

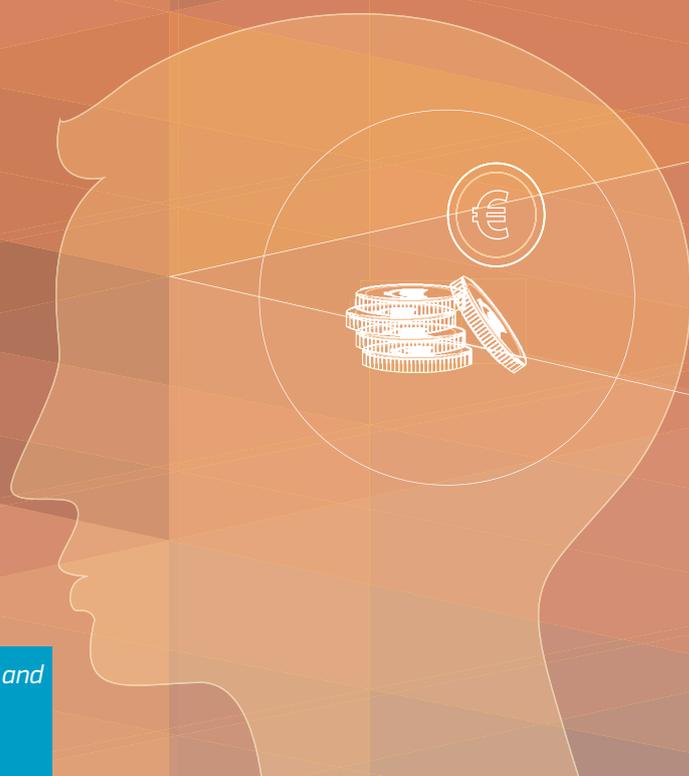


National Student Fee and Support Systems

in European Higher Education

2017/18

Eurydice – Facts and Figures



Education and
Training



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INTRODUCTION

The renewed EU agenda for higher education¹ supports higher education systems in Europe in responding to the needs of our increasingly knowledge-based economies and societies. To expand the knowledge base and foster progress, an increasing number of European citizens require high level knowledge and competences. One of the key challenges in developing quality mass higher education systems is to ensure that students have the necessary material conditions to study and fulfil their potential. The question of how this is ensured at national level is a key aspect of the social dimension of higher education, and student fee and support systems are thus important tools of national policies.

Issues regarding the interaction of student fees and support are, however, complex and difficult to compare accurately at European level. Fees and support play a role in supporting (or discouraging) access to higher education, and can also have an impact on progression and completion rates. While fees impose a financial burden – which may be more or less significant depending on the nature and level of the fees and the socio economic conditions of students and their families – support measures are able to alleviate financial obstacles to study.

Under EU legislation, all EU nationals are entitled to study in a host country's education system on the same terms as its own nationals. In other words, the fee and support arrangements in place for home students are also applicable to all EU students.

There are many potential variations in situations regarding fees, and many different interpretations are possible. For these reasons, in this publication all costs charged to students (with the exception of contributions to student organisations) are considered to be a fee irrespective of the manner in which they are paid. Beyond the question of what is, and is not, a fee, there are many other dimensions to be considered. Where fees exist, are they paid by all or by some students? If fees are paid only by some, what are the main criteria that determine which students pay and which do not? And how much do they actually pay?

Similar questions should be asked with regard to student support. Support takes different forms, and this report focuses only on the most common and comparable. It attempts to show which students, or which families, are able to access public financial support in the form of grants, loans, family allowances or tax relief. It also shows the conditions and criteria that apply, and how much support is actually provided.

The Key Points section provides a short comparative overview of information on fees and student support in European countries drawn from the national information sheets that follow. The main focus of the comparative overview is on full-time students in the first cycle of higher education, as they form the largest share of the student population in each country. Nevertheless, some comparison across cycles is also made. The national diagrams and information sheets outline the main elements of national systems in a way that enables the reader to understand the actual situation easily, and also allows accurate comparison to be made with other countries. A guide to the national system sheets outlines the main elements which can be found in the sheets.

Information on fees and support to students in short cycle programmes is also provided, recognising the increasing importance of short cycle programmes in Europe. Part-time study fees and support arrangements are also examined.

⁽¹⁾ Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on a renewed EU agenda for Higher Education, Brussels 30/05/2017 COM(2017) 247 Final. {Online} Available at: https://ec.europa.eu/education/sites/education/files/he-com-2017-247_en.pdf

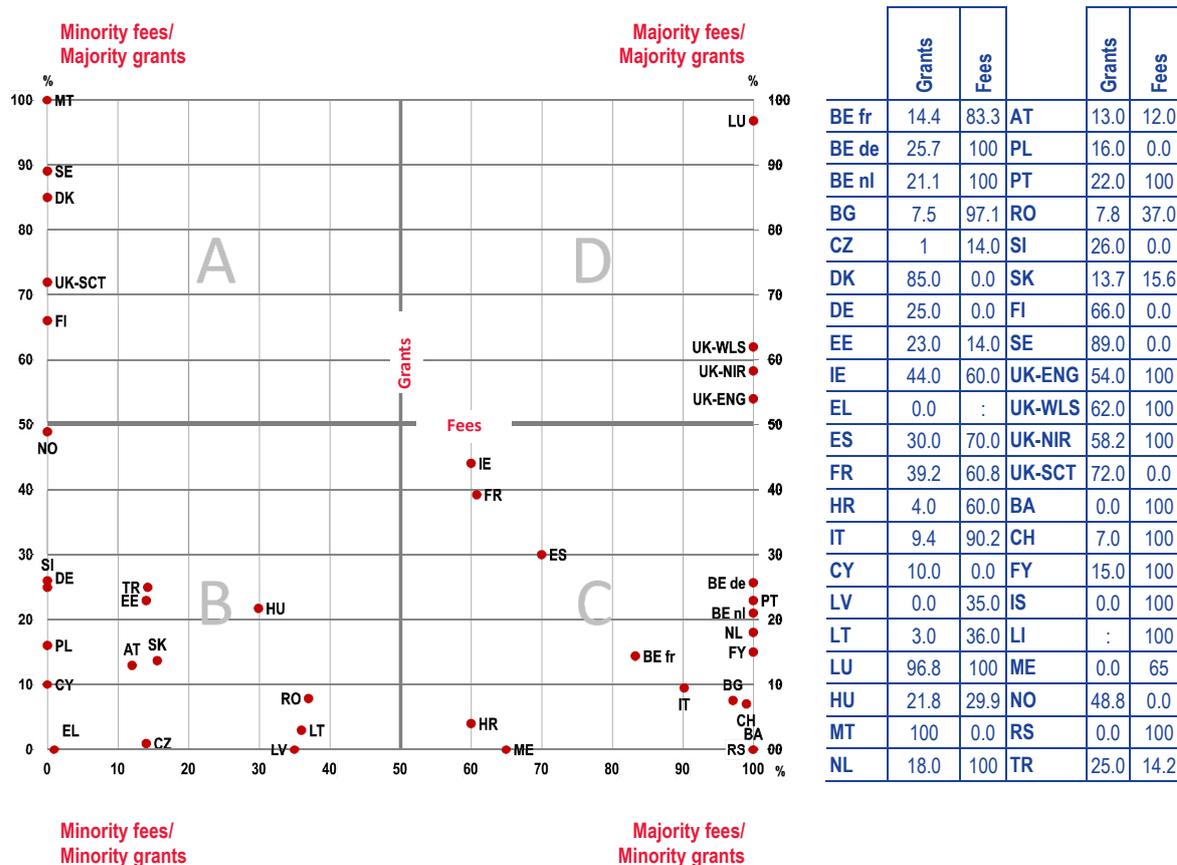
KEY POINTS

European countries differ significantly in the level of public expenditure allocated to higher education. They also follow different approaches to requiring contributions from private households (students and/or their families), as well as to the financial support provided to students during their studies. 'No fee for home and/or EU students' policies (no fees regardless of cycle, study status or field or performance) can be found in four countries while universal fee policies are applied in twelve countries.

However, details of fees alone provide insufficient information to understand the policy approach. The combination of fees with financial support tools is crucial to understand the country's policy reality, and these combinations may be numerous. All 42 systems provide at least one type of direct support mechanism (grants and loans) and half of them also provide indirect support (family allowances and tax benefits).

To assess the potential immediate effects of fees and support policies on full-time first cycle higher education students themselves, Figure 1 shows how governments distribute higher education fees among students, and how widespread grants actually are (the fee and grant amounts are not considered here). While grants are only one form of support, they are the most common form of student support in Europe, and arguably the most significant in influencing students' perception of their financial security during studies. They also demonstrate direct investment in students by governments.

Figure 1: Percentage of fee-payers (2017/18) and percentage of beneficiaries of grants (2016/17) among full-time first cycle students in European countries



Source: Eurydice.

Explanatory note

This figure shows the share of students who pay fees (above EUR 100) and the percentage of recipients of grants among full-time first-cycle students in European countries. International students are not included in the data. Only universal and need-based grants are considered. Countries are presented in this figure only if data is available for both values.

The table next to the chart shows the actual percentage values. Zero as a value indicates that there are no fees or there are no universal or need-based grants in the relevant country.

Unless otherwise indicated in the national sheet, the reference year for fee-payers is the 2017/18 academic year (or 2017), and for grant recipients academic year 2016/17 (or 2016), which is the most recent year available with comparable data.

Country-specific notes

Belgium (BE nl), Italy and Finland: Data on grant recipients refers to first and second cycle students.

Bulgaria: Data refers to all (full- and part-time) first cycle students.

France: Data refers to all (short, first and second cycle) students.

Cyprus: Reference year: 2014/15.

Netherlands: Data presented on grant recipients refer to students enrolled since September 2015, receiving a 'supplementary grant' (see National Sheet).

Austria: Reference year for fee payers: 2012; for grant recipients: 2015/16 academic year.

Poland: Data refers to full-time students progressing normally with their studies.

Romania and Sweden: Data on grant recipients refers to short, first and second cycle full-time students.

Slovenia: Data refers to full-time and part-time students together. Reference year: 2015/16 academic year.

Taking these two dimensions into consideration, four types of policy approach can be identified:

A) This quadrant combines a low percentage of fee-payers and a high proportion of grant beneficiaries. In countries following this policy approach, the public budget covers the student higher education fees. No, or only few, students pay fees. In addition, a majority of students receive grants, whose amounts are usually adjusted according to the individual student's socio-economic situation. This approach indicates significant investment from the public budget in supporting student participation in higher education and provides students with a high level of economic independence. Denmark, Malta, Sweden, Finland and the United Kingdom (Scotland) take this approach.

B) Similarly to countries in A), these countries charge fees to no or only few students. In this case, however, the low percentage of fee-payers combines with a low percentage of grant recipients. These countries charge fees to less than half of the students and provide a minority with grants. In most countries with this model, there is no (or below EUR 100) fee in first cycle higher education (the Czech Republic, Germany, Estonia, Cyprus, Poland, Slovenia and Slovakia). Those few students who pay fees do so mainly as a result of poor performance during their first cycle studies. Need-based grants in this group reach a quarter (or less) of the total student population. In Latvia, Lithuania, Hungary and Romania, a higher percentage of students – between 30 % and 40 % – pay fees. These students all study on non-state subsidised places, and with the exception of Lithuania, they are not eligible for need-based grants, as only students with state-subsidised places can obtain grants. While this approach imposes a fee burden on only a minority of students, it is not necessarily those who are most able to afford fees that are required to pay. Moreover, the restrictive criteria for need-based grants make students – and especially those on non-state subsidised places – financially dependent on their families or work.

In contrast to countries in A) and B) quadrants, countries in C) and D) follow a policy that charges fees to the majority or to all students. C) and D) differ in their approaches to distributing grants among the student population.

C) These systems combine a high percentage of fee-payers and a low percentage of grant recipients. Most countries in this group generally follow a fee-for-all policy as, in principle, all students pay fees. However, there are two types of exceptions to this. In the French Community of Belgium, France, Spain, Ireland and Italy, some financially disadvantaged students are exempted from paying fees, and are also eligible for need-based grants. In Croatia and from the 2017/18 academic year Montenegro, new entrants do not pay fees in the first study year, but if they do not complete sufficient ECTS they

pay fees from the following academic year. In most countries in this group, less than a third of students obtain need-based grants. The low availability of grants tends to make students dependent on family financial support or work. It may also make access to higher education difficult, particularly for disadvantaged students. The United Kingdom (England) used to combine grants and loans. However, since 2016/17, student support has switched exclusively to loans.

D) In this quadrant, systems have a high percentage of fee-payers and a high percentage of grant recipients. It is opposite to B) in both dimensions – fees and grants. All students pay (sometimes high) fees in this model, and a majority receives grants. In Luxembourg, almost all students receive a basic grant, and further detailed socio-economic criteria and income determine the extent to which a student receives an additional grant, a loan or a combination of the two. In countries with this model, the high level of public support to students may compensate for a part of the high fees the student personally incurs. Nevertheless, students may also graduate with high levels of debt to be reimbursed after their studies.

Data on the different student support tools gathered in this report also shows that in countries in categories A) and D), in addition to grant provision, a comparatively high proportion of students are likely to take out loans. This tends to make students more financially independent in comparison to their counterparts in type B) and C) countries where loans are generally a minor feature of the support package. In most B) and C) model countries, however, indirect support such as tax benefits and/or family allowances paid to students' parents are available support tools, which are not often included in the policies of countries in the A) and B) quadrants.

1.1. Fees

This section aims to present an overview of the most common fee payers in the 42 participating European education systems, the share of students who pay fees as well as information on fee amounts. Data focuses mainly on fees for first-cycle study programmes, but comparisons are also made between study cycles as well as fees for full-time and part-time studies. Throughout the text, where information is provided on the amounts of fees charged, this refers only to those students who fall under fee paying categories in the country and who actually pay fees.

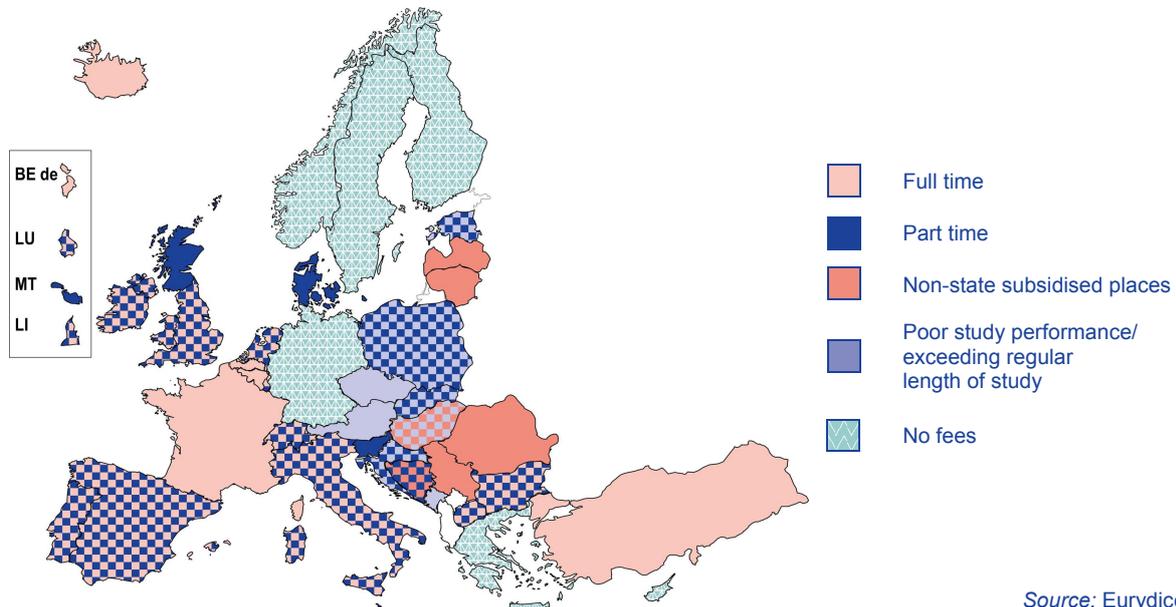
Who pays fees?

Figure 2 shows the most common categories of students who pay fees of more than EUR 100 per year for participating in first cycle higher education programmes. Study intensity and/or academic performance affect the level of fees paid in the majority of countries. In 13 of the 42 European education systems presented in this report, both full-time and part-time students⁽²⁾ pay fees. In Belgium, France, Iceland, Montenegro, Serbia and Turkey, a single student status (full-time) exists. In these countries, students pay fees (in Turkey students in evening programmes are charged fees, but not those in day-time courses). In contrast, in Denmark, Estonia, Croatia, Malta, Poland, Slovakia and Slovenia, part-time students pay fees.

Latvia, Lithuania, Hungary, Romania, Bosnia and Herzegovina and Serbia distinguish between students whose fees are covered by the public budget ('state subsidised') and those who pay their own study fees. Students are usually selected for a state subsidised place on the basis of academic performance. Those in non-state subsidised places pay fees, whether they study full or part time.

⁽²⁾ 'Part-time student' in this report refers to an official student status other than full-time student.

Figure 2: Most common categories of fee payers (including tuition and administrative fees) in first cycle study programmes, 2017/18



Source: Eurydice.

In the Czech Republic, Austria, and Slovakia, there are no or low fees in first cycle programmes for the majority of students studying full time, while those who exceed the prescribed study time are charged fees. Legislation also allows fees to be charged for this reason in five German *Länder*, but no universities have actually applied the regulation. In Estonia, Croatia, Poland and new entrants starting in 2017/18 in Montenegro, full-time students failing to achieve a designated number of ECTS or having unsatisfactory performance have to pay fees. In Slovakia, the public budget covers the fees of first time students, but students studying for their second or further degrees are charged full fees.

For short cycle programmes, where they exist ⁽³⁾, similar fee-paying categories can be observed. All countries implement the same fee policy as for first cycle programmes, except Greece, where there is no fee in the first cycle, but short cycle students pay fees.

In most countries, fee policies in second cycle programmes are identical to those in the first cycle. However, second cycle students are charged fees in Greece, Cyprus, Malta and the United Kingdom (Scotland), while there are no fees in the first cycle.

EU countries charge the same fees to their home students and to all EU nationals. They may, however, charge different fees to international students (usually defined as those from non-EU or non-EEA countries). International students pay higher fees than national students who attend the same programme in almost three-quarters of the countries. In Germany (Baden-Württemberg), all international students and in Finland international students in courses delivered in a foreign language pay EUR 1 500 annual fee from the 2017/18 academic year. At the same time, in Belgium (German-speaking Community), the Czech Republic, Estonia, Greece (in first cycle programmes), France, Italy, Latvia, Luxembourg, Iceland, Liechtenstein and Montenegro, the same fee policies apply to international as to national and EU students. However, the Czech Republic, Estonia, Latvia, Lithuania and Slovakia charge fees to all students – regardless of their country origin – for programmes in a

⁽³⁾ There is no short cycle higher education provision in the Czech Republic, Germany, Estonia, Lithuania, Austria, Poland, Slovakia, Finland, Switzerland, Liechtenstein, Montenegro and Serbia. The German-speaking Community of Belgium offers neither short cycle nor second cycle programmes.

foreign language. Austria distinguishes between international students depending on the place of origin: while in general international students pay fees, those coming from developing countries may be exempted. In Belgium (Flemish Community), the Netherlands, Lithuania and the United Kingdom, higher education institutions are free to determine their fees for international students.

What share of students pay fees?

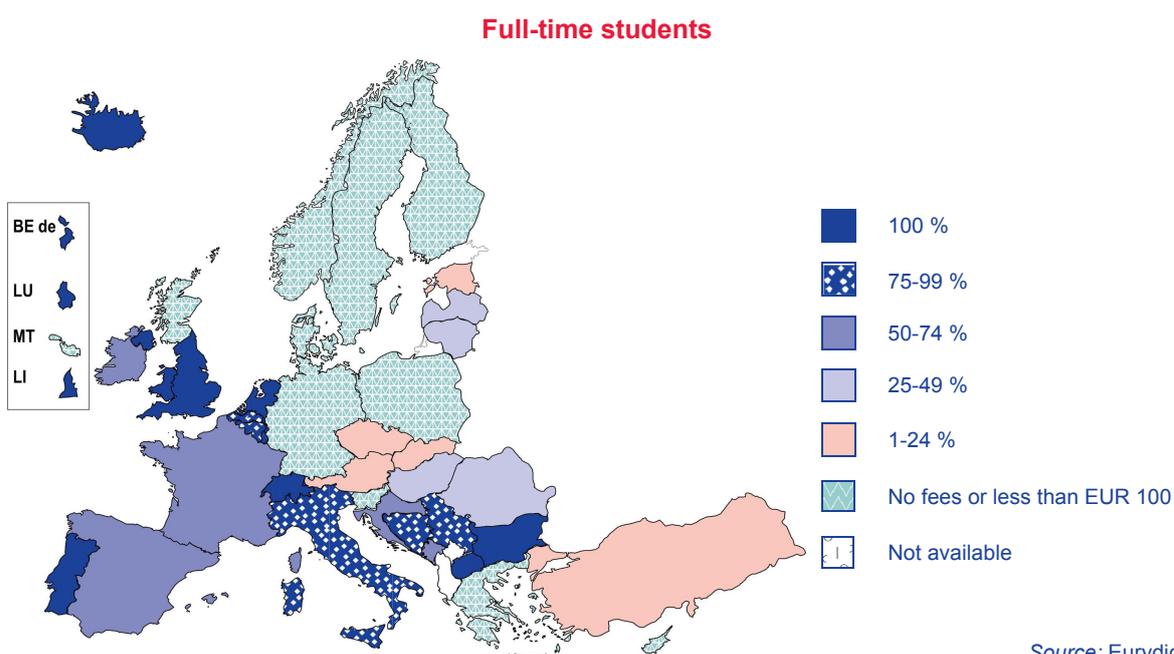
The proportion of students who pay fees in first cycle studies varies across Europe (see Figure 3). There are also differences within countries when looking at the share of fee-payers among full-time and part-time students in the 33 systems that offer both study options.

Fourteen systems consistently apply the same fee policy to all students. In Germany, Greece, Finland, Sweden and Norway, neither full-time nor part-time first cycle students pay fees. In contrast, in Bulgaria, Luxembourg, the Netherlands, Portugal, the United Kingdom (England, Wales and Northern Ireland), Switzerland, the former Yugoslav Republic of Macedonia and Iceland, all students pay fees.

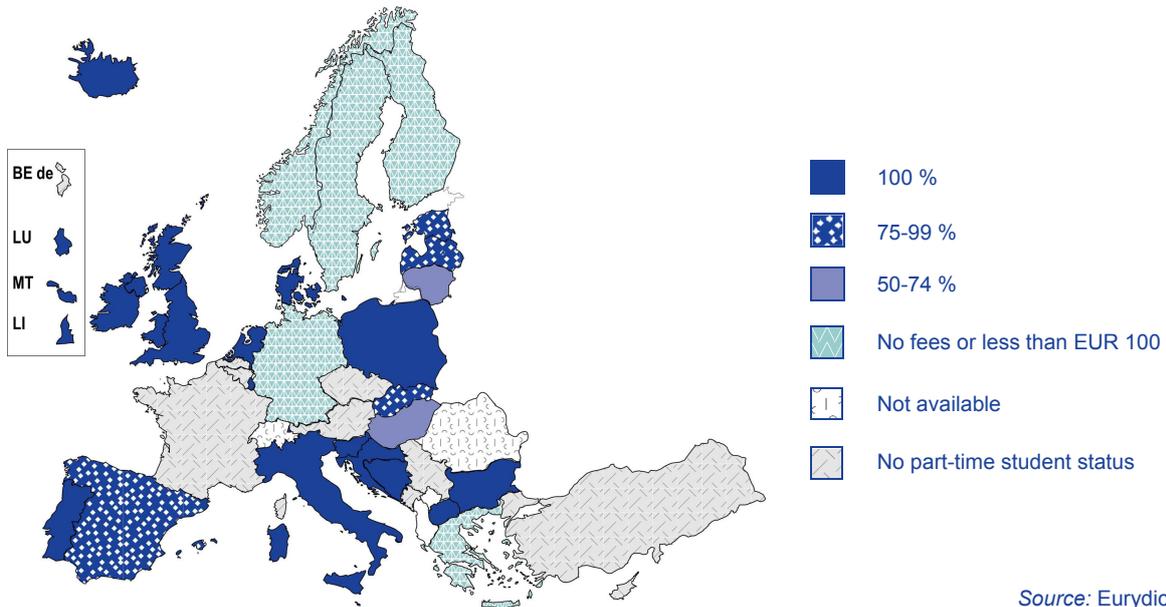
In the other 18 countries, a greater percentage of part-time students pay fees compared to their full-time counterparts. However, as the numbers of part-time students are much lower than full-time, this still translates to fewer part-time students in absolute numbers. In Denmark, Malta, Poland, Slovenia and the United Kingdom (Scotland), the no-fee policy for full-time first cycle students co-exists with a universal fee policy for part-time students. In Estonia, Lithuania, Latvia, Hungary and Slovakia, where fewer than half of the full-time student population pays fees, more than 50 % of part-time students pay.

In Belgium, the Czech Republic, France, Iceland, Montenegro, Serbia and Turkey, there is no status other than full-time student. However, there is also no common fee policy among these countries. The diversity of situations ranges from no fee-payers among first cycle students in Cyprus to 100 % of first cycle students paying fees in Belgium (German-speaking and Flemish Communities).

Figure 3: Percentage of fee payers (including tuition and administrative fees) in first cycle higher education, 2016/17



Part-time students



Country-specific notes

France: Data refers to all (short, first and second cycle) students.

Poland: Data on full-time students presented refers to students progressing normally with their studies.

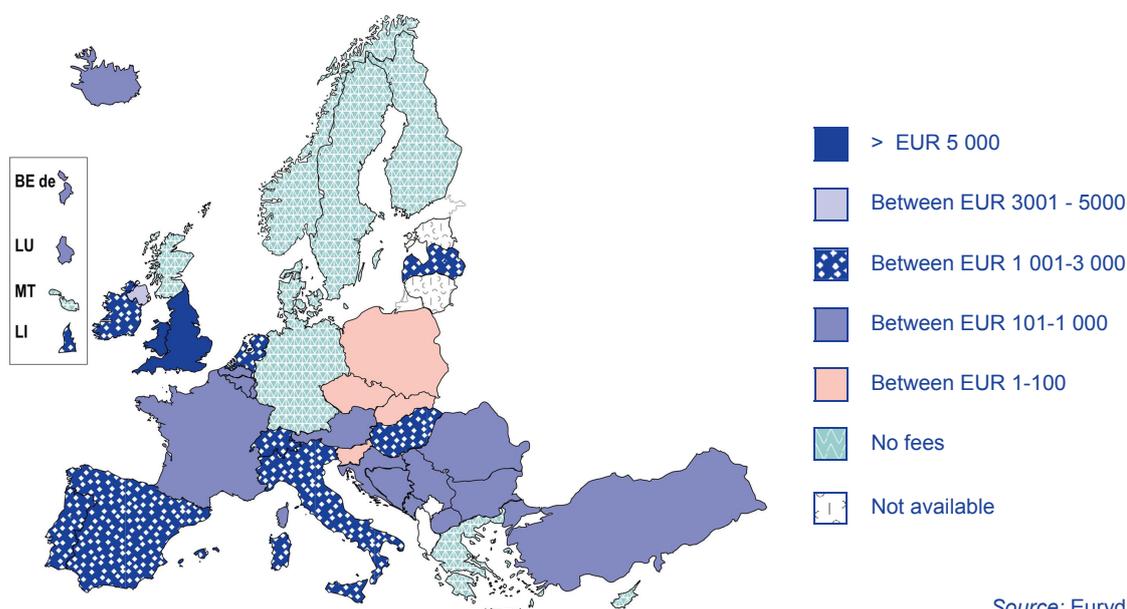
Slovakia: Data refers to first and second cycle students.

How much do full-time students pay?

The amounts of fees that students (home and/or EU as relevant) pay also differ greatly across countries and systems. Apart from students in systems without fees, first cycle students who progress normally in their studies in the Czech Republic, Poland, Slovenia and Slovakia pay the least (below EUR 100) in an academic year (see Figure 4). In 15 systems⁽⁴⁾, students pay between EUR 101-1 000. In eight systems, the most common fee is relatively high, ranging from EUR 1 001 to 3 000. This group includes Ireland, Spain, Italy, the Netherlands, Portugal, Switzerland and Liechtenstein – all countries where the majority of students pay fees. Hungary is another country in this group, and here fees are charged to students in non-state subsidised places. The highest fees (EUR 10 028) are charged to students in the United Kingdom (England).

⁽⁴⁾ Belgium, Bulgaria, France, Croatia, Luxembourg, Austria, Bosnia and Herzegovina, former Yugoslav Republic of Macedonia, Iceland, Montenegro, Serbia and Turkey

Figure 4: Most common fees (including tuition and administrative fees) in first cycle higher education programmes, among full-time students paying fees, 2017/18



Source: Eurydice.

Explanatory note

Most common fees refer to the amount that the highest number of fee-paying students pay in the country/system.

Country-specific note

Italy, Switzerland and Liechtenstein: The amount refers to the average amount fee-paying student may pay rather than the amount that most students pay.

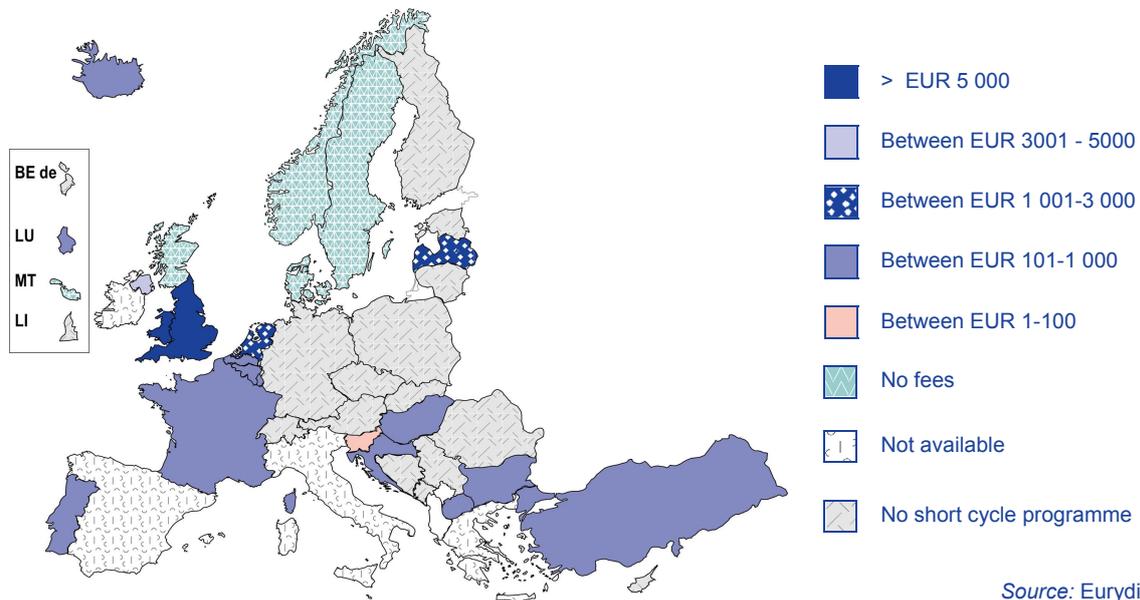
Fees may also depend on the field of study (Bulgaria, Estonia, Spain, Portugal and Romania). In some countries, fees are linked to the real cost of the programme or the expected future personal income of graduates, making resource-intensive or high-prestige programmes more expensive for students and their families. In other countries, lower fees, state-subsidised places or specific grants (see National System Information Sheets) for certain study fields reflect national policies to attract more students to these programmes. In Belgium (Flemish Community), fees also reflect the number of ECTS credits followed by the student.

