



# National Student Fee

and

# Support systems in

# European Higher

# Education

2014/15

**Eurydice – Facts and Figures**

*Education  
and  
Training*



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

### Diagram

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

## Text

### Fees

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

### Support

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

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

**Grants** are provided in the national currency and differentiated between merit-based and need-based grants. All public financial support that does not need to be paid back (i.e. scholarships and grants) are included, with the exception of grants for study abroad (i.e. mobility grants). **Need-based grants** are awarded on the basis of an assessment of the financial situation of the student and/or of her/his family. **Merit-based grants** are awarded on the basis of academic performance.

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

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

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

### Planned Reforms

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

## Reference year

Information is presented for 2014/15 – the forthcoming academic year. Where information is not available for the reference year, this edition presents the most recent data available in the respective countries.

With regard to the statistical information showing the percentages of fee-paying students or grant holders, these diagram boxes typically show information from 2012/13 as exact numbers of students cannot be known ahead of the forthcoming academic year.

## Key Points

### INTRODUCTION

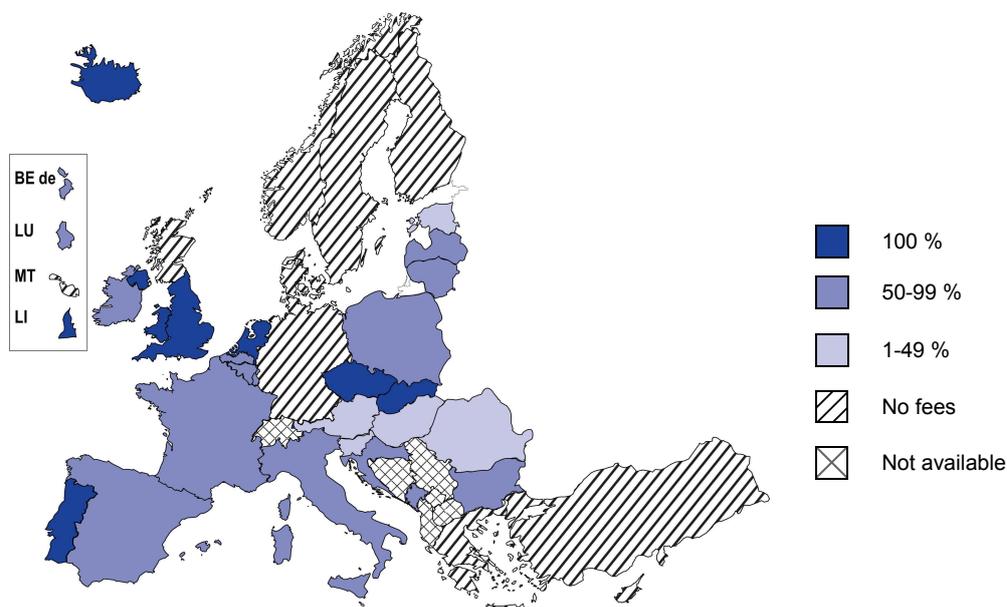
Issues regarding the interaction of student fees and support are complex and therefore difficult to compare accurately at European level. These national diagrams and information sheets attempt to outline the main elements of national systems in a way that enables a reader to understand reality quickly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

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

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

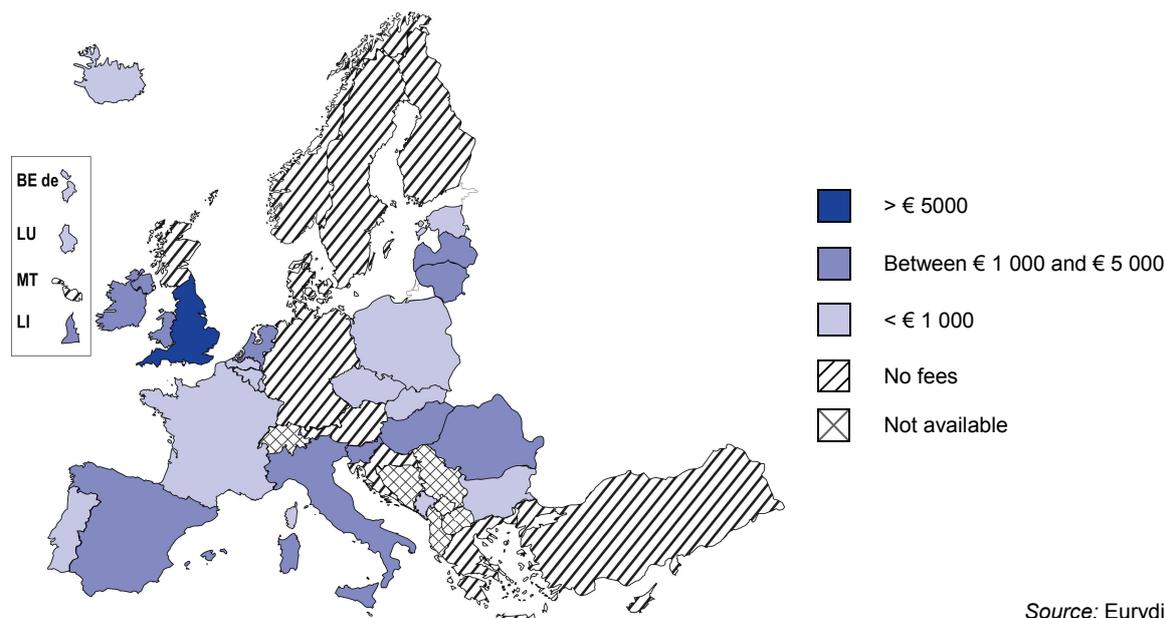
### F E E S

Figure 1: Percentage of fee payers in first cycle higher education programmes, 2014/15



Source: Eurydice.

Figure 1 shows that there is great variation in the numbers of students paying fees in publically funded higher education institutions across Europe. A significant number of systems – including all the Nordic countries – apply a 'no fee' regime for all students. At the other end of the scale, in nine systems all first cycle students pay fees. Among the countries where a minority of students pay fees, the fee-paying minority may correspond to a particular category of students. This is the case in Slovenia, for example, where fees are paid only by part-time students.

**Figure 2: Most common fees in first cycle study programmes, 2014/15**

Even when all students pay fees, the situation can be very different from country to country, as there is wide variation in the amounts charged and in the way in which fees are collected. For example the fees paid in the Czech Republic are less than EUR 50 per year and are charged as a contribution towards administrative costs. The highest fees are paid in England, following a radical reform of fees and support in 2012. Here fees are set by higher education institutions and capped at GBP 9 000 (EUR 11 377) per year. Unlike in other systems, however, these fees are only repaid after graduation when the graduate is in paid employment and earning wages above a certain threshold level (currently GBP 21 000 per year).

Other countries with relatively high fees are Ireland, Italy, Latvia, Lithuania, Hungary, the Netherlands and Slovenia. In Lithuania and Hungary, however, the majority of students benefit from state-funded places and do not pay fees. These state-funded places are generally awarded on the basis of academic performance, and these systems are therefore open to the criticism that the funding model may do little to widen participation and address social inequity. In Slovenia, it is only part-time and international (non EU) students who pay fees.

Estonia has made a significant change to its fee system in 2013/14, linking fees to study performance. All students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees. However, for students that achieve fewer credits, higher education institutions have the right (not obligation) to charge for each missing ECTS.

It is also important to note that the largest European country, Germany, enabled *Länder* to introduce tuition fees in 2007. However, those *Länder* that introduced fees have been abandoning this practice in recent years, and in 2014/15, for the first time since 2007, there will be no tuition fees anywhere in Germany.

## STUDENT SUPPORT

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

## Grants

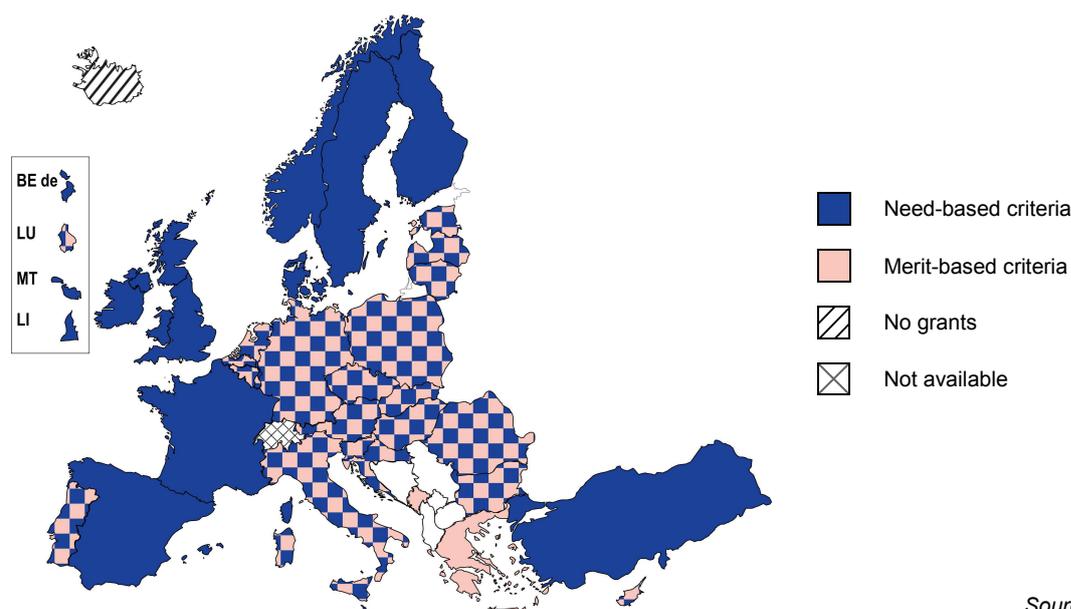
Grants are generally considered as the most generous and direct form of public student support as, unlike loans, the funding provided does not need to be paid back, and unlike tax benefits or family allowances the payment is made directly to the student.

Figure 3 depicts the main criteria used to allocate grants to students, distinguishing between need and merit-based criteria. Iceland is the only country that does not provide any support in the form of grants.

Grants allocated on the basis of need-based criteria dominate, with 35 systems offering such support to some or all students (Denmark, Finland and Sweden have a system of universal grants for full-time students provided that basic requirements of study performance are met). 23 systems offer grants on the basis of merit assessed in some way through academic performance. Nearly all of these systems combine need-based and merit-based grants. Greece and Montenegro are the only countries where need-based criteria do not play a role.

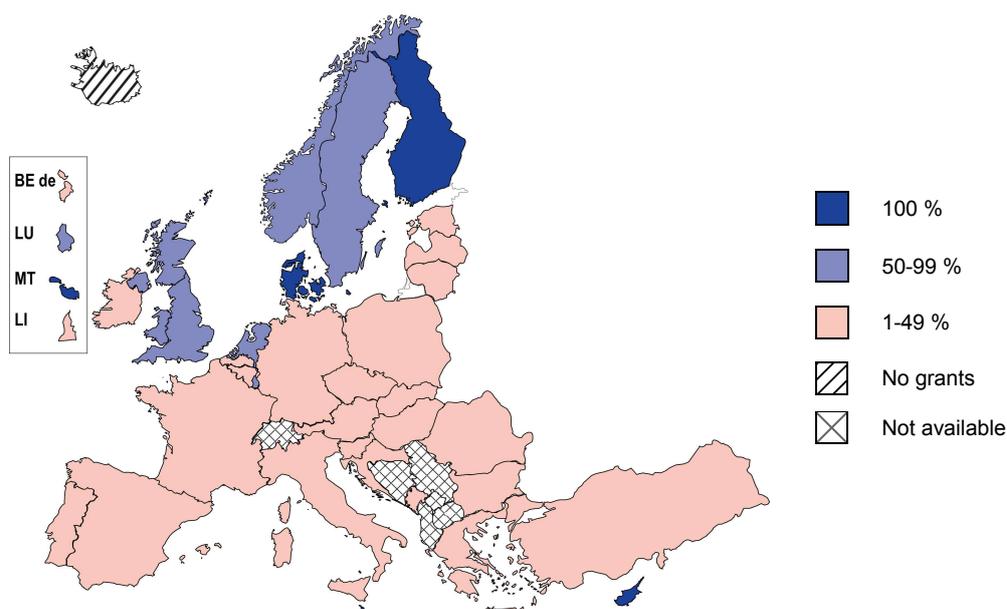
Estonia has made changes this year to introduce merit-based grants based on several different elements: part of the funding will go to 'talented' students, as defined by examination results. In addition, there is a new scholarship programme to support the development of 'smart specialisation areas', where grants will be available for approximately 50 % of new entrants in defined areas.

**Figure 3: Main criteria for allocating grants, 2014/15**



Source: Eurydice.

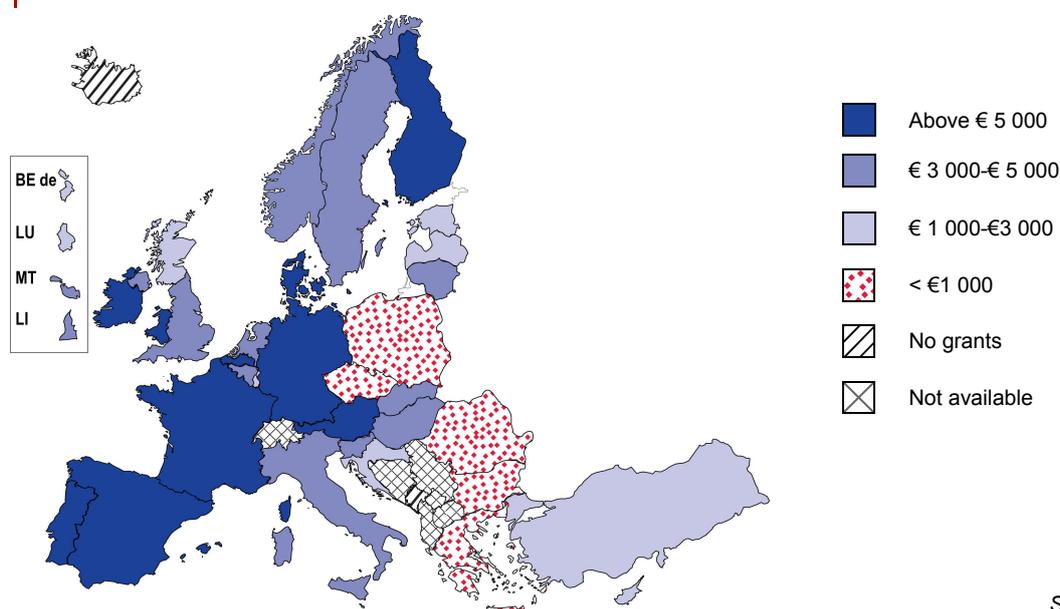
Figure 4 shows the percentage of students receiving grants in the first cycle. There are 12 systems where either all or a majority of students receive grants, while it is far more common to find a minority of students receiving support in the form of grants.

**Figure 4: Percentage of students receiving grants in the first cycle, 2014/15**

Source: Eurydice.

**Country specific note**

For England, Wales and Northern Ireland, the data provided shows the proportion of applicants eligible for support who are awarded a grant. Not all applicants register as students.

**Figure 5: Maximum grant amounts in the first cycle, 2014/15**

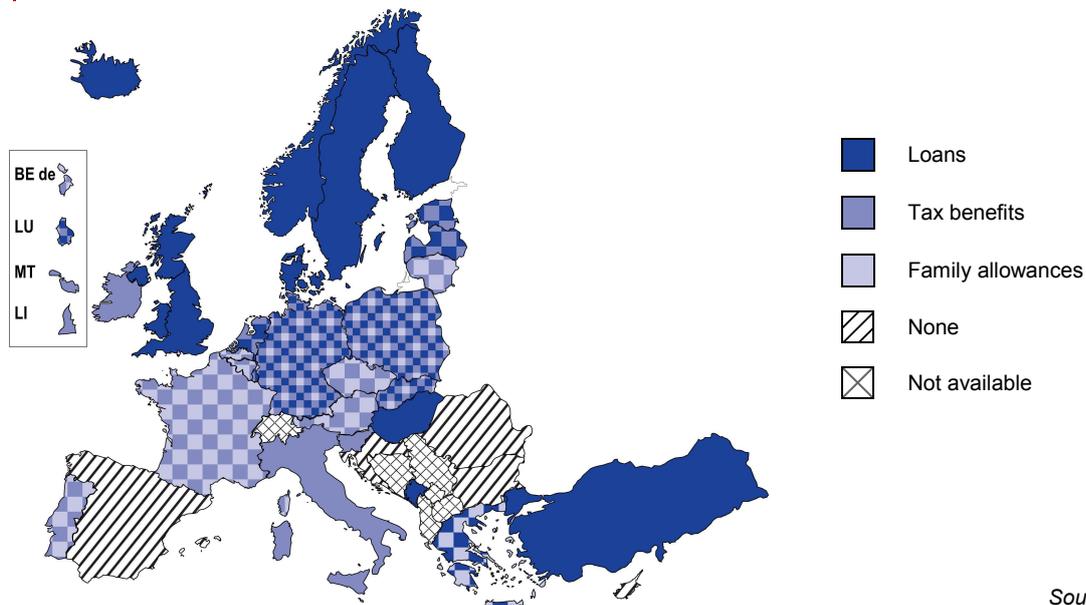
Source: Eurydice.

As Figure 5 shows, there are 11 systems that provide students with a maximum grant in excess of EUR 5 000 per academic year. A further 11 systems provide maximum grants of between EUR 3 000- EUR 5 000.

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

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

Figure 6: Student support in the form of loans, tax benefits and family allowances and tax benefits, 2014/15

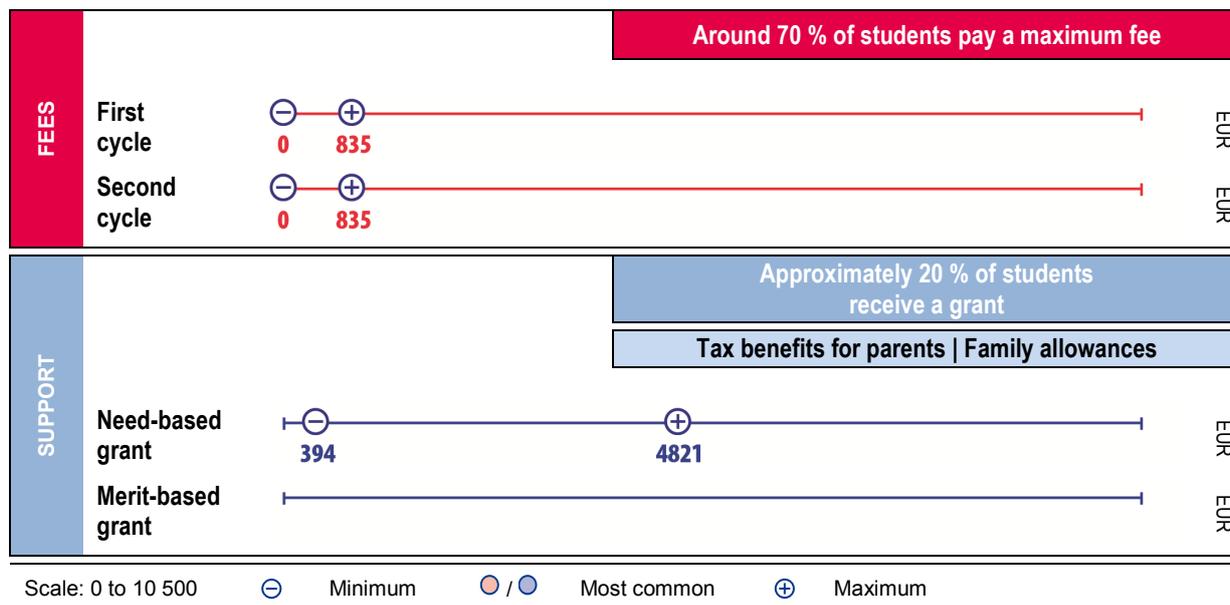


Source: Eurydice.

