



# National Student Fee and Support systems

2013/14

**Eurydice – Facts and Figures**

*Education  
and  
Training*



## Contents

Guide to the National System Information Sheets	2
Key Points	4
Belgium – French Community	7
Belgium – German-speaking Community	7
Belgium – Flemish Community	8
Bulgaria	9
Czech Republic	10
Denmark	11
Germany	12
Estonia	13
Ireland	14
Greece	15
Spain	16
France	17
Croatia	18
Italy	19
Cyprus	20
Latvia	21
Lithuania	22
Hungary	23
Malta	24
Austria	25
Poland	26
Portugal	27
Romania	28
Slovenia	29
Slovakia	30
Finland	31
Sweden	32
United Kingdom – England	33
United Kingdom – Wales	34
United Kingdom – Northern Ireland	35
United Kingdom – Scotland	36
Iceland	37
Montenegro	38
Turkey	39
Liechtenstein	40
Norway	41
Switzerland	42

# Guide to the National System Information Sheets

## GENERAL INFORMATION

The national system information sheets aim to give an overview of the **public** fee and support system. The diagram aims to show the **main characteristics** of the system, while the text aims to provide complementary **key points** to enable the reader to have a good overall understanding. Information refers to public or government-dependent private higher education institutions but **not to private higher education institutions**. Information covers students in the first and second cycles only, while fee and support arrangements for doctoral students are not covered. Information on subsidised accommodation, transportation and canteens is also not included.

### Diagram

- The range of fees covers **both part-time and full-time students** and is **shown** by year in **Euro**. Fees include all costs charged to students – including for registration, admission and certification – but do not include payments to students unions. Please note that within the **text** all references to costs are expressed in the **national currency**.
- The values of fees for international students (i.e. those outside EU/EFTA/EEA – depending on national definitions) are **not** included in the diagram. However, the **text** mentions whether international students pay different fees than national/EU students.
- The diagram differentiates fees by first and second cycle.
- Support in the form of grants is differentiated by the concepts of need-based and merit-based. This reflects reality in the majority of countries.
- The diagram includes three possible elements of student support systems that only appear when they are a **main characteristic**. These are:
  - **Loans**: this element appears if there is a national student loan system, and around 5 % of students take out a student loan.
  - **Tax benefits for parents**: this element appears if there are tax benefits for parents of students in higher education.
  - **Family allowances**: this element appears if parents of student in higher education receive family allowances.
- The diagrams on both fees and support aim to provide a minimum, most common and maximum value of fees and grants in Euro.
- The exchange rate of national currency to Euro is based on Eurostat data calculated as an average amount from 2012 (most recent data available – extracted on 11 June 2013).

## Text

### Fees

This section contains key features of the fee system in the country expressed in the national currency.

### Support

This section provides an overview of the support system operating in the country. It covers **grants, loans, tax benefits for student's parents and family allowances**.

The intention is to explain the interplay of these elements in the national system and help to interpret the diagram. The text guides the reader to an understanding of the main mechanisms of the system. This may mean that some special support measures are not included in the description.

**Grants** are provided in the national currency and differentiated between merit-based and need-based grants. This category includes any public financial support that does not need to be paid back (i.e. scholarships and grants). However grants for study abroad (i.e. mobility grants) are not included.

**Loans** are mentioned in this section – with information on the existence of a student loan system and the percentage of students that take out a loan.

**Tax benefit for student's parents** is any tax relief that is granted to parents whose child is a higher education student. The information aims to cover the amount of the tax relief, how it can be claimed and who is eligible to apply.

**Family allowances** for parents aim to provide information on their amount and their relevance in the overall student support system of the country.

### Planned Reforms

This section contains brief information on any planned reforms that will alter significantly the public fee and support system. **The reforms** to the regulatory framework are restricted to concrete measures that are **already in the decision-making process**.

## Reference year

Information is presented for 2013/14 – the forthcoming academic year. However, because of the nature of higher education system planning – with a high number of higher education institutions, decentralised systems or time lags in gathering data, not all countries have been able to provide all information with respect of this future-oriented reference year. In these cases, this edition presents the most recent data available in the respective countries. Six education systems refer to academic year 2012/13. Five education systems use 2013/14 as a reference year for fees and 2012/13 for student support. Spain provides information from 2012/13 for fees and 2011/12 for support.

With regard to the statistical information showing the percentages of fee-paying students or grant holders, these diagram boxes typically show information from 2011/12 as exact numbers of students cannot be known ahead of the forthcoming academic year.

**Note:** Two countries – Luxembourg and the Netherlands – did not submit information.

## Key Points

### INTRODUCTION

Issues of student fees and support are difficult to understand and compare accurately and clearly at European level. These national diagrams and information sheets attempt to outline the main elements of national systems in a way that enables a reader to understand reality quickly and easily, and also allows accurate comparison to be made with other countries.

There are, however, many dimensions to be considered, and the information should be read carefully. Where fees exist, are they paid by all or by some students? If some, what are the criteria that determine which students pay and which do not? Are the fees paid 'up front' upon enrolment or only after graduation?

Similar questions should be asked with regard to student support. Which students, or which families, are able to access public financial support in the form of grants, loans or tax relief? What conditions and criteria apply, and how much support is provided?

Information on this topic taken out of its national context can easily be misunderstood, and it is for this reason that Eurydice publishes national level information on an annual basis, allowing readers to find the information that interests them.

### F E E S

The wide variation in levels of fees is quite noteworthy, and points to very different higher education funding policies being applied across Europe. A significant number of countries – mainly Nordic – apply a 'no fee' regime for all students. At the other end of the scale, the highest maximum fees at Bachelor level (first cycle) reach more than EUR 5 000 per year in Estonia, Ireland, Lithuania, Hungary, Slovenia, the United Kingdom and Turkey. However, the situation in these higher education systems differs considerably. In Hungary, Lithuania and Slovenia, the majority of students benefit from state-funded places and do not pay fees. However, state-funded places are generally awarded on the basis of academic performance, and these systems are therefore open to the criticism that the funding model may do little to widen participation and address social inequity.

Estonia is one of only a few countries that is making a significant change to its fee system in 2013/14, linking fees to study performance. All students who manage to achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees. However, for students that achieve fewer credits, higher education institutions have the right (not obligation) to charge for each ECTS. This explains why the range of fees paid in both cycles in Estonia varies from EUR 0 to 7 200 per academic year.

The most common fees at higher education institutions in Turkey are EUR 540 in the first cycle and EUR 151 in the second cycle. However, non-profit foundation universities which can receive a limited amount of financial support from the Government charge up to EUR 22 866 in first cycle and EUR 17 290 in second cycle.

The United Kingdom (England) introduced a radical reform of its fee and support system, applicable from September 2012. Nevertheless, the picture is quite complex, as different realities apply in different parts of the United Kingdom which is why a separate sheet is presented for each part of the United Kingdom. It is also important to state that the fee payment model is very different from that in other countries. Indeed, rather than paying fees upon enrolment, fees are only paid back after graduation, through the tax system when graduates reach a defined income threshold. In England, the

maximum fee of GBP 9 000 (EUR 11 099) applies to students from all parts of the UK and from the EU. Scottish (and non-UK EU) students do not pay tuition fees to study at Scottish universities, but must pay full fees to study at universities in other parts of the UK. Conversely students from England, Wales and Northern Ireland are required to pay fees to study at universities in Scotland.

Last, but not least, Ireland notes high levels of maximum as well as most common fees at higher education institutions (maximum of EUR 6 000 in first and EUR 30 000 in second cycle with most common amount of EUR 2 500 in first and EUR 6 000 in second cycle).

It is important to note that, while much attention has been drawn to countries that have recently introduced or increased fees, the largest European country, Germany, has been moving in the opposite direction. After enabling *Länder* to introduce tuition fees in 2007, those *Länder* that did introduce fees have been abandoning this practice in recent years. Currently, only Lower Saxony still maintains fees, but it plans to abolish them from next academic year.

## **STUDENT SUPPORT**

Student support takes different forms and aims to meet different needs from country to country. However, the most common forms of support are grants and loans, which sometimes operate in conjunction (where the student receives loans and grants) and sometimes separately (student receives either a loan or a grant).

### **Grants and loans**

Two main forms of grants can be identified – those awarded on the basis of financial need, and those awarded for academic merit. Need-based grants are largely used in European higher education systems. Only Iceland and Montenegro do not mention this type of grant.

Merit-based grants appear less often in the higher education systems. 20 out of 39 education systems mention concrete amounts from merit-based schemes.

A mixture of both need and merit-based criteria for grants is present in some systems such as Belgium (Flemish Community), Greece and Italy.

As with the fee system, Estonia is the only country that has made significant changes to its student support system, moving from a primarily merit-based to a new need-based system from 2013/14.

The countries that provide students with the highest amounts of need-based grants – with a maximum in excess of EUR 5 000 per academic year, are Belgium (Flemish Community), Denmark, Ireland, Spain, Italy, Austria, Portugal, Finland, Wales and Switzerland.

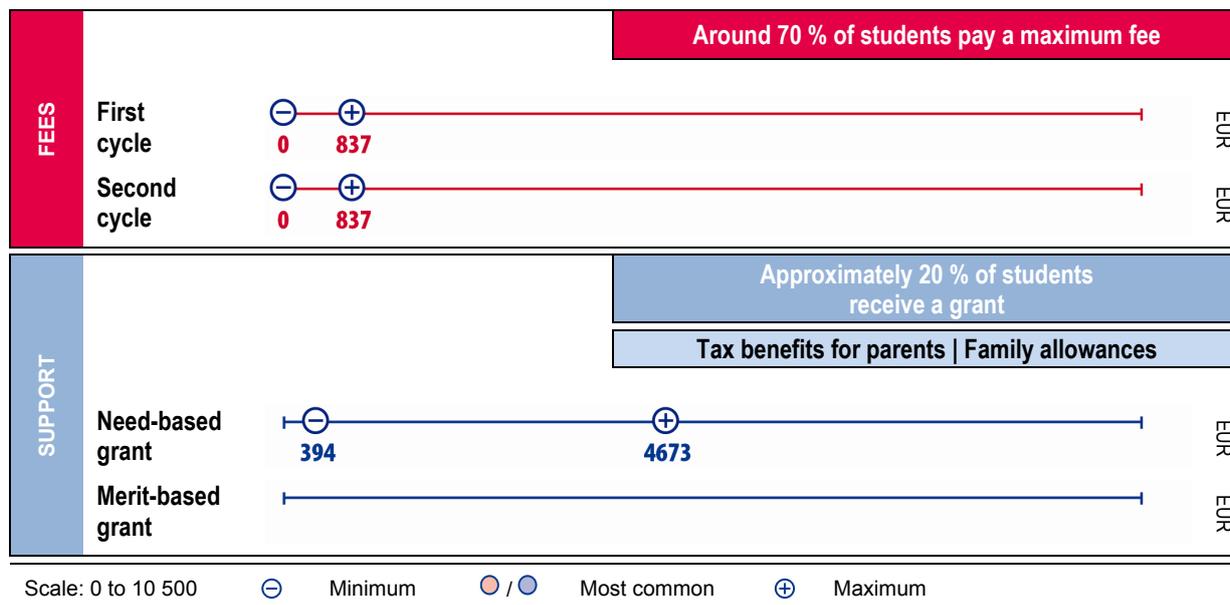
In Germany, Liechtenstein and Norway, there is a combined system of grants and loans where part of the amount is given as a grant and part of it has to be paid back as a loan.

### **Other support: family allowances and tax benefits for parents of students**

Student support systems may consider the student either as an individual or as a member of a family that may need support. In the Nordic countries, in particular, the student is considered as an individual, and it is the individual who receives support. However, in many other countries, support may depend on overall family circumstances, and some forms of support may be channelled to other members of the family rather than to the student. Such forms of support can be found in approximately half of the higher education systems.

## BELGIUM – FRENCH COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- Fee limits are set by the government of the French Community of Belgium. Fee levels depend on the student's financial situation. For academic year **2013/14**, the maximum fee is EUR 837, the intermediate fee is EUR 374 (for students not receiving a grant but considered as lower income) and there are no fees for those students receiving a grant.
- There are some differences in fees between universities and non-university higher education institutions. Until 2017 non-university higher education institutions can charge complementary registration and administrative fees in addition to registration fees, but the total amount cannot exceed EUR 837/year. Those complementary registration and administrative fees range from EUR 0 (for grant holders) to EUR 179 depending on the type of programme and the financial situation of students; they apply to all students. Those fees will continuously decrease till 2017 when they will cease to exist.
- Students from outside the EU have to pay additional specific fees. For programmes organised by university colleges and arts colleges, the additional specific fees (*droits d'inscription spécifiques*) are fixed by law: EUR 992 for professional-oriented programmes and EUR 1 487 for academic-oriented programmes of 1st cycle; EUR 1 984 for programmes of 2nd cycle. For programmes organised by universities, it is fixed by law that the maximal amount should not exceed 5 times the registration fees. In practice, universities (through the Interuniversity Council) have adopted harmonised amounts. Those amounts differ depending on the country of origin of the students <sup>(1)</sup>. The complementary registration and administrative fees mentioned in the previous bullet remain applicable to non-EU students.

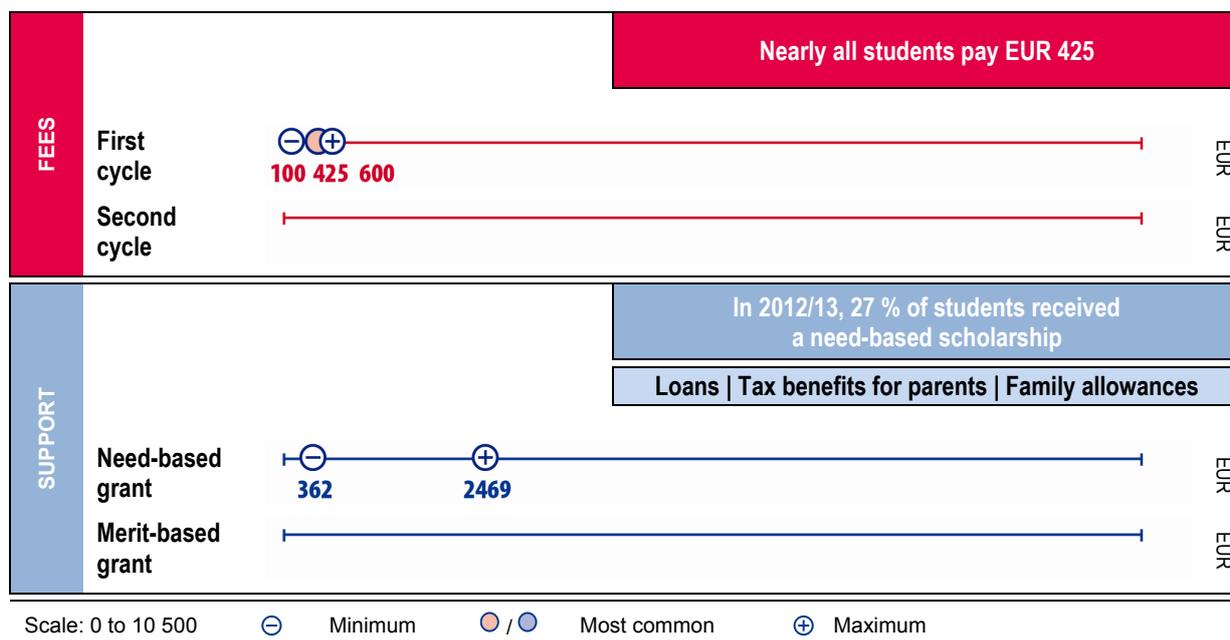
#### Support (2012/13)

- **Public grants** in academic year **2012/13** are available for low income students under 35. Students must apply for this financial benefit each year. The amount granted is determined by household income and ranges from EUR 393.67 to 4673.17 per year.
- **Loans** are available for families with at least three dependent children. Very few (0.01 %) take out a loan (2011/12).
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 400 for one, 3 590 for two, 8 050 for three, 13 020 for four and + 4 970 for each subsequent child.
- **Family allowances** from EUR 88.51/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25 as long as the student has no professional activity other than a student job during the summer holidays (July, August, September) and if, during the rest of the year, the student works no more than 240 hours per quarter. However in case the child is not living with or supported by the mother, the family allowance is paid to the natural person (parent, relative, legal guardian) who actually supports the child.

<sup>(1)</sup> You can find exact amounts here: <http://www.uclouvain.be/en-323287.html>

## BELGIUM – GERMAN-SPEAKING COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

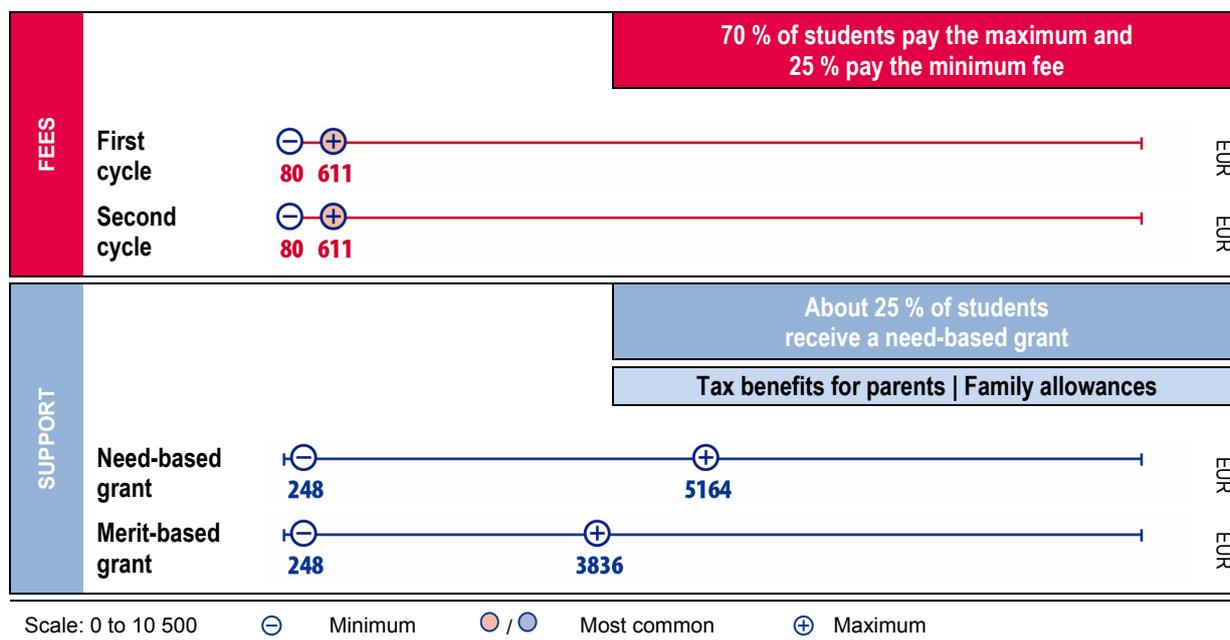
- Higher education provision exists only at ISCED 5B level. All students have to pay fees at registration. Amounts range in theory from EUR 100 to 600. In practice nearly all students pay the same amount of EUR 425.

#### Support (2013/14)

- Student grants** are need-based. Parental income determines eligibility. They are provided through the national social security system for students who return to higher education. Annual grant amounts are between EUR 362 and 2 469.
- The possibility exists to take out **loans** of EUR 1 000 for the first cycle and EUR 1 500 for the second cycle. Interest is between 0 and 3 %, depending on the income of the student, and the loan needs to be repaid at the latest three years after graduation. The Management Committee of student loans can decide about an additional loan of EUR 1 000 on a case-by-case basis.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 400 for one, 3 590 for two, 8 050 for three, 13 020 for four and + 4 970 for each subsequent child.
- Family allowances** from EUR 88.51/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25 and has no professional activity other than a student job during the summer holidays (July, August, September) and if, during the other quarters of the year, the student works no more than 240 hours per quarter. However in case the child is not living with or supported by mother, the family allowance is paid to the natural person (parent, relative, legal guardian) who actually supports the child.

