

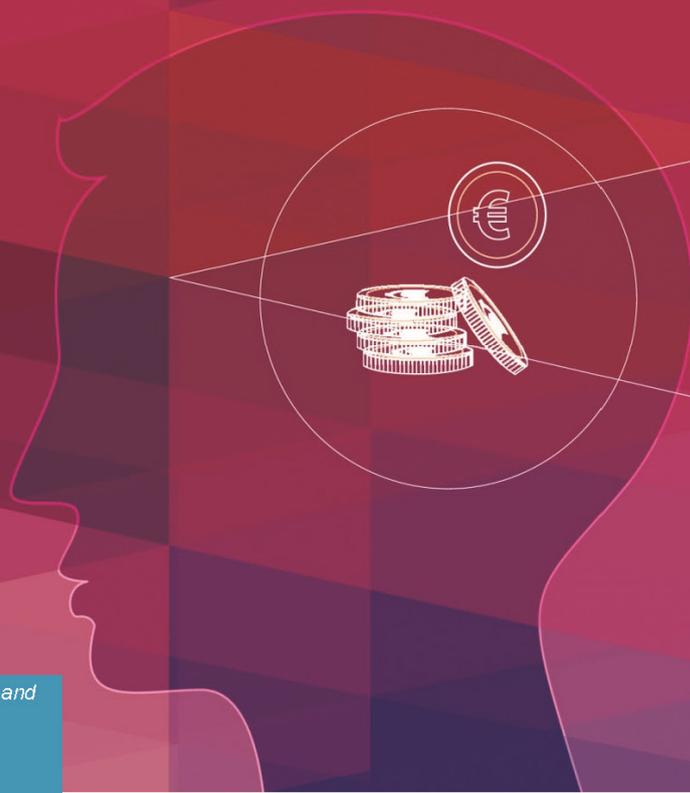


# National Student Fee and Support Systems

*in European Higher Education*

**2018/19**

*Eurydice – Facts and Figures*







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## INTRODUCTION

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Higher education plays a vital role in society and its quality and accessibility is highly dependent on financing. This is recognised by the European Commission's renewed EU agenda for higher education, emphasising that '[t]he ability of higher education institutions and systems to deliver what Europe needs relies on adequate human and financial resources' (European Commission 2017, p. 9). The renewed EU agenda also stresses the role of national governments in this area, as they remain the primary funders of higher education in most European countries (ibid.).

One of the challenges for national authorities is to find sustainable solutions for financing higher education, while guaranteeing that students of different backgrounds have the right conditions to study and succeed in higher education. The question of how this is ensured at national level is a key aspect of the policy area commonly known as the 'social dimension of higher education'. Fee and support systems are important tools of national policies in this field as they play a role in supporting (or discouraging) access to higher education, and can also have an impact on progression and completion rates. While fees impose a financial burden – which may be more or less significant depending on the nature and level of the fees and the socio-economic conditions of students and their families –, support measures are able to alleviate financial obstacles to study.

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

### Scope, structure and coverage of the report

The report shows how fee and support systems (including grants and loans) interact in higher education in Europe. It describes the range of fees charged to students, specifying the categories of students that are required to pay and those who may be exempt. Similarly, it explains the types and amounts of public support available in the form of grants and loans, as well as tax benefits and family allowances, where applicable.

The information is structured in two main parts: a comparative overview 'Key Points', and a set of national information sheets. The comparative overview focuses mainly on fees and support for first-cycle full-time home students, while also outlining differences between study cycles, full-time and part-time studies, and home and international students. The national information sheets describe the situation of first-, second-, and short-cycle higher education students (the third cycle is excluded), as well as part-time and international students. Each sheet outlines the main elements of the national system in a way that enables the reader to understand the actual situation easily, and also allows accurate comparison to be made with other countries. A guide to the national information sheets provides details on the main elements found in the sheets. The glossary at the end of the report defines the main concepts used.

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

Information covers the 28 EU Member States as well as Albania, Bosnia and Herzegovina, Switzerland, Iceland, Liechtenstein, Montenegro, Norway, Serbia, the former Yugoslav Republic of Macedonia and Turkey. The 38 participating countries are covered by 43 national information sheets (Belgium is covered by three separate sheets – French Community of Belgium, Flemish Community of Belgium and German-speaking Community of Belgium –, and the United Kingdom by four sheets describing the systems of England, Wales, Northern Ireland and Scotland).

### **Data sources and methodology**

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

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

### **Reference year**

The general reference year of this report is the academic year 2018/19. The information on the amount of fees and support generally refers to this academic year. The information on the percentage of fee-payers and support beneficiaries is usually one year older, i.e. refers to the academic year 2017/18. Countries that could not provide data for the above academic years were asked to provide the most recent data. Through the report, the reference year of national data is systematically indicated, both in the comparative part and the national sheets.

## KEY POINTS

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

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

The following sections examine these issues; first separately, with Section 1.1 comparing fees across European countries, and Section 1.2 analysing financial support. Section 1.3 then brings together selected elements of these two sections to examine the interaction of fees and support in national systems.

### 1.1. Fees

Higher education studies entail substantial investment, and students may be required to bear (a part of) the costs through fees. Considering all costs charged to students (for tuition, enrolment, administration, etc.) with the exception of contributions to student organisations, this section investigates fee policies in 43 European higher education systems. The analysis looks at the share of students who pay fees, the fee amounts and the categories of students who pay. The main focus is on first-cycle full-time home/domestic students, but comparisons are also made between study cycles, full-time and part-time studies, and home and international students.

#### The proportion of higher education students paying fees varies across Europe

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

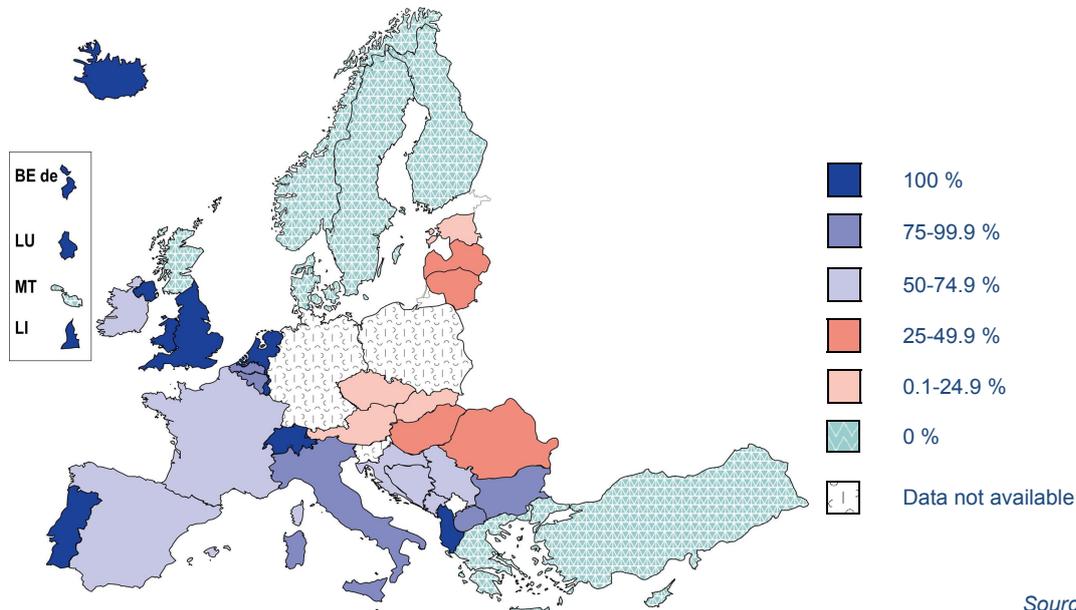
Among the 43 studied higher education systems, nine have in place a systematic no-fee policy for first-cycle full-time home students. This group includes five systems situated in northern Europe (Denmark, Finland, Sweden, Norway and the United Kingdom – Scotland), as well as Greece, Cyprus, Malta and Turkey. In contrast, in 11 higher education systems – situated in different parts of Europe –, all first-cycle students pay fees. Around half of the studied systems are between these two extremities, i.e. some students pay fees, whereas others do not. The share of fee-payers in these systems commonly reflects different policies. For example, in some systems, fee exceptions are possible, but are available only for specific categories of students – such as students from low-income families, orphans or disabled students –, which generally translates into a high percentage of fee-payers (at least 50 %) and a low share of those exempt from paying fees. In some other systems, only particular categories of students are required to pay – e.g. students failing to make sufficient academic progress –, which goes hand in hand with a relatively low percentage of fee-payers among students (up to 25 %). The share of fee-payers situated between 25 % and 49.9 % is often associated with policies where, based on study merit, students follow their studies in one of two groups: those with

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

higher study achievement are state-funded and do not pay fees (or pay only small administrative changes), while the others (co)finance their studies <sup>(2)</sup>.

**Figure 1: Percentage of first-cycle full-time home students paying annual fees above EUR 100, 2017/18**



Source: Eurydice.

### Explanatory note

A fee is understood as any sum of money paid by students, with which they formally and compulsorily contribute to the cost of their higher education. This may include, but is not restricted to, a registration fee, tuition fees, graduation fees, administrative fees, etc. Payments to student unions are not taken into account.

### Country-specific notes

**Belgium (BE fr, BE nl), Spain and Italy:** Reference academic year: 2016/17.

**Czech Republic:** Data refer to first- and second-cycle students together. Reference year: 2017 (estimated data).

**Germany:** In all German *Länder*, there are no tuition fees. In 10 *Länder*, however, low administrative fees from EUR 50 to 75 are charged to all students. Moreover, students in six *Länder* are liable to pay fees of up to EUR 500 per semester when exceeding the regular study period. No data are available on students paying the latter fees.

**Ireland:** Estimated data based on student numbers in the academic year 2016/17.

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

**Croatia:** Data include first-cycle students as well as students in integrated programmes. Around 50 % of first-cycle students participate in tuition fees to some extent. Other students pay only small administrative fees (equivalent to less than EUR 100).

**France:** Data refers to all (short-, first- and second-cycle) students. Reference academic year: 2016/17.

**Austria:** Data refer to fee-payers at universities (17 %). 5.56 % of students at *Pädagogische Hochschulen* (university colleges of teacher education) and 72 % of students at *Fachhochschulen* (universities of applied sciences) paid fees in 2017/18.

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

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

**Slovenia:** All students pay administrative fees of less than EUR 40. Those exceeding regular length of studies or those enrolled in a programme situated at the level already attained are charged tuition fees set by higher education institutions. No data are available on students paying the latter fees.

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

**Montenegro:** Since 2017/18, first-cycle first-year students do not pay fees. Those obtaining 45 ECTS or more during the first year continue studying without paying fees, while others have to self-finance their studies. A relatively high share of fee-payers depicted on the figure is partly due to the presence of students who started their studies prior to 2017/18.

**Norway:** Data refer to students in public higher education institutions. Private publicly-subsidised institutions are allowed to charge fees, on some conditions. The majority of institutions are public.

**Serbia:** No data are available at national level on the percentage of students paying fees above EUR 100. The range indicated refers to students self-financing their studies in the academic year 2016/17. The real percentage of those paying more than EUR 100 is likely to be higher.

**The former Yugoslav Republic of Macedonia:** Estimated data (98 %).

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

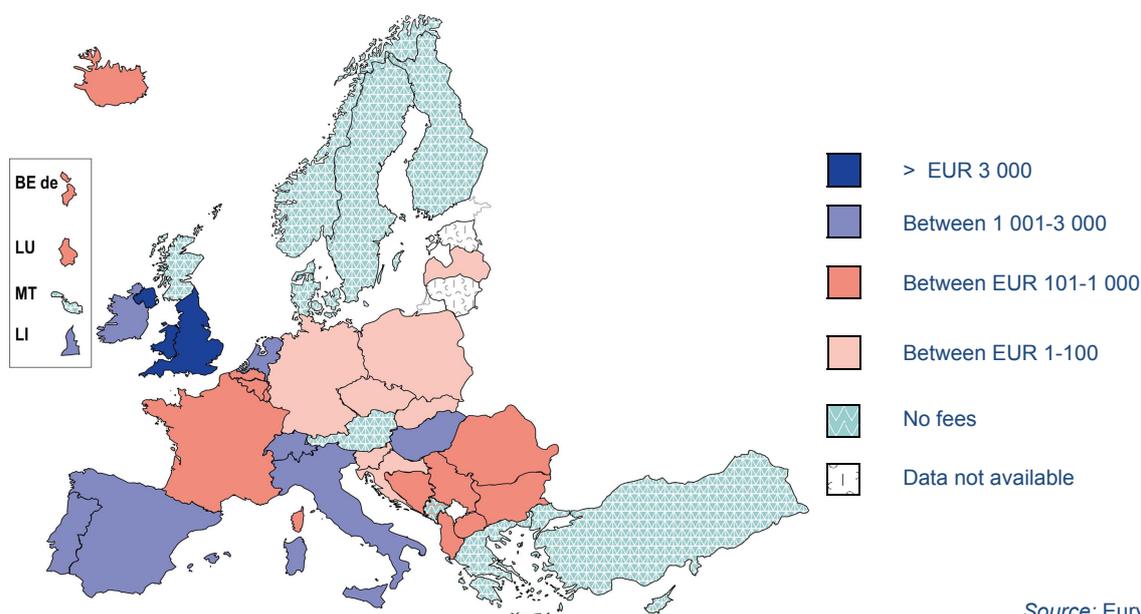
<sup>(2)</sup> For more details on how fee-distinction policies operate, see Figures 4 and 5 and the related analysis.