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

## BELGIUM – FRENCH COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- Fee limits are set by the government of the French Community of Belgium. Fee levels depend on the student's financial situation. For the academic year **2014/15**, the maximum fee is EUR 835, the intermediate fee is EUR 374 (for students not receiving a grant but considered as lower income) and there are no fees for those students receiving a grant.
- There are some differences in fees between universities and non-university higher education institutions. Until 2017 non-university higher education institutions can charge complementary registration and administrative fees in addition to registration fees, but the total amount cannot exceed EUR 835/year. Those complementary registration and administrative fees range from EUR 0 (for grant holders) to EUR 179 depending on the type of programme and the financial situation of students; they apply to all students. These fees will continuously decrease until 2017 when they will cease to exist.
- Students from outside the EU have to pay additional specific fees. For programmes organised by university colleges and arts colleges, the additional specific fees (*droits d'inscription spécifiques*) are fixed by law: EUR 992 for professional-oriented programmes and EUR 1 487 for academic-oriented programmes in the 1st cycle; EUR 1 984 for programmes of 2nd cycle. For programmes organised by universities, it is fixed by law that the maximum amount should not exceed 5 times the registration fees. In practice, universities (through the Interuniversity Council) adopted harmonised amounts. Those amounts differ depending on the country of origin of the students<sup>(1)</sup>. The complementary registration and administrative fees mentioned in the previous bullet remain applicable to non-EU students.

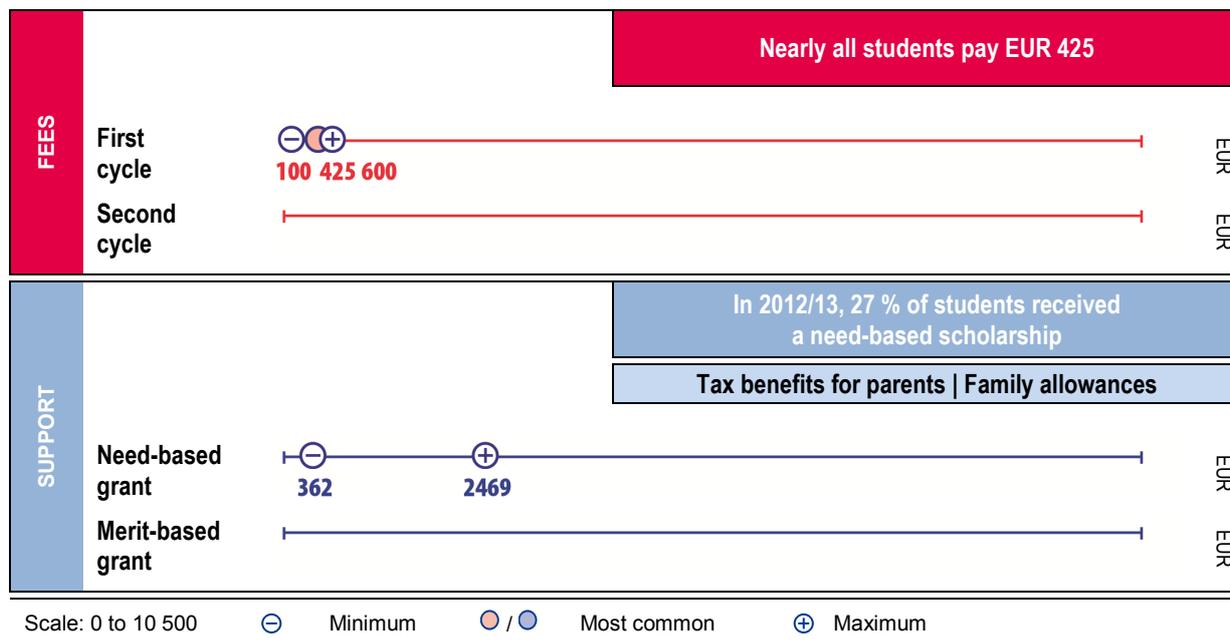
#### Support (2014/15)

- **Public grants** in academic year **2014/15** are available for low income students under 35. Students must apply for this financial benefit each year. The amount granted is determined by household income and ranges from EUR 394 to 4 821 per year.
- **Loans** are available for families with at least three dependent children. Very few (less than 0.01 %) take out a loan (2012/13).
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 490 for one, 3 820 for two, 8 570 for three, 13 860 for four and + 5 290 for each subsequent child.
- **Family allowances** from EUR 90.28/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25. The student should have no professional activity other than a student job during the summer holidays (July, August, September) and work no more than 240 hours per quarter during the rest of the year. However in case the student is not living with or supported by her/his mother, the family allowance is paid to the parent, relative or legal guardian who actually supports the child.

<sup>(1)</sup> Exact amounts are available here: <http://www.uclouvain.be/en-323287.html>

## BELGIUM – GERMAN-SPEAKING COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

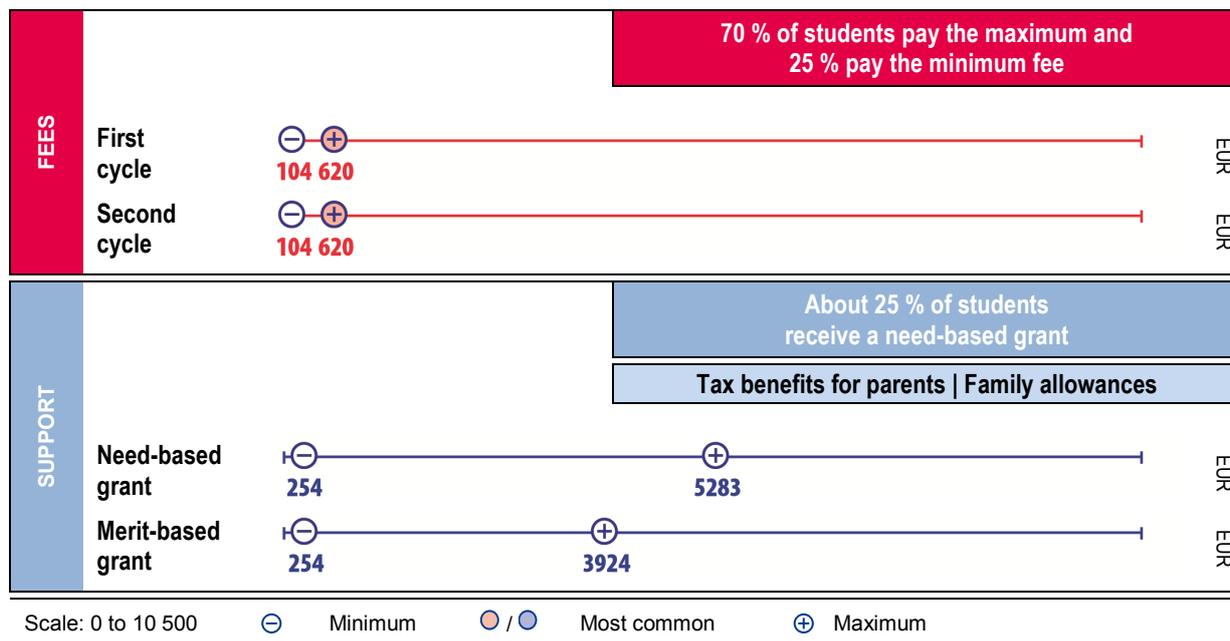
- Higher education provision exists only at ISCED 5B level. All students have to pay fees at registration. Amounts range in theory from EUR 100 to 600. In practice, nearly all students pay the same amount of EUR 425.

#### Support (2014/15)

- Student grants** are need-based. Parental income determines eligibility. They are provided through the national social security system for students who return to higher education. Annual grant amounts are between EUR 362 and 2 469.
- The possibility exists to take out **loans** of EUR 1 000 for the first cycle and EUR 1 500 for the second cycle. Interest is between 0 and 3 %, depending on the income of the student, and the loan needs to be repaid at the latest three years after graduation. The Management Committee of student loans can decide about an additional loan of EUR 1 000 on a case-by-case basis.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 400 for one, 3 590 for two, 8 050 for three, 13 020 for four and + 4 970 for each subsequent child.
- Family allowances** from EUR 90.28/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25. The student should have no professional activity other than a student job during the summer holidays (July, August, September) and work no more than 240 hours per quarter during the rest of the year. However, in case the student is not living with or supported by her/his mother, the family allowance is paid to the parent, relative or legal guardian who actually supports the child.
- The possibility exists to take out **loans** of EUR 1 000 for the first cycle and EUR 1 500 for the second cycle. Interest is between 0 and 3 %, depending on the income of the student, and the loan needs to be repaid at the latest three years after graduation. The loans are managed by the Province of Liège, and the Management Committee responsible for student loans can decide about an additional loan of EUR 1 500 on a case-by-case basis. However, no students actually took out a loan.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 490 for one, 3 820 for two, 8 570 for three, 13 860 for four and + 5 290 for each subsequent child.

## BELGIUM – FLEMISH COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

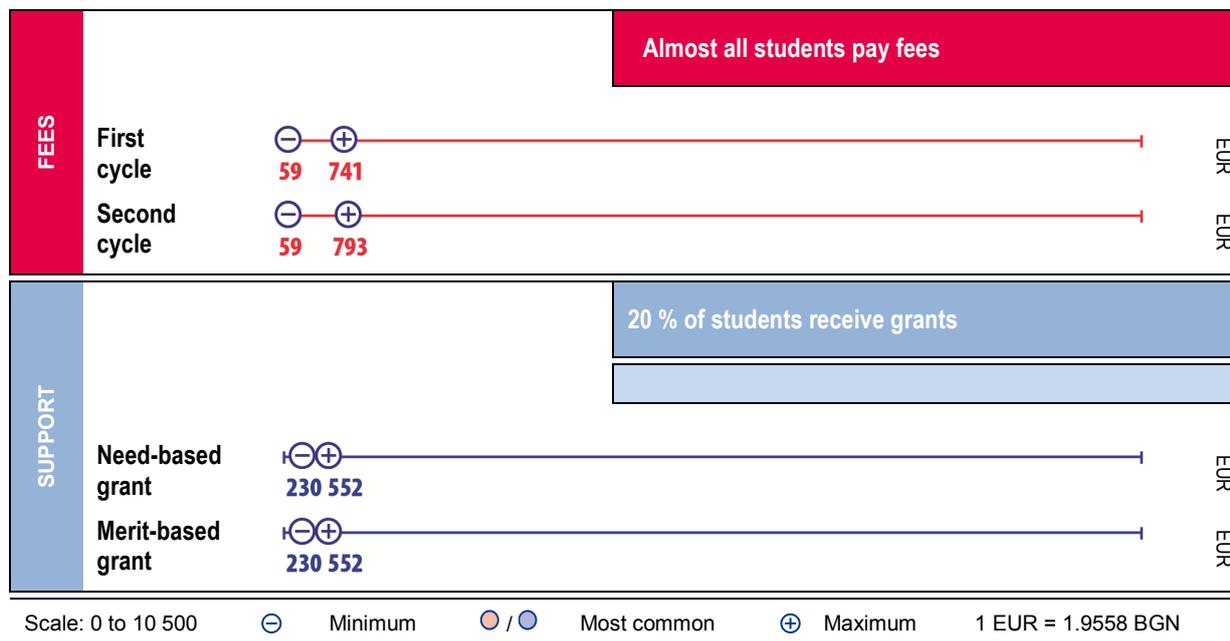
- The student fee has two components: a fixed amount of EUR 61.90 and a flexible part that differs according to the number of ECTS credits followed. Each credit point carries a fee of EUR 9.30. This means that for a full-time student (60 ECTS points) the total fee is EUR 619.90. The amount of fees varies with the income of the student. If a student is eligible for a grant, (s)he pays only EUR 0.70 per ECTS point. This means the maximum total fee for a full time student with a grant is EUR 103.90.
- Non-EU students may be required to pay higher tuition fees.

#### Support (2012/13)

- Student grants** are allocated on the basis of a combination of economic need and academic merit. Eligibility is determined by the income of parents and/or the student and by the academic achievement in the past academic year. Amounts typically range from EUR 253.54 to EUR 3 923.71. However, a student is entitled to an extraordinary grant of up to EUR 5 282.75 on the basis of extremely low income and a lack of support from family members.
- No loans.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 490 for one, 3 820 for two, 8 570 for three, 13 860 for four and + 5 290 for each subsequent child.
- Family allowances** from EUR 90.28/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25. The student should have no professional activity other than a student job during the summer holidays (July, August, September) and work no more than 240 hours per quarter during the rest of the year. However, in case the student is not living with or supported by her/his mother, the family allowance is paid to the parent, relative or legal guardian who actually supports the child.

## BULGARIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

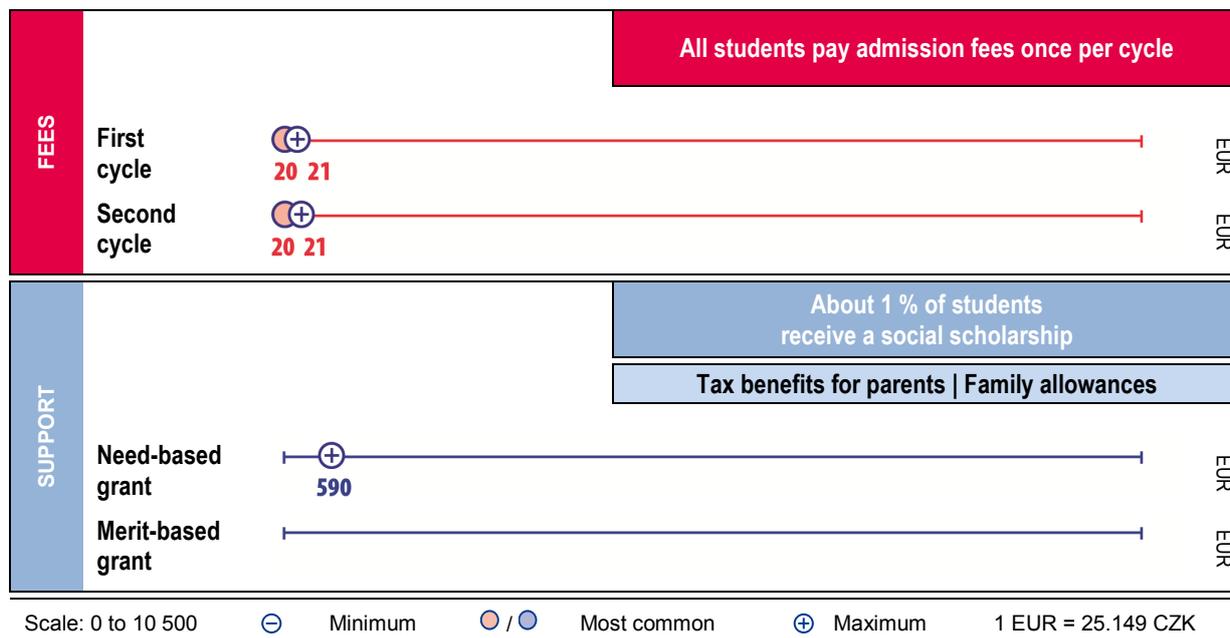
- Public higher education institutions define their own fees, but maximum amounts are set by the government.
- Student fees depend on the programme and field of study. The lowest fees are paid in the following fields of study: pedagogy, economics, administration and management.
- The first cycle fees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

#### Support (2014/15)

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

## CZECH REPUBLIC

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

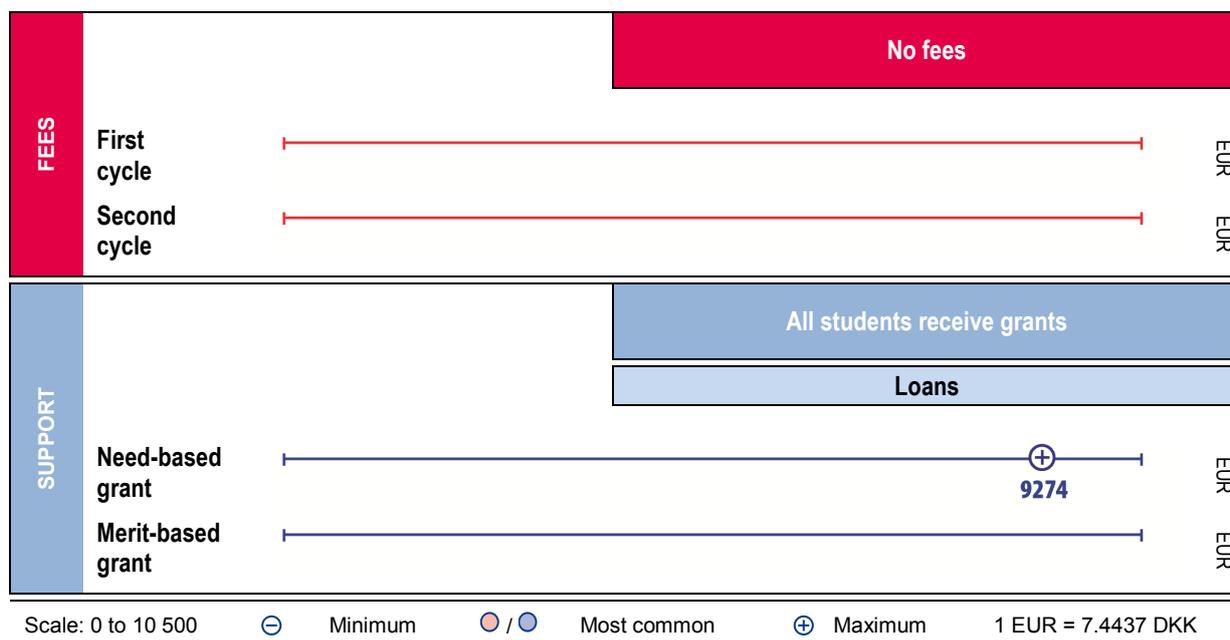
- Fees are only related to admission procedures and need to be paid once per cycle. No tuition fees are paid by 'typical' higher education students, provided that they complete their study programme in the regular timeframe.
- Students who exceed a regular length of study by more than one year have to pay fees. Exemptions are made for students who become parents during their studies. The fee amounts to at least CZK 8 457/academic year, based on the average cost of a student for the public budget. No maximum is set by law.
- Students who study in second or further degree programmes have to pay fees (maximum CZK 2 819/academic year).
- Students of study programmes in a foreign language also have to pay tuition fees and no maximum limit is set by law. Such arrangements are decided by each higher education institution.
- Fees for international students are the same as for home students.

#### Support (2014/15)

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

## DENMARK

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

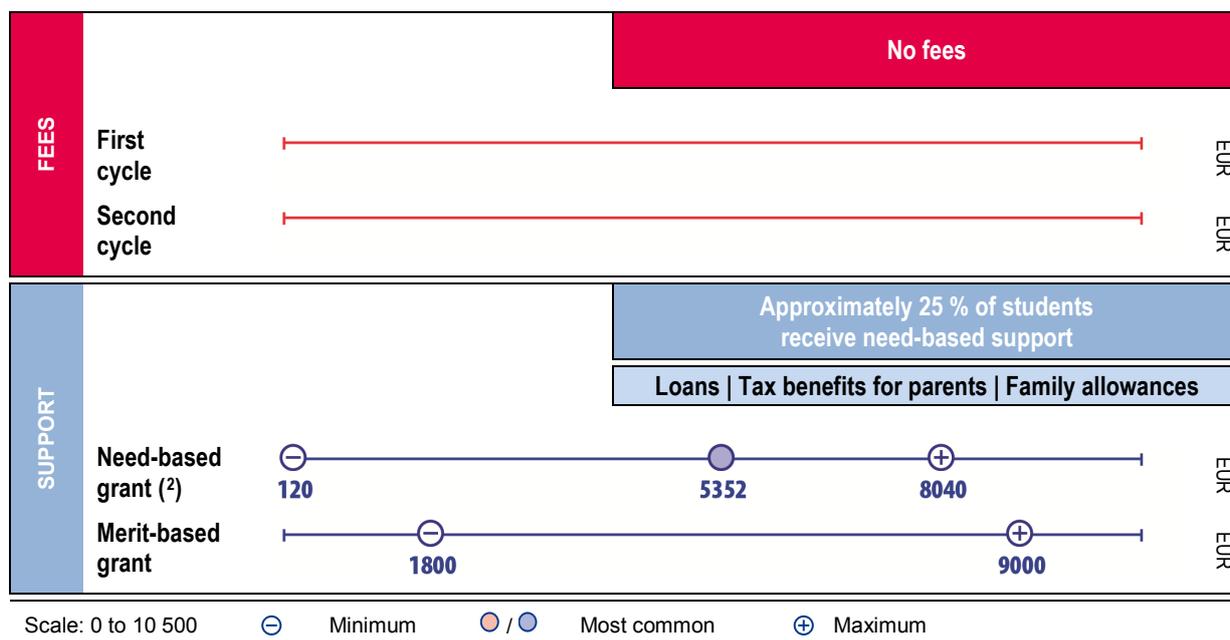
- No fees for national and EU full-time students.
- All students studying in part-time courses pay fees set by higher education institutions.
- International students pay fees set by higher education institutions

#### Support (2014/15)

- **State grants** are available to all students. The maximum amount is DKK 5 839 per month for 12 months each year for students living independently. Extra grants are available for students who become parents (DKK 2 332) and for single parents (DKK 5 839). Additional grants of DKK 8 303 per month are available for students with a disability. The amounts shown are for the year 2013/14. The amounts have not been fixed for the year 2014/15 yet. All grants are taxable.
- **State loans** of DKK 2 987 per month are available to all students. During the period of study, a 4 % annual interest rate applies. Students must start paying back no later than one year after the end of the year in which they graduate. The loan must be repaid within 15 years. About half of all students make use of state loans. The amount shown in the diagram is for the year 2014, as the amount has not been fixed for the year 2015 yet. All grants are taxable.
- No family allowances and no tax benefits for parents;

## GERMANY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- In all of the German *Länder* studying is free of charge. Lower Saxony decided that fees are not in force as of the winter semester 2014/15. In the majority of *Länder*, low administrative fees are charged to all students.
- Students in six *Länder* are liable to pay fees when exceeding the regular study period.
- Students from outside the EU and EEA countries also do not pay fees.

