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# Japa Without Wahala

The Honest Guide to Relocating  
From Nigeria

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# Table of Contents

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**Introduction - Two Nigerians, Same Dream, Different Outcomes**

**Chapter 1 - The Japa Readiness Scorecard**

**Chapter 2 - Reading Your Score**

**Chapter 3 - The 6-Month Fix-It Plan**

**Chapter 4 - Route Breakdown: Canada**

**Chapter 5 - Route Breakdown: United Kingdom**

**Chapter 6 - Route Breakdown: Germany**

**Chapter 7 - The Scam Survival Guide**

**Chapter 8 - Document Checklist & Timeline**

**Chapter 9 - After You Apply: Staying On Track**

# Introduction

## TWO NIGERIANS, SAME DREAM, DIFFERENT OUTCOMES



Two Nigerians can start the exact same journey - same salary, same dream, same desperation to leave - and end up in completely different places eighteen months later.

The first one is settled abroad. Working. Building something. Sending money home on her own terms, not because someone is begging her to.

The second one is back in Lagos. N400,000 poorer. Blacklisted from a country they never even set foot in, because a 'guaranteed visa' agent used their documents to submit a fraudulent application in their name. They haven't told most of their friends what happened. The shame is worse than the money.

Both of them wanted the same thing. Both of them worked hard for it. So what actually separated them?

### THE REAL DIFFERENCE

It wasn't luck. It wasn't connections. It wasn't even money, not entirely - plenty of people with less money got scammed anyway. The difference was information. The first Nigerian knew exactly how ready she was before she spent a naira, and knew which country matched her savings and credentials instead of chasing whatever was trending that month.

### What This Guide Actually Is

This is not a motivational pamphlet. It will not tell you to 'just believe' or 'trust the process.' This is a diagnostic tool and a route map, built on two things: a 7-category Japa Readiness Scorecard (Chapter 1), and a route-by-route cost and requirement breakdown built from 2026 government and embassy figures (Chapters 4-6).

## How To Use This Guide

Don't skip to the country you already have your heart set on. Start with Chapter 1. The scorecard takes fifteen minutes, and it will route you to exactly the chapter you need next based on your honest answers - not based on which country is trending this month.

Turn the page. Let's find out where you actually stand.

# Chapter 1

## THE JAPA READINESS SCORECARD



### How This Works

Score yourself honestly in each of the 7 categories below. Add up your total. Your final score tells you which of the 3 result bands you're in - and each band points you to a specific part of this guide.

#### WHY THIS SCORECARD EXISTS

This is not designed to discourage you. It's designed to stop you from spending N2m and 18 months on a route that was never going to work for your specific situation - and point you toward the one that will.

### Category 1: Financial Readiness (Max 15 points)

*This is the #1 reason Japa attempts collapse - not lack of desire, lack of runway.*

| Situation                                                                                                   | Points |
|-------------------------------------------------------------------------------------------------------------|--------|
| I have savings that cover my target route's full cost (visa, flights, proof of funds) with 3+ months buffer | 15     |
| I have 50-80% of the required funds, with a realistic plan to close the gap in under 6 months               | 10     |
| I have under 50% of the required funds and no concrete plan to raise the rest                               | 5      |
| I have little to no savings and am relying on hope, a "connect," or borrowing at high interest              | 0      |

**Why this matters:** A single Canada Express Entry applicant needs a minimum of roughly N19-20 million (CAD \$15,263) in provable, unencumbered settlement funds for 2026. A UK Skilled Worker visa can run GBP1,800-GBP8,000+ per person once the Immigration Health Surcharge is added - and that surcharge alone can be GBP5,175 for a 5-year visa, paid upfront in one lump sum.

### Category 2: Skill & Credential Transferability (Max 15 points)

| Situation                                                                                                                                                                        | Points |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| My profession is on an active shortage/priority list abroad (nursing, tech, engineering, skilled trades) AND my credentials are internationally recognized or easily convertible | 15     |
| My profession is in demand abroad, but my credentials need evaluation/conversion (WES, NMC, professional body assessment)                                                        | 10     |
| My profession exists abroad but is not in shortage - I'll be competing in a saturated market                                                                                     | 5      |
| My profession has no direct equivalent abroad, or requires a full re-qualification                                                                                               | 0      |

**Why this matters:** Germany's Opportunity Card gives automatic qualification with a fully recognized degree or 2+ year vocational qualification - but if it isn't recognized, you fall back to a points system requiring at least 6 points across age, language, experience, and qualification.