The share of fee-paying students in the second cycle (not depicted on Figure 1) is comparable to first-cycle data in most studied higher education systems. In some systems, however, a different fee policy applies to each of the two cycles, which then translates into different percentages of fee-payers. For example, in Greece, Cyprus, Malta and the United Kingdom – Scotland, no fees are charged to first-cycle full-time students, but students in the second cycle generally pay fees. Turkey also belongs to this group, but the fee charged to second-cycle day-time students corresponds to the amount below EUR 100 (i.e. the amount not considered under Figure 1). In Bosnia and Herzegovina and Montenegro, only some categories of first-cycle students pay fees (or fees above EUR 100), while in the second cycle, all students are expected to pay. In Ireland, first-cycle need-based grant holders do not pay fees (public authorities cover their student contribution of EUR 3 000), whereas in the second cycle, all students are expected to pay tuition fees set by higher education institutions.

### The amounts that students most commonly pay differ greatly across countries

Beyond the percentage of fee-payers, an important aspect of fee policies is the amount of fee that students pay. Figure 2 looks at the most common fee, which is understood as the amount paid by the highest number of fee-paying students in the system. The figure considers only fees charged to students progressing normally through their studies, i.e. fees for insufficient number of ECTS credits or extended duration of studies are not covered<sup>(3)</sup>. The focus is, once again, on first-cycle full-time home students.

**Figure 2: Most common annual fees in first-cycle higher education, among full-time home fee-paying students progressing normally through their studies, 2018/19**



Source: Eurydice.

#### Explanatory notes

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

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

For countries with currencies other than Euro, amounts were converted into Euro (for more details on the exchange rates, see the national information sheets).

See Figure 1 and the Glossary for the general definition of the concept of 'fee'.

<sup>(3)</sup> For more details on fee policies related to insufficient academic performance, see Figure 5 and the related analysis.

**Country-specific notes (Figure 2)**

**Belgium (BE fr), Spain, Hungary, Portugal, Romania and Serbia:** Reference academic year: 2017/18.

**Bulgaria:** No data are available on most common fee in first-cycle higher education. However, the minimum and the maximum fee are situated in the range corresponding to EUR 101-1000 (depicted on the figure).

**Czech Republic:** The figure refers to admission fees paid by all students once per cycle.

**Germany:** There are no tuition fees. In 10 *Länder*, however, low administrative fees from EUR 50 to 75 (depicted on the figure) are charged to all students.

**Estonia:** Full-time students who achieve 60 ECTS/year and study in Estonian language do not pay fees. Other students (13.8 % in 2017/18) pay fees. No data are available on most common fees paid by fee-payers.

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

**Croatia:** Apart from administrative charges (equivalent to less than EUR 100; depicted on the figure), there are no tuition fees for first-time first-cycle students achieving at least 55 ECTS credits per academic year. Other students (around 50 %) participate in tuition fees to some extent.

**Italy:** The range depicted as 'most common' refers to the average amount of fees. Reference academic year: 2016/17.

**Latvia:** Around two-thirds of students pay only small administrative fees, which are situated under EUR 100 (depicted on the figure). Other students are self-financing their studies and pay higher fees. Reference academic year: 2017/18.

**Austria:** Data refer to universities and *Pädagogische Hochschulen* (university colleges of teacher education). At these institutions, students who progress at a normal full-time pace do not pay fees. *Fachhochschulen* (universities of applied sciences) are entitled to charge fees, and most students at these institutions pay fees.

**Poland:** The figure refers to administrative fees paid by students once per cycle.

**Slovenia and Slovakia:** The exact amount of most common fee paid by fee-payers is not available. However, most students pay only small administrative charges (depicted on the figure).

**United Kingdom (WLS/NIR):** No data are available on the most common fee. The range depicted on the figure refers to fees charged by the majority of higher education institutions.

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

**Norway:** Data refer to public higher education institutions. Government-dependent private higher education institutions are allowed to charge fees, on some conditions. The majority of institutions are public.

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

As outlined previously (see Figure 1), nine higher education systems have a no-fee policy in the first cycle (sometimes also in the second cycle, depending on the system). In two additional systems – Austria (universities and university colleges of teacher education) and, since 2017/18, Montenegro –, no fees are charged to first-cycle students who progress normally through their studies. Estonia uses the same approach, the only difference being that fees may also be charged to those studying in languages other than Estonian. In a further seven systems – the Czech Republic, Germany (most *Länder*), Croatia, Latvia, Poland, Slovenia and Slovakia –, students progressing normally through their studies most commonly pay only small administrative charges of up to EUR 100.

Most common annual fees corresponding to more than EUR 100 are recorded in slightly more than half of all studied higher education systems. More specifically, in 12 systems, most fee-payers pay between EUR 101 and 1 000, while in eight systems, the most common fee is relatively high, ranging from EUR 1 001 to 3 000. The latter group includes mostly countries where all or the majority of students pay fees (see Figure 1), namely Ireland, Spain, Italy, the Netherlands, Portugal, Switzerland and Liechtenstein. Hungary is another country in this group and here, fees are charged to around one third of first-cycle students (mainly to those who, based on their study performance, did not obtain a state-funded place). The highest most common annual amounts – corresponding to around EUR 10 000 – are charged to students in England and Wales in the United Kingdom (students in Northern Ireland commonly pay around half of the above amount).

While not depicted on a specific figure, second-cycle most common fees are generally identical or very close to first-cycle amounts. There are, however, exceptions. In Cyprus, Greece, Malta, the United Kingdom (Scotland) and Turkey, students do not pay fees in the first cycle, but they are systematically charged in the second cycle<sup>(4)</sup>. The most common second-cycle amounts range from around EUR 20 in Turkey, to more than EUR 5 000 in Cyprus; and in the United Kingdom (Scotland) they may be even higher, as they are unregulated. In Ireland, Spain, the former Yugoslav Republic of Macedonia and Serbia, there are fee-payers among both first- and second-cycle students, but the most common amount in the second cycle is substantially higher compared to the first cycle (difference of more than

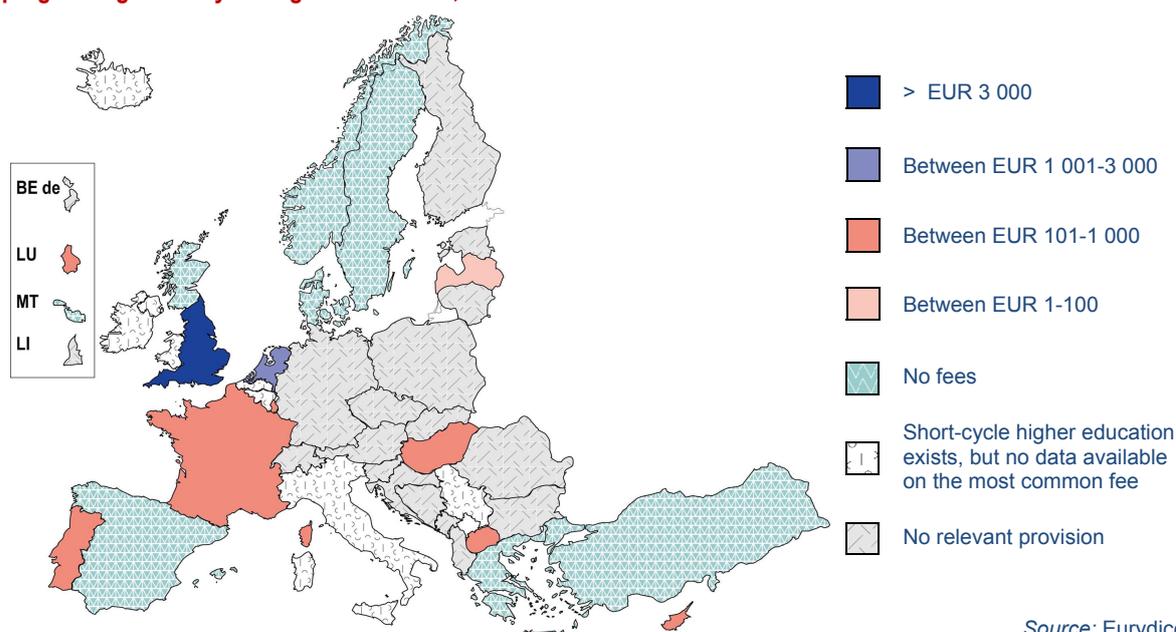
(4) In Greece, second-cycle students may pay fees up to around EUR 7 500 specified by higher education institutions. Yet, in several second-cycle programmes, there are no fees. No data are available on the most common second-cycle fee.

EUR 500). In Montenegro, the most common amount charged to first-cycle students not achieving at least 45 ECTS credits per year corresponds to EUR 500 (other first-cycle students do not pay fees), whereas in the second cycle, all students pay fees and the most common amount corresponds to EUR 1 500.

### Fees in short-cycle higher education are generally similar to those in the first-cycle

In the systems with short-cycle higher education <sup>(5)</sup>, fees most commonly paid by students (see Figure 3) are often similar to or slightly lower than the most common first-cycle fees (see Figure 2). More specifically, in eight higher education systems, there are no fees in the short cycle. Seven of these systems also apply a no-fee policy in the first cycle (Denmark, Greece, Malta, Sweden, the United Kingdom – Scotland, Norway and Turkey). In Spain, in most Autonomous Communities, short-cycle students do not pay fees, while the most common amounts in the first cycle slightly exceed EUR 1 000. In Hungary and Portugal, most common fees in the short cycle are lower compared to first-cycle fees. Cyprus represents a contrasting case: there are no fees in the first cycle, whereas fees in the short cycle range between EUR 300 and EUR 1 350, depending on the modules taken.

**Figure 3: Most common annual fees in short-cycle higher education, among full-time home fee-paying students progressing normally through their studies, 2018/19**



Source: Eurydice.

#### Explanatory notes

The figure considers only those ISCED 5 programmes <sup>(6)</sup> that are recognised (by national qualifications frameworks and/or top-level steering documents) as part of the higher education system.

See also explanatory notes related to Figure 2.

#### Country-specific notes

**Greece:** Short-cycle higher education programmes are being launched in 2018/19 (no fees for students).

**Spain:** The figure depicts the situation in most Autonomous Communities (no fees in the short cycle). In some Autonomous Communities, fees are charged, and the maximum fee is EUR 400.

**Croatia:** Short-cycle higher education is offered only by one public and one private institution. In the public sector, there are only few part-time students (quota: 20 part-time students), with the prescribed fee of HRK 7 400 in 2018/19 (corresponding to slightly less than EUR 1 000). As the figure refers only to full-time students, no relevant provision is depicted.

<sup>(5)</sup> As Figure 3 indicates, short-cycle programmes recognised as part of higher education exist in only around two-thirds of studied higher education systems. In the remaining systems, there are either no short-cycle programmes (ISCED level 5) or the existing short-cycle provision is not regarded as part of higher education. For more details on the short-cycle provision in Europe, see the 2018 Bologna Process Implementation Report (European Commission/EACEA/Eurydice 2018, pp. 100-104).

<sup>(6)</sup> For more details on the ISCED classification, see UNESCO-UIS, 2012.

**Latvia:** Most short-cycle students either do not pay fees or pay only small administrative charges, which are situated below EUR 100 (depicted on the figure). Other students are self-financing their studies and pay higher fees.

**Slovenia:** Tertiary education consists of short-cycle higher vocational education regulated by the Higher Vocational Education Act, and higher education regulated by the Higher Education Act. The latter act defines the concept of higher education as the first-, second- and third-cycle, which implies that short-cycle higher vocational education is not considered as part of the higher education system.

**Norway:** Data refer to public higher education institutions. Government-dependent private higher education institutions are allowed to charge fees, on some conditions. The majority of institutions are public.

For country notes related to reference years of data – if different from 2018/19 – please refer to Figure 2.

In some systems with short-cycle higher education provision, top-level authorities do not possess data on fees most commonly paid by students. This sometimes goes hand in hand with the fact that short-cycle fees are set autonomously by institutions themselves (e.g. Ireland and Italy). In some other systems, short-cycle fees are established in a way that makes it difficult to specify most common amounts. For example, in the French and the Flemish Communities of Belgium, the main reference point for calculating short-cycle fees are teaching hours, so that the fee depends on the number of hours taken by the learner (which are then multiplied by centrally-set amounts, with possible reductions for some categories of learners). In the Flemish Community of Belgium, however, the total fee per semester (per programme) should not exceed EUR 300.

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

As discussed previously, European higher education systems differ substantially in terms of the proportion of full-time first-cycle students paying fees (see Figure 1). There are systems where only some students pay fees, systems where all pay, as well as systems where no one pays. To further complicate the picture, in the systems where all or some students pay fees, the amount is not necessarily the same for all fee-payers (for more details on the most common amounts, see Figures 2 and 3). National policies differ in terms of criteria being used for differentiating fees.

One rather common approach – observed, to a different extent, in almost all European higher education systems – consists of providing fee reductions or exemptions to students who are considered as 'disadvantaged' and most in need. This commonly refers to students with low socio-economic background and those belonging to various under-represented groups, such as students with disabilities, ethnic minorities, orphans or, in a few countries, children of war victims. Depending on the country, regulations either oblige higher education institutions to apply different fee policies in relation to these students (i.e. fee reductions or fee waivers), or they allow them to do so, while leaving them the autonomy to decide on these matters. Regardless of the approach, the fee waivers or reductions based on socio-economic criteria generally concern a relatively small proportion of students (up to one third in most countries) <sup>(7)</sup>.

Fees may also be differentiated based on other criteria, including study fields (e.g. Bulgaria, Spain, Italy, Lithuania, Hungary, Portugal, Romania, Albania, Montenegro and the former Yugoslav Republic of Macedonia), language of study (e.g. the Czech Republic, Estonia, Latvia and Slovakia), or whether the student studies towards his/her first or second degree at a specific level (e.g. Croatia, the Netherlands and Slovenia).

Alongside the above criteria, other principles are being used to determine which students pay fees and how much they pay. The two indicators that follow discuss the extent to which study performance influences fees paid by students.

