K12 ACADEMICS — INTERNATIONAL STUDENT SERIES

Studying in Montenegro

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

K12 ACADEMICS

Find Your Community

2026 EDITION

ABOUT K12 ACADEMICS

The world's largest education resource.

Online since 2004, K12 Academics has helped millions of families, students and educators **find the right school, college, camp, business and program in their community** — for every kind of learner.

AFFORDABLE, COASTAL, USES THE EURO

Montenegro is a small Adriatic nation with an **affordable, Bologna-aligned higher education system**, a growing set of **English-taught programs**, and a relaxed coastal lifestyle — and it uses the **euro**, which simplifies budgeting. It's an EU candidate in accession, not yet a member. Non-EU students need a **Type D visa and a Temporary Residence Permit for Education**. This guide walks it in **ten steps**.

General guidance, not legal or immigration advice. Montenegro is an EU candidate (not a member); degree recognition abroad varies, so verify it. Rules, tuition, and funds change. The details here are recent examples and **must be confirmed with the Montenegrin embassy, the Ministry of Internal Affairs, and your university**.

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STEP 01 OF 10

Understand Why Students Choose Montenegro

WHAT TO KNOW

Montenegro offers **affordable, Bologna-aligned degrees; growing English-taught programs; a beautiful Adriatic setting; low living costs; and the convenience of the euro** — in a safe, welcoming, compact country.

BY THE NUMBERS

Affordable	English programs	Adriatic
+ uses the euro	growing	coastal lifestyle

HOW TO HELP

Weigh Montenegro's **affordability, coastal lifestyle, and euro convenience** against its EU-candidate status (verify recognition) — it's an emerging, budget-friendly Balkan option.

GOOD TO KNOW

Montenegro **uses the euro** — unusual for a non-EU country, and convenient for budgeting and travel.

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STEP 02 OF 10

Understand the System

WHAT TO KNOW

Montenegro has **nine accredited higher-education institutions** offering ~281 programs on the **3+2+3 Bologna model**. The main institution is the **University of Montenegro (UCG, Podgorica)**; private options include **Mediterranean University** and the **University of Donja Gorica (UDG)**. Key cities: Podgorica, Nikšić, Bar, Kotor.

BY THE NUMBERS

Univ of Montenegro	Mediterranean / UDG	Bologna
main public (UCG)	private	3+2+3 model

HOW TO HELP

Choose among the **University of Montenegro and private universities** (Mediterranean, UDG) by field and city — apply directly to the relevant faculty.

WATCH OUT

Applications go to the **specific faculty** (public calls usually appear in late June), and some programs (medicine, arts) have **entrance exams**.

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STEP 03 OF 10

Get the Visa & Residence Permit

WHAT TO KNOW

Non-EU/EEA students need a **Type D long-stay visa for studies** from a Montenegrin embassy (processing ~4–6 weeks), then a **Temporary Residence Permit for Education Purposes** at the **Ministry of Internal Affairs (Department for Foreigners)** after arrival. It's renewable annually.

BY THE NUMBERS

Type D visa	~4–6 weeks	Residence permit
for studies	processing	for Education (MIA)

HOW TO HELP

Apply for the **Type D visa** with your acceptance, funds proof, accommodation, and insurance, then apply for the **Temporary Residence Permit for Education** at the MIA after arrival.

WATCH OUT

The residence permit is **renewable annually** — keep proof of enrollment and funds for each renewal.

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STEP 04 OF 10

Apply to Universities

WHAT TO KNOW

Apply **directly to the faculty** of your chosen university. If your prior education was completed abroad, you must submit a **request for diploma recognition**. Some faculties (medicine, arts, competitive programs) hold **entrance exams** (typically late June/early July). Non-Montenegrin speakers can choose **English-medium programs** or preparatory courses.

BY THE NUMBERS

Apply to the faculty	Diploma recognition	Entrance exams
directly	if studied abroad	for some

HOW TO HELP

Apply **directly to the faculty** by the public-call deadline, arrange **diploma recognition**, and prepare for any **entrance exam** (medicine, arts).

GOOD TO KNOW

If your prior education was **completed abroad**, submit a diploma-recognition request early — it's required for admission.

5 STEP 05 OF 10

Plan for Tuition & Funding

WHAT TO KNOW

Tuition is **affordable**: international students at public universities typically pay **~€1,000–3,000/year** (public undergrad ranges ~€500–4,000; postgrad ~€800–5,500). Private universities vary. Scholarships come from the University of Montenegro and government programs.

BY THE NUMBERS

International	Public range	Scholarships
~€1,000–3,000/yr	€500–5,500	UCG & government

HOW TO HELP

Budget the **affordable tuition** plus low living costs (all in euros), and pursue University of Montenegro and government scholarships.