### Category 3: Language & Exam Readiness (Max 15 points)

| Situation                                                                                                      | Points |
|----------------------------------------------------------------------------------------------------------------|--------|
| I already meet or exceed the language requirement for my target route (e.g., IELTS 6.5+, or B2 German/English) | 15     |
| I'm within 6 months of exam-ready with consistent study                                                        | 10     |
| I'd need 6-12 months of serious study to pass                                                                  | 5      |
| I have no structured plan to reach the required level                                                          | 0      |

### Category 4: Adaptability & Mental Resilience (Max 15 points)

| Situation                                                                                                                  | Points |
|----------------------------------------------------------------------------------------------------------------------------|--------|
| I've lived away from my immediate family before (school, NYSC in another state, working in a new city) and handled it well | 15     |
| I've never lived far from family but actively enjoy new environments and change                                            | 10     |
| I'm anxious about being far from family/community but willing to work through it                                           | 5      |
| I strongly suspect I'd struggle badly with isolation, cold weather, or being far from everything familiar                  | 0      |

### Category 5: Support Network Abroad (Max 15 points)

| Situation                                                                                               | Points |
|---------------------------------------------------------------------------------------------------------|--------|
| I have close family or friends already settled in my target country who can help me land                | 15     |
| I have loose contacts (church community, alumni network, professional association) in my target country | 10     |
| I know people who've relocated there, but no direct personal connection                                 | 5      |
| I'd be going in completely cold, with zero existing contacts                                            | 0      |

### Category 6: Family Complexity (Max 15 points)

| Situation                                                                                      | Points |
|------------------------------------------------------------------------------------------------|--------|
| I'm single with no dependents - maximum flexibility on route and timeline                      | 15     |
| I have a spouse who is fully on board and route-flexible                                       | 10     |
| I have a spouse and/or children, which significantly raises the cost and narrows viable routes | 5      |
| I have complex dependents that constrain my options heavily                                    | 0      |

### Category 7: Timeline Flexibility (Max 10 points)

| Situation                                                                    | Points |
|------------------------------------------------------------------------------|--------|
| I can wait 12-24 months for the right, well-prepared route                   | 10     |
| I have some flexibility but would prefer to move within 12 months            | 6      |
| I need something moving within 6 months due to urgent personal circumstances | 3      |
| I need to leave immediately, regardless of which route                       | 0      |

## Scoring & Result Bands

Add your points from all 7 categories. Maximum possible score: 100.

#### 0-40: NOT READY YET - FIX THESE FIRST

Your Japa plan will very likely stall, run out of money mid-process, or end in a refusal if you apply right now. Go to Chapter 3: The 6-Month Fix-It Plan.

#### 41-70: READY WITH A PLAN - HERE'S YOUR ROUTE

You have real strengths but at least one or two gaps that need a deliberate plan. Go to Bonus 1: The Country-Fit Matrix.

#### 71-100: READY TO MOVE - MOVE FAST

Your fundamentals are strong across the board. Go straight to Chapters 4-6 (Route Breakdown) and Chapter 7 (Scam Survival Guide) to move efficiently and safely.

Whatever band you landed in, turn the page - Chapter 2 breaks down exactly what your score band means in practice, before you commit to a single naira of spending on any route.

# Chapter 2

## READING YOUR SCORE - WHAT THE THREE BANDS ACTUALLY MEAN



You've taken the scorecard. You have a number. Now what? Most self-assessment tools stop at the number. This chapter exists because the number alone isn't useful - what matters is what it's telling you to do next, and why.

### Why These Specific Bands

The gap between 'not ready' and 'ready with a plan' is rarely about ambition. It's almost always about one or two specific categories dragging the whole score down while the others are fine. A person who scored 35 overall might have a 15/15 on Skill & Credential Transferability and a 0/15 on Financial Readiness - that's not a person who isn't cut out for Japa, that's a person with one clearly named problem to solve.

