

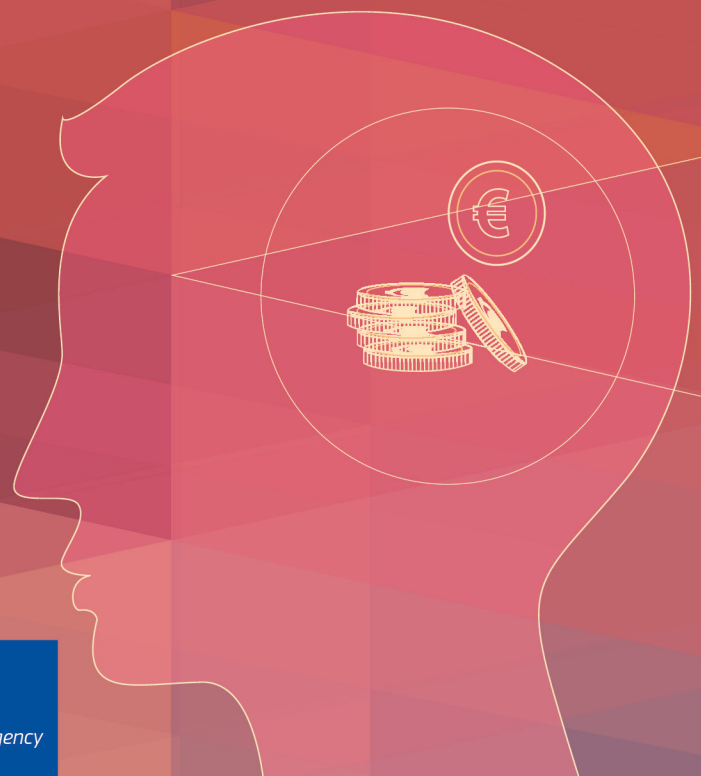


National Student Fee and Support Systems

in European Higher Education

2020/21

Eurydice – Facts and Figures





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INTRODUCTION

Higher education plays a vital role in society and its quality and accessibility is highly dependent on financing. This is recognised by the European Commission's renewed EU agenda for higher education, emphasising that '[t]he ability of higher education institutions and systems to deliver what Europe needs relies on adequate human and financial resources' (1). The renewed EU agenda also stresses the role of national governments in this area, as they remain the primary funders of higher education in most European countries (ibid.).

A recent European Commission report (2) recalls that there has been a striking increase in higher education attainment in Europe over the last decade. 'In 2009, 31.1 % of the population of 30-34 year olds in the EU held a tertiary degree. The rate now stands at 40.3 % and has thus reached the ET 2020 [Education and Training 2020] target.' (3) However, despite continuous efforts, there is a sizable underrepresentation of disadvantaged groups in higher education. For this reason, the European Commission's Communication on achieving the European Education Area by 2025 (4) sets inclusion as one of its key objectives – to ensure that higher education is accessible to diverse student populations.

While various factors influence students' willingness and ability to access higher education, previous research has found that the availability of financial resources to fund studies is one important factor. Disadvantaged students, in particular, are highly sensitive to the availability (or lack) of sufficient funds. Indeed one of the challenges for national authorities is to find sustainable solutions for financing higher education, while guaranteeing that students of different backgrounds have the right conditions to study and succeed in higher education. The question of how this is ensured at national level is a key aspect of the policy area commonly known as the 'social dimension of higher education'.

Fee and support systems are important tools of national policies in this field as they 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. The *Principles and Guidelines to strengthen the Social Dimension of Higher Education in the EHEA* (5), adopted by the Rome2020 Ministerial Conference, also underlines that financial student support, universal or primarily need-based support, 'should make higher education affordable for all students, foster access to and provide opportunities for success in higher education' (p. 6).

The Eurydice Network has been analysing fee and support systems in higher education for almost two decades. From 2011, and following the report 'Modernisation of Higher Education in Europe: Funding and the Social Dimension' (EACEA/Eurydice, 2011), the Network has been regularly producing reports on how fees and support in European higher education systems operate. This update is thus the eighth edition of the report.

(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. COM(2017) 247 final.

(2) Commission Staff Working Document Accompanying the document Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of Regions on achieving the European Education Area by 2025 SWD(2020) 212 final

(3) Data on tertiary education attainment rates in 2009 and 2020 refer to EU-27.

(4) Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on achieving the European Education Area by 2025. Brussels, COM(2020) 625 final

(5) http://www.ehea.info/Upload/Rome_Ministerial_Communique_Annex_II.pdf

Scope, structure and coverage of the report

The report shows how fee and support systems (including grants and loans) interact in higher education in Europe. It describes the range of fees charged to 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 information is structured in two main parts: Part I: Comparative analysis and Part II: National information sheets. The comparative overview focuses mainly on fees and support for first-cycle full-time home students, while also outlining differences between study cycles, full-time and part-time studies, and home and international students. The national system information sheets describe the situation of full-time first-, second-, and short-cycle higher education students (the third cycle is excluded), as well as part-time and international students. Each sheet outlines the main elements of the national system 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 information sheets provides details on the main elements found in the sheets. The glossary at the end of the report defines the main concepts used.

The report focuses on fees and support in public or government-dependent private higher education institutions (see the Glossary). Private higher education institutions are not covered.

Information covers the 27 EU Member States as well as the United Kingdom, Albania, Bosnia and Herzegovina, Switzerland, Iceland, Liechtenstein, Montenegro, North Macedonia, Norway, Serbia, and Turkey. The 38 participating countries are covered by 43 national information sheets (Belgium is covered by three separate sheets – French Community, Flemish Community and German-speaking Community, and the United Kingdom by four sheets describing the systems of England, Wales, Northern Ireland and Scotland).

Data sources and methodology

The national system information sheets were produced and updated based on data provided by the participating countries (see above) through their Eurydice National Units. The main sources of information in the sheets are official documents (regulations, recommendations, analyses, etc.) that have been issued and/or are recognised by top-level authorities. The comparative overview 'Part I: Comparative analysis' mainly uses data provided in the national sheets. Data were collected in June – September 2020. The overview was drafted by the 'Education and Youth Policy Analysis' unit of the Education, Audiovisual and Culture Executive Agency (EACEA). The above unit also coordinated the preparation of the report.

All those who have contributed are acknowledged at the end of the report.

Reference year

The general reference year of this report is the academic year 2020/21. The information on fee and support policies as well as on fee and support amounts generally refers to this academic year. The reference year for statistical information, such as the percentage of fee-payers and support beneficiaries, is usually the previous academic year, i.e. 2019/20. Countries that could not provide data for the above academic years submitted the most recent data. When reference years for certain national data differ from the main reference years for this report, it is specified in country-specific notes under figures or in the national sheets.



Part I: Comparative analysis

PART I: COMPARATIVE ANALYSIS

The interaction between student fees and support is complex, and it is challenging to compare national realities accurately and clearly at European level. This is because there are many dimensions to consider: Do all students pay fees? Or only some? If some, what are the main criteria that determine which students pay and which do not? And how much do students actually pay?

Similar questions need to be asked about student financial support systems. What are the main forms of student support, and what is the purpose of such support: to reward and incentivise good academic performance, or to mitigate financial need? Is financial support paid directly to students in the form of a grant, which does not have to be paid back, or as a loan, which does have to be repaid? Where there are grants, are they awarded to some or to all students? If it is to some, what are the main criteria, and how much support is provided? In addition to direct financial support, are families of students supported indirectly in the form of family allowances or tax relief?

The following sections examine these issues; first separately, with Section 1 comparing fees across European countries, and Section 2 analysing financial support. Finally, Section 3 presents some aspects of the interaction between student fees and support policies.

1. Fees

Higher education studies entail substantial investment, and students may be required to bear (a part of) the costs through fees. Student fees may comprise a variety of costs charged to students, including for example, tuition fees, enrolment, administration and examination fees. Contributions to student organisations are excluded from the analysis.

This section explores the main fee policies in 43 European higher education systems. The analysis looks at the share of students who pay fees, the fee amounts and the categories of students who pay. The main focus is on first-cycle full-time home/domestic students, but comparisons are also made between study cycles, full-time and part-time students, and home and international students.

Varying proportions of fee-paying first-cycle students in European higher education reflect different fee policies

Figure 1 presents the proportion of fee-payers among full-time first-cycle home students. Only students paying annual fees ⁽⁶⁾ of more than EUR 100 are considered, since fees below this amount are unlikely to represent a substantial financial burden for students and their families.

Among the 43 higher education systems covered in this report, there are seven where full-time home students pay no fees in first-cycle programmes. These are Denmark, Greece, Cyprus, Malta, Finland, Sweden and Turkey. In contrast, in 12 higher education systems ⁽⁷⁾, all first-cycle students pay fees.

In the remaining 24 education systems, there are some students who pay fees, while others do not. The share of fee-payers in these systems commonly reflects different policies. For example, there are systems (Belgium – French Community, Bulgaria, Ireland, Spain, France, Italy, Bosnia and Herzegovina, North Macedonia and Serbia) where in principle all students pay fees, but some are exempt from paying fees. Such exemptions are most commonly based on their socio-economic need (see Figure 5), but they may also be given to students who study in certain programmes to which

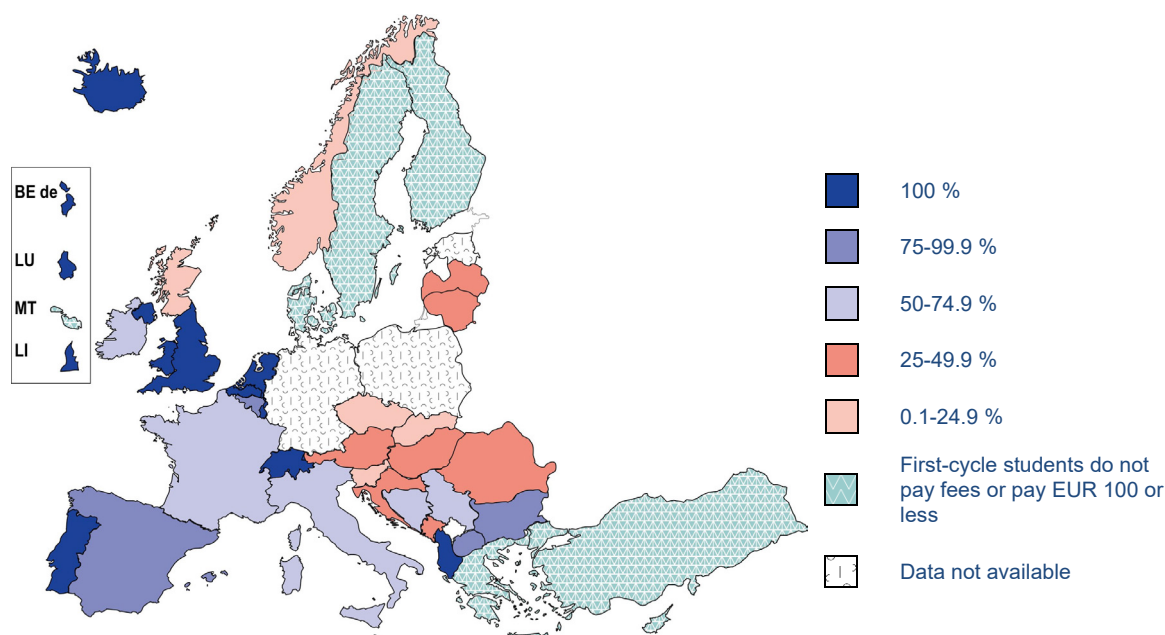
⁽⁶⁾ In some countries, students pay fees once per cycle and not annually. When this is the case, the once-per-cycle fee is considered.

⁽⁷⁾ Belgium (German-speaking and Flemish Communities), Luxembourg, the Netherlands, Portugal, the United Kingdom (England, Wales and Northern Ireland), Albania, Switzerland, Iceland and Liechtenstein

authorities wish to attract more students or a more diverse student body. In these systems, typically more than half of the students are subject to fees.

In further 12 systems ⁽⁸⁾ where typically fewer than half of the students pay, only certain categories of students need to pay fees. They may be students with insufficient academic performance or study progression, students studying in certain types of higher education institutions or those studying for a second or further degree at the same education level, for example. Figures 5-7 discuss in more detail the particular policies that influence who pays fees.

Figure 1: Percentage of first-cycle full-time home students paying annual fees above EUR 100, 2019/20



Source: Eurydice.

BE fr	BE de	BE nl	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT
82.8	100.0	100.0	97.5	15.0	0.0	:	:	60.0	0.0	76.5	66.0	35.0	70.8	0.0	41.8	34.4	100.0	31.0	0.0	100.0	32.0
PL	PT	RO	SI	SK	FI	SE	UK-ENG	UK-WLS	UK-NIR	UK-SCT	AL	BA	CH	IS	LI	ME	MK	NO	RS	TR	
:	100.0	35.6	9.0	18.1	0.0	0.0	100.0	100.0	100.0	6.9	100.0	60.0	100.0	100.0	100.0	26.6	98.0	16.0	58.7	0.0	

Country-specific notes

Belgium (BE fr): Data refer to first- and second-cycle students together. Reference academic year: 2018/19.

Czechia: Data refer to first- and second-cycle students together. Reference year: 2019 (estimated data).

Germany: In all German *Länder*, there are no tuition fees. In eight *Länder*, however, administrative fees from EUR 50 to 75 are charged to all students. Moreover, students in six *Länder* are liable to pay fees of up to EUR 500 per semester when exceeding the regular study period. In Niedersachsen, students above the age of 60 pay EUR 800 per semester. No data are available on the percentage of students paying fees of EUR 100 or more.

Spain: Estimated data based on the percentage of full-time fee-payers in first-cycle higher education programmes. Reference academic year: 2018/19.

Estonia: 13 % of first-cycle full-time students paid some fees. There is no information on the annual amounts paid.

Croatia: Data include first-cycle students as well as students in integrated programmes. First-cycle first-year students pay a registration fee under EUR 100. Those obtaining 55 ECTS or more during the first year, or at least 30 ECTS in case of students with disabilities, continue paying annual registration fees under EUR 100, while others have to partially or fully self-finance their studies.

France: Data refer to all (short-, first- and second-cycle) full-time students. Reference academic year: 2018/19.

Italy, Latvia, Luxembourg and United Kingdom (ENG/WLS/NIR): Reference academic year: 2018/19.

Austria: Data refer to first- and second-cycle students together in the first semester 2019/20.

Poland: All students pay small administrative fees corresponding to less than EUR 100. Those repeating a study course/subject are charged tuition fees set by higher education institutions. No data are available on students paying the latter fees.

⁽⁸⁾ Czechia, Croatia, Latvia, Lithuania, Hungary, Austria, Romania, Slovenia, Slovakia, the United Kingdom (Scotland), Montenegro and Norway

Romania: Data refer to first- and second-cycle (full-time and part-time) students together.

Slovenia: All students pay administrative fees of less than EUR 40. In addition, students may also be required to cover some additional costs (fieldwork and excursions, some charges related to examinations and assessment). However, some students pay tuition fees of more than EUR 100 set by higher education institutions. These are students enrolled in first-cycle 'part-time studies' (first-cycle programmes provided in the evening and weekend), those exceeding regular length of studies and those enrolled in a programme situated at a level already attained.

Slovakia: Data refer to first- and second-cycle students together.

United Kingdom (SCT): First-cycle students who study for their first degree full-time do not pay fees. Some students who are studying for a second or further first-cycle degree pay fees. Reference academic year: 2018/19.

Bosnia and Herzegovina: Data shown are estimated.

Montenegro: First-cycle first-year students do not pay fees. Those obtaining 45 ECTS or more during the first year continue studying without paying fees, while others have to self-finance their studies.

Norway: Private publicly-subsidised institutions are allowed to charge fees, on some conditions. About 16 % of all (short-, first and second-cycle included) students studied at government-dependent higher education institutions, and paid fees in 2019. There is no fee in public higher education institutions.

Serbia: Data refer to the percentage of 'self-financed' students of all educational cycles (first, second and third) in academic year 2018/19.

Turkey: The figure does not take into account students following evening higher education programmes who pay fees.

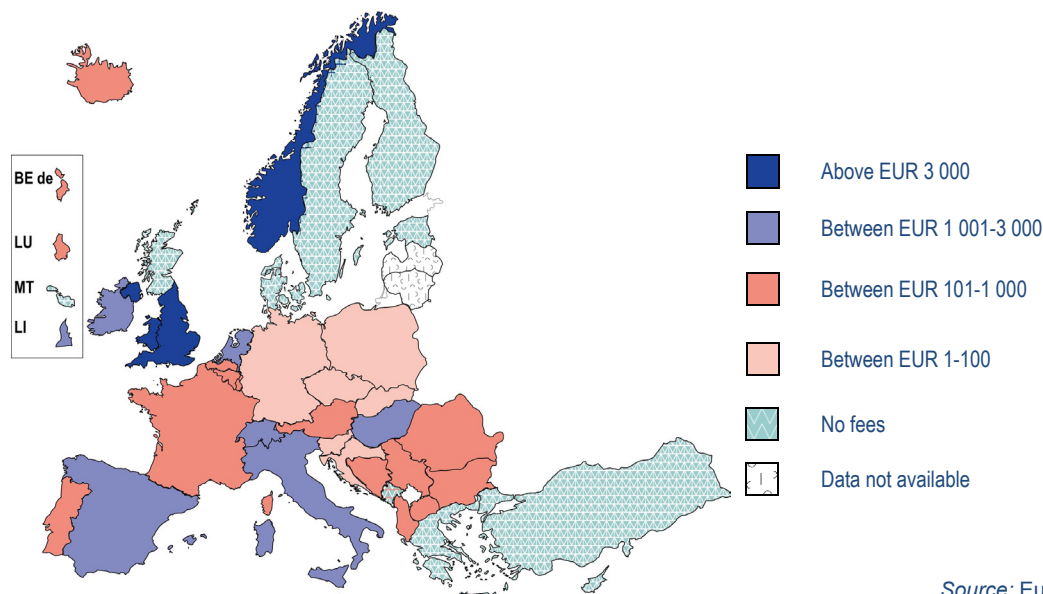
In most of the higher education systems studied, the share of fee-paying students in the second cycle (not shown) is comparable to first-cycle data. There are eight systems (Greece, Ireland, Cyprus, Malta, the United Kingdom – Scotland, Bosnia and Herzegovina, Montenegro and Turkey), however, where a different fee policy applies to each of the two cycles, which then translates into different percentages of fee-payers. For example, in Greece, Cyprus and Malta, no fees are charged to first-cycle full-time students, but students in the second cycle generally pay fees. Turkey also belongs to this group, but the fee charged to second-cycle day-time students corresponds to an amount below EUR 100 (i.e. the amount not considered under Figure 1). In Ireland, the United Kingdom (Scotland) and Bosnia and Herzegovina, only some categories of first-cycle students pay fees (or fees above EUR 100), while in the second cycle, all students are expected to pay. In the United Kingdom (Scotland), first-time first-cycle students do not pay fees (though first-cycle students studying for a second degree at the same level pay fees), but the majority of second-cycle students pay tuition fees. In Ireland, first-cycle need-based grant holders do not pay fees (public authorities cover their student contribution of EUR 3 000), whereas in the second cycle, all students are expected to pay tuition fees set by higher education institutions. Similarly, in Montenegro, first-cycle students progressing normally in their studies do not pay fees as from 2017/18, but all second-cycle students paid fees in the reference academic year 2019/20. The no-fee policy is, however, extended to the second cycle from the academic year 2020/21: first-time second-cycle students in the first year of their studies and those who progress normally in subsequent study years do not pay a fee.

The most common first-cycle fees are above EUR 100 in about half of the European higher education systems

Beyond the percentage of fee-payers, an important aspect of fee policies is the amount that students pay. Figure 2 looks at the most common fee, that is, the amount paid by the highest number of fee-paying students in the system. The figure takes into account only fees charged to first-time students progressing normally through their studies, i.e. acquiring at least the minimum number of ECTS required per academic year, and having not yet completed the maximum number of academic years set for the specific programme. The focus is, once again, on first-cycle full-time home students.

As outlined previously (see Figure 1), seven higher education systems have a no-fee policy in the first-cycle. In addition, in two further systems, no fees are charged to first-cycle students who progress normally through their studies: the United Kingdom – Scotland (first-time students) and Montenegro. Estonia uses the same approach, the only difference being that fees may also be charged to those studying in languages other than Estonian.

Figure 2: Most common annual fees in first-cycle higher education, among full-time home fee-paying students progressing normally through their studies, 2020/21



Source: Eurydice.

Explanatory notes

'Most common fees' refers to the amount that the highest number of fee-paying students pay in the country/system. In some education systems, data on the most common fees are not available. In this case, the average fee amount is presented in the figure, and the country-specific notes below refer to these exceptions.

The figure considers only fee-paying students studying full-time who progress normally through their studies. The normal full-time study progression is understood as an annual academic progress corresponding to around 60 ECTS credits. If national steering documents define the normal study progression differently, the national definition is considered. Fees charged to students failing to make sufficient academic progress, if applicable, are not considered here. Fees that may be charged to students who study towards their second first-cycle degree are also not covered.

The exchange rates used to convert fees into euro (where reported in a different national currency) are available in the relevant national information sheets.

Country-specific notes

Belgium (BE fr): Reference academic year: 2018/19.

Bulgaria: No data are available on the most common fee in first-cycle higher education. However, the minimum and the maximum fee are in the range corresponding to EUR 101-1 000 (depicted in the figure).

Czechia, Poland, Slovenia and Slovakia: The figure refers to administrative fees paid by students once per cycle.

Germany: There are no tuition fees. In eight *Länder*, however, low administrative fees from EUR 50 to 75 (shown in the figure) are charged to all students.

Ireland, Malta and Hungary: Reference academic year: 2019/20.

Spain: The range depicted as 'most common' refers to the average amount of fees. Reference academic year: 2019/20.

Greece: The figure does not take into account students studying at the Hellenic Open University who pay fees.

France: Data refer to most common fees at public universities (EUR 170) and in public *grande écoles* and engineering schools (EUR 601). In government dependent private higher education institutions, fees vary widely.

Italy and United Kingdom (ENG/WLS/NIR): The range depicted as 'most common' refers to the average amount of fees. Reference academic year: 2018/19.

Latvia: Students in state-funded places pay a registration fee of less than EUR 100 when applying to the programme. Data are not available on the most common fees (beyond the registration fee) for non-state funded students progressing normally.

Lithuania: Information on the most common fees is not available. However, the minimum 'state fixed normative cost' that the state covers for state-funded students is EUR 1 505. HEIs may set lower fees, which 'self-financed' students pay (the state covers this for state-funded students); nevertheless, usually few HEIs set lower fees than state normative costs and they far exceed EUR 100.

Austria: Data refer to *Fachhochschulen* (universities of applied sciences). Students progressing normally at universities and *Pädagogische Hochschulen* (university colleges of teacher education) do not pay fees.

Romania: Data refer to the most common fees paid by students studying on non-state subsidised places.

Slovenia: Data refer to the administrative fees (less than EUR 40) paid by all students. In addition, students may also be required to cover some additional costs (fieldwork and excursions, some charges related to examinations and assessment). Students enrolled in first-cycle 'part-time studies' (first-cycle programmes provided in the evening and weekends) are charged annual tuition fees set by higher education institutions. These fees may range between EUR 2 200 and 15 000.

Switzerland and Liechtenstein: The range depicted as 'most common' refers to the average amount of fees.

Norway: The range depicted as 'most common' refers to the average amount of fees (NOK 42 700) that students (short-, first and second-cycle included) pay in government dependent private institutions. There are no fees in public higher education institutions.

Serbia: Data refer to the most common fees paid by students studying on non-state subsidised places. Reference academic year: 2019/20.

Turkey: The figure does not take into account students following evening higher education programmes who pay fees. Reference academic year: 2019/20.

In Czechia, Germany (eight *Länder*), Croatia, Poland, Slovenia and Slovakia, full-time students progressing normally through their studies most commonly pay only administrative charges of up to EUR 100.

In contrast, more than half of all higher education systems register most common annual fees that are higher than EUR 100. More specifically, in 14 higher education systems ⁽⁹⁾, the most common fee fee-payers pay is between EUR 101 and 1 000. Among these, in Austria, students in *Fachhochschulen* (universities of applied sciences) pay annual fees of EUR 736, while students who progress normally in universities and university colleges of teacher education do not pay fees. In Ireland, Spain, Italy, Hungary, the Netherlands, Switzerland and Liechtenstein, the most common fee is relatively high, ranging from EUR 1 001 to 3 000. In Lithuania, while data on the most common fees are not available, the minimum fee for full-time fee-paying students is higher than EUR 1 500. Finally, in the United Kingdom (England, Wales and Northern Ireland) and in Norway, the most common annual fees are the highest in Europe, above EUR 3 000. In Norway, students in government dependent private higher education institutions pay fees, in public universities there are no fees.

Interestingly, the countries where the most common fees for students progressing normally in their studies are above EUR 100 are also mostly countries where all or the majority of students pay fees (see Figure 1) ⁽¹⁰⁾. Only in Lithuania, Hungary, Austria, Romania and Norway are fees above EUR 100 charged to a minority of first-cycle full-time students who progress normally. In Lithuania, Hungary and Romania, these fee-payers are mainly those who, based on their study performance, did not obtain a state-funded place. In Austria and Norway, as mentioned above, these fee-payers are students who study in certain types of higher education institution.

In the second-cycle (not depicted), fees most commonly paid by students progressing normally in their studies are similar to first-cycle fees in most education systems where students typically pay fees. There are, however, exceptions. In Cyprus, Malta, the United Kingdom (Scotland) and Turkey, students do not pay fees in the first cycle, but they are generally charged in the second cycle. The most common second-cycle amounts range from around EUR 15 in Turkey, to more than EUR 5 125 in Cyprus; and in the United Kingdom (Scotland) they may be even higher, as they are unregulated. In Greece, while there are no fees in the first-cycle programmes and in some second-cycle programmes, second-cycle students generally pay fees, which may amount to EUR 7 500.

In a further eight higher education systems, there are fee-payers both among first- and second-cycle students, but the most common amounts are typically higher in the second cycle. In Ireland, Spain, Romania and North Macedonia, the most common amount in the second cycle is substantially higher compared to the first cycle (there is a difference of more than EUR 500). The difference in most common amounts is less substantial, but second-cycle students still need to pay somewhat higher amounts in France, Albania, Bosnia and Herzegovina, and Serbia. Interestingly, in these eight education systems, the minimum annual fees for second-cycle studies are also higher than those in the first cycle. In contrast, in the United Kingdom (England, Wales and Northern Ireland), annual fees were lower on average in the second cycle than in the first cycle for full-time students in 2018/19.

Two countries have recently implemented new policy measures, which had an impact on fee amounts paid by students. Both countries have reduced fees. In the Netherlands, since 2017/18, annual statutory fees for first-time students in their first year in short- and first-cycle programmes have been

⁽⁹⁾ Belgium (all three Communities), Bulgaria, France, Luxembourg, Austria, Portugal, Romania, Albania, Bosnia and Herzegovina, Iceland, North Macedonia and Serbia

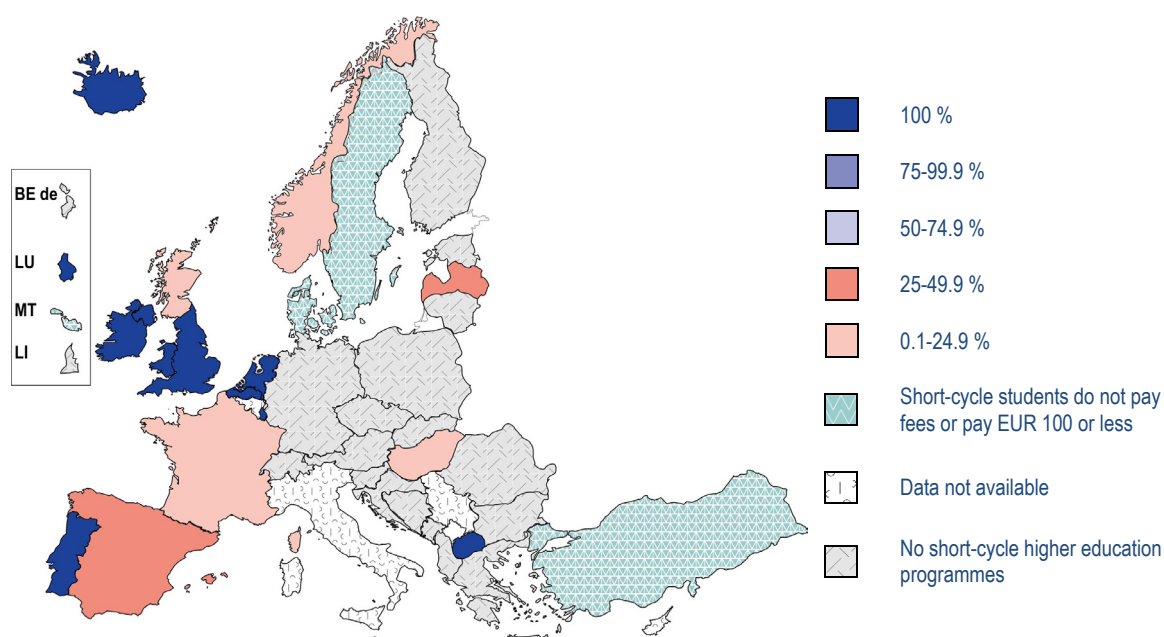
⁽¹⁰⁾ Belgium (all three Communities), Bulgaria, Ireland, Spain, France, Italy, Luxembourg, the Netherlands, the United Kingdom (England, Wales and Northern Ireland, Albania, Bosnia and Herzegovina, Switzerland, Iceland, Liechtenstein, North Macedonia and Serbia

halved in order to make higher education more accessible. In addition, in first-cycle initial teacher education courses annual fees have been halved for the first two years, and from 2020/21, the halved fee also applies to second-cycle programmes in teaching. In Portugal, top-level authorities, aiming to reduce financial barriers to accessing higher education, have gradually been reducing first-cycle (and the legally regulated second-cycle) tuition fees (both minimum and maximum) for the last two years. In the academic year 2018/19, annual first-cycle fees ranged from EUR 657 to 1 063; while in 2020/21, they range from EUR 495 to 697 per year.

Fee policies for short-cycle higher education are generally similar to those for the first cycle

Short-cycle higher education programmes ⁽¹¹⁾ are considered key to facilitating access to higher education studies. These shorter programmes provided in higher education institutions, which may give access to the labour market as well as lead to or be part-of first-cycle higher education studies, are a first step in higher education, especially for students from under-represented groups. For this reason, Figures 3 and 4 examine whether fee policies towards the short cycle are similar to or are lighter than in the first-cycle.

Figure 3: Percentage of short-cycle full-time home students paying annual fees above EUR 100, 2019/20



Source: Eurydice.

BE fr	BE de	BE nl	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT
:	⊗	100.0	⊗	⊗	0.0	⊗	⊗	100.0	⊗	25.9	24.0	⊗	:	:	28.3	⊗	100.0	20.7	0.0	100.0	⊗
PL	PT	RO	SI	SK	FI	SE	UK-ENG	UK-WLS	UK-NIR	UK-SCT	AL	BA	CH	IS	LI	ME	MK	NO	RS	TR	
⊗	100.0	⊗	⊗	⊗	⊗	0.0	100.0	100.0	100.0	10.4	⊗	⊗	⊗	100.0	⊗	⊗	100.0	16.0	:	0.0	

⊗ No short-cycle higher education programmes

⁽¹¹⁾ Short-cycle higher education programmes are those ISCED 5 programmes that are recognised (by national qualifications frameworks and/or top-level steering documents) as part of the higher education system.

As Figure 3 indicates, short-cycle programmes recognised as part of higher education exist in only around two-thirds of the higher education systems studied. In the remaining systems, there is either no short-cycle programme (ISCED level 5) or the existing short-cycle provision is not regarded as part of higher education. For more details on the short-cycle provision in Europe, see *The European Higher Education Area in 2020. Bologna Process Implementation Report* (European Commission/EACEA/Eurydice 2020, p. 49).

Country-specific notes

Belgium (BE nl): Data refer to short-cycle higher education programmes offered in university colleges. There are no tuition fees for the associate degree programme (short-cycle higher education) in nursing, which are offered through cooperation between university colleges and secondary nursing schools.

Spain and United Kingdom (SCT): Estimated data based on the total percentage of fee-payers in short-cycle higher education programmes. Reference academic year: 2018/19.

Croatia: Short-cycle higher education is offered only by one public and one private institution. In the public institution, there are only part-time students. As the figure refers only to full-time students, no relevant provision is shown.

Latvia, Luxembourg and United Kingdom (ENG/WLS/NIR): Reference academic year: 2018/19.

Norway: Private publicly-subsidised institutions are allowed to charge fees, on some conditions. About 16 % of all (short-, first and second-cycle included) students studied in government-dependent higher education institutions and paid fees in 2019. There is no fee in public higher education institutions.

Turkey: The figure does not take into account students following evening higher education programmes who pay fees.

More specifically, Figure 3 presents the share of fee-payers among full-time home students studying in short-cycle higher education programmes in the 24 higher education systems where short-cycle programmes are available. Figure 4 then outlines the most common annual fees for short-cycle students.

Figure 3 shows that students do not pay fees in the short-cycle in Denmark, Malta, Sweden and Turkey; while all students pay fees in ten higher education systems (Belgium – Flemish Community, Ireland, Luxembourg, the Netherlands, Portugal, the United Kingdom – England, Wales and Northern Ireland, Iceland and North Macedonia). In six further systems for which data are available (Spain, France, Latvia, Hungary, United Kingdom – Scotland, and Norway), some students pay fees.

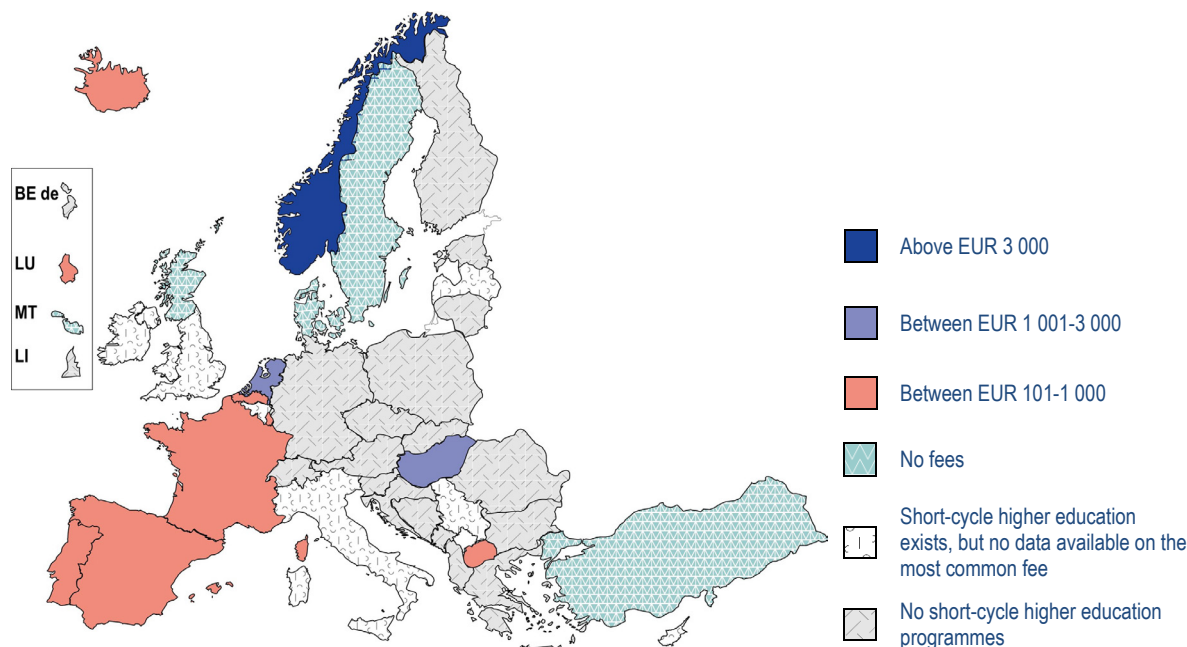
When comparing the percentage of fee-payers in the first cycle (see Figure 1) and in the short cycle (see Figure 3), we can observe similar patterns in the majority of education systems. This suggests similar fee policies for the short and the first cycles in these countries, at least in terms of the distribution of the fee burden across students. The visible differences in the share of fee-payers between the short and the first cycle, however, in Ireland, Spain and France point to different fee policies. In Spain, more than three-quarters, and in France, about two-thirds of full-time first-cycle students pay fees, while much fewer – about a quarter of – full-time short-cycle students do so in both countries. In contrast, in Ireland, where 60 % of full-time first-cycle students are required to pay fees (the remaining 40 % have their fees paid by the Exchequer), all short-cycle students are liable to fees.

In order to better assess the fee-policies in the short-cycle, together with the share of fee-payers, the fees most commonly paid by fee-paying students should also be considered (see Figure 4). The most common annual amounts are often similar to or slightly lower than the most common first-cycle fees (see Figure 2). In five higher education systems, there are no fees in the short cycle for full-time students who progress normally through their studies (Denmark, Malta, Sweden, the United Kingdom – Scotland (first-time students) and Turkey). These systems also apply a no-fee policy in the first cycle. In addition, in six education systems that charge fees for both the short and the first cycle, the most common fees are identical or comparable (Belgium – Flemish Community, the Netherlands, Portugal, Iceland, North Macedonia and Norway – government dependent private higher education institutions) in the two cycles. This means fees of EUR 2 143 in the Netherlands, fees above EUR 3 000 in Norway, and fees between EUR 100 and 1 000 in the remaining countries in this group.

There are three systems – Spain, Luxembourg and Hungary – where the most common fees in the short cycle are lower compared to first-cycle fees. In Spain, the fee advantage of short-cycle studies is the largest: the most common fee is around EUR 1 000 in the first cycle, in contrast, in most Autonomous Communities, short-cycle students do not pay fees, and where they do, they pay maximum EUR 400. In Luxembourg, short-cycle students pay EUR 200, half of the annual fees in the first cycle. In Hungary, the most common fees are EUR 1 126 and 1 689 in the short and the first cycle, respectively. Cyprus represents a contrasting case: there are no fees in the first cycle, and most

students do not pay fees in the short cycle either. However, those who do may pay up to EUR 3 000, depending on the modules taken.

Figure 4: Most common annual fees in short-cycle higher education, among full-time home fee-paying students progressing normally through their studies, 2020/21



Source: Eurydice.

Explanatory notes

See explanatory notes related to Figure 2.

Country-specific notes

Belgium (BE nl): Data refer to short-cycle higher education programmes offered in university colleges. There are no tuition fees for the associate-degree programme (short-cycle higher education) in nursing, which are offered through cooperation between university colleges and secondary nursing schools.

Spain: In most Autonomous Communities, there are no fees in the short cycle. In some Autonomous Communities, fees are charged, and the maximum fee is EUR 400, which is shown in the figure. Reference academic year: 2019/20.

France: Fees apply to short-cycle programmes offered at university and *Institut universitaire de technologie* – IUT (university institute of technology). This latter fee was EUR 170 in 2019/20. This is shown in the figure. Students pay no fees for short-cycle higher education programmes carried out in upper secondary schools (STS – *section de technicien supérieur*).

Hungary: Reference academic year 2019/20.

Norway: The range shown as 'most common' refers to the average amount of fees (NOK 42 700) that students (short-, first- and second-cycle included) pay in government dependent private institutions. There are no fees in public higher education institutions.

In some systems with short-cycle higher education provision, top-level authorities do not possess data on fees most commonly paid by students. This is sometimes because short-cycle fees are set autonomously by institutions themselves (e.g. Ireland, Italy, the United Kingdom – England, Wales and Northern Ireland) and top-level authorities do not collect data on these fees systematically. In some other systems, short-cycle fees are established in a way that makes it difficult to specify most common amounts. For example, in Belgium (French and the Flemish Communities), the main reference point for calculating short-cycle fees is teaching hours, so that the fee depends on the number of hours followed by the learner (which are then multiplied by centrally-set amounts, with possible reductions for some categories of learners). In Belgium (Flemish Community), however, the total fee per semester per programme should not exceed EUR 300. Finally, in Serbia, short-cycle programmes were introduced by the 2017 Law on Higher Education, and there are as yet no official data on applicable fees.

Fees in higher education are differentiated according to a range of criteria

As discussed in the previous sections, European higher education systems differ substantially in the proportion of full-time students paying fees. In the systems where all or some students pay fees, the amount is not necessarily the same for all fee-payers. Figures 2 and 4 presented the most common fees in first- and short-cycle higher education, that is, the amount that most students who progress normally in their studies pay. However, some students pay more or less than this amount. The national information sheets provide more details on the lowest and highest annual fees in each system, as well as the criteria on which the fees paid may be differentiated.

While fees for home students may be differentiated based on various criteria, there are some criteria which are often used.

- Fees may be different for various education programmes or fields of study (e.g. Bulgaria, Spain, Italy, Lithuania, Hungary, Portugal, Romania, Albania, Montenegro and North Macedonia). This may reflect the actual costs of study, but this may also indicate that by reducing fees for certain programmes top-level authorities aim to attract more students or specific types of students into a field.
- Higher fees may be set for programmes offered in a foreign language (e.g. Czechia, Estonia and Slovakia).
- Students who are enrolled in a second or further degree programme at the same educational level pay fees (e.g. Lithuania, Slovakia and the United Kingdom – Scotland) or pay higher fees than first-time students (e.g. the Netherlands for first year students, and Slovenia).
- Fees may differ depending on the type of the host institution (e.g. Belgium – French Community, France, Lithuania, Austria and Norway). For example, in Belgium (French Community), students studying at universities typically pay EUR 836 per academic year, while those enrolled in *Hautes Écoles* (university colleges) and *Écoles supérieures des arts* (arts colleges) pay EUR 175.01 per year. In Austria, students progressing normally do not pay fees at universities and *Pädagogische Hochschulen* (university colleges of teacher education), but they pay up to EUR 363.36 per semester in *Fachhochschulen* (universities of applied sciences). In Norway, students do not pay fees in public higher education institutions, but they are liable to fees in government-dependent private institutions.
- Fee differentiation may be related to students' socio-economic background (see Figure 5).
- Fees may also be different depending on students' educational performance or study progression (see Figures 6 and 7). This type of fee differentiation, especially if not compensated by student support measures (see Chapter I.2 Support), may have an impact on the higher education participation of certain groups of students, in particular disadvantaged students (Winter-Ebmer and Wirz, 2002; OECD, 2020).

The following sections discuss fee differentiation policies based on need and educational performance/study progression in more detail.

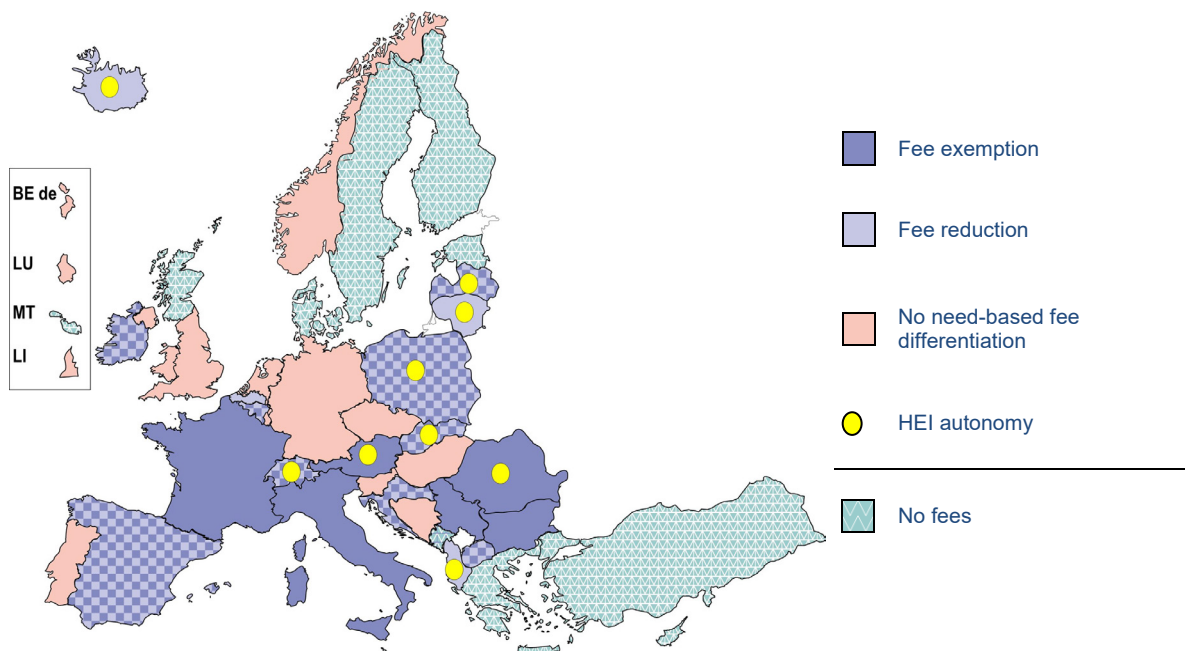
Few higher education systems mainstream need-based fee differentiation policies

Figure 5 presents which higher education systems take into account students' need when determining which full-time students progressing normally in their studies pay fees and how much they pay. Students in need commonly refers to students with low socio-economic background and those belonging to various under-represented groups, such as students with disabilities, ethnic minorities,

orphans or, in a few countries, children of war victims. They may be permitted to pay reduced fees or may be fully exempted from fees.

