

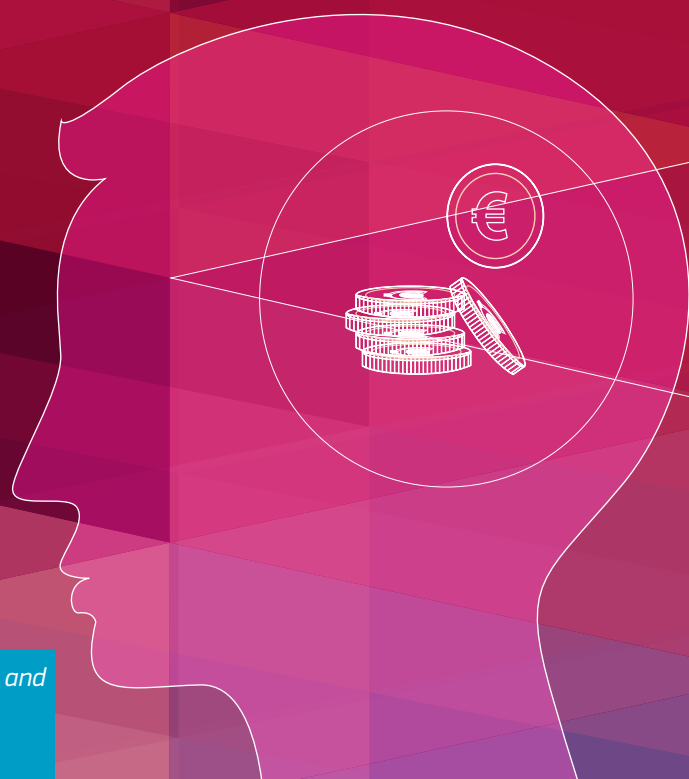


National Student Fee and Support Systems

in European Higher Education

2016/17

Eurydice – Facts and Figures





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INTRODUCTION

The EU's modernisation agenda for higher education ⁽¹⁾ supports higher education systems in Europe in responding to the needs of our increasingly knowledge-based economies and societies. To expand the knowledge base and foster progress, an increasing number of European citizens require high level knowledge and competences. One of the key challenges in developing quality mass higher education systems is to ensure that students have the necessary material conditions to study and fulfil their potential. The question of how this is ensured at national level is a key aspect of the social dimension of higher education, and student fee and support systems are thus important tools of national policies.

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

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

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

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

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

An innovation of this year's report is that information on fees and support to students in short cycle programmes is also provided, recognising the increasing importance of short cycle programmes in Europe. Part time study fees and support arrangements are also examined.

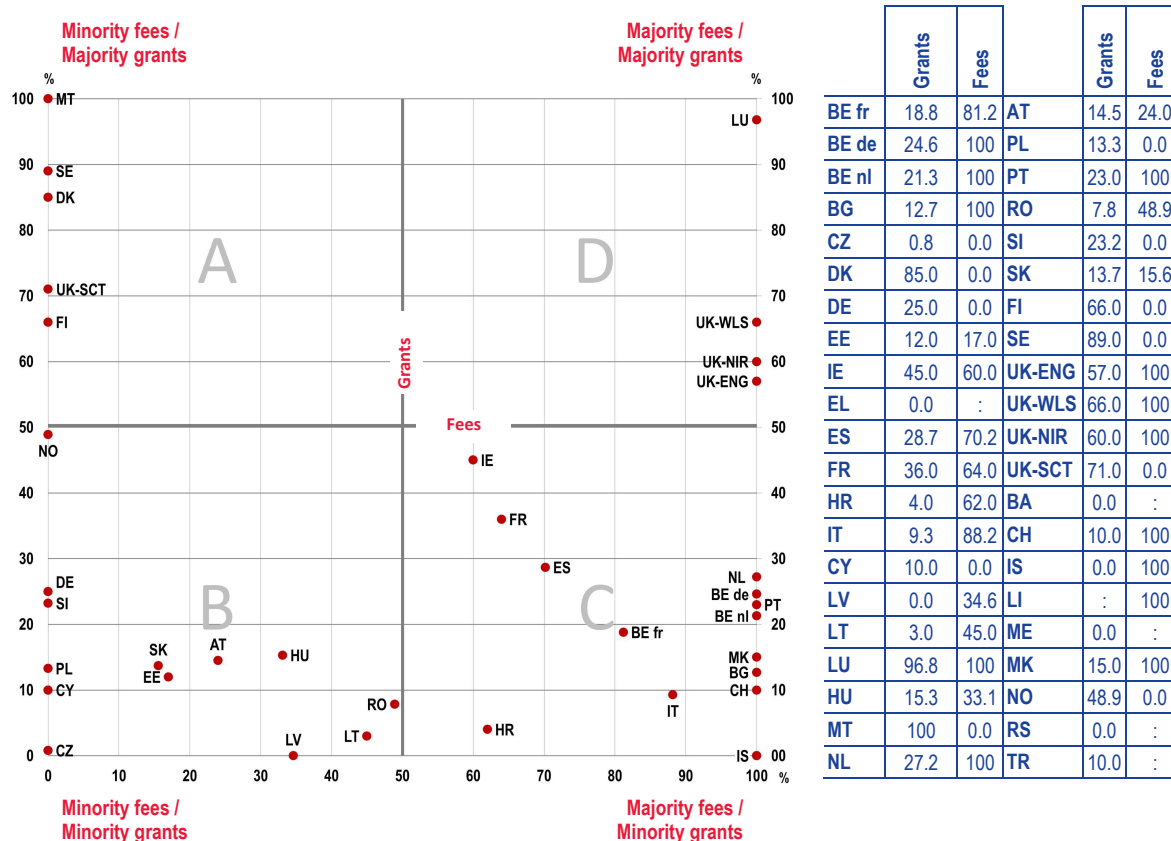
⁽¹⁾ Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on 'Supporting growth and jobs – an agenda for the modernisation of Europe's higher education systems'. COM(2011) 567 final.

KEY POINTS

European countries differ significantly in the level of public expenditure allocated to higher education. They also follow different approaches to requiring contributions from private households (students and/or their families), as well as to the financial support provided to students during their studies. 'No fee for home and/or EU students' policies can be found in four countries while universal fee policies are applied in twelve countries. However, details of fees alone provide insufficient information to understand the policy approach. The combination of fees with financial support tools is crucial to understand the country's policy reality, and these combinations may be numerous. All 42 systems provide at least one type of direct support mechanism (grants and loans) and half of them also provide indirect support (family allowances and tax benefits).

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

Figure 1: Percentage of fee-payers (2016/17) and percentage of beneficiaries of grants (2015/16) among full-time first cycle students in European countries



Source: Eurydice.

Explanatory note

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

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

Unless otherwise indicated in the national sheet, the reference year for fee-payers is the 2016/17 academic year (or 2016), and for grant recipients academic year 2015/16 (or 2015), which is the most recent year available with comparable data.

Country specific notes

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

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

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

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

B) Similarly to countries in A), these countries charge fees to no or only few students. In this case, however, the low percentage of fee-payers combines with a low percentage of grant recipients. These countries charge fees to less than half of the students and provide a minority with grants. In most countries with this model (the Czech Republic, Germany, Estonia, Cyprus, Poland, Slovenia, Slovakia and Turkey), there is no (or below EUR 100) fee in first cycle higher education. Those few students who pay fees do so mainly as a result of poor performance during their first cycle studies. Need-based grants in this group reach less than a quarter of the total student population. In Latvia, Lithuania, Hungary and Romania, a higher percentage of students – between 30 % and 50 % – pay fees. These students all study on non-state subsidised places, and with the exception of Lithuania, they are not eligible for need-based grants, as only students with state-subsidised places can obtain grants. While this approach imposes a fee burden on only a minority of students, it is not necessarily those who are most able to afford fees that are required to pay. Moreover, the restrictive criteria for need-based grants make students – and especially those on non-state subsidised places – financially dependent on their families or work.

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

C) These systems combine a high percentage of fee-payers and a low percentage of grant recipients. The countries in this group generally follow a fee-for-all policy as, in principle, all students pay fees. However, in the French Community of Belgium, France, Spain, Ireland and Italy, some financially disadvantaged students are exempted from paying fees, and are also eligible for need-based grants. In most countries in this group, fewer than a third of students obtain need-based grants. The low availability of grants tends to make students dependent on family financial support or work. It may also make access to higher education difficult, particularly for disadvantaged students.

D) In this quadrant, systems have a high percentage of fee-payers and a high percentage of grant recipients. It is opposite to B) in both dimensions – fees and grants. All students pay (sometimes high) fees in this model, and a majority receives grants. In Luxembourg, almost all students receive a basic grant, and further detailed socio-economic criteria and income determine the extent to which a student receives an additional grant, a loan or a combination of the two. A similar combination of grant and loan was also the case in the United Kingdom (England, Wales and Northern Ireland) in the 2015/16 academic year. However, England has now reformed its student support system to reduce the reliance on grants, with the majority of support now provided through loans. In countries with this model, the high level of public support to students may compensate for a part of the high fees the student

personally incurs. Nevertheless, students may also graduate with high levels of debt to be reimbursed after their studies.

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

1.1. Fees

This section aims to present an overview of the most common fee payers in the 42 participating European education systems, the share of students who pay fees as well as information on fee amounts. Data focusses mainly on fees for first-cycle study programmes, but comparisons are also made between study cycles as well as fees for full-time and part-time studies.

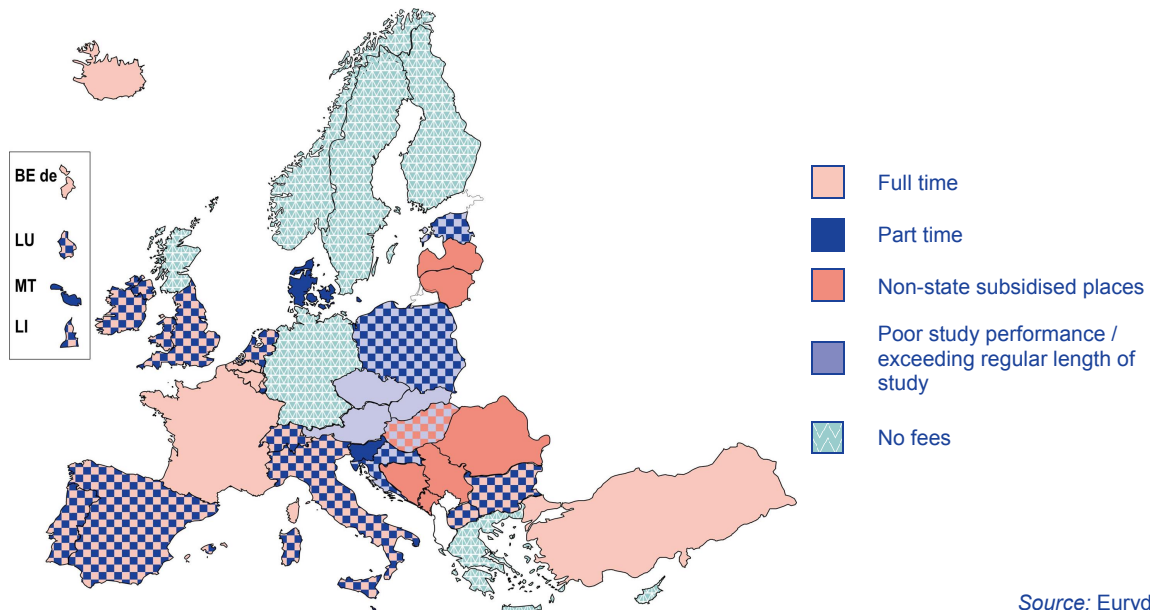
Who pays fees?

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

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

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

Figure 2: Most common categories of fee payers (including tuition and administrative fees) in first cycle study programmes, 2016/17



Source: Eurydice.

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

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

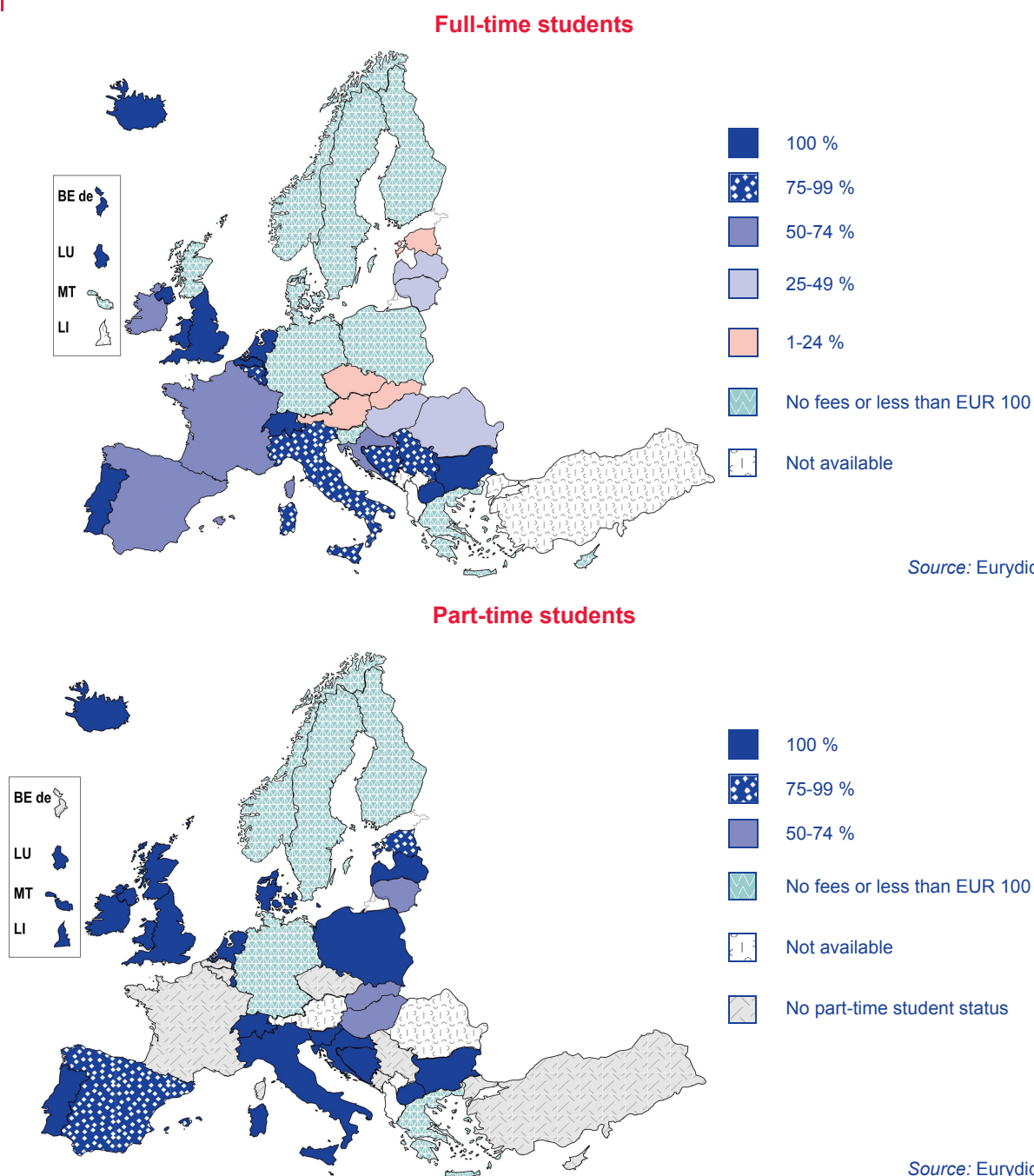
In most countries, fee policies in second cycle programmes are identical to those in the first cycle. However, second cycle students are charged fees in Malta, Cyprus, Greece and the United Kingdom (Scotland), while there are no fees in the first cycle.

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

What share of students pay fees?

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

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



Country specific note

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

Fourteen systems consistently apply the same fee policy to all students. In Germany, Greece, Finland, Sweden and Norway, neither full-time nor part-time first cycle students pay fees. In contrast, in

Bulgaria, Luxembourg, the Netherlands, Portugal, the United Kingdom (England, Wales and Northern Ireland), Switzerland, Iceland, the former Yugoslav Republic of Macedonia, all students pay fees.

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

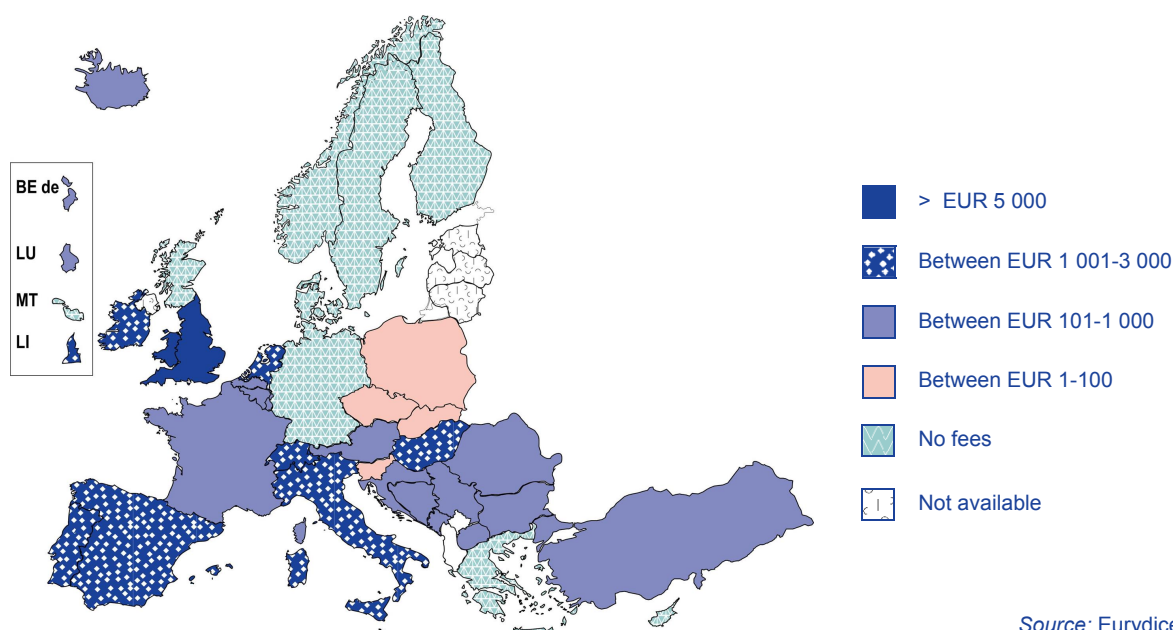
In Belgium, the Czech Republic, France, Cyprus, Montenegro, Serbia and Turkey, there is no status other than full-time student. However, there is also no common fee policy among these countries. The diversity of situations ranges from no fee-payers among first cycle students in Cyprus to 100 % of first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

How much do full-time students pay?

The amounts of fees that students (home and/or EU as relevant) pay also greatly differ across countries and systems. Apart from students in systems without fees, first cycle students who progress normally in their studies in the Czech Republic, Poland, Slovenia and Slovakia pay the least (below EUR 100) in an academic year (see Figure 4). In 15 systems⁽⁴⁾, students pay between EUR 101-1 000. In eight systems, the most common fee is relatively high, ranging from EUR 1 001 to 3 000. This group includes Ireland, Spain, Italy, the Netherlands, Portugal, Switzerland and Liechtenstein – all countries where the majority of students pay fees. Hungary is another country in this group, and here fees are charged to students in non-state subsidised places. The highest fees (EUR 11 823) are charged to students in the United Kingdom (England and Wales).

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

Figure 4: Most common fees (including tuition and administrative fees) in first cycle higher education programmes, among full-time students paying fees, 2016/17



Source: Eurydice.

Explanatory note

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

Country specific note

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

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

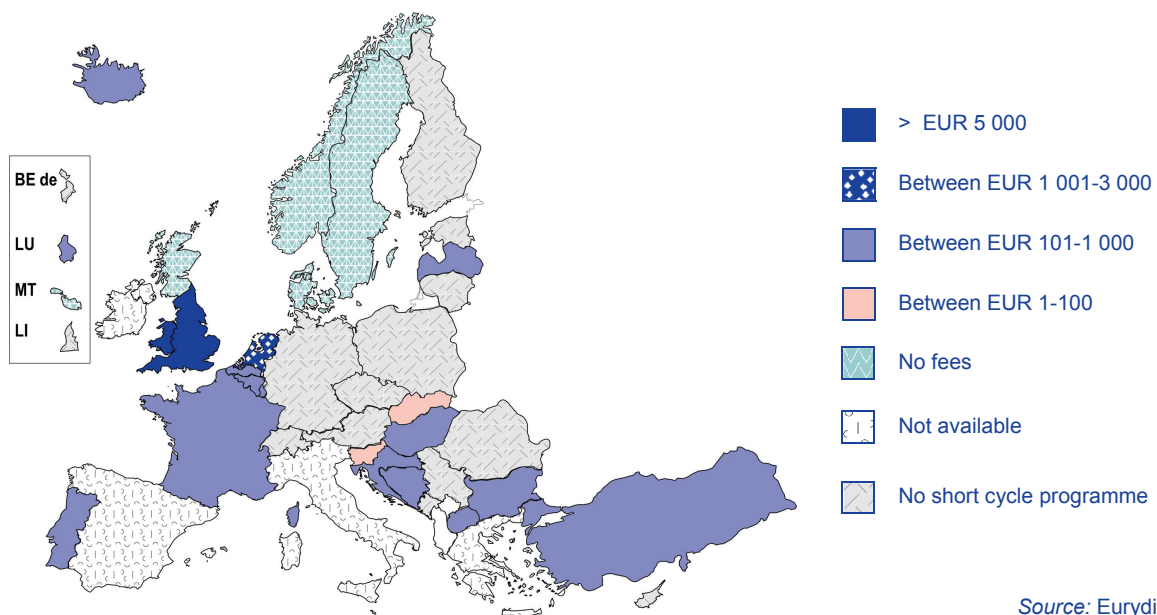
The socio-economic situation of students may also influence the amount of fees that they pay. In Bulgaria and Spain, students may be exempt from paying fees based on their poor socio-economic background. In Belgium (Flemish Community), students who obtained need-based grants pay only the minimum annual fee amount of EUR 105. In Belgium (French Community), Spain, France and Italy, students who are awarded a need-based grant are exempt from fees.

Similar fee patterns can be observed in the second cycle. In most countries, fees most commonly paid by students are identical or very close to first cycle fees. In some countries, however, second cycle fees can be significantly higher than first cycle fees. In Ireland, Spain, Hungary, Romania, Montenegro, the former Yugoslav Republic of Macedonia and Serbia, the fee differences range from 60 % higher second cycle fees in Serbia to 10 times higher fees in the former Yugoslav Republic of Macedonia.

Cyprus, Greece, Malta and the United Kingdom (Scotland) have different fee policies for the two cycles: while students do not pay fees in the first cycle, they are charged in the second cycle. The amounts range from EUR 400 in Malta, to over EUR 3 000 in Greece, more than EUR 4 000 in Cyprus and in the United Kingdom (Scotland) they may be higher still, as they are unregulated.

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

Figure 5: Most common fees (including tuition and administrative fees) in short cycle higher education programmes, among full-time students paying fees, 2016/17



Source: Eurydice.

Explanatory note

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

Country specific note

Hungary: The amount refers to the average amount fee-paying student may pay rather than the amount that most fee-paying students pay.

EU countries charge the same fees to their home students and to all EU nationals. They may, however, claim different fees from international students (usually defined as those from non-EU or EEA countries). International students pay higher fees than national students who attend the same programme in almost three-quarters of the countries. At the same time, in Belgium (German-speaking Community), the Czech Republic, Germany, Estonia, Greece (in first cycle programmes), France, Italy, Latvia, Luxembourg, Iceland, Liechtenstein and Montenegro, the same fee policies apply to international as to national and EU students. However, the Czech Republic, Estonia, Latvia and Lithuania charge fees to all students – regardless of their country origin – for programmes in a foreign language. Austria distinguishes between international students depending on the place of origin: while in general international students pay fees, those coming from developing countries may be exempted. In Belgium (Flemish Community), the Netherlands, Lithuania and the United Kingdom, higher education institutions are free to determine their fees for international students.

1.2. Support

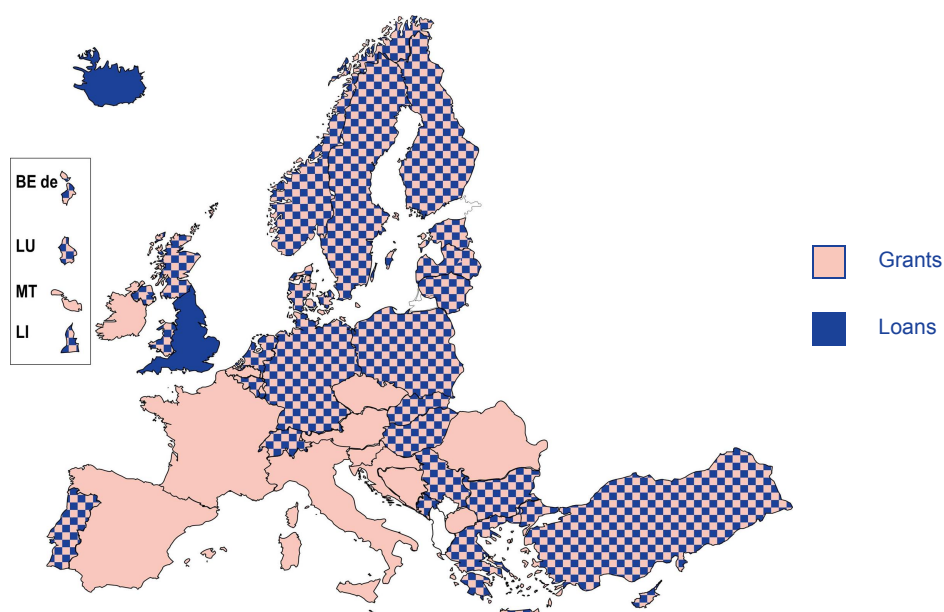
This section discusses the main financial support tools in European higher education systems. It distinguishes between direct financial support to students in the form of grants and loans, and indirect support through allowances or tax incentives to students' parents. International students are usually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

What kind of public support is available to students?

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

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

Figure 6: Main types of direct students support to full-time students, first cycle, 2016/17



Source: Eurydice.

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

Who is eligible for grants?

