Cost of Living in Germany

Monthly budget guide for Indian students · Dortmund, Frankfurt/Main, Munich, Hamburg, Cologne, Stuttgart & Berlin

This guide shows how much an Indian student should realistically plan to spend each month in seven popular German study cities. Amounts are in euros with Indian rupee equivalents at about **₹110 per €1**. The German visa requires proof of **€992 per month (€11,904 per year)** in a blocked account, but in most big cities rent alone uses up most of that amount – so use the realistic budget below, not just the visa minimum.

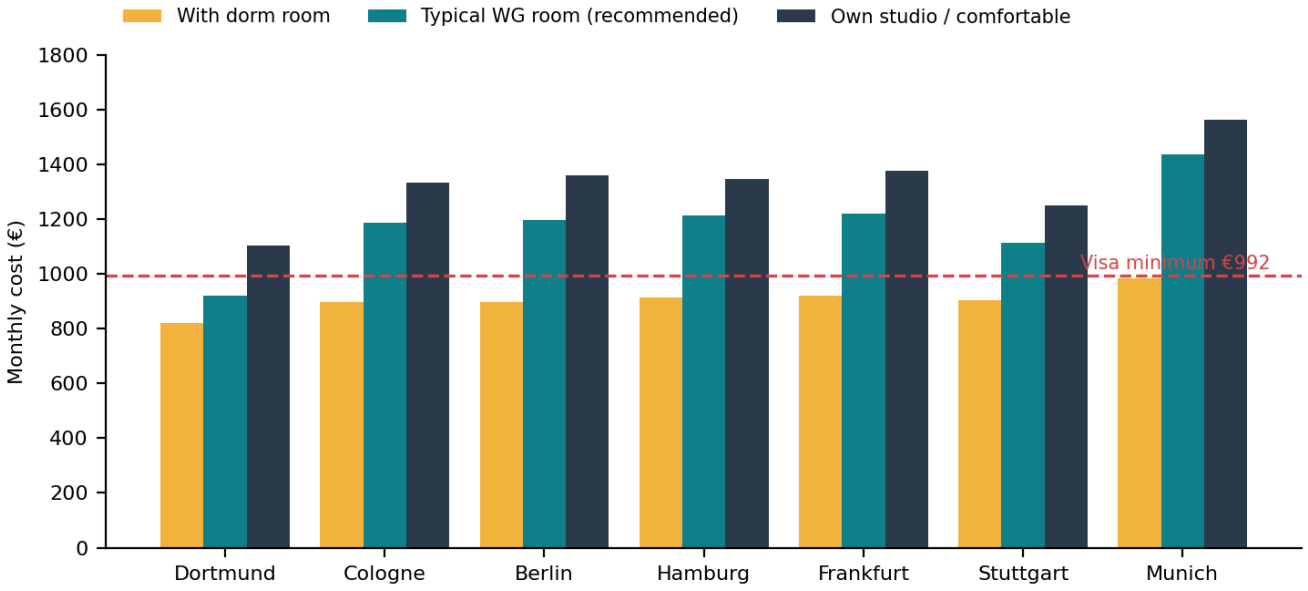
City	Typical WG room	With dorm room	Realistic budget (WG room)	In ₹ / month	Own studio (comfortable)
Dortmund	€400	€820	**€920**	**₹101,200**	€1,105
Cologne	€640	€897	**€1,187**	**₹130,570**	€1,332
Berlin	€650	€898	**€1,198**	**₹131,780**	€1,358
Hamburg	€650	€912	**€1,212**	**₹133,320**	€1,347
Frankfurt/Main	€650	€921	**€1,221**	**₹134,310**	€1,377
Stuttgart	€559	€905	**€1,114**	**₹122,540**	€1,251
Munich	€850	€985	**€1,435**	**₹157,850**	€1,562

Visa minimum for comparison: €992/month (≈ ₹109,120). All budget figures include rent, food, statutory student health insurance, phone/internet, semester ticket/transport and personal expenses. They do **not** include tuition (Stuttgart, and TUM in Munich), flights, or one-time set-up costs.