Figure 5 also indicates whether there is an explicit top-level policy in this area or if higher education institutions are allowed to provide such fee reductions and/or exemptions within the context of their institutional autonomy.

Figure 5: Need-based fee differentiation policies in first-cycle full-time higher education, 2020/21



Source: Eurydice.

Explanatory notes

The figure represents need-based fee differentiation policies in higher education systems where first-time students progressing normally through their studies pay fees.

Country-specific notes

Austria: Data refer to *Fachhochschulen* (universities of applied sciences). First-time students progressing normally at universities and *Pädagogische Hochschulen* (university colleges of teacher education) do not pay fees.

Montenegro: There are fee exemptions for fee-paying students who started their studies before the academic year 2017/18.

Norway: Data refer to government dependent private higher education institutions. Students studying in public higher education institutions do not pay fees.

Figure 5 shows that in 19 of 33 systems where at least some students pay fees, some type of need-based fee differentiation policy is in place. In 10 systems, top-level authorities outline the conditions for lower or no fees for certain groups of students (Belgium – French and Flemish Communities, Bulgaria, Ireland, Spain, France, Croatia, Italy, North Macedonia and Serbia). In addition, in Italy, students with high income may also pay higher fees. In another nine systems (Latvia, Lithuania, Austria, Poland, Romania, Slovakia, Albania, Switzerland and Iceland), individual higher education institutions may decide on fee differentiation.

Fee reductions and exemptions usually concern a very small proportion of students, especially in systems where higher education institutions decide on these matters. However, in Belgium (French Community), Spain, Ireland, France and Italy, between 14 and 40 % of students are exempt from paying fees, depending on the education system. In these five systems, students who are exempt from paying fees also receive need-based grants (see Figure 12). Similarly, in Belgium (Flemish Community), need-based grant-holders pay reduced fees of EUR 119.90 per year (about 20 % of all short-, first- and second-cycle students).

There is no fee-differentiation based on students' need in Czechia, Germany, Luxembourg, Hungary, the Netherlands, Portugal, Slovenia, the United Kingdom (England, Wales and Northern Ireland), Bosnia and Herzegovina, Liechtenstein and Norway. This probably does not create financial obstacles to students in accessing higher education in Czechia, Germany and Slovenia, where annual fees are below EUR 100 for students progressing normally in their studies. Fees may, nevertheless, be above EUR 1 000 in the Netherlands, Hungary and the United Kingdom (England, Wales and Northern Ireland), Liechtenstein and Norway.

Here we should also note some measures that top-level authorities launched in response to the liquidity problems of fee-paying students due to the COVID-19 pandemic. In **Italy**, students who declare that their annual family income is below EUR 13 000 (according to the Equivalent Economic Condition Indicator – ISEE) are usually exempt from fees. In May 2020, the family income limit defined in ISEE, which makes students eligible for fee exemption, was increased to EUR 20 000, with the aim of giving fee exemptions to more students in precarious situations. Similarly, in **Spain**, students or their families who received the minimum vital income benefit between June and December 2020, are exempt from paying fees at public higher education institutions in the academic year 2020/21 (even if they are not eligible for need-based grants based on their income and equity thresholds (see above)). In **Montenegro**, for students who were liable to pay fees in the 2019/20 spring semester (February-June), the deadline for paying fees was extended until September 2020 (instead of April 2020), and it was possible to pay the fees in instalments at all public and private higher education institutions.

Secondary education performance influences fees paid in some higher education systems

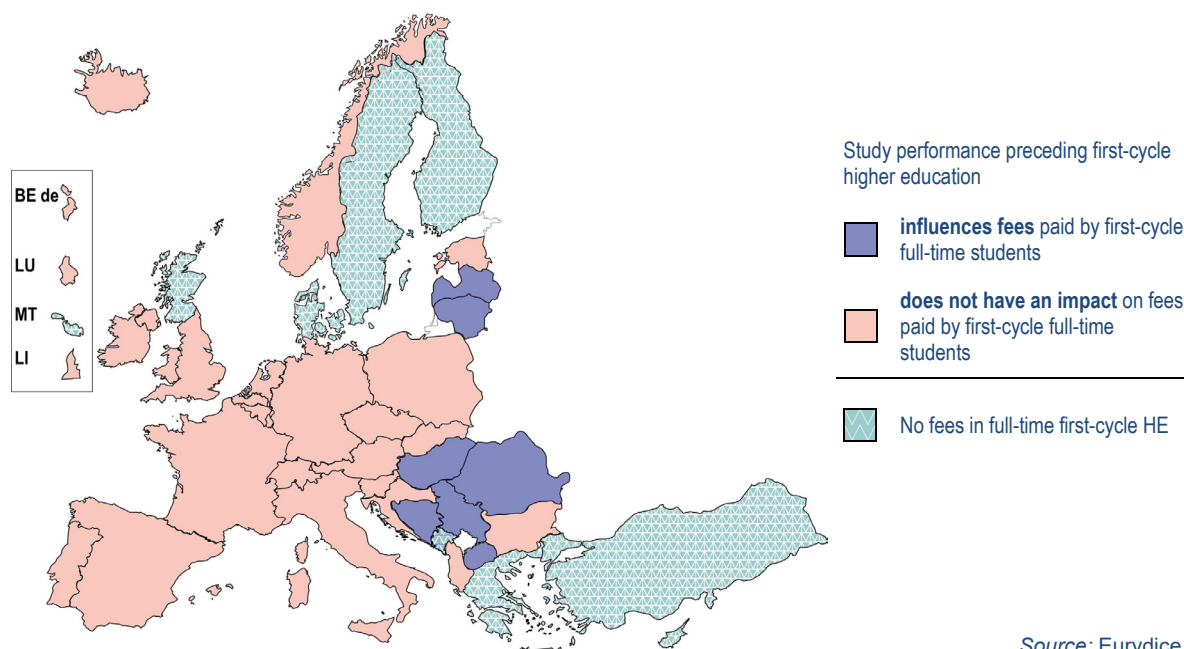
Another commonly used fee differentiation criterion is previous academic performance. Previous academic performance may be considered at entry to higher education (or the next higher education cycle) (see Figure 6) and at the beginning of the next semester or the next academic year within the same cycle (see Figure 7). Countries may follow either of the approaches or both, but these policies may have slightly different implications. This section focuses on fee differentiation based on academic performance at entry to first-cycle studies for first-time students.

Figure 6 shows that Latvia, Lithuania, Hungary, Romania, Bosnia and Herzegovina, North Macedonia and Serbia use merit-based criteria in differentiating fees paid by first-time entrants to full time first-cycle higher education studies. In these countries, students may start their higher education studies in one of two groups: a 'state-funded' group and a 'self-financing' group. 'State-funded' students do not pay fees or pay a smaller fee. 'Self-financing' students pay (fully or partially) their tuition expenses. In these education systems, higher education admission is typically based on upper secondary school performance – grades and/or upper secondary school leaving exams – and/or admission test results. When in certain programmes, both 'state-funded' and 'self-financing' places are available, academic admission requirements are usually higher for 'state-funded' places than for 'self-financing' places. Consequently, better performing students tend to enrol on 'state-funded' places.

Depending on the number of places for which top-level authorities cover study fees in a country, 'self-financing' students may account for about a third (Lithuania, Hungary and Romania) or two-thirds (Bosnia and Herzegovina and Serbia) of first-cycle full-time entrants. During their studies, self-financing students can sometimes change their funding status, based on their academic performance. At the same time, state-funded students may lose their publicly-funded place if their performance does not meet expected standards.

Figure 6 presents fee differentiation at entry to first-cycle higher education; these systems follow the same policy approach at entry to second-cycle studies, and where applicable, to the short cycle as well.

Figure 6: Merit-based fee-differentiation policies at entry to first-cycle higher education, 2020/21



Country-specific note

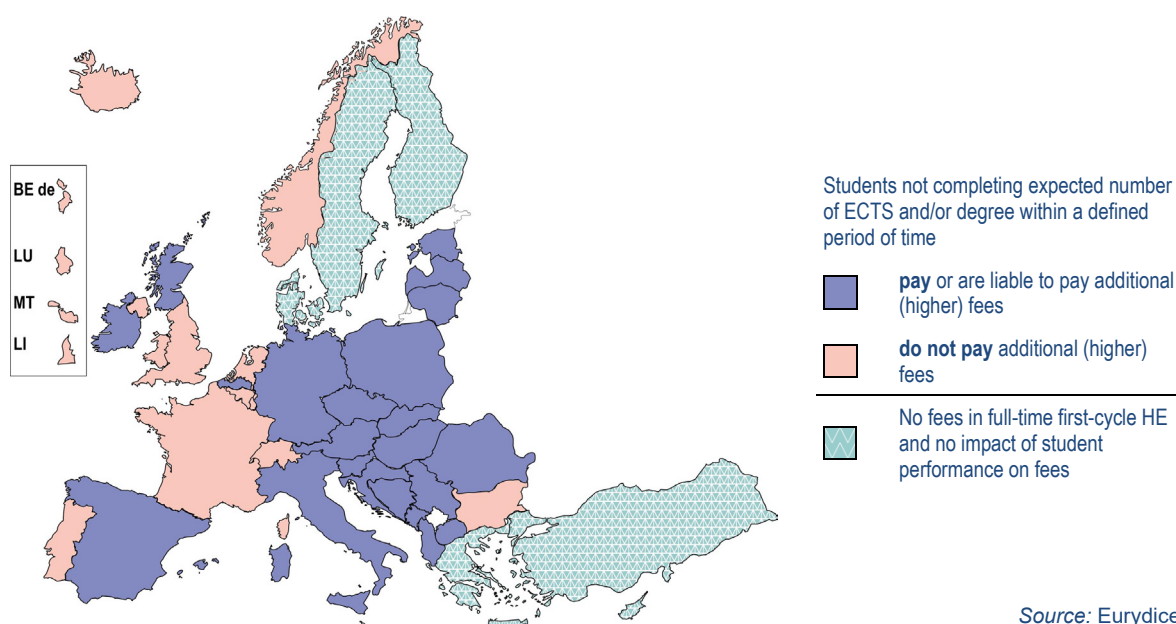
Norway: Data refer to government dependent private higher education institutions. Students studying in public higher education institutions do not pay fees.

Insufficient ECTS credits or extended duration of studies may imply higher fees

Fee differentiation based on study performance may also occur during higher education studies – within a degree programme. Students may be required to pay fees or higher fees when they have not completed the required number of ECTS per semester or academic year, or have extended the duration of their studies beyond the standard or allowed length. Figure 7 shows that in more than half of the higher education systems studied there is some type of fee differentiation based on study performance or progression during higher education studies.

Regulations covering the above matters are framed in different ways. In several higher education systems, ECTS credits are the main criterion for judging whether the academic performance is adequate or not. For example, in Estonia, full-time first- (and second-) cycle students studying in Estonian are expected to achieve 30 ECTS per semester and 60 ECTS per year, and in this case, they do not pay fees. Students who achieve fewer credits are liable to pay tuition fees for any ECTS missing from a 100 % study load. Croatia and Montenegro use a similar approach. Since 2017/18, in Montenegro, full-time first-cycle and, from 2020/21, full-time second-cycle students in public universities who achieve 45 ECTS or more per year do not pay fees. Students who achieve fewer credits can continue their studies in self-financed study places in the subsequent years. Spain does not define the overall number of ECTS credits to be achieved per semester/year, but students who repeat a study course/subject or a study year are charged higher tuition fees, which are set by each higher education institution.

Figure 7: Fee policies related to the non-completion of an expected number of ECTS and/or a degree within a defined period of time, first-cycle full-time home students, 2020/21



Country-specific notes

Austria: Data refer to universities and *Pädagogische Hochschulen* (university colleges of teacher education). In this respect, there are no differences in the amount of tuition fees paid at *Fachhochschulen* (universities of applied sciences).

Norway: Data refer to government dependent private higher education institutions. Students studying in public higher education institutions do not pay fees.

Belgium (Flemish Community) uses a different ECTS-based approach compared to the above countries. In this system, students starting a higher education programme in the first or the second cycle receive a virtually-filled backpack of 240 credits, the so called *leerkrediet*. The number of credits for which the student registers (typically 60 credits per academic year) is subtracted from the backpack; students then earn back the credits they pass and lose those they fail. Students with a negative account are not funded from the public budget, and universities can decide how to treat them: they can refuse them, enrol them without requiring additional fees or require higher fees (maximum EUR 11.40 per credit).

Besides the credit-based approach, steering documents can also stipulate the period within which students are expected to complete their degree. If a student does not complete the degree within a defined period, he/she pays, or is liable to pay, additional fees. In Austria, for instance, there are no tuition fees for full-time university and teacher education students who do not exceed the standard duration of a course defined for each programme. Those who exceed the duration have to pay tuition fees of up to EUR 726.72 per academic year. Comparable policies are in place in Czechia, Germany (six *Länder* out of 16), Ireland, Italy, Poland, Slovenia, Slovakia and the United Kingdom (Scotland). In some of these systems, however, an extra academic year is added to the standard duration of studies, and only students not completing their studies within this additional timespan are (or can be) penalised in terms of fees.

In systems where students start their studies either as state-funded or self-financed (Latvia, Lithuania, Hungary, Romania, Bosnia and Herzegovina, North Macedonia and Serbia – see Figure 6), since the awarding of state-funded places follows a merit-based logic, the safeguarding of these places requires an adequate study performance. In other words, in case of insufficient number of ECTS credits or extended duration of studies, students are liable to lose their state-funded place and, consequently, pay additional fees.

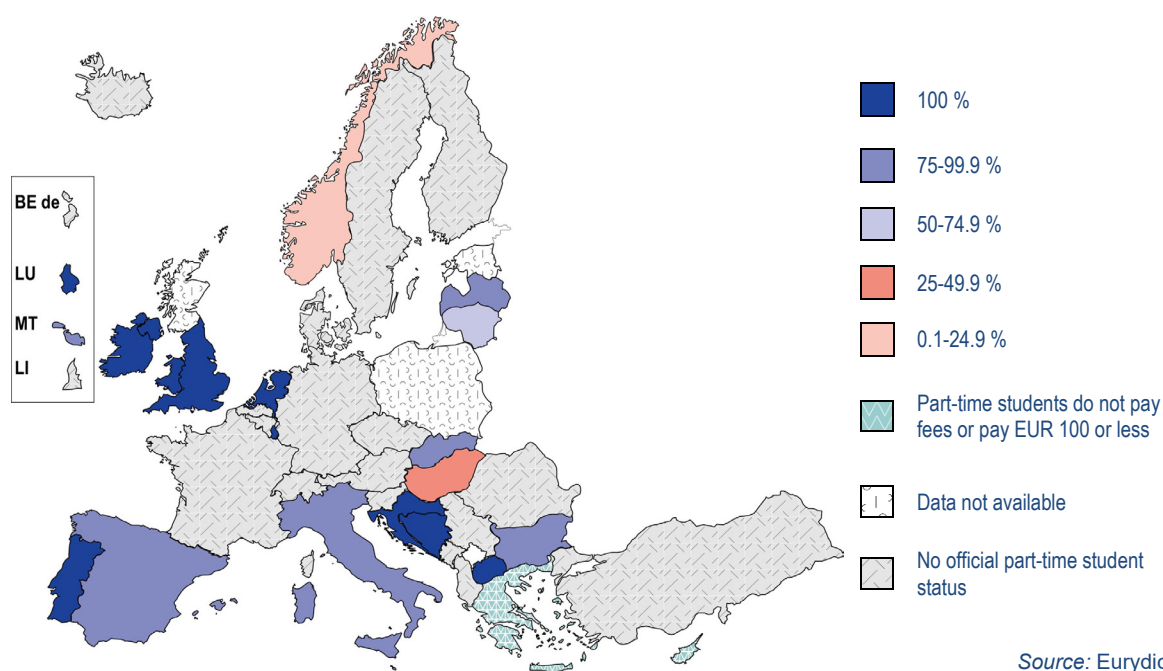
Top-level authorities may, however, suspend these policies under exceptional circumstances. For example, **Hungary**, in response to the COVID-19 crisis, limited the reclassification of students: it was not possible to reclassify state-funded students to self-financing places for academic reasons (insufficient ECTS or poor average in spring 2020) in the 2020/21 academic year. The amendment to the legislation, however, affected neither the reclassification of students who had run out of state-funded semesters, nor the reclassification of self-financing students to state-funded places.

Beyond the impact on fees, the non-completion of a defined number of ECTS or an extended duration of studies may also have other financial consequences. Among them, the loss of public grants is the most common (see the related analysis in Chapter I.2 p. 29).

Part-time students are more likely to pay fees than full-timers

Study fees may also be differentiated based on students' status. Besides the full-time student status, in 24 higher education systems, there exist an official part-time student status. Figure 8 examines the situation of first-cycle students officially registered as part-timers. It looks at the percentage of fee-payers among part-timers who pay an annual fee amount above EUR 100.

Figure 8: Percentage of first-cycle part-time home students paying annual fees above EUR 100, 2019/20



BE fr	BE de	BE nl	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT
⊗	⊗	⊗	99.0	⊗	⊗	⊗	:	100.0	0.0	95.9	⊗	100.0	96.7	0.0	97.8	53.4	100.0	47.5	85.8	100.0	⊗
PL	PT	RO	SI	SK	FI	SE	UK-ENG	UK-WLS	UK-NIR	UK-SCT	AL	BA	CH	IS	LI	ME	MK	NO	RS	TR	
:	⊗	⊗	⊗	96.92	⊗	⊗	100.0	100.0	100.0	:	⊗	100.0	⊗	⊗	⊗	⊗	100.0	16.0	⊗	⊗	

⊗ No official part-time student status

Explanatory notes

The figure considers only those higher education systems that officially recognise a part-time student status.

Country-specific notes

Estonia: 89.5 % of first-cycle part-time students pay fees. There is no information on the annual amounts paid.

Greece: The figure does not take into account students studying at the Hellenic Open University who pay fees.

Spain: Estimated data based on the total percentage of part-time fee-payers in first-cycle higher education programmes. Reference academic year: 2018/19.

Cyprus: The figure does not take into account students studying at the Open University of Cyprus who pay fees.
Romania: The legislation stipulates official part-time student status and all part-time students would be self-financing; however, in practise, there have been no part-time students in higher education since 2012/13.
Norway: Private publicly-subsidised institutions are allowed to charge fees, on some conditions. About 16 % of all (short-, first and second-cycle included) students studied in government-dependent higher education institutions and paid fees in 2019. There is no fee in public higher education institutions.

For country notes related to reference years of data – if different from 2019/20 – please refer to Figure 1.

In 11 higher education systems, no substantial difference is recorded between the share of fee-payers among full-time and part-time first-cycle students⁽¹²⁾. This is the case in Greece and Cyprus, where neither full-time nor part-time first-cycle students pay fees. The share is also the same in Luxembourg, the Netherlands, Portugal and the United Kingdom (England, Wales and Northern Ireland), where all students pay fees, as well as in Norway, where a minority of part-time students, in government dependent private schools, pay fees. In a further two systems – Bulgaria and North Macedonia, the difference in the share of fee-payers among full-time and part-time students does not exceed 10 percentage points: regardless of their status, all or almost all students pay fees.

However, the same (or comparable) share of fee-payers among full-time and part-time students does not necessarily imply the same (or proportional) fee amounts. For example, in the Netherlands, Portugal and Norway, students pay the same amount regardless of their status – more precisely in Portugal, fees paid are proportionate to the amount of ECTS taken in an academic year. In Bulgaria, part-timers pay lower fees than full-timers. In contrast, in Luxembourg, the United Kingdom (England, Wales and Northern Ireland) and North Macedonia, part-timers pay higher fees overall. In Luxembourg, part-time students pay double the fees for the same degree as full-timers: both full- and part-time students have to achieve the same number of ECTS to complete a degree programme, and both pay the same amount of annual fees. However, part-time students have to complete 30 ECTS per academic year instead of 60 ECTS in the first-cycle; thus, the standard duration of the part-time study programme is correspondingly longer. In North Macedonia, part-time annual fees are double the full-time fees.

In a further 12 systems that formally recognise a part-time student status, a considerably higher percentage of part-time students pay fees compared to their full-time counterparts. More specifically, in Estonia, Croatia, Malta, Slovakia and the United Kingdom (Scotland), the no-fee (or below EUR 100 fee) policy for full-time first-cycle students progressing normally in their studies co-exists with a policy where almost all part-timers pay fees. Part-time annual fees may be above EUR 1 000 in these countries. In Ireland, Latvia and Bosnia and Herzegovina, where some students do not pay fees in the first cycle (based on economic need in Ireland, and academic merit in Latvia and Bosnia and Herzegovina), all, or almost all, part-time students pay fees; part-time fees also being higher in Ireland and Bosnia and Herzegovina. Finally, in Spain, Italy, Lithuania, and Hungary, there is about 20 percentage points difference in the percentage of fee payers between full- and part-time first-cycle students, with a higher share of part-time students paying fees. In these countries, however, part-time students tend to pay lower fees than their full-time peers.

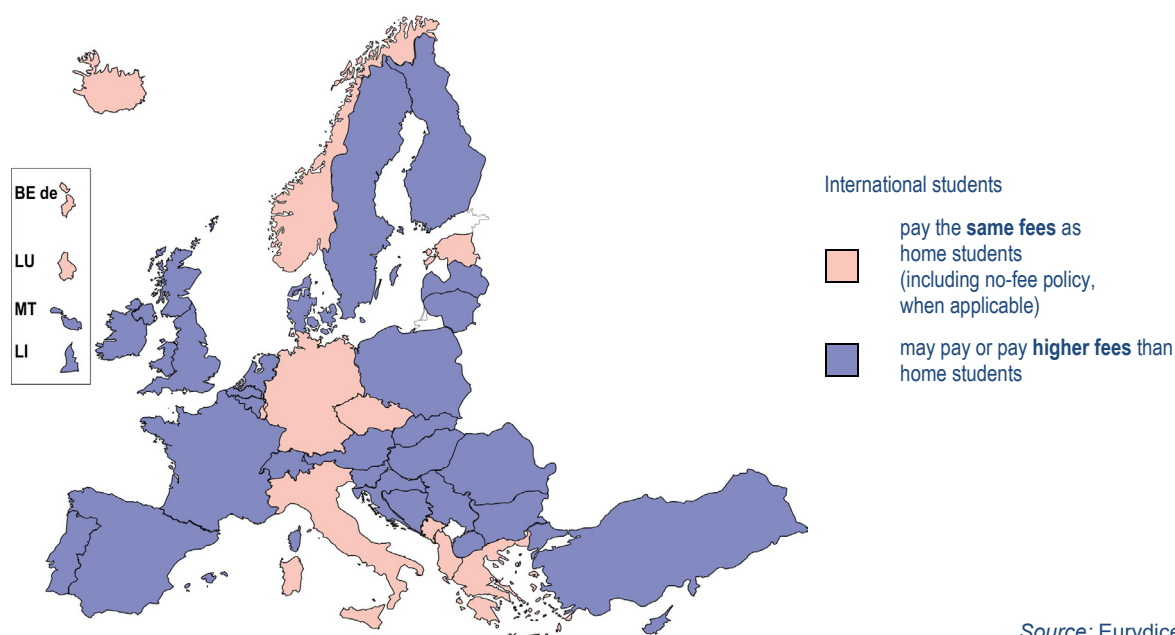
In Slovenia, such a part-time student status does not exist. However, there are first- and second-cycle higher education programmes which are provided in two study modes. There are, on the one hand, standard daytime courses ('full-time' study mode – according to the national definition), where students typically only pay administrative fees of less than EUR 40. On the other hand, there is a 'part-time' (national definition) study mode with courses delivered in the evenings or in weekends, and where students have to pay annual fees between EUR 2 200 and 15 000.

⁽¹²⁾ Data are analysed in relation to Figures 1 and 2, which depict the share of fee-payers among full-time students and the annual fees students who progress normally in their studies pay.

Fees for international students are commonly higher than fees for nationals

The previous sections concentrated on fees paid by home students, which generally also apply to students from EU/EEA/EFTA⁽¹³⁾ countries who study within this geopolitical area. Figure 9 complements the picture by looking at fee policies that apply to international students. In some countries, top-level regulations allow higher education institutions to charge students fees or higher fees for programmes delivered in a foreign language (see page 17). Although programmes delivered in a foreign language may be more accessible and attractive to international students, this policy does not differentiate in the fees charged to home and international students; thus, it is not taken into account in the figure.

Figure 9: Fee policies towards international students (outside EU/EEA/EFTA), 2020/21



Source: Eurydice.

Explanatory notes

The figure considers general fee policies towards international students (students outside EU/EEA/EFTA). It does not cover bilateral or multilateral agreements between countries, which may stipulate specific fee regimes applicable to students from defined countries.

The figure does not take into account (higher) fees charged to students in courses offered in a foreign language if the same rules apply to home and international students (see page 17 on fee differentiation policies).

Country-specific notes

Germany: In most *Länder*, fees for international students are aligned with those applicable to home, EU and EEA students (the situation depicted in the figure). In Baden-Württemberg, international students pay EUR 1 500 per semester.

Greece: Data depicted in the figure refer to first-cycle studies provided in Greek and second-cycle studies. Fees can be charged in the newly-founded 'BA programme in the Archaeology, History and Literature of Ancient Greece', and, from 2020, in first-cycle programmes provided in a foreign language.

Austria: A distinction is made between international students depending on the place of origin: in general, international students pay fees (the situation depicted on the figure); however, those coming from developing countries may be exempted.

In a quarter of higher education systems studied⁽¹⁴⁾, international students are subject to the same fee policy as home students. This means that either they pay the same fees as home students or, if there are no fees, they benefit from the no-fee policy.

In contrast, in the majority of systems, the fee policy in place enables higher education institutions to charge higher fees to international students. Most commonly, fees for international students are

⁽¹³⁾ European Union/European Economic Area/European Free Trade Association

⁽¹⁴⁾ Belgium (German-speaking Community), Czechia, Germany (most *Länder*), Estonia, Greece, Italy, Luxembourg, Albania, Iceland, Montenegro and Norway

unregulated, which means that higher education institutions may set their own fees for this category of learners. In a few other cases, fees for international students – or their possible range – are stipulated in regulations (e.g. Belgium – French Community, Bulgaria, Cyprus, Austria, Romania, Liechtenstein and Turkey). Overall, Figure 9 suggests that in most European countries, international students pay or are liable to pay higher fees than home students.

Two countries have recently implemented changes in their policy in this area. Following a trend in the EU, France has changed its policy towards international students. Until the 2019/20 academic year, international students paid the same amount of fees as domestic students. Since then, international students pay higher fees. Greece has also adapted its policy on international students. First-cycle international students who study in Greek do not pay fees – similar to home students. However, fees can be charged to non-EU students who enrol in the newly-founded *BA programme in the Archaeology, History and Literature of Ancient Greece*, and, from 2020, in first-cycle programmes provided in a foreign language.

2. Financial support

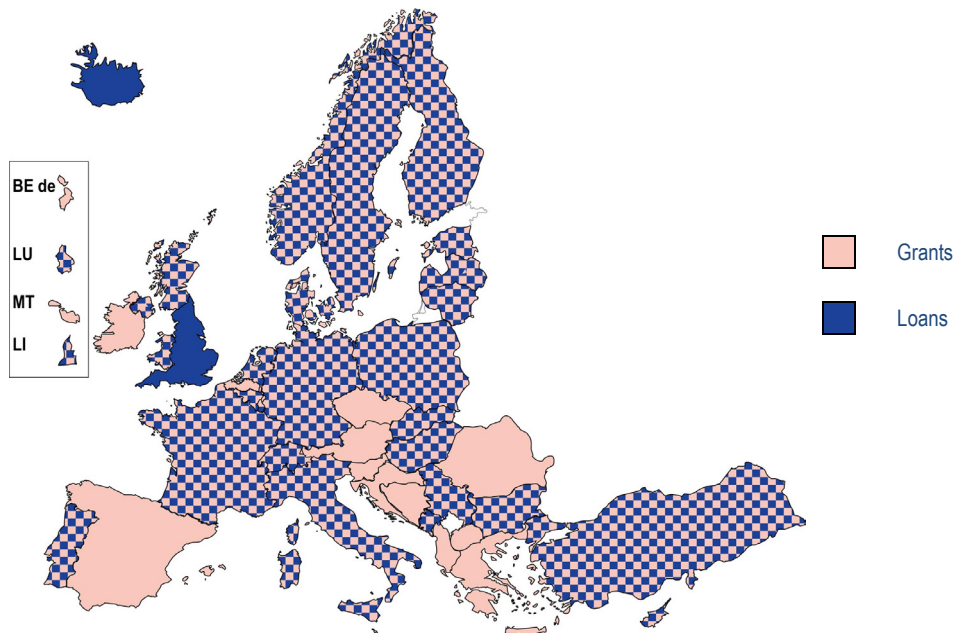
When analysing the potential financial impact of participating in higher education on households, policies on tuition fees need to be considered together with policies on financial support to students and their families. Financial support aims to cover (at least part of) the expenses private households have to cover, including students' living costs (accommodation, travel, food, etc.) and study costs (tuition fees, books, etc.). Financial support may come from different sources – for example, the public budget – at central, regional or local levels, private donations, company contributions, etc. In this report, our focus is on top-level public financial support measures.

The main public financial support mechanisms can be categorised as direct financial support to students in the form of grants and loans, and indirect support through allowances or tax incentives to students' parents. The analysis looks at the presence of these mechanisms across European countries, the conditions and criteria for allocation, the amount of support, and the proportion of beneficiaries. As with fees, the focus is on full-time first-cycle home students. Where relevant, the situation of second-cycle, short-cycle and part-time students is also presented.

All European countries offer direct financial support to first-cycle full-time higher education students

Direct financial support implies that students directly receive financial means to cover their expenses. Public grants are direct financial aid from the public budget that students do not have to pay back. Loans have to be paid back; in other words, the costs of participating in higher education are (at least partly) pre-financed by financial institutions, but students reimburse the loan later on, often when they graduate, or have gainful employment. Publicly subsidised loans also imply that the government bears a part of the costs, for example through reduced interest rates. This can also take the form of a government guarantee: when student loans are guaranteed or insured by the government against the risk of default and loss. Private grants and loans with no public guarantee are not considered in this report.

Figure 10 shows that all European countries offer at least one type of direct public financial support to their first-cycle higher education students. Public grants exist in all European higher education systems except Iceland and the United Kingdom (England). Publicly-subsidised loans exist in around two-thirds of all European higher education systems.

Figure 10: Direct public financial support to first-cycle full-time home students, 2020/21

Source: Eurydice.

Country-specific notes

Belgium (BE de): The German-speaking Community of Belgium does not provide publicly-subsidised loans. However, students studying in the German-speaking Community can apply for loans managed by the Province of Liège of the French Community of Belgium.

Greece: The legal basis for a loan for first-cycle studies has been established, but the conditions have yet to be developed.

Portugal: Loans for higher education students were reinstated in late 2018, but some implementation difficulties continue.

United Kingdom (ENG): Public grants are not provided to new entrants as from the 2016/17 academic year. They are now available only to students who began their studies prior to this date.

Among countries that provide both public grants and publicly-subsidised loans, most conceive them as two separate means of student support. Some, however, provide them as a 'package' (Germany, Luxembourg, Switzerland, Liechtenstein and Norway). For example, in Germany, half of the general public student support BAföG (*Bundesausbildungsförderungsgesetz*; Training Assistance Legislation) is awarded as a grant and the other half as an interest-free loan. In Liechtenstein, public support consists of a variable combination of grants and an interest-free loan. In Luxembourg and Switzerland, financial aid is a package including a grant only, a grant plus loan, or only a loan. In Norway, the support is initially given as a loan, but 40 % of the loan may be converted to a public grant for students who live away from their parents and pass all exams. The 2020 reform of the study loan in Iceland also points to a similar 'package' policy. Support to full-time students is provided in the form of a study loan; however, at the end of the loan period, 30 % of the borrowed study loan may be partly converted into a non-reimbursable scholarship for students who progress normally in their studies. Latvia launched a revised loan system in the academic year 2020/21.

Short-, second-cycle and part-time students are provided direct financial support to a lesser extent in some higher education systems

Public financial support for second-cycle full-time students is comparable to support available for first-cycle full-timers in most higher education systems. In some systems, however, the available support targets mainly first-cycle students. This is the case in Montenegro and North Macedonia. This approach is also observed in most parts of the United Kingdom (Wales, Northern Ireland and Scotland), where first- and short-cycle students can benefit from public grants as well as publicly-guaranteed loans, whereas second-cycle students can only benefit from loans.

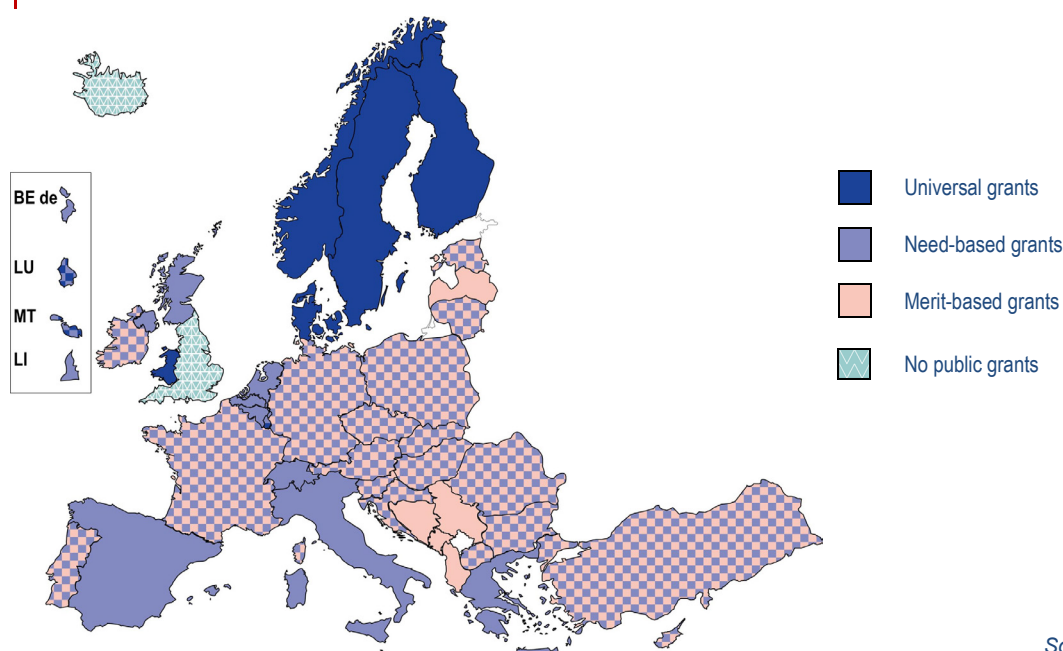
Higher education systems offering short-cycle programmes (see Figures 3 and 4 that identify these systems) generally provide the same support for first- and short-cycle students. There are, however, exceptions. For instance, in Ireland and North Macedonia, public support is not available to students in the short-cycle. In contrast, in Spain, short-cycle higher education students are eligible for a 'basic' grant component, in addition to the grant package available for first- and second-cycle students.

Public support available to part-time students is generally less common compared to support for full-time (first-cycle) students. In several higher education systems that formally recognise a part-time student status (see Figure 8 for the systems concerned), no public financial support is available for students who opt for this modality (e.g. Bulgaria, Croatia, Malta, Romania, Bosnia and Herzegovina and North Macedonia). In addition, part-time students are not eligible for public grants in Estonia, Greece, Latvia, the Netherlands and Slovakia; but they are eligible to take out loans. In the United Kingdom (England, Wales and Northern Ireland), part-time students studying a course of at least 25 % (of full-time) intensity can take out a loan, and part-timers may benefit from a grant (in Wales and Northern Ireland), the amount awarded depending on their study intensity.

Need-based grants are the most common form of direct financial support in Europe

While public grants exist in almost all European higher education systems (see Figure 10), the underlying principles of who receives non-reimbursable financial aid vary across countries. Figure 11 presents three main types of allocation approaches: universal grants, need-based grants and merit-based grants. Different approaches often co-exist within a single higher education system.

Figure 11: Main types of public grants to first-cycle full-time home students, 2020/21



Source: Eurydice.

Explanatory notes

Grants that combine need- and merit-based criteria of allocation are displayed under the main allocation criterion.

Country-specific notes

Greece: There are no standard grants. Grants are awarded depending on the availability of funds from the state budget, European Structural Funds or private funds managed by the State Scholarship Foundation (YKY).

Albania: The figure indicates no systematic provision of need-based grants. However, higher education institutions may award grants to students in need. These are fully managed at institutional level and there are no central-level data on beneficiaries.

Bosnia and Herzegovina: The figure indicates no systematic provision of need-based grants. However, beyond the merit-based grants provided by responsible ministries of education, which are shown, further grants may also be provided using merit- as well as need-based criteria.

Universal grants aim to reach a large part of the student population without privileging any specific category. Either no socio-economic or performance-related eligibility criteria are set for these grants; or such criteria are relatively broad. This policy approach is taken in Denmark, Luxembourg, Malta, Finland, Sweden, the United Kingdom (Wales) and Norway. In some cases, universal grants are not means-tested, meaning that access to the grant does not depend on students' financial situation (or the financial situation of their parents). For example, in Malta, all short- and first-cycle full-time students (Maltese EU/EEA/EFTA) are eligible for a student maintenance grant, the amount of which depends on the study field (students in 'high-priority courses', as defined by top-level authorities, receive the highest amount). In Luxembourg and the United Kingdom (Wales), all students may benefit from a basic grant of EUR 2 000 and a universal grant for living costs of GBP 1 000, respectively, per academic year, without any conditions. In both higher education systems, higher amounts of grants are possible, but are means-tested. Grants in Denmark, Finland, Sweden and Norway⁽¹⁵⁾ are, in principle, also open to all students, but they take into account students' financial situation, i.e. the grant is not awarded or is reduced if the student has another source of personal income above a specified amount. The amount of the grant for those who do receive grants in these four countries also depends on age, living conditions or completion of a certain number of ECTS (see below).

Need-based grants are the most widespread in Europe. About three-quarters of all higher education systems implement this type of grant. Need-based grants target socially or economically disadvantaged students, who may face the greatest difficulties in making financial resources available to finance tertiary studies, and may thus be under-represented in higher education. The most frequent criterion for eligibility for and allocation of these grants is family (parental) income. Other criteria used to award need-based grants include whether students live with their families, parents' employment status and/or education, special educational needs or orphan status. Eleven higher education systems⁽¹⁶⁾ offer only need-based grants, whereas in half of all systems, need-based grants co-exist with other types of grants.

Finally, the third main allocation approach relies primarily on rewarding academic success, i.e. providing public grants to the best-performing students. Merit-based grants exist in about half of the higher education systems studied. Within such a 'merit-based' approach, grants are awarded either based on educational outcomes during higher education studies, or based on secondary school results or performance in admission tests. Latvia, Albania, Bosnia and Herzegovina, Montenegro and Serbia provide only merit-based grants, whereas in more than a third of all systems, merit-based grants are offered alongside need-based grants.

Grants that are mainly merit-based (and depicted on Figure 11 as such) sometimes include a need-based dimension. For example, Latvia offers only merit-based grants, but if, among top-performing students, a choice has to be made, the grant is given to the student with disadvantages (e.g. orphan, student with disability, etc.). In France, merit-based grants are only available for need-based grant-holders, i.e. they aim at rewarding the best-performing socio-economically disadvantaged students.

Besides the three main types of grants presented in Figure 11, there exist other types of grants in higher education systems. For example, grants to students enrolling into certain fields of study or programmes are awarded in several European countries (e.g. Bulgaria, Estonia, Hungary and North Macedonia). These grants aim to provide an additional incentive for students to choose certain fields

⁽¹⁵⁾ In Norway, the support is initially given as a loan. Forty per cent of the loan may be converted to a grant for students who live away from their parents and pass all exams.

⁽¹⁶⁾ Belgium (all three Communities), Greece, Spain, Italy, the Netherlands, the United Kingdom (Northern Ireland and Scotland), Switzerland and Liechtenstein

of study. Hungary provides such grants for students in teacher training and second-cycle nursing programmes. In Bulgaria, as from 2020, a new grant is available for full-time students starting their university study in programmes within specific professional areas and protected specialties in the same year as their secondary school graduation. This grant complements fee exemptions or reduced fees in priority areas defined each year by the Bulgarian government. Similarly, in Lithuania, as from 2021, such a grant, *targeted scholarships*, may be provided to students in priority study fields.

The allocation of need-based grants is not fully independent from study performance

Although access to need-based grants (and the means-tested components of universal grants) mainly depends on the socio-economic background of students, the allocation is not fully independent from students' performance.

Several countries relate eligibility for support to sufficient progress in studies – for example, obtaining a minimum number of ECTS per semester or academic year (e.g. Lithuania, Austria, Finland and Sweden); or completing studies within the standard period of study (e.g. Germany, Luxembourg and the Netherlands). In Finland, study grants are available only for students who complete at least five credits per study month (at least 45 credits per typical nine-month study year). In Sweden, students must study at least 50 % of the full-time workload in order to receive any grants or loans (amounts are reduced for students studying between 50 % and the full load); in addition, students need to acquire at least 62.5 % of the required ECTS in order to receive student grants and loans in the next semester. In Luxembourg, eligibility for grants is related both to the completion of sufficient number of ECTS and study duration: first-cycle students need to complete a certain number of ECTS within two years of studies, and complete studies within the standard period of time. However, the support duration is one year longer than the official duration of the programme in the first-cycle; beyond that students do not receive support.

A few other countries take a slightly different approach – they differentiate the amount of support according to study progress. For example, in Belgium (Flemish Community), grants are awarded in proportion to ECTS obtained; and in Spain, only ECTS that were obtained for subjects students studied for the first time are taken into account for calculating grant amounts.

In several of the above countries, which link the award of grants to sufficient study progress, the COVID-19 pandemic brought about some flexibility in applying the general rules. For example, in **Germany, Spain, Austria and Sweden**, students can keep their student support if they could not acquire the number of ECTS required due to institutional closures, reduced teaching or distance learning.