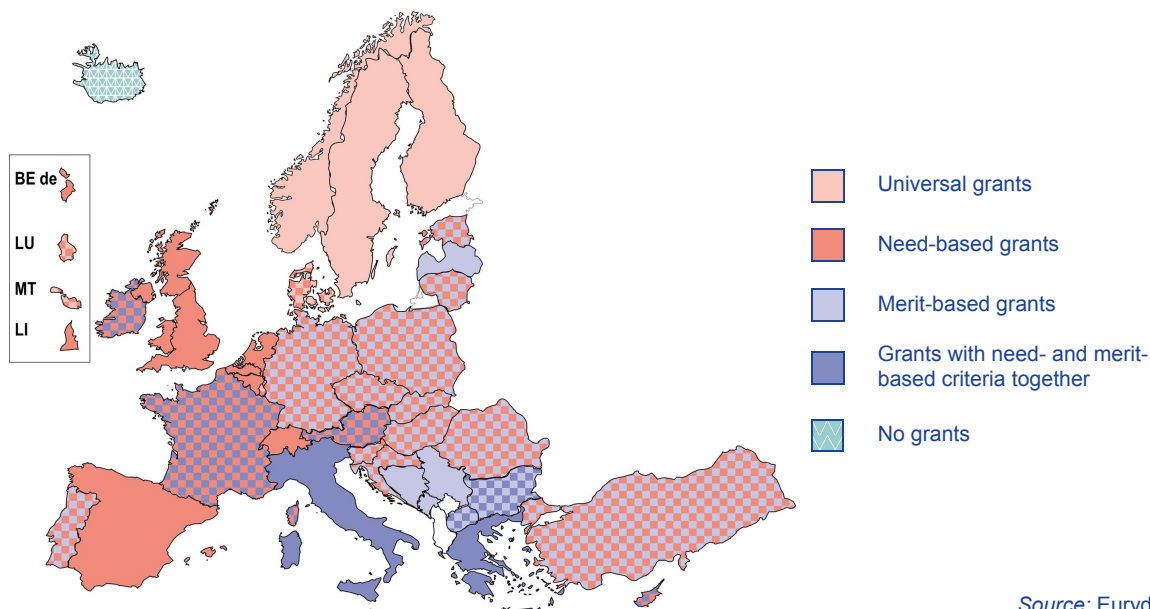
Grants are a form of public financial support provided directly to students that do not need to be paid back. In 2015/16, Iceland was the only country not to offer any student grants while the Netherlands moved away from near universal to specific need-based grants for all newly enrolled students. The United Kingdom (England) has phased out its grant arrangements as of the 2016/17 academic year, at

the same time increasing the maximum amount of the study loan that students may take out. Interestingly, Iceland is in the process of reforming its support system by introducing grants to complement its existing loan scheme (see planned reforms in National System Information Sheets).

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

Students in the Nordic countries (Denmark, Finland, Sweden and Norway) and in Luxembourg and Malta benefit from universal grant systems (see Figure 7). In these countries, all (or the majority of ⁽⁵⁾) full-time resident students receive a grant in weekly or monthly instalments during their academic career. Disadvantaged students are not specifically targeted by this type of grant, but due to the universal approach, benefit from it. In Denmark, Finland and Norway, the grant is not issued, and in Sweden, the grant amount is reduced if the student has another source of personal income above a specified (monthly or annual) amount.

Figure 7: Main types of grants to full-time students, first cycle, 2016/17



Source: Eurydice.

Most systems offer need-based grants to financially support the participation of disadvantaged students. Eligibility is determined on the basis of a set of socio-economic criteria. The most frequent criterion is family income. Other criteria include whether students live with their families, parents' employment status and/or education (Hungary), special educational needs or orphan status (Bulgaria and Romania) or whether students have dependent children. Seven countries (Bulgaria, Greece, Ireland, France, Italy, Cyprus and Austria) have developed grants based on a mixture of need- and merit-based criteria ⁽⁶⁾. Often these grants aim to reward academic performance giving priority to disadvantaged students. In Ireland, France, Cyprus and Austria, this form of grant is complemented by

⁽⁵⁾ In Norway, all students can take a study loan and 40 % of their borrowed amount can be converted into a non-reimbursable grant if they pass all their exams and they do not live with their parents. About 49 % of first cycle full-time students obtained a grant in 2015/16.

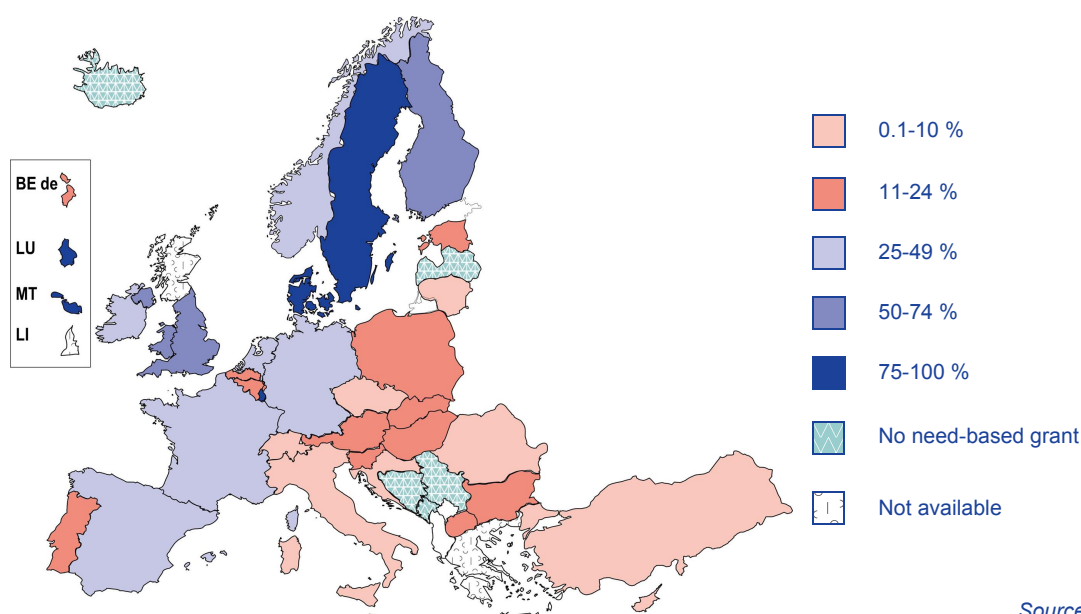
⁽⁶⁾ Grants with need- and merit-based criteria together are awarded on the basis of an assessment of the financial situation/socio-economic conditions of the students and academic performance. Countries may differ based on the weighting they give to certain criteria (need or merit). For details on specific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

targeted need-based grants. There is no grant based on socio-economic need in Latvia, Bosnia and Herzegovina, Iceland, Montenegro and Serbia.

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

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

Figure 8: Percentage of full-time students receiving universal or need-based grants in first cycle higher education, 2015/16



Source: Eurydice.

Explanatory note

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

Country specific notes

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

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

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

Slovenia: Data refers to full-time and part-time students together. Reference year: 2014/15 academic year.

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

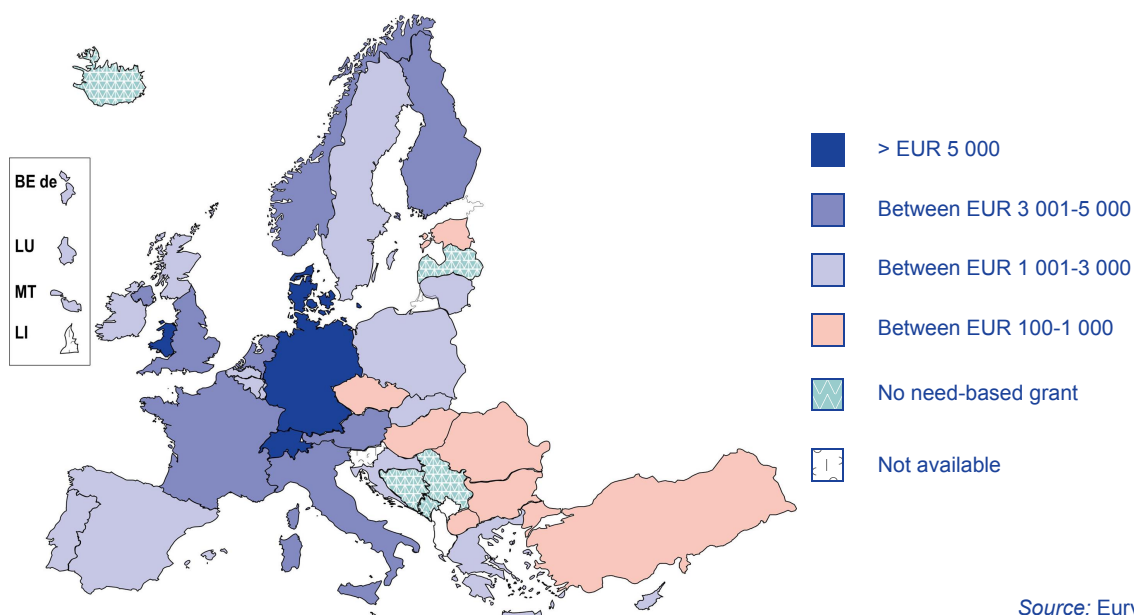
⁽⁷⁾ The Czech Republic, Germany, Estonia, Latvia, Lithuania, Hungary, Poland, Portugal, Romania, Slovenia, Slovakia, Bosnia and Herzegovina, Montenegro, the former Yugoslav Republic of Macedonia, Serbia and Turkey

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

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

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

Figure 9: Most common annual universal or need-based grant amounts for full-time students in first cycle higher education programmes, 2015/16



Source: Eurydice.

Explanatory note

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

Country specific notes

Belgium (Flemish Community): Data refers to grant to full-time and part-time students together. Reference year: 2014/15.

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

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

16 systems ⁽¹²⁾ provide between EUR 1 000 and 3 000 per year to students. In Bulgaria, the Czech Republic, Estonia, Hungary, Romania, the former Yugoslav Republic of Macedonia and Turkey, the most common annual need-based grants do not exceed EUR 1 000. At the other end of the scale, in

⁽⁹⁾ Germany, France, Latvia, Poland, Slovenia, Slovakia, Bosnia and Herzegovina, Montenegro, the former Yugoslav Republic of Macedonia, Serbia and Turkey

⁽¹⁰⁾ The Czech Republic, France, Latvia, Lithuania, Hungary, Poland, Romania, Slovakia, Bosnia and Herzegovina, Montenegro, Serbia and Turkey

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

⁽¹²⁾ Belgium, Ireland, Greece, Spain, Croatia, Cyprus, Lithuania, Luxembourg, Malta, Poland, Portugal, Slovakia, Sweden and the United Kingdom (Scotland)

eight systems ⁽¹³⁾, grants that most students receive are between EUR 3 001 and 5 000, and in four countries ⁽¹⁴⁾ the most common amounts exceed EUR 5 000. In Denmark and Germany, but also in Finland and Norway, high grant amounts are coupled with no tuition fees. In the United Kingdom (Wales) and Switzerland, these grants need to be seen in the context of high study fees for full-time students.

Can students take out loans to finance their studies?

29 of 42 education systems make it possible for students to take out repayable loans to finance their studies and/or living costs (see Figure 6). Nevertheless, only in 15 systems ⁽¹⁵⁾ do more than 5 % of students actually take out loans – ranging from 8 % of students in Estonia to around 92 % in the United Kingdom (England). The share of borrowers also depends on whether eligibility is universal or restricted in some way. For example, in Lithuania, Sweden, Slovakia and Norway, study intensity is not decisive when taking out a loan, while in others only full-time students or students with a defined course intensity can take out a loan. In Poland, there are restrictions based on family income and student age. In Montenegro and Serbia, eligibility for a loan depends on academic performance.

Maximum borrowable amounts need to be seen in the context of study fees and other elements of the support system. They range upwards from EUR 450 per year in Montenegro to EUR 1 000 in Belgium (German-speaking Community) and EUR 7 500 in Germany and Sweden. In the United Kingdom (Scotland) and Iceland, the amount of the loan is income-dependent, while in Bulgaria, Hungary (Loan 2 – fee loan, see National Sheets) and the United Kingdom (England – fee loan) the amount can match the study fee.

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

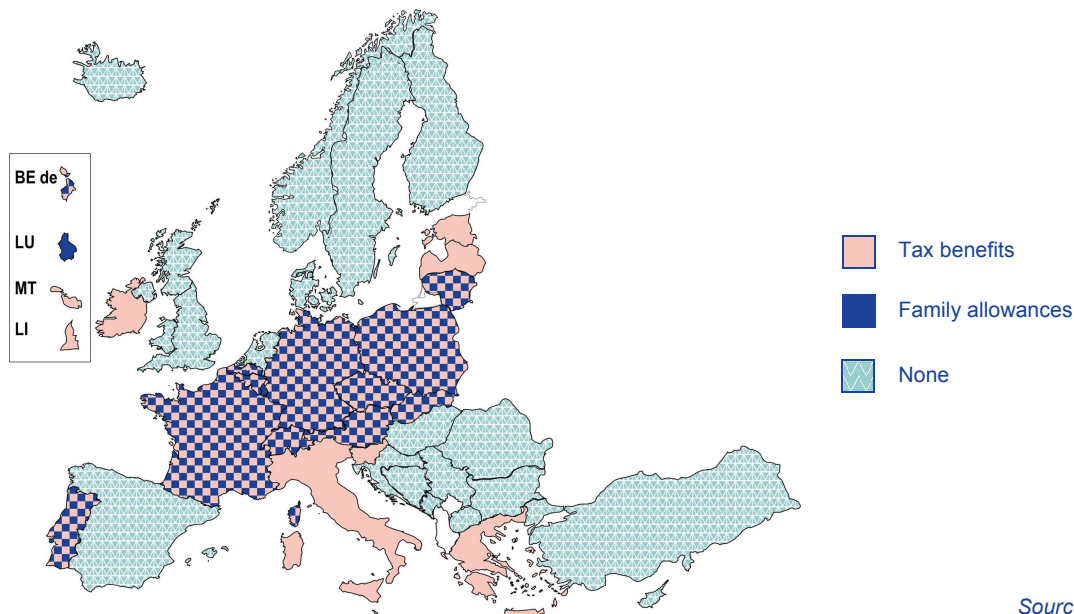
What support exists for students' families?

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

⁽¹³⁾ France, Italy, Netherlands Austria, Finland, the United Kingdom (England and Northern Ireland) and Norway

⁽¹⁴⁾ Denmark, Germany, the United Kingdom (Wales) and Switzerland

⁽¹⁵⁾ Denmark, Estonia, Latvia, Luxembourg, Hungary, the Netherlands, Sweden, the United Kingdom (England, Wales, Northern Ireland and Scotland), Iceland, Montenegro, Norway and Turkey

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

Source: Eurydice.

In ten countries⁽¹⁶⁾, both tax benefits and family allowances are available. In Estonia, Ireland, Greece, Italy, Malta, Latvia, Slovenia and Liechtenstein, only tax benefit can be obtained by students' parents while in Luxembourg, only family allowances are possible.

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

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

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

⁽¹⁶⁾ Belgium, the Czech Republic, Germany, France, Lithuania, Austria, Poland, Portugal, Slovakia and Switzerland

General Information

The national system information sheets aim to give an overview of the **public** fee and support system. The diagram shows the **main characteristics** of the system, while the text aims to provide complementary **key points** to enable the reader to have a good overall understanding. Information refers to public or government-dependent private higher education institutions but **not to private higher education institutions**. Data generally refers to full-time students. 'Part-time student' in this report refers to an official student status other than full-time student. Information covers students in short cycle (at ISCED 5 in ISCED 2011), first and second cycle programmes provided by higher education institutions. Fee and support arrangements for doctoral students are not covered. Data on subsidised accommodation, transportation and canteens is also not included.

Diagram

- The range of fees covers **full-time students** and is **shown** by year in **euro**. Fees include all costs charged to students – including for tuition, registration, admission, certification and administrative fees – but do not include payments to students unions. Please note that within the **text** all references to costs are expressed in the **national currency**. Where information is converted into euros from a national currency, the exchange rates, calculated in September 2016 ⁽¹⁾, are shown in the bottom right corner of the diagram.
- The values of fees for international students (i.e. those outside EU/EFTA/EEA – depending on national definitions) are **not** included in the diagram. However, the **text** mentions whether international students pay different fees than national/EU students.
- The diagram differentiates fees by first and second cycle.
- Support in the form of grants is differentiated by the concepts of **need-based** and **merit-based**. Need-based grants are awarded on the basis of an assessment of the financial situation of the student and/or of her/his family. Merit-based grants are awarded on the basis of academic performance. This distinction reflects reality in the majority of countries.
- The diagram includes three possible elements of student support systems that only appear when they are a **main characteristic**. These are:
 - **Loans**: this element appears if there is a national student loan system, and more than 5 % of students take out a student loan. The share of students taking out the loan is also indicated.
 - **Tax benefits for parents**: this element appears if there are tax benefits for parents of students in higher education.
 - **Family allowances**: this element appears if parents of students in higher education receive family allowances.
- The diagrams on both fees and support aim to provide a minimum, most common and maximum value of fees and grants in euro. Where a given value exceeds the maximum value of the standard diagram, two forward-sloping vertical lines indicate that the diagram scale has been exceeded and the value is shown in parenthesis.
- The diagrams also show key statistical data on the percentage of full-time and part-time students paying fees and receiving grants.

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

Text

Fees

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

Support

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

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

Grants are provided in the national currency and differentiated between merit-based and need-based grants. All public financial support that does not need to be paid back (i.e. scholarships and grants) are included, with the exception of grants for study abroad (i.e. mobility grants). Information is also presented on the proportion of students (in short, 1st and 2nd cycles and status) who receive grants. **Need-based grants** are awarded on the basis of an assessment of the financial situation of the student and/or of her/his family. **Merit-based grants** are awarded on the basis of academic performance.

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

Tax benefit is any tax relief that is granted to parents whose child is a higher education student or in some cases to students. The information aims to cover the amount of the tax relief, how it can be claimed and who is eligible to apply.

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

Planned Reforms

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

Reference year

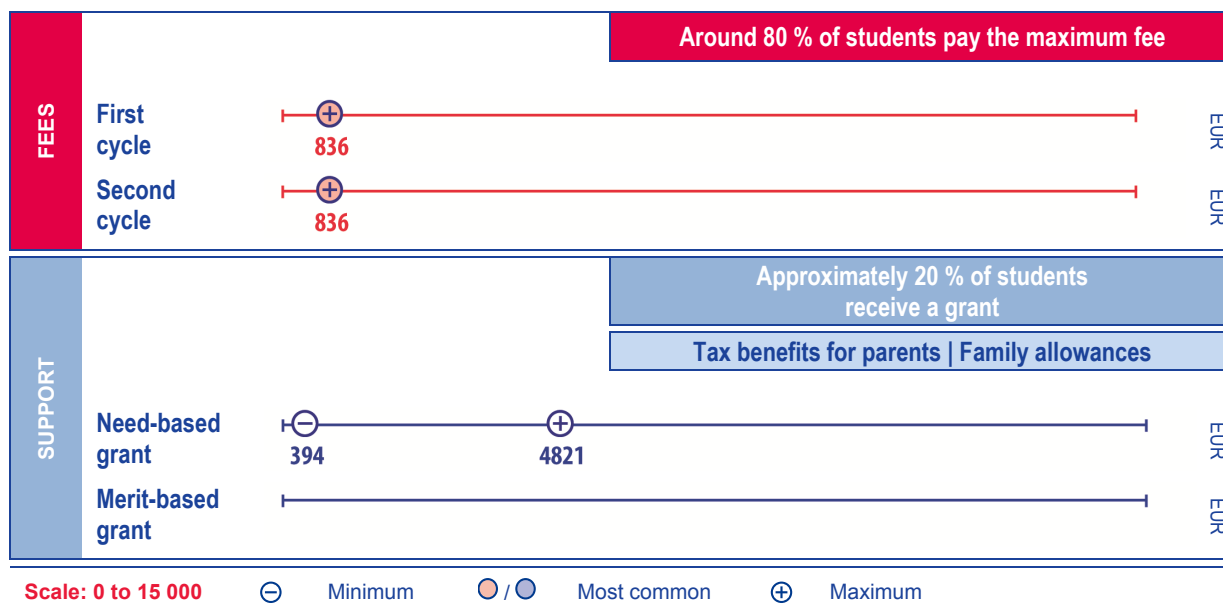
Information is presented for 2016/17 – the current academic year. Where information is not available for the reference year, this edition presents the most recent data available in the respective countries.

With regard to the statistical information showing the percentages of fee-paying students or grant holders, these diagram boxes typically show information from 2015/16 as exact numbers of students cannot be known ahead of the current academic year.

NATIONAL SYSTEM INFORMATION SHEETS

BELGIUM – FRENCH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- Fee limits, set by the government of the French Community of Belgium, depend on the student's financial situation. The maximum fee in short, first and second cycle programmes is EUR 836. Fees are not charged to students receiving a grant, while students not receiving a grant but considered as lower income pay an intermediate fee.
- There are some differences between university and non-university higher education institutions. 2016/17 is the last academic year when non-university higher education institutions can charge complementary registration and administrative fees in addition to registration fees, but the total amount cannot exceed EUR 836/year. 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 and apply to all students.
- Non-EU students have to pay additional specific fees (*droits d'inscription spécifiques*). For programmes organised by university colleges and arts colleges, they are fixed by law: EUR 992 for professional programmes and EUR 1 487 for academic programmes in the 1st cycle; EUR 1 984 for 2nd cycle programmes. For university programmes, the law stipulates that the maximum amount should not exceed 5 times the registration fees. In practice, universities (through the Interuniversity Council) adopted harmonised amounts depending on the country of origin of the students ⁽¹⁾. Non-EU students also pay the complementary registration and administrative fees.

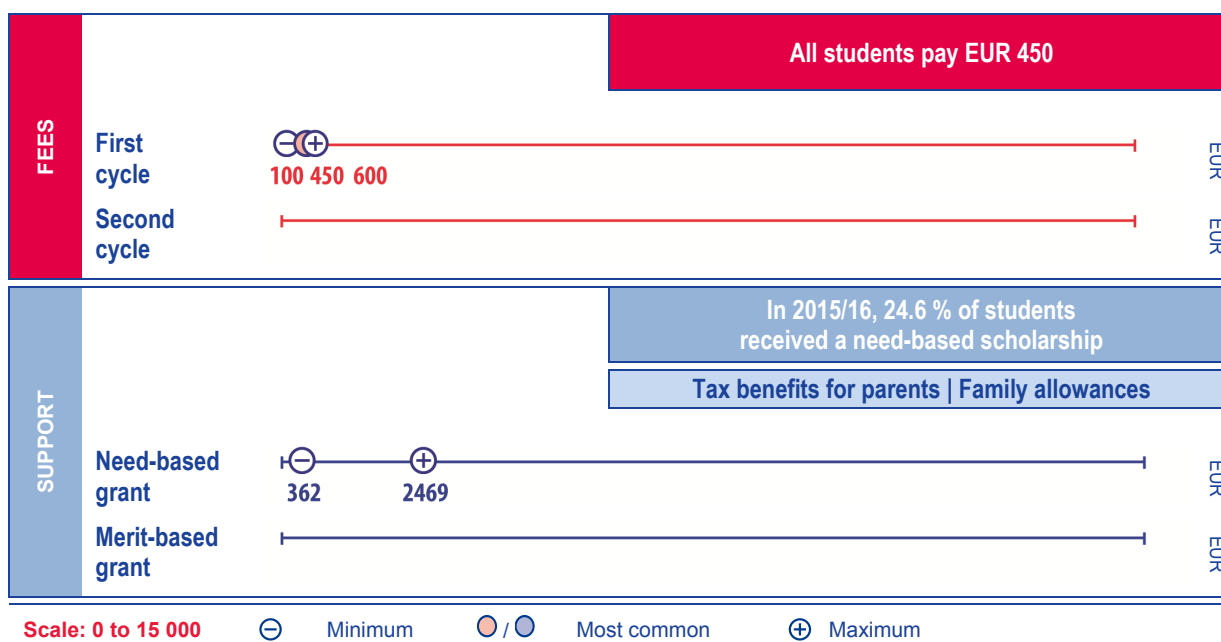
Support (2016/17)

- **Public grants** in academic year 2016/17 are available for low income students. However, eligibility is restricted to students under 35 years of age upon initial registration. Students must apply for this financial benefit each year. The amount granted in 2015/16 ranged from EUR 394 to 4 821 per year depending on household income.
- **Loans** are available via students' parents if they have at least three dependent children. Very few (less than 0.01 %) took out a loan (2014/15). The maximum interest rate is 4 %. Repayment must start six months after graduation.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 510 for one, 3 880 for two, 8 700 for three, 14 060 for four and + 5 370 for each subsequent child.
- **Family allowances** range from EUR 92.09 to 254.40/month per child depending on the number of children under 25. Usually the mother of the student receives the allowance. The student should have no professional activity other than a student job for more than 50 days in a year. Family allowances are paid to the parent, relative or legal guardian who actually supports the student. Responsibility for family allowances is at the Walloon Region and the Common Community Commission for the Brussels-Capital Region.

⁽¹⁾ Exact amounts are available here: <http://www.ulb.ac.be/enseignements/inscriptions/frais-etudes.html>

BELGIUM – GERMAN-SPEAKING COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

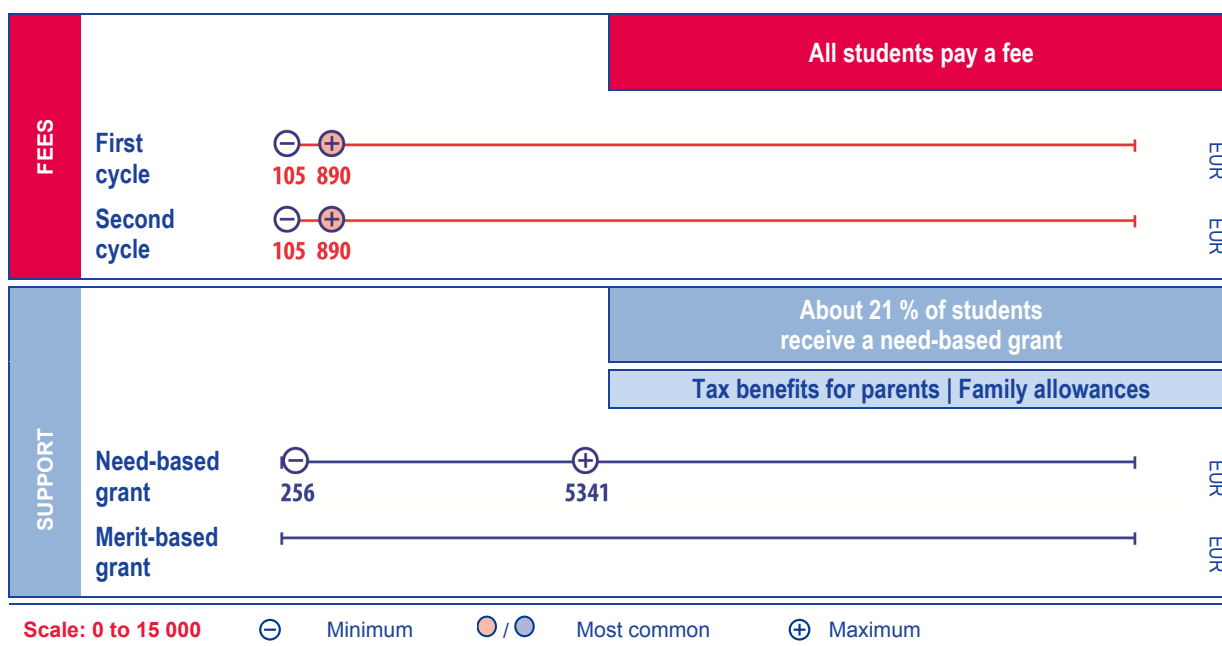
- Higher education provision exists only at the first cycle. All students have to pay fees at registration. Amounts range in theory from EUR 100 to 600. In practice, all students pay the same amount of EUR 450.
- There is no short or second cycle programme in the German-speaking Community of Belgium.
- Students from outside the European Union pay the same fees as Belgian and EU nationals.

