

Student Expenses

How much money do you need to study and live in Warsaw?

Guide



International students planning to study in Poland can expect **lower living costs** in Poland in comparison to other European countries. The cost of living in Poland is **affordable + students can easily combine work with studying and cover their expenses**





Accommodation

Students have several accommodation options, including **dormitories, rooms in shared apartments, or private flats.**

Room

Most Vistula students go for **a room**, with monthly rent ranging from **1,600 PLN (370 euro)** depending on **the location and the number of rooms** in the apartment. Occasionally, you can find cheaper deals in districts **farther from the city center**. Typically, a shared apartment consists of **3 to 5 rooms**, along with a shared kitchen and bathroom.

Flat

Renting a **private apartment** is **more expensive** but offers greater privacy. Prices for a studio (known as kawalerka in Polish) start at around **2,500 PLN (600 euro)**. Alternatively, you can rent **a two- or three-room apartment** starting from **4,000 PLN (900 euro)** and split the cost with friends!

otodom 

Websites to look for an accommodation:

 Housing Anywhere

Click on logo to open!

Take a look at our dormitory



In our dormitory, you can secure a spot in a 2-person room for **1,950 PLN (approximately 445 EUR)** per month. This price includes all utilities, regular **bed linen changes, professional cleaning, and 24/7 security.** The room is **spacious and well-equipped**, featuring a **private bathroom**, two comfortable beds, two desks, two closets, and a TV. Conveniently located, it's just **15 minutes from the city center and 20 minutes from Vistula University** by public transport. A great option for students looking for comfort, security, and a vibrant community!

accommodation@vistula.edu.pl



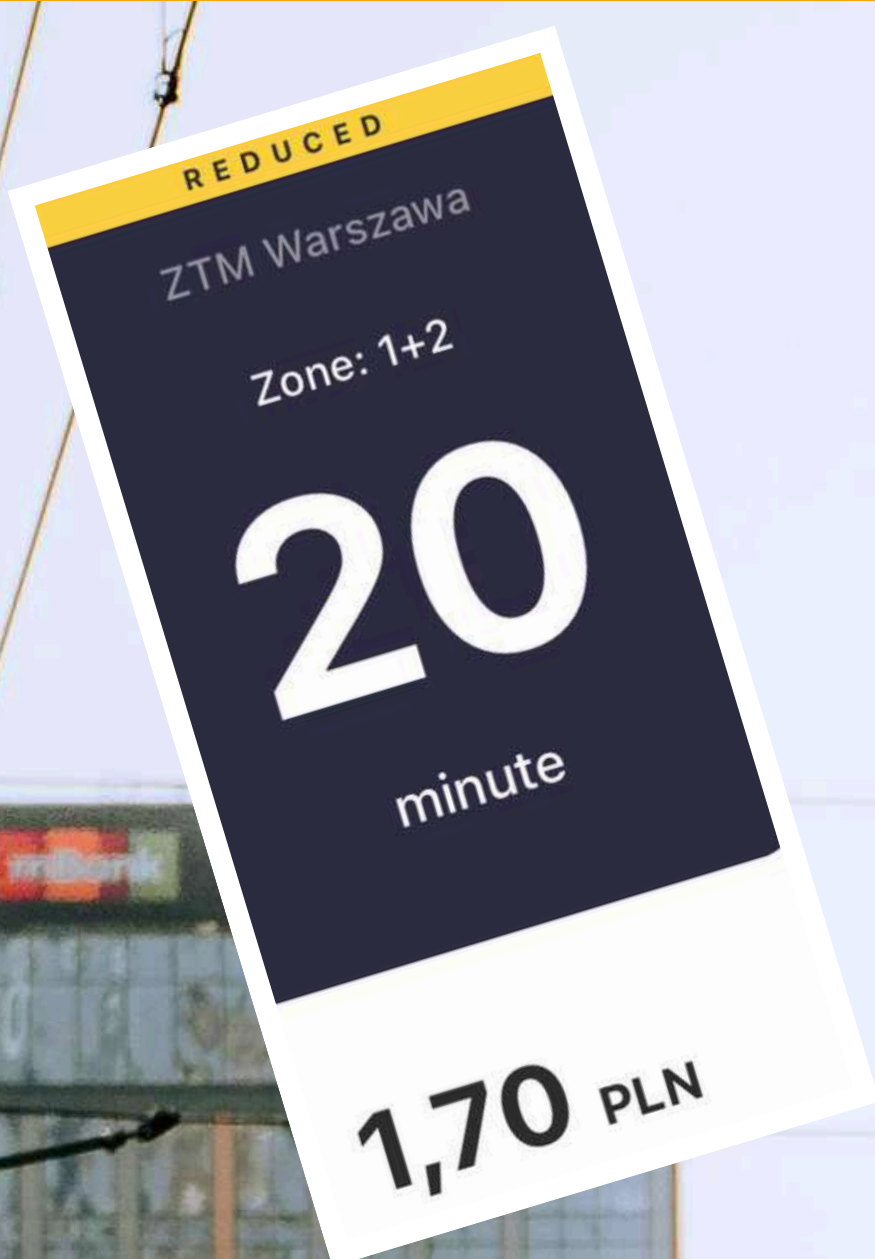
Transport

Warsaw has a well-developed public transport system, allowing you to reach any part of the city with ease. The network includes metro, buses, trams, and trains.

