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# Complete Study in BELGIUM 2026

*The Honest Master Guide for Indian Students*

KU Leuven · Ghent · ULB · VUB · UCLouvain · Antwerp

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**By Saumitra Rajput**

*Founder, Kadamb Overseas*

*14+ Years Europe Education Expert · 500+ Indian Students Placed  
Visited 6+ Belgian Universities · 97% Visa Success Rate*

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# Foreword from Saumitra

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Dear future Belgium student,

I have been doing this work for 14 years. In that time, I have personally counselled more than 2,500 Indian families about studying in Europe, and placed over 45 students at top Belgian universities — KU Leuven, Ghent University, Universite libre de Bruxelles (ULB), Vrije Universiteit Brussel (VUB), University of Antwerp, UCLouvain, and Hasselt. Our alumni now work at the European Commission, NATO HQ Brussels, Janssen Pharmaceuticals (J&J;), Solvay, GSK Vaccines, Toyota Motor Europe, AB InBev, and dozens of Brussels EU-affiliated organizations.

Here is what I have learned: **Belgium is the most underrated European destination for Indian students.** Most consultants push Germany, France, or Netherlands without realizing Belgium offers a unique trio: low tuition (EUR 1,000-6,000/year at public universities), the world's #1 EU policy/diplomacy job market (because Brussels hosts the European Commission, European Parliament, NATO HQ, and 1,800+ international organizations), and KU Leuven — the #45 ranked university in the world that costs less than IIT.

But here is the harder truth: Belgium is linguistically complex. Flanders speaks Dutch (Flemish), Wallonia speaks French, Brussels is bilingual. KU Leuven and Ghent (Flanders) charge EUR 1,015/year for EU students but EUR 6,600/year for non-EU. ULB (Wallonia, French-speaking) charges EUR 4,175/year for non-EU. The "trilingual" complexity is real — but if you stick to English-taught Master's programs (and there are 300+ of them), you can navigate Belgium successfully.

This guide is everything I wish every Indian student had before they applied to Belgium. It is brutally specific — real university names, exact EUR tuition by region (Flemish vs French Community), the KU Leuven and Ghent application portals walkthrough, Long-Stay D visa documents, accommodation hacks for Leuven (limited stock, apply 6+ months ahead), sample SOPs that worked for KU Leuven MSc programs.

And if you want me to personally review your profile, WhatsApp me at **+91 99133 33239** or visit **kadamboverseas.com**. The first 30 minutes are free.

Welcome to Belgium. Welkom. Bienvenue. Let us begin.

— **Saumitra Rajput**

*Founder, Kadamb Overseas | Ahmedabad, May 2026*

# Why Belgium — The EU Capital Advantage

**Quick read:** Belgium hosts approximately 3,500 Indian students. KU Leuven ranks #45 globally (QS 2026). 300+ English-taught Master's programs across Flemish and French universities. Brussels has the highest density of international jobs in Europe. EU citizenship pathway in 5 years.

## The Five Reasons That Actually Matter

### Reason 1: KU Leuven — #45 in the World, Cheaper Than IIT

**KU Leuven is the highest-ranked university in Belgium and one of Europe's top research universities.** Founded in 1425, it is the oldest Catholic university in the world still in existence. It ranks #45 in QS World University Rankings 2026, above prestigious names like New York University, University of California San Diego, and University of Texas at Austin.

Yet tuition for non-EU students (including Indians) is just **EUR 6,600/year** for most Master's programs — cheaper than the IIT MTech program fees (INR 2.5 lakh/year approx EUR 2,800, but Indians pay much more due to OBC/Gen quotas). For English-taught research-intensive Master's programs like AI, Computer Science, Bioinformatics, KU Leuven is unmatched value globally.

### Reason 2: Brussels = World Capital of International Jobs

Brussels is the de facto capital of the European Union. It hosts the European Commission (32,000 employees), European Parliament (8,000), Council of the EU, European External Action Service, NATO HQ, the European Investment Bank office, and 1,800+ international NGOs and consulting firms. The city's economy depends almost entirely on policy, lobbying, consulting, and international affairs.

For Indian students pursuing International Relations, European Studies, Law, Economics, or Public Policy, **Brussels is the most lucrative job market in Europe.** Starting salaries at EU institutions are EUR 4,500-6,500/month tax-free (yes, EU employees pay their own EU tax, not Belgian). Consulting at McKinsey/BCG Brussels offices starts at EUR 75,000-95,000.

### Reason 3: 300+ English-Taught Master's Programs

University	English Master's	Strong Fields
KU Leuven	150+ programs	AI, CS, Engineering, Biology, Law
Ghent University	80+ programs	Sciences, Pharma, Medicine, Bio
ULB (French)	40+ programs	Sciences, Engineering, Medicine
VUB (Dutch)	35+ programs	Sciences, Engineering, IR
UCLouvain	30+ programs	Engineering, Economics, Bio
University of Antwerp	25+ programs	Business, Maritime, Pharma
Hasselt University	15+ programs	Engineering, Architecture, IT
Liege	20+ programs	Veterinary, Sciences, Engineering

Even though Belgium has three official languages (Dutch, French, German), nearly all Master's programs targeting international students are in English. You can complete your entire degree without learning Dutch or French — though basic A2 helps for daily life and gives you huge advantage in the local job market.

### Reason 4: Indian MS Graduates Earn EUR 40,000-65,000 Starting

Field	Starting Salary	INR Equivalent	After 5 Years
Software Engineer (Brussels/Antwerp tech)	EUR 45-60K	INR 42-56 lakh	EUR 70-100K
EU Policy / Lobbying (Commission, Brussels firms)	EUR 50-75K (tax-free at EU)	INR 47-70 lakh	EUR 95-150K
Pharma / Biotech (Janssen, GSK, UCB Pharma)	EUR 50-65K	INR 47-61 lakh	EUR 80-110K
Banking / Finance (KBC, BNP Paribas Fortis)	EUR 45-60K	INR 42-56 lakh	EUR 75-105K
Consulting (McKinsey/BCG Brussels)	EUR 75-95K + bonus	INR 70-89 lakh	EUR 130-180K + bonus
Mechanical / Chemical Eng (Solvay, AB InBev, Bekaert)	EUR 45-58K	INR 42-55 lakh	EUR 70-95K

A 2-year MSc at KU Leuven costs approximately INR 13-18 lakh total (tuition + living). A first-year salary of INR 45-55 lakh at a Brussels EU consulting firm pays back the investment in 5-8 months.

**Belgium offers strong ROI — the international labor market in Brussels is uniquely competitive.**

## Reason 5: 12-Month Job-Search Visa + Path to EU Citizenship

After graduation, Belgium gives you a **12-month "Job Search Permit" (Search Year)** to find qualified employment. No employer sponsorship needed during this period. Once you find a qualifying job (typically EUR 32,000+ annual salary), you transition to a single permit / EU Blue Card work visa.

After **5 years of legal residence in Belgium**, you become eligible for permanent residency, and after another period (typically 5-10 years cumulative residence + language proficiency), Belgian citizenship and an EU passport. Many of our Indian students get Belgian citizenship by year 7-10 — the EU passport unlocks visa-free travel to 190+ countries.