Support (2016/17)

- Student grants** are need-based. Parental income determines eligibility, and students must be 35 years old or younger to be eligible. Annual grant amounts are between EUR 362 and 2 469, and are paid by the Ministry of the German-speaking Community.
- Province guaranteed **loans** of EUR 1 000 are available for a full first cycle programme and EUR 1 500 for the second cycle. The loan can be used to cover studies in higher education institutions in the Province of Liège and for short-term credit mobility abroad (including the Flemish Community and other parts of the French Community of Belgium). Interest rates are 0-3 %, depending on the student's income. The loan needs to be repaid three years after graduation. The loans are managed by the Province of Liège. An additional loan of EUR 1 500 can be awarded on a case-by-case basis. No students took out a loan in 2015/16.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 510 for one, 3 880 for two, 8 700 for three, 14 060 for four and + 5 370 for each subsequent child.
- Family allowances** range from EUR 92.09 to 254.40/month per child depending on the number of children under 25. Usually the mother of the student receives the allowance. The student should have no professional activity other than a student job for more than 50 days in a year. Family allowances are paid to the parent, relative or legal guardian who actually supports the student. Responsibility for family allowances is at the German-speaking Community.

BELGIUM – FLEMISH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

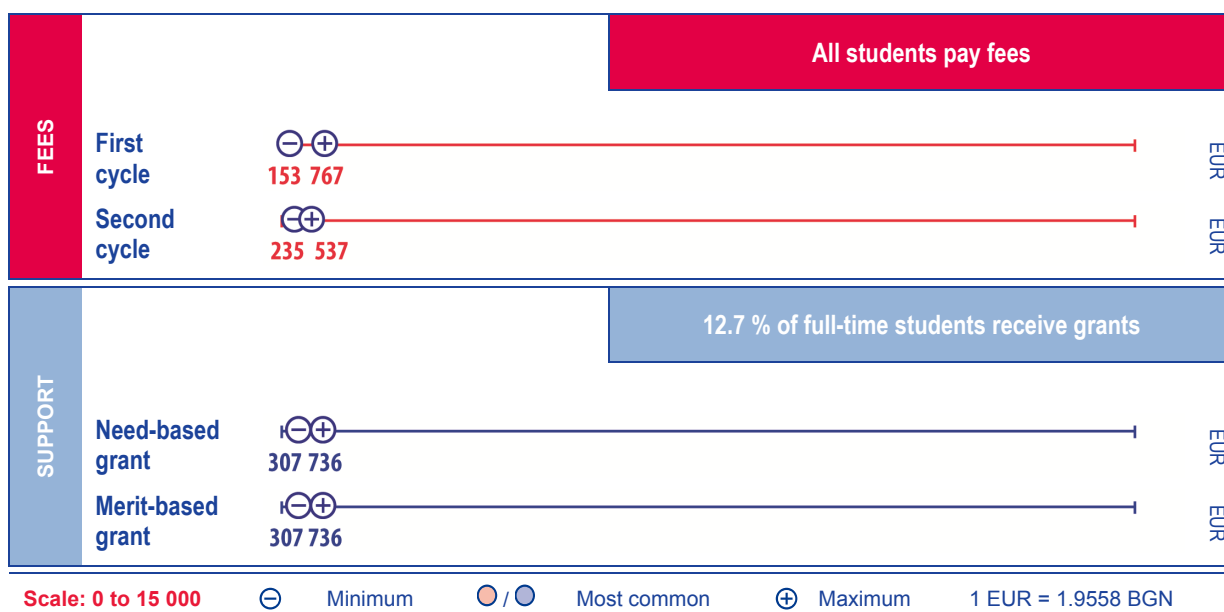
- The student fee in the first and the second cycles has two components: a fixed amount of EUR 230 and a flexible part that differs with the number of ECTS credits followed. Each credit point carries a fee of EUR 11. This means that on average for a full-time student (60 ECTS points) the total fee is EUR 890. The amount of fees varies with the income of (the parents of) the student. Students who are eligible for a grant pay EUR 105 per academic year. An intermediate tariff of EUR 470 applies for students who almost meet the income criteria linked to a need-based grant. The amount of the tuition fees is fixed in the law (*Codex Hoger Onderwijs*). Students pay fees at the beginning of the academic year, when they register for the programme.
- For short-cycle tertiary programmes, the maximum tuition fee of EUR 1.50 per teaching hour is determined by the Flemish Government. Payment is made at registration. Some students (for example unemployed or students with special needs) pay no fees, a fee of EUR 0.30 per teaching hour or a fee of EUR 0.60 per teaching hour. There are no tuition fees for the associate degree programme for nursing.
- Fees for non-EU students which may be higher than for EU students are determined by higher education institutions.

Support (2016/17)

- Student grants** for first and second cycle programmes are allocated on the basis of economic need. Eligibility is determined by the income of parents and/or the student. Annual amounts typically range from EUR 256 to EUR 3 966. In 2014/15, the average grant amount was EUR 1 721.07. A student is also entitled to an extraordinary grant of up to EUR 5 340 on the basis of extremely low income and a lack of family support. There are no student grants for short-cycle tertiary programmes, except for the associate degree programme for nursing, with typical amounts ranging from EUR 693 to EUR 3 126
- No loans.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 510 for one, 3 880 for two, 8 700 for three, 14 060 for four and + 5 370 for each subsequent child. The tax benefits are determined by the Federal Public Service of Finance.
- Family allowances** range from EUR 92.09/month to EUR 254.40/month per child, depending on the number of children in a family. The student should have no professional activity other than a student job for more than 50 days in a year. Usually the mother of the student receives the allowance, but they are paid to the parent, relative or legal guardian who actually supports the student. Responsibility is at the Flemish Community.

BULGARIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

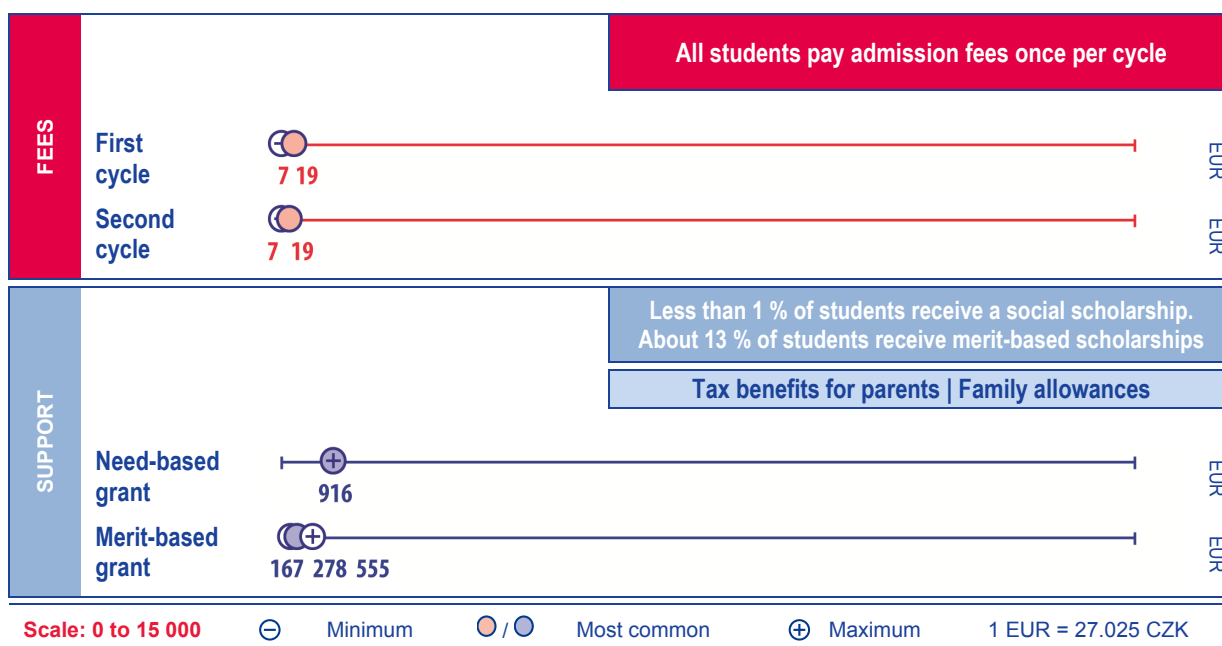
- Public higher education institutions define their own fees, but maximum amounts are set annually by the government.
- Student fees depend on the programme and field of study. The lowest fees are paid, for example, in social sciences, economics and law, the highest fees in arts, navigation programmes.
- The first cycle fees in the state universities, for full-time studies, range from BGN 300 to BGN 1 500 per year and for part-time studies from BGN 150 to BGN 1 100. Annual second cycle full-time study fees range from BGN 460 to BGN 1 050, and for part-time studies from BGN 370 to BGN 580. Full-time short cycle students pay from BGN 300 to BGN 1 600 per year, while part-time students between BGN 150 and 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.
- Fee ranges for international students are also set by the government and depend on the study field. The actual amounts are defined by higher education institutions. They are usually higher than those paid by EU students.

Support (2016/17)

- Grants/scholarships** are available to full-time students in all study cycles. They are distributed by higher education institutions based on their specific eligibility criteria. One type of grant must contain two indicators: academic performance and monthly income per family member of the student for the previous six months. From 2016, universities must also award merit-based grants – based only on academic performance. Grant amounts range from BGN 50 to 120/month, and in most cases are issued during 10 months. Starting from the second semester of the 2016/17 academic year, grant amounts shall range from BGN 70 to 150 per month. There is no support for part-time students.
- Full-time first and second cycle students who are EU/EEA/Swiss citizens, less than 35 years old and have not interrupted their studies can apply for state guaranteed **loans**. The study loan may be equal to the tuition fee. The amount of loan to cover living costs is linked to the minimum wage. The interest rate cannot exceed 7 % at banks that have signed an agreement with the government. Repayment is due one year after graduation and must be completed in 10 years. No information is available on the percentage of students taking out the loan.
- Tax benefits for parents** and **family allowances** play no role in the student support system.

CZECH REPUBLIC

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

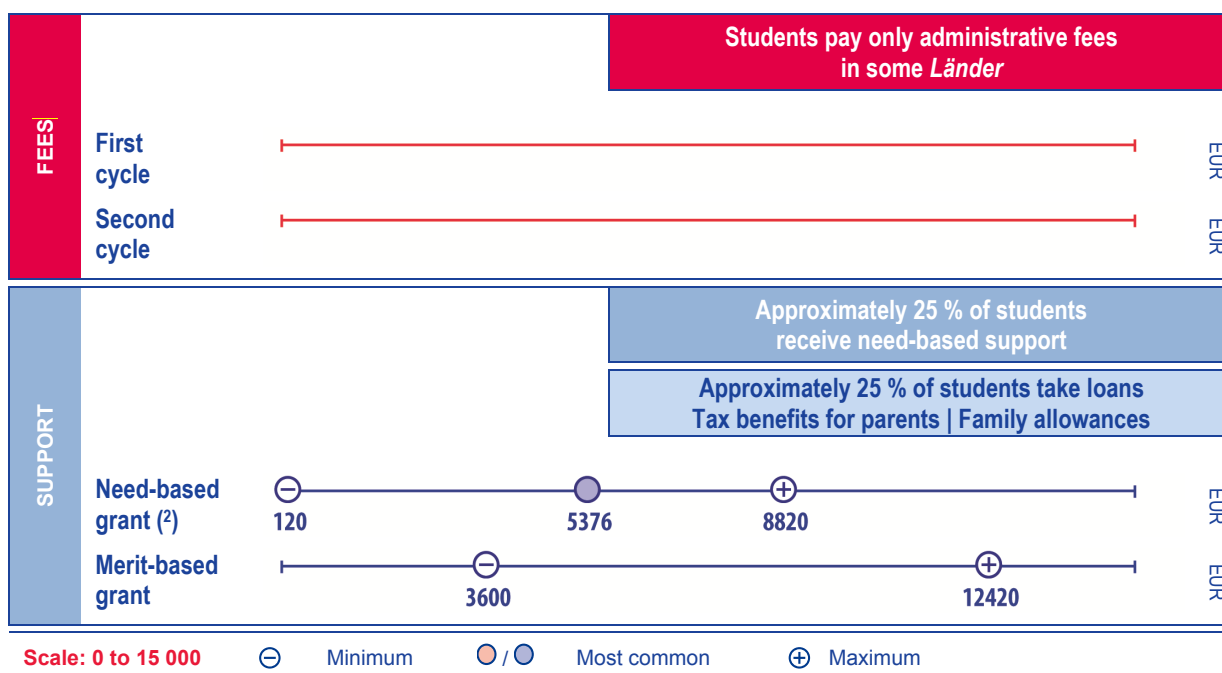
- Fees shown in the diagram are related to admission procedures and are paid once per cycle by all students. No tuition fees are paid by higher education students, except those who exceed the regular length of study by more than one year. Exemptions are made for students who become parents during their studies. The minimum fee is CZK 9 651/academic year, based on the average cost of a student for the public budget set annually by the Ministry of Education. No maximum is set by law.
- Students of study programmes in a foreign language have to pay tuition fees. No maximum limit is set by law. Such arrangements are decided by each higher education institution. Higher education institutions can also charge fees for the recognition of higher education qualifications obtained abroad.
- There is no short cycle programme in the Czech Republic.
- Fees for international students are the same as for home students, as long as they study in the Czech language.

Support (2016/17)

- **Scholarships** are granted by all public higher education institutions on the basis of excellence in studies, or for research, artistic and other activities.
- Scholarships are granted to students from regions other than the seat of the higher education institution (CZK 5 400/year). Around 47 % of students received this scholarship in 2015/16.
- Social scholarships are available for students in a difficult economic situation. The amount received is the same for everyone (CZK 24 750/year). 0.8 % of students received this support in 2015/16.
- No publicly subsidised or market **loans** are provided for financing studies.
- **Family allowances**, depending on family economic conditions, may be awarded 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). The amount is graded according to the birth order – from 2016, CZK 13 404/year for the first child, CZK 17 004 for the second child, and CZK 20 604 for the third and fourth child. In case the child is disabled, the amount is multiplied by two.

GERMANY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- In all German *Länder*, studying is free of charge for both full-time and part-time students. In 10 *Länder*, low administrative fees are charged to all students.
- Students in five *Länder* are liable to pay fees of EUR 500 (in Saarland, up to EUR 400) per semester when exceeding the regular study period. No HEI has actually done so.
- There is no short cycle higher education programme in Germany.
- Students from outside the EU and EEA countries do not pay fees either.

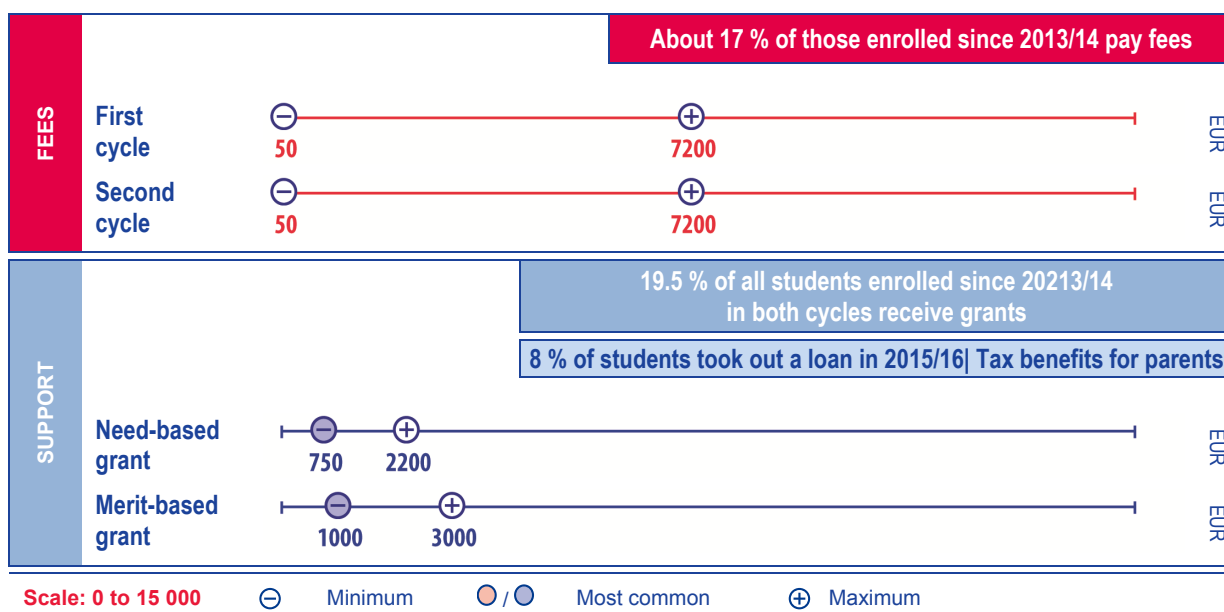
Support (2016/17)

- 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 735/month for 12 months/year. It is available for full-time 1st and 2nd cycle and comparable studies (e.g. state exam studies in law, medicine). Eligibility and amount are determined by assessment of student need based on income, family situation, housing situation and disability. A maximum of EUR 10 000 needs to be paid back. The average amount paid for 2015 was EUR 5 376 per year (EUR 448 per month). Students need to be under the age of 30 (35 for master studies) to be eligible.
- An education **loan** (*Bildungskredit*) covers living costs which are not covered by BAföG. The maximum amount that can be taken out is EUR 7 200. Repayment of EUR 120 per month must start four years after the start of the loan. The Federal Government guarantees the repayment credit and the interest. A study loan with favourable terms (*KfW-Studienkredit*) of up to EUR 54 600 is also available. Both loans are paid out in monthly instalments.
- Different types of merit-based grants are awarded. The amount awarded is often determined through an evaluation of student need. Total amounts of scholarships range from EUR 300 to 1 035/month for 12 months/year. Additional support is determined by assessment of the family financial situation. *Deutschlandstipendium* (EUR 300 per month) and lump-sum fee for studies of *Begabtenförderungswerke* (EUR 300 per month) are given independently of economic conditions. About 4 % of students receive merit-based grants (from public and private sources.)
- Students' parents receive a monthly **family allowance** (child benefit) of EUR 190 for the first two children, EUR 196 for the third and EUR 221 for any further child, or a lump sum **tax relief** of EUR 3 624 per annum, per child, per parent, until students are 25 years old.

⁽²⁾ Including integrated loan. See text.

ESTONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

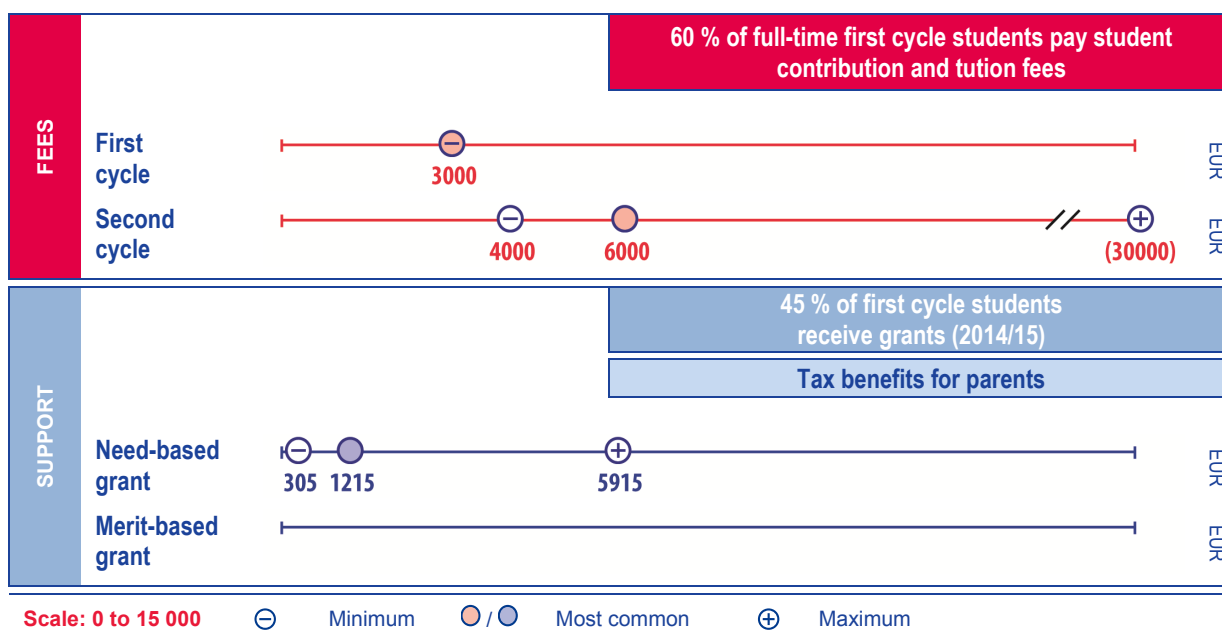
- All full-time students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees. Higher education institutions (HEIs) have the right to charge study fees on 1st or 2nd cycle students who obtain fewer credits – on any ECTS missing from a 100 % study load. The maximum cost of one ECTS is EUR 50. Higher fees are made in arts, medicine, veterinary, dentistry (EUR 100) and in aircraft piloting (EUR 120). Exceptions are made for certain groups of students including disabled students, students who are parents or guardians of a child under the age of 7, and parents of a disabled child.
- There is no short cycle programme in higher education institutions in Estonia.
- HEIs have the right to demand compensation of study costs from part-time students or students studying in other languages than Estonian. 93 % of part time students pay fees.
- The same fees apply to international students (non-EU/EEA) as to national students.

Support (2016/17)

- In general, full-time students are eligible for support. The **grant** system includes need- and merit-based support. **Need-based grants** vary from EUR 75 to 220 per month for 10 months per year depending on students and family income. Approximately, 12 % of students receive a need-based. From 2014/15, full-time and part-time students with disabilities and students growing up in care institutions may apply for a higher education scholarship. In the case of disabled students, the scholarship ranges from EUR 60-510 per month.
- Students may apply for a **merit-based grant** of EUR 100 per month based on excellent study results. This is available for 2 % of the student population. A further merit-based grant of EUR 160 per month (1 600 per year) is available to approximately 50 % of full-time students in smart specialisation areas. For computing and information technology curricula, the amount of the grant is EUR 160-300 per month (EUR 1 600-3 000 per year). Part-time students in teacher training programmes can also apply for a speciality grant. Approximately 5 % of all students receive the speciality grant.
- Estonian citizens or persons with a permanent residence permit, studying full-time for nine months or more have the right to obtain a state-guaranteed study **loan**. The maximum amount is EUR 1 920/academic year, and 8 % of students took such a loan in 2015/16. The interest rate is 5 %. Repayment must start within a year after graduation (except if the student continues studies), and must be completed in double the nominal period of studies, if studies are finished without a qualification, repayment must be done in 1-1.5 the period of studies.
- Tax benefits** for parents can be obtained for students below 26 and resident in Estonia. No **family allowances**.

IRELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

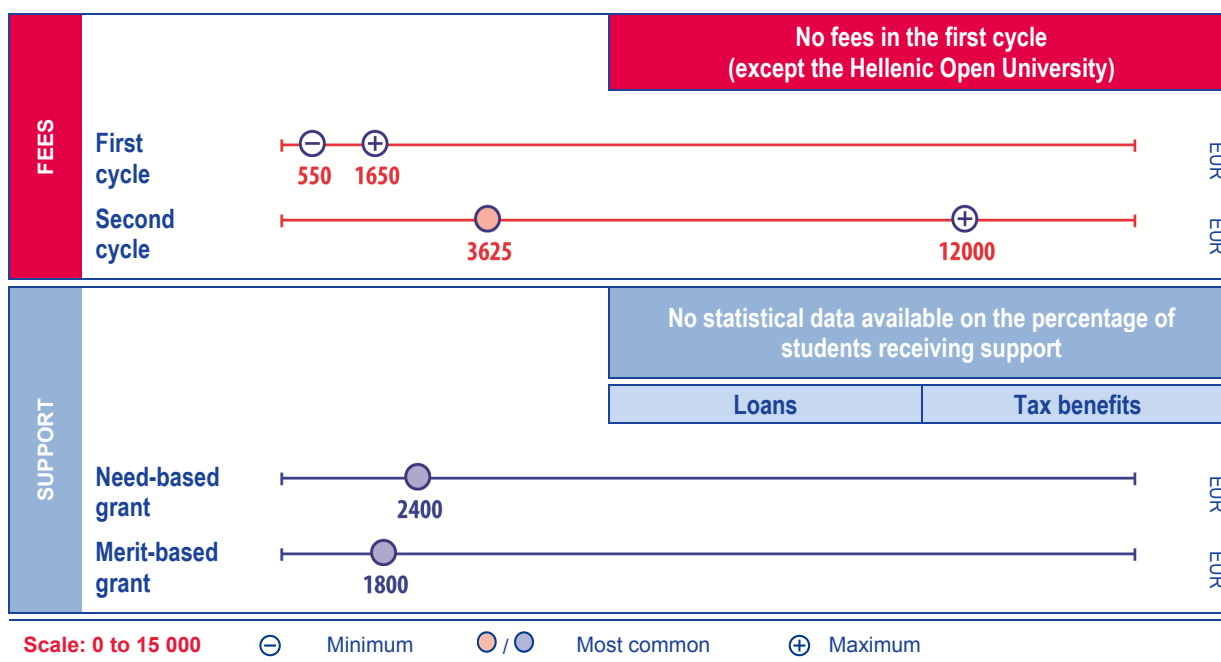
- Full-time first cycle students pay a 'student contribution' of EUR 3 000 per academic year. First-time undergraduates who are EU/EEA/Swiss citizens and have been resident in EU/EEA/Switzerland for at least three of the five years are exempt from full tuition fees. Those who do not meet the 'free fees' criteria must pay a consolidated fee covering both tuition fee and student contribution – the average EU consolidated fee is EUR 6 000.
- For the second cycle, the majority of students pay tuition fees that are set by higher education institutions, and that may reach EUR 30 000 per year.
- Fees for short cycle higher education programmes are set by individual higher education institutions. No information is available on the fee range.
- Part-time fees are generally half of full tuition fees for full-time programmes.
- International student fees are generally two to three times higher than those of full EU fees and are set by the higher education institutions.

