80 pts
<b>Bachelor's Degree</b>	120 pts
<b>Masters / PhD</b>	135-140 pts
<b>IELTS 7.5+ (CLB 9)</b>	124 pts combined all skills
<b>IELTS 7.0 (CLB 8)</b>	112 pts combined all skills
<b>Foreign work exp 8+ yrs</b>	40 pts
<b>Provincial nomination</b>	+600 pts

CHAPTER 7

# IELTS — Everything You Need to Know

The International English Language Testing System (IELTS) is required by virtually every English-speaking university and immigration programme worldwide. It tests your Reading, Writing, Listening, and Speaking. Your score can make or break your application.

## IELTS Score Requirements by Destination

Destination	Minimum Score	Test Type
UK Universities	Overall 6.0–7.0 (no band below 5.5)	Academic
Canada Study Permit	CLB 5 minimum (IELTS 5.0)	Academic or General
Canada AIP	CLB 5 for TEER 0-3 occupations	General Training
Canada Express Entry	CLB 9 (7.5+) = 124 pts; CLB 8 (7.0) = 112 pts	General Training
Germany (English programmes)	Overall 6.0–6.5	Academic
Ireland Universities	Overall 6.0–6.5	Academic
Netherlands Universities	6.0–7.0 depending on institution	Academic

## IELTS in Nigeria — Key Facts

<b>Registration Cost</b>	Approximately N256,000–N270,000 (British Council or IDP — 2026 rates). Pay directly to the official body only.
<b>Test Centres</b>	British Council: Lagos, Abuja, Port Harcourt, Ibadan, Kano. IDP also available in major cities.
<b>Results</b>	Computer-based: 3-5 days. Paper-based: 13 days.
<b>Validity</b>	IELTS scores are valid for 2 years from test date.
<b>Retakes</b>	You can retake as many times as needed. Most improve significantly with structured preparation.
<b>Romeo Express Support</b>	We provide full IELTS preparation, coaching, practice tests, and exam technique training.

### ✓ Score Improvement Strategy

Most Nigerian candidates struggle most with Writing (Task 2 essays) and Speaking. Targeted practice in these two skills typically improves overall band score by 0.5 to 1.0 band within 6-8 weeks of structured preparation.

**CHAPTER 8**

# Life Abroad — What to Expect When You Arrive

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Getting the visa and admission is the beginning, not the end. Many Nigerian students arrive abroad underprepared for the practical realities of daily life. Here is what you need to know before you land.

**Banking**

Open a local bank account as soon as possible. UK: Monzo, Revolut, or Barclays Student. Canada: RBC, TD, or Scotiabank student packages. Germany: N26 or Deutsche Bank. Wise (wise.com) is excellent for receiving money from Nigeria with minimal fees.

**Accommodation**

Book your first month before you travel — never arrive without somewhere to stay. Student halls are most convenient initially. Facebook groups for Nigerian students in your city are invaluable for finding affordable flatmates and housing.

**Healthcare**

UK: Register with a local GP immediately — you paid the IHS surcharge so use it. Canada: Get your provincial health card within your first week of arrival. Germany: Health insurance is mandatory before your visa — AOK or TK are popular options.

**Work Rights**

UK: Up to 20 hours/week during term time, full-time during holidays. Canada: Up to 20 hours/week off-campus during academic sessions. Germany: Up to 120 full days or 240 half-days per year.

**Community**

Connect with your university's Nigerian or African student association within your first week. They are your fastest route to practical advice, social support, and navigating cultural differences. Most major universities have active Nigerian societies.

**Mental Health**

Culture shock affects almost every international student in the first 3-6 months. Loneliness, homesickness, and academic pressure can be overwhelming. Use your university's free confidential counselling service — it exists specifically for this.

## CHAPTER 9

# Common Mistakes That Get Applications Rejected

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After supporting hundreds of applications, these are the mistakes we see repeatedly. Every single one of them is completely avoidable with proper preparation and guidance.

**Mistake 1: Insufficient or Inconsistent Funds**

Bank statements showing funds deposited recently, inconsistent balances, or amounts just barely meeting the minimum. Visa officers are specifically trained to detect this. Your statements should show 6 months of natural, stable financial activity.

**Mistake 2: A Weak or Generic Statement of Purpose**

An SOP that could have been written by anyone — with no specific connection to the university, the programme, or a coherent career narrative. Your SOP must tell YOUR specific story and reference THAT specific university.

**Mistake 3: Applying to the Wrong Programme**

Applying to a programme completely unrelated to your undergraduate degree or work experience without a clear, convincing explanation in your SOP. Admissions officers need to see a logical academic progression.

**Mistake 4: Missing or Uncertified Documents**

Submitting uncertified document copies or missing a required item entirely. Every document on the checklist must be present, officially certified, and name-consistent across all documents.

**Mistake 5: Using an Unregistered Agent**

Paying money to an unverified agent with no official registration, no website, and no traceable identity. Always verify your consultant. Romeo Express is CAC registered — RC No: 1968931 — with a live website at [www.romeoexpress.co.uk](http://www.romeoexpress.co.uk).

**Mistake 6: Applying Too Late**

Submitting applications 2-3 months before intake and expecting visa approval in time. The full cycle — application, offer, visa — takes 6-9 months minimum. Starting early is not optional, it is essential.

**Mistake 7: Not Addressing Previous Visa Rejections**

A previous visa refusal not declared and properly addressed in a new application will almost always result in another refusal. Previous rejections must be declared honestly and explained with evidence that circumstances have changed.

CHAPTER 10

# How Romeo Express Can Help You

You do not have to navigate this process alone. Romeo Express exists specifically to guide Nigerian students and professionals through every stage — from the first question to the day you land and settle into your new life.

## Our Services

Service	What We Do
<b>Profile Assessment</b>	We evaluate your qualifications, work experience, English level, and finances to identify your strongest pathways.
<b>Country &amp; University Shortlisting</b>	We identify universities matching your profile, admission likelihood, and career goals.
<b>IELTS Preparation</b>	Full coaching and preparation to help you hit your target band score.
<b>Document Preparation</b>	SOP writing, CV formatting, reference letter guidance, and complete document checklist management.
<b>Application Submission</b>	We manage your university applications — ensuring every form, document, and deadline is handled.
<b>Visa Application Support</b>	Complete visa preparation — financial documentation, cover letters, and interview prep.
<b>Student Loan Guidance</b>	We guide you through Prodigy Finance and MPOWER applications.
<b>Canada Immigration Advisory</b>	Full CRS assessment and AIP, RCIP, or Express Entry pathway planning.
<b>Pre-Departure Support</b>	Flights, accommodation, banking setup, and pre-departure orientation briefing.

## Our Packages

Package	Included Services
<b>Basic (Free)</b>	Initial consultation, DIY guide access, general advice on country and university options.

<b>Essential</b>	IELTS preparation, university shortlisting, SOP review, document checklist, application support for up to 5 universities.
<b>Advanced</b>	Everything in Essential plus direct application submission, visa support, loan guidance, pre-departure orientation, and housing assistance.

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