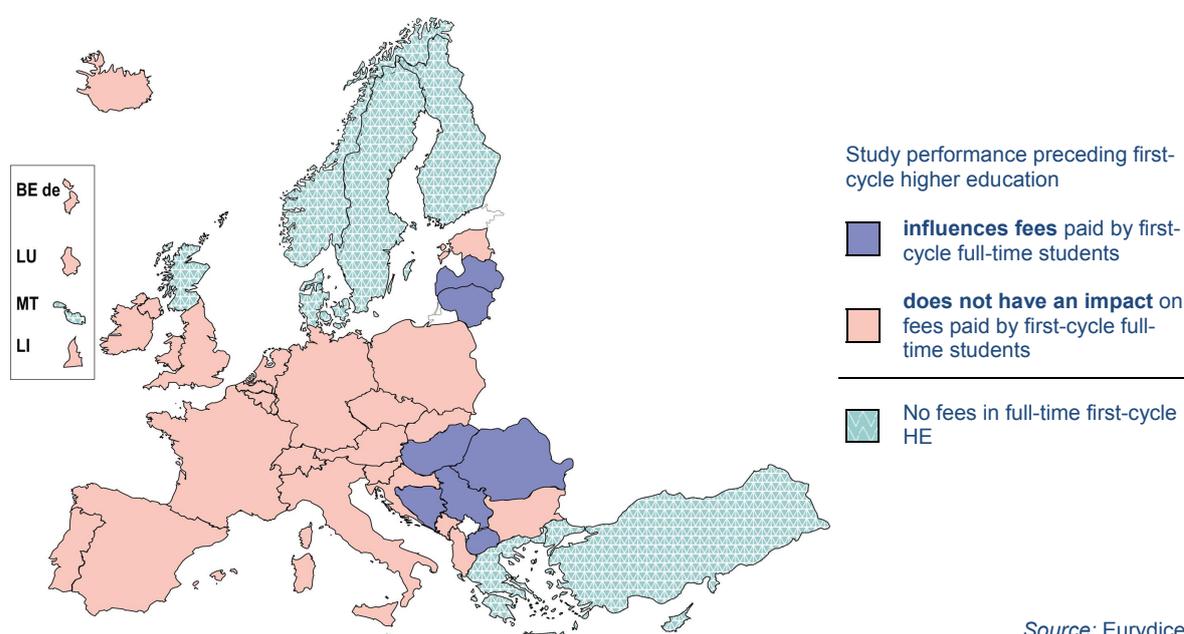
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<sup>(7)</sup> For more details on need-based fee-differentiation, see the national information sheets in the second part of this report, as well as the 2018 Bologna Process Implementation Report (European Commission/EACEA/Eurydice 2018, p. 182).

### Performance in secondary education sometimes influences fees paid in higher education

As Figure 4 shows, seven countries – Latvia, Lithuania, Hungary, Romania, Bosnia and Herzegovina, Serbia and the former Yugoslav Republic of Macedonia – use merit-based criteria in differentiating fees paid by full-time higher education entrants. In these countries, based on performance in upper secondary education and/or results of admission tests, students start their higher education studies in one of the two groups: a 'state-funded' group, including better performing students who do not pay fees or pay only small administrative charges, and a group of 'self-financing' students who cover (fully or partially) their tuition expenses. Depending on the country, the latter group usually comprises between 30 % and 60 % of students. During their studies, self-financing students can sometimes change their funding status, based on their academic performance. At the same time, state-funded students may lose their publicly-funded place if their performance does not meet expected standards.

**Figure 4: Merit-based fee-differentiation policies at entry to higher education, 2018/19**



Montenegro used to belong to the above group of countries, but reformed its system from the academic year 2017/18. From this point, all first-time first-year students start their studies on an equal footing: they do not pay fees. Those who achieve at least 45 ECTS credits remain state-funded, whereas those with less than 45 ECTS are required to self-finance their studies starting from the second year.

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

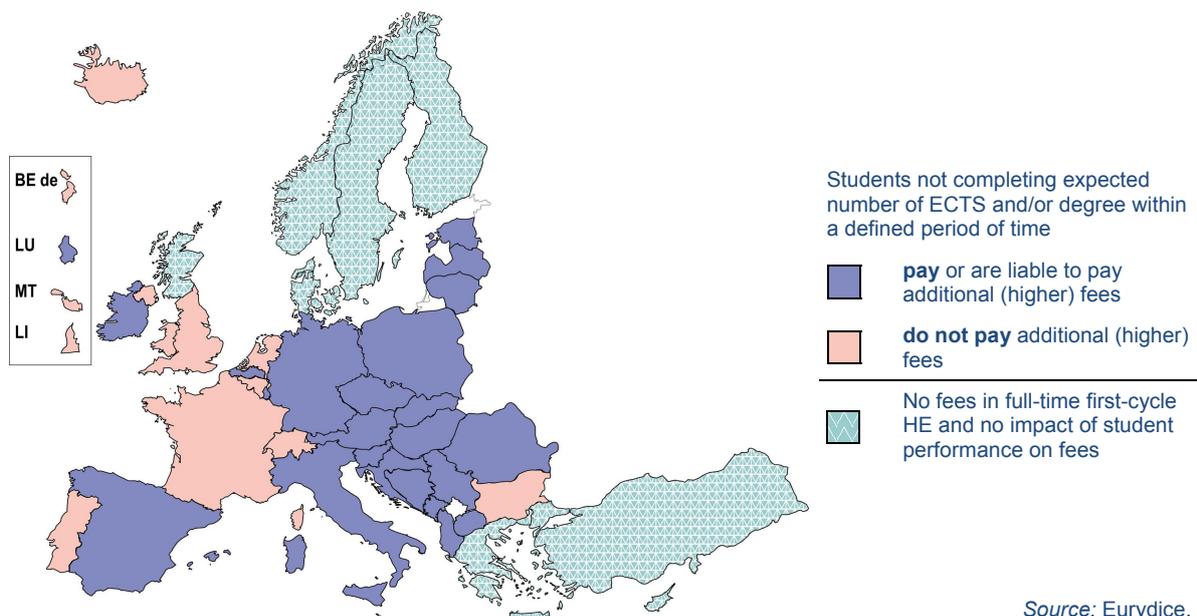
Figure 5 looks at another factor that may potentially influence fees: academic performance during higher education studies. More specifically, the figure shows that in around a half of the studied higher education systems, the non-completion of a defined number of ECTS credits (per semester/year) or extended duration of studies may influence fees paid by students. Depending on the system, students concerned either have to pay additional (higher) fees or they may have to do so, since higher education institutions are legally authorised to charge them.

Regulations covering the above matters are framed in different ways. In several systems, ECTS credits are the main criterion for judging whether the academic performance is adequate or not. For example, in Estonia, full-time first- and second-cycle students are expected to achieve 30 ECTS per

semester and 60 ECTS per year, and those who do so and study in Estonian language do not pay fees. Students who achieve fewer credits are liable to pay tuition fees for any ECTS missing from a 100 % study load. Croatia uses a comparable approach, offering the possibility to all full-time students enrolled for the first time in the first year of short-, first- and second-cycle programmes to study without paying tuition fees (only minor administrative fees are charged). Students who achieve 55 ECTS or more per year continue studying without paying fees. Those who achieve fewer ECTS credits pay either the full tuition fee or a part of the fee, depending on rules of individual higher education institutions. Spain does not define the overall number of ECTS credits to be achieved per semester/year, but students are required to pay higher fees for subjects – and corresponding ECTS credits – they have to re-take.

The Flemish Community of Belgium also uses an ECTS-based approach, but frames it quite differently compared to the above countries. In this system, students starting a higher education programme in the first or the second cycle receive a virtually filled backpack of 140 credits. The number of credits for which the student registers (typically 60 credits per year) is subtracted from the backpack; students then earn back the credits they pass and lose those they fail. Students with a negative account are not funded from the public budget, and universities can decide how to treat them: they can refuse them, enrol them without requiring additional fees or require higher fees (maximum EUR 11.40 per credit).

**Figure 5: Fee policies related to the non-completion of an expected number of ECTS and/or a degree within a defined period of time, first-cycle full-time home students, 2018/19**



#### **Explanatory note**

The figure considers only the direct impact of insufficient study performance on fees. An indirect impact is not considered. The latter applies to cases where public grant holders do not pay fees, and where insufficient study performance implies the loss of public grants (i.e. students who lose their grants become fee-payers).

Besides the credit-based approach, steering documents can also stipulate the period within which students are expected to complete their degree. If a student does not complete the degree within a defined period, he/she pays, or is liable to pay, additional fees. In Slovakia, for instance, besides small administrative charges, there are no tuition fees for full-time first-degree students who study in Slovak language and who do not exceed the standard duration of a course defined for each programme. Those who exceed the duration have to pay tuition fees of up to EUR 2 125 per academic year.

Comparable policies are in place in the Czech Republic, Germany (six *Länder* out of 16), Ireland, Italy, Luxembourg, Austria (universities and university colleges of teacher education), Poland and Slovenia. In some of these systems, however, an extra academic year is added to the standard duration of studies, and only students not completing their studies within this additional timespan are (or can be) penalised in terms of fees.

As discussed previously (see Figure 4), there are also systems where students start their studies either as state-funded or self-financed. Since the attribution of state-funded places follows a merit-based logic, the safeguarding of these places requires an adequate study performance. In other words, in case of insufficient number of ECTS credits or extended duration of studies, students are liable to lose their state-funded place and, consequently, pay additional fees.

Beyond the impact on fees, the non-completion of a defined number of ECTS credits or an extended duration of studies may also have other financial consequences. Among them, the loss of public grants (stipends) is the most common <sup>(8)</sup>.

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

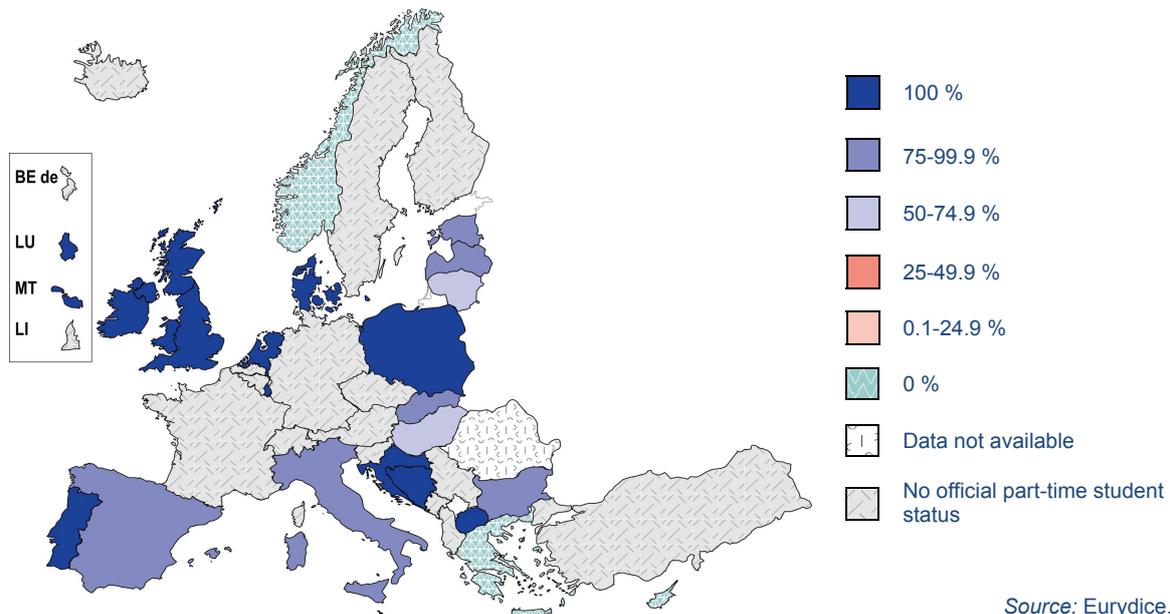
Figure 5 has shown that students who are expected to study 'full-time', but who do not progress adequately through their studies – which often means that they study as *de facto* part-time students –, may be required to pay additional fees. Building on this information, Figure 6 examines the situation of students officially registered as part-timers (the possibility that exists in around two-thirds of studied higher education systems), looking at the percentage of fee-payers (annual fees above EUR 100) among these students. Data are analysed in relation to Figure 1, which depicts the share of fee-payers among full-time students.

In some higher education systems, no substantial difference is recorded between the share of fee-payers among full-time and part-time first-cycle students. This is the case in Greece, Cyprus and Norway, where neither full-time nor part-time first-cycle students pay fees. The share is also the same in Luxembourg, the Netherlands, Portugal and the United Kingdom (England, Wales and Northern Ireland), where all students pay fees. In a further three systems – Bulgaria, Italy and the former Yugoslav Republic of Macedonia –, the difference in the share of fee-payers among full-time and part-time students does not exceed 10 percentage points: regardless of their status, all or almost all students pay fees. However, the same (or comparable) share of fee-payers among full-time and part-time students does not necessarily imply the same (or proportional) fee amounts. For example, in the former Yugoslav Republic of Macedonia, part-time first-cycle students pay higher fees than full-timers.

In a number of systems recognising formally a part-time student status, a considerably higher percentage of part-time students pay fees compared to their full-time counterparts. More specifically, in Denmark, Malta and the United Kingdom (Scotland), the no-fee policy for full-time first-cycle students co-exists with a universal fee policy (unregulated fees in Scotland) for part-timers. In Ireland, Croatia and Bosnia and Herzegovina, part-time students generally pay fees, whereas the share of fee-payers among full-timers ranges between 50 % and 70 %. In Spain, the share of fee-payers among part-timers exceeds 90 %, while around 70 % of full-time students pay fees. In Estonia, Latvia, Lithuania, Hungary and Slovakia, fewer than half of the full-time student population pays fees, but more than 50 % of part-time students pay.

