JAPA CALCULATOR

State of Japa 2026 — Q3: The Naira Got Stronger, Visa Fees Went Up

Moving abroad from Nigeria costs 2% to 19% less in naira than a year ago. The naira strengthened against every currency these moves are paid in. In the same quarter Australia raised its visa charges by about a quarter and the United States closed most routes to Nigerians. 21 countries, 1,645 calculations, and every rule change quoted from its official source. Published 30 Oct 2026 by Japa Calculator.

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> *"According to Japa Calculator's State of Japa 2026 Q3, moving abroad from Nigeria costs 2% to 19% less in naira than a year earlier, while Australia raised its visa charges by about 25% and Canada overtook the United States as the destination Nigerians researched most." — Japa Calculator, State of Japa 2026 Q3, https://japacalculator.com/state-of-japa-2026-q3/*

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1. Executive summary

We priced the main relocation route from Nigeria to **21 countries** today and a year ago, re-read **4,164 figures** against their official sources, and counted **1,645 calculations** Nigerians ran on Japa Calculator between July and September. **Where a figure could not be verified, we did not change it.**

Three findings stand out:

1. **Moving abroad costs 2% to 19% less in naira than a year ago.** A dollar costs 8% fewer naira than a year ago at the Central Bank of Nigeria's rate, a pound 8% fewer naira and a euro 11% fewer naira. A typical Canada move comes to about ₦22.1m today, against ₦24.1m a year ago.
2. **Fees rose and doors closed.** Australia's skilled and student visa charges went up about 25% from 1 Jul 2026. Since 1 Jan 2026 the United States has suspended immigrant, visitor, student and exchange visas for Nigerians, and since 1 Aug 2026 routine US visa interviews in Nigeria are in Lagos only.
3. **Interest moved to Canada and to Africa.** Calculations rose 18% on the second quarter. Canada became the most-researched destination (21% of calculations), the United States fell from #1 to #5, and Rwanda, Cape Verde and Ireland entered the top 10.

Methodology in one line: Costs are each country's main route (visa fees, proof of funds where required, a one-way flight from Lagos and three months' rent), verified against official sources between 6 Oct 2026 and 8 Oct 2026. Naira amounts use the site's exchange rate on 27 Oct 2026, the day this report's figures were fixed; every change since a year ago is the move in the Central Bank of Nigeria's official rate (as of 26 Oct 2026). Demand is counted from every calculation run on Japa Calculator.

2. The cost of japa — today vs a year ago

> ***Headline:*** *A typical move from Nigeria costs from ₦2.8m (South Africa) to ₦22.1m (Canada) today, 2% to 19% less in naira than a year ago.*

Each figure covers visa fees, proof of funds where required, a one-way flight from Lagos and three months' rent, on the country's main route. The year-ago column applies the move in the CBN's official rates since a year earlier to the same costs.

#	COUNTRY	MAIN ROUTE	TODAY	A YEAR AGO	CHANGE
1	South Africa	Critical Skills Visa	₦2.8m	₦2.9m	4% less
2	Hungary	EU Blue Card (Skilled Work)	₦2.8m	₦3.0m	6% less
3	Thailand	Non-Immigrant B Visa (Work)	₦2.8m	₦3.1m	9% less
4	Turkey	Skilled Work Permit	₦3.3m	₦4.1m	19% less

#	COUNTRY	MAIN ROUTE	TODAY	A YEAR AGO	CHANGE
5	Poland	National Visa (Type D) for Work + Temporary Residence Permit	₦4.1m	₦4.8m	13% less
6	Sweden	Work Permit (Employee)	₦4.9m	₦5.5m	12% less
7	Finland	Work Permit (Specialist / TTOL)	₦5.0m	₦5.6m	11% less
8	Italy	Work Visa (Decreto Flussi / Nulla Osta)	₦5.5m	₦6.2m	11% less
9	Germany	EU Blue Card	₦5.5m	₦6.2m	11% less
10	Spain	Work Visa (Autorización de Residencia y Trabajo)	₦6.2m	₦7.0m	11% less
11	New Zealand	Accredited Employer Work Visa (AEWV)	₦7.6m	₦8.3m	8% less
12	Netherlands	Highly Skilled Migrant Visa (Kennismigrant)	₦7.7m	₦8.7m	11% less
13	Ireland	Critical Skills Employment Permit	₦8.5m	₦9.6m	11% less
14	United States	H-1B Specialty Occupation Visa	₦11.9m	₦12.9m	8% less
15	Malaysia	Student Pass (via EMGS)	₦12.8m	₦13.5m	5% less
16	Australia	Skilled Independent Visa (Subclass 189)	₦15.2m	₦15.4m	2% less
17	Cyprus	Student Visa (Pink Slip)	₦15.3m	₦17.2m	11% less
18	United Kingdom	Skilled Worker Visa	₦15.4m	₦16.7m	8% less
19	France	Campus France Student Visa (VLS-TS)	₦20.2m	₦22.8m	11% less
20	Portugal	D7 Passive Income Visa	₦20.8m	₦23.4m	11% less
21	Canada	Express Entry (Federal Skilled Worker)	₦22.1m	₦24.1m	8% less

