

# International students lose over \$488M in card fees annually – stablecoins offer a way out

*International students lose \$488M yearly to card fees in the U.S. – stablecoins offers cheaper, borderless spending and big savings.*

VILNIUS, LITHUANIA, September 29, 2025 /EINPresswire.com/ -- International students studying in the U.S. may be losing more than \$488 million annually in foreign transaction fees, according to new figures from [Rizon, a stablecoin app built for everyday spending](#).

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*Ignas Survila, CEO and Co-Founder of Rizon*

In the 2023/24 academic year, the U.S. hosted [1.1 million international students, according to Statista](#). With average living expenses of [\\$22,200 per year](#), that adds up to \$24.4 billion in annual spending on essentials like rent, food, transport, and utilities. But if students use debit or credit cards issued by their home countries, they face an average 2% foreign transaction fee on every purchase. Across the

student population, that amounts to more than \$488 million in lost money each academic year – or about \$444 per student.

“International students already pay some of the highest costs to study in the U.S., and foreign transaction fees make it even harder,” says Ignas Survila, CEO and Co-Founder of Rizon. “Every time a student swipes their home-country card in the U.S., they lose money to banks. We think there's a better way to support students and their families.”

With an app like Rizon, families of international students can convert their local currency into stablecoins at a minimal on-ramping fee of 0.075%\*, which is the fee of converting traditional fiat currency like euros or British pounds into stablecoins.

With this on-ramping fee, families of international students would pay only around \$17 annually. That means hundreds of dollars in savings for each international student in the U.S. – money that could instead be spent on textbooks, housing, or a flight home.

The transfer to a student's Rizon account is instant, and students can then spend through a

Rizon Visa card without paying foreign transaction fees on everyday purchases. If international students and their families opted for stablecoins instead of using traditional cards issued by their home countries, the total savings could reach nearly \$470 million annually.

Stablecoins are digital currencies designed to maintain a stable value by being pegged to traditional fiat currencies like the U.S. dollar. They combine the reliability of government-backed money with the flexibility of digital payments. Through Rizon, stablecoins can be spent just like regular dollars: the Rizon Visa card works anywhere Visa is accepted – online, in-store, and even at ATMs for cash withdrawals, at no extra cost.

#### Methodology:

The total number of international students in the U.S. (1.1 million) is based on Statista data for the 2023/24 academic year. Average annual living costs of \$22,200 per student (excluding tuition) are based on midpoint analysis of ranges published by Applyindex (\$1,200–\$2,500 per month). This results in \$24.4 billion in annual living costs across the student population. Assuming an average 2% foreign transaction fee – a conservative midpoint figure based on the range of 1–3% cited by Forbes – \$488 million is lost annually to fees. Per-student losses average \$444. For the purposes of this analysis, we assume that all money spent by international students originates from their home countries and is therefore subject to foreign transaction fees when spent in the U.S. Comparisons with Rizon are based on its standard on-ramping fee of 0.075%, with free transfers and no foreign transaction fees for spending.

#### About Rizon

Rizon is a non-custodial stablecoin app that lets users deposit, send, spend, and receive USDC and USDT instantly. Available in 110 countries, it issues Visa cards accepted at 100+ million+ merchants and ATMs worldwide. Funds are fully controlled by users, yet secure and easy to access through Rizon's user-friendly interface. Rizon is creating a straightforward and reliable way to use stablecoins for everyday spending worldwide, making them truly mainstream and accessible to all. Learn more at [www.getrizon.com](https://www.getrizon.com).

\*On-ramping is not yet available in Rizon, but it will be launched soon.

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