

# Studying in Panama

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A guide for international students & families — how Panama's higher education works, the student visa, English & Spanish study (incl. a US-accredited campus), and the rules.

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## AFFORDABLE, ENGLISH OPTIONS, A US-EDUCATION GATEWAY

Panama offers **affordable higher education with genuine English options** — including **Florida State University's Panama campus (US-accredited, English-taught, with a 2+2 transfer to Florida)** — alongside public universities (Universidad de Panamá, UTP). English is widely spoken, the country is a **trade and logistics crossroads** (the Canal), and its rainforests make it superb for biodiversity study. Students get a **student visa**. This guide walks it in **ten steps**.

**General guidance, not legal or immigration advice.** Panamanian rules, tuition, and the funds requirement change. The details here are recent examples and **must be confirmed with the Servicio Nacional de Migración, your university, and the Panamanian consulate.**

# Understand Why Students Choose Panama

## WHAT TO KNOW

Panama offers **affordable tuition, genuine English-taught options (FSU Panama, US-accredited), a US-education gateway (2+2 transfer), a widely English-speaking environment, biodiversity study, and a strategic trade-hub location** — a versatile destination.

## BY THE NUMBERS

### Affordable

+ English options

### FSU Panama

US-accredited (2+2)

### Trade hub

+ biodiversity

## HOW TO HELP

Weigh Panama's **English options and US gateway (FSU) plus affordability** against a mostly Spanish public system — for a US-style English degree in Latin America, it's distinctive.

## WATCH OUT

FSU Panama's **2+2 program** lets you finish at FSU's Florida campus paying in-state tuition — a genuine US-education gateway.

# Understand the System

## WHAT TO KNOW

Panama has **public universities** (Universidad de Panamá; the Universidad Tecnológica de Panamá — UTP, top for engineering; UDELAS) and **private universities**, including the US-accredited **Florida State University Panama, Quality Leadership University (QLU)**, and **Universidad Latina** (many with US partnerships and English programs).

## BY THE NUMBERS

### Public

U de Panamá, UTP

### Private/US

FSU Panama, QLU, Latina

### US partnerships

+ English programs

## HOW TO HELP

Choose a **public university** (affordable, Spanish) or a **private/US-linked university** (FSU Panama, QLU — English options) by field and language.

## GOOD TO KNOW

Several private universities have **US partnerships and English-taught programs** — useful if your Spanish is still developing.

## Get the Student Visa

### WHAT TO KNOW

International students apply for a **student visa** through the **Servicio Nacional de Migración**, with proof of enrolment, **proof of funds (at least ~\$5,000 in a bank account)**, a medical certificate, a clean police record, and health insurance. Your university guides the process; documents need apostille and Ministry-of-Education validation.

### BY THE NUMBERS

**Student visa**

via Migración

**Funds**

~\$5,000+ (bank)

**+ medical & police**

& insurance

### HOW TO HELP

Apply for the **student visa** (via the Servicio Nacional de Migración) with enrolment proof, funds (~\$5,000+), a medical certificate, a police record, and insurance.

### GOOD TO KNOW

Foreign qualifications need **apostille and validation by the Ministry of Education** — arrange this early.

# Apply to Universities

## WHAT TO KNOW

Apply **directly to each university** (two intakes; the academic year commonly runs March–December). Prove **Spanish (DELE, for public/Spanish programs)** or **English (TOEFL/IELTS, for FSU/QLU)**. Provide transcripts and apostilled/validated documents. FSU Panama and others are moderately selective.

## BY THE NUMBERS

**Apply directly**

two intakes

**Spanish**

DELE (public)

**English**

TOEFL/IELTS (FSU/QLU)

## HOW TO HELP

Apply **directly** to your chosen university, proving Spanish (DELE) or English (TOEFL/IELTS) as required, with apostilled/validated documents.

## GOOD TO KNOW

The academic year commonly runs **March–December**, with two main semesters — plan your application accordingly.

# Plan for Tuition & Scholarships

## WHAT TO KNOW

Public universities are **low-cost** (and may offer tuition-free places for some foreign students); private/US-linked universities run **\$2,000–10,000/year**. FSU Panama's **2+2 scholarship** enables in-state tuition at the Florida campus. Scholarships are available — ask each institution.

## BY THE NUMBERS

### Public

low-cost (some free)

### Private/US

\$2,000–10,000/yr

### FSU 2+2

in-state at Florida

## HOW TO HELP

Budget the tuition (public low-cost; private/US \$2k–10k), and pursue scholarships — FSU's 2+2 is a standout for a US-education pathway.

## GOOD TO KNOW

Public universities may offer **tuition-free places for some foreign students** — confirm eligibility with the institution.