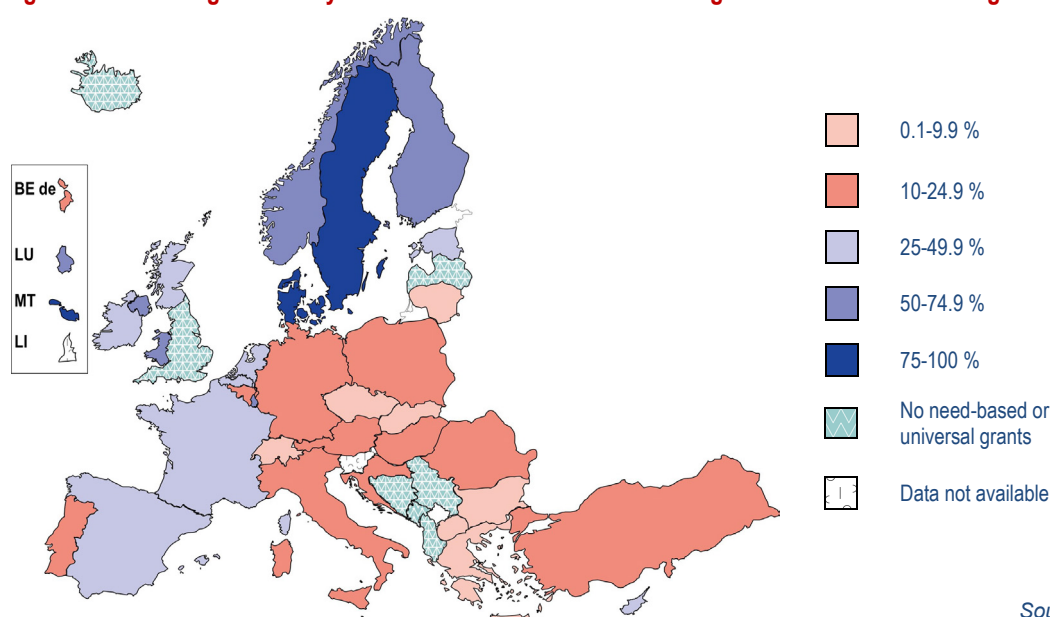
Academic performance may have an even stronger impact on the allocation of need-based grants. For example, in Hungary, only better-performing students – i.e. those on 'state-funded places' (see Figure 6 and the related analysis) – are eligible for the main need-based grant schemes. In North Macedonia, grants are allocated mainly based on students' socio-economic background (70 % of allocation weight), but academic performance and the field of study are also considered. A number of other education systems (e.g. Bulgaria, Greece, Italy, Austria and Turkey) also take into account students' merit when allocating largely need-based grants.

There are substantial differences between countries in the proportion of grant beneficiaries

The nature of the three types of grants presented above imply different percentages of students who are grant beneficiaries under each regime. Usually a higher percentage of students, typically over 50 %, benefit from a grant under the 'universal grant' regime. Depending on the scoping of the need-based grant, a much lower percentage of students generally receive means-tested grants. Finally, a small share of the best-performing students receive merit-based grants.

In this section, we are focusing on the percentage of grant beneficiaries from universal and need-based grants, which specifically aim to improve living conditions of students. Figure 12 presents the share of first-cycle full-time students who receive these types of grants in European higher education systems.

Figure 12: Percentage of first-cycle full-time home students receiving universal or need-based grants, 2019/20



Source: Eurydice.

BE fr	BE de	BE nl	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT
17.2	14.4	36.3	9.2	1.0	92.2	12.3	25.0	41.8	1.0	30.6	34.0	13.3	14.0	28.5	⊗	1.9	63.6	18.7	95.0	31.0	16.0
PL	PT	RO	SI	SK	FI	SE	UK-ENG	UK-WLS	UK-NIR	UK-SCT	AL	BA	CH	IS	LI	ME	MK	NO	RS	TR	
13.8	21.8	16.3	:	9.3	50.9	88.0	⊗	71.0	53.2	31.9	⊗	⊗	6.7	⊗	:	⊗	3.7	50.2	⊗	21.0	

⊗ No need-based or universal grants

Explanatory notes

If a country has both universal and need-based grants, universal grants are presented.

Country-specific notes

Belgium (BE fr), Italy, Austria, Romania and Slovakia: Data refer to first- and second-cycle students together. Reference academic year: 2018/19.

Belgium (BE nl), Spain, Cyprus, Poland, Finland and United Kingdom (WLS, SCT): Reference academic year: 2018/19.

Bulgaria and Croatia: Data refer to first- and second-cycle students together.

Czechia: Data refer to first- and second-cycle students together. Reference year: 2019.

Denmark: Reference year: 2019.

Germany: Data refer to all first- and second-cycle students together. Reference year: 2018.

Ireland: Reference academic year: 2017/18.

Greece: Estimated data, slightly above 1 % students received grants. Reference academic year: 2018/19.

France: Data refer to all (short-, first- and second-cycle) students. Reference academic year: 2018/19.

Lithuania: Data refer to first-cycle full and part-time students in public and private higher education institutions together.

Luxembourg: Data refer to the percentage of students who received a universal grant (alongside universal grants, there are also need-based grants). Only students studying in Luxembourg are considered. Reference academic year: 2018/19.

Malta: Data refer to the percentage of students who received a universal grant (alongside universal grants, there are also need-based grants).

Netherlands: Data refer to all (short-, first- and second-cycle) students. Reference academic year: 2017/18.

Sweden: Data refer to short-, first- and second-cycle students studying full-time. Reference year: 2018.

United Kingdom (WLS): Data refer to the universal grant for living costs. Reference academic year: 2018/19.

United Kingdom (NIR): The statistics on grant awards are compiled on the basis of individuals who apply for funding before they have registered as students (i.e. statistics refer to 'applicants' and not to 'students'). This percentage is likely to be similar in the broadest terms to the percentage of grant beneficiaries. Reference academic year: 2018/19.

North Macedonia: Data are estimates.

Norway: Data refer to full-time and part-time students.

As can be expected, higher education systems providing universal grants – i.e. grants that do not target any specific student category (see Figure 11) – register a high proportion of grant beneficiaries among their students. The highest share is recorded in Malta (95 %), Denmark (92 %) and Sweden (88 %). In Luxembourg and the United Kingdom (Wales), also more than 60 % of students benefit from universal grants.

In higher education systems offering need-based grants, the proportion of grant holders is in most cases below 50 %. There is, nevertheless, a relatively high share of beneficiaries in the United Kingdom (Northern Ireland, 53 %) and in Ireland (42 %). In Belgium (Flemish Community) and France, more than a third of students; and in Estonia, Spain, Cyprus, the Netherlands and the United Kingdom (Scotland), more than a quarter of students receive need-based grants. In 18 systems with need-based grants, fewer than a quarter of students benefit from this support. In some of these systems (Bulgaria, Czechia, Greece, Lithuania, Slovakia, Switzerland and North Macedonia), the proportion of beneficiaries is below 10 %. For example, in Czechia and Greece, only around 1 % of students receive need-based grants.

Spain adopted changes to its need-based grants policy in summer 2020, which are expected to increase the share of grant beneficiaries. The changes include 22 % higher government funding to student support; the minimum grade requirement to obtain a scholarship has been eliminated and the new requirement is a minimum number of completed ECTS per year; the awarded annual amount of some grants has increased; the maximum family income threshold to be eligible for a need-based grant has been increased; and a new component is added to the grants for students with specific educational support needs, aiming at the inclusion of students with Autism Spectrum Disorder.

Merit-based grants, which are not shown in Figure 12, represent a targeted type of support aimed at rewarding academic excellence. They are usually awarded only to a small proportion of students – fewer than 10 % in most countries that provide these grants. Only in Lithuania, Hungary, Poland, Slovakia, Albania, Bosnia and Herzegovina and Turkey, do 10 % or more first-cycle full-time students receive merit-based grants.

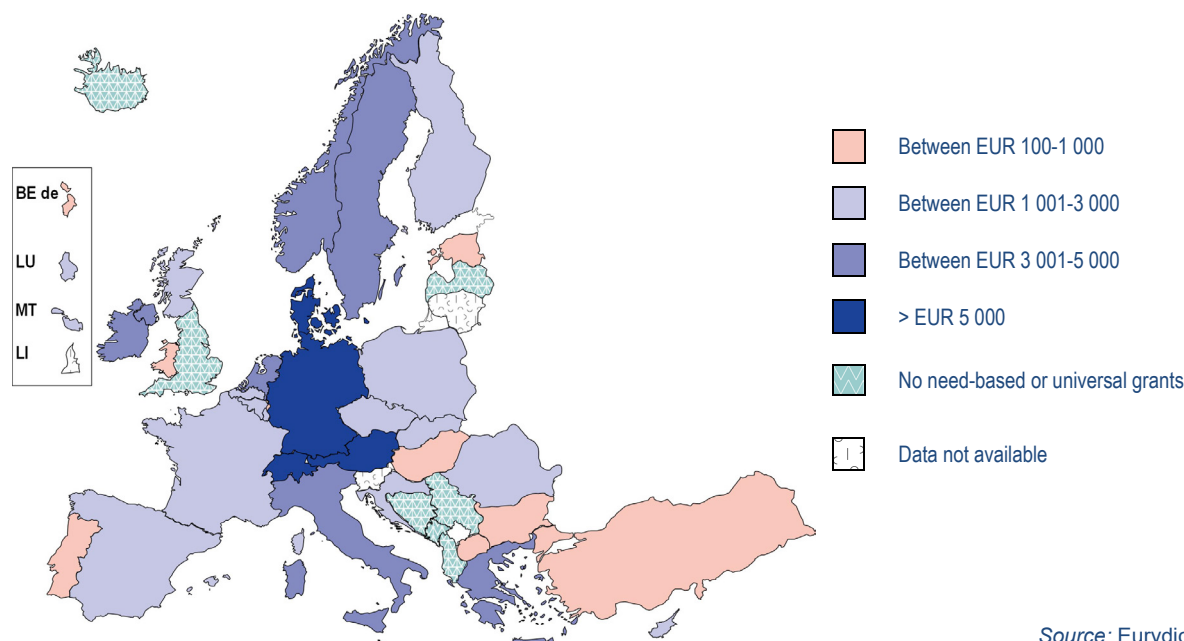
Amounts of student grants vary greatly between countries

Figure 13 examines the most common universal or need-based grant amounts that first-cycle full-time students receive in an academic year. In most countries, grant amounts are differentiated based on a variety of need-based criteria – according to student needs (i.e. the lower the family income, the higher the student grant). However, there are a few countries where students receive flat-rate contributions (i.e. all eligible students receive the same amount of grant), as for example, in the case of universal grants in Luxembourg, Malta and the United Kingdom (Wales), and in the case of social grants in Lithuania.

The figure shows that the most common annual amounts greatly vary across education systems with data available. In eight systems, annual grants are most commonly below EUR 1 000 (Belgium – German-speaking Community, Bulgaria, Estonia, Hungary, Portugal, the United Kingdom – Wales, North Macedonia and Turkey). In Portugal, student fee (see page 14) and support policies have undergone changes in the past few years. The policy objective is to provide need-based grants of higher amounts than the requested annual fees in the first-cycle. While the annual amount of need-based grants has been reduced in absolute terms, in the academic year 2020/21 for the first time, the

minimum annual amount is 125 % of the maximum annual tuition fee in first-cycle studies in public universities (EUR 697), which is EUR 872. The minimum annual grant amount is usually also the most commonly awarded.

Figure 13: Most common annual universal or need-based grant amounts, first-cycle full-time home students, 2020/21



Source: Eurydice.

Explanatory notes

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

If a country has both universal and need-based grants, universal grants are presented.

The exchange rates used to convert fees into euro (where reported in a different national currency) are available in the relevant national information sheets.

Country-specific notes

Belgium (BE fr): Data refer to the average rather than most common amount. Reference academic year: 2017/18.

Belgium (BE nl): The figure depicts the average rather than most common amount for first- and second-cycle students in the academic year 2019/20.

Czechia: Data refer to the legally defined minimum annual amount of need-based grant, which can be considered as the most common annual amount in 2020.

Denmark: All students are eligible for grants. For students living with their parents, the grant amount depends on parental income. All students living independently receive the same amount (DKK 74 916 per year, the amount shown as the most common. Reference year: 2020.

Germany: Public support 'BAföG' is provided half as grants and half as loans. The values reported refer to the total average amount (grant and loan) for first- and second-cycle students together. Reference year: 2018.

Greece, Hungary, North Macedonia and Norway: Reference academic year: 2019/20.

Spain: The figure shows the average rather than most common amount for first- and second-cycle students. Reference academic year: 2019/20.

France: Data refer to all (short-, first- and second-cycle) students. Reference academic year: 2019/20.

Italy: The figure shows the average rather than most common amount. Reference academic year: 2019/20.

Luxembourg and United Kingdom (WLS): Data refer to universal grants (alongside universal grants, there are also need-based grants).

Malta: Data refer to universal grants (alongside universal grants, there are also need-based grants). Reference academic year: 2019/20.

Netherlands: Reference year: 2017/18.

Austria and Romania: Reference year: 2018/19.

Poland: The figure shows the average rather than most common amount for first- and second-cycle full- and part-time students together. Reference year: 2018/19.

Portugal: Data include both full- and part-time students.

Finland: The value displayed refers to the amount of the study grant (SG). In addition, most students also receive a general housing allowance (GHA).

United Kingdom (SCT): The figure shows the average rather than most common amount. Reference academic year: 2018/19.

Switzerland: The figure shows the average rather than most common amount.

Turkey: Reference year: 2019.

In a further 13 higher education systems ⁽¹⁷⁾, the most common annual amount ranges between EUR 1 001 and 3 000. In Belgium (French Community), France, Croatia, Malta, Romania and Slovakia, however, the reported amount does not exceed EUR 1 500.

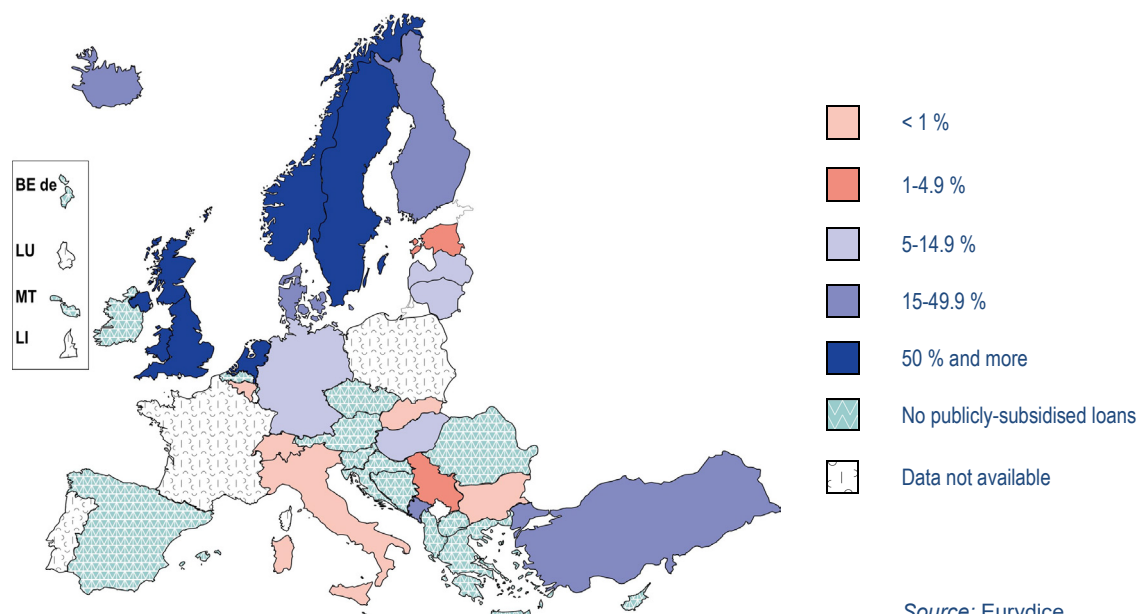
At the other end of the scale are four higher education systems where annual grants that most students receive exceed EUR 5 000 (Denmark, Germany, Austria and Switzerland), and an additional seven systems, where the most common amounts are between EUR 3 001 and 5 000 (Ireland, Greece, Italy, the Netherlands, Sweden, the United Kingdom – Northern Ireland and Norway). These relatively high grant amounts are coupled with different first-cycle fee policies. There are no tuition fees in the Nordic countries or in Greece and Austria (at universities and university colleges of teacher education), and no fees or small administrative fees (in half of the *Länder*) in Germany. In contrast, all or most students pay above EUR 1 000 annual fees in Ireland, Italy, the Netherlands and Switzerland (see Figure 2). Moreover, in countries where the most common grant amounts are relatively high, the share of beneficiaries varies, ranging from more than 50 % in Denmark, Finland, Sweden and the United Kingdom (Northern Ireland), to around 1 % in Greece (see Figure 12).

The annual grant amounts that student received in the second semester of the academic year 2019/20 and in 2020/21 are likely to be higher in some countries thanks to emergency support measures adopted by top-level authorities to help students manage the extraordinary living and studying circumstances. For example, in **Denmark**, an extra one-time payment of DKK 1 000 was issued for all students who received public grants in April 2020. In **Estonia**, first- and second-cycle students whose studies were rescheduled for July and August, the months usually not covered by need-based grants, could apply for additional stipends for these months. Similarly, in **France**, socio-economic grants were also issued in the month of July. In **North Macedonia**, students from low-income families received vouchers of MKD 6 000 to help covering university and dormitory fees; and all students received a voucher of MKD 3 000. Top-level authorities in **Italy** and the **United Kingdom (Scotland)** made additional amounts of funds available to higher education institutions to help students in financial hardship due to the pandemic in the academic years 2019/20 and 2020/21. Finally, in **Latvia**, public grants awarded primarily based on academic merit doubled in 2020/21 – students receive EUR 200 instead of 99.60 per months for 10 months.

Student loans are in place in most countries, but they are widely used only in some

Publicly-subsidised (or state-guaranteed) student loans help students pre-finance higher education expenses, but they have to be paid back later on. This type of support exist in around two-thirds of all European higher education systems (see Figure 10). Compared to public grants, which exist in almost all systems, loans are a type of public support less used by students. As Figure 14 shows, in several countries with publicly-subsidised loans, the proportion of beneficiaries is small (up to 1 % in Belgium – French Community, Bulgaria, Italy, Slovakia and Switzerland; between 1 % and 4.9 % in Estonia and Serbia).

⁽¹⁷⁾ Belgium (French and Flemish Communities), Czechia, Spain, Croatia, Cyprus, Luxembourg, Malta, Poland, Romania, Slovakia, Finland and the United Kingdom (Scotland)

Figure 14: Percentage of first-cycle full-time home students taking out publicly-subsidised loans, 2019/20

Source: Eurydice.

BE fr	BE de	BE nl	BG	CZ	DK	DE	EE	IE	EL	ES	FR	HR	IT	CY	LV	LT	LU	HU	MT	NL	AT
1.0	⊗	⊗	0.3	⊗	19.3	12.3	4.0	⊗	⊗	⊗	:	⊗	0.13	⊗	6.0	6.0	:	5.8	⊗	54.0	⊗
PL	PT	RO	SI	SK	FI	SE	UK-ENG	UK-WLS	UK-NIR	UK-SCT	AL	BA	CH	IS	LI	ME	MK	NO	RS	TR	
:	:	⊗	⊗	0.9	49.0	55.0	94.0	96.2	94.5	68.8	⊗	⊗	0.8	33.0	:	15.0	⊗	65.5	1.3	21.0	

⊗ No publicly-subsidised loans

Country-specific notes**Belgium (BE fr):** Data are estimates.**Belgium (BE de):** The German-speaking Community of Belgium does not provide publicly-subsidised loans (i.e. no loans shown in the figure). However, students studying in the German-speaking Community can apply for loans managed by the Province of Liège of the French Community of Belgium.**Bulgaria, Denmark and Montenegro:** Reference year: 2019.**Germany:** The figure refers to the combined grant/loan scheme 'BAföG'. Data refer to first- and second-cycle students together. Reference year: 2018.**Greece:** The legal basis for a loan for first-cycle studies has been established, but the conditions have yet to be developed.**Italy:** Data refer to first- and second-cycle students together. Reference academic year: 2018/19.**Netherlands:** Data refer to short-, first- and second-cycle students together. Reference academic year: 2017/18.**Latvia:** Data refer to short-, first- and second-cycle students together. Reference year: 2019.**Lithuania:** Data refer to all students (first-, second and third cycle in all modes of study and type of higher education institution).**Finland, United Kingdom (WLS, SCT) and Iceland:** Reference academic year: 2018/19.**Sweden:** Data refer to short-, first- and second-cycle students. Reference year: 2018.**United Kingdom (ENG, NIR):** Reference academic year: 2017/18.**Serbia:** Data refer to all higher education cycles. Reference academic year: 2018/19.

Figure 14 shows that among systems with loans for which data are available, there are only 16 where the proportion of loan beneficiaries is at least 5 %. Most of these systems are situated in the northern part of Europe. The United Kingdom (England, Wales and Northern Ireland) registers the highest proportion of loan beneficiaries, with more than 90 % of full-time first-cycle students taking out loans. Here, the high percentage of loan beneficiaries goes hand in hand with universal and relatively high fees (see Figures 1 and 2). The proportion of loan beneficiaries is also high – 50 % or above – in the United Kingdom – Scotland (69 %), Norway (66 %), Sweden (55 %) and the Netherlands (54 %). These systems are followed by Finland, Iceland, Turkey, Denmark, Montenegro, Germany (the combined grant/loan scheme BAföG), Latvia, Lithuania and Hungary – countries are listed in a descending order of the proportion of first-cycle students taking out public loans.

As discussed above, loans help students pre-finance their study and, sometimes, living costs, and the borrowed amounts have to be paid back. The repayment conditions, including when reimbursement

must start, the timeframe for completing it, interest rates, possibilities for exemption from repayment, etc. vary across countries (see National Information Sheets in Part II of the report).

In the academic years 2019/20 and 2020/21, top-level authorities in several countries adopted emergency measures to help students more easily obtain loans or to facilitate loan reimbursement. Notable measures include higher borrowable amount of loan (**Denmark** and **Hungary**); more flexible approach regarding the study progression requirements – i.e. the minimum ECTS to be obtained (**Finland** and **Iceland**); and administrative measures to make repayment conditions more flexible – suspending/postponing repayment for some months (**Lithuania, Poland** and **Sweden**).

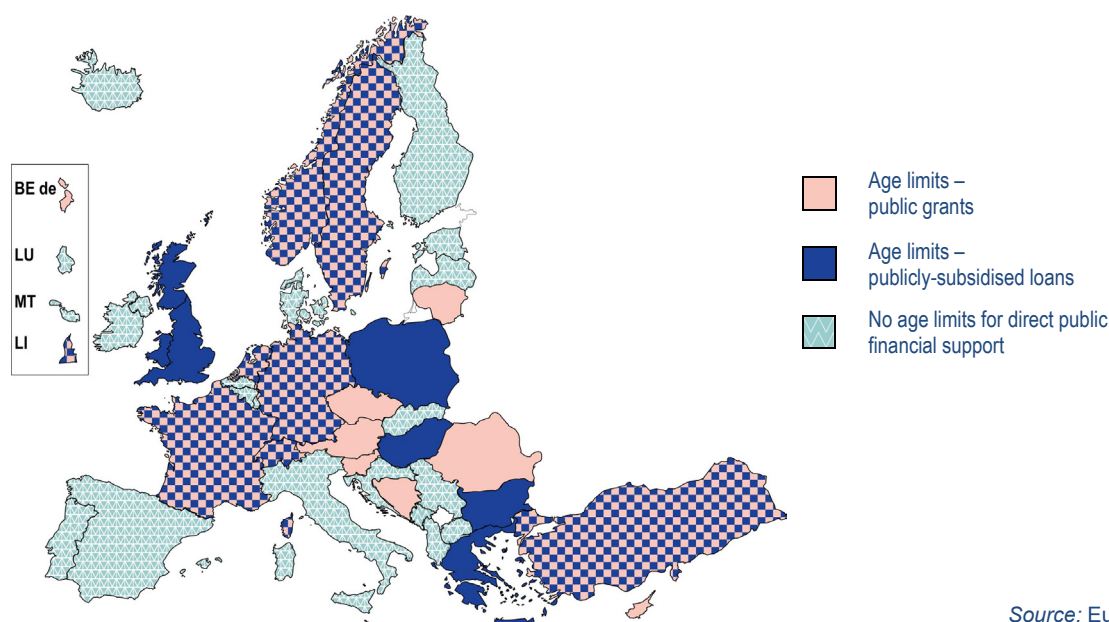
Access to direct public financial support (grants and loans) is often limited by age

Direct public financial support is allocated to students based on varying conditions. As shown in the previous sections, such conditions are commonly linked to socio-economic need or academic merit. Eligibility may be restricted to a specific student status (to full-time students, for example), or to specific study cycles (e.g. in some systems to first-cycle students) or fields of study. It can also be related to the completion of sufficient number of ECTS or duration of studies. Another way top-level authorities may limit access to direct support is the age of students.

Figure 15 shows which countries established upper age limits for first- and/or second- cycle students to access public grants or publicly subsidised loans. In 20 education systems, there is no age limit. However, in more than half of the education systems, there is an age limit for one or both student financial support tools. Age limits are set according to the underlying philosophy of the support system – for example, lower age limits suggest that the student support system primarily targets young first-time students who access higher education soon after their upper secondary school graduation, and who are typically dependent on their families' financial support. Higher age limits or no age limits at all may reflect a more mature student body or policies designed to promote lifelong learning, including upskilling of a more mature or adult population. The age limit in question, however, does not always affect all types of available support.

Six countries have set age limits between 20 and 30 years of age. The lowest age limit is 25, and it is used in Cyprus, Lithuania and Bosnia and Herzegovina. In Cyprus, first-cycle students have access to need-based grants until this age. In Lithuania, the age limit of 25 years applies to social scholarships targeting orphans. In Bosnia and Herzegovina, students are eligible to public grants (which is the only type of public student financial support) until the age of 25. In France and Slovenia, all main types of direct public financial support (i.e. grants and loans in France, and grants in Slovenia) use age limits in the late 20s (28 and 27 years of age, respectively). In Czechia, only access to need-based grants (social scholarships) is limited by age (26 years), while access to merit-based grants is not age restricted.

Ten systems set the maximum age of eligibility for direct public financial support at 30 or in the 30s. These are Belgium – German-speaking Community (grants), Bulgaria (loans), Germany (combined grant-loan scheme BAföG, and loans within the *Bildungskredit*), the Netherlands (grants and loans, except loans to cover part-time study fees), Poland (loans), Austria (grants), Romania (social scholarships), Liechtenstein (grants) and Turkey (public grants). In Switzerland, the upper age limit to access grants and loans cannot be lower than 35 years of age, most cantons have higher age limits and a quarter of them have no age limit at all. In Belgium (French Community), until recently, students could benefit from grants if they had started their studies before 35 years of age; however, the age limit was abolished in 2019/20.

Figure 15: Presence of age limits applicable to direct public financial support (grants and loans), 2020/21

Source: Eurydice.

Age limits and the type of direct public financial support concerned:

BE de	35 years (at the beginning of programme): public grants
BG	35 years (with no interruption in studies): publicly-subsidised loans
CZ	26 years: public need-based grants (social scholarships)
DE	30 or 35 years (depending on the cycle): combined grant-loan scheme BAföG 36 years: loans within the <i>Bildungskredit</i>
EL	45 years: publicly-subsidised loans (second-cycle)
FR	28 years (at the beginning of programme): public grants and publicly-subsidised loans
CY	25 years in first-cycle studies; 40 years in second-cycle studies: public need-based grants
LT	25 years: public need-based grants (social scholarships) in the case of orphans
HU	45 years: publicly-subsidised loans
NL	30 years (at the beginning of programme): public grants, publicly-subsidised loans 55 years: publicly-subsidised loans to cover tuition fees related to part-time studies
AT	30 or 35 years (depending on the cycle and the situation of the learner): public grants
PL	30 years (at the beginning of programme): publicly-subsidised loans
RO	35 years: public need-based grants (social scholarships)
SI	27 years (at the beginning of programme): public grants
SE	57 years (funds decrease from the age of 47): public grants, publicly-subsidised loans
UK – ENG/WLS/SCT	60 years: maintenance loans
BA	25 years: public grants
CH	35 years (at the beginning of the programme): public grants, publicly-subsidised loans (cantonal regulations may vary; the majority of cantons set higher age limits)
LI	32 years: public grants 65 years: publicly-subsidised loans
NO	65 years (loans decrease from the age of 45): publicly-subsidised loans that may partly be converted in grants
TR	35 years: in the first-cycle; 40 years in the second-cycle: public grants

Explanatory notes

The figure covers both the first and the second-cycle.

Country-specific note

Switzerland: The age limit cannot be lower than the age of 35 at the beginning of the programme. Cantonal regulations may set higher age limits than this, and the majority of the cantons have indeed higher age limits.

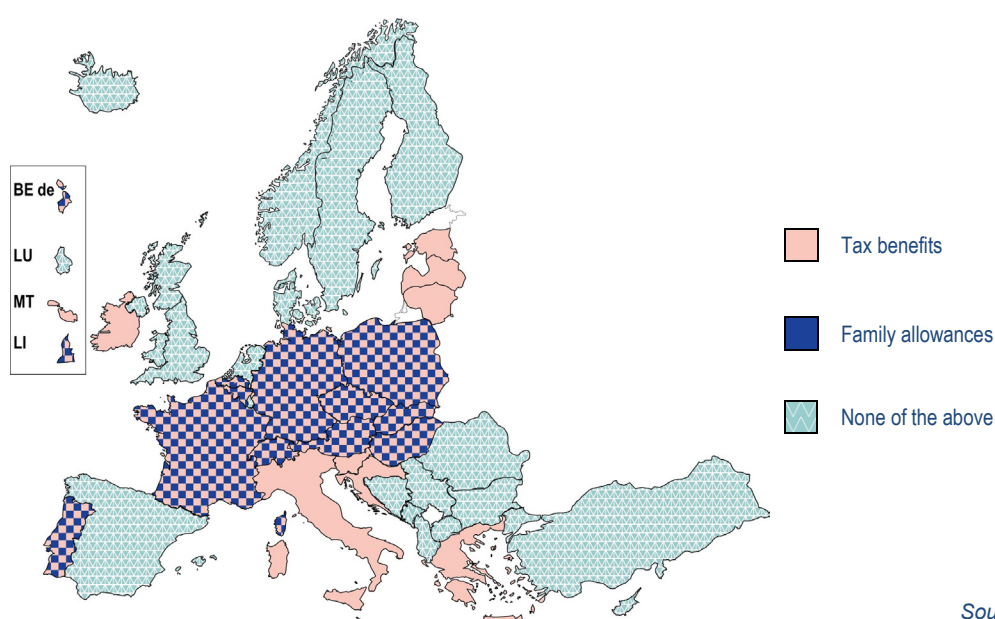
In some systems, the maximum age for access to direct public financial support is set in the 40s, 50s or 60s. In Greece and Hungary, for instance, the age limit for access to publicly-subsidised loans is 45. In Sweden, grants and loans are available until the age of 57, but the amount of support

decreases from the age of 47. In Norway, the age limit for student support is 65 (with loans that decrease after the age of 45), whereas in the United Kingdom, while some support schemes do not have an age limit, others (mainly maintenance loans) have an age limit of 60.

Around half of all European countries offer financial support for students' parents

In addition to direct financial support provided as grants and/or loans, other schemes may be used to financially support higher education students or their families. Figure 16 looks at the support available to students' parents, provided either as a tax relief/benefit or as a family allowance. These types of financial support measures imply that students are still dependent on their parents' financial resources and do not have their own income and assets, except for limited income from student jobs.

Figure 16: Financial support for students' parents, 2020/21



Source: Eurydice.

Explanatory notes

Tax benefits for students' parents refer to tax reliefs for parents/guardians of those studying in higher education.

Family allowances are only displayed if they apply to most higher education students (e.g. family allowances available only until the child reaches the age of 18 or 19 are not considered).

Tax benefits for students' parents are in place in about half of the European higher education systems. This financial instrument allows parents who support their student-child to deduct a defined amount of money from their income tax. The tax deduction can take various forms. It can be provided as an annual lump sum (e.g. Czechia, Germany, Hungary, Malta, Austria, Poland, Slovakia, Switzerland and Liechtenstein) or other regular fixed amount (e.g. Latvia) deduction per studying child; as a tax-free income up to a certain amount (e.g. Belgium, Greece and Croatia); or as a percentage of study expenses, such as study fees, that can be deducted from parental income taxes (30 % up to EUR 800 in Portugal, 20 % up to EUR 7 000 in Ireland, 19 % in Italy). The amount of tax deduction often takes into account the number of dependent children in the household, and students' age. Sometimes, the size of parental income is considered (e.g. Belgium, Greece, France and Poland): only lower-income families receive the tax benefit or higher amounts are reimbursed to them. In some education systems, only parents of first-time students can obtain tax benefits (e.g. Lithuania and Hungary).

Alongside tax benefits for students' parents, around a quarter of systems ⁽¹⁸⁾ also provide tax benefits for some or all students with an income. This type of support generally takes the same form as tax deductions for students' parents (see above).

Family allowances are social security payments for parents/guardians of those studying in higher education. Figure 16 shows that these are slightly less common compared to tax benefits: they exist in 13 European higher education systems ⁽¹⁹⁾. The eligibility for this type of support and its exact amount are determined by various conditions and criteria. For example, in Germany and Hungary, the family allowance is awarded for each studying child and increases by the number of eligible children, while in France it is conditional on having at least two dependent children. In Czechia, Poland and Portugal, family allowance can be obtained only if the family's income is below a minimum income threshold. As with tax benefits for students' parents, family allowances are allocated only until a defined student age, which ranges between 20 (France and Liechtenstein) and 26 years of age (Czechia). Sometimes accessibility may further be limited, for example to parents of full-time students as in Slovakia.

Overall, as Figure 16 shows, support for students' parents is available in about half of 43 European higher education systems participating in this report. In 13 systems, parents can benefit from both tax relief and family allowances; while in nine systems only tax benefits are available, closely linking public support to parents' taxable income. When we look at all types of student support measures for first-cycle full-time students that were examined in this report, we can see that countries that provide indirect support measures also typically implement targeted need-based grants, and award it usually to fewer than a quarter of their students (see Figures 11 and 12). Belgium (Flemish Community), Ireland, Estonia and France are exceptions regarding the share of grant recipients. Countries with universal grants (except Malta) or only merit-based grants (see Figure 11), and countries with high percentage of loan beneficiaries (see Figure 13) typically do not support students' parents.

3. The relationship between fees and support

Chapters I.1 and I.2 examined fee and support policies in 43 European higher education systems. They presented different approaches to charging fees to private households (students and/or their families) for participating in higher education and to supporting students financially during their studies.

Fee policies may follow different approaches including no fees, universal fee policies or fees only for certain categories of students. Even within an education system, different fee policies may apply to different study cycles, study modes (full-time/part-time), and home and international students. When student support policies are examined, we can see that all 43 higher education systems provide at least one type of direct support (grants or loans), and about half of them also provide indirect support in the form of tax benefits and/or family allowances.

To understand the different policy realities in European higher education systems and to assess their potential impact on students, fees and support policies should not be looked at in isolation. The combination of student fee and financial support set by public authorities should be analysed together. In this section, we look at the relationship between fees and financial support policies by examining how governments distribute the fee-burden among students (share of fee-payers) and how widespread student support is (share of beneficiaries). Public support is looked at through public (need-based or universal) grants. 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'

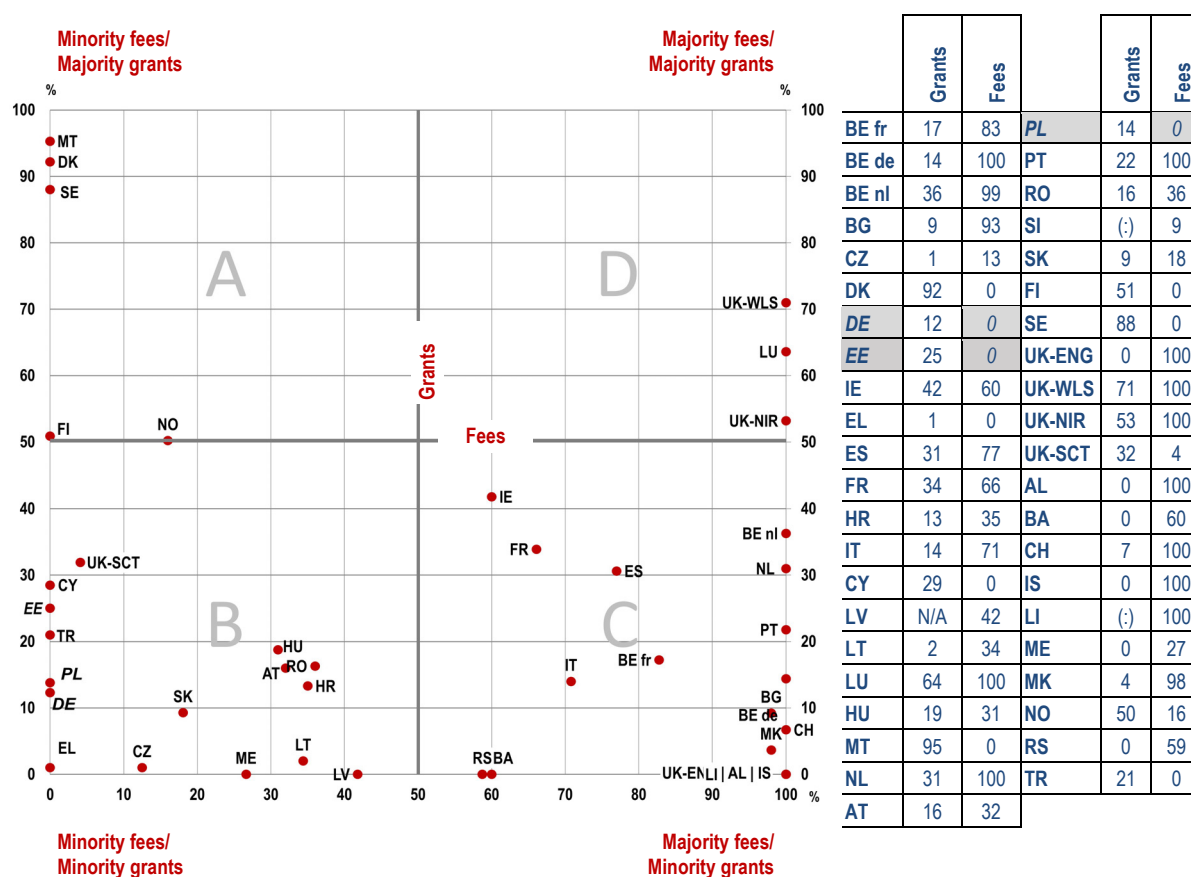
⁽¹⁸⁾ Belgium (Flemish Community), Czechia, Ireland, France, Italy, Latvia, Lithuania, Malta (part-time students), the Netherlands, Austria, Slovenia and Liechtenstein

⁽¹⁹⁾ Belgium (all three Communities), Czechia, Germany, France, Hungary, Austria, Poland, Portugal, Slovakia, Switzerland and Liechtenstein

perception of their financial security during studies. They also demonstrate direct investment in students by governments.

Figure 17 presents the percentage of first-cycle full-time students who pay fees above EUR 100 and the percentage of grant beneficiaries in the first-cycle.

Figure 17: Percentage of students paying annual fees above EUR 100 and percentage of beneficiaries of grants among first-cycle full-time home students, 2019/20



Countries and values in *italics*: see Country-specific notes

Source: Eurydice.

Explanatory notes

The figure considers only universal and need-based grants. If a country has both universal and need-based grants, universal grants are presented. The table next to the chart shows the actual percentage values (national data). Zero as a value indicates that there are no fees or there are no universal or need-based grants in the relevant country.

Generally, countries are presented in this figure only if data are available for both values, i.e. fees and grants. In some instances, however, one of the values is not available, but the country is still depicted in the figure. In these cases, the country is marked in *italics* and the country-specific notes provide an explanation.

Percentages of fee-payers provided in the figure may slightly differ from percentages indicated in the national information sheets. This is because the national sheets refer to all fee-payers, whereas Figures 1 and 17 cover only students paying fees above EUR 100. Moreover, all national data presented in Figure 17 have been rounded.

Country-specific notes

Germany: In all German *Länder*, there are no tuition fees. In eight *Länder*, however, low administrative fees from EUR 50 to 75 are charged to all students. Moreover, students in six *Länder* are liable to pay fees of up to EUR 500 per semester when exceeding the regular study period. No data are available on students paying the latter fees, but the share of students paying more than EUR 100 is likely to be low.

Estonia: Students studying in Estonian and progressing normally do not pay fees. Students who do not obtain the required ECTS per semester and students studying in another language than Estonian (7.3 % of the student population) may pay fees. 13 % of full-time first-cycle students paid fees, but information is not available on the actual fees paid.

Poland: All students pay small administrative fees corresponding to less than EUR 100. Those repeating a study course/subject are charged tuition fees set by higher education institutions. No data are available on students paying the latter fees, but the share of students paying more than EUR 100 is likely to be low.

For further details on data presented in Figure 17, see also Country-specific notes related to Figures 1 and 12.

Taking into consideration the share of fee-payers and grant-holders, four types of policy approach can be identified:

A) This approach (quadrant A on Figure 15) combines a **low percentage of fee-payers and a high proportion of grant beneficiaries**. In countries following this approach, the public budget covers student higher education fees. No, or only few, students pay fees. In addition, a majority of students receive grants, with amounts 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. This policy approach is followed in four Nordic countries (Denmark, Finland, Sweden and Norway) and Malta.

B) Similarly to countries in A), these countries charge fees to no or only few students; in any case, fewer than 50 % of students pay fees (or fees above EUR 100). Here, however, the **low percentage of fee-payers combines with a low percentage of grant recipients**. This group can be further subdivided into two clusters. First, there are countries with a no-fee first-cycle policy, such as Greece, Cyprus and Turkey, as well as those where only a small share of students pay fees, mainly as a result of insufficient study performance or progression (Czechia, Croatia, Austria – universities and university colleges of teacher education, Slovakia, the United Kingdom – Scotland, and Montenegro). Germany, Estonia and Poland cannot be positioned precisely in the figure (see the country-specific notes), but they also belong to this cluster with no or a low share of fee-payers and grants that reach fewer than a quarter of students. In the second cluster, including Latvia, Lithuania, Hungary and Romania, a higher percentage of students – between 30 % and 50 % – pay fees. In these countries, based on study merit, students enter higher education in one of two groups: a group of better-performing students who are state-funded and a group of students who self-finance (fully or partly) their studies. As in the first cluster, the share of need-based grant beneficiaries in these countries does not exceed 25 % and, here, grants are sometimes available only to state-funded students (e.g. Hungary). It should be noted that Croatia and Montenegro have changed groups: both countries were in group C in 2017/18 – with more than half of first-cycle students paying fees. In Montenegro, this change may, at least partly, be related to a recent policy change: Montenegro abolished fees for full-time students in the first year of their first-cycle studies in 2017/18; and only those students who do not complete sufficient number of ECTS are required to pay in the second and further years of study. In Latvia and Montenegro, there is no need-based grant.

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), however, 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** ⁽²⁰⁾. Fees are paid either by all or by most students. In some of the systems in this group, fee exceptions or fee reductions target socio-economically disadvantaged students (Belgium – French and Flemish Communities, Ireland, Spain, France and Italy). In three further countries (Bosnia and Herzegovina, Serbia and North Macedonia), based on their merit, some students study at state-funded places (i.e. pay no fees or only administrative charges), whereas others self-finance (partly or fully) their studies. Regardless of the approach to fees, in most countries in this group (all except Belgium – Flemish Community, Ireland and France), fewer than a third of students obtain a need-based grant. In


⁽²⁰⁾ Belgium (all three Communities), Bulgaria, Ireland, Spain, France, Italy, the Netherlands, Portugal, the United Kingdom (England), Albania, Bosnia and Herzegovina, Switzerland, Iceland, Serbia and North Macedonia

the United Kingdom (England), Albania, Bosnia and Herzegovina, Iceland and Serbia, there are no need-based grants.

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. This group includes Luxembourg, where all students pay fees and most receive a basic grant, and where further socio-economic criteria and income determine the extent to which students receive an additional grant, or an additional loan or a combination of the two. The United Kingdom (Wales and Northern Ireland) also belong to this cluster by having universal fees coupled with a relatively high share of grant beneficiaries.

Data on the different student support tools gathered in this report also show that in most countries in category A) (all except Malta), in addition to grant provision, a relatively high proportion of students take out loans. This tends to make students more financially independent in comparison to their counterparts in other higher education systems. Only a few countries in other quadrants register a comparably high share (above 25 %) of loan beneficiaries, namely the Netherlands, the United Kingdom (all four education systems) and Iceland. Moreover, in a number of B) and C) model countries, indirect support such as tax benefits and/or family allowances paid to students' parents are available support tools, while these are not often included in the policies of countries in the A) and D) quadrants.