## Honest Reality Check

### Belgium IS the Right Choice If:

- You have CGPA 7.5+ and IELTS 6.5+ (KU Leuven and Ghent need higher)
- You want a top-50 global university at less than EUR 7,000/year tuition
- Your career goal is EU policy, international relations, or NGO work (Brussels)
- You're open to Dutch-speaking Flanders (lower cost) or French Wallonia
- Your family budget is INR 13-20 lakh total for 2-year MSc
- You like a compact, walkable, history-rich Western European country

### Belgium is NOT the Right Choice If:

- You expect zero tuition (Germany or Norway is better)
- You want huge MNC tech ecosystem (Netherlands or Germany is better)
- You need warm weather (Belgium is wet, gray winters)
- Your IELTS is under 6.0 (Belgian universities are selective on English)
- You're uncomfortable with multilingual culture (Wallonia/Flanders divide)

## Chapter 2

# KU Leuven, Ghent, ULB, VUB & 9 More Universities

**Quick read:** Belgium has 12 major universities split across Flemish Community (Dutch-speaking, includes KU Leuven, Ghent, VUB, UAntwerp) and French Community (ULB, UCLouvain, ULiege, UMons). KU Leuven is the global #45 leader. Ghent is #143. ULB is #160. All offer 100% English Master's programs.

## The 12 Belgian Universities for Indian Students

University	QS 2026	Region	Best Fields
<b>KU Leuven</b>	#45	Flemish	AI, Biotech, Law, Engineering
<b>Ghent University (UGent)</b>	#143	Flemish	Pharma, Biotech, Medicine
<b>ULB (Universite libre de Bruxelles)</b>	#160	French	Sciences, IR, Medicine
<b>UCLouvain</b>	#206	French	Engineering, Economics, Bio
<b>University of Antwerp (UAntwerp)</b>	#243	Flemish	Business, Maritime, Pharma
<b>VUB (Vrije Universiteit Brussel)</b>	#206	Flemish	CS, Sciences, IR
<b>Universite de Liege (ULiege)</b>	#311	French	Veterinary, Engineering, Bio
<b>Hasselt University</b>	#651	Flemish	Engineering, Architecture
<b>Universite de Mons (UMons)</b>	#900	French	Engineering, Translation
<b>Universite Saint-Louis Bruxelles</b>	NR	French	Law, Philosophy, IR
<b>Vlerick Business School</b>	Top 50 Eu	Flemish	MBA, Management
<b>Solvay Brussels School</b>	Top 50 Eu	French	Business, Economics

# Top 6 Universities for Indian Students — Detailed Profiles

## 1. KU Leuven (Leuven, Flemish) — The Crown Jewel

Founded in 1425, KU Leuven is one of the oldest universities in Europe and ranks #45 globally. Located in the medieval town of Leuven (25 minutes by train from Brussels), the university dominates the city of 100,000 residents — 50,000 of whom are students. About 7,500 international students attend, including 200+ Indians.

Metric	KU Leuven
QS World Rank 2026	#45
Tuition (non-EU Master's)	EUR 6,600/year (most programs)
Tuition (non-EU PhD)	FREE (PhD students are employees)
English Master's programs	150+ across all faculties
Indian acceptance rate	~25-30% for well-prepared profiles
Required IELTS	6.5 overall (no band below 6.0)
Required CGPA	7.5+ from accredited Indian universities
Application deadline	March 1 (most programs)
Application fee	Free for non-EU
Strongest fields	AI, Biomedical, Law, Theology, Engineering

**Most popular Master's programs for Indians at KU Leuven:** MSc Artificial Intelligence, MSc Statistics & Data Science, MSc Bioinformatics, MSc Electrical Engineering, MSc Mechanical Engineering, MSc Computer Science, LLM in International and European Law, MSc Sustainable Development, MSc Cultural Studies, MSc Bioscience Engineering.

## 2. Ghent University (UGent, Flemish) — Research Powerhouse

Founded 1817, UGent is Belgium's second-ranked university (QS #143) and the largest by enrollment (50,000+ students). Located in Ghent (45 minutes from Brussels), it has strong pharma, biotech, and medical research programs. Home to 11 Nobel laureates and one of the top European centers for life sciences.

Metric	Ghent University
QS World Rank 2026	#143
Tuition (non-EU Master's)	EUR 1,015 - 4,000/year (varies by program)
English Master's programs	80+ programs
Required IELTS	6.5 (some programs 7.0)
Required CGPA	7.0+ Bachelor's
Application deadline	March 1 (most programs)
Strongest fields	Pharma, Biotech, Medicine, Sciences

**Most popular programs for Indians at UGent:** MSc Drug Development, MSc Biomedical Engineering, MSc Marine Biological Resources (Erasmus Mundus), MSc Statistical Data Analysis, MSc Environmental Sanitation, MSc Photonics Engineering (with VUB).

### 3. ULB (Brussels, French) — The Brussels EU Connection

Universite libre de Bruxelles (ULB) is Brussels' French-speaking university, founded in 1834. It ranks #160 globally and is a major hub for political science, international relations, and EU policy research. Located in Brussels, students benefit from proximity to the European Commission, NATO HQ, and 1,800+ NGOs.

Metric	ULB
QS World Rank 2026	#160
Tuition (non-EU Master's)	EUR 4,175/year
English Master's programs	40+ programs
Required IELTS	6.5
Required CGPA	7.0+
Application deadline	April 30 (most), Feb 28 (medical)
Strongest fields	EU Studies, Public Health, Engineering, Sciences

#### 4. UCLouvain (Louvain-la-Neuve, French) — Top Catholic University

Universite catholique de Louvain (UCLouvain) is the French-speaking sister of KU Leuven (the original university split in 1968 over language). Located in the planned city of Louvain-la-Neuve (40 min from Brussels), it ranks #206 globally and has Belgium's strongest engineering school (Ecole Polytechnique de Louvain) and economics faculty (Solvay Brussels School affiliated).

Metric	UCLouvain
QS World Rank 2026	#206
Tuition (non-EU Master's)	EUR 4,175/year
English Master's programs	30+ programs
Required IELTS	6.5
Required CGPA	7.0+
Strongest fields	Engineering, Economics, Bioscience, Law

#### 5. VUB (Brussels, Flemish) — Tech + International Hub

Vrije Universiteit Brussel (VUB) is Brussels' Dutch-speaking university (the Flemish counterpart to ULB). Founded 1834 (originally one institution with ULB; split in 1969). Ranks #206 globally with strong programs in Computer Science, AI, photonics, and international relations.

Metric	VUB
QS World Rank 2026	#206
Tuition (non-EU Master's)	EUR 1,015 - 7,000/year (program-dependent)
English Master's programs	35+ programs
Required IELTS	6.5
Required CGPA	7.0+
Strongest fields	CS, Photonics, Bio Engineering, International Affairs

#### 6. University of Antwerp (UAntwerp, Flemish) — Business + Pharma

UAntwerp is located in Antwerp, Belgium's second-largest city and a major port. Founded 2003 (from merger of 3 colleges), it ranks #243 globally. Known for business, maritime studies, pharmacy, and microbiology research.

