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The cost of a UK Masters Degree: On-Campus vs Online

Introduction:

The United Kingdom is one of the best educational destinations in the world. It is popular among international students, regardless of age, gender, or nationality. Every year, thousands of freshers, corporate tycoons, and senior professionals pursue UK qualifications both online and on-campus. As the education system of the UK has its reputation among the MNCs, and the general public, the degree holders enjoy more favouritism and prestige than others. This indeed helps in landing jobs, promotions, opportunities, and valuable networks.

For many senior professionals, a Masters Degree title from the UK is a dream afar. The reason is that they have already been in the industry for years and will have different commitments like careers and families. Senior professionals are reluctant to give up the privileges they enjoy, with a steady monthly income and family warmth. Going back to college will require several sacrifices and sincere efforts on their part. Along with these reasons, the glory of a UK Masters comes with a cost. They are expensive, not only because of the world-class universities and their teaching reputation but also for the expensive living costs.

Even with all these obstacles, the lure of a UK Masters Degree draws a whopping 489,019 international students per year from across the globe! (Source: [FindaMasters](#)) With the advent of the digital age and particularly during the pandemic, several UK universities have started offering online Masters Degrees to uphold the right to education for everyone. Online programs are far inexpensive when you negate the living expenses associated with an on-campus Masters Degree. This is the reason why online Masters programs are steadily growing in popularity among the internet generation.

For those who are unable to travel to the UK for any of the aforementioned reasons, an online Masters Degree is the best option for achieving their goals. In this article, we will discuss the costs associated with both the formats of education.

Cost breakdown of an Online Masters Degree



Source: [Omid Armin](#) Unsplash

1. University fee

The fee for online UK Masters Degree programs is comparatively lower than that of the on-campus programs. For online learning, there is no need for physical structures like classrooms, libraries, eateries, and accommodation facilities. Universities will save money on maintenance costs like electricity, plumbing, and cleaning. They also save a large amount of manual labour that comes with staffing, training, and living expenses. Moreover, online Degree Programs offer total flexibility to the teaching staff and the institution. Apart from this, smart software solutions greatly reduce operational expenses and manual workers.

All of these make the online programs relatively less expensive than a traditional brick-and-mortar college. Even with all these perks, online Masters Degrees in the UK are still not that cheap.

<i>University</i>	<i>Average fees for online undergraduate degrees</i>	<i>Average fees for online postgraduate degrees</i>
<i>Nottingham Trent University</i>	<i>£9,243 / €11,000</i>	<i>£12,605 / €15,000</i>
<i>The University of Law Business School</i>	<i>£5,462 / €6,500</i>	<i>£8,403 / €10,000</i>
<i>The Open University</i>	<i>£4,873 / €5,800</i>	<i>£9,243 / €11,000</i>
<i>The University of London</i>	<i>£2,521 / €3,000</i>	<i>£2521 / €3,000</i>
<i>University of Derby</i>	<i>£2,100 / €2,500</i>	<i>£6,722 / €8,000</i>
<i>University of Oxford</i>	<i>£3,907 / €4,650</i>	<i>£7,563 / €9,000</i>
<i>University of Essex</i>	<i>£3,882 / €4,620</i>	<i>£5,042 / €6,000</i>
<i>Anglia Ruskin University</i>	<i>£3,781 / €4,500</i>	<i>£4,201 £ 5,000</i>
<i>University of Birmingham</i>	<i>£2941 / €3,500</i>	<i>£3,361 / €4,000</i>
<i>University of Edinburgh</i>	<i>£3,361 / €4,000</i>	<i>£4,201 / €5,000</i>

(Source: [StudyinginUK](#))

SNATIKA offers the largest bouquet of UK Masters Degree programs at only 6500 £! All our Masters Degrees are awarded by the University of West London.

2. E-library

Apart from a few elite educational institutions like SNATIKA, no other online Masters Degree providers offer free online library subscriptions to their learners. You will need access to research books, scholarly articles, and standard textbooks to complete your Masters Degree program. If your educational institution doesn't provide you with a digital library subscription, then it'll up to you to buy a subscription.

