



European
Commission

National Student Fee and Support Systems

*in European Higher Education
2015/16*

Eurydice – Facts and Figures



Education and
Training



National Student Fee and Support Systems

in European Higher Education
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Education, Audiovisual and Culture Executive Agency
Education and Youth Policy Analysis
Avenue du Bourget 1 (BOU2 – Unit A7)
B-1049 Brussels
Tel. +32 2 299 50 58
Fax +32 2 292 19 71
E-mail: eacea-eurydice@ec.europa.eu

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INTRODUCTION

The modernisation agenda ⁽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, and regulation of fees and support is a central policy concern.

Issues regarding the interaction of student fees and support are, however, complex and difficult to compare accurately at European level. This report provides information that can help to understand student fees and support systems at a glance – or at least a short read.

The Key Points section provides a short comparative overview of information on fees and student support in European countries drawn from the national diagrams and information sheets that follow. The main focus of the comparative overview is on full-time students in the first cycle of higher education. The national diagrams and information sheets outline the main elements of national systems in a way that enables a reader to understand the actual situation quickly and easily, and also allows accurate comparison to be made with other countries.

A guide to the national system information sheets outlines the main elements which can be found.

For most people, the concept of student fees is inevitably understood in a particular national context. For example, a student may have the impression that there are no fees in her/his national system, even though charges are levied to enrol at a higher education institution or for other administrative purposes. For such a student the notion of fees is limited to a concept of tuition fees. A similar student in a different national context may consider that (s)he has been charged an enrolment fee.

The modalities of how and when fees are collected are also significant. In some countries fees, should be paid before a programme begins, while in other countries they are paid only after graduation. In fact, 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, and information in this report should be read carefully. Where fees exist, are they paid by all or by some students? If some, what are the main criteria that determine which students pay and which do not?

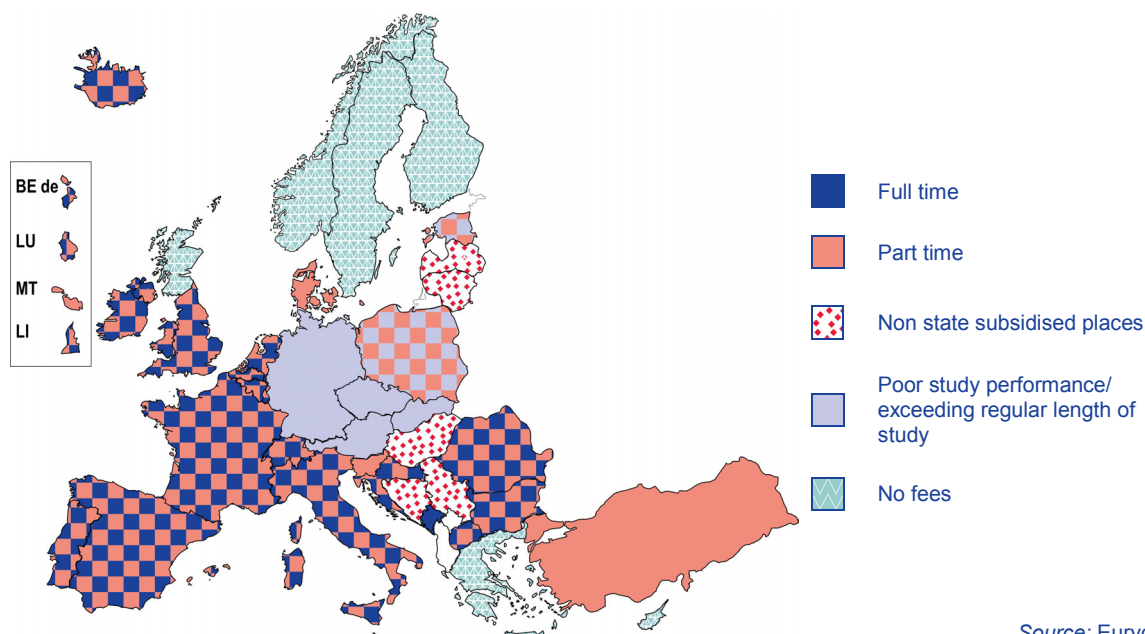
Similar questions should be asked with regard to student support. Support takes different forms, and this report focuses only on the most common and comparable. This report attempts to show which students, or which families, are able to access public financial support in the form of grants, loans, family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

⁽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

F E E S

Figure 1: Most common categories of fee payers (including tuition and administrative fees) in first cycle study programmes, 2015/16

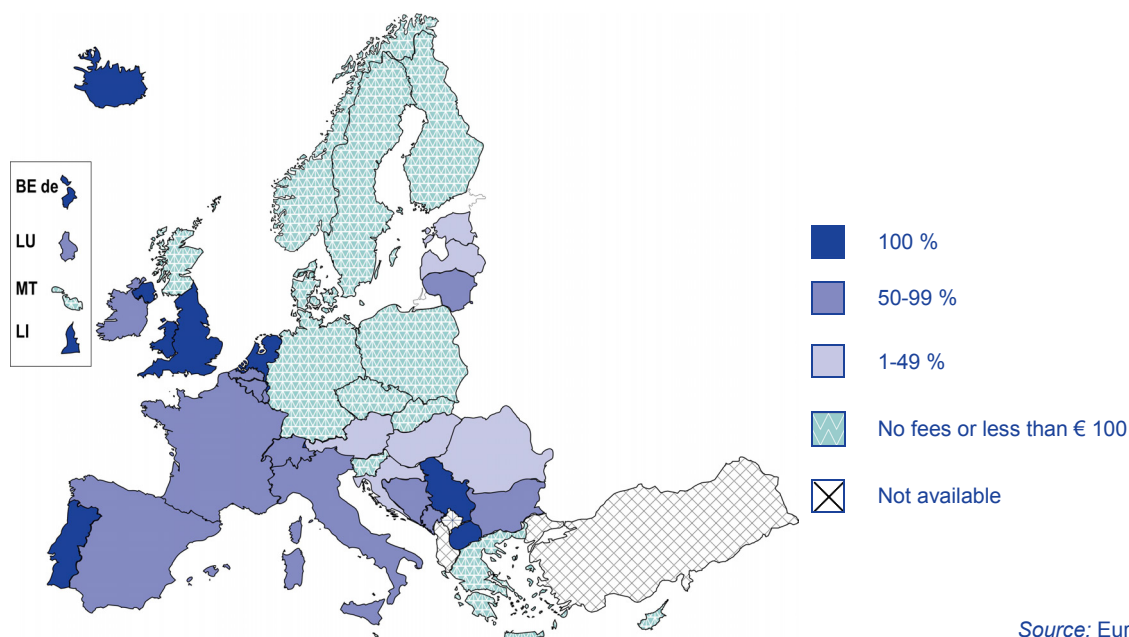


Source: Eurydice.

Figure 1 shows the most common categories, and combinations of categories, used by national systems to determine fee payers. In the majority of countries, both full- and part-time students are required to pay fees, so it can be understood that all students pay fees. In several countries – Denmark, Malta, Slovenia and Turkey – it is *only* part-time students that pay. There is also a group of countries – Latvia, Lithuania, Hungary, Bosnia and Herzegovina and Serbia – that differentiate between students whose costs are covered by the state, and those who are able to study by paying fees. These countries are shown in the figure as 'non state subsidised places'. The Czech Republic, Germany (five *Länder*), Estonia, the Netherlands (for students enrolled since September 2015), Poland and Slovakia require fees or repayment of student finance when students fail to meet agreed performance standards, for example by failing to obtain a degree within a specified time period. There is a group of countries – Greece, Cyprus, Finland, Sweden, and Norway – where home and EU students do not pay fees. This is also true in Scotland (United Kingdom) for Scottish and EU students, but not for those coming from other parts of the United Kingdom.

It is also important to note that the largest European country, Germany, enabled *Länder* to introduce tuition fees in 2007. However, those *Länder* that introduced fees abandoned this practice in recent years, and in 2014/15, for the first time since 2007, there were no longer any tuition fees charged anywhere in Germany. Only small administrative fees are charged in a majority of German *Länder* in addition to fees when exceeding the regular length of study which are charged in five *Länder*.

Figure 2: Percentage of fee payers (including tuition and administrative fees) in first cycle higher education programmes, full-time students, 2014/15



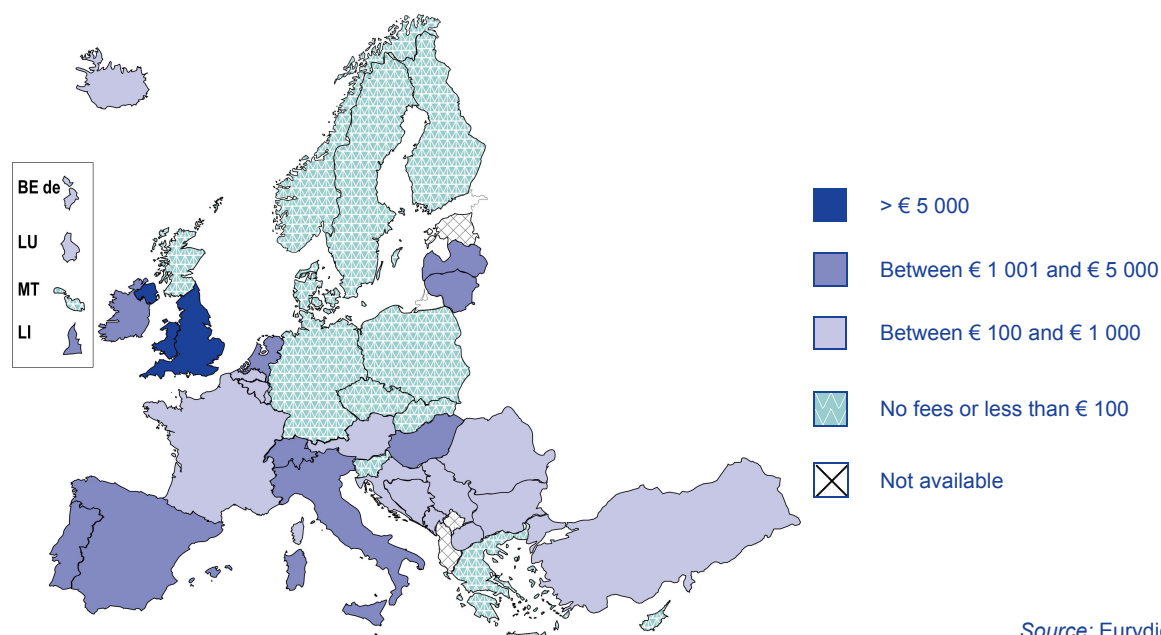
Source: Eurydice.

Explanatory note

The national statistics available cover full-time students and all kinds of fees including tuition and administrative fees.

Figure 2 shows that there is great variation in the numbers of full time students paying fees in publicly funded higher education institutions across Europe. Thirteen systems – including all the Nordic countries – apply a 'no fee' regime for all students (including fees below EUR 100). At the other end of the scale, in ten systems all first cycle students pay fees. Among the countries where a minority of students pay fees, the fee-paying minority may correspond to a particular category of students – such as students who have not received a state-subsidised place in a higher education institution (see Figure 1).

Figure 3: Most common fees (including tuition and administrative fees) in first cycle study programmes, among full-time students paying fees, 2015/16



Source: Eurydice.

Explanatory note

The national statistics available cover full-time students and all kinds of fees, including tuition and administrative fees.

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

Other countries with relatively high fees are Ireland, Spain, Italy, Latvia, Lithuania, Hungary, the Netherlands, Portugal and Switzerland. In Hungary, however, the majority of students benefit from state-funded places and do not pay fees.

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

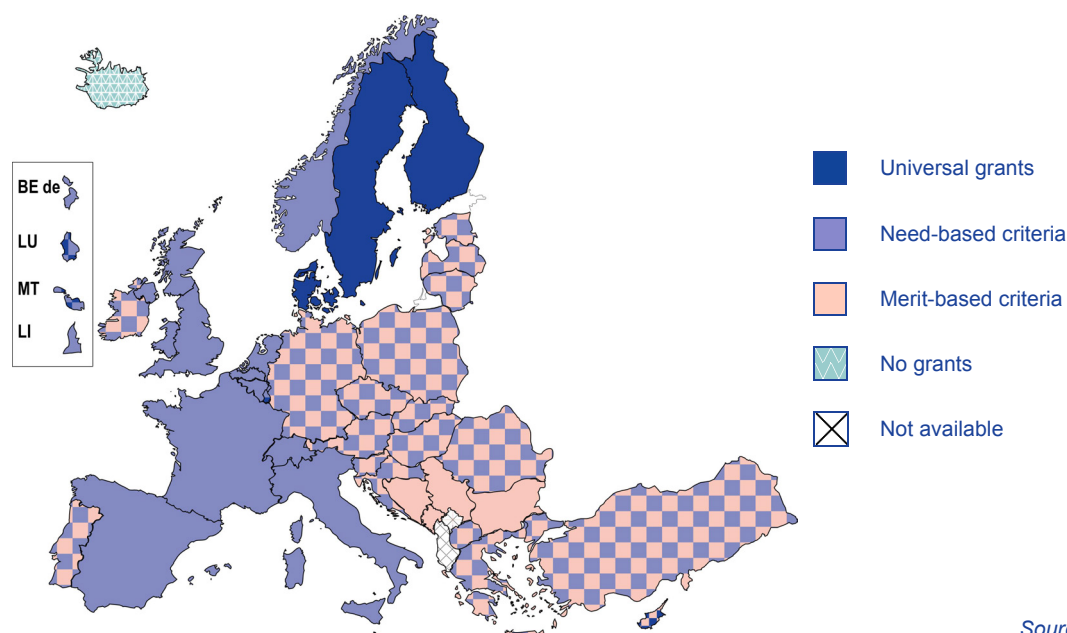
STUDENT SUPPORT

Student support takes different forms and aims to meet different needs from country to country. In several countries, part of the support is indirect – going to parents of students in the form of family allowances or tax benefits. However, direct financial support measures are more common and take the form of grants and loans. In the majority of cases these operate separately (the student receives either a loan or a grant) but sometimes they operate in conjunction – i.e. the student receives a combination of loan and grant. Spain, Croatia, Romania and Bosnia and Herzegovina are the only countries where student support is exclusively based on grants while Iceland is the only country that has no student grant system at all.

Grants

Grants are generally considered as the most generous and direct form of public student support as, unlike loans, the funding provided does not need to be paid back, and unlike tax benefits or family allowances the payment is made directly to the student. There are three countries – Germany, Liechtenstein and Norway – whose student support system combines grants and loans so that part of the amount awarded to a student is given as a grant and part of it has to be paid back as a loan.

Figure 4: Main criteria for allocating grants to full-time students, first cycle, 2015/16



Source: Eurydice.

Figure 4 depicts the main criteria used to allocate grants to students, distinguishing between need and merit-based criteria. Iceland is the only country that does not provide any support in the form of grants.

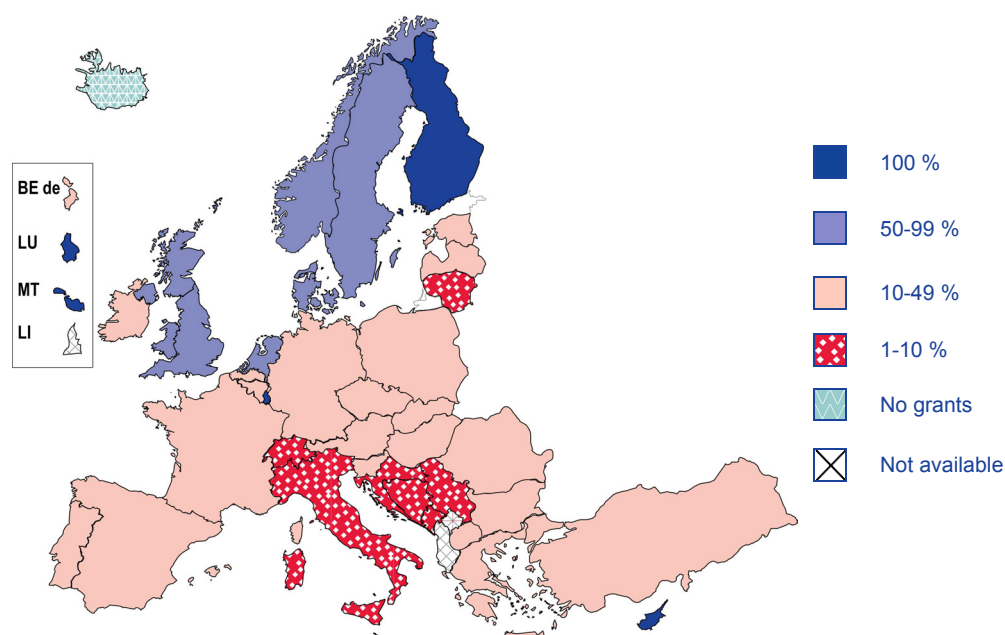
Six countries – Denmark, Cyprus, Luxembourg, Malta, Finland and Sweden – have a system of universal grants for full-time students provided that basic requirements of residency and study performance are met. A universal entitlement may in some cases be combined with other need and/or merit based criteria to determine amounts that students receive.

Overall in Europe, grants allocated on the basis of need-based criteria dominate, with 32 systems offering such support to a part of the student body. 21 systems offer grants on the basis of merit assessed in some way through academic performance. A majority of countries combine need-based and merit-based grants. Only Bulgaria, Bosnia and Herzegovina, Montenegro and Serbia provide grants exclusively on merit-based criteria.

The most significant changes to a support system are visible this year in the Netherlands. Here the most important change is the abolition of the basic grant for students. Instead students can apply for a loan. However, there will still be the possibility for students to receive a higher supplementary need-based grant, which will depend on parental income.

Estonia made changes in 2013/14 to introduce a new study grant system based on several different elements: part of the funding is targeted at 'talented' students, as defined by examination results. In addition, there is a new scholarship programme to support the development of 'smart specialisation areas', where grants are available for approximately 50 % of new entrant full time students in defined areas. Meanwhile need-based grants are available for an estimated 25 % of the student population.

Figure 5: Percentage of full-time students receiving grants in the first cycle, 2014/15

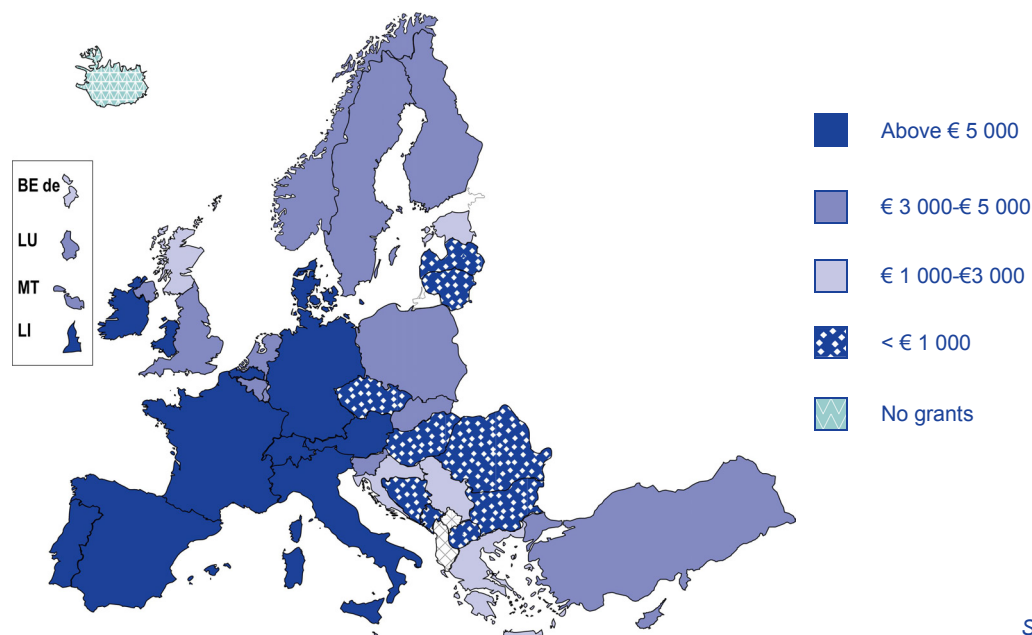


Source: Eurydice.

Country specific note

United Kingdom (ENG/WLS/NIR): the data provided shows the proportion of applicants eligible for support who are awarded a grant. Not all applicants register as students.

Figure 5 shows the percentage of students receiving grants in the first cycle. In Cyprus, Luxembourg, Malta and Finland, all students receive grants, while a majority of students receive grants in Denmark, the Netherlands, Sweden, the United Kingdom and Norway. It is therefore far more common to find a minority of students receiving support in the form of grants. Iceland remains the only country where there are no grants at all.

Figure 6: Maximum annual grant amounts for full-time students in the first cycle, 2015/16

Source: Eurydice.

Country specific note

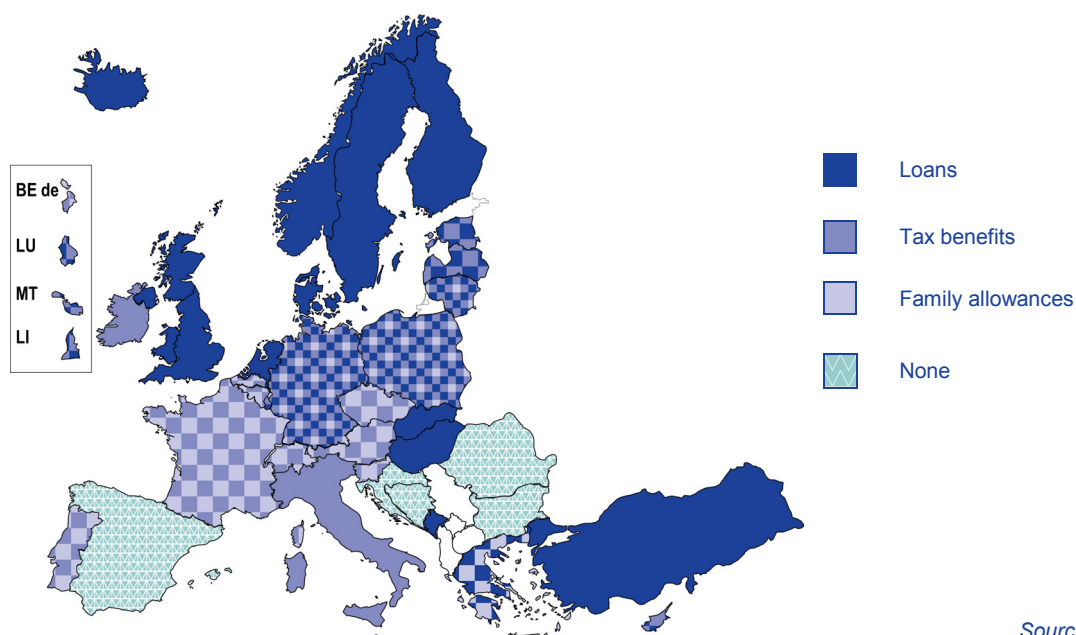
The Netherlands: This figure applies to students enrolled in higher education after the first of September 2015.

Finland: the value for the need-based grant does not include the housing supplement (HS) received by students living independently

Figure 6 shows the maximum values of grants in different countries. There are 12 systems that provide students with a maximum grant in excess of EUR 5 000 per academic year. A further 14 systems provide maximum grants of between EUR 3 000 and EUR 5 000. At the other end of the scale, 10 systems have maximum grant awards of less than EUR 1 000, while seven systems have maximum grants between EUR 1 000 and EUR 3 000. These maximum amounts should not be considered in isolation of other aspects of support systems. Indeed high levels of need-based support are most commonly available only to small numbers of students, while on the other hand Nordic systems provide relatively high levels of universal support.

Other support: loans, tax benefits for parents and family allowances

Figure 7: Student support in the form of loans, tax benefits for parents and family allowances, 2014/15



Source: Eurydice.

Many countries now also offer students support in the form of loans with governments guaranteeing interest rates and repayment conditions. Such schemes are used by more than 5 % of the student population in 23 systems.

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

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**. Information covers students in the first and second cycles only, while fee and support arrangements for doctoral students are not covered. Information on subsidised accommodation, transportation and canteens is also not included.

Diagram

- The range of fees covers **both part-time and full-time students** and is **shown** by year in **Euro**. Fees include all costs charged to students – including for registration, admission and certification – but do not include payments to students unions. Please note that within the **text** all references to costs are expressed in the **national currency**. Where information is converted into Euros from a national currency, the exchange rates, calculated in September 2015, 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.
 - **Tax benefits for parents**: this element appears if there are tax benefits for parents of students in higher education.
 - **Family allowances**: this element appears if parents of student in higher education receive family allowances.
- The diagrams on both fees and support aim to provide a minimum, most common and maximum value of fees and grants in Euro. 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 students paying fees and receiving grants.

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 which categories of students 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** and **family allowances**.