GOOD TO KNOW

Montenegro's **low costs plus euro pricing** make budgeting straightforward — a practical advantage.

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STEP 06 OF 10

Meet the Financial Requirement

WHAT TO KNOW

For the visa/permit you must prove **sufficient funds** — commonly around **€5,000** — plus **health insurance** (roughly €200–300/year), proof of accommodation, and (usually) a criminal-record certificate. Confirm the current amount, as thresholds change.

BY THE NUMBERS

Funds	Insurance	Accommodation
~€5,000	~€200–300/yr	proof required

HOW TO HELP

Prepare **proof of funds** (~€5,000), **health insurance**, and accommodation proof — and confirm the current threshold, which is set by the authorities and can change.

GOOD TO KNOW

Financial thresholds are **set by the authorities and change** — verify the current amount before applying.

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STEP 07 OF 10

Meet Language Requirements

WHAT TO KNOW

The main language of instruction is **Montenegrin**, with a **growing number of English-taught programs** (especially at master's and PhD level). Students who aren't fluent in Montenegrin can choose **English-medium programs or preparatory language courses**.

BY THE NUMBERS

Montenegrin	English	Prep courses
main language	growing (master's/PhD)	available

HOW TO HELP

Confirm your program's language — choose an **English-medium program** or a preparatory course if you don't speak Montenegrin — and pick up some Montenegrin for daily life.

GOOD TO KNOW

English-taught options are **growing but concentrated at master's/PhD level** — check availability for your field and level.

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STEP 08 OF 10

Prepare for the Move

WHAT TO KNOW

After arriving, apply for your **Temporary Residence Permit for Education, confirm insurance, and set up banking** (in euros). Living costs are low (€350–600/month), and compact cities like **Podgorica, Nikšić, and Bar** are walkable and welcoming.

BY THE NUMBERS

Residence permit	Low costs	Compact cities
for Education	€350–600/mo	Podgorica, Bar

HOW TO HELP

Handle arrival admin — **residence permit, insurance, banking** — and enjoy Montenegro—s low, euro-priced living costs and compact, welcoming cities.

GOOD TO KNOW

Montenegro's cities are **compact and walkable** — easy and affordable to get around during your studies.

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STEP 09 OF 10

Understand Work Rules

WHAT TO KNOW

International students may work **part-time (commonly up to 20 hours/week) during the semester**, and full-time during official breaks — useful for experience and to supplement income, with studies coming first.

BY THE NUMBERS

Work	Full-time	Studies first
up to 20 hrs/week	in breaks	the priority

HOW TO HELP

You may work **up to 20 hours/week** during term (full-time in breaks), subject to the rules — useful for experience, with studies as the priority.

GOOD TO KNOW

Confirm the **current student work rules** with your university — they depend on permit terms.

10 STEP 10 OF 10

Thrive & Work After Study

WHAT TO KNOW

After graduating, international students may apply for a **temporary residence permit to seek employment** in Montenegro. The market is competitive, but **tourism, IT, and business services** offer opportunities, and your Bologna-aligned degree supports mobility across Europe.

BY THE NUMBERS

Post-study	Sectors	Bologna degree
permit to seek work	tourism, IT, business	+ mobility

HOW TO HELP

Plan for the **post-study job-search permit**, target Montenegro's tourism/IT/business sectors, and use your Bologna-aligned degree for wider European opportunities — confirming current rules.

GOOD TO KNOW

Montenegro offers a **post-study permit to seek work** — the market is competitive, so plan early and confirm current conditions.

QUICK REFERENCE

Studying in Montenegro: The Essentials

A snapshot — Montenegro is an EU candidate (not member); verify degree recognition, and confirm details with the embassy, Ministry of Internal Affairs, and your university.

The system

Nine accredited institutions (~281 programs, 3+2+3 Bologna); University of Montenegro (Podgorica, main public), Mediterranean University and University of Donja Gorica (private); cities Podgorica, Nikšić, Bar, Kotor.

Visa & permit

Non-EU students need a Type D long-stay visa for studies (~4–6 weeks), then a Temporary Residence Permit for Education Purposes at the Ministry of Internal Affairs (renewable annually).

Tuition

Affordable and euro-priced: international students ~€1,000–3,000/year (public undergrad ~€500–4,000, postgrad ~€800–5,500); UCG and government scholarships.

Money & language

Prove ~€5,000 plus health insurance (~€200–300/year) and accommodation; Montenegrin is the main language, with growing English-taught programs (master's/PhD) and preparatory courses.

Work & after

Work up to 20 hrs/week in term (full-time in breaks); a post-study permit lets graduates seek work (tourism, IT, business services).

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