Support (2016/17)

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

GREECE

MAIN CHARACTERISTICS



KEY POINTS

Fees 2016/17)

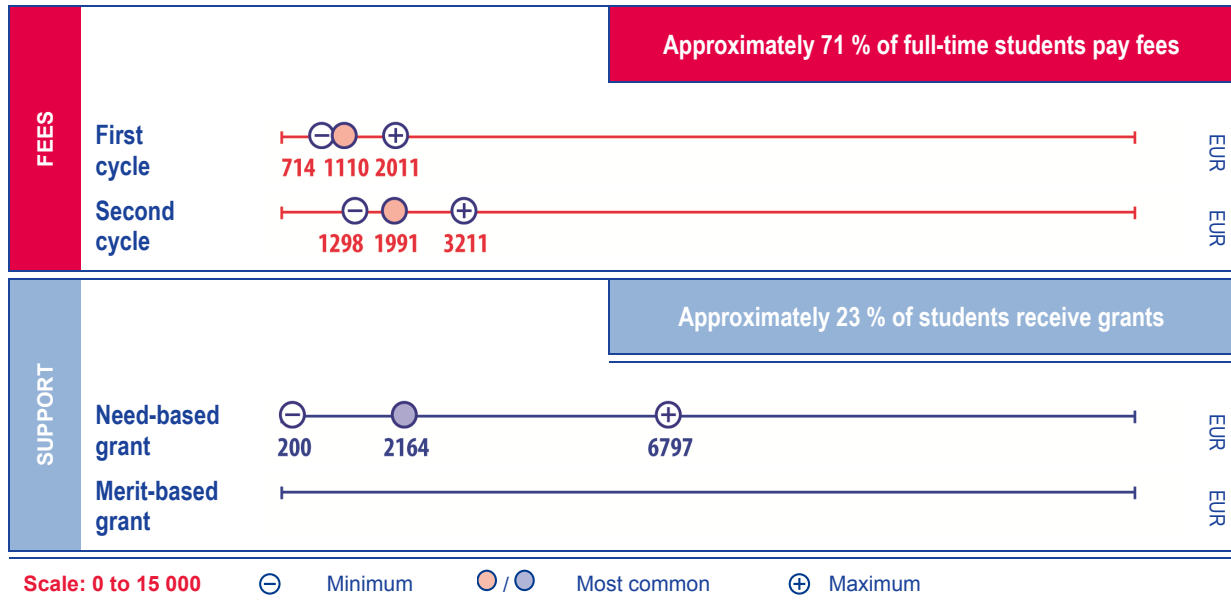
- No fees for part-time or full-time students in the 1st cycle. Only students of the Hellenic Open University pay fees, which range from annual EUR 550 (maximum 3 courses per year) to EUR 1 650.
- 2nd cycle students pay fees, specified by higher education institutions. In few 2nd cycle programmes, students do not pay fees.
- Fees for short cycle higher education programmes are set by individual higher education institutions.
- International (non-EU) students do not pay fees for their 1st cycle studies.

Support 2016/17

- There are no standard scholarships. Depending on funds available from the state budget, ESIF or private funds managed by IKY (State Scholarship Foundation), a call for applications for grants is published. Awards and scholarships may be offered by higher education institutions, according to students' academic performance and financial status. Part-time students are not eligible for IKY grants.
- Grant/scholarships are also offered by research institutions/non-profit/benefit foundations to first, second cycle and PhD students. Eligibility/selection criteria are age, grades (for 2nd cycle), foreign languages, work experience and socio-economic status.
- The scholarships awarded by the Hellenic Open University cover the full amount or part of the student fees per academic year if a combination of economic, social and academic criteria is met by the student.
- 2nd students may apply for state guaranteed **loans** until the age of 45 and if they meet academic and socio-economic criteria. Parents' guarantee for redeeming the loan to credit institutions is requested. Interest rate may be covered by the Ministry of Education, Research and Religious Affairs up to 50 % (Government Gazette 659/31-07-1996). The terms of loan are further determined by the credit institutions. There are no statistical data on the number of students who receive loans. The legal basis for a loan for 1st cycle studies is available, but the conditions have yet to be developed.
- 1st cycle students' parents may claim annual EUR 1 000 housing **allowance**. Only students who do not study in their hometown are eligible, provided that their family income does not exceed EUR 30 000.
- **Tax benefits:** Parents of students in Greek public universities are subject to lower tax rate.

SPAIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

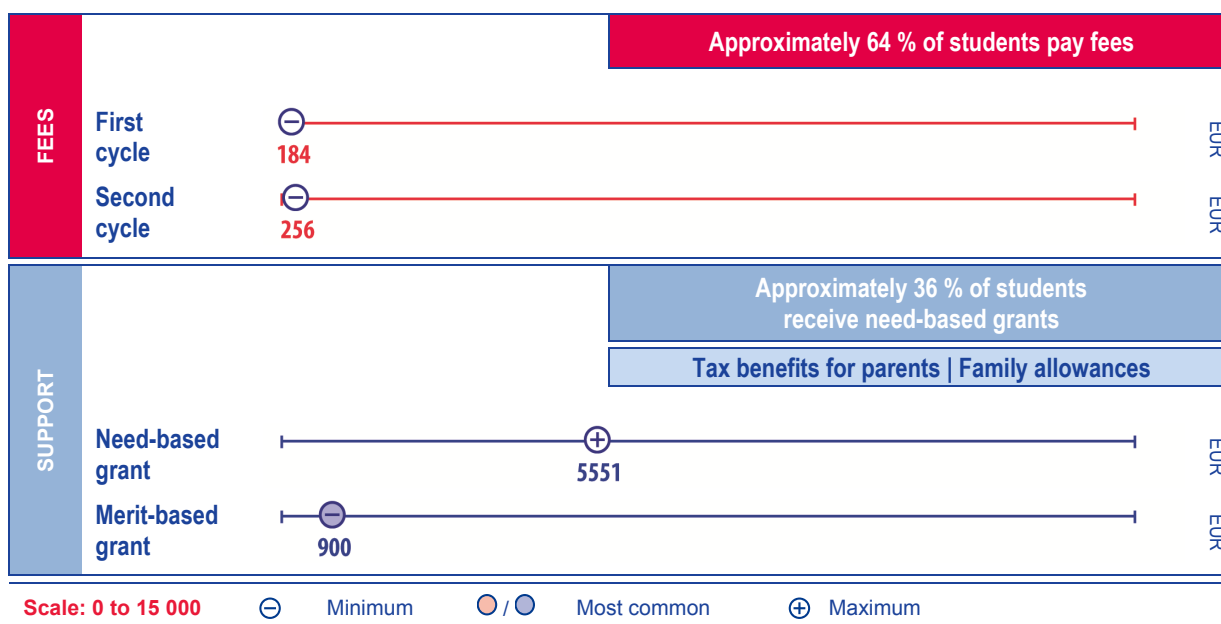
- The amount of fees is determined by the study field, the level (1st or 2nd cycle), the number of ECTS taken and the number of times a student has taken each subject. In addition, amounts differ between Autonomous Communities as each one has a different fee range. There is no difference in fees between full-time and part-time students.
- Short cycle students are not required to pay any fees in most Autonomous Communities.
- Exemptions from fees are possible and based on need criteria. In addition, large families and disabled persons have very significant discounts, and may even be exempt.
- International students (non-EU) who do not have resident status in Spain may have to pay fees, depending on the region.

Support (2016/17)

- The national general **grant** has several components. Each student may receive one or more of the components depending on their family income (grades are also considered in one of the components): fixed amount of EUR 1 500 based on the student's family income; fixed amount of EUR 1 500 for living costs for students living outside the family home during their studies and who also meet certain income criteria; and a variable amount, based on the student's family income and grades. The minimum variable amount is EUR 60, and the maximum amount varies from year to year, since it results from distributing among the applicants the money that is left over after paying all the other components. Full-time students can apply for all components. Part-time students can only apply for the minimum amount of the variable component (EUR 60). Distance education students can apply for the complete variable amount component. A component is also aimed at students whose family residence is located in the Canary Islands, the Balearic Islands, or the Cities of Ceuta and Melilla, and whose university is located either in another one of those locations or in mainland Spain. This component ranges from EUR 442 to 937.
- All 1st and 2nd cycle students who receive a grant are also exempt from paying fees. However, the grant only covers those ECTS credits that the student takes for the first time (i.e. if a student has to re-take a subject, it won't be covered by the grant the second and subsequent times). Short cycle students receive a 'basic grant' component of EUR 200.
- Grants are awarded on an individual level, and therefore each student receives a different amount. However, the average amount for a grant in 2015/16 was EUR 2 164.26 (in addition to an exemption of fees).
- No **loans**, no **tax relief** for parents and no **family allowances**.

FRANCE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- The amount of annual fee fixed by the Ministry of Higher Education and Research is EUR 184 in higher education short cycle and first cycle (L1, L2, L3) and EUR 256 in the second cycle (M1, M2). In addition, a fee of EUR 215 per year is charged to all students aged 20-28. These fees are related to the social security system. Some universities add associated costs related to specific services (e.g. for diplomas related to continuing learning and training). The 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 610 per year – not including fees related to social security (EUR 215) 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** (35.8 % of the student population in 2014/15) are exempted from fees.
- Non-EU students pay the same fees as those from within the EU.

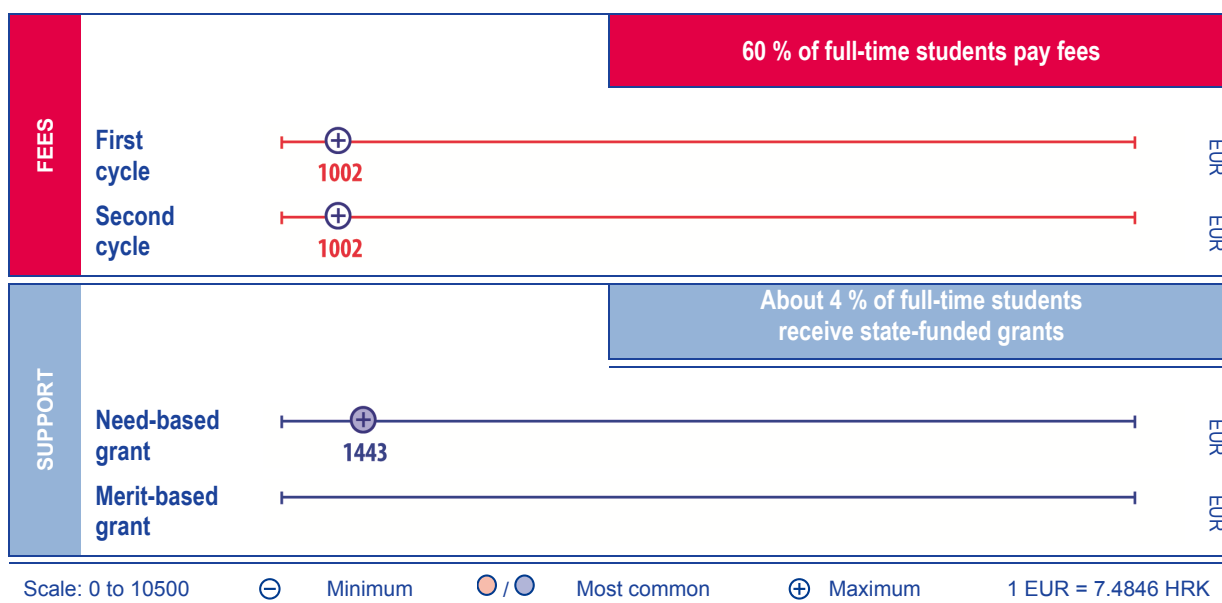
Support (2016/17)

- Grants** are awarded on the basis of financial need to students (short, first and second cycle) less than 28 years of age. The annual amount awarded for **need-based grants** depends on an assessment of social criteria, with students classified into nine categories based on family income. All grant holders receive free tuition and a waiver from social security contributions (EUR 215). In 2016/17, the amount of the annual grant ranges from EUR 0 (for lower middle-class students who only receive a fee waiver and a waiver from social security contributions) to EUR 5 551. An additional grant amounting to annual EUR 1 009 is available for the most deprived (based on family income) lower middle-class students.
- Students who receive a need-based grant can also get a complementary **merit-based grant** (based on school performance from the *baccalauréat* results) which amounts to EUR 900 per semester.
- State guaranteed **loans** up to an annual maximum of EUR 15 000 are also available for all EU/EEA students aged under 28. Loans are guaranteed by a special fund 'OSEO'. Less than 0.1 % of university students take out such a loan. Interest rates are defined by banks. Repayment must start 2 years after graduation, but early redemption of interests is possible.
- Parents are eligible for **tax relief** if students are financially dependent on them, and are less than 25 years old. The amount of tax relief is proportional to the amount of taxable income of the household. Students below 26 are also eligible for tax relief.

Family allowances are paid for two or more dependent children that are under 20 years old. The amount for families with two children is EUR 130.12 per month (less for high income families).

CROATIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

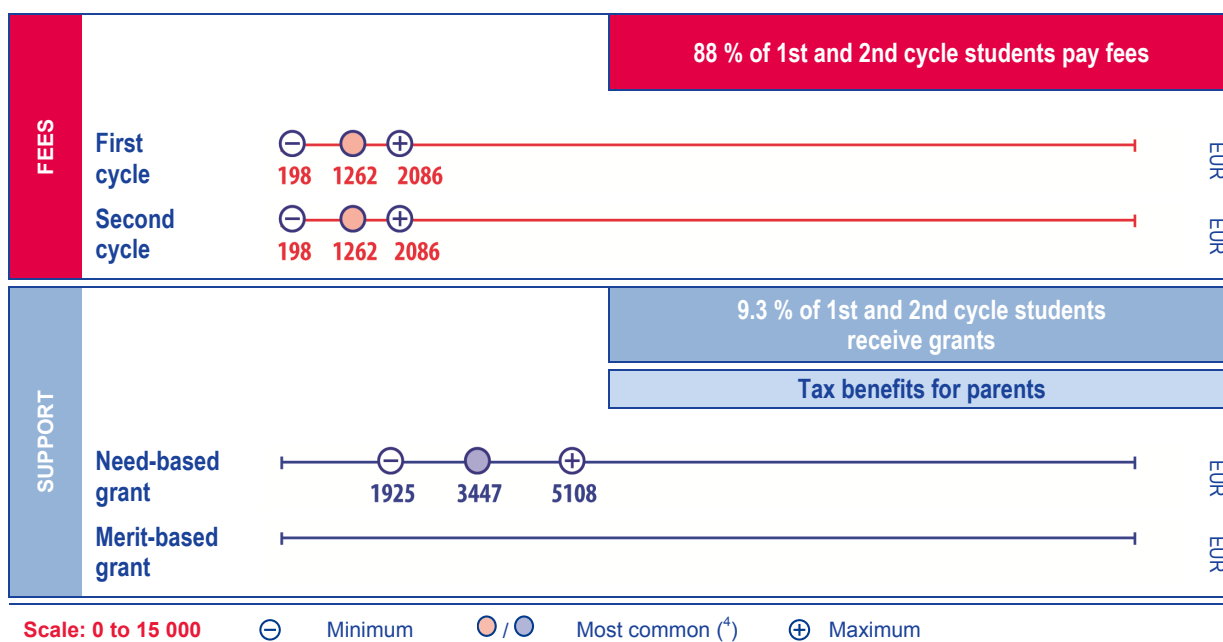
- **Fees** for all full-time students in the first year of short, first and second cycle programmes are fully covered by the Ministry of Science, Education and Sports. Fees are also covered in full for all non-first year students who achieved 55 ECTS or more in previous academic year.
- Full-time students who do not fulfil the criteria for fee-exemption pay either full fee or part of the fee, depending on the criteria set by the individual HEIs. The share of fee-paying students has been roughly constant for the past few years: full fees are covered by the government for about 40 % of students, while about 60 % of students participate in fees to some extent.
- The full fees for all study programs range from HRK 3 700 to 7 500 per year.
- Part-time students, who make 28 % of total student population, pay full fees.
- International students from outside the EU also pay full fees.

Support (2016/17)

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

ITALY

MAIN CHARACTERISTICS ⁽³⁾



KEY POINTS

Fees (2016/17)

- Higher education institutions (HEIs) define their fees at the beginning of the academic year, differentiating according to the students' socio-economic background, field of studies, cycle, study status – full-time or part-time – and year of registration. Furthermore, HEIs are obliged to exempt students benefiting from student support, and may also exempt some students on the basis of merit. The total fee income at the end of financial year should not be higher than 20 % of public funding. The ministry responsible for higher education sets the minimum enrolment fee. For the academic year 2016/17, it is EUR 201.58.
- Part-time students pay proportionally less than full-time students.
- Fees for short cycle higher education programmes vary depending on the provider.
- International students pay the same fees as national students.

Support (2016/17)

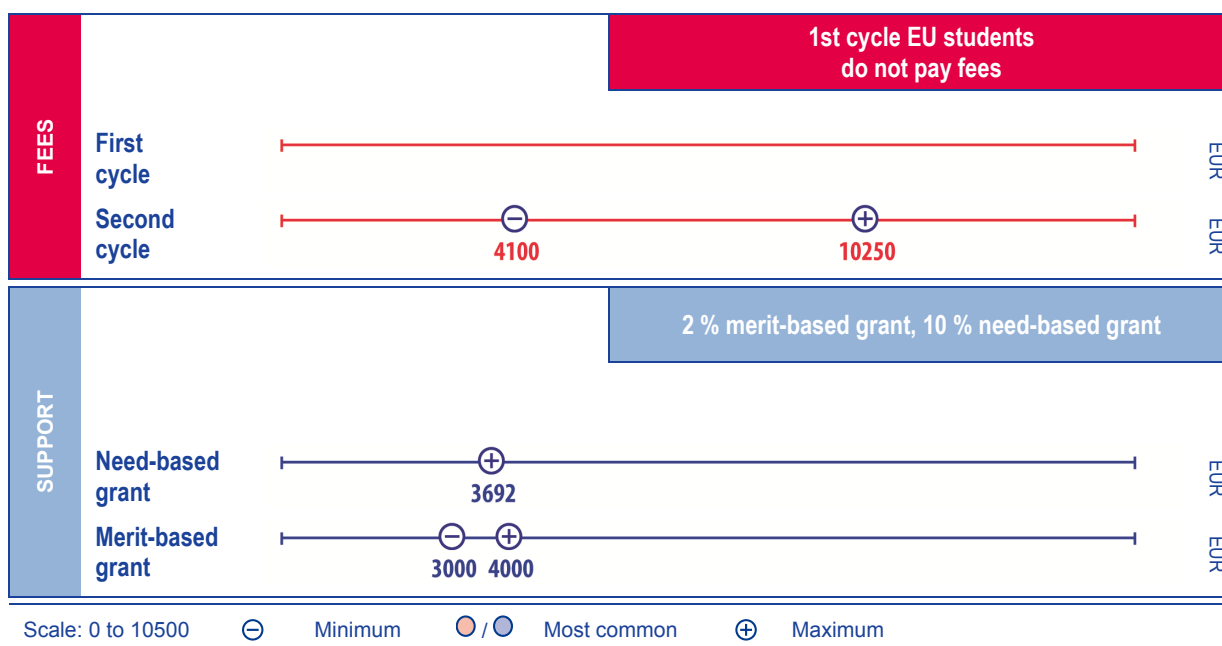
- Public grants** are allocated on the basis of both economic need and academic merit. The amount depends on whether the student lives with her/his parents and is defined, within the range mentioned in the diagram above, by the regional authorities. The ministry sets the minimum and maximum amount of the grant for each new academic year. For 2016/17, the minimum amount of the grant is EUR 1929.22 and the maximum amount of the grant is EUR 5 118.36.
- Tax benefits.** Article 15 of Presidential Decree 22 December 1986, No 917 allows a deduction of 19 %, calculated on the amount of expenses for attendance in higher education. Tax benefits are applicable as long as the child is tax dependent on his/her parents.
- No **loans** or **family allowances**.

⁽³⁾ The fee and grant amounts shown in the diagram are calculated on the basis of the most recent statistical data available (2014/15).

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

CYPRUS

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

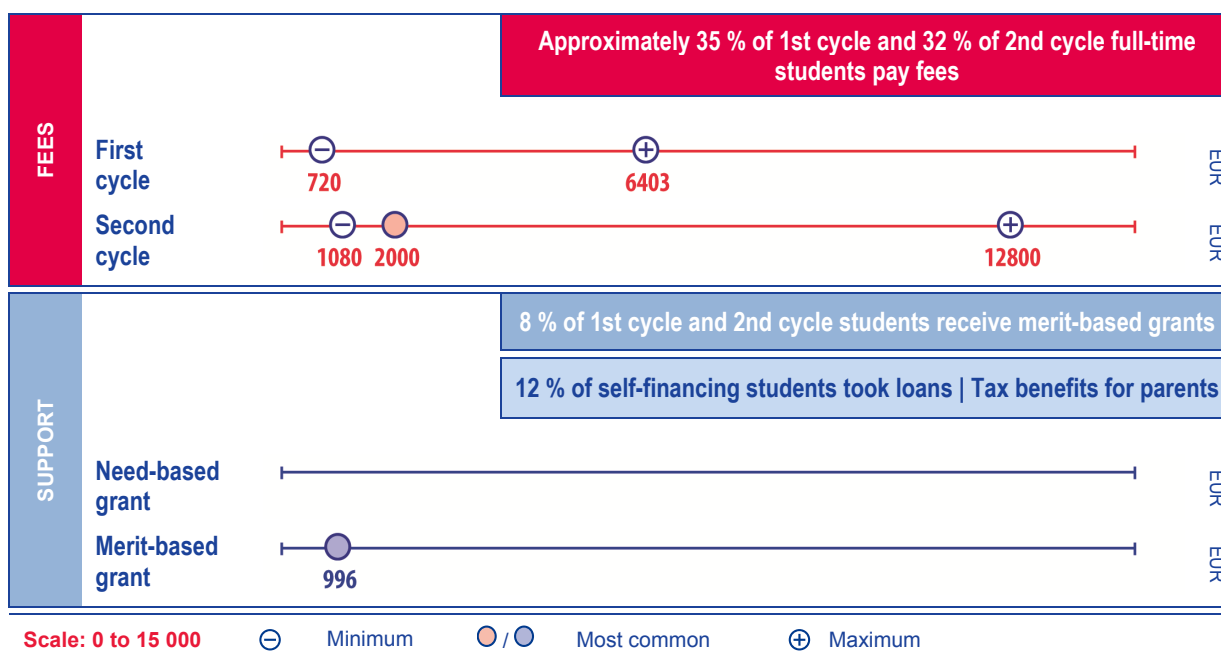
- Higher education institutions can define their own fees within limits set by the Ministry of Education and Culture.
- First cycle: fees EUR 1 709 per semester (EUR 3 417 per year) for Cypriot students and for students admitted from EU countries. These fees are paid fully by the State.
- Second cycle: all students pay fees which range from EUR 4 100 to 10 250 per year.
- There is no short cycle education programme in public higher education.
- International students pay fees. Fees for students admitted from non-EU countries EUR 3 417 per semester (EUR 6 834 per year).

Support (2016/17)

- A '**student grant**' can be awarded to short cycle and 1st and 2nd cycle students to support their studies in Cyprus or abroad. To be eligible students must have resided in Cyprus for at least five years before enrolment. The amount of the grant is based on family income. The annual amount ranges from EUR 1 450 to EUR 3 420.
- The 'student allowance' is a targeted need-based grant to cover living, books, rental, and computer expenses of 1st cycle students based on their socioeconomic status. The amount is EUR 3 692 per year. A new Student Welfare Service is established to manage the student grant and the student allowances.
- The State Scholarship Foundation awards scholarships based on students' academic performance and socio-economic status. Students studying in 1st cycle programmes may receive up to EUR 3 000 per year, in 2nd cycle programmes EUR 4 000 per year, and EUR 4 000 in a PhD programme (3rd cycle).
- Study **loans** are available only for owners of property in the northern part of Cyprus. This is a state loan for 1st, 2nd and 3rd cycle students who study in Cyprus or abroad. The annual amount ranges from EUR 1 700 to 8 000 and should cover living expenses and tuition fees. Repayment in general starts one year after graduation and should be completed within 20 years. The interest rate of the loan is 1.75 %. Around 1.5 % of students take out the loan.
- There are **no tax benefits** for parents or **family allowances**.

LATVIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

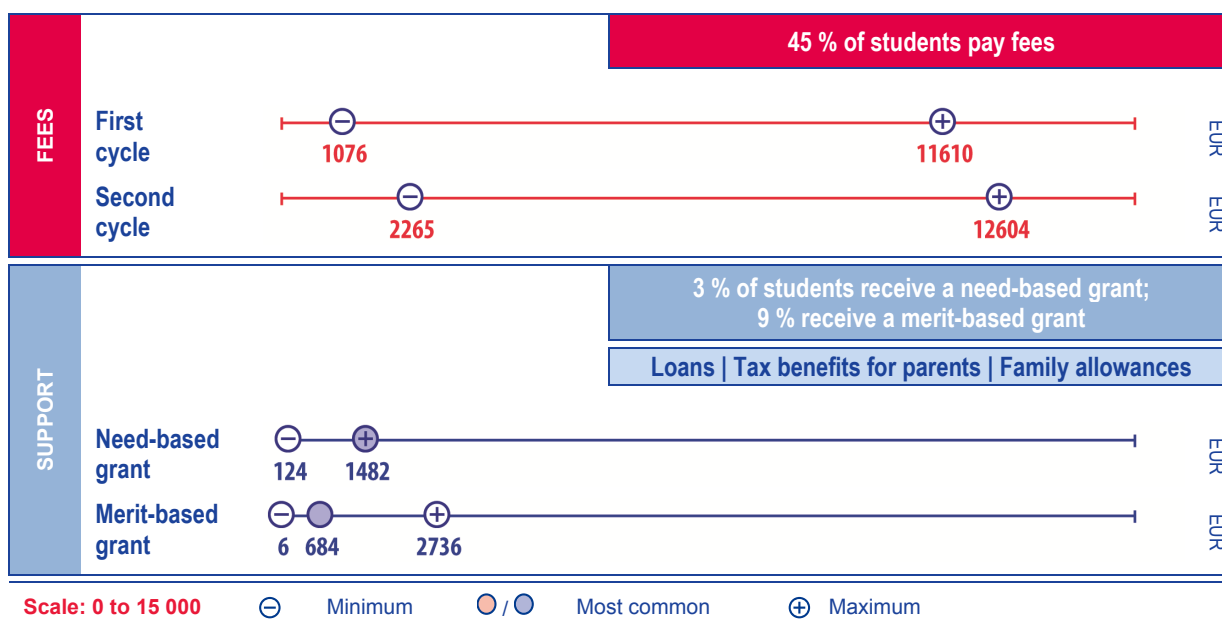
- There are two types of financial status for students: state-funded and self-financed. Students studying on state subsidised places do not pay fees. These places are allocated on the basis of academic merit – currently available in priority areas; natural sciences, computer sciences and engineering.
- 49.4 % of 1st cycle students and 38.4 % of 2nd cycle students (full-time and part-time together) are self-financing and pay fees. Almost all part-time students also pay fees.
- Each higher education institution (HEI) sets its own fees, tending to be lower in regional HEIs and highest in Riga. In the first cycle, annual fees range from EUR 720 to 6 403 for full-time and from EUR 800 to 2 600 for part-time studies, while in the 2nd cycle, from EUR 1 080 to 12 800 for full-time and EUR 980 to 14 500 for part-time studies.
- 43.6 % short-cycle tertiary or college programmes students pay fees ranging from EUR 700 to 3 800 for full-time studies per year and EUR 555 to 7 400 for part-time studies per year.
- Fees in programmes provided in English language are usually higher than programmes in Latvian.
- Fees for international students (non-EU/EEA) are higher, ranging from EUR 1 600 to 15 000.