The socio-economic situation of students may also influence the amount of fees that they pay. In Bulgaria, Spain and Italy, students may be exempt from paying fees based on their poor socio-economic background. In Belgium (Flemish Community), students who obtained need-based grants pay only the minimum annual fee amount of EUR 105. In Belgium (French Community), Ireland, Spain, France and Italy, students who are awarded a need-based grant are exempt from fees. In Lithuania, the best performing fee-paying students can have their fees reimbursed in first cycle studies, and from 2017, in second cycle and integrated programmes.

Similar fee patterns can be observed in the second cycle. In most countries, fees most commonly paid by students are identical or very close to first cycle fees. In some countries, however, second cycle fees can be significantly higher than first cycle fees. In Ireland, Spain, the former Yugoslav Republic of Macedonia, Montenegro and Serbia, the fee differences range from 56 % higher second cycle fees in Spain to 10 times higher fees in the former Yugoslav Republic of Macedonia. In contrast, In Turkey, second cycle fees are about one eighth of most common first cycle fees.

Cyprus, Greece, Malta and the United Kingdom (Scotland) have different fee policies for the two cycles: while students do not pay fees in the first cycle, they are charged in the second cycle. The most common amounts range from EUR 400 in Malta, to EUR 3 625 in Greece, more than EUR 5 000 in Cyprus and in the United Kingdom (Scotland) they may be higher still, as they are unregulated.

Figure 5: Most common fees (including tuition and administrative fees) in short cycle higher education programmes, among full-time students paying fees, 2017/18



Explanatory note

Most common fees refer to the amount that the highest number of fee-paying students pay in the country/system.

Fees for short cycle programmes in the 28 systems where they exist are identical or lower than in first cycle programmes (see Figure 5). In Belgium (Flemish Community) and the Netherlands, the explanation for lower fees is related to shorter programme duration and less workload in short cycle programmes. Fees are also lower than in the first cycle (and below EUR 1 000) in Latvia, Hungary and Portugal. In Spain, the maximum fee is EUR 400. However, most Autonomous Communities offer free short cycle studies, which makes this type of programme more affordable for a greater diversity of students. Figure 5 shows that in eight countries, short cycle studies are free or with fees below EUR 100. In Ireland, Greece and Italy, short cycle fees are set by institutions themselves and no data is available on their fees.

1.2. Support

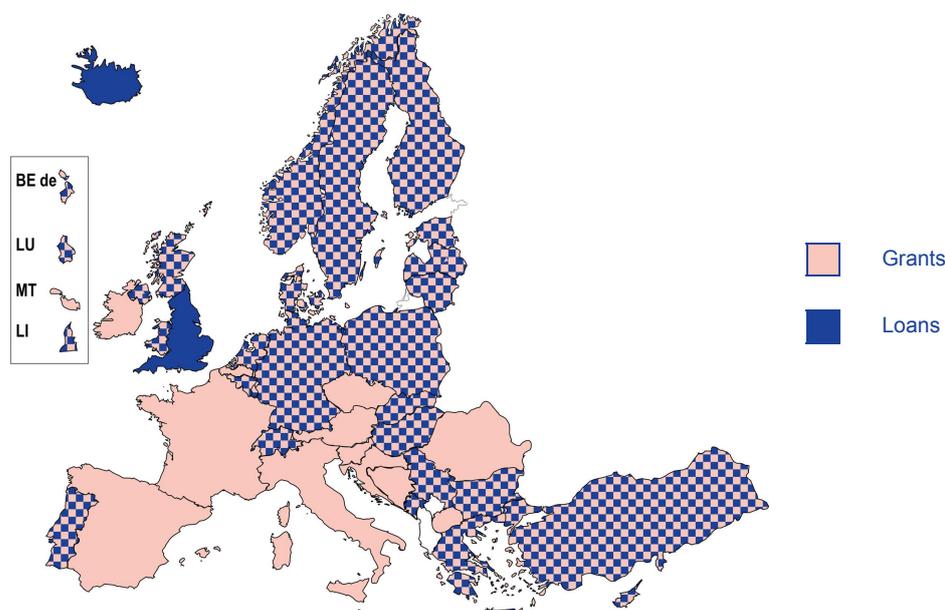
This section discusses the main financial support tools in European higher education systems. It distinguishes between direct financial support to students in the form of grants and loans, and indirect support through allowances or tax incentives to students' parents. International students are usually not eligible for support in the host country, and are not considered in this overview.

What kind of public support is available to students?

All European countries offer at least one type of direct support (a grant or a loan) to full-time students in first cycle studies (see Figure 6). In most systems, both grants and loans exist but they are not linked and students need to apply through separate procedures. In contrast, in Germany, Luxembourg, Switzerland, Liechtenstein and Norway, direct support is available as a package. In Germany, Luxembourg and Switzerland, students are eligible for a non-repayable grant, a grant and loan or only a loan depending on their own and/or their family's income. Amounts of support are also determined on the basis of financial need.

It is noteworthy that in Spain, Croatia, Romania, Bosnia and Herzegovina and the former Yugoslav Republic of Macedonia, grants are the only available form of student support.

Figure 6: Main types of direct students support to full-time students, first cycle, 2017/18



Source: Eurydice.

Direct support is also usually accessible to full-time short cycle and second cycle students. Part-time students, however, are not able to access direct support in most countries. Exceptions are Lithuania, Poland, Portugal, Sweden and Norway, where part-time students are also eligible for both grants and loans.

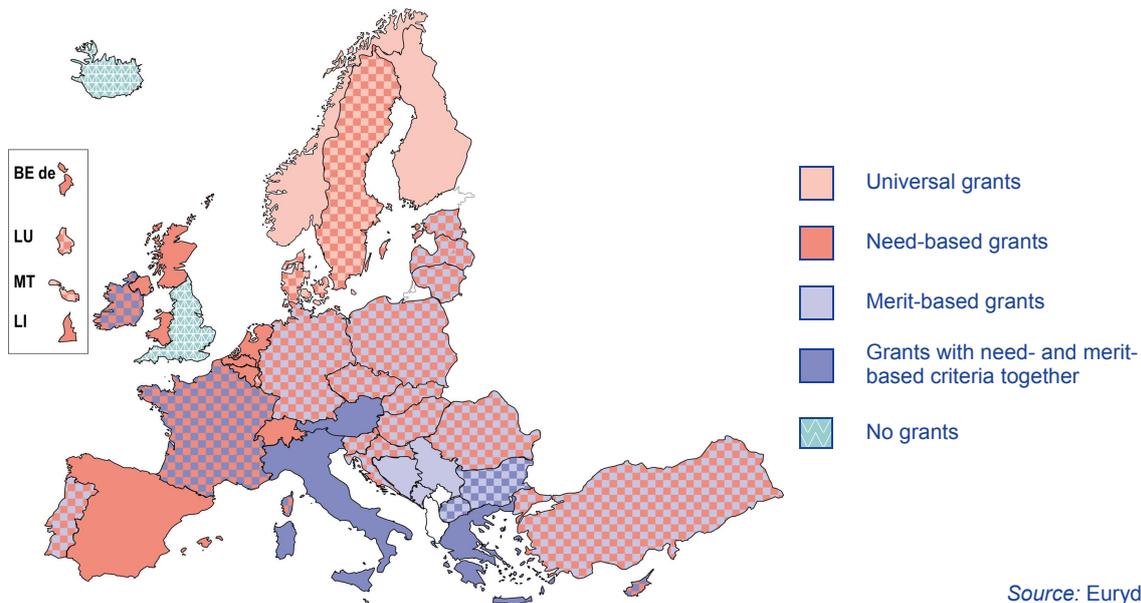
Who is eligible for grants?

Grants are a form of public financial support provided directly to students that do not need to be paid back. Iceland used to stand alone as the only European country that offered no grants. The government has been engaged in a long process of reform discussions which may lead to the introduction of grants. The Netherlands moved away from near universal to specific need-based grants for all newly enrolled students in 2015/16. The United Kingdom (England) has also discontinued the maintenance grant (living cost grant) for new students from the 2016/17 academic year, replacing it with a maintenance loan.

In countries where state-subsidised and self-financing places are available, grants are typically only available to state-subsidised students.

Students in the Nordic countries (Denmark, Finland, Sweden and Norway) and in Luxembourg and Malta benefit from universal grant systems (see Figure 7). In these countries, all (or the majority of ⁽⁵⁾) full-time resident students receive a grant in weekly or monthly instalments during their academic career. Disadvantaged students are not specifically targeted by this type of grant, but due to the universal approach, benefit from it. In Denmark, Finland and Norway, the grant is not awarded, and in Sweden, the grant amount is reduced if the student has another source of personal income above a specified (monthly or annual) amount. The amount of the grant for those who do receive grants in these four countries may depend on age, living conditions, personal income or completion of certain number of ECTS.

⁽⁵⁾ In Norway, all students can take a study loan and 40 % of their borrowed amount can be converted into a non-reimbursable grant if they pass all their exams and they do not live with their parents. About 49 % of first cycle full-time students obtained a grant in 2016/17.

Figure 7: Main types of grants to full-time students, first cycle, 2017/18

Most systems offer need-based grants to financially support the participation of disadvantaged students. Eligibility is determined on the basis of a set of socio-economic criteria. The most frequent criterion is family income. Other criteria include whether students live with their families, parents' employment status and/or education (Hungary), special educational needs or orphan status (Bulgaria and Romania) or whether students have dependent children. Seven countries (Bulgaria, Greece, Ireland, France, Italy, Cyprus and Austria) have developed grants based on a mixture of need- and merit-based criteria⁽⁶⁾. Often these grants aim to reward academic performance giving priority to disadvantaged students. In Ireland, France, Cyprus and Austria, this form of grant is complemented by targeted need-based grants. There is no grant based on socio-economic need in Bosnia and Herzegovina, Iceland, Montenegro and Serbia. Latvia that had no need-based grants in its student support system, introduced in 2017/18 need-based criteria in its merit-based grant and universities issue need-based support once per semester. In 2017, Malta extended the eligibility period for the stipend: students who undertake an additional year beyond the standard programme duration or change to another programme at the same or lower level may continue to receive the stipend for additional year.

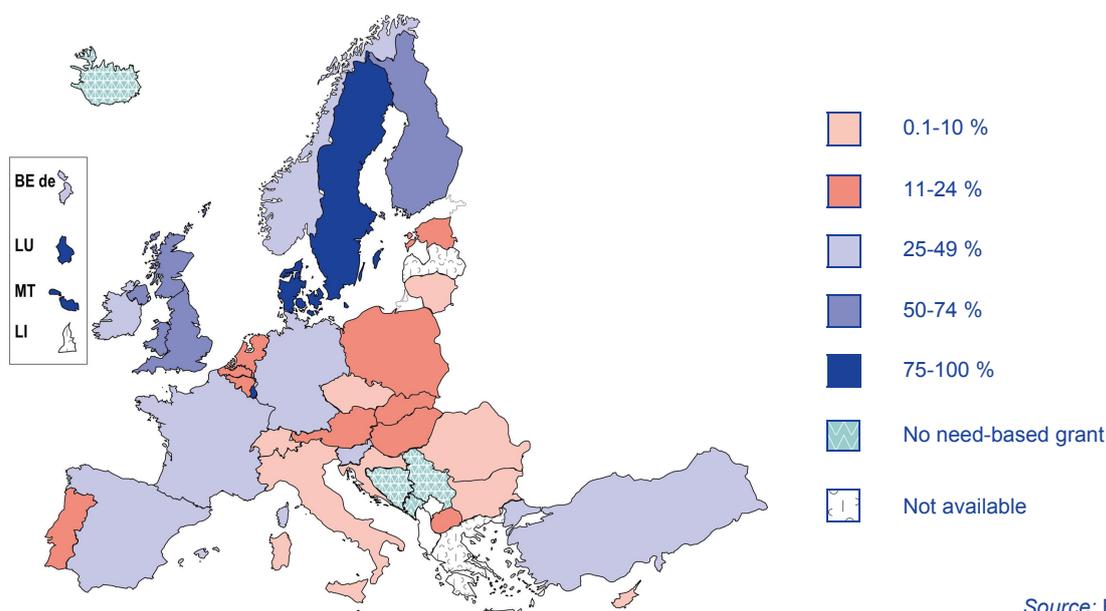
Fourteen education systems offer specific merit-based grants promoting excellent academic performance⁽⁷⁾. Merit-based grants are mainly awarded based on educational outcomes either during higher education studies, or based on secondary school results or performance in admission tests. In Bosnia and Herzegovina, Montenegro and Serbia, students can only obtain grants based on academic merit. In Latvia, these grants are mainly available for specific programmes – particularly science and engineering.

⁽⁶⁾ Grants with need- and merit-based criteria together are awarded on the basis of an assessment of the financial situation/socio-economic conditions of the students and academic performance. Countries may differ based on the weighting they give to certain criteria (need or merit). For details on specific countries, see National System Information Sheets.

⁽⁷⁾ Bulgaria, Czech Republic, Germany, Estonia, Croatia, Latvia, Lithuania, Hungary, Poland, Portugal, Romania, Slovenia, Slovakia, Bosnia and Herzegovina, former Yugoslav Republic of Macedonia, Montenegro, Serbia and Turkey

Figure 8 shows the share of full-time first cycle students who receive universal or need-based grants in the different European countries ⁽⁸⁾.

Figure 8: Percentage of full-time students receiving universal or need-based grants in first cycle higher education, 2016/17



Source: Eurydice.

Explanatory note

Grants presented in this figure are universal grants or grants based on need-based criteria. If a country has both universal and need-based grants, universal grants are presented.

Country-specific notes

Bulgaria, Greece, Italy, Austria and former Yugoslav Republic of Macedonia: Grants shown are based on a combination of need- and merit-based criteria.

France: Data refers to all (short, first and second cycle) students.

Cyprus: Reference year: 2014/15.

Luxembourg and Malta: Data presented refers to the percentage of students awarded a universal grant.

Netherlands: Data refers to new entrants, enrolled since September 2015, supplementary grant.

Austria: Reference year: 2015/16 academic year.

Slovenia: Data refers to full-time and part-time students together. Reference year: 2015/16 academic year.

In Luxembourg almost all and in Malta all students receive a monthly standard amount of financial support. In Denmark, Sweden, Finland and the United Kingdom (Scotland), which are other countries with near universal grant provision, more than two-thirds of students receive grants. In contrast, in Bulgaria, the Czech Republic, Croatia, Italy, Cyprus, Lithuania, Romania and Switzerland, 10 % or fewer students receive need-based grants.

As merit-based grants exist to promote or reward excellence, systems that use them never award this type of grant to more than a fifth of their students. In Hungary, about a third of full-time first cycle students in state-funded places receive merit-based grants and in Lithuania, Austria, Romania, Slovakia, Bosnia and Herzegovina and Turkey between 10 and 20 % of students. In further 12 systems ⁽⁹⁾, it is under 10 %. In Lithuania, where fees and the share of self-financing students are high, a specific grant is available for the best-performing self-financing students (0.2 % of the relevant population in 2015). The most common annual merit-based grant amounts are below EUR 1 000 in 11 countries ⁽¹⁰⁾, and between EUR 1 000-5 000 in five ⁽¹¹⁾.

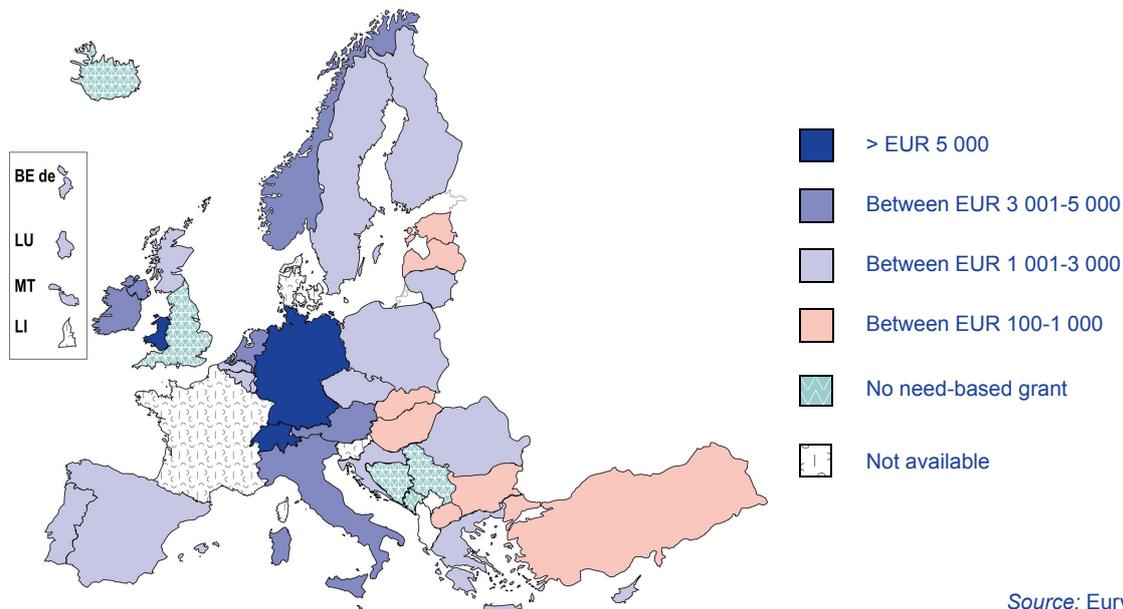
⁽⁸⁾ Data is not available on the share of grant-holders in short and second cycle programmes.

⁽⁹⁾ Germany, Estonia, Czech Republic, France, Ireland, Poland, Slovenia, former Yugoslav Republic of Macedonia, Montenegro and Serbia

⁽¹⁰⁾ Bulgaria, France, Latvia, Lithuania, Hungary, Romania, Slovakia, Bosnia and Herzegovina, Montenegro, Serbia and Turkey

Figure 9 shows the most common universal or need-based grant amounts that first cycle full-time students receive in an academic year.

Figure 9: Most common annual universal or need-based grant amounts for full-time students in first cycle higher education programmes, 2016/17



Source: Eurydice.

Explanatory note

Most common grant refers to the amount that the highest number of students receives among grant beneficiaries in the country/system.

Country-specific notes

Belgium (BE nl): Data refers to grant to full-time and part-time students together. Reference year: 2015/16.

Bulgaria, Italy, Austria and former Yugoslav Republic of Macedonia: Grants presented are awarded on the basis of a combination of need- and merit-based criteria.

Italy and Switzerland: The amount refers to the average amount students obtain rather than the amount that most students receive among grant beneficiaries.

17 systems⁽¹²⁾ provide between EUR 1 000 and 3 000 per year to students. In Finland, while the overall maximum annual aid amount increased, the grant amount included reduced to below EUR 3000⁽¹³⁾. In Bulgaria, Estonia, Latvia, Hungary, Slovakia, the former Yugoslav Republic of Macedonia and Turkey, the most common annual need-based grants do not exceed EUR 1 000. At the other end of the scale, in six systems⁽¹⁴⁾, grants that most students receive are between EUR 3 001 and 5 000, and in three countries⁽¹⁵⁾ the most common amounts exceed EUR 5 000. Norway is gradually increasing student support (grants and loans) between 2017 and 2020 in order to enable full-time students to concentrate on studies. In Germany, but also in Finland and Norway, high grant amounts are coupled with no tuition fees. In the United Kingdom (Wales) and Switzerland, these grants need to be seen in the context of high study fees for full-time students.

⁽¹¹⁾ Germany, Estonia, Cyprus, Austria, Poland, Portugal and Slovenia

⁽¹²⁾ Belgium, Czech Republic, Greece, Spain, Croatia, Cyprus, Lithuania, Luxembourg, Malta, Poland, Portugal, Romania, Finland, Sweden and United Kingdom (Scotland)

⁽¹³⁾ In contrast, the maximum loan amount increased.

⁽¹⁴⁾ Ireland, Italy, Netherlands, Austria, United Kingdom (Northern Ireland) and Norway

⁽¹⁵⁾ Germany, United Kingdom (Wales) and Switzerland

Can students take out loans to finance their studies?

29 of 42 education systems make it possible for students to take out repayable loans to finance their studies and/or living costs (see Figure 6). Nevertheless, only in 15 systems ⁽¹⁶⁾ do more than 5 % of students actually take out loans – ranging from 7 % of students in Estonia to around 92 % in the United Kingdom (England). The share of borrowers also depends on whether eligibility is universal or restricted in some way. For example, in Lithuania, Slovakia, Sweden and Norway, study intensity is not a relevant criterion to take out a loan, while in other countries loans are available only to full-time students or students with defined course intensity. In Poland, there are restrictions based on family income and student age. In Montenegro and Serbia, eligibility depends on academic performance. In the Netherlands, eligibility for tuition fee loans has been extended from 2017: everyone under 55 can take out a loan to finance study fees.

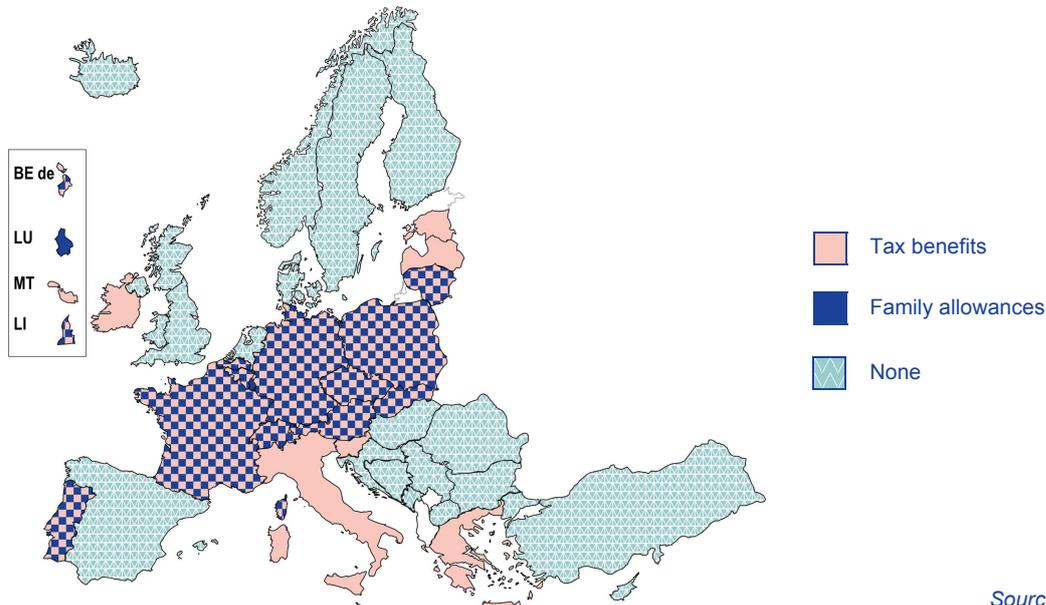
Maximum borrowable amounts need to be seen in the context of study fees and other elements of the support system. They range upwards from EUR 450 per year in Montenegro to over EUR 7 500 in Sweden. In the United Kingdom (Scotland) and Iceland, the amount of the loan is income-dependent, while in Bulgaria, Hungary (Loan 2 – fee loan, see National Sheets) and the United Kingdom (England – fee loan) the amount can match the study fee.

Repayment conditions are one element that may influence the attractiveness of loans. The majority of countries reported that loans are guaranteed by the state/region and usually with favourable interest rates (around 1-2 %). Similarly, the majority of countries require students to start loan repayments one-two years after graduation. The exceptions are Serbia (repayments begin immediately upon graduation), Hungary (four months after graduation), Sweden (six months after the diploma is obtained), Norway (seven months after graduation) and Germany (four years after graduation). In the United Kingdom (England, Wales and Northern Ireland), loan repayment starts when the graduate obtains employment that pays above a 'repayment threshold'. As far as the repayment period is concerned, it may be linked to the legal length of the study programme – twice the programme duration in Estonia and Finland, and equal to the programme length in Portugal and Turkey. Alternatively, it can be linked to a maximum age (40 in Hungary, 60 in Sweden) or set in years (from 10 years in Bulgaria and Luxembourg to 35 years in the Netherlands).

What support exists for students' families?

Half of the education systems have indirect support arrangements in place – in particular family allowances and tax benefits (see Figure 10). This points to significant cultural differences in national support systems. The main distinction is that countries with only direct support systems target the individual student, while countries that also make use of indirect support mechanisms consider students as members of a family, and aim to provide support and incentives via students' families.

⁽¹⁶⁾ Denmark, Estonia, Latvia, Luxembourg, Hungary, Netherlands, Sweden, United Kingdom (England, Wales, Northern Ireland and Scotland), Iceland, Montenegro, Norway and Turkey

Figure 10: Indirect support to students studying in higher education, 2016/17

Source: Eurydice.

In thirteen systems⁽¹⁷⁾, both tax benefits and family allowances are available. In Estonia, Ireland, Greece, Italy, Latvia, Malta and Slovenia, only tax benefit can be obtained by students' parents while in Luxembourg, only family allowances are possible.

Family allowances and tax benefits are both usually linked to students' nationality/residence, age and financial status. Students must in general be studying full-time, and be citizens or residents of the country/region. They should usually be below a certain age (usually between 23-26 years of age), without personal income and should live in the family home.

In addition, in France and Luxembourg family allowance is conditional on having at least two dependent children, and at least three children in Lithuania. In Belgium and Germany, family allowance is awarded for each studying child and increases by the number of eligible children. In the Czech Republic, Poland and Portugal, family allowance can be obtained only if the family's income is below a minimum income threshold.

Tax benefits for parents of students in higher education are linked to parental income, and benefit parents with sufficient revenue to be able to take advantage of this mechanism. Only Poland and Portugal have tax benefits favouring low-income families. Poland sets an upper ceiling to family income, and only families earning below this ceiling can receive benefits. In Portugal, the tax benefit is related to family income, with greater benefit for those with lower incomes. Tax benefits can also take various forms – annual deductible lump sums per studying child (the Czech Republic, Germany, Latvia, Malta, Austria, Poland, Slovakia and Liechtenstein), a tax-allowance – tax free income up to a certain amount (Belgium), or a percentage of study fees can be deducted from parents' personal income taxes (Italy – 19 %, Lithuania – 15 %, Portugal – 30 %). In Greece, students' parents are subject to a lower tax-rate. In the Czech Republic, tax benefits for parents may increase from 2017 retrospectively if policy plans are approved.

⁽¹⁷⁾ Belgium, Czech Republic, Germany, France, Lithuania, Austria, Poland, Portugal, Slovakia, Switzerland and Liechtenstein

General Information

The national system information sheets aim to give an overview of the **public** fee and support system. The diagram shows 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**. Data generally refers to full-time students. 'Part-time student' in this report refers to an official student status other than full-time student. Information covers students in short cycle (at ISCED 5 in ISCED 2011), first and second cycle programmes provided by higher education institutions. Fee and support arrangements for doctoral students are not covered. Data on subsidised accommodation, transportation and canteens is also not included.

Diagram

- The range of fees covers **full-time students** and is **shown** by year in **euro**. Fees include all costs charged to students – including for tuition, registration, admission, certification and administrative fees – but do not include payments to students unions. Please note that within the **text** all references to costs are expressed in the **national currency**. Where information is converted into euros from a national currency, the exchange rates, calculated in September 2017 ⁽¹⁾, are shown in the bottom right corner of the diagram.
- 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**. Need-based grants are awarded on the basis of an assessment of the financial situation of the student and/or of her/his family. Merit-based grants are awarded on the basis of academic performance. This distinction 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 more than 5 % of students take out a student loan. The share of students taking out the loan is also indicated.
 - **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 students 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. Where a given value exceeds the maximum value of the standard diagram, two forward-sloping vertical lines indicate that the diagram scale has been exceeded and the value is shown in parenthesis.
- The diagrams also show key statistical data on the percentage of full-time and part-time students paying fees and receiving grants.

⁽¹⁾ http://ec.europa.eu/budget/contracts_grants/info_contracts/inforeuro/index_en.cfm

Text

Fees

This section contains key features of the fee system in the country, expressed in the national currency. It explains the nature and purpose of all fees charged – whether for tuition, enrolment, certification or other administrative costs. It also points out the categories of students and the share of full-time and part-time short, 1st and 2nd cycle students who are required to pay, or are exempt from paying fees.

Support

This section provides an overview of the support system operating in the country. It covers **grants, loans, tax benefits for students' parents or students themselves 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. All public financial support that does not need to be paid back (i.e. scholarships and grants) are included, with the exception of grants for study abroad (i.e. mobility grants). Information is also presented on the proportion of students (in short, 1st and 2nd cycles and status) who receive grants. **Need-based grants** are awarded on the basis of an assessment of the financial situation of the student and/or of her/his family. **Merit-based grants** are awarded on the basis of academic performance.

Loans are explained in this section – with information on the existence of a student loan system and the percentage of students that take out a loan. Information on the interest rate and modalities for the repayment of loans is also provided

Tax benefit is any tax relief that is granted to parents whose child is a higher education student or in some cases to students. 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 2017/18 – the current academic year. Where information is not available for the reference year, this edition presents the most recent data available in the respective countries.

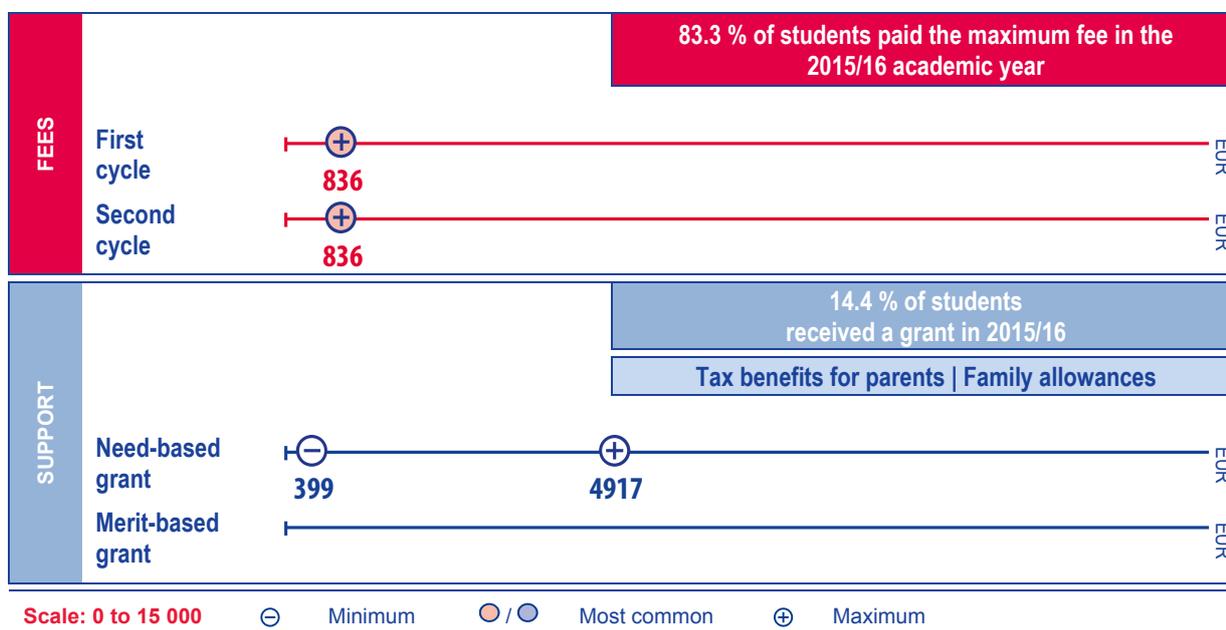
With regard to the statistical information showing the percentages of fee-paying students or grant holders, these diagram boxes typically show information from 2016/17 as exact numbers of students cannot be known ahead of the current academic year.