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

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

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

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

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

Planned Reforms

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

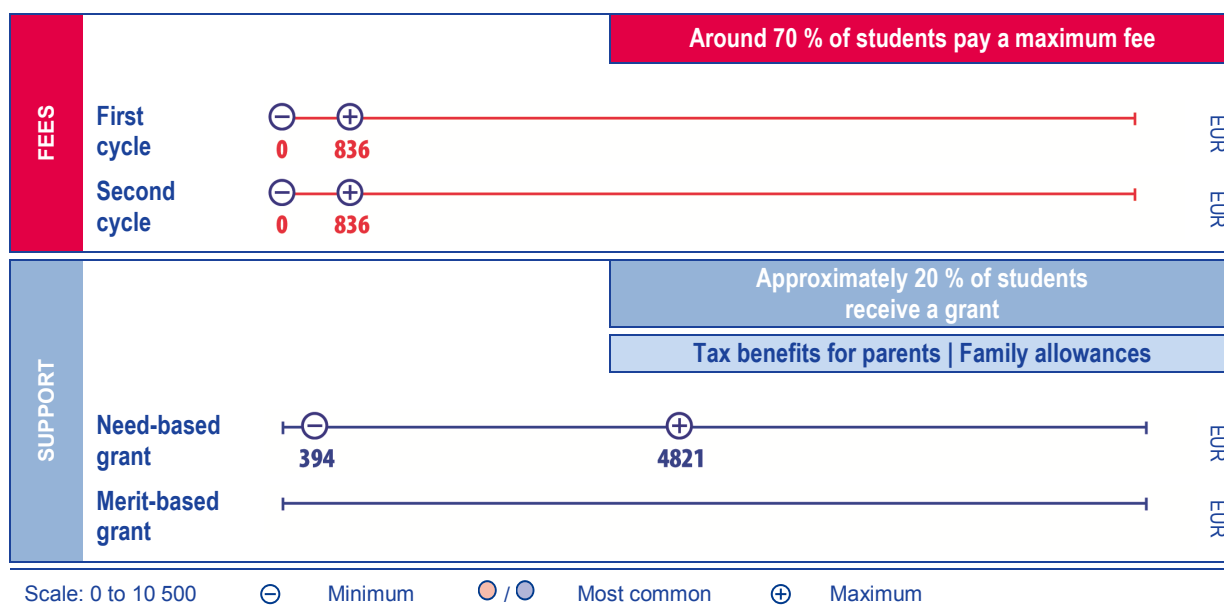
Reference year

Information is presented for 2015/16 – the forthcoming academic year. Where information is not available for the reference year, this edition presents the most recent data available in the respective countries.

With regard to the statistical information showing the percentages of fee-paying students or grant holders, these diagram boxes typically show information from 2014/15 as exact numbers of students cannot be known ahead of the forthcoming academic year.

BELGIUM – FRENCH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

- Fee limits are set by the government of the French Community of Belgium. Fee levels depend on the student's financial situation. For the academic year 2015/16, the maximum fee is EUR 836, the intermediate fee is EUR 374 (for students not receiving a grant but considered as lower income) and there are no fees for those students receiving a grant.
- There are some differences in fees between universities and non-university higher education institutions. Until 2017 non-university higher education institutions can charge complementary registration and administrative fees in addition to registration fees, but the total amount cannot exceed EUR 836/year. Those complementary registration and administrative fees range from EUR 0 (for grant holders) to EUR 179 depending on the type of programme and the financial situation of students; they apply to all students. These fees will continuously decrease until 2017 when they will cease to exist.
- Students from outside the EU have to pay additional specific fees. For programmes organised by university colleges and arts colleges, the additional specific fees (*droits d'inscription spécifiques*) are fixed by law: EUR 992 for professional-oriented programmes and EUR 1 487 for academic-oriented programmes in the 1st cycle; EUR 1 984 for programmes of 2nd cycle. For programmes organised by universities, 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. Those amounts differ depending on the country of origin of the students⁽²⁾. The complementary registration and administrative fees mentioned in the previous bullet remain applicable to non-EU students.

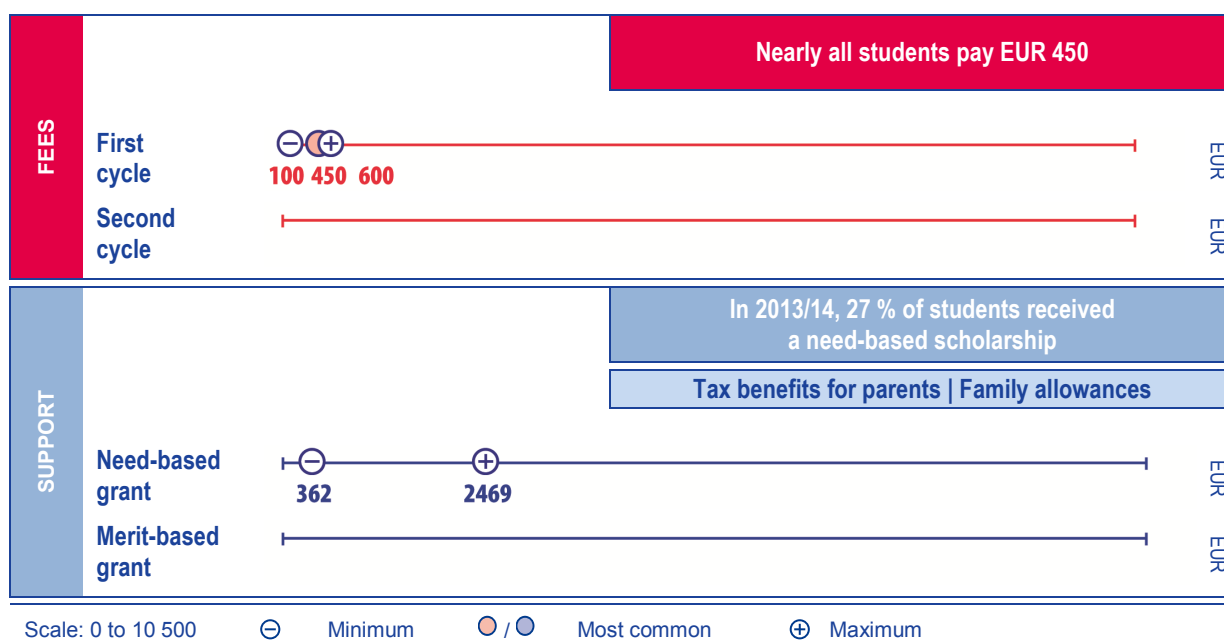
Support (2015/16)

- **Public grants** in academic year 2015/16 are available for low income students. However, students over 35 years of age registered in the first year of higher education do not receive any public grant. Students must apply for this financial benefit each year. The amount granted ranges from EUR 394 to 4 821 per year depending on household income.
- **Loans** are available for families with at least three dependent children. Very few (less than 0.01 %) take out a loan (2014/15).
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 500 for one, 3 870 for two, 8 670 for three, 14 020 for four and + 5 350 for each subsequent child.
- Family allowances from EUR 90.28/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25. The student should have no professional activity other than a student job and work no more than 50 days during the year. However when the student is not living with or supported by her/his mother, family allowances are paid to the parent, relative or legal guardian who actually supports the child. Responsibility for family allowances was transferred from the federal level to the regional level (to the Flemish Community, the German-speaking Community, the Walloon Region and Common Community Commission for the Brussels-Capital Region) in 2014.

⁽²⁾ Exact amounts are available here: <http://www.ulb.ac.be/enseignements/inscriptions/frais-etudes.html>

BELGIUM – GERMAN-SPEAKING COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

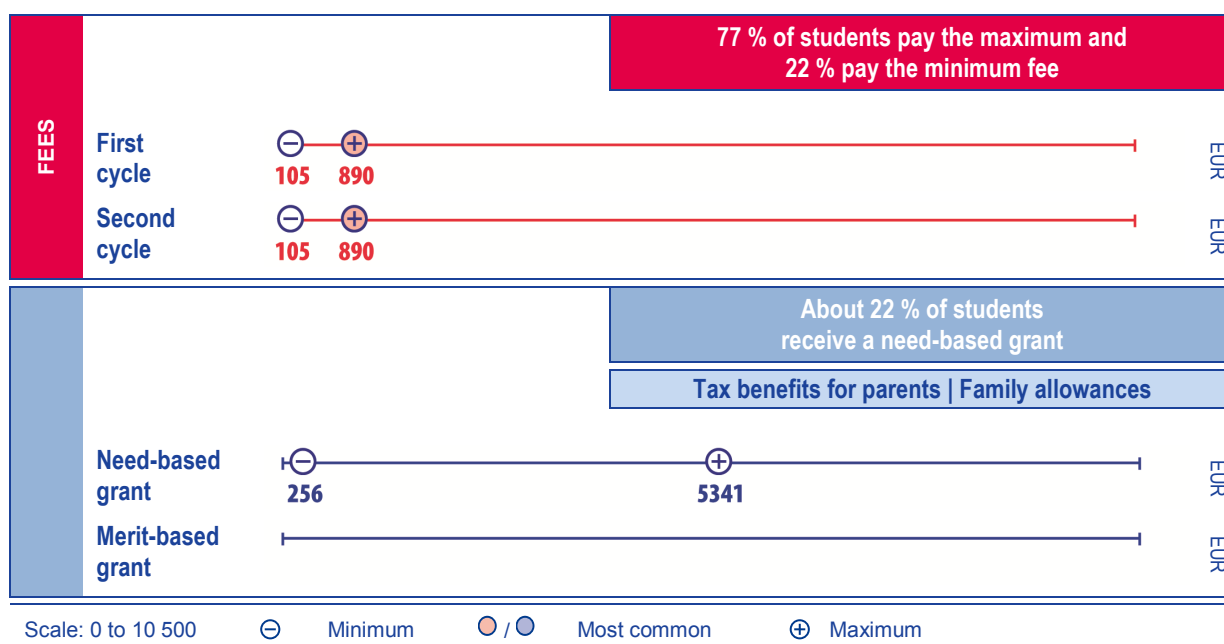
- Higher education provision exists only at ISCED 5B level. All students have to pay fees at registration. Amounts range in theory from EUR 100 to 600. In practice, nearly all students pay the same amount of EUR 450. There is no distinction made between full and part-time students. Students from outside the European Union pay the same fees as Belgian and EU nationals.

Support (2015/16)

- Student grants** are need-based. Parental income determines eligibility. Annual grant amounts are between EUR 362 and 2 469 and are paid by the Ministry of the German-speaking Community.
- The possibility exists to take out **loans** of EUR 1 000 for the first cycle and EUR 1 500 for the second cycle. Interest is between 0 and 3 %, depending on the income of the student, and the loan needs to be repaid at the latest three years after graduation. The loans are managed by the Province of Liège, and the Management Committee responsible for student loans can decide about an additional loan of EUR 1 500 on a case-by-case basis. However, no students actually took out a loan in 2013/14.
- Heads of households receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 500 for one, 3 870 for two, 8 670 for three, 14 020 for four and + 5 350 for each subsequent child.
- Family allowances** from EUR 90.28/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25. The student should have no professional activity other than a student job and work no more than 50 days during the year. However in case the student is not living with or supported by her/his mother, the family allowance is paid to the parent, relative or legal guardian who actually supports the child. Responsibility for family allowances was transferred from the federal level to the regional level (to the Flemish Community, the German-speaking Community, the Walloon Region and Common Community Commission for the Brussels-Capital Region) in 2014.

BELGIUM – FLEMISH COMMUNITY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

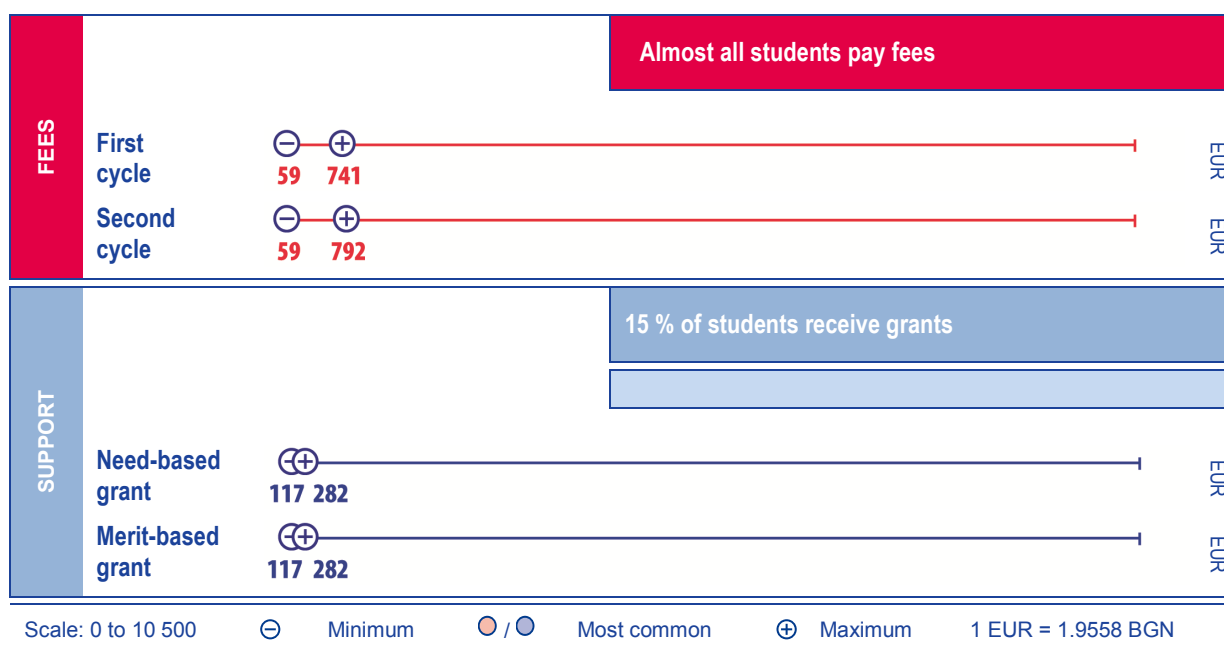
- The student fee has two components: a fixed amount of EUR 230 and a flexible part that differs with the number of ECTS credits followed. Each credit point carries a fee of EUR 11. This means that for a full time student (60 ECTS points) the total fee is EUR 890. The amount of fees varies with the income of (the parents of) the student. If a student is eligible for a grant, (s)he pays only EUR 105 per academic year. An intermediate tariff of EUR 470 applies for students who are almost on a grant (i.e. almost meet the income criteria linked to a need-based grant).
- Fees for non-EU students are determined by the governing board of higher education institutions, and may be higher than for EU students.

Support (2015/16)

- Student grants** are allocated on the basis of economic need. Eligibility is determined by the income of parents and/or the student. Amounts typically range from EUR 256.33 to EUR 3 966.88. However, a student is entitled to an extraordinary grant of up to EUR 5 340.86 on the basis of extremely low income and a lack of support from family members.
- No loans.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 500 for one, v3 870 for two, EUR 8 670 for three, EUR 14 020 for four and + EUR 5 350 for each subsequent child.
- Family allowances** from EUR 90.28/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25. The student should have no professional activity other than a student job and work no more than 50 days during the year. However in case the student is not living with or supported by her/his mother, the family allowance is paid to the parent, relative or legal guardian who actually supports the child. Responsibility for family allowances was transferred from the federal level to the regional level (to the Flemish Community, the German-speaking Community, the Walloon Region and Common Community Commission for the Brussels-Capital Region) in 2014.

BULGARIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

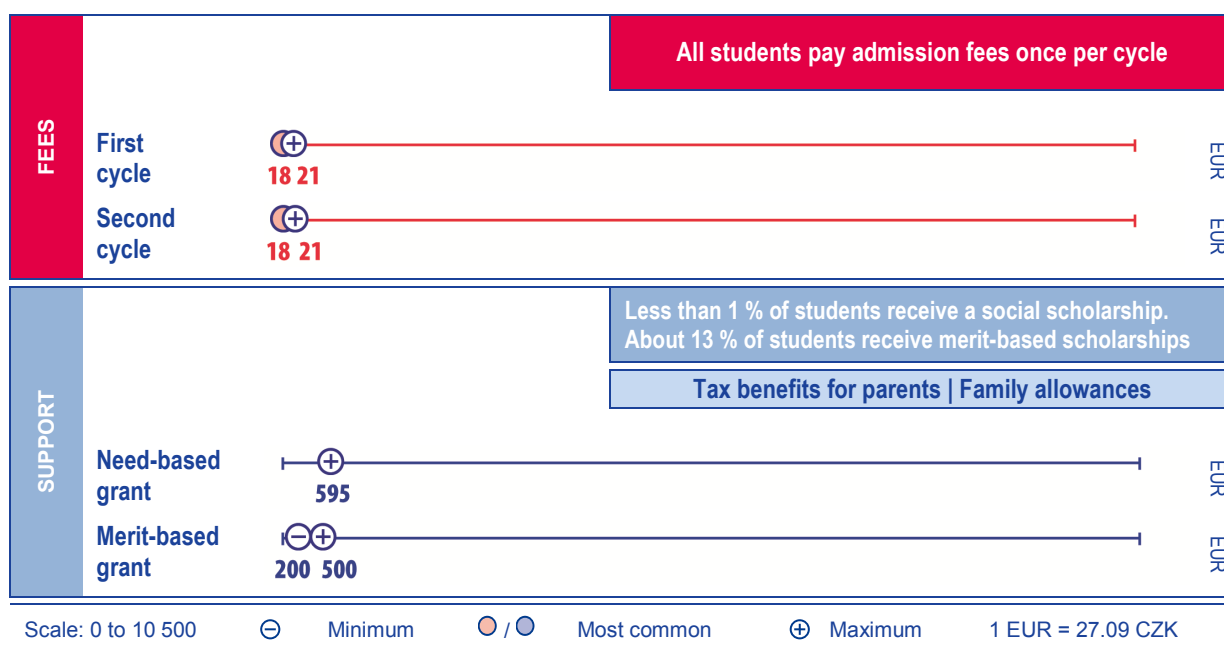
- Public higher education institutions define their own fees, but maximum amounts are set by the government.
- Student fees depend on the programme and field of study. The lowest fees are paid in social sciences, economics and law.
- The first cycle fees in the state universities for full-time studies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

Support (2015/16)

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

CZECH REPUBLIC

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

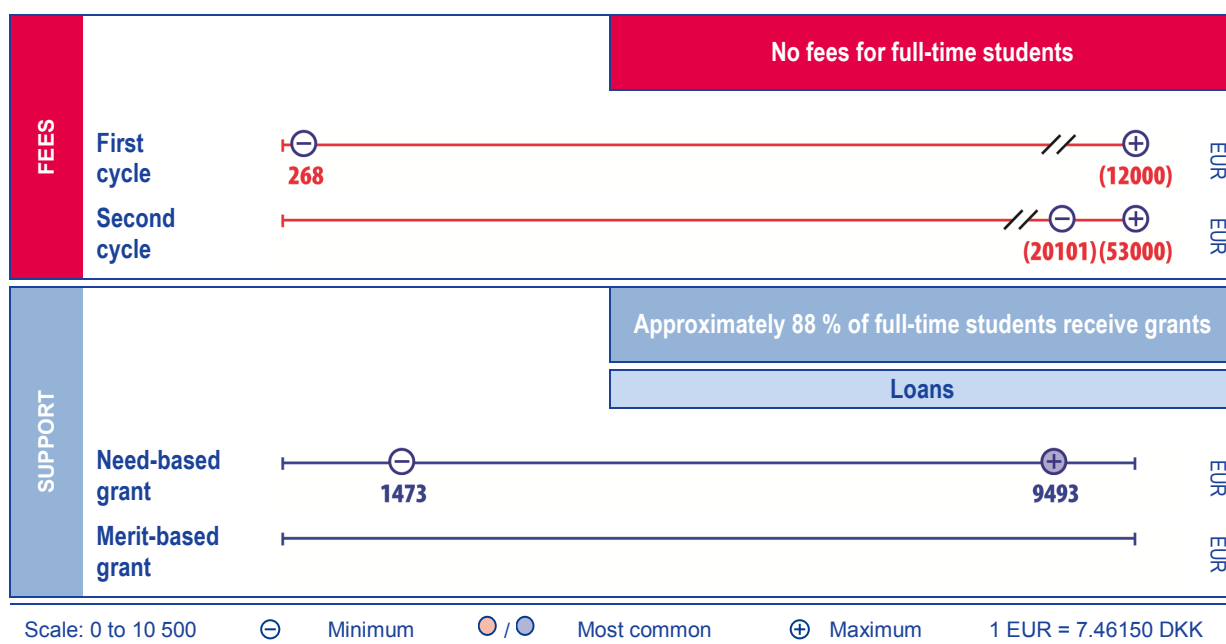
- Fees are only related to admission procedures and need to be paid once per cycle. No tuition fees are paid by 'typical' higher education students, provided that they complete their study programme in the regular timeframe.
- Students who exceed a regular length of study by more than one year have to pay fees. Exemptions are made for students who become parents during their studies. The fee amounts to at least CZK 8 790 /academic year, based on the average cost of a student for the public budget. No maximum is set by law.
- Students who study in second or further degree programmes have to pay fees (maximum CZK 2 930/academic year).
- Students of study programmes in a foreign language also have to pay tuition fees and no maximum limit is set by law. Such arrangements are decided by each higher education institution.
- Fees for international students are the same as for home students, as long as they study in the Czech language.

Support (2015/16)

- **Scholarships** can be granted on the basis of excellence in studies, or for research, artistic and other activities. These scholarships are provided by all public higher education institutions.
- Scholarships are granted to students from regions other than the seat of the higher education institution as an accommodation scholarship (CZK 5 400/year). It is received by around 47 % of students.
- Social scholarships are available for students in a difficult economic situation. The amount received is the same for everyone (CZK 16 200/year), and 0.9 % of students receive this support.
- No publicly subsidised **loans** are provided.
- **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). From 2015, the amount is graded according to the birth order (CZK 13 404/year for the first child, CZK 15 804 for the second child, and CZK 17 004 for the third and fourth child. In case the child is disabled, the amount is multiplied by two).

DENMARK

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

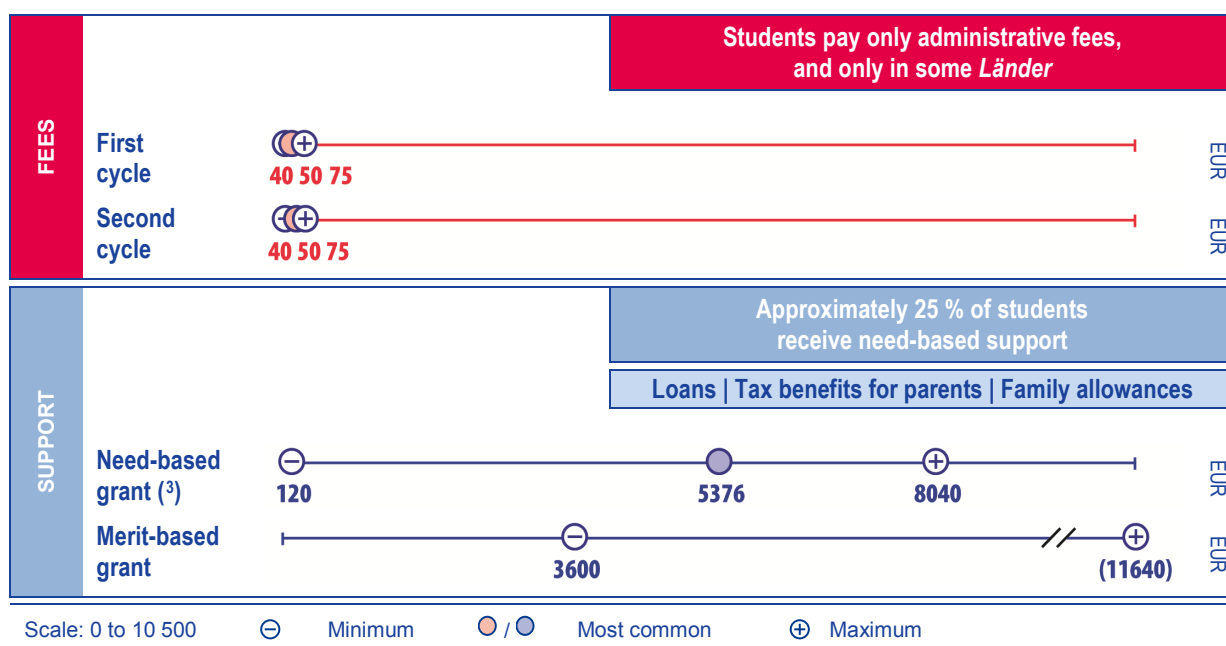
- No fees for national and EU full-time students.
- All students studying in part-time courses pay fees set by higher education institutions, with a minimum of EUR 268.
- International students pay fees set by higher education institutions.