Key insight: every one of the 21 routes costs fewer naira than a year ago, but none got cheaper abroad. The saving is the exchange rate, and fees charged in naira at visa centres in Nigeria do not move with it. Rates as of 26 Oct 2026.

3. Visa rules that changed for Nigerians

> ***Headline:*** *6 rule changes this quarter, each quoted from the official source and checked on the date shown.*

COUNTRY	WHAT CHANGED	FROM	CHECKED
United States	Entry suspended for Nigerian nationals as immigrants and on B-1, B-2, F, M and J visas.	1 Jan 2026	26 Oct 2026
United States	Routine US visa services in Nigeria moved to Lagos only.	1 Aug 2026	6 Oct 2026
Australia	Visa charges rose about 25%: Skilled Independent (189) from A$4,910 to A$6,135; Student (500) from A$2,000 to A$2,500 for most applicants.	1 Jul 2026	26 Oct 2026
Sweden	The work-permit salary floor rose to SEK 34,470 a month (90% of the median salary).	16 Jun 2026	26 Oct 2026
Hungary	New guest-worker residence permits stopped for every nationality.	6 Jun 2026	26 Oct 2026
Canada	Express Entry government fees are now CAD 1,675 per adult: CAD 990 processing, CAD 85 biometrics and CAD 600 right of permanent residence. Our pages had said CAD 1,610.	In force at check	26 Oct 2026

In the official words:

- **United States:** "The entry into the United States of nationals of Nigeria as immigrants, and as nonimmigrants on B–1, B–2, B–1/B–2, F, M, and J visas, is hereby suspended." (Presidential Proclamation, Federal Register, 19 Dec 2025)
- **United States:** "Effective August 1, 2026 … Routine visa services will cease to be offered at the following U.S. diplomatic posts: Abuja" (US Embassy in Nigeria, Visas)
- **Australia:** "Item 20 (subclass 189, first instalment, points-tested stream): Base application charge $6 135. Commencement: the whole of this instrument, 1 July 2026." (Home Affairs Legislation Amendment (2026 Measures No. 1) Regulations 2026 (F2026L00874))
- **Sweden:** "As of 16 June, the median salary is SEK 38,300, which means that you must have a salary/wages of at least SEK 34,470 (90 per cent of the median salary) a month in order to be granted a work permit." (Migrationsverket, work permits for employees)
- **Hungary:** "submitting an application for the issuance of a new residence permit for guest workers is not possible as of 6 June 2026" (National Directorate-General for Aliens Policing (OIF))
- **Canada:** "Your application | This amount includes the processing fee and the right of permanent residence fee. | 1,590.00 | Your application (without right of permanent residence fee) | 990.00" (IRCC fee list)

4. What we corrected

Our October check also found figures we had wrong. They are fixed on every page.

- **Germany:** EU Blue Card holders can settle permanently after 27 months, or 21 months with B1 German. We had said 33 months; the official figure is shorter. (BAMF, EU Blue Card)
- **Ireland:** Years on an Irish student permission (Stamp 2/2A) do not count toward citizenship. A study-first route to Irish citizenship takes longer than we had said. (Irish Nationality and Citizenship Act 1956,

s.16A (revised))

- **United Kingdom:** Settlement (indefinite leave to remain) still usually takes 5 years on a work visa; the proposed 10-year baseline is not in force. We had shown the proposal as if it applied; gov.uk still says 5 years. (GOV.UK, indefinite leave to remain (work visa))

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5. Where Nigerians looked this quarter

> ***Headline:*** *1,645 calculations between July and September, 18% more than in April to June (1,393), and 4,569 since launch (as of 27 Oct 2026).*

RANK	DESTINATION	SHARE, Q3	Q2
1	Canada	21%	16% (#3)
2	United Kingdom	11%	16% (#2)
3	Germany	8%	9% (#4)
4	Australia	7%	6% (#5)
5	United States	7%	17% (#1)
6	Rwanda	5%	outside the top 10
7	Saudi Arabia	4%	3% (#8)
8	Cape Verde	4%	outside the top 10
9	Ireland	4%	outside the top 10
10	New Zealand	4%	3% (#9)

Who was asking. The professions entered most often were Software Engineer, Nurse, Student, Teacher, Electrician and Product Designer. "Registered nurse" is counted as "nurse" (119 calculations in all). Lagos accounted for 39% of calculations, followed by Edo, Ogun, FCT Abuja and Oyo.