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BELGIUM – FRENCH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

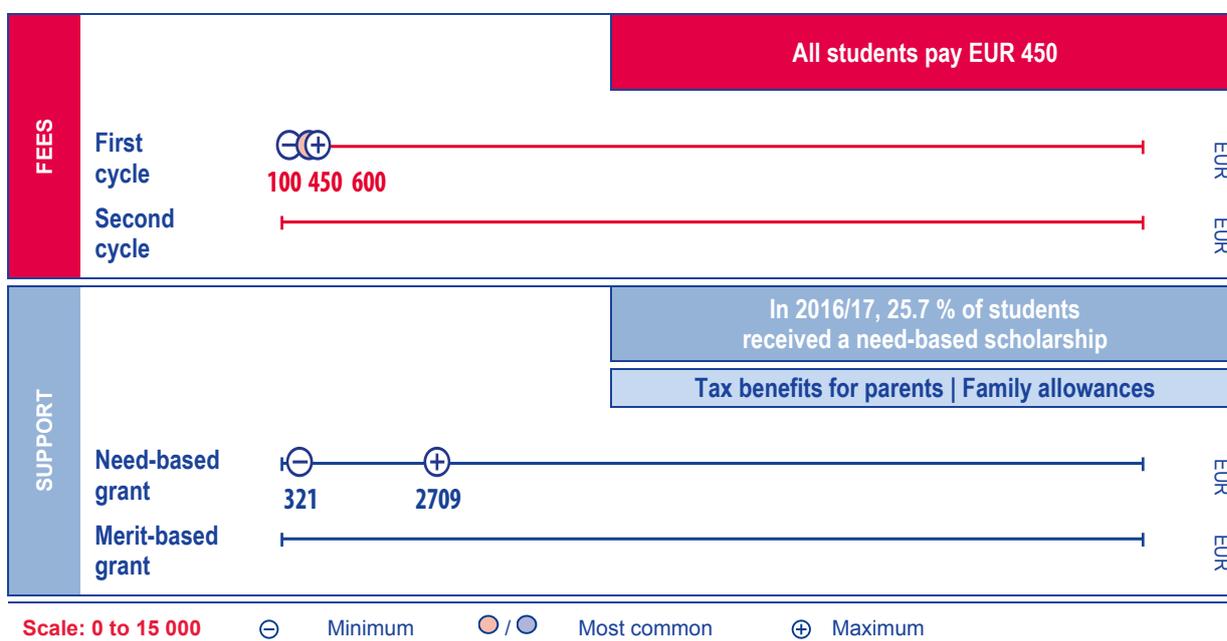
- Fee limits are set by the government of the French Community of Belgium and depend on the student's financial situation. The maximum fee in **short cycle**, **first** and **second cycle** programmes is EUR 836. Students receiving a grant do not pay fees. Students not receiving a grant but who are considered as belonging to a lower income group, pay an intermediate fee. There are some differences between university and non-university higher education institutions.
- In 2015/16, 83.3 % of the students paid the maximum fee, 2.3 % of students belonged to a lower income group and paid the intermediate fee, and 14.4 % of students did not pay any fee (and received a grant – see below).
- 2016/17 was the last academic year when non-university higher education institutions could charge administrative fees in addition to registration fees, but the total amount cannot exceed EUR 836/year. Administrative fees range between EUR 0 (for grant holders) and EUR 374 per year for students considered as belonging to a lower income group.
- There is no **part-time** student status in the French Community of Belgium.
- There are **short-cycle** tertiary programmes (brevet) in social advancement education. Some students (for example, unemployed or students with special needs) don't pay any fee.
- **International students**, defined as non-EU students, have to pay additional specific fees (*droits d'inscription spécifiques*). For programmes organised by university colleges and arts colleges, fees are fixed by law: EUR 992 for professional programmes and EUR 1 487 for academic programmes in the first cycle; EUR 1 984 for second cycle programmes. For university programmes, the maximum amount should not exceed 5 times the registration fees. Non-EU students also pay the complementary registration and administrative fees.

Support (2017/18)

- Public need-based **grants** are available for low income students. In 2015/16 14.4 % of students received a grant. Eligibility is restricted to students under 35 years of age upon initial registration. Students must apply for this financial benefit each year. The amount granted in 2016/17 ranged from EUR 399 to 4 917 per year depending on household income. The grant provider is the French Community of Belgium. There are no merit-based grants.
- Students' parents can take out a **loan** to finance studies if they have at least three dependent children. Very few take out a loan ((less than 0.01 % in 2016/17). The maximum interest rate is 4 %. Repayment must start six months after graduation.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 520 for one, EUR 3 900 for two, EUR 8 740 for three, EUR 14 140 for four and + EUR 5 400 for each subsequent child.
- **Family allowances** range from EUR 93.93 to 259.49/month per child depending on the number of children under 25. Usually the mother of the student receives the allowance. The student should have no professional activity other than a student job for more than 475 hours in a year. Family allowances are paid to the parent, relative or legal guardian who actually supports the student. Responsibility for family allowances is at the Walloon Region and the Common Community Commission for the Brussels-Capital Region.

BELGIUM – GERMAN-SPEAKING COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

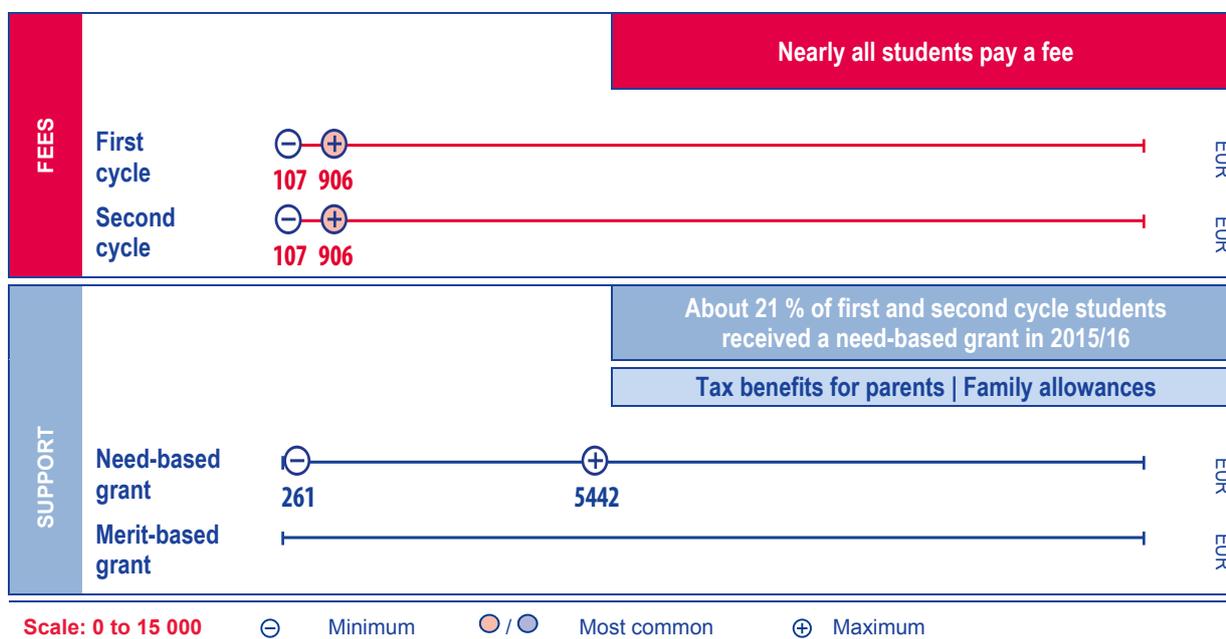
- Higher education provision exists only at the **first cycle**. All students have to pay fees at registration. Amounts range in theory from EUR 100 to 600. In practice, all students pay the same amount of EUR 450. The minimum and maximum amounts of EUR 100 and 600 are defined by the German-speaking Community. The HEI defines the amount that students finally must pay.
- There is no **part-time** student status.
- There is no **short or second cycle programme** in the German-speaking Community of Belgium.
- International students**, defined as students from outside the European Union, pay the same fees as Belgian and EU nationals.

Support (2017/18)

- Student **grants** are need-based. Parental income determines eligibility, and students must be 35 years old or younger to be eligible. Annual grant amounts are between EUR 321 and EUR 2 709, and are paid by the Ministry of the German-speaking Community. In 2016/17, 25.7 % of students received a need-based scholarship. There are no merit-based grants available.
- Although Province guaranteed **loans** of EUR 1 000 are available for a full first cycle programme and EUR 1 500 for the second cycle, no students took out a loan in 2016/17.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 520 for one, EUR 3 900 for two, EUR 8 740 for three, EUR 14 140 for four and + EUR 5 400 for each subsequent child.
- Family allowances** range from EUR 93.93 to 259.49/month per child depending on the number of children under 25. Usually the mother of the student receives the allowance. The student should have no professional activity other than a student job for more than 50 days in a year. Family allowances are paid to the parent, relative or legal guardian who actually supports the student. Responsibility for family allowances is at the German-speaking Community.

BELGIUM – FLEMISH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

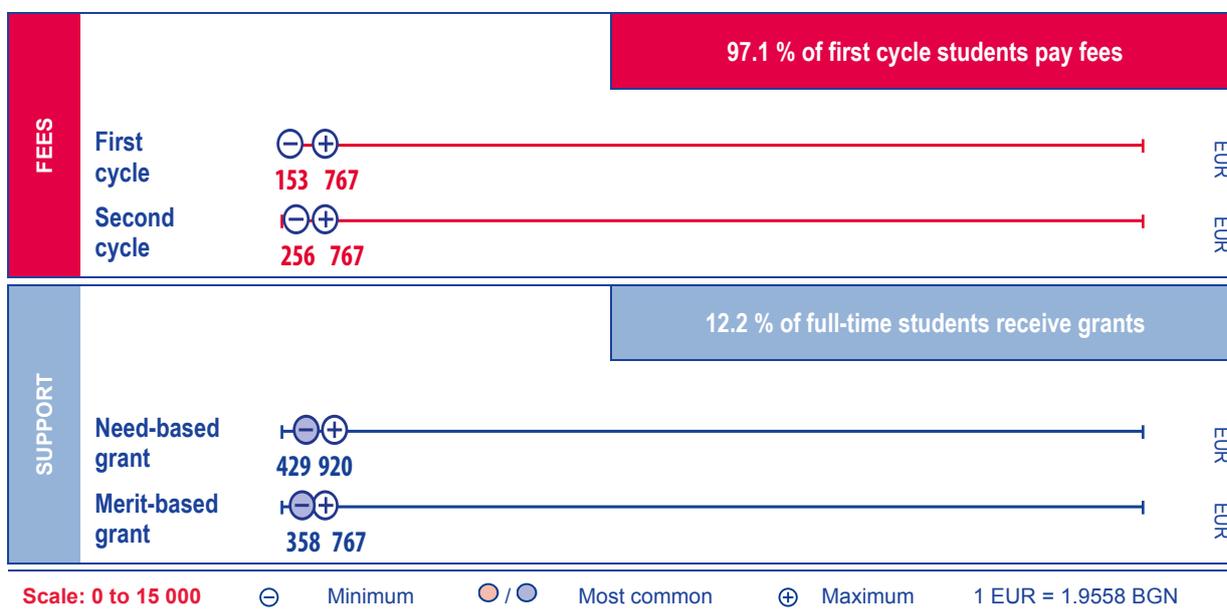
- **First and second cycle fees** have two components: a fixed amount of EUR 234.1 and a flexible part that differs with the number of ECTS credits taken. For each credit point a fee of EUR 11.2 is charged. This means that on average for a full-time student (60 ECTS points) the total fee is EUR 906. The amount of the fee varies with the income of (the parents of) the student. Students who are eligible for a grant pay EUR 106.9 per academic year, regardless of the number of ECTS credits taken. An intermediate tariff of EUR 234.1 (+ EUR 4.11 per number of ECTS-credits taken) applies to students who almost meet the income criteria linked to a need-based grant. The amount of the tuition fee is fixed in law (*Codex Hoger Onderwijs*). Students pay fees at the beginning of the academic year, when they register for the programme.
- There is no **part-time** student status.
- For **short-cycle** tertiary programmes, the maximum tuition fee of EUR 1.50 per teaching hour is determined by the Flemish Government. Payment is made at registration. Some students (for example unemployed or students with special needs) pay no fees, or reduced fees of EUR 0.30 or EUR 0.60 per teaching hour. There are no tuition fees for the associate degree programme for nursing.
- **International students**, defined as non-EEA students, pay higher fees than EEA-students. These fees are determined by higher education institutions.

Support (2017/18)

- Student **grants** for first and second cycle programmes are allocated on the basis of economic need. Eligibility is determined by the income of the parents and/or the student. Annual amounts typically range from EUR 261.2 to EUR 4 042.25. A student is also entitled to an extraordinary grant of up to EUR 5 442.34 on the basis of extremely low income and lack of family support. There are no student grants for short-cycle tertiary programmes, except for the associate degree programme for nursing, with typical amounts ranging from EUR 693.38 to EUR 3 126.12. Grants are provided by AHOVOKS, an agency within the Ministry of Education. There are no merit-based grants.
- There is no student **loan system**.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 520 for one, 3 900 for two, 8 740 for three, 14 140 for four and + 5 400 for each subsequent child. The tax benefits are determined by the Federal Public Service of Finance.
- **Family allowances** range from EUR 92.09/month to EUR 254.40/month per child, depending on the number of children in a family. The student should have no professional activity other than a student job for more than 240 hours per quarter in the 1st, 2nd and 4th quarter of the year. There are no limits for the third quarter of the year except in the last year of study. In this case students are limited to 240 hours. Usually the mother of the student receives the allowance, but they are paid to the parent, relative or legal guardian who actually supports the student. Responsibility is at the Flemish Community.

BULGARIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

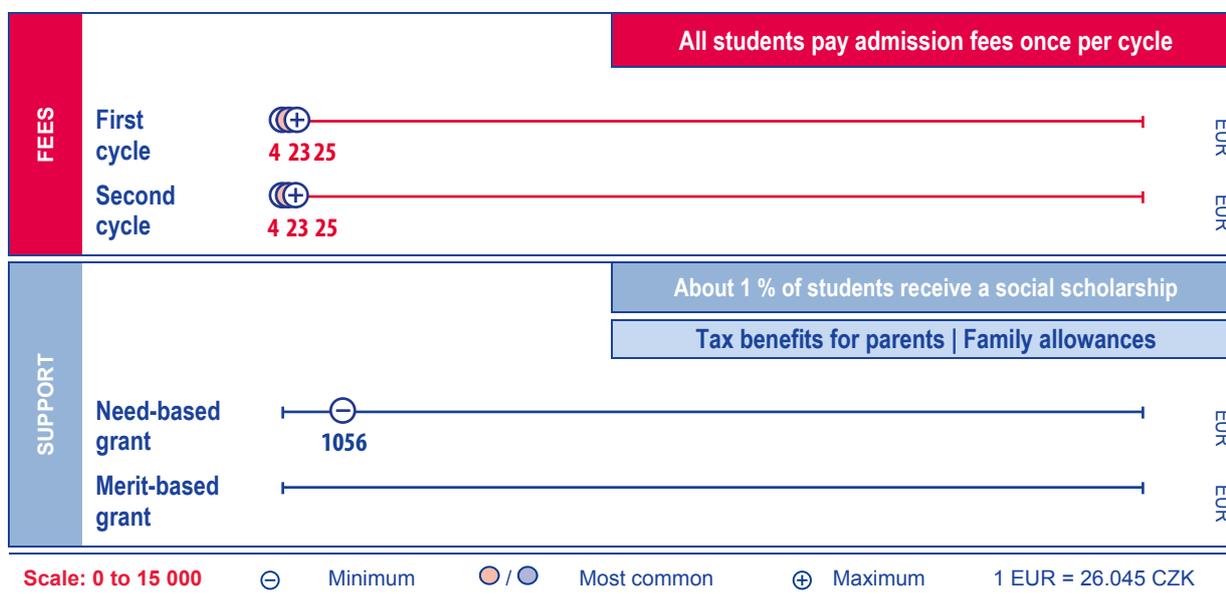
- Public higher education institutions define their own fees, but maximum amounts are set annually by the government. Student fees depend on the programme and field of study. The lowest fees are paid, for example, in social sciences, economics and law, the highest fees in arts, navigation programmes. Fees entail tuition, registration, admission, examinations and administration.
- First cycle fees in state universities, for full-time studies, range from BGN 300 to BGN 1 500 per year and for part-time studies from BGN 150 to BGN 1 100. Annual second cycle full-time study fees range from BGN 500 to BGN 1 500, and for part-time studies from BGN 370 to BGN 580. Certain categories of students are exempt from paying fees: orphans, persons with disabilities, war invalids and senior cadets in military schools.
- Full-time short cycle students pay from BGN 300 to BGN 1 600 per year.
- For international (non-EU/EEA/Swiss) citizens, students fee ranges are set by the government and depend on the study field. The actual amounts are defined by higher education institutions. They are usually higher than those paid by EU-students.

Support (2017/18)

- Grants/scholarships** are available to full-time students in all study cycles. They are distributed by higher education institutions based on their specific eligibility criteria. One type of grant must contain two indicators: academic performance and monthly income per family member of the student for the previous six months. From 2016, universities must also award merit-based grants – based only on academic performance. Grant amounts ranges from BGN 70 to 150 per month, and in most cases are issued during 10 months. There is no support for part-time students. In 2016/17, 12.2 % of full-time students received grants.
- Full-time first and second cycle students who are EU/EEA/Swiss citizens, less than 35 years old and have not interrupted their studies can apply for state guaranteed **loans**. The study loan may be equal to the tuition fee. The amount of loan to cover living costs is linked to the minimum wage. The interest rate cannot exceed 7 % at banks that have signed an agreement with the government. Repayment is due one year after graduation and must be completed in 10 years. No information is available on the percentage of students taking out the loan.
- Tax benefits** for parents and **family allowances** play no role in the student support system.

CZECH REPUBLIC

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- Students (**first** and **second cycle**) studying in Czech language programmes do not pay tuition fees. The fees shown in the diagram are admission fees and are paid once per cycle by all students. When students exceed the regular length of study by more than one year, they need to pay tuition fees. About 12 % of students paid this type of tuition fee in 2015. The minimum fee is CZK 9 810 per academic year. Exemptions are made for students who become parents during their studies. The minimum fee is set annually by the Ministry of Education. There is no maximum fee set by law.
- Students in programmes taught in foreign languages (approximately 2 % of the total) have to pay tuition fees. The fees are decided by each higher education institution with no maximum limit. Higher education institutions can also charge fees for the recognition of higher education qualifications obtained abroad.
- There is no **part-time student** status.
- There are no **short cycle** programmes.
- Fees for **international students**, i.e. students who are not citizens of the Czech Republic, are the same as for home students, as long as they study in the Czech language.

Support (2017/18)

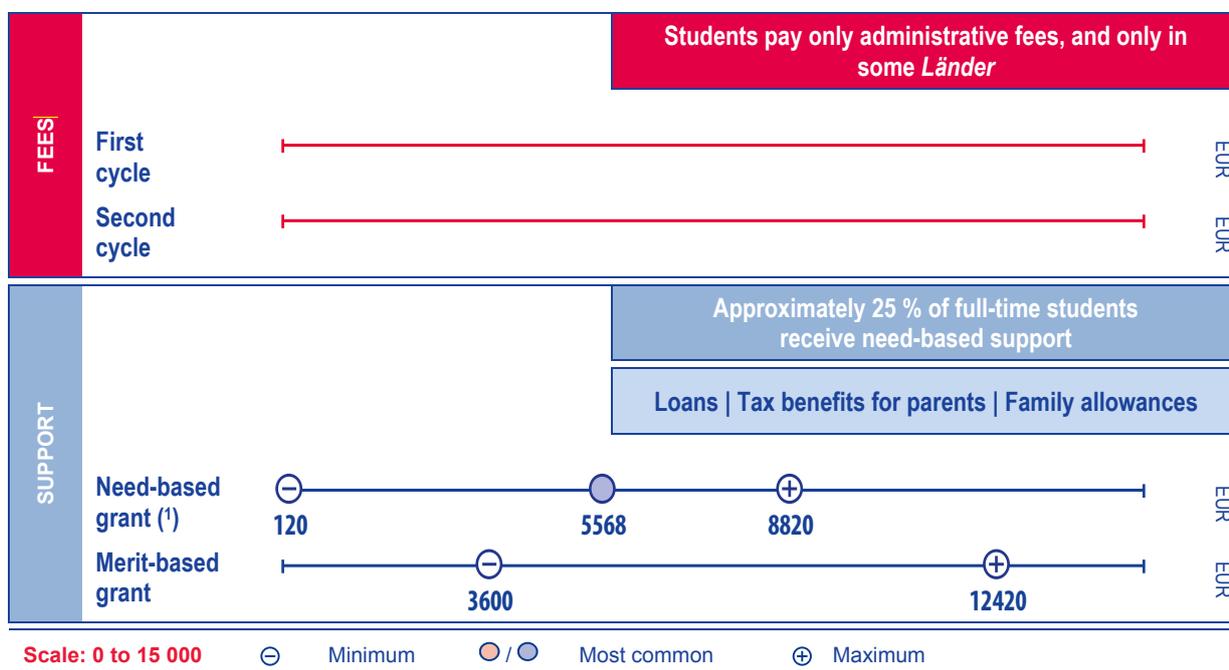
- Merit-based scholarships are granted by all public HEIs for excellence in studies, research, artistic and other activities. About 7 % students received this **grant** for excellent study results in 2015/16 and around 7 % received the scholarship for research, artistic and other activities. One student may receive both these types of scholarships.
- Scholarships to support accommodation expenses are granted to students from regions other than the seat of the higher education institution (CZK 5 400/year), with around 54 % receiving this scholarship in 2015/16.
- Social scholarships are available for students in a difficult economic situation. The minimum amount received is CZK 27 500/year). The grant provider is the Ministry of Education, Youth and Sports.
- There are no publicly subsidised or market **loans** provided to finance studies.
- Family allowances** may be awarded until the student reaches the age of 26 years. 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 provided in the form of tax relief for each dependent child (students up to the age of 26 years). From 2016, CZK 13 404/year is allowed for the first child, CZK 17 004 for the second child, and CZK 20 604 for the third and fourth child. In case the child is disabled, the amount is multiplied by two.

Planned Reforms

- Increasing tax benefits for parents is in the decision-making process. If approved, the new tax benefits will be valid retrospectively for 2017.

GERMANY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- In all German *Länder*, there are no tuition fees for either **full-time** or **part-time** students, in both **first** and **second cycle**. In 10 *Länder*, low administrative fees are charged to all students. Students in five *Länder* are liable to pay **fees** of EUR 500 (in Saarland, up to EUR 400) per semester when exceeding the regular study period.
- There is no **short cycle** higher education programme in Germany.
- From 2017/18, **international students** in Baden-Württemberg, defined as students from outside the EU and EEA countries, have to pay EUR 1 500 per semester.

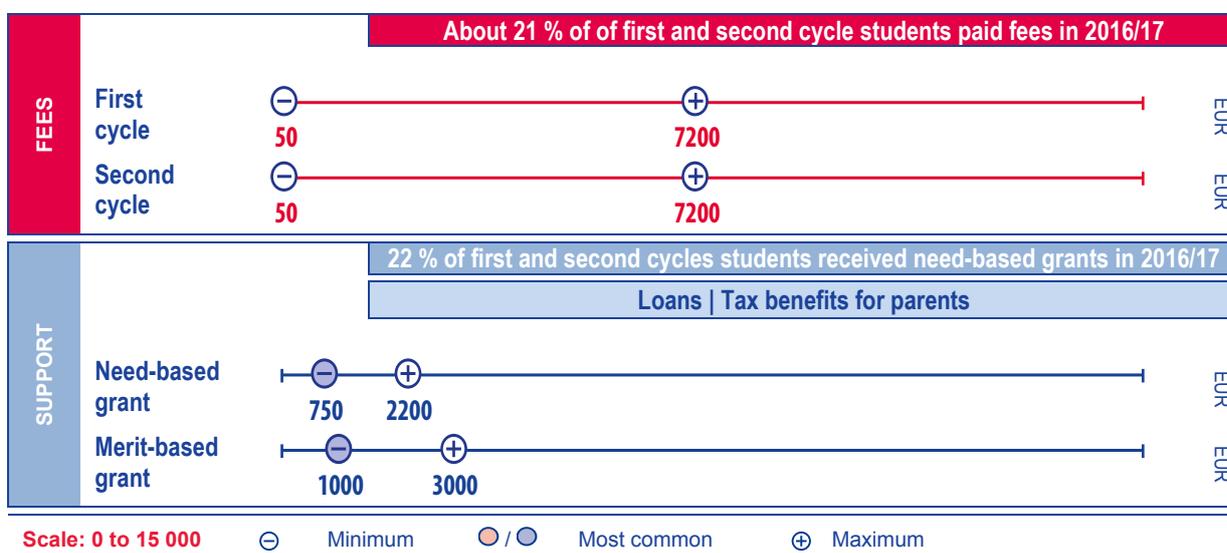
Support (2017/18)

- General public student support (BAföG) is awarded. This support is for one half of the individual amount awarded as a **grant**, and for the other half as an interest free **loan**. Total amounts range from EUR 10 to EUR 735/month for 12 months/year. It is available for full-time first and second cycle and comparable studies (e.g. state exam studies in law, medicine). 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. The average amount paid in 2016 was EUR 5 568 per year (EUR 464 per month). Students need to be under the age of 30 (35 for master studies) to be eligible. Approximately 25 % of students receive need-based public student support.
- Different types of merit-based grants are awarded. The amount awarded is often determined through an evaluation of student need. Total amounts of scholarships range from EUR 300 to 1 035/month for 12 months/year. Additional support is determined by assessment of the family financial situation. *Deutschlandstipendium* (EUR 300 per month) and lump-sum fee for studies of *Begabtenförderungswerke* (EUR 300 per month) are given independently of economic conditions. About 4 % of students receive merit-based grants (from public and private sources).
- An education **loan** (*Bildungskredit*) covers living costs which are not covered by BAföG. The maximum amount that can be taken out is EUR 7 200. Repayment of EUR 120 per month must start four years after the start of the loan. The Federal Government guarantees the repayment credit and the interest. A study loan with favourable terms (*KfW-Studienkredit*) of up to EUR 54 600 is also available. Both loans are paid out in monthly instalments. About 25 % of students take loans.
- Students' parents receive a monthly **family allowance** (child benefit) of EUR 192 (2018: EUR 194) for the first two children, EUR 198 for the third (2018: EUR 200) and EUR 223 (2018: EUR 225) for any further child, or a lump sum **tax relief** of EUR 3 678 (2018: EUR 3 714) per annum, per child, per parent, until students are 25 years old.

⁽¹⁾ Including integrated loan. See text.

ESTONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

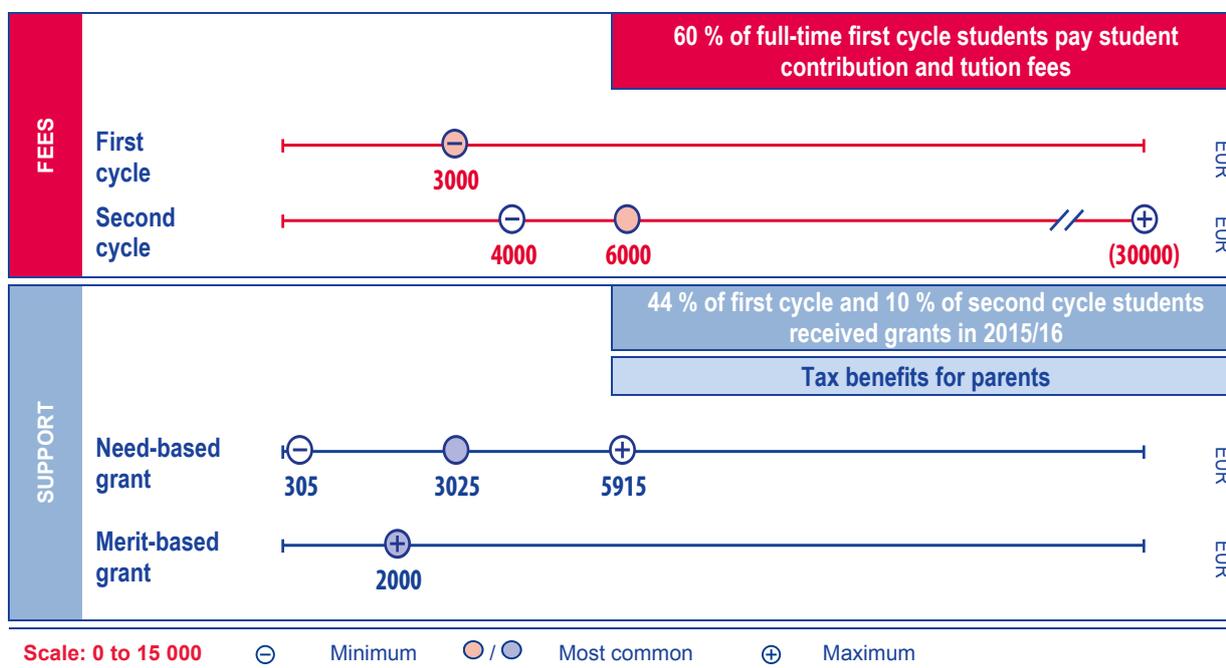
- All full-time **first** and **second cycle** students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees.
- Higher education institutions (HEIs) have the right to charge study fees to first and second cycle students who obtain fewer credits – on any ECTS missing from a 100 % study load. The maximum cost of one ECTS is EUR 50. Higher fees are applicable in arts, medicine, veterinary, dentistry (EUR 100) and in aircraft piloting (EUR 120).
- Exceptions are made for certain groups of students including disabled students, students who are parents or guardians of a child under the age of 7, and parents of a disabled child.
- There is no **short cycle** programme within higher education institutions in Estonia.
- Higher education institutions have the right to demand a contribution to study costs from **part-time students** (10 % of the student population in 2016/17) or students studying in other languages than Estonian. In 2016/17, 87 % of part-time students in first and second cycle paid fees.
- The same fees apply to **international students**, defined as non-EU/EEA students, as to national students.

Support (2017/18)

- In general, full-time students are eligible for support. The **grant** system includes need- and merit-based support. Need-based grants vary from EUR 75 to 220 per month for 10 months per year depending on students and family income. From 2014/15, full-time and part-time students with disabilities and students growing up in care institutions may apply for a higher education scholarship. In the case of disabled students, the scholarship ranges from EUR 60-510 per month.
- Students may apply for a merit-based grant of EUR 100 per month based on excellent study results. This grant was awarded to 3.8 % of the student population in 2016/17. A further merit-based grant is EUR 160 per month (1 600 per year). For computing and information technology curricula, the amount of the grant is EUR 160-300 per month (EUR 1 600-3 000 per year). Part-time students in teacher training programmes can also apply for a speciality grant. Approximately 6 % of all students received the speciality grant in 2016/17.
- The allocation of a need-based study allowance is organised by the Ministry of Education and Research. The merit-based grants (achievement stipend), specialisation stipend and needs-based special allowance are allocated by higher education institutions. The grants for students with special needs and the grant for students growing up in care institutions is organised by Foundation Archimedes, which is a public foundation authorised by Ministry of Education and Research.
- Estonian citizens or persons with a permanent residence permit, studying full-time for nine months or more have the right to obtain a state-guaranteed study **loan**. The maximum amount is EUR 1 920/academic year, and 7 % of students took such a loan in 2015/16. The interest rate is 5 %. Repayment must start within a year after graduation (except if the student continues studies), and must be completed in double the nominal period of studies, if studies are finished without a qualification, repayment must be done in 1-1.5 the period of studies.
- Tax benefits** for parents in terms of deduction of the training expenses can be obtained for students below 26 and resident in Estonia.
- There are no **family allowances** in place.

IRELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

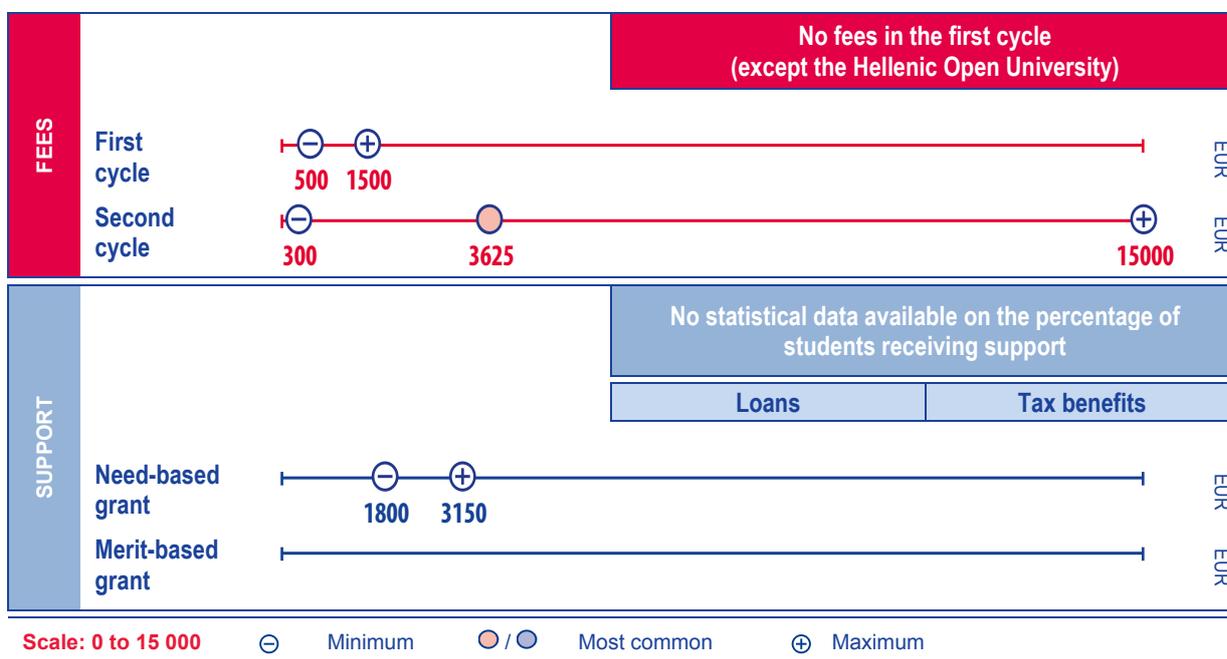
- All full-time **first cycle** students pay a 'student contribution' of EUR 3 000 per academic year. First-time undergraduates who are EU/EEA/Swiss citizens and have been resident in EU/EEA/Switzerland for at least three of the five years are exempt from full tuition fees. Those who do not meet the 'free fees' criteria 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 that are set by higher education institutions, and that may reach EUR 30 000 per year.
- Fees for **short cycle** higher education programmes are set by individual higher education institutions. No information is available on the fee range.
- Part-time** fees are generally half of full tuition fees for full-time programmes.
- International student** (non-EU and non-EEA citizens) fees are generally two to three times higher than those of full EU fees and are set by the higher education institutions.

Support (2017/18)

- Need-based **grants** are provided to full-time students by the Department of Education & Skills, depending on means, family size, nationality and previous academic attainment and distance from institutions. For first cycle students, the grant ranges from EUR 305 to 5 915 per academic year. Students who qualify for grants also have the student contribution or tuition fees paid on their behalf. Second cycle students may receive a grant of EUR 2 000 to cover their study fees. The income threshold for this payment is EUR 31 500 for the 2016/17 academic year, increasing relative to the number of family dependents. Alternatively, students who meet certain qualifying conditions are eligible to have their post-graduate tuition fees paid up to EUR 6 270. Short cycle students are not eligible.
- Bursaries of EUR 2 000 may also be awarded based on merit- and need-based criteria. 0.05 % of first cycle students received such bursaries.
- Tax relief** is available for the expenses paid for tuition fees at a recognised higher education institution. Tax relief at the standard rate of tax may be claimed in respect of certain full-time and part-time courses of higher education.
- There are no **loans** or **family allowances** available.

GREECE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

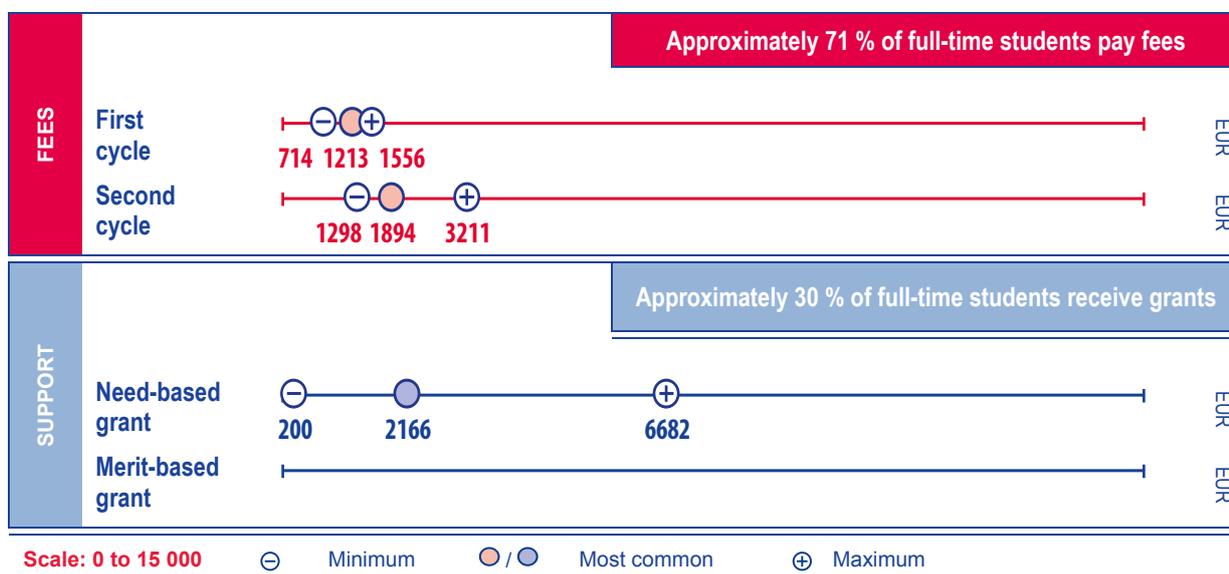
- **First-cycle:** students do not pay fees. Only students of the Hellenic Open University pay fees, which range from annual EUR 500 (maximum 3 courses per year) to EUR 1 500. **Second cycle** students pay fees ranging between EUR 300 and EUR 15 000, specified by higher education institutions, although in some second cycle programmes there are no fees. Following a new law (4 August 2017), some second cycle students may be exempted from fees according to their economic status.
- No differentiation in fees is made between full-time and **part-time** students.
- Fees for **short cycle** higher education programmes are set by individual higher education institutions.
- **International** students, defined as non-EU-students, do not pay fees for their first cycle studies.

Support (2017/18)

- There are no standard **grants**. Depending on funds available from the state budget, European structural funds or private funds managed by IKY (State Scholarship Foundation), a call for applications for grants is published. For academic years 2016/17 to 2019/20, IKY offers to 3 685 undergraduate students per year a nine-month grant (EUR 200 per month for students studying in their hometown and EUR 380 per month for students studying in another town). Although academic performance is taken into account, these grants are largely need-based and enhance participation in studies for disabled students and students from disadvantaged socio-economic backgrounds. Awards and scholarships may be offered by higher education institutions, according to students' academic performance and financial status. Part-time students are not eligible for IKY grants.
- Grant/scholarships are also offered by research institutions/non-profit/benefit foundations to first, second cycle and PhD students. Eligibility/selection criteria are both need and merit based.
- The scholarships awarded by the Hellenic Open University cover the full amount or part of the student fees per academic year if a combination of economic, social and academic criteria is met by the student.
- Second cycle students may apply for state guaranteed **loans** until the age of 45 and if they meet academic and socio-economic criteria. Parents' guarantee for redeeming the loan to credit institutions is requested. Interest rate may be covered by the Ministry of Education, Research and Religious Affairs up to 50 % (Government Gazette 659/31-07-1996). The terms of loan are further determined by the credit institutions. There are no statistical data on the number of students who receive loans. The legal basis for a loan for first cycle studies is available, but the conditions have yet to be developed.
- First cycle students' parents may claim annual EUR 1 000 housing **allowance**. Only students who do not study in their hometown are eligible, provided that their family income does not exceed EUR 30 000.
- **Tax benefits:** Parents of those students in Greek public universities who do not have personal income are subject to lower tax rate. As a result, parent's taxes are reduced and tax-free rate slightly increases.

SPAIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- The amount of tuition fees is determined by the study field, the level (**first or second cycle**), the number of ECTS taken and the number of times a student has taken each subject. In addition, amounts differ between Autonomous Communities as each one has a different fee range. Each university also charges different administrative and other additional fees. In 2015/16, 70 % of 1st cycle full-time students paid fees, as well as 80 % of 2nd cycle full-time students. Exemptions from fees are based on need criteria. Large families and disabled persons have very significant discounts, and may even be exempt.
- There is no difference in fees between full-time and **part-time** students. In the first cycle, 27.72 % studies part-time, and in the second cycle, 17 %.
- Short cycle students** are not required to pay any fees in most Autonomous Communities.
- International students**, defined as non-EU students, who do not have resident status in Spain may have to pay fees, depending on the region.

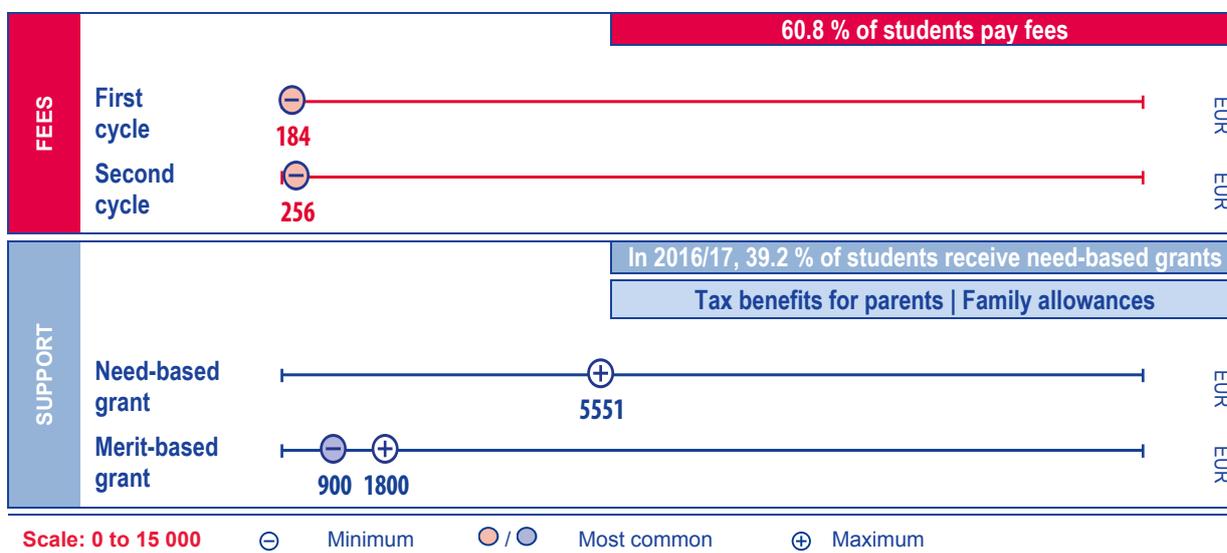
Support (2017/18)

- The national general **grant** has several components. Each student may receive one or more of the components depending on their family income (grades are also considered in one of the components): fixed amount of EUR 1 500 based on the student's family income; fixed amount of EUR 1 500 for living costs for students living outside the family home during their studies and who also meet certain income criteria; and a variable amount, based on the student's family income and grades. The minimum variable amount is EUR 60, and the maximum amount varies from year to year, since it results from distributing among the applicants the money that is left over after paying all the other components. Full-time students can apply for all components. Part-time students can only apply for the minimum amount of the variable component (EUR 60). Distance education students can apply for the complete variable amount component. A component is also aimed at students whose family residence is located in the Canary Islands, the Balearic Islands, or the Cities of Ceuta and Melilla, and whose university is located either in another one of those locations or in mainland Spain. This component ranges from EUR 442 to 937. Approximately 30 % of full-time students receive a grant.
- All first and second cycle students who receive a grant are also exempt from paying fees. However, the grant only covers those ECTS credits that the student takes for the first time (i.e. if a student has to re-take a subject, it won't be covered by the grant the second and subsequent times). Short cycle students receive a 'basic grant' component of EUR 200.
- Grants are awarded on an individual level, and therefore each student receives a different amount. However, the average amount ⁽²⁾ for a grant in 2015/16 was EUR 2 165.92 (in addition to an exemption of fees).
- There are no **loans**, no **tax relief** for parents and no **family allowances** available.

⁽²⁾ For Spain, the value marked as 'most common' for the need-based grant, refers to the mean amount.

FRANCE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

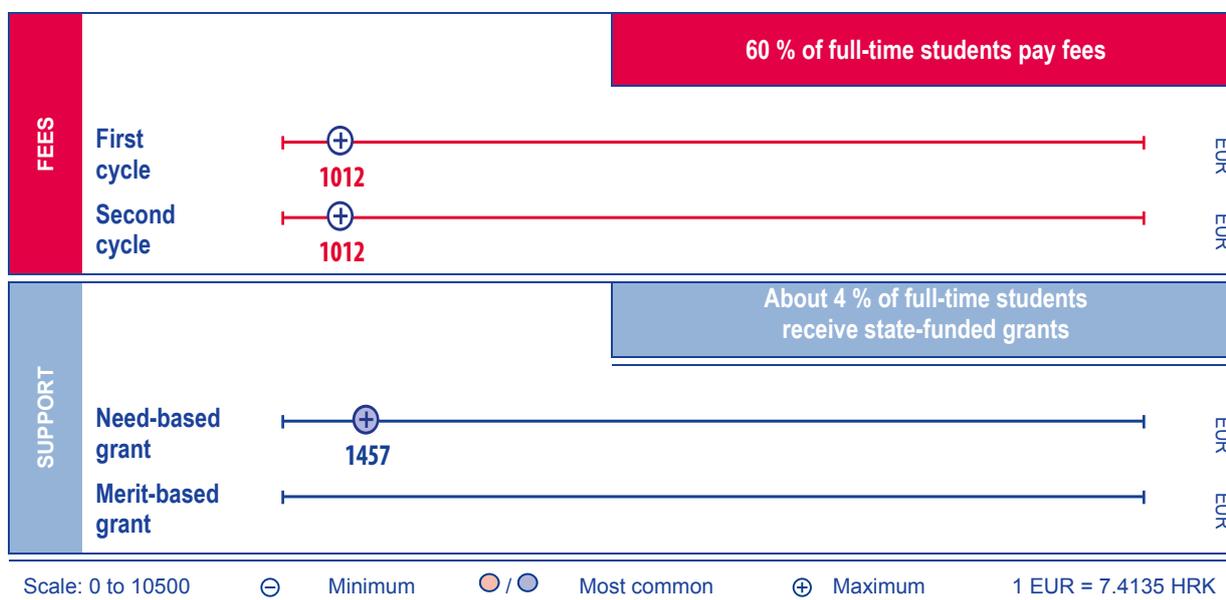
- The amount of the annual tuition fee is fixed by the Ministry of Higher Education and Research. The annual fee in HEIs which deliver National Diplomas is EUR 184 in higher education **short cycle** and **first cycle** (L1, L2, L3) and EUR 256 in the **second cycle** (M1, M2). In addition, a fee of EUR 217 per year is charged to all students aged 20-28. These fees are related to the social security system. Universities may charge enrolment fees which go beyond the national fees set by the Ministry of Higher Education and Research in three main cases: (a) for diplomas that are not recognised as National Diplomas, (b) for optional additional services offered by the university, (c) registration fee adjusted to family resources. Approximately 61 % of full-time students pay fees. Students who obtain need-based grants are exempt from tuition fees.
- Fees in the *grandes écoles* and engineering schools vary, but the most common amount is EUR 610 per year – not including fees related to social security (EUR 217) and partnerships with universities. Tuition fees in some institutions reach up to EUR 10 000 per year, depending on family income. However, there are also *grandes écoles* which not only deliver education without charging any fees, 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*.
- No differentiation is made between full-time and **part-time** students.
- Fees for **short-cycle students** vary between EUR 0 and EUR 184.
- International students**, defined as non-EU students, pay the same fees as EU and domestic students.

Support (2017/18)

- Grants** are awarded to short, first and second cycle students on the basis of financial need. Students need to be less than 28 years of age. The annual amount awarded for need-based grants depends on an assessment of social criteria, with students classified into nine categories based on family income. All grant holders receive free tuition and a waiver from social security contributions. In 2016/17, the amount of the annual grant ranged from EUR 0 (for lower middle-class students who only receive a fee waiver and a waiver from social security contributions) to EUR 5 551. An additional grant amounting to annual EUR 1 009 is available for the most deprived (based on family income) lower middle-class students. In 2016/17, 39.2 % of the student population received a grant.
- Students who receive a need-based grant can also get a complementary merit-based grant (based on school performance from the *baccalauréat* results) which amounts to EUR 900 per year. Specific and occasional support is also available. The Ministry is the grant provider. Grants are run by the *Centre Régional des Œuvres Universitaires et Scolaires* (CROUS).
- State guaranteed **loans** up to an annual maximum of EUR 15 000 are also available for all EU/EEA students aged under 28. Loans are guaranteed by a special fund 'OSEO'. Less than 0.1 % of university students take out such a loan. Interest rates are defined by banks. Repayment must start 2 years after graduation, but early redemption of interests is possible.
- 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. Students below 26 are also eligible for tax relief.
- Family allowances** are paid for two or more dependent children that are under 20 years old. The amount for families with two children is EUR 129.86 per month (less for high income families).

CROATIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

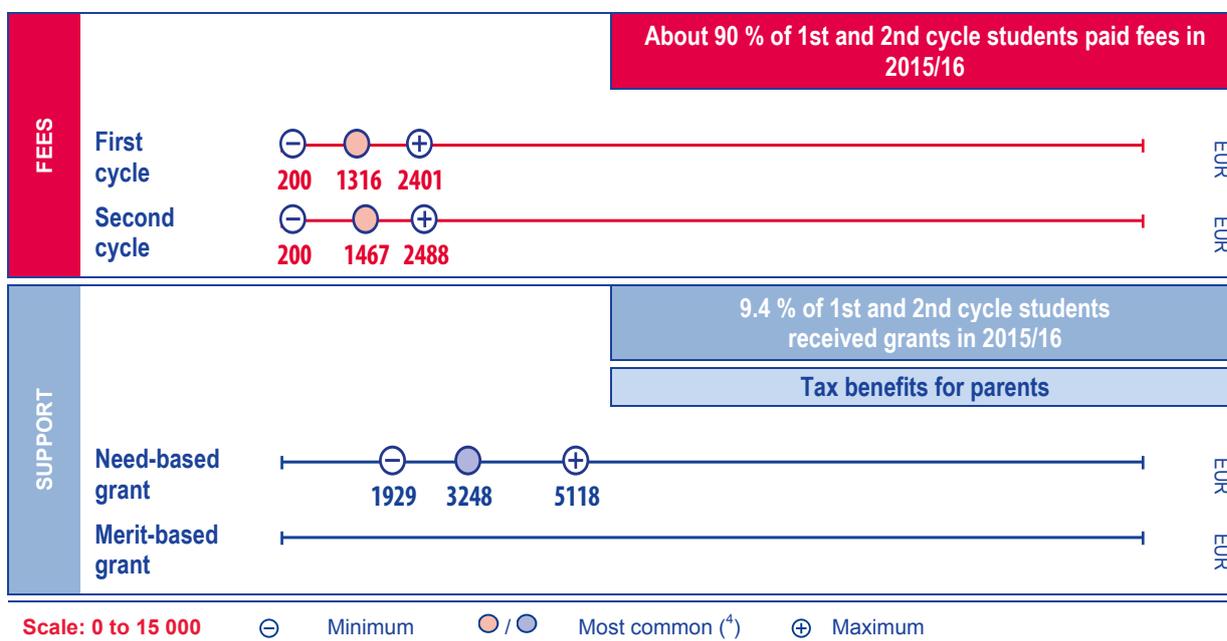
- **Fees** (entailing tuition, and examination) for all full-time students in the first year of **short, first and second cycle** programmes are fully covered by the Ministry of Science, Education and Sports. Fees are also covered in full for all non-first year students who achieved 55 ECTS or more in the previous academic year.
- Full-time students who do not fulfil the criteria for fee-exemption pay either the full fee or a part of the fee, depending on the criteria set by the individual Higher education institutions (HEIs). Various categories of disadvantaged students are allowed different types of fee exemption or state-funded support.
- The share of fee-paying students has been roughly constant for the past few years: full fees are covered by the government for about 40 % of students, while about 60 % of students participate in fees to some extent.
- The full fees for all study programs range from HRK 3 700 to 7 500 per year. The maximum fees are set by the government.
- **Part-time** students, constituting 28 % of total student population, all pay full fees.
- **Short-cycle students** pay fees between HRK 0 and HRK 7 500.
- **International students**, defined as students from outside the EU, also pay full fees.

Support (2017/18)

- Student **grants** are available to full-time students of first, second and short-cycle study programmes. Part-time students are not eligible to apply for state-funded grants. About 4 % of full-time students receive state-funded grants.
- Student grants are provided by the Ministry of Science and Education and Foundation for the Support to Pupils' and Students' Standard. Grants are awarded according to need-based criteria such as students' household income per household member or type and level of student's disability. The total annual amount of the grant is HRK 10 800 (HRK 1 200 per month during nine months). In the academic year 2015/16, the ministry provided about 5 200 grants.
- Universities provide additional grants for full-time students, based on merit-based criteria, such as the number of ECTS achieved in the past years of study and the grades obtained. The grant amounts and distribution criteria are determined autonomously by the universities.
- Further grants for students are provided by a number of regional and local governments.
- There are no **loans, tax benefits for parents or family allowances** available.

ITALY

MAIN CHARACTERISTICS ⁽³⁾



KEY POINTS

Fees (2017/18)

- Higher education institutions (HEIs) define their **fees** at the beginning of the academic year, differentiating according to the students' socio-economic background, field of studies, cycle, study status – full-time or part-time – and year of registration. HEIs are obliged to exempt students benefiting from student support, and may also exempt on the basis of merit. The total fee income at the end of financial year should not be higher than 20 % of public funding. In 2015/16, around 90 % of first and second cycle full-time students paid fees.
- From the 2017/18 academic year, universities cannot request additional fees. The amount of the annual contribution is established by a regulation approved by each university respecting fairness, and progressiveness in the amounts charged (Law 232/2016, paragraph 254). Under the provisions of this law, students with an ISEE ⁽⁵⁾ declaration of up to EUR 13 000 are exempt from fees for teaching, administrative and scientific services.
- Part-time students** pay proportionally less than full-time students.
- Fees for **short cycle** higher education programmes vary depending on the provider.
- International students**, defined as students from outside EU/EFTA/EEA, pay the same fees as national students.

Support (2017/18)

- 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. The ministry sets the minimum and maximum amount of the grant for each new academic year. For 2017/18, the minimum amount of the grant is EUR 1929.22 and the maximum amount of the grant is EUR 5 118.36. In 2015/16, 9.43 % of first and second cycle full-time students received a grant.
- Tax benefits.** A deduction of 19 % of the amount of expenses for attending higher education can be made. Tax benefits are applicable as long as the child is tax dependent on his/her parents.
- There are 'honour **loans**' available to students to undertake their university studies. Universities have agreements with banks and guarantee the loans. Less than 1 % of students take out a loan.
- There are no **family allowances**.

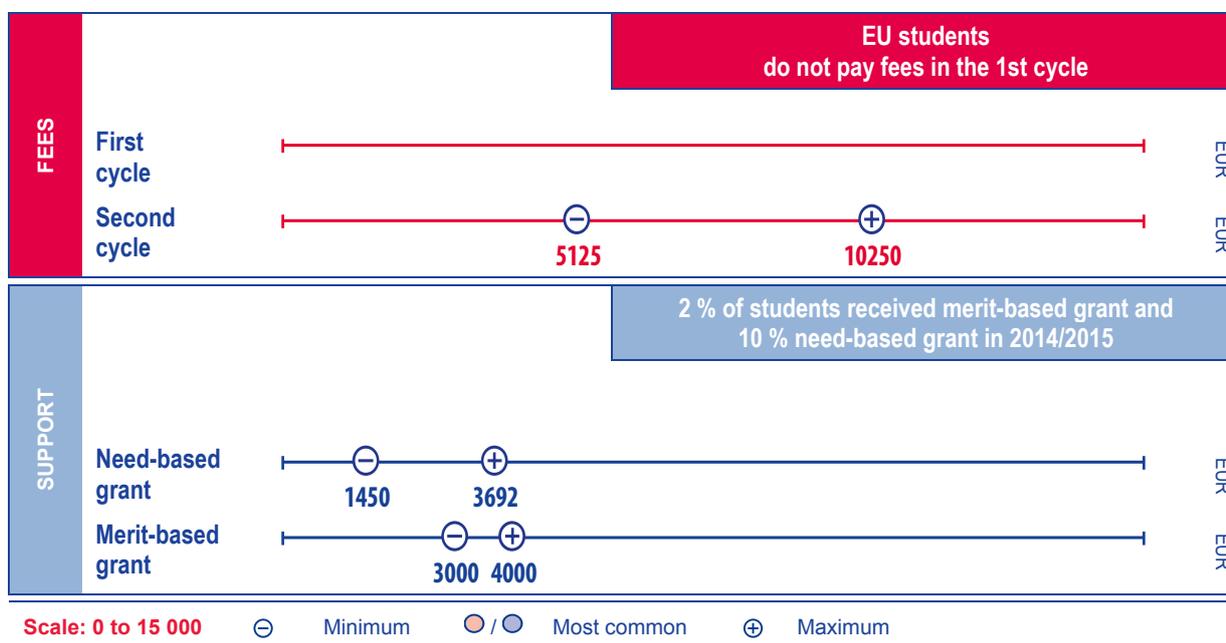
⁽³⁾ The fee and grant amounts shown in the diagram are calculated on the basis of the most recent statistical data available (2015-2016).

⁽⁴⁾ For Italy, the amount referred to as 'most common' in the graph means average amount of fees or grants.

⁽⁵⁾ 'ISEE' is the Equivalent Economic Condition Indicator to assess a family's economic condition.

CYPRUS

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- Cypriot and EU students do not pay fees in public universities for the first cycle of studies (Bachelor Level). The fees are covered by the Cyprus government
- For the **second cycle**, all students, both Cypriot and EU-students pay fees which range from EUR 5125 to 10 250 per year.
- **Part-time** students pay the same amount as full-time students.
- There is no **short cycle** education programme in public higher education.
- **International students** pay fees. Fees for first cycle students admitted from non-EU countries are EUR 3 417 per semester or EUR 6 834 per year.

Support (2017/18)

- A 'student **grant**' can be awarded to short cycle and first and second cycle students to support their studies in Cyprus or abroad. To be eligible students must have resided in Cyprus for at least five years before enrolment. The amount of the grant is based on family income. The annual amount ranges from EUR 1 450 to EUR 3 420.

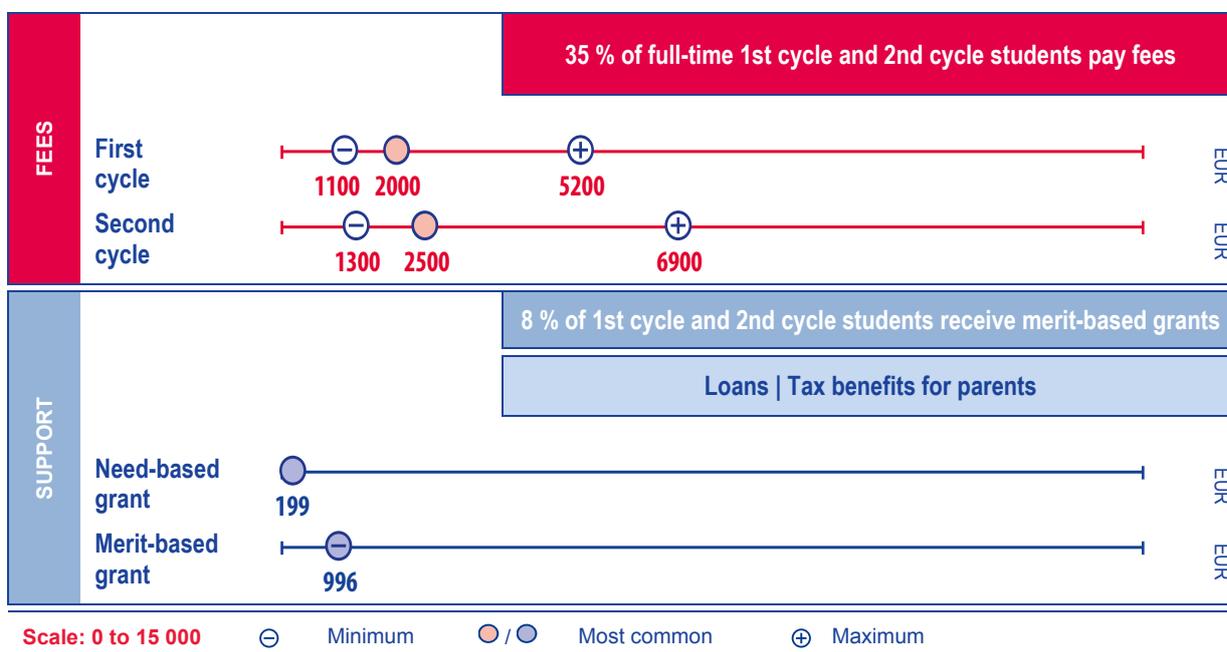
The 'student allowance' is a targeted need-based grant to cover living costs, books, rental and computer expenses of first cycle students based on their socioeconomic status. The amount is EUR 3 692 per year. The grant provider is the Student Welfare Service, established under the Ministry of Education and Culture which and responsible for both the 'student grant' and the 'student allowances'.

The State Scholarship Foundation awards scholarships based on students' academic performance and socio-economic status. Students studying in first cycle programmes may receive up to EUR 3 000 per year, in second cycle programmes EUR 4 000 per year, and EUR 4 000 in a PhD programme (third cycle).

- Study **loans** are available only for owners of property in the northern part of Cyprus. This is a state loan for first, second and third cycle students who study in Cyprus or abroad. The annual amount ranges from EUR 1 700 to 8 000 and should cover living expenses and tuition fees. Repayment in general starts one year after graduation and should be completed within 20 years. The interest rate of the loan is 1.75 %. Around 1.5 % of students take out the loan.
- There are **no tax benefits** for parents nor are there any **family allowances**.

LATVIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

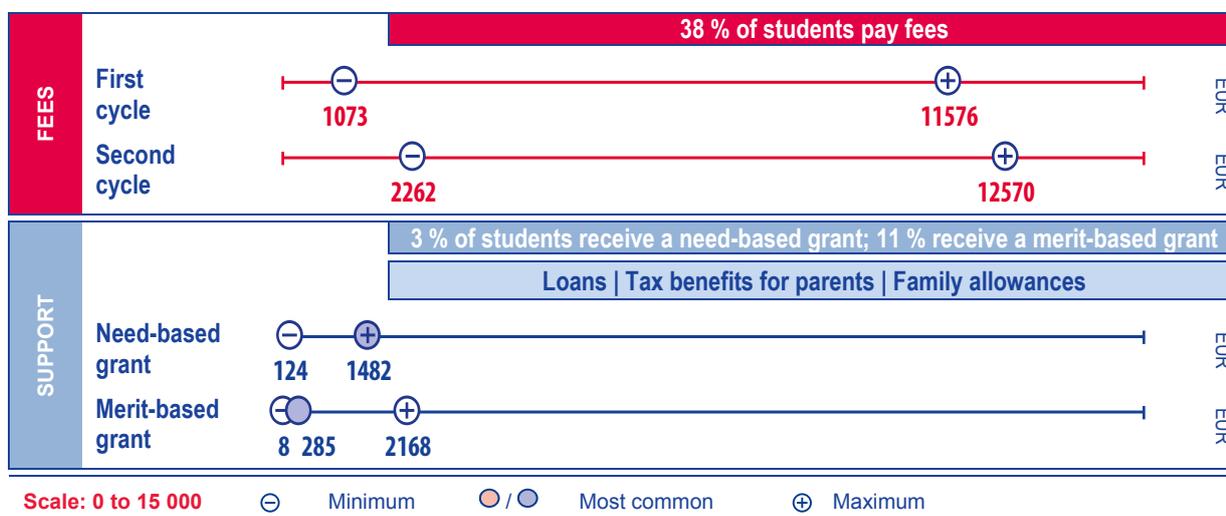
- There are two types of financial status for students: state-funded and self-financed. Students studying on state subsidised places do not pay fees. These places are allocated on the basis of academic merit – currently more state-funded study places are available in priority areas: natural sciences, computer sciences and engineering.
- 51.5 % of first cycle students and 35 % of second cycle students (both full and part-time) are self-financing and pay fees. Almost all part-time students pay fees. Study fees entail tuition and examinations, and some administration. There are small additional registration fees and fees for production/printing of the diploma document.
- Each higher education institution (HEI) sets its own fees. Fees tend to be lower in regional HEIs and are the highest in Riga. In the **first cycle**, annual fees range from EUR 1 100 to 5 200 for full-time and from EUR 900 to 2 900 for part-time studies, while in the **second cycle**, from EUR 1 300 to 6 900 for full-time and EUR 900 to 1 230 for part-time studies. Fees for long-cycle programmes range from EUR 2 600 to EUR 12 500 per year. Students from socially or economically disadvantaged backgrounds can be moved to a state-funded study place.
- 32 % of **short-cycle** tertiary or college programmes students pay fees ranging from EUR 1 100 to 4 200 for full-time studies per year and EUR 550 to 1 600 for part-time studies per year.
- Fees for **international students** (students from outside EU/EEA) are higher, ranging from EUR 1 100 to 14 000, as are fees in programmes provided in English.

Support (2017/18)

- Public **grants**, primarily based on academic merit, are available only to full-time students studying on state-subsidised study places. Recently, more need-based criteria are taken into account, including disability, orphan status, students from large families or in economic need. The amounts are EUR 99.60/month (for 10 months) for the first and second cycle. In 2016/17, approximately 13 % of first cycle students, 8 % of second cycle students and 8 % of short-cycle students received this support. Universities fund special grants for students from economically disadvantaged backgrounds. Once per semester a need-based grant of EUR 99 can be provided.
- Two types of **loans** exist: the first to cover tuition costs and the second, capped at EUR 170.74/month, to cover living costs. Repayment needs to start 11 months after the end of the degree programme. In 2016/17, 10.7 % of fee-paying students took out a loan, and this percentage is in decline since 2009. The state covers loans for students studying in fields considered significant for national economic development. Loans are administered by credit institutions, selected after interest rate auctions. Every loan agreement has its own interest rate.
- **Tax benefits** of EUR 213.43 per year are awarded to parents and students (payers of personal income tax). A parent has additional personal income tax relief for a child under 24 studying in higher education.
- There are no **family allowances**.

LITHUANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

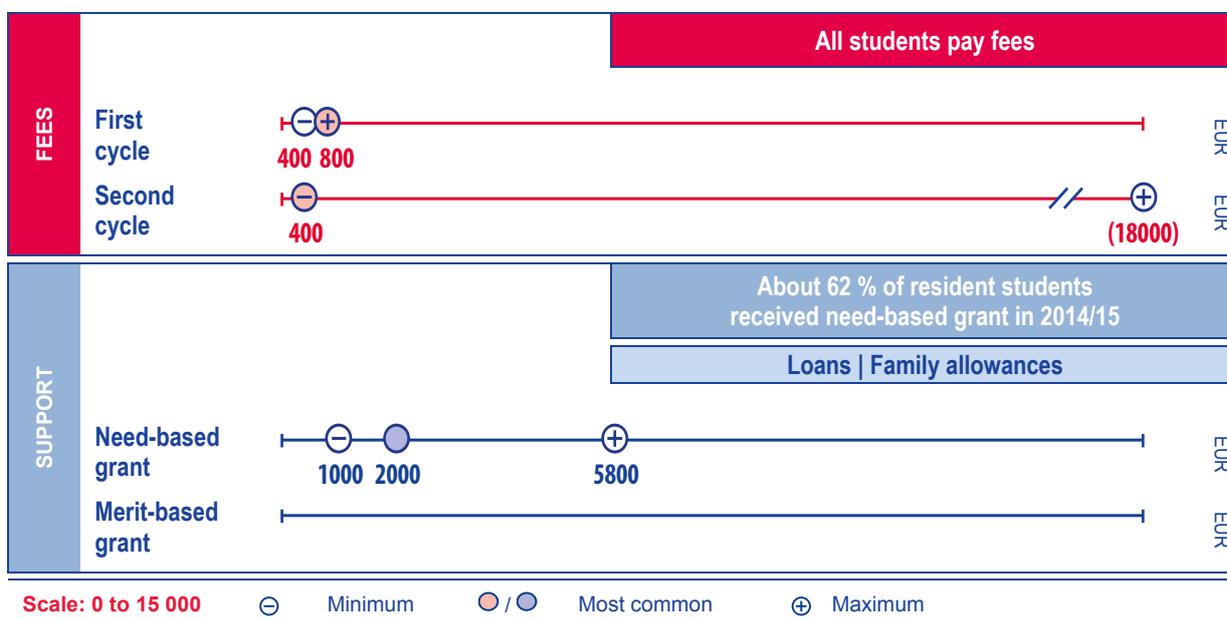
- There are two basic types of financial status for students: state-funded and self-financed. The Ministry of Education and Science determines the maximum amount of fees that it will cover for each study field and form of study (full-time/part-time). However, higher education institutions (HEIs) have the autonomy to set their own fee levels. Students studying in state-funded places do not pay fees. In 2017, legal provisions for the criteria of a 'good student' entered into force, and only students with sufficient academic performance will be eligible for state funding. The HEIs will set the evaluation period which is no longer than one academic year.
- 38 % of full-time **first** and **second cycle** students pay fees. Some HEIs may reduce tuition fees for socially disadvantaged or other students.
- Annual first-cycle fees range from EUR 1 073 to 11 576 for full-time, and from EUR 715 to 7 717 for **part-time** studies. Annual second cycle fees range from EUR 2 262 to 12 570 for full-time and from EUR 1 508 to EUR 8 380 for part-time studies.
- There is no **short cycle** higher education in Lithuania.
- HEIs can set different fees for **international students**, defined as citizens of non-EU and non-EEA countries.

Support (2017/18)

- There are three main types of **grant** available for both first and second cycle students:
 - Academic achievement scholarships are awarded to around 11 % of students. Amounts range from EUR 8 to 2 168 per year, with EUR 285 the most common for full-time and EUR 190 for part-time students. The scholarship period varies from 1 to 12 months.
 - Social scholarships of EUR 123.5 per month are awarded to around 3 % of students, and support low socio-economic background, disabled students and orphans. The scholarship period is up to 12 months.
 - Study scholarships may be provided to high performing self-financing students in both public and private HEIs. In 2016, approx. 0.2 % of students in public HEIs received such support. The maximum grant amount is determined by the maximum fees that the Ministry agrees to cover for state supported students.
- Self-financing first cycle students who have completed the first two academic years or the rest of the programme with the best results may be reimbursed their tuition fees. The maximum number of students who receive this support may not exceed 10 % of the state-funded student cohort. In 2016, approx. 4.8 % of first cycle and 'integrated studies' fee-paying students received reimbursement. From 2017, students in second cycle and integrated programmes will be also eligible for reimbursement. The fees will be reimbursed annually. The new regulation applies to students who entered studies from 2017.
- In 2016, about 4.9 % of all students took out a state-supported **loan**. Approximately three quarters of loans were issued to cover tuition fee costs, and about one quarter for living expenses with less than 1 % for studies abroad. The maximum lending amount to cover study fees is the annual study fee; for living expenses the range is between EUR 950-1 900. The total amount should not exceed EUR 14 630 excluding interest. The loan repayment must start one year after the end of studies. The term of loan repayment is 15 years.
- Tax benefits** for students' parents (and the student) who pay the tuition fees are eligible for an annual income tax refund, if the student is awarded 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 24 years old). The allocation depends on the difference between state supported income (non-taxable EUR 153) and the family's income.

LUXEMBOURG

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

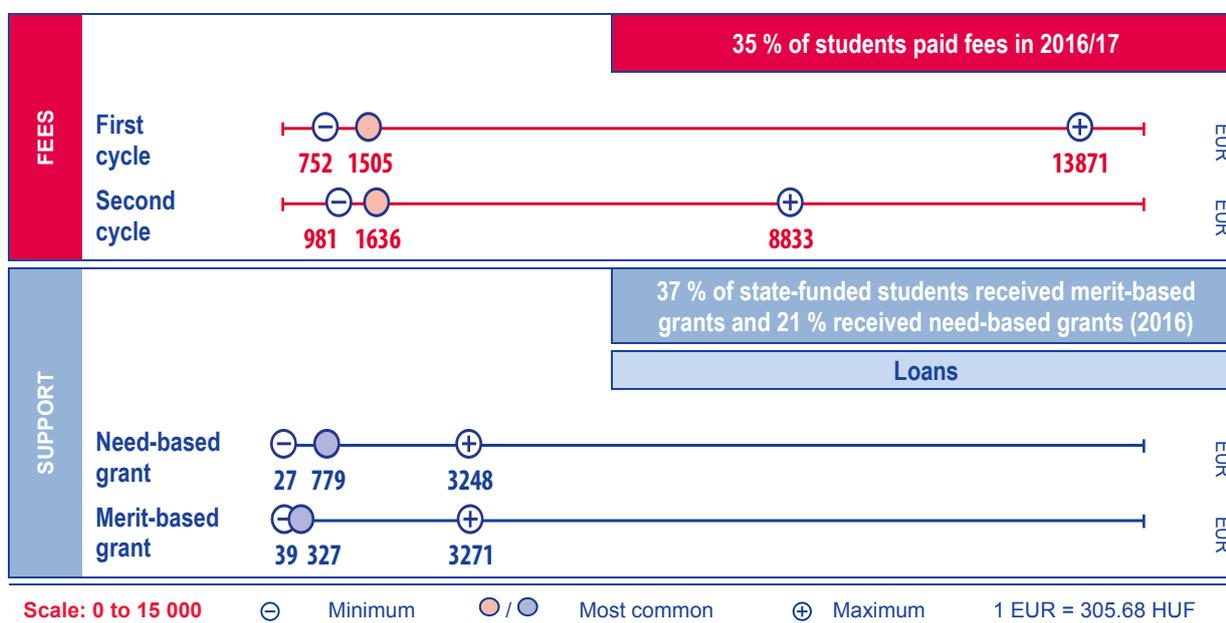
- All students pay fees, as defined by higher education institutions. **First cycle** students pay an enrolment fee of EUR 400 for semesters 1 and 2, and EUR 200 for semesters 3 to 6. Fees for bachelor programmes where only the first two semesters are taught in Luxembourg (Medicine, Pharmacy and English), amount to EUR 200 per semester.
- In the **second cycle**, for 80 % of the Master programmes at the University of Luxembourg, students pay EUR 400/year. Only students in Banking, Finance and Wealth management pay the maximum yearly fees.
- Enrolment fees for **short cycle** programmes 'Brevet de technicien supérieur' are EUR 100 per semester.
- The same fees apply to **part-** and **full-time** students.
- International students** pay the same fees as national students.

Support (2017/18)

- Financial aid is a 'package' including a **grant** only, a grant plus **loan**, or only a loan, depending on the income of the student. The maximum financial support amount (grant and loan together) that a student can receive per academic year is EUR 19 950. In the first cycle, the support duration is one year longer than the official duration. In the second cycle, the support duration equals the official duration. About 62 % of resident students received a need-based grant in 2014/15.
- The higher education grants are open to all resident students, and to non-residents according to conditions related to working in Luxembourg. Grants are provided by the Ministry of Higher Education and Research. The eligibility criteria are the same for all students (short cycle, first cycle, second cycle), including mobile students studying in another country. The basic grant is EUR 2 000 per academic year, without any condition. The mobility grant is EUR 2 450 per academic year, for students who attend higher education in another country and have accommodation expenses. The social criteria grant goes from EUR 0 to EUR 3 800, depending on the income of the student's family. Registration fees vary from EUR 0 to EUR 1 850 (as grant) and from EUR 0 to EUR 1 850 (as loan). No merit-based grants are available.
- State guaranteed student **loan**: a EUR 6 500 basic loan is awarded to each resident student per academic year. The loan amount increases if the student does not receive a full or partial social grant. Reimbursement starts two years after having completed or stopped studies, and must be completed in 10 years.
- Family allowances**: EUR 500 are awarded if another child from the same household is eligible for financial support for higher education (EUR 500 per studying child and per academic year).
- Tax benefits** are not available.

HUNGARY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

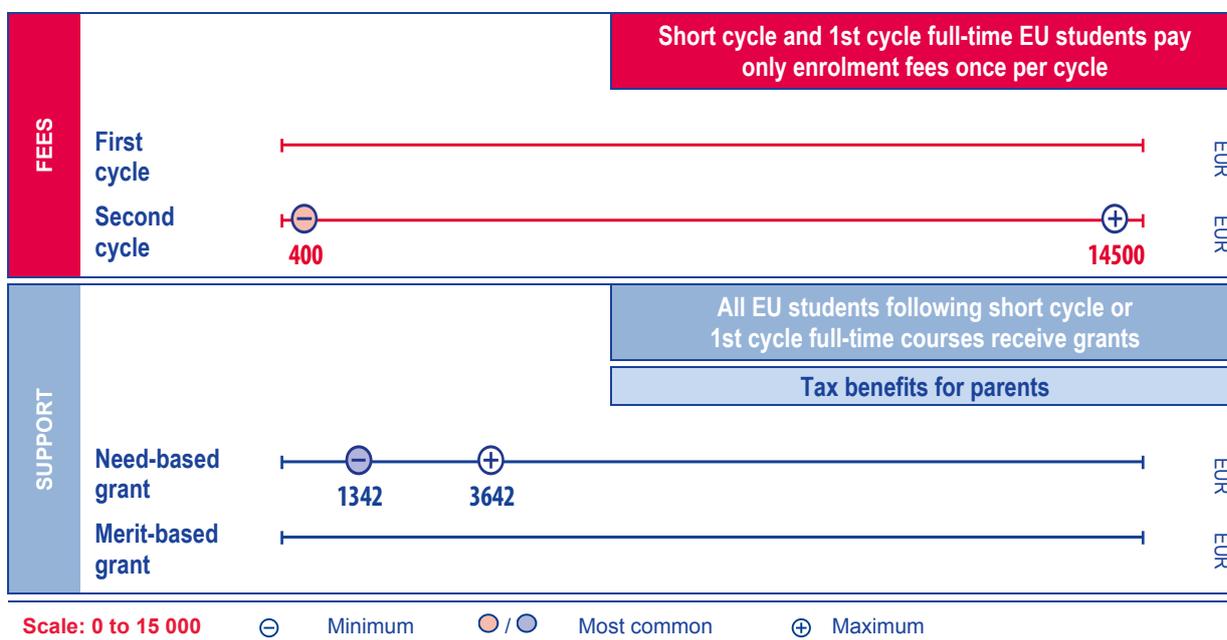
- There are two basic types of financial status for students: state-funded students do not pay fees, and self-financed students do. State-funded places, available for both full- and part-time students, are awarded through a centralised admissions procedure primarily based on academic performance but where some weight is given to disadvantaged and disabled students. In 2016, 65.1 % of students were state-funded.
- Higher education institutions (HEIs) set fees for self-financed students for the different levels and fields of study within the fee interval set by the government. Fees range from HUF 230 000 to 4 240 000 in the **first cycle** and from HUF 300 000 to 2 700 000 in the **second cycle**. The fees are between HUF 300 000 and 2 700 000 in undivided master programmes. 35 % of students paid fees in 2016/17.
- Annual **part-time student** fees range between HUF 230 000 to 1 500 000 for first cycle, HUF 300 000 to 1 000 000 for second cycle studies.
- For full time **short cycle programmes**, the fees vary from HUF 140 000 to HUF 400 000.
- All **international students**, defined as non-EU/EEA students, pay fees. Information on fee-ranges is not available.

Support (2016/17)

- **Grants** are provided by the state and managed by the HEIs. Need-based grants are paid for 10 months/year. Only full-time state-funded students are eligible. For students with one living parent and those under legal guardianship until the age of 18, the grant is HUF 119 000 per academic year. For multiple disadvantaged students, orphans, students supporting dependents or those from a large family, it is HUF 238 000 per academic year. Disadvantaged students can also apply for the *Bursa Hungarica* scholarship jointly financed by municipalities and higher education institutions with an average value of HUF 21 300. Both fee-paying and state-subsidised students are eligible. In autumn of the 2016/17 academic year, 7.7 % of all first and second cycle students received this scholarship. One-off initial and emergency grants are also available.
- Merit-based grants are available to full-time state-funded students, and a maximum of 50 % can receive this support. The minimum amount is HUF 59 500/academic year. Another merit based 'Scholarship of the Hungarian Republic' is granted to a maximum 0.8 % of state-funded students with a value of HUF 340 000/academic year. 37 % of the state-funded students received merit-based grants and 21 % received need-based grants (Oct. 2016).
- Two government-subsidised **loans** are available. The first one, with a maximum duration of five years (longer for subjects such as medicine), is for both state-funded and fee-paying students, and has a maximum amount of HUF 50 000/month (HUF 60 000 for certain categories of disadvantaged student) for a period of 10 months/year. 7 % of students took this loan in 2016/17. The second loan (Loan 2) can only be spent on fees. 19 % of eligible students took this loan in 2016/17. Fee-paying students can take out both loans simultaneously. Loan repayment must start four months after the end of student status, and by the age of 40, with repayment linked to personal income. The interest on Student Loan 1 is 3.35 % till 1 July. The interest rate on Student Loan 2 is 3.9% until 1 July, but the interest rate paid by the students is 2 %. The rest of the interest rate is supported by the state.
- There are no **tax benefits for parents** or **family allowances** available.

MALTA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- All short cycle and first cycle students pay an enrolment fee of EUR 400. No additional fees apply for Maltese and EU/EFTA/EEA nationals following **first-cycle** full-time and **part-time** day courses at the University of Malta, Malta College of Arts, Science and Technology (MCAST). Part-time evening courses are offered by the University of Malta and the Malta College of Arts, Science and Technology (MCAST) and are self-financing (EUR 900/year tuition fee). 97 % of first-cycle students follow a day course while 3 % follow a part-time evening course.
- In the **second cycle**, the most common annual tuition fee is EUR 400 for all Maltese and EU nationals at the University of Malta. No fee applies if the second cycle programme is required to practise a profession. Students following second cycle courses offered jointly with foreign universities pay higher fees. Annual fees for full-time evening courses range from EUR 400 to EUR 14 500 (most common is EUR 400). Annual tuition fees for part-time studies range from EUR 400 to EUR 3 750 (most common is EUR 400). 51 % of second-cycle students follow a full-time day course while 49 % study on a part-time basis.
- Apart from the enrolment fee, there is no fee for EU/EFTA/EEA nationals in full-time **short cycle** programmes at the University of Malta, the Malta College of Arts, Science and Technology (MCAST) and the Institute for Tourism Studies (ITS). Students in part-time short cycle programmes pay EUR 900 per year. 74 % of students following a short-cycle programme study on a full-time basis while 26 % study on a part-time basis.
- International students**, defined as students coming from outside EU/EFTA/EEA pay fees, and these are higher than those paid by Maltese and EU nationals.

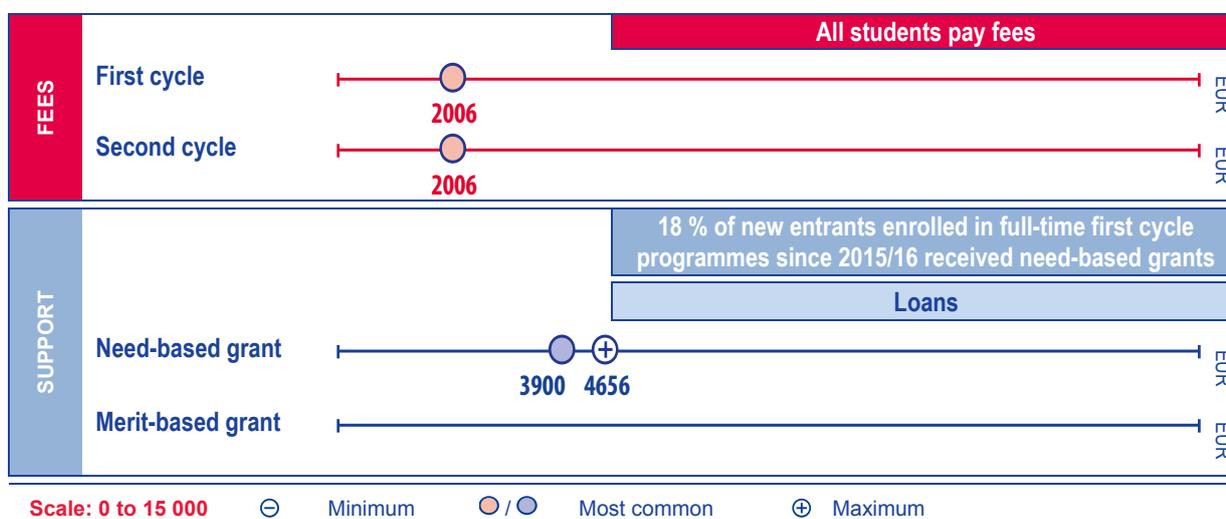
Support (2017/18)

- All short and first-cycle full-time students (Maltese EU/EFTA/EEA) receive a student maintenance **grant**, provided by the Government of Malta. Students in 'prescribed courses' (listed in Legal Notice 372 of 2005) obtain an annual grant of EUR 698.81 and ten stipend instalments of EUR 153.37 every four weeks between October and June. Those in other full-time programmes ('general courses') receive an annual grant of EUR 465 plus ten stipend instalments of EUR 87.64 every four weeks between October and June. At the start of studies, a one-time grant of EUR 698.81 or EUR 465.87 respectively, is also given to these students. Maintenance grants are awarded only to those following second-cycle courses leading to a regulated profession. Student maintenance grant increases pro rata on a yearly basis to reflect the national Cost of Living Adjustment (COLA). From 2017, students who undertake an additional year beyond the standard programme duration will receive a stipend for this year and hence, will be regarded as students who repeat a year in their course. Students who do not graduate from or continue the higher education programme but enrol in courses that lead to a qualification at the same or lower MQF ⁽⁶⁾ level may continue to receive their stipend for an additional year.
- Students who, due to proven hardship, qualify for a supplementary maintenance grant receive ten instalments of EUR 294.27 every four weeks, instead of the regular stipend. Students in a 'general course' receive an annual grant of EUR 465.87 while students in 'prescribed courses' receive EUR 689.81. In 2017, students' household income threshold for being eligible for the supplementary grant increased (income (family rate – EUR 12 700, single rate – EUR 9 100, single parent rate – EUR 10 500). Students with disabilities as well as students residing in Church homes and conservatories, among others, will be automatically eligible for student maintenance grants, including the supplementary assistance. 84 % of all students receive a stipend while 5 % receive a supplementary grant.
- Several scholarship schemes are available for students to pursue studies both abroad and locally.
- Parents whose children are in tertiary education benefit from an annual **tax rebate** of between EUR 150 and EUR 840 until their children are 23 years of age. Part-time or working students are not eligible for tax reductions.
- No **loans** and no **family allowances** are in place.

⁽⁶⁾ Malta Qualifications Framework

NETHERLANDS

MAIN CHARACTERISTICS ⁽⁷⁾



KEY POINTS

Fees (2017/18)

- Fees are determined centrally (currently EUR 2006 for 2017/18) and have to be paid by all bachelor and master students. The fee covers tuition, registration, admission, examination, certification etc. Students in part-time programmes (15 % of the student population at Universities of Applied Sciences and 1 % at universities) or programmes combining study and work (dual courses) pay between EUR 1 185 and 2 006 upon the decision of the higher education institution. HEIs can decide on reduced fees for some categories of students.
- The fees of a second bachelor or master in higher professional education are on average between EUR 6 500 and 7 000, while fees for a second university bachelor are on average EUR 8 000, with a maximum of EUR 32 000 for medicine. The amount for a second university master is about EUR 12 000, with a maximum of EUR 32 000 for economics (one programme) and health care programmes, including medicine.
- **Short-cycle** programmes leading to the Associate Degree are offered by universities of applied sciences. The fee for these programmes is the same as for a regular bachelor or master: EUR 2 006 for 2016/17.
- **International students** – outside the EEA, Surinam or Switzerland – pay non statutory fees determined by the higher education institutions without any guidelines from the Ministry.

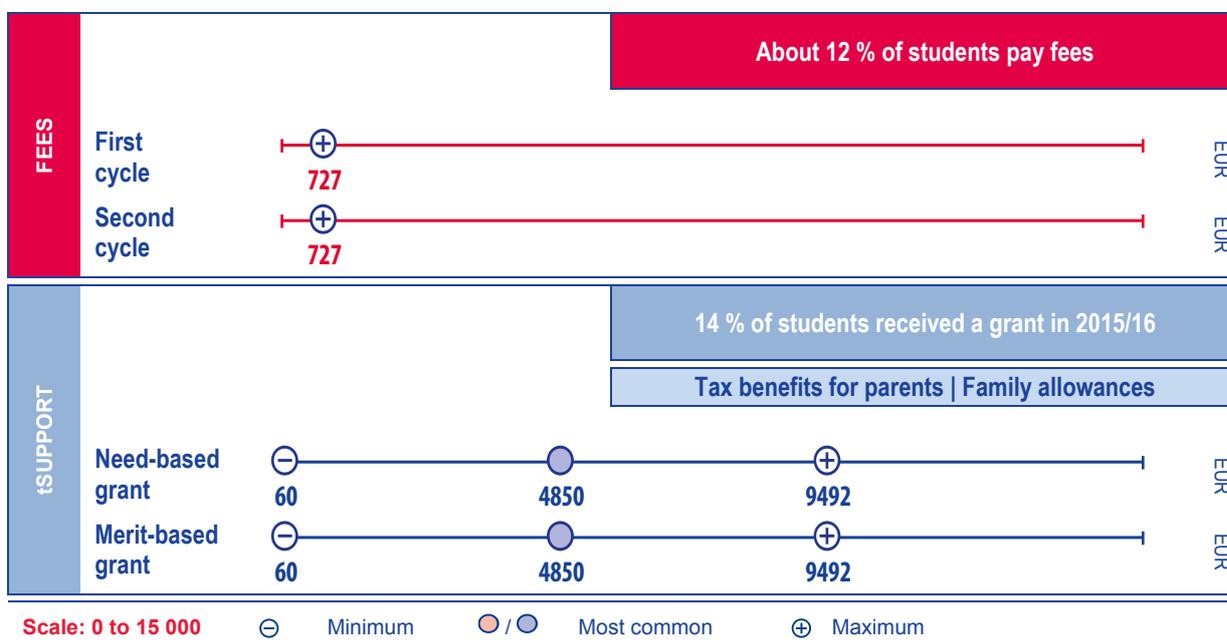
Support (2017/18)

- Students enrolled in higher professional education or university since 1 September 2015 can apply for a state **loan** – maximum of EUR 1 035 per month. This is composed of two loans: one to cover living costs, with a maximum of EUR 868 per month and the other of EUR 167 per month to cover tuition fees (amounts per September 2017).
- Students can take out loans from the starting date of their study during the normal study period and in the case of study delay for a further three years. The loan repayment period is 35 years. The amount to be repaid per month depends on the size of the loan, personal income and interest rates (0.0 % in 2017). When income is below the minimum wage no loan repayments are required. After 35 years, outstanding debt is waived. It is also possible to reduce payments when income decreases by at least 15 %. In 2016/17, 46 % of students received loans.
- From 1 August 2017: Tuition fees loan for everyone under 55: To encourage lifelong learning, everyone under 55 can apply for a study loan to pay their tuition fees. For higher professional education and university, this measure took effect on 1 September 2017.
- Depending on parental income, a need based **grant**, provided by the Dutch state, is available to a maximum of EUR 388 per month. This does not need to be repaid if the student graduates within 10 years. On average all students with a need based grant in 2016 received an annual amount of ca. EUR 3 100. 18 % of all students in 2016 received need-based grants. Students who are delayed in their studies due to medical conditions have a right to an extra year of student finance. They are also eligible for a loan remittance up to EUR 1 200 if they graduate within 10 years. For all eligible students public transport is free, either weekdays or at the weekends according to their choice.
- 'Vouchers' for professional training: Students that start in higher education (HBO or university) for the first time between 2015/16 and 2018/19 receive a voucher for professional training when they graduate. This voucher has a maximum value of EUR 2 000 and can be used between 5 and 10 years after graduation.
- Those students already enrolled before 2015 are all eligible for a basic grant and some in addition for a need-based grants running for the standard length of programmes.
- No **tax benefits** for parents and no **family allowances** are in place.

⁽⁷⁾ Note: The information shown applies to students enrolled after 1 September 2015.

AUSTRIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

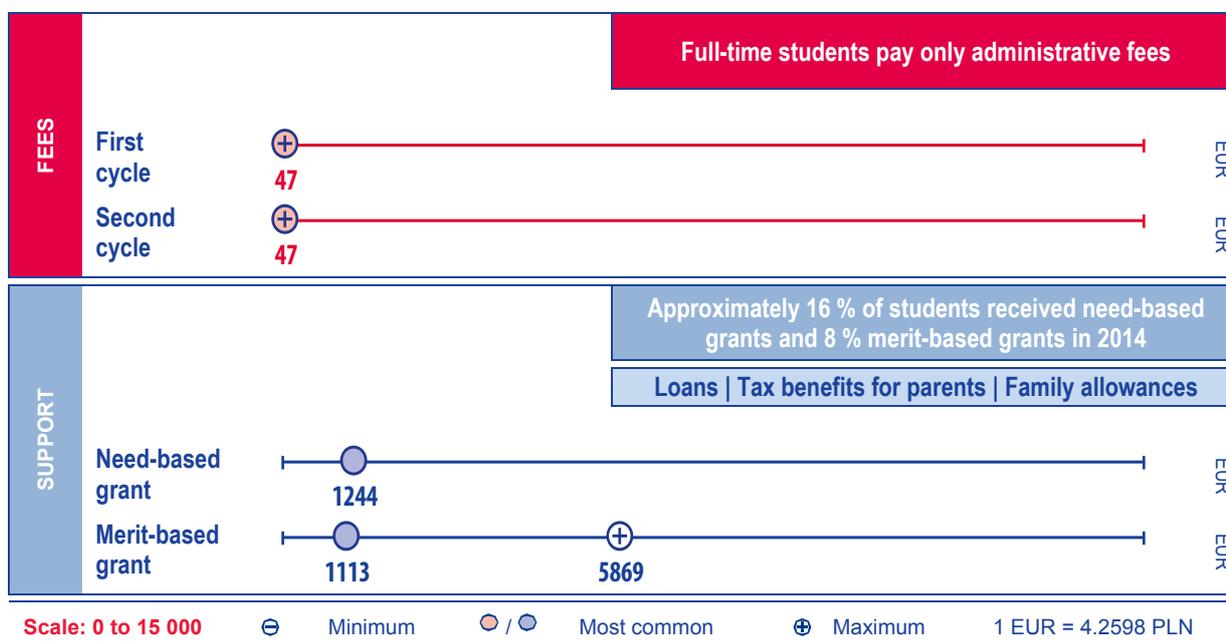
- EU students and those who are accorded the same rights do not have to pay tuition fees at universities and *Pädagogische Hochschulen* (University Colleges of Teacher Education). There are also no administrative fees. In case students exceed the maximum study duration by more than a year, they have to pay EUR 363.36 per semester. This is the maximum amount, set by the government. About 12 % of full-time students pay fees. Exemption from fees may be given in cases such as studies or internships within transnational mobility programmes, illness and pregnancy, and to students with disabilities.
- *Fachhochschulen* (universities of applied sciences) are entitled to charge fees up to the maximum amount of EUR 363.36 per semester.
- There are no **part-time students** in Austrian law.
- There is **no short cycle programme** in higher education in Austria.
- **International students** (defined as non-EU and non-EEA students) at universities generally have to pay fees of EUR 726.72 per semester. Students from developing countries may be exempt from these fees according to a decision of the university. Students from the least developed countries are exempt from fees. *Fachhochschulen* are entitled to charge cost-covering fees, which are usually higher than EUR 363.36 per semester on non-EU and non-EEA students.

Support (2017/18)

- The federal student grants for first and second cycle can systematically be divided into two sections: direct study financing received in cash, and indirect study financing. In 2015/16, 14 % of students received a grant.
- Direct student support is paid out in monthly instalments of up to EUR 9 492 per year on the basis of social criteria and of good academic performance. The amount is assessed on the basis of the income of the parents, the student and his/her spouse, and the number of family members. Students may only be required to pay back grants when proof of academic achievement is missing after the first two semesters.
- Indirect financing may be a transfer payment to the students' parents (e.g. family allowances and tax relief), or non-cash benefits (e.g. health and accident insurance for students and tax benefits). Students' parents can receive **family allowances** (EUR 158.90 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.
- There is no national student **loan system**.

POLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

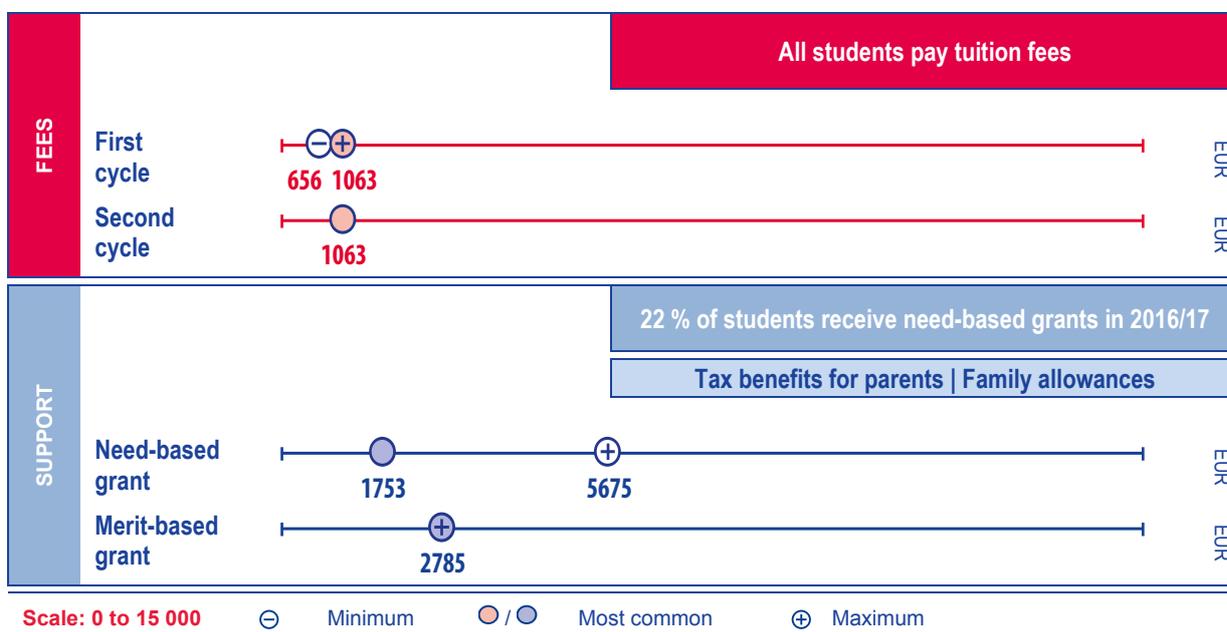
- Full-time students in public higher education institutions are charged tuition fees, set by higher education institutions, only if repeating a study course. Other full-time students only pay administrative fees. **Part-time** students pay annual tuition fees of, on average, about PLN 4 700 set by higher education institutions. Each institution may provide exemptions and reductions, for both full-time and part-time students.
- All students pay a maximum fee of PLN 200 related to enrolment procedures once per study cycle. Students also pay administrative fees which include issuing student ID cards, student record books and diplomas.
- There is no **short cycle** programme in Poland.
- Students from the EU and EFTA countries and other defined categories (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for other **international students** are decided by HEIs.

Support (2017/18)

- **Need-based grants**, provided by the ministry and managed by HEIs, are available for all students (both first and second cycle full-time and part-time) with a low personal/family income, and for students with disabilities. The income threshold to be eligible for need-based grants for students with low family income is decided by HEIs and is between PLN 668.20 and 1 051.7 per person per month. In 2016, 13.89 % of all students received a need-based grant based on their socio-economic situation and 1.71 % of all students received the need-based grants for students with disabilities. The average amount was PLN about 5 300 per year.
- **Merit-based grants**, provided by the ministry and managed by HEIs, are allocated to the best-performing full-time and part-time students. The average amount of the merit-based grant is about PLN 4740 per year. 7.86 % of all students received such grants in 2016. The total monthly amount of the need- and merit-based grants may not be more than 90 % of the lowest basic pay of an assistant (the lowest academic position at higher education institutions) as regulated by legislation.
- **Loans** of maximum PLN 10 000/year may be taken out in any cycle by students whose personal income is below net PLN 2 500/month (in 2016/17). The state guarantees the entire loan for students with a family income of PLN 600/month per person and 70 % for students with a family income of PLN 1 000/month. Students starting their studies before the age of 25 can apply for a loan which is granted for the period of study or maximum six years. Repayment begins two years after graduation. While receiving the loan and for the following two years, interest is paid by the state budget, and later on interest rates are capped. Now the interest rate is 1.75 %. The number of repayment years can be twice as high as the number of paid instalments. The best-performing 5 % of graduates may obtain the cancellation of 20 % of their loan. In the academic year 2016/17, banks made 3 603 agreements with students.
- A **tax relief** of PLN 1 112.04 per child per year (2016) for parents/guardians of students up to 25 years of age available provided income did not exceed a specified level, and if the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year. There is no relief dedicated only to students.
- **Family allowances** are based on low income of parents or disability of a student.

PORTUGAL

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

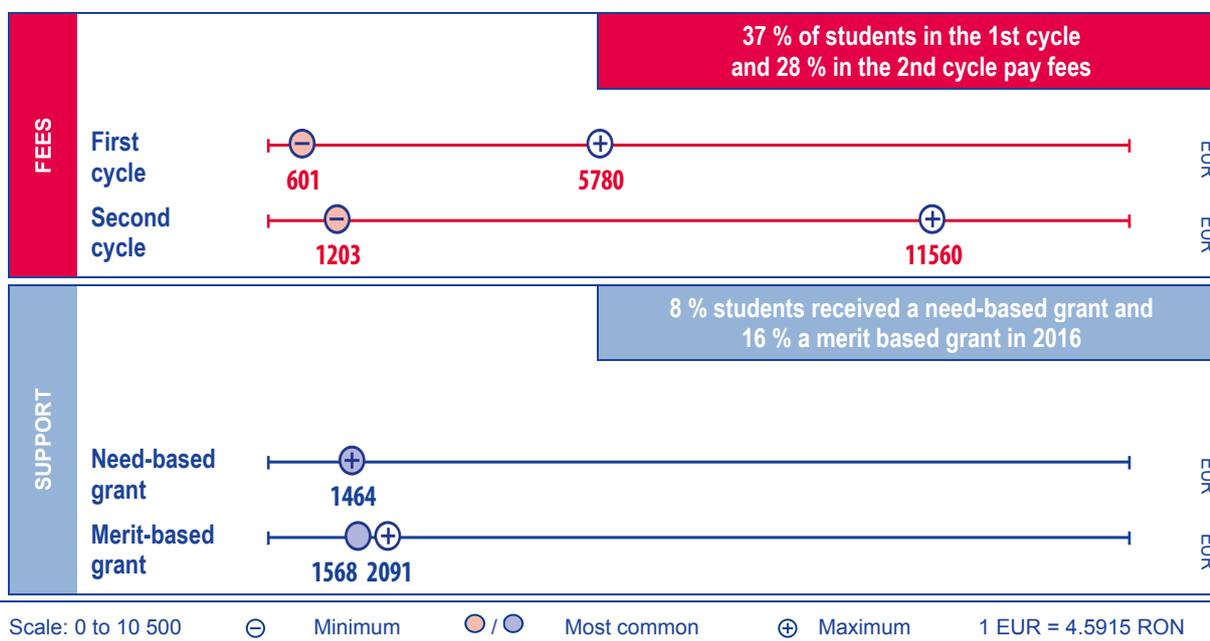
- The annual tuition fee for **first cycle** programmes, integrated **second cycle** programmes (*mestrados integrados*) and for second cycle programmes (*mestrados*) that are legally required after a first cycle degree for the practice of a specific profession is fixed by each public higher education institution. It ranges from EUR 656.50 to 1 063.47. Both minimum and maximum values of the above fees are frozen for the 2017/18 academic year.
- For all other second cycle programmes, tuition fees are set freely by public higher education institutions, with no limits imposed. There is a wide range of tuition fees depending mainly on the cost and quality of the course.
- The annual tuition fee for **short cycle** programmes are defined by individual institutions and is limited up to EUR 1 063.00
- Part-time student** fees are set by higher education institutions and are usually based on the number of ECTS students take.
- International students** pay higher fees than national students, and higher education institutions are autonomous to decide on the amounts charged.

Support (2017/18)

- Student **grants** can be need or merit based. Eligibility for need-based scholarships is determined by the income of the student and his/her family. Need-based grant amounts depend on the fee levels and vary between EUR 1 063.47 and EUR 5 675. 22 % of students received a need-based grant in 2016/17.
- Merit-based grants are set at EUR 2 785.00 per year. The number of merit-based grants that each institution can provide is previously determined by the ratio 1 grant per 500 students. To be eligible for the grant, students need to have completed all study requirements of the previous year and to have obtained good marks (over 16 on a scale 0-20). Additional grants are provided to students who move to study in less populated regions of Portugal. The annual amount is EUR 1 500. Several higher education institutions also give grants to their students.
- There is a special **loan** scheme for higher education students at low rates, with government guarantee.
- Tax benefits for parents** are provided through tax deduction on educational expenses. The tax benefit is 30 % of all education expenses, to the limit of EUR 800. There can be additional restrictions depending on the total income of the family, decreasing the benefit as the total income increases.
- Family allowance** – child benefit – is granted to families with children under 24 years old and enrolled in higher education, when the household income does not exceed 1.5 times the social support index times 14 (2017: EUR 8 847.72) and when the family assets are less than 240 times the social support index (2017: EUR 101 116.80).

ROMANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

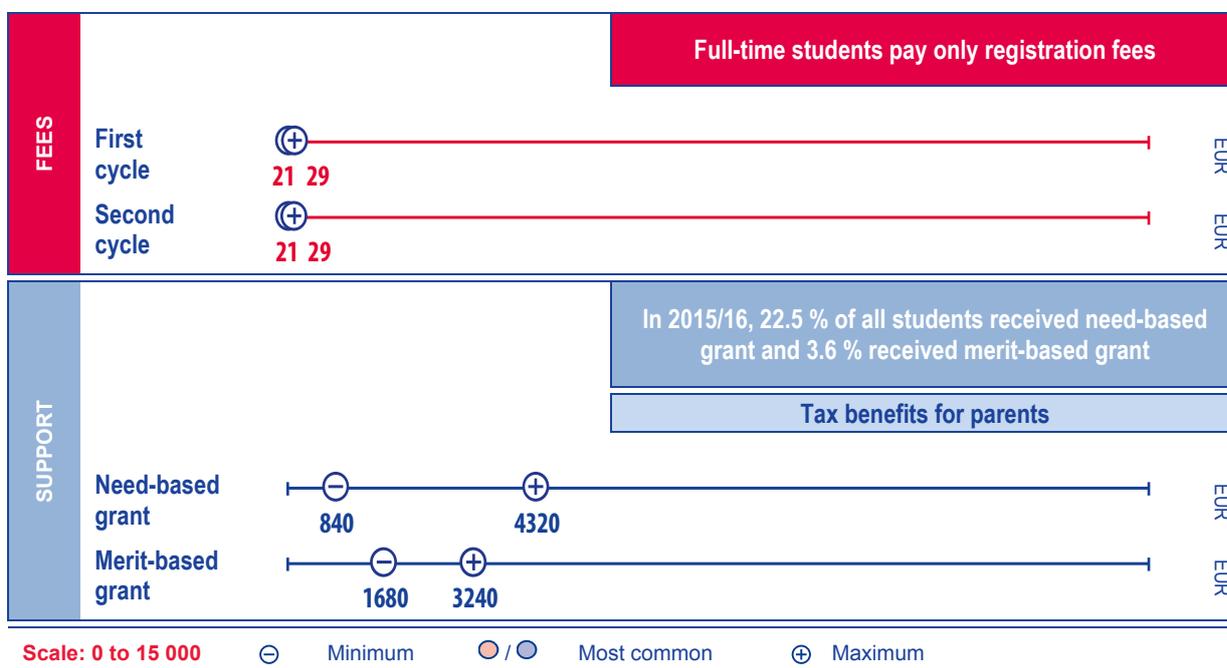
- There are two types of financial status for students: state-funded and self-financed. Each year, the government decides on the number of state funded places. All students pay registration fees set by higher education institutions that range between 100 and 250 RON.
- For fee-paying students, which cover tuition, administration, examinations and certification, each university senate decides on the level of fees for each programme, as well as on exemptions based on need or merit. These exemptions affect very few (less than 1 %) students.
- Fees are calculated on the basis of the average number of full-time students and the amount of state budget: For the **first cycle**: RON 2 760 for social science fields; RON 5 445.03 for engineering and computer systems fields and a maximum of RON 26 540.20 for arts (film). For the **second cycle**: RON 5521.83 for social science fields; RON 10 890.10 for engineering and computer systems fields and a maximum of RON 53 080.40 for arts (film).
- There is no **short cycle** higher education provision in Romania.
- **International students** pay fees. The value of the minimum fee is set by law for each field.

Support (2016/17)

- Need-based **grants**, most commonly amounting to RON 560/month and payable for 12 months, are based on the financial situation of the student. In 2016, 7.82 % of full-time students received a need-based grant in 2016.
- Merit-based **grants** take different forms: study bursaries (most commonly RON 600/month for 12 months) and merit-based scholarships (most commonly RON 600/month for 12 months). High achievement scholarships (of which one exists per faculty) can reach up to RON 750/month for 12 months. Grants for excellent performance in research at Bachelor level have a ceiling of RON 800/month for 12 months. 15.68 % of full-time students received merit-based grants in 2016.
- 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. First- and second-cycle students are eligible, but part-time students are not eligible for grants.
- There are no student **loans**, **family allowances** or **tax benefits for parents**.

SLOVENIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

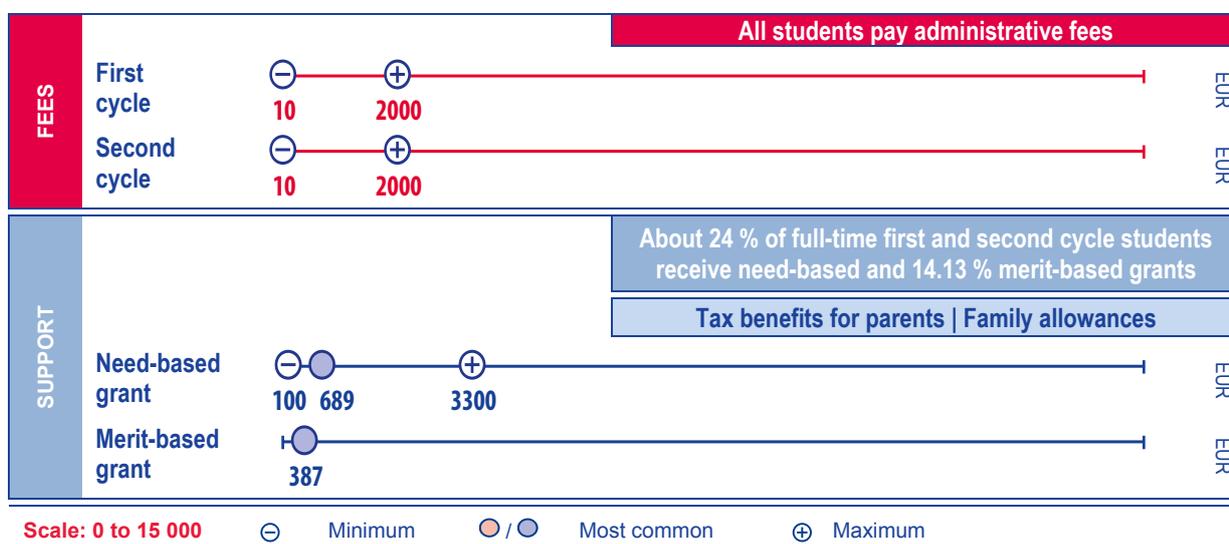
- Full-time students pay only registration charges (**short cycle**: EUR 20-30; **first** and **second cycle**: EUR 21-29), and costs of field work and excursions if required by study programme. No tuition fees for national and EU full-time students.
- **Part-time** students (11 % of the student population) and **international (non-EU) students** pay the same fees which are set by higher education institutions. Tuition fees in the **first** and **second** cycle range from EUR 3 000 to EUR 15 000. Amounts apply to University of Ljubljana. Tuition fees in **short-cycle** higher education range from EUR 1 000 to EUR 3 250.

Support (2017/18)

- The same support is available to short, first and second cycle students.
- Need-based **scholarships** are available for economically disadvantaged students. The amount received depends on household income. In addition, allowances for academic performance, living away from home and special educational needs can be granted. In 2015/16, 22.5 % of all HE students received need-based scholarship.
- Merit-based scholarships, managed by the Slovene Human Resources and Scholarship Fund, are awarded to students with exceptional achievements in research and artistic field, competitions and/or academic performance. In addition to the basic amount of merit-based scholarship, allowances for living away from home and special educational needs can be granted. In 2015/16, 3.6 % of all HE students received merit-based scholarship.
- Full-time and part-time students are eligible for a scholarship if they are not employed, registered as unemployed or managers of a company or private institution and under 27 years old when enrolling for their first degree. They need to have Slovenian citizenship and/or to reside in Slovenia. The grants are available for 12 months a year.
- Corporate scholarships, offered by employers; partial funding of employer scholarships indirectly via regional scholarship scheme administrators or local communities, may also be co-financed from public funds.
- No **loans** are provided.
- **Tax benefits for parents** are also provided in the form of tax relief for each dependent child and depends on the number of supported children (EUR 2 436 to EUR 7 957 per year in 2016). Parents of those higher education students who are not employed or do not conduct business, and are under 26 years old when enrolling are eligible for this benefit.
- No **family allowances** are provided.

SLOVAKIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

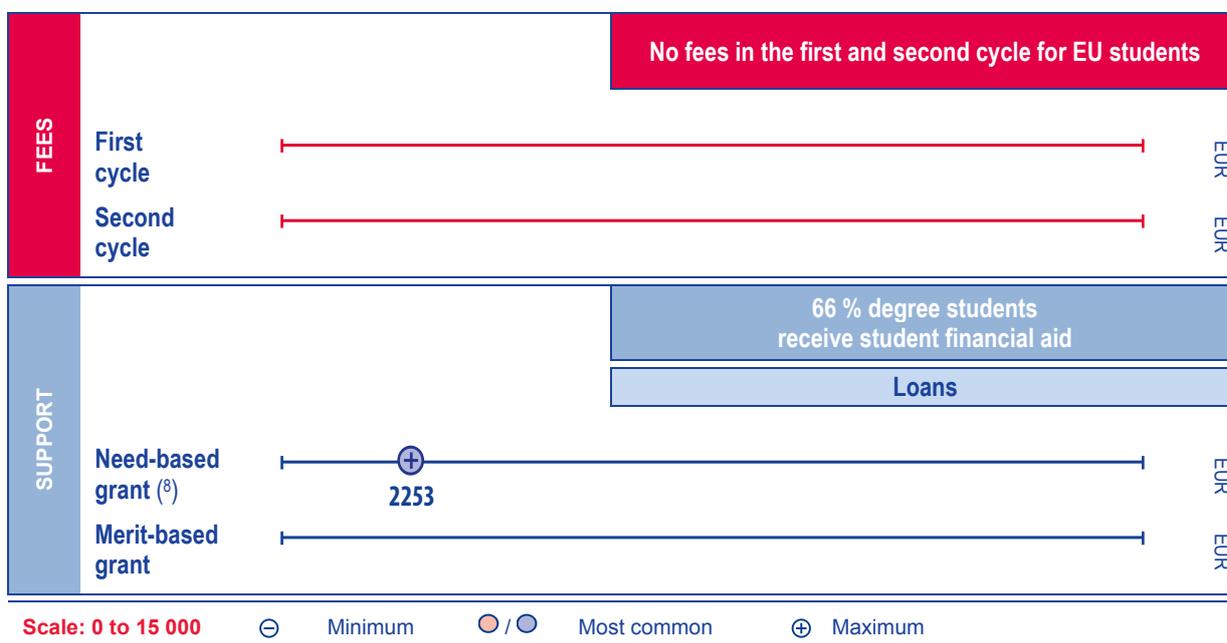
- All students pay administration fees whose amount depends on individual institutions. Full-time (**first and second cycle**) students in public higher education institutions not exceeding the 'regular' length of study for the study programme do not pay tuition fees. Tuition fees and the fees connected with the study can be lowered, waived or deferred by the rector with regard to student's study results, social and health situation or other circumstances worth particular consideration according to the principles stated in the higher education institution's statute.
- Full-time students who exceed a 'regular' length of study, or who study two or more programmes concurrently in the same academic year have to pay tuition fees which cannot exceed EUR 2 000 per academic year for both first and second cycle studies. 15.68 % of all full-time first and second cycle students pay fees.
- Students admitted to an external/**part-time** study programme (in 2016: 22.11 % of students) pay fees up to an annual maximum of EUR 2 300 in the first cycle and EUR 3 440 in the second cycle.
- Students in a study programme which is provided exclusively in a language other than the state language pay tuition fees, which are set by respective higher education institutions.
- There are no **short cycle** higher education programmes.
- International** (non-EU) **students** pay higher tuition fees of EUR 2 000 to 10 000/year.

Support (2017/18)

- There is a legal right for a need-based **grant**/scholarship subject to specified conditions, provided by the ministry and managed directly by HEIs. The monthly amount of this need-based scholarship varies from EUR 10 to EUR 275 per month. 24.23 % of full-time first and second cycle students receive need-based grants.
- Merit-based scholarships, provided by both the state budget and HEIs, are granted by the higher education institutions for excellent results in studies, research and development, artistic or sporting activity. The state subsidy for this purpose is calculated at an average rate of EUR 420/student for 10 % of full-time students. Universities are provided with additional finances for merit-based scholarships in specific scientific study fields. The state subsidy provided is calculated at an average rate of EUR 1 000/student for 15 % of students. 14.13 % of full-time first and second cycle students receive merit-based grants. The amounts are set by higher education institutions.
- Publicly subsidised **loans** provided by the Education Support Fund are available for full- and part-time students throughout the regular duration of study programmes. Loans range from EUR 500 to 2 300 per year and are taken by about 1 % of students. The minimum and maximum loan maturity is 5 and 10 years respectively. The loan repayment usually begins between the third and seventh calendar month after the month in which the student took the (final) state exam or diploma thesis defence. The interest rate depends on the previous calendar year average annual interest rate of Slovak Republic 10 year bond yields. A right to deferral of payment arises during the study until the completion of the first master degree and during maternity and parental leave if the study is suspended as a result.
- Family allowances** of EUR 23.52/month are paid to parents of full-time students up to 25 years of age, unless the student interrupts his/her studies.
- Tax benefits for parents** consist of a lump sum tax deduction of EUR 21.41/month. No tax benefit for working students.

FINLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- **First** and **second** cycle, full-time and part-time students do not pay student fees.
- There are no **short cycle** higher education programmes.
- **International students**, defined as citizens of non-EU/EEA countries, are liable to annual fees of at least EUR 1 500. Citizens of non-EU/EEA countries, who do not have a permanent residence status in the EU/EEA area, are also liable to these fees in foreign language first and second cycle programmes as of 1 August 2017. (These fees do not apply to those who started their studies before this date.)

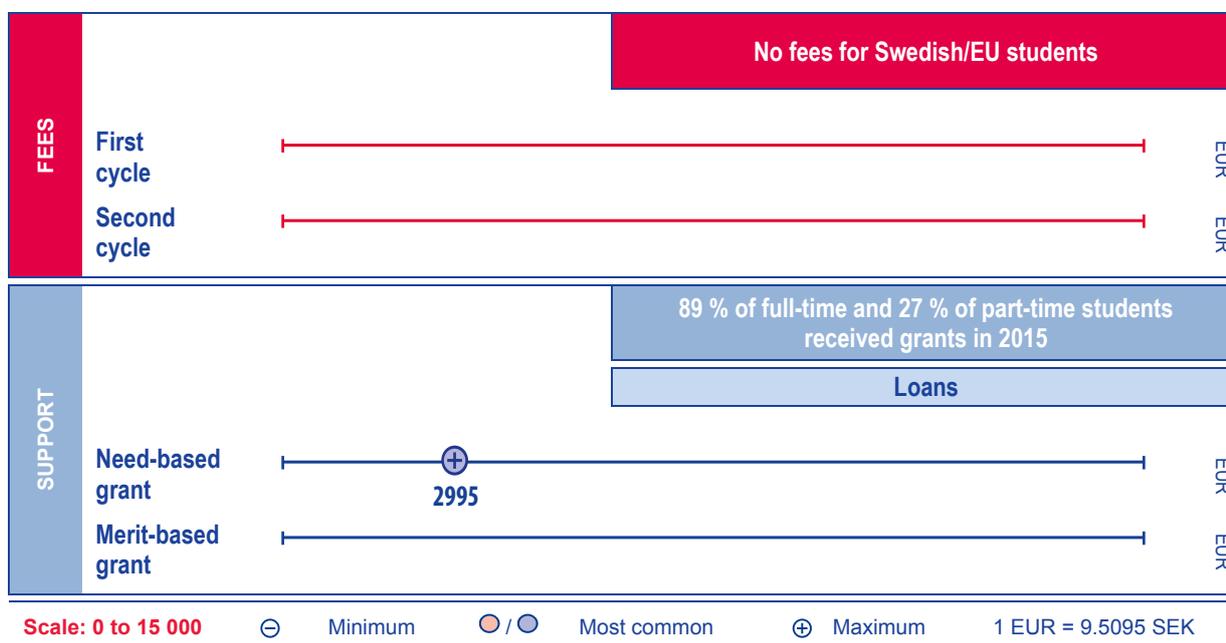
Support (2017/18)

- Only full-time students are eligible for **financial aid**. The maximum annual aid is EUR 14 544, which includes the typical annual amount of housing supplement (EUR 3 744). A common amount is EUR 10 908 (of which EUR 5 850 is a student loan). 66 % degree students receive student financial aid in 2017.
- Study **grants** (SG), which require the completion of 60 credits per year, at least 5 credits per study month, are universal for a maximum of 54 months (in medical school 64 months). Amounts depend on age and whether the student lives with parent(s). From 1 August 2017, study grants for higher education students were aligned with those provided to students in secondary education (max. EUR 250.28/month). Replacing the former student housing supplement (HS), students who live in rented apartments are entitled to general housing allowance (GHA) of EUR 315/month. For low-income students living in rental accommodation, the monthly aid package consists of a study grant payment of about EUR 250, a EUR 650 student loan, and a EUR 275-405 housing allowance, depending on the municipality in which they live. The amount of aid decreases for those students who do not qualify for the general housing allowance due to the income of their spouse, partner or other household member.
- SG and GHA are typically available for nine months only if the student's income, which may be earned at any time during the calendar year, is below EUR 11 850 per year.
- The amount of student **loans** increased from EUR 400 to EUR 650/month as of August 2017. Student loans are government guaranteed. Students who graduate within the target time can be entitled to tax deduction (30 %, for studies that started prior to 1 August 2014) or compensation (40 %, for studies that started on 1 August 2014 or after). Repayment of student loans usually starts 1.5-2 years after graduation and has to be completed in usually double the study time. Interest rates and conditions are agreed with the student and the bank. 57 % of students received a study loan in 2017.
- There are **no tax benefits for parents** and **no family allowances** available.

⁽⁸⁾ Note: the value for the need-based grant does not include the housing allowance (GHA) received by students living independently (see text below).

SWEDEN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

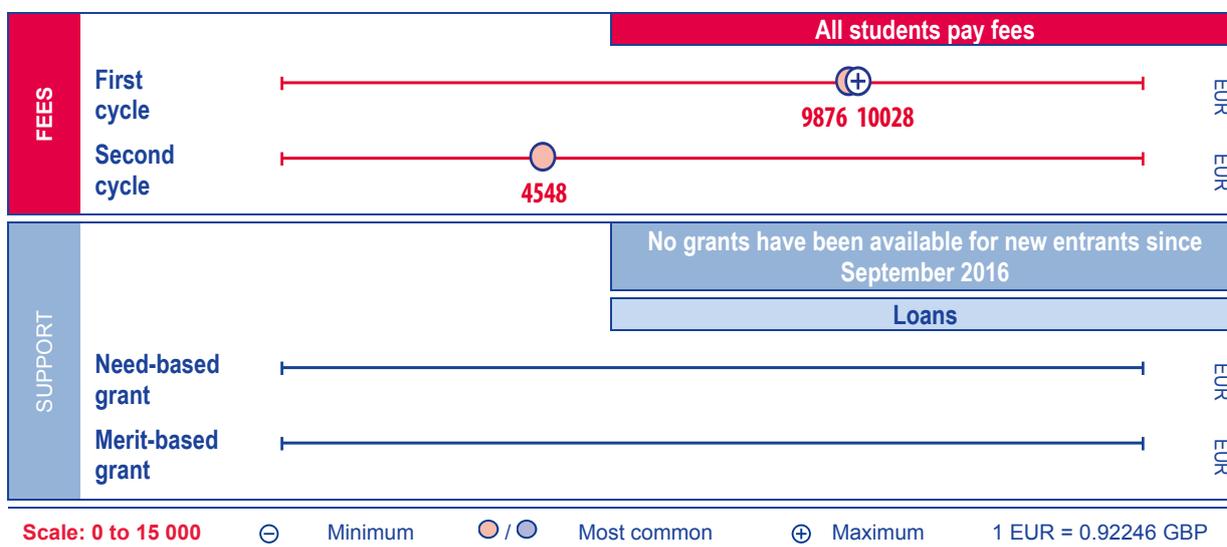
- There are no fees for Swedish/EU/EFTA/EEA **full-time** and **part-time short cycle, first cycle** and **second cycle** students.
- Other **international students**, defined as students coming from outside EU/EFTA/EEA, pay fees. Higher education institutions determine the size of the fees, based on the principle of full cost coverage.
- As of 1 February 2015, Swedish/EU/EFTA/EEA full-time and part-time students can be subject to tuition fees when taking part in joint and multiple degree programmes if the fees do not go to the Swedish institution and do not relate to the part of the education organised by the Swedish institution.