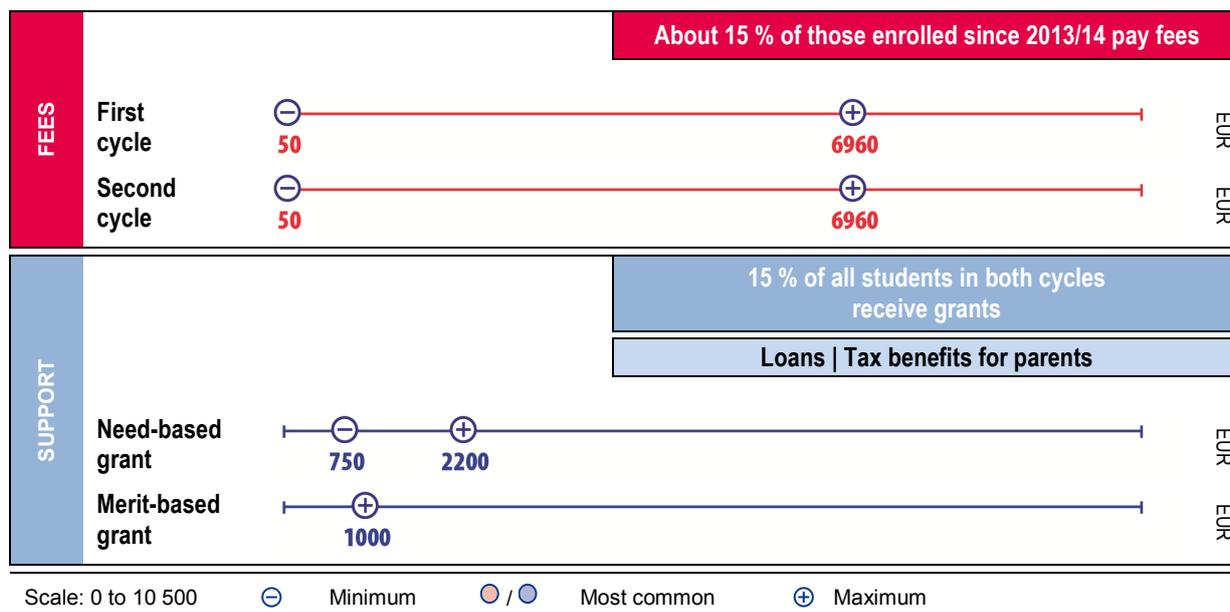
#### Support (2014/15)

- General public student support (BAföG) is awarded as a grant for one half of the individual amount, and as an interest free loan for the other half. Total amounts range from EUR 10 to EUR 670/month for 12 months/year. Eligibility and amount are determined by assessment of student need based on income, family situation, housing situation and disability. A maximum of EUR 10 000 needs to be paid back. The average amount paid for 2013 was EUR 5 352 per year (EUR 446 per month).
- Students need to be under the age of 30 (35 for master studies) to be eligible for public student support.
- Different types of **merit-based grants** are awarded. The amount awarded is often determined through an evaluation of student need. Total amounts of scholarships range from EUR 150 to EUR 820/month for 12 months/year. Additional support is determined by assessment of the family financial situation.
- Students' parents receive a monthly **family allowance** of EUR 184 for the first two children, EUR 190 for the third and EUR 215 for the fourth and more, and a lump sum **tax relief** (EUR 3 504 per annum, per child, per parent), until students are 25 years old. The tax office checks in favour of the taxpayer whether the child benefit or the deduction of the above mentioned allowances is more favourable.

<sup>(2)</sup> Including integrated loan. See text.

## ESTONIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- Since 2013/14 higher education institutions (HEIs) have the right to charge study fees under certain conditions in both cycles. All students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees. If a student receives fewer credits, HEIs have the right (not obligation) to charge for any ECTS missing from a 100 % study load. 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, parents of a disabled child.
- The maximum cost of one ECTS is EUR 50. Exceptions are made in arts, medicine, veterinary, dentistry (EUR 100) and in aircraft piloting (EUR 120).
- Study fees are regulated by the Government <sup>(3)</sup>. Fees are not regulated, however, for students studying in other languages for part-time studies, nor for international students.
- All students enrolled before 2013/14 can continue to study according to the previous state-commissioned study place system until 2015/16.

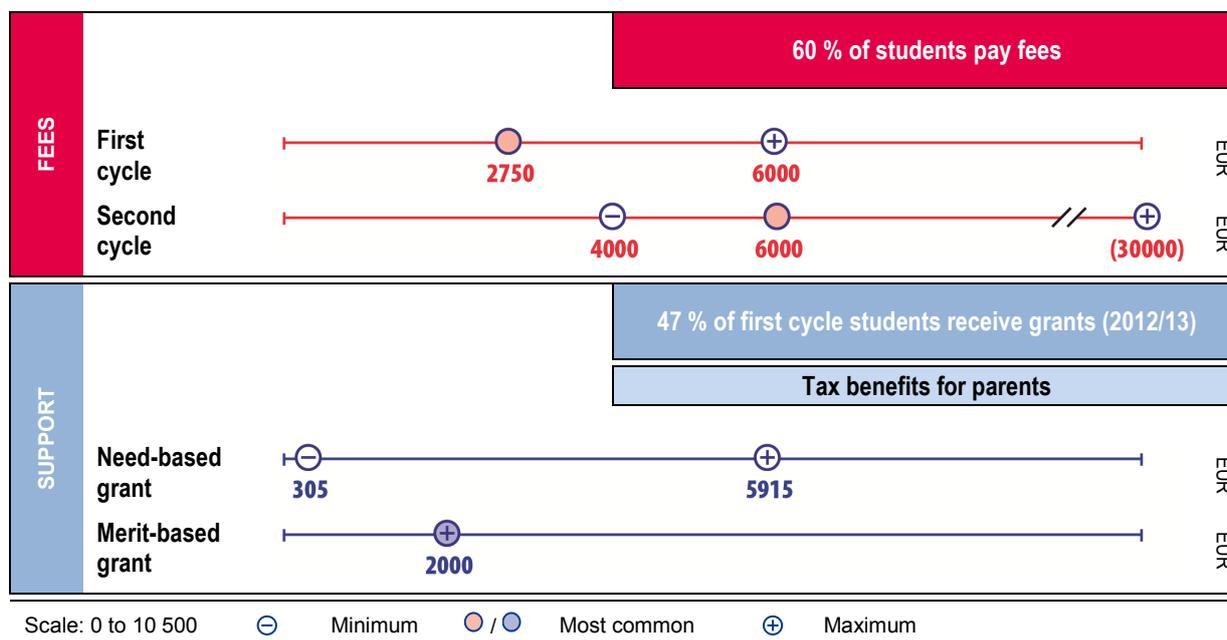
#### Support (2014/15)

- From 2013/14, a new study **grant** system has been implemented. The new system includes need- and merit-based support. Need-based grants vary from EUR 75 to 220 per month depending on students and family income. At least 25 % of students are thought to be eligible for this support, although 15 % of students received the grant in 2013/14.
- Since 2014, talented students, on the basis of excellent study results, may apply for a **merit-based grant** of EUR 100 per month. This is available for 7 % of the student population. A new scholarship programme to support the development of smart specialisation areas has also been established. A merit-based grant of EUR 160 per month is available to approximately 50 % of new entrants in defined areas.
- From 2014/15, students with disabilities and students growing up in care institutions may apply for a scholarship for higher education. In the case of disabled students, the scholarship ranges from EUR 60-510 per month.
- Students can receive grants for 10 months per academic year.
- All students who enrolled in HEIs before 2013/14 academic year have the right to a merit-based grant up until 2015/16. From then on, the new system will be fully implemented.
- Full-time students can apply for state guaranteed **loans**. Estonian citizens or persons with a permanent residence permit, studying full-time for nine months or more have the right to obtain a study loan. The maximum amount is EUR 1 920/academic year.
- **Tax benefits for parents** depend both on students' status and civil status (age, marital status, etc.). No **family allowances**.

<sup>(3)</sup> For more information, see <https://www.riigiteataja.ee/akt/123102012009>

## IRELAND

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2014/15)

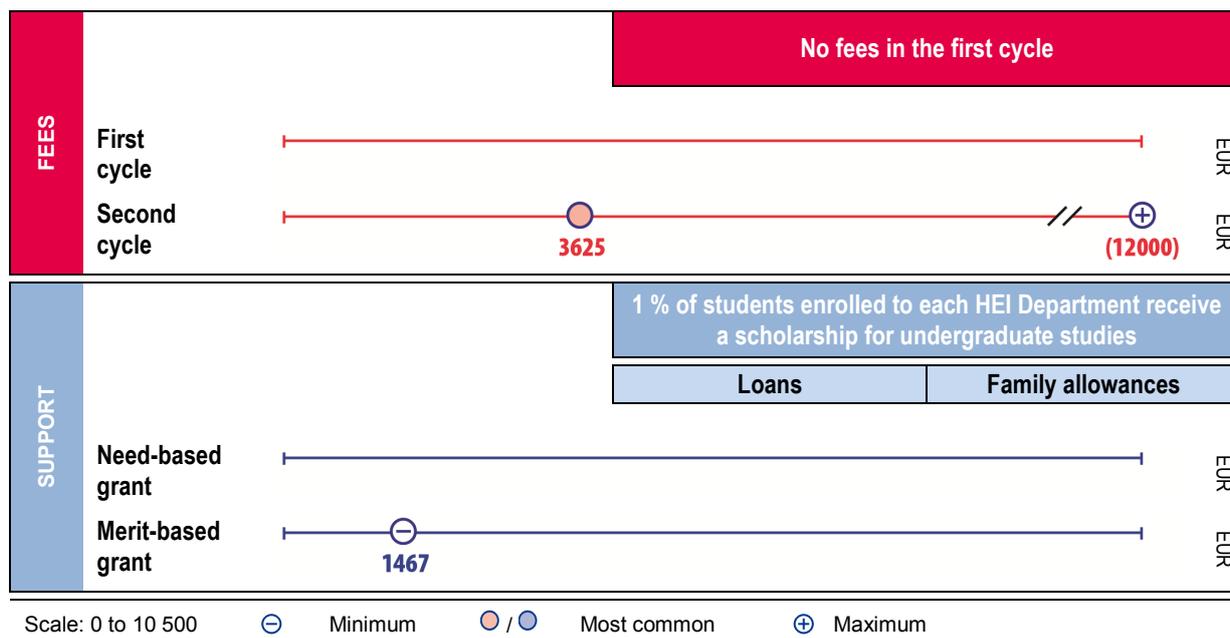
- For the first cycle, full-time EU students are exempt from full tuition fees if they meet the terms of the 'free fees scheme', but pay a 'student contribution' of EUR 2 750 per academic year. Full-time EU students who do not meet the terms of the scheme must pay a consolidated fee covering both tuition fee and student contribution – the average EU consolidated fee is EUR 6 000.
- For the second cycle, the majority of students pay tuition fees.
- Part-time fees are generally half of full tuition fees for full-time programmes.
- International student fees are generally two to three times that of full EU fees and are set by the higher education institutions.

## Support (2014/15)

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

## GREECE

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- No fees for full-time students in the first cycle. Only students of the Hellenic Open University pay fees for the 1st cycle studies that range from EUR 550 to 1 650/year.
- 2nd cycle students may pay fees. Amounts are specified by higher education institutions. There are also 2nd cycle programmes where students do not pay fees.
- Some categories of students are exempt from paying fees. These include scholars of the State Scholarships Foundation (IKY), for the amount related to the net tuition fees, not exceeding EUR 3 000 per year.
- International (non-EU) students do not pay fees for their 1st cycle studies.

#### Support (2014/15)

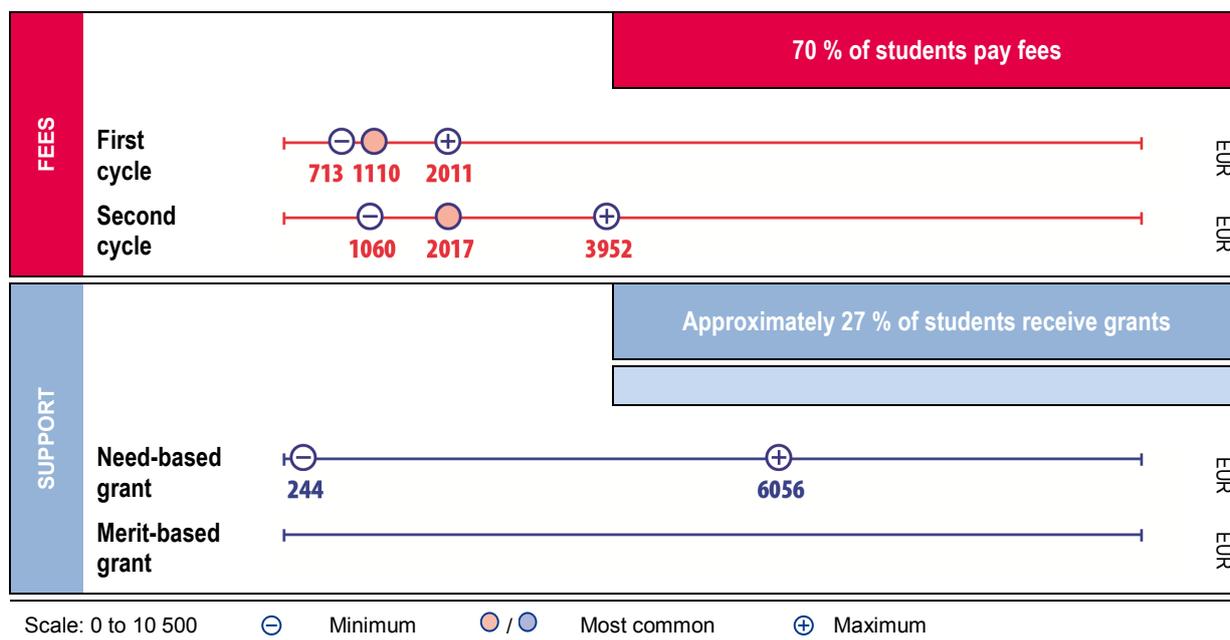
- **Grants/scholarships** are available through IKY, the Ministry of Education and Religious Affairs, the Ministry of Foreign Affairs and the private sector, such as research institutions and non-profit organisations. According to Law 4009/2011, awards and scholarships may be offered by Higher Education Institutions (HEIs), according to the academic performance and financial status of students. Moreover, HEIs may award compensatory scholarships to 1st and 2nd cycle students who work part-time in a service of the HEI up to 40 hours/month.
- IKY grants a **merit-based** lump sum of EUR 1 467.35/year to first year undergraduate students who achieve the top mark at their entrance examinations per academic department, provided that their personal and family annual income is below set limits (EUR 12 000 and EUR 53 000 respectively). The same amount is also granted yearly to enrolled students who rank first at their academic department at the end of the academic year, provided that, in the case that their personal and family annual income is above the defined limits, their average grade is over 8.5/10. Moreover, an additional merit-based lump sum of EUR 293.46 is available to both aforementioned categories of beneficiaries (as a prize) taking into account exclusively their academic performance. Regarding 2nd cycle studies, scholars of IKY, within NSRF 2007-2013 programmes, receive a monthly allowance of EUR 450 and an annual maximum amount for tuition fees up to EUR 3 000, for the whole duration of the programme – 12, 18 or 24 months. Furthermore, IKY offers a limited number of scholarships funded by legacies and the private sector.
- Graduate students may apply for state guaranteed **loans**, based on academic and socio-economic criteria.
- Students' parents can claim **family allowances**, in the form of a housing allowance of EUR 1 000 per year. The allowance is granted to 1<sup>st</sup> cycle students not living at home, provided that their family income does not exceed EUR 30 000. Students' parents are not eligible for **tax benefits**.

#### Planned reforms

The 2011 Law also gives the power to define the level of financial contributions for foreign non-EU students, who have not entered higher education through the national examinations applicable for Greeks. On that basis, a joint ministerial decision that defines the fees for non-EU students is expected to be adopted.

## SPAIN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

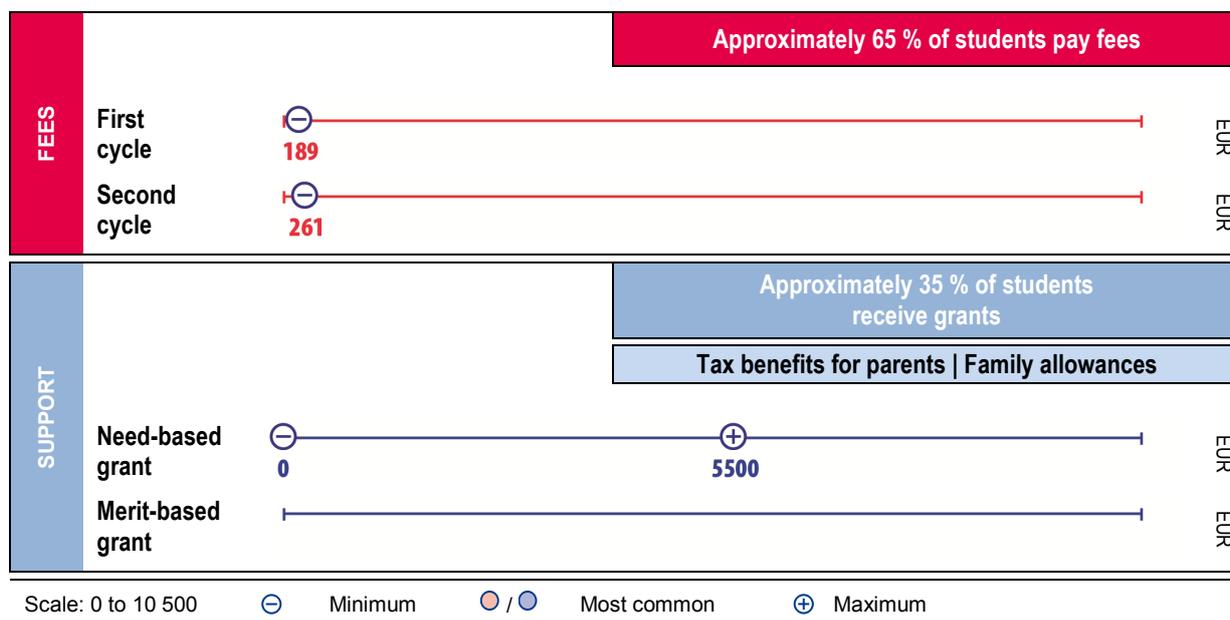
- The amount of fees is determined by the kind of studies, the number of ECTS taken and the number of exams failed in each subject. In addition, amounts differ between regions as each one has a different fee range.
- For international students (from outside the European Union) who do not have resident status in Spain, the fees can be increased, depending on the region.
- Exemptions from fees are possible and based primarily on need criteria, with family income being the most significant factor. However a minimum level of academic performance is also required. In addition, large families and disabled persons have very significant discounts, and may even be exempt.