## BELGIUM – FLEMISH COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

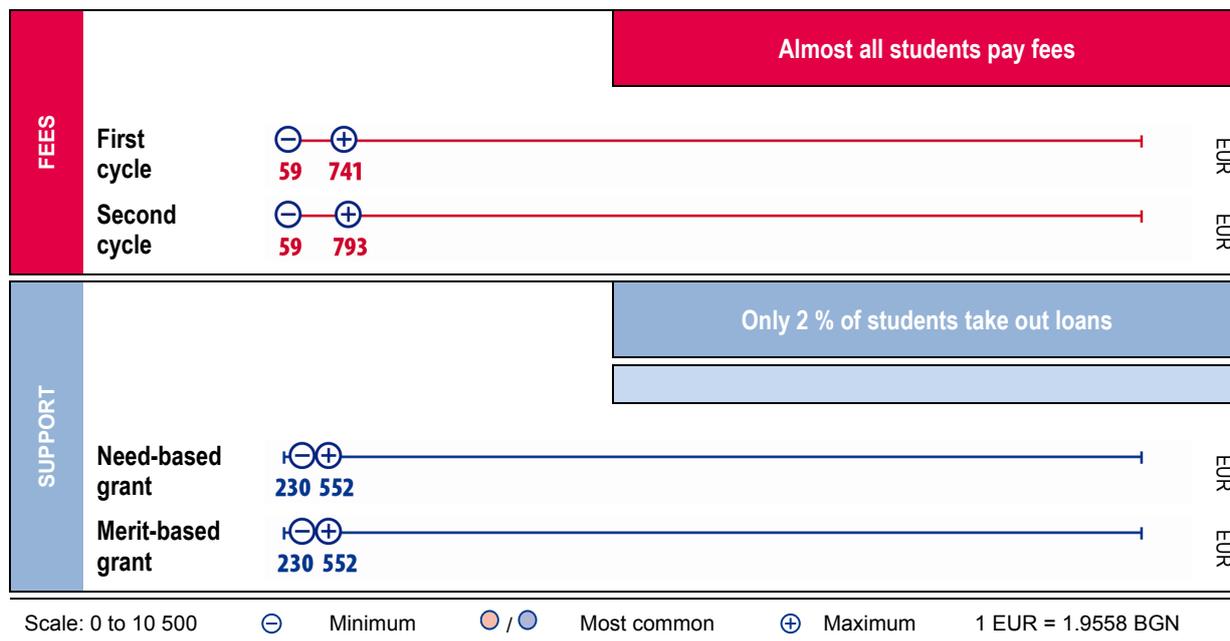
- A fixed registration fee of EUR 66.50 is paid at the beginning of an academic year. In addition, students pay the flexible tuition fee according to a number of ECTS credits followed. Each credit point carries a fee of EUR 9.10.
- The amount of fees varies with the income of the student and the type of study programme. If a student is eligible for a grant, the maximum payable fee amount is EUR 80.
- Non-EU students may be requested to pay higher tuition fees.

#### Support (2012/13)

- **Student grants** are allocated on the basis of economic need and academic merit. Eligibility is determined by the income of parents and/or the student and academic achievement in the past academic year. Amounts typically range from EUR 247.84 to EUR 3 835.53. However, a student is entitled to an extraordinary grant of up to EUR 5 164.02 on the basis of extremely low income and a lack of support from family members.
- No loans.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 400 for one, 3 590 for two, 8 050 for three, 13 020 for four and + 4 970 for each subsequent child.
- **Family allowances** from EUR 88.51/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25 and has no professional activity other than a student job during the summer holidays (July, August, September) and if, during the other quarters of the year, the student works no more than 240 hours per quarter. However in case the child is not living with or supported by mother, the family allowance is paid to the natural person (parent, relative, legal guardian) who actually supports the child.

## BULGARIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

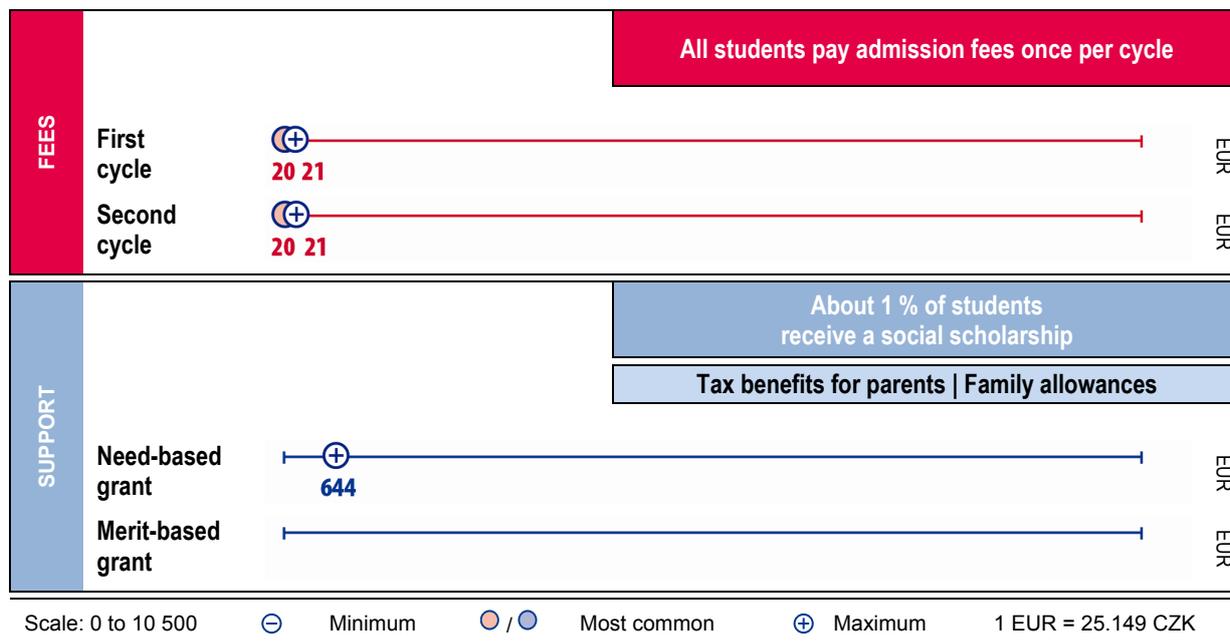
- Public higher education institutions define their own fees, but maximum amounts are set by the government.
- Student fees depend on the programme and field of study. The lowest fees are paid in the following fields of study: pedagogy, economics, administration and management.
- The first cycle fees in the state universities for full-time studies range from BGN 300 to BGN 1 450 and for part-time studies from BGN 115 to BGN 980. The second cycle fees for full-time studies range from BGN 300 to BGN 1 550 and for part-time studies from BGN 115 to BGN 1 000.
- Certain categories of students are exempted from paying fees. They include orphans, persons with disabilities, war invalids and senior cadets in military schools.
- Fees of international students are subject to different rules.

#### Support (2013/14)

- **Grants/scholarships** are available to full-time students. They are distributed by higher education institutions, taking into account need-based and merit-based criteria. Grant amounts range from BGN 50 to 120/month.
- Full-time students who are less than 35 years old can apply for state guaranteed **loans**.
- There are no **tax benefits** for parents nor any **family allowances**.

## CZECH REPUBLIC

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- Fees are only related to admission procedures and need to be paid once per cycle. No tuition fees are paid by 'typical' higher education students.
- Students who exceed a regular length of study by at least one year have to pay fees. The fee amounts to at least CZK 7 998/academic year, based on the average cost of a student for the public budget. No maximum is set by law.
- Students who study in second or further degree programmes have to pay fees (maximum CZK 2 666/academic year).
- Students of study programmes in a foreign language also have to pay tuition fees and no maximum limit is set by law. Such arrangements are decided by each higher education institution.
- Fees for international students are the same as for home students.

#### Support (2013/14)

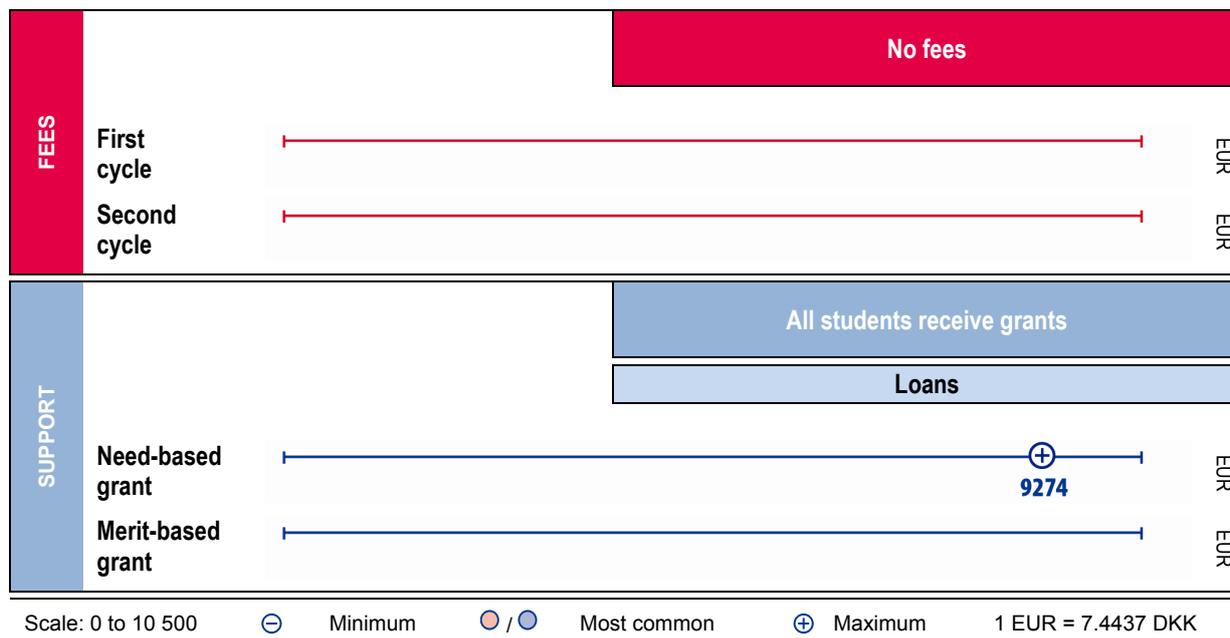
- **Scholarships** can be granted on the basis of excellence in studies, for research, artistic or other activities.
- Scholarships are granted to students from regions other than the seat of the higher education institution as an accommodation scholarship (CZK 5 400/year).
- Social scholarships are available for students in a difficult economic situation (CZK 16 200/year).
- No publicly subsidised **loans** are provided.
- **Family allowances** are provided. Eligibility depends on family economic conditions and allowances are provided until the student is 26 years of age. A child allowance of CZK 700 per month is paid if the family's income is below 2.4 times the subsistence level.
- **Tax benefits for parents** are also provided in the form of tax relief for each dependent child (student up to 26 years of age) and it is CZK 13 404/year; if the child is disabled the amount is multiplied by two (CZK 26 808/year).

#### Recent changes

- According to the recent amendment of the Higher Education Act (valid from 30 January 2013) exemptions from the rules penalising students who exceed the regular length of study are made for students who take leave due to parenthood.

## DENMARK

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- No fees for national and EU full-time students.
- All students studying in part-time courses pay fees set by higher education institutions.
- International students pay fees set by higher education institutions.

#### Support (2013/14)

- **State grants** are available to all students. The maximum amount is DDK 5 753 per month for 12 months each year for students living independently. Extra grants are available for students who become parents and for single parents. Additional grants of DDK 8 180 per month are available for students with a disability. The amounts are for the year 2013.
- **State loans** of DDK 2 943 per month are available to all students. During the period of study, a 4 % annual interest rate applies. Students must start paying back no later than one year after the end of the year in which they graduate. The loan must be repaid within 15 years. About half of all students make use of state loans <sup>(2)</sup>. The amounts are for the year 2013.
- There are no **tax benefits** for students' parents or **family allowances**.

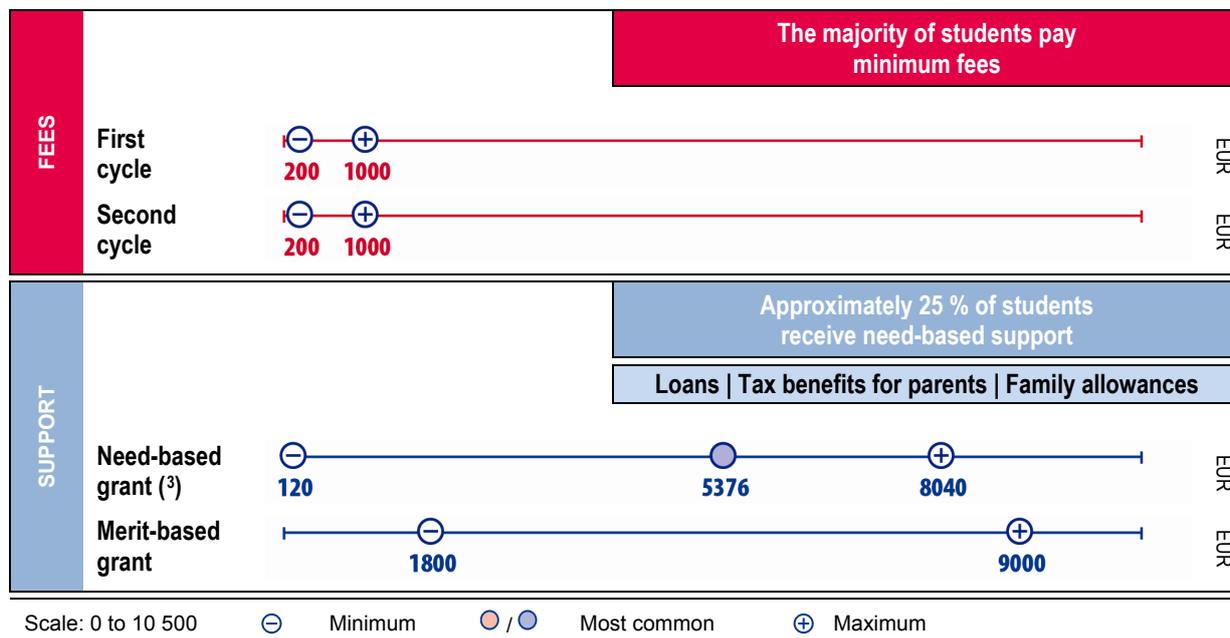
#### Recent changes

- The main objectives are to limit government expenditure and improve efficiency of studies by:
  - increasing demands on students regarding progress in their studies,
  - introducing new frameworks for higher education programmes that support active completion of studies,
  - revising grants for students living with their parents.

<sup>(2)</sup> For more information on grants and loans see: <http://www.su.dk/English/Sider/amounts.aspx>

## GERMANY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- In 15 of the 16 German *Länder* studying is free of charge (Bavaria decided that fees are not in force as of winter semester 2013/14). Only in Lower Saxony students have to pay fees of maximum EUR 1 000 per academic year, which is defined by law. Only administrative charges are paid by all students.
- When exceeding the regular study period, students may be liable to pay fees even in those *Länder* that do not charge fees.
- Students can be exempt based on need- or merit-based criteria.
- Different fees may be charged to students from outside the EU and EEA countries.

#### Support (2012/13)

- General public **student support** (BAföG) is awarded as a grant for one half of the individual amount, and as an interest free loan for the other half. Total amounts range from EUR 10 to EUR 670/month for 12 months/year. Eligibility and amount are determined by assessment of student need based on income, family situation, housing situation and disability. A maximum of EUR 10 000 needs to be paid back.
- Students need to be under the age of 30 (35 for master studies) to be eligible for public student support.
- Different types of **merit-based support** are awarded entirely as a grant. The amount awarded is often determined through an evaluation of student need. Total amounts of scholarships range from EUR 150 to EUR 820/month for 12 months/year. Additional support is determined by assessment of the family financial situation.
- Study **loans** are available to cover the tuition fees (in those *Länder* that charge tuition fees and limited to the amount charged) and living costs. The latter are available as a *Bildungskredit* of up to EUR 7 200 and a *Studienkredit* of up to EUR 54 600. Both loans are paid out in monthly instalments.
- Students' parents receive a monthly **family allowance** of EUR 184 for the first two children, EUR 190 for the third and EUR 215 for the fourth and more, and a lump sum **tax relief** (EUR 3 504 per annum, per child, per parent), until students are 25 years old. The tax office checks in favour of the taxpayer whether the child benefit or the deduction of the above mentioned allowances is more favourable.

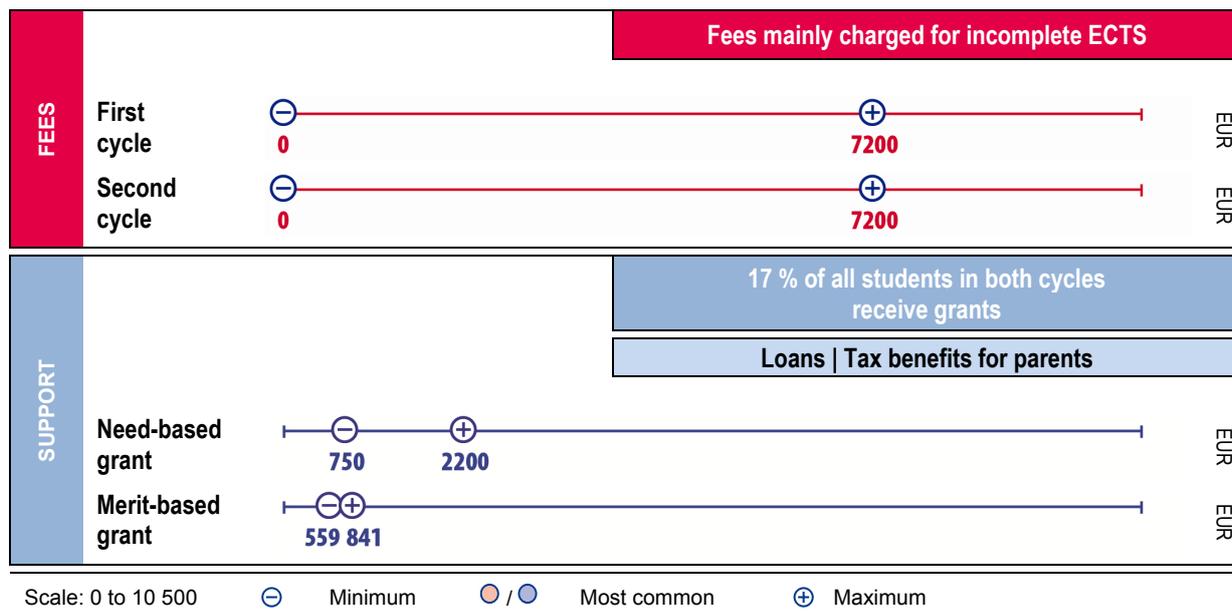
#### Planned reforms

- In Lower-Saxony fees should be abolished as of academic year 2014/15.
- The scholarship amount is to rise to the minimum of EUR 300 as of winter semester 2013/14.

<sup>(3)</sup> Including integrated loan. See text.

## ESTONIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- From 2013/14 enrolment higher education institutions (HEIs) in both cycles have the right to charge study fees under certain conditions. All students who manage to achieve 30 ECTS per semester and 60 ECTS per year in Estonian language curriculum can study without any fees. If student receives 29 ECTS per semester, HEIs have the right (not obligation) to charge him/her for each ECTS. In other words, any ECTS missing from 100 % study load can be charged.
- Study fees are regulated by the Government <sup>(4)</sup>.
- Maximum cost of one ECTS is EUR 50. Exceptions are made in arts, medicine, veterinary, dentistry (EUR 100) and aircraft piloting (EUR 120).
- Fees are not regulated for students studying in other language, for part-time students and for HEIs that do not receive state funding (private institutions).

#### Support (2013/14)

- From 2013/14, a new study **grant** system is implemented. The new system is need-based. Grants vary from EUR 75 to 220 per month and depend mostly on students and/or his/her family income.
- Grants** are available to approximately 17 % of all students in the 1st and 2nd cycle together. The basic grant is EUR 55.93/month and the additional grant EUR 28.13/month. These grants are currently primarily based on merit.
- Students can receive grants for 10 months per academic year.
- Full-time students can apply for state guaranteed **loans**. Estonian citizens or persons with a permanent residence permit, with full-time studies, according to curricula, of nine months or more has the right to obtain a study loan. Some exemptions are envisaged by the law. The maximum amount is EUR 1 920/academic year.
- Tax benefits for parents** depend both on students' status and on the civil status of students (age, marital status, etc.). **No family allowances**.

#### Recent changes

- Fees: All students enrolled before 2013/14 can continue studying according to state-commissioned study place system until 2015/16.
- Grants: All students who have enrolled to HEIs before 2013/14 academic year have the right for merit-based grant up until 2015/16. From there on, the new system will be fully implemented.