### 0-40: Not Ready Yet - And Why That's Not an Insult

If you landed here, Financial Readiness paired with either Language & Exam Readiness or Skill & Credential Transferability is usually the combination dragging you down. This is the single most common reason Japa attempts stall or collapse mid-process.

#### IF THIS IS YOU

Go to Chapter 3. It gives you a structured six-month plan built around your specific lowest-scoring categories, not a generic 'save money and study' instruction.

### 41-70: Ready With A Plan - Close What's Open, Don't Restart

This band usually means your fundamentals are genuinely solid, but one or two categories are open gaps. The mistake people in this band make most often is direction confusion - applying to the most talked-about country regardless of fit, or freezing because they don't

know which option to commit to.

#### **IF THIS IS YOU**

Go to Bonus 1, The Country-Fit Matrix. It takes your category breakdown and points you to the single route that matches your money, credentials, and timeline.

### **71-100: Ready To Move - Your Risk Has Changed, Not Disappeared**

People in this band rarely fail because they weren't ready. They fail because eagerness to move fast makes them skip verification steps that protect against fraud - the N7.1 billion in losses covered in Chapter 7 happened disproportionately to well-prepared applicants who trusted the wrong agent because they were in a hurry.

#### **IF THIS IS YOU**

Go straight to Chapters 4-6 for the real route and cost breakdown, and read Chapter 7 before you pay anyone - even if you feel confident you already know what a scam looks like.

Whatever band you're in, the path forward is the same: know your gap, close what's closeable, and never let urgency override verification. The next chapter turns that into an actual dated plan.

# Chapter 3

## THE 6-MONTH FIX-IT PLAN



If you scored 0-40 on the Chapter 1 scorecard, this chapter is your plan - not a vague instruction to 'get ready,' but a dated sequence built around which specific categories pulled your score down.

### THE ONE RULE THIS PLAN FOLLOWS

Fix Financial Readiness first, always - even if another category scored lower. Language study and credential evaluation can run in parallel with saving money, but almost nothing substitutes for the money itself.

## Your Six-Month Sequence

### Month 1: Diagnose and Start the Money Clock

- Revisit your Chapter 1 scorecard and write down your exact category scores.
- Calculate the real number you need for your most likely route (Chapters 4-6).
- Open a dedicated savings account for this goal specifically.
- If your credentials need evaluation, start that process now.

### Month 2: Language, If You Need It

- If Category 3 scored below 10, book your exam date now, even if you don't feel ready.
- Choose one structured resource and commit to it for the full period.

### Month 3: Mid-Point Check

- Recalculate your savings progress against your Month 1 target.
- Follow up on your credential evaluation status if applicable.

#### **Month 4: Network and Route Confirmation**

- If Category 5 scored low, actively build your network - legitimate professional associations, not random WhatsApp groups.
- Re-confirm your target route is still the right fit.

#### **Month 5: Documentation Begins**

- Start gathering and translating documents now, even though your application isn't ready yet. See Chapter 8 for the full lead-time picture.

#### **Month 6: Re-Score and Decide**

- Retake the Chapter 1 scorecard honestly.
- If you're now 41-70, proceed to Bonus 1. If still below 40 in a category, extend that category's timeline rather than applying prematurely.

#### **IF SIX MONTHS ISN'T REALISTIC FOR YOU**

Not every gap closes in six months, and that's fine. A Japa attempt that succeeds in fourteen months beats one that fails in six because the money wasn't really there.

A plan only means something once you know what you're planning toward. The next three chapters give you the real, current cost and requirement breakdown for Canada, the UK, and Germany.

# Chapters 4-6

## ROUTE BREAKDOWN & REAL COSTS (2026)

### READ THIS FIRST

Every figure below is current as of 2026. Immigration fees change - always confirm final numbers on the official government site before you pay anything. Build 10-15% buffer into every budget for exchange rate movement and fee updates.

### How To Read This Chapter

There are three broad ways out: Study, Skilled Work, and Job-Seeker/Points-Based routes. This chapter breaks down the honest cost and requirement for each, country by country, so you're budgeting for reality, not for what an agent told you.