Metric	UAntwerp
QS World Rank 2026	#243
Tuition (non-EU Master's)	EUR 1,015 - 6,300/year
English Master's programs	25+ programs
Required IELTS	6.5
Required CGPA	7.0+
Strongest fields	Business, Maritime, Pharma, Linguistics

## Specialized Schools — MBA + Business

For MBA aspirants, two Belgian schools stand out:

- **Vlerick Business School** (Ghent/Brussels/Leuven campuses): Triple-accredited (EQUIS + AACSB + AMBA), top 30 MBA in Europe by Financial Times. EUR 38,000 full-time MBA fee.
- **Solvay Brussels School of Economics and Management** (at ULB): Top 25 European MBA, EUR 35,000 fee. Strong on quantitative finance and EU economic policy.

## Chapter 3

# Real Cost: EUR 1K-6K Tuition + Living

**Quick read:** Belgium tuition for non-EU Indians ranges EUR 1,015-6,600/year (program-dependent). Flemish universities (KU Leuven, Ghent) charge 1,015-6,600. French universities (ULB, UCLouvain) charge 4,175. Living: EUR 850-1,200/month. Annual total: EUR 12,000-19,000 (Rs 11-18 lakh).

## Tuition Breakdown by University and Program

University	EU Students	Non-EU (Indians)	Notes
KU Leuven (most Master's)	EUR 1,015	EUR 6,600	Most popular fees
KU Leuven (specific programs)	EUR 1,015	EUR 1,015 - 3,500	Some specialized programs
Ghent University	EUR 1,015	EUR 1,015 - 4,000	Most science programs cheaper
ULB (French)	EUR 850	EUR 4,175	Uniform for Master's
UCLouvain	EUR 850	EUR 4,175	Uniform
VUB (Dutch)	EUR 1,015	EUR 1,015 - 7,000	Photonics, AI higher
UAntwerp	EUR 1,015	EUR 1,015 - 6,300	Maritime program higher
Liege	EUR 850	EUR 4,175	Uniform
Vlerick MBA	—	EUR 38,000	Premium MBA
Solvay MBA	—	EUR 35,000	Premium MBA

**Critical insight:** Belgium's tuition fees are highly program-specific. ALWAYS check the exact fee on the university website. KU Leuven's Master in Statistics & Data Science is EUR 6,600/year, but their Master in Economics is just EUR 1,015/year because some programs receive Flemish government subsidies that extend to non-EU students.

## Living Costs by City (Monthly for Indian Students)

City	Rent (student room)	Food	Transport	Total/mo
Leuven (KU Leuven)	EUR 400-550	EUR 200	EUR 50	EUR 850-950
Ghent (UGent)	EUR 400-550	EUR 200	EUR 35	EUR 800-900
Brussels (ULB, VUB)	EUR 500-700	EUR 230	EUR 50	EUR 950-1,100
Louvain-la-Neuve	EUR 380-480	EUR 200	EUR 50	EUR 800-880
Antwerp	EUR 450-600	EUR 210	EUR 50	EUR 850-1,000
Liege	EUR 320-420	EUR 190	EUR 35	EUR 700-820

**Belgium is cheaper than the Netherlands and similar to Germany for living costs.** Leuven and Ghent are particularly affordable because they're smaller student towns where 50% of residents are students. Brussels is the most expensive due to international diplomatic community, but offers the most jobs.

## Total Cost of 2-Year Master's at KU Leuven

Cost Item	Per Year	2-Year Total
Tuition (non-EU)	EUR 6,600	EUR 13,200
Health insurance (mandatory)	EUR 250	EUR 500
Living (rent + food + transport)	EUR 10,200	EUR 20,400
Personal + books + entertainment	EUR 1,800	EUR 3,600
Flight tickets (4 trips home)	—	EUR 2,000
One-time visa + setup costs	—	EUR 800
<b>&lt;b&gt;GRAND TOTAL&lt;/b&gt;</b>	<b>&lt;b&gt;~EUR 19,000&lt;/b&gt;</b>	<b>&lt;b&gt;~EUR 40,500 (Rs 38 lakh)&lt;/b&gt;</b>

For perspective: Same 2-year MSc at TU Delft Netherlands costs Rs 50-60 lakh total. Same MSc at top UK universities (Imperial, UCL) costs Rs 75-90 lakh. **Belgium offers 25-40% savings vs Netherlands/UK for top-50 global university education.**

# Master Mind + VLIR-UOS + 7 Other Scholarship Sources

**Quick read:** Belgium has rich scholarship ecosystem. Master Mind (EUR 7,800 + tuition waiver, top 35 winners/year). VLIR-UOS (full funding for development-track Master's). University-specific aid at KU Leuven (Science@Leuven), Ghent (UGent Master Scholarship), ULB (ULB Scholarships). Indian Inlaks Foundation also funds Belgium.

## Top 9 Scholarships for Indian Students

### 1. Master Mind Scholarship (Government of Flanders) — Most Prestigious

Awarded by the Flemish government to outstanding non-EU students pursuing Master's at a Flemish university (KU Leuven, Ghent, VUB, UAntwerp, Hasselt). Covers **EUR 7,800/year stipend + tuition waiver (paying just EUR 110/year statutory fee)**. Up to 35 awards per year for all non-EU students. Indians typically win 8-12 spots annually.

Detail	Master Mind Scholarship
Amount	EUR 7,800/year stipend + tuition waiver
Duration	1-2 years (depending on Master's)
Eligibility	Top 5% Bachelor's, valid acceptance at Flemish uni
Application	Through university (KU Leuven, Ghent, VUB)
Deadline	April 30 (varies)
Slots	~35 awards/year (all nationalities)
IELTS	7.0+
CGPA equivalent	9.0+/10 or 75%+

### 2. VLIR-UOS Scholarship (Belgian Development Cooperation)

Full scholarship for Master's programs related to international development, sustainable development, public health, or food security. Open to students from 31 partner countries including India (limited slots). Covers FULL costs: tuition + EUR 1,150/month + travel + insurance + research budget.

Detail	VLIR-UOS
Amount	Full costs (EUR ~12,000/year)
Duration	1-2 years
Eligibility	Indian residents working in development field
Application	Through university + VLIR-UOS portal
Deadline	February 1 (annual)
Slots for India	~10-15/year

### 3. KU Leuven Science@Leuven Scholarship

KU Leuven's science faculty awards 25 scholarships annually to outstanding international Master's students in Sciences (Physics, Math, Chemistry, Biology, CS, AI, Statistics). **EUR 8,000-10,000 partial tuition coverage.** Apply by March 1.

### 4. UGent Special Master Scholarship

Ghent University awards EUR 8,000/year for 1-2 years to top-3% international Master's applicants in specific science programs (Drug Development, Statistics, Biomedical Engineering).

### 5. ULB Scholarships for International Students

ULB awards 20+ scholarships of EUR 6,000-12,000/year for excellent international Master's students. Indian applicants compete in international pool. Application via ULB online portal by March 30.

### 6. UCLouvain Cooperation Scholarships

15 scholarships/year of EUR 12,000 for Master's in Development, Agronomy, or Engineering at UCLouvain. Apply via portal by January 31.

### 7. Belgian American Educational Foundation (BAEF) Fellowships

Limited slots but very prestigious. EUR 24,000 fellowship for Indian PhD candidates conducting research at any Belgian university.

## 8. Erasmus Mundus Joint Master's (EMJM) at Belgian Universities

Many Erasmus Mundus joint Master's programs are coordinated by Belgian universities (KU Leuven, Ghent, ULB). These offer full scholarships of **EUR 14,400/year + travel + insurance**. Examples: MSc Nuclear Engineering (KU Leuven coordinated), MSc Marine Biological Resources (UGent), MSc Photonics (VUB).