What the calculator advised. Working remotely from Nigeria scored highest 53% of the time, staying 31% and moving abroad 15%. The average Japa Score was 51 out of 100.

How people found it. 77% of this quarter's calculations started from Google search, against 40% in the second quarter.

Calculations run on Japa Calculator, counted from the Pulse event log (one record per calculation, exact; recounted 26 Oct 2026). A calculation is not a person, and a destination researched is not a move. Professions are as typed, with "registered nurse" counted as "nurse". Q2 = 1 Apr to 30 Jun 2026; Q3 = 1 Jul to 30 Sep 2026.

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6. The verification story

> ***Headline:*** *between 6 Oct 2026 and 8 Oct 2026 we re-read 4,164 figures against their official sources.*

2,017 were confirmed, 826 corrected and 92 added. 1,200 could not be confirmed, because no official page gives the figure or the source blocked us; those were left as they were, never guessed. 29 routes were marked closed to Nigerians.

Our verification protocol:

1. Load `country-facts.json`, the single source of truth for every country.
2. Read every official source URL listed for the country.
3. Compare each figure with the published value; if it changed, update the source of truth first.
4. Add any new figure only after reading it on an official source, with the URL recorded.
5. Cross-check every figure on the page against the source of truth.
6. Record the date, the checker and the source URLs in the public verification manifest.
7. A pre-commit check blocks data that has no source or no manifest entry.

7. Methodology + sources

Cost of a move for each country is its main route: visa and government fees, proof of funds where the applicant must show it, a one-way flight from Lagos and three months' rent. Routes that are visit visas are left out.

Exchange rates. Naira amounts use the site's exchange rate (open.er-api.com) on 27 Oct 2026, the day this report's figures were fixed. The country pages update their rate every day, so their totals will move away from these. Every change over time is the move in the Central Bank of Nigeria's official rate, with other currencies through the CBN dollar rate and the European Central Bank's reference rates (as of 26 Oct 2026). The two are never mixed: a change is always the ratio of two CBN rates.

Demand counts calculations run on Japa Calculator from the Pulse event log, one record per calculation. A calculation is not a person, and a destination researched is not a move.

Sources quoted in this edition: Presidential Proclamation, Federal Register, 19 Dec 2025 · US Embassy in Nigeria, Visas · Home Affairs Legislation Amendment (2026 Measures No. 1) Regulations 2026 (F2026L00874) · Migrationsverket, work permits for employees · National Directorate-General for Aliens Policing (OIF) · IRCC fee list · BAMF, EU Blue Card · Irish Nationality and Citizenship Act 1956, s.16A (revised) · GOV.UK, indefinite leave to remain (work visa).

Update cadence: quarterly. Previous edition: State of Japa 2026 Q2. **Corrections policy:** we correct any verifiable error within 72 hours of it reaching max@japacalculator.com.

Correction (found 27 Oct 2026): the United Kingdom's cost of a move first appeared as ₦19.1m, because it added five years of health surcharge to a three-year Skilled Worker visa fee. At the same exchange rate it is ₦15.4m, and ₦16.7m a year ago.

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8. About Japa Calculator

Japa Calculator is a free decision-support tool for Nigerians weighing relocation, staying, or working remotely. 4,569 calculations have been run on it since launch (as of 27 Oct 2026).

Founder: Max Ayobami, Lagos. max@japacalculator.com

Frequently asked questions

Is moving abroad from Nigeria cheaper now than a year ago?

In naira, yes: 2% to 19% less across the 21 countries in this report, because the naira strengthened. The foreign prices themselves did not fall, and some rose (Australia's visa charges by about 25%). Fees charged in naira at visa centres in Nigeria do not move with the exchange rate.

Can Nigerians still get US visas?

Not most of them. Since 1 Jan 2026, immigrant visas and B-1, B-2, F, M and J visas are suspended for Nigerians who were outside the US without a valid visa on that date. Visas issued before then were not revoked, and work visas such as the H-1B are not on the list. Routine interviews are now in Lagos only.

Where are Nigerians looking to move?

On Japa Calculator in Q3 2026, Canada (21% of calculations), the United Kingdom, Germany, Australia and the United States led. A calculation is not a move, so treat this as interest, not migration.

How current are the figures in this report?

Costs and rule changes were last checked against official sources on 26 Oct 2026; naira amounts use the site's exchange rate on 27 Oct 2026, and changes over time use the CBN's official rates as of 26 Oct 2026. Any figure we could not confirm was left as it was and is not presented as new.