

Studying in Croatia

A guide for international students & families — how Croatian higher education works, the study residence permit, affordable tuition, English programs, and the Adriatic student life.

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AFFORDABLE, COASTAL, NOW SCHENGEN & EURO

Croatia pairs **affordable, EU-recognized degrees** with a stunning **Adriatic setting** — and since 2023 it's a full **Schengen and euro** member, simplifying travel and finances. It offers **~100 English-taught programs** (including medicine), low living costs, and historic universities led by Zagreb. Non-EU students need a **temporary residence permit for study**. This guide walks it in **ten steps**.

General guidance, not legal or immigration advice. Croatian rules, tuition, and the funds requirement (tied to average salary) change. The figures here are recent examples and **must be confirmed with the Croatian representation, the police (MUP), and your university.**

Understand Why Students Choose Croatia

WHAT TO KNOW

Croatia offers **affordable EU degrees**, **~100 English-taught programs (including medicine)**, a **beautiful Adriatic setting**, **low living costs**, and **full Schengen/euro membership** — plus a central position for exploring the Balkans and beyond.

BY THE NUMBERS

Affordable

EU degree

~100 English programs

incl. medicine

Schengen/euro

since 2023

HOW TO HELP

Weigh Croatia's **affordability, lifestyle, and EU/Schengen access** against its smaller English-program catalogue — for a coastal, well-connected EU degree, it's excellent value.

GOOD TO KNOW

Since 2023 Croatia is in the **Schengen area and uses the euro** — simplifying travel and finances for international students.

Understand the System

WHAT TO KNOW

Croatia has **public and private universities, polytechnics, and colleges of applied sciences**. The leaders are the **University of Zagreb** (the oldest and largest), plus **Split, Rijeka, and Osijek**. There are ~1,800 programs overall, around 100 in English. Degrees follow the European (Bologna) structure.

BY THE NUMBERS

Univ of Zagreb

oldest & largest

Split / Rijeka / Osijek

+ others

~100 English programs

of ~1,800 total

HOW TO HELP

Choose among Croatia's **universities and applied-science colleges** — Zagreb for breadth, coastal universities for lifestyle — and confirm which programs are taught in English.

GOOD TO KNOW

Croatian degrees are **EU-recognized (Bologna)** — portable across Europe.

Get the Residence Permit for Study

WHAT TO KNOW

Non-EU/EEA students staying over 90 days need a **temporary residence permit for study**. Visa-required nationals apply **from abroad** at a Croatian representation; the **biometric residence card is issued in Croatia** at a police station. Crucially, you **can't attend classes until you have the permit**.

BY THE NUMBERS

Temporary residence

for study

Apply abroad

if visa-required

Before classes

permit required

HOW TO HELP

Apply for the **temporary residence permit** with your acceptance, funds proof, accommodation, and insurance — and ensure it's granted **before classes start**, since you can't attend without it.

WATCH OUT

You **cannot attend classes without the residence permit** — apply early (processing ~30 days after a complete request).

Apply to Universities

WHAT TO KNOW

Apply **directly to universities**. The main September intake typically has **February–July** deadlines (apply 4–8 months ahead). Many programs **waive IELTS** if you provide a **Medium of Instruction (MOI) letter** from a previous English-language institution.

BY THE NUMBERS

Apply directly

to universities

Feb–July

for September

MOI letter

often waives IELTS

HOW TO HELP

Apply **directly to your chosen universities** in the February–July window, and check whether an **MOI letter** can replace IELTS for your program.

GOOD TO KNOW

Many Croatian programs accept a **Medium of Instruction (MOI) letter** instead of IELTS — check your program's policy.

Plan for Tuition & Funding

WHAT TO KNOW

Each institution sets its own fees. For non-EU students, tuition is **affordable**: roughly **€600–5,000/year** for most programs (humanities/technical), with **medicine ~€10,000–12,000/year**. Scholarships are limited (CEEPUS, Erasmus+, some university waivers).

BY THE NUMBERS

Most programs

~€600–5,000/yr

Medicine

~€10k–12k/yr

Scholarships

limited

HOW TO HELP

Budget the **non-EU tuition** (medicine is the outlier) plus low living costs, and pursue CEEPUS/Erasmus+ and any university waivers — though scholarships are limited.

GOOD TO KNOW

Most Croatian institutions offer **limited financial aid** to international students — budget accordingly, though overall costs are low.