This general overview – that closes the first part of this report – can be complemented by more detailed information on each system provided in the national information sheets in the second part of this report.

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Part II: National system information sheets

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GUIDE TO THE NATIONAL SYSTEM INFORMATION SHEETS

General Information

The national system information sheets aim to give an overview of the national student fee and financial support system. Each national sheet consists of a **diagram** and some **key points in text form**. 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.

Both the diagram and the text refer to student fees and support in **public** and **government-dependent private higher education institutions** ⁽²¹⁾, but not in private higher education institutions.

Information mainly covers **the first** and **the second cycle** of higher education (diagram and text). The situation of **short-cycle** higher education students ⁽²²⁾, if short-cycle higher education exists, is also presented in the text. Fee and support arrangements for doctoral students are not covered.

Data generally refer to **full-time students** (diagram and text), but the situation of students studying on a part-time basis (in countries with an official part-time student status) is also presented in the text.

Home/domestic students are the main focus of the national sheets. The text, however, also outlines fee policies applicable to international students.

Diagram

- The diagram is divided into **two parts**: the first part covers **fees** and the second financial **support measures**.
- Fees include all costs charged to students – including **tuition, registration, admission, certification and administration fees** –, but exclude payments to student unions.
- The diagram shows **fees** for the **first** and the **second cycle**. Fee amounts displayed apply to:
 - full-time students progressing at a normal study pace. This, in general, refers to students achieving 60 ECTS credits per academic year (unless national steering documents define the concept differently). Fees (or higher fees) that may exist for students achieving fewer credits or extending the duration of their studies, and fees for students studying for their second (or further) degree at a specific level (e.g. a second bachelor's degree) are not displayed, but, where applicable, are described in the text.
 - home/domestic students studying in the country language. Fees for international students (i.e. those outside EU/EEA/EFTA – depending on national definitions) as well as (higher) fees for programmes in languages other than the country language(s) are presented in the text.
 - students in all public and government-dependent private higher education institutions, if the same fee policy applies, OR students in the most representative institutions (generally universities), when different fee policies apply to different types of institutions.
 - fee amounts students generally pay for one academic year of study.
- The part on **support measures** provides an overview of public **grants**, in particular **need-based** and **merit-based** grants. Need-based grants are awarded on the basis of financial hardship/socio-economic background of students, which is commonly evaluated based on parental income. Merit-based grants are awarded on the basis of academic performance. If grants combine need- and

⁽²¹⁾ A number of terms marked in bold in this guide are defined in the Glossary. Please refer to the Glossary for the exact definition.

⁽²²⁾ The report considers only those ISCED 5 programmes that are recognised (by national qualifications frameworks and/or top-level steering documents) as part of the higher education system.

merit-based criteria of allocation, they are displayed under the principal allocation criterion (i.e. need or merit). **Universal grants** (i.e. grants in principle open to all students), which exist in a limited number of countries (see Figure 11 in Part I of report), are displayed as need-based. The text specifies whether such grants are available.

- The diagram aims to provide a **minimum, most common and maximum value** of fees and grants. Where a specific national 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. Zero is not displayed on the diagram, so that no numerical value appears in the case of countries with no fees and/or no public grants.
- The amounts are shown by year **in euro**. Where information in the diagram is converted into euro from a national currency, the exchange rates, calculated in September 2020 ⁽²³⁾, are shown in the bottom right corner of the diagram.
- The diagram also displays **key statistical data** on the percentage of students paying fees and receiving grants.
- Finally, three further possible elements of student support systems are shown. These are:
 - **Loans**, i.e. direct publicly-subsidised financial aid that has to be reimbursed: this element appears in the diagram if there is a national student loan system.
 - **Tax benefits for parents**, i.e. tax relief 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 receive family allowances, i.e. the social security payment for parents/guardians of those studying in higher education. The element is displayed only if it concerns most higher education students (e.g. family allowances available only until the child reaches the age of 18 or 19 are not considered).

Text

The text below the diagram provides more details on elements depicted on the diagram and includes additional information on national student fee and support systems. The intention is to explain the interplay of different elements in the national system and help to interpret the diagram.

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-, first- and second-cycle students who are required to pay, or are exempt from paying, fees. Information on whether international students pay the same or different fees from home/EU students is also mentioned in the text.

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**.

- **Grants** are provided in the national currency and are differentiated between merit-based and need-based (or universal, where applicable). All main public financial support that does not need to be paid back is included, with the exception of grants for study abroad (i.e. mobility grants).

⁽²³⁾ http://ec.europa.eu/budget/contracts_grants/info_contracts/infoeuro/index_en.cfm

Information is also presented on the proportion of students (in the short, first and second cycle) who receive grants.

- **Loans:** information focuses on the existence of a student publicly-subsidised loan system and the percentage of students that take out a loan. Information on the interest rate and modalities for the repayment of loans may also be provided.
- **Tax benefit** is any tax relief that is granted to parents whose child is a higher education student or to students themselves. 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 students' parents: this part provides information on their amount and the eligible population.

The text focuses on the main support schemes, which may mean that some special support measures are not included in the description. In general, the national sheets do not include information on subsidised students' accommodation, transportation discounts, or students' health and pension insurance.

Reference year

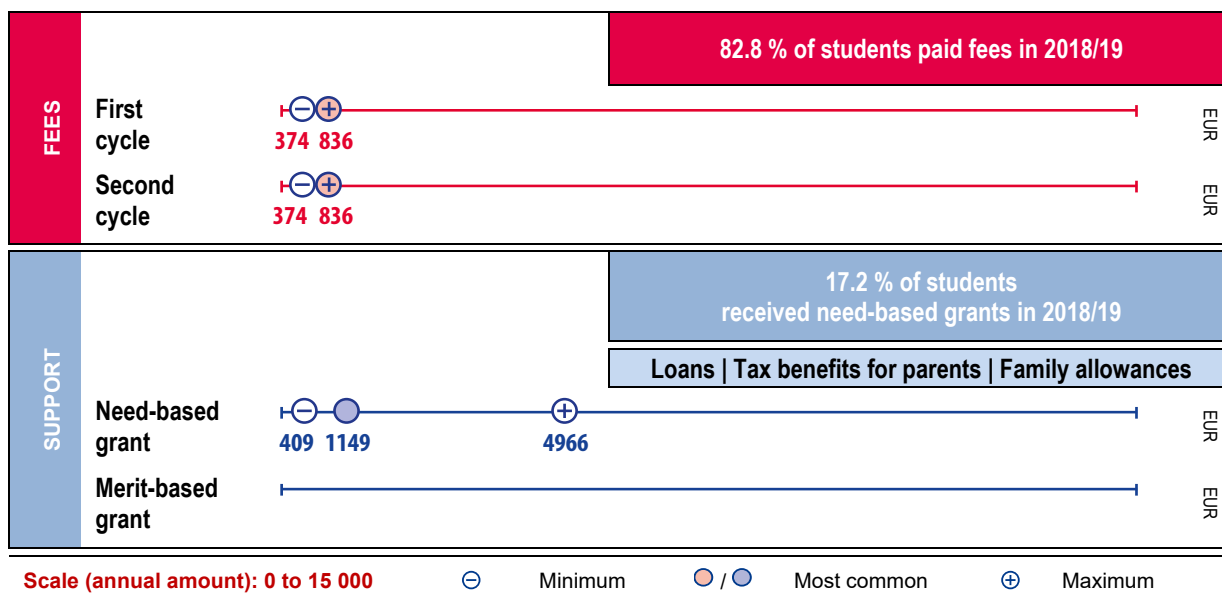
Information is presented for 2020/21 – the current academic year. Where information is not available for this reference year, the most recent available data are presented.

With regard to statistics indicating the percentages of fee-paying students, grant holders or students taking out a loan, the country sheets generally show information from 2019/20, as exact numbers of fee-payers or grant beneficiaries generally cannot be known ahead of the forthcoming academic year. When information for this academic year is not available, older data are shown. Throughout the country sheets, reference years of statistics are systematically specified, unless data refer to estimates. Sources of national statistics appear at the end of the report (see References).

NATIONAL SYSTEM INFORMATION SHEETS

BELGIUM – FRENCH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

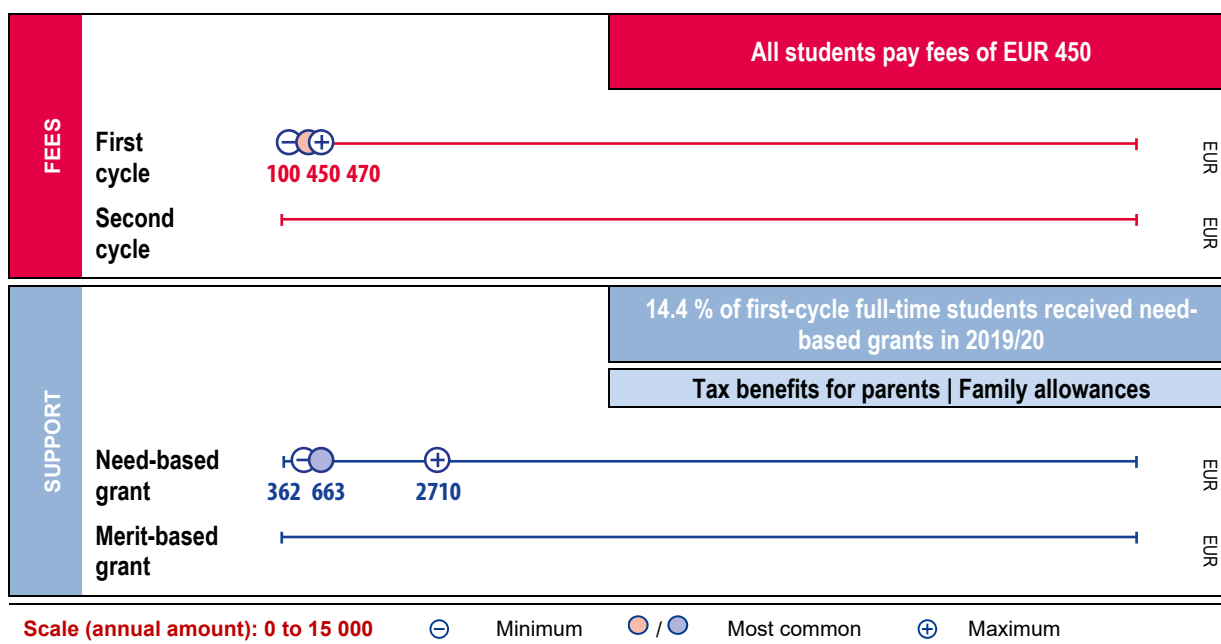
- Fee limits are set by the government of the French Community of Belgium. The maximum fee in **first-** and **second-cycle** programmes at universities is EUR 836/year (depicted in the diagram). Different (lower) fees apply to non-university programmes, including programmes at *hautes écoles*, programmes at arts colleges and adult education programmes known as 'social advancement education' (*enseignement de promotion sociale*).
- Students receiving a need-based 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 of EUR 374/year.
- In 2018/19, 82.8 % of students paid fees, and 81.5 % paid the maximum fee (with amounts depending on the type of institution; see above). During the same period, 17.2 % of students received a grant and therefore did not pay fees, 1.25 % of students belonged to a lower income group and paid the intermediate fee.
- There is no official **part-time** student status.
- There are **short-cycle** higher education programmes (*brevet de l'enseignement supérieur*) in social advancement education (*enseignement de promotion sociale*). Students in these programmes pay the registration fee of EUR 26/year and tuition fees of EUR 0.37 per teaching hour. Some students (for example, unemployed or students with special needs) do not pay any fee.
- **International students**, defined as non-EU students, have to pay additional fees fixed by law. For programmes organised by *hautes écoles* and arts colleges, fees are EUR 992 for professionally-oriented programmes and EUR 1 487 for academically-oriented programmes in the first cycle; EUR 1 984 for second-cycle programmes. For university programmes, the maximum amount should not exceed EUR 4 175. Non-EU students also pay a complementary registration fee.

Support (2020/21)

- Public need-based **grants** are available for low income students. Students must apply for this financial benefit each year. The amount granted in 2017/18 ranged from EUR 409 to 4 966 per year, depending on household (parental) income. Students who are part-time in education and part-time in employment as part of their programme are not eligible for a grant. The grant provider is the French Community of Belgium. In 2018/19, 17.2 % of students received a grant. 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 (fewer than 0.01 % in 2017/18, no student asked for a loan in 2019/20). The 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 1 630 for one, EUR 4 210 for two, EUR 9 430 for three, EUR 15 250 for four, and + EUR 5 820 for each subsequent child. The tax benefits are determined by the Federal Public Service of Finance.
- **Family allowances** range from EUR 97.72 to EUR 269.96/month per child (until 25) in Wallonia, depending on the number of children. In the Brussels-Capital Region, it ranges between EUR 153.00 and 163.20 depending on their age (until 25). The student should have no paid employment other than a student job for more than 240 hours per quarter of the academic year (unrestricted work possible during the summer holidays for students not in their final year of study).

BELGIUM – GERMAN-SPEAKING COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

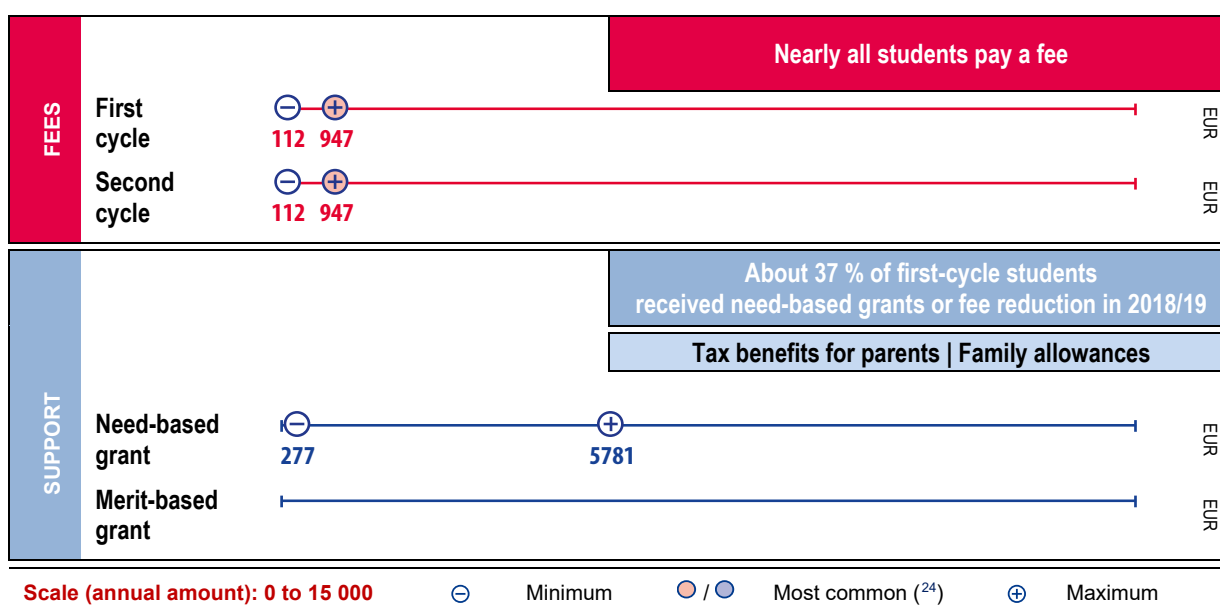
- Higher education provision exists only at the **first cycle** and only in one higher education institution. All students have to pay a registration fee of EUR 100 per academic year. In addition, the higher education institution may charge each student up to EUR 370 tuition fees per academic year. In practice, all students pay the same amount of EUR 450, as this is the amount that the higher education institution has defined.
- There is no official **part-time** student status.
- There are no **short-** or **second-cycle** programmes.
- International students**, defined as students from outside the European Union, pay the same fees as Belgian and EU nationals. In case of exchange students, however, no fee is charged.

Support (2020/21)

- Student **grants** are need-based. Parental income and students' age (max. 35 years of age) determine eligibility. Students must hand in their application annually. Annual grant amounts, which depend on parental income and students' academic achievement, are between EUR 362 and EUR 2 710, and are paid by the Ministry of the German-speaking Community. In 2019/20, 14.38 % of first-cycle full-time students received a need-based grant; and the most common amount granted to students studying in the German-speaking Community was EUR 663. There are no merit-based grants.
- The German-speaking Community of Belgium does not provide publicly-subsidised **loans**. However, students studying in the Community can take out loans managed by the Province of Liège of the French Community of Belgium.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives, including higher education students under 25 with no income. The tax-free minimum earnings threshold is increased by EUR 1 550 for one, EUR 3 980 for two, EUR 8 920 for three, EUR 14 420 for four, and + EUR 5 510 for each subsequent child.
- Family allowances**: as of 1 January 2019, a new flat rate system of EUR 157 per child applies to all dependent children (until 25) in the school system, including current higher education students. The student should have no paid employment other than a student job for more than 50 days in a year.

BELGIUM – FLEMISH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- **First-, second- and short-cycle** fees have two components: a fixed amount of EUR 245.20 and a flexible part that differs with the number of ECTS credits taken. For each credit point, a fee of EUR 11.70 is charged. This means that on average for a full-time student (60 ECTS points) the total fee is EUR 947.20. The amount of the fee varies with the income of (the parents of) the student. Students who are eligible for a need-based grant pay EUR 111.90 per academic year, regardless of the number of ECTS credits taken. An intermediate tariff of EUR 245.20 + EUR 4.30 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*). There are no tuition fees for the associate-degree programme (short-cycle) in nursing.
- Fee exemptions are possible for students benefiting from recognition of prior learning or enrolled in certain joint programmes.
- There is no official **part-time** student status.
- **International students**, defined as non-EEA students, pay higher fees than EEA-students. These are determined by higher education institutions.

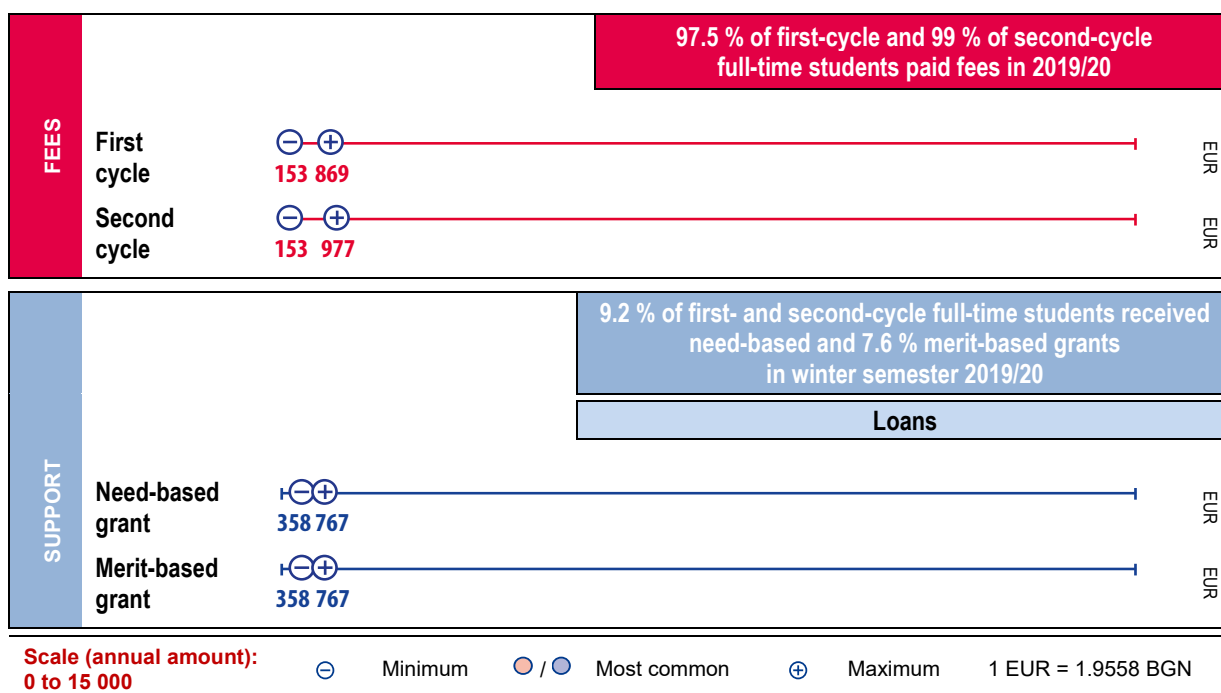
Support (2020/21)

- Student **grants** for short-, 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 277.46 to 5 781.09. In 2019/20, the average grant amount of this grant awarded was EUR 2 571.67. A student is also entitled to an extraordinary grant on the basis of extremely low income and lack of family support. Grants are provided by AHOVOKS, an agency within the Ministry of Education. About 36.8 % first-cycle and 12.5 % second-cycle full-time students received grants and/or fee-reduction in 2018/19. 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 1 650 for one, 4 150 for two, 9 290 for three, 15 030 for four, and + 5 740 for each subsequent child. The tax benefits are determined by the Federal Public Service of Finance. Students with an income are also eligible for tax benefits.
- **Family allowances** range from EUR 93.93/month to 259.49/month per child (until 25), depending on the number of children born before 1 January 2019. The student should have no paid employment other than a student holiday job of maximum 475 hours per year, and/or maximum 80 hours per month through an ordinary employment contract. A student can be self-employment, as long this does not make up their main activity.

⁽²⁴⁾ In the case of need-based grants, the value marked as 'most common' refers to the average amount.

BULGARIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

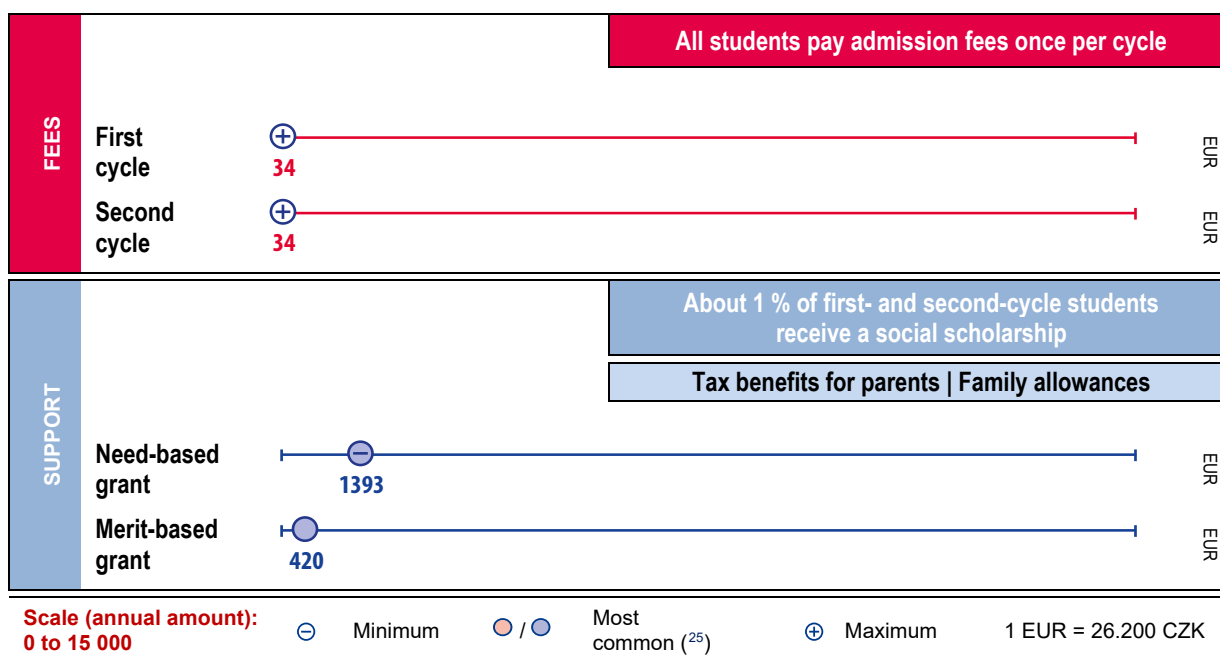
- Public higher education institutions determine their own fees, which should not exceed maximum amounts set in the Higher Education Act, and are adopted annually by the government. Student fees depend on the programme and field of study. Fees cover tuition, registration, admission, examinations and administration.
- First-cycle fees in state universities range from BGN 300 to 1 720 per year for full-time studies, and from BGN 280 to 1 300 for part-time studies (20.9 % of first-cycle students studied part-time in 2019/20). Annual second-cycle full-time fees range from BGN 300 to 1 910, and for part-time studies from BGN 280 to 1 400 (32.5 % of second-cycle students studied part-time in 2019/20). Fees for integrated programmes (i.e. programmes leading directly to a second-cycle degree) range from BGN 550 to 1 500 for full-time studies, and from BGN 420 to 1 020 for part-time studies.
- The Higher Education Act allows some state universities to fix exceptional lower fees for study in priority professional areas and protected specialties. In June 2020, the government determined such programmes in which new entrants in 2020/21 may be exempted from paying fees. In addition, orphans, persons with disabilities, military invalids, senior cadets in military schools, etc. are exempt from paying fees.
- There are no **short-cycle** higher education programmes.
- For international students (non-EU/EEA/Swiss), fees (from EUR 850 to 6 000 for full-time students) are adopted by the government and depend on the study field. The actual amounts are defined by HEI but following regulations.

Support (2020/21)

- Grants** are available to full-time students in all study cycles and are distributed by HEIs based on their specific eligibility criteria. Need-based grants are available for students with disabilities, students without parents or whose parents have disabilities, students who received care in orphanages, students who are parents of children up to 6 years old. Need-based grants are given for 12 months. HEIs also award merit-based grants, based on academic performance. Grant amounts range from BGN 70 to 150 per month, and they are given for five months each semester (students have to apply each semester). As from 2020, a new grant is available for students starting their university study in the same year as their school graduation in programmes within specific professional areas and protected specialties. The grant is BGN 100/month. Support for part-time students is not provided.
- State-guaranteed **loans** are available for full-time first- and second-cycle students under 35 years of age who have not interrupted their studies. There is a study loan for tuition fees and another one for covering living expenses. They can be taken only from banks that have signed an agreement with the government, and the interest rate cannot exceed a certain percentage. Repayment is due one year after graduation and must be completed in 10 years. In 2019, fewer than 1 % of eligible students took a loan.
- No **tax benefits** for students' parents or **family allowances** are in place.

CZECHIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- Students (**first- and second-cycle**) studying in Czech language programmes do not pay tuition fees. The maximum fee shown in the diagram is the maximum admission fee (CZK 869) set by law, and it is paid once per cycle. The most commonly paid admission fee is between CZK 500 and 800.
- When students exceed the regular length of study by more than one year (and unless they become parents), they must pay tuition fees. The minimum fee is CZK 13 179 per academic year and it is set annually by the Ministry of Education. There is no maximum fee set by law. About 15 % of first- and second-cycle students paid this type of tuition fee in 2019.
- Students in programmes taught in foreign languages (approximately 6 % of the total in 2019) have to pay tuition fees. These fees are decided by each higher education institution with no maximum limit.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- Fees for **international students**, i.e. students who are not citizens of the Czech Republic, are the same as for home students.

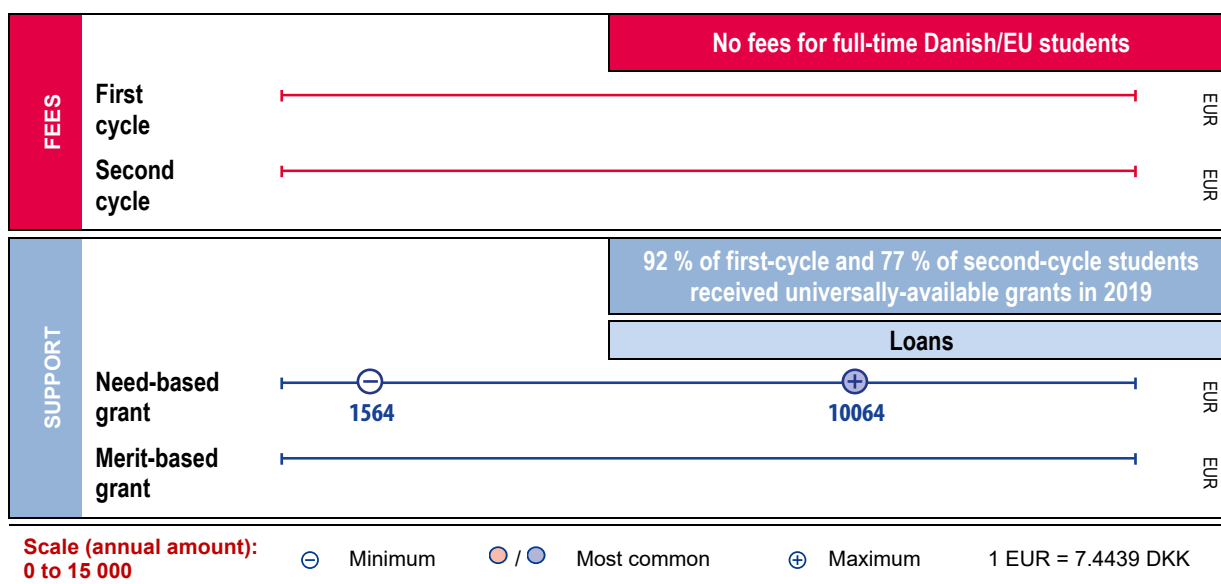
Support (2020/21)

- Social scholarships – i.e. need-based **grants** – are available for students in a difficult economic situation. The legally defined minimum amount, which is also the most commonly awarded amount, is CZK 36 500/year; age limit is 26 years. The grant provider is the Ministry of Education, Youth and Sports.
- Grants to support accommodation expenses (on average around CZK 5 000/year) are awarded to students from regions other than the seat of the higher education institution, with around 69 % of first- and second-cycle students receiving this support in 2019.
- Merit-based grants are awarded for excellence in studies, research, artistic and other activities. About 7 % of students received this grant for excellent study results in 2019 and around 7 % for research, artistic and other activities. A student may receive both these types of grants. An estimate of the average annual amount is CZK 11 000.
- There are no publicly-subsidised **loans** provided to finance studies.
- **Tax benefits** for parents are provided in the form of tax relief for each dependent child (students up to the age of 26 years). In 2020, CZK 15 204/year is allowed for the first child, CZK 19 404 for the second child, and CZK 24 204 for the third and subsequent child. If the child is disabled, the amount is doubled. Students with an income are eligible for a tax benefit of CZK 4 020 (2020).
- **Family allowances** may be awarded until the student reaches the age of 26 years. A child allowance of CZK 700-1 000 per month is paid if the family's income is below 2.7 times the subsistence level.

⁽²⁵⁾ In case of merit-based grants, the value marked as 'most common' refers to the average amount estimation.

DENMARK

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

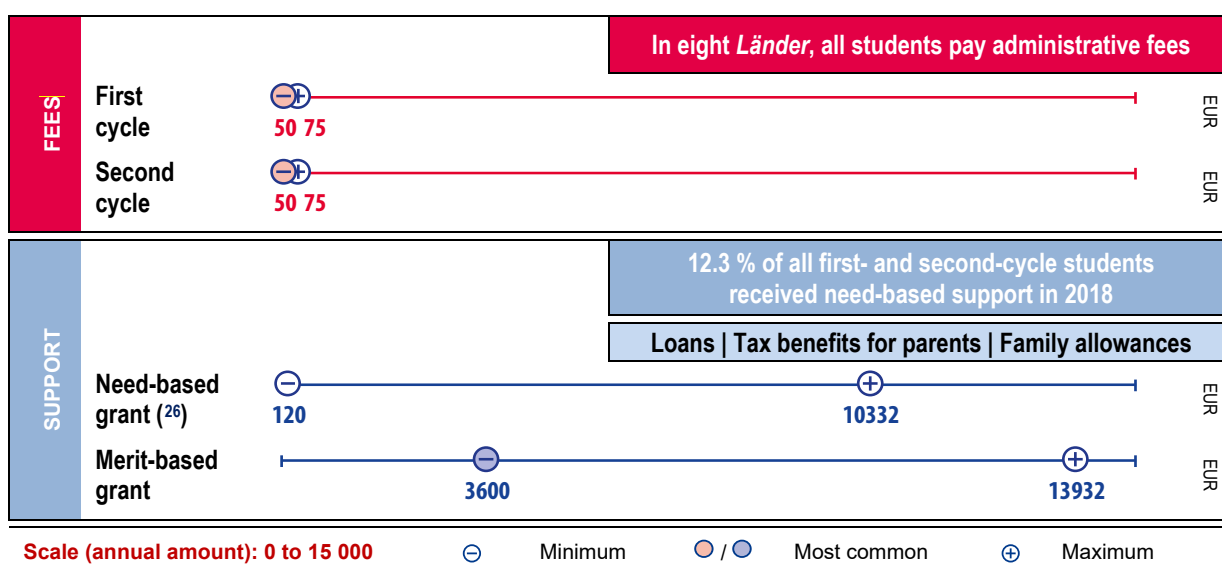
- National and EU/EEA full-time **short-, first- and second-**cycle students do not pay fees.
- There is no official part-time status for students studying in short-, first- and second-cycle programmes. Part-time programmes only exist in adult and continuing higher education, where students pay fees.
- International students**, defined as students from outside EU/EEA, pay fees set by higher education institutions.

Support (2020/21)

- State **grants** are available to all full-time Danish students who are active in recognised educational programmes, and whose income does not exceed a defined amount (DKK 13 542 per month in 2020) in the month where the student receives the grant. For students living with their parents, the grant amount depends on the parental income. In 2020, for students who live with their parents, the minimum grant is DKK 970 per month for 12 months per year and the maximum amount is DKK 2 691. The grant amount for students living independently is DKK 6 243 per month for 12 months per year. International students (EU and outside EU) must fulfil some special conditions to be placed on an equal footing with Danish citizens and receive state education support. About 92 % of first-cycle and 77 % of second-cycle students received grants in 2019.
- Extra grants are available for students who become parents when they live with another recipient of education support (DKK 2 494 per month in 2020) and for single parents (DKK 6 243 per month). Additional grants of between DKK 5 569 and 8 880 per month before taxes are available for students with a disability when the student is not able to work while studying.
- Due to the COVID-19 situation, an extra one-time payment of DKK 1 000 was issued in October 2020 for all students who received public grants in April 2020.
- The grants are annually regulated; new amounts will apply for 1 January 2021. All grants are taxable; the payable amount depends on individual circumstances. The amounts shown are for the year 2020 and before taxes.
- State **loans** of up to DKK 3 194 per month are available to all full-time students who are entitled to a state grant. Supplementary student loans up to DKK 1 598 per month are available for students who are parents. An 'end-loan' of up to DKK 8 241 per month is available for students who have used all their state grants and who have no more than 12 or 24 months left of their educational programme. During the period of study, a 4 % annual interest rate applies. Students must start paying back no later than one year after the end of the calendar year in which they graduate. The loan must be repaid within 15 years. 19 % of first-cycle and 25 % of second-cycle students made use of state loans in 2019.
- In 2020, students who were in active status in 2019/20 may obtain additional loans under certain conditions due to the COVID-19 situation.
- No tax benefits for students' parents or family allowances are in place.

GERMANY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- There are no tuition fees in either **first-** or **second-cycle** in any German *Länder*. In eight *Länder*, administrative fees ranging from EUR 50 to 75 are charged to all students. In addition, in Sachsen, HEIs may charge examination fees EUR 25 to 150, and in Niedersachsen, students above the age of 60 pay EUR 800 per semester.
- Students in six *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 official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- **International students** defined as students from outside the EU and EEA countries, have to pay EUR 1 500 per semester in Baden-Württemberg. In other *Länder*, they pay the same fees as home students.

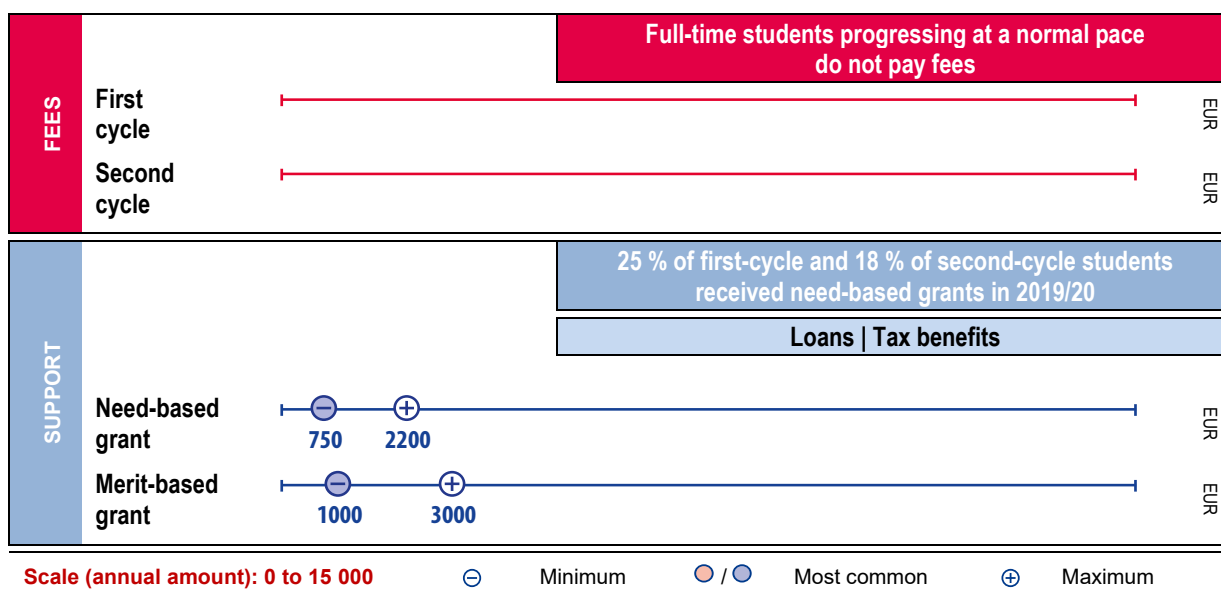
Support (2020/21)

- General public student support (BAföG) is in place. This support provides half of the individual amount awarded as a **grant**, and half as an interest-free **loan**. Total amounts (grant + loan; depicted on the diagram) range from EUR 10 to 861/month for 12 months/year. The support is available to students in full-time first- and second-cycle, and comparable studies (e.g. state exam studies in law or medicine), who progress normally in their studies and are under the age of 30 (35 for master studies). Eligibility and amount are determined by assessment of student need based on income, family situation, housing situation and disability. A maximum of 77 monthly instalments of maximum EUR 130 (EUR 10 010) must be paid back, but the amount can be reduced on account of low income. The average amount awarded in 2018 was EUR 5 916 per year (EUR 493 per month). In 2018, 12.3 % of the total number of first- and second-cycle students received BAföG.
- Different types of merit-based grants are awarded. The amount is often determined through an evaluation of student need. Total amounts of scholarships (co-)funded by the Federal Government range from EUR 300 to 1 161/month for 12 months/year. Additional support is determined by assessment of the family financial situation. *Deutschlandstipendium* (EUR 300 per month) and a lump-sum fee for studies of *Begabtenförderungswerke* (EUR 300 per month) are given independently of economic conditions.
- An education loan (*Bildungskredit*) covers living costs which are not covered by BAföG. The absolute 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, though it is not publicly guaranteed. Both loans are paid out in monthly instalments.
- Students' parents receive a monthly **family allowance** (child benefit) of EUR 204 (2021: EUR 219) for the first two children, EUR 210 for the third (2021: EUR 225) and EUR 235 (2021: EUR 250) for any further child, or a lump sum **tax benefit** (relief) of EUR 3 906 per annum, per child, per parent, until students are 25 years old.

(26) Including integrated loan (see text).

ESTONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

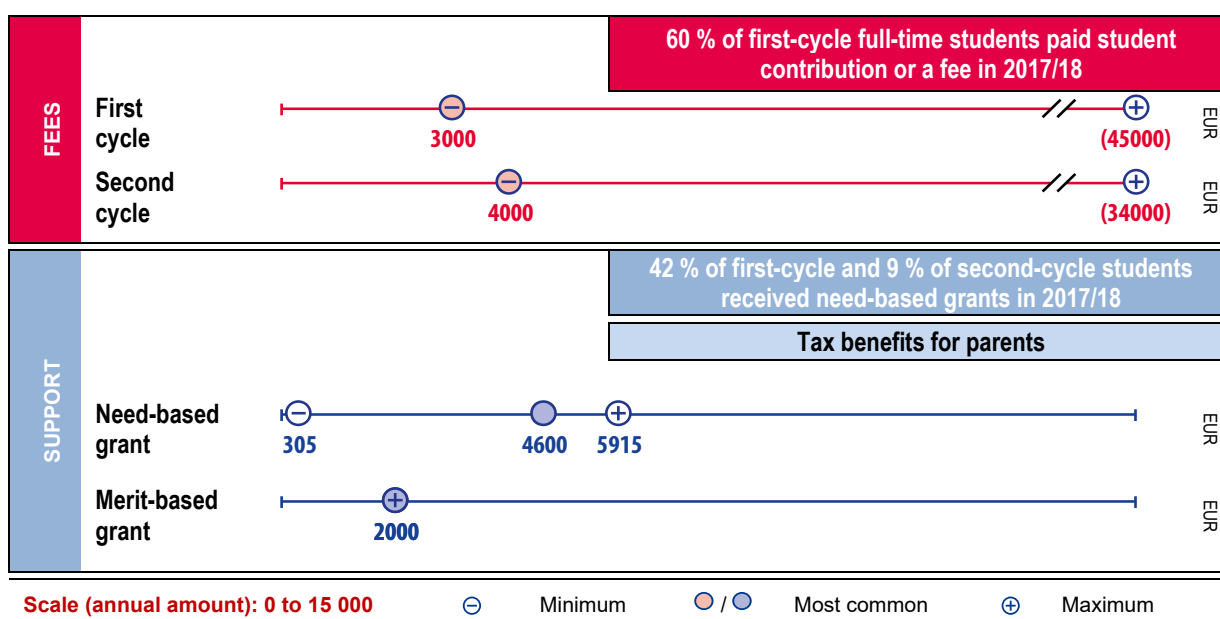
- All full-time **first-** and **second-cycle** students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum study without paying any fees.
- Higher education institutions have the right to charge study fees to first- and second-cycle students who obtain fewer credits – on any ECTS missing from a 100 % study load. The maximum cost of one ECTS is EUR 50. Higher fees (per credit) 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. 13 % of full-time first-cycle and 16.4 % of full-time second-cycle students paid fees in 2019/20.
- Higher education institutions have the right to demand a contribution to study costs from **part-time** students or students studying in other languages than Estonian (7.3 % of the student population in 2019/20). In 2019/20, 86.3 % of part-time students in the first and second cycle paid fees.
- There are no **short-cycle** higher education programmes.
- The same fees apply to **international students**, defined as non-EU/EEA students, as to national students.

Support (2020/21)

- The **grant** system includes need- and merit-based support. The main targets are full-time students.
- Need-based grants vary from EUR 75 to 220 per month for 10 months per year to full-time students depending on students' and family income, as depicted in the diagram. In addition, 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 to 510 per month.
- Students may apply for a merit-based grant of EUR 100 per month (EUR 1 000/year) based on excellent study results (see diagram). This grant was awarded to approx. 5-6 % of students (first- and second-cycle, full-time) in 2019/20. Full-time students in nationally prioritised programmes can also apply for a speciality grant of EUR 160 per month (EUR 1 600 per year), or EUR 160-300 per month (EUR 1 600-3 000 per year) in computing and information technology programmes. Approximately 6 % of students in the first and the second cycle received the speciality grant in 2018/19.
- The allocation of need-based grants is organised by the Ministry of Education and Research. The merit-based grants (achievement stipend), speciality grant 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 are organised by the Education and Youth Authority or the Ministry of Education and Research.
- Estonian citizens or persons with a permanent residence permit, studying full-time or part-time for nine months or more, have the right to obtain a state-guaranteed study **loan**. The maximum amount is EUR 2 500 per academic year, and around 4 % of students in the first cycle and 2 % in the second cycle took such a loan in 2019/20. The interest rate is 5 %. Repayment must start within a year after graduation (except if the student continues studies), and the repayment period is double the nominal period of studies. If studies are finished without a qualification, repayment must be completed in one-and-a-half times the period of studies.
- Tax benefits** for all taxpayers (incl. students and students' parents) in terms of deduction of the training expenses can be obtained for students below 26 and resident in Estonia.
- No **family allowances** for students' parents are in place.

IRELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

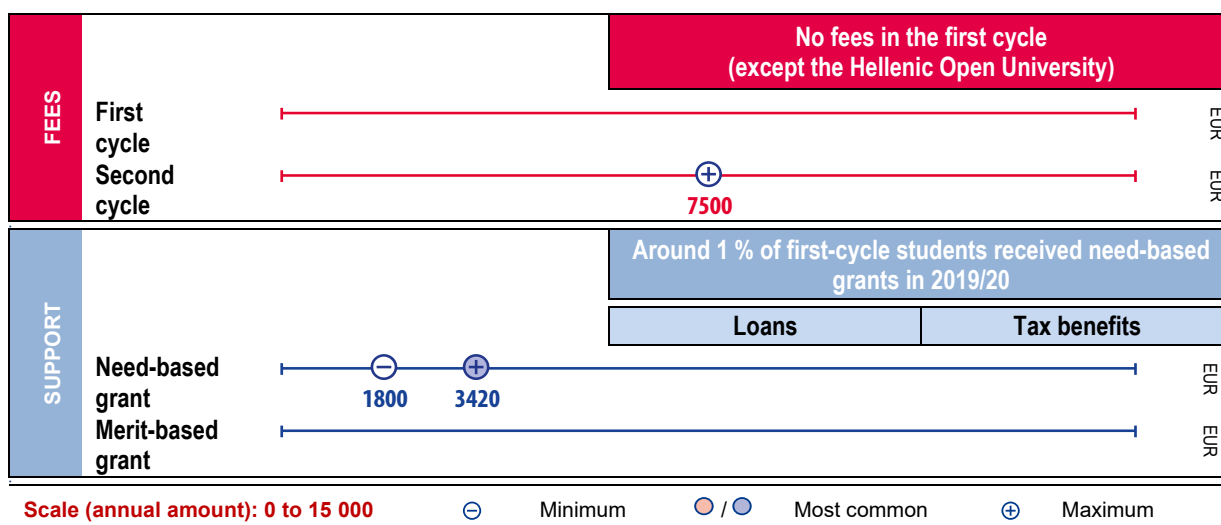
- In principle, all full-time **first-cycle** students are expected to pay a fee set by the higher education institution. However, first time students studying full-time and who are EU/EEA/Swiss/UK citizens or those who hold certain permissions from the Minister for Justice and Equality and have been resident in EU/EEA/Switzerland/UK for at least three of the five years are generally exempt from full tuition fees. They are liable for a 'student contribution' of EUR 3 000 per academic year. Students who qualify for need-based grants provided by the Department of Education and Skills (see below) have the student contribution (or part of) paid on their behalf by the Exchequer. Those who do not meet the 'free fees' criteria pay a total fee as determined by each higher education institution.
- Part-time** fees are generally half of the consolidated fee (student contribution and tuition fee) for full-time programmes. However, unlike in the case of full-time studies, there is no fee support for part-time students, which means that part-timers generally pay more than those studying full time.
- In the **second cycle**, all students pay tuition fees that are set by higher education institutions, and that may reach EUR 34 000 per year.
- Fees for **short-cycle** higher education programmes are set by individual higher education institutions (no information available on the fee range). All students studying in short-cycle programmes pay a fee.
- International student** (non-EU and non-EEA citizens) fees are generally two to three times higher than full EU fees and are set by the higher education institutions.

Support (2020/21)

- Need-based **grants** are provided to full-time students by the Department of Education and Skills, depending on means, nationality, residency, previous academic attainment, family size and distance from institution attended. For first-cycle students, grants range from EUR 305 to 5 915 per academic year. Students who qualify for grant assistance also have the student contribution or tuition fees paid on their behalf. Second-cycle students whose reckonable income (parental, spousal or student's) is less than EUR 23 500 and includes a long-term social welfare payment may have a fee waiver for tuition fees up to EUR 6 270 and are also eligible to receive a special rate of maintenance grant of either EUR 5 915 or EUR 2 375. Second-cycle students whose reckonable income is less than EUR 23 500 and do not have a long-term social welfare payment may have a fee waiver for tuition fees up to EUR 6 270. A second-cycle fee contribution of EUR 2 000 applies to those with a reckonable income up to EUR 31 500. Short-cycle students are not eligible for student grant assistance.
- Bursaries of EUR 2 000 may also be awarded based on merit- and need-based criteria. 0.2 % of first-cycle students received such bursaries in 2017/18.
- Tax benefit** (relief) at the standard rate of tax (20 % up to a maximum of €7 000 per person per course) may be claimed in respect of certain full-time and part-time courses of higher education. It applies to either parents or students, depending on the applicant's status.
- No **loans** and no **family allowances** to higher education students' parents are in place.

GREECE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

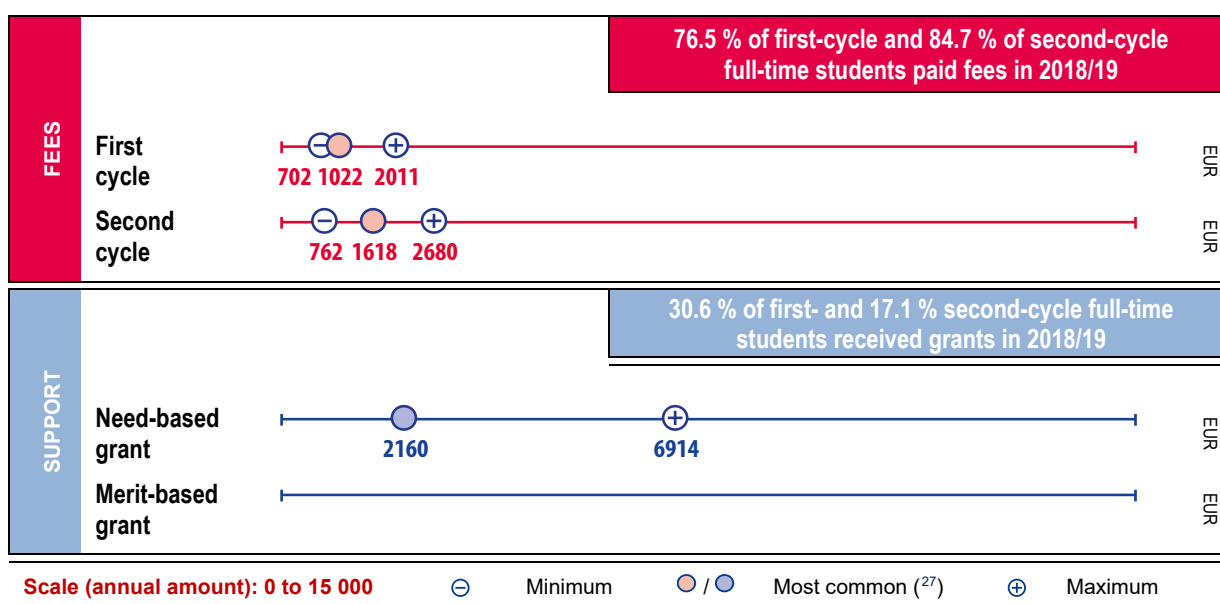
- **First-cycle** full- and part-time students do not pay fees. Only students of the Hellenic Open University – which provides only distance and part-time studies – pay fees, which range from annual EUR 500 (maximum three courses per year) to EUR 1 500.
- **Second-cycle** full- and part-time students may pay fees up to around EUR 7 500 specified by higher education institutions, although in several second-cycle programmes there are no fees. According to legislation, up to 30 % of second-cycle students (per programme) may be exempted from fees according to their personal and/or family economic status.
- In most cases, no differentiation in fees is made between full-time and **part-time** students. In some second-cycle programmes, however, part-time students pay higher fees.
- There are no **short-cycle** higher education programmes.
- **International students**, defined as non-EU-students, do not pay fees for first-cycle studies provided in the Greek language. However, fees can be charged to non-EU students who enrol in the newly-founded 'BA programme in the Archaeology, History and Literature of Ancient Greece', and, from 2020, in first-cycle programmes provided in a foreign language.

Support (2020/21)

- 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. In the academic year 2018/19, IKY offered 3 771 first-cycle students a grant for nine months (EUR 200 per month for students studying in their hometown and EUR 380 per month for students studying in another town – these are shown as minimum and maximum in the diagram). Although academic performance is taken into account, these grants are largely need-based. Part-time students are not eligible for IKY grants. In 2018/19, around 1 % of first-cycle students received an IKY grant.
- Grant/scholarships are also offered by research institutions and non-profit foundations to first-, second- and third-cycle students. Eligibility/selection criteria are both need- and merit-based.
- The Ministry of Education and Religious Affairs runs the administrative procedure of legacies grants in cooperation with the Ministry of Finance. These scholarships apply to undergraduate studies in Greece (nine cases). The grants usually amount to EUR 200, to undergraduate students.
- The scholarships awarded by the Hellenic Open University cover all or part of the student fees per academic year if the student meets a combination of economic, social and academic criteria.
- Second-cycle students may apply for state-guaranteed **loans** until the age of 45 if they meet academic and socio-economic criteria. Parents' guarantee for redeeming the loan to credit institutions is requested. Interest charges may be covered by the Ministry of Education and Religious Affairs up to 50 %. The terms of the loan are further determined by the credit institutions. There are no data on the number of students who receive loans.
- **Tax benefits**: Parents of students who are under 25 years of age, study in Greek public universities and do not have personal income are subject to a lower tax rate as the tax-free rate slightly increases.
- There are no **family allowances**, but first-cycle students' parents may claim annual EUR 1 000 housing allowance if the students do not study in their hometown.

SPAIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- 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. Reductions and exemptions from fees are based on need criteria. In 2018/19, 76.5 % of first- and 84.7 % of second-cycle full-time students paid fees.
- There is no difference in fees between full-time and **part-time** students (the latter category represents 28 % of first-cycle and 42 % of second-cycle students for the academic year 2018/19).
- Short-cycle** higher education students are not required to pay any fees in most Autonomous Communities, but they pay fees up to EUR 400 in some.
- International students**, defined as non-EU/EEA students, who do not have resident status in Spain may have to pay higher fees, depending on the region.

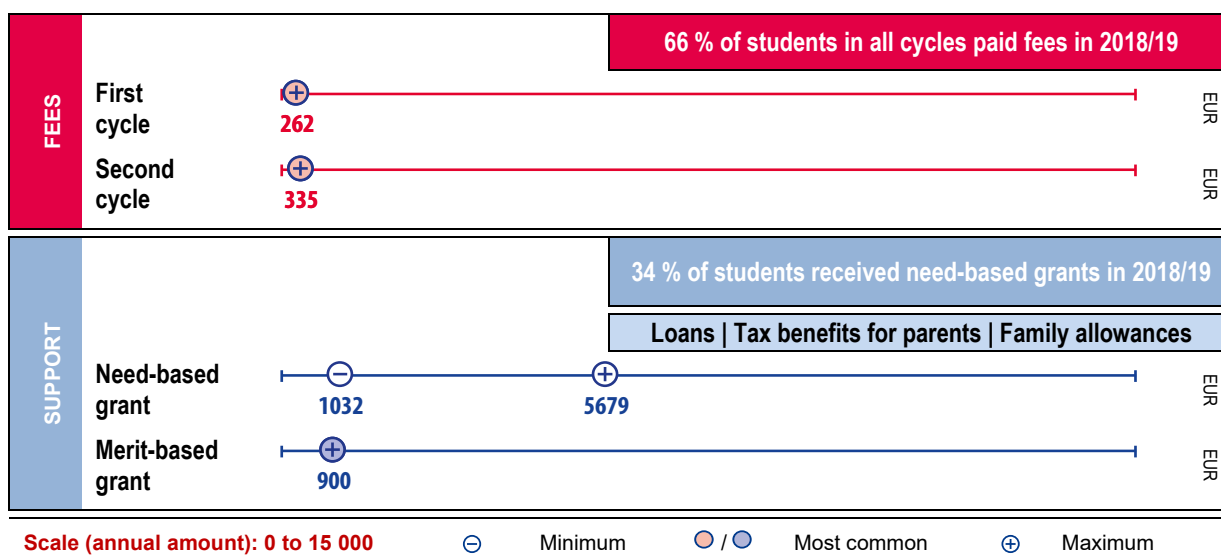
Support (2020/21)

- The national general **grant** has several components (fixed amounts, a variable amount, a tuition fee grant and an amount linked to academic excellence). Each student, depending on their family income, may receive one or more of the components. These include a fixed amount of EUR 1 700 based on the student's family income; and a fixed amount of EUR 1 600 for living costs for students living outside the family home during their studies and who also meet certain income criteria. The merit-based component, which can be awarded based on students' academic performance, ranges from EUR 50 to 125 per year. A variable amount, based on the student's family income and academic performance is also available; the minimum amount of this 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 tuition fee grant and the minimum amount of the variable component (EUR 60). Distance education students can apply for the complete variable amount component. An additional 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. In addition, short-cycle students also receive a 'basic grant' component of EUR 300.
- 30.6 % of full-time first-cycle and 17.1 % of full-time second-cycle students received a grant in 2018/19. 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 will not be covered by the grant the second and subsequent times). Grants are awarded on an individual basis, and therefore each student receives a different amount. However, the average amount for a grant in 2019/20 was EUR 2 160.42 (in addition to an exemption of fees).
- No **loans**, **tax benefits** for students' parents or **family allowances** are in place.

⁽²⁷⁾ In case of grants, the value marked as 'most common' refers to the average amount.

FRANCE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- The amount of the annual tuition fee is fixed by the Ministry of Higher Education and Research. The annual fee at public universities is EUR 170 in the **first cycle** (L1, L2, L3), and EUR 243 in the **second cycle** (M1, M2). Students also pay an annual contribution of EUR 92 (*Contribution vie étudiante et de campus – CVEC*) aimed at co-financing their social, cultural and sport activities, as well as their healthcare provision (depicted on the diagram together with the above fees). Holders of need-based grants are exempt from paying tuition fees and the CVEC contribution (the latter is also not paid by several other categories of students, including refugees and international-exchange students). In 2018/19, 66 % of students studying at a full-time pace paid fees.
- In some cases, universities may charge enrolment fees which go beyond those set by the Ministry (e.g. for adult education courses and programmes, including degree-programmes, and for optional additional services).
- Outside public universities, in the public *grandes écoles* and engineering schools, fees vary, but the most common amount is EUR 601 per year (not including the above-mentioned CVEC contribution). Government-dependent private higher education institutions, including some of the *grandes écoles* and engineering schools, set their own fees and the amounts vary widely (and are not shown in the report).
- There is no official **part-time** student status.
- Fees in the **short-cycle** vary between EUR 0 and EUR 170.
- From 2019/20, some **international students**, defined as non-EU or EEA students, pay higher fees than EU/EEA and domestic students.

Support (2020/21)

- Grants** are awarded to short-, first- and second-cycle students (under 28 years of age) on the basis of financial need. The annual amount takes into account socio-economic background of students, with students classified into eight categories based on family (parental) income. In 2020/21, the amount of the annual grant ranges from EUR 1 032 to 5 679. The most commonly awarded annual amount was EUR 1 020 in 2019/20. An additional grant (*aide spécifique ponctuelle*) amounting to EUR 1 707 annually is available for the most deprived (based on family income) lower middle-class students. The grant provider is the Ministry, and grants are run by the *Centre Régional des Œuvres Universitaires et Scolaires* (CROUS). Need-based grant holders are exempt from paying fees. In 2018/19, 34 % of students received a need-based grant.
- Short- and first-cycle 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, for a maximum of three years. Specific and occasional support is also available.
- State-guaranteed **loans** up to an annual maximum of EUR 15 000 are also available for all EU/EEA students aged under 28. Interest rates are defined by banks. Repayment must start two years after graduation, but early redemption of interest is possible.
- Parents are eligible for **tax benefits** if students are financially dependent on them, and are younger 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 under 20 years old. The basic amount for families with two children is EUR 131.95 per month (less for high income families).

CROATIA

MAIN CHARACTERISTICS

FEES	First cycle	⊕	17 66	All students pay registration fees	EUR
	Second cycle	⊕	17 66		EUR
SUPPORT	13.3 % of first-cycle and of second-cycle full-time students received state-funded need-based grants in 2019/20				
	Tax benefits for parents				
	Need-based grant	⊕	1435		EUR
	Merit-based grant	⊕	1435		EUR
Scale (annual amount): 0 to 15000 ⊖ Minimum ○ / ● Most common ⊕ Maximum 1 EUR = 7.5275 HRK					

KEY POINTS

Fees (2020/21)

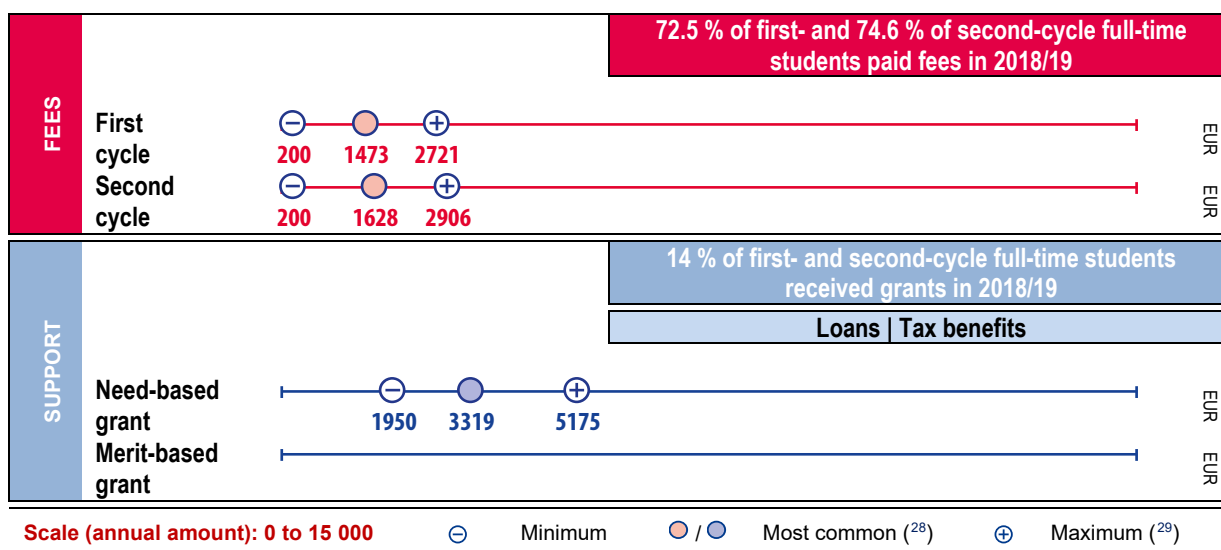
- All students pay registration fees set by higher education institutions, which range from HRK 130 to 500. Tuition fees for all full-time students enrolled for the first time in the first year of **short**, **first-** and **second-cycle** programmes are fully covered by the Ministry of Science and Education. Tuition fees are also covered in full for non-first-year full-time students who achieved 55 ECTS or more in the previous academic year, and at least 30 ECTS in the case of students with disabilities. Full tuition fees were covered by the government for 65 % of full-time first-cycle students and 74 % of second-cycle full-time students in 2019/20.
- Full-time students who do not fulfil the above criteria for tuition fee-exemption pay either the full tuition fee or a part of the fee, depending on the criteria set by the individual higher education institution. Students completing fewer than 30 ECTS have to self-finance their studies in the following year. Various categories of disadvantaged students receive different types of fee exemption or state-funded support. The maximum amount of tuition fees for full-time fee-paying students set by higher education institutions is HRK 10 000 for first-cycle, and HRK 12 000 for second-cycle programmes.
- Part-time** students, constituting 27 % of the total student population, all pay full tuition fees set by higher education institutions (up to HRK 75 000).
- Short-cycle** higher education is offered only by one public institution and only on a part-time basis. Fees in the public sector follow the above pattern.
- International students**, defined as students from outside the EU/EEA, pay full fees, and may pay higher fees.

Support (2020/21)

- Student **grants** are available to full-time students in first-, second- and short-cycle study programmes. Part-time students are not eligible to apply for this support.
- Student grants are provided by the Ministry of Science and Education. 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 for nine months). In 2019/20, 13.3 % of full-time students in the first cycle and the second cycle received state-funded need-based grants. In the academic year 2020/21, the Ministry will provide 10 000 grants.
- Merit-based grants are provided by the Ministry of Science and Education to full-time students in first-cycle STEM (Science, Technology, Engineering and Mathematics) study programmes. In 2019/20, 4 % of full-time students in first-cycle STEM programmes received a merit-based grant. In 2020/21, 3 400 grants will be awarded.
- 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.
- Tax benefits** for parents are provided in the form of tax relief for dependent children, if the taxable annual income of the dependent person is not higher than HRK 15 000. The tax-free minimum earnings threshold increases based on the number of dependent children.
- No **loans** or **family allowances** are in place.

ITALY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- **First- and second-cycle:** higher education institutions (HEIs) set 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 (the amounts displayed on the diagram were calculated based on actual data for the academic year 2018/19). The minimum fee is EUR 200 in 2020/21. 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 the financial year should not be higher than 20 % of public funding. In 2018/19, 72.5 % of first- and 74.6 % of second-cycle full-time students paid fees.
- Universities cannot request additional fees. The amount of the annual contribution is established by a regulation approved by each university respecting fairness in the amounts charged (Law 232/2016, paragraph 254). Students with an ISEE (the Equivalent Economic Condition Indicator to assess a family's economic condition) declaration of up to EUR 13 000 are exempt from fees for teaching, administrative and scientific services. The Decree Law of 19 May 2020, n. 34 (Art. 236, c. 3) 'Urgent measures in the field of health, support for work and the economy, as well as social policies related to the epidemiological emergency from COVID-19' has extended the exemption from the payment of student fees with an ISEE up to EUR 20 000.
- **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 (2020/21)

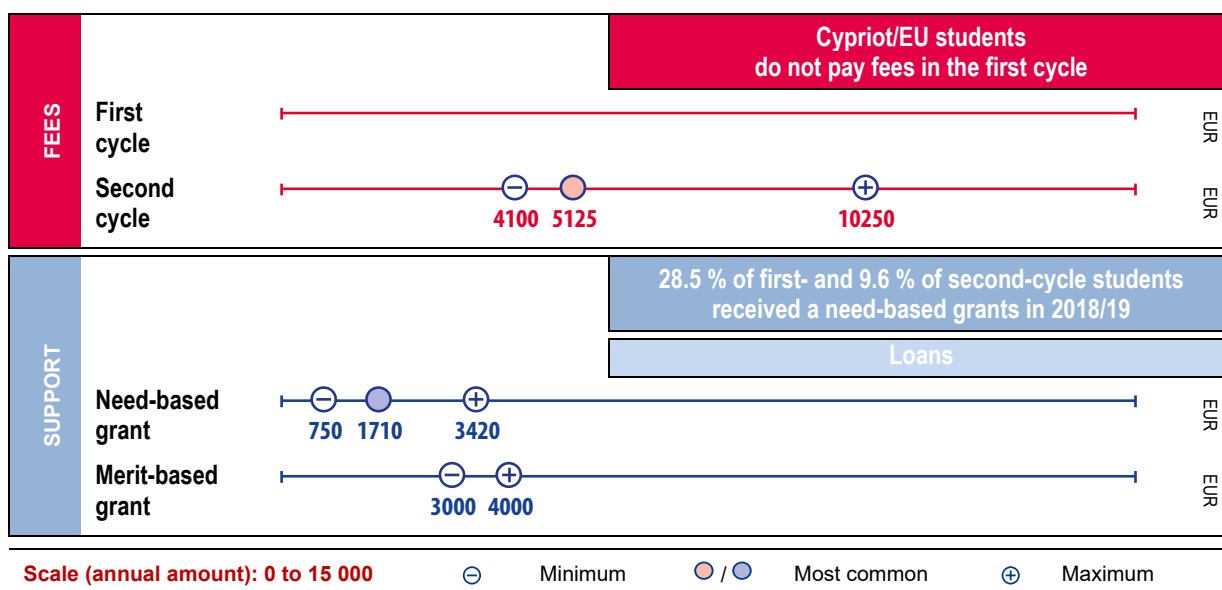
- Public **grants** are allocated on the basis of both economic need and academic merit. The amount depends on whether the student lives with her/his parents and is defined, within the range mentioned in the diagram above, by the regional authorities. The ministry sets the minimum and maximum amount of the grant for each new academic year. For 2020/21, the minimum amount of the grant is EUR 1 981.75 and the maximum amount EUR 5 257.74. Since Law 232/2016, the Fund for scholarships (FIS) of the Ministry of University and Research has increased every year and consequently also the number of scholarships awarded to students. The decree law of 19 May 2020, n. 34 (art. 236, c. 4) has further increased the FIS by EUR 40 million.
- There are 'honour **loans**' available to students to undertake their university studies. Universities have agreements with banks and guarantee the loans. Fewer than 1 % of first- and second-cycle full-time students take out a loan.
- **Tax benefits** are applicable as long as the child is tax dependent on his/her parents. A deduction of 19 % of the amount of expenses for attending higher education can be made. The same tax benefit applies to students with an income.
- No **family allowances** for students' parents are in place.

⁽²⁸⁾ The value marked as 'most common' refers to the average amount of fees and grants.

⁽²⁹⁾ The value marked as 'maximum' refers to the 90th percentile, calculated with actual data for all registered student.

CYPRUS

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

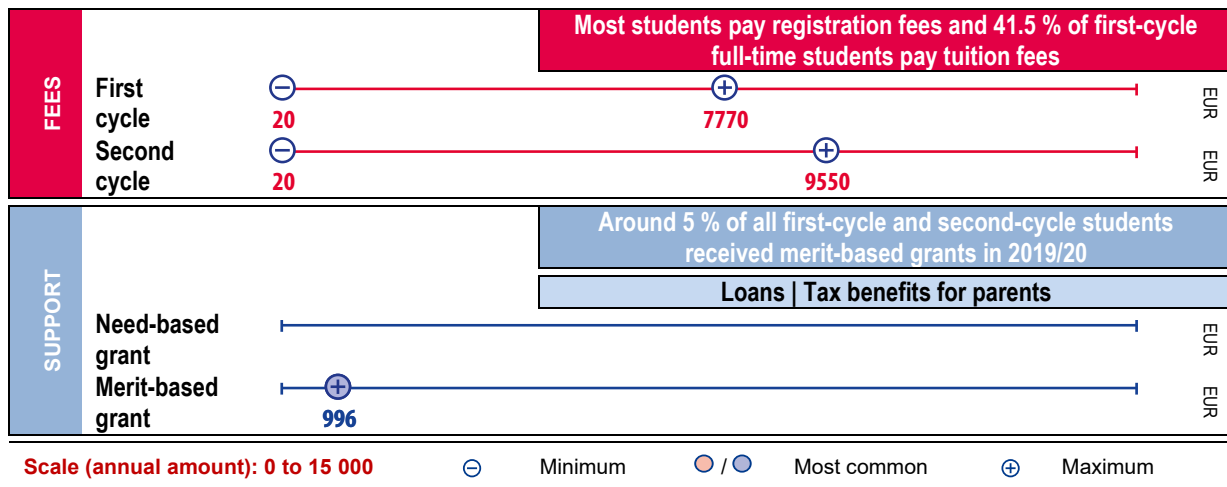
- Cypriot and EU students do not pay tuition fees during their **first cycle** of studies in public universities and institutions of higher education. The fees are covered by the Cyprus government. An exception to this is the first cycle degree of the Open University of Cyprus, which is a distance education institution.
- For **second-cycle** studies, all students, both Cypriot and EU students, pay tuition fees, which range from EUR 5 125 to 10 250, depending on the program of study, per academic year.
- Part-time** students in the second cycle pay the same amount as full-time students (fees are calculated proportionally to credits taken).
- The public institutions of higher education offer **short-cycle higher education** programmes. For the majority of these programmes, students do not pay tuition fees. For others, fees range between EUR 500 and 3 000.
- International students**, defined as non-EU/EEA students, pay tuition fees for full-time first-cycle studies (up to EUR 6 834 per academic year). Fees in the second cycle range from EUR 5 125 to 10 250, and in short-cycle programmes from EUR 500 to 11 535 per academic year.

Support (2020/21)

- A 'student **grant**' can be awarded to short-, first-, and second-cycle students studying in accredited programmes to support their studies in Cyprus and/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 750 to 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 socio-economic status. The maximum amount given is EUR 3 692 per year. The grant provider is the Student Welfare Service, established under the Ministry of Education, Culture, Sport and Youth, which is responsible for both the 'student grant' and the 'student allowances'. 28.5 % of first- and 9.6 % of second-cycle students received a need-based grant, i.e. 'student grant' or 'student allowance' in 2018/19.
- The Cyprus State Scholarship Foundation awards scholarships based either on students' academic performance or on both academic performance and socio-economic status. Students may receive a scholarship up to EUR 3 000 per year in first-cycle programmes and up to EUR 4 000 per year in second-cycle programmes. No data are available on the share of merit-based grant holders among students.
- 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.
- No **tax benefits** for students' parents or **family allowances** are in place.

LATVIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

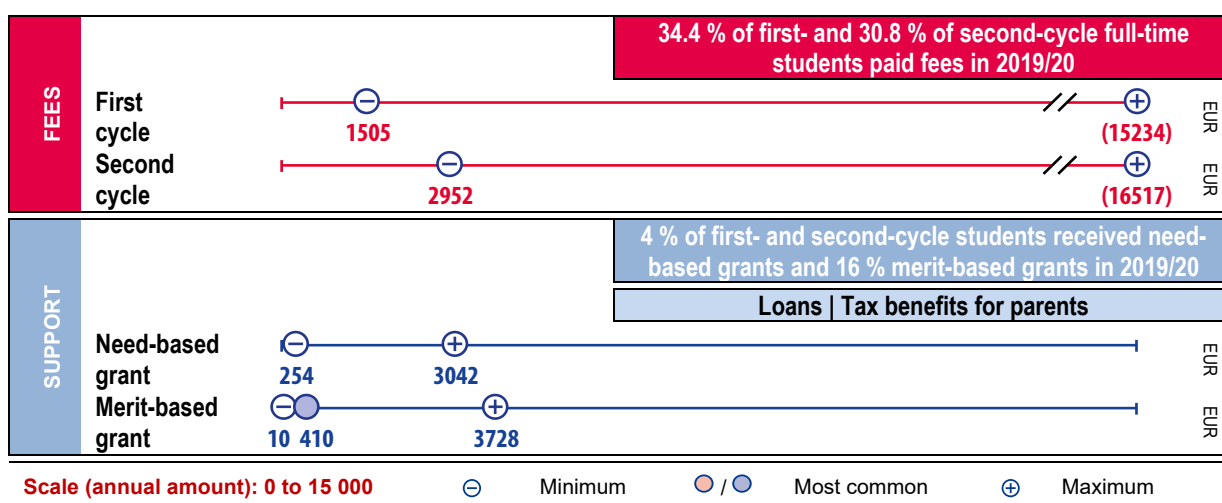
- Students in the **first** and the **second cycle** generally pay a small registration fee per cycle, which varies between higher education institutions (HEIs). This is usually EUR 20-35, shown as the minimum fee in the diagram.
- There are two main financial statuses for students: state-funded and self-financed. Students studying on state-funded places pay only the registration fee. These places are allocated based on academic merit. Currently, more state-funded places are available in some priority areas: natural sciences, computer sciences, engineering and medicine.
- Study fees for fee-paying students comprise charges for tuition and examinations, and some administration. HEIs set fees and may provide a reduction of up to 100 % based on academic excellence, family conditions, etc. Annual fees for first-cycle full-time students range from EUR 700 to 7 770, and for second-cycle full-time students from EUR 1 070 to 9 550. State-funded students with poor study performance (e.g. an insufficient number of ECTS per year/semester) may be reclassified as self-financed in the next semester according to each HEI's regulations. If the performance improves, they can be reclassified again as state-funded. Students starting the first year as self-financed may become state-funded if places are available in the next semesters/years. 41.8 % of full-time first-cycle and 45.8 % of second-cycle students self-financed their studies and paid fees in the academic year 2018/19.
- Fees for full-time **short-cycle** higher education or college programmes generally tend to range from EUR 700 to 5 000). In 2018/19, about 28 % of full-time short-cycle students paid fees.
- Students who study on a **part-time** basis (28 % of all students) generally pay fees, usually between EUR 800 and 7 800 in the first cycle, and EUR 900 and 5 500 in the second cycle.
- Fees for **international students** (students from outside EU/EEA) are higher, ranging from EUR 1 800 to 15 000, as are fees in programmes provided in English.

Support (2020/21)

- Public **grants**, primarily based on academic merit, are available only to students studying on a full-time basis on state-subsidised study places. Although the main purpose of these grants is to reward academic performance, priority is given to disadvantaged students e.g. students with a disability, orphan status, specific family composition (students from large families) or economic need. The amounts are EUR 99.60/month (for 10 months) for the first and the second cycle. In 2020/21, the amount of public grants for students has been increased to EUR 200.00/month as a response to the COVID-19 crisis. In 2019/20, around 5 % of all first-cycle and second-cycle students received this support.
- Full-time students studying on state-funded places can apply for a special one-time merit-based public grant per semester (maximum amount EUR 199.20) provided by HEIs.
- Starting from 2020/21, a new system for student **loans** is in place. Two types of loans, for tuition fees and for living expenses during studies, are available. Unlike the previous system, no second guarantor is necessary and the state as the only guarantor guarantees the loans issued to the students by commercial banks. The state subsidises the interest rates on loans for tuition fees during the period of studies. The repayment of the loan and interest rates starts from the twelfth month after graduation. The loans for studies in Latvia are available to students from all EU countries. After graduation, the state will cover 30 % of the outstanding loan for living expenses if the graduate has a child or adopts a child.
- Tax benefits** (maximum EUR 600/year) are awarded to parents for each child under 24 in higher education.

LITHUANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

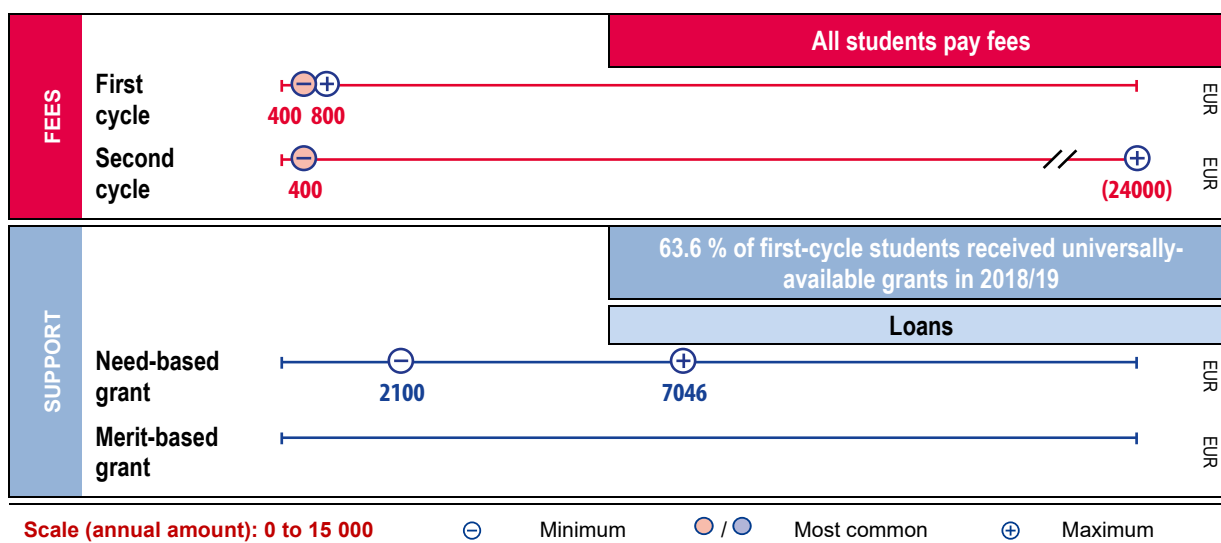
- **First- and second-cycle** students are either 'state-funded' or 'self-financed' depending on their admission scores. The Ministry of Education, Science and Sport determines the maximum amount of fees that it will cover for each study field and form of study (full-time/part-time). However, higher education institutions (HEIs) have the autonomy to set their own fee levels. Students studying in state-funded places do not pay fees. Annual full-time first-cycle fees covered by the state for state-funded students admitted to HEIs in 2020 range from EUR 1 505 to 15 234 and annual full-time second-cycle fees range from EUR 2 295 to 16 517.
- Self-financing first- and second-cycle students who have completed the academic year with the best results may be reimbursed for their tuition fees. The number of students who receive this support may not exceed 10 % of the number of graduates in the corresponding year. In 2019, around 4 % of first-, second-cycle and integrated programmes' fee-paying students received reimbursement. At the same time, students who underperform (do not meet the criteria of 'good student') in first-cycle and integrated studies may lose their state-subsidised places, which then go to better-performing students in state non-subsidised places. The procedure is called 'rotation'. 36 % of full-time first- and second-cycle (including integrated studies) students paid fees in 2019/20. HEIs may reduce tuition fees for socially disadvantaged or other students.
- **Part-time** students in first-cycle self-financed places pay between EUR 1 003 and 10 156, in the second-cycle between EUR 1 968 and 11 011. 53.4 % first-cycle and 61.2 % second-cycle part-time students paid fees in 2019/20.
- There are no **short-cycle** higher education programmes.
- HEIs can set different fees for **international students**, defined as citizens of non-EU and non-EEA countries.

Support (2020/21)

- There are three main types of **grant** available for both first- and second-cycle students:
- Social grants of EUR 126.75 per month were awarded to 2.2 % of all full- and part-time first- and second-cycle students (including integrated studies) of low socio-economic background, disabled students, and orphans under 25 in 2019/20 autumn semester. The grant period is up to 12 months. From 1 July 2020, the social grant is EUR 253.5 per month. In addition, 0.5 % of all students (full-time and part-time first- and second-cycle, including integrated study programmes) received targeted benefits for students with disabilities (EUR 152 per month).
- Incentive grants for academic achievement range from EUR 10 to 3 728 per year. The grant period varies from 1 to 12 months. Around 16 % of full-time first- and second-cycle (including integrated studies) students received such a grant in 2019/20.
- Study scholarships for high-performing self-financing students are provided for a few full-time first- and second-cycle students in public HEIs. The maximum grant amount is determined by the maximum fees that the Ministry agrees to cover for state-supported students. From January 2021, a new type of grant, 'targeted scholarships', will be introduced for students studying in priority study fields determined by the Government.
- In 2019/20, around 6 % of all students took out a state-supported **loan**. About 80 % of loans were issued to cover tuition fee costs, and 20 % to cover living expenses. The maximum amount to cover study fees per year is the annual study fee; the maximum amount for living expenses is EUR 1 950/year for domestic studies and EUR 2 340/year for studies abroad. The total amount of all loans should not exceed EUR 15 015 excluding interest. The loan repayment must start one year after the end of studies. The term of loan repayment is 15 years.
- **Tax benefits:** students' parents (or students) who pay tuition fees are eligible for an annual income tax refund if studies lead to a first degree in a particular study cycle. The income tax refund is determined by the annual income tax rate.
- No **family allowances** for students' parents are in place. However, students under the age of 24 who live away from their parents and are unable to provide themselves with sufficient funds for living are entitled to social benefits.

LUXEMBOURG

MAIN CHARACTERISTICS



KEY POINTS

Fees 2020/21

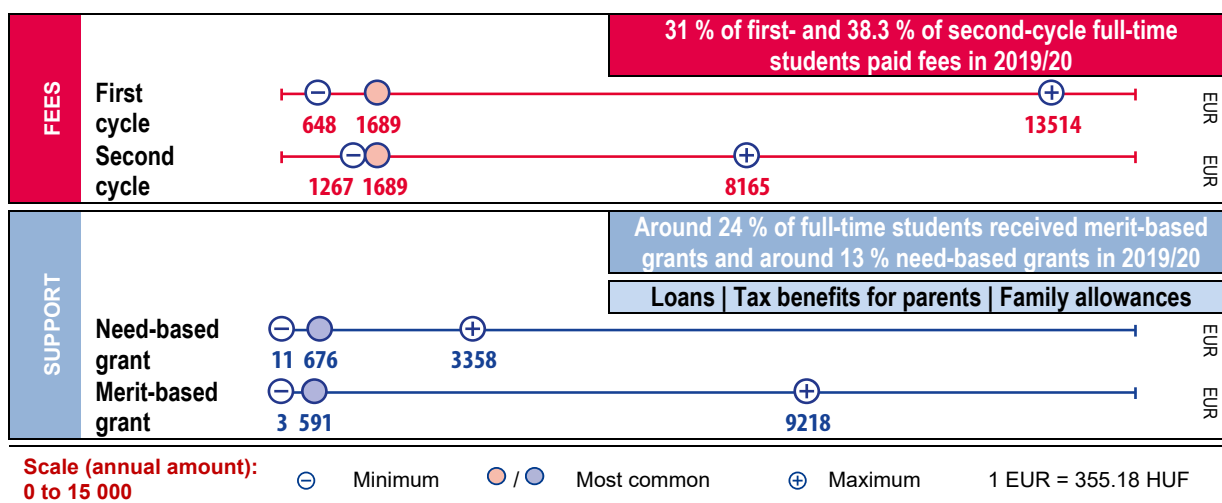
- All students pay fees, as defined by higher education institutions. **First-cycle** students at the University of Luxembourg pay an enrolment fee of EUR 400 for semesters 1 and 2 (EUR 800/year), and EUR 200 for semesters 3 to 6 (EUR 400/year).
- In the **second cycle**, for most programmes at the University of Luxembourg, students pay EUR 400/year. Fees are higher for some Master's programmes, most of them ranging between EUR 1 000 and EUR 5 200 per academic year. The maximum fee of EUR 24 000 applies for the Master's degree in Logistics and Supply Chain Management. Loans and partial scholarships are available to cover the costs of fee-charging programmes.
- Full-time and **part-time** students pay the same annual fees but the study duration for part-time studies is typically twice the length of full-time study for the same programme.
- Enrolment fees for **short-cycle** higher education programmes – *Brevet de technicien supérieur* – are EUR 100 per semester (EUR 200/year).
- International students**, defined as non-EU/EEA citizens, pay the same fees as national students.

Support 2020/21

- Financial aid from the State is a 'package' that may include a **grant** only, a grant plus **loan**, or a loan only. The maximum financial support amount (grant and loan together) that a student can receive per academic year is EUR 16 290 for studies in Luxembourg (EUR 18 862 if studies take place abroad). In the first cycle, the support duration is one year longer than the official duration of the programme. In the second cycle, the support duration equals the official duration of the programme, or, if the 'bonus' semesters of the first cycle have not been used, the support duration can be extended by two semesters.
- Higher education grants are open to all resident students, and to non-residents on condition that they fulfil the related eligibility criteria. 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). The basic grant is EUR 2 100 per academic year, without any condition (displayed on the diagram as the minimum amount). There is also a special tuition-fee grant of up to EUR 1 850 that covers 50 % of the fees exceeding EUR 100. The other 50 % of the fees is covered as a special loan of up to EUR 1 850.
- The social criteria grant goes from EUR 0 to 3 990 (the latter amount is added to the above EUR 2 100 grant, and is displayed as the maximum in the diagram), depending on the income of the student's family. If the student has other siblings who are eligible for State financial aid, an additional EUR 524 of family grant is awarded.
- In 2018/19, 63.6 % of first-cycle and 26.4 % of second-cycle students studying in Luxembourg received grants allocated without any conditions (see above); 46 % of first-cycle and 18.3 % of second-cycle students studying in Luxembourg received social criteria (i.e. need-based) grants.
- No merit-based grants are available.
- State guaranteed student **loan**: a EUR 6 500 basic loan is available, per academic year, for each student who is eligible for financial aid. The amount of the loan that can be taken out 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.
- No **tax benefits** for students' parents or **family allowances** are in place.