Annual cost at a glance (realistic WG budget × 12)

City	Per year (€)	Per year (₹ lakh)	Tuition to add
Dortmund	€11,040	₹12.1 lakh	None (public universities)
Cologne	€14,244	₹15.7 lakh	None (public universities)
Berlin	€14,376	₹15.8 lakh	None (public universities)
Hamburg	€14,544	₹16.0 lakh	None (public universities)
Frankfurt/Main	€14,652	₹16.1 lakh	None (public universities)
Stuttgart	€13,368	₹14.7 lakh	€3,000 (€1,500 × 2 semesters)
Munich	€17,220	₹18.9 lakh	Check TUM programme fee

How the cities compare



Key takeaways

- **The visa minimum is not the real budget.** €992/month is the blocked-account requirement (unchanged for 2026). It is based on the BAföG rate; only Dortmund and dorm rooms come close to it.
- **Rent decides everything.** The gap between Dortmund and Munich is almost entirely housing: about €400 vs €850 for a WG room.
- **Dorm rooms (Studierendenwerk) cut costs the most** (roughly €280–450 per month) but demand far exceeds supply. Apply the moment your admission arrives.
- **Semester tickets save money.** In NRW, Berlin, Hamburg and Frankfurt the semester fee already includes regional public transport, so living in a nearby cheaper town is practical.
- **Tuition matters in Stuttgart** (Baden-Württemberg: €1,500 per semester for non-EU students) and at TUM in Munich. Public universities in the other cities charge no tuition, only a semester contribution.
- **Part-time work helps but is limited.** Non-EU students may work 140 full days or 280 half days per year. The 2026 minimum wage is €13.90/hour and mini-jobs are capped at €603/month. Do not count on this to meet visa requirements.

One-time costs to plan for before and after arrival

Item	Approximate cost
Student visa fee	€75 (≈ ₹8,250)
Blocked account (Sperrkonto) deposit	€11,904 for 1 year (≈ ₹1,309,440) – this remains your money, withdrawn monthly
Blocked account provider set-up fee	Roughly €50–100, depending on provider
Rental deposit (Kaution)	Typically €300–1,000 for a WG room; up to 3 months' cold rent for a flat
Flight India → Germany	Roughly €500–900 one way depending on season and booking date
Initial set-up (bedding, kitchenware, SIM, etc.)	€150–300

Dortmund

North Rhine-Westphalia · Best value. A lean budget is close to the visa minimum.

€920	₹101,200	€820	€1,105
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€400	€300	€480	₹44,000
Food and groceries	€220	€220	€260	₹24,200
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€55	€55	€55	₹6,050
Personal, leisure, study materials	€90	€90	€150	₹9,900
Total per month	**€920**	**€820**	**€1,105**	**₹101,200**

Studio column rent = 30 m² studio. Dorm rent assumed at about €300. Estimate based on WG-Gesucht/Studenten-WG data; Dortmund is not in the headline MLP/MMI top list, so treat as indicative.

Versus the visa requirement: Realistic WG budget (**€920**) is **below** the €992 visa minimum, leaving a small buffer of about €72 per month.

What to know

- Most affordable of the seven cities – rents are roughly 30–50% lower than Munich, Berlin or Hamburg.
- Semester fee (approx. €300–340 per semester) normally includes a NRW-wide public transport ticket, so you can reach Cologne, Düsseldorf and the Ruhr area.
- Strong in IT, engineering, logistics and statistics; plenty of tech and logistics employers in the Ruhr region.
- Good fit if your family budget is close to the €992/month blocked-account minimum.

Main universities: TU Dortmund, FH Dortmund, and several private/UAS options

Tuition: No tuition at public universities.

Cologne

North Rhine-Westphalia · Mid-to-high cost. Consider living outside the centre.

€1,187	₹130,570	€897	€1,332
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€640	€350	€700	₹70,400
Food and groceries	€240	€240	€270	₹26,400
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€52	€52	€52	₹5,720
Personal, leisure, study materials	€100	€100	€150	₹11,000
Total per month	**€1,187**	**€897**	**€1,332**	**₹130,570**

Studio column rent = 30 m² studio. Dorm rent assumed at about €350. WG average from MMI/WG-Gesucht (WS 2026/27); studio from MLP Studentenwohnreport 2026 (approx. €700–720).

Versus the visa requirement: Realistic WG budget (**€1,187**) is **€195 per month higher** than the €992 visa minimum – i.e. about **₹257,400** extra per year that the family should plan for beyond the blocked account.

What to know

- WG rooms average around €640 per month; the housing search is competitive, especially in September–October.
- Semester fee (approx. €290–330) includes the NRW ticket – very useful for living in cheaper nearby towns (Leverkusen, Bonn, Düsseldorf).
- Strong in business, media, sports, economics and engineering (TH Köln).
- Lively student city with large international community.

Main universities: University of Cologne, TH Köln, German Sport University, Cologne Business School (private)

Tuition: No tuition at public universities.

Berlin

Berlin · High rent, moderate everyday costs, excellent job market.

€1,198	₹131,780	€898	€1,358
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€650	€350	€725	₹71,500
Food and groceries	€240	€240	€270	₹26,400
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€53	€53	€53	₹5,830
Personal, leisure, study materials	€100	€100	€150	₹11,000
Total per month	**€1,198**	**€898**	**€1,358**	**₹131,780**

Studio column rent = 30 m² studio. Dorm rent assumed at about €350. MLP Studentenwohnreport 2026: €725 for a 30 m² studio and €659 for a WG room (Warmmiete). MMI WS 2026/27: approx. €650 WG.