Support (2015/16)

- **State grants** are available to all full-time Danish citizens in recognised educational programmes if they fulfil certain requirements. International students (EU and outside EU) must fulfil some special conditions to be placed on an equal footing with Danish citizens and receive state education support. The maximum amount is DKK 5 903 per month for 12 months each year for students living independently. Extra grants are available for students who become parents when they live with another recipient of education support (DKK 2 358) and for single parents (DKK 5 903). Additional grants of DKK 8 394 per month are available for students with a disability when the disabled is not able to work alongside the education. The amounts shown are for the year 2015. The fees are regulated yearly on a calendar basis so new fees will apply for 1 January 2016. All grants are taxable.
- **State loans** of DKK 3 020 per month are available to all full-time students who are entitled to a state grant. Supplementary student loans for students who are parents: DKK 1 511 per month. 'End-loan' for students who have used all their state grants and who have no more than 12 or 24 months left of their educational programme: DKK 7 791 per month. During the period of study, a 4 % annual interest rate applies. Students must start paying back no later than one year after the end of the year in which they graduate. The loan must be repaid within 15 years. About half of all students make use of state loans. No family allowances and no tax benefits for parents.
- There are no **tax benefits** for parents nor any **family allowances**.

GERMANY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

- In all of the German *Länder*, studying is free of charge for both full-time and part-time students. Lower Saxony was the last land to give up tuition fees, which it did in 2014/15. In the majority of *Länder*, low administrative fees are charged to all students.
- Students in five *Länder* are liable to pay fees when exceeding the regular study period.
- Students from outside the EU and EEA countries also do not pay fees.

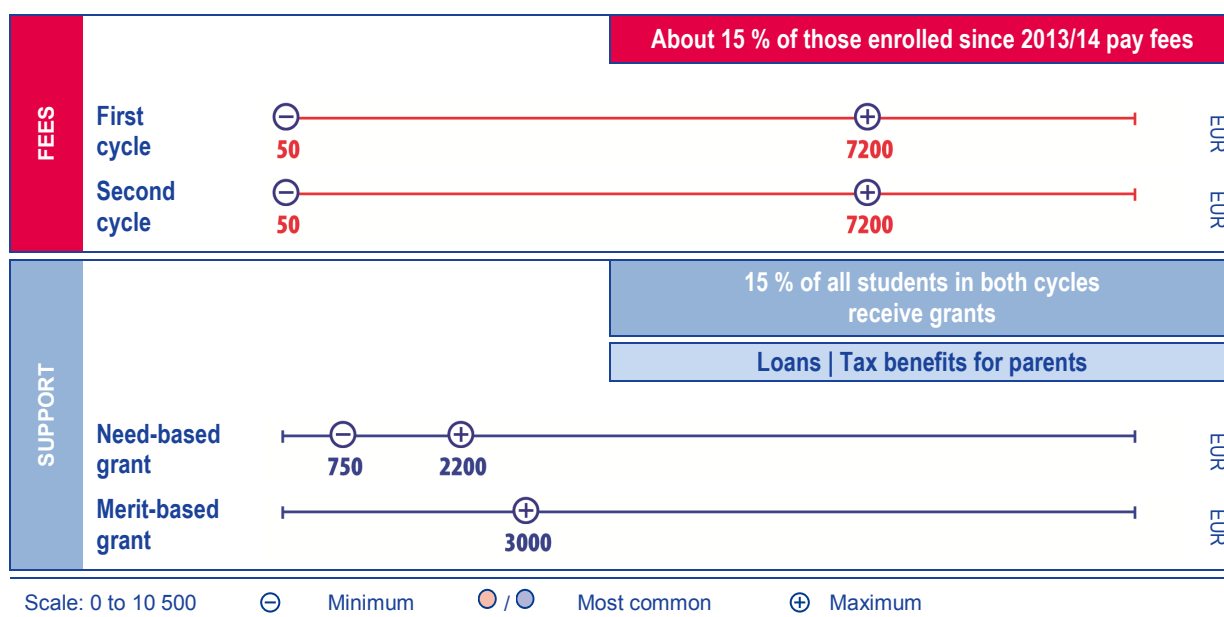
Support (2015/16)

- General public student support (BAföG) is awarded as a grant for one half of the individual amount, and as an interest free loan for the other half. Total amounts range from EUR 10 to EUR 670/month for 12 months/year. Eligibility and amount are determined by assessment of student need based on income, family situation, housing situation and disability. A maximum of EUR 10 000 needs to be paid back. The average amount paid for 2014 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 for public student support.
- An education loan (*Bildungskredit*) covers living costs which are not covered by BAföG. It is available of up to EUR 7 200. Also there is a Study loan (*KfW-Studienkredit*) of up to EUR 54 600. 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 970/month for 12 months/year. Additional support is determined by assessment of the family financial situation.
- Students' parents receive a monthly **family allowance** (child benefit) of EUR 188 for the first two children (2016: EUR 190), EUR 194 for the third (2016: EUR 196), and EUR 219 for the fourth and more (2016: EUR 221), or a lump sum **tax relief** of EUR 3 576 per annum, per child, per parent: (2016: EUR 3 624), until students are 25 years old. The tax office checks in favour of the taxpayer whether the child benefit or the deduction of the above mentioned tax relief is more favourable.

⁽³⁾ Including integrated loan. See text.

ESTONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

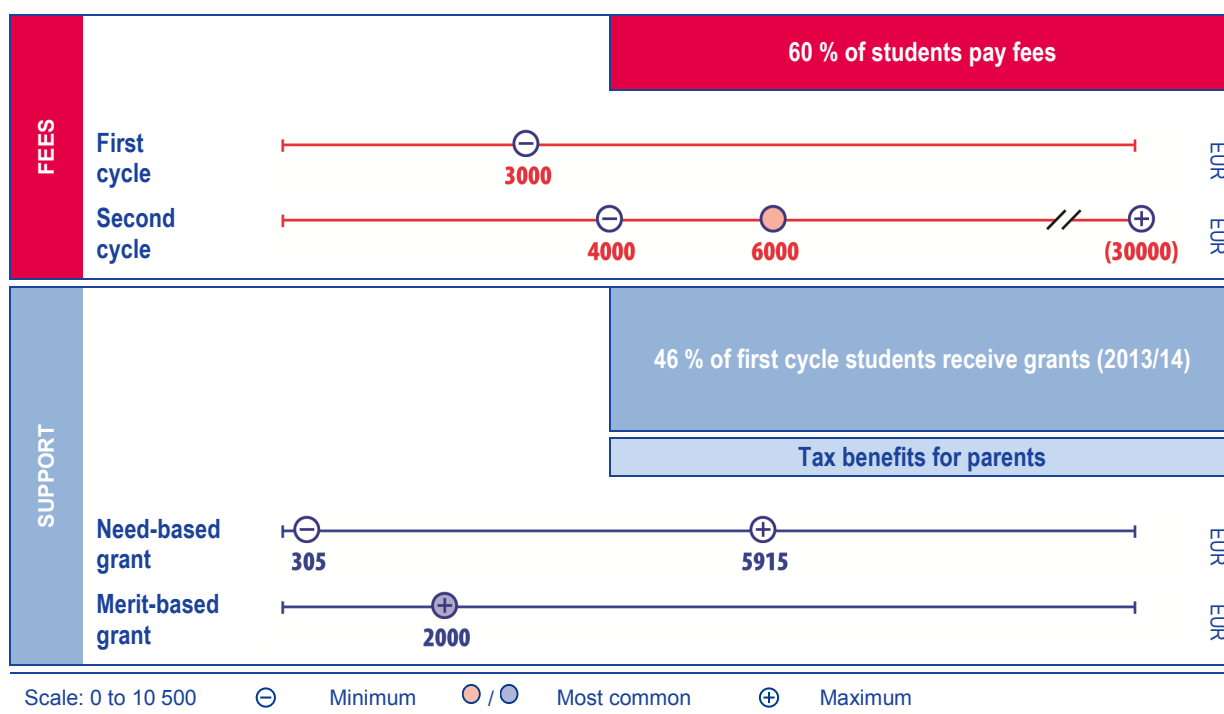
- Since 2013/14 higher education institutions (HEIs) have the right to charge study fees under certain conditions in both cycles. All full-time students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees. If a student receives fewer credits, HEIs have the right to charge for any ECTS missing from a 100 % study load. The maximum cost of one ECTS is EUR 50. Exceptions are made in arts, medicine, veterinary, dentistry (EUR 100) and in aircraft piloting (EUR 120). HEIs thus have the right to demand compensation of study costs from part-time students or students studying in other languages than Estonian.
- 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.
- All students enrolled before 2013/14 can continue to study according to the previous state-commissioned study place system until 2015/16.

Support (2015/16)

- From 2013/14, a new study **grant** system has been implemented. The new system includes need- and merit-based support. Need-based grants vary from EUR 75 to 220 per month for 10 months per year depending on students and family income. At least 25 % of students are thought to be eligible for this support, although 17 % of students received the grant in 2014/15.
- Since 2014, students may apply for a merit-based grant of EUR 100 per month based on excellent study results. This is available for 4 % of the student population enrolled since 2013/14. A new scholarship programme to support the development of smart specialisation areas has also been established. A merit-based grant of EUR 160 per month (1 600 per year) is available to approximately 50 % of full time students in defined 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).
- From 2014/15, 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.
- All students who enrolled in HEIs before 2013/14 academic year have the right to a merit-based grant up until 2015/16. From then on, the new system will be fully implemented.
- Full-time students can apply for state guaranteed **loans**. Estonian citizens or persons with a permanent residence permit, studying full-time for nine months or more have the right to obtain a study loan. The maximum amount is EUR 1 920/academic year, and 8 % of students took such a loan in 2013/14.
- **Tax benefits for parents** depend on students' civil status. There are no **family allowances**.

IRELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

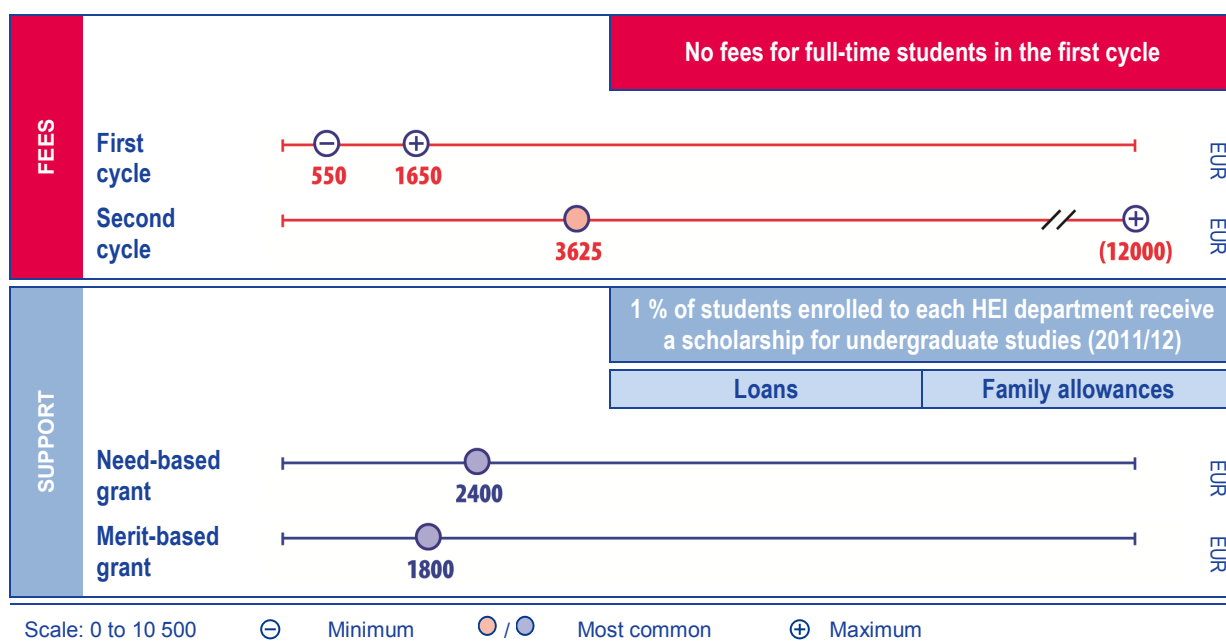
- For the first cycle, full-time EU students are exempt from full tuition fees if they are first-time undergraduates, hold inter alia EU/EEA/Swiss nationality in their own right, and have been ordinarily resident in an EU/EEA/Swiss state for at least three of the five years preceding their entry to an approved third level course. However, these students nevertheless pay a 'student contribution' of EUR 3 000 per academic year. Full-time EU students who do not meet the terms of the 'free fees' scheme must pay a consolidated fee covering both tuition fee and student contribution – the average EU consolidated fee is EUR 6 000.
- For the second cycle, the majority of students pay tuition fees that are set by higher education institutions, and that may reach EUR 30 000 per year.
- Part-time fees are generally half of full tuition fees for full-time programmes.
- In both cycles, 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 (2015/16)

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

GREECE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2014/15)

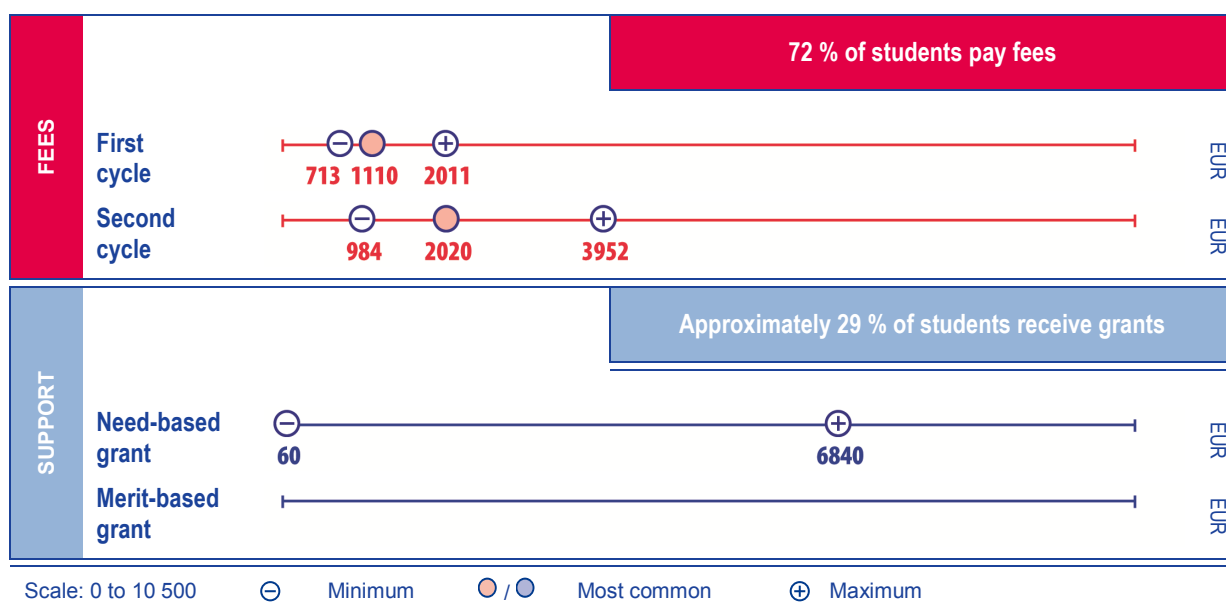
- No fees for part-time or full-time students in the first cycle. Only students of the Hellenic Open University pay fees for the 1st cycle studies that range from EUR 550 to 1 650/year.
- 2nd cycle students may pay fees. Amounts are specified by higher education institutions. There are also 2nd cycle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

Support (2014/15)

- **Grants/scholarships** are available through IKY, the Ministry of Education, Research and Religious Affairs, the Ministry of Foreign Affairs and the private sector, such as research institutions and non-profit organisations. Awards and scholarships may be offered by Higher Education Institutions (HEIs), according to the academic performance and financial status of students. Moreover, HEIs may award compensatory scholarships to 1st and 2nd cycle students who work part-time in a service of the HEI up to 40 hours/month.
- IKY grants a **merit-based** lump sum of EUR 1 800 per year to first year undergraduate students who achieve the top mark at their entrance examinations per academic department, provided that their personal and family annual income is below set limits (according to the call which will be announced). The same amount is also granted yearly to enrolled students whose academic performance is over 8.5/10 at the end of the academic year, provided that their personal and family annual income is not above the defined limits. There may be a limit in the percentage (not above 5 %) of the total number of students per school/ department able to receive this funding.
- A **need-based** grant of EUR 2 400 can be awarded to students proved to belong to socially vulnerable groups, such as disabled people, people studying away from their home as well as members of families with many children.
- Regarding 2nd cycle studies, 400 scholars receive a merit-based monthly allowance of EUR 500 and a biannual maximum amount for tuition fees up to EUR 6 000, for the whole duration of the programme. A need-based grant of EUR 200 may be awarded to students of socially vulnerable groups or financially weak.
- Graduate students may apply for state guaranteed loans, based on academic and socio-economic criteria.
- Students' parents can claim family allowances, in the form of a housing allowance of EUR 1 000 per year. The allowance is granted to 1st cycle students not living at home, provided that their family income does not exceed EUR 30 000. There are no tax benefits.

SPAIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2014/15)

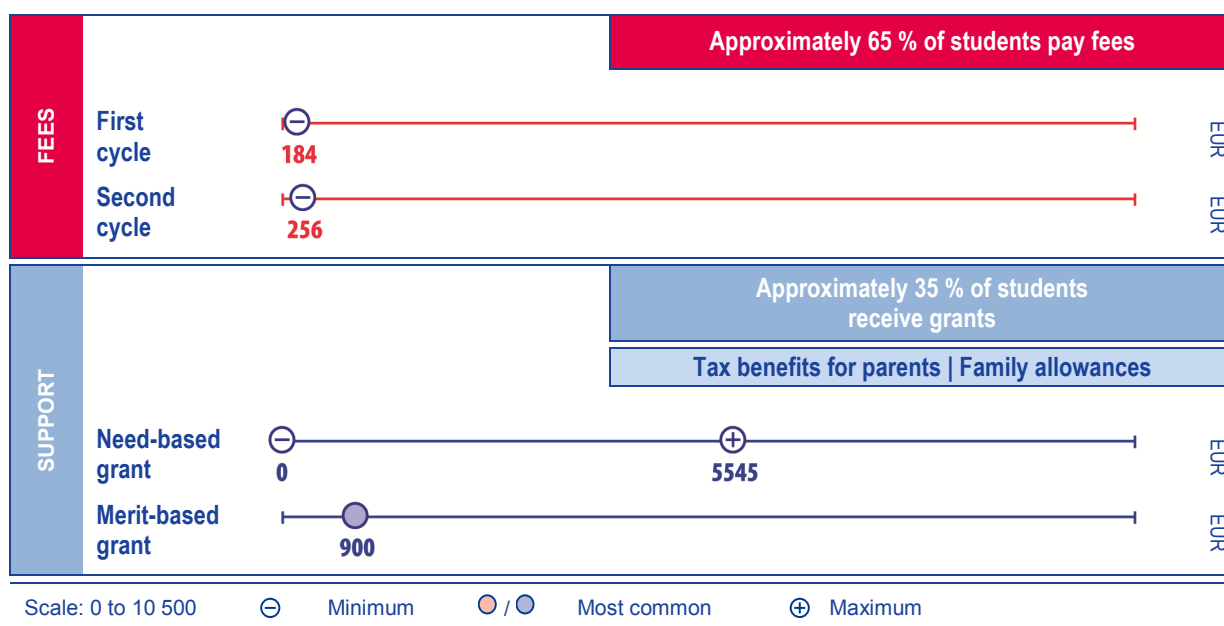
- The amount of fees is determined by the kind of studies, the number of ECTS taken and the number of exams failed in each subject. In addition, amounts differ between regions as each one has a different fee range. There is no difference in fees between full and part-time students.
- For international students (from outside the European Union) who do not have resident status in Spain, the fees can be increased, depending on the region.
- Exemptions from fees are possible and based on need criteria. In addition, large families and disabled persons have very significant discounts, and may even be exempt.

Support (2013/14)

- Although student **grants** exist at national, regional and local level, only those at national level have been considered here, as they are quantitatively the most important ones. The national grants are made up by several components, and each student may receive one or more of the components depending on their family income (grades are also taken into account in one of the components). These components are: 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 in 2013/14 was EUR 2 843.49 (this 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, whereas part-time students can only apply for the minimum amount of the variable amount component (EUR 60), and distance education students can apply for the complete variable amount component. There is also a last component aimed at students whose family residence is located in the Canary Islands, the Balearic Islands, or the autonomous 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. Since this kind of support is granted on an individual level, and each student receives a different amount, the 'most common' value cannot be provided. However, the average amount for a grant (including fees and other components) is EUR 2 498.84.
- All students who receive grants are also exempt from paying fees.
- Students can receive different grant components depending on their family income, grades and other circumstances. The minimum grant is EUR 60 plus a waiver from tuition fees. The maximum grant in 2014/15 was EUR 6 840.49.
- The approximate 29 % of students receiving grants include, apart from those of the general call, those who are partially exempt of paying fees for large family, and collaboration scholars.
- No **loans**, no **tax relief** for parents and no **family allowances**.

FRANCE

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

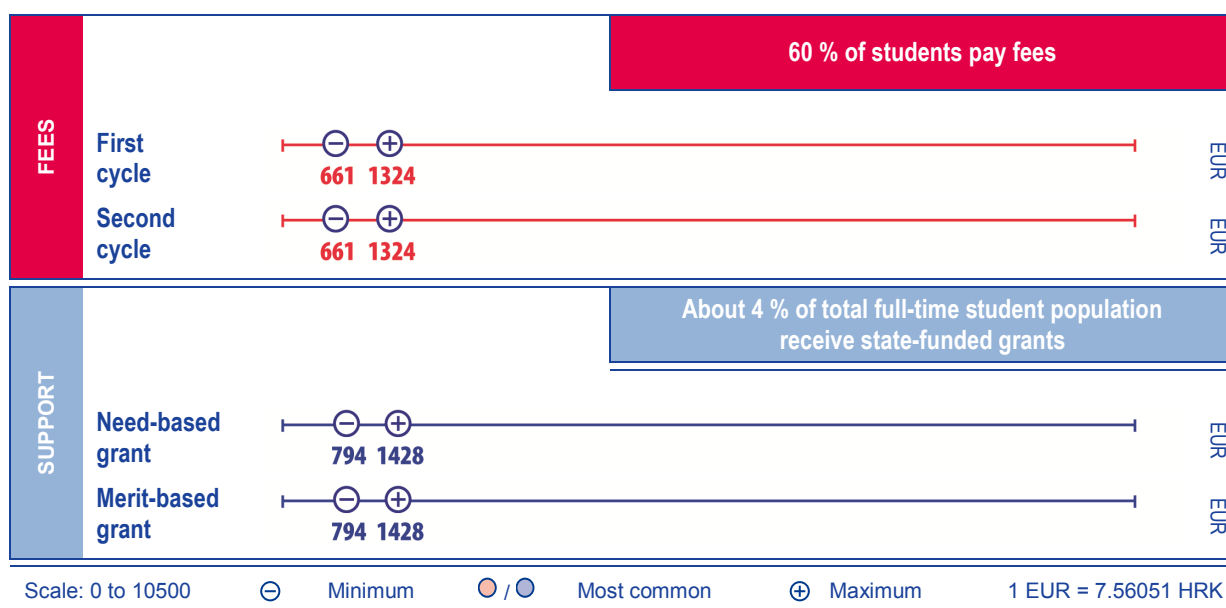
- The amount of fees per year fixed by the Ministry of Higher Education and Research is EUR 184 in the first cycle (L1, L2, L3) and EUR 256 in the second cycle (M1, M2). In addition fees of EUR 215 per year, irrespective of the cycle of studies, are charged to all students aged 20-28. These fees are related to the social security system. A number of universities have decided to add associated costs related to specific services (e.g. for diplomas related to continuing learning and training). In some public universities, depending on the type of studies and the qualifications acquired, the fees can reach more than EUR 2 000 per year.
- Fees in the *grandes écoles* and engineering schools vary, but the most common amount is EUR 600 per year – not including fees related to social security and partnerships with universities. Tuition fees in some institutions reach up to EUR 10 000 per year, depending on family income. However, there are also *grandes écoles* which not only deliver education without charging fees, but may even pay some students (such students are prospective civil servants and receive a wage from the State), e.g. in *école polytechnique* and *écoles normales supérieures*.
- Students who receive a **grant** (34.7 % of the student population in 2014/15) are exempted from fees.
- Non-EU students pay the same fees as those from within the EU.