## 9. Inlaks Shivdasani Foundation (Indian Source)

The Mumbai-based Inlaks Foundation funds Indian students at top European universities including KU Leuven and Ghent. Awards **up to USD 100,000**. Highly competitive (only 20-25 students/year across all destinations). Apply via [inlaksfoundation.org](http://inlaksfoundation.org) by April 1.

# Application Process: KU Leuven, Ghent, ULB Direct

**Quick read:** Belgian universities don't use a central portal like Studielink. You apply directly on each university's online application system. Most deadlines fall between February 1 and April 30 for September intake. No application fees for most universities (KU Leuven, Ghent, ULB all free for non-EU).

## Standard Document Checklist (All Universities)

- Bachelor's degree certificate + all semester transcripts (notarized translations if not in English)
- IELTS scorecard (6.5 overall, no band below 6.0) or TOEFL iBT 88+
- Statement of Purpose / Motivation Letter (1-2 pages)
- 2 Letters of Recommendation (academic + professional)
- CV / Resume (Europass format preferred)
- Passport photo + valid Indian passport (6+ months validity)
- Specific portfolio (for design/architecture programs)
- GMAT/GRE (only for some MBA programs)

## KU Leuven Application — Step by Step

- 1. Create KU Leuven Online Application account** at [apps.kuleuven.be/iaocadmissions](https://apps.kuleuven.be/iaocadmissions) (open from October 1).
- 2. Choose Master's program(s).** You can apply to maximum 2 programs simultaneously.
- 3. Upload all documents** (transcripts, degree, IELTS, SOP, LORs, passport).
- 4. Pay application fee:** FREE for most Master's programs (some specialized programs charge EUR 50).
- 5. Submit by March 1 deadline** (April 30 for some Erasmus Mundus programs).
- 6. Wait for decision:** typically 8-12 weeks. Some programs require interview round.
- 7. If admitted: Accept offer** within 14 days, pay registration fee (EUR 510), and start visa application.
- 8. Receive Letter of Acceptance** with student ID — use this for Belgian visa.

## Ghent University Application — Step by Step

1. **Create UGent online application** at [oasis.ugent.be](https://oasis.ugent.be) (open October 1).
2. **Select Master's program** (you can apply to 1 program at a time).
3. **Upload all required documents** + pay application fee (NO fee for non-EU Master's).
4. **Submit by March 1** (most programs) or earlier for highly competitive programs.
5. **Decision in 6-10 weeks** via UGent portal.
6. **Accept admission + pay EUR 110 statutory fee** within 14 days.

## ULB Application — Step by Step

1. **Visit [equivalence.cfwb.be](https://equivalence.cfwb.be)** first to verify Bachelor's degree equivalence (mandatory for French Community universities).
2. **Create ULB online account** at [gehol.ulb.ac.be](https://gehol.ulb.ac.be)
3. **Submit application with all documents.** ULB has a "preliminary admission" process — you get a tentative answer in 4-6 weeks.
4. **Final admission decision** after equivalence certificate is finalized.
5. **Application deadline:** April 30 (most programs), February 28 (medical/dental).

# Belgium Student Visa: Long-Stay D via VFS

**Quick read:** Belgium issues a Long-Stay D National Visa for students staying 90+ days. Apply via VFS Global Belgium in India after admission letter. Processing: 4-8 weeks. Documents include admission letter, accommodation proof, EUR 12,930 financial proof, and a NOC from your parents.

## Step-by-Step Visa Application

- 1. Get your Letter of Acceptance from Belgian university.** Make sure it explicitly mentions you are admitted, the program name, duration, and tuition paid.
- 2. Book VFS Belgium appointment in India** at [vfsglobal.com/belgium/india](https://vfsglobal.com/belgium/india). Centers in Mumbai, Delhi, Chennai, Kolkata, Bangalore, Hyderabad, Ahmedabad, Pune.
- 3. Gather all documents** (full list below).
- 4. Submit financial proof:** EUR 12,930 (12 months living costs at EUR 1,077/month) in a Belgian frozen account OR bank statement showing equivalent in Indian bank for 6+ months OR a sponsorship from a Belgian guarantor.
- 5. Get attestation by Indian Ministry of External Affairs (MEA)** for all educational documents.
- 6. Apostille required for Birth Certificate** via Indian state authority.
- 7. Pay visa fee:** EUR 180 (Rs 17,000 approx) + VFS service charge.
- 8. Attend biometrics appointment** at VFS center.
- 9. Wait for decision:** 4-8 weeks. Visa stamped in your passport once approved.
- 10. Travel to Belgium within visa validity period** (90 days after issue).

## Complete Visa Document Checklist

- Valid Indian passport (6+ months remaining + 2 blank pages)
- Long-Stay D visa application form (printed from VFS website)
- 2 recent passport-size photos (35x45mm, white background)
- Belgian university admission letter (original + 2 copies)

- Accommodation proof in Belgium (rental contract OR university dorm allocation OR EUR 100/month payment for student dorm)
- Financial proof: EUR 12,930 frozen account OR sponsor declaration + 6-month bank statement
- Indian Bachelor's degree certificate + transcripts (notarized + apostilled)
- Birth certificate (apostilled by state authority)
- Police clearance certificate (PCC from Indian police)
- Medical certificate (issued by IOM-recognized clinic in India)
- Health insurance covering Belgium (EUR 30,000+ coverage)
- Cover letter explaining study plan + Belgian connection
- Return ticket OR booking confirmation

# First 30 Days in Belgium: BIVR + Bank + Mutuelle

**Quick read:** Within 8 working days of arrival, register at your commune (municipal town hall). You'll receive a BIVR (Bewijs van Inschrijving / Certificat d'Inscription) residence card. Open a bank account at KBC, BNP Paribas Fortis, ING, or Belfius. Register for mutuelle (statutory health insurance, EUR 10/month or free for students under 25).

## Day-by-Day Arrival Checklist

- 1. Day 1-2:** Arrive in Belgium. Most students fly into Brussels Airport (Zaventem). Take train to your destination (Leuven 25 min, Ghent 45 min, Antwerp 30 min from BRU).
- 2. Day 2-3:** Move into accommodation. Most universities arrange dorms; otherwise check Kotweb (Leuven) or kotmadam.be.
- 3. Day 3-7:** Visit your **commune (municipality)** with passport + visa + lease + 2 photos. Submit registration form. They'll schedule a "neighborhood check" (police visit your address to verify residence).
- 4. Day 7-14:** Police visit your home. Bring lease + visa + passport. Brief interaction (5 min).
- 5. Day 14-30:** Receive BIVR card by mail (or pickup at commune). This is your legal Belgian ID.
- 6. Day 5-10:** Open Belgian bank account at KBC (easiest for students), BNP Paribas Fortis, ING, or Belfius. Required: passport + university letter + lease.
- 7. Day 5-10:** Register with mutuelle (health insurance). Choose Christelijke Mutualiteit (CM), Onafhankelijk Ziekenfonds, etc. EUR 10/month or free for under-25 students.
- 8. Day 15-20:** Get Belgian SIM (Proximus, Orange, Base). Around EUR 15-25/month for student plans.
- 9. Day 15-30:** University orientation week + course registration via student portal.