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<sup>(8)</sup> For more details on these aspects, see the 2018 Bologna Process Implementation Report (European Commission/EACEA/Eurydice 2018, pp. 204-206).

**Figure 6: Percentage of first-cycle part-time home students paying annual fees above EUR 100, 2017/18****Explanatory note**

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

**Country-specific note**

**Greece:** The figure does not take into account students studying at the Hellenic Open University who pay fees. It considers students at other higher education institutions, where no differentiation in fees is made between full-time and part-time students. For country notes related to reference years of data – if different from 2017/18 – please refer to Figure 1.

Some higher education systems offer alternative modes of study, but they do not formally recognise different student statuses. For example, in Slovenia, according to the Higher Education Act, students can opt for 'full-time' or 'part-time' studies, but the study mode does not translate into distinct student statuses (i.e. there is only one formally recognised student status). Turkey offers 'evening education', but, like Slovenia, recognises only one official student status. In both countries, the alternative modes of study entail higher fees compared to traditional studies.

Higher education can also be delivered by institutions focusing on distance learning, i.e. a mode of study that is to some extent comparable to part-time studies. Fees in these institutions may differ from those paid by students in more traditional settings. In Greece, for instance, first-cycle students do not pay fees, unless they study at the Hellenic Open University, which changes annual fees situated between EUR 500 and 1 500.

Overall, when considering different elements related to Figures 5 and 6, the picture is that alternative modes of study – be they informal, such as a reduced number or ECTS credits taken per semester/year, or formal, such studying with an official part-time student status – commonly entail more substantial private financial investment than full-time studies.

**Fees for international students commonly differ from those for nationals**

All the previous figures concentrated on fees paid by home students, which generally also apply to students from EU/EEA/EFTA<sup>(9)</sup> countries who study within this geopolitical area. Figure 7 complements the picture by looking at fee policies that apply to international students.

<sup>(9)</sup> European Union/European Economic Area/European Free Trade Association.



## 1.2. Financial support

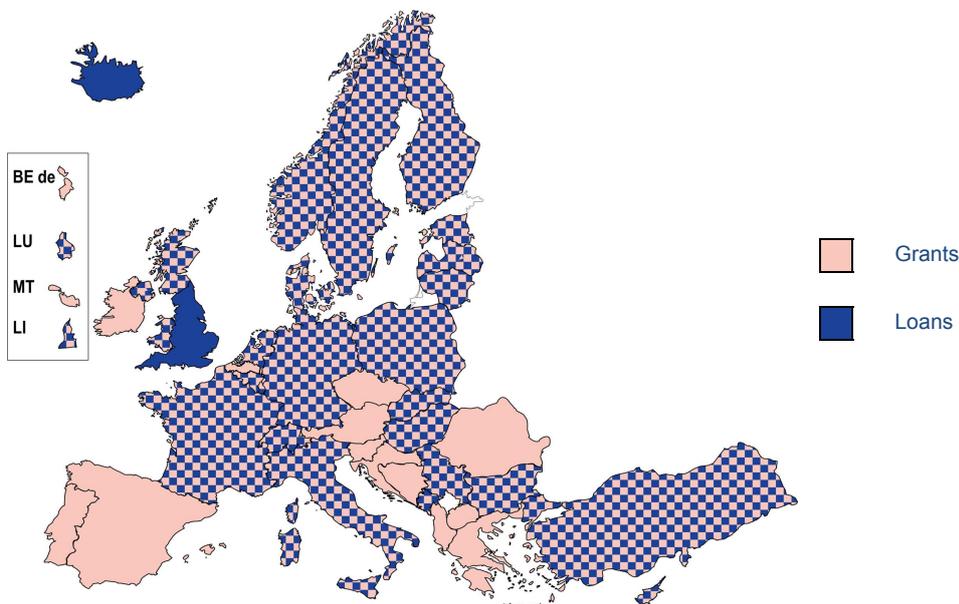
Higher education studies generally entail considerable financial burden on students and their families. As shown in Section 1.1, in most European countries, students pay fees and these sometimes correspond to substantial amounts. Higher education studies also imply other expenses, related to both living and learning. It is therefore important to examine the financial support that public authorities make available for higher education students and/or their families.

This section explores main public financial support mechanisms, namely direct financial support to students in the form of grants and loans, and indirect support through allowances or tax incentives to students' parents. The analysis looks at the presence of these mechanisms across European countries, the conditions and criteria of attribution, the amount of support and the proportion of beneficiaries. As with fees, the focus is on full-time first-cycle home students. When relevant, the situation of second-cycle, short-cycle and part-time students is also outlined.

### All European countries offer financial support to higher education students

All European countries offer at least one type of direct public financial support – grants or loans – to their first-cycle higher education students (see Figure 8). Public grants, i.e. non-repayable public financial support, exist in all European higher education systems except Iceland and the United Kingdom – England. In the latter system, grants ended only recently, in the academic year 2016/17, and they are now available only to students who began their studies prior to this date. Publicly-subsidised loans, i.e. repayable public financial aid, exist in around two-thirds of all European higher education systems. However, as discussed further in this section, in a number of systems, study loans are not very widely used (see Figure 12).

**Figure 8: Direct public financial support to first-cycle full-time home students, 2018/19**



Source: Eurydice.

#### **Explanatory notes**

**Grants** refer to public financial support provided directly to students, which does not need to be paid back. Grants for study abroad (mobility grants) are not considered.

**Loans** refer to repayable financial aid where the government bears a part of the costs. This can take the form of a government guarantee, when student loans are guaranteed or insured by the government against the risk of default and loss. Private grants and loans with no public guarantee are not considered.

The figure shows the presence of direct public financial-support schemes (grants and/or loans). It does not indicate the proportion of beneficiaries in the student population. For more details on these aspects, see Figures 10 and 12.

### **Country-specific notes**

**Belgium (BE de):** No loans are depicted on the figure since the German-speaking Community of Belgium does not provide publicly-subsidised loans. However, students studying in the German-speaking Community can apply for loans managed by the Province of Liège of the French Community of Belgium.

**Greece:** The legal basis for a loan for first-cycle studies is available, but the conditions have yet to be developed.

Among countries that provide both public grants and publicly-subsidised loans, most conceive them as two separate means of student support. Some, however, provide them as a 'package' (Germany, Luxembourg, Switzerland, Liechtenstein and Norway). For example, in Germany, half of the general public student support 'BAföG' is awarded as a grant and the other half as an interest-free loan. In Liechtenstein, public support consists of a variable combination of grants and an interest-free loan, while in Luxembourg and Switzerland, financial aid is a package including a grant only, a grant plus loan, or only a loan. In Norway, the support is initially given as a loan, but 40 % of the loan may be converted to a public grant for students who live away from their parents and pass all exams.

While not depicted on a specific figure, public financial support for second-cycle full-time students is comparable to support available for first-cycle full-timers in most higher education systems. In some systems, however, the available support is mainly targeted at first-cycle students. This is the case in Montenegro and the former Yugoslav Republic of Macedonia, where only first-cycle students can benefit from public support schemes. This approach is also observed in most parts of the United Kingdom (Wales, Northern Ireland and Scotland), where first-cycle students can benefit from public grants as well as publicly-guaranteed loans, whereas second-cycle students can only benefit from loans (in England, only loans are provided in both cycles). Ireland, Malta and Turkey provide further examples of public funding targeted at first-cycle students: grants are available for both first- and second-cycle students, but the share of beneficiaries is substantially higher among those in the first cycle.

Higher education systems offering short-cycle programmes (see Figure 3 that identifies these systems) generally provide the same support for first- and short-cycle students. There are, however, exceptions. For instance, as noted previously, in the former Yugoslav Republic of Macedonia, public support is only targeted at first-cycle students. In Ireland, grants are available to both first- and second-cycle students (with substantially lower share of beneficiaries in the second cycle), but not to those in the short cycle. In Spain, short-cycle students are eligible only for one – 'basic' – grant component, whereas first- and second-cycle students can benefit from several additional components.

Public support available to part-time students is generally less substantial compared to support for full-time (first-cycle) students. Indeed, in several higher education systems that recognise formally a part-time student status (see Figure 6 for the systems concerned), no public financial support is available for students who opt for this modality (e.g. Bulgaria, Denmark, Croatia, Hungary, Romania, Bosnia and Herzegovina, and the former Yugoslav Republic of Macedonia). The consequences in terms of access to public support exist also in systems where students cannot officially register as part-timers, but can still study with less than full-time intensity. For example, in Finland, study grants are available only for students who complete at least five credits per study month (at least 45 credits per typical nine-month study year), and in Sweden, students must study at least 50 % (of full-time workload) in order to receive grants or loans (amounts are reduced for students studying between 50 % and the full load). Finally, in some higher education systems, students studying part-time cannot apply for support targeting full-timers, but they are covered by specific support measures. This is the case in the Netherlands, where, from 2017, part-time students under 55 can take a study loan to cover tuition fees. The United Kingdom also offers separate support (grant and/or loan, depending on the system) for part-time students studying a course of at least 25 % (of full-time) intensity <sup>(11)</sup>.

<sup>(11)</sup> For more details on public support available for part-time students in European higher education systems, see the 2018 Bologna Process Implementation Report (European Commission/EACEA/Eurydice 2018, p. 69) as well as the national information sheets in the second part of this report.

## **Grants are allocated to students based on various criteria**

While public grants exist in virtually all European higher education systems (see Figure 8), they are allocated to students based on varying principles. Figure 9 distinguishes between three allocation approaches, and shows that different approaches often co-exist within a single higher education system.

The most widespread approach – identified in 32 higher education systems – consists of prioritising socially or economically disadvantaged students, considering that they are the most in need of public financial support. Grants using this 'need-based' approach take into account various socio-economic criteria. The most frequent criterion is family (parental) income. Students who qualify for the grant either receive a flat-rate contribution (i.e. all eligible students receive the same amount of grant), or the amount of grant is differentiated according to student needs (i.e. the lower the family income, the higher the student grant). Other criteria used to attribute need-based grants include whether students live with their families, parents' employment status and/or education, special educational needs or orphan status. Twelve higher education systems offer only need-based grants, whereas in 20 systems, need-based grants co-exist with other types of grants.

Although access to need-based grants mainly takes into account the socio-economic background of students, the allocation is not fully independent from students' performance. Indeed, in order to maintain their need-based grant, students are expected to make satisfactory academic progress, i.e. to achieve a sufficient number of ECTS credits within a defined period of time and/or complete their studies in time. In some higher education systems, academic performance has an even stronger impact on the allocation of need-based grants. For example, in Hungary, only better performing students – i.e. those on 'state-funded places' (see Figure 4 and the related analysis) – are eligible for the main need-based grant schemes. In the former Yugoslav Republic of Macedonia, grants are allocated mainly based on socio-economic background of students (70 % of allocation weight), but academic performance and the field of study are also considered. A number of other education systems (e.g. Bulgaria, Greece, Italy, Austria and Turkey) also take into account students' merit when allocating largely need-based grants.

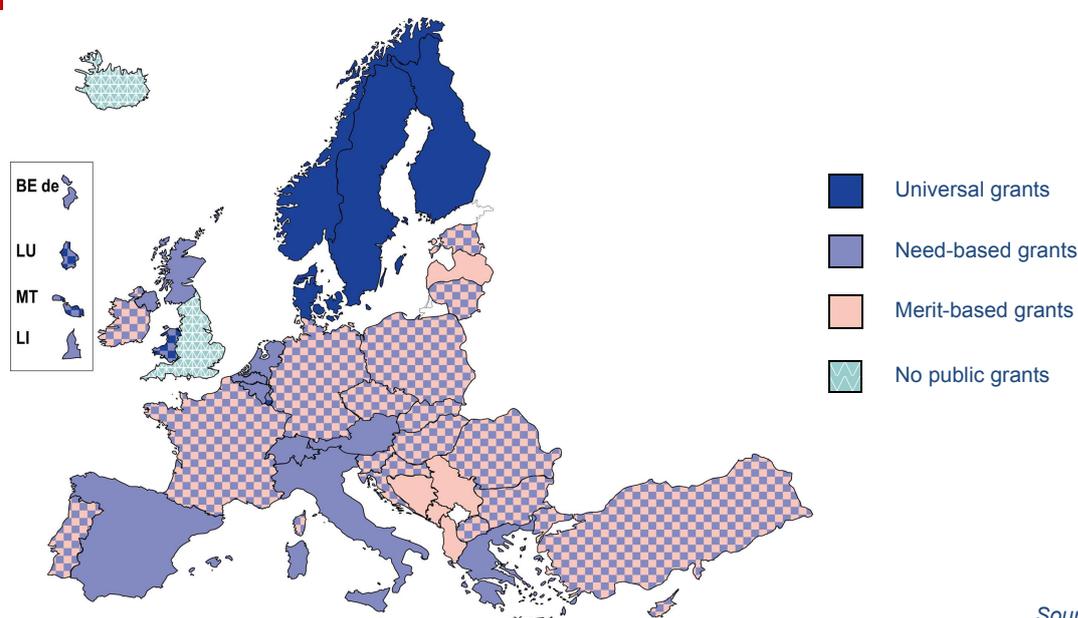
The second main allocation approach consists of primarily rewarding academic success, i.e. providing public grants to the best-performing students. Within such a 'merit-based' approach, which is present in 22 higher education systems, grants are awarded either based on educational outcomes during higher education studies, or based on secondary school results or performance in admission tests. Merit-based grants may also be restricted to students who have chosen specific study fields, and this choice is rewarded. Five higher education systems provide only merit-based grants, whereas in 17 systems, merit-based grants are offered alongside need-based grants.