Support (2015/16)

- Grants** are awarded on the basis of financial need to students less than 28 years of age.
- The annual amount awarded for need-based grants depends on an assessment of social criteria, with students classified into categories based on family income. Within the framework of a reform of grants (2014) a new category of grant amounting to EUR 1 007 has been introduced for the most deprived (based on family income) lower middle-class students who previously benefited only from a fee waiver. As of 2014, 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.
- All grant holders receive free tuition and a waiver from social security contributions (EUR 215). In 2014/15, the amount of the annual grant ranges from EUR 0 (for lower middle-class students who only receive a fee waiver) to EUR 5 545.
- Loans** are also available. In 2008, the Ministry of Higher Education and Research started a new policy to make loans easier for all students aged under 28. It provides loans up to a maximum of EUR 15 000, guaranteed by a special fund 'OSEO'. Less than 0.1 % of university students take out such a loan.
- Parents are eligible for **tax relief** if students are financially dependent on them, and are less than 25 years old. The amount of tax relief is proportional to the amount of taxable income of the household.
- Family allowances** are paid for two or more dependent children that are under 20 years old. The minimum amount is EUR 129.35 per month.

CROATIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2014/15)

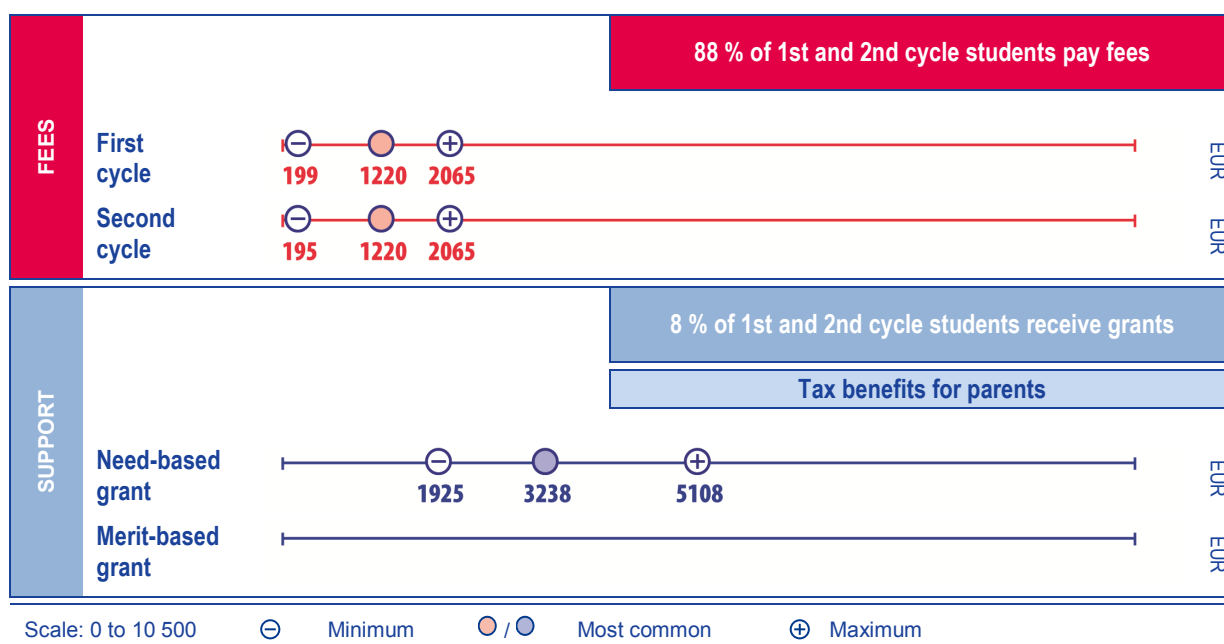
- Fees for all full-time students of the first year of both cycles are fully covered by the Ministry of Science, Education and Sports.
- In the following years of study, the amount of student fees depends on a range of criteria set by the individual higher education institutions (e.g. number of ECTS credits and fulfilment of particular study obligations). For some students fees are paid by government, some students pay a certain share of the fee, and some pay the full amount of the fee. [In the academic year 2014/15, full fees were covered by the government for about 40 % of students, while about 60 % of students participated in fees to some extent.
- The fees in both cycles range from HRK 5 000 to 10 000 per year.
- Part time students pay full fees.
- International students from outside the EU pay fees that are determined by higher education institutions, with maximum amounts regulated.

Support (2014/15)

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

ITALY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

- Higher education institutions (HEIs) define the fees at the beginning of the academic year and they differentiate them according to the students' socio-economic background, field of studies, cycle, study status – full-time or part-time – and year of registration. Furthermore, HEIs are obliged to exempt students benefiting from student support, and they can also exempt some students on the basis of merit. The overall amount of fees at the end of financial year should not be higher than 20 % of public funding. The Ministry responsible for higher education sets the amount of the minimum fee for enrolment. For the academic year 2015/16, it is EUR 199.58.
- The fee amounts shown in the diagram are calculated on the basis of the most recent statistical data available (2013-2014). International students pay the same fees as national students.

Support (2015/16)

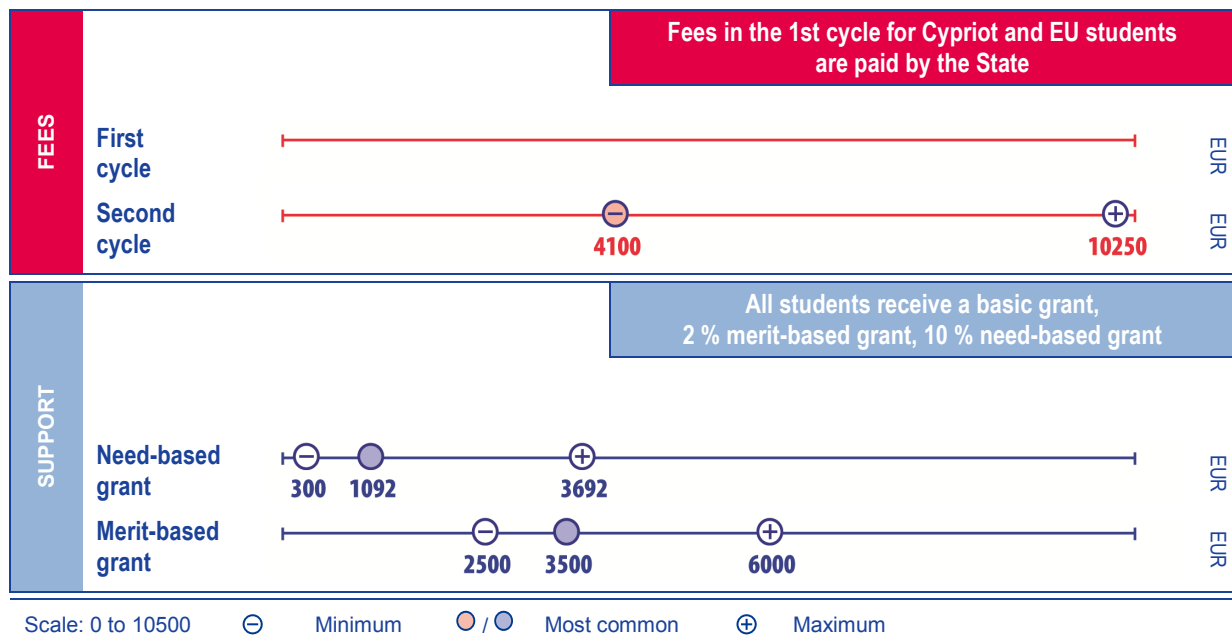
- Public grants** are allocated on the basis of both economic need and academic merit. The amount depends on whether the student lives with her/his parents and is defined, within the range mentioned in the diagram above, by the Regional authorities. The Ministry sets the minimum and maximum amount of the grant for each new academic year. Currently the ministerial decree for 2015-2016 has not yet been issued. For 2014/15, the minimum amount of the grant was EUR 1 925.37 and the maximum amount of the grant was EUR 5 108.14.
- Tax benefits.** Article 15 of Presidential Decree 22 December 1986, n. 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**.

Planned reforms

- Following the adoption of a general university reform, regulated by the Law n. 240 of 2010, the students' support system is currently undergoing significant change. The main aims of the reform are to strengthen the opportunities for students coming from a difficult socio-economic background and to promote merit amongst all students. While the required legislation to implement these reforms has already been approved, administrative procedures and implementation measures are currently being developed.
- The inter-ministerial decree 9 December 2014, n. 893 between the Ministry of Education, University and Research and the Ministry of Economy introduced the 'standard cost for student'. The aim is that students attending the same type of courses have the same allocation of resources by the state. Funding allocation should in future take account of the differences between the degree programmes, the number of regular students, and the average cost of university professors, as well as the regional economy and the financial situation of families. New parameters are valid for the period 2014-16, but have not yet been implemented.

CYPRUS

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

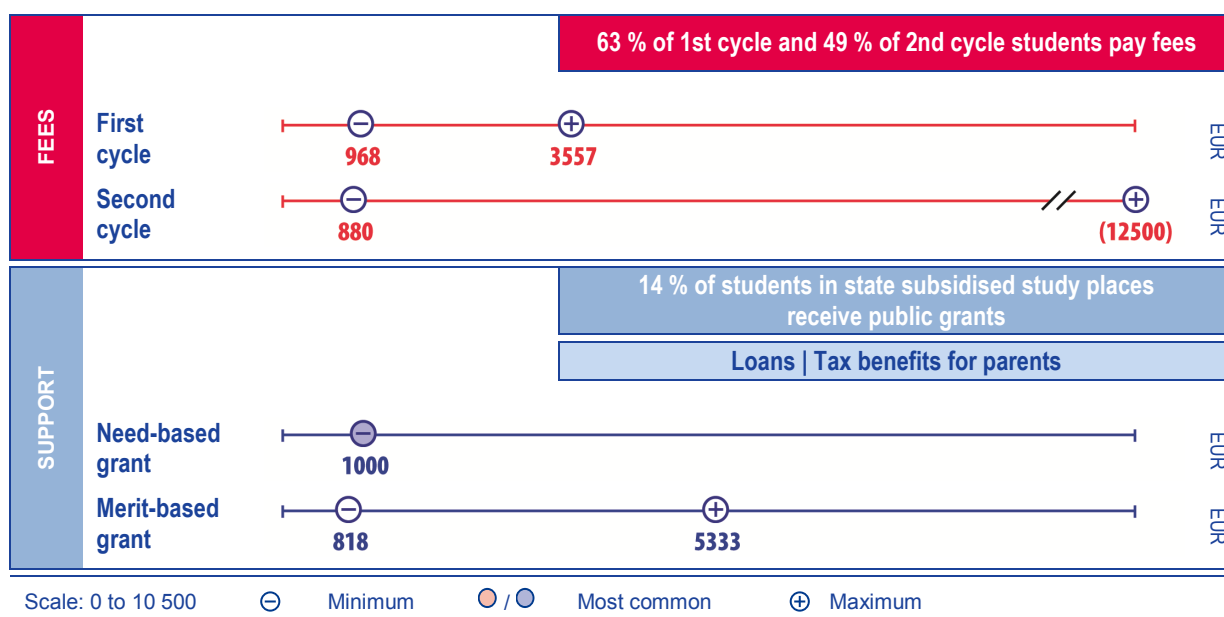
- Higher education institutions can define their own fees within limits set by the Ministry of Education and Culture.
- First cycle: fees total EUR 1 709 per semester (EUR 3 417 per year) for Cypriot students and for students admitted from EU countries. These fees are paid fully by the State.
- International students pay fees. Fees for students admitted from non-EU countries total EUR 3 417 per semester (EUR 6 834 per year).
- Second cycle: all students pay fees which range from EUR 4 100 to 10 250 per year.

Support (2015/16)

- A big number of Cypriot students, whether studying in Cyprus or abroad, receive an annual educational grant (basic grant) from the Ministry of Finance, based on family income criteria. The minimum educational grant is EUR 1 450 and the maximum is EUR 2 565 per year. The basic grant is the same for the first and second cycle.
- Approximately 10 % of Cypriot and other EU students, studying in Cyprus, receive targeted need-based grants to cover living, books, rental, and computer expenses based on their socioeconomic status. The minimum targeted grant is EUR 300 and the maximum is EUR 3 692 per year. The need-based grant is given to first-cycle students only.
- About 2 % of students receive merit and need-based scholarships. The criteria for scholarships are academic excellence and socioeconomic status. Students may receive up to EUR 2 500-3 500 per year for an undergraduate programme (1st cycle), EUR 2 500-4 000 per year for a master's programme (2nd cycle) and EUR 4 000-6 000 for a PhD programme (3rd cycle).
- Study **loans** are available only for owners of property in the northern part of Cyprus.
- There are **no tax benefits** for parents or **family allowances**.

LATVIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

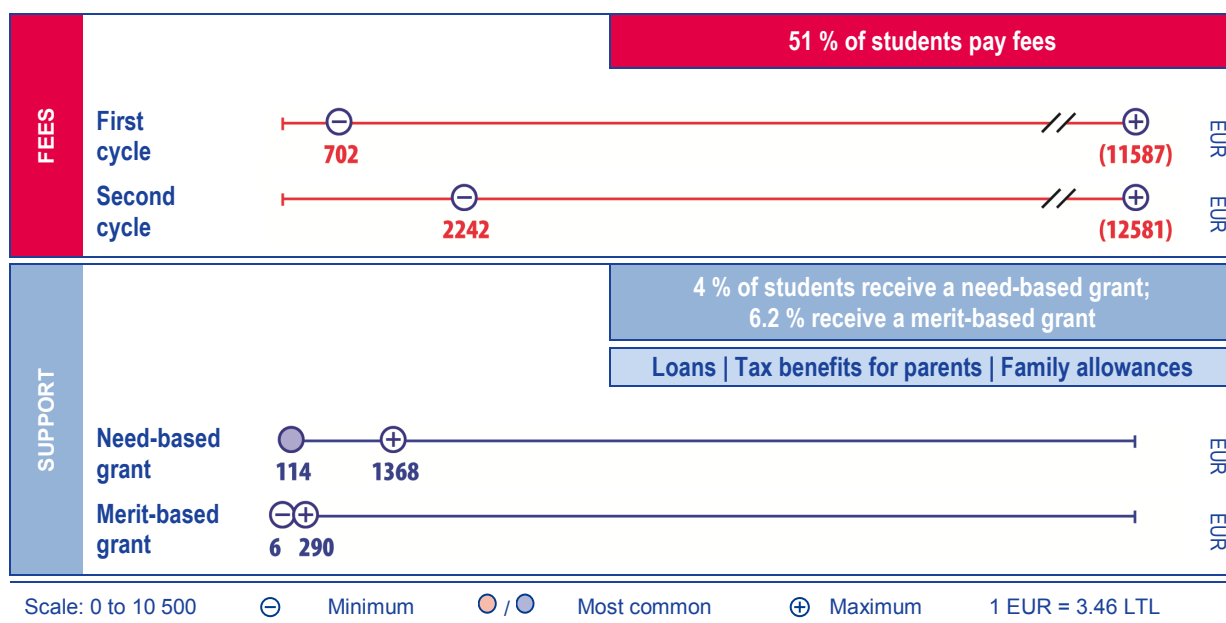
- Students studying on state subsidised places do not pay fees. 63 % of 1st cycle students and 49 % of 2nd cycle students pay fees (2014/15).
- The majority of students, including those enrolled in evening courses, distance courses or courses offered jointly with other universities pay fees.
- Fee amounts vary by field and course load. Each higher education institution (HEI) can set its own fees. Fees are lower in regional HEIs and highest in the capital Riga. The fees range from EUR 1 280 to 7 000 per year for full-time studies and from EUR 700 to 2 700 for part-time studies in the 1st cycle. In the 2nd cycle, fees range from EUR 1 080 to 8 626 for full-time studies and from EUR 880 to 12 500 for part-time studies per year. For short-cycle tertiary education or college programmes (ISCED level 5), the fees range from EUR 555 to 7 400 for full-time studies per year and EUR 570 to 2 422 for part-time studies per year. Fees in a long-cycle programmes (medicine, paediatrics, dentistry) varies from EUR 2 800 to 11 500 per year.
- The amounts of fees for international students may differ in some study programmes (e.g. medicine, dentistry, engineering) and are usually higher. Students from EU and EEA are treated as home students. However, fees for studying in programmes provided in the English language are usually higher than of the programmes with the Latvian language of instruction.

Support (2014/15)

- Public **grants** (state-subsidised study places) are allocated on the basis of academic merit. These grants are primarily available in priority areas; currently natural sciences, computer sciences and engineering.
- Other public grants are traditionally available based on academic merit. Recently, more need-based criteria are taken into account. Disabled or orphaned students with families, from large families or in economic need are treated favourably. These state budget grants are EUR 99.60/month (per 10 months) for the first and second cycle. Only 14 % of all students studying in state financed places at public HEIs receive this funding support.
- Two types of loans exist. The first is to cover tuition costs and the second to cover living costs with a cap of EUR 170.74/month. Loans need to be paid back 12 months after the end of the degree programme. In 2014/15, about 13 % of fee-paying students benefited from the loan for tuition costs, and 9 % of state subsidised students took out a loan for living expenses (2014/15). Both in 2014 and 2015 the Government has published a list of number of occupations considered to be significant for national economic development, and the state will cover part of the student loan for those students studying in these fields.
- **Tax benefits** are awarded to parents and students (payers of personal income tax) of EUR 213.43 per year to recover part of the annual funds invested in health care and education. Also, a parent has relief of personal income tax for a child while she or he studies in higher education, but only until the student reaches 24 years of age.
- **No family allowances.**

LITHUANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

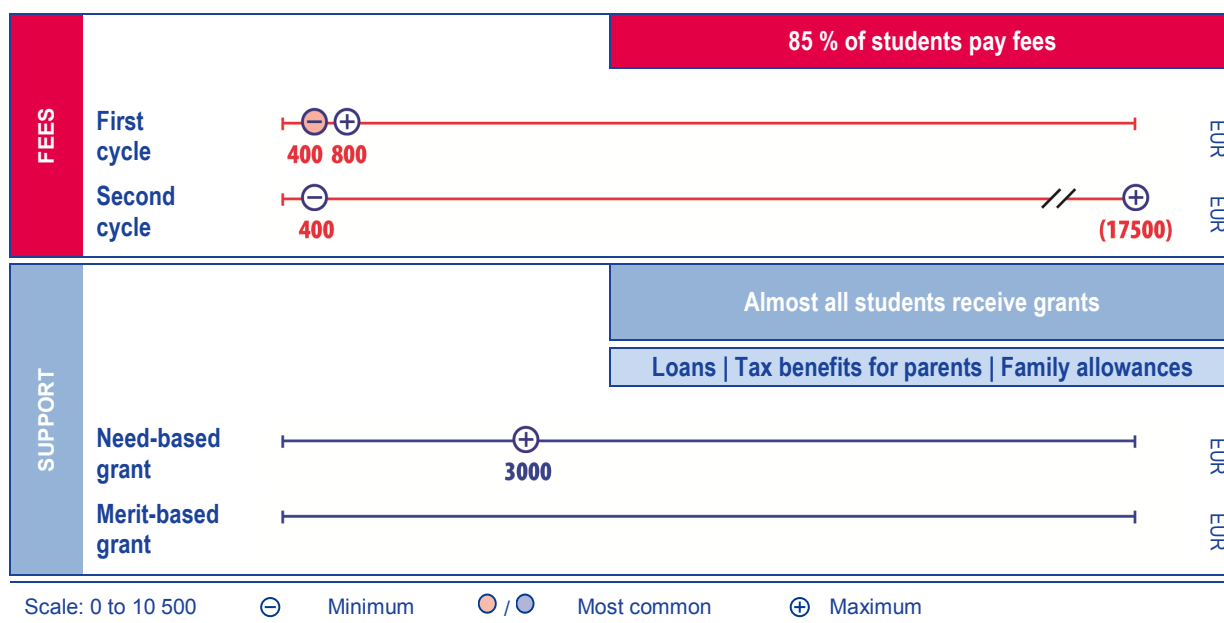
- Students studying in state subsidised places do not pay fees. There are exceptions if students change their study programme. All fees are determined by Government and vary depending on the study programme (influenced by study field) or the form of study (full-time/part-time).
- First cycle fees range from EUR 1 053 to 11 587 per year in full-time studies and between EUR 702 and 7 725 per year in part-time studies.
- Second cycle fees range from EUR 2 242 and 12 581 per year in full-time and from EUR 1 495 to EUR 8 387 per year in part-time studies.
- Higher education institutions (HEIs) can set different fees for citizens of non-EU and non-EEA countries.

Support (2014/15)

- There are three main types of **grants**: for academic achievement, social scholarships and study scholarship.
- The amount of the academic achievement scholarship ranges from EUR 6 to 290 per month. The total period of receiving the scholarship depends on HEIs and varies from 10 to 12 months. About 6.2 % first cycle and 6 % second cycle students receive that type of scholarship.
- The study scholarship amount is the same as the fee amount (varying according to the study programme, and/or form of study). In 2014, about 1.34 % received a study scholarship.
- Social scholarships are available for students from a low socio-economic background, disabled students and orphans. It is EUR 114 per month. Students can apply for this scholarship twice a year. If a student meets requirements each time, s/he gets the scholarship for 12 months. About 4 % students receive social scholarship.
- First cycle or integrated study students not funded by the State who have finished the first two academic years with the best results (in the case of part-time studies – half of a study programme) may also be reimbursed for the tuition fee paid. The number of students receiving this support represents no more than 10 % of the total number of state-funded students who have finished the appropriate period with the best results.
- In 2014, about 5 % of students took out a student **loan** mainly designed to cover the cost of tuition fees.
- **Tax benefits** for parents: students' parents who pay 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 they become 24 years old). The amount is LTL 52 per child per month.

LUXEMBOURG

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

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

Support (2015/16)

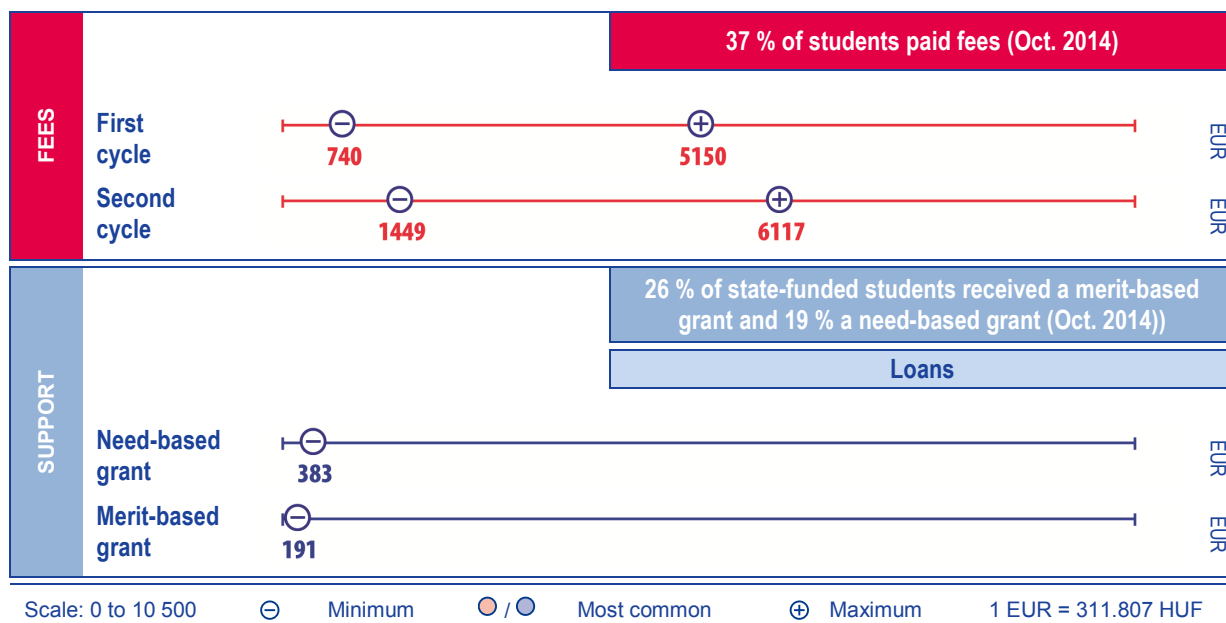
- Financial aid is a 'package' including a **grant** and a **loan** or only a loan depending on the income of the student.
- The higher education grant is open to all eligible students. A number of eligibility requirements exist regarding citizenship and residency.
- Students should attend a higher education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

Grants are divided in the following categories:

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

HUNGARY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

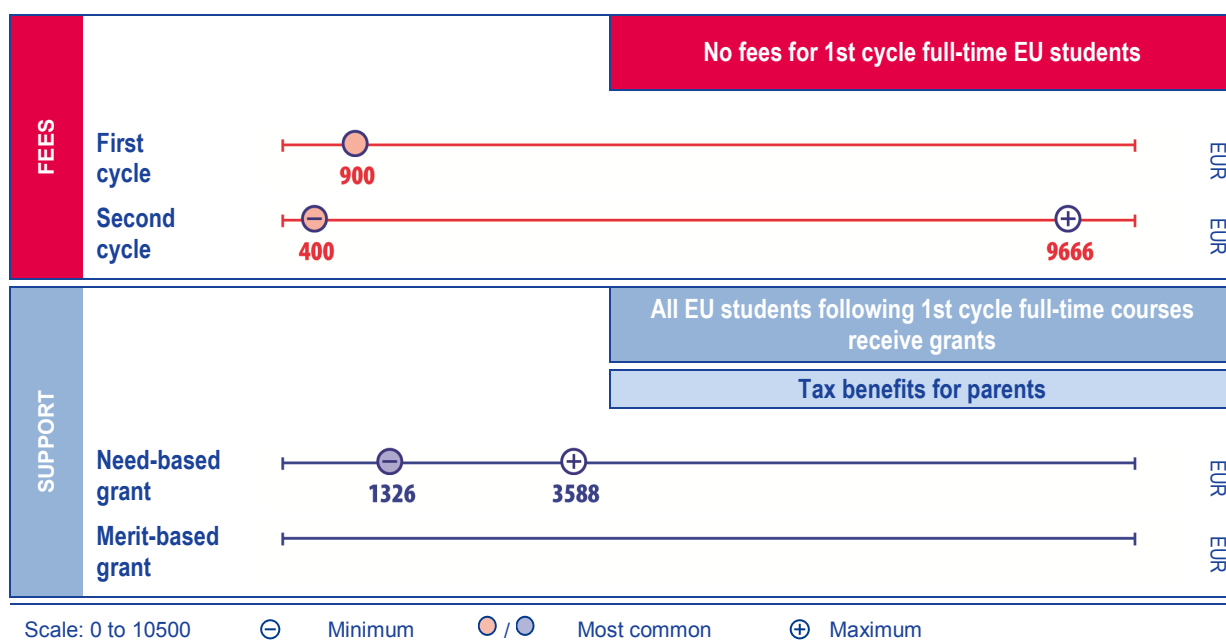
- There are two basic types of financial statuses for students: state-funded and self-financed.
- Higher education institutions (HEIs) stipulate the amount of fees per semester for each programme based on costs and in accordance with a government decree providing a minimum and a maximum fee for the different levels and fields of study.
- Fees are charged to self-financing students. State-funded places are awarded through a centralised admissions procedure to students on the basis of their academic performance with preferment to disadvantaged students and students with disabilities. In 2014, 63 % of places were state-funded.
- The fees range from HUF 230 000 to 1 600 000 in the 1st cycle and from HUF 450 000 to 1 900 000 in the 2nd cycle. The fees are between HUF 300 000 and 2 700 000 in undivided master programmes.