HUNGARY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

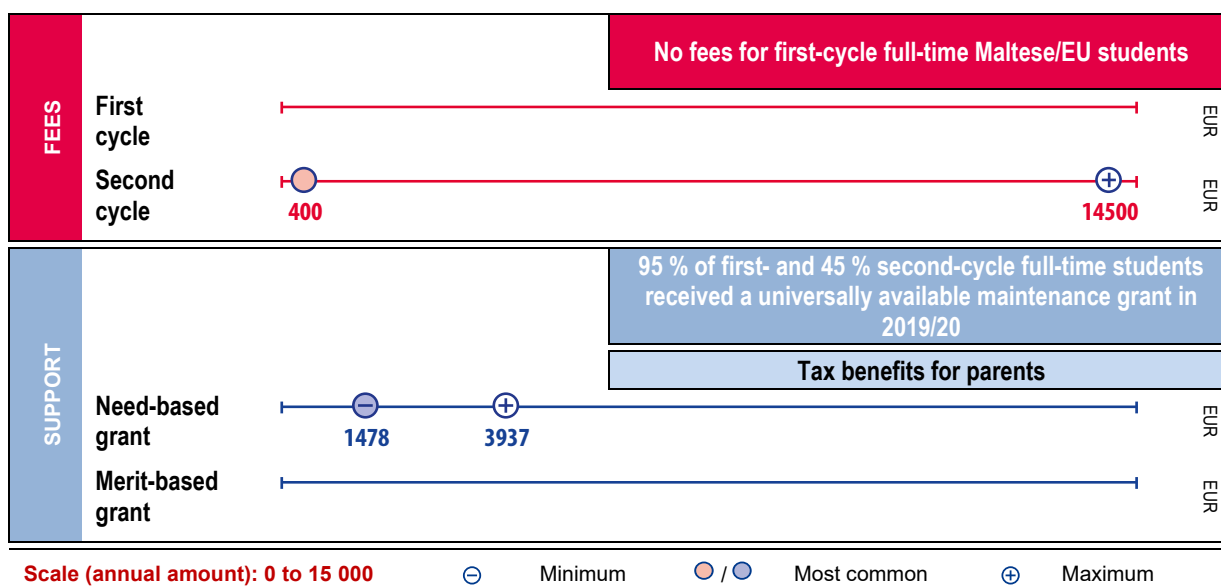
- There are two main financial statuses for students: state-funded students do not pay fees, and self-financed students do. State-funded places, available for both full- and part-time students, are awarded through a centralised admissions procedure primarily based on academic performance (some weight is also given to disadvantaged and disabled students). In 2019/20 (first semester), 64.4 % of full-time first- and second-cycle 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 range set by the government. Fees for **full-time** students range from HUF 230 000 to 4 800 000 in the **first cycle** and from HUF 450 000 to 2 900 000 in the **second cycle**. State-funded students whose academic performance is poor or who exceed the regular length of studies may be placed into a fee-paying category/status. Similarly, very successful students in the same programme in the fee-paying category can gain state-funded places. In 2019/20, 31 % of full-time first-cycle students, and 38.3 % of second-cycle students paid fees.
- Annual **part-time** student fees range from HUF 230 000 to 1 000 000 for first-cycle, and from HUF 450 000 to 1 280 000 for second-cycle studies. 47.5 % of first-cycle and 40.1 % of second-cycle part-time students paid fees in 2019/20.
- For full-time and part-time **short-cycle** higher education programmes, the fees vary from HUF 140 000 to 400 000.
- International students, defined as non-EU/EEA students, typically pay fees. Some international students, as defined in legislation, may have the same rights as home students.

Support (2020/21)

- **Grants** are provided by the state and managed by HEIs.
- **Need-based grants** are paid for 10 months/year. HEIs can decide whether both full- and part-time students are eligible. The annual amount ranges from HUF 4 000 to 1 192 780. 18.7 % of first-cycle and 17.8 % of second-cycle full-time students received such a need-based grant in 2019/20. Regulations stipulate that for students with one living parent and those under legal guardianship until the age of 18, the grant is a minimum of HUF 128 520 per year. For multiple disadvantaged students, orphans, students supporting dependents or those from a large family, it is a minimum of HUF 257 040 per year.
- Disadvantaged students can also apply for the *Bursa Hungarica* scholarship jointly financed by municipalities and HEIs with an average value of about HUF 22 000 per semester. Both fee-paying and state-subsidised students are eligible. In autumn 2019/20, 9.16 % of full-time first- and second-cycle students received this scholarship. One-off initial and emergency grants are also available.
- **Merit-based grants** are available to state-funded students, and a maximum of 50 % can receive this support. The annual amount ranges from HUF 1 180 to 3 274 000. 38 % of state-funded students received merit-based grants (around 24.26 % of all full-time students) in 2019/20. In addition, certain public grants aim to promote studies in certain types of programme (such as teacher training, and second-cycle nursing programmes).
- Two government-subsidised **loans** are available to students under 45 years of age. Student Loan1 is a general purpose loan, with a state-subsidised interest rate (1.99 %), and a maximum duration of five and a half years. The maximum amount of this loan is HUF 350 000 per semester. 5.8 % of first- and 4.9 % of second-cycle students took this type of loan in 2019/20. Student Loan2 is a fixed-use interest-free loan for fee-paying students exclusively for the payment of the tuition fee. The maximum amount that can be borrowed is the tuition fee. 7 % of first- and 3.9 % of second-cycle students accessed this type of loan in 2019/20. Fee-paying students can take out both loans simultaneously. Loan repayment must start four months after the end of studies and the latest at the age of 45, with repayment linked to personal income.
- **Tax benefits** for students' parents and **family allowances** are available if the dependent child is studying for the first time in a first short-, first-, second-cycle or one-tier programme. The fixed amounts (both tax benefits and family allowances) depend on the number of dependent children. There is no age limit.

MALTA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

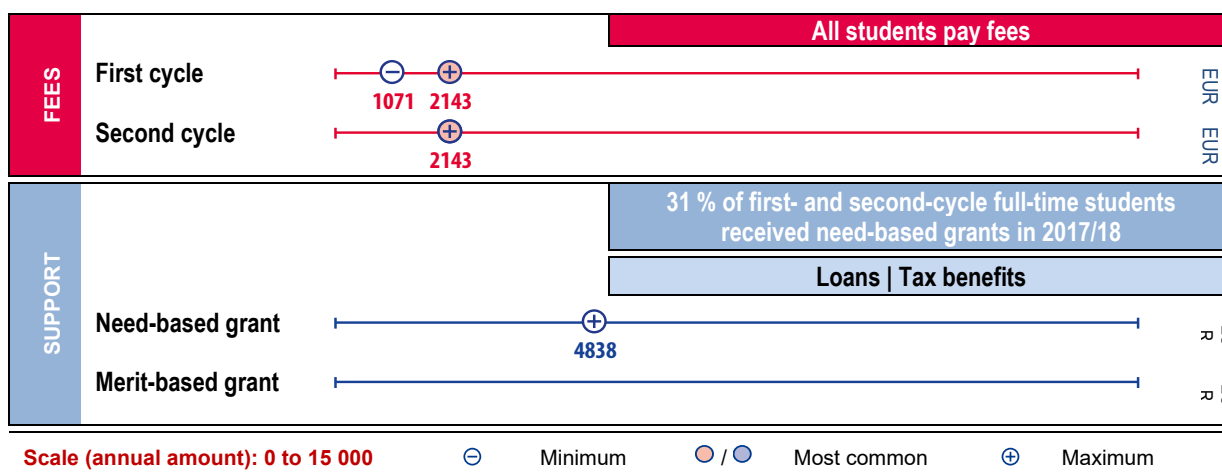
- No fees apply for Maltese and EU/EFTA/EEA nationals following **first-cycle** full-time and part-time day courses at the University of Malta and the Malta College of Arts, Science and Technology (MCAST). **Part-time** evening courses at the same institutions are self-financed. The maximum and most common annual part-time fee is EUR 900. 91.79 % of first-cycle students follow a day course, while 8.21 % follow a part-time evening course.
- In the **second cycle**, the most common annual tuition fee is EUR 400 for all Maltese and EU/EFTA/EEA nationals at the University of Malta. No fee applies if the second-cycle programme is required to obtain a qualification in order 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 14 500 (the most common fee is EUR 400). Annual tuition fees for part-time studies range from EUR 400 to 3 750 (most common is EUR 1 600). 43.39 % of second-cycle students follow a full-time day course while 56.61 % study on a part-time basis.
- 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. 52.3 % of students following a short-cycle programme study on a full-time basis while 47.7 % 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 (2020/21)

- Short- and first-cycle full-time students (Maltese and EU/EFTA/EEA) receive a student maintenance **grant** (shown on the diagram), provided by the Government of Malta. Students in 'prescribed courses' (listed in Legal Notice 308 of 2016) obtain an annual grant of EUR 798.81 and ten stipend instalments of EUR 159.12. Those in other full-time programmes ('general courses') receive an annual grant of EUR 568.87, plus ten stipend instalments of EUR 90.93. A few students in 'high priority' courses receive ten stipends of EUR 313.83 and an annual grant of EUR 798.81. At the beginning of studies, a one-off grant of EUR 698.81 ('prescribed courses' and 'high priority courses') or EUR 465.87 ('general courses') is also given to students. Maintenance grants in the second cycle are awarded only to those following courses leading to a regulated profession. Maintenance grants are available for the standard duration of a programme plus one additional year.
- Students who, due to proven hardship, qualify for a supplementary maintenance grant receive an annual grant of EUR 568.87 for 'general courses' or EUR 798.81 for 'prescribed courses' and ten instalments/year of EUR 305.29. Students with disabilities as well as students residing in Church homes and conservatories, among others, are automatically eligible for student maintenance grants, including supplementary assistance.
- In 2019/20, 95 % of full-time students in the first cycle received a maintenance grant and 9.9 % received a supplementary grant. In the second cycle, 45 % received a maintenance grant and 3.1 % a supplementary grant.
- Parents whose children are in tertiary education benefit from an annual **tax benefit** (rebate) of between EUR 150 and 840 until their children are 23 years of age. Part-time or working students are eligible for tax reductions.
- No student **loan** system or **family allowances** for students' parents are in place.

NETHERLANDS

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

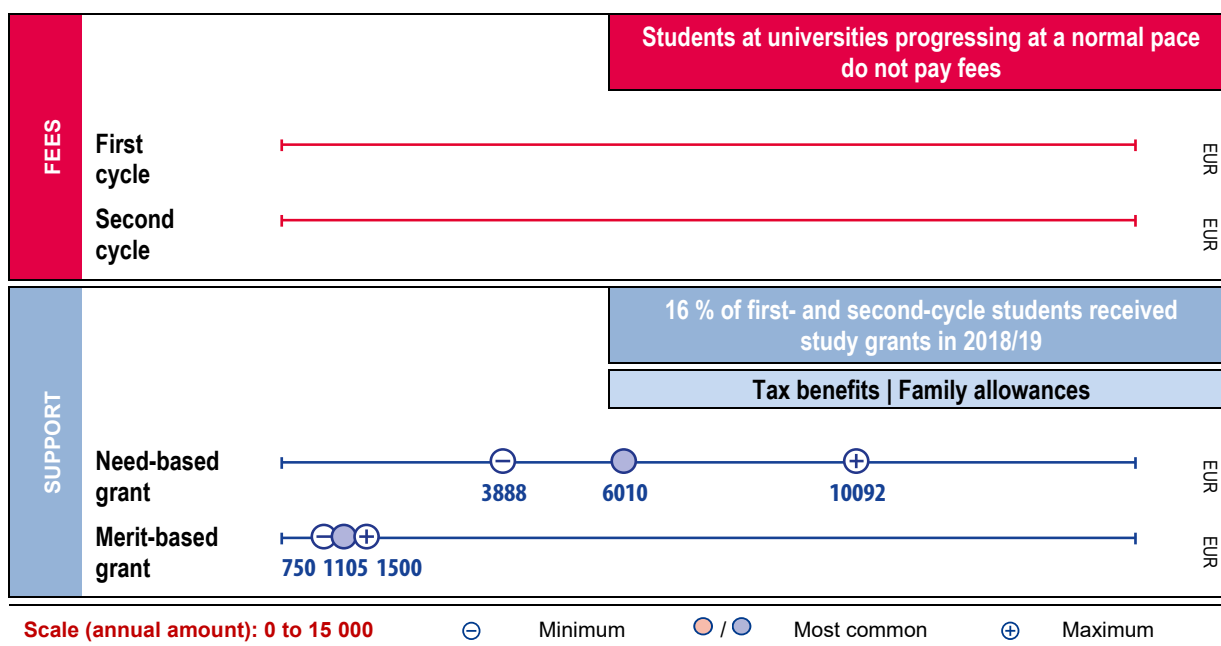
- Fees are determined centrally (EUR 2 143 in 2020/21) and have to be paid by **first-cycle** (bachelor's degree) and **second-cycle** (master's degree) students. The fee covers tuition, registration, admission, examination, certification, etc. Students in **part-time** programmes (11 % of the student population at universities of applied sciences and 2 % at universities) or programmes combining study and work (dual courses) pay between EUR 1 276 and 2 143.
- In order to make higher education more accessible for students, the Dutch government halves tuition fees for the first year of higher education (two years in initial teacher education courses) – EUR 1 071 instead of EUR 2 143 in 2020/21. Conditions for the reduced tuition fee are that the student is entering Dutch higher education for the first time (full- or part-time) and that the statutory fee applies to him/her. The halved fee will also apply to a master's degree in teaching in 2021/22 and beyond.
- Fees for a subsequent first- or second-cycle degree are determined by higher education institutions. The institutional fees may not be lower than the statutory tuition fees. The fees in universities of applied sciences are on average between EUR 6 500 and 7 000, while in university bachelor's degree fees are on average EUR 8 000, with a maximum of EUR 32 000 for medicine. The amount for a second university master's is about EUR 12 000, but may amount to EUR 32 000 for some programmes.
- Short-cycle** programmes leading to 'associate degree' are offered by universities of applied sciences. The fee for these programmes is the same as for first-cycle programmes.
- International students** – those from outside the EEA, Surinam or Switzerland – pay non-statutory fees determined by the higher education institutions without any guidelines from the Ministry.

Support (2020/21)

- Depending on parental income, a need-based **grant**, provided by the Dutch state, is available to a maximum of EUR 403.17 per month (EUR 4 838.04 per year) (for students who start their studies before the age of 30). Short-, first- and second-cycle full-time students are eligible. This does not need to be repaid if the student graduates within 10 years. In 2017/18, all students with a need-based grant, which was awarded to 31 % of students, received an annual amount of ca. EUR 4 838.04. Students whose studies are delayed due to medical conditions have a right to an extra year of student finance.
- Two **loans** are available: one to cover living costs, with a maximum of EUR 897.65 per month, and the other of EUR 178.58 per month to cover tuition fees (September 2020). National students and EEA-students that start their full-time studies before the age of 30 are eligible for these loans.
- Students enrolled in universities of applied sciences or research universities can receive a total amount of EUR 1076.14 per month. This amount includes both grants and loans (for students who receive grants, the loan may be reduced if the overall support exceeds the above amount).
- Students can take out state loans from the starting date of their studies during the normal study period and, in cases where study is delayed, 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 2018). 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, 50 % of students received loans.
- In order to encourage lifelong learning, everyone under 55 can apply for a study loan to pay their tuition fees.
- There are **tax benefits** for students with an income. This is called the *Student and pupil scheme*. An employer can apply this scheme. In these cases, lower or no payroll tax is deducted from wages.
- No **family allowances** are in place.

AUSTRIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

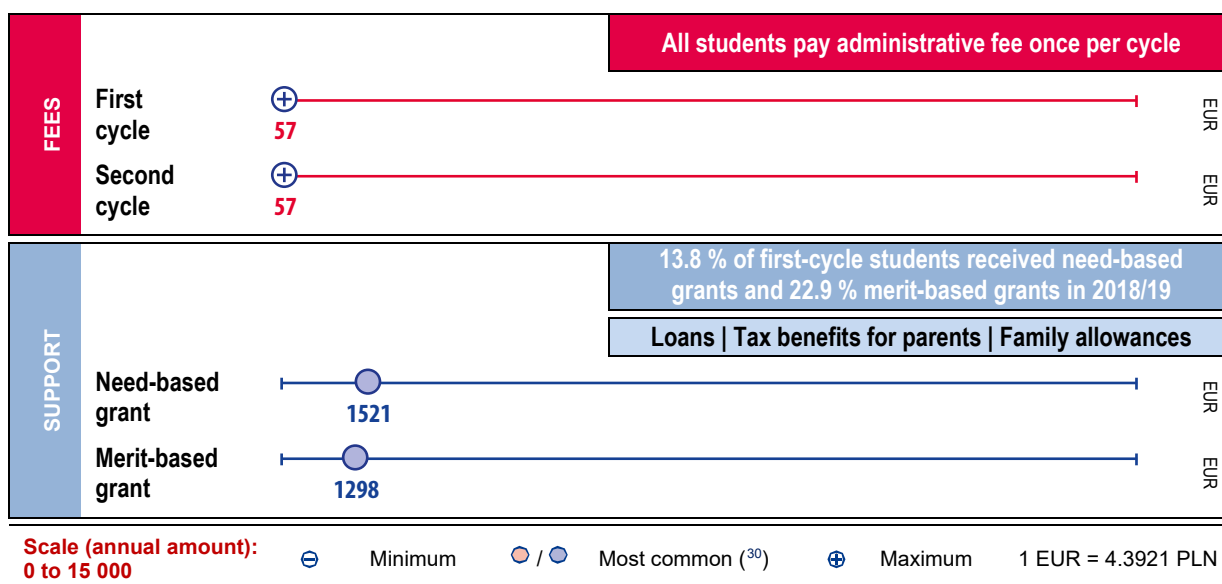
- **First- and second-cycle:** EU students and those who are accorded the same rights do not have to pay tuition fees at universities and *Pädagogische Hochschulen* (University Colleges of Teacher Education). There are also no administrative fees. Where students exceed the maximum study duration by more than a year, they have to pay EUR 363.36 per semester (EUR 726.72 per year). This is the maximum amount set by the government. Exemption from fees may be given in cases such as studies or internships within transnational mobility programmes, and for illness, pregnancy, or disability. During the first semester 2019/20, 23 % of students at public universities, and 3.5 % of students at *Pädagogische Hochschulen* paid fees.
- *Fachhochschulen* (universities of applied sciences) are entitled to charge fees up to the maximum amount of EUR 363.36 per semester. During the first semester 2019/20, 84 % of students at *Fachhochschulen* paid fees.
- There is no official **part-time** student status provided for in law.
- There are no **short-cycle** higher education programmes.
- **International students** (defined as non-EU and non-EEA students) at universities generally have to pay fees of EUR 726.72 per semester (EUR 1 453.44 per year). 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 for non-EU and non-EEA students.

Support (2020/21)

- The most important direct student support is the study **grant**, which is paid in monthly instalments of up to EUR 10 092 per year on the basis of social criteria and of good academic performance (eligible students must be under 30 or 35, depending on their study cycle and situation). 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 be required to pay back grants only where there is no proof of academic achievement after the first two semesters. Merit-based grants awarded on the basis of academic performance are also available. In 2018/19, 16 % of first- and second-cycle students received a study grant and 5 % a merit-based grant.
- In order to help students complete the academic year 2019/20, the summer semester 2020 is assessed as a so-called 'neutrales Semester' for the purpose of need-based grants. This means that the deadlines for presenting the proof of academic achievement required for need-based grant beneficiaries do not apply for this semester. Thus, grant beneficiaries will not suffer any disadvantage arising from Covid-19 crisis related issues.
- Students' parents can receive **family allowances** (EUR 165.10 per month per child) and **tax benefits** (EUR 58.40 per month per child) if the student is under 24 (in exceptional cases up to 25 years of age) and is studying. Tax benefits are also available for students with income.
- No national student **loan** system is in place.

POLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- All students pay an administrative fee of PLN 250 related to enrolment procedures once per study cycle. It includes also small fees for issuing student ID cards, student record books and diplomas.
- Full-time students (**first-** and **second-cycle**) in public higher education institutions who progress at a normal pace pay only the above administrative fee. Those repeating a study course/subject or a study year are charged tuition fees set by higher education institutions. **Part-time** students pay annual tuition fees set by higher education institutions. Each institution may provide exemptions and reductions, for both full-time and part-time students.
- There are no **short-cycle** higher education programmes.
- Fees for other **international students**, defined as non-EU/EEA students, are decided by higher education institutions (HEIs).

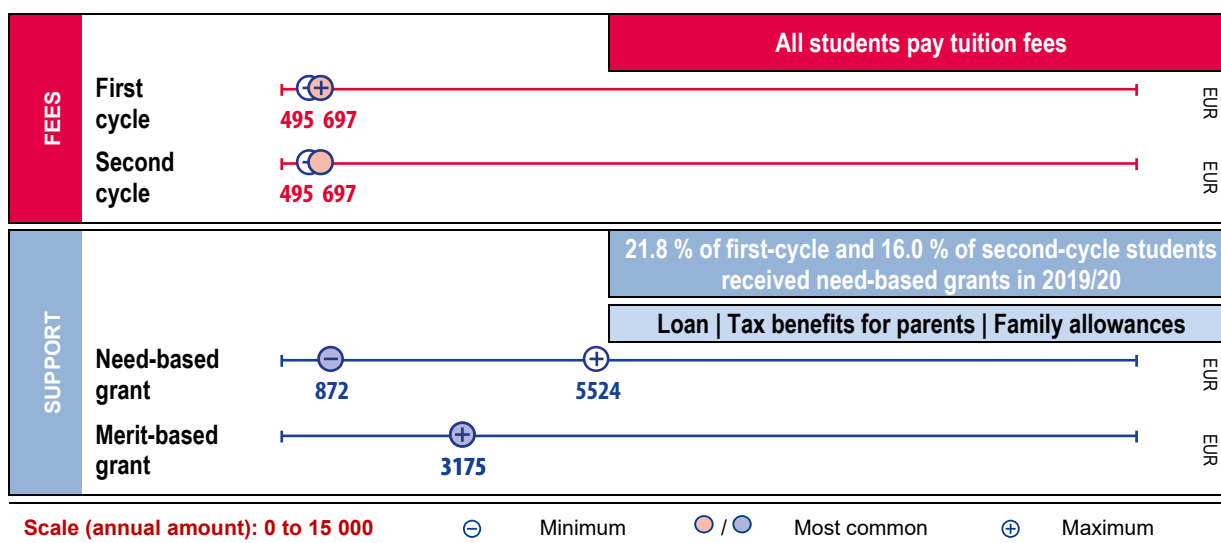
Support (2020/21)

- 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 a need-based grant for students with low family income is decided by HEIs and is between PLN 686.40 and 1 051.70 per person per month. In 2018/19, 13.8 % of first-cycle and 15 % of second-cycle full-time students received a need-based grant. The average amount was about PLN 6 680 per year (2018/19).
- 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 5 700 per year (2018/19). In 2018/19, 22.9 % of first-cycle and 13.9 % of second-cycle full-time students received a merit-based grant.
- The total monthly amount of the need- and merit-based grants for a student shall not be higher than 38 % of a professor's salary (i.e. PLN 2 435.8/month, PLN 24 358/year) – the highest 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 starting their studies before the age of 30, whose personal income is below net PLN 3 000/month (in 2020/21). The state guarantees 90-100 % of the loan, depending on the student's family situation/income. The loan is granted for the period of study and for a maximum of six years, and repayment begins two years after graduation. While the loan is being paid out and for the following two years, interest is paid by the state, and later on interest rates are capped. The interest rate is 1.05 % (June 2020). The number of repayment years can be twice the number of paid instalments. The best-performing 10 % of graduates may have 20-50 % of their loan cancelled. In 2019, banks made loan agreements with 2 166 students, which is fewer than 1 % of all students.
- A **tax benefit** (relief) of PLN 1 112.04 (2019) per child per year for parents/guardians of students up to 25 years of age is available, provided income does not exceed a specified level, and the student does not earn a taxable income (including capital gains) exceeding PLN 3 089/year. There is no tax relief dedicated specifically to students.
- Family allowances** are based on the low income of parents or disability of a student.

⁽³⁰⁾ In the case of need- and merit-based grants, the value marked as 'most common' refers to the average amount.

PORTUGAL

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

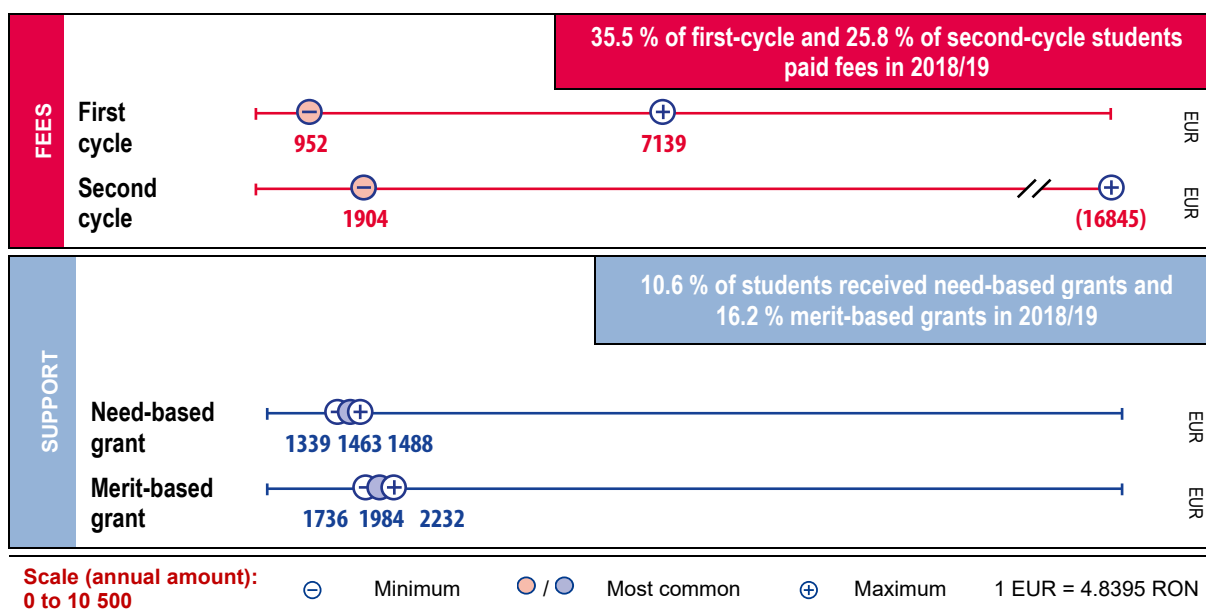
- The annual tuition fees for **first-cycle** programmes, integrated second-cycle programmes (*mestrados integrados*) and for second-cycle programmes (*mestrados*) that are legally required after a first-cycle degree for the practice of a specific profession are fixed by higher education institutions within the minimum and maximum values set by national public authorities. They range from EUR 495 to 697 per year.
- For all other **second-cycle** programmes, tuition fees are set 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.
- Part-time** student fees are set by higher education institutions and are usually based on the number of ECTS students take.
- The annual tuition fees for **short-cycle** programmes are defined by individual higher education institutions and range from EUR 495 to 697.
- International students**, defined as non-EU/EEA citizens and the families of non-EU/EEA citizens, who are not legally residing in Portugal or who do not benefit from 'equal rights and duties' status, pay higher fees than national students, and higher education institutions are free to decide on the amounts charged.

Support (2020/21)

- Student **grants** may be need- or merit-based. Eligibility for need-based grants 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 872 and EUR 5 524 per year. In 2019/20, 21.8 % of first-cycle and 16 % of second-cycle students received a need-based grant. Students with special educational needs are provided with additional amounts, which in the academic year 2020/21 correspond to the tuition fee actually paid, up to a maximum of EUR 2 750 per year.
- Merit-based grants are set at EUR 3 175 per year in 2020/21. The number of merit-based grants that each institution can provide is previously determined by the ratio of one 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 of 0-20).
- Additional grants are provided to students who move to study in less populated regions of Portugal. The annual amount is EUR 1 700. Several higher education institutions also give grants to their students.
- Loans** for higher education students were reinstated in late 2018 following a period of suspension, but due to implementation difficulties, data are not yet available.
- Tax benefits for parents** are provided through a tax reduction on educational expenses. The tax benefit is 30 % of all education expenses, to the limit of EUR 800 per year. There may be additional restrictions, depending on the total income of the family (tax benefits decrease as the total income increases), as well as an increase in the benefit if there is an extra expense with accommodation rents for students living away from home.
- Family allowance** – child benefit – is granted to families with children under 24 years and enrolled in higher education, when the household income does not exceed 1.5 times the social support index times 14 (2020: EUR 9 150.96) and when the family assets are less than 240 times the social support index (2020: EUR 105 314.40).

ROMANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

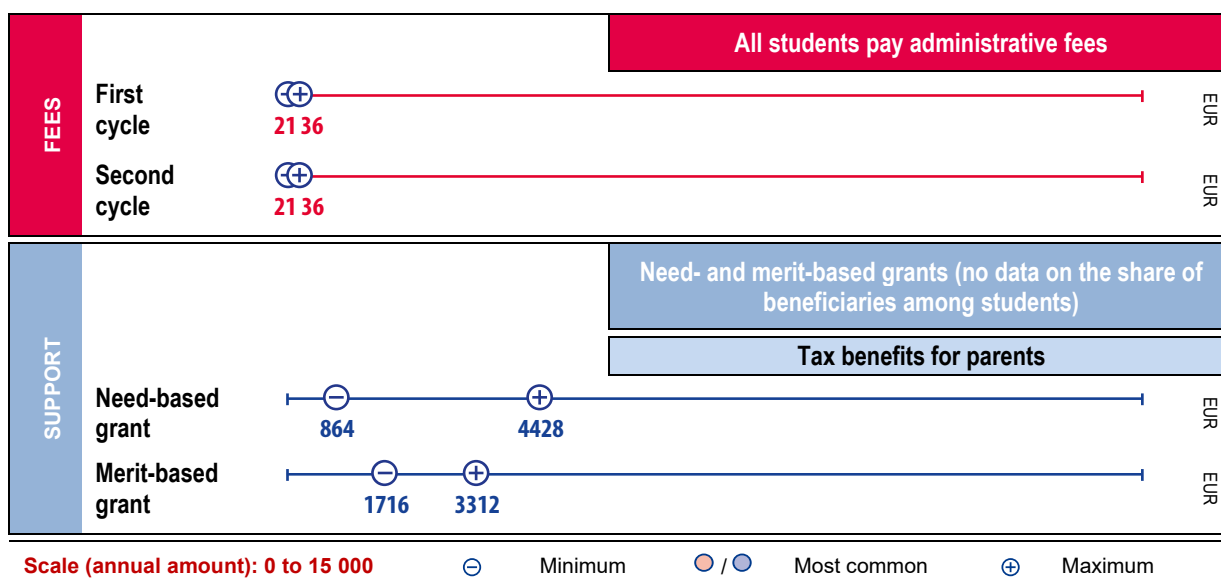
- There are two main financial statuses for students: state-funded and self-financed. Each year, the government decides on the number of state-funded places. These are awarded to students based on their secondary school performance and the results of the admission procedure. All students pay a registration fee of RON 100-300 once per cycle set by higher education institutions. State-funded students pay only registration fees.
- For fee-paying students, each university senate decides on the level of fees for each programme, which cover tuition, administration, examinations and certification, as well as on exemptions based on need or merit. These exemptions affect very few students (fewer than 1 %).
- Fees are calculated on the basis of the average number of full-time students and the amount of the state budget. For the **first cycle**, fees are: RON 4 606 for social science fields; RON 8 061 for engineering and computer systems fields and a maximum of RON 34 550 for arts (film). For the **second cycle**, fees are: RON 9 213 for social science fields; RON 16 123.33 for engineering and computer systems fields and a maximum of RON 81 522.67 for arts (film).
- State-funded students with poor performance or extended length of study may lose their state-funded place, and continue in self-financed places. Similarly, self-financed students who perform well may be offered state-funded places.
- The legislation stipulates official **part-time** student status and all part-time students would be self-financing; however, in practise, there have been no part-time students in public and government dependent private higher education institutions since 2012/13.
- In 2018/19, 35.5 % of first-cycle and 25.8 % of second-cycle students paid fees.
- There are no **short-cycle** higher education programmes.
- **International students** pay fees. The minimum fee is set by law for each field.

Support (2020/21)

- Need-based **grants** are awarded based on the financial situation of the student. Grant amounts range between RON 540 and 600 per month, most commonly RON 590/month, and payable for 12 months. The age limit is 35 years (according the Law of National Education no 1/2011). 10.6 % of first- and second-cycle full-time students received a need-based grant in 2018/19.
- Merit-based grants take different forms: study bursaries and merit-based scholarships (both most commonly RON 800/month for 12 months) High achievement scholarships (of which one exists per faculty) can reach up to RON 1 200/month for 12 months. 16.2 % of first- and second-cycle students received a merit-based grant in 2018/19. There is no age limit for merit-based grant eligibility.
- Only full-time first- and second-cycle students are eligible for grants; part-time students are not eligible.
- No student **loans**, **tax benefits** for students' parents or **family allowances** are in place.

SLOVENIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

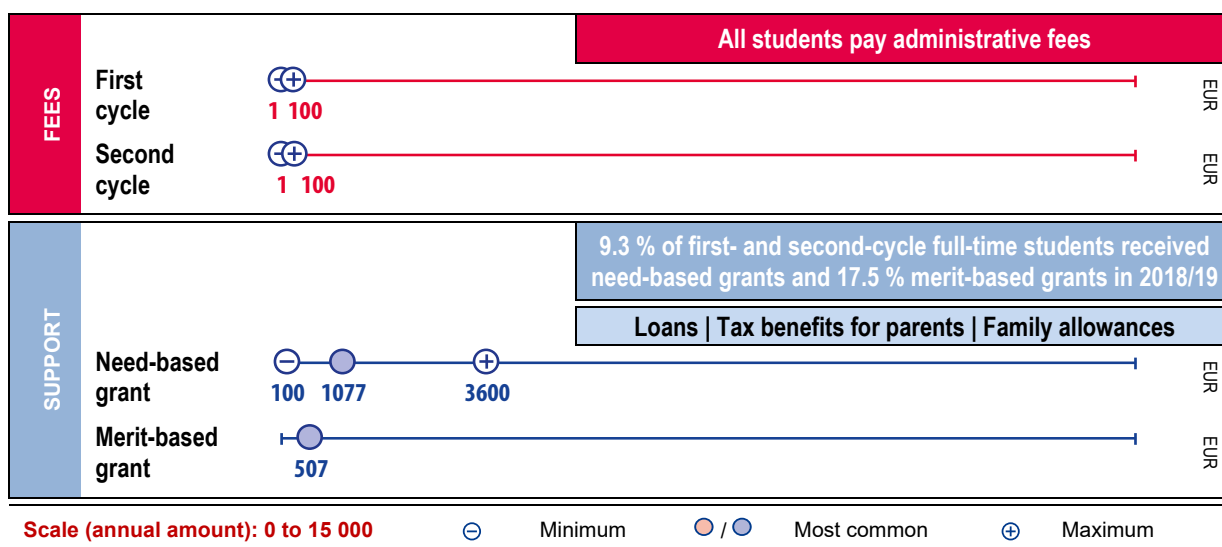
- All students (**first-** and **second-cycle**) pay registration charges of between EUR 21 and 35.70. Students may also be required to cover some additional costs (field work and excursions, some charges related to examinations and assessment).
- Students following their studies at a normal 'full-time' pace pay only the above fees. Those exceeding the regular length of studies by more than one year or those enrolled in a programme situated at a level they have already attained, pay tuition fees set by higher education institutions (HEIs). The latter range from EUR 2 200 to around EUR 15 000 (first- and second-cycle) per year.
- There is no official part-time student status. However, there are first- and second-cycle programmes which students can take on a part-time basis (evening and weekend courses). In these programmes, students generally pay tuition fees set by HEIs (see the above range).
- The share of fee-paying students among home students in the first cycle was 9 % and in the second cycle 6.1 % in the academic year 2019/20.
- There are no **short-cycle** higher education programmes.
- International students** from EU and those who are citizens of countries outside EU that have signed bilateral or multilateral agreements on educational cooperation with Slovenia, pay the same fees as Slovenian citizens. Other international students pay tuition fees.

Support (2020/21)

- The same support is available to first- and second-cycle students, and students of short-cycle higher vocational education programmes.
- Need-based **grants** 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. Merit-based grants, managed by the Public Scholarship, Development, Disability and Maintenance Fund of the Republic of Slovenia, are awarded to students with exceptional academic performance. In addition to the basic amount of the merit-based grant, allowances for living away from home and special educational needs may be granted.
- All grants are open to students who are not employed, registered as unemployed, or managers of a company or private institution, and who are under 27 years when enrolling for their first- or second-cycle programme for the first time. 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 may also be co-financed from public funds.
- Tax benefits** for parents are provided in the form of tax relief for each dependent child and depend on the number of supported children (EUR 2 437 to EUR 7 957 per year in 2020). Parents of those higher education students who are not employed or do not conduct business, and who are under 26 years old when enrolling, are eligible for this benefit. Tax relief in the form of a voucher for students working temporarily also exists (students must be under 26 years when enrolling).
- No **loans** or **family allowances** for students' parents are in place.

SLOVAKIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

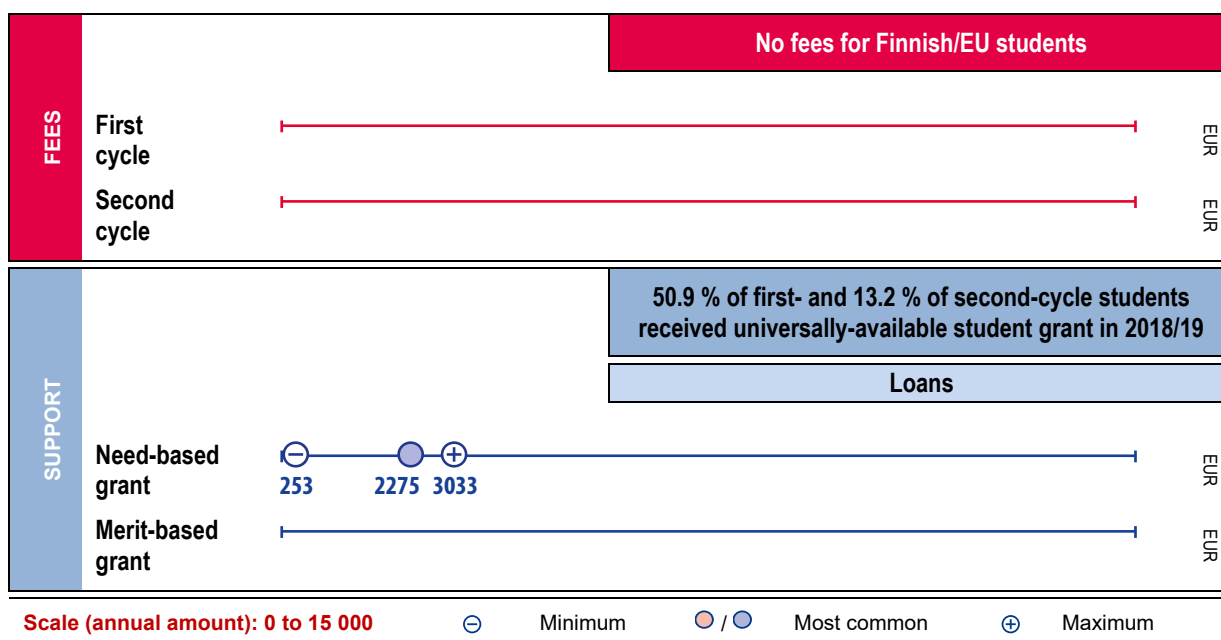
- All students pay administration fees set by higher education institutions each year (up to EUR 40) and a registration fee once per cycle (generally between EUR 1 and 100). Beyond these, full-time (**first-** and **second-cycle**) students in public higher education institutions not exceeding the 'regular' length of study for the study programme do not pay tuition fees.
- Full-time first- and second-cycle students who exceed a 'regular' length of study, or who study two or more programmes concurrently in the same academic year pay tuition fees, which cannot exceed EUR 2 450 per academic year. Tuition fees can be lowered, waived or deferred by the rector having regard to students' study results, social and health situation or other circumstances. In 2019/20, 18.1 % of full-time first- and second-cycle students paid tuition fees.
- Students admitted to an 'external', i.e. **part-time**, study programme, (17.9 % of students in 2019/20) pay fees up to an annual maximum of EUR 2 400 in the first cycle and EUR 3 600 in the second cycle.
- Students (both home and international students) in a study programme provided exclusively in a language other than Slovak pay tuition fees, which are set by the respective higher education institutions. The amount ranges between EUR 500 and 11 000.
- There are no **short-cycle** higher education programmes.
- International** (non-EU/EEA) **students** who study in a language other than Slovak (the state language), pay fees of up to EUR 11 000 (see above). Those studying in the Slovak language pay either fees stipulated in bilateral or multilateral agreements or, if such agreements do not exist with their country, fees set by higher education institutions.

Support (2020/21)

- Students who meet specific (social) conditions can benefit from a need-based **grant** provided by the ministry and managed directly by higher education institutions. The monthly amount varies from EUR 10 to 300 (2020/21; the most common amount shown on the diagram refers to the academic year 2018/19), and is awarded over 10-12 months per academic year, depending on the student's socio-economic situation. 9.3 % of full-time first- and second-cycle students received a need-based grant in 2018/19.
- Merit-based grants, provided by both the state budget and higher education institutions, are granted by higher education institutions for excellent results in studies, research and development, and artistic or sport activity. A maximum of 10 % of students may receive an average amount of EUR 500/year (2020). In addition, merit-based scholarships in specific study fields are also provided and are calculated at an average rate of EUR 1 200/student/year for 15 % of students (2020). 17.5 % of full-time first- and second-cycle students received a merit-based grant in 2018/19. 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 3 500 per year (2020/21) and are taken by around 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 takes the (final) state exam or defends the diploma thesis. The interest rate was 3 % for loans provided in 2018/19. A right to deferral of payment obtains during the period of study until the completion of the first master's degree, and during maternity and parental leave if the study is suspended as a result.
- Tax benefits** for parents of students' up to 25 years of age consist of a lump sum tax deduction of EUR 22.72/month. There are no tax benefits for working students.
- Family allowances** of EUR 24.95/month are paid to parents of full-time students up to 25 years of age.

FINLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- **First-** and **second-cycle** students do not pay student fees.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- **International students**, i.e. citizens of non-EU/EEA countries who do not have a permanent residence status in the EU/EEA area, are liable to annual fees of at least EUR 1 500 in foreign language first- and second-cycle programmes.