For students, the most **cost-effective** way to travel is by purchasing a **student pass** (available after receiving your student ID), which costs **55 PLN** (around **12 EUR**) per month and provides unlimited rides on all modes of public transport.

If you prefer single tickets, a **20-minute** ticket costs **1.70 PLN** (around **0.40 EUR**), while a **75-minute** ticket costs **2.20 PLN** (around **0.50 EUR**)

You can buy tickets and navigate the city easily using this app! It works not only in Warsaw but in almost every Polish city, making travel convenient and hassle-free.



Download on AppStore/PlayMarket!





Groceries

In Warsaw, students typically spend **800–1,200 PLN** (180–275 EUR) per month on groceries, depending on their eating habits.

For **affordable shopping**, supermarkets like **Biedronka, Lidl, and Auchan** offer the **best prices** and **frequent discounts**.

For fresh fruits, vegetables, and local products, visiting markets like **Hala Mirowska** or **Bazarek Banacha** is a great option. If you need groceries late at night, **Żabka** and **Carrefour Express** are convenient but slightly more expensive.

To save money, buy in bulk, look for store-brand products, and take advantage of discount apps!

Sample Grocery Prices:

- Milk (1 liter):** Approximately **4.09 PLN (0.98 EUR)**
- Bread (500g loaf):** Around **4.35 PLN (1.04 EUR)**
- Rice (1 kg):** About **7.00 PLN (1.68 EUR)**
- Eggs (12):** Roughly **12.04 PLN (2.89 EUR)**
- Local Cheese (500g):** Approximately **23.00 PLN (5.52 EUR)**
- Chicken Fillets (1 kg):** Around **25.00 PLN (6.00 EUR)**
- Apples (1 kg):** About **3.74 PLN (0.90 EUR)**





Eating out

The amount a student spends on eating out in Warsaw depends on their lifestyle and dining choices. On average, students who eat out occasionally may spend **500–800 PLN (115–180 EUR)** per month.

FastFood & Coffee

For a quick and budget-friendly meal, fast food options like McDonald's or KFC cost **25–40 PLN (6–9 EUR)** per meal, while a kebab or zapiekanka (Polish street food) costs around **15–25 PLN (3.50–6 EUR)**. Coffee lovers can expect to pay **10–20 PLN (2.30–4.50 EUR)** for an Americano or Cappuccino at a café.

Restaurants

For those who enjoy Polish cuisine, traditional **milk bars** (bar mleczny) offer filling meals for **15–25 PLN (3.50–6 EUR)**, while pierogi in a casual restaurant cost **25–40 PLN (6–9 EUR)**. Mid-range restaurants typically charge **40–60 PLN (9–14 EUR)** for a lunch menu and **60–100 PLN (14–23 EUR)** for a dinner.

To save money, students can take advantage of lunch specials, student discounts, and mix eating out with home-cooked meals.

Health insurance

Polish National Health Fund (NFZ) Insurance: you can sign a voluntary health insurance agreement with the **Narodowy Fundusz Zdrowia (NFZ)** upon arrival. As of February 2025, the monthly premium is approximately **55.80 PLN (around 12 EUR)**. This insurance grants you access to free medical care in public health facilities across Poland.

Check out our video to get more information!





Entertainment

Cinema ticket (student discount) → **20–35 PLN (4.50–8 EUR)**

Nightclub/bar entry fee → **10–40 PLN (2.50–9 EUR)**

Beer in a bar → **12–20 PLN (2.75–4.50 EUR)**

Cocktail in a club → **25–45 PLN (6–10 EUR)**

Concert ticket (local event) → **50–150 PLN (11–35 EUR)**

Gym membership → **100–200 PLN (23–45 EUR)**

Netflix/Spotify subscription → **30–60 PLN (7–14 EUR)**

Other expenses

Mobile phone plan (5G/Unlimited calls & internet) → **30–70 PLN (7–16 EUR)**

Shopping, clothes, cosmetics → **200–600 PLN (45–140 EUR)**