Support (2015/16)

- The regular **need-based grant** is paid for a period of 10 months/year.
- The minimum of the grant specified by the law for the disadvantaged, for students with one living parent and those under legal guardianship until the age of 18 is HUF 119 000/academic year. The minimum of the grant specified by the law for the disabled, multiple disadvantaged, orphans, students supporting dependents or those from a large family is HUF 238 000/academic year.
- In addition to the regular need-based grant (shown in the diagram above), there is a scholarship scheme jointly financed by municipalities and higher education institutions (*Bursa Hungarica scholarship*). One-off initial and emergency grants are also available.
- Only state-funded students can receive a **merit-based grant**. In order to receive a merit-based grant, students have to obtain a certain number of credits or a minimum mark stipulated by the HEI. The grants are paid for a period of 10 months/year. A maximum of 50 % of students at state-funded places are awarded a merit-based grant, and the minimum amount of the grant is HUF 59 500/academic year. There is also a 'Scholarship of the Hungarian Republic', which is granted only to the best performing full time students (maximum 0.8 % of state-funded students). It is granted for 10 months, and the amount of the scholarship is 34 000 HUF/month (in total 340 000HUF/year).
- A government-subsidised loan (Student Loan 1) is available for both state-funded and fee-paying students (max. HUF 50 000/month for a period of 10 months/year). Orphans and those with unemployed parents can receive HUF 10 000/month more. The maximum duration is 5 years (7 for longer diploma courses such as medicine). Students below 40 years of age are eligible. It is a general-purpose loan.
- A second type of student **loan** (Student Loan 2) has been available for fee-paying students since the academic year 2012/13. It is a government subsidised loan with interest rates lower than for Student Loan 1 (above). It can only be spent on tuition fees and can cover the whole of the tuition fee. Fee paying students can take out both types of loans to cover both study costs and living costs.
- No **tax benefits** for parents or **family allowances**.

MALTA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

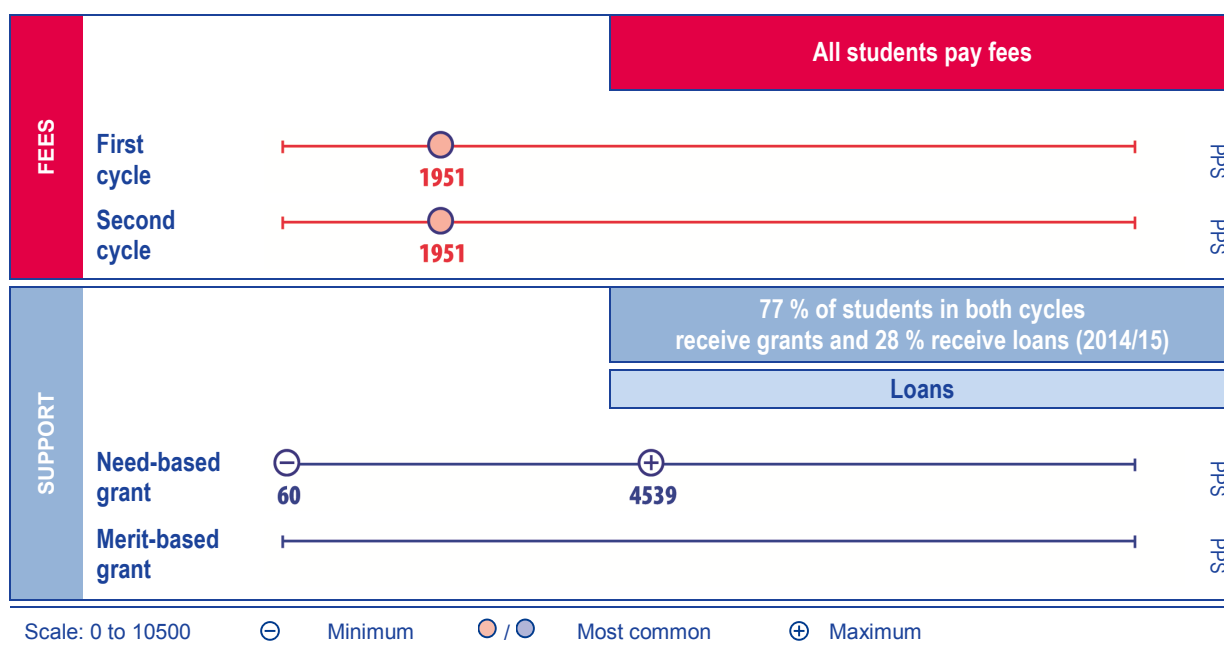
- First cycle: No fees apply for Maltese and EU nationals following first-cycle full-time courses at the University of Malta and the Malta College of Arts, Science and Technology (MCAST). Part-time courses are only offered by the University of Malta. The majority of fees for first-cycle part-time students courses are EUR 900 per year.
- Second cycle: An annual fee of EUR 400 applies for all Maltese and EU nationals following second-cycle full-time courses at the University of Malta. Students following courses offered jointly with foreign universities pay higher fees. Fees for full-time evening courses range from EUR 2 200 to EUR 9 666 per year (most common is EUR 3 200) and fees for part-time studies range from EUR 1 200 to EUR 5 550 per year (most common is EUR 1 600).
- International students pay fees for both first-cycle and second-cycle degree programmes, and these fees are higher than those paid by Maltese and EU nationals.

Support (2015/16)

- Student maintenance grants are provided to all Maltese, EU/EEA students and other students who are following a full-time first-cycle degree course. Students following a general course receive an annual grant of EUR 465 plus ten stipend instalments of EUR 150 every four weeks between October and June. Students studying for a 'prescribed course' receive an annual grant of EUR 698.81 and ten stipend instalments of EUR 150.59 every four weeks between October and June. There is also an additional one-time grant of either EUR 465.87 or EUR 698.81 equivalent to the annual grant at the beginning of a study programme. Maintenance grants are also offered in some second-cycle degree courses leading to a regulated profession.
- Students who, due to proven hardship, are deemed to qualify for a supplementary maintenance grant receive ten instalments of EUR 288.93 every four weeks, instead of the stipend given to general or prescribed courses. Students receiving the supplementary maintenance grant who are following a general course receive an annual grant of EUR 582.34 while students following a prescribed course receive an annual grant of EUR 698.81.
- Since 1 January 2014 the Student Maintenance Grant, has increased on a yearly basis due to the national Cost of Living Adjustment (COLA). While in January 2014 the supplementary grant was increased by EUR 300, in January 2015 the supplementary grant has only slightly increased due to the new COLA adjustment.
- Several scholarship schemes are available to students who wish to pursue studies abroad.
- Parents whose children are in tertiary education benefit from an annual **tax rebate** of between EUR 150 and EUR 840 until their children are 23 years of age.
- No **loans** and no **family allowances** are in place.

THE NETHERLANDS

MAIN CHARACTERISTICS



NOTE: THE INFORMATION ON THE NATIONAL DIAGRAM APPLIES TO STUDENTS ENROLLED IN HIGHER EDUCATION AFTER 1 SEPTEMBER 2015.

KEY POINTS

Fees (2015/16)

- Fees are determined centrally (currently EUR 1 951 for 2015/16) and have to be paid by all students. Students in part-time programmes or programmes combining study and work (dual courses) pay between EUR 1 135 and 1 951 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 (2015/16)

1) Situation for students in higher education that already are enrolled in a training (before 1 September 2015)

- General student grants are provided by the state to all full-time students under the age of 30 when they begin their studies. The monthly amounts range from EUR 102.77 (living at home) to 286.15 (living away from home) paid for 12 months per year. The grants are available for the standard length of a course only – normally four years. Depending on the student's parents' income and whether or not the student lives at home, a supplementary grant, with a maximum monthly amount of EUR 247.14 (for students living at home) to EUR 268.55 (for students living away from home), may also be received.
- Students are also supported to travel by Dutch public transport for free or at a reduced rate. Students can choose between a weekday product or a weekend product. The student travel product is a provisional loan. If the student graduates within 10 years, the loan is converted into a gift. If not, the student finance, including the travel product, remains a loan. Students who fail to graduate within ten years have to repay all the finance they have received, with the exception of the first five months of the supplementary grant.

- Students during the standard length of the course can take out loans to cover living costs (EUR 299 per month) and tuition fees (EUR 163 per month). The amount of the loan of the living costs can be increased up to EUR 547 for students without an additional grant and living at home, and up to EUR 568 for students without an additional grant and living away from home. For a further three years after the standard length of the course students can take out loans to cover living costs (EUR 917 per month) and tuition fees (EUR 163 per month). The interest rate is equal to the one paid by the government.

- No **tax benefits** for parents and no **family allowances**.

2) Situation for students in higher education that start their study from September 2015 (or later)

- As of 1 September 2015 a new student finance system applies to students in higher education (higher professional education or university). The most important change is the abolition of the basic grant for students. Instead students can apply for a loan with the Dutch government with a maximum of EUR 1 016 per month (EUR 1 667, in case of institutional fee). The difference between living with your parents or away from home disappears: all students will have the same budget. Students decide for themselves the amount of money they borrow to cover living costs and tuition fees.
- The amount of EUR 1 016 – includes a possible supplementary grant. This grant depends on the parental income and has a maximum of EUR 378 per month. This supplementary grant does not need to be repaid if the student graduates within 10 years.
- Students during the standard length of the course can take out loans to cover living costs (EUR 854 per month – this loan includes the possible budget of the additional grant) and tuition fees (EUR 163 per month).
- For a further three years after the standard length of the course students can take out the same amount of loans. The interest rate is equal to the one paid by the government.
- Remittance of loan due to medical conditions: Students under the new finance system who, due to medical conditions, get delayed in their studies will have a right to an extra year of student finance. They will also be eligible for a remittance of their loan for up to EUR 1 200 if they graduate within 10 years from the start of their higher education.
- *'Vouchers' for professional training*: Students that start in higher education (HBO or university) for the first time between the academic years 2015/16 and 2018/19 will receive a voucher for professional training when they graduate. This voucher has a maximum value of about EUR 2 000 and can be used between 5 and 10 years after graduation.

3) From 1 January 2016

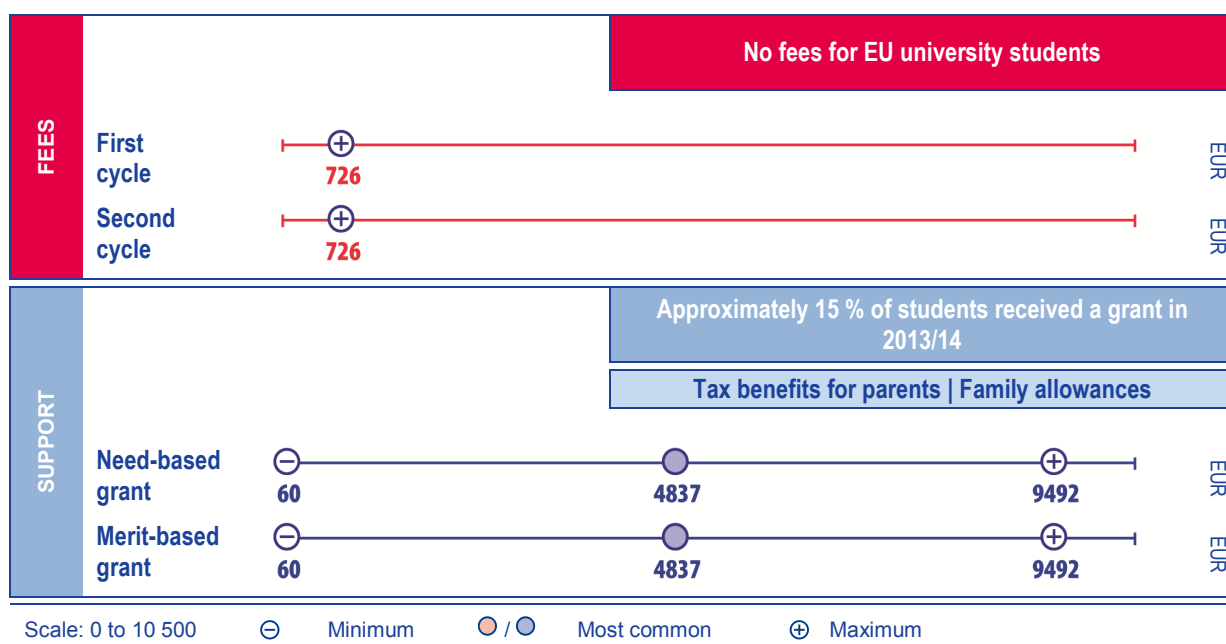
- *Extended repayment period*: The repayment phase will be increased by 1 January 2016 from 15 to 35 years. The amount to be repaid per month depends on the size of the loan, personal income, and interest rates. When income is less than the minimum wage no loan repayments are required (e.g. unemployed/part time employees that earn less than the threshold). After 35 years, any outstanding debt is waived.
- *Simplified procedure for a decrease in income*: It will be possible to reduce payments when income decreases by at least 15 %.

Planned Reforms

- From 1 August 2017: *Loan for study for everyone under 55*: 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 (2014/15)

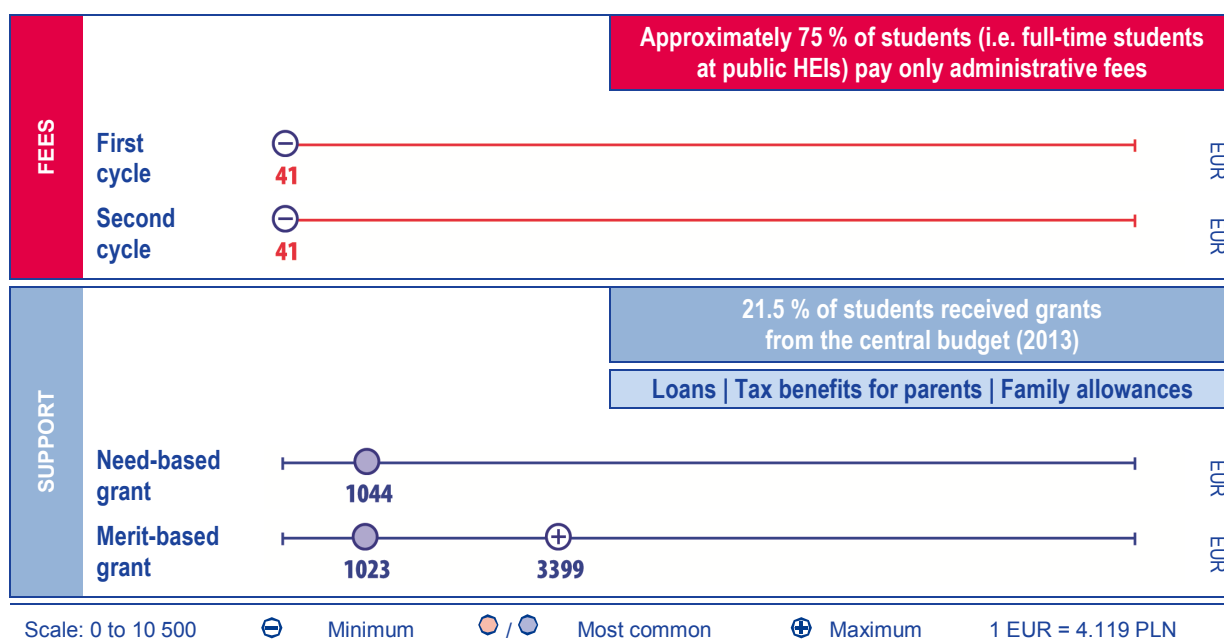
- EU students and those who are accorded the same rights do not have to pay tuition fees, and there are also no administrative fees.
- Austrian students, EU students and students with equal status at universities and *Pädagogische Hochschule* (University Colleges of Teacher Education) do not have to pay fees, but if they exceed the minimum study duration by more than a year, they have to pay EUR 363.36 per semester.
- Other students at *Pädagogische Hochschule* (University Colleges of Teacher Education) have to pay fees of EUR 363.36 per semester.
- Students at universities and *Pädagogische Hochschule* (University Colleges of Teacher Education) can be exempt from paying in cases such as studies or internships within transnational mobility programmes, illness and pregnancy. Students with disabilities may also be exempt.
- International students (i.e. non-EU and EEC students) at universities generally have to pay fees of EUR 726.72 per semester. Students from developing countries may be exempt from these fees according to a decision of the university.
- Providers of the *Fachhochschulen* (universities of applied sciences) are entitled to charge fees up to the maximum amount of EUR 363.36 per semester. In the case of international students (i.e. non-EU and EEC students) the providers are entitled to charge cost-covering fees, which are usually higher than EUR 363.36 per semester.

Support (2014/15)

- The federal student **grants** can systematically be divided into two sections: direct study financing received in cash, and indirect study financing which the student may receive by a transfer payment to the students' parents, or through non-cash benefits.
- Direct student support is paid out in monthly instalments up to EUR 9 492 per year on the basis of social criteria and of a good academic performance. The amount is assessed on the basis of income and family conditions.
- 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 (2015/16)

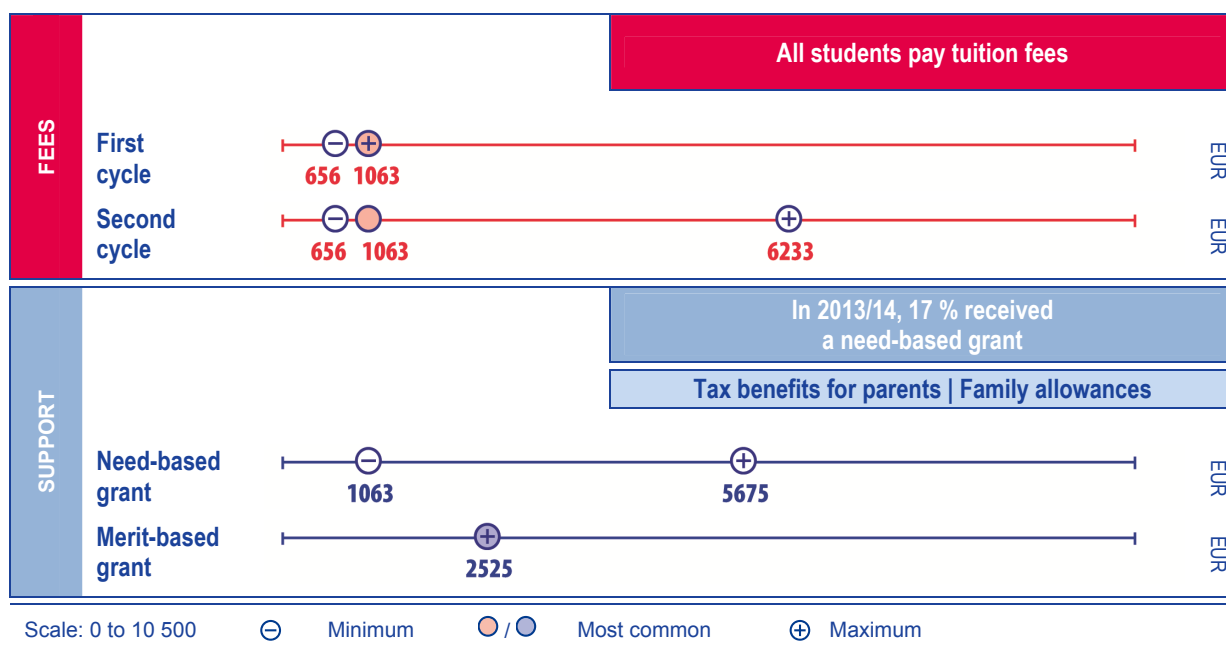
- Full-time studies in public higher education institutions (HEIs) are free of charge. Full-time students in public HEIs pay no tuition fees. Students are charged for tuition only in case of repeating a study course due to unsatisfactory academic results.
- Part-time students pay tuition fees set by higher education institutions. The amounts vary. Each institution lays down its own rules/conditions for exemptions and reductions of fees (e.g. low economic status or excellent results).
- All students pay administrative fees which include the issue of student ID cards, student record books and diplomas. Students also pay a fee related to enrolment procedures. The maximum possible amount of this fee is defined annually by the Minister responsible for higher education, while the actual amounts are decided by HEIs. The total amount of the fees is approximately PLN 170 and is paid once per cycle, rather than every year.
- Students from the EU and EFTA countries and some other defined categories of students (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for international students other than these are decided by the HEIs.

Support (2015/16)

- **Need-based grants** are available for students with a low personal/family income, and for students with disabilities, the income threshold to be eligible for **need-based grants** for students with low family income is PLN 592.8-895.7 per person per month (the exact level of the threshold from this range depends on the decision of a higher education institution). The average amount is PLN 4 302.3 per year (2013).
- **Merit-based grants** are allocated to the best-performing students. The average amount of the merit-based grant is PLN 4 213.9 (2013) per year.
- The total monthly amount of the needs-based grant and the merit-based grant may not be more than 90 % of the lowest basic pay of an assistant (the lowest academic position at higher education institutions) as regulated by the legislation on the remuneration of academic staff (PLN 2245 in 2014).
- **Loans** of PLN 6 000/year may be taken out in any cycle for those students whose personal income is below net PLN 2 300/month (in 2013). The state guarantees part of the loans for low income students: students with family income of PLN 600/month per person have been granted a 100 % guarantee of their loan and students with a family income of PLN 1 000/month a 70 % guarantee.
- **Tax benefits** exist for parents/guardians of students up to 25 years of age in the form of tax relief of PLN 1 112.04 per child per year (2014) provided income did not exceed a specified level, and if the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year.
- **Family allowances** are based on low income of parents or disability of a student.