Versus the visa requirement: Realistic WG budget (**€1,198**) is **€206 per month higher** than the €992 visa minimum – i.e. about **₹271,920** extra per year that the family should plan for beyond the blocked account.

What to know

- Second most expensive city for student housing after Munich; Warmmiete for a studio averages €725.
- Semester fee (approx. €300–340) includes the Berlin-Brandenburg (VBB) public transport ticket.
- Large start-up and tech scene – good for internships and part-time student jobs (Werkstudent).
- Everyday costs (food, going out, culture) are often lower than in Munich or Frankfurt.

Main universities: TU Berlin, Freie Universität, Humboldt University, HTW Berlin, Charité, several private universities

Tuition: No tuition at public universities.

Hamburg

Hamburg · High cost, great for logistics, aviation and media.

€1,212	₹133,320	€912	€1,347
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€650	€350	€700	₹71,500
Food and groceries	€250	€250	€280	₹27,500
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€57	€57	€57	₹6,270
Personal, leisure, study materials	€100	€100	€150	₹11,000
Total per month	**€1,212**	**€912**	**€1,347**	**₹133,320**

Studio column rent = 30 m² studio. Dorm rent assumed at about €350. WG average from MMI/WG-Gesucht (WS 2026/27); studio from MLP Studentenwohnreport 2026 (approx. €700–720).

Versus the visa requirement: Realistic WG budget (**€1,212**) is **€220 per month higher** than the €992 visa minimum – i.e. about **₹290,400** extra per year that the family should plan for beyond the blocked account.

What to know

- WG rooms are expensive relative to studios in Hamburg; plan for around €650 per month.
- Semester fee (approx. €320–360) includes the HVV public transport ticket.
- Germany's logistics, shipping, aviation (Airbus) and media hub; strong for supply chain, maritime and engineering.
- Weather is wetter and cooler than other cities – budget for a good rain jacket.

Main universities: University of Hamburg, TUHH, HAW Hamburg, HafenCity University, Kühne Logistics University (private)

Tuition: No tuition at public universities.

Frankfurt/Main

Hesse · High cost; commuting from nearby towns can save €100–200/month.

€1,221	₹134,310	€921	€1,377
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€650	€350	€721	₹71,500
Food and groceries	€250	€250	€280	₹27,500
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€66	€66	€66	₹7,260
Personal, leisure, study materials	€100	€100	€150	₹11,000
Total per month	**€1,221**	**€921**	**€1,377**	**₹134,310**

Studio column rent = 30 m² studio. Dorm rent assumed at about €350. MLP Studentenwohnreport 2026: €721 studio and €674 WG room; MMI WS 2026/27: approx. €630 WG. Midpoint used.

Versus the visa requirement: Realistic WG budget (**€1,221**) is **€229 per month higher** than the €992 visa minimum – i.e. about **₹302,280** extra per year that the family should plan for beyond the blocked account.

What to know

- Third most expensive student city; the supply of affordable rooms has been falling.
- Many students live in Offenbach, Darmstadt or Mainz and commute with the semester ticket (Darmstadt WG rooms average about €492).
- Germany's financial centre – excellent for finance, banking, consulting and aviation careers.
- Semester fee is among the highest (approx. €370–420) but includes the RMV regional transport ticket.

Main universities: Goethe University, Frankfurt UAS, Frankfurt School of Finance & Management (private), Technical University of Darmstadt nearby

Tuition: No tuition at public universities.

Stuttgart

Baden-Württemberg · Moderate living cost, but add €3,000/year tuition.

€1,114	₹122,540	€905	€1,251
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€559	€350	€611	₹61,490
Food and groceries	€240	€240	€270	₹26,400
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€60	€60	€60	₹6,600
Personal, leisure, study materials	€100	€100	€150	₹11,000
Total per month	**€1,114**	**€905**	**€1,251**	**₹122,540**

Studio column rent = 30 m² studio. Dorm rent assumed at about €350. MLP Studentenwohnreport 2026: €611 studio and €559 WG room (rents fell slightly, -0.4%).

Versus the visa requirement: Realistic WG budget (**€1,114**) is **€122 per month higher** than the €992 visa minimum – i.e. about **₹161,040** extra per year that the family should plan for beyond the blocked account.

What to know

- Rents are more moderate than Munich or Frankfurt, but tuition of €1,500/semester changes the total cost significantly.
- Annual tuition (~€3,000, about ₹3.3 lakh) should be added to the yearly budget shown on page 1.
- Home to Mercedes-Benz, Porsche, Bosch and many engineering firms – strong for automotive and mechanical programmes.
- Check tuition exemption/reduction rules with your university; some students qualify for exceptions or scholarships.