# Meet the Financial Requirement

## WHAT TO KNOW

For the visa you show **proof of funds (at least ~\$5,000 in a bank account)** plus a medical certificate, a clean police record, and **mandatory health insurance**. Living costs run **\$500–1,000/month**. Confirm the exact requirements with the Servicio Nacional de Migración.

## BY THE NUMBERS

### Funds

~\$5,000+ (bank)

### Medical + police

+ insurance

### Living

\$500–1,000/month

## HOW TO HELP

Prepare **proof of funds (~\$5,000+)**, a medical certificate, a police record, and insurance — confirm the exact requirements with the Servicio Nacional de Migración.

## GOOD TO KNOW

Health insurance is **mandatory** for international students — arrange it before or on arrival.



# Meet Language Requirements

## WHAT TO KNOW

Public universities teach in **Spanish** (proficiency required, e.g., DELE); **FSU Panama, QLU, and Universidad Latina offer English-taught programs** (TOEFL/IELTS). English is **widely spoken** in Panama, easing daily life. Some Spanish is still valuable.

## BY THE NUMBERS

### Spanish

public universities

### English

FSU, QLU, Latina

### English

widely spoken

## HOW TO HELP

Confirm your program's language — choose **English-taught** options (FSU/QLU) or study in Spanish (DELE) — and note English is widely spoken in Panama.

## GOOD TO KNOW

Panama's **widely-spoken English** and English-taught programs make it accessible for non-Spanish speakers.

# Prepare for the Move

## WHAT TO KNOW

After your visa, **arrange housing, complete registration, and set up banking and insurance.** Most students are based in **Panama City** (a modern, well-connected metropolis). Panama is compact and regionally connected, with easy travel and access to rainforests; check current regional guidance on safety.

## BY THE NUMBERS

### Housing + registration

first tasks

### Panama City

modern metropolis

### Banking + insurance

set up

## HOW TO HELP

Handle arrival admin — **housing, registration, banking, insurance** — in modern, well-connected Panama City; check current regional guidance.

## GOOD TO KNOW

Panama City is **modern and well-connected** — an easy base, with rainforests and regional travel close by.

# Explore the US-Education Gateway

## WHAT TO KNOW

FSU Panama is a **distinctive US-education gateway**: US-accredited (SACS), fully English-taught, with full degrees available on-site (e.g., computer science, environmental studies, international affairs) and a **2+2 program** to finish at FSU's Florida campus at in-state tuition — bicultural, bilingual, and globally oriented.

## BY THE NUMBERS

### US-accredited

SACS, English

### Full degrees

on-site in Panama

### 2+2

finish in Florida

## HOW TO HELP

Consider FSU Panama's **US-accredited English degrees and 2+2 pathway** — a rare route to a US education (and a Florida-campus finish) from within Latin America.

## GOOD TO KNOW

FSU Panama offers a **fully English, US-accredited** academic community — strengthening language and global-career readiness.

## Thrive & Work After Study

### WHAT TO KNOW

Panama's role as a **trade, logistics, and financial hub** (the Canal) offers strong opportunities, and your **bilingual skills** add value across the region. Confirm the current post-study visa/work pathway if you want to stay, and use your networks.

### BY THE NUMBERS

**Trade/logistics**

+ finance hub

**Bilingual**

regional value

**Post-study**

confirm pathway

### HOW TO HELP

Leverage Panama's **trade, logistics, and finance hub** and your bilingual skills for regional opportunities, and confirm the current post-study visa/work pathway if you want to stay.

### GOOD TO KNOW

Confirm the **current post-study work options** — they can change, and vary by field and situation.

# Studying in Panama: The Essentials

A snapshot — figures change, so confirm with the Servicio Nacional de Migración, your university, and the Panamanian consulate.

## The system

Public universities (Universidad de Panamá; Universidad Tecnológica de Panamá — UTP; UDELAS) and private universities, including the US-accredited Florida State University Panama, Quality Leadership University, and Universidad Latina (many with US partnerships and English programs).

## The visa

International students apply for a student visa via the Servicio Nacional de Migración, with proof of enrolment, funds (~\$5,000+ in a bank account), a medical certificate, a clean police record, and insurance; documents apostilled and Ministry-of-Education-validated.

## Tuition & scholarships

Public universities low-cost (some tuition-free for foreigners); private/US-linked \$2,000–10,000/year; FSU Panama's 2+2 enables in-state tuition at its Florida campus; scholarships available; living \$500–1,000/month.

## Language

Public universities teach in Spanish (DELE); FSU Panama, QLU, and Universidad Latina offer English-taught programs (TOEFL/IELTS); English is widely spoken in Panama.

## Gateway & after

FSU Panama offers US-accredited English degrees and a 2+2 pathway to Florida; Panama's trade/logistics/finance hub (the Canal) and bilingual skills open regional careers — confirm the post-study pathway.

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