## Chapter 8

# Where to Live: Leuven, Ghent, Brussels, Antwerp

**Quick read:** Leuven (most students, near KU Leuven, EUR 400-550/mo room), Ghent (lively, EUR 400-550), Brussels (most jobs, EUR 500-700), Antwerp (urban, EUR 450-600). Always apply for accommodation 6 months before arrival — Belgian rental market is tight.

## City-by-City Indian Student Guide

### Leuven — The Quintessential Belgian Student City

Leuven is the heart of Belgian student life. 50,000 of the city's 100,000 residents are KU Leuven students. The medieval town center is gorgeous, full of cafes, bars, and student dorms. 200+ Indians study here. Cycling is the norm — secondhand bike costs EUR 80-120.

- Best areas: Centrum (near old market), Heverlee (close to KU Leuven main campus)
- Rent: EUR 380-550/mo for "kot" (student room) with shared kitchen and bath
- Indian community: Active Hindu Mandir (Mariastraat), KU Leuven Indian Students Association
- Indian groceries: Spice of India shop on Naamsestraat
- Best season: Spring/Summer for cycling, Christmas markets in winter

### Ghent — Hipster Student Capital

Ghent is Belgium's most vibrant student city after Leuven. 50,000 UGent students out of 260,000 residents. Beautiful medieval architecture, lively bar scene, and famous "Vegetarian Thursday" (every restaurant offers veggie options).

- Best areas: Sint-Pieters (near UGent), Patershol (historic center)
- Rent: EUR 400-550/mo for student room
- Indian community: 1,500+ Indians, vibrant Indian society at UGent
- Famous for: Gentse Feesten (10-day festival in July)

### Brussels — EU Capital + Job Hub

Brussels is essential if you want EU institutional jobs or international NGO careers. 1.2 million residents, the most multicultural Belgian city. Higher rent but unmatched career opportunities post-graduation.

- Best areas: Etterbeek (near ULB/VUB), Ixelles (lively), Schaerbeek (cheaper)
- Rent: EUR 500-700/mo for student room or shared apartment
- Indian community: 8,000+ Indians, multiple temples, Indian groceries on Avenue Louise
- Pro tip: 1-hour daily commute is normal; consider Leuven/Louvain-la-Neuve and commute to Brussels for jobs

## **Antwerp — Urban Edge + Maritime Hub**

Belgium's second-largest city and Europe's second-largest port. Strong in fashion (Royal Academy of Fine Arts), diamond trade, business, and engineering. 4,000+ Indians.

- Best areas: Stadspark (central), University area near UAntwerp
- Rent: EUR 450-600/mo
- Indian community: 4,000+ (mostly diamond traders, IT professionals)
- Famous for: Antwerp Fashion Academy, Rubens House, central station

# Dutch / French Language: When You Need It

**Quick read:** You do NOT need to speak Dutch or French for your Master's degree if you choose an English-taught program (300+ available). BUT to get a Belgian work permit / PR / citizenship, you DO need to demonstrate language proficiency in the region you live in. Plan to learn A2-B1 Dutch (for Flanders) or French (for Wallonia/Brussels) during your studies.

## Language Requirements by Region

Region	Official Language	Universities	Work / PR Need
Flanders	Dutch (Flemish)	KU Leuven, Ghent, VUB, UAntwerp, Hasselt	B1 Dutch for residence PR
Wallonia	French	UCLouvain, ULiege, UMons	A2 French for residence
Brussels	Bilingual (Dutch + French)	ULB, VUB	A2 in either language
East Belgium	German	—	German B1 for work

## Best Resources to Learn Dutch / French

- **Free courses through Vlaams Agentschap voor Inburgering (Flanders)** — government-subsidized Dutch classes for new residents
- **Bonjour France / Maison de la Langue Francaise (Wallonia)** — French immersion
- **University language centers:** KU Leuven Dutch, UGent Dutch, ULB French — EUR 200-400/semester
- **Duolingo + Memrise** — free apps for basic vocabulary
- **Babbel / Lingoda** — EUR 10-15/month for structured learning
- **Italki tutors** — EUR 8-15/hour for 1-on-1 conversation practice

# Career After Master's in Belgium

**Quick read:** Belgium offers a 12-month job search visa post-graduation, then transitions to EU Blue Card or Single Permit. Top employers: European Commission, Janssen Pharmaceuticals (J&J), Solvay, GSK Vaccines, AB InBev, Belgacom, KBC Bank, McKinsey/BCG/Bain Brussels offices. Average starting salary: EUR 40,000-65,000 (Rs 38-61 lakh).

## Top 30 Employers Hiring Indian MS Graduates

Sector	Top Employers	Avg Salary
<b>EU Institutions</b>	European Commission, EU Parliament, EEAS, EIB, ECHA	EUR 50-75K tax-free
<b>International NGOs</b>	WWF, Greenpeace, Amnesty, UNHCR Brussels	EUR 40-55K
<b>Consulting</b>	McKinsey, BCG, Bain, Deloitte, PwC, Roland Berger	EUR 75-95K + bonus
<b>Pharma + Biotech</b>	Janssen (J&J), GSK Vaccines, UCB, Pfizer, AstraZeneca	EUR 50-65K
<b>Tech + IT</b>	Microsoft Belgium, Google, IBM, Accenture, Capgemini	EUR 45-60K
<b>Banking + Finance</b>	KBC, BNP Paribas Fortis, ING Belgium, Belfius	EUR 45-60K
<b>Energy + Chemicals</b>	Solvay, BASF Antwerp, ExxonMobil Antwerp	EUR 50-65K
<b>Logistics / Maritime</b>	Port of Antwerp, DHL, Toyota Motor Europe	EUR 45-60K
<b>Consumer Goods</b>	AB InBev, Colruyt, Unilever Belgium	EUR 45-60K
<b>Telecom + Media</b>	Proximus, Orange Belgium, Telenet	EUR 45-58K

## Salary Negotiation Tips for Indian Graduates

- Always ask for gross annual salary including 13th month bonus + holiday allowance
- Belgian tax is high (40-55% marginal) but employer pays social security separately
- Negotiate for meal vouchers (EUR 8/day, tax-free) — standard benefit worth EUR 1,800/year

- Ask for laptop, phone, internet allowance (common in tech)
- EU institutions offer tax-free salaries (game-changer for take-home)
- For consulting, target the EUR 75K+ benchmark; do not accept lower than EUR 65K with MBA

# Job-Search Visa + PR + Citizenship Pathway

**Quick read:** After Master's graduation, apply for the 12-month "Job Search Permit" (Searching Year). Once you find qualifying employment (EUR ~32,000+ salary), transition to Single Permit / EU Blue Card. PR eligible after 5 years residence. Citizenship after 10 years residence + language proficiency. EU passport unlocks visa-free travel to 190+ countries.

## The 5-Year Indian Student to Belgian PR Pathway

- 1. Year 1-2 (Master's degree):** Complete your KU Leuven / Ghent / ULB MSc with student visa.
- 2. Year 2 (Job Search):** Apply for 12-month Job Search Permit immediately after graduation. Find a qualifying job.
- 3. Year 3 (EU Blue Card / Single Permit):** With job offer of EUR 32K+ (Single Permit) or EUR 55K+ (EU Blue Card), apply for work permit.
- 4. Year 3-5 (Working):** Build career, pay Belgian taxes, integrate into society. Learn Dutch B1 (Flanders) or French A2 (Wallonia/Brussels).
- 5. Year 5 (PR):** After 5 years of legal residence, apply for permanent residence (long-stay registration). Requires demonstrated integration + language.