Grants that are mainly merit-based (and depicted on Figure 9 as such) sometimes include a need-based dimension. For example, Latvia offers only merit-based grants, but if, among top-performing students, a choice has to be made, the grant is given to the student with disadvantages (e.g. orphan, student with disability, etc.). In France, merit-based grants are only available for need-based grant-holders, i.e. they aim at rewarding the best-performing socio-economically disadvantaged students.

Finally, seven higher education systems provide grants that do not focus on socially or economically disadvantaged students, and do not reward academic performance. In other words, these grants are open to a wide student population (i.e. are 'universally available'), without privileging any specific category. In some cases, universal grants are not means-tested, meaning that students' financial situation (or the financial situation of their parents) is not taken into consideration. For example, in Malta, all short- and first-cycle full-time students (Maltese EU/EEA/EFTA) are eligible for a student

maintenance grant, the amount of which depends on the study field (the highest amount is given to students in 'high priority courses', as defined by top-level authorities). In Luxembourg, all students can benefit from a basic grant of EUR 2 000 per academic year, without any conditions. A comparable situation can be observed in the United Kingdom – Wales, where starting from the academic year 2018/19, first- and short-cycle full-time students can benefit from a universal grant for living costs of GBP 1 000 per year. In both Luxembourg and the United Kingdom – Wales, higher amounts of grants are possible, but are means-tested. Grants in Denmark, Finland, Sweden and Norway<sup>(12)</sup> are in principle also open to all students, but they take into account students' financial situation, i.e. the grant is not awarded or is reduced if the student has another source of personal income above a specified amount. The amount of the grant for those who do receive grants in these four countries also depends on age, living conditions or completion of a certain number of ECTS.

**Figure 9: Main types of public grants to first-cycle full-time home students, 2018/19**



Source: Eurydice.

### **Explanatory notes**

**Universal grants** refer to grants that do not target any specific category(ies) of students and are in principle open to all students, i.e. are 'universally available'. These grants are either provided as a flat-rate contribution (i.e. not means-tested), or their amount is calculated based on student's income (parental income may be considered when students live with their parents/guardians). **Need-based grants** are awarded on the basis of financial hardship/socio-economic background of students, which is commonly evaluated based on parental income (students' income may also be considered). **Merit-based grants** are awarded on the basis of academic performance of students.

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

### **Country-specific notes**

**United Kingdom (WLS):** Starting from 2018/19, first- and short-cycle full-time students can benefit from a universal grant for living costs of GBP 1 000/year, which is not means-tested (displayed as 'universal'). Above this amount, the amount of further grant for living costs is dependent on household income (displayed as 'need-based').

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

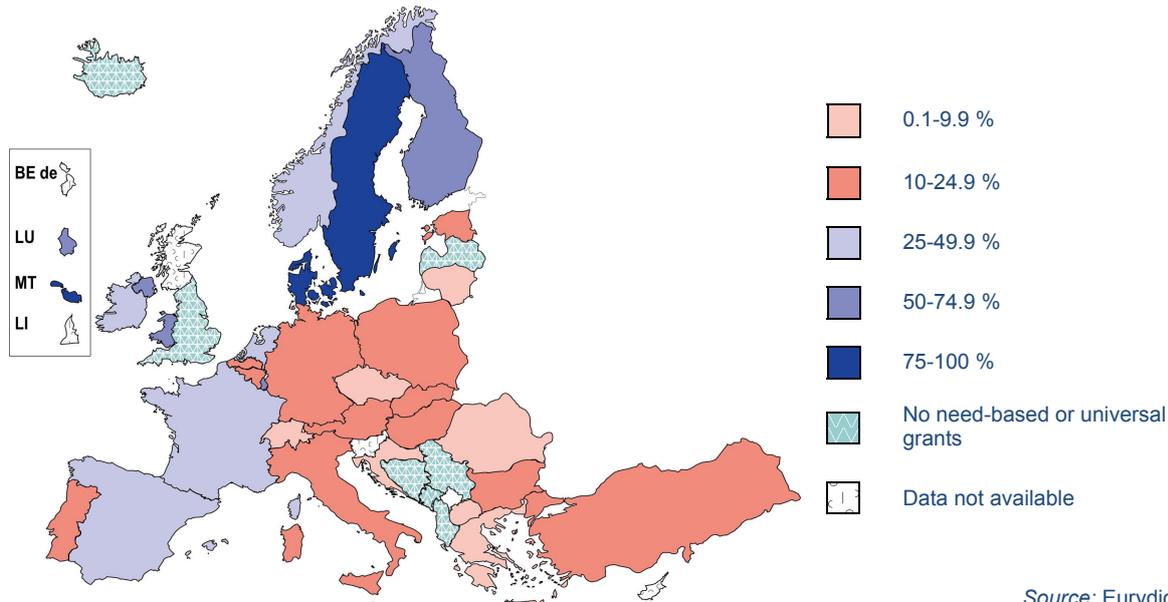
**Bosnia and Herzegovina:** The figure indicates no systematic provision of need-based grants. However, beyond the merit-based grants provided by responsible ministries of education, which are shown, further grants may also be provided using merit- as well as need-based criteria.

<sup>(12)</sup> In Norway, the support is initially given as a loan. 40 % of the loan may be converted to a grant for students who live away from their parents and pass all exams.

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

The two previous figures have shown that in most European higher education systems, students can benefit from public grants. Figure 10 complements this information, by looking at the proportion of grant beneficiaries. The focus is on first-cycle full-time students who receive universal or need-based grants.

**Figure 10: Percentage of first-cycle full-time home students receiving universal or need-based grants, 2017/18**



Source: Eurydice.

### Explanatory note

Grants presented in this figure are universal grants or grants based on need-based criteria (for the definition of these terms, see Figure 9). If a country has both universal and need-based grants, universal grants are presented.

### Country-specific notes

**Belgium (BE fr), Bulgaria, Italy, Netherlands, Austria, Romania and Slovakia:** Data refer to first- and second-cycle students together. Reference academic year: 2016/17.

**Belgium (BE nl):** Reference academic year: 2016/17.

**Czech Republic:** Data refer to first- and second-cycle students together. Reference year: 2016.

**Denmark:** Data are estimates. Reference year: 2017.

**Germany:** Data refer to the combined grant/loan scheme 'BAföG' (*Bericht der Bundesregierung*). Reference year: 2016.

**Ireland:** Reference academic year: 2015/16.

**Greece:** Data are estimates.

**Spain and Lithuania:** Data refer to first- and second-cycle students together.

**France:** Data refer to all (short-, first- and second-cycle) students. Reference academic year: 2016/17.

**Croatia:** Data refer only to state-funded need-based grants. Grants awarded by regional and local governments are not considered.

**Luxembourg:** Data refer to the percentage of students who received a universal grant (alongside universal grants, there are also need-based grants). Only students studying in Luxembourg are considered. Reference academic year: 2016/17.

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

**Sweden:** Data refer to short-, first- and second-cycle students studying full-time. Reference year: 2016.

**United Kingdom (WLS/NIR):** The statistics on grant awards are compiled on the basis of individuals who apply for funding before they have registered as students (i.e. statistics refer to 'applicants' and not to 'students'). Available data indicate that in 2016/17, in Wales, 63.5 % of first-cycle applicants for loan/grant for living costs received a grant. The share was 56.9 % in Northern Ireland. This percentage is likely to be similar in the broadest terms to the percentage of grant beneficiaries.

**Norway:** The proportion includes full-time and part-time students in all study cycles (i.e. the total student mass).

**The former Yugoslav Republic of Macedonia:** Data are estimates for the academic year 2016/17.

As can be expected, higher education systems providing universal grants – i.e. grants that do not target any specific student category (see Figure 9) – register a high proportion of grant beneficiaries among their students. The highest share is recorded in Malta, Denmark and Sweden, 93 %, 89 % and 88 % respectively. These three countries are followed by Luxembourg and Finland (72 % and 69 % respectively), and Wales and Northern Ireland in the United Kingdom (64 % and 57 % respectively). The latter two higher education systems record the highest share of grant beneficiaries among

systems without universal grants<sup>(13)</sup>. In Norway, where student support is universally available, the proportion of grant beneficiaries is slightly below 50 % (49 %). Here, the support is initially given as a loan, and 40 % of the loan may be converted to a grant for students who live away from their parents and pass all exams.

In higher education systems offering need-based grants, the proportion of grant holders is in most cases below 50 %. A relatively high share of beneficiaries is recorded in Ireland (43 %), followed by France (33 %), the Netherlands (32 %) and Spain (28 %). In 19 systems with need-based grants, less than a quarter of students benefit from this support. In some of these systems (the Czech Republic, Greece, Croatia, Lithuania, Romania, Switzerland and the former Yugoslav Republic of Macedonia), the proportion of beneficiaries is below 10 %. For example, in the Czech Republic and Greece, only around 1 % of students receive need-based grants.

Merit-based grants, which are not depicted on Figure 10, represent a targeted type of support aimed at rewarding academic excellence. They are generally awarded only to a small proportion of students – less than 10 % in most countries that provide these grants (see Figure 9 for countries with merit-based grants and the national information sheets for the proportion of beneficiaries).

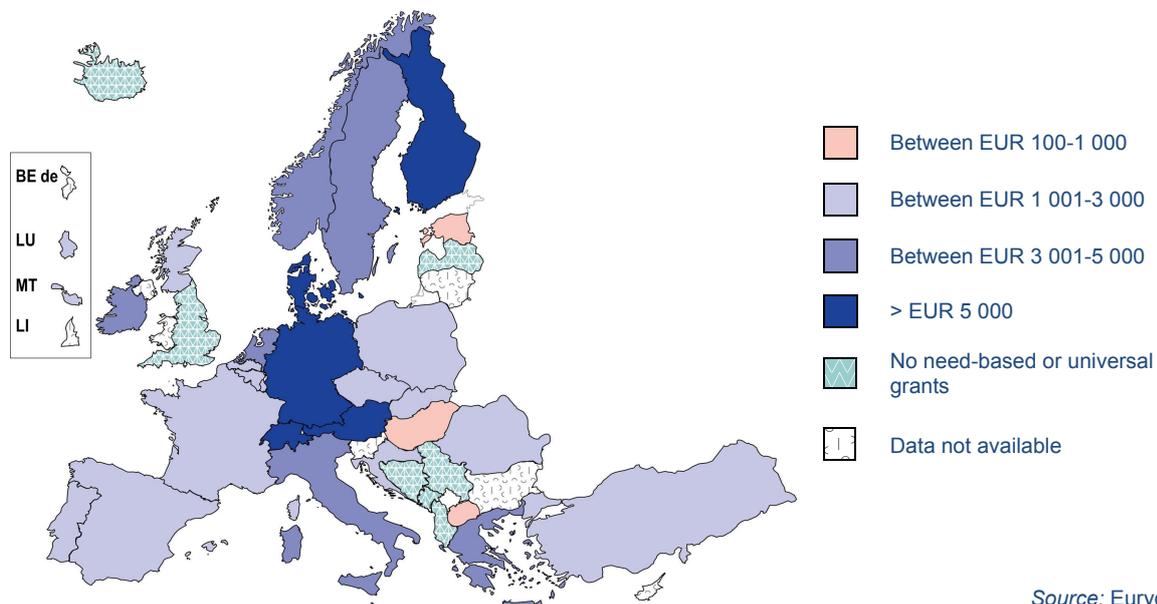
### Amounts of student grants vary greatly between countries

Figure 11 examines the most common universal or need-based grant amounts that first-cycle full-time students receive in an academic year. It shows that in 14 higher education systems with data, the most common annual amount ranges between EUR 1 001 and 3 000 (or equivalent in national currency). In several of these systems, however, the reported amount does not exceed EUR 1 300 (the French Community of Belgium, France, Poland, Portugal, Slovakia and Turkey). In three higher education systems, the most common annual amount is even lower, situated between EUR 100 and 1 000 (Estonia, Hungary and the former Yugoslav Republic of Macedonia).

At the other end of the scale are five higher education systems (Denmark, Germany, Austria, Finland and Switzerland) where annual grants that most students receive exceed EUR 5 000, and an additional six systems, where the most common amounts are between EUR 3 001 and 5 000 (Ireland, Greece, Italy, the Netherlands, Sweden and Norway). These relatively high amounts of grants are coupled with different first-cycle fee policies: no tuition fees in the Nordic countries as well as in Greece and Austria (at universities and university colleges of teacher education), small administrative fees in Germany (in most *Länder*), and fees of variable amounts in Ireland, Italy, the Netherlands and Switzerland (see Figure 2). Moreover, in countries with relatively high most common grant amounts, the share of beneficiaries varies, ranging between more than 50 % in Denmark, Finland and Sweden, and around 1 % in Greece (see Figure 10).

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<sup>(13)</sup> During the period to which data refer, there were no universal grants in the United Kingdom. However, starting from 2018/19, first- and short-cycle full-time students in Wales can benefit from a universal grant for living costs of GBP 1 000/year.

**Figure 11: Most common annual universal or need-based grant amounts, first-cycle full-time home students, 2017/18**

Source: Eurydice.

**Explanatory notes**

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

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

For countries with currencies other than Euro, amounts were converted into Euro (for more details on the exchange rates, see the national information sheets).

**Country-specific notes**

**Belgium (BE nl):** The figure depicts the average rather than most common amount for first- and second-cycle students in the academic year 2016/17.

**Czech Republic:** No data are available on the most common amount of need-based grants. The figure depicts the minimum amount set by legislation (CZK 30 500).

**Denmark:** All students are eligible for grants. However, for students living with their parents, the grant amount depends on the parental income. Students living independently are eligible for DKK 6 090/month for 12 months/year (DKK 73 080) – the amount depicted as the most common. Reference year: 2018.

**Germany:** Public support 'BAföG' (*Bericht der Bundesregierung*) is provided half as grants and half as loans. The values reported refer to the total average amount (grant and loan) for first- and second-cycle students together. Reference year: 2016.