Meet the Financial Requirement

WHAT TO KNOW

You must prove **sufficient funds**, tied to Croatia's average salary (recently about **25% of the average monthly salary** per month, plus return funds) — commonly cited as around **€5,000–7,200/year**. You also need **health insurance** and accommodation proof.

BY THE NUMBERS

Funds

~€5,000–7,200/yr

Tied to

avg salary (25%/mo)

+ insurance

& accommodation

HOW TO HELP

Prepare **proof of funds** at the current amount (it tracks the average salary, so confirm it), plus **health insurance** and accommodation — part-time income won't count toward this.

WATCH OUT

The funds requirement is **tied to the average salary** and updated — confirm the current figure, and note part-time work income isn't accepted as proof.

Meet Language Requirements

WHAT TO KNOW

Programs are taught in **Croatian** or, for ~100 programs, in **English** (IELTS, or a Medium-of-Instruction letter). Croatian isn't needed to begin an English program, though basic Croatian helps with daily life and part-time work.

BY THE NUMBERS

Croatian

or English

~100 programs

in English

MOI letter

often accepted

HOW TO HELP

Take an **accepted English test** (or use an MOI letter) for your program — you can study and live largely in English, though some Croatian helps daily life and jobs.

GOOD TO KNOW

You can study fully in English, but **some Croatian** helps with jobs in customer service and hospitality.

Prepare for the Move

WHAT TO KNOW

After arriving (or on getting your permit), collect your **biometric residence card**, **confirm health insurance**, and **set up banking**. Living costs are low (€400–700/month), and your Croatian permit lets you travel the Schengen area (and visit Romania, Bulgaria, and Cyprus).

BY THE NUMBERS

Biometric card

at a police station

Insurance

required

Low costs

€400–700/mo

HOW TO HELP

Handle arrival admin — **biometric residence card**, **insurance**, **banking** — and take advantage of low living costs and full Schengen travel across Europe.

GOOD TO KNOW

Your Croatian permit gives **Schengen-wide travel** — great for exploring Europe during your studies.

Understand Work Rules

WHAT TO KNOW

International students may work **up to 20 hours per week** during the semester, arranged through the **Student Service (Studentski centar)** — a convenient way to find part-time work, with studies coming first.

BY THE NUMBERS

Work

up to 20 hrs/week

Student Service

arranges jobs

Studies first

the rule

HOW TO HELP

Use the **Student Service (Studentski centar)** for part-time work (up to 20 hrs/week) — a common, convenient route for students, with studies as the priority.

GOOD TO KNOW

Part-time work goes through the **Student Service** system — a straightforward way to earn while studying.

Thrive & Work After Study

WHAT TO KNOW

After graduating, options exist to **stay and seek work**, and highly qualified graduates can pursue the **EU Blue Card**. Croatia's EU/Schengen membership means your degree and any work experience carry across Europe.

BY THE NUMBERS

Post-study

stay/work options

EU Blue Card

for skilled roles

EU mobility

degree portable

HOW TO HELP

Plan for **post-study work options** (including the EU Blue Card for skilled roles), use Croatia's EU/Schengen membership, and confirm the current post-study route.

GOOD TO KNOW

Croatia's **EU/Schengen membership and EU Blue Card** route support building a career across Europe — confirm current conditions.

Studying in Croatia: The Essentials

A snapshot — figures change (funds track the average salary), so confirm everything with the Croatian representation, the police (MUP), and your university.

The system

Public and private universities, polytechnics, and colleges of applied sciences; University of Zagreb (oldest/largest), Split, Rijeka, Osijek; ~100 English-taught programs; Bologna, EU-recognized.

The permit

Non-EU students staying over 90 days need a temporary residence permit for study (visa-required nationals apply from abroad; biometric card issued in Croatia); you can't attend classes without it.

Tuition

Institution-set; non-EU tuition ~€600–5,000/year for most programs, with medicine ~€10,000–12,000; scholarships are limited (CEEPUS, Erasmus+, some waivers).

Money

Prove funds (tied to the average salary, ~25%/month plus return funds; commonly ~€5,000–7,200/year) plus health insurance and accommodation; part-time income isn't accepted as proof.

Work & after

Work up to 20 hrs/week via the Student Service; post-study work options and the EU Blue Card (plus Schengen mobility) support staying to work.

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