Support (2016/17)

- Public **grants**, primarily based on academic merit, are available only to full-time students studying on state-subsidised study places. Recently, more need-based criteria are taken into account. Disabled or orphaned students with families, from large families or in economic need are treated favourably. The amounts are EUR 99.60/month (per 10 months) for the first and second cycle. Approximately 13 % of 1st cycle students, 8 % of 2nd cycle students and 8 % of short-cycle students studying receive this funding support.
- Two types of **loans** exist, the first to cover tuition costs and the second, capped at EUR 170.74/month to cover living costs. Repayment needs to start 11 months after the end of the degree programme. In 2015/16, 12 % of fee-paying students benefited from loans, and this percentage is in decline since 2009. The state covers loans for students studying in fields considered significant for national economic development.
- **Tax benefits** of EUR 213.43 per year are awarded to parents and students (payers of personal income tax). A parent has additional personal income tax relief for a child under 24 studying in higher education.
- **No family allowances.**

LITHUANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

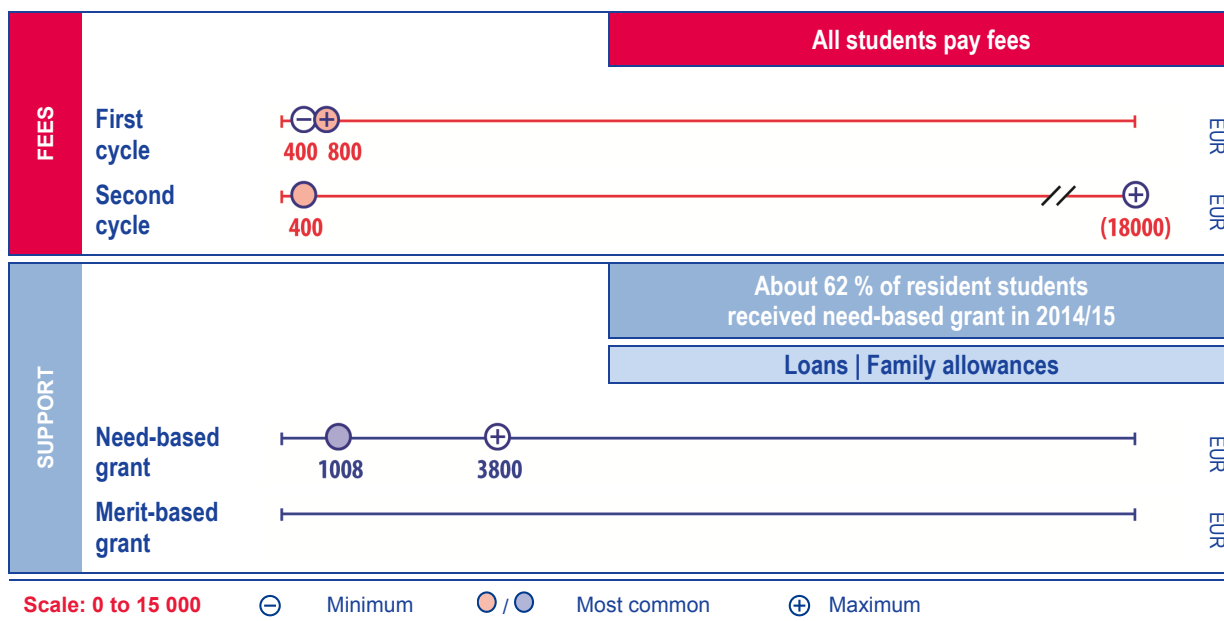
- There are two basic types of financial status for students: state-funded and self-financed. The Ministry of Education and Science determines the maximum amount of fees that it will cover for each study field and form of study (full-time/part-time). However, higher education institutions (HEIs) have autonomy to set their own fee levels. Thus students studying in state subsidised places have at least part of their fees paid by the government.
- Annual first-cycle fees range from EUR 1 076 to 11 610 for full-time, and EUR 717 to 7 740 for part-time. Annual second cycle fees range from EUR 2 265 to 12 604 for full-time and EUR 1 510 to EUR 8 403 for part-time.
- There is no short cycle higher education in Lithuania.
- HEIs can set different fees for citizens of non-EU and non-EEA countries.

Support (2016/17)

- There are three main types of grants available for both 1st and 2nd cycle students:
 - 1) Academic achievement scholarships are awarded to around 9 % of students. Amounts range from EUR 6 to 228 per month, with EUR 57 the most common for full-time and EUR 38 for part-time students. The scholarship period varies from 1 to 12 months.
 - 2) Social scholarships of EUR 123.5 per month are awarded to around 3 % of students, and support low socio-economic background, disabled students and orphans. The scholarship period is up to 12 months.
 - 3) Study scholarships may be provided to high performing self-financing students in both public and private HEIs. In 2015, about 0.2 % of students in public HEIs received such support. The maximum grant amount is determined by the maximum fees that the Ministry agrees to cover for state supported students.
- Self-financing 1st cycle students who have completed the first two academic years or the rest of the programme with the best results may be reimbursed tuition fees. The maximum number of students who receive this support may not exceed 10 % of the state-funded student cohort. In 2015, approx. 4.5 % fee-paying students received reimbursement.
- In 2015, about 4.5 % of all students took out a state-supported **loan**. 75 % of loans cover tuition fee costs, and 25 % are for living expenses with less than 1 % for studies abroad. The maximum amount to cover study fees is the annual study fee; for living expenses it ranges between EUR 950-1 900. The loan repayment must start one year after the end of studies. The term of loan repayment is 15 years. The interest rate depends on the credit institution.
- **Tax benefits** for students' parents (and the student) who pay the tuition fees are eligible for an annual income tax refund, if the student is awarded his/her first degree. The income tax refund is up to 15 % of the paid tuition fee.
- Students' parents can get **family allowances** if the family has three or more children under 18 years and/or older children who are full-time students (until 24 years old). The allocation depends on the difference between state supported income (non-taxable EUR 153) and the family's income.

LUXEMBOURG

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

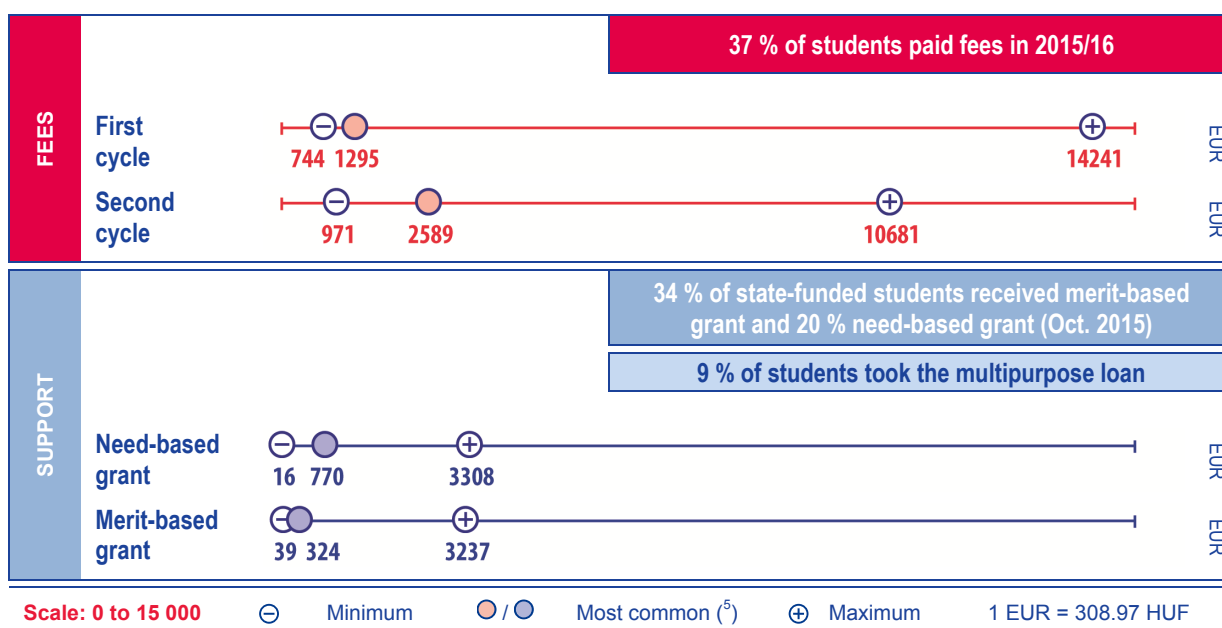
- First cycle students pay an enrolment fee of EUR 400 for semesters 1 and 2, and EUR 200 for semesters 3 to 6. Fees for bachelor programmes where only the first two semesters are taught in Luxembourg (Medicine, Pharmacy and English), amount to 200 EUR per semester.
- In the second cycle, for 80 % of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

Support (2016/17)

- Financial aid is a 'package' including a **grant** only, a grant plus **loan**, or only a loan depending on the income of the student. The maximum financial support amount (grant and loan together) that a student can receive per academic year is EUR 19 950. Support duration: 1st cycle = official duration + 1 year; 2nd cycle = official duration.
- The higher education **grants** are open to all resident students, and to non-residents according to conditions related to working in Luxembourg. The eligibility criteria are the same for all students (short cycle, 1st cycle, 2nd cycle), including mobile students studying in another country. Basic grant: EUR 2 000 per academic year, without any condition. Mobility grant: EUR 2 450 per academic year, for students who attend higher education in another country and have accommodation expenses. Social criteria grant: EUR 0 to EUR 3 800, depending on the income of the student's family. Registration fees: EUR 0 to EUR 1 850 (as grant) + EUR 0 to EUR 1 850 (as loan).
- State guaranteed student **loan**: a EUR 6 500 basic loan is awarded to each resident student per academic year. The loan amount increases if the student does not receive a full or partial social grant. Reimbursement starts two years after having completed or stopped studies, and must be completed in 10 years.
- **Family allowances**: EUR 500, awarded if another child from the same household is eligible for financial support for higher education (EUR 500 per children studying and per academic year).
- No **tax benefits** and no **merit-based grants** exist.

HUNGARY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- There are two basic types of financial status for students: state-funded students do not pay fees, and self-financed students do. State-funded places, available for both full- and part-time students, are awarded through a centralised admissions procedure primarily based on academic performance but where some weight is given to disadvantaged and disabled students. In 2015, 64.7 % of students were state-funded.
- Higher education institutions (HEIs) set fees for self-financed students for the different levels and fields of study. Fees range from HUF 230 000 to 4 400 000 in the 1st cycle and from HUF 300 000 to 3 300 000 in the 2nd cycle. The fees are between HUF 300 000 and 2 700 000 in undivided master programmes. The fees vary from HUF 140 000 to HUF 400 000 for short cycle programmes.
- All international (non-EU/EEA) students pay fees. Information is not available on fee-ranges.

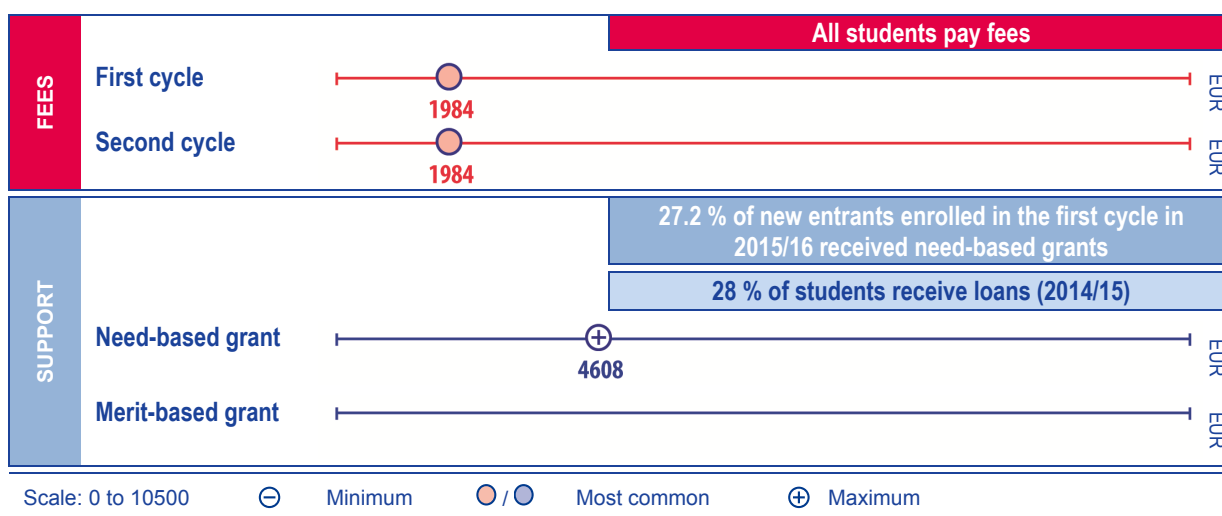
Support (2016/17)

- **Need-based grants** are paid for 10 months/year. Only full-time state-funded students are eligible. For students with one living parent and those under legal guardianship until the age of 18, the grant is for HUF 119 000/academic year. For multiple disadvantaged students, orphans, students supporting dependents or those from a large family, it is HUF 238 000/academic year. Disadvantaged students can also apply for the *Bursa Hungarica* scholarship jointly financed by municipalities and higher education institutions with an average value of HUF 25 427. Both fee paying and state subsidised students are eligible. In the autumn semester of the 2015/16 academic year, 6.4 % of all 1st and 2nd cycle students received this scholarship. One-off initial and emergency grants are also available.
- **Merit-based grants** are available to full-time state-funded students, and a maximum of 50 % can receive this support. The minimum amount is HUF 59 500/academic year. Another merit based 'Scholarship of the Hungarian Republic' is granted to a maximum 0.8 % of state-funded students with a value of HUF 340 000/academic year.
- Two government-subsidised **loans** are available. The first, with a maximum duration of five years (longer for subjects such as medicine), is for both state-funded and fee-paying students, and has a maximum amount of HUF 50 000/month (HUF 60 000 for certain categories of disadvantaged student) for a period of 10 months/year. 9 % of students took this loan in 2015/16. The second loan (Loan 2) can only be spent on fees. 18 % of eligible students took this loan in 2015/16. Fee-paying students can take out both loans simultaneously. Loan repayment must start four months after the end of student status, and by the age of 40, with repayment linked to personal income.
- **No tax benefits for parents or family allowances.**

⁽⁵⁾ In Hungary, the value marked as 'most common' amount refers to the average amount of fees and grants.

THE NETHERLANDS

MAIN CHARACTERISTICS



NOTE: THE INFORMATION SHOWN APPLIES TO STUDENTS ENROLLED AFTER 1 SEPTEMBER 2015.

KEY POINTS

Fees (2016/17)

- Fees are determined centrally (currently EUR 1 984 for 2016/17) and have to be paid by all students (1st cycle, 2nd cycle, short cycle). Students in part-time programmes or programmes combining study and work (dual courses) pay between EUR 1 163 and 1 984 upon the decision of the higher education institution.
- The fees of a second bachelor or master in higher professional education are on average between EUR 6 500 and 7 000, while fees for a second university bachelor are on average EUR 8 000, with a maximum of EUR 32 000 for medicine. The amount for a second university master is about EUR 12 000, with a maximum of EUR 32 000 for economics (one programme) and health care programmes, including medicine.
- 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 (2016/17)

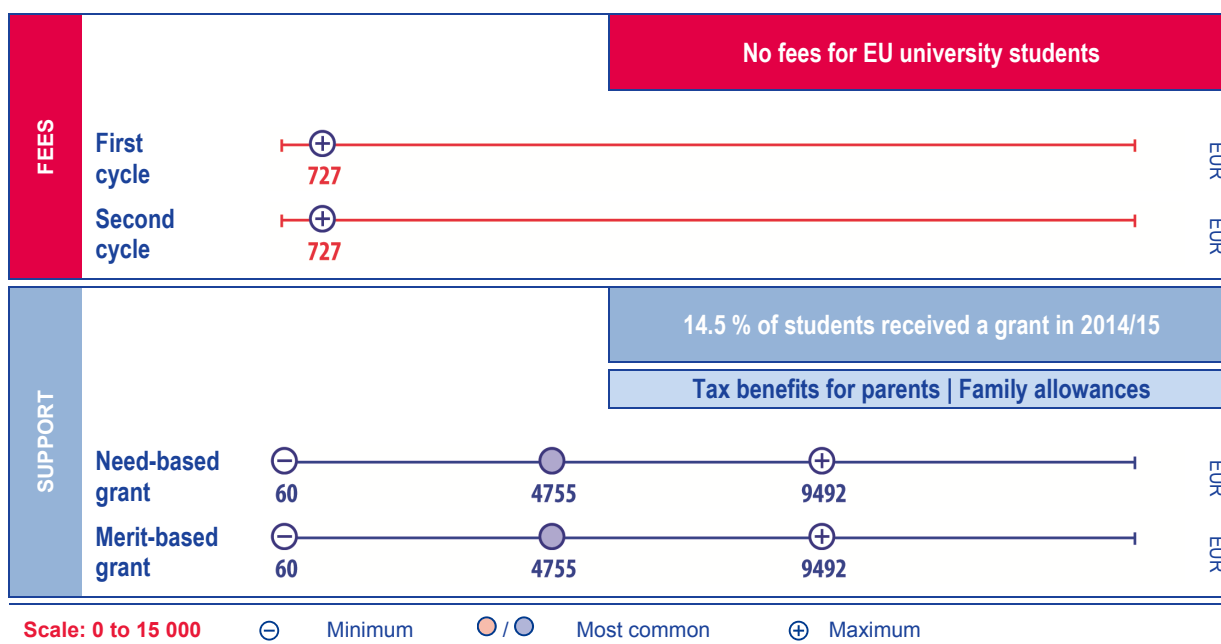
- Students enrolled in higher professional education or university since 1 September 2015 can apply for a state **loan** – maximum of EUR 1 028 per month. This is composed of two loans: one to cover living costs, with a maximum of EUR 862.50 per month and the other of EUR 165 per month to cover tuition fees. Those students already enrolled before 2015 are eligible for need-based grants running for the standard length of programmes.
- Students can take out the same amount of loan for a further three years after graduation. The loan repayment period is 35 years. The amount to be repaid per month depends on the size of the loan, personal income and interest rates (0.01 % in 2016). When income is below the minimum wage no loan repayments are required. After 35 years, outstanding debt is waived. It is also possible to reduce payments when income decreases by at least 15 %.
- Depending on parental income, a supplementary **grant** is available to a maximum of EUR 384 per month. This does not need to be repaid if the student graduates within 10 years, but the maximum loan amount is lowered. On average students enrolled in 2015/16 received an annual amount of ca. EUR 3 900.
- Students who are delayed in their studies due to medical conditions have a right to an extra year of student finance. They are also eligible for a loan remittance up to EUR 1 200 if they graduate within 10 years.
- For all eligible students public transport is free, either weekdays or at the weekends according to their choice.
- 'Vouchers' for professional training: Students that start in higher education (HBO or university) for the first time between 2015/16 and 2018/19 receive a voucher for professional training when they graduate. This voucher has a maximum value of EUR 2 000 and can be used between 5 and 10 years after graduation.
- No **tax benefits** for parents and no **family allowances**.

Planned Reforms

- From 1 August 2017: *Tuition fees loan for everyone under 55*: To encourage lifelong learning, everyone under 55 can apply for a study loan to pay their tuition fees. For higher professional education and university, this measure will take effect from 1 September 2017.
- From 1 September 2017: *Student finance standard from date of enrolment*: Students in higher professional education or university that are under 18 when starting their study, will also become eligible for student finance from the starting date of their study. Right now this is from the 1st quarter after their enrolment.

AUSTRIA

MAIN CHARACTERISTICS



KEY POINTS

Fees 2016/17

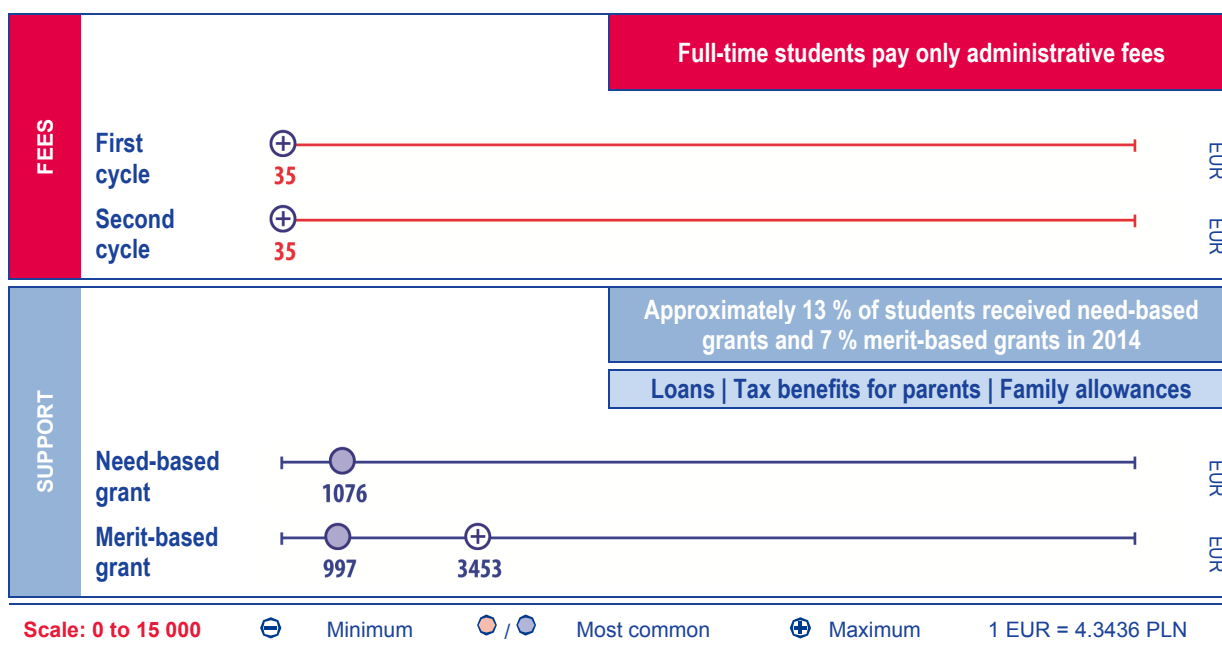
- EU students and those who are accorded the same rights do not have to pay tuition fees at universities and *Pädagogische Hochschule* (University Colleges of Teacher Education). There are also no administrative fees. In case students exceed the maximum study duration by more than a year, they have to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

Support 2016/17

- The federal student **grants** for 1st and 2nd cycle can systematically be divided into two sections: direct study financing received in cash, and indirect study financing. Indirect financing may be a transfer payment to the students' parents (e.g. family allowances and tax relief), or non-cash benefits (e.g. health and accident insurance for students and tax benefits).
- Direct student support is paid out in monthly instalments of up to EUR 9 492 per year on the basis of social criteria and of good academic performance. The amount is assessed on the basis of the income of the parents, the student and his/her spouse, and the number of family members. Students may only be required to pay back grants when proof of academic achievement is missing after the first two semesters.
- 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 (2016/17)

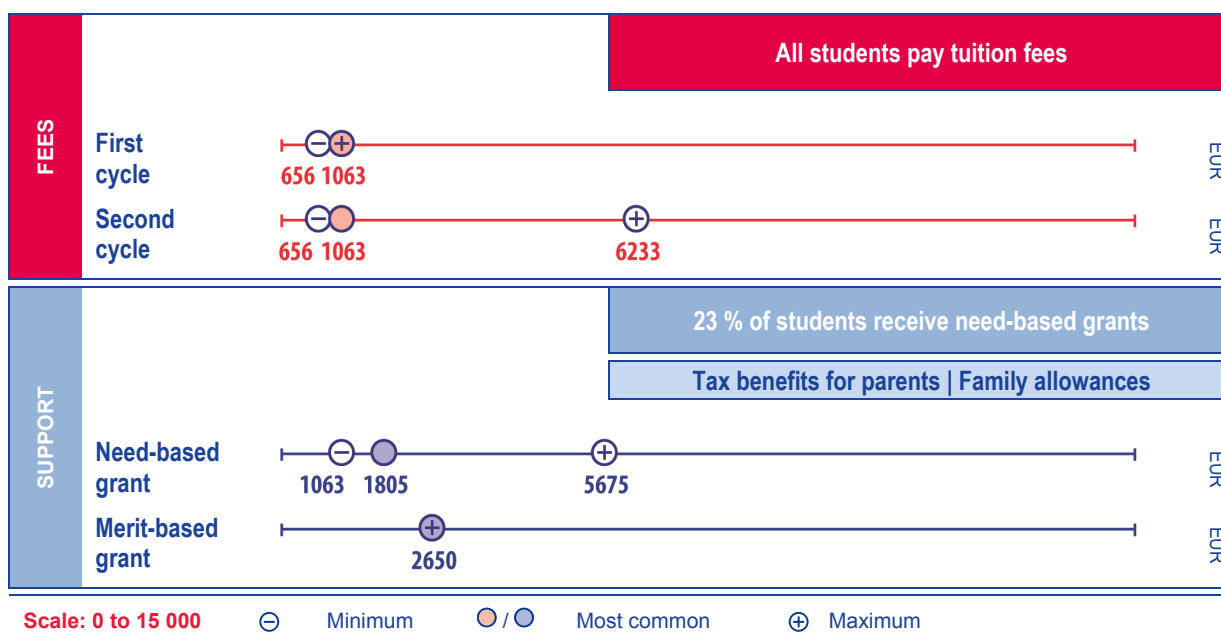
- Full-time students in public higher education institutions are charged tuition fees only if repeating a study course. Part-time students pay annual tuition fees of, on average, about PLN 4 700 set by higher education institutions. Each institution may provide exemptions and reductions.
- All students pay a maximum fee of PLN 150 related to enrolment procedures once per study cycle. Students also pay administrative fees which include the issue of student ID cards, student record books and diplomas.
- There is no short cycle programme in Poland.
- Students from the EU and EFTA countries and other defined categories (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for other international students are decided by HEIs.