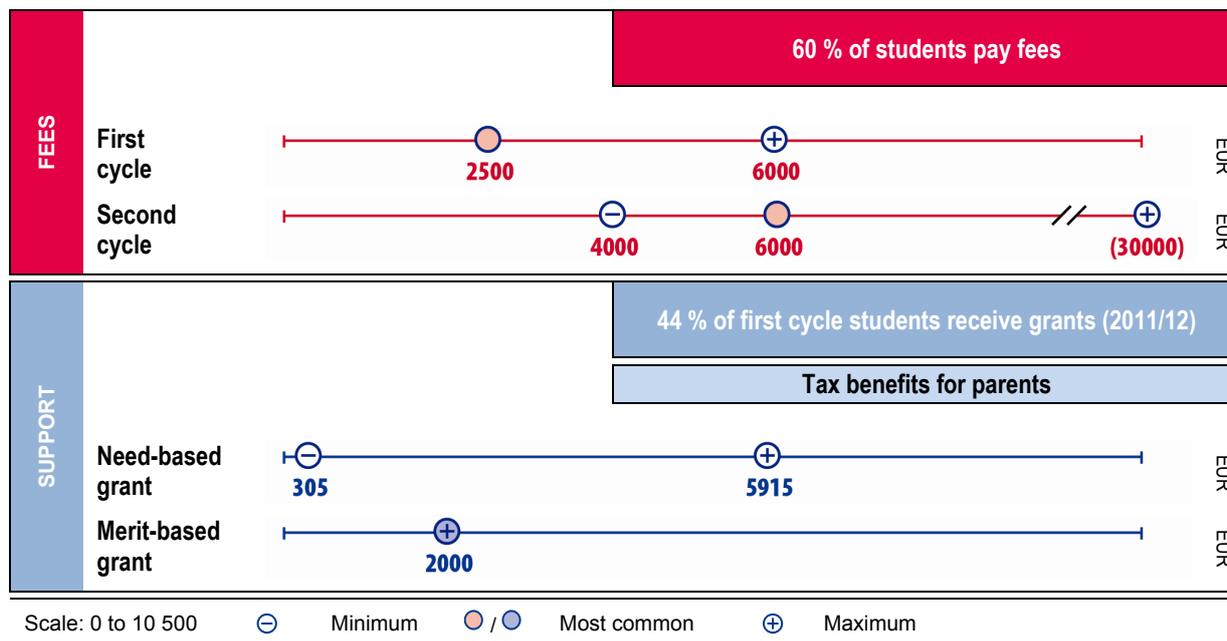
#### Planned reforms

- The Ministry of Education and Research is currently developing a new scholarship programme allocations which will probably depend on students study results and study areas.

<sup>(4)</sup> For more information, see <https://www.rigiteataja.ee/akt/123102012009>

## IRELAND

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2013/14)

- For the first cycle, full-time EU students are exempt from full tuition fees if they meet the terms of the 'free fees scheme', but pay a 'student contribution' of EUR 2 500 per academic year. Full-time EU students who do not meet the terms of the scheme must pay a consolidated fee covering both tuition fee and student contribution – the average EU consolidated fee is EUR 6 000.
- For the second cycle, the majority of students pay tuition fees.
- Part-time fees are generally half of full tuition fees for full-time programmes.
- International student fees are generally two to three times that of full EU fees and are set by the higher education institutions.

## Support (2013/14)

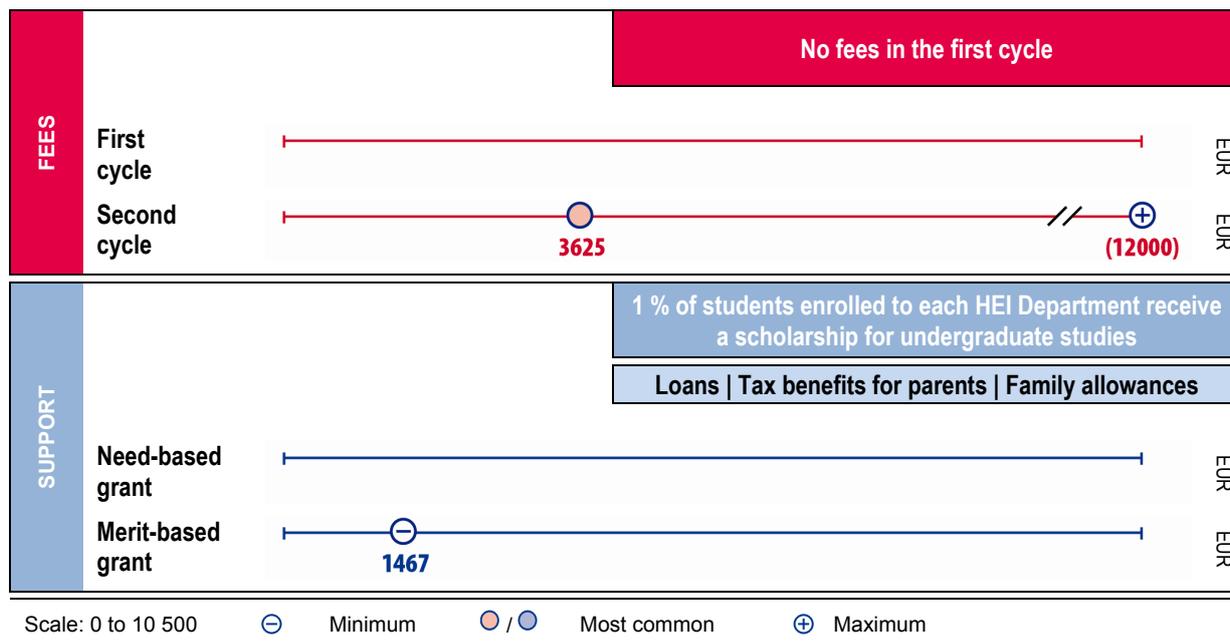
- **Need-based grants** are provided by the Department of Education & Skills. Their amounts range from EUR 305 to 5 915 per academic year, depending on means, family size and distance from institutions. Students who qualify for grants also have the student contribution and any tuition fees paid on their behalf.
- The same department provides bursaries with a value of EUR 2 000 per academic year. The bursaries require qualification under both merit- and need-based criteria.
- Students need to satisfy specific conditions of residence, means, nationality and previous academic attainment to be eligible for grants. Students have to be enrolled full-time.
- **Tax relief** is available for the expenses paid for tuition fees at a recognised higher education institution.
- No **loans** or **family allowances**, except where a parent in receipt of a social welfare payment is supporting a dependent aged up to 22 who is in full-time education.

## Planned reforms

- The income thresholds for student grants will be reduced by 3 % for the 2013/14 academic year. The changes to the income thresholds will apply to all students, not just new entrants. This change will not affect Special Rate students, who are the most vulnerable category of students in receipt of grant support.

## GREECE

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- No fees for full-time students in the first cycle. Only students of the Hellenic Open University pay fees for the 1st cycle studies that range from EUR 550 to 1 650/year.
- 2nd cycle students may pay fees. Amounts are specified in master's degree regulations of higher education institutions. There are also 2nd cycle programmes where students do not pay fees.
- Some categories of students are exempt from paying fees. These include scholars of the State Scholarships Foundation (IKY), for the amount related to the net tuition fees, not exceeding EUR 3 000 per year.
- All foreign non-EU students who have not entered higher education through the 'Pan-Hellenic Examination' (national examinations for admission to higher education) do not pay fees for their graduate studies.

#### Support (2013/14)

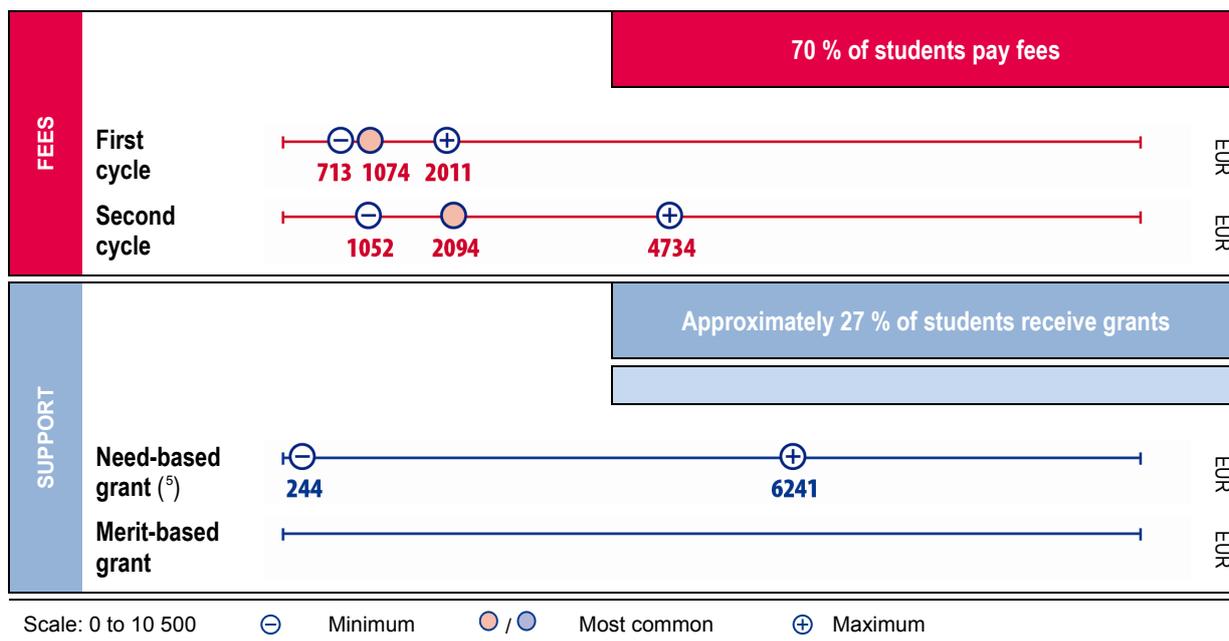
- **Grants/scholarships** are available through IKY, the Ministry of Education and Religious Affairs, the Ministry of Foreign Affairs and private sector, such as the research institutions and non-profit organisations. According to Law 4009/2011, awards and scholarships may be offered by higher education institutions (HEIs), according to the academic performance and financial status of students. Moreover, HEIs may award compensatory scholarships to 1st and 2nd cycle students who have to work part-time in a service of the HEI up to 40 hours/month.
- IKY grants a **merit-based** lump sum of EUR 1 467.35/year to first year students who achieve the top mark at their entrance examinations per academic department, provided that their personal and/or family annual income is considerably low. The same amount is also granted yearly to enrolled students who rank first at their academic department at the end of the academic year, provided that, in the case that their personal and/or family annual income is considerably high, their average grade must be over 8.5/10. Moreover, an additional merit-based lump sum of EUR 293.46 is available to both aforementioned categories of beneficiaries (as a prize) taking into account exclusively their academic performance. Regarding programmes for 2nd cycle studies, scholars of IKY receive a monthly allowance of EUR 450 and an annual maximum amount for tuition fees up to EUR 3 000, for the whole duration of the programme -12, 18 or 24 months.
- Graduate students may apply for state guaranteed **loans**, based on academic and socio-economic criteria.
- Students' parents are eligible for **tax benefits**. Regarding fiscal year 2012, the tax-free amount of the first tranche of the tax scale is increased by EUR 2 000, until students reach 25 years of age. Also, the tax due per year is reduced by 10 % of the cost of the student's rent and up to a maximum relief of EUR 100. They can also claim **family allowances**, in the form of a housing allowance of EUR 1 000 per year. The allowance is granted to all 1st cycle students not living at home, provided that their family income does not exceed EUR 30 000.

#### Planned reforms

A new framework Law 4009/2011 (Government Gazette 195/issue A/6-9-2011) has been recently adopted, and includes provision related to student support services and financial aid. The Law also gives the power to define the level of financial contribution for studies in regular semesters of foreign non-EU students, who have not entered higher education through the national examinations applicable for Greeks. On that basis, a joint ministerial decision, that defines the fees for non-EU students, is expected to be adopted.

## SPAIN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

- The amount of fees is determined by the kind of the studies, the number of ECTS taken and the number of exams failed in each subject. In addition, amounts differ between regions as each one has a different range.
- For international students (from outside the European Union) who have not set their residence in Spain, the fees can be increased, depending on the region.
- Exemptions from fees are based in need criteria (family income being the most significant one), but a minimum level of academic performance is also required. Also, large families and disabled persons have very significant discounts, and may even be exempt.
- In the current economic crisis context, the government approved a new decree-act on urgent measures for rationalization of public expenditure in education in 2012. One of the measures adopted in this act is that university students have to cover between 15 % and 25 % of the real total cost of their studies (to be decided by each Autonomous Community). These urgent measures were implemented in the academic year 2012/13.

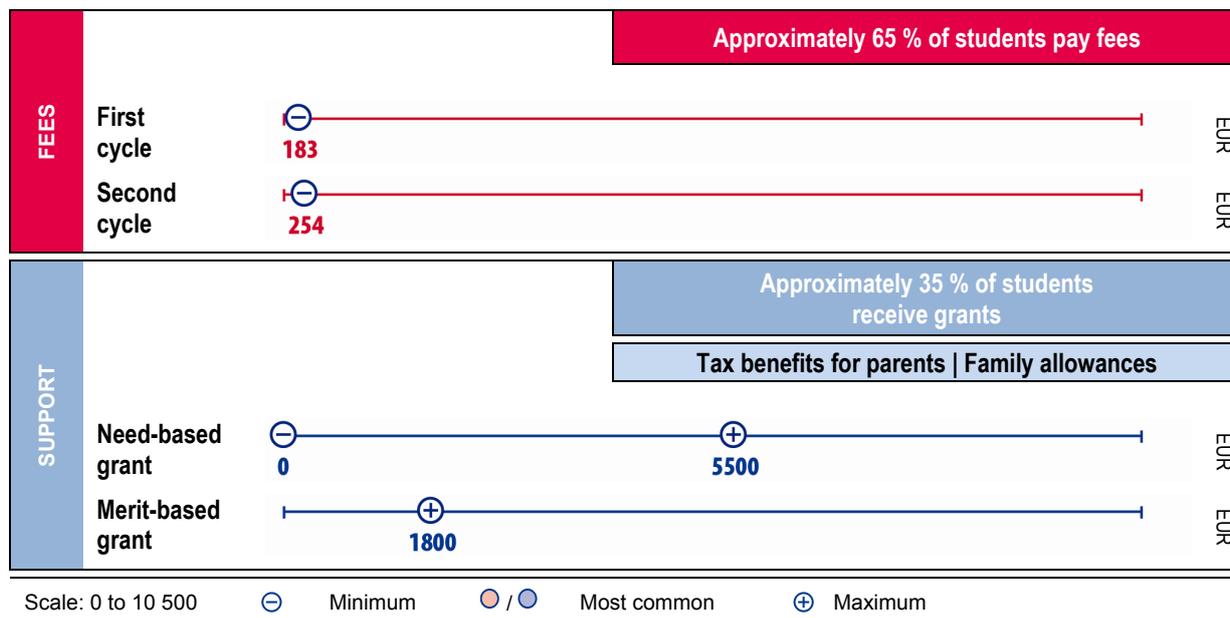
#### Support (2011/12)

- Although student **grants** exist at national, regional and local level, only the ones at national level have been considered here, as they are quantitatively the most important ones. There are many types of grants, aimed at covering different types of expenses such as transportation, residence, meals, books and materials, etc. The grant also covers tuition fees. Students can receive different types of grants, depending on their family income. The average amount of a grant is EUR 2 497.03 and a waiver from tuition fees. The maximum grant is EUR 6 241 and a waiver from tuition fees, and the minimum is EUR 244 and a waiver from tuition fees.
- Grants are need-based, but a minimum level of academic performance is also required.
- No **loans**, no **tax relief** for parents and no **family allowances**.

<sup>(5)</sup> Need-based grant without tuition fees; see text.

## FRANCE

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2013/14)

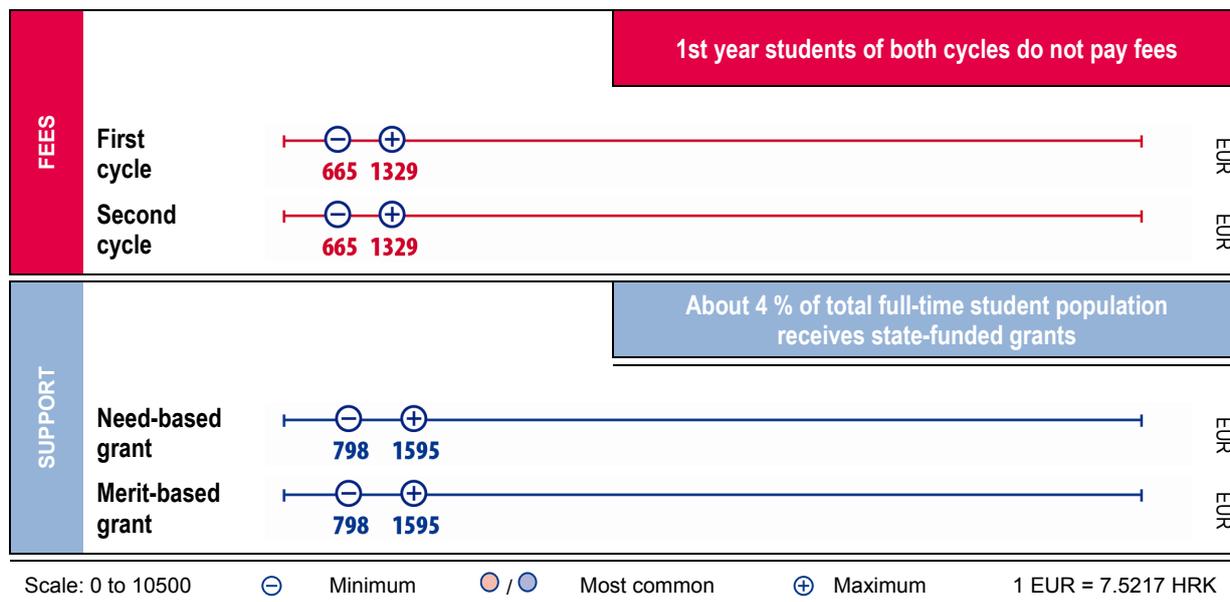
- The amount of fees per year fixed by the Ministry of Higher Education and Research is EUR 183 in the first cycle (L1, L2, L3) and EUR 254 in the second cycle (M1, M2). However, a number of universities have decided to add associated costs related to specific services (e.g. for diplomas related to continuing learning and training). In some public universities, the tuition fees can reach more than EUR 2 000 per year.
- Fees in the *grandes écoles* and Engineering Schools vary, but the most common amount is EUR 550 per year. However, tuition fees in some of them reach up to EUR 10 000 per year, depending on family income. However, there are *grandes écoles* which not only deliver education free of charge, but may even pay some students (such students are prospective civil servants and receive a wage from the State), e.g. in *école polytechnique* and *écoles normales supérieures*.
- Students who receive a **grant** (34.7 % of the student population in 2012/13) are exempted from fees.

## Support (2013/14)

- Grants** are awarded on the basis of financial need to students that are less than 28 years of age.
- The amount awarded for the need-based grant depends on the assessment of social criteria. Students are classified into categories based on the family income; within the framework of a reform of the grants (2013), a new category has been created for lower middle-class students, and a new one for the most deprived students. All grant holders get tuition for free and social security contribution waivers (EUR 211). In 2013/14 the amount of the annual grant varies from EUR 0 (for lower middle-class students who only get the waivers) to EUR 5 500. In addition, students having a need-based grant can get a complementary merit-based grant (based on school performance from the *baccalauréat* results) which amounts to EUR 1 800.
- Loans** are also available. In 2008, the Ministry of Higher Education and Research started a new policy to get loans easier for all students aged less than 28. It provides loans with a maximum amount of EUR 15 000, guaranteed by a special fund 'OSEO'. Less than 0.1 % of university students take out such a loan.
- Parents are eligible for **tax relief** if students are financially dependent on them and are less than 25 years old. The amount of tax relief is proportional to the amount of taxable income of the household.
- Family allowances** are paid for two or more dependent children that are under 20 years old. The minimum amount is EUR 128.57 per month and increases with the number of eligible children; as of 5th child the amount is EUR 164.73 for each child. An additional amount of EUR 64.29 per month is paid for every child that is aged 16-20 years.

## CROATIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

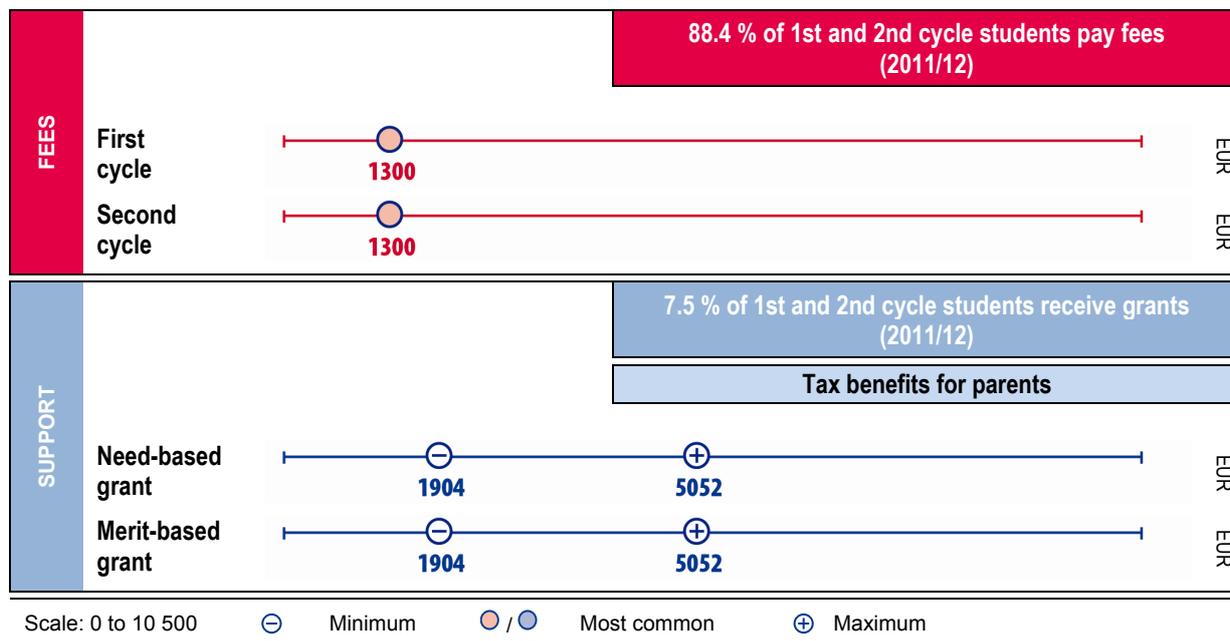
- Fees for all students of the first year of both cycles are fully covered by the Ministry of Science, Education and Sports.
- In the following years of study, the amount of student fees depends on a range of criteria set by the individual higher education institutions (e.g. number of ECTS credits and fulfilment of particular study obligations). For some students fees are paid by government, some students pay a certain share of the fee, and some pay the full amount of the fee. [In the academic year 2012/13, full tuition fees were covered by the government for 38 % of students, while 61 % of students participated in fees to some extent].
- The fees in both cycles range from HRK 5 000 till 10 000 per year.
- At bachelor level, 25 % of total number of students (counting all students in all three years, including the ones of the first year who do not pay anything) pay some participation in the fees. At master level the corresponding percentage is 20 %.

#### Support (2013/14)

- At national level, student **grants** are provided by two public sources: Ministry of Science, Education and Sports as well as National Foundation for support of pupils' and students' standard. Both institutions award grants according to a range of criteria which include both need- and merit-based elements. The grants range from HRK 500 to 1 000 per month and are available for 12 months each year till the graduation (i.e. total of 6 000-12 000 per year).
- Further grants for students are provided by a number of regional and local governments.
- Part-time students are not eligible to apply for state-funded grants.
- There are no **loans, tax benefits for parents** or **family allowances**.

## ITALY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- Higher education institutions (HEIs) define the fees at the beginning of the academic year and they differentiate them according to the students' socio – economic status, field of studies, cycle, study status – full-time or part-time – and year of registration. Furthermore, HEIs are obliged to exempt students benefiting from student support, and they can also exempt some students on the basis of merit. The overall amount of fees at the end of financial year should not be higher than 20 % of public funding. The amount of fees and the exemptions are calculated only ex-post and only for statistical purposes.
- The amount of fees shown in the diagram is calculated on the basis of the most recent statistical data available and as the mean amounts for all registered students.
- International students pay the same fees as national students.

#### Support (2013/14)

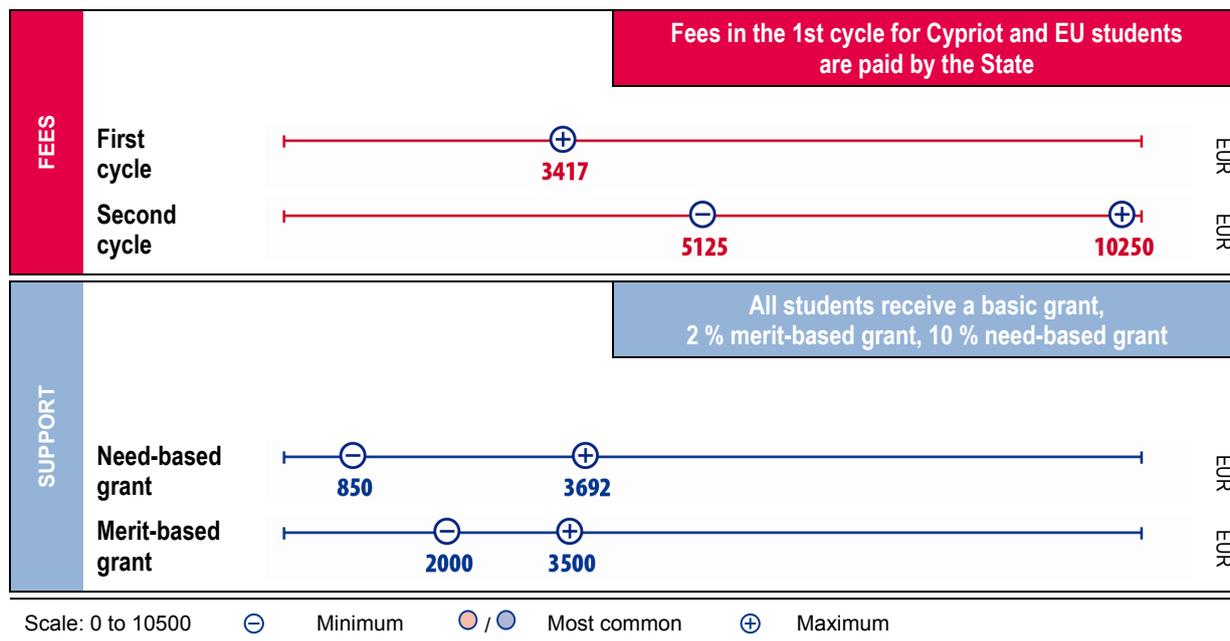
- Public grants** are allocated on the basis of both economic need and academic merit. The amount depends on whether the student lives with her/his parents and is defined, within the range mentioned in the diagram above, by the Regional authorities. For instance, the amounts for need-based grants range from EUR 1 904 (students living with parents) to EUR 5 052/year (students not living with parents).
- Parents can receive **tax benefits** based on real educational expenditure, if the child has a proven student status. Tax benefit is applicable as long as the child is tax dependent on his/her parents.
- No **loans** or **family allowances**.

#### Recent changes

- Following the implementation of the general university reform, regulated by the Law n°240 of 2010, the students' support system is undergoing a major change. The main aims of the reform are to strengthen the opportunities for students coming from difficult socio-economic background and to promote merit amongst all students. The main devices to reach these aims are the definition of minimum standards of services to students, to be guaranteed to all the students coming from a difficult socio-economic background, and the creation of a national fund to support the most successful students. Furthermore, a national observatory on the students' welfare system has been created to collect data and monitor the impact of the reform. The more relevant part of the required legislation to implement the reform has already been approved, but a few administrative steps are still missing.

## CYPRUS

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

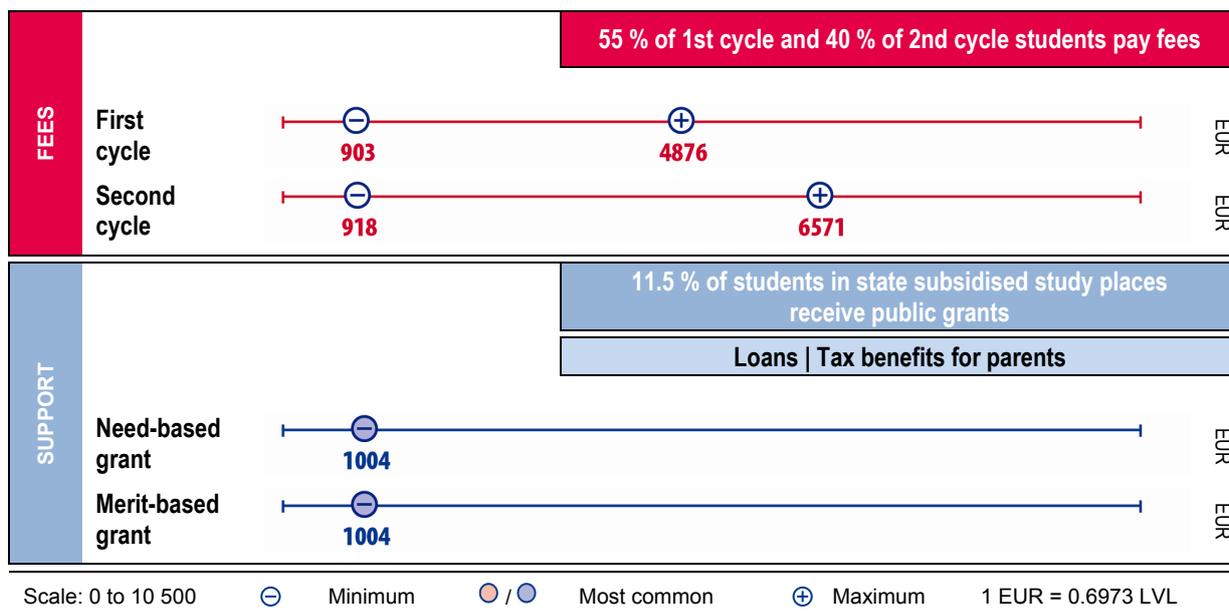
- Higher education institutions can define their own fees within limits set by the Ministry of Education and Culture.
- First cycle: fees total EUR 1 709 per semester for Cypriot students and for students admitted from EU countries. These fees are paid fully by the State.
- International students pay fees. Fees for students admitted from non-EU countries total EUR 3 417 per semester.
- Second cycle: all students pay fees which range from EUR 5 125 to 10 250.

#### Support (2013/14)

- All Cypriot students receive an annual educational **grant** (basic grant) by the Ministry of Finance. According to new legislation which came into force in 2012, the educational grant is given based on family income criteria. The minimum educational grant is EUR 850 and the maximum is EUR 2 565 per year.
- Approximately 10 % of Cypriot students receive targeted **need-based grants** to cover living, books, rental and computer expenses based on their socioeconomic status. The minimum targeted grant is EUR 500 and the maximum is EUR 3 692 per year.
- About 2 % of students receive **merit-based scholarships**. The criteria for scholarships are academic excellence and socioeconomic status. Students may receive up to EUR 2 500-3 500 per year for an undergraduate programme (1st cycle), EUR 2 000 per year for a master's programme (2nd cycle).
- Study **loans** are available only for owners of property in the northern Cyprus.
- There are no **tax benefits** for parents or **family allowances**.

## LATVIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

- Students studying on state subsidised places do not pay fees. 55 % of 1st cycle students and 40 % of 2nd cycle students pay fees.
- The majority of students, including those enrolled in evening courses, distance courses or courses offered jointly with other universities pay fees.
- Fee amounts vary by field and course load. Each higher education institution can set its own fees. The fees range from LVL 680 to 3 400 per year for full-time studies and from LVL 630 to 1 460 for part-time studies in the 1st cycle. In the 2nd cycle fees range from LVL 800 to 4 582 for full-time studies and from LVL 640 to 2 288 for part-time studies per year. For college programmes or short-cycle programmes (ISCED 5B) the fees range from LVL 550 to 900. However, some of the higher education institutions apply a diversified tuition fee amount throughout the study years, i.e. usually the fee in the first year of studies is the lowest.
- The amounts of fees for international students may differ in some study programmes (e.g. medicine, dentistry, engineering) and range from LVL 980 to 7 028 (2012/13) in the 1st cycle. In the 2nd cycle, fees range from LVL 1 100 to 8 434 for full-time studies and from LVL 650 to 6 470 (2012/13) for part-time studies per year. The students from EU and EEA are treated as home students.

#### Support (2012/13)

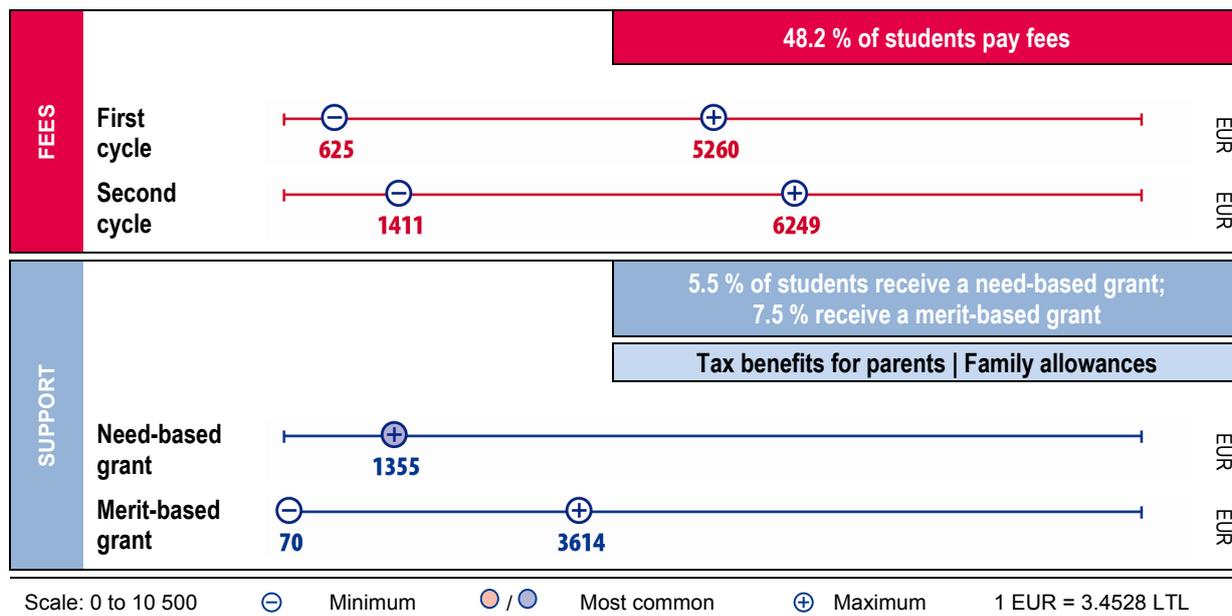
- Public **grants** to cover tuition fees are allocated on the basis of academic merit. These grants are primarily available in priority areas; currently natural sciences, computer sciences and engineering.
- Other public grants are traditionally available based on academic merit. Recently, more need-based criteria are taken into account. Disabled or orphaned students with families, from large families or in economic need are treated favourably. State budget grants are LVL 70/month (per 10 months) for the first and second cycle. Approximately 4 000 students receive state budget grants each semester (11.5 % of students studying in the state subsidized study places) (2012/13). Higher grants are available through the European Social Fund activities supporting the implementation of Master's study programmes (specifically for students in the following priority study fields: natural science, mathematics, IT, engineering, health care, environmental sciences and creative industries). In 2012/13, 40.8 % of full time Master students in these priority study fields received this grant.
- Two types of **loans** exist. The first is to cover tuition costs and the second to cover living costs with a cap of LVL 120/month. Loans need to be paid back 12 months after the end of the degree programme. 11 % of students take out loans (2012/13).
- **Tax benefits** awarded to parents and students (payers of personal income tax) of LVL 150 per year to recover the part of the annual funds invested in health care and education. Also, a parent has relief of personal income tax for a child while she or he continues the acquisition of higher education, but not longer than until student reaches 24 years of age.
- No **family allowances**.

#### Planned reforms

- Both the Declaration of the Intended Activities of the Cabinet of Ministers and Latvia's Strategic Development Plan 2010-2013 define the task for the Ministry of Education to draft and prepare a fundamentally new model (performance-based public funding allocation mechanism) of financing for higher education institutions until 2014. This will also alter the system of fees paid by students.

## LITHUANIA

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2013/14)

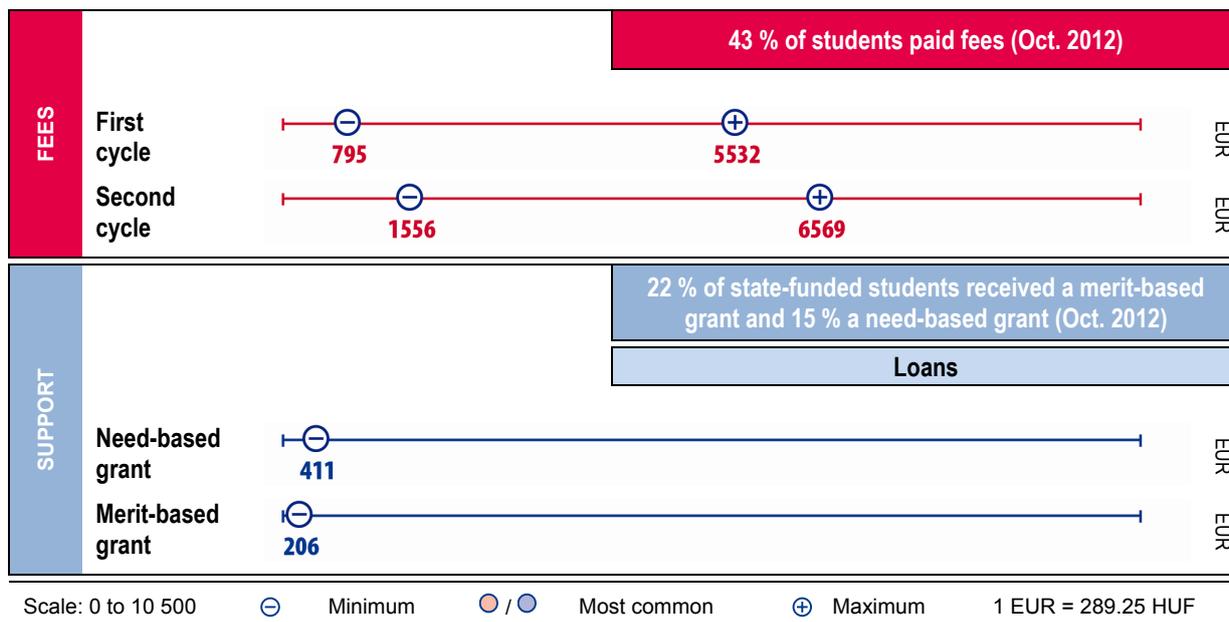
- Students studying in state subsidised places do not pay fees. There are exceptions after changing study programme (if study programme fees are higher than previous study programme fees).
- All fees vary depending on the study programme (influenced by study field) or study forms (full-time/ part-time).
- In the first cycle, fees range between LTL 3 238 and 18 162 per year in full-time studies and between LTL 2 159 and 12 108 per year in part-time studies.
- In the second cycle, fees range between LTL 7 308 and 21 578 per year in full-time and from LTL 4 872 to 14 386 per year in part-time studies.
- Higher education institutions (HEIs) can determine higher tuition fees for citizens of non-EU and non-EEA countries.