PORTUGAL

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

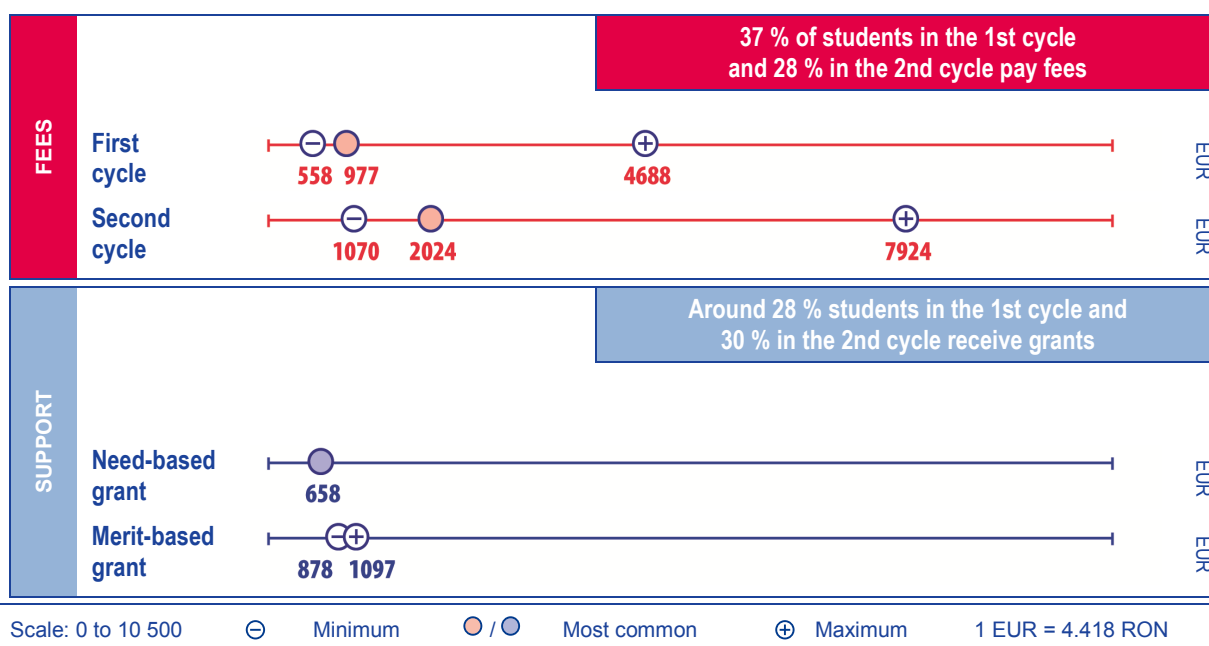
- The annual tuition fee for 1st cycle courses, integrated 2nd cycle courses (*mestrados integrados*) and for 2nd cycle courses (*mestrados*) that are legally required after the 1st cycle course for the practice of a specific profession is fixed by each public higher education institution. It ranges from EUR 656.50 to 1 063.00.
- For all other cases in the 2nd cycle, tuition fees are fixed freely by public higher education institutions with no limits imposed. Those courses are not legally required for the practice of a specific profession.
- The minimum value of the above fees is calculated as a 1.3 times the national minimum wage at the beginning of each school year. The maximum wage value is updated every year according to the rate of inflation. Most institutions adopt the maximum value.
- International students pay higher fees than national students, and higher education institutions are autonomous to decide on the amounts charged.

Support (2015/16)

- Student **grants** can be need or merit based.
- Eligibility for need-based scholarships is determined by the income of the student and his family. Need-based grant amounts depend on the fee levels and vary between EUR 1 063 and EUR 5 675.
- Merit-based grants are set at EUR 2 525.00. There are several criteria, namely:
 - Completed with success all enrolled disciplines on previous year;
 - All assessed course work is marked over 16 [grading system 0-20].
- Additional grants are provided for the first time in 2014/15 to a maximum of 1 000 students who move to study in regions of Portugal where there is less pressure on the population. 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.
- Family allowance** – child benefit – is granted to families with sons/daughters under 24 years old and enrolled in higher education, when the household income does not exceed 1.5 times social support index times 14 (2013: EUR 8 803.62) and when the family assets are less than 240 times social support index (2013: EUR 100 612.80).

ROMANIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2014/15)

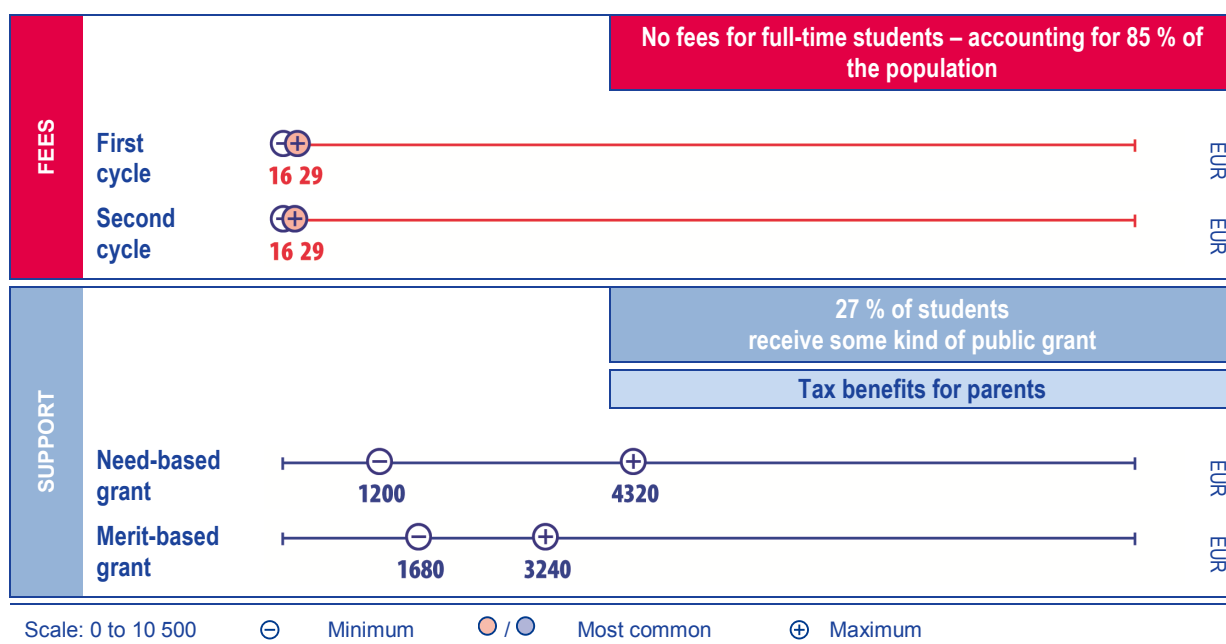
- Each university senate decides on the level of fees for all programmes. The senate also decides on exemptions based on need or merit. All students pay administrative fees to register, and the level of these fees is also decided by higher education institution.
- Fees are calculated based on the average allocation per physical student number of full-time students and the amount of state budget. In the academic year 2014/15, the fees range as follows:
 - For the first cycle: RON 2 465 for social science fields; RON 4 316.50 for engineering and computer systems fields and maximum of RON 20 716.37 for arts (film).
 - For the second cycle: RON 4 728.94 for social science fields; RON 8 946 for engineering and computer systems fields and maximum of RON 35 011.73 for arts (film).
- International students pay fees. The value of the minimum fee is set by law for each field.

Support (2014/15)

- **Need-based grants**, most commonly amounting to RON 300/month and payable for 10 months, are based on the financial situation of the student.
- **Merit-based grants** take different forms: study bursaries (most commonly RON 250/month for 10 months) and merit-based scholarships (most commonly RON 400/month for 10 months). High achievement scholarships (of which one exists per faculty) can reach up to RON 600/month for 10 months. Grants for excellent performance in research at Bachelor level have a ceiling of RON 500/month for 10 months.
- The grant amounts are determined by each higher education institution. They aim to cover the costs of living in student accommodation and of meals. The university establishes the number of grants out of the total fund for higher education expenses. The funds are annually provided by the ministry.
- There are also subsidies granted by the Ministry of Education for accommodation and meals.
- No student loans, family allowances or tax benefits for parents.

SLOVENIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

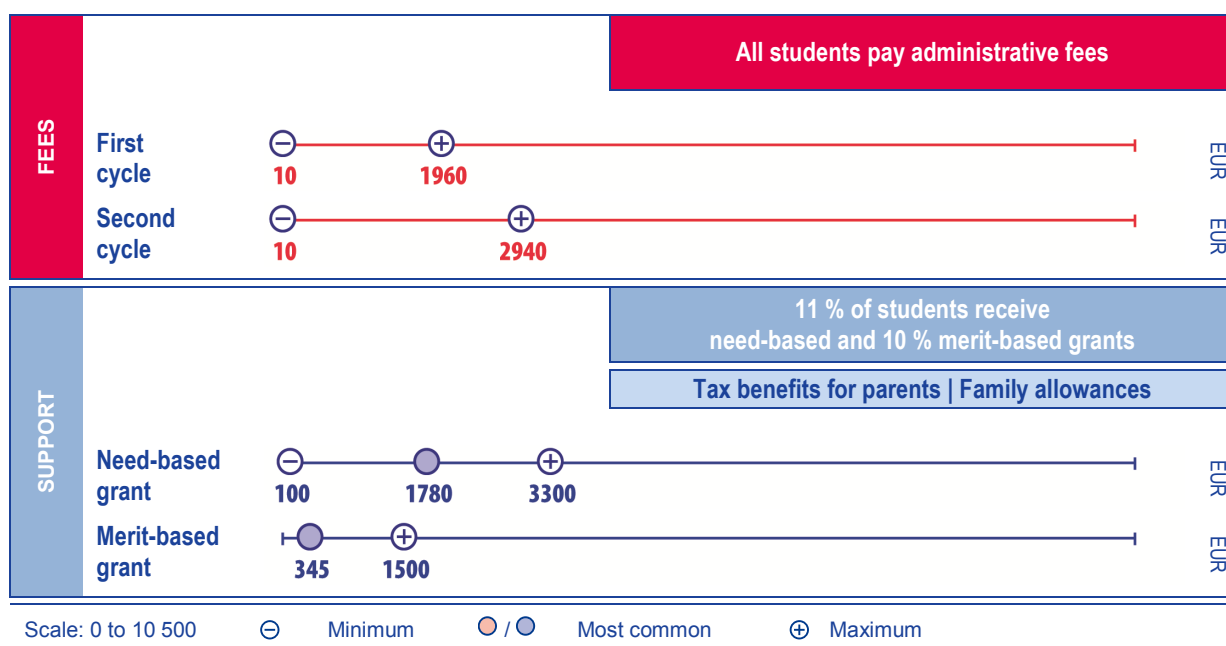
- No tuition fees for national and EU full-time students. They pay only registration charges (EUR 16-29), and costs of field work and excursions if required by study programme.
- Part-time students and international students pay the same fees. These are set by higher education institutions. Amounts range from EUR 1 210 to EUR 8 110 for the first cycle and from EUR 2 068 to EUR 15 831 EUR for the second cycle.

Support (2014/15)

- **Grants/scholarships** are available for economically and socially disadvantaged students. They are awarded according to a range of criteria which include both need and merit-based elements. Merit-based scholarships also exist. The grants are available for 12 months a year.
- Students must be under 27 years old when enrolling for their first degree to be eligible for public support.
- No **loans** are provided.
- **Tax benefits for parents** are also provided in the form of tax relief for each dependent child and depends on the number of supported children (EUR 2 436 to EUR 7 957 per year in 2015). All parents of higher education students under 26 years old when enrolling are eligible for this benefit.
- **No family allowances** are provided.

SLOVAKIA

MAIN CHARACTERISTICS



KEY POINTS

FEES (2015/16)

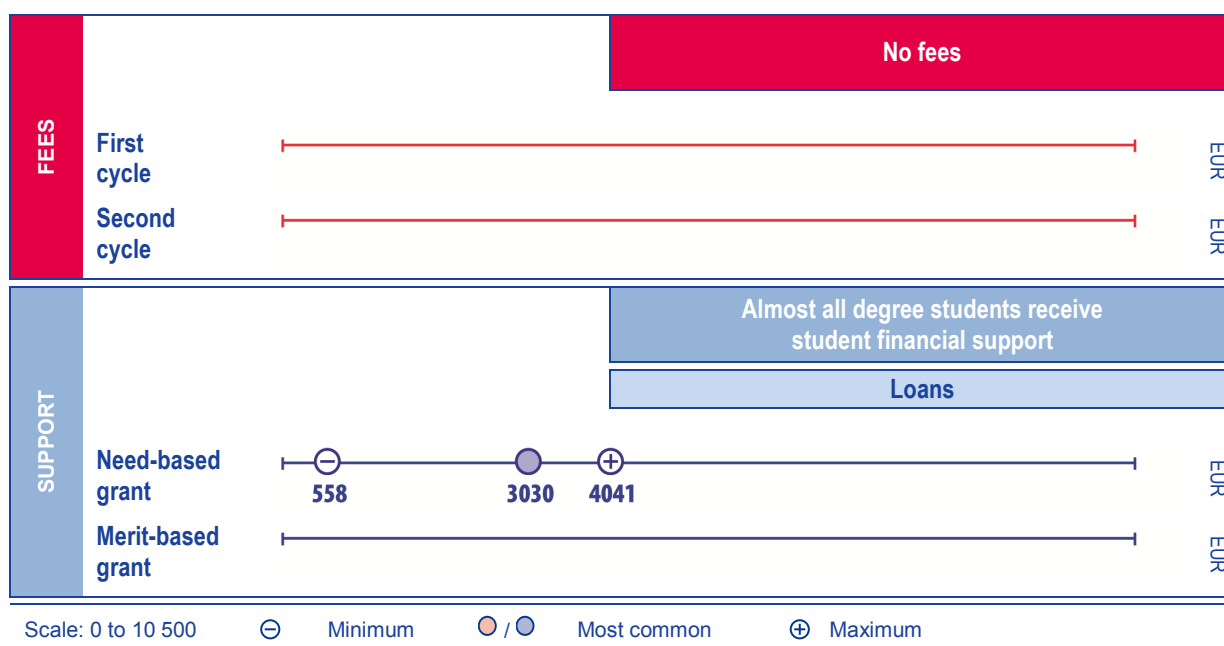
- All students pay registration fees of EUR 10 to EUR 100 per academic year. Full-time students of public higher education institutions not exceeding the 'regular' length of study for the study programme concerned do not pay tuition fees.
- Students who exceed a 'regular' length of study, or who study two or more programmes concurrently in one academic year have to pay tuition fees which cannot exceed EUR 1 675 per academic year for both first and second cycle studies. Students admitted to an external/part-time study programme have to pay fees up to a maximum of EUR 1 960 per year in the first cycle and EUR 2 940 per year in the second cycle.
- Students in a study programme which is provided exclusively in a language other than the state language have to 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 (2015/16)

- There is a legal right for a **need-based grant/scholarship** subject to specified conditions. The amount of this need-based scholarship varies from EUR 10 to EUR 275 per month.
- 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 of the motivation scholarship is set by higher education institutions or faculties.
- In an effort to encourage students' interest in selected scientific fields of study, Universities are provided with additional finances for merit-based scholarships. The scholarship amount is determined by Universities; but the funding represents an amount of EUR 1 000 per academic year for 15 % of students in the study fields identified.
- Publicly subsidised **loans** provided by the Education Support Fund are available for full and part-time students throughout the regular duration of study programmes. Loans range from EUR 500 per year 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 students up to 25 years of age who do not exceed the regular length of study.
- Tax benefits for parents** exist in the form of a lump sum tax deduction of EUR 21.41/month.

FINLAND

MAIN CHARACTERISTICS



NOTE: THE VALUE FOR THE NEED-BASED GRANT DOES NOT INCLUDE THE HOUSING SUPPLEMENT (HS) RECEIVED BY STUDENTS LIVING INDEPENDENTLY (SEE TEXT BELOW)

KEY POINTS

Fees (2015/16)

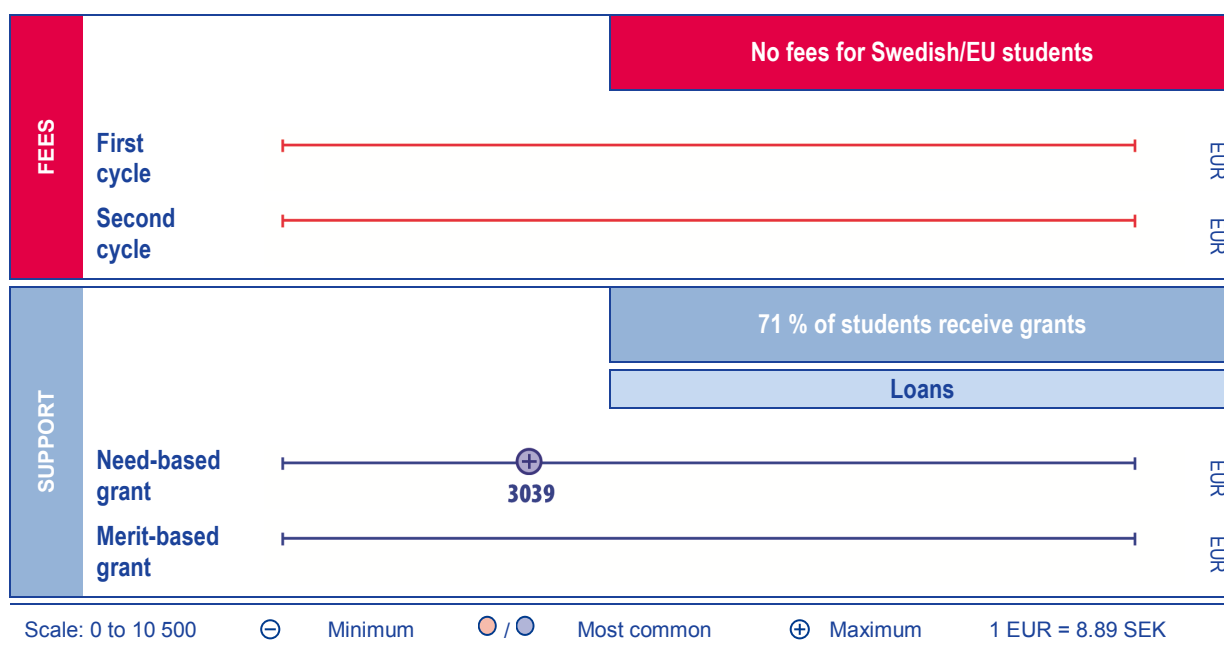
- No student fees.

Support (2015/16)

- Study **grants** (SG), for which a certain number of credits are required, are universal for the regular length of study. Amounts range from EUR 55.96 to 336.76/month and depend on age and whether the student lives with parent(s) as well as on the date of starting the studies.
- A housing supplement (HS) covers 80 % of the rent for students living independently. The maximum amount is EUR 201.60/month. HS is an integrated part of the State's student financial aid programme, and aims to better match support to real need (i.e. less support for those students who have lower housing costs). From the student perspective, the distinction between study grant and housing supplement is therefore largely theoretical.
- SG and HS are available for nine months only if the student's income is below EUR 11 850/year. This is not an absolute maximum but refers to a typical situation. For each month that the study grant or housing supplement is received, the exemption amount is on average EUR 660, and for each aid-free month EUR 1 970. Assuming that a student receives aid for 9 months, (s)he would be allowed to earn up to EUR 11 850 a year in other income. The income may be earned at any time during the calendar year.
- SG and HS can be taken for 12 months a year, but typically they are taken for 9 months. Hence, a common amount is EUR 8445.24 (of which EUR 3 600 is a student loan, which is used only by 40 % of students in higher education). The maximum is EUR 11 260.32.
- Student **loans** of EUR 400/month are government guaranteed. Higher education students who graduate within the target time can be entitled to student loan tax deduction (for studies that started prior to 1.8.2014) or compensation (for studies that started on 1.8.2014 or after).
- **No tax benefits for parents and no family allowances.**

SWEDEN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

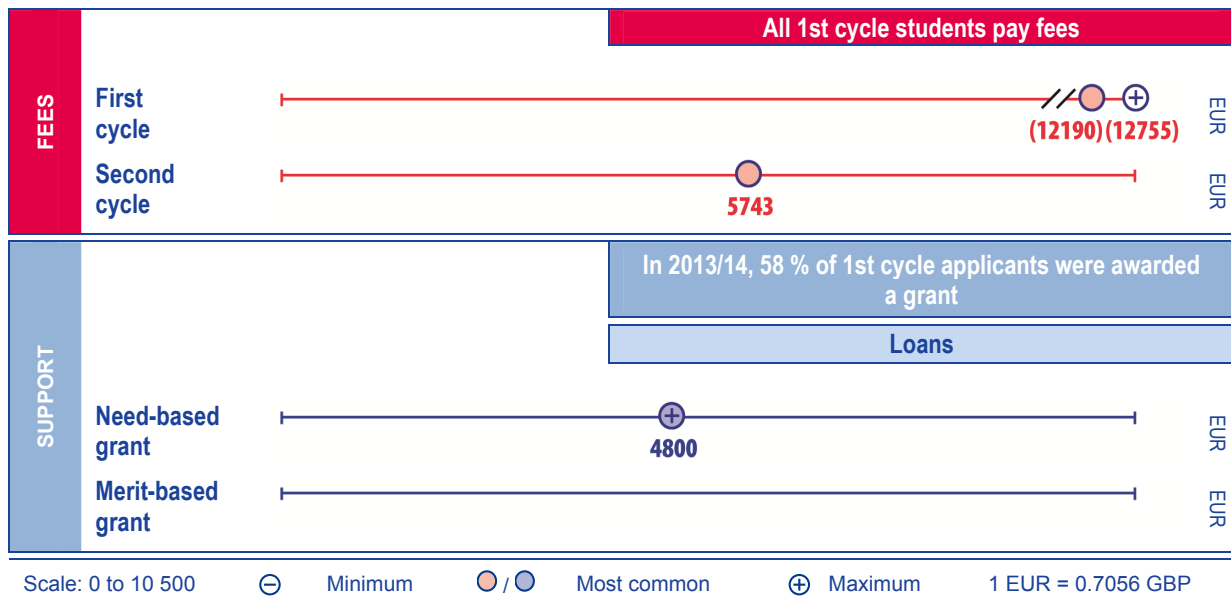
- No fees for Swedish/EU/EFTA/EEA full time and part time students.
- Other students pay fees since autumn 2011. Higher education institutions determine the size of the fees, based on the principle of full cost coverage.
- As of 1 February 2015, Swedish/EU/EFTA/EEA full time and part time students can be subject to tuition fees when taking part in international collaborations 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 (2015/16)

- **Grants** of SEK 707/week for 40 weeks per year are universally available for full time students during six years. The maximum per year is SEK 28 280. Part-time students, studying at least 50 percent, are able to receive grants proportional to their pace of study. 71 percent of students received grants in the second half of the calendar year 2013. The number includes those who are entitled to as well as those who are not entitled to grants due to pace of study, age or because they have already received grants during six years.
- **Loans** of SEK 1 780/week for 40 weeks per year are universally available for full time students during six years. The maximum per year is SEK 71 200. Part-time students, studying at least 50 percent, are able to receive loans proportional to their pace of study. 50 percent of students received loans in the second half of the calendar year 2013, the number includes those who are entitled to as well as those who are not entitled to loans due to pace of study, age or because they have already received loans during six years.
- Students with children can receive an extra grant. It is also possible for some students to receive further supplementary loans and loans for additional costs in connection to their studies. This concerns, for example, students with necessary additional costs for double housing, travel, musical instruments, etc.
- No **tax benefits** for parents and no **family allowances**.

THE UNITED KINGDOM – ENGLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

- 1st cycle full-time – fees are set by institutions and capped at GBP 9 000 for institutions with an approved access plan (to safeguard fair access for low income and other under-represented groups) and GBP 6 000 for institutions without an access plan. The average fee for 2014/15 was GBP 8 601 before fee waivers (discounts offered by institutions) and GBP 8 448 after fee waivers. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments are income-contingent and 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 – fees are set by institutions and capped at GBP 6 750. Students studying a course of at least 25 % intensity are not required to pay up front and can apply for a loan to cover the full fee. Repayments as for full-time students.
- 2nd cycle – fees are unregulated and vary widely. The 'most common' shown (GBP 4 052) represents an indicative fee level for research students in 2014/15 set by Research Councils UK.
- For 1st and 2nd cycle international students fees are unregulated.