Support (2016/17)

- Need-based **grants** are available for all students (both 1st and 2nd cycle and part-time) with a low personal/family income, and for students with disabilities. The income threshold to be eligible for need-based grants for students with low family income is decided by HEIs and is between PLN 668.20 and 1 043.90 per person per month. In 2014, 13.28 % of all students received a need-based grant based on their socio-economic situation and 1.64 % of all students received the need-based grants for students with disabilities. The average amount was PLN 4 674.28 per year.
- Merit-based grants are allocated to the best-performing full-time and part-time students. The average amount of the merit-based grant is PLN 4 332.70 per year. 7.43 % of all students received such grants in 2014. The total monthly amount of the need- and merit-based grants may not be more than 90 % of the lowest basic pay of an assistant (the lowest academic position at higher education institutions) as regulated by legislation.
- **Loans** of PLN 6 000/year may be taken out in any cycle by students whose personal income is below net PLN 2 500/month (in 2014/15). The state guarantees the entire loan for students with family income of PLN 600/month per person and 70 % for students with a family income of PLN 1 000/month. Students starting their studies before the age of 25 can apply for a loan which is granted for the period of study or maximum six years. Repayment begins two years after graduation. While receiving the loan and for the following two years interest is paid by the state budget, and later on interest rates are capped. The best-performing 5 % of graduates may obtain the cancellation of 20 % of their loan.
- A **tax relief** of PLN 1 112.04 per child per year (2015) for parents/guardians of students up to 25 years of age available provided income did not exceed a specified level, and if the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year. There is no relief dedicated only to students.
- **Family allowances** are based on low income of parents or disability of a student.

PORTUGAL

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

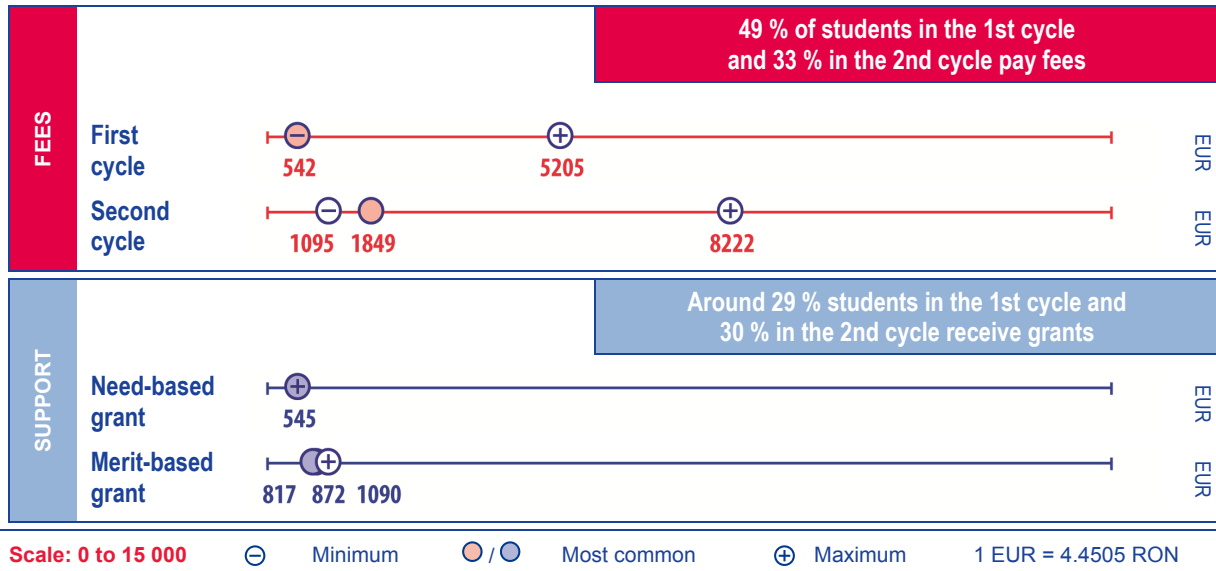
- The annual tuition fee for 1st cycle programmes, integrated 2nd cycle programmes (*mestrados integrados*) and for 2nd cycle programmes (*mestrados*) that are legally required after a 1st cycle degree for the practice of a specific profession is fixed by each public higher education institution. It ranges from EUR 656.50 to 1 063.47. Both minimum and maximum values of the above fees are frozen for the 2016/17 academic year.
- For all other 2nd cycle programmes, tuition fees are set freely by public higher education institutions, with no limits imposed. There is a wide range of tuition fees depending mainly on the cost and quality of the course.
- The annual tuition fee for short cycle programmes are defined by individual institutions. It cannot be above EUR 1 063.00 (the maximum value for the 1st cycle courses, integrated 2nd cycle courses and for 2nd cycle courses legally required for the practice of a specific profession).
- International students pay higher fees than national students, and higher education institutions are autonomous to decide on the amounts charged.

Support (2016/17)

- Student **grants** can be need or merit based. Eligibility for need-based scholarships is determined by the income of the student and his/her family. Need-based grant amounts depend on the fee levels and vary between EUR 1 063.47 and EUR 5 675. Merit-based grants are set at EUR 2 650.00 per year. The number of merit-based grants that each institution can provide is previously determined by the ratio 1 grant per 500 students. To be eligible for the grant, students need to have completed all study requirements of the previous year and to have obtained good marks (over 16 on a scale 0-20). Additional grants are provided to a maximum of 1 000 students who move to study in less populated regions of Portugal. The annual amount is EUR 1 500.
- There is a special **loan** scheme for higher education students at low rates, with government guarantee.
- Tax benefits for parents** are provided through tax deduction on educational expenses. The tax benefit is 30 % of all education expenses, to the limit of EUR 800. There can be additional restrictions depending on the total income of the family, decreasing the benefit as the total income increases.
- Family allowance** – child benefit – is granted to families with children under 24 years old and enrolled in higher education, when the household income does not exceed 1.5 times the social support index times 14 (2013: EUR 8 803.62) and when the family assets are less than 240 times the social support index (2013: EUR 100 612.80).

ROMANIA

MAIN CHARACTERISTICS ⁽⁶⁾



KEY POINTS

Fees (2016/17)

- There are two types of financial status for students: state-funded and self-financed. Each year, the government decides on the number of state funded places. All students pay registration fees set by higher education institutions.
- For fee-paying students, each university senate decides on the level of fees for each programme, as well as on exemptions based on need or merit.
- Fees are calculated on the basis of the average number of full-time students and the amount of state budget:
For the first cycle: RON 2 410 for social science fields; RON 4 752.96 for engineering and computer systems fields and maximum of RON 23 166.91 for arts (film). For the second cycle: RON 4874.56 for social science fields; RON 8 230 for engineering and computer systems fields and maximum of RON 36 591.16 for arts (film).
- There is no short cycle higher education provision in Romania.
- International students pay fees. The value of the minimum fee is set by law for each field.

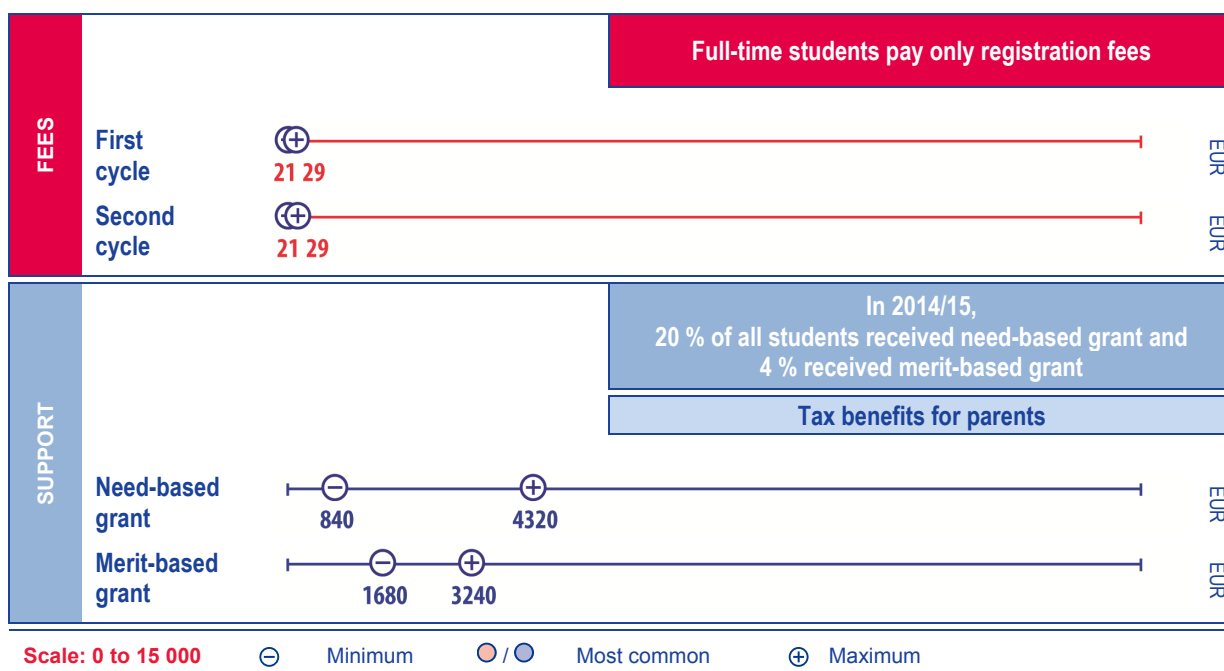
Support (2016/17)

- **Need-based grants**, most commonly amounting to RON 250/month and payable for 9.7 months, are based on the financial situation of the student. In 2015, 7.84 % of full-time students received a need-based grant.
- **Merit-based grants** take different forms: study bursaries (most commonly RON 375/month for 9.7 months) and merit-based scholarships (most commonly RON 400/month for 9.7 months). High achievement scholarships (of which one exists per faculty) can reach up to RON 600/month for 9.7 months. Grants for excellent performance in research at Bachelor level have a ceiling of RON 500/month for 9.7 months. 15.68 % of full-time students received merit-based grants in 2015.
- The grant amounts are determined by each higher education institution. They aim to cover the costs of living in student accommodation and of meals. The university establishes the number of grants out of the total fund for higher education expenses. The funds are annually provided by the ministry. First- and second-cycle students are eligible, but part-time students are not eligible for grants.
- No student **loans**, **family allowances** or **tax benefits for parents**.

⁽⁶⁾ Reference year for the fee and grant amounts shown in the diagram and statistical data is the 2015 budgetary year.

SLOVENIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

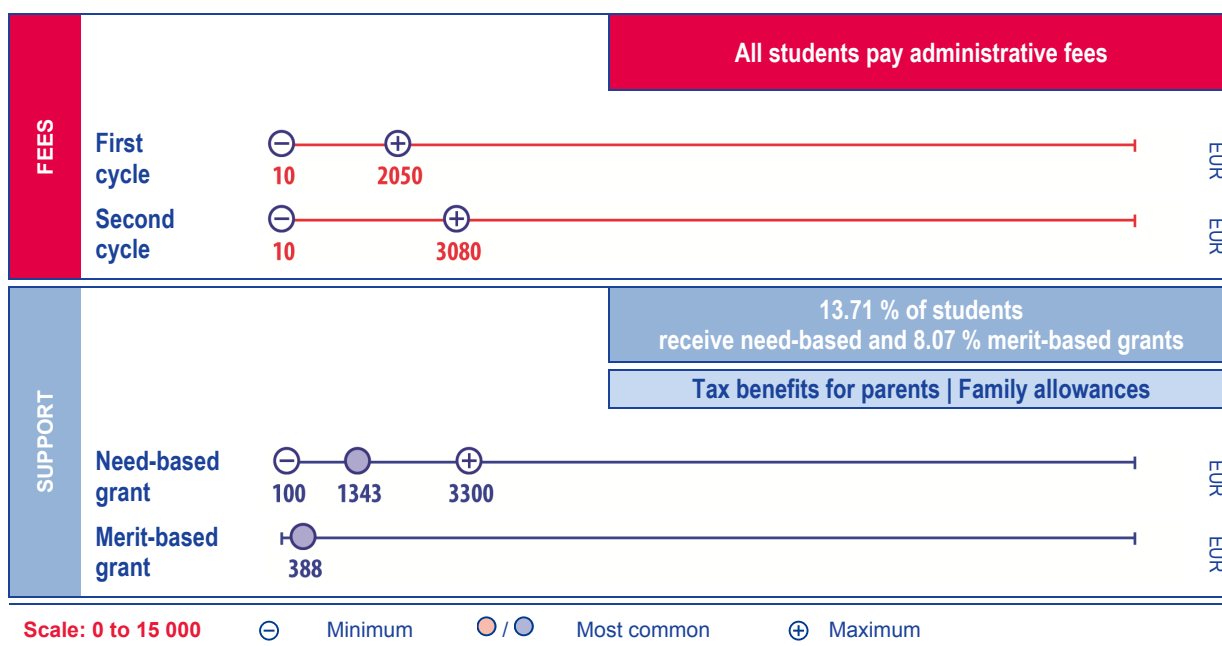
- Full-time students pay only registration charges (short cycle: EUR 20-30; 1st and 2nd cycle: EUR 21-29), and costs of field work and excursions if required by study programme. No tuition fees for national and EU full-time students.
- Part-time students and international students pay the same fees which are set by higher education institutions. Tuition fees in the first cycle range from EUR 1 950 to EUR 9 020 and from EUR 800 to EUR 15 831 EUR for the second cycle. Tuition fees in short-cycle higher education range from EUR 1 045 to EUR 3 250.

Support (2016/17)

- Student **grants** can be need- or merit-based. The grants are available for 12 months a year. Corporate scholarships may also be co-financed from public funds. Same support is available to short, 1st and 2nd cycle students.
- Need-based scholarships are available for economically disadvantaged students. The amount received depends on household income. In addition, allowances for academic performance, living away from home and special educational needs can be granted. In 2014/15, 20 % of all HE students received need-based scholarship.
- Merit-based scholarships are awarded to students with exceptional achievements in research and artistic field, competitions and/or academic performance. In addition to the basic amount of merit-based scholarship, allowances for living away from home and special educational needs can be granted. In 2014/15, 4 % of all HE students received merit-based scholarship.
- Full-time and part-time students are eligible for a scholarship if they are not employed, registered as unemployed or managers of a company or private institution and under 27 years old when enrolling for their first degree. They need to have Slovenian citizenship and/or to reside in Slovenia.
- No **loans** are provided.
- **Tax benefits for parents** are also provided in the form of tax relief for each dependent child and depends on the number of supported children (EUR 2 436 to EUR 7 957 per year in 2016). Parents of those higher education students who are not employed or do not conduct business and are under 26 years old when enrolling are eligible for this benefit.
- No **family allowances** are provided.

SLOVAKIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

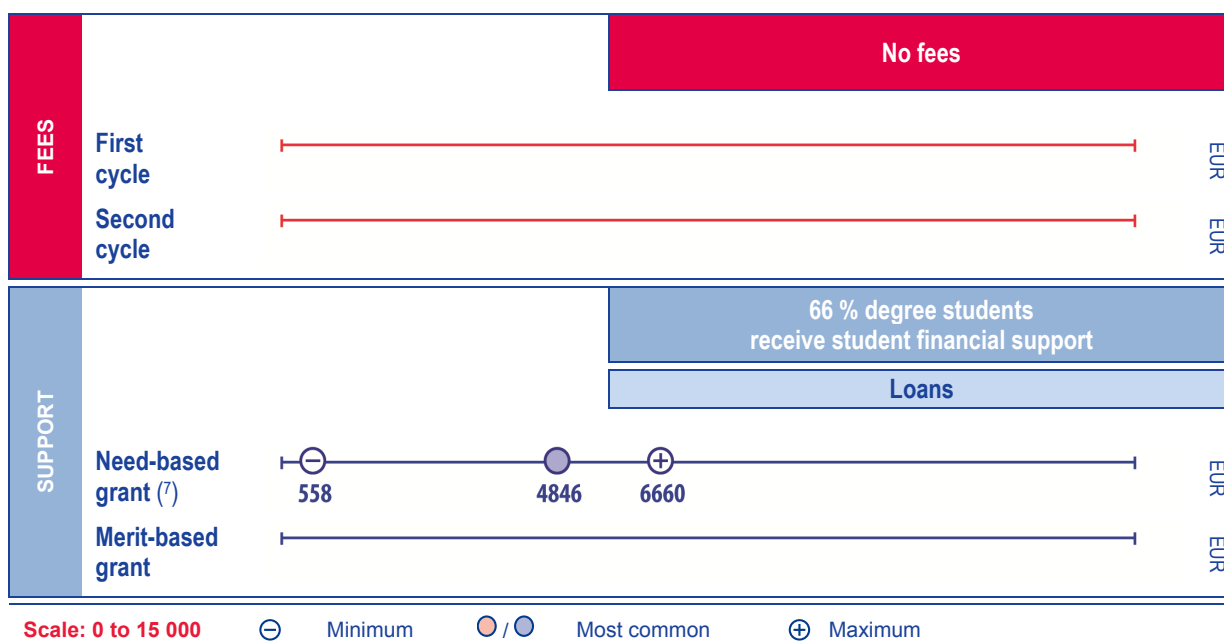
- All students pay registration fees of EUR 10 to EUR 100 per academic year. Full-time (short, 1st and 2nd cycle) students in public higher education institutions not exceeding the 'regular' length of study for the study programme do not pay tuition fees.
- Students who exceed a 'regular' length of study, or who study two or more programmes concurrently in the same academic year have to pay tuition fees which cannot exceed EUR 1 800 per academic year for both first and second cycle studies. Students admitted to an external/part-time study programme pay fees up to an annual maximum of EUR 2 050 in the first cycle and EUR 3 080 in the second cycle. Students in a study programme which is provided exclusively in a language other than the state language pay tuition fees, which are set by respective higher education institutions. Tuition and other fees at public higher education institutions cannot exceed 50 % of the average costs of full-time education.
- Non-EU students pay higher tuition fees of EUR 2 000 to 10 000/year.

Support (2016/2017)

- There is a legal right for a **need-based grant/scholarship** subject to specified conditions. The monthly amount of this need-based scholarship varies from EUR 10 to EUR 275. First and second cycle students are eligible. Short cycle students are eligible for need-based scholarships of EUR 22.61-45.21 per month depending on their academic performance.
- Merit-based** motivation scholarships are granted by the higher education institutions for excellent results in studies, research and development, artistic or sporting activity. The amount is set by higher education institutions or faculties. The state subsidy for this purpose is calculated at an average rate of EUR 450 per student for 10 % of students. Universities are provided with additional finances for merit-based scholarships in specific scientific study fields. The scholarship amount is determined by universities. The state subsidy provided is calculated at an average rate of EUR 1 000 (per student) for 15 % of students.
- Publicly subsidised **loans** provided by the Education Support Fund are available for full- and part-time students throughout the regular duration of study programmes. Loans range from EUR 500 to 2 500 per year and are taken by about 1 % of students.
- Family allowances** of EUR 23.52 per month are paid to parents of full-time students up to 25 years of age, unless the student interrupts his/her studies.
- Tax benefits for parents:** a lump sum tax deduction of EUR 21.41/month. No tax benefit for working students.

FINLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- No student fees.
- Citizens of non-EU/EEA countries are liable to annual fees of at least EUR 1 500.
- There are no short cycle higher education programmes.

Support (2016/17)

- Only full-time students are eligible for student support. The maximum annual aid is EUR 11 260.32. A common amount is EUR 8445.24 (of which EUR 3 600 is a student loan).
- Study **grants** (SG), which require the completion of an average 60 credits per year, are universal for a maximum of 64 months. Amounts depend on age and whether the student lives with parent(s). Typically, for students over 18 years living on their own the maximum is EUR 336.79. For students under 20 years living with their parents, the typical range is between EUR 62-163.80 per month.
- A **housing supplement** (HS) covers 80 % of the rent for students living independently, with a maximum of EUR 201.60/month. HS aims to match support to need (i.e. less support to students with lower housing costs). SG and HS are typically available for nine months only if the student's income, which may be earned at any time during the calendar year, is below EUR 11 850/year.
- Student **loans** of EUR 400/month are government guaranteed. Students who graduate within the target time can be entitled to tax deduction (30 %, for studies that started prior to 1 August 2014) or compensation (40 %, for studies that started on 1 August 2014 or after). Repayment of student loan usually starts 1.5-2 years after graduation and has to be completed in usually double study time. Interest rates and conditions are agreed with the student and the bank.
- **No tax benefits for parents and no family allowances.**

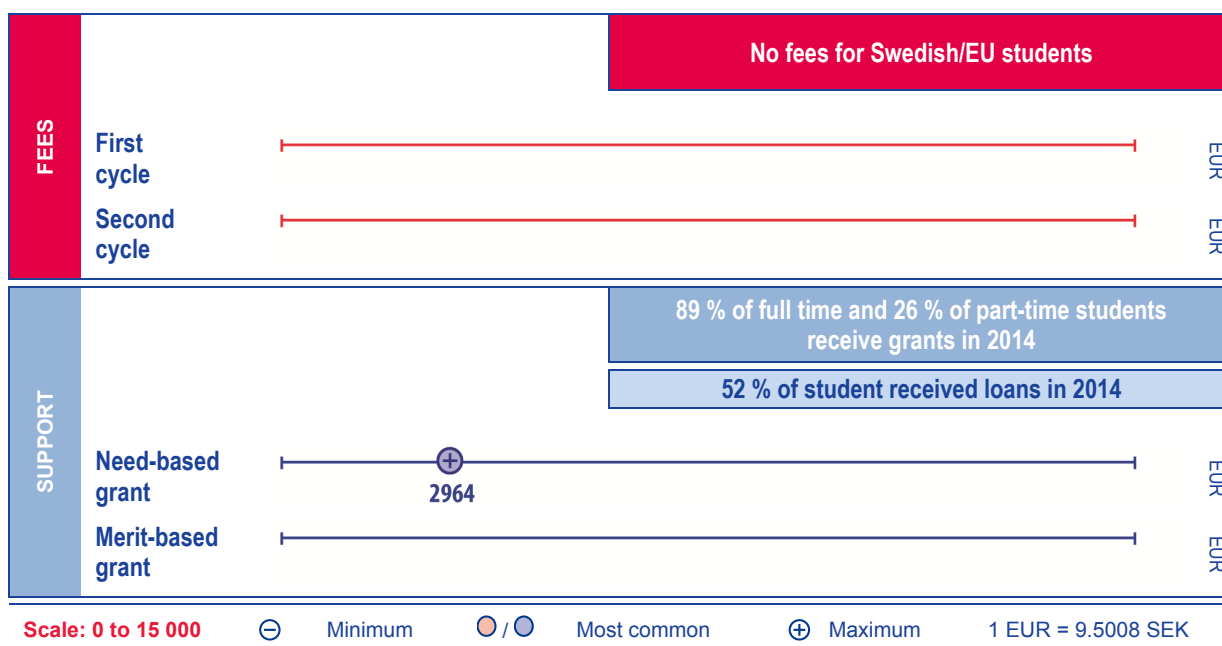
Planned Reforms

From 1 August 2017, annual tuition fees will be charged on international students without permanent residence status for foreign-language Bachelor and Master programmes.

⁽⁷⁾ Note: the value for the need-based grant does not include the housing supplement (HS) received by students living independently (see text below).

SWEDEN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

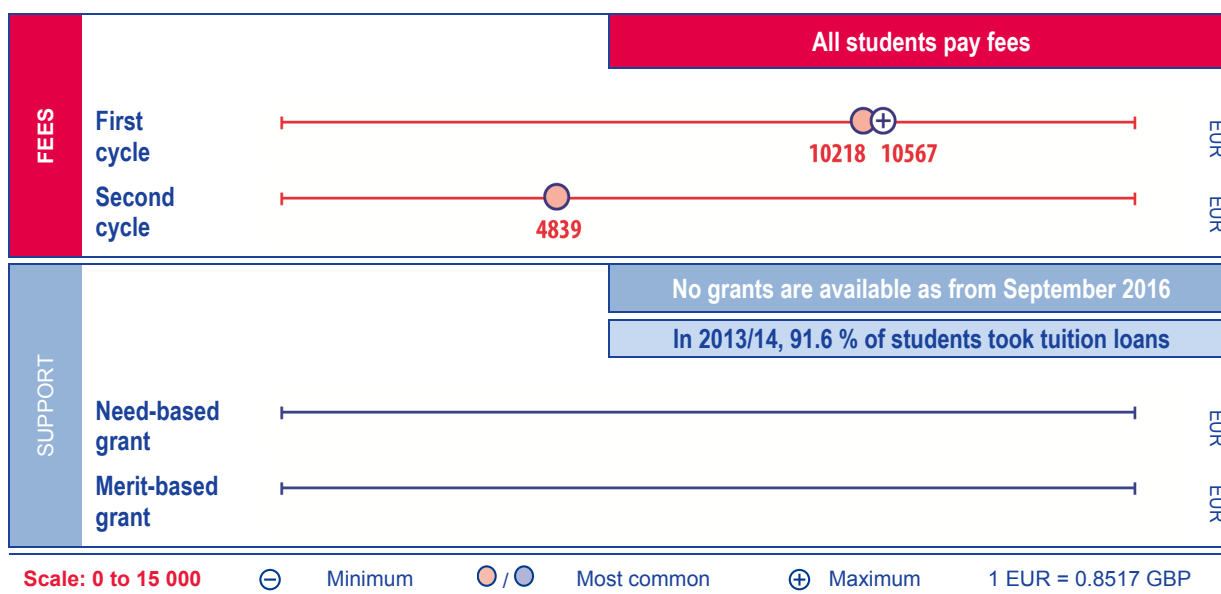
- No fees for Swedish/EU/EFTA/EEA full-time and part-time students.
- Other international students pay fees since autumn 2011. Higher education institutions determine the size of the fees, based on the principle of full cost coverage.
- As of 1 February 2015, Swedish/EU/EFTA/EEA full-time and part-time students can be subject to tuition fees when taking part in joint and multiple degree programmes if the fees do not go to the Swedish institution and do not relate to the part of the education organised by the Swedish institution.

Support (2016/17)

- **Grants** of SEK 704/week for 40 weeks per year are universally available for full-time students for six years. The maximum amount per year is SEK 28 160. Part-time students, studying at least 50 %, are able to receive grants proportional to their pace of study. 71 % of the all students received grants in 2014.
- State guaranteed **loans** of SEK 1 772/week for 40 weeks per year are universally available for full-time students for six years. The annual maximum amount is SEK 70 880. Part-time students, studying at least 50 %, are able to receive loans proportional to their pace of study. Repayment starts at the earliest six months after the student last received the loan, and must be completed within 25 years or before the age of 60. The government decides upon the interest rate level on a yearly basis. 52 % of students received loans in 2014.
- Students with children can receive an extra grant. It is also possible for some students to receive further supplementary loans, and loans for additional costs connected to their studies. This concerns, for example, students with additional costs for double housing, travel, musical instruments, etc.
- **No tax benefits** for parents and no **family allowances**.
- Short cycle students are entitled to the same support as first and second cycle students.