## Support (2012/13)

- There are three main types of scholarships/**grants**: for academic achievement, social scholarships and study scholarship.
- The amount of the scholarships for academic achievement is regulated by each higher education institution. It ranges from LTL 20 to 1 040 per month. The total period of receiving the scholarship depends on HEIs and varies from 10 to 12 months.
- The amount of study scholarship is the same as fees (vary depending on the study programme, study forms).
- Social scholarships are available for students with low socio-economical background, disabled students and orphans. Their amount is LTL 390 per month. Students can apply for this scholarship twice a year. If a student meets requirements two times, s/he gets the scholarship for 12 months.
- Students of the first cycle or integrated studies not funded by the State who have finished with the best results the first two academic years (in case of part-time studies – half of a study programme) and afterwards the remaining academic years, shall be reimbursed for the tuition fee paid for the studies during a respective period (a part of the fee which does not exceed the normative cost of studies). Around 2 500 students received this type of support.
- In 2012, less than 5 % of students took out a student **loan** (1.68 % students received a state-supported loan for living expenses (LTL 100-6 500) and 2.55 % for tuition fees (LTL 750-22 675); the latter cannot be higher than the tuition fee for one academic year. 0.02 % of students received a state-supported loan to pay for part of the studies pursuant to international (interdepartmental) agreements. It ranges from LTL 2 350 to 7 800. 0.02 % students received a state loan to pay for tuition fees – LTL 520. Only students who were enrolled until 2009 can get the state loan.
- **Tax benefits for parents.** Students' parents who pay tuition fees are eligible for an annual income tax refund, in favour of the student if the student receives his/her first degree. The income tax refund is up to 15 % of the paid tuition fee.
- Students' parents can get **family allowances** if the family has three or more children under 18 years and/or older children who are full-time students (until they become 24 years old). The amount of social allocation is LTL 52 per child per month.

## HUNGARY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

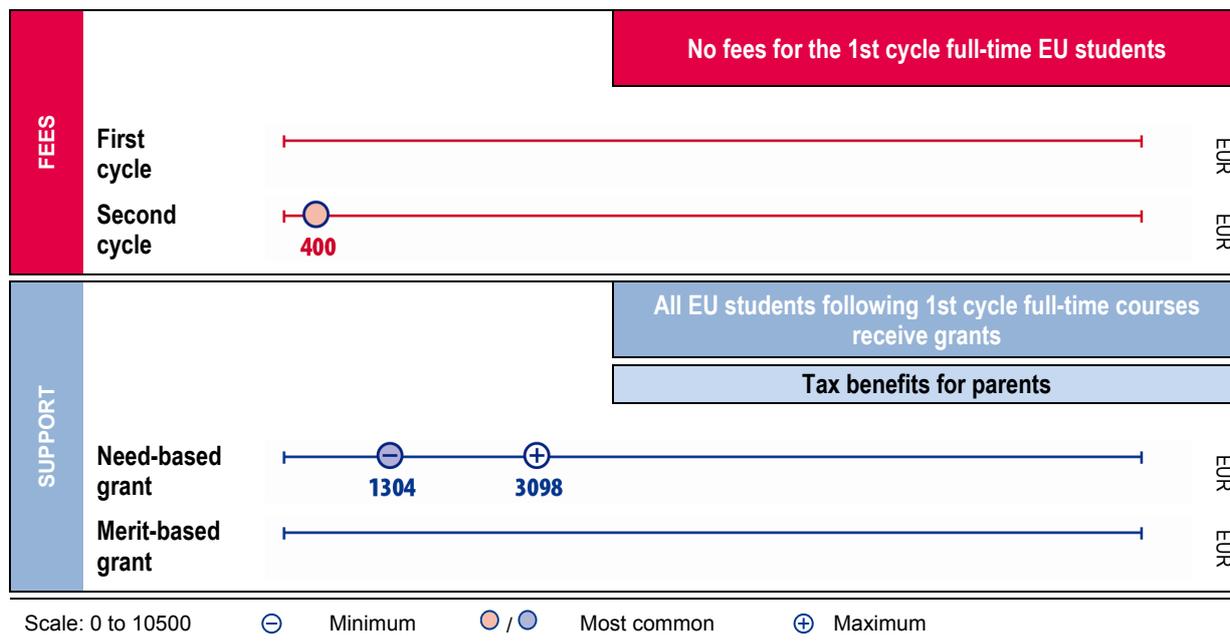
- Higher education institutions (HEIs) specify the amount of fees in accordance with a government decree.
- Fees are charged to students without a state-funded place. State-funded places are awarded to students on the basis of their performance in the admission procedure. [2012: 57 % of places were state-funded.]
- The fees range from HUF 230 000 to 1 600 000 in 1st cycle and from HUF 450 000 to 1 900 000 in 2nd cycle. The fees are between HUF 300 000 and 2 700 000 in undivided long programmes.
- Best-performing students with non-state-funded status can obtain state-funded status during their studies. On the other hand, state-funded students who exceed the prescribed period of study or do not obtain at least 50 % of the prescribed number of credits and the marks determined by the HEI lose their state-funded status.
- International students pay the same amount of fees as non-state-funded students.

#### Support (2012/13)

- The regular **need-based grant** is paid for a period of 10 months/year.
- The minimum of the grant specified by the law for the disadvantaged, for students with one living parent and those under legal guardianship until the age of 18 is HUF 119 000/academic year. The minimum of the grant specified by the law for the disabled, multiple disadvantaged, orphans, students supporting dependents or those from a large family is HUF 238 000/academic year.
- In addition to the regular (monthly) need-based grant (shown in the diagram above), there is a scholarship scheme jointly financed by municipalities and higher education institutions (*Bursa Hungarica scholarship*). One-off initial and emergency grants are also available.
- Only state-funded students can receive a **merit-based grant**. In order to receive a merit-based grant, students have to obtain a certain number of credits or a minimum mark stipulated by the HEI. The grants are paid for a period of 10 months/year.
- A maximum of 50 % of students at state-funded places are awarded a merit-based grant.
- The minimum of the grant specified in the law is HUF 59 500/academic year.
- The diagram does not contain data on the 'Scholarship of the Hungarian Republic', which is granted only to the best performing students (maximum 0.8 % of state-funded students) and is a significantly higher amount.
- A government-subsidised **loan** (Student Loan 1) is available for both state-funded and fee-paying students (max. HUF 50 000/month for a period of 10 months/year). Orphans and those with unemployed parents can receive HUF 10 000/month more. The maximum duration is 5 years (7 for longer diploma courses such as medicine). Students below 35 years of age are eligible. It is a general-purpose loan.
- A second type of student **loan** (Student Loan 2) has been available for fee-paying students since the academic year 2012/13. It is a government subsidised loan with interest rates lower than for Student Loan 1 (above). It can only be spent on tuition fees and it can cover the whole of the tuition fee. Fee paying students can take out both types of loans to cover both study costs and living costs.
- No **tax benefits** for parents or **family allowances**.

## MALTA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

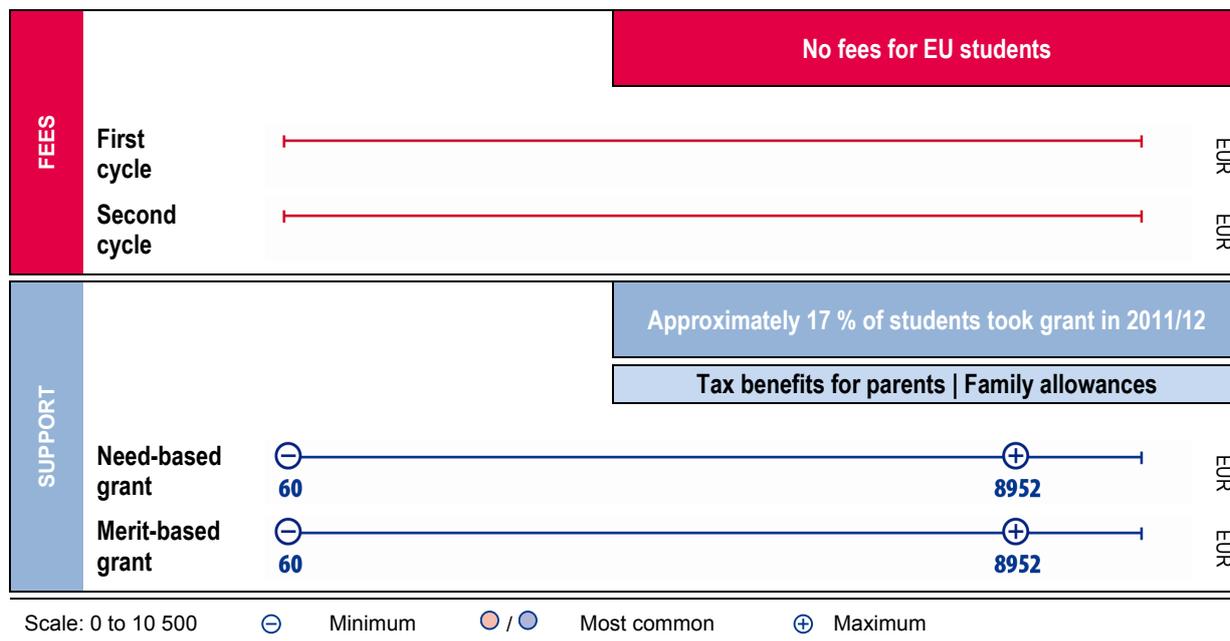
- 1st cycle: No fees apply for Maltese and EU students following first-cycle full-time courses at the University of Malta and the Malta College of Arts, Science and Technology (MCAST). Part-time courses are only offered by the University of Malta. Fees for part-time studies range from EUR 350 to 1 200/semester. The most common value is EUR 350/semester.
- 2nd cycle: An annual enrolment fee of EUR 400 applies for all Maltese and EU students following second-cycle full-time day courses at the University of Malta. Students following second-cycle degree courses offered jointly by foreign universities pay higher fees which are not quoted in the table. MCAST does not provide second-cycle degree courses. Full-time evening courses range from EUR 1 100 to 1 600/semester (most common EUR 1 450) and part-time studies from EUR 550 to 2 600/semester (most common value EUR 725).
- International students pay fees for both first-cycle and second-cycle degree programmes, which fees are higher than those paid by Maltese and EU nationals.

#### Support (2013/14)

- Student maintenance grants are provided to all Maltese students following a full-time first-cycle degree course. EU students who fulfil the relevant eligibility criteria also receive this maintenance grant. These eligibility criteria are neither need- nor merit-based but refer to regulations having to do with citizenship, years of residence in Malta, completion of compulsory education, age, regularity of attendance and progress being made in studies. Students receive a one-time grant of EUR 465.87, EUR 83.86 every four weeks between October and June and an annual grant of EUR 465.87. Students studying for a Science, Mathematics or IT-related courses (known as 'prescribed programmes'), receive a one-time grant of EUR 698.81, EUR 146.75 every four weeks and an annual grant of EUR 698.81.
- Students who, due to proven hardship are deemed to qualify for a supplementary maintenance grant, receive a higher grant than that referred to above. They receive a one-time grant of EUR 582.34, a grant of EUR 251.57 every four weeks from October to June and an annual grant of EUR 582.34.
- Grants are offered in some second-cycle degree courses which are required for the practice of a regulated profession.
- Several scholarship schemes are available to students who wish to take up undergraduate studies abroad or postgraduate studies in Malta or abroad. These schemes are issued regularly and include the Malta Government Scholarships Scheme (MGSS – Undergraduate and Postgraduate studies in all areas), the Malta Arts Scholarship (MAS) scheme and the Malta Sports Scholarships (MSS).
- The 'Youth Specialisation Studies Scheme' (YSSS) provides the opportunity for young Maltese people, aged between 18 and 30 years, to apply for a soft loan at a subsidised rate of interest to further their studies abroad or follow distance learning courses, provided that such courses are not available in Malta.
- **Tax benefits of students' parents:** As from 1 January 2012 the Government of Malta introduced a new tax band category called 'parent computation'. This tax computation is aimed at parents supporting children who are not gainfully employed up to the age of eighteen and at parents of children up to the age of 21 years who are still in tertiary education. By means of this computation parents will save between EUR 150 and EUR 840 in income tax annual payments.
- No family allowances.

## AUSTRIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

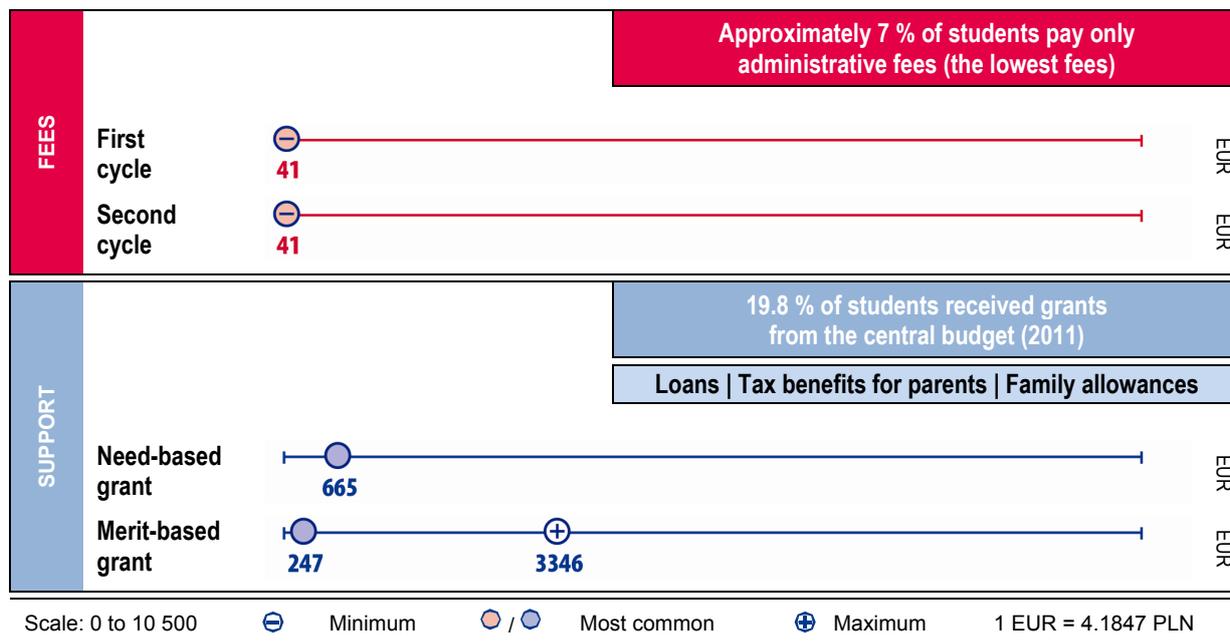
- EU students and those who are accorded the same rights do not have to pay tuition fees.
- Austrian students, EU students and students with equal status at universities and *Pädagogische Hochschule* do not have to pay fees, but if they exceed the minimum study duration for more than a year, they have to pay EUR 363.36 per semester.
- All other students at *Pädagogische Hochschule* have to pay fees (EUR 363.36 per semester).
- Students at universities and *Pädagogische Hochschule* can be exempt from paying in cases such as studies or internships within transnational mobility programmes, illness, pregnancy and disabilities.
- International students (i.e. non-EU and EEC students) at universities have to pay fees of EUR 726.72 per semester, with the exception of students from the least developed countries. Students from developing countries may be exempt from the fees according to a respective decision of the university.
- Providers of the *Fachhochschulen* (universities of applied sciences) are entitled to charge fees up to the maximum amount of EUR 363.36 per semester. Additionally, the providers are entitled to charge cost-covering fees, which are usually higher than EUR 363.36 per semester, from third-country students.

#### Support (2013/14)

- The federal student **grants** can systematically be divided into two sections: direct study financing received in cash, and indirect study financing which the student may receive by a transfer payment to the students' parents, or through non-cash benefits.
- Direct student support is paid out in monthly instalments up to EUR 8 952 per year. The amount is assessed on the basis of income and number of family members of the student, his/her parents and his/her spouse.
- The grants need not be paid back except when proof of academic achievement is missing after the first two semesters.
- Students' parents can receive **family allowances** (EUR 152.70 per month per child) and **tax relief** (EUR 58.40 per month per child) if the student is under 24 (in exceptional cases till 25 years of age) and is studying.
- No student **loans**.

## POLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

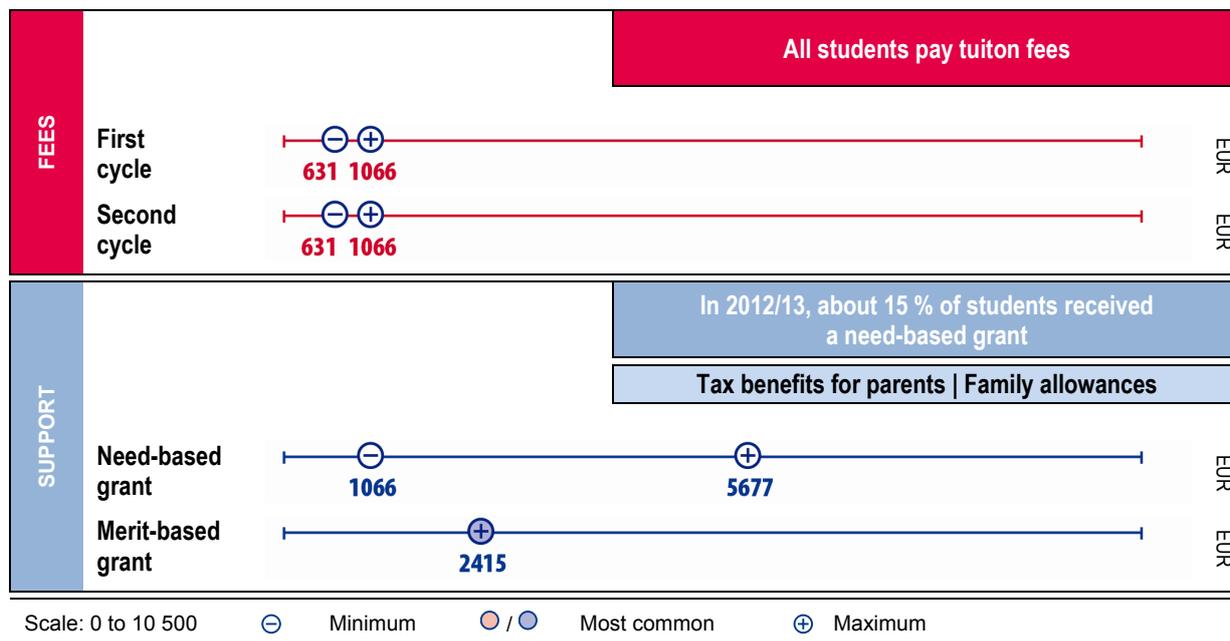
- Students pay administrative fees which include the issue of student ID cards, student record books and diplomas. Fee amounts are defined annually by the Minister of Science and Higher Education. Students also pay a fee related to enrolment procedures. The maximum possible amount of this fee is defined annually by the Minister, while the actual amounts are decided by rectors of individual higher education institutions (HEIs). The amount of the fees altogether is approximately PLN 170. The amount is paid once per cycle not every year.
- Tuition fees, set by public higher education institutions, are generally paid by part-time students only with exemptions and reductions possible mainly on the basis of low economic status or excellent results. Detailed rules regulating the actual amounts of tuition fees and the mode and conditions for exemptions are laid out by the senates of particular institutions.
- Full-time students in public HEIs pay fees only if they repeat a study course due to unsatisfactory academic results.
- Students from the EU and EFTA countries and some other defined categories of students (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for international students other than these are decided by the senates of individual HEIs.

#### Support (2012/13)

- Financial support is granted to students in the following forms: a needs-based **grant** available for students with a low personal/family income, a needs-based grant available for students with disability, emergency grant/ allowance and merit-based grant for best students. The income threshold to be eligible for need-based grants for students with low family income is PLN 592.80-850.20 per person per year (from 1 November 2012).
- The average amount of the need-based grant is PLN 2 783 (2011). The average amount of the merit-based grant is PLN 1 035 with a maximum of PLN 14 000.
- **Loans** of PLN 6 000/year may be taken out in any cycle for those students whose personal income is below net PLN 2 300/month (in 2012). The state guarantees part of the loans for low income students: students with family income of PLN 600/month per person have been granted a 100 % guarantee of their loan and students with a family income of PLN 1 000/month a 70 % guarantee.
- **Tax benefits for parents/guardians** of students in the form of tax relief of PLN 1 112.04 per child per year in 2011, if families receive a care allowance or other social benefits and/or the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year.
- **Family allowance** based on low income of parents or disability of a student.