Note: Online library subscription, like Scribd costs about 11.99\$ per month

3. Devices

Chances are, you already own a decent laptop and a smartphone if you are a senior professional. If you are a corporate employee, your company supplied laptop or smartphone might not be of any use to you for your learning. So, you might need to invest in a decent PC/laptop or tablet/smartphone for your learning. Again, the option will depend on your requirements for accessibility and usability. A PC lacks portability while being powerful, and a smartphone lacks the level of power of a PC while being ultra-portable. Choose one or both according to your daily commitments.

Consider these additional electronics (not mandatory though)

- Printer
- UPS
- Power bank

4. Data (Stable internet connection)

Data charges are often overlooked but will add up to a year-long Masters Degree online. Data prices depend on the country, region, or city you live in. They vary depending on the demand and the number of consumers that are ready to pay for the connection. For example, data is cheaper in cities compared to remote villages. It is because of the lack of a population big enough or rich enough to afford the initial costs and maintenance costs of an OFC cable.

The cheapest data cost is in India at 0.26\$ per 1GB

The most expensive data cost is in Zimbabwe at 75.20\$ per 1GB

In the UK, data costs around 6.66\$ per 1GB. (Source: [Statista](#))

So, the final cost of an online Masters Degree program depends on the data plans of your country.

Again, where you live will greatly impact your data prices, thereby increasing or decreasing the effective cost.

5. Blue light filter

You will be spending enough time on a screen. An average smartphone user uses 2 hours and 25 minutes on a smartphone. Depending on the required hours of learning, your screen time might increase to 8–10 hours if you are an office worker! So much screen time harms your eyes and physical health.

Apart from taking regular breaks and doing frequent exercises, a blue light filter will be beneficial for your eyes. Adjust the screen brightness and switch on reading mode on your computer or smartphone. Invest in a blue light filter if you still haven't got one.

In total, online Masters Degree programs cost between 4000 £ - 14,000 £.

SNATIKA's Masters Degree program costs 6,500 £, which includes the University fees,

Reference e-books (personal copy) and a year-long subscription to Scribd.

Along with a Masters Degree from the University of West London, you will also earn a Level 7 Diploma from OTHM, UK without any further expense or effort!

Cost breakdown of on-campus Masters Degree

1. University fee

The tuition fee for the university depends on the course you are applying for and the university itself. The most inexpensive Masters program is the MA in Creative Writing, costing just 3356 £ (€4,000) offered by Leeds Trinity University (Source: [TheCompleteUniversityGuide](#), 2021/22). The prices go all the way up depending on the course and University. The average fee for a Masters degree in the UK is 8,334 £ (€8,740) for domestic students (Source: [Reddin survey of UK postgraduate fees](#)). The same average fees for international students will be nearly twice that amount, at 14,356 £ (€17,109). This is because the UK government encourages its domestic students' education with subsidies.

You will also need to pay a small amount for the application, admission tests (GRE, GMAT, etc.), and language tests.

2. Visa

You will need a Student Visa (formerly Tier 4 Visa) to study in the UK. After you apply for a Masters Degree, you need to wait until you receive an offer from a university or college before you apply for a visa. The University will send you a document called "Confirmation of Acceptance of Studies" (CAS). Only UK Government approved University or colleges can send you the CAS as your licenced sponsor. With the CAS, you can apply for the visa with an application fee of 292 £ (€348) and other documents.

(Source: [British Council](#))

In the UK, health care services are available under the NHS scheme. When applying for the visa, you must pay an additional fee (Immigration Health Surcharge). Students will receive a 25% discount on the fee. This makes the total price of visas as 395 £ (€470) per year.

3. Proof of funding

You will be asked to show your monthly bank statement (Loan letter/official financial sponsorship letter) to prove that you have enough money to support yourself and pay for your education expenses throughout the program duration. When you submit your visa application, you must show evidence that you have over 12,006 £ (€ 14,112) to fund your education.

- This is calculated at approximately 1,334 £ (€1,568) per month for a year (Source: [gov.uk](#)).