Support (2015/16)

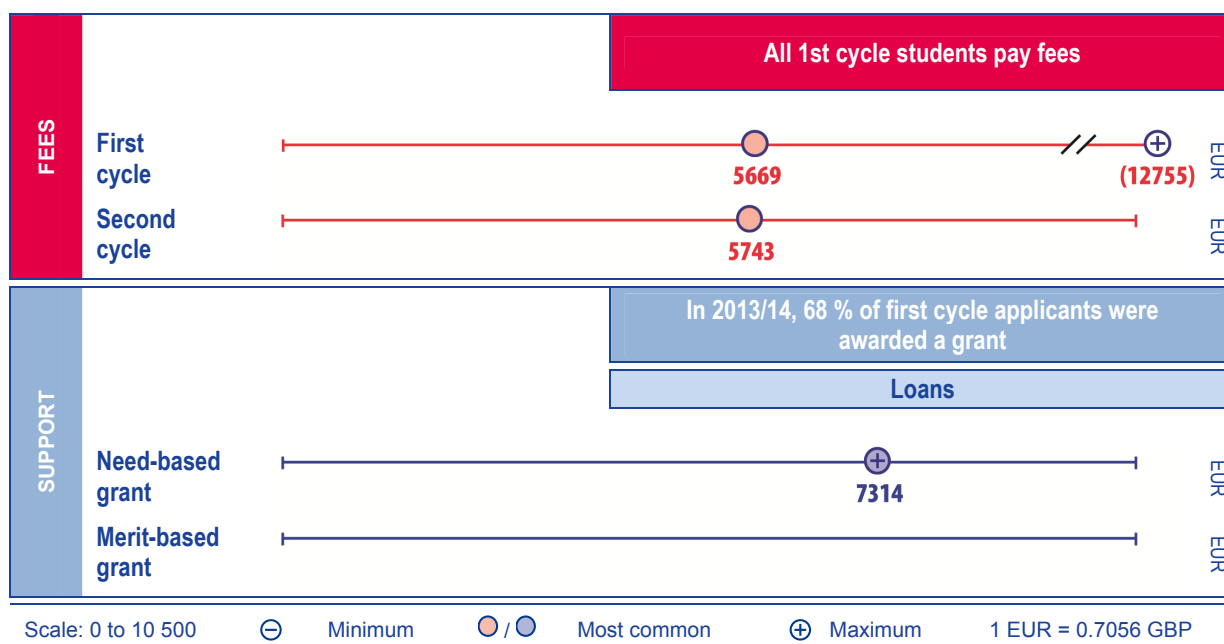
- 1st cycle full-time – the support package includes a **need based grant** for living costs. The grant is awarded on a sliding scale with a full grant of GBP 3 387 for students with a household income of GBP 25 000 or less and a partial grant for students with a household income of up to GBP 42 620. In 2013/14, 58 % of applicants eligible for support (grant and/or loan) were awarded a grant (43 % a full grant and 15 % a partial grant). Students who are lone parents or who have certain disabilities may be eligible for a special support grant. Many institutions also offer other bursaries and scholarships aimed at students from under-represented groups.
- For 1st cycle full-time students, the support package includes a **loan** for living costs for all students. The maximum for students living in the family home is GBP 4 565. For students living away from the family home the maximum is GBP 5 740 outside London and GBP 8 009 in London. The amount is reduced for students who receive a need based grant. Repayments as for fee loans.
- 1st cycle part-time – grants and loans for living costs are not available.
- 2nd cycle postgraduate taught – there is no universal support package. However, in 2015/16 under the Postgraduate Support Scheme (PSS) the Higher Education Funding Council for England (HEFCE) is providing funding for 10 000 scholarships of GBP 10 000 for Masters Students. From 2016/17, PPS will introduce income-contingent loans for students under 30 years old wishing to undertake a postgraduate taught masters in any subject.
- 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 14 057 for 2015/16.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

Planned Reforms

- From the academic year 2016/17, the need based grant for living costs will be withdrawn and replaced by a larger loan for living costs. (Source July 2015 Budget).

THE UNITED KINGDOM – WALES

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

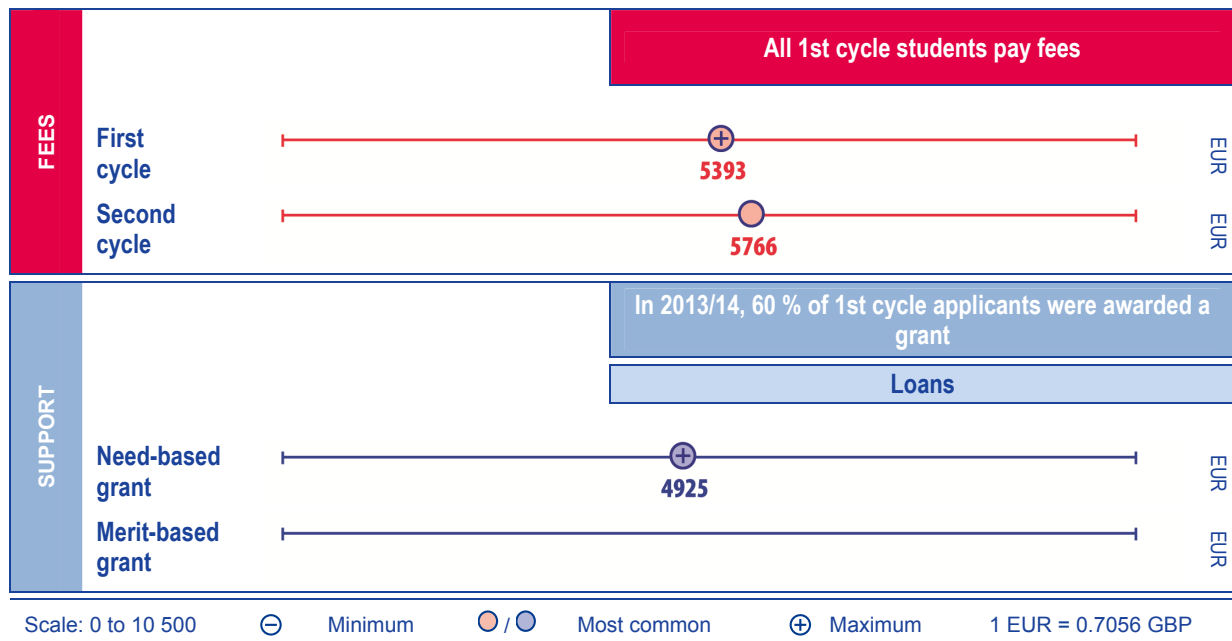
- 1st cycle full-time – fees are set by institutions but capped at GBP 9 000 for institutions with an approved tuition fee plan to promote fair access (to safeguard fair access for low income and other under-represented groups) and GBP 6000 for institutions without a plan. Students are not required to pay up front and can apply for a fee grant of up to GBP 5 190 and a fee loan of up to GBP 4 000 to cover the full tuition fee. The ‘most common amount’ shown represents the repayable fee of GBP 4 000. Repayments are income-contingent and 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 – fees are unregulated. Students can apply for a tuition fee loan of up to GBP 2 625 if they are studying in Wales, or GBP 6 750 if they are studying elsewhere in the UK. The loan amount depends on the course intensity, which must be at least 25 % for the student to qualify for the loan.
- 2nd cycle – fees are unregulated and vary widely. The ‘most common’ figure of GBP 4 052 represents the indicative fee level for research students in 2015/16, set by Research Councils UK.
- 1st and 2nd cycle international students – fees are unregulated.

Support (2015/16)

- 1st cycle full-time – the support package includes a **need based grant** for living costs. The grant is awarded on a sliding scale with a full grant of GBP 5 161 for students with a household income of GBP 18 370 or less. In 2013/14, 68 % of applicants eligible for support (grant and/or loan) were awarded a grant: 39 % were awarded a full grant and 29 % were awarded a partial grant.
- 1st cycle full-time – the support package includes a **loan** for living costs for all students. The maximum loan for students living in the family home is GBP 4 162. For students living away from the family home, the maximum is GBP 5 376 outside London and GBP 7 532 in London. The amount is reduced for students who receive a need based grant. Repayments as for tuition fee loans.
- 1st cycle part-time – a need-based course 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 14 057 for 2015/16.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

THE UNITED KINGDOM – NORTHERN IRELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

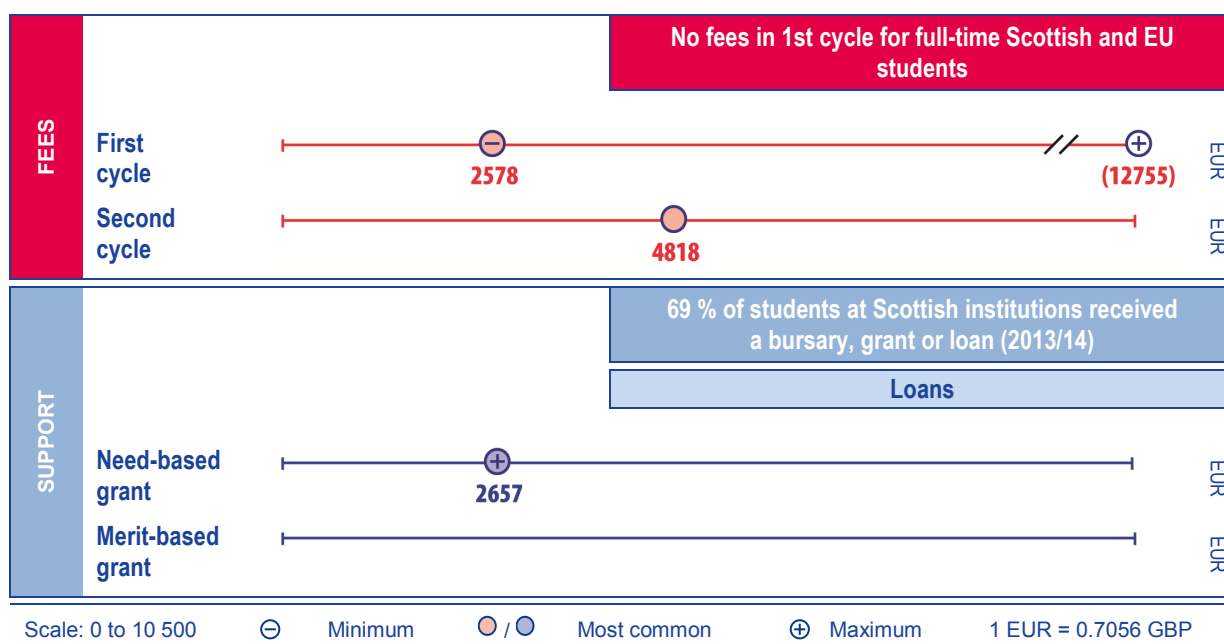
- 1st cycle full-time – fees are set by institutions but capped at GBP 3 805 for institutions with an access agreement outlining its provision of student support, including bursaries and outreach activities. Students are not required to pay up front and can apply for a loan to cover the full fee. Repayments are income-contingent and made at the rate of 9 per cent of income above the earning threshold of GBP 17 335.
- The Student Loans Company (SLC) also funds Northern Irish-domiciled students to study elsewhere in the UK where they may have to pay up to GBP 9 000. The average amount paid by SLC per student in 2013/14 was GBP 3 930.
- 1st cycle part-time – fees are unregulated and loans are not available.
- 2nd cycle – fees are unregulated and vary widely. The ‘most common’ figure of GBP 4 052 represents the indicative fee level for research students in 2015/16, set by Research Councils UK.
- 1st and 2nd cycle international students – fees are unregulated.

Support (2015/16)

- 1st cycle full-time: the support package includes a **need-based grant** for living costs. The grant is awarded on a sliding scale with a full grant of GBP 3 475 for students with a household income of GBP 19 203 or less, with partial grants for students whose household income is up to GBP 41 065. In 2013/14, 60 % of applicants eligible for support (grant and/or loan) were awarded a grant: 38 % were awarded a full grant and 22 % were awarded 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 for students studying in Northern Ireland, GBP 6 780 for students studying in London, and GBP 4 840 for students studying elsewhere. The amount is reduced for students who receive a need based grant. Repayment as for tuition fee loans.
- 1st cycle part-time: the support package includes a need based grant towards payment of fees (though it is not intended to cover them completely). The grant is awarded on a sliding scale with a full grant of GBP 1 230 for students who are studying at 75 % or greater intensity and whose household income is GBP 16 842 or less, with partial grants for students whose household income is up to GBP 25 420. The course must be equivalent to at least 50 % of full-time study for a student to qualify for the fee grant.
- 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 14 057 for 2015/16.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

THE UNITED KINGDOM – SCOTLAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

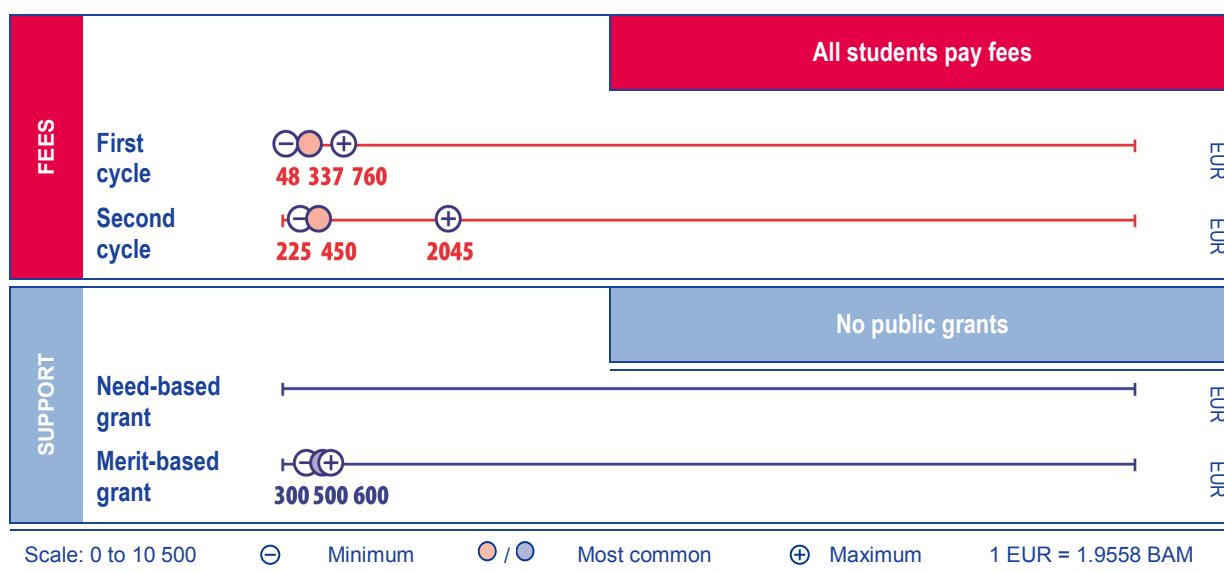
- For the first cycle, the Scottish Government pays the tuition fees for full-time Scottish and EU students (with the exception of those from England, Wales and Northern Ireland). For 2014/15, fees are set at GBP 1 820.
- Fees for part-time students are unregulated but are usually a proportion of the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

Support (2015/16)

- Fundamental changes to the student support package were introduced in the academic year 2013/14.
- Both **grants** and **loans** are available to full-time students depending on circumstances. The 'Young Student's Bursary' of up to GBP 1 875 per year is available to students from low income backgrounds. The 'Independent Students' Bursary' of up to GBP 875 per year is available to students over the age of 25 or who are living with a partner. Other grants also exist for students with disabilities.
- Many students take out loans. Depending on household income, young students can borrow a maximum of GBP 5 750 per year. Likewise, independent students can borrow a maximum of GBP 6 750 per year. All students can borrow GBP 4 750 per year irrespective of household income.
- A part-time fee grant is available to Scottish and EU students studying credits equivalent to 15-59.5 ECTS per academic year. The level of grant is set based on a pro-rata amount of the full-time regulated fee. Therefore 30 ECTS (50 % of a full-time course) attracts a grant of GBP 910. Part-time students are not eligible for the student support package.
- Second cycle students can apply for a fee loan of up to GBP 3 400 for eligible full-time courses or a pro-rata amount for part-time courses. From 2015/16, 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 (2015/16)

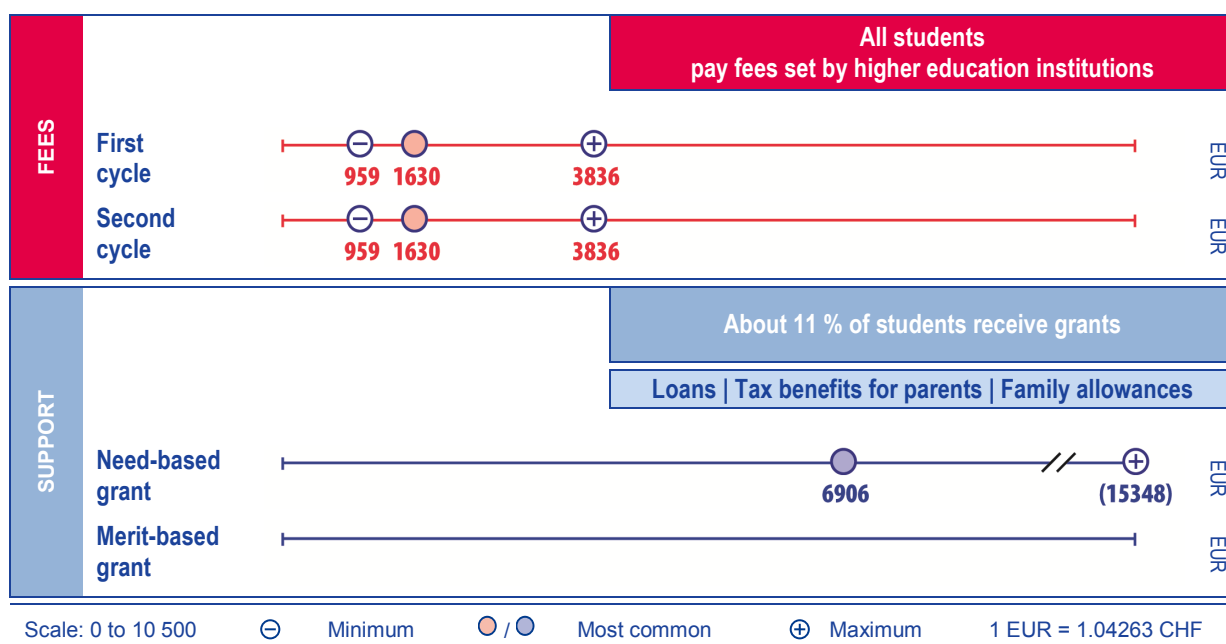
- The amount of student fees depends on a range of criteria set by the individual higher education institutions. All students pay administrative costs. The minimum is BAM 95.
- 30 % of students at the eight public universities and two other higher education institutions of Bosnia and Herzegovina have the status of budget-financed students. 'Budget-financed' students have their tuition fees paid by the responsible ministry of education, but need to pay administrative and other costs (entrance and application fees, fees for issuing diploma and diploma supplement, etc.) ranging from BAM 95 to BAM 500.
- 70 % of students at the universities pay tuition fees. Some of them are self – financed students, but some of them are part-time students. They pay both administrative and tuition fees. The minimum fee for self-financed students in the first cycle is BAM 440/year and the maximum fee is BAM 1 500/year per year on Bachelor level, plus administrative fees. The most common fee in the first cycle is BAM 660/year.
- In the second cycle fees are between BAM 440/year and BAM 4 000/year.
- International students may pay higher tuition fees while other expenses are the same.
- In the second cycle fees are between BAM 440/year and BAM 4 000/year.

Support (2015/16)

- There are no need-based grants.
- At entity/cantonal level, student scholarships are provided by government. Government awards scholarships according to a range of criteria which include both need- and merit-based elements. The grants range from BAM 100 to BAM 800 per month and are available for 12 months each year till the graduation.
- Further grants for students are provided by a 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 (2015/16)

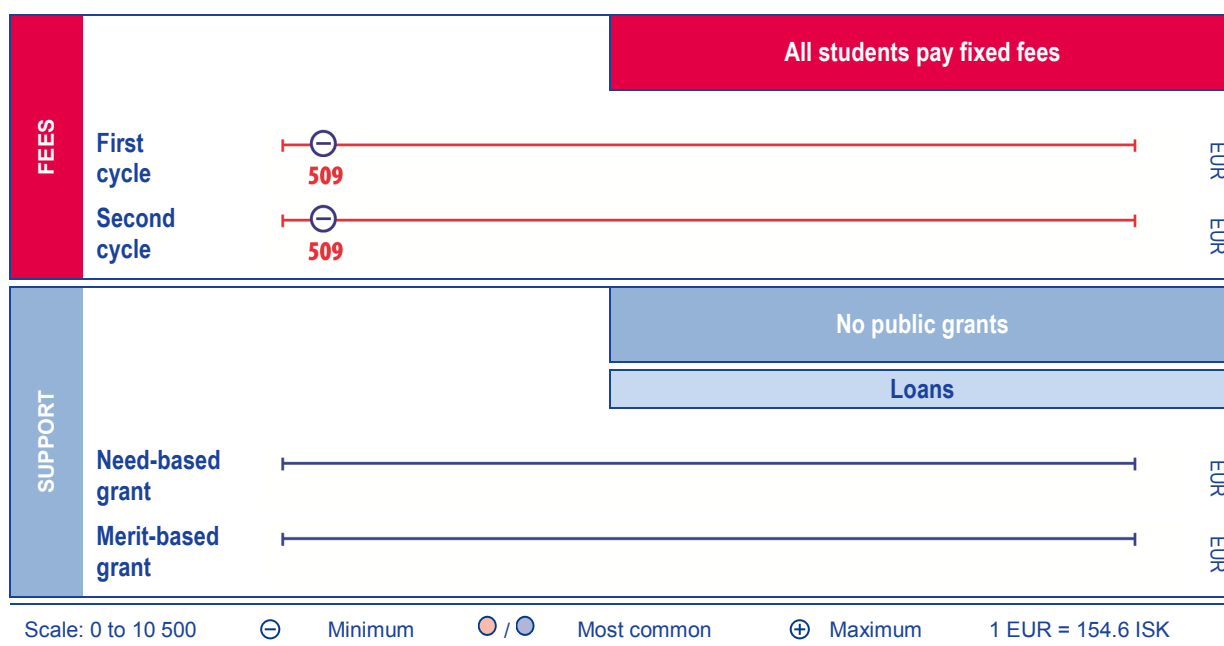
- Higher education institutions define their own fees. Fees usually comprise fees for administration (admission, registration, certification) and tuition. Additional mandatory contributions for examinations, libraries, sports facilities, social and cultural institutions are possible.
- Some categories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

Support (2015/16)

- Each canton has its own regulations for the provision of **grants** and **loans** to students with residence in Switzerland (decentralised system). In all cantons the amount granted depends on the financial situation of the applicant and his/her family.
- In principle, support in the form of grants or loans or a combination of both is provided, but the majority of beneficiaries only receive grants. [2013/14: about 11 % grants only, about 1 % loans only, about 1 % grants and loans].
- Less than 1 % of students receive a merit-based grant.
- Some higher education institutions have their own funds for supplementary support of students. Students can only apply if they already have applied for cantonal grants/loans.
- On the federal level parents financially supporting a child in higher education can deduct CHF 6 500 from their income. On the cantonal level eligibility and amounts of **tax benefits** for student's parents vary.
- A **family allowance** of at least CHF 250 per month for 16-25 year-olds still in education is disbursed. The cantons may grant family allowances that are higher than this legal minimum.

ICELAND

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

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

Support (2015/16)

- Loans** are provided to full-time students by the Icelandic Student Loan Fund. The amount depends on the size of student's family and personal circumstances including income. The basic individual support for academic year 2014/15 is ISK 165 717/month. Around 50 % of students take out a student loan.
- In principle **no public grants/scholarships** are available. However, some merit-based grants are provided by universities and by the Icelandic Research Fund for Graduate Students for the 2nd cycle students.
- There are also **no tax benefits for parents** and **no family allowances**.

Planned reforms

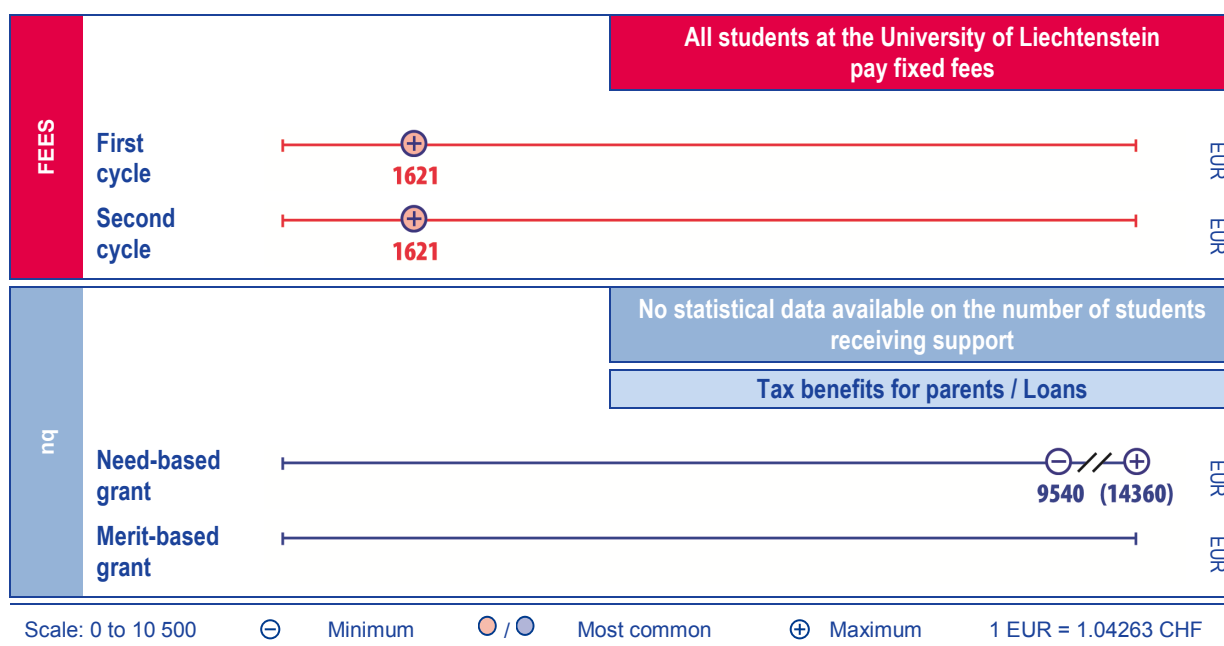
In 2012, the Minister of Education, Science and Culture commissioned a review of the Act on the Icelandic Student Loan fund no. 21/1992. Some of the reforms proposed include:

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

These reforms are currently open for comments and amendments in committees but there has been no advance in the process over the last year, and there is no expected timing for the bill to go through.