# Chapter 4: Canada



## Canada - Express Entry

### What it actually costs:

- Proof of settlement funds (2026): a single applicant needs CAD \$15,263 in unencumbered, provable savings. A family of four needs CAD \$28,362.
- These figures update annually and scale directly with family size.
- Exemptions: Canadian Experience Class or a valid, qualifying job offer may exempt you from proof-of-funds entirely.

**Critical detail most agents don't explain clearly:** the funds must be 'unencumbered' - not borrowed, not pledged as collateral. A loan dumped into your account a week before applying gets applications flagged.

### BEST FOR

Category 1 (Financial Readiness) scored 10+ and Category 2 scored well - Express Entry rewards strong credentials and genuine savings more than any route in this guide.

## Study Route: Germany, and Cheaper Alternatives

Germany remains one of the strongest value plays for Nigerians because public university tuition is free or near-free even without a scholarship. If you win a DAAD scholarship, the monthly stipend runs around EUR992 for Master's students and EUR1,400 for doctoral candidates.

If Germany, the UK, or Canada feel financially out of reach, Hungary and Malaysia are consistently ranked among the most affordable serious study destinations for Nigerians.

# Chapter 5: United Kingdom



## UK - Skilled Worker Visa

### What it actually costs (per person, 2026 figures):

- Application fee: roughly GBP719-GBP1,618 depending on visa length and shortage-list status.
- Immigration Health Surcharge (IHS): GBP1,035/year per adult, paid upfront as a lump sum - a 5-year visa means GBP5,175 before you've earned a single pound.
- Total realistic cost per person: GBP1,800-GBP8,000+.
- Dependents pay their own application fee plus their own IHS.

#### THE ROUTE INSIDE THE ROUTE - HEALTH & CARE WORKER VISA

If you qualify (nursing, care work, related roles), fees drop to GBP324-GBP628 and you're fully exempt from the IHS - saving thousands of pounds versus the standard route.

**Requires:** A job offer from a Home Office-licensed sponsor before you apply. Flip to Chapter 6 (Germany) if you don't have a sponsor lined up yet.

# Chapter 6: Germany



## Germany - Opportunity Card (Chancenkarte)

This is the route most Nigerians don't know exists - unlike the UK's Skilled Worker visa, you do not need a job offer or sponsor before applying.

### How it works:

- One-year residence permit to search for a skilled job on the ground.
- Work part-time (up to 20 hrs/week) while searching.
- Automatic qualification with a fully recognized degree or 2+ year vocational qualification.
- Points system: minimum 6 points across age, qualification, experience, and language if not automatically recognized.
- Language minimum: A1 German OR B2 English - a hard gate.
- Processed through the German Embassy in Abuja or Consulate General in Lagos; 4-12 weeks in recent cycles.

### WHY THIS MATTERS FOR YOUR CHAPTER 1 SCORE

If you scored low on Category 5 (Support Network Abroad), this route matters more, not less - it's one of the few legal ways to be in-country building a network in person.

## Quick Comparison Table

| Route                        | Job Offer First? | Rough Cost                | Timeline              |
|------------------------------|------------------|---------------------------|-----------------------|
| Germany - Study (public uni) | No               | Low (living costs)        | 6-18 months           |
| UK - Health & Care Worker    | Yes              | GBP1,000-2,000            | 3-9 months            |
| UK - Standard Skilled Worker | Yes              | GBP1,800-8,000+           | 3-9 months            |
| Canada - Express Entry       | No (but helps)   | CAD \$15,263+ funds       | 6-18 months           |
| Germany - Opportunity Card   | No               | Lowest of the work routes | 4-12 wks + up to 12mo |

Now that you know what each route should legitimately cost, you're also equipped to spot when someone is charging you for something that doesn't exist. That's exactly where the guide goes next.

# Chapter 7

## THE SCAM SURVIVAL GUIDE



Nigerians lost an estimated N7.1 billion in a single year to rejected Schengen applications and outright visa fraud. A meaningful share of that came from applicants who were financially ready and moving with confidence - exactly the profile Chapter 1 calls 'Ready To Move.' Readiness reduces your risk of an honest rejection. It does almost nothing to reduce your risk of fraud, because fraud targets the eager, not the unprepared.