UNITED KINGDOM – ENGLAND

MAIN CHARACTERISTICS



KEY POINTS

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

Fees (2016/17)

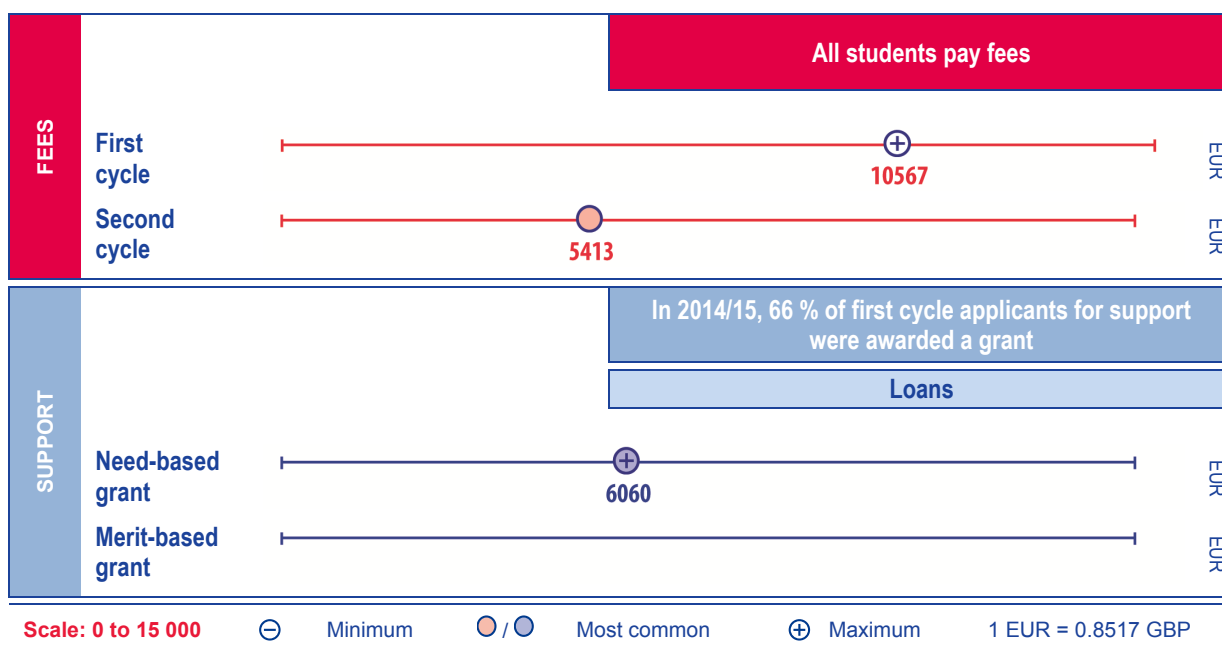
- 1st cycle full-time programme fees are set by institutions and capped at GBP 9 000 for public higher education institutions. The average fee for 2015/16 was GBP 8 703 before fee waivers offered by institutions, and GBP 8 636 after fee waivers. Students are not required to pay up front and can apply for a loan to cover the full fee. First cycle part-time programme fees are set by institutions and capped at GBP 6 750.
- 2nd cycle programme fees are unregulated and vary widely. The 'most common' shown (GBP 4 121) represents an indicative fee level for research students in 2016/17 set by Research Councils UK.
- Short cycle programme students pay the same fees as students in 1st cycle programmes.
- For the 1st and 2nd cycle international students, fees are unregulated.

Support (2016/17)

- 1st cycle and short-cycle full-time: 2016/17 entrants do not receive a need-based grant but may obtain a higher level of **loan** for living costs. The maximum for students living in the family home is GBP 6 904. For students living away from home the maximum is GBP 8 200 outside London and GBP 10 702 in London. The loan repayment is income-contingent and set at 9 % of earnings above the threshold of GBP 21 000; interest rates are Retail Price Index plus 3 %. Special support grants are available for students who have dependent children or who have certain disabilities. Many institutions also offer other bursaries and scholarships aimed at students from under-represented groups.
- Continuing 1st cycle full-time students who entered prior to 2016/17 may still apply for a maintenance grant of up to GBP 3 387 plus a lower level of maintenance loan. The grant awarded depends on household income. In 2014/15, 57.5 % of applicants eligible for support (grant and/or loan) were awarded either a full (42.8%) or partial (14.7%) grant.
- 1st cycle part-time: students studying a course of at least 25 % intensity, or in short cycle programmes, can apply for a loan to cover the tuition fee, which may be repaid after graduation. Loans for living costs are not available.
- 2nd cycle postgraduate taught: from 2016/17, a loan of up to GBP 10 000 is available for postgraduate Masters study. The same amount is provided for one year or for longer master programmes. 2nd cycle postgraduate non-taught – individual institutions can provide a merit based grant, which tends to follow the minimum stipend recommended by Research Councils UK, GBP 14 296 for 2016/17.
- **Tax benefits for parents and family allowances** do not play a role in the student support system.

UNITED KINGDOM – WALES

MAIN CHARACTERISTICS



KEY POINTS

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

Fees (2016/17)

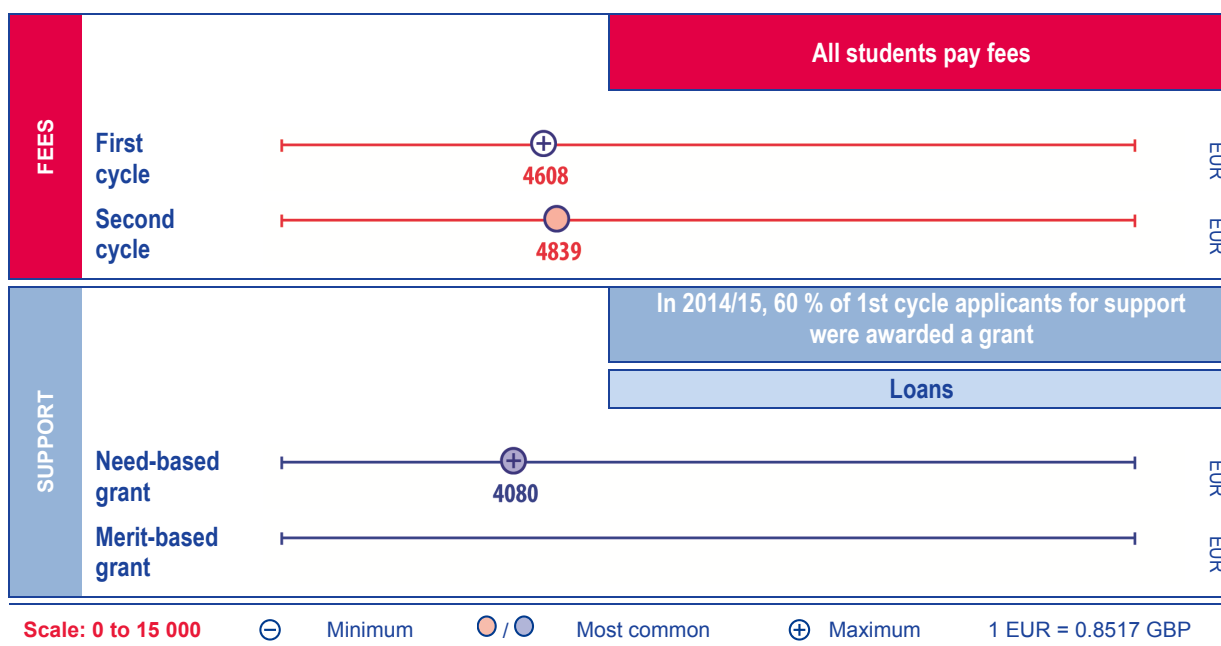
- 1st cycle full-time programmes: fees are set by institutions but capped at GBP 9 000 for institutions with an approved tuition fee plan to promote fair access (to safeguard fair access for low income and other under-represented groups) and GBP 4 000 for institutions without a plan. Students are not required to pay up front and can apply for a fee grant.
- 1st cycle part-time programmes: the maximum fee is GBP 2 625 for Welsh students studying in Wales.
- 2nd cycle programmes: fees are unregulated and vary widely. The 'most common' shown (GBP 4 121) represents an indicative fee level for research students in 2016/17 set by Research Councils UK.
- Short cycle programmes: the same fees apply as for students taking 1st cycle programmes.
- 1st and 2nd cycle international students: fees are unregulated.

Support (2016/17)

- 1st cycle and short-cycle full-time: students can apply for a **fee grant** of up to GBP 5 100 and a **fee loan** of up to GBP 3 900 to cover the full tuition fee. Repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 21 000; interest rates are Retail Price Index plus 3 %.
- The support package also includes a need-based **grant** and a **loan** for living costs. The grant amount depends on income, with a maximum of GBP 5 161 for students with a household income of GBP 18 370 or less. In 2014/15, 66.6 % of applicants eligible for support (grant and/or loan) received a grant (37.4 % of applicants received a full grant and 29.2 % a partial grant). The maximum loan for students living in the family home is GBP 4 786. For students living away from home, it is GBP 6 183 and less for students who receive a need-based grant. Repayments are set at 9 % of earnings above the threshold of GBP 21 000; interest rates are Retail Price Index plus 3 %.
- 1st cycle part-time: students studying a course of at least 25 % intensity, or in short cycle programmes, can apply for a loan to cover the tuition fee. A need-based grant is available to students studying at an intensity of at least 50 %.
- 2nd cycle: there is no universal support package. 2nd cycle postgraduate non-taught – individual institutions can provide a merit-based grant, which tends to follow the minimum stipend recommended by Research Councils UK, GBP 14 296 for 2016/17.
- **Tax benefits for parents** and **family allowances** do not play a role in the student support system.

UNITED KINGDOM – NORTHERN IRELAND

MAIN CHARACTERISTICS



KEY POINTS

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

Fees (2016/17)

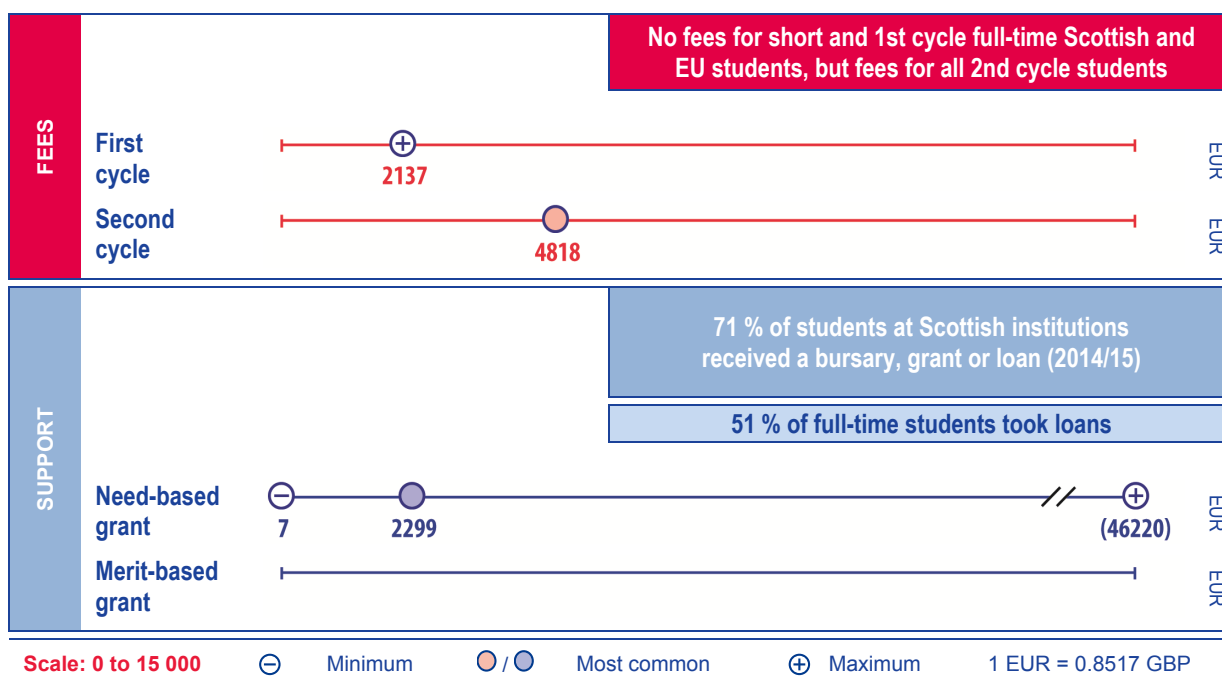
- 1st cycle full-time programmes: fees are set by institutions but capped at GBP 3 925. Students are not required to pay up front and can apply for a loan to cover the full fee.
- 1st cycle part-time programmes: fees are unregulated and loans are not available.
- 2nd cycle: fees are unregulated and vary widely. The 'most common' shown (GBP 4 121) represents an indicative fee level for research students in 2016/17 set by Research Councils UK.
- Short cycle programmes: the same fees apply as for students taking 1st cycle programmes.
- 1st and 2nd cycle international students: fees are unregulated.

Support (2016/17)

- 1st cycle and short cycle full-time students: the support package includes a need-based **grant** for living costs. The full grant of GBP 3 475 is awarded to students with a household income of GBP 19 203 or less, with partial grants for students whose household income is up to GBP 41 065. In 2014/15, 59.9 % of applicants for support received a grant (37.6 % of applicants received a full grant and 22.3 % a partial grant). All institutions must offer an additional bursary, whose amount varies, to students who receive the maximum grant for living costs or special support grant.
- The support package also includes a **loan** for living costs for all students. The maximum loan is GBP 3 750 if living in the family home, GBP 6 780 if living away from home and GBP 5 770 for a year of a UK course spent abroad. The amount is reduced for students who receive a need-based grant. Repayments are income-contingent and made at the rate of 9 per cent of income above the earning threshold of GBP 17 495.
- 1st cycle part-time students: the support package includes a need-based grant towards payment of fees (though it is not intended to cover them completely). Students studying at 50 % or greater intensity and whose household income is up to GBP 25 420 receive a fee grant. The grant is awarded on a sliding scale with the maximum awarded to students studying at 75 % intensity whose household income is less than GBP 16 843.
- For 2nd cycle students, there is no universal support package. 2nd cycle postgraduate non-taught: individual institutions can provide a merit based grant, which tends to follow the minimum stipend recommended by Research Councils UK, GBP 14 296 for 2016/17.
- **Tax benefits for parents** and **family allowances** do not play a role in the student support system.

UNITED KINGDOM – SCOTLAND

MAIN CHARACTERISTICS



KEY POINTS

FEES (2016/17)

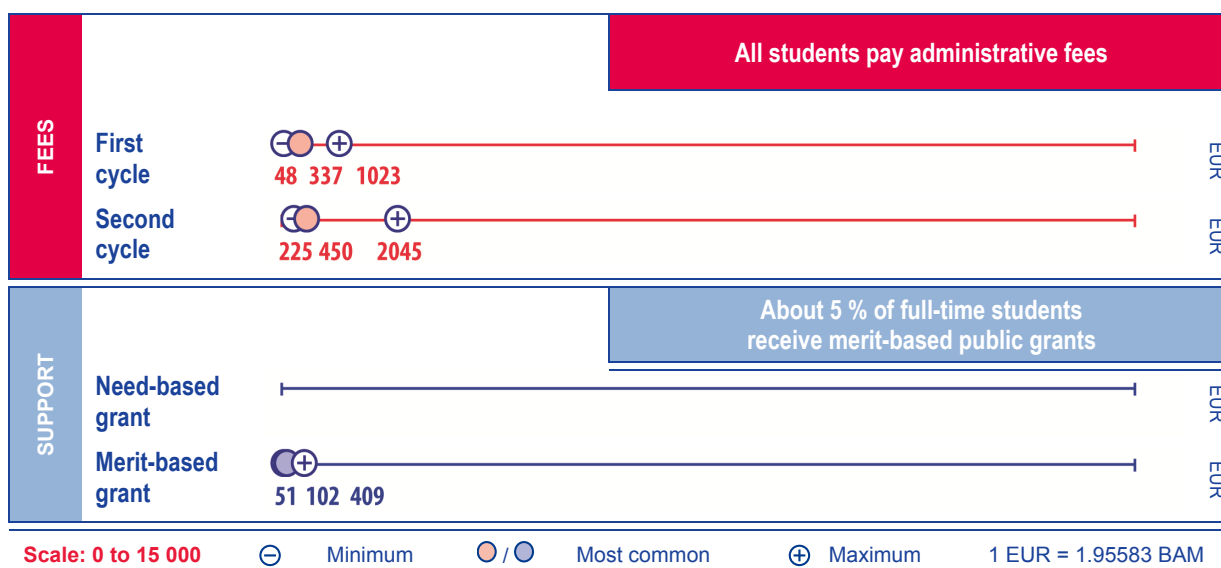
- For the short cycle and first cycle, full-time Scottish and EU students do not pay fees. Students from England, Wales and Northern Ireland are required to pay fees up to a maximum of GBP 9 000, in line with the maximum fee charged in the rest of the UK. Fees for part-time students are unregulated but are usually a proportion of the full-time equivalent fee.
- In the second cycle, fees are unregulated, differing by field of study and full- or part-time attendance.
- Fees for international (non-EU) students are unregulated and set by the higher education institutions.

Support (2016/17)

- Both grants and loans are available to full-time first-cycle students, and amounts depend on the level of household income. The 'Young Student's Bursary' of up to GBP 1 875 per year is available to students under the age of 25 at the start of their course with a household income below GBP 34 000. The 'Independent Students' Bursary' of up to GBP 875 per year is available to students aged at least 25, with a dependent child or married/co-habiting, and with a household income below GBP 18 999. Additional support is also available to students who incur extra costs related to a disability or learning difficulty.
- Depending on household income, 'young students' can take out a maximum loan of GBP 5 750 per year, and 'independent students' a maximum of GBP 6 750 per year. All eligible students can also apply for a non-income assessed student loan of GBP 4 750 per year. Students become liable to repay their loans in the April after they graduate or leave their course. Repayments for loans are normally deducted from earnings by employers at the rate of 9 % of income above GBP 17 495. In 2015, 51 % of full-time students took out loans. In 2016-17, the maximum support package – grants and loans combined – is GBP 7 625.
- A part-time fee grant (PTFG) is available to Scottish and EU students studying credits equivalent to 15-59.5 ECTS per academic year. The level of grant is based on a pro-rata amount of the full-time regulated fee.
- Second cycle students can apply for a fee loan of up to GBP 3 400 for eligible full-time courses (GBP 1 700 for part-time). Second cycle students on eligible courses may also apply for a living cost loan of up to GBP 4 500.
- Tax benefits for parents and family allowances do not play a role in the student support system.

BOSNIA AND HERZEGOVINA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

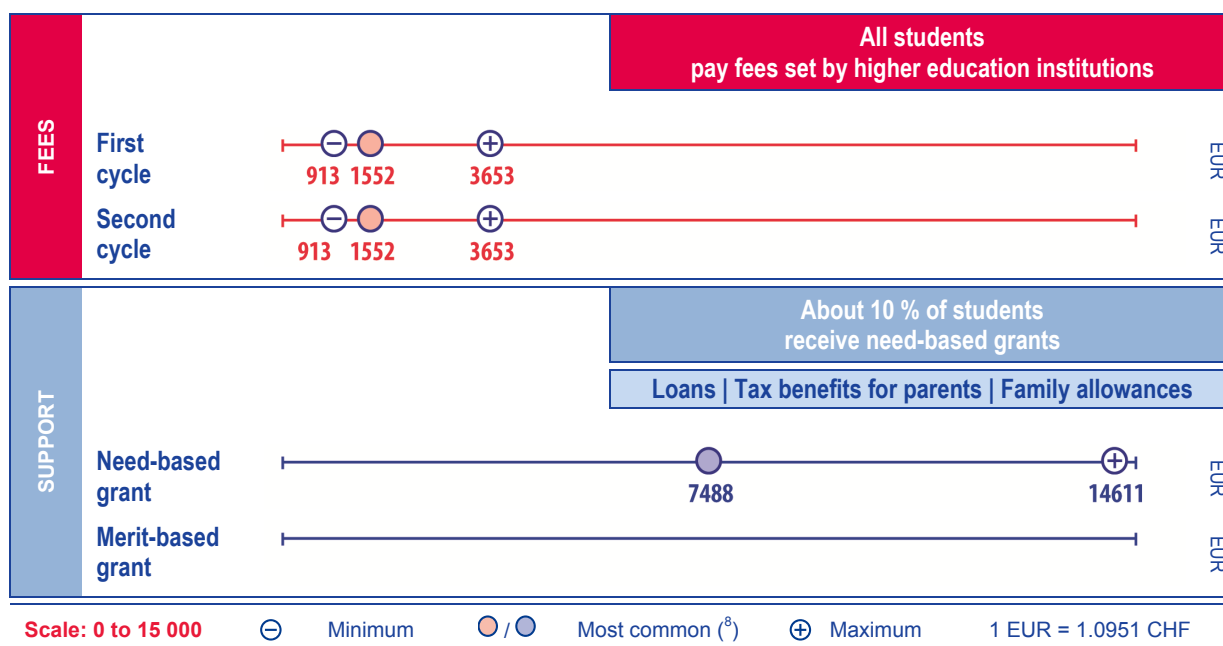
- There are two basic types of financial status for students: budget-financed and self-financed. 50 % of full-time students at the eight public universities and two other higher education institutions of Bosnia and Herzegovina are 'budget-financed students'. They are selected based on their good performance at secondary school and at the entrance exam. Their tuition fees are paid by the responsible ministry of education, but students need to pay administrative and other fees (entrance and application fees, fees for issuing diploma and diploma supplement, etc.) ranging from BAM 94 to BAM 500.
- 50 % of full-time students at the universities pay tuition fees. Fees vary from faculty to faculty. These students also pay both administrative and tuition fees. The minimum annual fee for self-financing students in the first cycle is BAM 440 and the maximum is BAM 1 500, plus administrative fees. The most common annual fee in the first cycle is BAM 660.
- In the second cycle, annual fees range from BAM 440 to BAM 4 000. All 2nd cycle students pay tuition and administration fees.
- All part-time students (40 % of all students) pay tuition and administrative fees. In the 1st cycle, annual fees range from BAM 900 to 4 500; and in the 2nd cycle from BAM 1 000 to 3 000.
- There are no short cycle programmes in higher education institutions in Bosnia and Herzegovina.
- International students may pay higher tuition fees while other expenses are the same.

Support (2016/17)

- There are no **need-based grants**.
- Responsible ministries of education at entity and cantonal level award **merit-based public grants** to full-time students with Bosnian and Herzegovina citizenship in public universities. The eligibility criteria include both need- and merit-based elements, such as the minimum grade obtained should be 8/10, performance (1st-3rd place) in national or international competitions, parents' income and employment status. The monthly grant ranges from BAM 100 to BAM 800 and is available for 12 months each year until graduation. Further grants for students are provided by local government.
- Part-time students are not eligible to apply for state-funded grants.
- There are no **loans, tax benefits for parents or family allowances**.

SWITZERLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

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

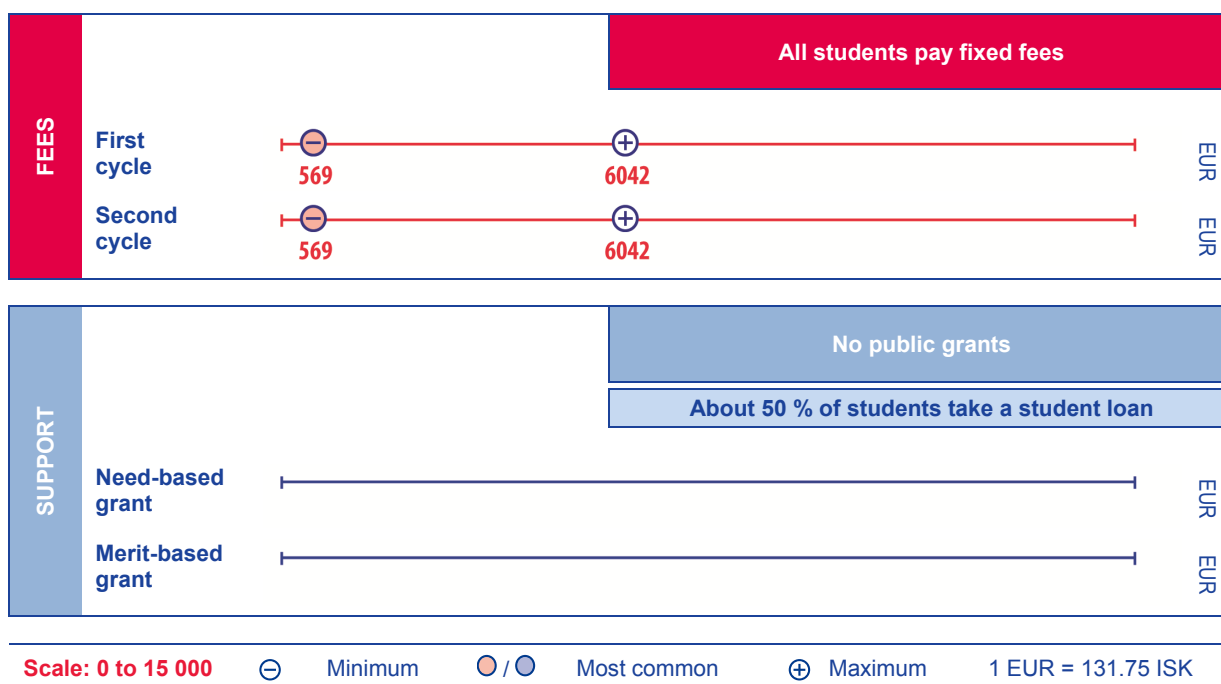
Support (2016/17)

- Each canton has its own regulations for the provision of **grants** and **loans** to students resident in Switzerland (decentralised system). In all cantons, the amount granted depends on the financial situation of the applicant and his/her family.
- Support in the form of grants or loans or a combination of both is provided. The majority of beneficiaries only receive grants (2014: about 95 % grants only, about 2 % loans only, about 3 % grants and loans). In 2014, the most common loan was CHF 6 200.
- Some higher education institutions have their own funds for supplementary support of students. Students can only apply if they already have applied for cantonal grants/loans.
- Parents who financially support their student-child can deduct CHF 6 500 from their income tax at federal level. At the cantonal level, eligibility and amounts of **tax benefits** for student's parents vary.
- A **family allowance** of at least CHF 250 per month for 16-25 year-olds in education is disbursed. The cantons may grant family allowances that are higher than this legal minimum.

⁽⁸⁾ In Switzerland, the amount referred to as 'most common' in the graph means average amount of fees or grants.

ICELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- All students at public higher education institutions pay administrative registration fee of ISK 75 000 per academic year regardless of the study programme. Over 80 % of students at 1st and 2nd cycle study at public higher education institutions.
- The same rules apply to international students.

Support (2016/17)

- Loans** are provided to full-time students by the Icelandic Student Loan Fund for short, 1st and 2nd cycle programmes. The amount depends heavily on student's family and personal circumstances, including income. The basic individual support for academic year 2015/16 is ISK 165 717/month or ISK 24.858 for each completed ECTS unit. Around 50 % of students take out a student loan. The same support is available for 1st and 2nd cycle students.
- Loans may be awarded to full-time students who participate in further programmes with 60 ECTS units of study in each academic year or at least 30 ECTS units each semester. Loans may also be granted to cover tuition fees for courses (not including maintenance) that are organised differently. Loans are not granted for preparatory courses, doctoral programmes or professional development programmes.
- The loan is indexed and has a fixed interest rate of 1 %. Repayment begins two years after graduation. Graduation is defined when the student ceases to receive loans from the Student Loan Fund, unless he demonstrates that he will continue to qualify for loans in the next school year thereafter. Refund will stand over until the debt is paid or the borrower has passed away.
- The board of the Fund may grant exemption from the annual repayment, in full or in part, if the pursuit of studies that qualify for a loan, illness, unemployment and/or unfitness for work due to illness, disability, pregnancy, the care of children, the care of a spouse or other comparable circumstances cause the recipient substantial financial difficulty.
- 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.
- There are also **no tax benefits for parents** and **no family allowances**.