Support (2017/18)

- Students can receive a **grant** of SEK 712/week for 40 weeks per year, these are universally available for full-time students for six years. The maximum amount per year is SEK 28 480. Part-time students, studying at least 50 %, are able to receive grants proportional to their pace of study. 72 % of all students received grants in 2015. Grants are provided by the Swedish board for study support (CSN), an administrative authority under the Ministry of Education and Research.
- State guaranteed **loans** of SEK 1 792/week for 40 weeks per year are universally available for full-time students for six years. The annual maximum amount is SEK 71 680. Part-time students, studying at least 50 %, are able to receive loans proportional to their pace of study. Repayment starts at the earliest six months after the student last received the loan, and must be completed within 25 years or before the age of 60. The government decides upon the interest rate level on a yearly basis. The interest rate for 2017 is set at 0,34 % with a yearly development 2012-2016 as follows, 2012: 1.5 %, 2013: 1.3 %, 2014: 1.2 %, 2015: 1.0 % and 2016: 0.6 %. 53 % of the students received loans in 2015.
- 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 connected to their studies with the same conditions of repayment and interest rate as the regular loans. This concerns, for example, students with additional costs for double housing, travel, musical instruments, etc.
- There are no **tax benefits** for parents and no **family allowances** in place.
- Short cycle students are entitled to the same support as first and second cycle students.

UNITED KINGDOM – ENGLAND

MAIN CHARACTERISTICS ⁽⁹⁾



KEY POINTS

Fees (2017/18)

- All full-time and part-time first and second cycle students pay tuition fees.
- First cycle** full-time programme tuition fees are set by institutions and capped at GBP 9 250 for public higher education institutions with an access agreement. The access agreement aims to ensure access (e.g. equality of opportunity for students from low income and other under-represented groups) and retention. The average fee for 2017/18 is expected to be GBP 9 110. Students are not required to pay up front and can apply for a tuition fee loan to cover the full fee. First cycle part-time programme fees are set by institutions and capped at GBP 6 935. In 2014/15, 92.8 % of full-time students domiciled in England took out a tuition fee loan to cover tuition fees.
- Second cycle** programme fees are unregulated and vary widely. The 'most common' figure shown (GBP 4 195) represents an indicative fee level for students on a full-time postgraduate research degree programme in 2017/18 set by Research Councils UK.
- Short cycle** programme students also pay tuition fees. The fees are set by the individual institution. The maximum fee chargeable is the same as that in first cycle programmes.
- For first, second and short cycle **international students** (non-UK and non-EU/EEA students), fees are unregulated.

Support (2017/18)

- First cycle and short cycle full-time: since 2016/17, new entrants no longer receive a need-based maintenance grant but may receive a maintenance **loan** for living costs. The maximum amount for students living at home is GBP 7 097. For students living away from home, the maximum is GBP 8 430 outside London and GBP 11 002 in London. The loan repayment is income-contingent and set at 9 % of earnings above the threshold of GBP 21 000; interest rates are Retail Price Index (inflation) plus 3 %. In 2014/15, 89.3 % of those eligible in public providers took out a maintenance loan. Extra support is available for students who have dependent children or adults, or who have certain disabilities. Individual institutions also offer bursaries and scholarships aimed at students from under-represented groups or suffering from financial hardship. Many also offer merit-based bursaries or scholarships.
- Continuing first cycle full-time students who entered higher education prior to 2016/17 may still be eligible for a need-based maintenance **grant**, plus a maintenance loan. The grant awarded depends on household income and the maximum available amount is GBP 3 387. Unlike the maintenance loan, it does not have to be repaid. In 2016/17, 40 % of maintenance grant eligible applicants were awarded full maintenance grant support; 14 % were awarded partial maintenance grant support.

⁽⁹⁾ Data for first cycle students applies to new entrants only. Different fee and support arrangements apply to cross-border students within the United Kingdom.

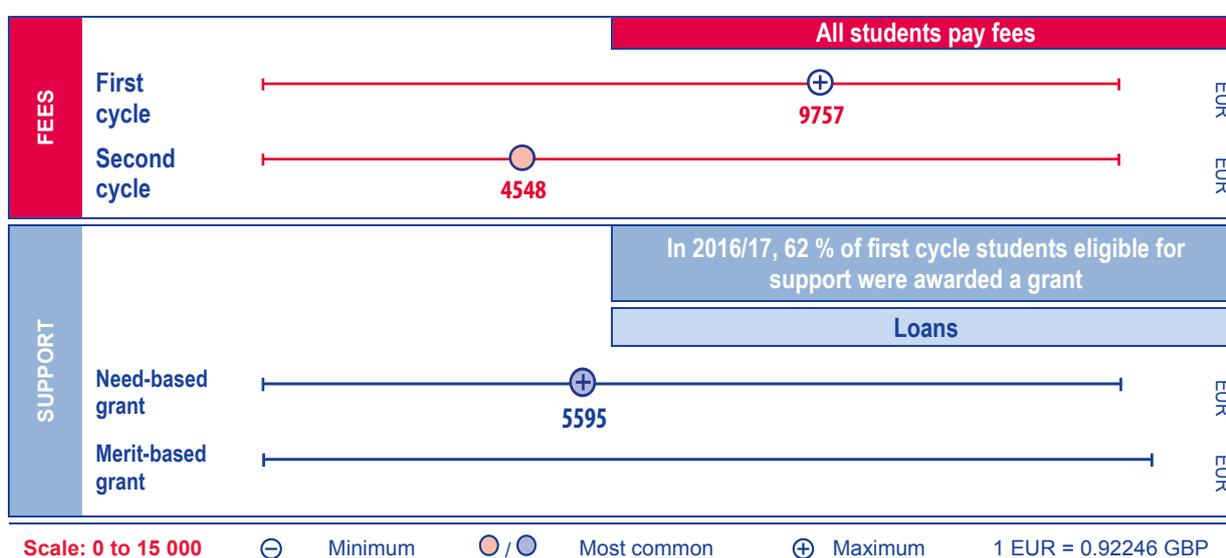
- First cycle/short cycle part-time: students studying a course of at least 25 % intensity can apply for a **loan** to cover the tuition fee. Loans for living costs are not available for part-time students.
- Second cycle postgraduate: in 2016/17, a new system of **loans** for full- or part-time students on taught or research-based postgraduate master's courses was introduced. In 2017/18, this loan is GBP 10 280. It can contribute towards course fees or living costs and is a set amount for the whole course. For students on doctoral study programmes, individual institutions may provide a merit-based **grant**, which typically follows the minimum stipend recommended by Research Councils UK. This is set at GBP 14 553 for 2017/18.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

Planned Reforms

- From the 2018/19 academic year, a new non-means tested loan of GBP 25 000 will be introduced for full- or part-time postgraduate doctoral students.

UNITED KINGDOM – WALES

MAIN CHARACTERISTICS ⁽¹⁰⁾



KEY POINTS

Fees (2017/18)

- All full-time and part-time first and second cycle students pay tuition fees.
- **First cycle full-time** programmes: tuition fees are set by institutions but capped at GBP 9 000 for institutions with an approved fee and access plan. The fee and access plan aims to ensure equality of opportunity (e.g. for students from low income and other under-represented groups) and to promote higher education. Students are not required to pay tuition fees up front and can apply for a tuition fee loan and a tuition fee grant. Institutions may – at their discretion – grant fee waivers or need-based or merit-based bursaries to students to contribute towards tuition fee costs.
- **Second cycle** programmes: fees are unregulated and vary widely. The 'most common' figure shown (GBP 4 195) represents an indicative fee level for students on a full-time postgraduate research degree programme in 2017/18 set by Research Councils UK.
- **First cycle part-time** programmes: the maximum fee is GBP 2 625 for Welsh students studying in Wales.
- **Short cycle** programmes: the same maximum fees apply as for students taking first cycle programmes.
- Short cycle, first and second cycle **international students** (non-UK and non-EU/EEA students): fees are unregulated.

⁽¹⁰⁾ Data for first cycle students applies to new entrants only. Different fee and support arrangements apply to cross-border students within the United Kingdom.

Support (2017/18)

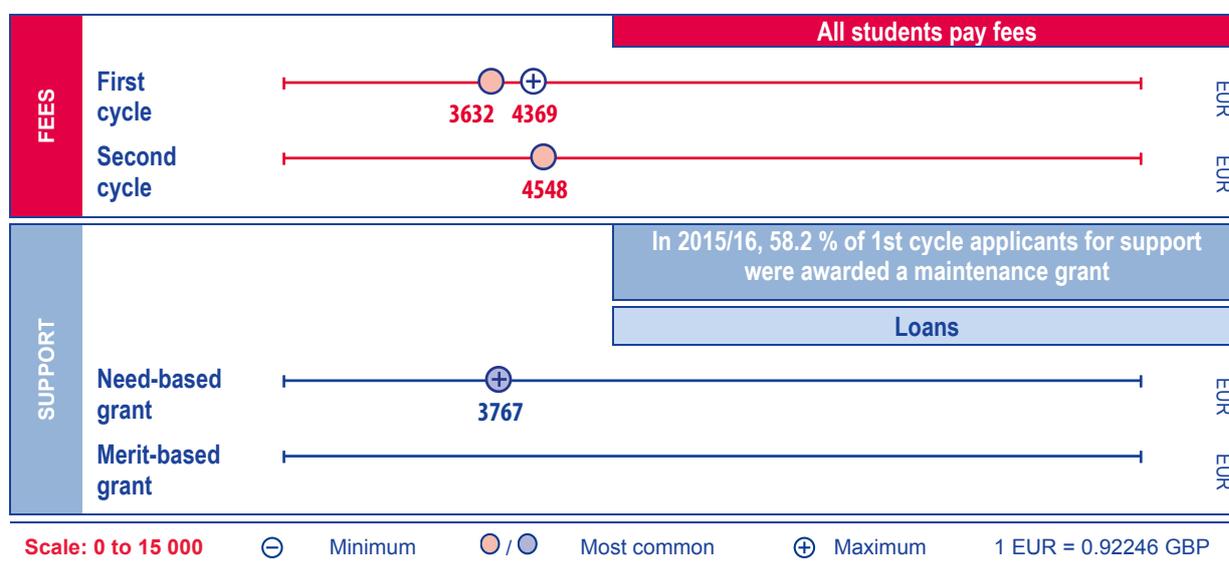
- First cycle and short-cycle full-time: students can apply for a tuition fee **loan** of up to GBP 4 046 and a tuition fee **grant** of up to GBP 4 954 to cover the full tuition fee. Tuition fee loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 21 000; interest rates are Retail Price Index plus 3 %. In 2014/15, 92.1 % of eligible students took out a tuition fee loan.
- The support package also includes a need-based **grant** and a **loan** for living (maintenance) costs. The grant amount depends on income and is set at a maximum of GBP 5 161 for students with a household income of GBP 18 370 or less. Students with a household income above GBP 50 020 do not receive the grant. In 2016/17, 62 % of applicants eligible for the need-based grant received a grant (34 % of applicants received a full grant and 28 % a partial grant). The maximum non-income assessed maintenance loan for students living in the family home is GBP 4 019. For students living away from home, it is GBP 5 191. Maintenance loan repayments are set at 9 % of earnings above the threshold of GBP 21 000; interest rates are Retail Price Index plus 3 %. In 2014/15, 95.3 % of eligible students took out a maintenance loan.
- First cycle part-time and short cycle students studying a course of at least 25 % intensity can apply for a **loan** to cover the tuition fee. A need-based **grant** for course-related costs is available to students studying at an intensity of at least 50 %.
- Second cycle: students beginning a full-or part-time postgraduate master's course (taught or research) from 2017/18 can apply for a postgraduate **loan** of GBP 10 280 towards their course or living costs. This **loan** is for the duration of the course. For students on doctoral study programmes, individual institutions may provide a merit-based **grant**, which typically follows the minimum stipend recommended by Research Councils UK, GBP 14 553 for 2017/18.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

Planned Reforms

- From 2018/19, the tuition fee grant for first-cycle students will be replaced with a loan and a new universal maintenance grant will be introduced for full- and part-time first-cycle students in Wales.

UNITED KINGDOM – NORTHERN IRELAND

MAIN CHARACTERISTICS ⁽¹¹⁾



⁽¹¹⁾ Data for first cycle students applies to new entrants only. Different fee and support arrangements apply to cross-border students within the United Kingdom.

KEY POINTS

Fees (2017/18)

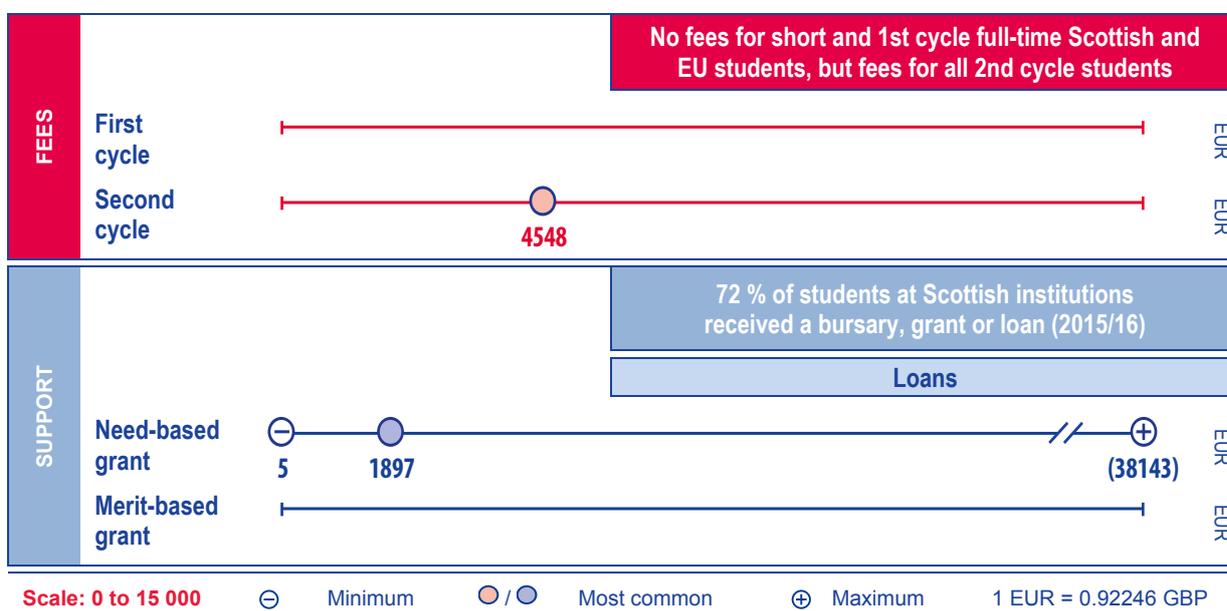
- All full-time and part-time, **first** and **second cycle** students pay tuition fees.
- **First cycle** full-time programmes: fees are set by institutions but capped at GBP 4 030. Students are not required to pay up front and can apply for a tuition fee loan to cover the full fee. Institutions may – at their discretion – grant fee waivers or need-based or merit-based bursaries to students to contribute towards tuition fee costs.
- **Second cycle** full- and part-time programmes: fees are unregulated and vary widely. The 'most common' fee shown (GBP 4 195) represents an indicative fee level for full-time postgraduate research students in 2017/18 set by Research Councils UK.
- First cycle **part-time** programmes: fees are unregulated and tuition fee loans are available for students following courses of at least 25 % intensity.
- **Short cycle** programmes: the same maximum fees apply as for students taking first cycle programmes.
- First and second cycle **international students** (non-UK and non EU/EEA students): fees are unregulated.

Support (2017/18)

- First cycle and short cycle full-time students are eligible for a need-based **grant** for living costs. The full maintenance grant of GBP 3 475 is awarded to students with a household income of GBP 19 203 or less. Partial grants are awarded to students whose household income is up to GBP 41 065. In 2015/16, 58.2 % of applicants for support received a maintenance grant (36.6 % of applicants received a full grant and 21.6 % a partial grant).
- The support package also includes a **loan** for living costs for all students. The maximum maintenance loan is GBP 3 750 for Northern Ireland students studying in Northern Ireland. The amount available may be reduced for students who receive a need-based grant for living costs. Maintenance loan repayments are income-contingent and made at the rate of 9 % of income above the earning threshold of GBP 17 775 per annum. Interest is charged at 1.25 %. In 2015/16, 71 % of Northern Ireland domiciled students took out tuition fee loans for study in Northern Ireland.
- First cycle part-time students are eligible for a need-based grant towards payment of fees (though it is not intended to cover them completely). Students studying at 50 % or greater intensity and whose household income is up to GBP 25 420 receive a tuition fee grant. The grant is awarded on a sliding scale with the maximum of GBP 1 230 awarded to students studying at 75 % intensity whose household income is less than GBP 16 843. From the academic year 2017/18, first cycle part-time students studying at at least 25 % intensity can also receive a non-means tested tuition fee loan of up to GBP 3022.50 per year. Repayments are income-contingent and made at the rate of 9 % of income above the earning threshold of GBP 17 775 per annum.
- Second cycle: from the academic year 2017/18, full-time and part-time students can receive a non-means tested tuition fee **loan** of up to GBP 5 500 per course. This loan is for postgraduate certificate, postgraduate diploma, and taught and research master's courses. Repayments are income-contingent as for first-cycle part-time students. For students on doctoral study programmes individual institutions may provide a merit-based grant, which typically follows the minimum stipend recommended by Research Councils UK, GBP 14 553 for 2017/18.
- **Tax benefits for parents** and **family allowances** do not play a role in the student support system.

UNITED KINGDOM – SCOTLAND

MAIN CHARACTERISTICS



KEY POINTS

FEES (2017/18)

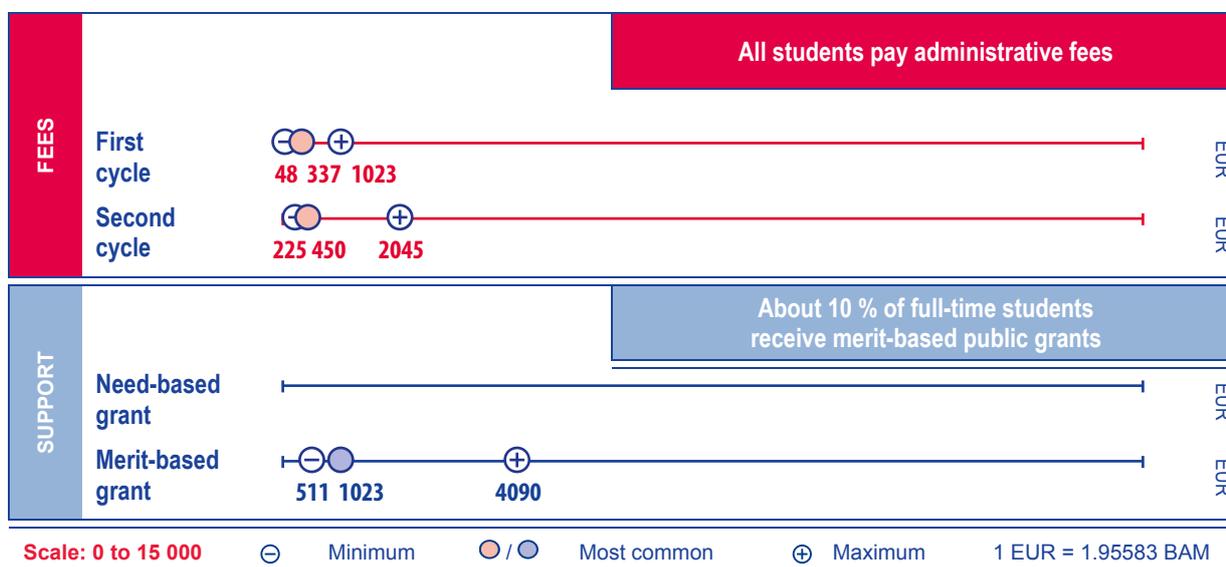
- For the **short cycle** and **first cycle**, full-time Scottish and EU students do not pay fees. Student Awards Agency Scotland (SAAS) – an executive agency of the Scottish Government – pays a tuition fee of GBP 1 820 on the students' behalf to their chosen institution. Students from England, Wales and Northern Ireland are required to pay fees up to a maximum of GBP 9 000, in line with the maximum fee charged in the rest of the UK. The tuition fees pay for teaching and all associated administration costs.
- **Second cycle** full- and part-time programmes: fees are unregulated and vary widely. The 'most common' fee shown (GBP 4 195) represents an indicative fee level for full-time postgraduate research students in 2017/18 set by Research Councils UK.
- Fees for **part-time** students are unregulated but are usually a proportion of the full-time equivalent fee. For student support purposes part time students are a different status.
- Fees for **international (non-EU) students** are unregulated and set by the higher education institutions.

Support (2017/18)

- Both **grants** and **loans** are available to full-time first-cycle students, and amounts depend on the level of household income. Bursaries are administered by Students Awards Agency Scotland (SAAS) – an executive agency of the Scottish Government. 64 % of full time students took out a loan in 2016/17.
- The 'Young Student's Bursary' of up to GBP 1 875 per year is available to students under the age of 25 at the start of their course with a household income below GBP 19 000. The 'Independent Students' Bursary' of up to GBP 875 per year is available to students aged at least 25, with a dependent child or married/co-habiting, and with a household income below GBP 19 000. Additional support is also available to students who incur extra costs related to a disability or learning difficulty under the Disabled Student Allowance (DSA).
- Depending on household income, 'young students' can take out a maximum loan of GBP 5 750 per year, and 'independent students' a maximum of GBP 6 750 per year. Regardless of their income, all eligible students can apply for a student loan of GBP 4 750 per year. Students become liable to repay their loans in the April after they graduate or leave their course. Scottish students who took out loans after September 1998 are on repayment plan 1 with a current interest rate of 1.25 %. Repayments for loans are normally deducted from earnings by employers at the rate of 9 % of income above GBP 17 775. In 2015/16, 65 % of full-time students took out living cost loans. In 2017/18, the maximum support package – grants and loans combined – is GBP 7 625.
- A part-time fee grant (PTFG) is available to Scottish and EU students studying between 30-119 SCQF credits (equivalent to 15-59.5 ECTS) per academic year. The level of grant is calculated on a pro-rata amount based on the number of SCQF credits studied and the full time fee level awarded to full-time students.
- Second cycle students can apply for a fee loan of up to GBP 5 500 for eligible full-time courses (GBP 2 250 for part-time). Eligible second cycle students may also apply for a living cost loan of up to GBP 4 500.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

BOSNIA AND HERZEGOVINA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- In the **first cycle**, there are two basic types of financial status for students: budget-financed and self-financed. 50 % of full-time students at the eight public universities and two other higher education institutions of Bosnia and Herzegovina are 'budget-financed students'. They are selected based on their good performance at secondary school and at the entrance exam. Their tuition fees are paid by the responsible ministry of education, but students need to pay administrative and other fees (entrance and application fees, fees for issuing the diploma and diploma supplement, etc.) ranging from BAM 94 to BAM 500.

50 % of full-time students at the universities are self-financed and pay tuition fees. Fees vary from faculty to faculty, capped by a maximum set by the government. In some cantons, there are reduced fees for some categories of students. These students also pay both administrative and tuition fees. The minimum annual fee for self-financing students in the first cycle is BAM 440 and the maximum is BAM 1 500, plus administrative fees. The most common annual fee in the first cycle is BAM 660.

In the **second cycle**, annual fees range from BAM 440 to BAM 4 000. All 2nd cycle students pay tuition and administration fees.

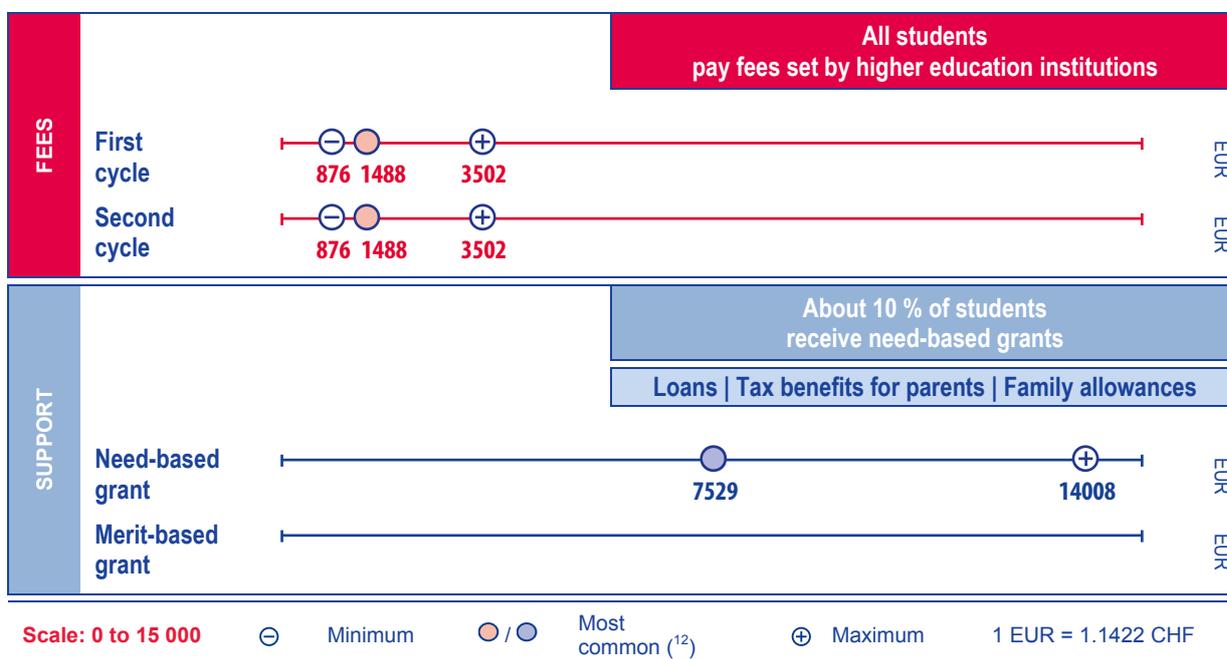
- All **part-time students** (40 % of all students) pay tuition and administrative fees. In the first cycle, annual fees range from BAM 900 to 4 500; and in the 2nd cycle from BAM 1 000 to 3 000.
- There are **no short cycle programmes** in higher education institutions in Bosnia and Herzegovina.
- International students**, defined as students who are not a citizen of Bosnia and Herzegovina, may pay higher tuition fees while other expenses are the same. The fees are within the range of the fees for part-time students.

Support (2017/18)

- There are no need-based grants.
- Responsible ministries of education at entity and cantonal level award merit-based public grants to full-time students with Bosnian and Herzegovina citizenship in public universities. The eligibility criteria include both need- and merit-based elements, such as the minimum grade obtained should be 8/10, performance (1st-3rd place) in national or international competitions, parents' income and employment status. The monthly grant ranges from BAM 100 to BAM 800 and is available for 10 months each year until graduation. Further grants for students are provided by local government. In 2016/17, about 10 % of full-time students received merit-based public grants.
- Part-time **students** are not eligible to apply for state-funded grants.
- There are no **loans**, no **tax benefits for parents** nor **family allowances**.

SWITZERLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- All students (**first** and **second cycle**) pay fees. Higher education institutions define their own fees. Fees usually comprise fees for administration (admission, registration, certification) and tuition. Additional contributions for examinations, libraries, sport facilities, social and cultural institutions are possible.
- Students on leave of absence, medical students during their placement year, doctoral students pay reduced fees.
- Students in difficult economic circumstances or **part-time** students can apply for a waiver or reduction of tuition fees at most higher education institutions.
- There are no **short cycle** programmes in public or publicly subsidised higher education institutions in Switzerland.
- International students:** some higher education institutions charge higher fees for students from EU and beyond.

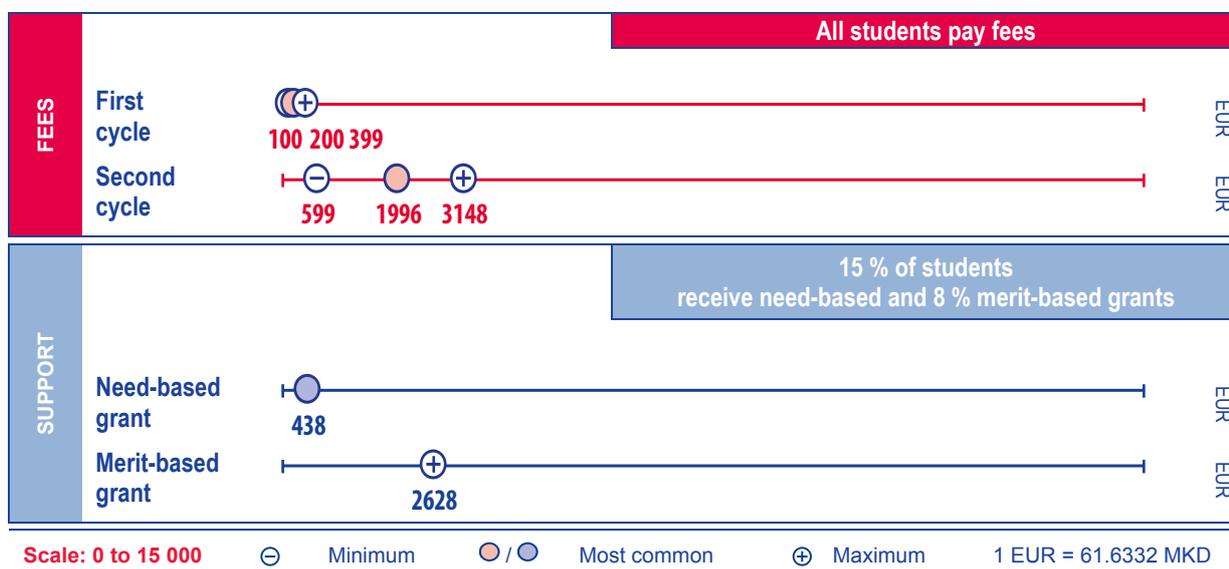
Support (2017/18)

- Each canton has its own regulations for the provision of grants and loans to students resident in Switzerland (decentralised system). In all cantons, the amount granted depends on the financial situation of the applicant and his/her family.
- Support in the form of **grants** or **loans** or a combination of both is provided. The majority of beneficiaries only receive grants. In 2016: 8.2 % of full-time students received only a grant, 0.3 % of students received only a loan, and 0.6 % of students received a combination of a grant and a loan. In 2016, the most common loan was CHF 7 100.
- 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.
- Parents who financially support their student-child can deduct CHF 6 500 from their income tax at federal level. At 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 in education is disbursed. The cantons may grant family allowances that are higher than this legal minimum.