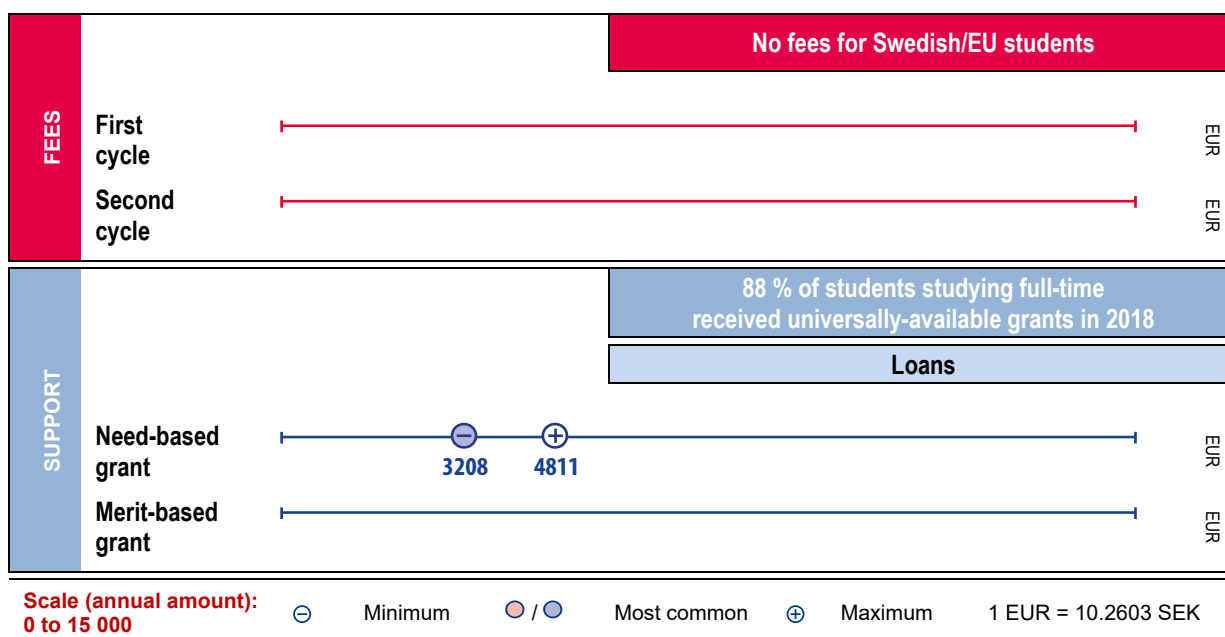
Support (2020/21)

- Study **grants** (SG) are universally available for a maximum of 54 months (in medical school 64 months). They require the completion of 45 credits per typical nine-month study year (at least five credits per study month). Amounts depend on age and marital status of the student, and on whether the student lives with parent(s).
- For students living in rental accommodation, the monthly aid package consists of a study grant (SG) payment of about EUR 253 (shown on the diagram), a EUR 650 student loan and typical general housing allowance (GHA ⁽³¹⁾) of EUR 281-416, depending of the municipality in which they live. Students are eligible for SG if their income, which may be earned at any time during the calendar year, is no more than EUR 12 498 per year. The amount of the aid decreases for those students who do not qualify for the general housing allowance (GHA) due to the income of their spouse, partner or other household member. Students typically take out SG nine months per year. 50.9 % of first-cycle and 13.2 % of second-cycle degree students received student financial aid (SG) in 2018/19.
- The amount of the government-guaranteed student **loan** increased from EUR 400 to 650/month. Students who graduate within the target time may 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). Student loan compensation means that the Social Insurance Institution in Finland (Kela) pays back part of the student loan. In 2019, the average amount of study loan compensation was EUR 3 836 per student. Repayment usually starts 1.5-2 years after graduation and has to be completed in a period that is double the usual study time. Interest rates and conditions are agreed with the student and the bank. 49 % of first-cycle and 13 % of second-cycle students received a study loan in 2018/19.
- The most common total amount of annual aid is around EUR 13 000, which includes the most common student grant (SG) amount, the most common general housing allowance (GHA) amount, and the most common student loan amount.
- No **tax benefits** for students' parents or **family allowances** are in place.

⁽³¹⁾ The general housing allowance is not only for students, but most students receive it, it is thus part of the support package.

SWEDEN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- There are no fees for Swedish/EU/EFTA/EEA **short-, first- and second-cycle** students whether they study full-time or less than full-time (there is no official **part-time** student status). Swedish/EU/EFTA/EEA students can, however, 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 programme organised by the Swedish institution.
- **International students** coming from outside EU/EFTA/EEA pay fees. Higher education institutions determine the amount of the fees, based on the principle of full-cost coverage.

Support (2020/21)

- Students can receive a **grant** of SEK 823/week for 40 weeks per year. These are universally available for full-time students regardless of parents' income for a maximum of six years, until the maximum age of 56. The maximum amount per year is SEK 32 920-49 360, depending on whether the student has children and the number of children. Students studying at least 50 % can receive grants proportional to their pace of study. 88 % of full-time students (short-, first- and second-cycles) and 26 % of students studying less than full-time received a grant in 2018 (71 % of all students). Grants are provided by the Swedish Board of Student Finance (CSN), an administrative authority under the Ministry of Education and Research.
- State guaranteed **loans** of SEK 1 892/week for 40 weeks per year are universally available for full-time students (aged 56 at most) for six years. The annual maximum amount is normally SEK 75 680. Students studying at least 50 % can 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 on a yearly basis. The interest rate for 2020 is set at 0.16 %. 55 % of all students (short-, first- and second-cycles) received a loan in 2018.
- 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 is relevant, for example, to students with additional costs for tuition fees when studying abroad, double housing, travel, musical instruments, etc.
- Short-cycle students are entitled to the same support as first- and second-cycle students.
- Students will be able to keep their student finance if the institution is closed due to the coronavirus, or can only offer part-time and not full-time distance learning. The income limit has also been removed for 2020. If a student has difficulties repaying the loan due to the situation caused by the coronavirus, it is possible to postpone or reduce the payment.
- No **tax benefits** for students' parents or **family allowances** are in place.

UNITED KINGDOM – ENGLAND

MAIN CHARACTERISTICS

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

Scale (annual amount): 0 to 15 000 ⊖ Minimum ○ / ● Most common ⁽³²⁾ ⊕ Maximum 1 EUR = 0.8947 GBP

KEY POINTS

Fees (2020/21)

- All students pay tuition fees.
- Fees for full-time **first-** and **short-cycle** students are set by institutions and capped at GBP 9 250/year for public higher education institutions that hold both an access agreement and a Teaching Excellence and Student Outcomes Framework (TEF) award. (Access agreements aim to ensure equality of opportunity for students from low-income and other under-represented groups and to increase retention, while the TEF aims to recognise and reward excellent higher education.) In 2018/19, the average full-time first-cycle annual fee was GBP 8 643. Fees for **part-time** first- and short-cycle students are set by institutions and are capped at GBP 6 935 for institutions with both an access agreement and a TEF award.
- Second-cycle** full- and part-time tuition fees are unregulated and vary by institution and course. In 2018/19, the average annual fee for second-cycle full-time studies was GBP 5 149.
- Different arrangements apply to cross-border students within the United Kingdom (i.e. students from Wales, Northern Ireland and Scotland).
- For **international students** (non-UK and non-EU/EEA), fees are unregulated.

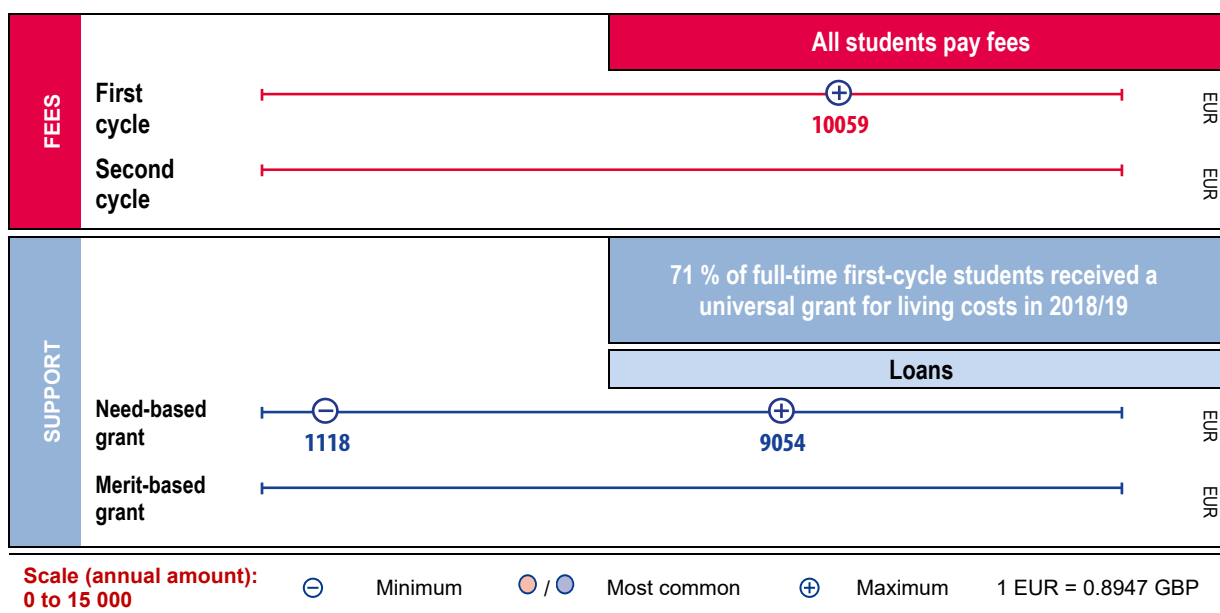
Support (2020/21)

- First- and short-cycle full-time students can apply for a tuition fee **loan** to cover the full fee; they are not required to pay tuition fees up front. Loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 25 000; interest rates are Retail Price Index (inflation) plus 3 %. In 2017/18, 94 % of full-time students took out a tuition fee loan.
- Loans for living costs (known as maintenance loans) are available to first- and short-cycle full-time students. The maximum annual amount in 2020/21 for students living at home is GBP 7 747. For students living away from home, the maximum is GBP 9 203 outside London and GBP 12 010 in London. Repayments are as for tuition fee loans. In 2017/18, 89 % of those eligible took out a loan for living costs. Extra support is available for students who have dependent children or adults, or who have certain disabilities. In 2017/18, 94 % of full-time first-cycle and 14 % of second-cycle students took out either or both of the loans.
- Part-time first- and short-cycle students studying a course of at least 25 % intensity can apply for a loan to cover the tuition fees. Part-time students may also apply for loans for living costs, worth up to the same maxima as for full-time students but pro-rated according to course intensity.
- Second-cycle: a system of non-means-tested loans for full- or part-time students on taught or research-based master's courses is in place. In 2020/21, this loan is worth GBP 11 222 across the whole course (a proportion is paid each year for courses lasting longer than one year). The loan can be used towards tuition fees or living costs. Loan repayments are income-contingent and set at 6 % of earnings above the threshold of GBP 21 000.
- No **grants, tax benefits** for students' parents or **family allowances** are available.

⁽³²⁾ The value marked as 'most common' fees refers to the average fees.

UNITED KINGDOM – WALES

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

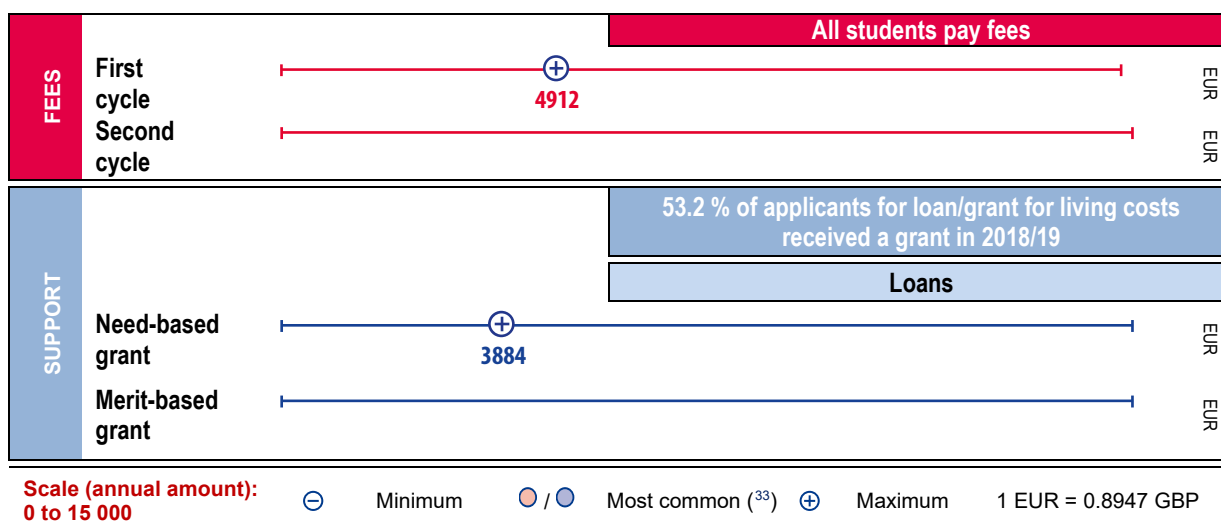
- All students pay tuition fees.
- Fees for full-time **first-** and **short-cycle** students are set by institutions but capped at GBP 9 000/year for institutions with an approved fee and access plan. Fee and access plans aim to ensure equality of opportunity, e.g. for students from low income and other under-represented groups. In 2018/19, first-cycle full-time home students paid on average GBP 4 226.
- Fees for **part-time** first- and short-cycle students are set by institutions and are unregulated.
- **Second-cycle** full- and part-time tuition fees are unregulated and vary by institution and course. In 2018/19, second-cycle full-time home students paid on average GBP 2 739.
- Different arrangements apply to cross-border students within the United Kingdom (i.e. students from England, Northern Ireland and Scotland).
- For **international students** (non-UK and non-EU/EEA students), fees are unregulated.

Support (2020/21)

- First- and short-cycle full-time students are eligible for a universal grant for living costs of GBP 1 000/year. An additional grant amount for living costs is dependent on household income, with a maximum grant of GBP 8 100/year for students with a household income of GBP 18 370 or less who live away from home, and GBP 6 885 for students living at home.
- Students can also apply for a loan for living costs. The maximum loan varies according to grant entitlement. The total support package of grant and loan is up to GBP 9 810 for students living away from home and GBP 8 335 for students living at home. Reforms introduced in 2018/19 increased support for living costs but removed the previous tuition fee grant.
- First- and short-cycle full-time students can also apply for a tuition fee loan to cover the full fee; they are not required to pay tuition fees up front. Tuition fee loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 25 000; interest rates are Retail Price Index plus 3 %.
- Part-time first- and short-cycle students studying a course of at least 25 % intensity can apply for a tuition fee loan of up to GBP 2 625, and for a mixture of grants and loans for living costs, up to a maximum of GBP 4 987.50.
- Second-cycle full- and part-time students on taught or research-based master's courses can apply for a maximum grant of GBP 6 885 and a loan of GBP 10 604 (for those with household income of GBP 18 370 and below) across the whole course. A proportion is paid each year for courses lasting longer than one year. Loan repayments are income-contingent and set at 6 % of earnings above the threshold of GBP 21 000. Overall, in 2018/19, 96.2 % of full-time first-cycle and 20 % of second-cycle students took out either or both of the loans.
- No tax benefits for students' parents or family allowances are available.

UNITED KINGDOM – NORTHERN IRELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- All students pay tuition fees.
- Fees for full-time **first-** and **short-cycle** students are set by institutions but capped at GBP 4 395/year. The average annual fee for full-time first-cycle home students was GBP 4 045 in 2018/19. Fees for **part-time** first- and short-cycle students are unregulated.
- Second-cycle** full- and part-time tuition fees are unregulated and vary by institution and course. The average annual fee for full-time second-cycle home students was GBP 2 527 in 2018/19.
- Different arrangements apply to cross-border students within the United Kingdom (i.e. students from England, Wales and Scotland).
- For **international students** (non-UK and non-EU/EEA), fees are unregulated.

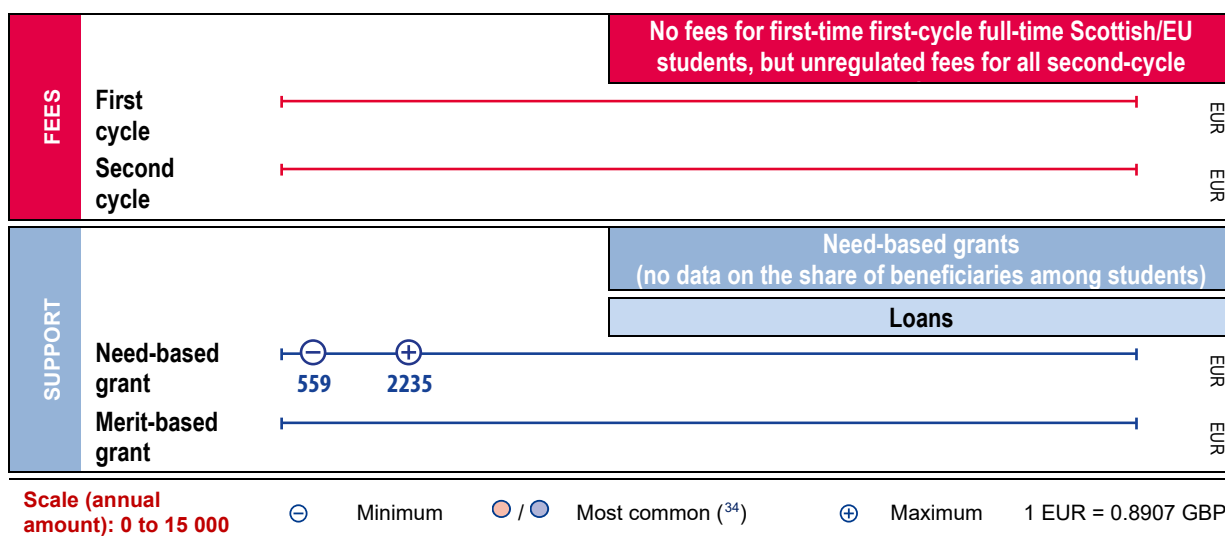
Support (2020/21)

- Need-based **grants** for living costs (known as maintenance grants) of GBP 3 475/year are available to first- and short-cycle 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 2018/19, 53 % of applicants for support received a maintenance grant (32 % of applicants received a full grant and 21 % a partial grant).
- First- and short-cycle full-time students can apply for a tuition fee **loan** to cover the full fee; they are not required to pay tuition fees up front. Loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 19 390.
- Loans for living costs (known as maintenance loans) are available for all first- and short-cycle full-time students. The maximum amount is GBP 3 750/year for students living at home while studying, and GBP 4 840/year for students living away from home outside London (and GBP 6 780 for students living away from home in London). The amount available may reduce for students who receive a need-based grant for living costs (see above). Repayments are as for tuition fee loans. In 2017/18, 94.5 % of full-time first-cycle and 29 % of second-cycle students took out either or both of the loans.
- Part-time first- and short-cycle students may be eligible for a need-based grant towards the payment of fees. The amount payable depends upon course intensity and household income; the maximum is GBP 1 230/year. First-cycle part-time students studying with at least 25 % intensity can also receive a non-means tested tuition fee loan of up to GBP 3 120/year. Loan 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 full- and part-time students can receive a non-means tested tuition fee loan of up to GBP 5 500 (a proportion is paid each year for courses lasting longer than one year). Repayments are income-contingent as for first-cycle part-time students.
- No **tax benefits** for students' parents or **family allowances** are available.

⁽³³⁾ The value marked as 'most common' fees refers to the average fees.

UNITED KINGDOM – SCOTLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- **Short-cycle** and **first-cycle** Scottish and EU students who study for their first degree full-time do not pay fees. Student Awards Agency Scotland (SAAS) – an executive agency of the Scottish Government – pays a tuition fee of GBP 1 820 per year 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 9 250 per year, in line with the maximum fee charged in the rest of the UK. The tuition fees pay for teaching and all associated administration costs. Some students who are studying for a second short- or first-cycle degree are not eligible for tuition fee support.
- **Second-cycle** full- and part-time programmes: fees are unregulated and vary widely.
- Fees for **part-time** students are unregulated but are usually a proportion of the full-time equivalent fee.
- Fees for **international** (non-EU) **students** are unregulated and set by the higher education institutions. Fees are usually higher for international students than for home students.

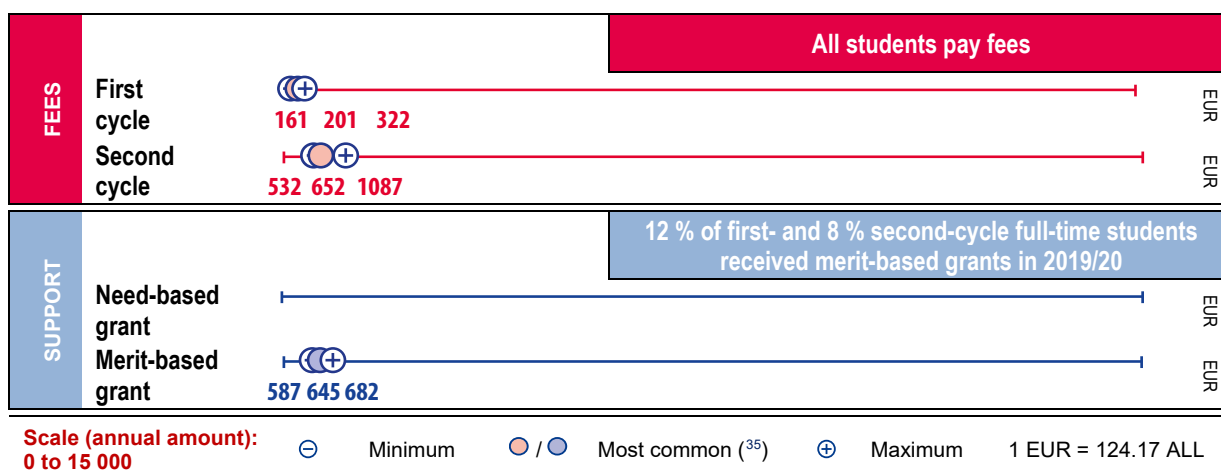
Support (2020/21)

- Both **grants** and **loans** are available to full-time first-cycle and short-cycle students, and only loans to second-cycle students. Eligibility and amounts depend on the level of household income.
- The 'Young Student's Bursary' (grant) of up to GBP 2 000 per year is available to first-cycle students under the age of 25 at the start of their course with a household income below GBP 21 000. The 'Independent Students' Bursary' of up to GBP 1 000 per year is available to students aged at least 25, with a dependent child or married/cohabiting, and with a household income below GBP 21 000. Additional support is also available to students (short-, first- and second-cycle) who incur extra costs related to a disability or learning difficulty under the Disabled Student Allowance (DSA). Bursaries are administered by SAAS.
- Depending on household income, 'young students' in the first cycle 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 April after they graduate or leave their course. Scottish students who took out loans in 2020/21 are on repayment plan 1 with a current interest rate of 1.1 %. Repayments for loans are normally deducted from earnings by employers at the rate of 9 % of income above GBP 19 380. Living cost loans are available to students until the age of 60. No data are available on the proportion of loan beneficiaries among students.
- In 2020/21, the maximum support package in the first cycle – grants and loans combined – is GBP 7 750 per year.
- 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 (1 820).
- Second-cycle students can apply for a fee loan of up to GBP 5 500 over the duration of the course (GBP 2 250 for part-time). Eligible second-cycle students may also apply for a living cost loan of up to GBP 4 500 over the duration of the course. 64 % of second-cycle students applied for a fee loan in 2018/19.
- No **tax benefits** for students' parents or **family allowances** are in place.

⁽³⁴⁾ In the case of grants, the value marked as 'most common' refers to the average amount.

ALBANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- All students pay fees. Government sets the maximum tuition fee for each study programme at public higher education institutions (HEIs), according to the proposal submitted by institutions.
- In the **first cycle**, the annual fee varies from ALL 20 000 to 40 000, depending on the study profile. The most common fee is ALL 25 000. Fees are determined by administration boards of HEIs, within limits set by the government.
- Fees for **second-cycle** programmes depend on the type of programme. For Professional Master's (corresponding to one academic year; 60 credits), fees are between ALL 1 000 and 1 420 per credit per year, depending on the study profile (i.e. between ALL 60 000 and 85 200 for full-time 60-credits annual workload). The most common fee is 1 250 ALL per credit per year (i.e. ALL 75 000 for 60 credits/year). Fees for Master of Science or Master of Fine Arts (corresponding to two academic years; 120 credits; depicted on the diagram) are between ALL 1 100 and 2 250 per credit per year, depending on the study profile (i.e. between ALL 66 000 and 135 000 for 60 credits/year). The most common fee for the latter programmes is ALL 1 350 per credit per year (i.e. ALL 81 000 for 60 credits/year).
- While all students pay fees, some categories benefit from fee reductions (e.g. disabled students, orphans, socially disadvantaged students or excellent students). These take the form of partial fee reimbursement. The exact amount of fee reduction is specified by HEIs (no central-level data on the grant amount and the percentage of beneficiaries).
- HEIs may set specific (additional) fees for students who fail to pass their exams and have to repeat them.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- International students** pay the same fees as students from Albania.

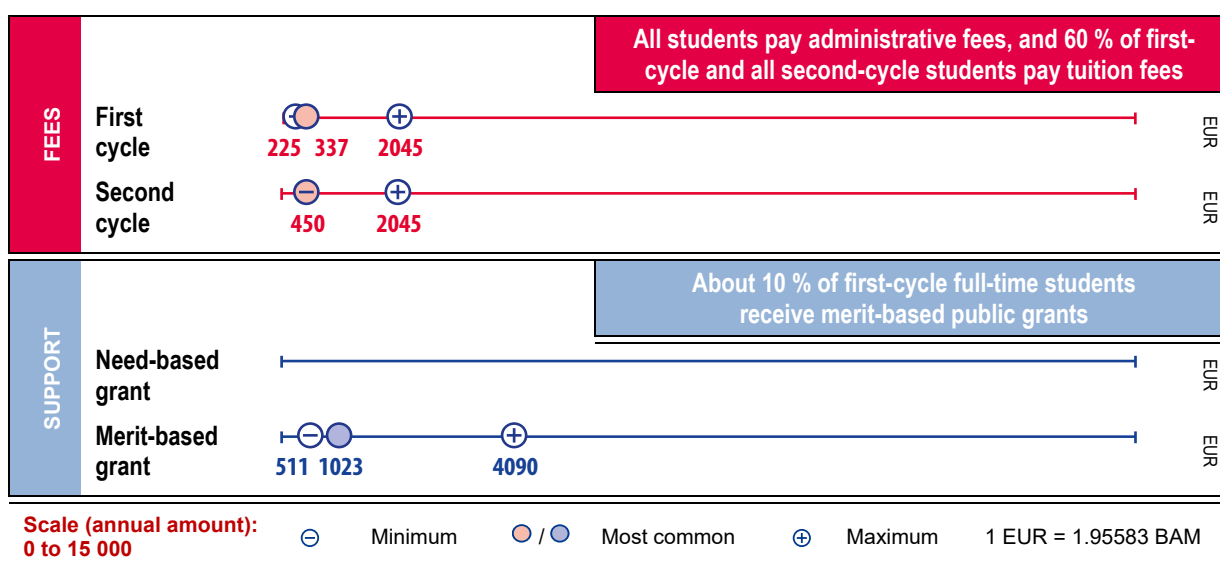
Support (2020/21)

- Financial support for students consists of different types of **grants**.
- Merit based grants: Excellent students studying in public or private institutions may receive a public (merit-based) grant. The average grant amount is ALL 8 900 per month, paid in nine instalments per year. The maximum grant amount is ALL 9 410 per month. Only students who pass all their exams (generally with an average grade 8 or higher out of 10) and who do not extend their studies beyond expected duration are eligible. 12 % of first-cycle and 8 % of second-cycle full-time students received a merit-based grant in 2019/20.
- There are grants for studies in specific study fields defined by top-level steering documents (e.g. agriculture, water-management, energy and ICT). These are managed by HEIs (data not yet available on the amount of these grants). In 2019/20, 10 % of students received such a grant. HEIs may also award grants to students in need. These are fully managed by HEIs (no data available).
- No student **loans**, **tax benefits** for students' parents or **family allowances** are in place.

⁽³⁵⁾ In the case of merit-based grants, the value marked as 'most common' refers to the average amount.

BOSNIA AND HERZEGOVINA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

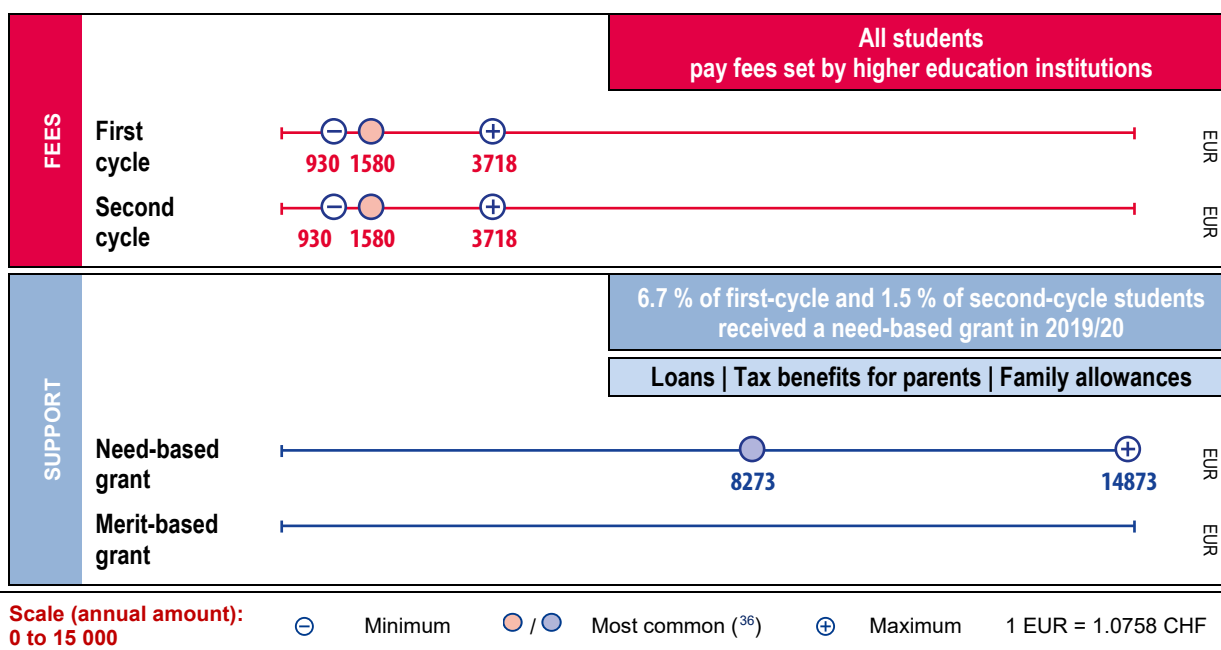
- In the **first cycle**, there are two main financial statuses for students: budget-financed and self-financed. Budget-financed students are selected based on their performance at secondary school and at the entrance exam. Their tuition fees are paid by the responsible ministry of education, but students pay administrative and other fees (entrance and application fees, fees for issuing the diploma and diploma supplement, etc.) The most common amount for these fees is BAM 200. In 2019/20, approximately 40 % of first-cycle full-time students at the eight public universities and two other higher education institutions of Bosnia and Herzegovina were 'budget-financed students'.
- Self-financed students pay tuition fees and administrative fees. Tuition fees vary from faculty to faculty, and are capped at a maximum set by the government. In some cantons, there are reduced fees for some categories of students. The minimum annual fee for self-financing students in the first cycle is BAM 440 and the maximum is BAM 4 000, plus administrative fees. The most common annual fee in the first cycle is BAM 660. About 60 % of first-cycle full-time students at the universities were self-financed in 2019/20.
- All **second-cycle** students pay tuition and administration fees. Annual fees range from BAM 880 to 4 000. The most common amount is BAM 880.
- Students with poor study results usually pay BAM 200 for each academic year they repeat and BAM 100 for each exam they did not pass.
- All **part-time** students pay tuition and administrative fees. Both in the first and the second cycles, annual fees range from BAM 1 500 to 4 000; the most common annual fee for part-time students is BAM 1 500.
- There are no **short-cycle** higher education programmes.
- International students**, defined as students who are not citizens 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 (2020/21)

- There is no systematic provision of need-based grants.
- Responsible ministries of education at entity and cantonal level award merit-based public grants to full-time students with Bosnia and Herzegovina citizenship in public universities. The eligibility criteria include both need- and merit-based elements, such as a minimum grade of 8/10, performance (first-third place) in national or international competitions, parents' income and employment status. The age limit is 25 years. The monthly grant ranges from BAM 100 to 800 and is available for 10 months each year until graduation (students have to apply every year). The most common monthly grant amount was BAM 200. In 2019/20, about 10 % of first-cycle full-time students received merit-based public grants. (No data available about grant beneficiaries in the second cycle.) Further grants for students are provided by local governments.
- Part-time students are not eligible to apply for state-funded grants.
- No **loans**, **tax benefits** for students' parents or **family allowances** are in place.

SWITZERLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- In principle, all students (**first-** and **second-cycle**) pay fees. Higher education institutions define their own fees. Fees usually comprise fees for administration (admission, registration and certification) and tuition. There may be additional contributions for examinations, libraries, sport facilities, and social and cultural institutions.
- Students on leave of absence, medical students during their placement year and doctoral students pay reduced fees. Students in difficult economic circumstances can apply for a waiver or reduction of tuition fees at most higher education institutions.
- In some higher education institutions, students who exceed the regular length of study pay higher fees than those progressing normally through their studies. The maximum fee amount also in this case is CHF 4 000.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- International students:** some higher education institutions charge higher fees for students from EU and beyond.

Support (2020/21)

- 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.
- In addition to cantonal legislation, the Intercantonal Grant and Loan Agreement defines common principles and minimum standards (e.g. criteria for eligibility, minimum amount for a full grant) for the cantonal provision of student support.
- Support in the form of need-based grants or loans or a combination of both is provided. The age limit may not be lower than 35 years of age at the beginning of the programme (minimum national standard, cantons may set higher age limits). The majority of beneficiaries only receive grants. In 2019/20, 6.7 % of first-cycle and 1.5 % of second-cycle students received a grant, and 0.8 % and 0.4 % of students in the two cycles respectively received a loan. During the same year, the most common loan was CHF 7 100, while the most common grant was CHF 8 900.
- 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 taxable income at federal level. At the cantonal level, eligibility and amounts of **tax benefits** for students' parents vary.
- A **family allowance** of at least CHF 250 per month for families of 16-25 year-olds in education is disbursed. The cantons may grant family allowances that are higher than this legal minimum.

⁽³⁶⁾ The value marked as 'most common' refers to the average amount of fees and grants.

ICELAND

MAIN CHARACTERISTICS

		All students pay registration fees	
FEES	First cycle	⊕ 459	EUR
	Second cycle	⊕ 459	EUR

		No public grants	
		Loans	
SUPPORT	Need-based grant		EUR
	Merit-based grant		EUR

Scale (annual amount):
0 to 15 000



Minimum



Most common



Maximum

1 EUR = 163.5 ISK

KEY POINTS

Fees (2020/21)

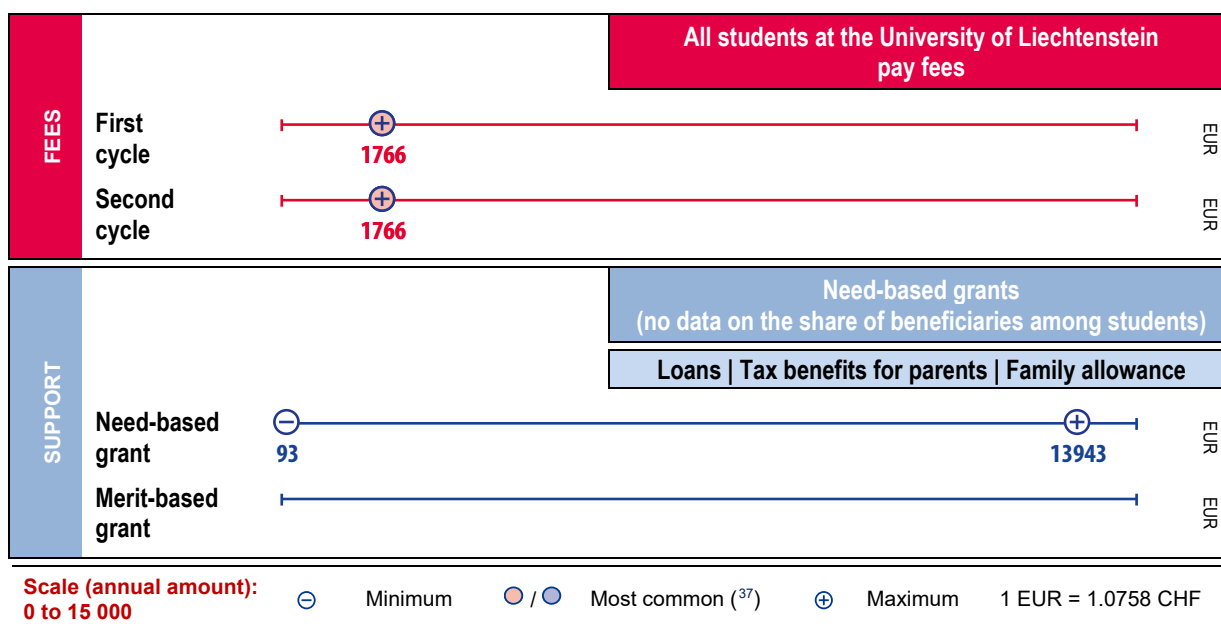
- Students (**first-** and **second-cycle**) at public higher education institutions pay an administrative registration fee of ISK 75 000 per academic year regardless of the study programme. The fee amount is determined by the Icelandic Parliament. Persons with disabilities may apply to pay a reduced fee of ISK 55 000 per academic year.
- There is no official **part-time** student status.
- In **short-cycle** higher education programmes, students pay the same administrative registration fee of ISK 75 000 per academic year as in the first and second cycles.
- **International students** are treated as home students, and thus pay the annual registration fee of ISK 75 000 but no further tuition fee.

Support (2020/21).

- A very limited number of merit-based grants to first-time first-cycle full-time students are provided by some universities.
- **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 students' family and personal circumstances, including income. The basic individual support for full-time studies for the academic year 2019/20 was ISK 177 107/month. Loans may be granted to students who study full-time (60 ETCS/academic year) at recognised educational institutions which provide higher education leading to university degrees. Loans may also be granted to cover tuition fees at private higher education institutions, but are not granted for preparatory courses, for studies that form part of paid employment under an employment contract or professional development programmes.
- According to the new legal framework act on study loans (Act 60/2020), annual repayment of loans for those taking a loan after 2020/21, begins one year after graduation. Exemptions from the annual repayment, in full or in part, may be granted where students are pursuing studies that qualify for a loan, and in cases of illness, unemployment and/or unfitness for work due to illness, disability, pregnancy, the care of children and other comparable circumstances. The new act also stipulates that student loans can partly be converted to non-reimbursable scholarships (30 % of the total sum borrowed) at the end of the loan period if students progress normally in their studies. The details of how this will be done have not been published at the time of writing this report.
- No **tax benefits** for students' parents or **family allowances** are in place.

LIECHTENSTEIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

- **First- and second-cycle:** Students with EEA/EU or Swiss citizenship studying at the University of Liechtenstein, which is the only public higher education institution in Liechtenstein, pay an annual fee of CHF 1 900 (CHF 950 per semester). In addition, a non-recurring fee of CHF 100 is charged on application. Fees are the same for all study cycles.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- **International students** from non-EEA/EU countries (third countries) pay an annual fee of CHF 2 500 (CHF 1 250 per semester), plus a non-recurring application fee of CHF 100.

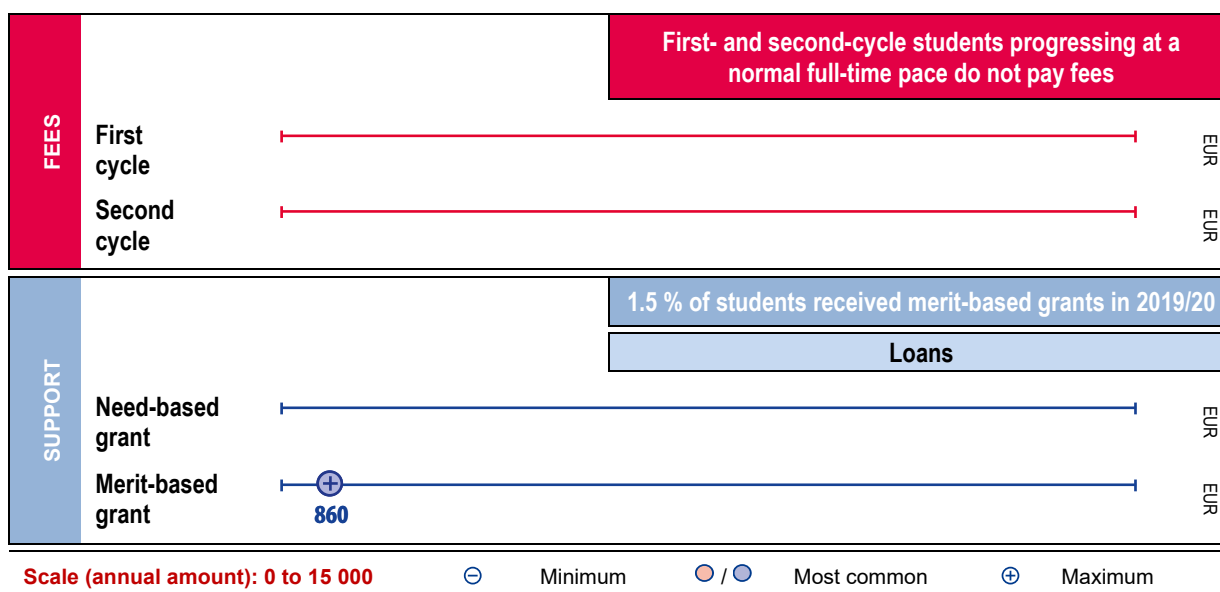
Support (2020/21)

- Public support consists of a variable combination of **grants** and an interest-free **loan**. The grant provider is 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 must have had permanent residence in Liechtenstein for at least three years to be eligible to apply for public support. 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 who have not worked full-time for at least two years.
- State scholarships and grants can be applied for in the case of all tertiary education programmes and are fully portable to allow for mobility (90 % of students from Liechtenstein study abroad, mainly in Switzerland and Austria). There is no financial support for incoming students.
- Repayment of loans starts 18 months after study programmes have ended. Payment is made on fixed rates in six instalments per year. The repayment rate can be deferred once on request.
- **Tax benefits** up to CHF 12 000 per year are available for education-related costs. Students themselves or their parents are eligible (the latter applies if students still live with parents and are under 25).
- Parents can claim **family allowances** for dependent children under 20 in higher education.

⁽³⁷⁾ The value marked as 'most common' refers to the average amount of fees and grants.

MONTENEGRO

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

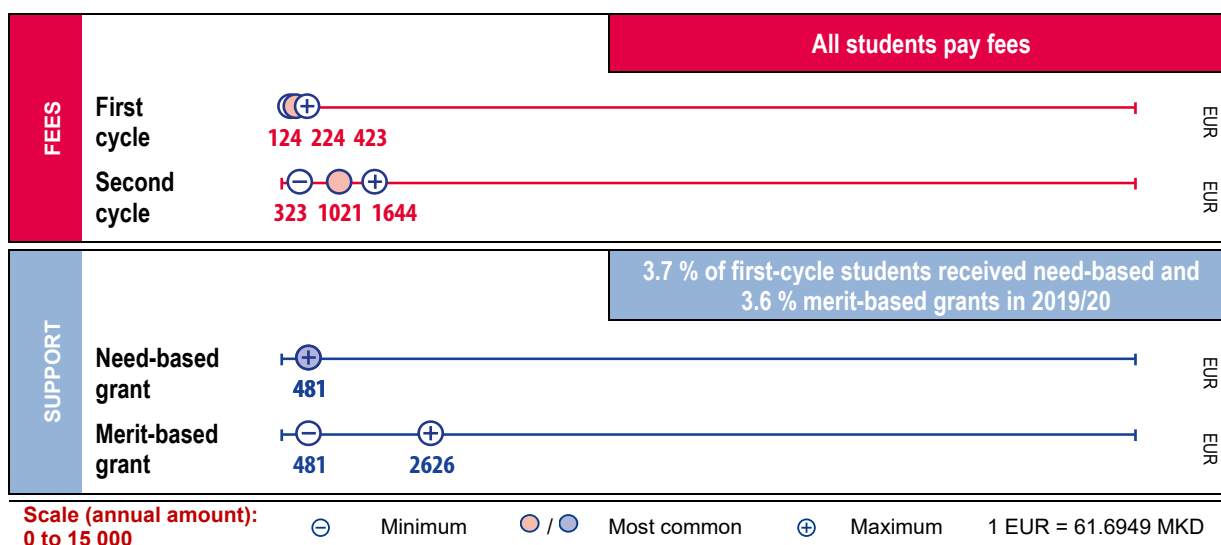
- As from the academic year 2017/18, first-time students in **first-cycle** programmes do not pay fees. In accordance with the Law on Higher Education, students obtaining 45 ECTS or more remain state-subsidised, while those with fewer than 45 ECTS can continue their studies on a self-financed study places in the subsequent years.
- Self-financing first-cycle students pay fee amounts determined by governing bodies of higher education institutions (HEIs), following the approval of the Ministry of Education. Students who started their studies prior to 2017/18 pay tuition fees between EUR 400 and 1 000 per year, depending on the study profile. The most common fee is EUR 800. If these self-financing students pass all exams and have good academic performance, they may become state-funded if there are places available on their study programme.
- From 2020/21, all students at the University of Montenegro and Faculty for Montenegrin language and literature (all public HEI) who enrol in second-cycle studies are exempt from paying tuition fees. Other students enrolled in the second cycle pay tuition fees, which are between EUR 1 500 and 2 000 per year. The most common fee is EUR 1 700.
- 26.63 % of first-cycle and all second-cycle students at public HEIs paid tuition fees in 2019/20. Students with disabilities are exempt from paying fees.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- International students**, defined as all students coming from abroad, can study under the same conditions as Montenegrin citizens, in compliance with the Law on Higher Education and statute of institution.