LIECHTENSTEIN

MAIN CHARACTERISTICS



KEY POINTS

Fees (2014/15)

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

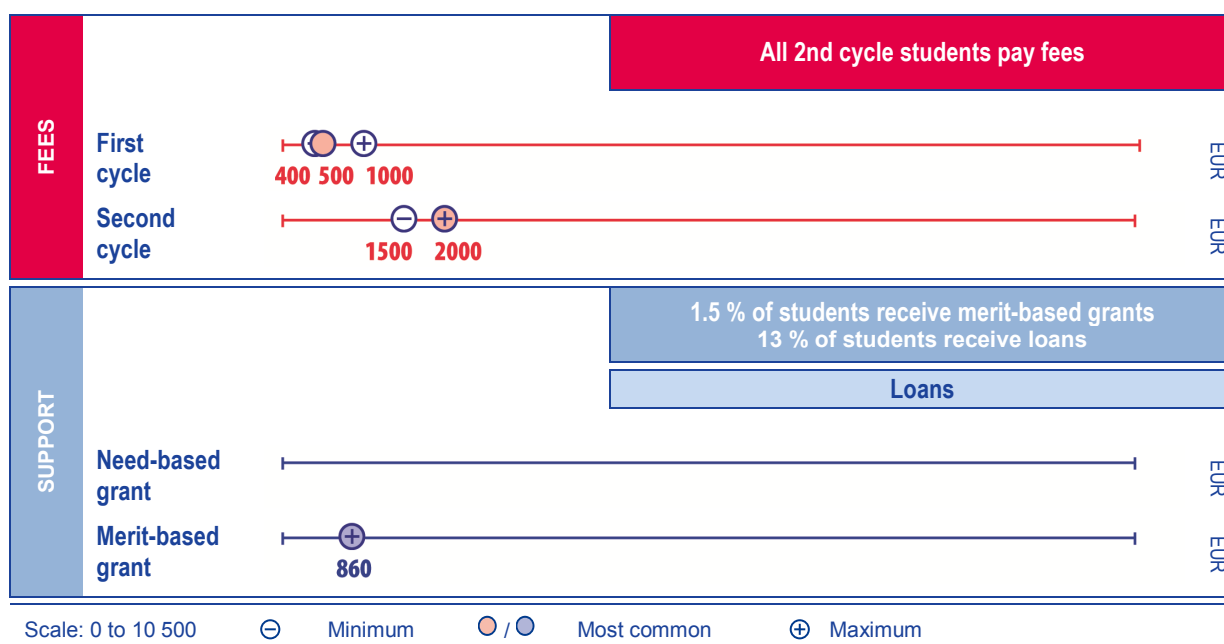
Support (2014/15)

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

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

MONTENEGRO

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

1st cycle

- Students not financed from the state budget pay tuition fees. In the first cycle at the public higher education institution University of Montenegro (the only public university) the fee is between EUR 400 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.
- There is no distinction between full and part time students.

2nd cycle

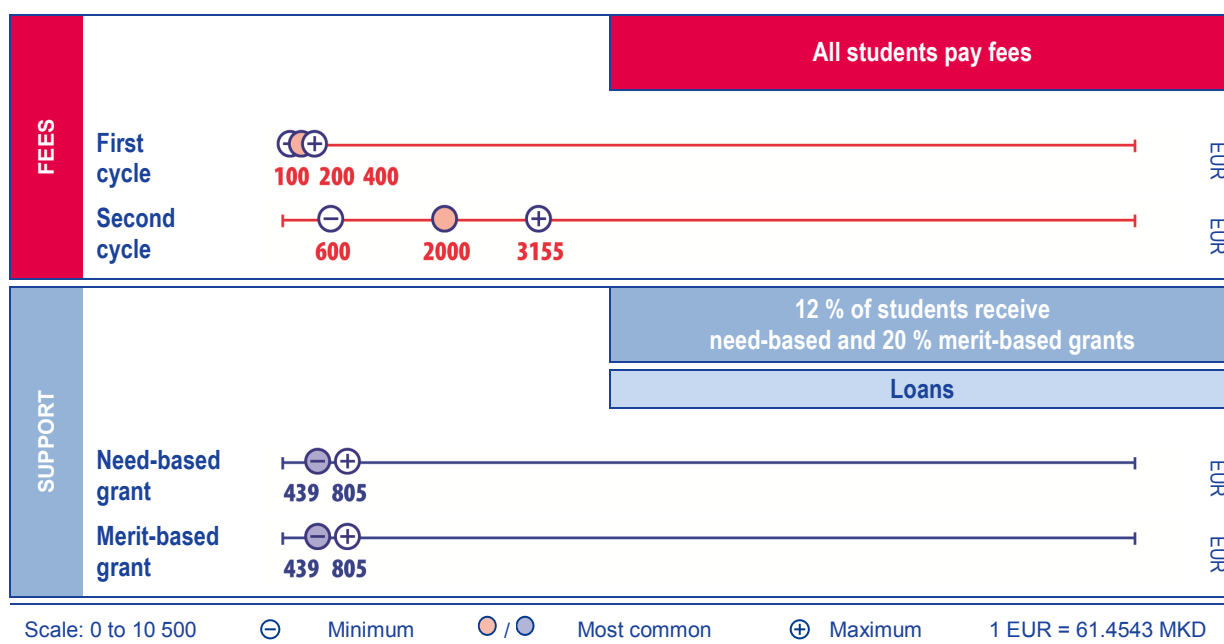
- Fees at the second cycle are between EUR 1 500-2 000 per year.
- International students are charged the same fees as Montenegrin students.

Support (2015/16)

- There is no need-based grant.
- 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 at least two months before the beginning of an academic year. Grants are not awarded to student loan beneficiaries.
- Grant amount depends on the level of the maximum loan increased by 30-50 %.
- The maximum grant is EUR 86/month paid in ten monthly instalments.
- Loans are available on the basis of student performance. The average loan is EUR 45/month for ten monthly instalments.
- There are **no family allowances** of student's parents or **tax benefits** to parents.

THE FORMER YUGOSLAV REPUBLIC OF MACEDONIA

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

1st cycle

- All students pay fees. In the first cycle at public higher education institutions the fee is between EUR 100 and EUR 400 per year, depending on the study profile. The most common fee level is EUR 200.
- Exemptions or reductions are made for students with disabilities (first and second degree of disability), orphans and students who grew up in orphanages.

2nd cycle

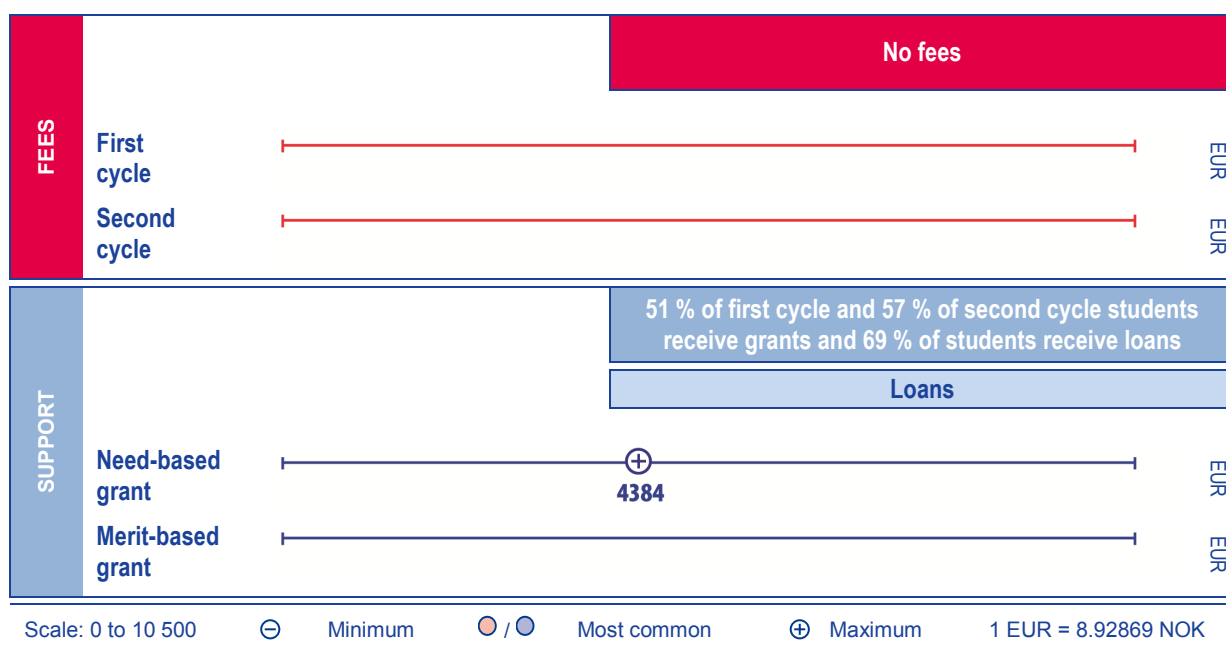
- Fees in the second cycle are between EUR 600-3 000 per year, depending on the study profile. The most common fee for second cycle is EUR 2000 per year.
- International students pay higher fees – between EUR 2 000-3 000 per year.

Support (2015/16)

- 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 beginning of an academic year.
- The average scholarship amount is around EUR 50 per month, for nine monthly instalments. The maximum grant is about EUR 90 per month paid in nine monthly instalments.
- Scholarships can be awarded to all students from first cycle studies, and who are enrolled in public and private higher education institutions in the country.
- There is no scholarship for students in the first academic year.
- Approximately 25-30 % of the total number of students receive grants.

NORWAY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2014/15)

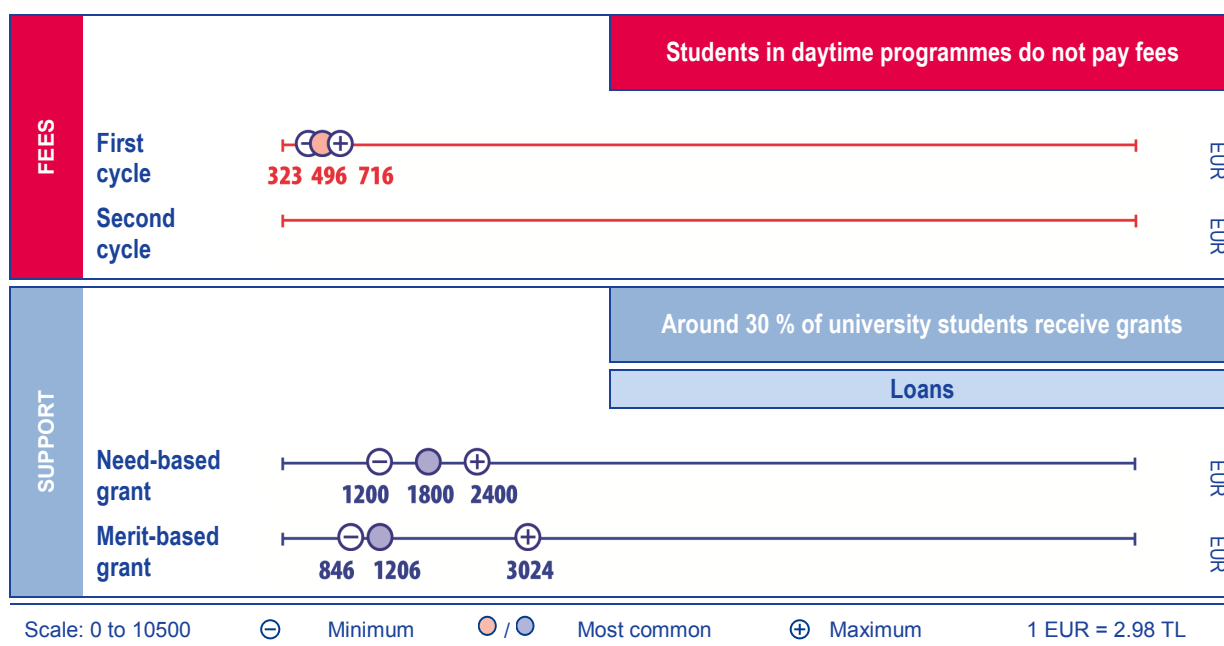
- No fees for either full or part time students at public higher education institutions, which cater for over 85 % of all students in Norway.
- Government-dependent private higher education institutions may on certain conditions charge tuition fees, and these fees must be used to benefit students.
- International students are treated as home students, and do not pay fees at public higher education institutions.

Support (2014/15)

- Norwegian students are entitled to **loans** and **grants** from the State Educational Loan Fund (NSELF). The basic support is at most NOK 97 850 per academic year (10 months). The basic support is initially given as a loan. However, 40 % of the loan may be converted to a grant for students who live away from their parents and pass all exams. The grant will be reduced if the student's income or assets exceed certain limits. The amounts are universal for all students who are eligible for financial support. The maximum amount of the grant is NOK 39 140.
- Students under 25 years of age may also receive a grant for travel costs.
- Financial support is also given for study abroad as there is full portability of NSELF loans and grants. Exchange students and full degree students qualify for support.
- Students taking care of children may receive a grant for each child under the age of 16.
- Students on parental leave can be given a grant for up to 49 weeks, and students who cannot study because of illness may have the loan converted into a grant for up to four months and 15 days per academic year. Physically disabled students can receive an extra grant if they are unable to work during their studies, and they may also receive basic support for twelve months per year.
- **Tax benefits** for parents and **family allowances** play no role in the student support system.

TURKEY

MAIN CHARACTERISTICS



KEY POINTS

Fees (2015/16)

- Public university students following daytime education programmes do not pay fees. Public universities are financed by the Government and gain an additional income from students' fees (not more than 10 % of their income). Public universities also provide evening education for which fees can be charged. Fees in evening education at public universities range between TL 962 and TL 2 134.
- Non-profit foundation universities can receive a limited amount of financial support from the Government, but their income is mainly derived from fees. Foundation universities provide only daytime education with fees from TL 8 000 to TL 55 100.
- In the 2nd cycle, public universities do not charge fees.
- International students pay higher fees.

Support (2015/16)

- Need-based grants are provided by the Higher Education Credits and Hostels Institution.
- Exceptionally, students who study in non-profit foundation universities may receive discounts from the university. For example, depending on the performance they show in university entrance exam, they may be asked to pay only half or five eighths of the fee (this may vary from one university to another).
- Loans:** In 2014, students in the 1st cycle receive TL 300, while students in the 2nd cycle are provided with TL 600 per month. Students who receive this amount of money have to pay back upon their graduation in instalments.
- No tax benefits** for parents or **family allowances**.

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EDUCATION AND YOUTH POLICY ANALYSIS

Avenue du Bourget 1 (BOU2)
B-1049 Brussels
(<http://ec.europa.eu/eurydice>)

Managing editor

Arlette Delhaxhe

Authors

David Crosier

Layout and graphics

Patrice Brel

Production coordinator

Gisèle De Lel

EURYDICE NATIONAL UNITS

AUSTRIA

Eurydice-Informationsstelle
Bundesministerium für Bildung und Frauen
Abt. Internationale multilaterale Angelegenheiten
Minoritenplatz 5
1014 Wien
Contribution of the Unit: Joint responsibility

BELGIUM

Unité Eurydice de la Fédération Wallonie-Bruxelles
Ministère de la Fédération Wallonie-Bruxelles
Direction des relations internationales
Boulevard Léopold II, 44 – Bureau 6A/008
1080 Bruxelles
Contribution of the Unit: Joint responsibility

Eurydice Vlaanderen
Departement Onderwijs en Vorming/
Afdeling Strategische Beleidsondersteuning
Hendrik Consciencegebouw
Koning Albert II-laan 15
1210 Brussel
Contribution of the Unit: Joint responsibility

Eurydice-Informationsstelle der Deutschsprachigen
Gemeinschaft
Autonome Hochschule in der DG
Monschauer Strasse 57
4700 Eupen
Contribution of the Unit: Joint responsibility

BOSNIA AND HERZEGOVINA

Ministry of Civil Affairs
Department for Education B&H
Trg BiH 3
71000 Sarajevo
Contribution of the Unit: Joint responsibility

BULGARIA

Eurydice Unit
Human Resource Development Centre
Education Research and Planning Unit
15, Graf Ignatiev Str.
1000 Sofia
Contribution of the Unit: Anita Rahova

CROATIA

Ministarstvo znanosti, obrazovanja i sporta
Donje Svetice 38
10000 Zagreb
Contribution of the Unit: Joint responsibility

CYPRUS

Eurydice Unit
Ministry of Education and Culture
Kimonos and Thoukydidou
1434 Nicosia
Contribution of the Unit: Joint responsibility

CZECH REPUBLIC

Eurydice Unit
Centre for International Cooperation in Education
Dům zahraniční spolupráce
Na Poříčí 1035/4
110 00 Praha 1
Contribution of the Unit: Simona Pikálková and Helena
Pavlíková

DENMARK

Eurydice Unit
The Agency for Higher Education
Bredgade 43
1260 København K
Contribution of the Unit: Joint responsibility

ESTONIA

Eurydice Unit
Analysis Department
Ministry of Education and Research
Munga 18
50088 Tartu
Contribution of the Unit: Joint responsibility

FINLAND

Eurydice Unit
Finnish National Board of Education
P.O. Box 380
00531 Helsinki
Contribution of the Unit: Joint responsibility

FORMER YUGOSLAV REPUBLIC OF MACEDONIA

National Agency for European Educational Programmes
and Mobility
Porta Bunjakovec 2A-1
1000 Skopje
Contribution of the Unit: Joint responsibility

FRANCE

Unité française d'Eurydice
Ministère de l'Éducation nationale, de l'Enseignement
supérieur et de la Recherche
Direction de l'évaluation, de la prospective et de la
performance
Mission aux relations européennes et internationales
61-65, rue Dutot
75732 Paris Cedex 15
Contribution of the Unit: Céline Hein (Research analyst,
Ministry of National Education, Higher Education and
Research)

GERMANY

Eurydice-Informationsstelle des Bundes
EU Bureau of the German Ministry for Education and
Research, PT-DLR
Rosa-Luxemburg-Str.2
10178 Berlin

Eurydice-Informationsstelle der Länder im Sekretariat der
Kultusministerkonferenz
Graurheindorfer Straße 157
53117 Bonn
Contribution of the Unit: Brigitte Lohmar, Thomas Eckhardt

GREECE

Eurydice Unit
 Ministry of Education, Research and Religious Affairs
 Directorate of European and International Affairs
 37 Andrea Papandreou Str.
 15180 Maroussi (Attiki)
 Head of Unit:
 Magda Trantallidi
 Contribution of the Unit: Dimitris Tenes

HUNGARY

Eurydice National Unit
 Hungarian Institute for Educational Research and
 Development
 Szobránc utca 6-8
 1143 Budapest
 Contribution of the Unit: Joint responsibility

ICELAND

Eurydice Unit
 The Directorate of Education
 Víkurhvarfi 3
 203 Kópavogur
 Contribution of the Unit: Joint responsibility

IRELAND

Eurydice Unit
 Department of Education and Skills
 International Section
 Marlborough Street
 Dublin 1
 Contribution of the Unit: Joint responsibility

ITALY

Unità italiana di Eurydice
 Istituto Nazionale di Documentazione, Innovazione e
 Ricerca Educativa (INDIRE)
 Agenzia Erasmus+
 Via C. Lombroso 6/15
 50134 Firenze
 Contribution of the Unit: Alessandra Mochi
 and Paola Castellucci (*Direzione generale per lo studente,
 lo sviluppo e l'internazionalizzazione della formazione
 superiore -Ministero dell'Istruzione, dell'Università e della
 Ricerca*)

LATVIA

Eurydice Unit
 State Education Development Agency
 Valņu street 3
 1050 Riga
 Contribution of the Unit: Joint responsibility

LIECHTENSTEIN

Informationsstelle Eurydice
 Schulamt des Fürstentums Liechtenstein
 Austrasse 79
 Postfach 684
 9490 Vaduz
 Contribution of the Unit: Joint responsibility

LITHUANIA

Eurydice Unit
 National Agency for School Evaluation
 Geležinio Vilko Street 12,
 LT-03163 Vilnius
 Contribution of the Unit: Birutė and Aleksandra Vičiūtė
 (external expert)

LUXEMBOURG

Unité nationale d'Eurydice
 ANEFORÉ ASBL
 58, boulevard Grande-Duchesse Charlotte
 1330 Luxembourg
 Contribution of the Unit: Kathleen Lapie (National Eurydice
 Unit Luxembourg)

MALTA

Eurydice Unit
 Research and Development Department
 Ministry for Education and Employment
 Great Siege Rd.
 Floriana VLT 2000
 Contribution of the Unit: Joint responsibility

MONTENEGRO

Eurydice Unit
 Vaka Djurovica bb
 81000 Podgorica
 Contribution of the Unit: Biljana Misovic (Senior adviser for
 higher education in the Directorate for Higher Education,
 Ministry of Education)

NETHERLANDS

Eurydice Nederland
 Ministerie van Onderwijs, Cultuur en Wetenschap
 Directie Internationaal Beleid
 Etage 4 – Kamer 08.022
 Rijnstraat 50
 2500 BJ Den Haag
 Contribution of the Unit: Joint responsibility

NORWAY

Eurydice Unit
 Ministry of Education and Research
 AIK-avd., Kunnskapsdepartementet
 Kirkegata 18
 P.O. Box 8119 Dep.
 0032 Oslo
 Contribution of the Unit: Joint responsibility

POLAND

Eurydice Unit
 Foundation for the Development of the Education System
 Mokotowska 43
 00-551 Warsaw
 Contribution of the Unit: Beata Płatos with consultation
 from the Ministry of Science and Higher Education

PORTUGAL

Unidade Portuguesa da Rede Eurydice (UPRE)
Ministério da Educação e Ciência
Direção-Geral de Estatísticas da Educação e Ciência
(DGEEC)
Av. 24 de Julho, 134
1399-054 Lisboa
Contribution of the Unit: Joint responsibility

ROMANIA

Eurydice Unit
National Agency for Community Programmes in the Field
of Education and Vocational Training
Universitatea Politehnică București
Biblioteca Centrală
Splaiul Independenței, nr. 313
Sector 6
060042 București
Contribution of the Unit: Joint responsibility

SERBIA

Eurydice Unit Serbia
Foundation Tempus
Resavska 29
11000 Belgrade
Contribution of the Unit: Joint responsibility

SLOVAKIA

Eurydice Unit
Slovak Academic Association for International Cooperation
Křížkova 9
811 04 Bratislava
Contribution of the Unit: Joint responsibility

SLOVENIA

Eurydice Unit
Ministry of Education, Science and Sport
Education Development Office
Masarykova 16
1000 Ljubljana
Contribution of the Unit: Joint responsibility

SPAIN

Eurydice España-REDIE
Centro Nacional de Innovación e Investigación Educativa
(CNIIE)
Ministerio de Educación, Cultura y Deporte
c/ Torrelaguna, 58
28027 Madrid
Contribution of the Unit: Joint responsibility

SWEDEN

Eurydice Unit
Universitets- och högskolerådet/The Swedish Council for
Higher Education
Universitets- och högskolerådet
Box 45093
104 30 Stockholm
Contribution of the Unit: Joint responsibility

TURKEY

Eurydice Unit
MEB, Strateji Geliştirme Başkanlığı (SGB)
Eurydice Türkiye Birimi, Merkez Bina 4. Kat
B-Blok Bakanlıklar
06648 Ankara
Contribution of the Unit: Joint responsibility

UNITED KINGDOM

Eurydice Unit for England, Wales and Northern Ireland
Centre for Information and Reviews
National Foundation for Educational Research (NFER)
The Mere, Upton Park
Slough, Berkshire, SL1 2DQ
Contribution of the Unit: Hilary Grayson

Eurydice Unit Scotland
c/o Learning Analysis
Education Analytical Services
Scottish Government
Area 2D South, Mail point 28
Victoria Quay
Edinburgh EH6 6QQ
Contribution of the Unit: Catriona Rooke;
expert: Laura Worku (Directorate for Advanced Learning
and Science)

National Student Fee and Support Systems in European Higher Education – 2015/16

This annual report shows how fee and support systems (including grants and loans) work in higher education in Europe. In addition to providing a comparative overview on fees and financial support available for full-time students in 2015/16, it also includes individual country sheets outlining the main elements of national systems. In particular, the publication describes the range of fees charged to students and specifies which categories of students are required to pay, and which may be exempt. Similarly it explains the levels 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 the first (Bachelor level) and second (Master level) cycles 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://eacea.ec.europa.eu/education/eurydice>.