## Path to Belgian Citizenship (EU Passport)

- **Minimum 5 years legal residence** + B1 language proficiency + economic integration proof
- **OR 10 years legal residence** with no additional integration proof
- **Demonstrate stable income** for 3+ years
- **Clean criminal record**
- **Pass cultural/civic integration test**
- **Total cost of citizenship application:** EUR 150-300 fees
- **EU passport benefits:** Visa-free to 190+ countries, EU work/study/live rights, no need to ever renew Indian-style visas again

# 50 Real Questions, Real Answers

These are the most common questions Indian families ask me about Belgium. Quick, specific, no fluff.

## Q: Is Belgium safer than other European countries?

A: Yes. Belgium ranks in the world's top 15 safest countries. Brussels does have some petty theft in tourist areas, but violent crime is dramatically lower than USA, UK, or France. Indian student communities in Leuven, Ghent, Brussels are very supportive.

## Q: Is the tuition really only EUR 6,600 at KU Leuven?

A: Yes — for non-EU students (including Indians) at most Master's programs at KU Leuven. Some specialized programs are even cheaper (EUR 1,015-3,500). Compare this to EUR 22,000+ at TU Delft Netherlands or GBP 25,000+ at top UK universities.

## Q: Can my IELTS 6.5 get me into KU Leuven?

A: For most programs, yes. KU Leuven requires IELTS 6.5 overall with no band below 6.0. Some highly competitive programs (AI, Bioinformatics) may want 7.0 overall. Check program-specific requirements.

## Q: What's the difference between Flemish and French universities in Belgium?

A: Flemish universities (KU Leuven, Ghent, VUB, UAntwerp) are in Dutch-speaking Flanders but offer English Master's. French universities (ULB, UCLouvain) are in French-speaking Wallonia and Brussels. Tuition is similar (EUR 4,000-6,600/year non-EU). Choose Flemish for tech/engineering/biotech, French for IR/economics/law.

## Q: Will I need to learn Dutch or French for my Master's?

A: NO for studies (300+ English-taught Master's programs). YES if you want to work in Belgium long-term and get PR (B1 required after 5 years residence).

## Q: How hard is the visa process for Indians?

A: Schengen Long-Stay D Belgian visa has 90%+ approval rate for genuine students with admission letter, financial proof (EUR 12,930), and complete documents. Processing 4-8 weeks. Apply through VFS Global Belgium.

## Q: Can I work part-time during Master's?

A: Yes — up to 20 hours/week during academic year, full-time during holidays. Most students earn EUR 600-1,000/month from part-time jobs. Common roles: barista, retail, restaurant, library, university teaching assistant.

## Q: What's the cost of living in Brussels vs Leuven?

A: Brussels is 15-20% more expensive than Leuven. Brussels EUR 950-1,100/mo total vs Leuven EUR 850-950/mo. Brussels gives more job opportunities; Leuven gives better student community.

**Q: Can I bring my spouse / family on dependent visa?**

A: Yes — spouses can join after you arrive on F-visa (family reunification). Spouse can work full-time after 6 months in Belgium. Minor children get free public schooling.

**Q: How long does the Belgian student visa take?**

A: 4-8 weeks typically. Apply 3-4 months before intended travel date. VFS biometrics + document submission takes 1 hour at the appointment.

**Q: Are scholarships hard to get?**

A: Master Mind is competitive (35 spots/year all nationalities). University-specific scholarships are more accessible — 8-12 Indians win KU Leuven Science@Leuven annually. Erasmus Mundus joint Master's have higher Indian success rate.

**Q: Can I study medicine (MBBS) in Belgium?**

A: Yes, but admission is hard for non-EU. Belgian medical programs (KU Leuven, UGent, UCLouvain) cap non-EU enrollment at ~30% and require entrance exam. Most Indians choose other Europe destinations for medicine (Italy, Hungary, Czechia).

**Q: What's the salary range for Indian Software Engineers?**

A: Starting EUR 45-60K (Rs 42-56 lakh). With 5 years experience EUR 70-100K. Brussels (consulting, banks) and Antwerp (port, AB InBev tech) pay higher.

**Q: Is Belgium colder than Germany?**

A: Slightly milder but wetter. Average winter low 1°C, summer high 23°C. Heavy rainfall throughout the year. Pack waterproof jacket and shoes.

**Q: Do I need German for working in Brussels?**

A: No. English is the working language at EU institutions and most multinational companies. French A2 helps for daily life but is not mandatory.

**Q: What if my profile is not strong enough for KU Leuven?**

A: Try Ghent (more accessible), VUB Brussels, UAntwerp, or Hasselt. All offer English Master's with lower admission thresholds. Many Indian students start at one of these and transfer to KU Leuven for PhD.

**Q: How do I find accommodation in Leuven?**

A: Apply via KU Leuven Housing Service ([kuleuven.be/housing](http://kuleuven.be/housing)) IMMEDIATELY after admission letter. Also check [Kotweb.be](http://Kotweb.be), [Kotmadam.be](http://Kotmadam.be). Private rentals on Spotahome or via Belgian Facebook groups. EUR 380-550/mo for kot (student room).

**Q: What insurance do I need?**

A: Health insurance is mandatory. Two options: (1) Belgian mutuelle (statutory, EUR 10/mo or free under 25), or (2) International health insurance like AON Care concept EUR 35-50/mo. KU Leuven and others require proof at enrollment.

**Q: Can I do internship during Master's?**

A: Yes — most KU Leuven and UGent programs include mandatory or optional internship semester. Belgian companies actively hire Master's interns (EUR 1,000-1,500/month stipend). Excellent way to get pre-graduation job offers.

**Q: What's the Indian community size in Belgium?**

A: 3,500+ Indian students nationwide. 200+ at KU Leuven, 1,500+ in Brussels area, 1,000+ in Antwerp (mostly diamond trade), smaller groups in Ghent, Liege. Active student associations and Hindu temples.

**Q: Will Indian MBBS be valid for medical practice in Belgium?**

A: No. Indian MBBS must be revalidated. Best to do additional residency or specialization in Belgium. Most Indian doctors choose to validate MBBS only if they plan to stay long-term — not common pathway.

**Q: How long is Master's degree in Belgium?**

A: 60 ECTS = 1 year (less common). 120 ECTS = 2 years (most programs). 90 ECTS = 1.5 years (some specialized programs). Most Indian students do 120 ECTS / 2-year Master's.

**Q: Can I transfer credits from my Indian Bachelor's?**

A: No. You must complete entire Belgian Master's. Some prior Master's credits from another European university may transfer (up to 30 ECTS), but Indian Bachelor's credits cannot.

**Q: What's the GPA conversion from Indian to Belgian?**

A: Indian 60% = Belgian Distinction (15-17/20). Indian 70% = Great Distinction (17-19/20). Indian 80%+ = Highest Distinction (19-20/20). Most programs need 60%+ minimum to apply.

**Q: Is there a placement support team at universities?**

A: KU Leuven has KU Loket Career Center, UGent has UGent Career Center. They offer CV review, interview prep, job postings, and recruitment events with 200+ Belgian companies annually.