**Spain and Italy:** The figure depicts the average rather than most common amount. Reference academic year: 2016/17.

**France:** Data refer to all (short-, first- and second-cycle) students. Reference academic year: 2016/17.

**Croatia:** Data refer to state-funded public grants. Reference academic year: 2018/19.

**Luxembourg:** Data refer to universal grants (alongside universal grants, there are also need-based grants). Reference academic year: 2016/17.

**Malta:** Data refer to universal grants (alongside universal grants, there are also need-based grants).

**Netherlands:** Reference academic year: 2016/17.

**Poland:** The figure depicts the average rather than most common amount. Reference year: 2016.

**Romania:** Data refer to first- and second-cycle students together. Reference academic year: 2016/17.

**Finland:** The value displayed includes the amount of study grants (SG) and general housing allowance (GHA). This is because most students take both components.

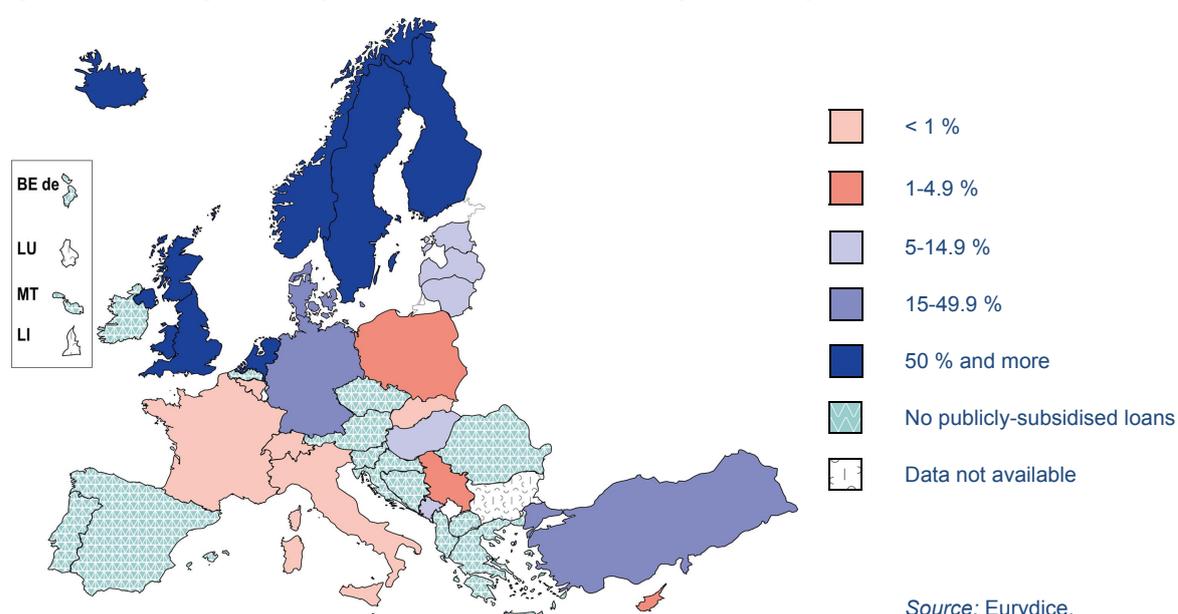
**United Kingdom (SCT) and Switzerland:** The figure depicts the average rather than most common amount.

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

As discussed previously, publicly-subsidised (or state-guaranteed) student loans exist in around two-thirds of all European higher education systems (see Figure 8). Compared to public grants, which exist in virtually all systems, loans are a less common type of public support for students. Moreover, as Figure 12 shows, in several countries with publicly-subsidised loans, the proportion of beneficiaries is small, sometimes almost nil (up to 1 % in the French Community of Belgium, France, Italy, Slovakia and Switzerland; between 1 % and 4.9 % in Cyprus, Poland and Serbia).

Among systems with loans for which data are available, there are only 17 with the proportion of loan beneficiaries corresponding to at least 5 %. Most of these systems are situated in the northern part of Europe. The highest proportion of loan beneficiaries is recorded in the United Kingdom – England, Wales and Northern Ireland, where, depending on the system, between 90 % and 98 % of full-time first-cycle students take out loans. Here, the high percentage of loan beneficiaries goes hand in hand with universal and relatively high fees (see Figures 1 and 2). The proportion of loan beneficiaries is also high – 50 % or above – in Norway (66 %), the United Kingdom – Scotland (64 %), Finland (57 %), Sweden (53 %), the Netherlands and Iceland (both 50 %). These systems are followed by Denmark (27 %), Germany (22 % for the combined grant/loan scheme BAföG), Turkey (21 %), Montenegro (14.5 %), the three Baltic States (between 5 % and 11 %, depending on the system) and Hungary (5.7 %).

**Figure 12: Percentage of first-cycle full-time home students taking out publicly-subsidised loans, 2017/18**



### **Explanatory note**

See Figure 8 for the definition of publicly-subsidised loans.

### **Country-specific notes**

**Belgium (BE fr) and Cyprus:** Data are estimates.

**Belgium (BE de):** The German-speaking Community of Belgium does not provide publicly-subsidised loans (i.e. no loans depicted on the figure). However, students studying in the German-speaking Community can apply for loans managed by the Province of Liège of the French Community of Belgium.

**Denmark:** Data are estimates. Reference year: 2017.

**Germany:** The figure refers to the combined grant/loan scheme 'BAföG' (*Bericht der Bundesregierung*). Data refer to first- and second-cycle students together. Reference year: 2016.

**Estonia and United Kingdom (WLS, SCT):** Reference academic year: 2016/17.

**Greece:** The legal basis for a loan for first-cycle studies is available, but the conditions have yet to be developed.

**France:** Data are estimates referring to all tertiary students, including third-cycle students.

**Italy and Netherlands:** Data refer to first- and second-cycle students together. Reference academic year: 2016/17.

**Latvia:** Data refer to short-, first- and second-cycle students together. Reference academic year: 2016/17.

**Lithuania, Norway and Serbia:** Data refer to first- and second-cycle students together.

**Poland:** Data are estimates referring to first-year first-cycle students (around 1 % took out a loan).

**Finland:** Data refer to first- and second-cycle students together. Reference year: 2017.

**Sweden:** Data refer to short-, first- and second-cycle students. Reference year: 2016.

**United Kingdom (ENG/NIR):** Reference academic year: 2015/16.

**Iceland:** Data are estimates. Reference academic year: 2015/16.

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

As outlined previously, direct public financial support is allocated to students based on varying conditions. As well as socio-economic circumstances or academic merit, another criterion may influence students' eligibility: their age. As Figure 13 shows, this criterion affects access to direct public support – grants and/or loans – in around half of all European higher education systems. The presence of age limits, and the ages at which they are set, gives an indication of whether or not the higher education system is structured to support a lifelong learning concept.

In some higher education systems, the age limit is situated in students' 20s, so that direct public financial support is available only to 'traditional learners'. The age limit in question, however, does not always affect all types of available support. For example, in Poland, publically-subsidised loans can only be taken out until the age of 25, while access to public grants is not limited by age. In the Czech Republic, only access to need-based grants (social scholarships) is limited by age (26 years), while access to merit-based grants is not age restricted. In Lithuania, the age limit of 25 years only applies to social scholarships targeting orphans. In France, Slovenia, and Bosnia and Herzegovina, all main types of direct public financial support (i.e. grants and loans in France, and grants in Slovenia and Bosnia and Herzegovina) use age criteria situated in students' mid- or late 20s.

The age of 30 or 30s are set as the maximum age for benefiting from direct public financial support in the French Community of Belgium (grants and loans), the German-speaking Community of Belgium (grants), Bulgaria (loans), Germany (combined grant-loan scheme 'BAföG', and loans within the 'Bildungskredit'), the Netherlands (grants and loans, except loans to cover part-time study fees), Austria (grants), Romania (social scholarships), Switzerland (grants and loans in most cantons) and Liechtenstein (grants).

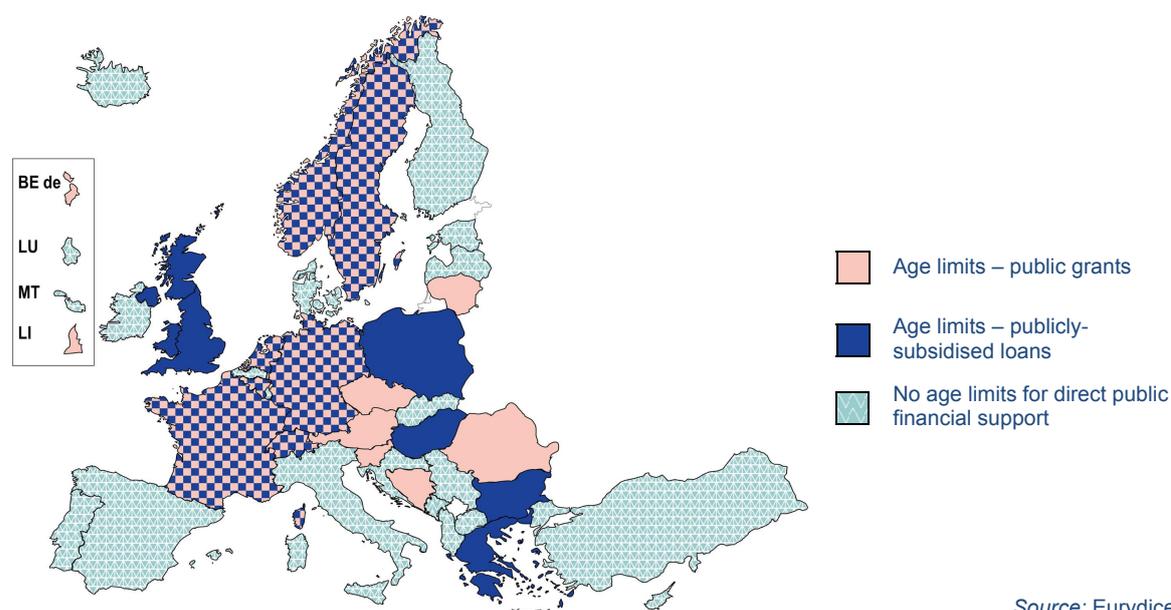
In some higher education systems, the maximum age for access to direct public financial support is situated in students' 40s, 50s or 60s. In Greece and Hungary, for instance, the age of 45 limits access to publicly-subsidised loans. In Sweden, grants and loans are available until the age of 57, but the amount of support decreases from the age of 47. In Norway, the age limit for students' support is set at the age of 65 (with loans that decrease after the age of 45), whereas in the United Kingdom, while some support schemes do not have an age limit, others (mainly maintenance loans) have an age limit of 60.

Overall, the maximum age until which students can benefit from direct public financial support is an important dimension to consider when analysing the access of mature students (30 years or older) to higher education. Available statistics on the participation of such students reflect this dimension by showing that the Nordic countries, which commonly provide universal financial support (see Figure 9) and, at the same time, apply no age limits or broad age limits, are among those with the highest share of mature students in higher education <sup>(14)</sup>.

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<sup>(14)</sup> For more details on the participation of mature students in higher education, see the 2018 Bologna Process Implementation Report (European Commission/EACEA/Eurydice 2018, p. 166).

**Figure 13: Presence of age limits applicable to direct public financial support (grants and loans), 2018/19**



Source: Eurydice.

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

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

**Explanatory notes**

The figure covers age limits that apply to available direct public financial support, i.e. grants and loans. For the definition of these terms, see Figure 8. For more details on direct public financial support that is available in European countries, see the same figure.

The figure covers both the first and the second cycle.

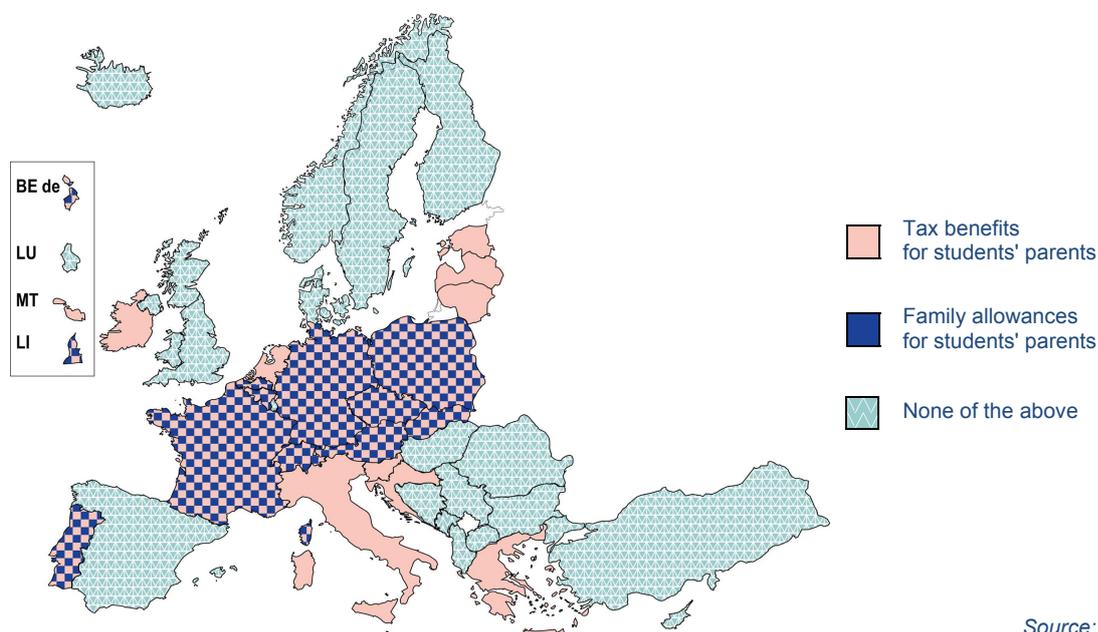
## Around half of all European countries offer financial support for students' parents

In addition to direct financial support provided as grants and/or loans, other schemes may be used to financially support higher education students or their families. Figure 14 looks at the support available to students' parents, provided either as a tax relief/benefit or as a family allowance.