## PORTUGAL

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

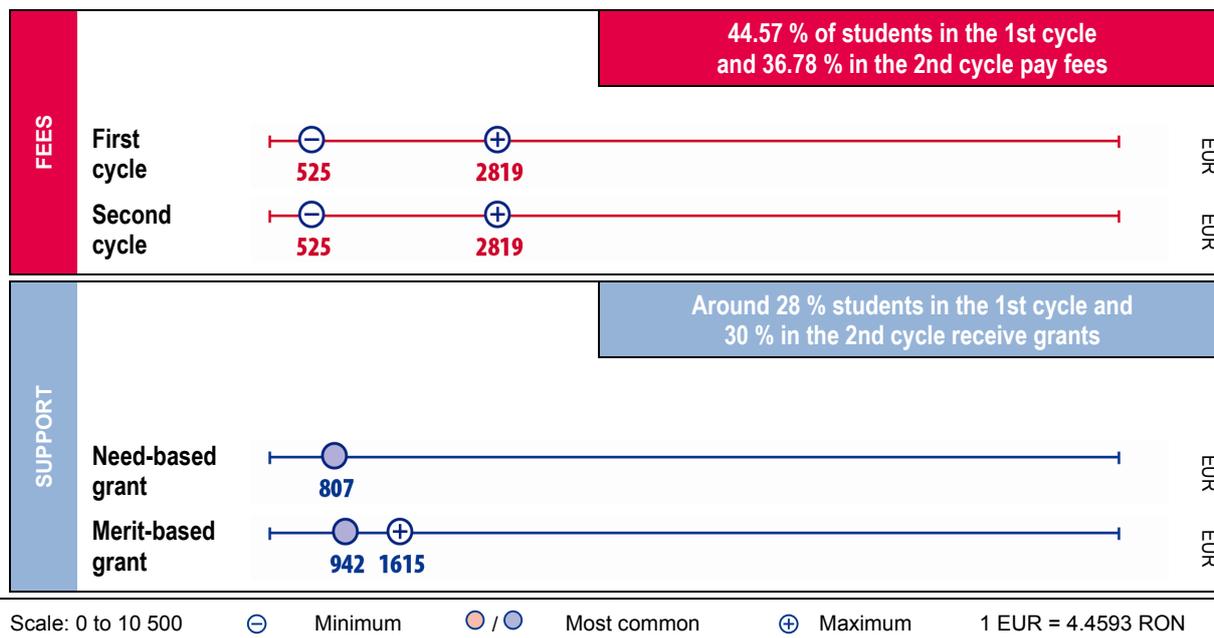
- The annual tuition fee for 1st cycle courses, integrated 2nd cycle courses (*mestrados integrados*) and for 2nd cycle courses (*mestrados*) that are legally needed after the 1st cycle course for the practice of a specific profession is fixed by each public higher education institution and range from EUR 630.50 to EUR 1 065.72.
- For other cases in the 2nd cycle courses, tuition fee is fixed freely by public higher education institutions.
- The minimum value of the above fees is calculated as a 1.3 times the national minimum wage at the beginning of each school year. The maximum wage value is updated every year according to the rate of inflation. The most institutions adopt the maximum value.
- International students pay higher fees than national students.

#### Support (2013/14)

- Student **grants** can be need or merit based.
- Eligibility for need-based scholarships is determined by the income of the student and his family. Need-based grants amount vary between EUR 1 065.72 and 5 677.14 (2013/14).
- Merit-based grants amount is EUR 2 415 (2013/14).
- There is a special **loan** scheme for higher education students at low rates, with government guarantee. In 2011/12, 3.66 % of all students enrolled took out the loan.
- **Tax benefits for parents** are provided through tax deduction on educational expenses.
- **Family allowance** – child benefit – is granted to families with sons/daughters enrolled in higher education, less than 24 years old when the household income does not exceed 1.5 times social support index times 14 (2013: EUR 8 803.62) and when the family assets are less than 240 times social support index (2013: EUR 100 612.80).

## ROMANIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

- Each university senate decides on the level of fees for all programmes. The senate also decides on exemptions based on need or merit. All students pay administrative fees to register.
- Uniform allowances are calculated based on the number of students and the amount of state budget. In the academic year 2012/13, the fees range as follows: RON 2 341 for social science fields (36 % of students); RON 4 097 for technical fields (36 % of students) and maximum of RON 12 571 for arts (0.09 % of students).
- International students pay fees. The value of the minimum fee is set by the law 1/06.01.2010 for each field.

#### Support (2012/13)

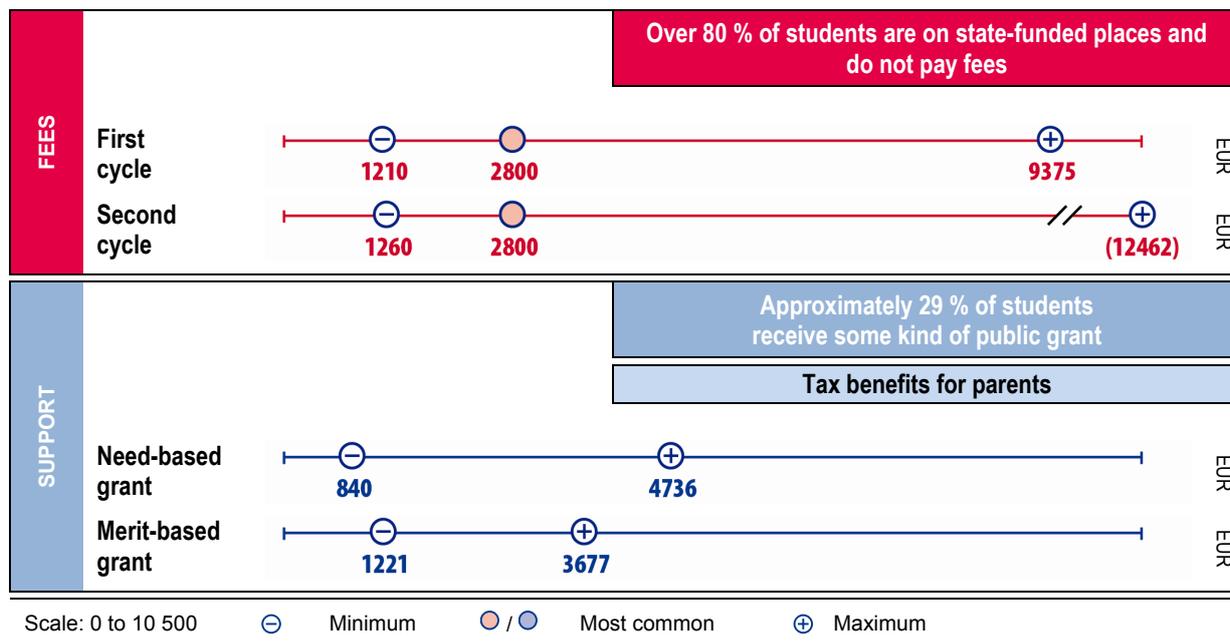
- Merit-based **grants** take different forms: study bursaries (most commonly RON 250/month) and merit-based scholarships (most commonly RON 350/month). High achievement scholarships (of which one exists per faculty) can reach up to RON 600/month. Grants for excellences up to 500 RON/month for performance in the research at Bachelor level. All grants can be taken 9 months.
- Need-based grants, most commonly amounting to RON 300/month, are based on the financial situation of the student.
- The grant amounts are determined by each higher education institution. They aim to cover the costs of living in student accommodation and of meals. The university establishes the number of grants out of the total fund for higher education expenses. The funds are annually provided by the ministry.
- No student **loans**, **family allowances** or **tax benefits for parents**.

#### Recent reforms

- Romania adopted guidelines covering development in the field of higher education in order to increase the number of people with tertiary education.
- One of the goals is to increase the funding of public education by 3 % in 2013.

## SLOVENIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

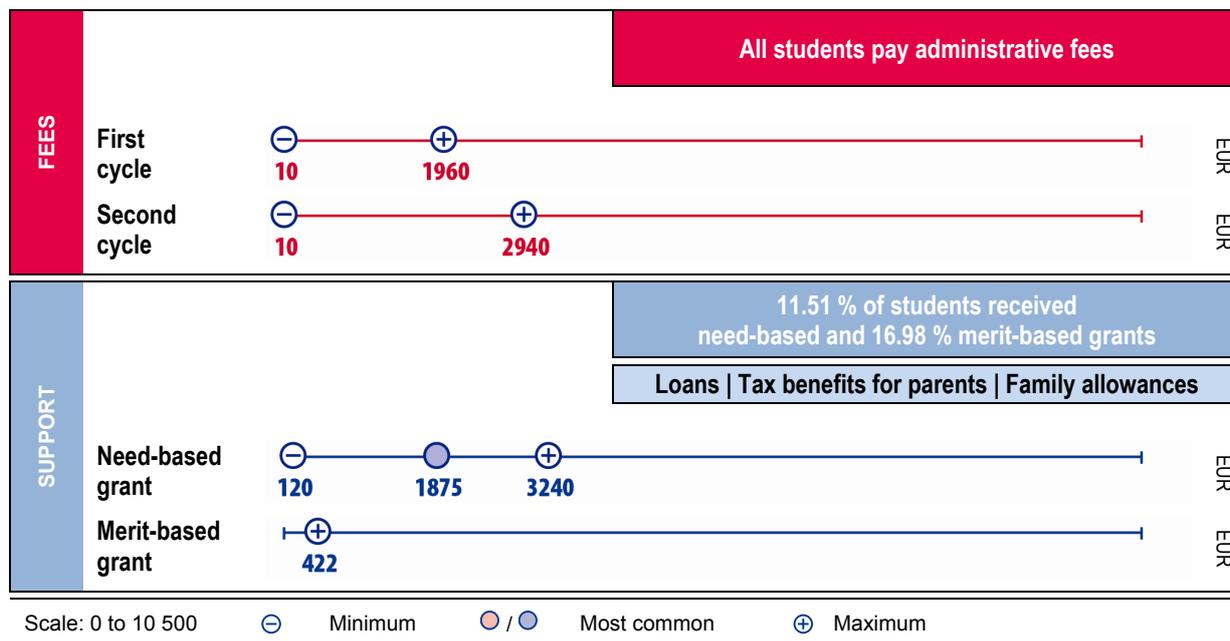
- Full-time students of public higher education institutions on state-funded places do not pay tuition fees. They pay only registration charges and costs of examinations that are repeated.
- Full-time students at public higher education institutions without a state-funded study place, part-time students and international students from outside EU pay the same fees. Amounts range from EUR 1 210 to 9 375 for the first cycle and from EUR 1 260 to 12 462 for the second cycle. Amounts apply to University of Ljubljana.

#### Support (2013/14)

- 'National' **scholarships** are available for economically and socially disadvantaged students. They are awarded according to a range of criteria which include both need- and merit-based elements. Merit-based scholarships also exist. The grants are available for 12 months a year.
- Students must be under 26 years old when enrolling for their first degree to be eligible for public support.
- The **tax benefit for parents** depends on the number of supported children (EUR 2 436.92 to 7 957.14 per year in 2013). Eligible are all parents of higher education students under 26 years old when enrolling.
- No **loans** or **family allowances**.

## SLOVAKIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- All students pay registration fees of EUR 10 to 100 per academic year. Full-time students of public higher education institutions not exceeding the 'regular' length of study for the study programme concerned do not pay tuition fees.
- Students who exceed a 'regular' length of study, or who study two or more programmes concurrently in one academic year have to pay tuition fees which cannot exceed EUR 1 525/academic year for both first and second cycle. Students admitted to an external/part-time study programme have to pay fees from EUR 630 to 1 960/year in the first cycle and from EUR 950 to 2 940/year in the second cycle.
- Tuition and other fees at public higher education institutions cannot exceed 50 % of the average costs of full-time education.
- Non-EU students pay higher tuition fees of EUR 2 000 to 10 000/year.

#### Support (2012/13)

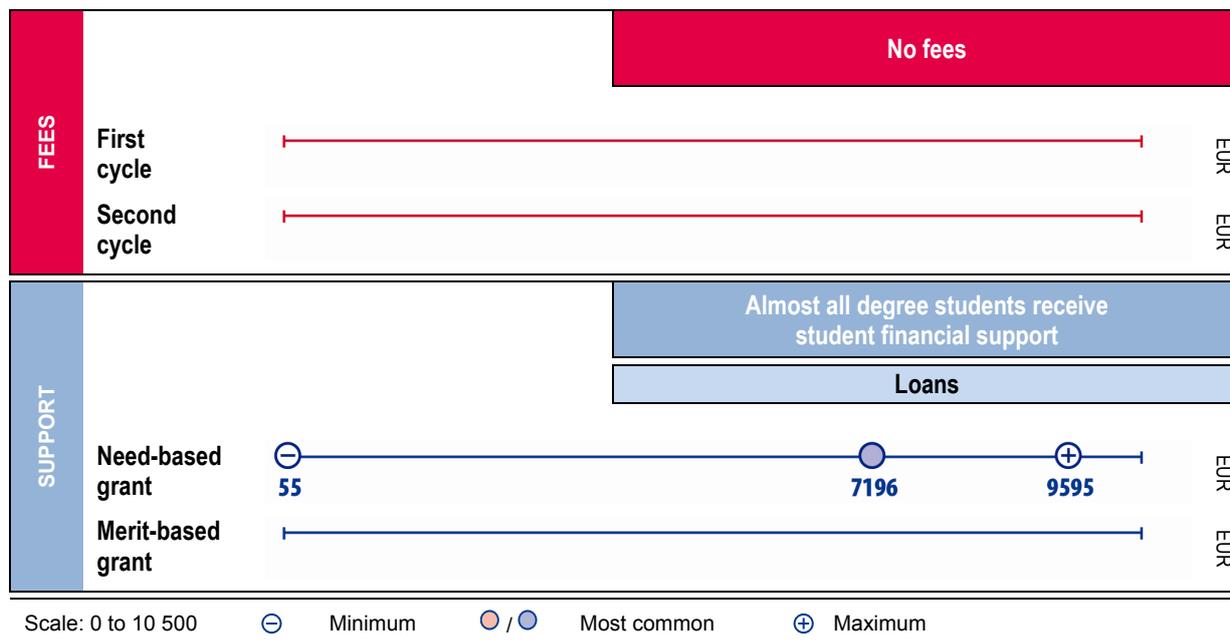
- There is a legal right for a social **scholarship** subject to specified conditions. The amount of social scholarship varies from EUR 10 to 270/month. Motivation scholarships are granted by the higher education institutions for excellent results in studies, research and development, artistic or sporting activity. Since January 2013 motivation scholarship has been provided to maximum 50 % of students for excellent study results and to maximum 10 % of students for excellent results in research and development, artistic or sport activity. The amount of motivation scholarship is set by higher education institution or faculty in its 'Decision' together with the reasons for granting scholarships.
- Publicly subsidised **loans** of EUR 1 328/year are available through the Student Loan Fund for full- and part-time students during the regular length of study.
- Family allowance** for parents of students up to 25 years of age who do not exceed the regular length of study (EUR 23.10/month).
- Tax benefits for parents** exist in the form of a lump sum tax deduction of EUR 21.03/month.

#### Planned reforms

- On 1 January 2013 the Student Loan Found was replaced by the Education Support Fund. Decision about the maximum amount of loan is in competence of the Found Board. Conditions of providing loans in academic year 2013/14 are as follows: the minimum amount is EUR 500, the maximum amount for the 1st and 2nd cycle is EUR 3 000/year. The loan can be granted only once a year, maximum six academic years which do not have to follow consecutively.

## FINLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

- No student fees.
- In selected English-language Master's degree programmes, the Finnish higher education institutions can charge tuition fees from non-EU/EEA nationals during the ongoing trial period (2010-2014).

#### Support (2012/13)

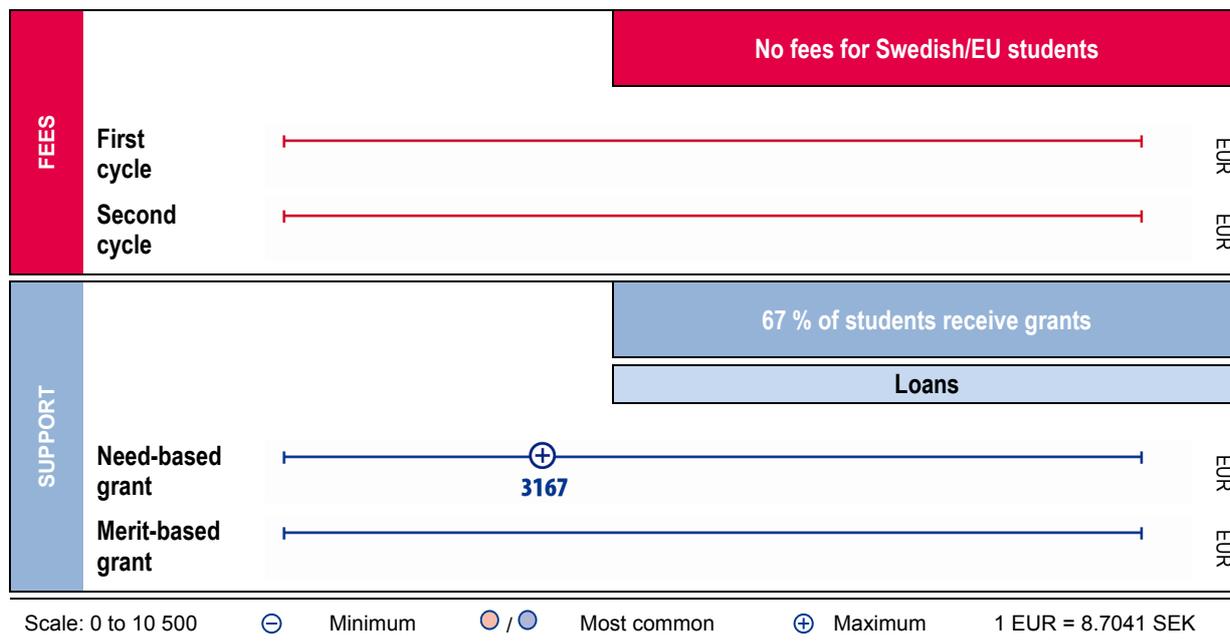
- Study **grant** (SG), for which a certain number of credits is required, is available for the regular length of study and depends on age and whether the student lives with parent(s). Amounts range from EUR 55 to 298/month.
- A housing supplement (HS) covers 80 % of the rent for students living independently. The maximum amount is EUR 201.60/month.
- SG and HS are available only if the student's income is below EUR 11 850/year. This is not an absolute maximum but refers to a typical situation where the student receives aid for nine months: For each month during which you receive study grant or housing supplement, the exempt amount is on average EUR 660, and for each aid-free month EUR 1 970. Assuming that you received aid for 9 months, you would be allowed to have up to EUR 11 850 a year in other income. The income may be earned at any time during the calendar year.
- SG and HS can be taken 12 months a year, but typically they are taken 9 months. Hence, a common amount is EUR 7 196 (of which EUR 2 700 is a student loan, which is used only by 40 % of students in higher education).
- Study **loans** of EUR 300/month are government guaranteed. Higher education students admitted from August 2005 who graduate in the normative time are entitled to tax deduction for study loans.
- No **tax benefits** for parents and **family allowances**.

#### Planned reforms

- In spring 2012, the Ministry of Education and Culture appointed a working group to develop the student financial aid system. Amendments to legislation are being prepared on the basis of the working group proposals. The changes are expected to come into force in August 2014. The aim of the reform is to support full-time study and accelerate completion of studies.
- Student financial aid will be tied to the cost-of-living index on 1 September 2014.

## SWEDEN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

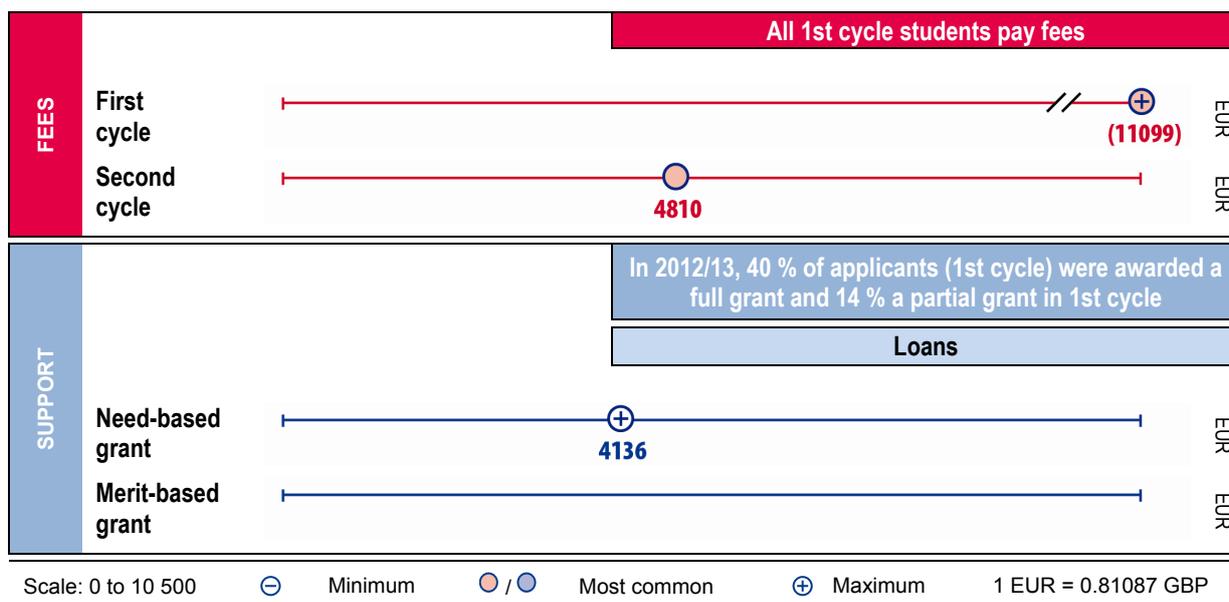
- No fees for Swedish/EU/EFTA/EEA students.
- Other students pay fees since autumn 2011. Higher education institutions determine the size of the fees, based on the principle of full cost coverage.