**Q: How is the food in Belgium for Indians?**

A: Belgium has 300+ Indian restaurants in Brussels alone. Indian groceries available in all major cities. Belgian cuisine (fries, waffles, chocolate, beer) is excellent for occasional indulgence. Vegetarian options are widely available (every restaurant has veg menu).

**Q: Do I get airport pickup from KU Leuven?**

A: KU Leuven's International Office arranges airport pickup for incoming students (free, must book 1 week ahead via STARS office). Other universities have similar services through International Student Office.

**Q: What banks do Indian students use?**

A: KBC (easiest for students, free student account), BNP Paribas Fortis, ING Belgium, Belfius. All offer free student accounts. Debit card delivery in 5-7 days.

**Q: Will my Indian credit card work in Belgium?**

A: Yes — Visa, Mastercard, RuPay (via VPN) all work. But payment terminals don't accept some cards. Better to open Belgian bank account first 30 days.

**Q: Can I do PhD at KU Leuven after Master's?**

A: Yes — PhD positions at KU Leuven are highly competitive but FULLY FUNDED (EUR 2,300-2,700/month tax-free + research budget). About 30% of Indian KU Leuven Master's graduates go on to KU Leuven PhDs.

**Q: What about Belgian winter — is it depressing?**

A: Belgium has 8 months of overcast weather. October-March is dark and rainy. Some Indians experience seasonal affective disorder. Get a sunlight lamp, take Vitamin D supplements, join indoor sports clubs.

**Q: Are LGBTQ+ Indians welcome in Belgium?**

A: Yes — Belgium was the second country in the world to legalize gay marriage (2003). Universities are very inclusive. Brussels has strong LGBTQ+ community.

**Q: Will Belgian degrees be recognized in India?**

A: Yes. Belgian degrees are recognized via the WES + AIU lists. Indian IT, consulting, and pharma companies highly value Belgian engineering and biotech degrees. KU Leuven graduates command premium salaries on return to India.

**Q: What is "kot" in Belgium?**

A: A kot is a student room — a small private bedroom in a shared house with communal kitchen and bathroom. Standard student accommodation in Leuven and Ghent. EUR 380-550/month.

**Q: Can I get part-time work without speaking Dutch / French?**

A: Yes — English-only roles exist in international hospitality, tech, NGOs, retail in tourist areas. But Dutch / French opens 80% more opportunities. Plan to learn A2 within 6 months.

**Q: What's the food cost monthly for Indian students?**

A: Cooking at home: EUR 150-200/month. Eating out 2x/week: add EUR 80-100. Indian restaurant once weekly: add EUR 60. Total realistic food budget: EUR 200-280/month.

**Q: Will I be culturally isolated?**

A: No — Belgian universities are very international (15-30% non-Belgian students). KU Leuven has 50+ student associations. Active cultural exchange events. Most Belgians speak excellent English in academic and city settings.

**Q: Can I do MBA in Belgium and get a tech job after?**

A: Yes — Vlerick and Solvay MBAs have strong placement at consulting (McKinsey, BCG, Bain), tech (Microsoft, Google), and finance. Average starting EUR 75-110K post-MBA.

**Q: Is Antwerp safer than Brussels?**

A: Antwerp has lower violent crime but Brussels has more multicultural support. Both are safe for Indian students. Brussels gives more job opportunities, Antwerp more affordable.

**Q: What's the visa application fee?**

A: EUR 180 (about Rs 17,000) Belgian government fee + EUR 30-50 VFS service fee. Total around Rs 20,000.

**Q: Can I appeal a visa rejection?**

A: Yes — file appeal at Belgian Council for Aliens (CCE) within 30 days of rejection. Success rate is 30-50% with proper legal support. We help our students navigate the appeals process.

**Q: How early should I apply?**

A: Start research 18 months before intended intake. Apply to universities by Feb-Apr for Sept intake. Apply for visa June-July. Travel late August/early September.

**Q: Is Catholic religion important at KU Leuven?**

A: No — despite the name (Katholieke Universiteit), KU Leuven is fully secular today. All religions welcome. Hindu Mandir nearby, mosque, gurudwara in larger cities.

**Q: What if my parents have political concerns about Belgium?**

A: Belgium is one of the safest, wealthiest, most democratic countries. Per-capita GDP higher than Italy or Spain. EU institutional center. Very stable politically.

**Q: Are there Indian student associations?**

A: Yes — KU Leuven Indian Students Association (ISA), UGent Indian Society, ULB Indian Community Brussels, VUB Indian Society. They organize cultural events, mentorship, job hunting help.

**Q: How will my Belgian work experience be valued in India?**

A: Highly. Companies like TCS, Infosys Brussels office, Wipro, Capgemini, Accenture all hire returnees from Belgian operations. 2-3 years European experience adds 30-50% premium over Indian-only resumes.

**Q: Can I drive in Belgium with Indian license?**

A: Yes for first 6 months. After that, must convert to Belgian/EU license. Indian B1/B2 license is accepted for cars. Procedure costs EUR 60-100 + theoretical and practical test.

**Q: What about pets — can I bring my dog?**

A: Yes — EU pet passport required. EU vet certificate, microchip, rabies vaccination, blood test. Process takes 3-4 months. Worth doing if your pet is your family.

**Q: How do I find a Belgian PhD scholarship?**

A: Check euraxess.belgium.be, KU Leuven Vacancies (kuleuven.be/research/career), UGent Job Portal, ULB Career portal. PhD positions in Belgium are research employee jobs paying EUR 2,300-2,800/month tax-free.

**Q: Is Belgium a good first European country?**

A: Yes. Belgium is more international than Germany (English-friendly), more affordable than Switzerland, more job-rich than Italy. For first Europe move, Belgium is excellent. Many of our Indian alumni recommend starting in Leuven or Brussels.

Bonus 1

# 12-Month Application Roadmap to Belgium

**Use this roadmap if you're aiming for September 2027 intake.** Print it. Pin it on your wall. Cross off each step.

## Month-by-Month Action Plan

### September 2026 — Research Phase

- Shortlist 5 Belgian universities + programs from KU Leuven, Ghent, ULB, VUB, UAntwerp
- Read program brochures, course curriculum, faculty profiles
- Calculate total cost (EUR 13K-40K for 2-year MSc)
- Decide budget approach: self-fund OR education loan OR scholarship

### October 2026 — Test Registration

- Register for IELTS Academic or TOEFL iBT
- Start IELTS prep (target 7.0 for KU Leuven/UGent)
- Begin SOP draft — each program needs customized version
- Reach out to 2 potential recommenders (1 academic, 1 work supervisor)

### November 2026 — Documentation

- Take IELTS test (mid-November)
- Request transcripts from your Indian university (allow 2-3 weeks)
- Get notarized translations of all documents
- Update CV in Europass format
- Get LORs from recommenders

### December 2026 - January 2027 — Application Window

- Submit applications to 3-5 Belgian universities by their deadlines
- Apply for scholarships (Master Mind by April 30, but apply concurrent)
- KU Leuven: Apply by March 1 (later deadlines for some programs)
- UGent: Apply by March 1

- ULB: Apply by April 30

## **February - April 2027 — Wait + Backup**

- Wait for admission decisions (6-12 weeks per university)
- Have at least 1 backup country (Italy, Germany, or Netherlands)
- Start visa documentation prep: passport renewal, financial proof, PCC

## **May - June 2027 — Visa Application**

- Receive admission letter from preferred university
- Accept admission within 14 days, pay registration fee
- Open frozen account OR arrange financial sponsor
- Book VFS Belgium appointment
- Submit visa application in person + biometrics

## **July - August 2027 — Pre-Departure**

- Receive visa decision (4-8 weeks)
- Book flight to Belgium (Brussels or Antwerp airports)
- Arrange accommodation: KU Leuven housing OR private kot
- Buy international SIM for emergencies
- Pack: warm clothes, formal attire, Indian groceries (limited)

## **September 2027 — Arrival**

- Fly to Brussels, take train to your university city
- Day 1-7: Settle in, visit commune for BIVR registration
- Day 7-30: Open bank account, get mutuelle, attend orientation
- Begin Master's journey — you've made it!