Tax benefits for students' parents are in place in 22 European higher education systems. This financial instrument allows parents who support their student-child to deduct a defined amount of money from their income tax. The tax deduction can take various forms. It can be provided as an annual lump sum deduction per studying child (e.g. in the Czech Republic, Germany, Latvia, Austria, Poland, Slovakia, Switzerland and Liechtenstein), as a tax-free income up to a certain amount (e.g. Belgium), or as a percentage of study expenses, such as study fees, that can be deducted from parental income taxes (30 % in Portugal, 19 % in Italy and 15 % in Lithuania). Commonly, the amount of tax deduction also takes into account parental income and/or the number of dependent children in the household. Moreover, this type of support is generally limited by the student's age, and parents can obtain it only until their children reach their mid- or late 20s.

Alongside tax benefits for students' parents, several countries also provide tax benefits for some or all students with an income (Belgium – the Flemish Community, the Czech Republic, Ireland, France, Italy, Latvia, Lithuania, the Netherlands, Slovenia and Liechtenstein). While not depicted on Figure 14, this type of support generally takes the same form as tax deductions for students' parents (see above) <sup>(15)</sup>.

**Figure 14: Financial support for students' parents, 2018/19**



### Explanatory notes

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

Family allowances for students' parents are understood as social security payments for parents/guardians of those studying in higher education. This financial support is only displayed if it concerns most higher education students (e.g. family allowances available only until the child reaches the age of 18 or 19 are not considered).

<sup>(15)</sup> For more details on tax benefits for students with an income, see the national information sheets in the second part of this report.

Family allowances for students' parents are slightly less common compared to tax benefits: they exist in 12 European higher education systems. The eligibility for this type of support and its exact amount are determined by various conditions and criteria. For example, in Germany, the family allowance is awarded for each studying child and increases by the number of eligible children, while in France, it is conditional on having at least two dependent children. In the Czech Republic, Poland and Portugal, family allowance can be obtained only if the family's income is below a minimum income threshold. As with tax benefits for students' parents, family allowances are allocated only until a defined student age, which ranges between 20 years (France and Liechtenstein) and 26 years (the Czech Republic).

Overall, as Figure 14 shows, support for students' parents – taking the form of tax benefits or family allowances – is less common in north-western and south-eastern Europe than in other parts of Europe. This suggests some cultural differences in national support systems. The main distinction is that countries with only direct support schemes target the individual student, while countries that also make use of indirect support mechanisms consider students as members of a family, and aim to provide support and incentives via students' families.

Finally, alongside financial support mechanisms discussed in Section 1.2, public authorities may provide further subsidies for students and their families. For example, they can subsidise students' accommodation, contribute to transportation discounts or cover students' health or pension insurance. While not presented systematically in this report, the above support reduces the financial burden that higher education studies represent for students and their families, and is likely to contribute to widening access to higher education.

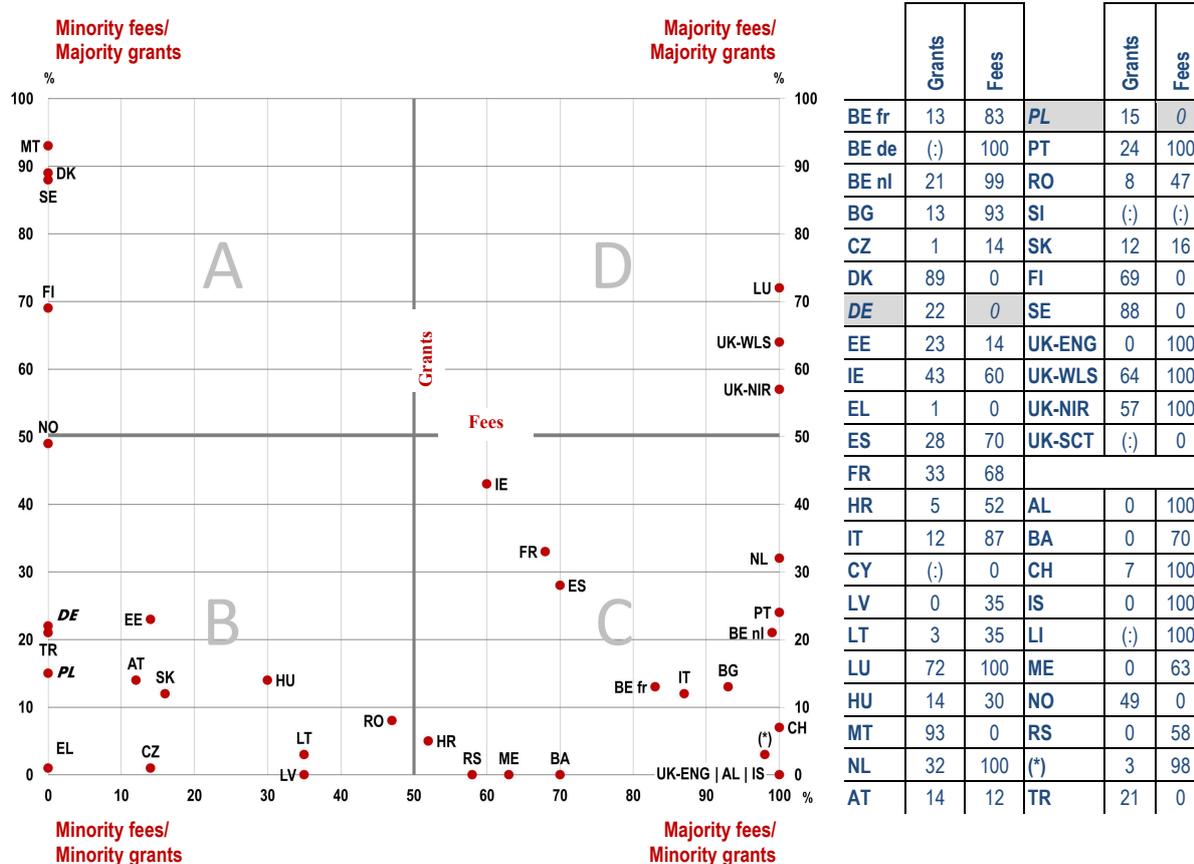
### **1.3. The relationship between fees and support**

Sections 1.1 and 1.2 examined fee and support policies in 43 European higher education systems. They have outlined different approaches to requiring contributions from private households (students and/or their families) and to supporting students financially during their studies.

Where fees are concerned, the approaches include no-fee policies, universal fee policies, as well as fees only for some categories of students. These policy options sometimes interact within a single higher education system, with different fee regimes related to different study cycles, study modes (full-time/part-time), and home and international students (see Figures 1 to 7 and the related analysis). As far as student support is concerned, all 43 studied higher education systems provide at least one type of direct financial support – grants and/or loans –, and around half of them also provide indirect support in the form of family allowances and/or tax benefits (see Figures 8 to 14 and the related analysis).

The combination of fees with financial support tools is crucial to understand the country's policy reality, and these combinations may be numerous. Figure 15 examines this matter by looking at how governments distribute higher education fees among students (share of fee-payers), and how widespread financial support actually is (share of support beneficiaries). The financial support is evaluated through grants (need-based or universal), which are the most common form of student support in Europe, and arguably the most significant in influencing students' perception of their financial security during studies. By focusing on full-time first-cycle home students, Figure 15 brings together data presented in Figures 1 and 10, and examines them in a combined perspective.

**Figure 15: Percentage of students paying annual fees above EUR 100 and percentage of beneficiaries of grants among first-cycle full-time home students, 2017/18**



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

(\*): The former Yugoslav Republic of Macedonia Source: Eurydice.

(:): Data not available

### Explanatory notes

The figure considers only universal and need-based grants. If a country has both universal and need-based grants, universal grants are presented. Merit-based grants are not considered (for more details on different types of grants and their definitions, see Figure 9 and the Glossary).

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

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

Percentages of fee-payers provided in the figure may slightly differ from percentages indicated in the national information sheets. This is because the national sheets refer to all fee-payers, whereas Figure 15 covers only students paying fees above EUR 100. Moreover, all national data presented in Figure 15 have been rounded.

### Country-specific notes

**Germany:** In all German *Länder*, there are no tuition fees. In 10 *Länder*, however, low administrative fees from EUR 50 to 75 are charged to all students. Moreover, students in six *Länder* are liable to pay fees of up to EUR 500 per semester when exceeding the regular study period. No data are available on students paying the latter fees, but the share of students paying more than EUR 100 is likely to be low.

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

For further details on data presented in Figure 15, see also country-specific notes related to Figures 1 and 10.

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

A) This approach (quadrant A on Figure 15) combines a **low percentage of fee-payers and a high proportion of grant beneficiaries**. In countries following this approach, the public budget covers the student higher education fees. No, or only few, students pay fees. In addition, a majority of students receive grants, with amounts usually adjusted according to the individual student's socio-economic situation. This approach – observed in three Nordic countries (Denmark, Finland and Sweden) and Malta – indicates significant investment from the public budget in supporting student participation in higher education and provides students with a high level of economic independence. Norway is quite close to this group, since it applies a systematic no-fee policy, but, compared to the above countries, it has a lower – yet, still relatively high – proportion of grant beneficiaries.

B) Similarly to countries in A), these countries charge fees to no or only few students; in any case, less than 50 % of students pay fees (or fees above EUR 100). Here, however, the **low percentage of fee-payers combines with a low percentage of grant recipients**. This group can be further sub-divided into two clusters. First, there are countries with a no-fee first-cycle policy, such as Greece and Turkey, as well as those where only a small share of students pay fees, mainly as result of poor study performance (the Czech Republic, Estonia, Austria – universities and university colleges of teacher education, and Slovakia). Germany and Poland cannot be positioned precisely on the figure (see the country-specific notes), but they also belong to this cluster with no or a low share of fee-payers and grants that reach less than a quarter of students. In the second cluster, including Latvia, Lithuania, Hungary and Romania, a higher percentage of students – between 30 % and 50 % – pay fees. In these countries, based on study merit, students enter higher education in one of the two groups: a group of better performing students who are state-funded and a group of students who are self-financing (fully or partly) their studies. As in the above cluster, the share of grant beneficiaries in these countries does not exceed 25 % and, here, grants are sometimes available only to state-funded students (e.g. Hungary). Latvia offers only merit-based stipends (for state-funded students), and does not offer any systematic need-based grants.

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

C) These systems combine a **high percentage of fee-payers and a low percentage of grant recipients**. Fees are paid either by all students or by most students, and fee exceptions, when existing, often target socio-economically disadvantaged students. Besides this general pattern, some other approaches to fees exist in this group. In Croatia and, from 2017/18, Montenegro, new entrants do not pay fees (or pay only small administrative charges) in the first study year, but if they do not complete sufficient number of ECTS credits they pay fees from the following academic year. In a further three countries (Bosnia and Herzegovina, Serbia and the former Yugoslav Republic of Macedonia), based on their merit, some students study at state-funded places (i.e. pay no fees or only administrative charges), whereas others self-finance (partly or fully) their studies. Regardless of the approach to fees, in most countries in this group (all except Ireland), less than a third of students obtain a need-based grant. In the United Kingdom – England (since 2016/17 for new entrants), Albania, Bosnia and Herzegovina, Iceland, Montenegro and Serbia, there are no need-based grants.

D) In this quadrant, systems have a **high percentage of fee-payers and a high percentage of grant recipients**. It is opposite to B) in both dimensions: fees and grants. This group includes Luxembourg, where all students pay fees and most receive a basic grant, and where further socio-economic criteria

and income determine the extent to which students receive an additional grant, a loan or a combination of the two. Wales and Northern Ireland in the United Kingdom also belong to this cluster by their universal fees coupled with a relatively high share of grant beneficiaries. Moreover, in Wales, starting from 2018/19, all students can benefit from a grant for living costs of GBP 1 000/year (higher amounts are possible, but are means-tested).

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

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

# GUIDE TO THE NATIONAL SYSTEM INFORMATION SHEETS

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## General Information

The national system information sheets aim to give an overview of the public fee and support system. Each national sheet consists of a **diagram** and some **key points in text form**. The diagram shows the main characteristics of the system, while the text aims to provide complementary key points to enable the reader to have a good overall understanding.

Both the diagram and the text refer to **public** and **government-dependent private higher education institutions** <sup>(1)</sup>, but not to private higher education institutions.

Information mainly covers **the first** and **the second cycle** of higher education (diagram and text). The situation of **short-cycle** higher education students <sup>(2)</sup>, if short-cycle higher education exists, is outlined in the text. Fee and support arrangements for doctoral students are not covered.

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

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

## Diagram

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

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

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

students), which exist in a limited number of countries (see Figure 9 in the first part of the report), are displayed as need-based. The text specifies whether such grants are available.

- The diagram aims to provide a **minimum, most common and maximum value** of fees and grants. Where a 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. Zero is not displayed on the diagram, so that no numerical value appears in the case of countries with no fees and/or no public grants.
- The amounts are shown by year **in Euro**. Where information in the diagram is converted into Euro from a national currency, the exchange rates, calculated in August 2018 <sup>(3)</sup>, are shown in the bottom right corner of the diagram.
- The diagram also displays **key statistical data** on the percentage of students paying fees and receiving grants.
- Finally, three possible elements of student support systems are shown. These are:
  - **Loans**, i.e. direct publicly-subsidised financial aid that has to be reimbursed: this element appears in the diagram if there is a national student loan system.
  - **Tax benefits for parents**, i.e. tax relief for parents: this element appears if there are tax benefits for parents of students in higher education.
  - **Family allowances**: this element appears if parents of students receive family allowances, i.e. the social security payment for parents/guardians of those studying in higher education. The element is displayed only if it concerns most higher education students (e.g. family allowances available only until the child reaches the age of 18 or 19 are not considered).