#### Support (2012/13)

- Although student **grants** exist at national, regional and local level, only those at national level have been considered here, as they are quantitatively the most important ones. There are many types of grants, aimed at covering different types of expenses such as transportation, residence, meals, books and materials, etc. Those students who receive grants are also exempt from paying tuition fees.
- Students can receive different types of grants for different amounts, depending on their family income. The average amount of a grant is EUR 2 539 plus a waiver from tuition fees. The maximum grant is EUR 6 056 plus a waiver from tuition fees (with the exception of grant holders from the Balearic Islands, who can be awarded up to EUR 6 679 or from the Canary Islands and Ceuta and Melilla, who can be awarded up to EUR 6 993), and the minimum is EUR 244 plus a waiver from tuition fees.
- Grants are need-based, but a minimum level of academic performance is also required.
- No **loans**, no **tax relief** for parents and no **family allowances**.

## FRANCE

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2014/15)

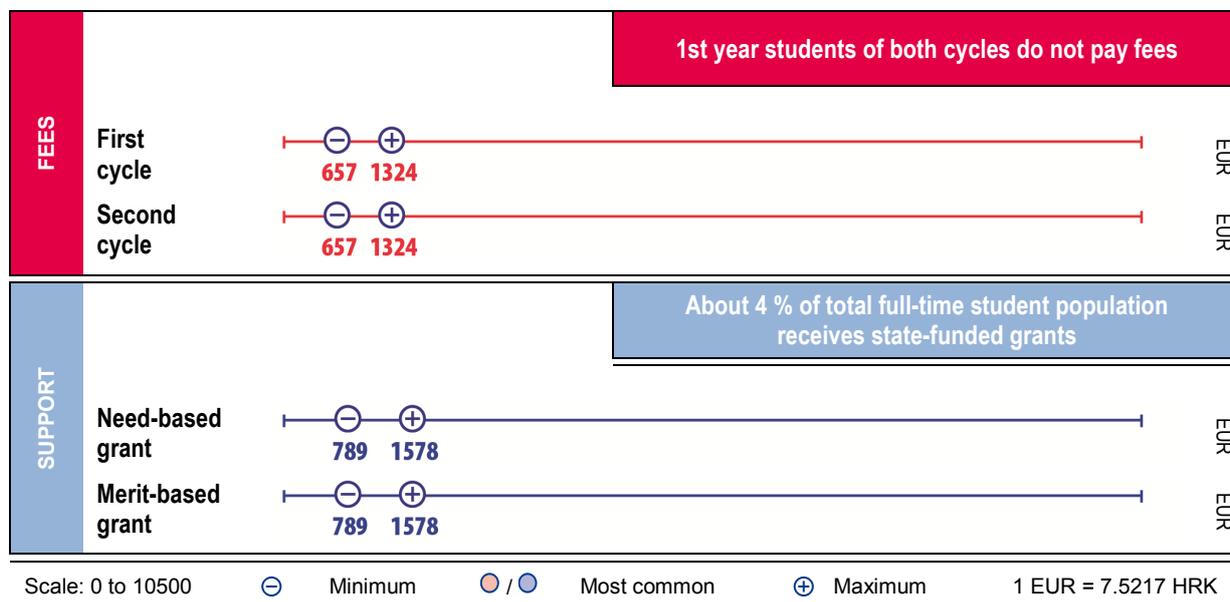
- The amount of fees per year fixed by the Ministry of Higher Education and Research is EUR 89.10 in the first cycle (L1, L2, L3) and EUR 261.10 in the second cycle (M1, M2). In addition fees of EUR 213 per year, irrespective of the cycle of studies, are charged to all students aged 20-28. These fees are related to the social security system. A number of universities have decided to add associated costs related to specific services (e.g. for diplomas related to continuing learning and training). In some public universities, depending on the type of studies and the qualifications acquired, the tuition fees can reach more than EUR 2 000 per year.
- Fees in the *grandes écoles* and Engineering Schools vary, but the most common amount is EUR 600 per year – not including fees related to social security and partnerships with universities. Tuition fees in some institutions reach up to EUR 10 000 per year, depending on family income. However, there are also *grandes écoles* which not only deliver education without charging fees, but may even pay some students (such students are prospective civil servants and receive a wage from the State), e.g. in *école polytechnique* and *écoles normales supérieures*.
- Students who receive a **grant** (34.7 % of the student population in 2012/13) are exempted from fees.

## Support (2014/15)

- Grants** are awarded on the basis of financial need to students less than 28 years of age.
- The annual amount awarded for need-based grants depends on an assessment of social criteria, with students classified into categories based on family income. Within the framework of a reform of grants (2014) a new category of grant amounting to EUR 1 007 has been introduced for the most deprived (based on family income) lower middle-class students who previously benefited only from a fee waiver.
- All grant holders receive free tuition and a waiver from social security contributions (EUR 213). In 2014/15, the amount of the annual grant ranges from EUR 0 (for lower middle-class students who only receive a fee waiver) to EUR 5 500.
- Loans** are also available. In 2008, the Ministry of Higher Education and Research started a new policy to make loans easier for all students aged under 28. It provides loans up to a maximum of EUR 15 000, guaranteed by a special fund 'OSEO'. Less than 0.1 % of university students take out such a loan.
- Parents are eligible for **tax relief** if students are financially dependent on them and are less than 25 years old. The amount of tax relief is proportional to the amount of taxable income of the household.
- Family allowances** are paid for two or more dependent children that are under 20 years old. The minimum amount is EUR 139.35 per month and increases with the number of eligible children; as of the 5th child the amount is EUR 165.72 for each child. An additional amount of EUR 64.67 per month is paid for every child that is aged 16-20 years.

## CROATIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

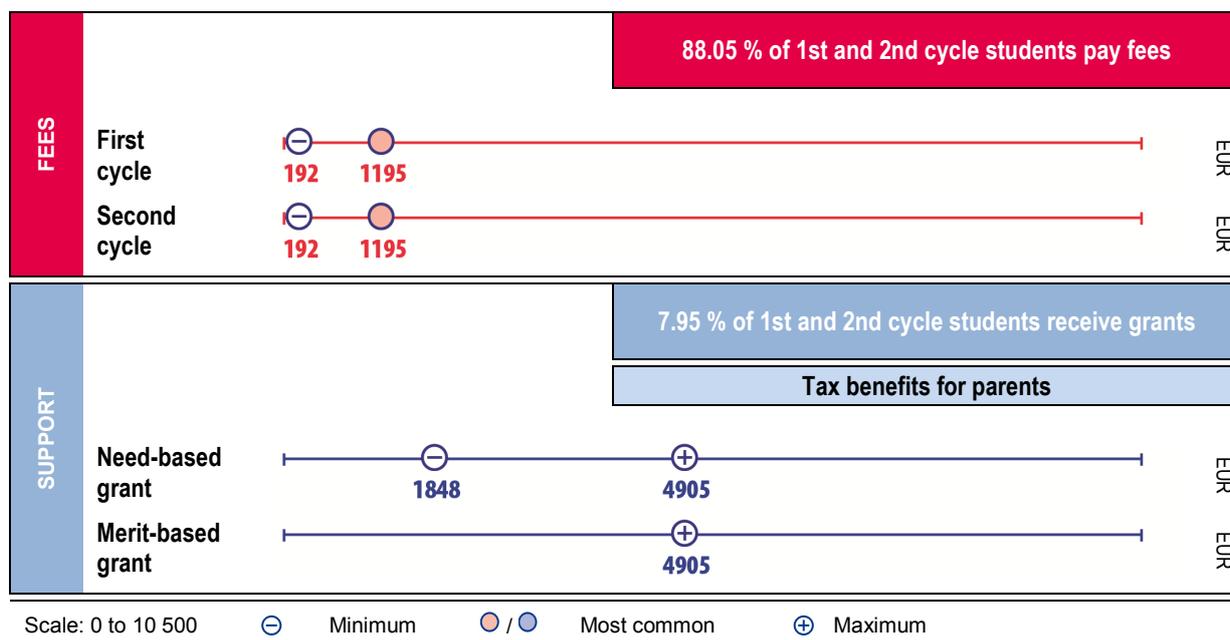
- Fees for all students of the first year of both cycles are fully covered by the Ministry of Science, Education and Sports.
- In the following years of study, the amount of student fees depends on a range of criteria set by the individual higher education institutions (e.g. number of ECTS credits and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

#### Support (2014/15)

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

## ITALY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

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

#### Support (2014/15)

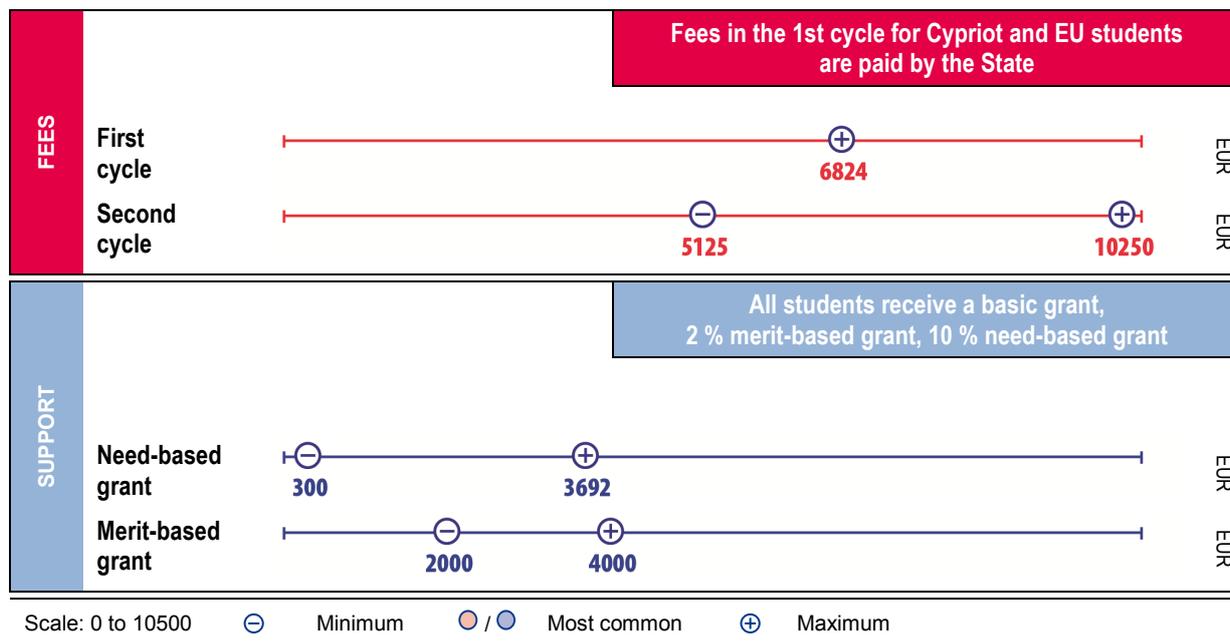
- Public grants** are allocated on the basis of both economic need and academic merit. The amount depends on whether the student lives with her/his parents and is defined, within the range mentioned in the diagram above, by the Regional authorities. For instance, the amounts for need-based grants range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

#### Planned reforms

- Following the adoption of a general university reform, regulated by the Law n°240 of 2010, the students' support system is currently undergoing significant change. The main aims of the reform are to strengthen the opportunities for students coming from a difficult socio-economic background and to promote merit amongst all students. The main measures to reach these aims are the definition of minimum standards of student services, to be guaranteed to all students coming from a difficult socio-economic background, and the creation of a national fund to support the most successful students. In this context, an Observatory on Students' Welfare (*Osservatorio per il Diritto allo Studio*) was created in 2013. Its main competencies are collecting information on the student population, national monitoring and reporting on students' support services, and advising the Ministry on standards for the student support system. While the required legislation to implement these reforms has already been approved, administrative procedures and implementation measures are currently being developed.

## CYPRUS

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

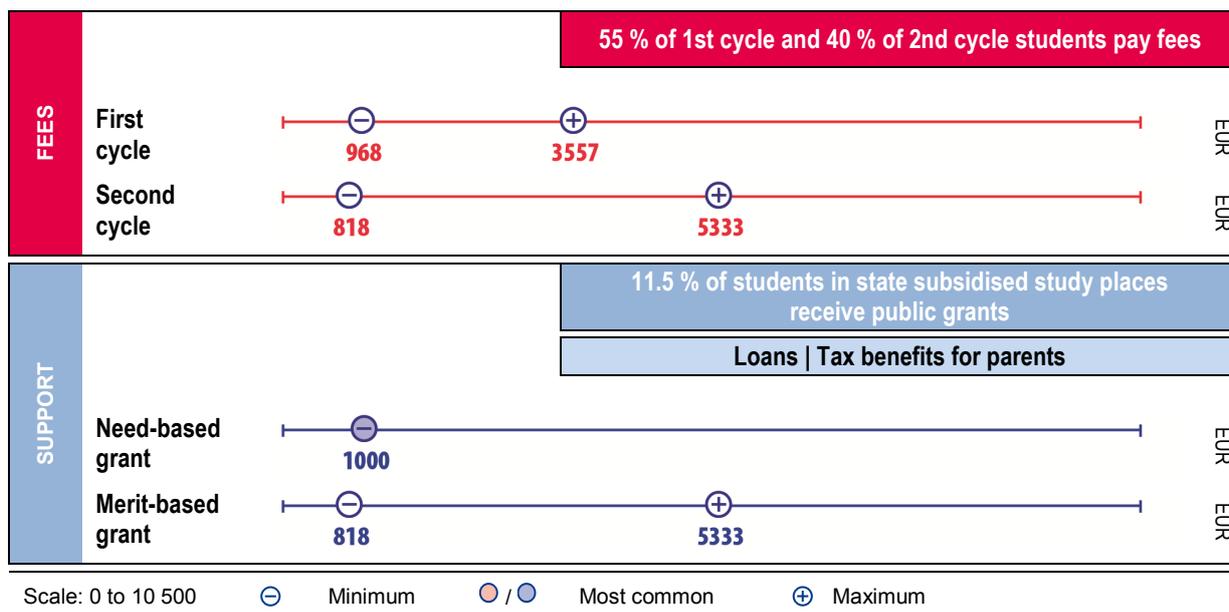
- Higher education institutions can define their own fees within limits set by the Ministry of Education and Culture.
- First cycle: fees total EUR 1 709 per semester for Cypriot students and for students admitted from EU countries. These fees are paid fully by the State.
- International students pay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

#### Support (2014/15)

- All Cypriot students receive an annual educational **grant** (basic grant) by the Ministry of Finance. According to new legislation which came into force in 2012, the educational grant is given based on family income criteria. The minimum educational grant is EUR 1450 and the maximum is EUR 3 420 per year.
- Approximately 10 % of Cypriot and other EU students receive targeted **need-based grants** to cover living, books, rental and computer expenses based on their socioeconomic status. The minimum targeted grant is EUR 300 and the maximum is EUR 3 692 per year.
- About 2 % of students receive **merit and need-based scholarships**. The criteria for scholarships are academic excellence and socioeconomic status. Students may receive up to EUR 2 500-3 500 per year for an undergraduate programme (1st cycle), EUR 2 000-4 000 per year for a master's programme (2nd cycle) and EUR 4 000-7 000 for a PhD programme (3rd cycle).
- Study **loans** are available only for owners of property in the northern Cyprus.
- There are no **tax benefits** for parents or **family allowances**.

## LATVIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

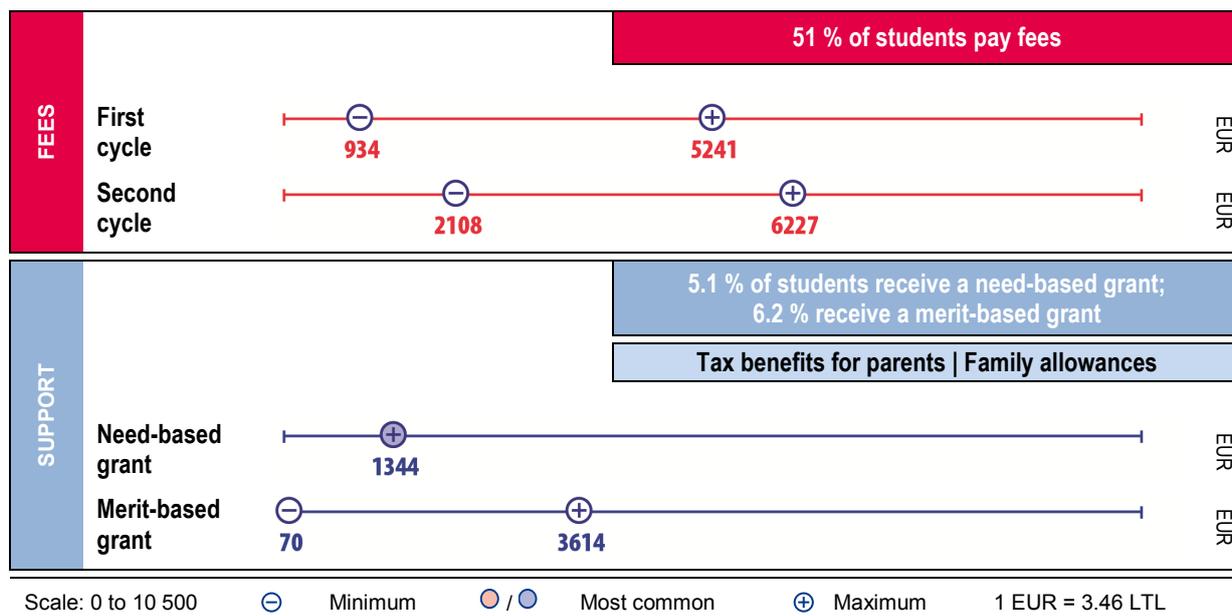
- Students studying on state subsidised places do not pay fees. 50 % of 1st cycle students and 38 % of 2nd cycle students pay fees.
- The majority of students, including those enrolled in evening courses, distance courses or courses offered jointly with other universities pay fees.
- Fee amounts vary by field and course load. Each higher education institution can set its own fees. The fees range from EUR 968 to 3 557 per year for full-time studies and from EUR 455 to 2 077 for part-time studies in the 1st cycle. In the 2nd cycle fees range from EUR 818 to 5 333 for full-time studies and from EUR 384 to 3 256 for part-time studies per year. For college programmes or short-cycle programmes (ISCED 5B) the fees range from EUR 783 to 2 134 for full-time studies per year and EUR 569 to 1 400 for part-time studies per year. However, some of the higher education institutions apply a diversified tuition fee amount throughout the study years, i.e. usually the fee in the first year of studies is the lowest.
- The amounts of fees for international students may differ in some study programmes (e.g. medicine, dentistry, engineering) and range from EUR 8 000 to 12 000 (2013/14) in the 1st cycle. In the 2nd cycle, fees range from EUR 4 050 to 15 000 (2013/14) per year. Students from EU and EEA are treated as home students.

#### Support (2014/15)

- Public **grants** to cover tuition fees are allocated on the basis of academic merit. These grants are primarily available in priority areas; currently natural sciences, computer sciences and engineering.
- Other public grants are traditionally available based on academic merit. Recently, more need-based criteria are taken into account. Disabled or orphaned students with families, from large families or in economic need are treated favourably. State budget grants are EUR 99.60/month (per 10 months) for the first and second cycle. Only about 15 % of all students studying in state financed places at public HEIs receive this funding support. Higher grants are available through the European Social Fund activities supporting the implementation of Master's study programmes (specifically for students in the following priority study fields: natural sciences, mathematics, IT, engineering, health care, environmental sciences and creative industries).
- Two types of **loans** exist. The first is to cover tuition costs and the second to cover living costs with a cap of EUR 170.74/month. Loans need to be paid back 12 months after the end of the degree programme. This helps about 20 % of the fee-paying students with their tuition costs, as well as supporting 15 % of subsidized students with their living expenses. (2013/14).
- **Tax benefits** are awarded to parents and students (payers of personal income tax) of EUR 213.43 per year to recover part of the annual funds invested in health care and education. Also, a parent has relief of personal income tax for a child while she or he studies in higher education, but only until the student reaches 24 years of age.
- No **family allowances**.