Planned Reforms

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

Grant and loans on favourable terms to full-time students

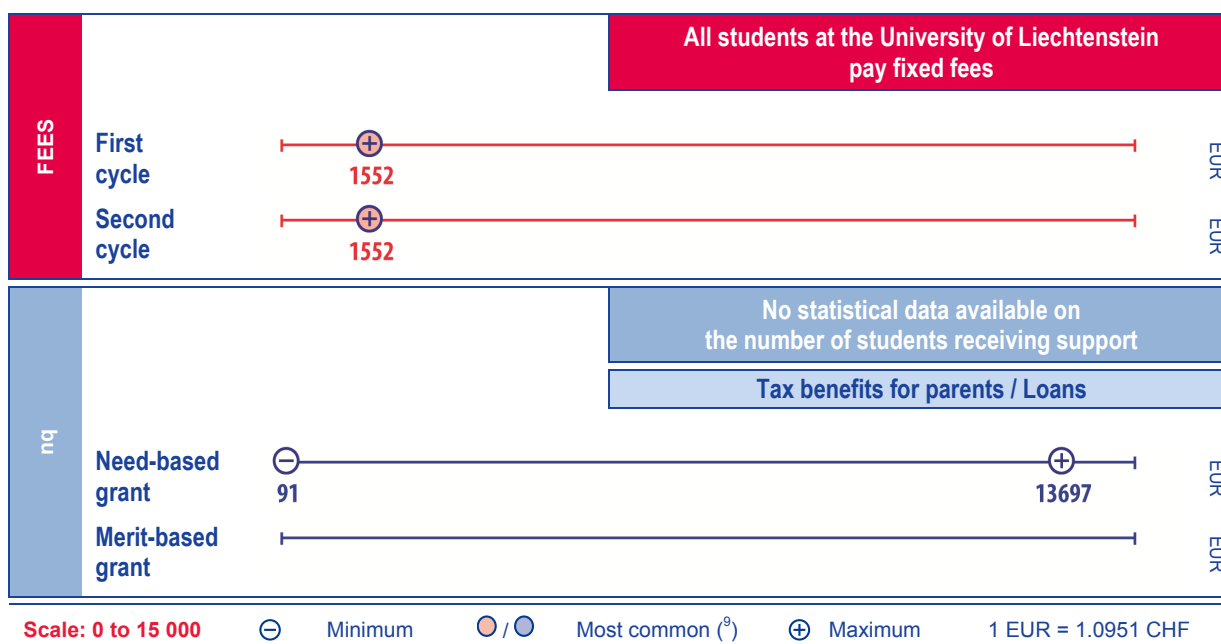
- Monthly educational grant of ISK 65 000 for a total of 45 months corresponding to the five traditional academic years. Students may choose to take only grant or grant and loans or part-time loan. Over 99 % of students may be eligible.
- The maximum loan can be up to ISK 15 million. Interest rate on loans will be fixed indexed 2.5 %, plus a 0.5 % premium.

Loan eligibility rules and repayment terms are similar to the other Nordic countries.

- Support will be granted for seven years (420 units) regardless of the learning process instead of eight years (480 units) where currently limitations are for the utilization of units at different levels of education.
- The maximum repayment period of the loan will be 40 years and repayment must be completed before the age of 67. Learning support will not be provided for students 60 years of age or older.
- Refunds will be fixed monthly instalments as is all the other Nordic countries, instead of income-related payments as it is.

LIECHTENSTEIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- Higher education institutions define their fee systems autonomously.
- All students (including the international ones) at the University of Liechtenstein (the only public higher education institution in Liechtenstein) pay an annual fee of CHF 1 700 (CHF 850 per semester).
- There is no short cycle programme in higher education in Liechtenstein.

Support (2016/17)

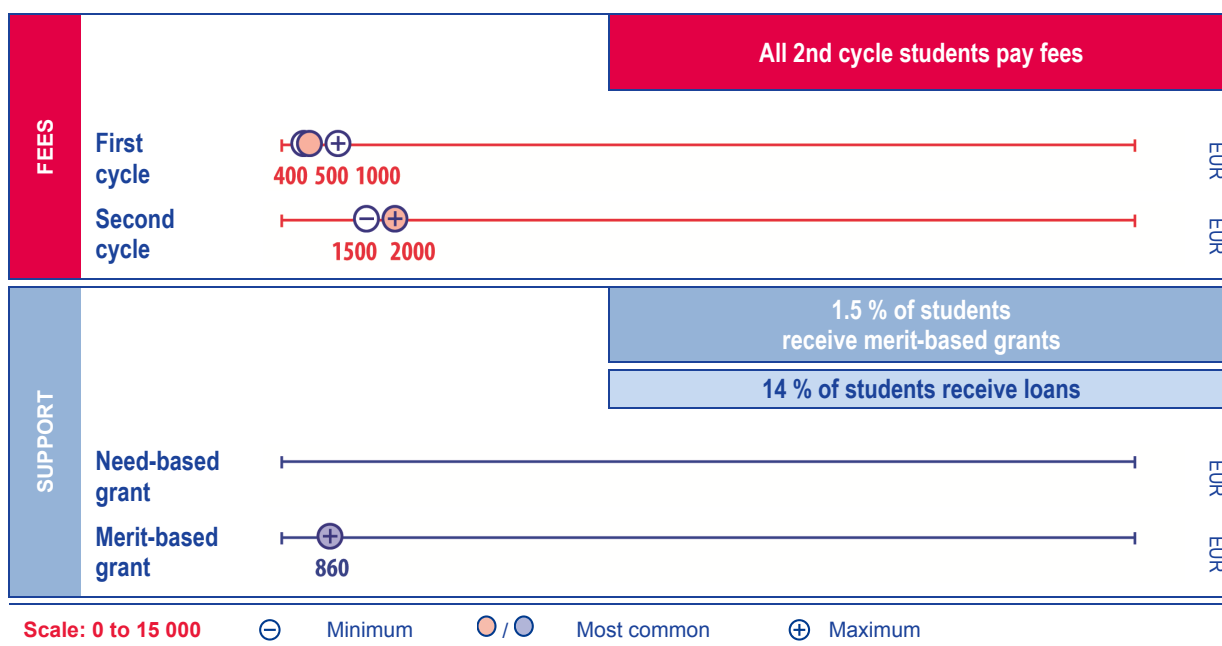
- Public support consists of a variable **combination of grants and an interest-free loan**. The maximum total amount is CHF 25 000, of which 40-60 % is a grant and the rest is a loan. From age 32 on, the state financial support consists of interest free loans only.
- Students need to have had permanent residence in Liechtenstein for minimum three years when applying for public support to be eligible. Eligibility also depends on the student's income and assets (principle of subsidiarity/need-based system). The amount is calculated on the basis of admissible costs and reasonable expectations of self-support. Parents' income and assets are taken into account for the assessment of eligibility and calculation of support for students below the age of 25 and if s/he has not worked fulltime for at least 2 years.
- Repayment of loans start 18 months after study programmes has ended. Payment is made on fixed rates in six instalments per year. The repayment rate can be deferred once on request.
- State scholarships and grants can be applied for all tertiary education programmes and are fully portable to allow for mobility ⁽¹⁰⁾. There is no financial support for incoming students.
- Tax benefits** up to CHF 12 000 per year are available for education related costs. Students themselves or, if they still live with their parents, their parents are eligible.
- Not additional **family allowances** for costs related to education.

⁽⁹⁾ In Liechtenstein, the value marked as 'most common' amount refers to the average amount of fees and grants.

⁽¹⁰⁾ Due to limited education programmes within the country, 90 % of students from Liechtenstein study abroad (Switzerland and Austria).

MONTENEGRO

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

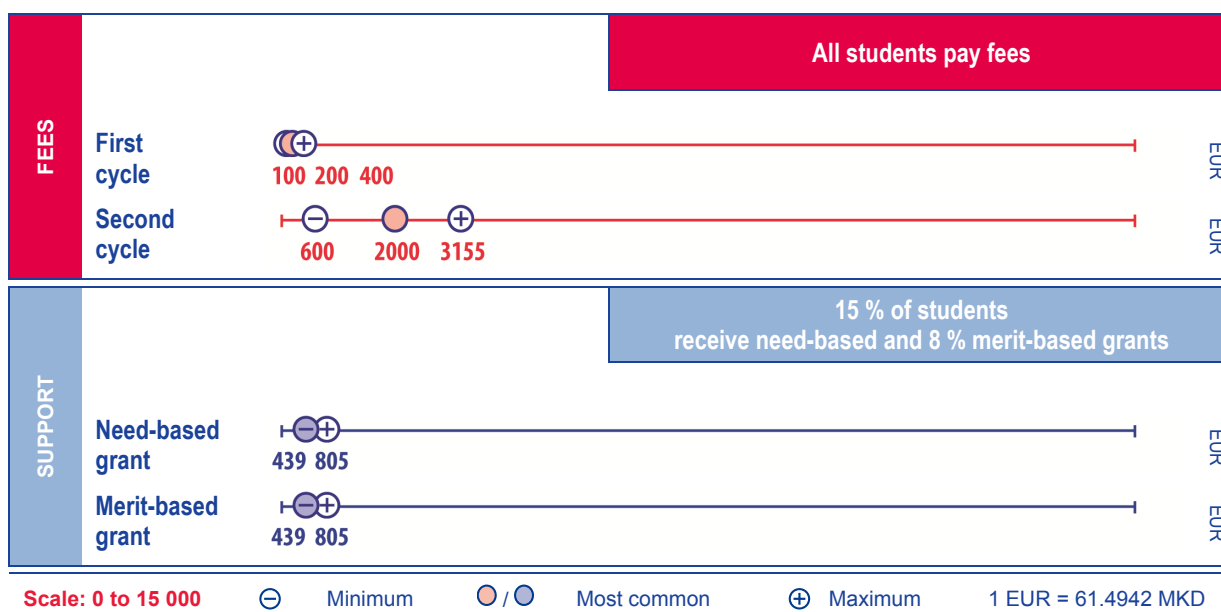
- There are two basic types of financial status for students: state subsidised and self-financed. The government annually decides about the number of students whose tuition fees it will pay (in specific study fields and the capacities of institutions). To receive state-financing students need to meet certain performance criteria. State-financed students who fail to meet the criteria may continue their studies as self-financing students.
- Self-financing students in the first cycle at the University of Montenegro (the only public university) pay between EUR 500 and EUR 1 000 per year, depending on the study profile. The most common fee level is EUR 500. Self-financing students who pass all exams may become budget-funded students if there are places available on their study programme. Those students are chosen on the basis of the ECTS gained and academic performance during their studies.
- Fees at the second cycle are between EUR 1 500-2 000 per year.
- There is no short cycle programme at higher education institutions in Montenegro.
- International students are charged the same fees as Montenegrin students.

Support (2016/17)

- There is no **need-based grant**.
- **Merit-based grants** are awarded to the best-performing first-time students in the second and the succeeding academic years of study, including students showing particular scientific or artistic inclinations and winning awards at international and national competitions. Grants are awarded on the basis of the contest announced by the Ministry at least one month before the beginning of an academic year. Grants are not awarded to student loan beneficiaries.
- The maximum grant is EUR 86/month paid in ten monthly instalments.
- The Ministry of Education also awards co-financing scholarships of up to EUR 500 for 2nd cycle and doctoral students who study in Montenegro or abroad.
- State guaranteed **loans** are available on the basis of performance to first-time students. The average loan is EUR 45/month for ten monthly instalments. Repayment must start one year and the latest 18 months after completion of studies. Best performers may be exempted from repayment or receive discounts.
- There are **no family allowances** of student's parents or **tax benefits** to parents.

FORMER YUGOSLAV REPUBLIC OF MACEDONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

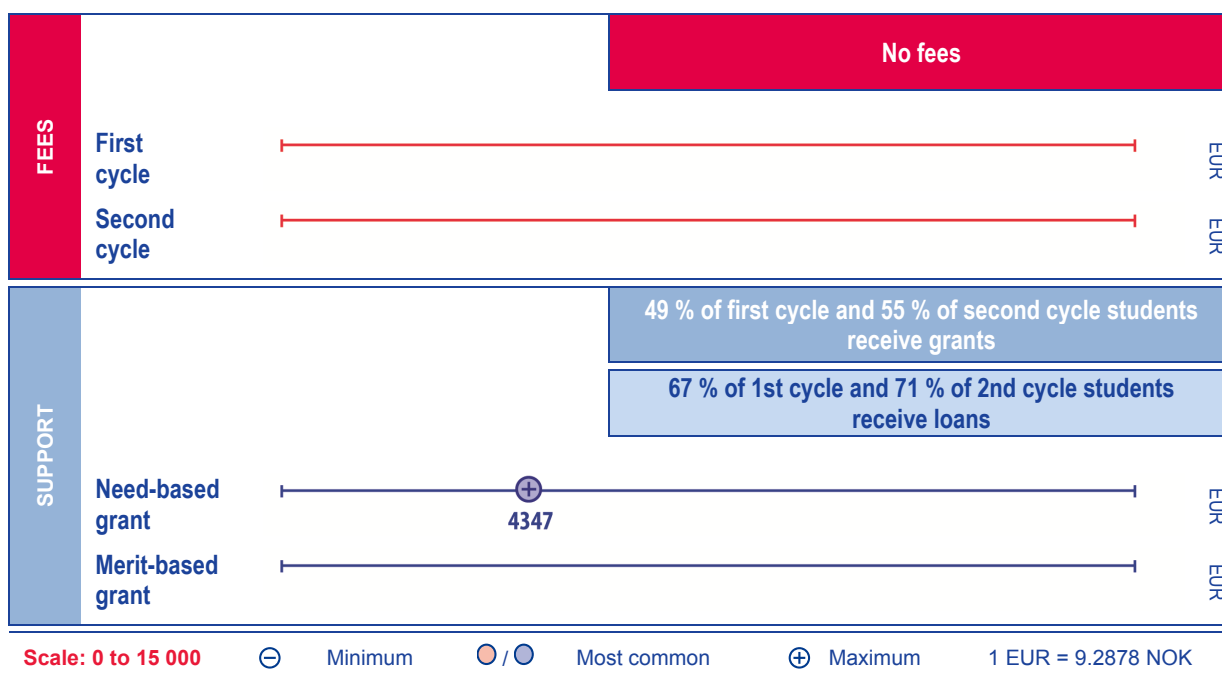
- All students pay fees in public higher education.
- In the first cycle, the annual fee ranges from MKD 6 150 to MKD 24 600, depending on the study profile. The most common fee is MKD 12 300. Exemptions or reductions are made for students with disabilities (first and second degree of disability), and orphans.
- Fees in the second cycle are between MKD 36 900 and 194 000 per year, depending on the study profile. The most common fee for second cycle is 123 000 per year.
- Annual fees for short cycle programmes range from MKD 6 150 to MKD 24 600, depending on the study profile. The most common fee is MKD 12 300. Exemptions or reductions are made for students with disabilities (first and second degree of disability), and orphans.
- International students pay higher fees – between MKD 123 390 and 185 000 per year – regardless of the study cycle. The fees are defined by the respective universities.

Support (2016/17)

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

NORWAY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

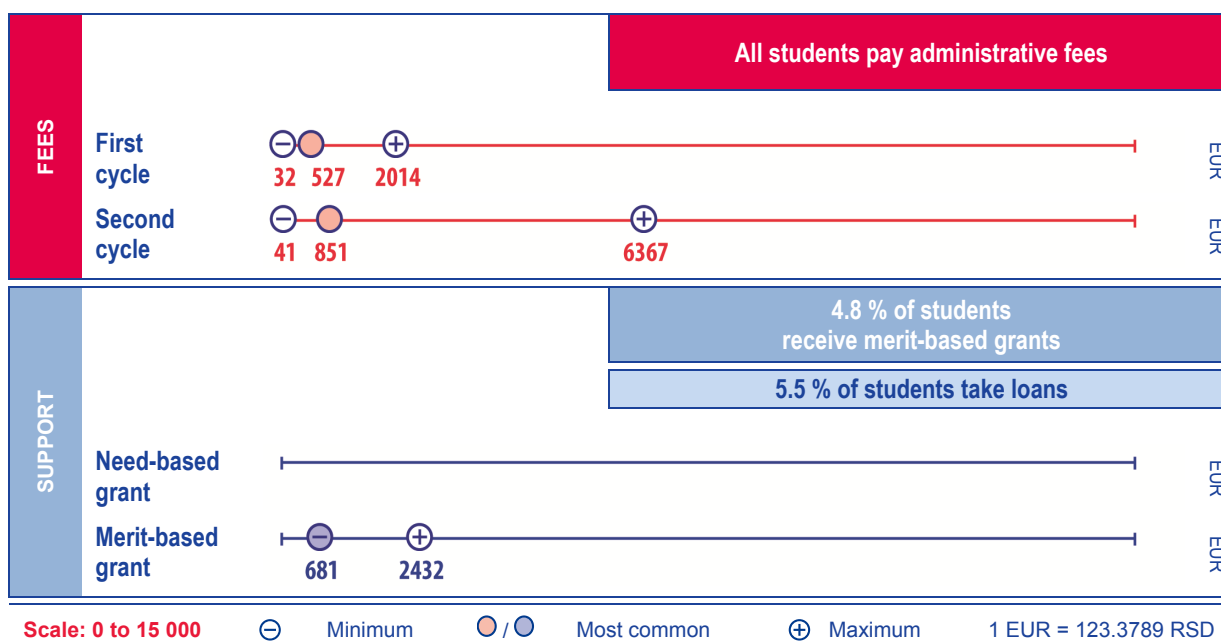
- No fees for either full- or part-time students at public higher education institutions, which cater for over 85 % of all students in Norway.
- Government-dependent as well as independent private higher education institutions may on certain conditions charge tuition fees, and these fees must be used to benefit students.
- International students are treated as home students, and do not pay fees at public higher education institutions.
- HEIs may charge tuition fees for certain specialised/tailored courses within continuing and further education aimed at people in employment.

Support (2016/17)

- Norwegian students (both part-time and full-time) are entitled to basic support (**loans** and **grants**) from the State Educational Loan Fund (NSELF). The maximum basic support is NOK 103 950 per academic year (10 months), which is initially given as a loan. However, 40 % of the loan may be converted to a 'state educational grant' for students who live away from their parents and pass all exams. The grant will be reduced if the student's income exceeds NOK 172 595 or have assets exceeding NOK 392 662. The amount of the basic support is universal for all students who are eligible for financial support. The maximum amount of the grant is NOK 41 580.
- Students under 25 years of age may also receive a grant for travel costs. Students taking care of children may receive a grant for each child under the age of 16 (NOK 16 200). Students on parental leave can be given a grant for up to 49 weeks. Students who cannot study because of illness may have the loan converted into a grant for up to four months and 15 days per academic year. Physically disabled students can receive an extra grant (NOK 35 490) if they are unable to work during their studies, and they may also receive basic support for twelve months per year.
- There is full portability of NSELF loans and grants for both exchange and degree students studying abroad. After graduation, the student will receive a repayment programme stipulating how much s/he has to pay and a prognosis for the repayment period. Interest is calculated from the first day of the month following graduation, and also if s/he interrupts his/her education or is no longer entitled to financial support. Repayment normally starts in monthly installments seven months after graduation. The amount varies according to the size of the debt and the length of the repayment period. The most common repayment period for students with NOK 300 000 debt is 20 years.
- **Tax benefits for parents** and **family allowances** play no role in the student support system.

SERBIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

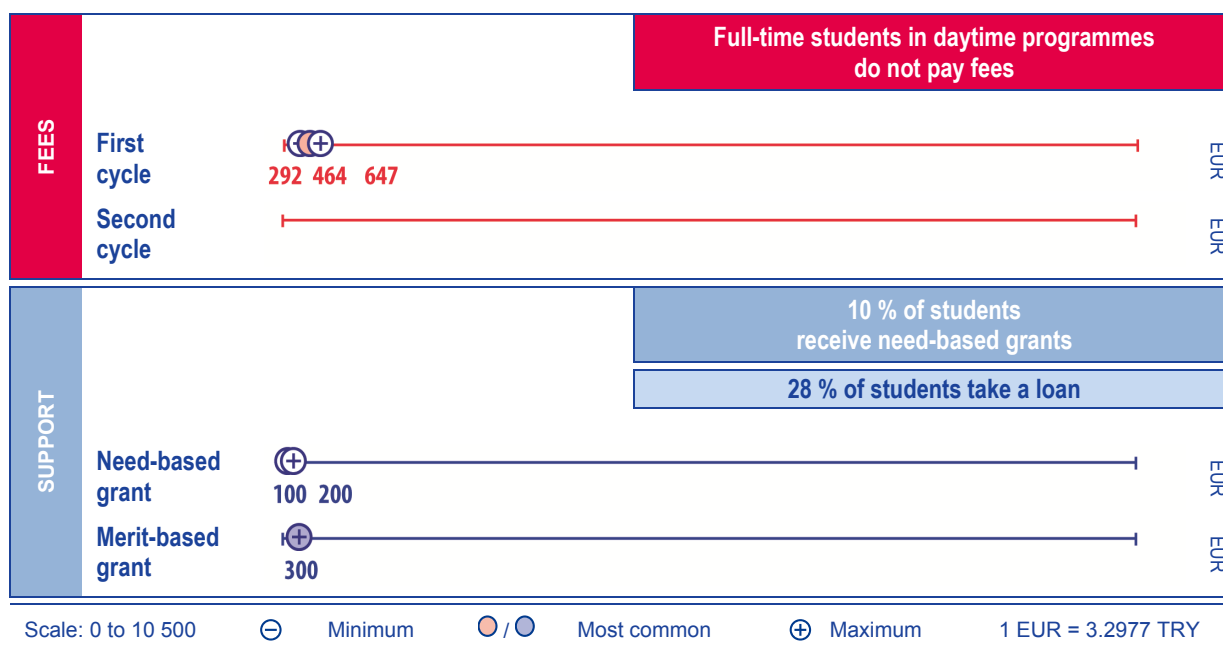
- Students in public higher education institutions can be 'budget-financed' and 'self-financing'. Only full-time student status exists. 'Budget-financed' students (42.96 % in 2016) are selected at entry based on entrance exam score and secondary school results, and during the course based on their study performance. Their tuition fees are covered by the state, while students pay administrative and other costs (entrance and application fees, fees for issuing diploma and diploma supplement, etc.) ranging from RSD 4 000 to 30 000 per year.
- 'Self-financed' students pay both administrative and tuition fees, which range from RSD 30 000 to 248 500 per year on Bachelor level and RSD 40 000 to 785 492 on Master level, including both academic and applied studies.
- There is no short cycle programme in higher education in Serbia.
- Foreign students usually pay higher tuition fees. The most common annual fee is EUR 2 000.

Support (2016/17)

- Student **grants** are provided by the Ministry of Education, Science and Technological Development only to 'budget-financed' students in the 1st and 2nd cycle. The state grant scheme is merit based, and only students with an average grade of at least 9 (out of 10) may apply. Specific merit-based grants for students from vulnerable groups are available, with additional needs-based criteria, like the proof of disability, certificate/proof of socio-economic status, etc. A state grant amounts to RSD 84 000 annually, paid in ten monthly instalments. In the academic year 2015/16, there were 8 914 student grantees. The Ministry of Youth and Sports provides additional merit-based grants of RSD 300 000 per year to up to 800 bachelor and 400 master students. State universities, provincial and university cities' governments also provide funds for supporting talented students. 9.5 % of budget funded students (4.8 % of all) received grant. Students with disabilities, Roma students and students who finished secondary school in another country could apply for tuition fee exemption through affirmative measures within official call for enrolment.
- Ministry of Education, Science and Technological Development provides **loans** to students primarily based on merit, the social status of students is an additional criteria. The amounts are the same as grants – RSD 84 000 paid in ten monthly instalments. Students who finish studies with an average grade higher than 8.5 (on the 6 to 10 scale) are not obliged to return the loan. In 2015/16, 11 700 students received loans.
- Local governments offer grants, loans and other benefits to students from their municipalities/cities. There is no systematic data on the range and type of grants/loans/scholarships provided.
- There are **no tax benefits** for student's parents nor **family allowances**.

TURKEY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2016/17)

- Public university students following first cycle daytime education programmes do not pay fees. Public universities may charge fees for evening programmes, which range from TL 962 and TL 2 134 per year.
- In the 2nd cycle, public universities do not charge fees in daytime programmes. While fees in evening programmes vary among universities.
- No fees are charged for participating in full-time daytime short cycle programmes in public higher education institutions. Students in evening education pay fees (TL 770-TL 4 268 per year).
- International students pay higher fees.

Support (2016/17)

- Need-based grants** are provided by the Higher Education Credits and Hostels Institution. Short-cycle, first and second cycle students can receive need-based grants. No further information is available on the eligibility criteria.
- In 2015, students in first cycle receive TL 330 per month (TL 3 960 a year), while students in second cycle are provided with monthly TL 660 (TL 7 920 per year). 10 % of students receive need-based grant.
- Merit-based grants** are provided by the General Directorate of Higher Education Credit and Hostels Institution, universities, municipalities, and NGOs for good performing students. The state grant (via the General Directorate) is a standard monthly TL 990 to eligible students. The amount of other grants is different for every institution. Students who pass the university entrance exam with excellent results may be offered to pay only half or five eighths of the fee (this may vary from one university to another).
- Loans:** in 2015, students in the 1st cycle receive TL 330, while students in the 2nd cycle are provided with TL 660 per month. The repayment begins two years after graduation in monthly instalments. Repayment needs to be completed in as much time as the student benefited from the loan. The repayment amount is calculated according to domestic product price index. This is a state guaranteed loan, which 28 % of students receive.
- No tax benefits** for parents or **family allowances**.

CODES AND ABBREVIATIONS

Country codes

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

MK*: ISO code 3166. http://www.iso.org/iso/country_codes/iso_3166_code_lists.htm

Statistical codes

: Data not available

(–) Not applicable

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National Student Fee and Support Systems in European Higher Education – 2016/17

This annual report shows how fee and support systems (including grants and loans) work in higher education in Europe. It provides both a comparative overview of fees and financial support available to full-time students in 2016/17, and also includes individual country sheets outlining the main elements of national systems. In particular, the publication describes the range of fees charged to national, EU and international students, specifying the categories of students that are required to pay and those who may be exempt. Similarly, it explains the types and amounts of public support available in the form of grants and loans, as well as tax benefits and family allowances where applicable.

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

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

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