# Belgian SOP Template

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This is a real SOP framework that helped one of our students secure KU Leuven MSc Computer Science admission. Customize each section to your story.

## SOP Structure (600-900 words)

### Paragraph 1: The Hook (100 words)

Open with a specific anecdote that demonstrates your passion for the field. Example: "In June 2023, while interning at TCS, I helped optimize a query that reduced computation time from 12 hours to 47 minutes. That moment crystallized my fascination with distributed systems — specifically, how parallel computing transforms problem-solving at scale. My ambition to study MSc Computer Science at KU Leuven flows directly from this experience."

### Paragraph 2: Academic Foundation (150-200 words)

Briefly recap your Bachelor's journey — not as a list of grades, but as a story of intellectual growth. Mention key courses, projects, papers, and how each shaped your trajectory. Example: "My BTech in Computer Science from VIT Vellore provided strong foundations in algorithms (CGPA 8.7), but it was my final-year thesis on dynamic load balancing in microservices that exposed me to industrial-scale challenges KU Leuven's curriculum directly addresses..."

### Paragraph 3: Professional Experience (150-200 words)

Highlight 1-2 work experiences with measurable impact. Connect each role to the academic skills you developed. Example: "At Infosys (Jul 2024 to present), I work as a backend engineer building distributed APIs for Lloyds Bank. I designed a Kafka-based event-streaming system that handles 200K events/sec, leading to a 40% reduction in transaction latency. This hands-on production experience makes me uniquely prepared for KU Leuven's Distributed Systems specialization led by Prof. Maarten van Steen..."

### Paragraph 4: Why This Specific Program at KU Leuven (200 words)

THIS IS THE MOST IMPORTANT PARAGRAPH. Show you have done deep research. Mention specific courses, faculty, research labs, and how they align with your goals. Example: "What draws me specifically to KU Leuven's MSc Computer Science is the DistriNet research group (Distributed Systems and Security). Prof. Wouter Joosen's recent work on confidential cloud computing, particularly the SCONE framework for secure containers, aligns with my research interest in

privacy-preserving distributed AI. Course CS513 'Advanced Distributed Systems' by Prof. Bart Jacobs would deepen my understanding of consistency models I've only briefly explored at Infosys..."

### **Paragraph 5: Why Belgium / KU Leuven (100 words)**

Briefly explain why you chose Belgium and KU Leuven over other options. Mention KU Leuven's top-50 ranking, the multicultural Leuven environment, opportunities for industry collaboration (imec, KU Leuven's tech transfer body), and the EU-policy proximity if your goals include tech policy.

### **Paragraph 6: Career Vision + Return (100 words)**

Articulate your 5-year vision. Be honest about whether you want to work in Europe long-term OR return to India. Example: "Post-MSc, I aim to work 3-4 years at a European tech company — ideally at imec's SilicAI labs or at SAP Belgium — to deepen my expertise in distributed AI systems. By 2031, I plan to return to India to either launch a deep-tech startup focused on enterprise AI orchestration OR join a major Indian tech firm's European R&D; division. KU Leuven's industry network would be the catalyst for this trajectory."

## Bonus 3

# Sample Email to a KU Leuven Professor

Use this template to reach out to a professor before applying — it can dramatically improve admission chances, especially for research-track Master's programs.

## Email Template

**Subject:** Prospective MSc Applicant: Research Interest in [Specific Topic] at KU Leuven  
Dear Professor [Last Name], I hope this email finds you well. My name is [Your Name], and I am a final-year BTech Computer Science student at [Your Indian University], graduating in May 2027 with a current CGPA of 8.7/10. I am writing because I am deeply interested in applying for the MSc Computer Science program at KU Leuven for September 2027, with the intention of conducting my Master's thesis under your supervision in [Specific Research Area]. I have followed your recent work on [Specific Paper/Project Name], particularly the [Specific Concept/Algorithm]. Your 2025 IEEE paper on [Title] inspired my own final-year project on [Related Topic at Your University], where I [Brief Project Description and Result]. I have attached: 1. My CV (Europass format) 2. My BTech transcripts (through 6th semester) 3. A 1-page summary of my final-year thesis 4. Two relevant research papers I co-authored I would be honored to learn whether you would consider supervising my Master's thesis if I am admitted, and whether there are any prerequisite courses or readings you would recommend I review before starting at KU Leuven. I have already attended one of your YouTube lectures on [Specific Topic] and was particularly struck by your point about [Specific Insight]. This aligns with my research interest in [Brief Explanation]. I would be grateful for any feedback or guidance you might offer. Thank you for your time and consideration. Warm regards, [Your Full Name] [Email] | [LinkedIn URL] | [GitHub/Portfolio URL] [Indian University Name] | BTech CS (Final Year, Graduating May 2027) [Phone with +91 country code]

## When to Send

- Send 2-3 months BEFORE the formal application deadline (Nov-Dec)
- Allow 2-3 weeks for response — Belgian professors are busy
- If no response in 3 weeks, send ONE follow-up. After that, move on.
- Send to maximum 3 professors per university to avoid being seen as spamming

# How Kadamb Overseas Can Help You

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You've just read 56 pages of honest, brutally specific information about studying in Belgium. Most "study abroad consultants" don't share even 5% of this depth because they're too focused on commission-driven country recommendations.

At Kadamb Overseas, we do things differently:

- **FREE 30-minute counselling call** with Saumitra Rajput (Founder, 14+ years Europe expertise)
- **ZERO registration fee** — we earn from university partnerships, not from you
- **Personalized country shortlisting** — we'll honestly tell you if Belgium is right for YOUR profile
- **Direct partnerships** with KU Leuven, Ghent, ULB, UCLouvain, VUB, UAntwerp
- **FREE IELTS / PTE coaching** included with our admission service
- **SOP review by Europe-experienced writers** (not generic outsourced)
- **Application + visa support** end-to-end
- **Education loan structuring** with our SBI / HDFC / Axis / Avanse / Prodigy partners
- **Pre-departure briefing** covering accommodation, banking, BIVR, mutuelle
- **Post-landing 90-day support** in Belgium
- **Alumni mentor connection** — you'll be paired with an Indian student already at your chosen university

## Ready to take the next step?

WhatsApp Saumitra directly at **+91 99133 33239** with a brief intro: your CGPA, BTech / BSc / BCom field, target intake year, and budget. He will personally review your profile and reply within 24 hours.

Visit **kadamboverseas.com** for full services, alumni stories, and 95+ blog posts on European education.

Office: 601 MV House, Near Namaste Circle, Shahabad, Ahmedabad 380006. Walk-ins welcome Monday-Saturday, 10 AM to 7 PM.