⁽¹²⁾ In Switzerland, the amount referred to as 'most common' in the graph means 'average amount of fees or grants'.

FORMER YUGOSLAV REPUBLIC OF MACEDONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- All students pay fees in public higher education. In addition, the students pay additional administration (libraries, computer labs) and examinations fees. The fees are defined by the Government for each public university and their respective study programmes, on proposal submitted by the universities.
- In the **first cycle**, the annual fee ranges from MKD 6 150 to MKD 24 600, depending on the study profile. The most common fee is MKD 12 300. Exemptions or reductions are made for students with disabilities (first and second degree of disability), and orphans.
- Fees in the **second cycle** are between MKD 36 900 and 194 000 per year, depending on the study profile. The most common fee for second cycle is 123 000 per year.
- Part-time** students pay the same amount as full-time students. In short cycle programmes, 28.2 % of the students studies part-time. In first and second cycle, 10.6 % of the students studies part-time.
- Annual fees for **short cycle** programmes range from MKD 6 150 to MKD 24 600, depending on the study profile. The most common fee is MKD 12 300. Exemptions or reductions are made for students with disabilities (first and second degree of disability), and orphans.
- International students**, defined as all students who are not citizens of the former Yugoslav Republic of Macedonia, pay higher fees: between MKD 123 390 and 185 000 per year, regardless of the study cycle. The fees are defined by the respective universities.

Support (2017/18)

- The Government of the Republic of Macedonia provides need-based **grants** are awarded to students based on the monthly income of their family (60 % weight), academic performance (20 % weight), if they are the child of a single parent (10 % weight), and if studying at a technical, engineering or medical university (10 % weight). Students who have not passed at least 80 % of the prescribed exams for their study programme are automatically disqualified. The average grant amount is around MKD 3 000 per month, for nine monthly instalments. The maximum grant is about MKD 5 500 per month. Grants can be awarded to all students in first cycle studies in public and private higher education institutions in the country. There are no scholarships for students in the first academic year. In 2017, 15 % of students received need-based grants.
- Merit-based grants are provided for students showing particular scientific or artistic inclinations and winning awards at international and national competitions. Grants are awarded on the basis of the contest announced by the Ministry of Education and Science, two-three months after the beginning of an academic year. In 2017, 8 % of students received merit-based grants. As of 2016/17, full-time students in STEM programmes are eligible for a grant that amounts to annual MKD 162 000.
- Approximately 20-25 % of all students receive grants (need-based and merit-based grants). There is no support available for students in short cycle programmes.
- There are no student **loans**, nor **tax benefits** or **family allowance** in place.

ICELAND

MAIN CHARACTERISTICS

		All students pay fixed registration fees		
FEES	First cycle	⊖ 592	⊕ 6288	EUR
	Second cycle	⊖ 592	⊕ 6288	EUR
		No public grants		
		Loans		
SUPPORT	Need-based grant			EUR
	Merit-based grant			EUR

Scale: 0 to 15 000 ⊖ Minimum ○ / ● Most common ⊕ Maximum 1 EUR = 126.6 ISK

KEY POINTS

Fees (2017/18)

- All students at public higher education institutions pay an administrative registration **fee** of ISK 75 000 per academic year regardless of the study programme. Over 80 % of students in first and second cycle study at public higher education institutions. The fee amount is determined by the University Council. The administration fee increases to ISK 85 000 if a student is permitted to register outside the advertised registration period. Disabled students pay less or ISK 55 000. Students who are enrolled at the University of Iceland on the basis of a university exchange agreement are required to pay ISK 10 000.
- There is no information available on for students in **short-cycle** programmes.
- There is no **part-time** student status.
- The same fees apply to **international students**. However, an application fee of 50 euros is charged additionally for students who are from countries outside the EU/EEA/EFTA.

Support (2017/18)

- 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 second cycle students.
- Loans** are provided to full-time students by the Icelandic Student Loan Fund for short, first and second cycle programmes. The amount depends heavily on student's family and personal circumstances, including income. The basic individual support for academic year 2015/16 was ISK 165717/month or ISK 24.858 for each completed ECTS unit. Around 50 % of students take out a student loan. The same support is available for first and second cycle students.
- Loans may be awarded to full-time students who participate in further programmes with 60 ECTS units of study in each academic year or at least 30 ECTS units each semester. Loans may also be granted to cover tuition fees for courses (not including maintenance) that are organised differently. Loans are not granted for preparatory courses, doctoral programmes or professional development programmes. About 50 % of students take out a loan.
- The loan is indexed and has a fixed interest rate of 1 %. Repayment begins two years after graduation. Graduation is defined when the student ceases to receive loans from the Student Loan Fund, unless he demonstrates that he will continue to qualify for loans in the next school year thereafter. Refund will stand over until the debt is paid or the borrower has passed away.
- The board of the Fund may grant exemption from the annual repayment, in full or in part, if the pursuit of studies that qualify for a loan, illness, unemployment and/or unfitness for work due to illness, disability, pregnancy, the care of children, the care of a spouse or other comparable circumstances cause the recipient substantial financial difficulty.
- There are **no tax benefits for parents** and no **family allowances**.

Planned Reforms

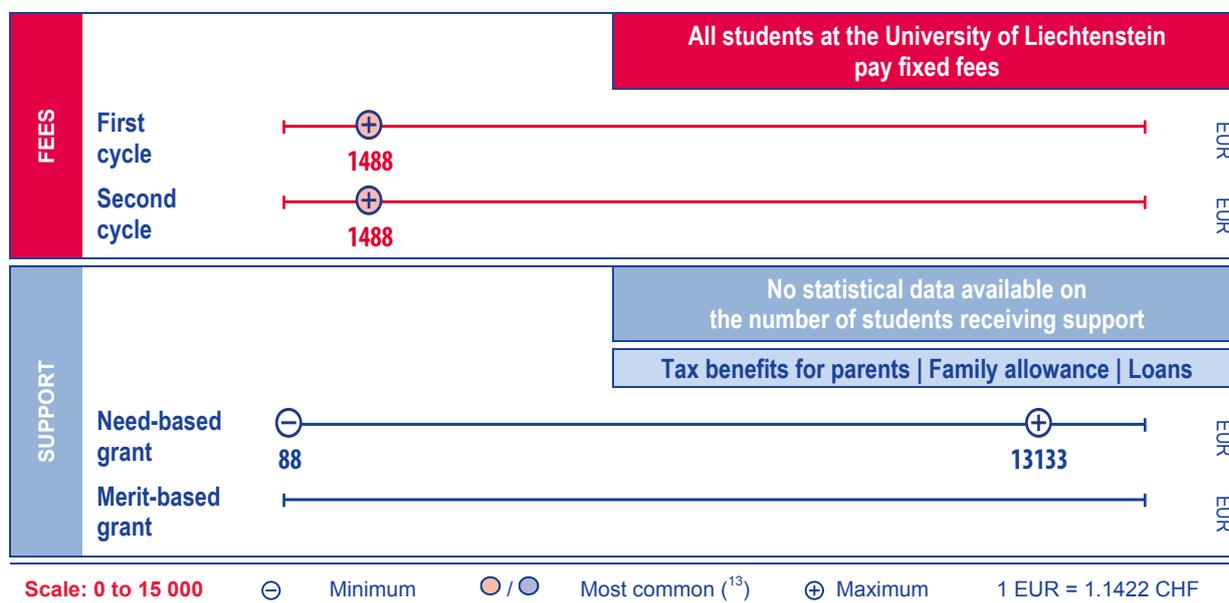
A bill for a comprehensive law on Student Loan Fund was issued from the government in May 2016 and submitted to the Parliament. If approved this would be a fundamental change in state educational support, which aims to establish a Nordic model support fund. The proposed main changes are the following:

Grant and loans on favourable terms to full-time students:

- Monthly educational grant of ISK 65 000 for a total of 45 months corresponding to the five traditional academic years. Students may choose to take only a grant or a grant and loans or a part-time loan. Over 99 % of students may be eligible.
- The maximum loan can be up to ISK 15 million. Interest rate on loans will be fixed indexed 2.5 %, plus a 0.5 % premium.
- Loan eligibility rules and repayment terms are similar to the other Nordic countries.
- Support will be granted for seven years (420 units) regardless of the learning process instead of eight years (480 units) where currently limitations are for the utilization of units at different levels of education.
- The maximum repayment period of the loan will be 40 years and repayment must be completed before the age of 67. Learning support will not be provided for students 60 years of age or older.
- Refunds will be fixed in monthly instalments as in all the other Nordic countries, instead of income-related payments as it is.

LIECHTENSTEIN

MAIN CHARACTERISTICS ¹



KEY POINTS

Fees (2017/18)

- Higher education institutions define their fee systems autonomously. The charged fee covers everything. There are no additional costs for the students.
- There is one single fee scheme for all students. At the University of Liechtenstein, which is the only public higher education institution in Liechtenstein, everyone pays an annual fee of CHF 1 700 (CHF 850 per semester).
- There is no **part-time** student status.
- There is no **short cycle** programme in higher education in Liechtenstein.
- International students**, defined as students from outside EU/EFTA/EEA, pay the same fees as national students.

Support (2017/18)

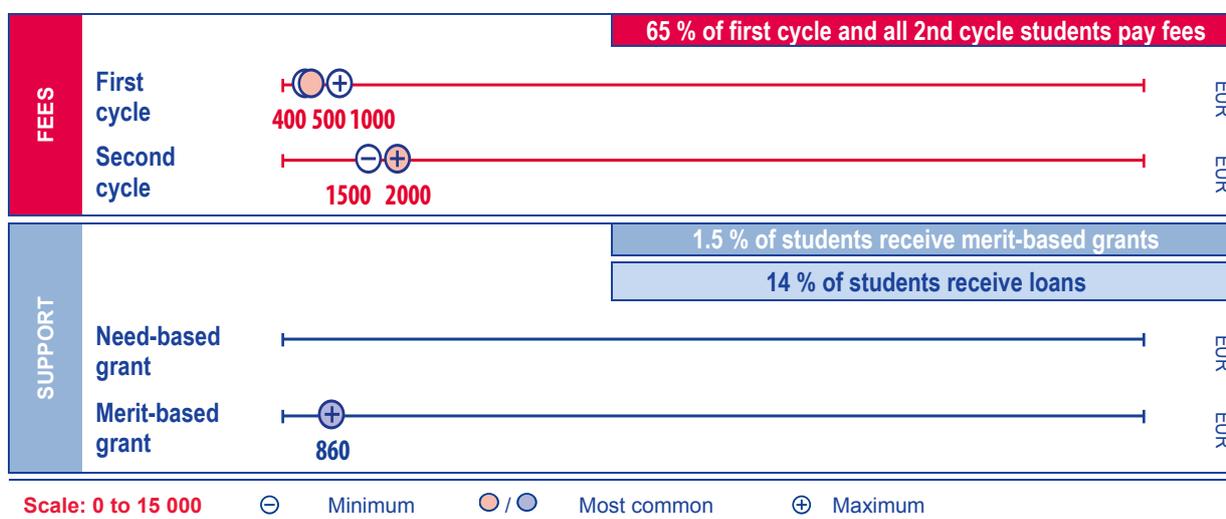
- Public support consists of a variable combination of **grants** and an interest-free **loan**. The grant provider is the state, respectively the national education authority (National state grants and loans division). The maximum total amount is CHF 25 000, of which 40-60 % is a grant and the rest is a loan. From the age of 32 on, the state financial support consists of interest free loans only.
- Students need to have had permanent residence in Liechtenstein for minimum three years when applying for public support to be eligible. Eligibility also depends on the student's income and assets (principle of subsidiarity/need-based system). The amount is calculated on the basis of admissible costs and reasonable expectations of self-support. Parents' income and assets are taken into account for the assessment of eligibility and calculation of support for students below the age of 25 and if s/he has not worked fulltime for at least 2 years.
- State scholarships and **grants** can be applied for all tertiary education programmes and are fully portable to allow for mobility ⁽¹⁴⁾. There is no financial support for incoming students.
- Repayment of **loans** start 18 months after study programmes has ended. Payment is made on fixed rates in six instalments per year. The repayment rate can be deferred once on request. Approximately 24 % of students receive loans.
- Tax benefits** up to CHF 12 000 per year are available for education related costs. Students themselves or, if they still live with their parents are eligible.
- Parents can claim **family allowances** for dependent children in higher education.

⁽¹³⁾ In Liechtenstein, the value marked as 'most common' amount refers to the average amount of fees and grants.

⁽¹⁴⁾ Due to limited education programmes within the country, 90 % of students from Liechtenstein study abroad (Switzerland and Austria).

MONTENEGRO

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- There are two basic types of financial status for students: state subsidised and self-financed. As from the academic year 2017/18, first time students in **first cycle** programmes do not pay fees (state subsidised) in the first year of studies. Students obtaining 45 ECTS or more remain state subsidised, those with less than 45 ECTS can continue their studies in self-financed study places in the subsequent years. Self-financing students who obtain 60 ECTS can continue in state-subsidised places (free) the following year.
- Self-financing students in the first cycle at the University of Montenegro (the only public university) pay between EUR 500 and EUR 1 000 per year, depending on the study profile. At public institutions, the fee amount is defined by the governing body of the HEI, with the consent of the Ministry. Students with disabilities are exempted from paying tuition fees, in accordance with the Strategy for Social Inclusion of Roma and Egyptians in Montenegro 2016-2020. Those self-financing students who started their studies prior to 2017/18 and pass all exams and have good academic performance may become budget-funded students if there are places available on their study programme.
- Fees in the **second cycle** are between EUR 1 500-2 000 per year.
- There is no status other than full-time student.
- There is no **short cycle** programme at higher education institutions in Montenegro.
- **International students**, defined as are all students coming from abroad are charged the same fees as Montenegrin students.

Support (2017/18)

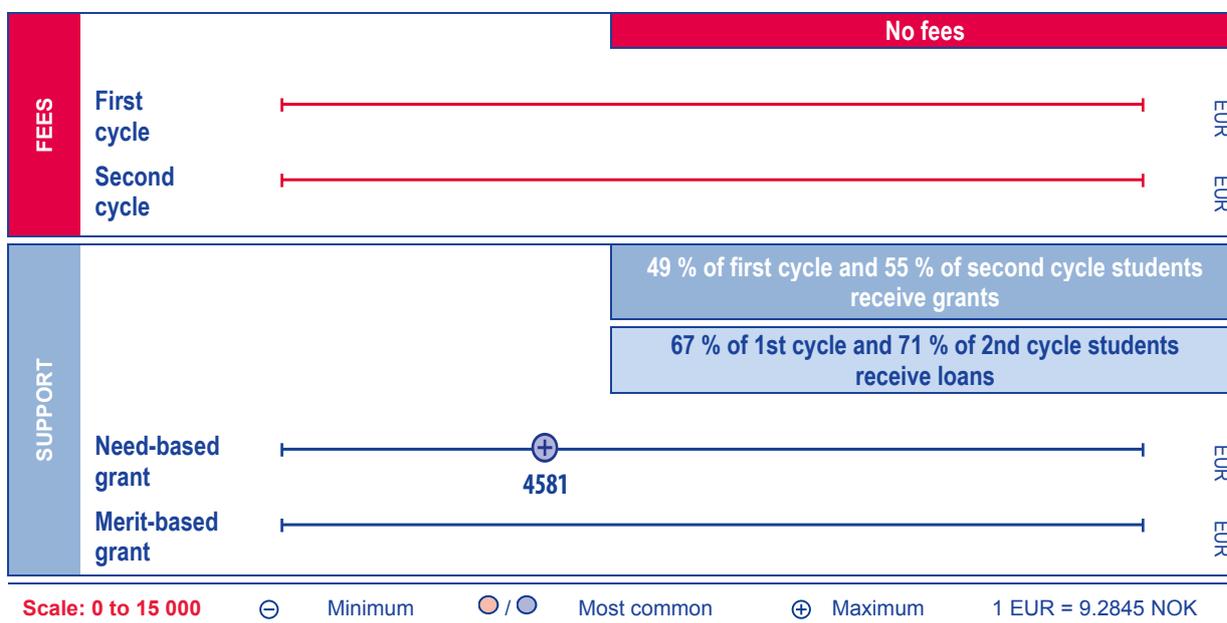
- There are no need-based **grants**. Merit-based grants are awarded to the best-performing first-time students in the second and the succeeding academic years of study, including students showing particular scientific or artistic inclinations and winning awards at international and national competitions. Grants are awarded on the basis of the contest announced by the Ministry at least one month before the beginning of an academic year. Grants are not awarded to student loan beneficiaries. The maximum grant is EUR 86/month paid in ten monthly instalments. In 2017, 1.5 % of students received merit-based grants
- The Ministry of Education also awards co-financing scholarships of up to EUR 500 for second cycle. Students who study in Montenegro or abroad in accordance with Annual Public Call.
- State guaranteed interest-free **loans** are available on the basis of performance to first-time students. The average loan is EUR 45/month for ten monthly instalments. Repayment must start one year and the latest 18 months after completion of studies. Best performers may be exempted from repayment or receive discounts. In 2017, 14.4 % of students took out loans.
- There are **no family allowances** for students' parents or **tax benefits** to parents.

Planned Reforms

In accordance with the amendments of the Law on Higher Education adopted in June 2017, students starting second cycle programmes starting from 2020/21 at the public HEIs will be exempted from paying tuition fees.

NORWAY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

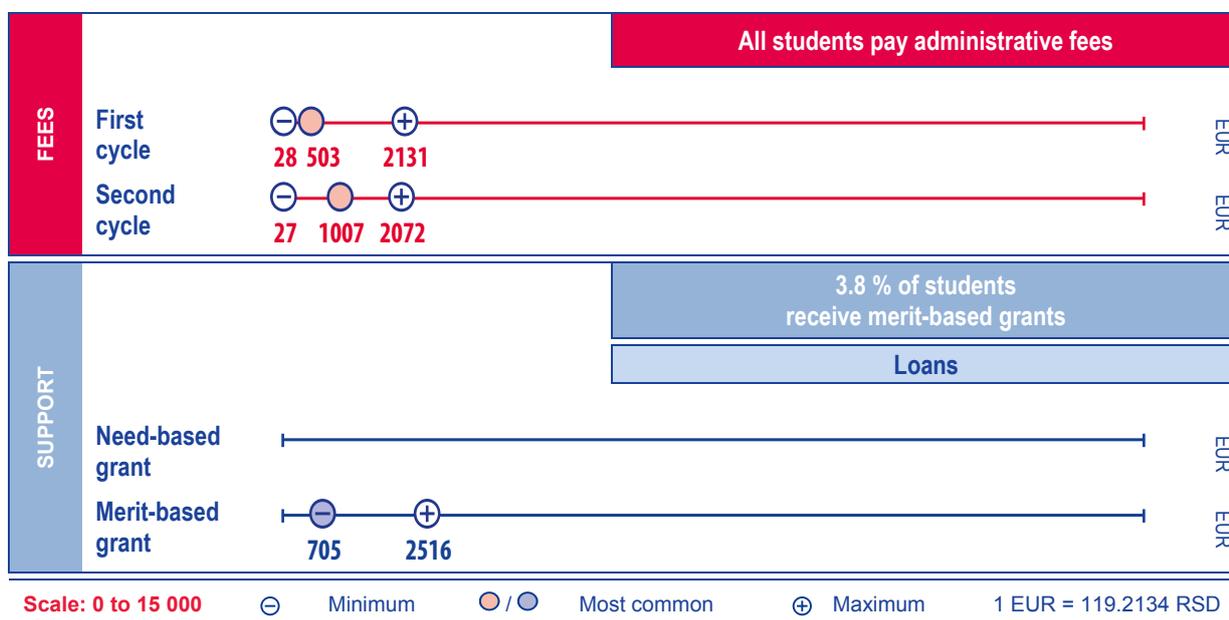
- There are no fees for **full- and part-time students** at public higher education institutions.
- Government-dependent private higher education institutions may – on certain conditions – charge tuition fees. They may charge tuition fees, but the fees charged are required to be spent in a way beneficial to the students. Government-dependent private HEIs receiving funding from the Ministry may not redeem profit from the enterprise in any other way than for the benefit of the students. Students may receive an additional loan to cover school fees in private higher education institutions of up to NOK 63 070/year.
- **International students** are treated as home students, and do not pay fees at public higher education institutions.
- HEIs may charge tuition fees for certain specialised/tailored courses within continuing and further education aimed at people in employment.

Support (2017/18)

- Norwegian students (both part-time and full-time) are entitled to basic support (**loans and grants**) from the State Educational Loan Fund (NSELF). The maximum basic support is NOK 10 634/month, which is initially given as a loan. However, 40 % of the loan may be converted to a 'state educational grant' for students who live away from their parents and pass all exams. The grant will be reduced if the student's income exceeds NOK 172 597 or if they have assets exceeding NOK 392 662. The amount of the basic support is universal for all eligible students. The maximum amount of the grant is NOK 42 536/academic year. Students taking care of children may receive a grant for each child under the age of 16 (NOK 1 657/month). Students on parental leave can be given a grant for up to 49 weeks. Students who cannot study because of illness may have the loan converted into a grant for up to four months and 15 days per academic year. Physically disabled students can receive an extra grant (NOK 3 631/month) if they are unable to work during their studies, and they may also receive basic support for twelve months per year.
- In 2016, the Parliament agreed a plan to increase the period of educational support from 10 to 11 months for full-time students in higher education and vocational college. Support (loans and grants) will be increased gradually by one week each year between 2017 and 2020. The main objective is to increase educational support, enabling students to concentrate full-time on studies towards the end of the academic year.
- There is full portability of NSELF loans and grants for both exchange and degree students studying abroad. After graduation, the student receives a repayment programme stipulating how much s/he has to pay and a prognosis for the repayment period. Interest is calculated from the first day of the month following graduation, and also if s/he interrupts his/her education or is no longer entitled to financial support. Repayment normally starts in monthly installments seven months after graduation. The amount varies according to the size of the debt and the length of the repayment period. The most common repayment period for students with NOK 300 000 debt is 20 years.
- **Tax benefits for parents and family allowances** play no role in the student support system.

SERBIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

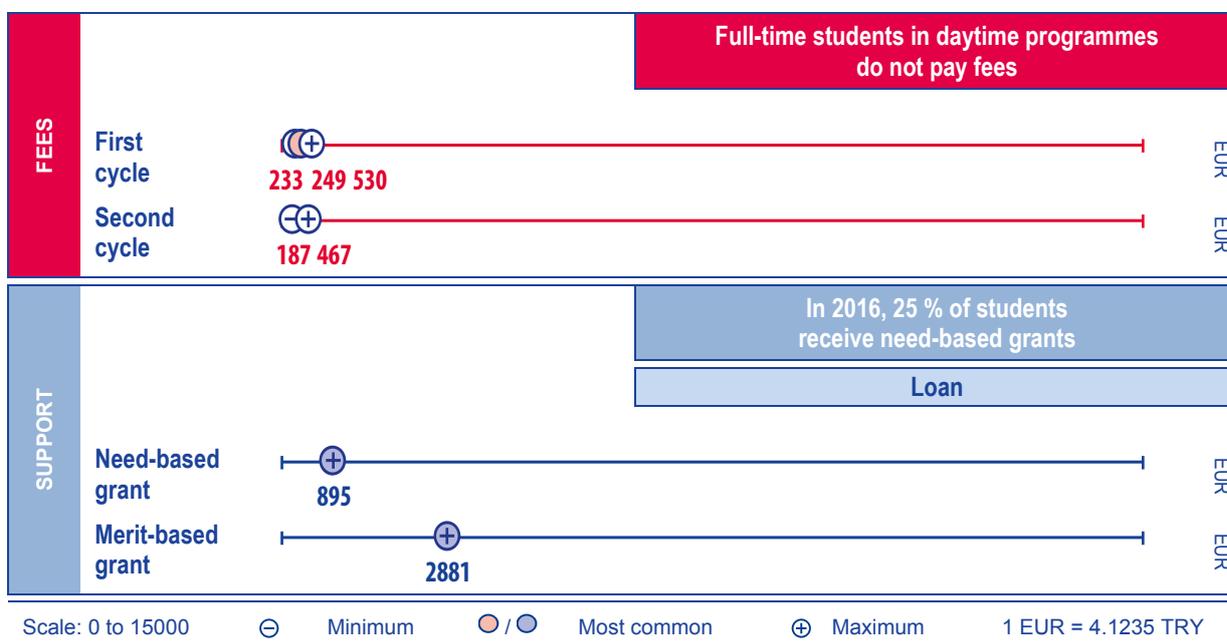
- Students in public higher education institutions (students studying at universities and universities and colleges of applied studies) can be 'budget-financed' and 'self-financing'. Only full-time student status exists. 'Budget-financed' students (42.6 % in 2016) are selected at entry, based on entrance exam score and secondary school results, and during the course of studies based on their study performance. Their tuition fees are covered by the state, while students pay administrative and other costs (entrance and application fees, fees for issuing diploma and diploma supplement, etc.) ranging from RSD 3 300 to 33 300 per year.
- 'Self-financed' students pay both administrative and tuition fees, which range from RSD 30 000 to 254 000 per year for **first cycle** and RSD 40 000 to 247 000 for **second cycle**, including both academic and applied studies.
- Students with disabilities, Roma students and students who finished secondary school in another country could apply for tuition fee exemption through affirmative measures within official call for enrolment.
- There is no **short cycle** programme in higher education in Serbia.
- Foreign students**, defined as non-Serbian students, usually pay higher tuition fees. The most common annual fee is EUR 2 000.

Support (2017/18)

- Student **grants** are provided by the Ministry of Education, Science and Technological Development only to 'budget-financed' students in first and second cycle. The state grant scheme is merit based, and only students with an average grade of at least 9 (out of 10) may apply. Specific merit-based grants for students from vulnerable groups are available, with additional needs-based criteria, like the proof of disability, certificate/proof of socio-economic status, etc. A state grant amounts to RSD 84 000 annually, paid in ten monthly instalments. In the academic year 2016/17, there were 9 080 student grantees or 3.8 % of first and second cycle full-time students.
- The Ministry of Youth and Sports provides additional merit-based grants of RSD 300 000 per year to up to 800 first cycle and 400 second cycle students.
- State universities, provincial and university cities' governments also provide funds for supporting talented students. 8.7 % of budget funded students (3.8 % of all) received a grant.
- The Ministry of Education, Science and Technological Development provides **loans** to students primarily based on merit, the social status of students is an additional criterion. Interest rate is approximately 4 % while the grace period is 18 months. All students with the average grade of 8.5 who completed studies without losing a year of study do not have to repay a loan. The amounts are the same as grants – RSD 84 000 paid in ten monthly instalments. In 2016/17, 11 660 students or 4.6 % of all students received loans.
- Local governments offer grants, loans and other benefits to students from their municipalities/cities. There is no systematic data on the range and type of grants/loans/scholarships provided.
- There are **no tax benefits** for student's parents or **family allowances** in place.

TURKEY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2017/18)

- Public university students following **first cycle** daytime education programmes do not pay fees. Public universities may charge fees for evening programmes, which range from TRY 962 and TRY 2 134 per year. Students who pass the university entrance exam for the first cycle with excellent results may be offered to pay only half or five eighths of the fee (this may vary from one university to another).
- In the **second cycle**, public universities do not charge fees in daytime programmes, while fees in evening programmes vary among universities. A maximum amount, set by the government, varies between TRY 770 to TRY 1924 per year.
- No fees are charged for participating in full-time daytime **short cycle** programmes in public higher education institutions. Students in evening education pay fees (TRY 770-TRY 4 268 per year).
- There is no status of **part-time** student.
- International students**, defined as non-Turkish students pay higher fees, as defined by the government.

Support (2017/18)

- Need-based **grants** are provided by the Higher Education Credits and Hostels Institution. Short-cycle, first and second cycle students, both in daytime and evening programmes can receive need-based grants. The grants are awarded to students whose monthly income is lower than TRY 1 500 and based on students' academic achievement (belonging to the top ten percent).
- In 2015, students in first cycle received TRY 330 per month (TRY 3 960 a year), while students in second cycle were provided with monthly TRY 660 (TRY 7 920 per year). In 2016, 25 % of students of short-cycle, first and second cycle students, both from daytime and evening programmes, received a need-based grant.
- Merit-based grants are provided by the General Directorate of Higher Education Credit and Hostels Institution, universities, municipalities, and NGOs for good performing students. The state grant (via the General Directorate) is a standard monthly TRY 990 to eligible students (belonging to the top ten percent). The amount of other grants is different for every institution. In 2016, 15 % of students of short-cycle, first and second cycle, both from daytime and evening programmes, received a merit-based grant.
- Loans:** All students can take out a loan. In 2015, students in the first cycle received TRY 330, while students in the second cycle are provided with TRY 660 per month. The repayment begins two years after graduation in monthly instalments. Repayment needs to be completed in as much time as the student benefited from the loan. The repayment amount is calculated according to domestic product price index. This is a state guaranteed loan, which 28 % of students of short-cycle, first and second cycle, both from daytime and evening programmes receive.
- No tax benefits** for parents or **family allowances** are in place.

CODES AND ABBREVIATIONS

Country codes

EU/EU-28	European Union	NL	The Netherlands
		AT	Austria
BE	Belgium	PL	Poland
BE fr	Belgium – French Community	PT	Portugal
BE de	Belgium – German-speaking Community	RO	Romania
BE nl	Belgium – Flemish Community	SI	Slovenia
BG	Bulgaria	SK	Slovakia
CZ	Czech Republic	FI	Finland
DK	Denmark	SE	Sweden
DE	Germany	UK	United Kingdom
EE	Estonia	UK-ENG	England
IE	Ireland	UK-WLS	Wales
EL	Greece	UK-NIR	Northern Ireland
ES	Spain	UK-SCT	Scotland
FR	France	EFTA/EEA and candidate countries	
HR	Croatia	BA	Bosnia and Herzegovina
IT	Italy	IS	Iceland
CY	Cyprus	FY*	Former Yugoslav Republic of Macedonia
LV	Latvia	LI	Liechtenstein
LT	Lithuania	ME	Montenegro
LU	Luxembourg	NO	Norway
HU	Hungary	RS	Serbia
MT	Malta	TR	Turkey

FY*: Code recommended by the legal service of the Council for EU.

Statistical codes

: Data not available

(–) Not applicable

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Contribution of the Unit: Joint responsibility

National Student Fee and Support Systems in European Higher Education – 2017/18

This annual report shows how fee and support systems (including grants and loans) work in higher education in Europe. It provides both a comparative overview of fees and financial support available to full-time students in 2017/18, and also includes individual country sheets outlining the main elements of national systems. In particular, the publication describes the range of fees charged to national, EU and international students, specifying the categories of students that are required to pay and those who may be exempt. Similarly, it explains the types and amounts of public support available in the form of grants and loans, as well as tax benefits and family allowances where applicable.

The report focuses on fees and support in public or government-dependent private higher education institutions for short cycle, first cycle (Bachelor level) and second cycle (Master level) programmes, and does not cover private higher education institutions.

Information covers the 28 EU Member States as well as Bosnia and Herzegovina, Switzerland, the Former Yugoslav Republic of Macedonia, Iceland, Liechtenstein, Montenegro, Norway, Serbia and Turkey.

The Eurydice Network's task is to understand and explain how Europe's different education systems are organised and how they work. The network provides descriptions of national education systems, comparative studies devoted to specific topics, indicators and statistics. All Eurydice publications are available free of charge on the Eurydice website or in print upon request. Through its work, Eurydice aims to promote understanding, cooperation, trust and mobility at European and international levels. The network consists of national units located in European countries and is co-ordinated by the EU Education, Audiovisual and Culture Executive Agency. For more information about Eurydice, see <http://ec.europa.eu/eurydice>.