Support (2020/21)

- There are no need-based **grants**. Merit-based grants are awarded to the best-performing first-cycle first-time students in the second and succeeding years of study, on the basis of a competition announced by the Ministry of Education at least one month before the beginning of an academic year. Student loan beneficiaries are not eligible for merit-based grants. The maximum grant is EUR 86/month paid in ten monthly instalments. In the academic year 2019/20, 1.5 % of first-cycle students received merit-based grants.
- While grants are awarded only to first-cycle students, the Ministry of Education also provides funding to second- and third-cycle students – EUR 500 and EUR 1 000 respectively – aimed at co-financing their tuition fees (there were 46 second-cycle and 30 third-cycle applicants in 2019/20; 26 and 15, respectively, were awarded this support).
- State-guaranteed interest-free **loans** are available on the basis of performance to first-time first-cycle students. The average loan is EUR 45/month, covering ten monthly instalments per year. Repayment must start 18 months after completion of studies at the latest. Best-performing students may be exempted from repayment or receive discounts. In 2019, 15 % of students took out loans.
- No **tax benefits** for students' parents or **family allowances** are in place.

NORTH MACEDONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

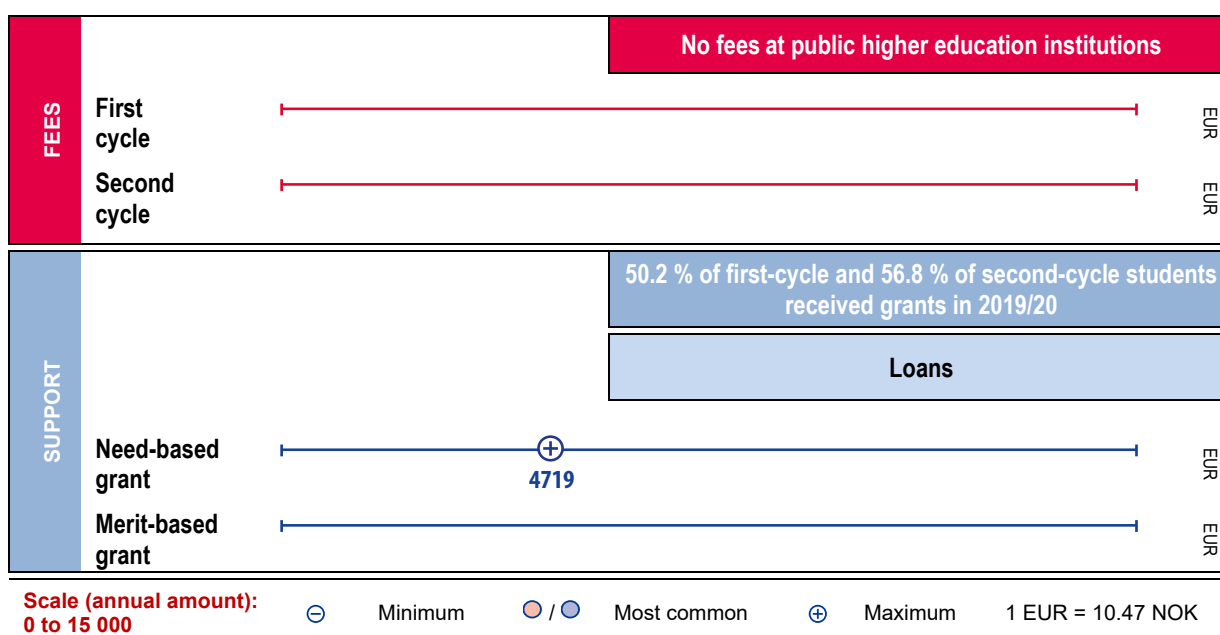
- All first- and second-cycle students pay tuition fees. These are set by the Government for each public university and programme, based on proposals submitted by the universities. There are also administration (libraries, computer labs, etc.) and examinations fees, which are set directly by each university.
- In the **first cycle**, the annual fee (covering all the above elements) for full-time students ranges from MKD 7 650 to 26 100, depending on the study profile, and on whether the student is state-funded or self-funded. The fee for state-funded students is between MKD 7 650 and 13 800, and for self-funded between MKD 13 800 and 26 100. The most common fee for full-time students is MKD 13 800. There are tuition fee exemptions or reductions for specific categories of students, including orphans and disabled students.
- Fees for **second-cycle** full-time students are between MKD 19 950 and 101 400 per year, depending on the study profile. The most common fee in the second cycle for full-time students is MKD 63 000 per year.
- Annual fees for **short-cycle** programmes range from MKD 7 650 to 26 100, depending on the study profile. The most common fee for full-time students is MKD 13 800.
- Part-time** students (8.9 % of students in 2019/20) pay higher fees than full-timers in the short- and the first-cycle (MKD 26 100), and the same fees as full-timers in the second cycle.
- International students**, defined as all students who are not citizens of North Macedonia, pay higher fees: between MKD 63 000 and 216 750 per year, regardless of the study cycle. These fees are set by the respective universities.

Support (2020/21)

- The Government provides need-based **grants** that are awarded to first-cycle full-time students (except those in the first year of studies) 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 grant amount is MKD 3 300 per month, provided in nine monthly instalments (MKD 29 700/year). A total of 147 000 need-based grants were distributed in the academic year 2016/17 (3.7 % of first-cycle students received a grant).
- Merit-based grants are provided for first-cycle students showing particular research or artistic ability. Four types of grants for different categories exist. Grants are awarded on the basis of a competition announced by the Ministry of Education and Science, two-three months after the beginning of the academic year. The grant amount is from MKD 3 300 to 18 000 per month for physics, chemistry and mathematics, provided in nine monthly instalments. A total of 1 428 merit-based grants have been distributed in the academic year 2019/20 for public universities (3.6 % of students received a grant).
- As of 2019, the Ministry of Education and Science has introduced an additional group of grants aimed at full-time students in teacher training programmes for future teaching staff in pre-school, primary and secondary education. The annual amount is MKD 54 450.
- There is no support available for students in second- and short-cycle programmes.
- No student **loans**, **tax benefits** for students' parents or **family allowance** are in place.

NORWAY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

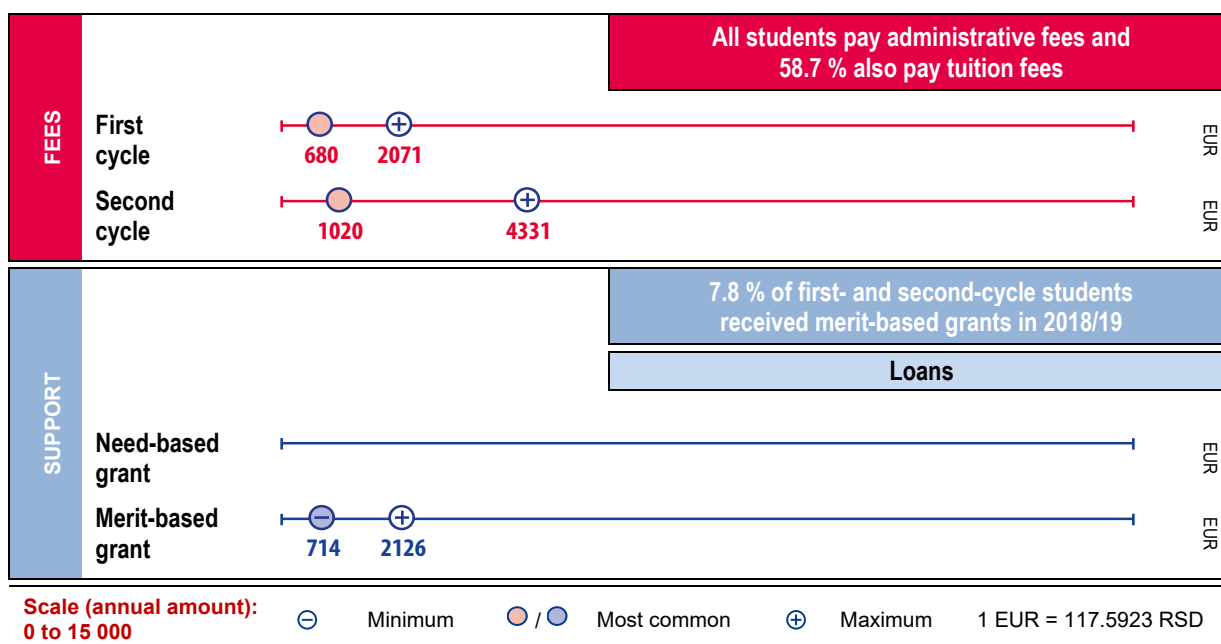
- **Short-, first- and second-cycle:** There are no fees for full- and **part-time** studies at public higher education institutions. However, institutions may charge tuition fees for certain specialised/tailored courses within continuing and further education aimed at people in employment.
- Government-dependent private higher education institutions usually charge tuition fees. In 2019, student fees in these institutions ranged from NOK 4 000 to 93 000. These are required to be spent in a way beneficial to students. The same applies to funding that these institutions receive from the Ministry. In 2019, about 16 % of all short-, first- and second-cycle students were enrolled in government-dependent private institutions, and paid fees.
- **International students** are treated as home students, and do not pay fees at public higher education institutions.

Support (2020/21)

- 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 11 229/month, which is initially given as a loan. In 2020/21, full-time students in higher education and vocational colleges receive educational support for 11 months. The loan is available until the age of 65 (students over the age of 45 receive a reduced loan to ensure repayment by the age of 65).
- 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 is reduced if the student's income exceeds NOK 188 509 for 2020 and NOK 195 295 for 2021 or if they have assets exceeding NOK 428 861 for 2020 and NOK 444 300 for 2021. The maximum amount of the grant is NOK 49 408 per academic year in 2020/21. In 2019/20, the maximum and most common annual amount was NOK 48 288 for full-time, and NOK 24 244 for part-time students.
- Students taking care of children may receive a grant for each child under the age of 16 (NOK 1 750/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 3 834/month) if they are unable to work during their studies, and they may also receive basic support for 12 months per year.
- 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. Repayment normally starts in monthly instalments 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.
- No **tax benefits** for students' parents or **family allowances** are in place.

SERBIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2020/21)

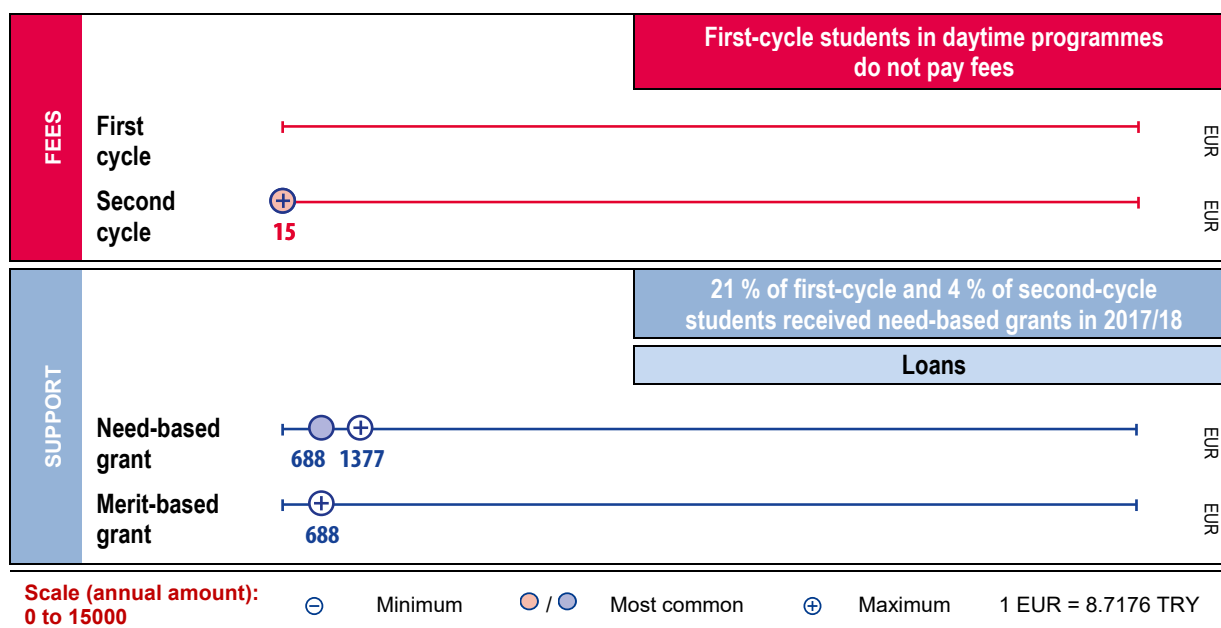
- Students in public higher education institutions (universities and universities and colleges of applied studies) can be 'budget-financed' or 'self-financing'. 'Budget-financed' students (41.3 % in 2018/19) are selected at entry, based on entrance exam score and secondary school results; and during 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.).
- 'Self-financed' students in addition to administrative fees pay tuition fees, which go up to RSD 243 500 per year for the **first cycle** and RSD 509 268 per year for the **second cycle**, including both academic and applied studies. In 2019/20, the most common fee was RSD 80 000 for first-cycle and RSD 120 000 for second cycle studies (shown in the diagram).
- Students with disabilities, Roma students and students who finished secondary school in another country can apply for tuition fee exemption.
- There is no official **part-time** student status.
- Short-cycle** higher education programmes were introduced by the 2017 Law on Higher Education. Currently, there are no official data on fees in these programmes.
- International students**, defined as non-Serbian students, usually pay higher tuition fees.

Support (2020/21)

- Student **grants** are provided by the Ministry of Education, Science and Technological Development only to 'budget-financed' students in the first and the 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. A state grant amounts to RSD 84 000 annually, paid in ten monthly instalments. In 2018/19, 7.8 % of both first- and second-cycle students received some of the available state or local government merit-based grants.
- An additional scheme, provided by the Ministry of Youth and Sports, aims at supporting students with the best academic achievement at the end of first- and second-cycle studies, up to 25 and 27 years of age respectively. In 2019/20, a total of 950 first-cycle and 410 second-cycle students received this type of support, which amounted to RSD 250 000.
- 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. Students with high average grades who completed studies without losing a year can be released from repaying their loans. The amounts are the same as grants – RSD 84 000 paid in ten monthly instalments. In 2018/19, 1.3 % of all students received loans.
- Local governments offer grants, loans and other benefits to students from their municipalities/cities, while state universities, provincial and university cities' governments also provide funds for supporting talented students.
- No **tax benefits** for students' parents or **family allowances** in place.

TURKEY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2019/20)

- 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 770 to 2 134 per year. Students who pass the university entrance exam for the first cycle with excellent results may be required to pay only half or five-eighths of the fee (this may vary from one university to another).
- In the **second cycle**, public universities charge students TRY 129 per year in daytime programmes (shown on the diagram), while fees in evening programmes vary among universities. A maximum amount, set by the government, varies between TRY 770 and 4 628 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 (between TRY 770 and 4 268 per year).
- There is no official **part-time** student status.
- International students**, defined as non-Turkish students, pay higher fees, as set by the government.

Support (2019/20)

- Need-based **grants** are provided by the Higher Education Credits and Hostels Institution. Short-, 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 are based on students' academic achievement. In 2019, students in the first cycle received TRY 500 per month (TRY 6 000 a year), while students in the second cycle were provided with monthly TRY 1000 (TRY 12 000 per year). In 2019/20, 21 % of first-cycle and 4 % of second-cycle students 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 high-performing students. The state grant (via the General Directorate) is a standard monthly TRY 500 to eligible students (in the top ten percent). The amount of other grants is different for every institution. In 2019/20, 25 % of first-cycle and 2 % of second-cycle students received a merit-based grant.
- Loans:** All students can take out a loan. In 2019, students in the first cycle received TRY 500, while students in the second cycle are provided with up to TRY 1 500 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 21 % of first-cycle and 4 % of second-cycle students took out in 2019/20.
- No **tax benefits** for students' parents or **family allowances** are in place.

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General References

EACEA/Eurydice, 2011. *Modernisation of Higher Education in Europe. Funding and the Social Dimension*. Brussels: Eurydice.

European Commission, 2015. *ECTS Users' Guide*. Luxembourg: Publications Office of the European Union.

European Commission/EACEA/Eurydice, 2018. *The European Higher Education Area in 2018: Bologna Process Implementation Report*. Luxembourg: Publications Office of the European Union.

European Commission/EACEA/Eurydice, 2020. *The European Higher Education Area in 2020: Bologna Process Implementation Report*. Luxembourg: Publications Office of the European Union.

OECD (Organisation for Economic Co-operation and Development), 2020. *Resourcing Higher Education: Challenges, Choices and Consequences*. Paris: OECD Publishing. <https://doi.org/10.1787/735e1f44-en>

UNESCO-UIS (UNESCO Institute for Statistics), 2012. *International Standard Classification of Education ISCED 2011*. [pdf] Available at: <http://uis.unesco.org/sites/default/files/documents/international-standard-classification-of-education-isced-2011-en.pdf> [Accessed 5 February 2018].

Winter-Ebmer R. and Wirz A., 2002, Public Funding and Enrolment into Higher Education in Europe. Working paper No. 0202. April 2002. Johannes Kepler University of Linz. [pdf] Available at: <http://www.econ.jku.at/papers/2002/wp0202.pdf> [Accessed 20 October 2020].

Sources of National Statistics

This section provides sources of national statistics indicated throughout the report. Data and their sources were supplied by the Eurydice National Units. Data sources were accessed in June 2020; if not specified otherwise.

Belgium – French Community

Proportion of fee-payers:

Ministère de la Fédération Wallonie-Bruxelles, Direction générale de l'Enseignement supérieur, de l'Enseignement tout au long de la vie et de la Recherche scientifique [Ministry of the Federation Wallonia-Brussels, Directorate General for Higher Education, Lifelong Learning and Scientific Research (BE)], *Population étudiante 2018/19* [Student population 2018/19]. Unpublished data.

Proportion of grant beneficiaries:

See above.

Proportion of loan beneficiaries:

Ministère de la Fédération Wallonie-Bruxelles, Direction générale de l'Enseignement supérieur, de l'Enseignement tout au long de la vie et de la Recherche scientifique, Direction des Allocations et Prêts d'Etudes [Ministry of the Federation Wallonia-Brussels, Directorate General for Higher Education, Lifelong Learning and Scientific Research, Study Grants and Loans Directorate (BE)] *Rapport d'activités Direction des Allocations et Prêts d'Etudes 2017-2018*. [pdf] Available at: https://allocations-etudes.cfwb.be/index.php?eID=tx_securedownloads&p=2443&u=0&g=0&t=1605009504&hash=c341d36a11bc8b78d18f7ee7c856b7cc5139a8d5&file=/fileadmin/sites/dape/uploads/documents/Rapport_d_activites_DAPE_2017-2018.pdf [Accessed June 2020].

Belgium – German-speaking Community

Proportion of fee-payers:

Ministerium der Deutschsprachigen Gemeinschaft [Ministry of the German-speaking Community (BE)], June 2020. Unpublished data.

Proportion of grant beneficiaries:

Ministerium der Deutschsprachigen Gemeinschaft [Ministry of the German-speaking Community (BE)], August 2020. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Belgium – Flemish Community

Proportion of fee-payers:

Vlaams Ministerie van Onderwijs en Vorming [Flemish Ministry of Education and Training (BE)]. Unpublished data.

Proportion of grant beneficiaries:

AHOVOKS Sterk in cijfers en data, 2018/19. [AHOVOKS student fees and grant database (BE)] [Online] Available at: <http://www.ahovoks.be/sterk-in-cijfers-en-data> [Accessed: June 2020].

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Bulgaria

Proportion of fee-payers:

Centar za informacionno osiguriavane na obrazovaniето [Information Centre for Education (BG)], 2019/20. Unpublished data.

Proportion of grant beneficiaries:

Ministerstvo na obrazovaniето i naukata [Ministry of Education and Science (BG)], 2019/20. Unpublished data.

Proportion of loan beneficiaries:

Ministerstvo na obrazovaniето i naukata [Ministry of Education and Science (BG)], 2019. Unpublished data.

Czechia

Proportion of fee-payers:

Ministerstvo školství, mládeže a tělovýchovy [Ministry of Education, Youth and Sports (CZ)], 2020. Estimated data.

Proportion of grant beneficiaries:

See the above data source.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Denmark

Proportion of fee-payers:

Not applicable (no fees in full-time higher education).

Proportion of grant beneficiaries:

Uddannelses- og Forskningsministeriet [Ministry of Higher Education and Science (DK)], 2019. Unpublished data.

Proportion of loan beneficiaries:

Uddannelses- og Forskningsministeriet [Ministry of Higher Education and Science (DK)], 2019. Unpublished data.

Germany

Proportion of fee-payers:

Data not available (fees only in some *Länder*).

Proportion of grant beneficiaries:

Statistisches Bundesamt [Federal Statistical Office (Destatis) (DE)]. Ausbildungsförderung nach dem Bundesausbildungsförderungsgesetz (BAföG) [German Federal Training Assistance Act], Fachserie 11, Reihe 7, 2018. [pdf] Available at: https://www.statistischebibliothek.de/mir/receive/DEHeft_mods_00128363 [Accessed 2 December 2020].

Proportion of loan beneficiaries:

See the data source related to the general public student support (BAföG) above.

Estonia

Proportion of fee-payers:

Eesti hariduse infosüsteem [Estonian Education Information System (EE)], 2019/20. Estonian Ministry of Education and Research (Estonian Education Information System) [Online] Available through: <http://www.ehis.ee/> [Accessed: June 2020].

Proportion of grant beneficiaries:

See the above data source.

Proportion of loan beneficiaries:

See the above data source.

Ireland

Proportion of fee-payers:

Higher Education Authority (IE) [Online] Available at: <https://hea.ie/statistics/data-for-download-and-visualisations/data-for-download/2017-18-enrolment-data-for-download-1/> Estimated data based on student numbers in the academic year 2017/18.

Proportion of grant beneficiaries:

HEA (Higher Education Authority), 2018. *Key Facts and Figures 2017/18*. [pdf] Available at: <https://hea.ie/assets/uploads/2019/01/Higher-Education-Authority-Key-Facts-Figures-2017-18.pdf> [Accessed December 2018].

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Greece

Proportion of fee-payers:

No fees in the first-cycle and no data on the proportion of fee-payers in the second cycle.

Proportion of grant beneficiaries:

Ethniko Diktyo Ypodomon Technologias kai Erevnas (EDYTE A.E.) GRNET [National Infrastructures for Research and Technology (EL)]. Unpublished data.

Idryma Kratikon Ypotrofon (I.K.Y.) [National Scholarships Foundation (IKY) (EL)] [Online] Available at: www.iky.gr [Accessed: June 2020].

Estimated data using the two above sources (GRNET for the number of students; IKY for the number of grant holders), 2019/20.

Proportion of loan beneficiaries:

Data not available.

Spain

Proportion of fee-payers:

First and second cycle:

Ministerio de Universidades, Subdirección General de Actividad Universitaria, Secretaría General de Universidades [Ministry of Universities, Sub-Directorate General for University Activity, General Secretariat of Universities (ES)], 2018/19. Unpublished data.

Short cycle:

Ministerio de Educación y Formación Profesional, Subdirección General de Estadísticas y Estudios, Secretaría General Técnica [Ministry of Education and Vocational Training, Sub-directorate General of Statistics and Studies, General Technical Secretariat (ES)], 2018/19. Unpublished data.

Proportion of grant beneficiaries:

Ministerio de Universidades, Subdirección General de Actividad Universitaria, Secretaría General de Universidades [Ministry of Universities, Sub-Directorate Sub-Directorate General for University Activity, General Secretariat of Universities (ES)], 2018/19. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

France

Proportion of fee-payers:

Ministère de l'Enseignement supérieur, de la recherche et de l'innovation [Ministry of Higher Education, Research and Innovation (FR)], 2020. État de l'Enseignement supérieur, de la Recherche et de l'Innovation en France n°13 [pdf] Available at: https://publication.enseignementsup-recherche.gouv.fr/eesr/FR/T687/l_aide_sociale_aux_etudiants/ (cf. fiche 03.01) [Accessed: 10 November 2020].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Data not available.

Croatia

Proportion of fee-payers:

ISVU (*Informacijski Sustav Visokih Učilišta*) [Information System of Higher Education Institutions (HR)], 2020. [Online] Available at: <https://wiki.srce.hr/display/TUT/ISVU+Otvoreni+podaci> [Accessed: June 2020].

Proportion of grant beneficiaries :

Ministarstvo znanosti i obrazovanja [Ministry of Science and Education (HR)]. [Online] <https://mzo.gov.hr/istaknute teme/odgoj-i-obrazovanje/visoko-obrazovanje/drzavne-stipendije/162>. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Italy

Proportion of fee-payers:

MIUR (Ministero dell'Istruzione, dell'Università e della Ricerca) [Ministry of Education (IT)]. Statistical Office. 2018/19. Unpublished data.

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

See the above source.

Cyprus

Proportion of fee-payers:

Not applicable (no fees in the first cycle and universal fees in the second cycle).

Data on the second cycle are estimated by Ypoyrgeio Paideias, Politismou, Athlitismou kai Neolaias [Ministry of Education (CY)]. Unpublished data.

Proportion of grant beneficiaries:

Student Welfare Service. Department of Higher Education. Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Latvia

Proportion of fee-payers:

IZM (Izglītības un zinātnes ministrija) [Ministry of Education and Science (LV)], 2019. Pārskats par Latvijas augstāko izglītību 2018.gadā [Annual report on Latvia's higher education in 2018]. [pdf] Available at: <https://www.izm.gov.lv/lv/publikacijas-un-statistika/statistika-par-izglitibu/statistika-par-augstako-izglitibu> [Accessed 20.07.2020].

Proportion of grant beneficiaries:

IZM (Izglītības un zinātnes ministrija) [Ministry of Education and Science of Latvia (LV)], 2019/20. Unpublished data.

Proportion of loan beneficiaries:

IZM (Izglītības un zinātnes ministrija) [Ministry of Education and Science (LV)], Year 2019, budget. Unpublished data.

Lithuania

Proportion of fee-payers:

ŠVIS (Švietimo valdymo informacinė sistema) [Education Management Information System (LT)], 2020. [Online] Available at: <http://www.svis.smm.lt/> [Accessed 22 June 2020].

Proportion of grant beneficiaries:

ŠVIS (Švietimo valdymo informacinė sistema) [Education Management Information System (LT)], 2020. [Online] Available at: <http://www.svis.smm.lt/> [Accessed 22 June 2020].

VSF (Valstybinis studijų fondas) [State Studies Foundation (LT)], 2020.

Proportion of loan beneficiaries:

Lietuvos statistika [Statistics Lithuania (LT)], 2020. [Online] Available at: <https://osp.stat.gov.lt/pradinis> [Accessed 17 June 2020].

VSF (Valstybinis studijų fondas) [The State Studies Foundation], 2020. [Accessed 17 June 2020].

Luxembourg

Proportion of fee-payers:

MESR (Ministère de l'enseignement supérieur et de la recherche) [Ministry of Higher Education and Research (LU)]. Unpublished data. Estimated data.

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Data not available.

Hungary

Proportion of fee-payers:

FIR (Felsőoktatási Információs Rendszer) [Higher Education Registry Personal database, Institutional database (HU)], 2019/20. Unpublished data.

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Diákhitel Központ [Student Loan Center (HU)], 2020. Unpublished data.

Malta

Proportion of fee-payers:

Data collected directly from higher education institutions, namely the University of Malta, the Malta College of Arts Science and Technology (MCAST) and the Institute of Tourism Studies (ITS). Unpublished data.

Proportion of grant beneficiaries:

Estimates based on actual students' lists (the above institutions) and payroll information. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Netherlands

Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Onderwijs in cijfers. [Education in numbers], 2020. [Online] Available at: <https://www.onderwijsincijfers.nl/kengetallen/onderwijs-algemeen/studiefinanciering/gebruikers-studiefinanciering> [Accessed September 2020].

Proportion of loan beneficiaries:

See the above source.

Austria

Proportion of fee-payers:

BMBWF (Bundesministerium für Bildung, Wissenschaft und Forschung) [Federal Ministry of education, science and research (AT)], 2019. Unpublished data

Proportion of grant beneficiaries:

BMBWF (Bundesministerium für Bildung, Wissenschaft und Forschung) [Federal Ministry of education, science and research (AT)], 2018/19. Unpublished data.

Studienbeihilfenbehörde [Austrian Study Grant Authority], 2018/19. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Poland

Proportion of fee-payers:

No data available on students paying fees beyond administrative charges, which all students pay.

Proportion of grant beneficiaries:

Zintegrowany System Informacji o Szkolnictwie Wyższym POL-on (MNiSW) [Integrated system of information on Higher Education of the Ministry of Science and Higher Education POL-on (PL)], 2018/19. [Online] Available at: <https://polon.nauka.gov.pl/polon/> (access requires login).

Proportion of loan beneficiaries:

Data not available.

Portugal

Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Ministério da Educação. Ministério da Ciência, Tecnologia e Ensino Superior. DGEEC (Direção-Geral de Estatísticas da Educação e Ciência) [Ministry of Education. Ministry of Science, Technology and Higher Education. DGEEC (Directorate-General for Education and Research Statistics) (PT)], 2020. [Online] Available at: <https://www.dgeec.mec.pt/np4/EstatVagasInsc/> [Accessed: 12 June 2020].

Ministério da Ciência, Tecnologia e Ensino Superior. DGES (Direção-Geral do Ensino Superior) [Ministry of Science, Technology and Higher Education. DGES (Directorate-General for Higher Education) (PT)], 2020. *Informação Estatística - Bolsas de Estudo para Estudantes do Ensino Superior*. [Online] Available at: <https://www.dges.gov.pt/pt/pagina/informacao-estatistica-bolsas-de-estudo-para-estudantes-do-ensino-superior?plid=373> [Accessed 12 June 2020].

Proportion of loan beneficiaries:

Data not available.

Romania

Proportion of fee-payers:

Platforma nationala de colectare a datelor statistice pentru invatamantul superior [ANS platform - national statistics collection platform for higher education (RO)]. [Online] Available at: <https://date.invatamant-superior.ro/> [Accessed 18 June 2020].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Slovenia

Proportion of fee-payers:

No data available on students paying fees beyond administrative charges, which all students pay.

Proportion of grant beneficiaries:

Data not available.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Slovakia

Proportion of fee-payers:

CVTI SR (Centrum vedecko-technických informácií SR) [Slovak Centre of Scientific and Technical Information (SK)], 2019. Summary report on the universities in SK. Data collection as of 31.10.2019. [pdf] Available at: https://www.minedu.sk/data/files/9323_skol_11-01_2019.pdf [Accessed 18 June 2020].

Proportion of grant beneficiaries:

See the above source.

CVTI SR (Centrum vedecko-technických informácií SR) [Slovak Centre of Scientific and Technical Information (SK)], 2018. Summary report on the universities in SK. Data collection as of 31.10.2018. [pdf] Available at: https://www.minedu.sk/data/files/8338_sv11-01_2018.pdf [Accessed 18 June 2020].

Proportion of loan beneficiaries:

Fond na podporu vzdelávania [Fund for Education Support (SK)], 2019/20. Unpublished data.

Finland

Proportion of fee-payers:

Not applicable (no fees).

Proportion of grant beneficiaries:

OKM (Opetus- ja kulttuuriministeriö) [Ministry of Education and Culture (FI)], 2018/19. Unpublished data.

KELA (Kansaneläkelaitos) [Social Insurance Institution (FI)], 2018/19. Unpublished data.

Proportion of loan beneficiaries:

KELA (Kansaneläkelaitos) [Social Insurance Institution (FI)], 2018/19. Unpublished data.

Sweden

Proportion of fee-payers:

Not applicable (no fees).

Proportion of grant beneficiaries:

CSN (Centrala studiestödsnämnden) [The Swedish Board of Student Finance], 2020. *Studiestödet 2019* [Annual report student finance 2019]. [pdf] Available at: <https://www.csn.se/download/18.25c8284616ffa19f1e7c6c/1587366629198/Studiestödet%202019> [Accessed 21 June 2020].

Proportion of loan beneficiaries:

See the above source.

United Kingdom – England

Proportion of fee-payers:

Not applicable (universal fee policy).

Hubble, S. and Bolton, P., 2018. House of Commons Briefing Paper 8151 - *Higher Education Tuition Fees in England*. [pdf] Available at: <https://researchbriefings.files.parliament.uk/documents/CBP-8151/CBP-8151.pdf> [Accessed 9 June 2020].

Proportion of grant beneficiaries:

Not applicable (no public grants).

Proportion of loan beneficiaries:

Bolton, P., 2019. House of Commons Briefing Paper Number 1079, 28 June 2019 - Student Loan Statistics [pdf]. Available at: <https://researchbriefings.files.parliament.uk/documents/SN01079/SN01079.pdf> [Accessed 9 June 2020].

United Kingdom – Wales

Proportion of fee-payers:

Not applicable (universal fee policy).

Universities UK, 2019. *Higher Education in Facts and Figures in 2019*. [pdf] Available at: <https://universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Documents/higher-education-facts-and-figures-2019.pdf> [Accessed 16 June 2020].

Proportion of grant beneficiaries:

National Statistics: Student Support for Higher Education in Wales 2019. [online] Available at: <https://www.gov.uk/government/statistics/student-support-for-higher-education-in-wales-2019> [Accessed 11 June 2020].

Proportion of loan beneficiaries:

See the above source.

United Kingdom – Northern Ireland

Proportion of fee-payers:

Not applicable (universal fee policy).

Universities UK, 2019. *Higher Education in Facts and Figures in 2019* [pdf]. Available at: <https://universitiesuk.ac.uk/facts-and-stats/data-and-analysis/Documents/higher-education-facts-and-figures-2019.pdf> [Accessed 16 June 2020].

Proportion of grant beneficiaries:

Student Support for Higher Education in Northern Ireland 2019. [online] Available at: <https://www.gov.uk/government/statistics/student-support-for-higher-education-in-northern-ireland-2019> [Accessed 16 June 2020].

Proportion of loan beneficiaries:

See the above source.

United Kingdom – Scotland

Proportion of fee-payers:

Students Awards Agency Scotland (SAAS), 2019. *Higher Education Student Support in Scotland 2018-19*. [pdf] Available at: <https://www.saas.gov.uk/files/384/saas-statistics-2018-19.pdf> [Accessed July 2020].

Proportion of grant beneficiaries:

Student Awards Agency Scotland (SAAS), 2018/19. Unpublished data.

Proportion of loan beneficiaries:

See the above source.

Albania

Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Drejtoria e Buxhetit dhe Menaxhimit Financiar, Ministria e Arsimit, Sportit dhe Rinisë. [Budget Directorate in Ministry of Education, Sports and Youth (AL)], 2020. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Bosnia and Herzegovina

Proportion of fee-payers:

Odsjek za statistiku, analitiku i izvještavanje, Sektor za obrazovanje, Ministarstvo civilnih poslova BiH [Department for Statistics, Analytics and Reporting; Education Sector; Ministry of Civil Affairs B&H (BA)], 2020. Estimated data.

Proportion of grant beneficiaries:

Estimated data. See the above source.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Switzerland

Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Bundesamt für Statistik [Federal Statistical Office]. Kantonale Stipendien und Darlehen 2019 [Cantonal grants and loans 2019]. [pdf] Available at: <https://www.bfs.admin.ch/bfs/de/home/statistiken/bildung-wissenschaft/bildungsfinanzen.assetdetail.14387349.html> [Accessed: 10 November 2020].

Proportion of loan beneficiaries:

See the above source.

Iceland

Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Not applicable (no public grants).

Proportion of loan beneficiaries:

Lánasjóður Íslenskra námsmanna [Icelandic Student Loan Fund], 2020. Unpublished data.

Liechtenstein

Proportion of fee-payers:

Not applicable (universal fees at the University of Liechtenstein).

Proportion of grant beneficiaries:

Data not available.

Proportion of loan beneficiaries:

Data not available.

Montenegro

Proportion of fee-payers:

Ministarstvo prosvjete, Direktorat za visoko obrazovanje [Ministry of Education, Directorate for Higher Education (ME)], 2019/20. [online] Available at: <http://www.mpin.gov.me/rubrike/stipendije> [Accessed on 3 June 2020].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Ministarstvo prosvjete, Direktorat za visoko obrazovanje [Ministry of Education, Directorate for Higher Education (ME)], 2019/20. [online] Available at: <http://www.mpin.gov.me/rubrike/kredit> [Accessed on 3 June 2020].

North Macedonia

Proportion of fee-payers:

Estimated data.

Proportion of grant beneficiaries:

DZS (Drzaven zavod za statistika na Republika Makedonija) [State Statistical Office of the Republic of Macedonia], 2019/20. [Enrolled students in higher schools and faculties in the Republic of Macedonia in the academic year 2019/20, (first cycle of studies)]. [pdf] Available at: http://www.stat.gov.mk/pdf/2020/2.1.20.26_mk.pdf [Accessed 7 July 2020].

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

Norway

Proportion of fee-payers:

Tilstandsrapport for høyere utdanning 2020. Rapportserie Nr. 3 | 2020. [The annual status report on the higher education sector in Norway. Report series No.3]. [pdf] Available at: <https://diku.no/content/download/2364/file/Tilstandsrapport%20for%20h%C3%B8yere%20utdanning%202020%20-%20Diku%20rapportserie%203-2020.pdf> [Accessed 10 November 2020].

Proportion of grant beneficiaries:

SSB (Statistisk Sentralbyrå) [Statistics Norway], 2019/20. Unpublished data.

NSELF (Lånekassen) [Norwegian State Educational Loan Fund], Statistics register, 2019/20. Unpublished data.

Proportion of loan beneficiaries:

NSELF (Lånekassen) [Norwegian State Educational Loan Fund (NO)], Statistics register, 2019/20. Unpublished data.

Serbia

Proportion of fee-payers:

SORS (Statistical Office of the Republic of Serbia), 2019. *Higher Education 2018/19*. [pdf] Available at: <https://publikacije.stat.gov.rs/G2019/Pdf/G20196011.pdf> [Accessed 20 June 2020].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

See the above source.

Turkey

Proportion of fee-payers:

Students in day courses do not pay fees. Universal fees in the second cycle.

Proportion of grant beneficiaries:

KYK (Kredi ve Yurtlar Genel Müdürlüğü) [Credit and Hostels Institution (TR)], 2020. [online] Available at: <https://kygm.gsb.gov.tr/Sayfalar/2441/2390/GenelBilgiler> [Accessed 27 October 2020].

Proportion of loan beneficiaries:

See the above source.

GLOSSARY

Country Codes

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	Czechia	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 and candidate countries	
HR	Croatia	AL	Albania
IT	Italy	BA	Bosnia and Herzegovina
CY	Cyprus	CH	Switzerland
LV	Latvia	IS	Iceland
LT	Lithuania	LI	Liechtenstein
LU	Luxembourg	ME	Montenegro
HU	Hungary	MK	North Macedonia
MT	Malta	NO	Norway
NL	Netherlands	RS	Serbia
AT	Austria	TR	Turkey

Definitions

Credit (ECTS)

ECTS credits express the volume of learning based on the defined learning outcomes and their associated workload. 60 ECTS credits are allocated to the learning outcomes and associated workload of a full-time academic year or its equivalent, which normally comprises a number of educational components to which credits (on the basis of the learning outcomes and workload) are allocated. ECTS credits are generally expressed in whole numbers (European Commission, 2015, p. 68).

Family allowance

Social security payments for parents/guardians of those studying in higher education. This support scheme is considered in this report only if it concerns most higher education students (e.g. family allowances available only until the child reaches the age of 18 or 19 are not considered).

Fee

All costs charged to students in higher education, including for tuition, registration, admission and certification, but excluding payments to student unions.

Grant

Public financial support provided directly to students, which does not need to be paid back. Grants for study abroad (mobility grants) are considered in this report.

Three types of grants are distinguished:

Universal grants

Grants that do not target any specific category(ies) of students and are in principle open to all students, i.e. are 'universally available'. These grants are either provided as a flat-rate contribution (i.e. not means-tested), or their amount is calculated based on students' income (parental income may be considered when students live with their parents/guardians).

Need-based grants

Grants awarded on the basis of financial hardship/socio-economic background of students, which is commonly evaluated based on parental income (students' income may also be considered).

Merit-based grants

Grants awarded on the basis of academic performance of students.

Higher education institution

An institution providing services in the field of higher and/or tertiary education, as defined by national steering documents. Three types of higher education institutions are distinguished (the first two are covered by this report):

Public higher education institutions

Higher education institutions directly managed by a government agency/authority or by a governing body, most of whose members are either appointed by a public authority or elected by public franchise.

Government-dependent private higher education institutions

Higher education institutions directly managed by a non-governmental organisation or where the governing board consists of members not selected by a public agency but receiving 50 percent or more of their core funding from government agencies or whose teaching personnel are paid by a government agency.

Private higher education institutions

Higher education institutions which are neither public nor government-dependent private (see above).

Loan

Repayable financial aid where the government bears a part of the costs. This can take the form of a government guarantee, where student loans are guaranteed or insured by the government against the risk of default and loss. Private loans with no public guarantee are not considered in this report.

Study cycle (in higher education)

One of the key commitments of the 1999 Bologna Declaration ⁽³⁸⁾ was the adoption of a system based on two main cycles: undergraduate and graduate. In 2003, ministers expressed a further commitment: the inclusion of the doctoral level as the third cycle in the Bologna Process ⁽³⁹⁾. During the same year, they also invited the Bologna Follow-up Group (BFUG) to explore whether and how shorter higher education could be linked to first-cycle higher education programmes ⁽⁴⁰⁾. Hence, the Bologna Process has been promoting a three-cycle structure consisting of undergraduate (first-cycle), graduate (second-cycle) and doctoral (third-cycle) programmes, with the possibility of intermediate (short-cycle) qualifications linked to the first cycle.

This report examines fees and support in the first and the second cycle, as well as in short-cycle programmes that are recognised (by national qualifications frameworks and/or top-level steering documents) as part of the higher education system. Short-cycle programmes not recognised as higher education and doctoral-degree programmes are not covered.

Tax benefit

Any tax relief that is granted to parents whose child is a higher education student or to students themselves.

⁽³⁸⁾ The Bologna Declaration of 19 June 1999.

⁽³⁹⁾ Realising the European Higher Education Area. Communiqué of the Conference of Ministers responsible for Higher Education, Berlin, 19 September 2003.

⁽⁴⁰⁾ Ibid.

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National Student Fee and Support Systems in European Higher Education – 2020/21

This report presents a comparative overview of the main features of national student fee and financial support systems in European higher education in the 2020/21 academic year. It provides insights on whether any fees are charged to students in higher education, which students may have to pay such fees and how much. It also presents public financial support tools available to students, including grants and loans, as well as to their families, in the form of tax benefits to students' parents and family allowances. We can also learn about which students can benefit from grants and what criteria they need to meet to access grants.

The comparative overview is complemented by 43 national information sheets, which briefly describe each national student fee and support system in public and government-dependent private higher education institutions. It includes data on short-cycle, first-cycle (Bachelor level) and second-cycle (Master level) programmes.

The COVID-19 pandemic have created more challenging circumstances to students to access higher education and have the right conditions to study and succeed in higher education. This report also aims to capture some administrative and financial measures in the area of student fees and support that governments adopted in 2020 to support students to strive.

Information covers 38 countries, including the 27 EU Member States as well as the United Kingdom, Albania, Bosnia and Herzegovina, Switzerland, Iceland, Liechtenstein, Montenegro, North Macedonia, 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>.