## LITHUANIA

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2014/15)

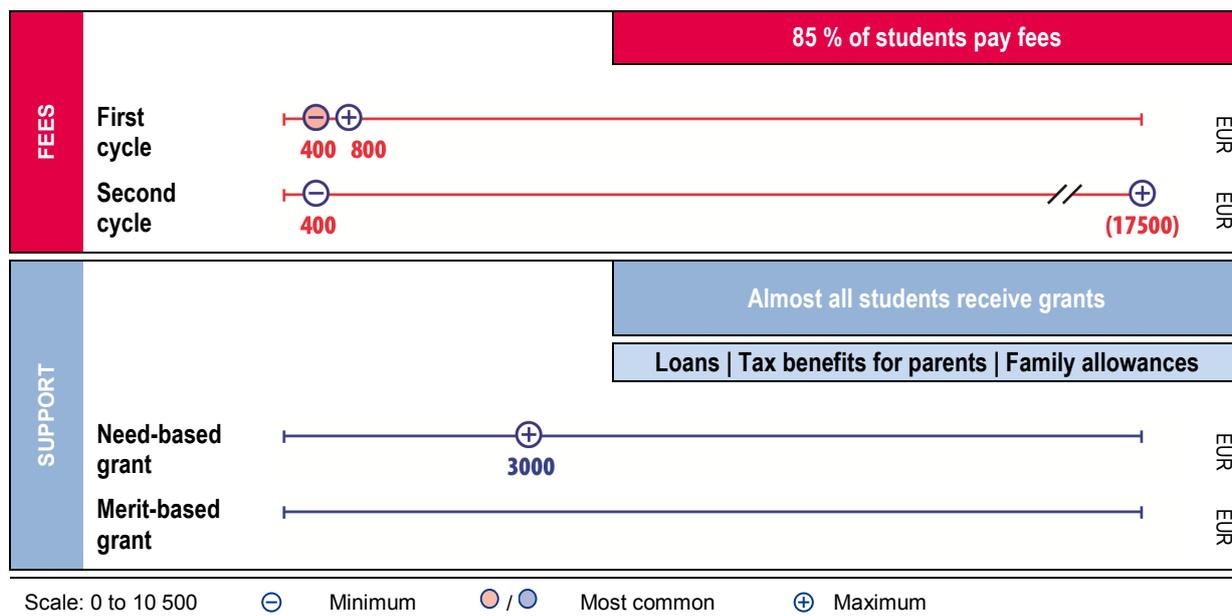
- Students studying in state subsidised places do not pay fees. There are exceptions for students who change their study programme (if fees are higher than for the previous study programme).
- All fees are determined by Government and vary depending on the study programme (influenced by study field)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

## Support (2014/15)

- There are three main types of scholarships/**grants**: for academic achievement, social scholarships and study scholarship.
- The amount of the scholarships for academic achievement is regulated by each higher education institution. It ranges from LTL 20 to 1 100 per month. The total period of receiving the scholarship depends on HEIs and varies from 10 to 12 months.
- The study scholarship amount is the same as the fee amount (varying according to the study programme, and/or form of study).
- Social scholarships are available for students from a low socio-economical background, disabled students and orphans. Their amount is LTL 390 per month. Students can apply for this scholarship twice a year. If a student meets requirements each time, s/he gets the scholarship for 12 months.
- First cycle or integrated study students **not funded by the State** who have finished the first two academic years with the best results (in the case of part-time studies – half of a study programme) and afterwards the remaining academic years, may also be reimbursed for the tuition fee paid. The number of students receiving this support represents no more than 10 % of the total number of state-funded students who have finished the appropriate period with the best results.
- In 2013, less than 5 % of students took out a student **loan** with the majority taking a loan designed to cover the cost of tuition fees (LTL 100-29 418).
- **Tax benefits for parents.** Students' parents who pay tuition fees are eligible for an annual income tax refund, in favour of the student if the student receives his/her first degree. The income tax refund is up to 15 % of the paid tuition fee.
- Students' parents can get **family allowances** if the family has three or more children under 18 years and/or older children who are full-time students (until they become 24 years old). The amount is LTL 52 per child per month.

## LUXEMBOURG

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- First cycle: From the winter semester 2013/14, inscription fees for the 1st Bachelor year (1st and 2nd semester) at the University of Luxembourg have increased from EUR 200 to EUR 400. This extra income will be used for a newly created student mobility fund. Bachelor programmes, which are not totally taught in Luxembourg (Medicine, Pharmacy and English) are not concerned.
- Second cycle: 80 % of the Masters fees at the University of Luxembourg have a EUR 400/year value. Only two Masters in Banking, Finance and Wealth management have the maximum yearly fees.
- International students pay the same fees as national students.

#### Support (2014/15)

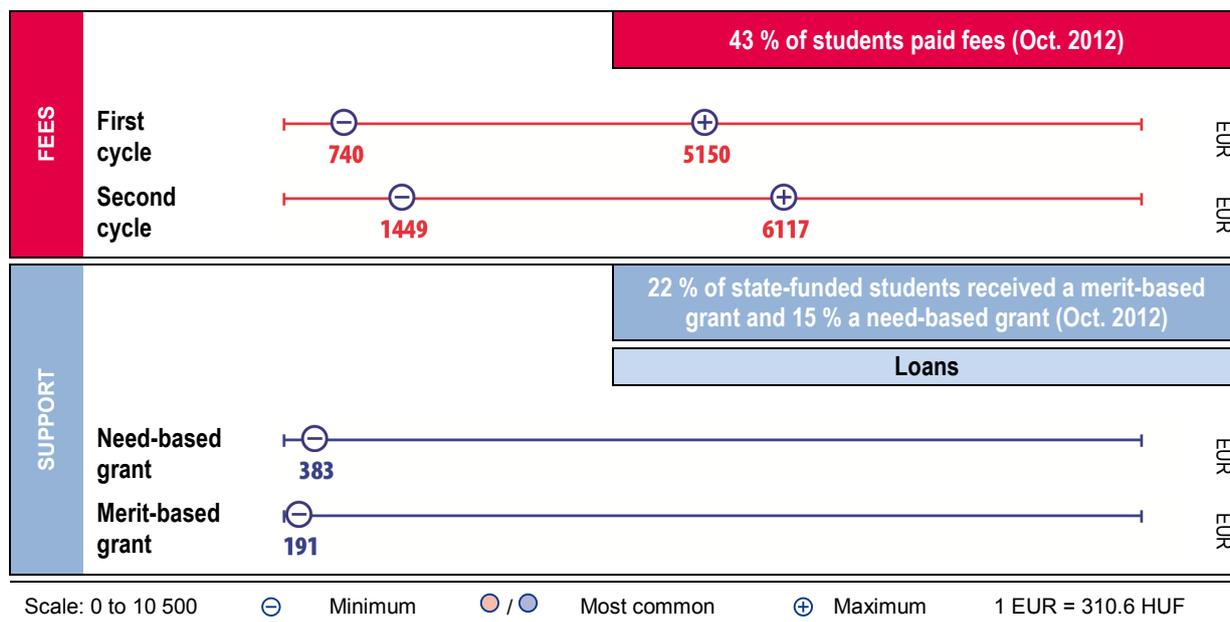
- Financial aid is a 'package' including a **grant** and a **loan** or only a loan depending on the income of the student.
- The higher education grant is open to all eligible students. A number of eligibility requirements exist regarding citizenship and residency
- Students should attend a higher education programme leading to a recognised diploma in the country where the studies take place and receive a minimum of 15 ECTS credits per semester.
- Support duration: 1st cycle = official duration + 1 year; 2nd cycle = official duration.

Grants are divided in the following categories:

- Basic grant: EUR 2 000 per academic year, without any condition, for all eligible students.
- Mobility grant: EUR 2 000 per academic year, for students attending higher education in another country than their country of residence and having accommodation expenses.
- Social criteria grant: EUR 0 to EUR 3 000, depending on the income of the student's family.
- **Family allowances:** EUR 500, awarded if another child receives financial support for higher education (EUR 500 per children studying and per academic year)
- Registration fees: EUR 0 to EUR 1 850 (as grant) + EUR 0 to EUR 1 850 (as loan).
- Student loan: a EUR 6 500 basic loan is awarded to each student per academic year. The loan amount increases if the student does not receive a social grant or part of it (same amount increase, max. EUR 3 000). Global financial support amount (grant and loan together) that a student can receive per academic year represents EUR 17 700.
- No **tax benefits** and no **merit-based grants** exist.

## HUNGARY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2013/14)

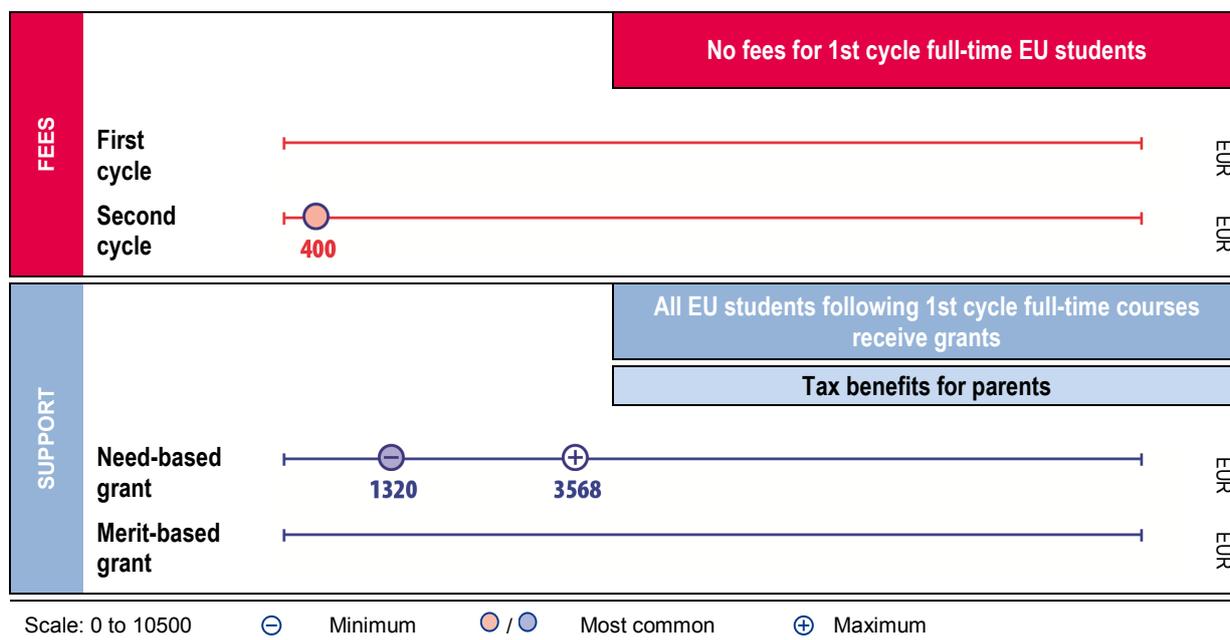
- Higher education institutions (HEIs) specify the amount of fees in accordance with a government decree.
- Fees are charged to students without a state-funded place. State-funded places are awarded to students on the basis of their performance in the admission procedure. [2012: 57 % of places were state-funded.]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

#### Support (2012/13)

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

## MALTA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

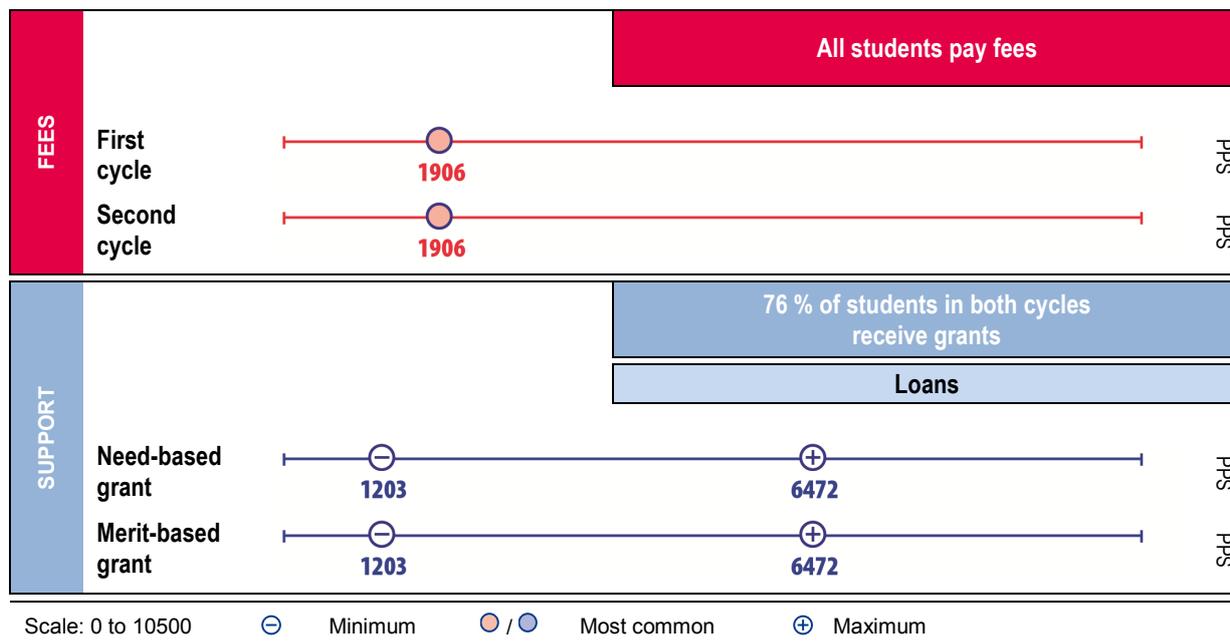
- First cycle: No fees apply for Maltese and EU nationals following first-cycle full-time courses at the University of Malta and the Malta College of Arts, Science and Technology (MCAST). Part-time courses are only offered by the University of Malta. Fees for first-cycle part-time students are all EUR 400 per semester.
- Second cycle: An annual fee of EUR 400 applies for all Maltese and EU nationals following second-cycle full-time courses at the University of Malta. Students following courses offered jointly with foreign universities pay higher fees. Fees for full-time evening courses range from EUR 1 500 to EUR 1 800 per semester (most common EUR 1 500) and fees for part-time studies range from EUR 600 to EUR 1 500 per semester (most common EUR 750).
- International students pay fees for both first-cycle and second-cycle degree programmes, and these fees are higher than those paid by Maltese and EU nationals.

#### Support (2014/15)

- Student maintenance **grants** are provided to all Maltese and other EU students following a full-time first-cycle degree course provided they fulfil the relevant eligibility criteria. Students receive an annual grant of EUR 465.87 plus EUR 85.45 every four weeks between October and June. Students studying for Science, Engineering, IT-related courses, Mental Health and Nursing (known as 'prescribed programmes') receive an annual grant of EUR 698.81 and a EUR 149.54 every four weeks between October and June. There is also an additional one-off payment equivalent to the annual grant at the beginning of a study programme.
- Grants are offered in some second-cycle degree courses preparing students for a regulated profession.
- Students who, due to proven hardship, are deemed to qualify for a supplementary maintenance grant, receive an annual grant of EUR 698.81, plus a grant of EUR 286.92 every four weeks from October to June in addition to the one-off grant payment at the beginning of the course.
- Student maintenance grants have increased compared to 2013 through a budgetary measure introduced on 1 January 2014, which has increased the student maintenance grant by the amount equivalent to the national Cost of Living Adjustment (COLA). The supplementary grant was also increased by EUR 300 per academic year.
- Several scholarship schemes are available to students who wish to pursue studies abroad.
- The Youth Specialisation Studies Scheme (YSSS) provides the opportunity for young Maltese people, aged between 18 and 30 years, to apply for a soft loan at a subsidised rate of interest to further their studies abroad or follow distance learning courses, provided that such courses are not available in Malta.
- Parents whose children are 18 years of age and who are not gainfully employed, or who are up to 23 and still in tertiary education, save between EUR 150 and EUR 840 in **tax benefits** in the form of income tax annual payments.
- **No family allowances** are in place.

## THE NETHERLANDS

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- Fees are determined centrally (currently EUR 1 906 for 2015) and have to be paid by all students. Students in part-time programmes, or programmes combining study and work (dual courses) pay between EUR 1'099 and EUR 1'906 upon the decision of the higher education institution.
- Students enrolled for a second degree at the same level may be liable to different fees, which are set by the higher education institution. This does not apply for students who wish to obtain a second degree in health care or education.
- International students – outside a country in the EEA, Surinam or Switzerland – pay non statutory fees determined by the higher education institutions without any guidelines from the Ministry.

#### Support (2014/15)

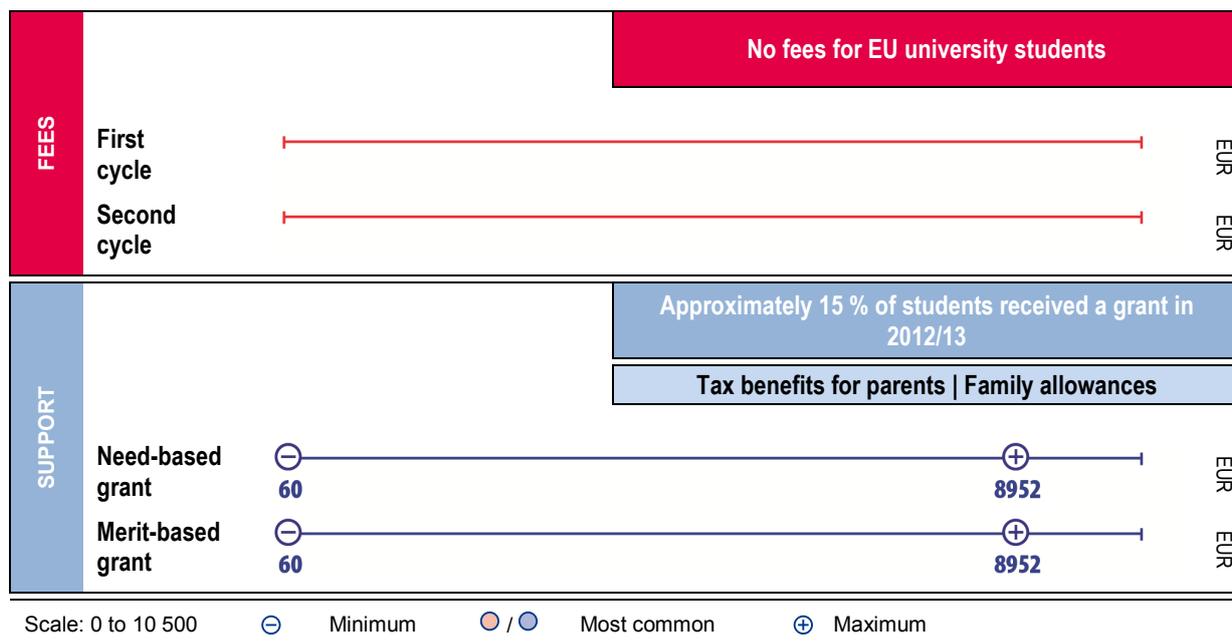
- General student **grants** are provided by the state to all full-time students under the age of 30 when they begin their studies. The monthly amounts range from EUR 100.25 to 279.14 paid for 12 months per year. The grants are available for the standard length of a course only – normally four years. Depending on the student's parents' income and whether or not the student lives at home, a supplementary grant, from EUR 239 to EUR 260, may also be received.
- Students who fail to graduate within ten years have to repay all the finance they have received, with the exception of the first five months of the supplementary grant.
- Students can take out **loans** to cover living costs (EUR 294 per month) and fees (EUR 293 per month) for a further three years after the standard length of the course. The interest rate is equal to the one paid by the government.
- No **tax benefits for parents** and no **family allowances**.

#### Planned Reforms

- Changes will occur in the current system in the year 2015/16 affecting the new intake of bachelor and master students. The basic grant for all students will no longer exist in the new system. Grants will be available only for students whose parents earn less than EUR 46 000 (currently called a supplementary grant), and loans will be maintained. The supplementary grant may reach EUR 365/month for students whose parents earn less than EUR 30 000.
- The repayment period for students with a loan will be extended from 15 to 35 years, resulting in lower monthly repayments. Repaying the loan will start from an income equal to the minimum wage, rather than the current minimum subsistence level.

## AUSTRIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

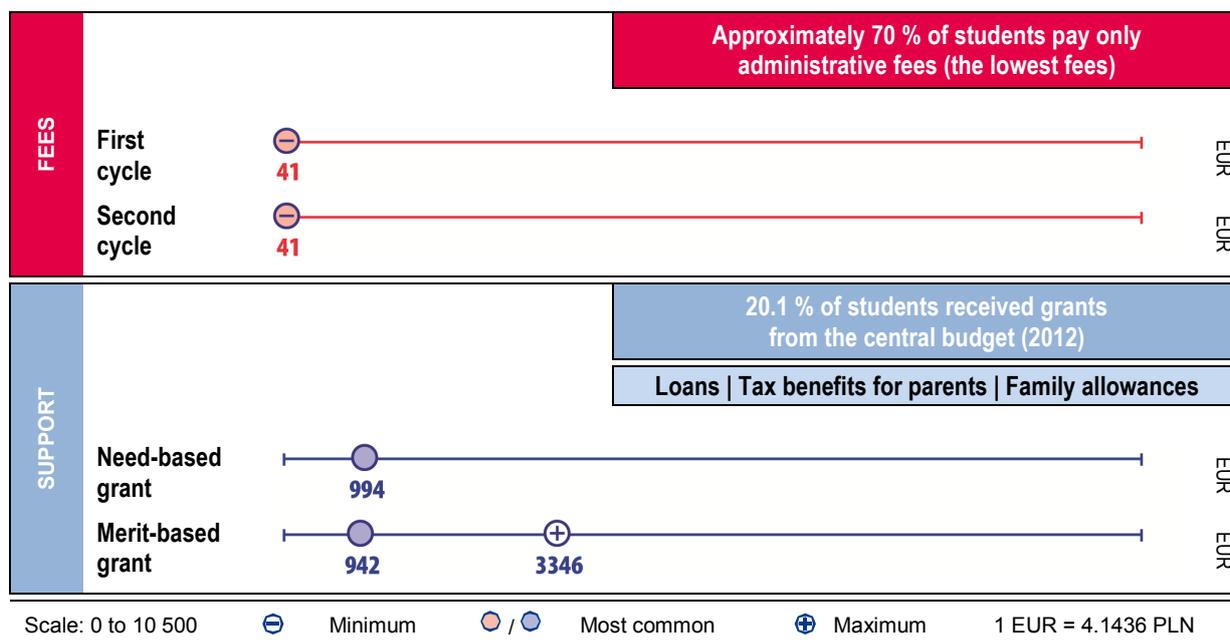
- EU students and those who are accorded the same rights do not have to pay tuition fees.
- Austrian students, EU students and students with equal status at universities and *Pädagogische Hochschule* (University Colleges of Teacher Education) do not have to pay fees, but if they exceed the minimum study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

#### Support (2014/15)

- The federal student **grants** can systematically be divided into two sections: direct study financing received in cash, and indirect study financing which the student may receive by a transfer payment to the students' parents, or through non-cash benefits.
- Direct student support is paid out in monthly instalments up to EUR 8 952 per year. The amount is assessed on the basis of income and number of family members of the student, his/her parents and his/her spouse.
- The grants need not be paid back except when proof of academic achievement is missing after the first two semesters.
- Students' parents can receive **family allowances** (EUR 158.90 per month per child) and **tax relief** (EUR 58.40 per month per child) if the student is under 24 (in exceptional cases till 25 years of age) and is studying.
- No student **loans**.

## POLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

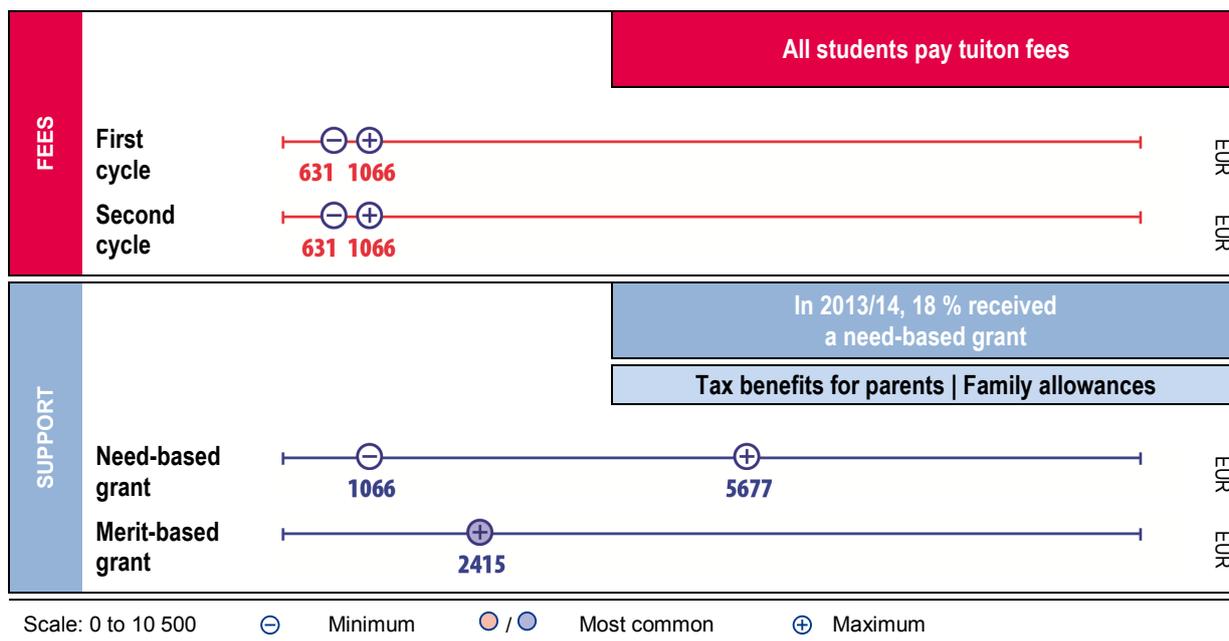
- Full-time studies in public higher education institutions (HEIs) are free of charge. Full-time students in public HEIs pay fees only if they repeat a study course due to unsatisfactory academic results.
- Tuition fees are paid only by part time students (with exemptions and reductions possible on the basis of low economic status or excellent results). Detailed rules regulating the amounts of tuition fees and the conditions for exemptions are regulated by the institutions themselves.
- All students pay administrative fees which include the issue of student ID cards, student record books and diplomas. Students also pay a fee related to enrolment procedures. The maximum possible amount of this fee is defined annually by the Minister, while the actual amounts are decided HEIs. The total amount of the fees is approximately PLN 170 and is paid once per cycle, rather than every year.
- Students from the EU and EFTA countries and some other defined categories of students (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for international students other than these are decided by the HEIs.

#### Support (2014/15)

- **Need-based grants** are available for students with a low personal/family income, and for students with disabilities, the income threshold to be eligible for **need-based grants** for students with low family income is PLN 592.8-850.2 per person per year (the exact level of the threshold from this range depends on the decision of a higher education institution). The average amount is PLN 4 112 (2012) per year.
- **Merit-based grants** are allocated to the best students. The average amount of the merit-based grant is PLN 3 898 (2012) per year.
- The total monthly amount of the needs-based grant and the merit-based grant may not be more than 90 % of the lowest basic pay of an assistant (the lowest academic position at higher education institutions) as regulated by the legislation on the remuneration of academic staff (PLN 2 020.5 in 2013).
- **Loans** of PLN 6 000/year may be taken out in any cycle for those students whose personal income is below net PLN 2 300/month (in 2013). The state guarantees part of the loans for low income students: students with family income of PLN 600/month per person have been granted a 100 % guarantee of their loan and students with a family income of PLN 1 000/month a 70 % guarantee.
- **Tax benefits** exist for parents/guardians of students up to 25 years of age in the form of tax relief of PLN 1 112.04 per child per year provided income did not exceed a specified level, and if the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year.
- **Family allowances** are based on low income of parents or disability of a student.

## PORTUGAL

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

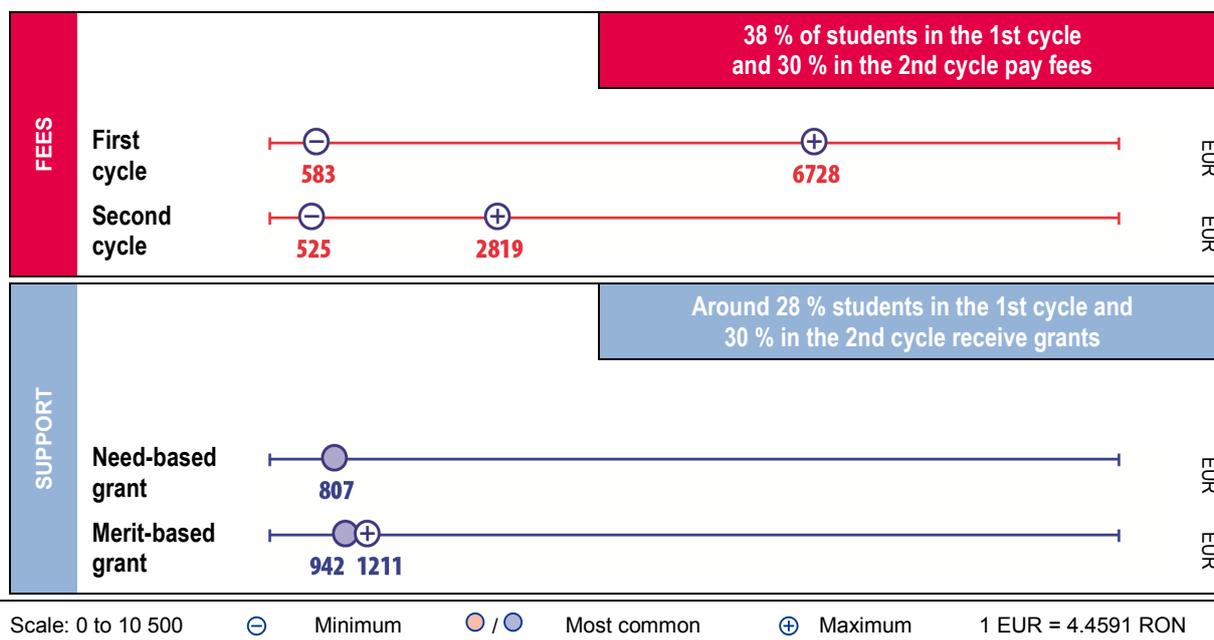
- The annual tuition fee for 1st cycle courses, integrated 2nd cycle courses (*mestrados integrados*) and for 2nd cycle courses (*mestrados*) that are legally needed after the 1st cycle course for the practice of a specific profession is fixed by each public higher education institution and range from EUR 631.00 to EUR 1 068.00.
- For other cases in the 2nd cycle courses, tuition fee is fixed freely by public higher education institutions.
- The minimum value of the above fees is calculated as a 1.3 times the national minimum wage at the beginning of each school year. The maximum wage value is updated every year according to the rate of inflation. The most institutions adopt the maximum value.
- International students pay higher fees than national students.

#### Support (2014/15)

- Student **grants** can be need or merit based.
- Eligibility for need-based scholarships is determined by the income of the student and his family. Need-based grants amount vary between EUR 1 068.00 and 5 679.00 (2014/15).
- Merit-based grants amount is EUR 2415 (2014/15).
- Additional grants are provided for the first time in 2014/15 to a maximum of 1000 students who move to study in regions of Portugal where there is less pressure on the population.
- There is a special **loan** scheme for higher education students at low rates, with government guarantee.
- **Tax benefits for parents** are provided through tax deduction on educational expenses.
- **Family allowance** – child benefit – is granted to families with sons/daughters enrolled in higher education, less than 24 years old when the household income does not exceed 1.5 times social support index times 14 (2013: EUR 8 803.62) and when the family assets are less than 240 times social support index (2013: EUR 100 612.80).

## ROMANIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

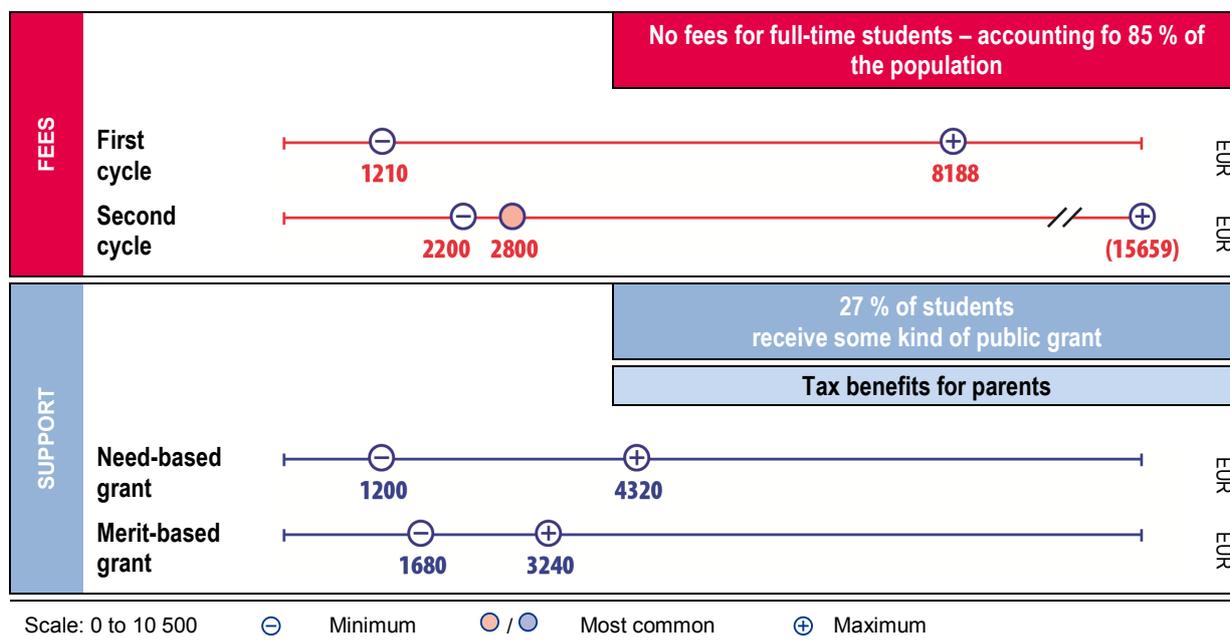
- Each university senate decides on the level of fees for all programmes. The senate also decides on exemptions based on need or merit. All students pay administrative fees to register.
- Fees are calculated based on the number of students and the amount of state budget. In the academic year 2014/15, the fees range as follows:
  - For the first cycle: RON 2 400 for social science fields; RON 4 000 for technical fields and maximum of RON 19 000 for arts.
  - For the second cycle: RON 2 600 for social science fields; RON 5 000 for technical fields and maximum of RON 30 000 for arts.
- International students pay fees. The value of the minimum fee is set by the law 1/06.01.2010 for each field.

#### Support (2014/15)

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

## SLOVENIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

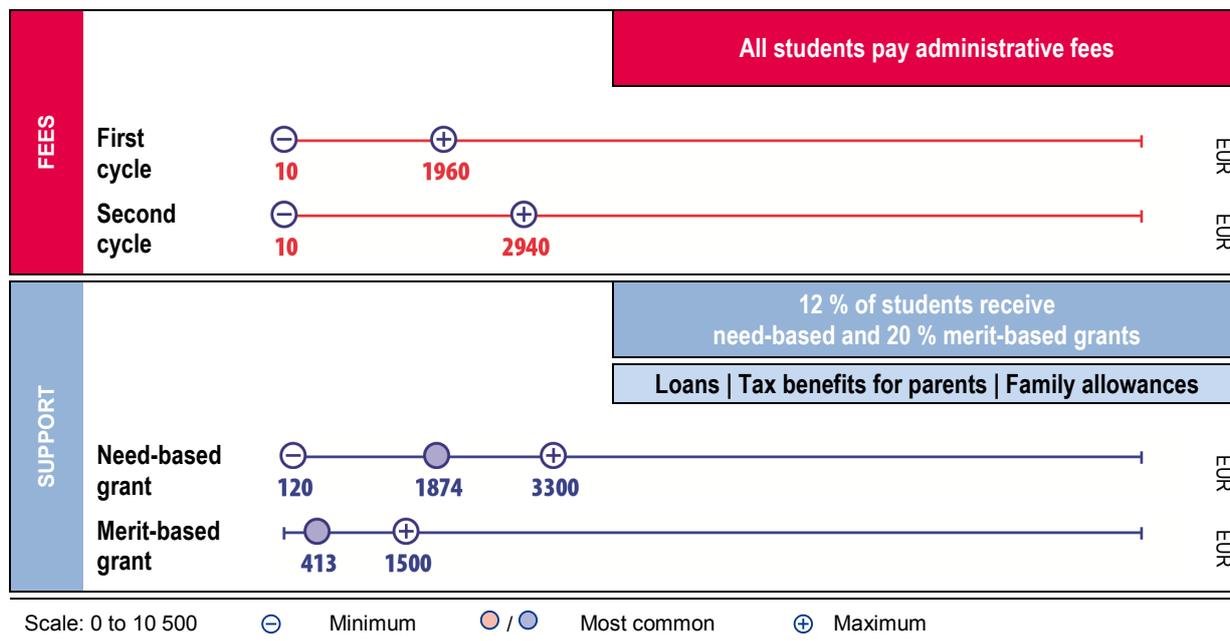
- Full-time students of public higher education institutions on state-funded places do not pay tuition fees. They pay only registration charges (EUR 10 to EUR 29), costs of examinations that are repeated, and costs of field work and excursions.
- Part-time students and international students from outside EU pay the same fees. Amounts range from EUR 1 210 to EUR 8 188 for the first cycle and from EUR 2 200 to EUR 15 659 EUR for the second cycle.

#### Support (2014/15)

- **Grants/scholarships** are available for economically and socially disadvantaged students. They are awarded according to a range of criteria which include both need and merit-based elements. Merit-based scholarships also exist. The grants are available for 12 months a year. Information on the proportion of students who receive scholarships refers to the year 2012.
- Students must be under 27 years old when enrolling for their first degree to be eligible for public support.
- No **loans** are provided.
- **Tax benefits for parents** are also provided in the form of tax relief for each dependent child and depends on the number of supported children (EUR 2 436 to EUR 7 957 per year in 2014). All parents of higher education students under 26 years old when enrolling are eligible for this benefit.
- **No family allowances** are provided.

## SLOVAKIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### FEES (2014/2015)

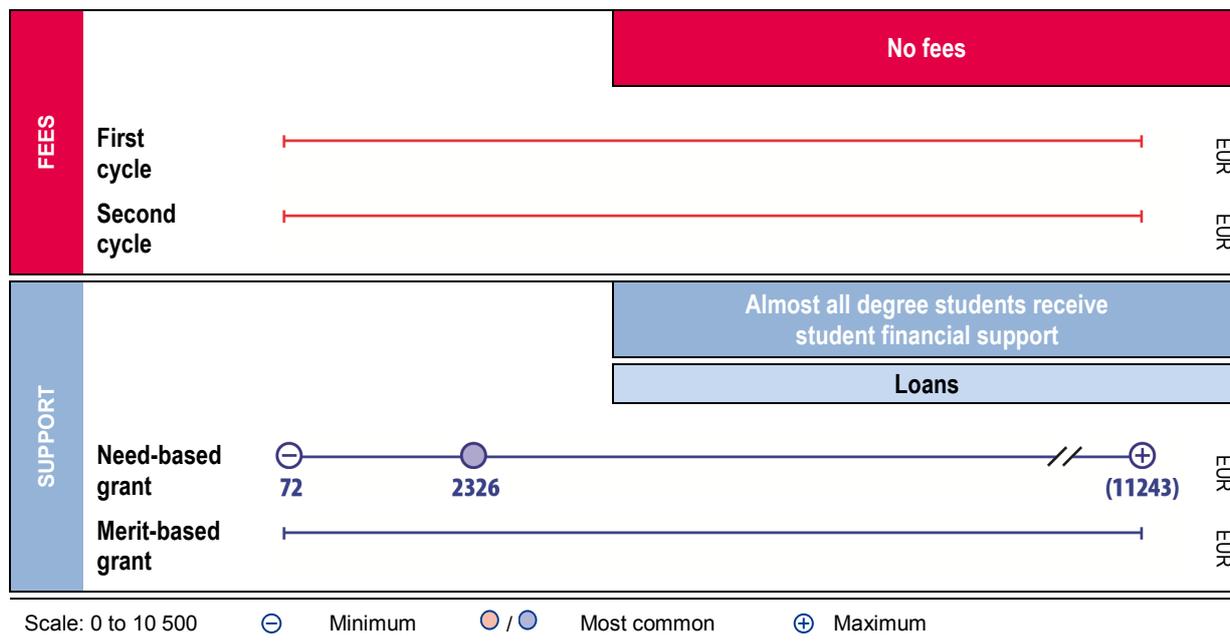
- All students pay registration fees of EUR 10 to EUR 100 per academic year. Full-time students of public higher education institutions not exceeding the 'regular' length of study for the study programme concerned do not pay tuition fees.
- Students who exceed a 'regular' length of study, or who study two or more programmes concurrently in one academic year have to pay tuition fees which cannot exceed EUR 1 650/academic year for both first and second cycle studies. Students admitted to an external/part-time study programme have to pay fees up to a maximum of EUR 1 960/year in the first cycle and EUR 2 940/year in the second cycle.
- Tuition and other fees at public higher education institutions cannot exceed 50 % of the average costs of full-time education.
- Non-EU students pay higher tuition fees of EUR 2 000 to EUR 10 000/year.