#### Support (2013/14)

- **Grants** of SEK 707/week (3 063/month) for nine months per year are universally available. The maximum per year is 27 567 SEK. 67 % of students received grants in 2012.
- **Loans** of SEK 1 549/week (6 712/month) nine months per year are universally available.
- Students with children can receive an extra grant. It is also possible for some students to receive further supplementary loans and loans for additional costs in connection to their studies. This concerns, for example, students with necessary additional costs for double housing, travel, musical instruments, etc.
- No **tax benefits** for parents and **family allowances**.

## UNITED KINGDOM – ENGLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- 1st cycle full-time – fees are set by institutions but capped at a maximum of GBP 9 000 for institutions with an approved access plan (to safeguard fair access for low income and other under-represented groups) and GBP 6 000 for institutions without an access plan. The average for 2012/13 was GBP 8 385. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments are income-contingent and made at the rate of 9 % of income above the threshold of GBP 21 000. These fees apply to students from all parts of the UK and from the EU but for students from Wales can be offset by a fee grant from the Welsh Government.
- 1st cycle part-time – fees are set by institutions but capped at GBP 6 750. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments as for full-time students.
- 2nd cycle – fees are unregulated. The 'most common' fee (GBP 3 900) represents an indicative amount for doctoral research programmes (which may incorporate masters level study) set by the Research Councils and used as a guide by many institutions. Actual fees charged vary widely, particularly for taught programmes.
- 1st and 2nd cycle international students – fees are unregulated.

#### Support (2013/14)

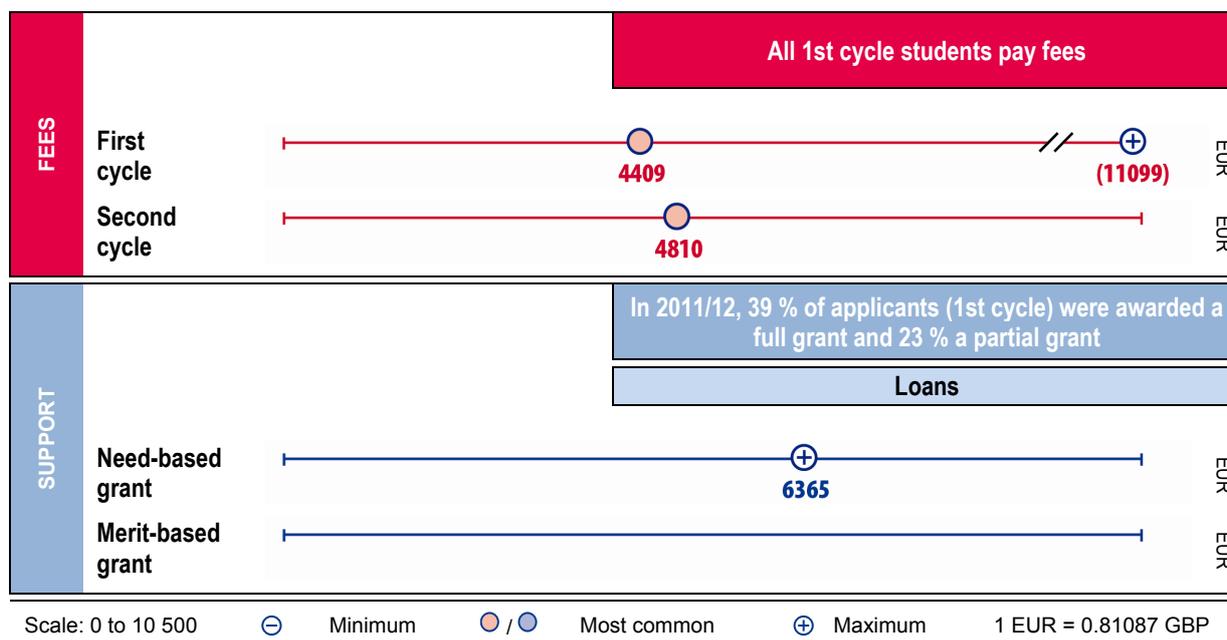
- 1st cycle full-time – the support package includes a need-based **grant** for living costs. The maximum is GBP 3 354 (for students with a household income of GBP 25 000 or less). In 2012/13, 40 % of applicants were awarded a full grant and 14 % were awarded a partial grant (provisional). Students who are lone parents or who have certain disabilities may be eligible for a special support grant.
- 1st cycle full-time – the support package includes a **loan** for living costs for all students. The maximum for students living in the family home is GBP 4 375. For students living away from the family home the maximum is GBP 5 500 outside London and GBP 7 675 in London. The amount is reduced for students who receive a need based grant. Repayments as for tuition fee loans.
- 1st cycle part-time – grants and loans for living costs are not available.
- 1st cycle – all institutions charging more than GBP 6 000 must offer National Scholarship Programme (NSP) awards to students from disadvantaged backgrounds. Awards include bursaries, fee waivers and 'in-kind' support. Many institutions also offer other bursaries and scholarships aimed at students from under-represented groups.
- 2nd cycle – with the exception of a few specific disciplines, such as teaching, social work and some health professions, the majority of students following taught programmes are self-financing. There is some support for students on doctoral research programmes (which may incorporate masters level study). The Research Councils set a minimum level for this stipend which for 2013/14 is GBP 13 726 per year.
- 2nd cycle – around 60 % of students on taught programmes and 30 % of research students do not receive any support towards tuition fees or living costs.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

#### Recent changes

- Changes to the tuition fee and financial support system for 1st cycle students came into effect in September 2012. Prior to that date, fees for 1st cycle programmes were capped at GBP 3 375. The changes apply to new entrants only.

## UNITED KINGDOM – WALES

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- 1st cycle full time – fees are set by institutions but capped at a maximum of GBP 9 000 for institutions with an approved tuition fee plan to promote fair access and GBP 4 000 for institutions without a plan. Students are not required to pay up front and can apply for a fee grant of up to GBP 5 425 and a fee loan of up to GBP 3 575 to cover the full tuition fee. The 'most common amount' shown represents the repayable fee of GBP 3 575. Loan repayments are income-contingent, and made at the rate of 9 % of income above the threshold of GBP 21 000. These fees apply to students from all parts of the UK but the fee grant is only available to students from Wales.
- 1st cycle part-time – fees are unregulated.
- 2nd cycle – fees are unregulated. The 'most common' fee (GBP 3 900) represents an indicative amount for doctoral research programmes (which may incorporate masters level study) set by the Research Councils and used as a guide by many institutions. Actual fees charged vary widely, particularly for taught programmes.
- 1st and 2nd cycle international students – fees are unregulated.

#### Support (2013/14)

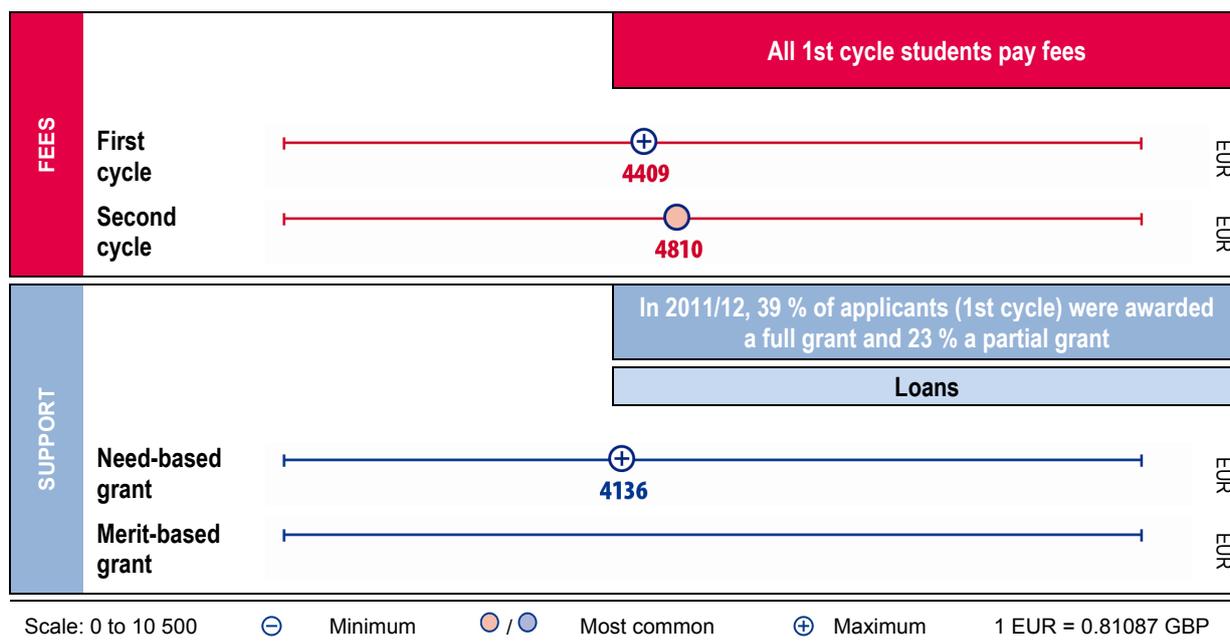
- 1st cycle full-time – the support package includes a need based **grant** for living costs. The maximum is GBP 5 161 (for students with a household income of GBP 18 370 or less). In 2012/13, 38 % of applicants were awarded a full grant and 30 % were awarded a partial grant. Students who are lone parents or who have certain disabilities may be eligible for a special support grant.
- 1st cycle full-time – the support package includes a **loan** for living costs for all students. The maximum loan for students living in the family home is GBP 5 150 and GBP 3 987 for students living away. The amount is reduced for students who receive a need based grant. Repayments as for tuition fee loans.
- 1st cycle full-time – students who receive the maximum grant for living costs or special support grant and who study at participating institutions may receive an additional bursary of a minimum of GBP 347.
- 1st cycle part-time – a need-based grant for tuition fees and other costs is available. Loans are not available.
- 2nd cycle – with the exception of a few specific disciplines, such as teaching, social work and some health professions, the majority of students following taught programmes are self-financing. There is some support for students on doctoral research programmes (which may incorporate masters level study). The Research Councils set a minimum level for this stipend which for 2013/14 is GBP 13 726 per year.
- Around 60 % of students on taught programmes and 30 % of research students do not receive any support towards tuition fees or living costs.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

#### Recent changes

- Following the announcement of plans to raise the cap on tuition fees for students in England, the Welsh Government approved regulations allowing institutions to charge higher fees from September 2012. However, Welsh domiciled students do not have to pay the increased fees as the additional cost is met by the Welsh Government through the tuition fee grant.

## UNITED KINGDOM – NORTHERN IRELAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- 1st cycle full-time – fees are set by institutions but capped at a maximum of GBP 3 575 for institutions with an access agreement outlining its provision of student support, including bursaries and outreach activities. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments are income-contingent and made at the rate of 9 % of income above the threshold of GBP 16 365. These fees apply to Northern Ireland and EU student; fees for UK students from England, Scotland and Wales are charged up to GBP 9 000 though for students from Wales this can be offset by a fee grant from the Welsh Government.
- 1st cycle part-time – fees are unregulated.
- 2nd cycle – fees are unregulated. The 'most common' fee (GBP 3 900) represents an indicative amount for doctoral research programmes (which may incorporate masters level study) set by the Research Councils and used as a guide by many institutions. Actual fees charged vary widely, particularly for taught programmes.
- 1st and 2nd cycle international students – fees are unregulated.

#### Support (2013/14)

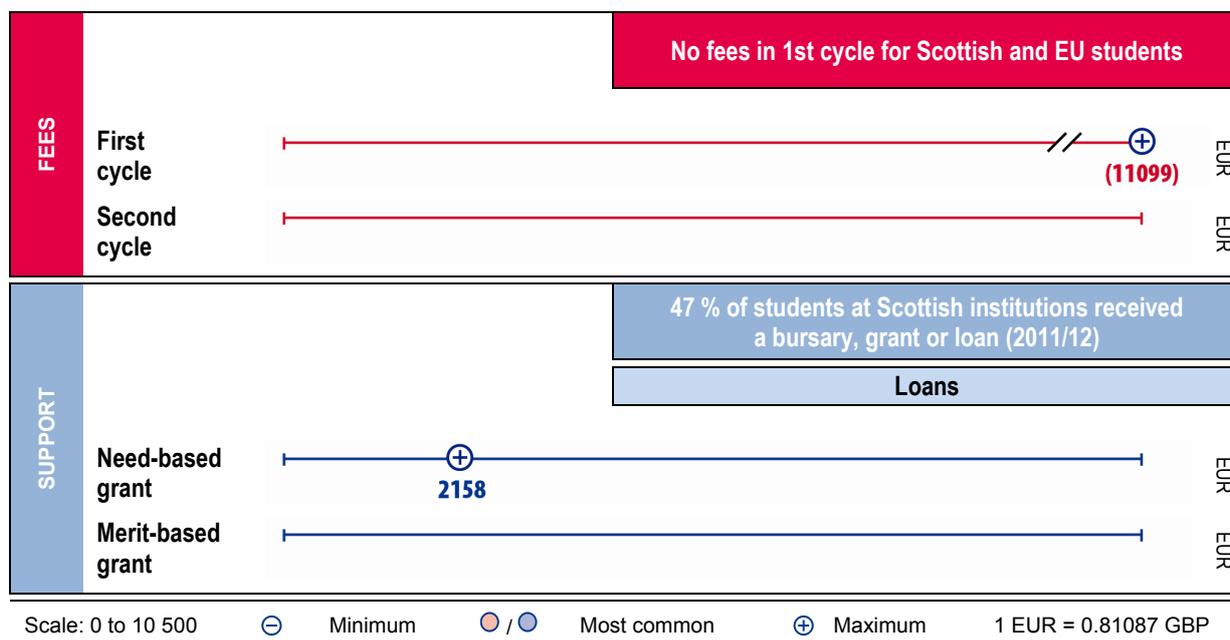
- 1st cycle full-time – the support package includes a need based **grant** for living costs. The maximum is GBP 3 475 (for students with a household income of GBP 19 203 or less). In 2011/2, 39 % of applicants were awarded a full grant and 23 % were awarded a partial grant. Students who are lone parents or who have certain disabilities may be eligible for a special support grant.
- 1st cycle full-time – the support package includes a **loan** for living costs for all students. The maximum loan is GBP 3 750 for students living in the family home and GBP 4 840 for students living away. The amount is reduced for students who receive a need based grant. Repayment as for tuition fee loans.
- 1st cycle full-time – all institutions must offer an additional bursary to students who receive the maximum grant for living costs or special support grant. The amount varies.
- 1st cycle part-time – a need-based grant for tuition fees and other costs is available. Loans are not available.
- 2nd cycle – with the exception of a few specific disciplines, such as teaching, social work and some health professions, the majority of students following taught programmes are self-financing. Where available, a taught masters studentship is for GBP 6 863. There is some support for students on doctoral research programmes (which may incorporate masters level study). The Research Councils set a minimum level for this stipend which for 2013/14 is GBP 13 726 per year.
- Around 60 % of students on taught programmes and 30 % of research students do not receive any support towards tuition fees or living costs.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

#### Recent changes

- Following the announcement of plans to raise the cap on tuition fees in England, and a consultation on the future policy on tuition fees and student finance arrangements in Northern Ireland, the Minister announced in September 2011 that the fee cap should be increased by inflation only until the end of 2014/15.

## UNITED KINGDOM – SCOTLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

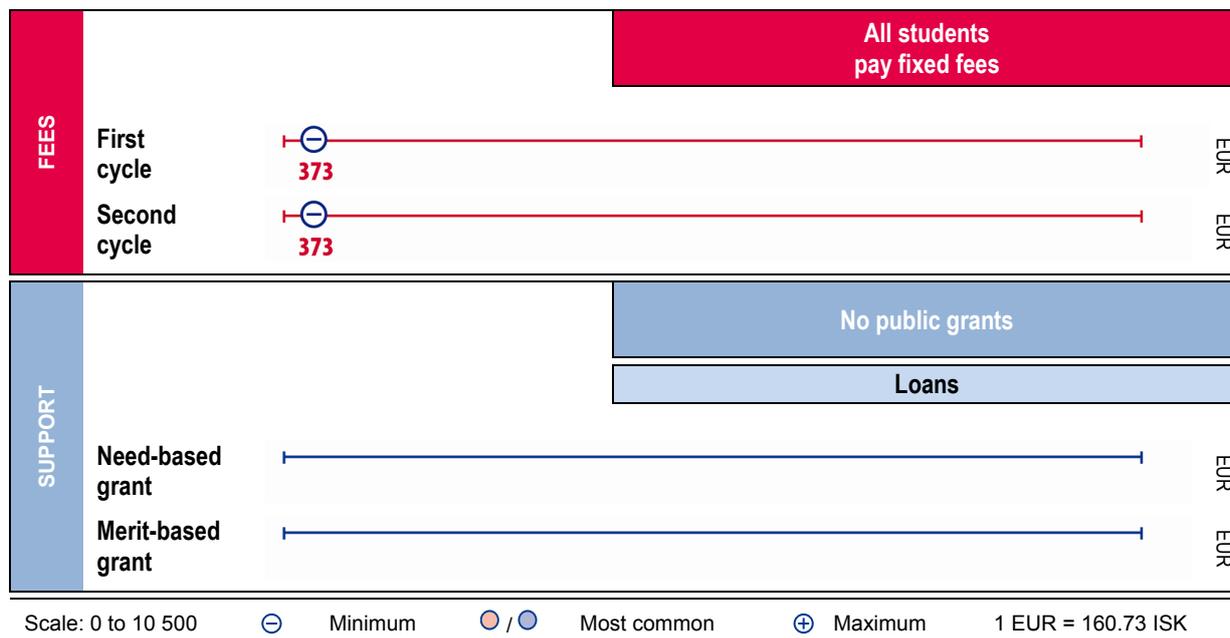
- For the first cycle, the Scottish Government pays the tuition fees for Scottish and EU students. For 2013/14, fees are set at GBP 1 820.
- Scottish (and non-UK EU) students do not pay tuition fees to study at Scottish universities, but must pay full fees to study at universities in other parts of the UK. Students from England, Wales and Northern Ireland are required to pay fees to study at universities in Scotland.
- Fees are charged to students from the rest of the UK at a level of up to a maximum of GBP 9 000. The GBP 9 000 cap on fees for students from the rest of the UK is set by the sector as part of a voluntary agreement. This will, going forward, be set in legislation through the Post 16 Education (Scotland) Bill which is due to come into force in November 2013.
- Fees for international (non-EU) students are unregulated and set by the higher education institutions.
- The fee and support system has been developed for students in the first cycle. In the second cycle, fees are unregulated, differing by field of study and by mode of attendance (i.e. full- or part-time).

#### Support (2013/14)

- Both **grants** and **loans** are available to students depending on circumstances. The 'Young Student's Bursary' of up to GBP 1 750 per year is available to students from low income backgrounds. The 'Independent Students' Bursary' of up to GBP 750 per year is available to students over the age of 25 or who are living with a partner. Other grants also exist for students with disabilities.
- Many students take out **loans**. Depending on household income, young students can borrow a maximum of GBP 5 500 per year. Likewise, independent students can borrow a maximum of GBP 6 500 per year. All students can borrow GBP 4 500 per year irrespective of household income.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

## ICELAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- All students at public higher education institutions pay administrative registration fee of ISK 60 000 per academic year. Over 80 % of students at 1st and 2nd cycle study at public higher education institutions.
- Government dependent private higher education institutions charge a tuition fee that covers registration costs and teaching. The fee is around ISK 175-400 000 per academic year.
- The same rules apply to international students.