Main universities: University of Stuttgart, Stuttgart Media University (HdM), HFT Stuttgart, Hochschule Esslingen nearby

Tuition: IMPORTANT: Baden-Württemberg charges tuition of €1,500 per semester (about €3,000 per year) for non-EU students – this is on top of living costs.

Munich

Bavaria · Highest cost. Realistically plan for €1,400+/month without a dorm.

€1,435	₹157,850	€985	€1,562
Realistic monthly budget (WG room)	Same in Indian rupees per month	If you get a dorm room	Comfortable (own studio)

Monthly budget breakdown

Category	WG room	Dorm room	Own studio	WG room in ₹
Rent – WG room (incl. utilities)	€850	€400	€882	₹93,500
Food and groceries	€260	€260	€290	₹28,600
Health insurance (statutory, student)	€135	€135	€135	₹14,850
Phone and internet	€20	€20	€25	₹2,200
Semester fee / public transport (monthly share)	€60	€60	€60	₹6,600
Personal, leisure, study materials	€110	€110	€170	₹12,100
Total per month	**€1,435**	**€985**	**€1,562**	**₹157,850**

Studio column rent = 30 m² studio. Dorm rent assumed at about €400. MLP Studentenwohnreport 2026: €882 studio and €849 WG room; MMI WS 2026/27: approx. €850 WG.

Versus the visa requirement: Realistic WG budget (**€1,435**) is **€443 per month higher** than the €992 visa minimum – i.e. about **₹584,760** extra per year that the family should plan for beyond the blocked account.

What to know

- Germany's most expensive student city: a WG room averages about €850 per month, nearly the full €992 blocked-account amount.
- Dorm rooms from Studierendenwerk München are far cheaper (roughly €300–500) but waiting lists are long – apply as early as possible.
- Many students live in outer districts or nearby towns (Garching, Freising, Dachau) to save on rent.
- Excellent job market (BMW, Siemens, Allianz, tech) with high Werkstudent pay, which helps offset costs.

Main universities: LMU Munich, TU Munich (TUM), Munich University of Applied Sciences, Munich Business School (private)

Tuition: LMU: no tuition. TUM introduced tuition for non-EU students (approx. €2,000–3,000 per semester depending on level) – please verify the current amount for your programme.

Assumptions, sources and next steps

How these figures were built

- **Exchange rate:** about ₹110 per €1 (mid-market, July–August 2026). Banks and forex cards add a margin of 1–3%, and the rate moves daily.
- **Rent:** Warmmiete (rent including utilities). WG room figures use the MLP/IW Studentenwohnreport 2026 and WG-Gesucht/Moses Mendelssohn Institute averages for winter semester 2026/27. The Dortmund figure is an estimate, as it is not in the published headline rankings.
- **Health insurance:** about €135 per month for statutory student cover (public insurance is compulsory for students under 30 and is required for the visa). Exact premium varies by insurer.
- **Food:** mostly self-cooked meals with occasional eating out (budget scenario). Groceries from discounters (Aldi, Lidl, Netto, Penny) keep costs down.
- **Semester fee/transport:** the monthly equivalent of the semester contribution (about €85–420 per semester, depending on the university) plus any extra ticket upgrade. Check your own university's fee.
- **Not included:** tuition (Stuttgart, TUM), flights, visa and blocked-account fees, rental deposit, and one-time set-up costs.

Ways to lower your costs

- Apply early for a Studierendenwerk dorm room; rooms are far cheaper than the private market.
- Search WG-Gesucht, Studenten-WG and university housing boards, and beware of scams that ask for a deposit before you've seen the room or a contract.
- Live in a cheaper neighbouring town and commute with your semester ticket (Frankfurt, Cologne, Munich, Stuttgart).
- Use student discounts (public transport, museums, software, mensa meals at about €3–5 per meal).
- Look for a Werkstudent job or mini-job once your visa allows it; it helps day-to-day costs but should not be your main funding source.

Sources

- Blocked account amount 2026 (€992/month, €11,904/year): Expatrio
- MLP Studentenwohnreport 2026 with the Institut der deutschen Wirtschaft (IW), published Sept/Oct 2026
- WG-Gesucht.de and Moses Mendelssohn Institute: WG room rents, winter semester 2026/27
- EUR/INR mid-market reference rates, July–August 2026

Disclaimer: Figures are averages and planning estimates, not guarantees. Actual costs depend on your lifestyle, neighbourhood, insurer and university. Visa financial requirements, tuition rules and fees can change – always confirm with the German embassy/consulate, your university and the blocked-account provider before applying. For personalised guidance on city and university selection, speak to the Shiksha Study Abroad counsellors.