#### Support (2014/2015)

- There is a legal right for a **need-based grant/scholarship** subject to specified conditions. The amount of social scholarship varies from EUR 10 to EUR 270/month.
- Merit-based** motivation scholarships are granted by the higher education institutions for excellent results in studies, research and development, artistic or sporting activity. Since January 2013 the motivation scholarship has been provided to a maximum of 50 % of students for excellent study results and a maximum of 10 % of students for excellent results in research and development, artistic or sports activity. The amount of the motivation scholarship is set by higher education institutions or faculties.
- In 2014, in an effort to encourage students' interest in selected scientific fields of study, Universities have been provided with additional finances for merit-based scholarships. The scholarship amount will be determined by Universities; but the funding represents an amount of EUR 1 000 per academic year for 15 % of students in the study fields identified.
- 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/year to EUR 3 000/year.
- Family allowances** of EUR 23.52 per month are paid to parents of students up to 25 years of age who do not exceed the regular length of study.
- Tax benefits for parents** exist in the form of a lump sum tax deduction of EUR 21.41/month.

## FINLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

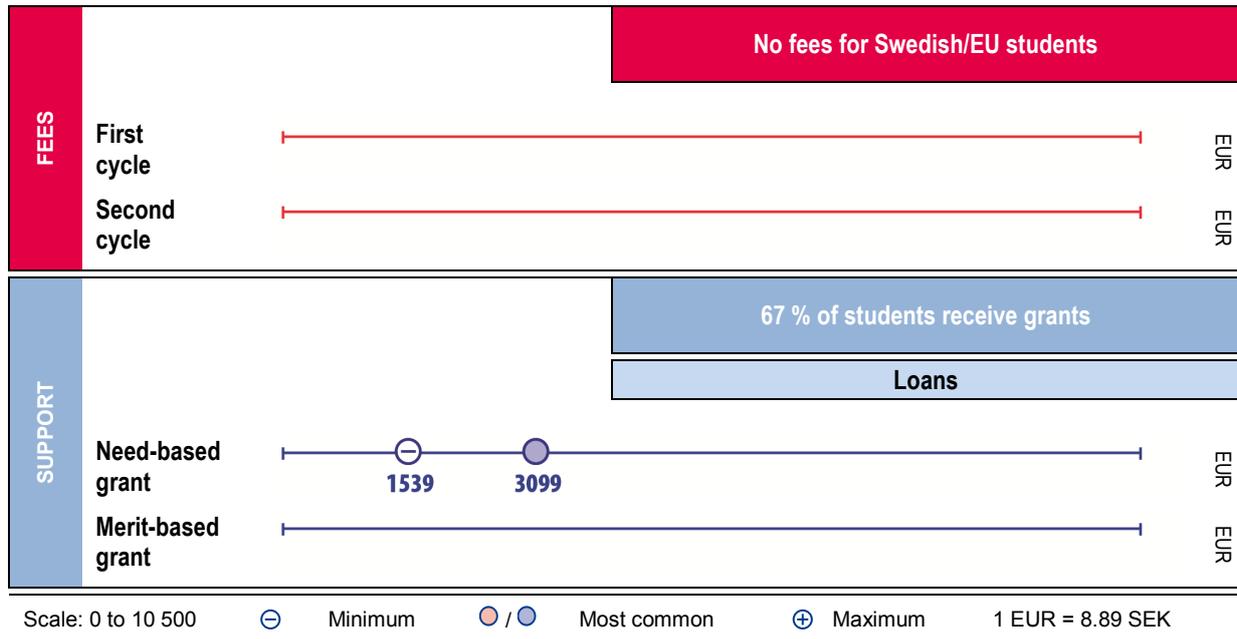
- No student fees.
- In selected English-language Master's degree programmes, the Finnish higher education institutions can charge tuition fees from non-EU/EEA nationals during the ongoing trial period (2010-2014).

#### Support (2014/15)

- Study **grants** (SG), for which a certain number of credits are required, are universal for the regular length of study. Amounts range from EUR 55.72 to 335.32/month and depend on age and whether the student lives with parent(s).
- A housing supplement (HS) covers 80 % of the rent for students living independently. The maximum amount is EUR 201.60/month.
- SG and HS are available for nine months only if the student's income is below EUR 11 850/year. This is not an absolute maximum but refers to a typical situation. For each month that the study grant or housing supplement is received, the exemption amount is on average EUR 660, and for each aid-free month EUR 1 970. Assuming that a student receives aid for 9 months, (s)he would be allowed to earn up to EUR 11 850 a year in other income. The income may be earned at any time during the calendar year.
- SG and HS can be taken for 12 months a year, but typically they are taken for 9 months. Hence, a common amount is EUR 8 432 (of which EUR 3 600 is a student loan, which is used only by 40 % of students in higher education). The maximum is EUR 11 243.
- Study **loans** of EUR 400/month are government guaranteed. Higher education students admitted from August 2005 who graduate in the regular foreseen time are entitled to tax deduction for study loans.
- Student financial aid is tied to the cost-of-living index from 1 September 2014.
- No **tax benefits** for parents and no **family allowances**.

## SWEDEN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

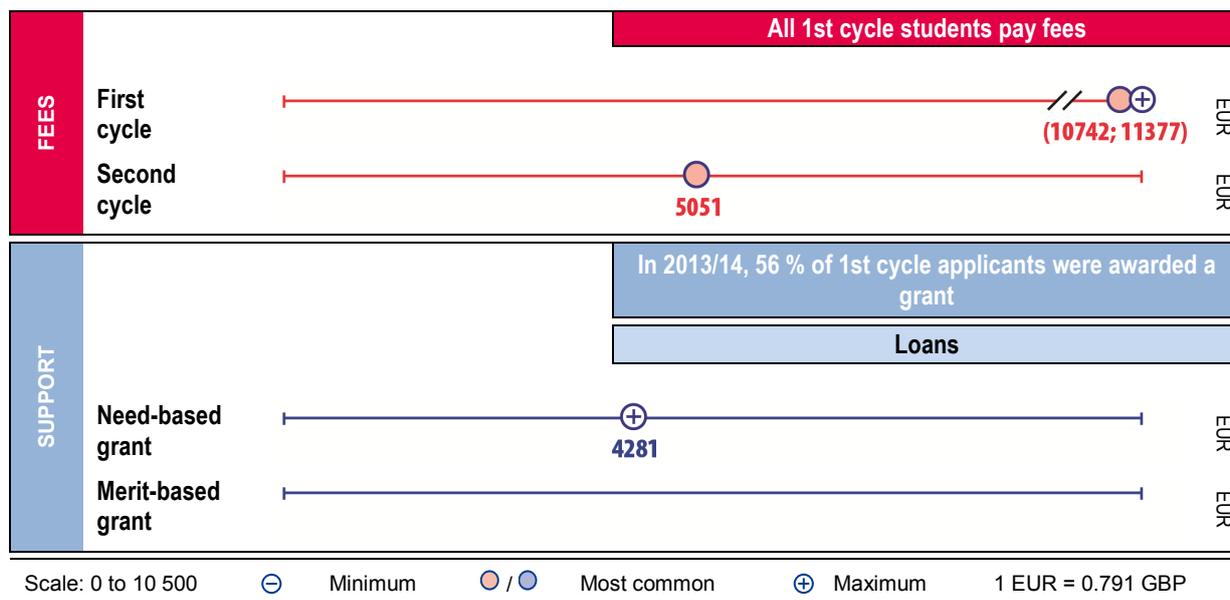
- No fees for Swedish/EU/EFTA/EEA students.
- Other students pay fees since autumn 2011. Higher education institutions determine the size of the fees, based on the principle of full cost coverage.

#### Support (2014/1)

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

## THE UNITED KINGDOM – ENGLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

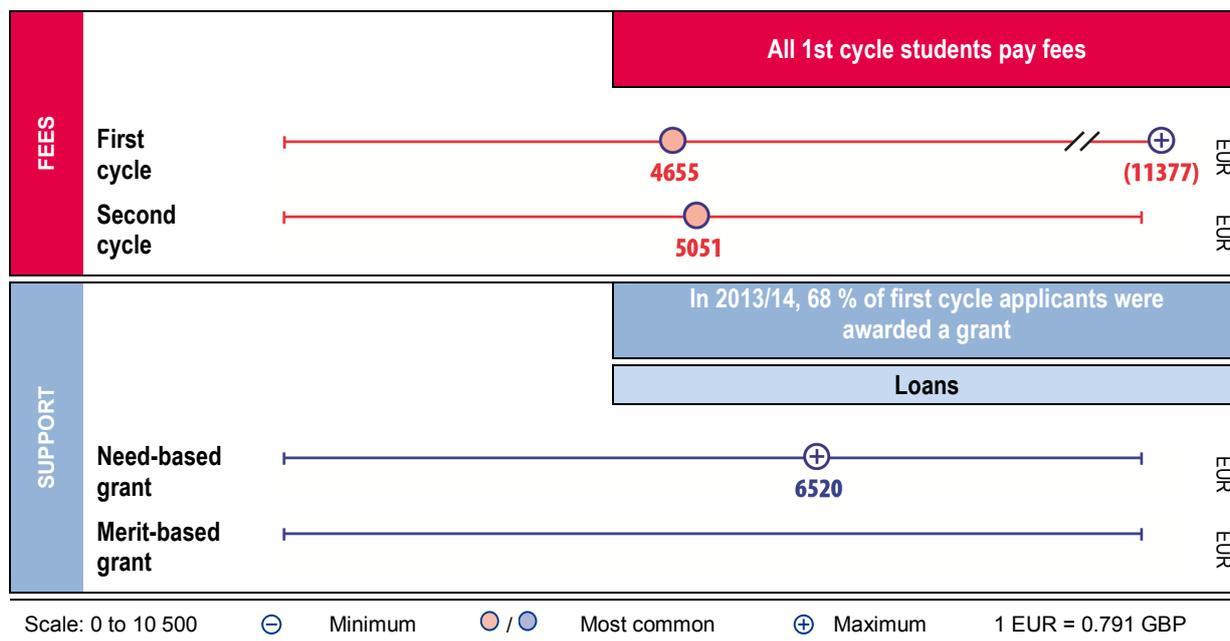
- 1st cycle full-time – fees are set by institutions and capped at GBP 9 000 for institutions with an approved access plan (to safeguard fair access for low income and other under-represented groups) and GBP 6 000 for institutions without an access plan. The average fee for 2013/14 was GBP 8 499 before fee waivers (discounts offered by institutions) and GBP 8 246 after fee waivers. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments are income-contingent and made at the rate of 9 % of income above the threshold of GBP 21 000.
- 1st cycle part-time – fees are set by institutions and capped at GBP 6 750. Students studying a course of at least 25 % intensity are not required to pay up front and can apply for a loan to cover the full fee. Repayments as for full-time students.
- 2nd cycle – fees are unregulated and vary widely. The 'most common' shown (GBP 3 996) represents an indicative fee level for research students in 2014/15.
- 1st and 2nd cycle international students – fees are unregulated.

#### Support (2014/15)

- 1<sup>st</sup> cycle full-time – the support package includes a **need based grant** for living costs. The grant is awarded on a sliding scale with a full grant of GBP 3 387 for students with a household income of GBP 25 000 or less. In 2013/14, 56% of applicants eligible for support (grant and/or loan) were awarded a grant (42 % a full grant and 14% a partial grant). NB Data is for applicants eligible for support (loan and/or grant). Not all applicants register as students. Students who are lone parents or who have certain disabilities may be eligible for a special support grant. In addition, institutions with fees over GBP 6 000 must offer National Scholarship Programme (NSP) awards to students from disadvantaged backgrounds. This scheme runs for the last time in 2014/15. Many institutions also offer other bursaries and scholarships aimed at students from under-represented groups.
- 1<sup>st</sup> cycle full-time – the support package includes a **loan** for living costs for all students. The maximum for students living in the family home is GBP 4 418. For students living away from the family home the maximum is GBP 5 555 outside London and GBP 7 751 in London. The amount is reduced for students who receive a need based grant. Repayments as for fee loans.
- 1<sup>st</sup> cycle part-time – grants and loans for living costs are not available.
- 2nd cycle – there is no universal support package and around 72 % of students on taught programmes and 38 % of research students do not receive any support towards tuition fees or living costs (2011/12 data). The merit-based grant shown in the figure represents the minimum stipend set by Research Councils UK for the research students it funds. Other funders of postgraduate research students tend to set their funding at the same level.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

## THE UNITED KINGDOM – WALES

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

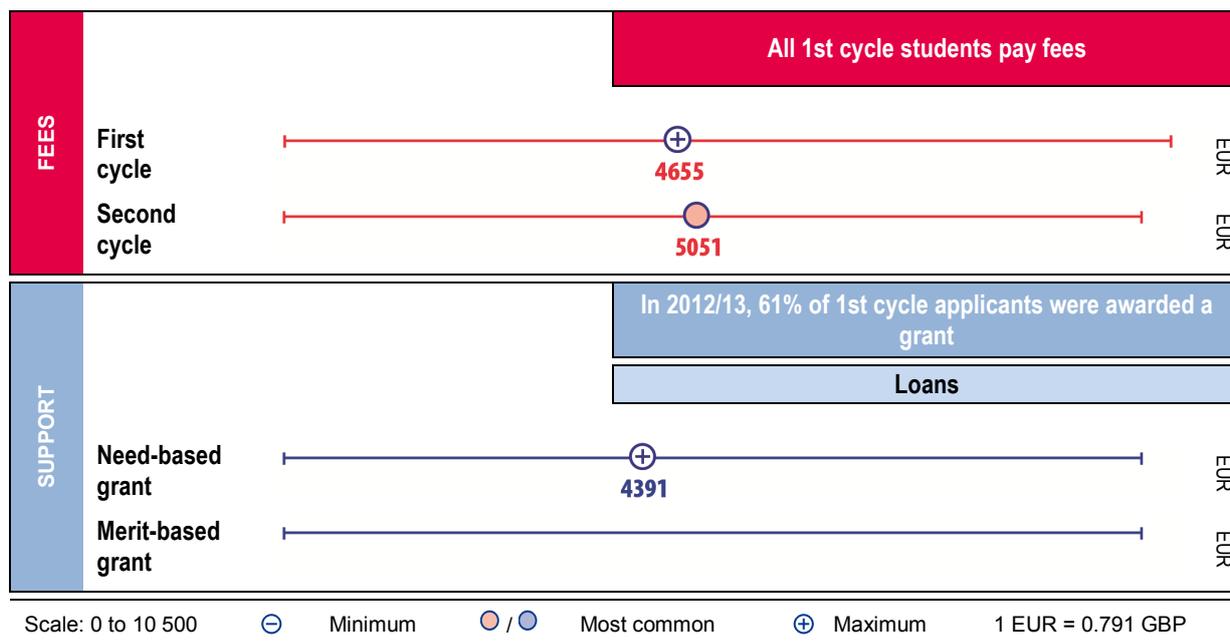
- 1st cycle full time – fees are set by institutions but capped at GBP 9 000 for institutions with an approved tuition fee plan to promote fair access and GBP 6 000 for institutions without a plan. Students are not required to pay up front and can apply for a fee grant of up to GBP 5 315 and a fee loan of up to GBP 3 685 to cover the full tuition fee. The 'most common amount' shown represents the repayable fee of GBP 3 685. Loan repayments are income-contingent, and made at the rate of 9 % of income above the threshold of GBP 21 000.
- 1st cycle part-time – fees are unregulated. Loans are not available.
- 2nd cycle – fees are unregulated and vary widely. The 'most common' figure of GBP 3 996 represents the indicative fee level for research students in 2013/14.
- 1st and 2nd cycle international students – fees are unregulated.

#### Support (2014/15)

- 1st cycle full-time – the support package includes a **need based grant** for living costs. The grant is awarded on a sliding scale with a full grant of GBP 5 161 for students with a household income of 18 370 or less. In 2013/14, 68 % of applicants eligible for support (grant and/or loan) were awarded a grant: 39% were awarded a full grant and 29 % were awarded a partial grant. NB: Data is for applicants eligible for support (loan and/or grant). Not all applicants register as students. Students who are lone parents or who have certain disabilities may be eligible for a special support grant.
- 1st cycle full-time – the support package includes a **loan** for living costs for all students. The maximum loan is GBP 4 027 for students living in the family home and GBP 5 202 for students living away from home. The amount is reduced for students who receive a need based grant. Repayments as for tuition fee loans.
- 1st cycle part-time – a need-based grant for tuition fees and other costs is available. It is not intended to cover the full amount of tuition fees.
- 2nd cycle – there is no universal support package and around 60 % of students on taught programmes and 30 % of research students do not receive any support towards tuition fees or living costs. The merit-based grant shown in the figure represents the minimum stipend set by Research Councils UK for the research students it funds. Other funders of postgraduate research students tend to set their funding at the same level.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

## THE UNITED KINGDOM – NORTHERN IRELAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

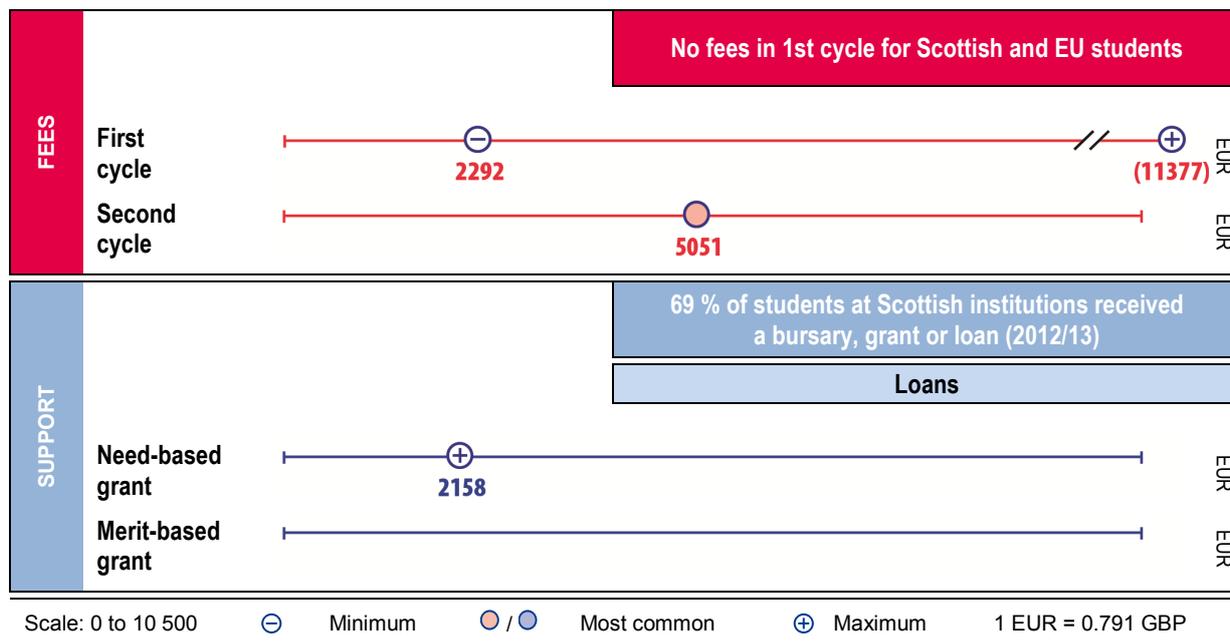
- 1st cycle full-time – fees are set by institutions but capped at GBP 3 685 for institutions with an access agreement outlining its provision of student support, including bursaries and outreach activities. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments are income-contingent and made at the rate of 9 % of income above the threshold of GBP 16 910.
- 1st cycle part-time – fees are unregulated. Loans are not available.
- 2nd cycle – fees are unregulated and vary widely. The ‘most common’ figure of GBP 3 996 represents the indicative fee level for research students in 2013/14.
- 1st and 2nd cycle international students – fees are unregulated.