#### Support (2013/14)

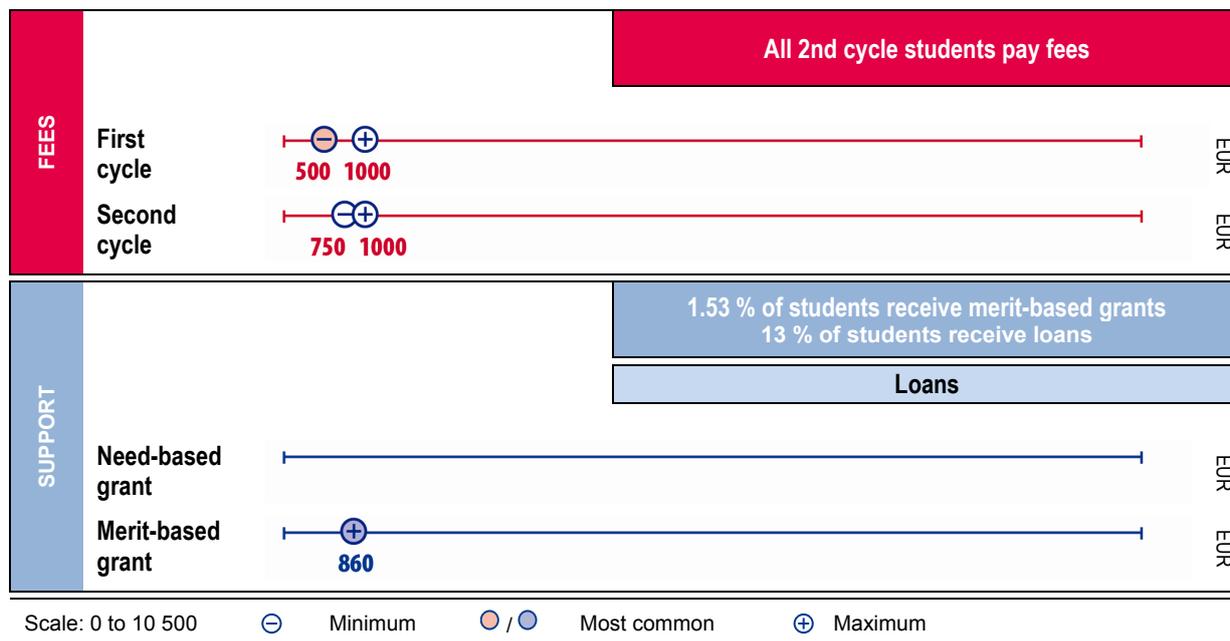
- **Loans** are provided to full-time students by the Icelandic Student Loan Fund. The amount depends on the size of student's family and personal circumstances including income. The basic individual support for academic year 2012/13 was ISK 140 600/month. Around 50 % of students take out a student loan.
- In principle, no public **grants**/scholarships are available. However, some merit-based grants are provided by universities and by the Icelandic Research Fund for Graduate Students for the 2nd cycle students.
- No **tax benefits** for parents and **family allowances**.

#### Planned reforms

- The Minister of Education, Science and Culture did commission a committee to review the Act on the Icelandic Student Loan fund no. 21/1992. The committee wrote revisions on the legislation with the goal of clarifying the aims and objectives of the student loan system. The bill was presented at the Parliament in autumn 2012 and is currently being processed at the Parliament.

## MONTENEGRO

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

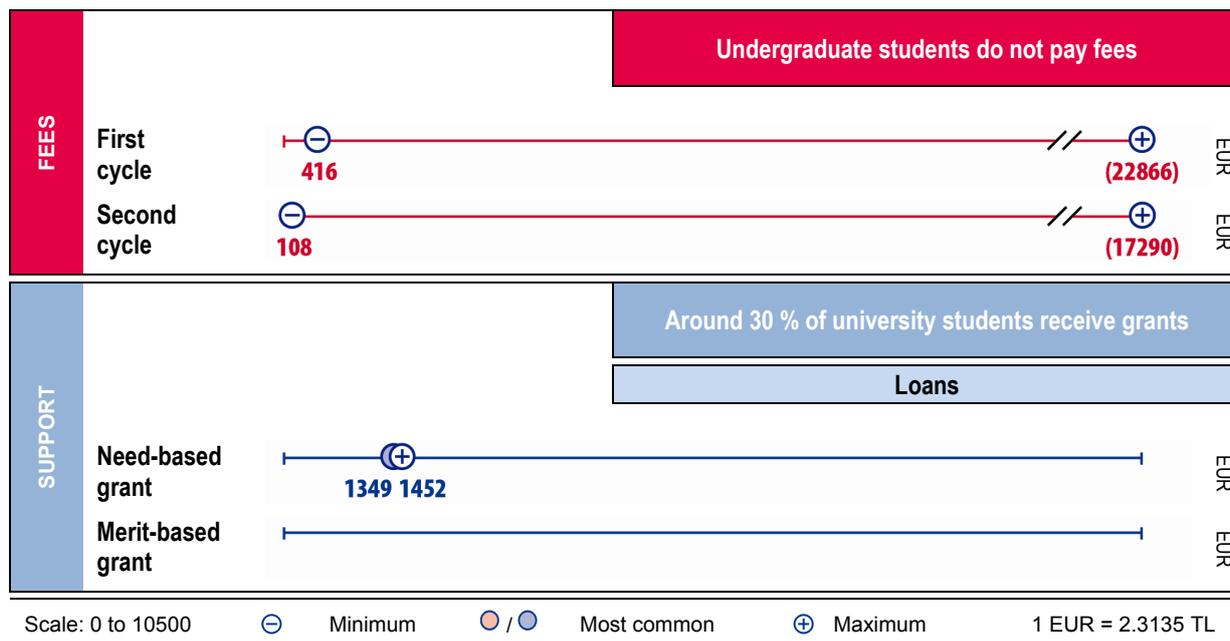
- 25 % of total number of students at the public University of Montenegro (only public higher education institution in Montenegro), have status of the budget financed students. 75 % of students at the University of Montenegro pay tuition fee.
- Minimum fee for self-financed students is EUR 500/year for the first cycle; maximum fee is EUR 1 000/year. The most common fee in the first cycle is EUR 500/year.
- In the second cycle (master study programme) fees are between EUR 1 500 and 2 000/year. All master degree students at the public university are obliged to pay fees.
- In accordance with the Law on Higher Education foreign citizens have the right to be admitted into the study programmes in Montenegro under the same conditions as Montenegrin citizens who pay the tuition fees in compliance with this law and the institution statute, unless otherwise stipulated by an international agreement.

#### Support (2013/14)

- Ministry of Education, in accordance with prescribed criteria, allocates loans and scholarship for talented students every year.
- Scholarships/**grants** are given to 'talented students', that are students with highest marks and special affinity towards scientific/artistic work, and who were rewarded prizes at state and international competitions.
- Average **loan** is EUR 42/month, while scholarship for talented students is EUR 86/month.
- Grants and loans can be received by students 10 months per year.
- No **tax benefits for parents** or **family allowances**.

## TURKEY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2012/13)

- 1st cycle university students enrolled in a morning education do not pay fees. Public universities are financed by the Government and have an additional income from the students' fees (not more than 10 % of their income). Non-profit foundation universities can receive a limited amount of financial support from the Government, but their income is mainly based on fees. Public universities provide morning and evening education and fees vary accordingly.
- 1st cycle fees in the evening education at public university range between TL 962 and 2 134. The most common value is TL 1 250. Foundation universities provide only morning education with fees from TL 9 340 to 52 900. The most common value is TL 20 000.
- In the 2nd cycle, public universities charge from TL 250 to 550; the most common value is TL 350. Foundation universities charge from TL 5 000 to 40 000; the most common value is TL 20 000.
- Exceptionally, students who study in non-profit foundation universities may receive discounts from the university. For example, depending on the performance they show in university entrance exam, they may be asked to pay only half or five eighths of the fee (this may vary from one university to another).
- International students pay higher fees.

#### Support (2012/13)

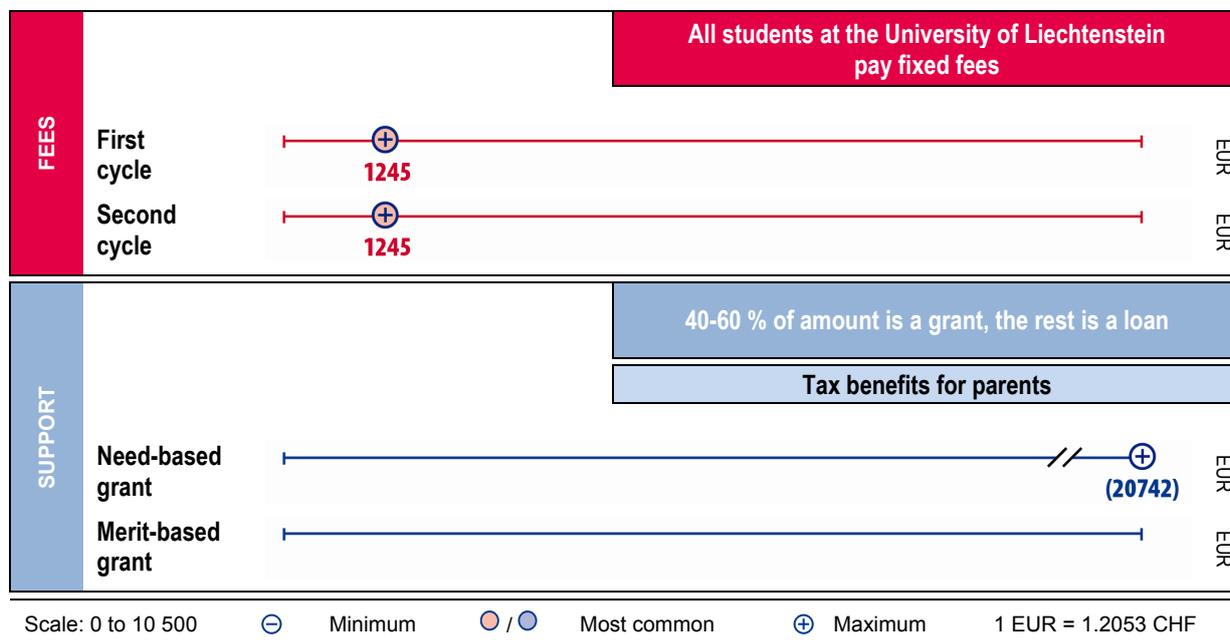
- There are different kinds of support given by various institutions including the government itself.
- **Grants:** University students receive various types of grants during their education. Firstly, *scholarship*, described in regulations as money given to university students who are in need of financial support in line with the Article 5102 of Higher Education Council amounts to TL 280/month. Secondly, *learning credits (öğrenim kredisi)*, described in regulations as money given to university students to conduct their social and other needs during their education at universities amounts to TL 260/month. Both, *scholarship* and *learning credit* are for 12 months. Thirdly, students can receive a 'contribution to education' (*katkı payı*) from the university. It means that students pay lower fees (TL 200). The exact amount of reduction depends on study programme.
- **Loans:** In 2013, students in the 1st cycle receive TL 280, while students in the 2nd cycle are provided with TL 560 per month. Students who receive this amount of money have to pay back upon their graduation in instalments.
- No **tax benefits** for parents and **family allowances**.

#### Recent reforms

- As of September 2012, university students enrolled in a morning education do not pay fees. The government covers education fees instead.

## LIECHTENSTEIN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- All students at the University of Liechtenstein pay an annual fee of CHF 1 500 (CHF 750 per semester).
- The same amount of fees is applicable to all students including the international ones.

#### Support (2013/14)

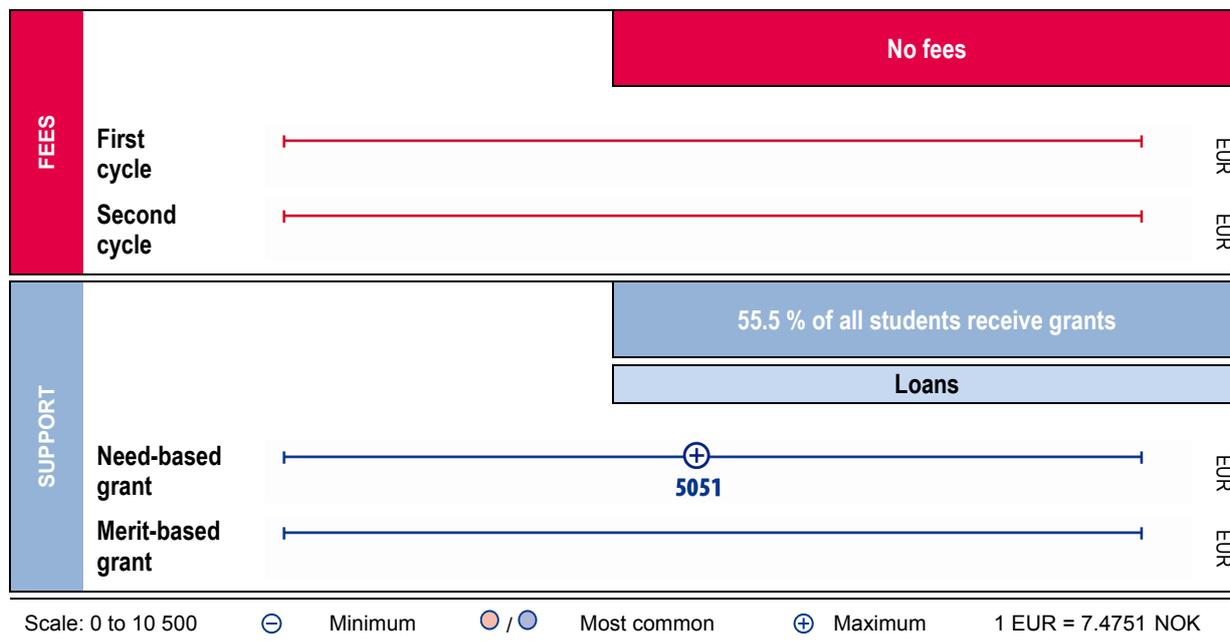
- Public support consists of a variable **combination of grants and loans**. The maximum total amount is CHF 25 000, of which 40-60 % are a grant and the rest is a loan. From age 32 on, the state financial support consists of interest free loans only.
- **Public grants** are available for students, depending on their income (principle of subsidiarity). They need to have the Liechtenstein citizenship or reside in Liechtenstein to be eligible. The amount is calculated on the basis of admissible costs and the reasonable own support.
- Up to the age of 25 and if students have not been working fulltime for at least 2 years, parents are included in the eligibility and calculation process.
- State scholarships and grants are fully portable to promote mobility.
- There are no financial support systems for incoming students.
- **Tax benefits for parents** are available of up to CHF 12 000 per year for education related costs.
- No **family allowances**.

#### Recent changes

- The law on state scholarships has been revised. The revised Law on State grants and loans comes into force on 1st August 2013. The revision has been strongly influenced by saving measures as a result of the financial crisis. Expenditures on financial support have to fall by 25 %.

## NORWAY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

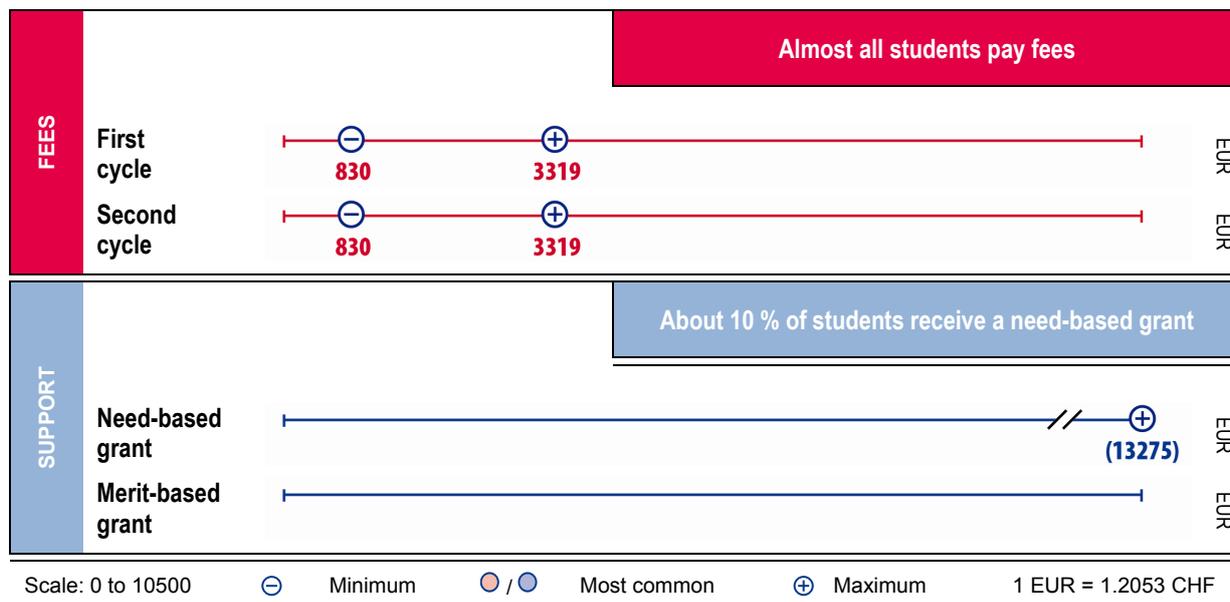
- No fees at public higher education institutions, catering for over 85 % of all students in Norway.
- Government-dependent private higher education institutions may on certain conditions charge tuition fees.
- International students do not pay fees at public higher education institutions.

#### Support (2013/14)

- Norwegian students are entitled to **loans** and **grants** from the State Educational Loan Fund (NSELF). The basic support is at most NOK 94 400 per academic year (10 months). The basic support is initially given as a loan, however, 40 % of the loan may be converted to a grant for students who live away from their parents and pass all exams. The grant will be reduced if student's income or assets exceed certain limits. The amounts are universal for all students who are eligible for financial support. The maximum amount of grant is NOK 37 760.
- Students under 25 years of age may also receive a grant for travel costs.
- Financial support is also given for study abroad as there is full portability of NSELF loans and grants. Exchange students and full degree students qualify for support.
- Students taking care of children may receive a grant for each child under the age of 16.
- Students on parental leave can be given a grant for up to 44 weeks, and students who cannot study because of illness may have the loan converted into a grant for up to four months and two weeks a term. Physically disabled students can get an extra grant if they are unable to work during their studies, and they may also receive basic support for twelve months per year.
- **Tax benefits** for parents and **family allowances** play no role in the student support system.

## SWITZERLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

- Higher education institutions define their own fees. Fees usually comprise fees for administration (admission, registration, certification) and tuition. Additional mandatory contributions for examinations, libraries, sports facilities, social and cultural institutions are possible.
- Some categories of students pay reduced fees (students on leave of absence, medical students during their placement year, doctoral students).
- Students in difficult economic circumstances can apply for a waiver or reduction of tuition fees at most higher education institutions.
- Some higher education institutions charge higher fees for both students from within and outside the EU than for Swiss students.

#### Support (2013/14)

- Each canton has its own regulations for the provision of **grants** and **loans** to students with residence in Switzerland (decentralised system). In all cantons, the amount granted depends on the financial situation of the applicant and his/her family.
- In principle, support in the form of grants or loans or a combination of both is provided, but the majority of beneficiaries only receive grants. [2011: 10.4 % grants only, 1.6 % loans only, 1.1 % grants and loans]
- Some higher education institutions have their own funds for supplementary support of students. Students can only apply if they already have applied for cantonal grants/loans.
- On the federal level, parents financially supporting a child in higher education can deduct CHF 6 500 from their income. On the cantonal level, eligibility and amounts of **tax benefits** for student's parents vary.
- A **family allowance** of at least CHF 250 per month for 16-25 year-olds still in education is disbursed. The cantons may grant family allowances that are higher than this legal minimum.

#### Recent changes

- The Intercantonal Agreement on the Harmonisation of Education Contributions (Grant Agreement) entered into force on 1 March 2013. The agreement lays down comprehensive national principles and minimum standards for the allocation of grants and loans. The cantons which have signed the agreement incorporate the minimum standards with respect to eligibility, age limit, duration of support and maximum rates into their cantonal grant legislation, but keep their scope for action in the allocation of education contributions.