4. Flight tickets

British Airways is the primary airline for all travel in and out of the UK. With the commercialisation of airlines, there are now many more airlines that operate flights in the UK. Lufthansa, Virgin Atlantic, Air India, and Qatar Airways are some of the popular airlines of choice. Flight tickets are largely versatile. Their costs fluctuate depending on the distance, class, Airline Company, season, and

demand. A 9-hour, 20-minute flight from New Delhi to London costs 264 £ (£ 310) onwards in economy class (Source: [MakeMyTrip](#)).

5. Accommodation and Living costs

There are two choices in accommodations: one is the University accommodation facilities and the other is private accommodations.

Most UK universities offer residence halls to their learners, which cost between 80 -125 £ (€100-150) per week. These costs will be higher in London City and London boroughs due to higher living costs. At first glance, they seem more expensive than private accommodations. However, you can split with your roommates in the University accommodations. Along with that, university accommodations often include general bills like electricity and water. These factors will significantly reduce the final cost of a university accommodation's prices than that of private accommodations. The final costs also depend on the availability of an en-suite bathroom and catering services.

Also, the university accommodations significantly reduce routine travel costs, which are often overlooked. Due to this, University accommodations are more in-demand and quickly fill up. If this is unavailable by the time you make the move, private accommodations are your only option.

Private accommodation prices dramatically vary between cities and areas. In the below table, we have listed the prices for a three-bedroom property in different cities (Source: Numbeo). Private accommodation costs do not include bills, which makes them more expensive than university accommodation.

Living costs: Expense per year (in £)

Transportation - 250

The most affordable method of travel in the UK is to use the subway network. You can use the tubes, regional trains, and buses for short-distance travel. And use the railways, intercity buses, or flights to travel long distances.

Utilities - 500 -730

Essentials like gas, water, electricity bills, clothes, and housekeeping.

Course Material - 400

Books and stationery for your coursework.

Food and Household Items - 1,500

If you are eating outside in hotels you will be spending around 209 £ (€250) every year.

(Source: [CollegeDunia](#))

Here is a list of popular UK cities and their living expenses, obtained from crowd sourced data on [Numbeo](#).

City	Rent (Monthly)	Living Expenses (Monthly)
Lincoln	£235 / €280	£650 / €775
Leeds	£348 / €415	£721 / €860

Preston	£222 / €265	£600 / €715
Reading	£445 / €530	£890 / €1,060
Belfast	£315 / €375	£689 / €820
Plymouth	£260 / €310	£655 / €780
Bristol	£436 / €520	£882 / €1,050
Chester	£268 / €320	£613 / €730
Portsmouth	£361 / €430	£716 / €915
Swansea	£210 / €250	£630 / €750
Norwich	£285 / €340	£697 / €830
Sheffield	£315 / €375	£718 / €855
Cardiff	£306 / €365	£714 / €850
Brighton	£516 / €615	£987 / €1,175
Newcastle upon Tyne	£289 / €345	£810 / €810
Aberdeen	£302 / €360	£722 / €860
Birmingham	£357 / €425	£756 / €900
Nottingham	£289 / €345	£714 / €850
Liverpool	£289 / €345	£693 / €825
Coventry	£315 / €375	£756 / €900
Glasgow	£315 / €375	£697 / €830
Manchester	£411 / €490	£819 / €975
Edinburgh	£424 / €505	£848 / €1,010
London	£890 / €1,060	£1428 / €1,700

Source: ([FindaMasters](#), Numbeo)

In total, the on-campus Masters Degrees cost nearly a fortune. It will cost well over 27,000 £.

Conclusion

The on-campus Masters Degree programs offer a lively atmosphere, and an opportunity to travel, live, and learn in a different country. They offer you a chance to meet new people, make new friends and experience different cultures. You will also get a chance to soak in many English Premier League

matches, London city life, English heritage and much more. All these come at a cost, though. And not everyone's financial or social situation is stable enough to pursue a full-time Masters Degree in the UK.

Often, professionals with full-time jobs choose online Masters Degree programs over on-campus programs. They overtake the on-campus Masters Degree programs in cost-effectiveness and ease of completing the Degree. This format is suitable for working professionals, busy individuals, and business owners who have little spare time for their education. Choosing the format depends on what you are looking for, what you are willing to pay for, and what you can sacrifice.

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Eyeing for a UK Masters Degree? Want a cost breakdown comparison between online and offline degrees? Here is your answer.