#### Support (2014/15)

- 1st cycle full-time – the support package includes a **need based grant** for living costs. The grant is awarded on a sliding scale with a full grant of GBP 3 475 for students with a household income of GBP 19 203 or less. In 2012/13, 61 % of applicants eligible for support (grant and/or loan) were awarded a grant: 39 % were awarded a full grant and 22 % were awarded a partial grant. NB: Data is for applicants eligible for support (loan and/or grant). Not all applicants register as students. Students who are lone parents or who have certain disabilities may be eligible for a special support grant.
- 1st cycle full-time – the support package includes a **loan** for living costs for all students. The maximum loan is GBP 3 750 for students living in the family home and GBP 4 840 for students living away from home. The amount is reduced for students who receive a need based grant. Repayment as for tuition fee loans.
- 1st cycle full-time – all institutions must offer an additional bursary to students who receive the maximum grant for living costs or special support grant. The amount varies.
- 1st cycle part-time – a need-based grant for tuition fees and other costs is available. It is not intended to cover the full amount of tuition fees.
- 2nd cycle – there is no universal support package and around 72 % of students on taught programmes and 38 % of research students do not receive any support towards tuition fees or living costs. The merit-based grant shown in the figure represents the minimum stipend set by RCUK for the research students it funds. Other funders of postgraduate research students tend to set their funding at the same level.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

## THE UNITED KINGDOM – SCOTLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

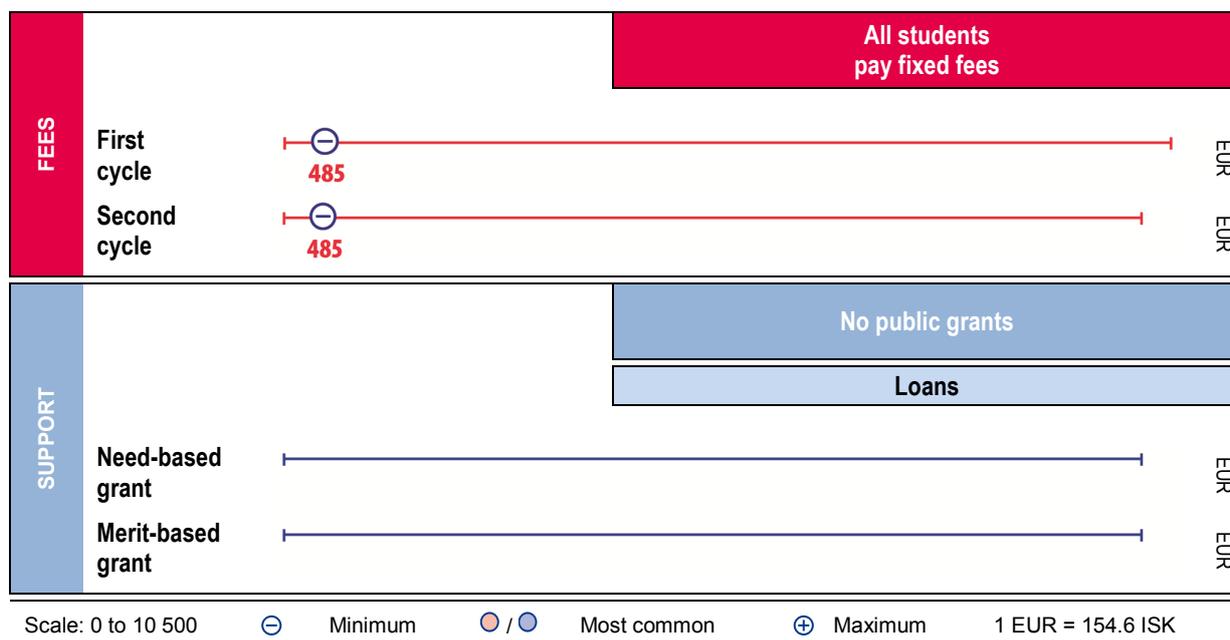
- For the first cycle, the Scottish Government pays the tuition fees for Scottish and EU students (with the exception of those from England, Wales and Northern Ireland). For 2014/15, fees are set at GBP 1 820.
- Scottish (and non-UK EU) students do not pay tuition fees to study at Scottish universities, but must pay full fees to study at universities in other parts of the UK. Students from England, Wales and Northern Ireland are required to pay fees to study at universities in Scotland. Fees are charged to students from the rest of the UK at a level of up to a maximum of GBP 9 000, in line with the maximum fee charged in the rest of the UK. The GBP 9 000 cap on fees for students from the rest of the UK is set by the sector as part of a voluntary agreement.
- Fees for international (non-EU) students are unregulated and set by the higher education institutions.
- The fee and support system has been developed for students in the first cycle. In the second cycle, fees are unregulated, differing by field of study and by mode of attendance (i.e. full- or part-time).

#### Support (2014/15)

- Fundamental changes to the student support package were introduced in the academic year 13/14.
- Both **grants** and **loans** are available to students depending on circumstances. The 'Young Student's Bursary' of up to GBP 1 750 per year is available to students from low income backgrounds. The 'Independent Students' Bursary' of up to GBP 750 per year is available to students over the age of 25 or who are living with a partner. Other grants also exist for students with disabilities.
- Many students take out loans. Depending on household income, young students can borrow a maximum of GBP 5 750 per year. Likewise, independent students can borrow a maximum of GBP 6 750 per year. All students can borrow GBP 4 750 per year irrespective of household income.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

## ICELAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- All students at public higher education institutions pay administrative registration fee of ISK 75 000 per academic year. Over 80 % of students at 1st and 2nd cycle study at public higher education institutions.
- Government dependent private higher education institutions charge a tuition fee that covers registration costs and teaching. The fee is around ISK 400 000-1 000 000 per academic year.
- The same rules apply to international students.

#### Support (2014/15)

- **Loans** are provided to full-time students by the Icelandic Student Loan Fund. The amount depends on the size of student's family and personal circumstances including income. The basic individual support for academic year 2014/15 is ISK 144 867/month. Around 50 % of students take out a student loan.
- In principle **no public grants/scholarships** are available. However, some merit-based grants are provided by universities and by the Icelandic Research Fund for Graduate Students for the 2nd cycle students.
- No tax benefits for parents and no family allowances.

#### Planned reforms

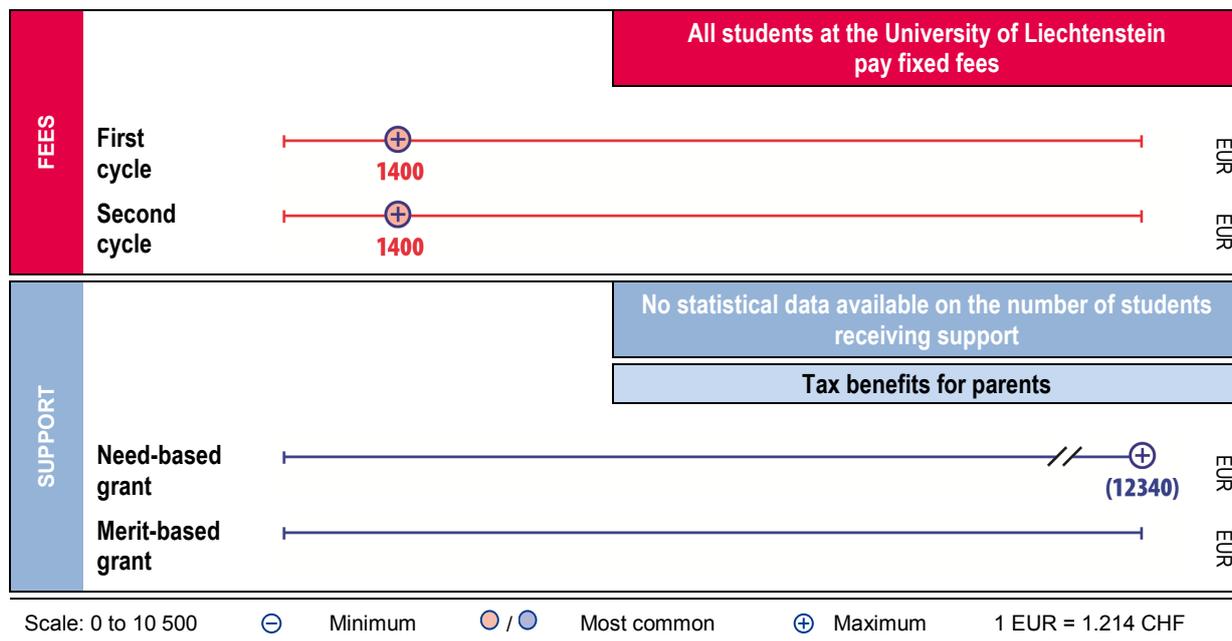
In 2012, the Minister of Education, Science and Culture commissioned a review of the Act on the Icelandic Student Loan fund no. 21/1992. Some of the reforms proposed include:

- Students who finish their studies on time will can get a scholarship which will be allocated when the studies have been completed. The scholarship will be in the form of a reduction to the student loan the student has already taken during the studies.
- The Icelandic Student Loan Fund will get permission to lend students in preliminary studies and students in vocational studies at upper-secondary level.
- The Minister of Education, Science and Culture has authority to grant special benefits to students in specific subjects.

These reforms are up for currently open for comments and amendments in committees but there is no expected timing for the bill to go through.

## LIECHTENSTEIN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- Higher education institutions define their fee systems autonomously.
- All students (including the international ones) at the University of Liechtenstein pay an annual fee of CHF 1 700 (CHF 850 per semester).

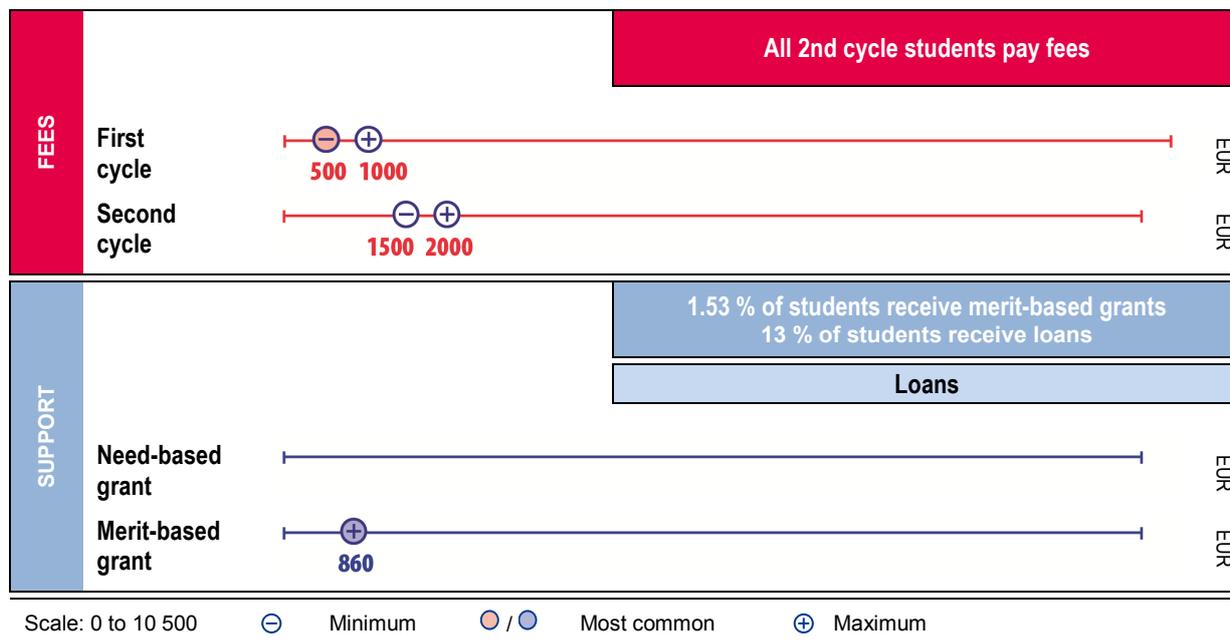
#### Support (2014/15)

- Public support consists of a variable **combination of grants and loans**. The maximum total amount is CHF 25 000, of which 40-60 % are a grant and the rest is a loan. From age 32 on, the state financial support consists of interest free loans only.
- **Public grants** are available for students, depending on their income (principle of subsidiarity). They need to have the Liechtenstein citizenship or reside in Liechtenstein to be eligible. The amount is calculated on the basis of admissible costs and the reasonable own support.
- Up to the age of 25 and if students have not been working fulltime for at least 2 years, parents are included in the eligibility and calculation process.
- State scholarships and grants are fully portable to allow for mobility<sup>4</sup>.
- There are no financial support systems for incoming students.
- **Tax benefits for parents** are available of up to CHF 12 000 per year for education related costs.
- No **family allowances**.

<sup>(4)</sup> Due to limited education programmes within the country 90 % of students from Liechtenstein study abroad (Switzerland, Austria).

## MONTENEGRO

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

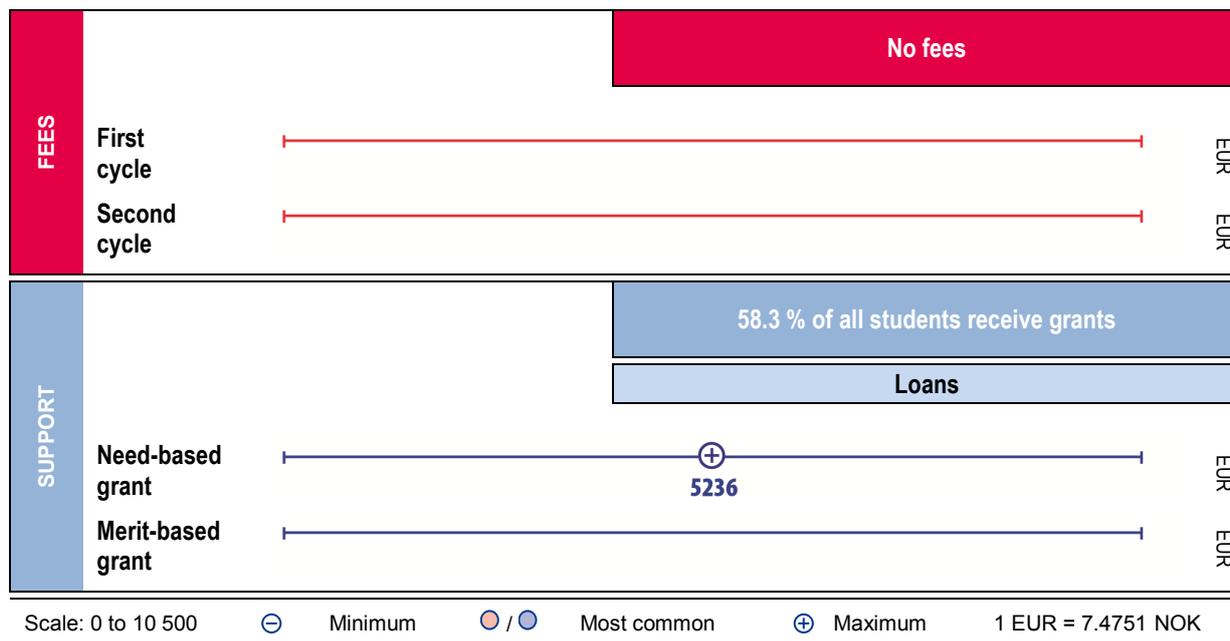
- 25 % of students at the public University of Montenegro (the only public higher education institution in Montenegro), have the status of budget-financed students. 75 % of students at the University of Montenegro pay tuition fees.
- The minimum fee for self-financed students in the first cycle is EUR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

#### Support (2014/15)

- There are no need-based grants.
- The Ministry of Education, in accordance with prescribed criteria, allocates loans and scholarship for talented students every year.
- Scholarships/**grants** are given to 'talented students'. The eligibility criteria are that the students rank highest in the second and succeeding years of their studies, that they have Montenegrin citizenship or foreign citizenship with permanent residence in Montenegro, and that they have not repeated a semester or academic year. Particular attention is given to an affinity towards scientific/artistic work, and to students who have received prizes in state and international competitions.
- The average **loan** is EUR 42/month, while the scholarship for talented students is EUR 86/month.
- Grants and loans can be received by students for 10 months per year.
- No **tax benefits for parents** or **family allowances**.

## NORWAY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

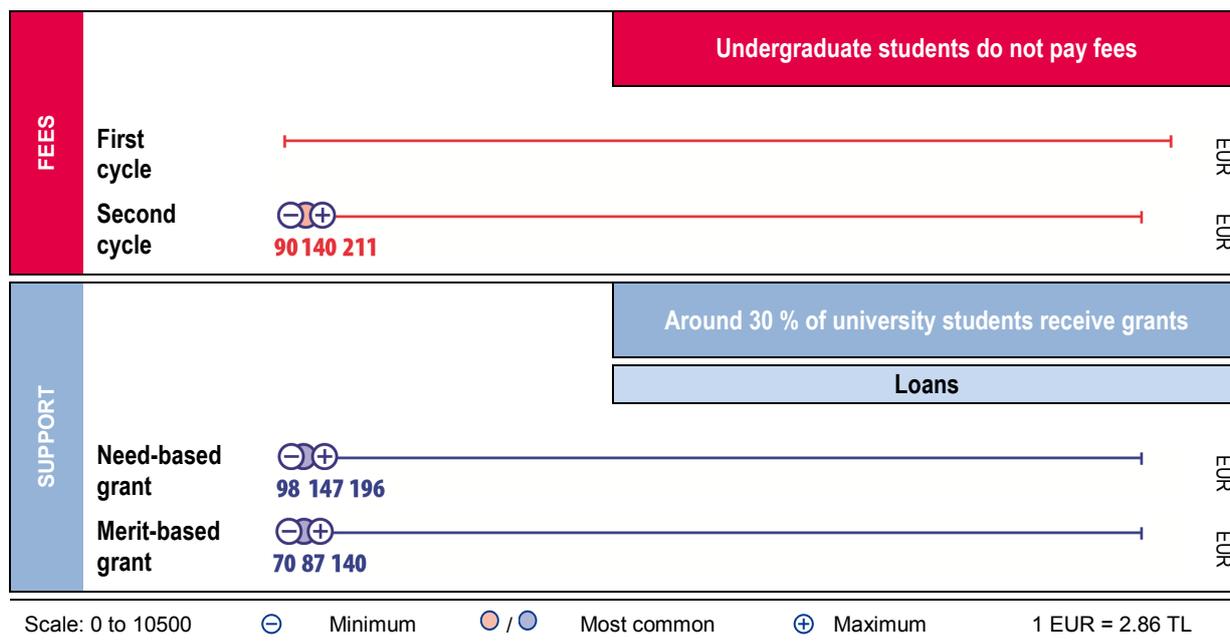
- No fees at public higher education institutions, which cater for over 85 % of all students in Norway.
- Government-dependent private higher education institutions may on certain conditions charge tuition fees.
- International students do not pay fees at public higher education institutions.

#### Support (2014/15)

- Norwegian students are entitled to **loans** and **grants** from the State Educational Loan Fund (NSELF). The basic support is at most NOK 97 850 per academic year (10 months). The basic support is initially given as a loan. However, 40 % of the loan may be converted to a grant for students who live away from their parents and pass all exams. The grant will be reduced if the student's income or assets exceed certain limits. The amounts are universal for all students who are eligible for financial support. The maximum amount of the grant is NOK 39 140.
- Students under 25 years of age may also receive a grant for travel costs.
- Financial support is also given for study abroad as there is full portability of NSELF loans and grants. Exchange students and full degree students qualify for support.
- Students taking care of children may receive a grant for each child under the age of 16.
- Students on parental leave can be given a grant for up to 49 weeks, and 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 if they are unable to work during their studies, and they may also receive basic support for twelve months per year.
- **Tax benefits** for parents and **family allowances** play no role in the student support system.

## TURKEY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2014/15)

- Public university students following daytime education programmes do not pay fees. Public universities are financed by the Government and gain an additional income from students' fees (not more than 10 % of their income). Public universities provide both daytime and evening education for which fees can be charged. Fees in evening education at public universities range between TL 962 and TL 2 134.
- Non-profit foundation universities can receive a limited amount of financial support from the Government, but their income is mainly derived from fees. Foundation universities provide only daytime education with fees from TL 10 800 to TL 50 300.
- In the 2nd cycle, public universities charge from TL 258 to 600 while foundation universities from TL 7 500 to TL 45 000.
- International students pay higher fees.

#### Support (2014/15)

- Students can receive a needs based '**contribution to education**' from the university. It means that students pay lower fees. The exact amount of the reduction depends on the study programme.
- Exceptionally, students who study in non-profit foundation universities may receive discounts from the university. For example, depending on the performance they show in university entrance exam, they may be asked to pay only half or five eighths of the fee (this may vary from one university to another).
- Loans:** In 2014, students in the 1st cycle receive TL 300, while students in the 2nd cycle are provided with TL 600 per month. Students who receive this amount of money have to pay back upon their graduation in instalments.
- No tax benefits** for parents or **family allowances**.