### The Five Red Flags That Should End The Conversation Immediately

- "Guaranteed visa." No agent can guarantee a visa decision - that authority belongs solely to the embassy.
- Pressure to pay immediately - "only 2 slots left" is a manufactured urgency tactic.
- WhatsApp-only contact, no verifiable office or registration.
- Payment to a personal account rather than a secure, traceable checkout.
- Vague or shifting fees that keep growing after you've already paid.

### The Verification Script

- Ask directly: "Can you guarantee this visa?" The honest answer is always no.
- Ask for their business registration number and verify it independently.
- Search their company and personal name alongside "scam" and "review" using independent sources.
- Ask for the complete, itemized fee breakdown in writing and compare it against Chapters 4-6's real figures.
- Confirm the payment destination is a registered business account, not a personal name.

#### **A NOTE ON DESPERATION**

If you find yourself thinking "any way I can leave, I will leave," pause on that thought. It is exactly the mindset predatory agents are trained to exploit.

## **If You've Already Been Scammed**

- Stop all further payment immediately, no matter what new story follows.
- Gather every receipt, transfer confirmation, and screenshot.
- Report to your bank or payment provider immediately.
- File a report with the EFCC and your local police.
- Do not pay a "recovery agent" who promises to get your money back for a fee - this is a well-documented second-stage scam.

Protecting yourself from fraud is half the battle. The other half is making sure your legitimate application doesn't stall for a much more mundane reason: missing or improperly prepared documents.

# Chapter 8

## YOUR DOCUMENT CHECKLIST & APPLICATION TIMELINE



The most common reason a well-prepared, well-funded, scam-free application still gets delayed has nothing to do with eligibility. It's documentation started too late relative to how long preparation actually takes.

### THE LEAD-TIME PROBLEM NOBODY WARNS YOU ABOUT

Certified translation and document authentication can take up to twelve weeks - not twelve days. This is why Chapter 3 has you starting document prep in Month 5, before every other category is finished.

## Master Document Checklist

| Document                                     | Canada   | UK              | Germany                |
|----------------------------------------------|----------|-----------------|------------------------|
| International passport (6+ months validity)  | Required | Required        | Required               |
| Credential evaluation (WES / NARIC / Anabin) | Required | Route-dependent | If not auto-recognized |
| Language test certificate                    | Required | Route-dependent | Required               |
| Proof of funds (6-month history)             | Required | Route-dependent | Required               |
| Police clearance certificate                 | Required | Required        | Required               |
| Certified translations                       | Required | Required        | Required               |

## Building Your Realistic Timeline

- 12+ weeks before applying: Begin credential evaluation and certified translation.
- 8-10 weeks before: Book and sit your language exam.
- 6 weeks before: Request your police clearance certificate.
- 4 weeks before: Confirm financial documentation reflects the required history window.
- 2 weeks before: Full document review, checking expiry dates on every time-sensitive document.

#### **THE MOST COMMON LATE-STAGE MISTAKE**

Applicants submit with one document that has quietly expired between issuance and final submission - most often the police clearance or medical exam. Build your timeline so your fastest-expiring document is the last one you finalize.

Once your documents are prepared and submitted, the work isn't over - it shifts. The final chapter covers what to expect during the wait.

# Chapter 9

## AFTER YOU APPLY - STAYING ON TRACK



You've scored yourself honestly, chosen a route, budgeted for the real cost, protected yourself from fraud, and submitted a complete application. Now comes the part almost nothing prepares you for: the wait.

### The Three Mistakes People Make While Waiting

- Falling for "expedite for a fee" offers - no legitimate channel can accelerate a government processing queue for an unofficial fee.
- Applying to a second country impulsively out of anxiety rather than strategy.
- Letting time-sensitive documents (police clearance, medical exams) expire mid-wait.

### What To Actually Do While You Wait

- Keep a simple log of your reference number, submission date, and correspondence.
- Continue building your weakest scorecard category even after submission.
- Set a single realistic check-in point rather than checking status obsessively.

### If The Answer Is No

A rejection is not the end of your plan - it's new information. Review the refusal letter carefully and trace the reason back to a specific scorecard category. A financial refusal points back to Category 1. A credential-related refusal points back to Category 2.

### **THE GUIDE, IN ONE SENTENCE**

Every chapter in this guide exists to move you from hoping you're ready to knowing exactly where you stand, what it will cost, and what to watch for - at every single stage, including this last one.