## Text

The text below the diagram provides **more details on elements depicted on the diagram** and **includes additional information**, e.g. fees in the short-cycle, and whether there are different fees for part-time and international students. The text also guides the reader to an understanding of the main mechanisms of the system. The intention is to explain the interplay of different elements in the national system and help to interpret the diagram.

## Fees

This section contains key features of the fee system in the country, expressed in the national currency. It explains the nature and purpose of all fees charged – whether for tuition, enrolment, certification or other administrative costs. It also points out the categories of students and the share of full-time and part-time short-, first- and second-cycle students who are required to pay, or are exempt from paying fees. Information on whether international students pay different fees than national/EU students is also included in the text.

## Support

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

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

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<sup>(3)</sup> [http://ec.europa.eu/budget/contracts\\_grants/info\\_contracts/infoeuro/index\\_en.cfm](http://ec.europa.eu/budget/contracts_grants/info_contracts/infoeuro/index_en.cfm)

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

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

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

### Reference year

Information is presented for 2018/19 – the current academic year. Where information is not available for this reference year, the most recent available data are presented.

With regard to statistics indicating the percentages of fee-paying students or support beneficiaries, the country sheets generally show information from 2017/18, as exact numbers of fee-payers or grant beneficiaries generally cannot be known ahead of the forthcoming academic year. When information for this academic year is not available, older data are shown. Throughout the country sheets, reference years of statistics are systematically specified, unless data refer to estimates. Sources of national statistics are provided at the end of the report (see References).



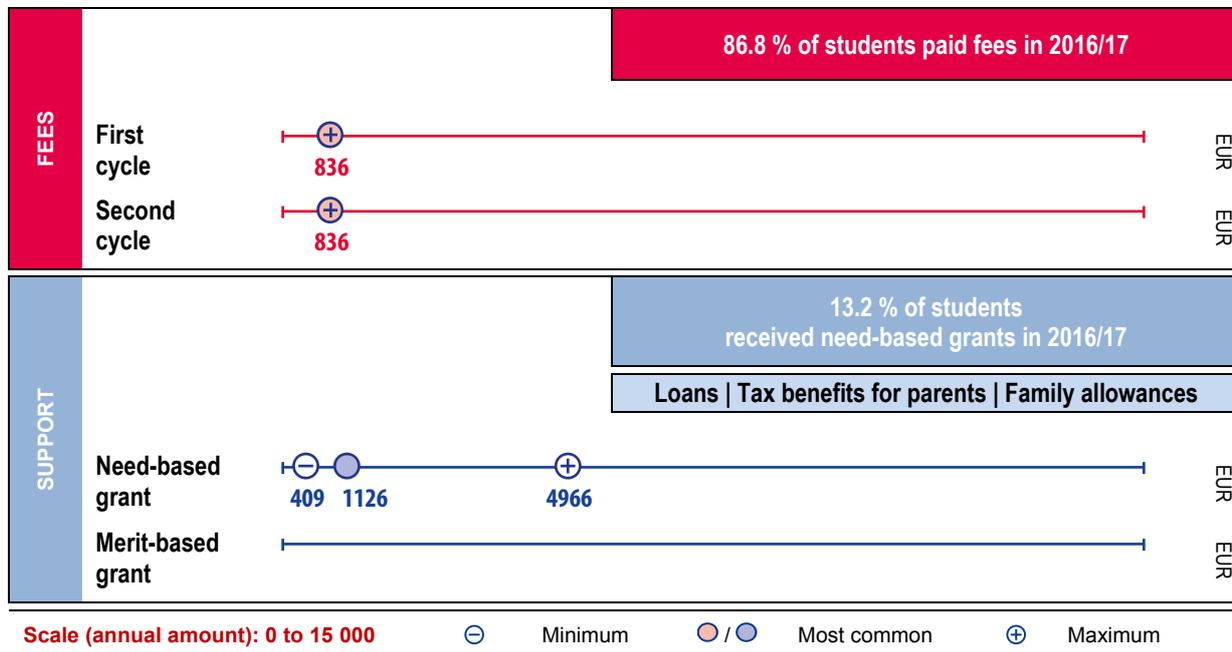
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## BELGIUM – FRENCH COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

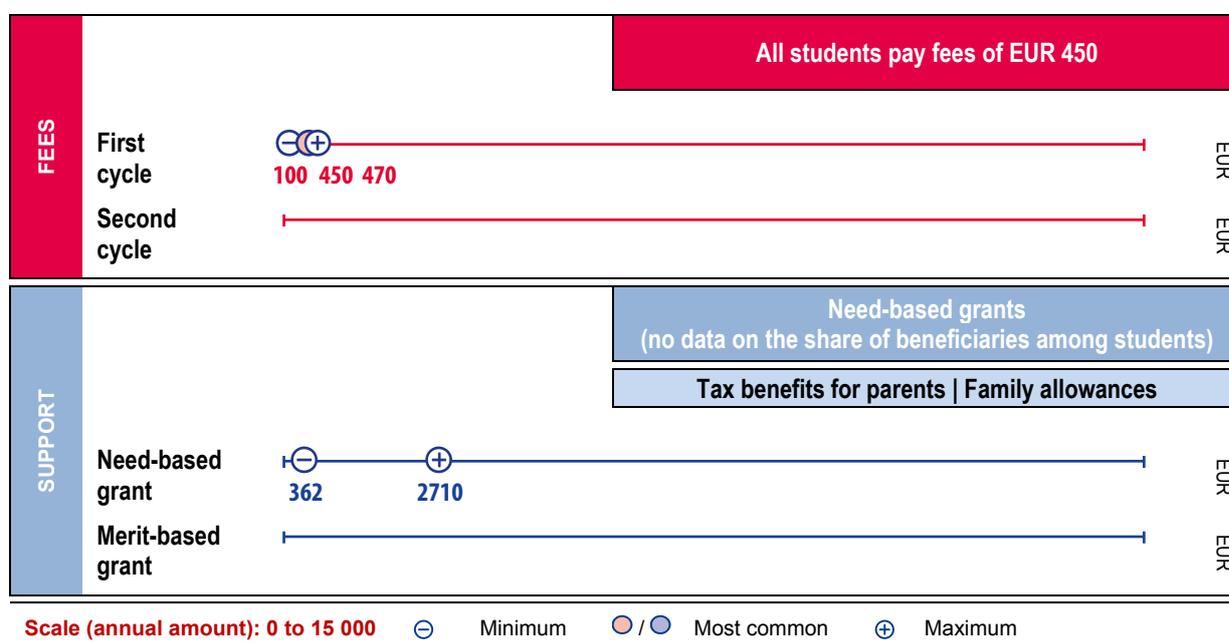
- Fee limits are set by the government of the French Community of Belgium. The maximum fee in **first-** and **second-cycle** programmes at universities is EUR 836/year (depicted on the figure). Different (lower) fees apply to non-university programmes, including programmes at *hautes écoles*, programmes at arts colleges and adult education programmes known as 'social advancement' (*enseignement de promotion sociale*).
- Students receiving a need-based grant do not pay fees. Students not receiving a grant but who are considered as belonging to a lower income group, pay an intermediate fee.
- In 2016/17, 86.8 % of students paid fees, and 84.6 % paid the maximum fee (with amounts depending on the type of institution; see above). During the same period, 13.2 % of students received a grant and therefore did not pay fees, while 2.3 % of students belonged to a lower income group and paid the intermediate fee.
- There is no official **part-time** student status.
- There are **short-cycle** higher education programmes (*brevet de l'enseignement supérieur*) in social advancement education (*enseignement de promotion sociale*). Students in these programmes pay the registration fee of EUR 26/year and tuition fees of EUR 0.37 per teaching hour. Some students (for example, unemployed or students with special needs) do not pay any fee.
- **International students**, defined as non-EU students, have to pay additional fees fixed by law. For programmes organised by *hautes écoles* and arts colleges, fees are EUR 992 for professionally-oriented programmes and EUR 1 487 for academically-oriented programmes in the first cycle; EUR 1 984 for second-cycle programmes. For university programmes, the maximum amount should not exceed EUR 4 175. Non-EU students also pay a complementary registration fee.

#### Support (2018/19)

- Public need-based **grants** are available for low income students. In 2016/17, 13.2 % of students received a grant. Eligibility is restricted to students under 35 years of age upon initial registration. Students must apply for this financial benefit each year. The amount granted in 2017/18 ranged from EUR 409 to 4 966 per year, depending on household (parental) income. The grant provider is the French Community of Belgium. There are no merit-based grants.
- Students' parents can take out a **loan** to finance studies if they have at least three dependent children. Very few take out a loan (less than 0.01 % in 2017/18). The interest rate is 4 %. Repayment must start six months after graduation.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 550 for one, EUR 3 980 for two, EUR 8 920 for three, EUR 14 420 for four, and + EUR 5 510 for each subsequent child. The tax benefits are determined by the Federal Public Service of Finance.
- **Family allowances** range from EUR 93.93 to 259.49/month per child (until 25), depending on the number of children. The student should have no professional activity other than a student job for more than 240 hours per quarter of the academic year (unrestricted work possible during the summer holidays for students not in their final year of study). Responsibility for family allowances lies with the Walloon Region and the Common Community Commission for the Brussels-Capital Region (note: a new system of family allowances is being phased in, but it only concerns children born from 1 January 2019, i.e. not current higher education students).

## BELGIUM – GERMAN-SPEAKING COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

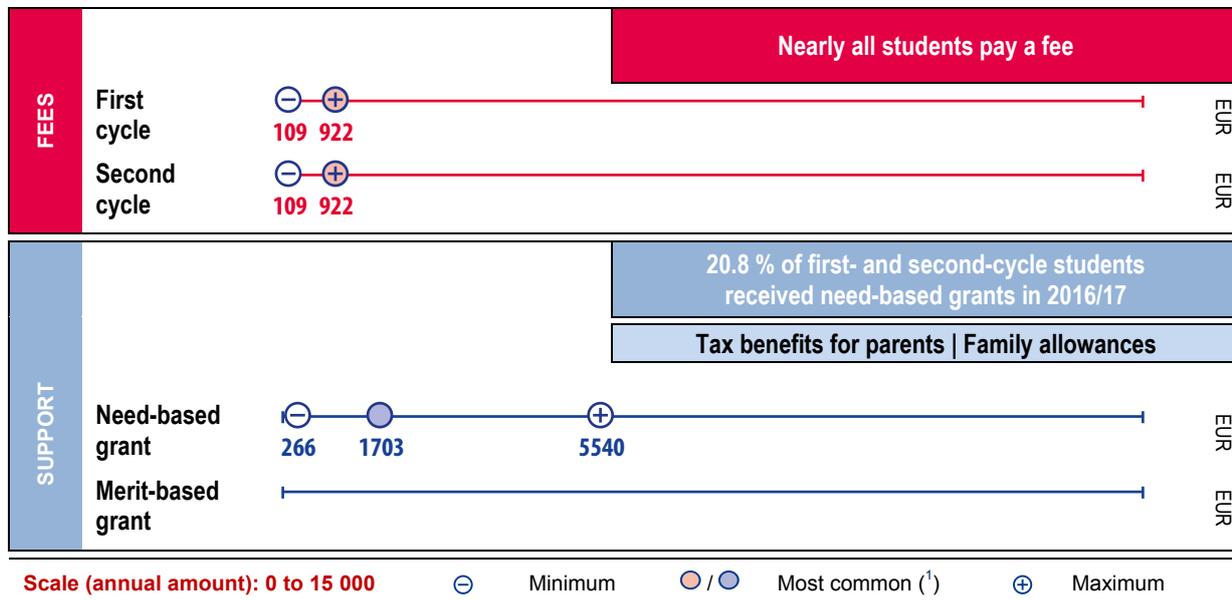
- Higher education provision exists only at the **first cycle** and only in one higher education institution. All students have to pay a registration fee of EUR 100 per academic year. In addition, the higher education institution may charge each student up to EUR 370 tuition fees per academic year. In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

#### Support (2018/19)

- Student **grants** are need-based. Parental income determines eligibility. In order to be eligible, students must hand in their initial application before the age of 35. Annual grant amounts are between EUR 362 and EUR 2 710, and are paid by the Ministry of the German-speaking Community. There are no merit-based grants.
- The German-speaking Community of Belgium does not provide publicly-subsidised **loans**. However, students studying in the Community can take out loans managed by the Province of Liège of the French Community of Belgium. No student in the German-speaking Community took out a loan in 2017/18.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives, including higher education students under 25 with no income. The tax-free minimum earnings threshold is increased by EUR 1 550 for one, EUR 3 980 for two, EUR 8 920 for three, EUR 14 420 for four, and + EUR 5 510 for each subsequent child.
- Family allowances** range from EUR 93.93 to 259.49/month per child (until 25) depending on the number of children. As of 1 January 2019, a new flat rate system of EUR 157 per child will apply to all children and young people (until 25) in the school system, including current higher education students. The student should have no professional activity other than a student job for more than 50 days in a year. Responsibility for family allowances is at the German-speaking Community.

## BELGIUM – FLEMISH COMMUNITY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- **First- and second-cycle** fees have two components: a fixed amount of EUR 238.30 and a flexible part that differs with the number of ECTS credits taken. For each credit point a fee of EUR 11.40 is charged. This means that on average for a full-time student (60 ECTS points) the total fee is EUR 922.30. The amount of the fee varies with the income of (the parents of) the student. Students who are eligible for a need-based grant pay EUR 108.80 per academic year, regardless of the number of ECTS credits taken. An intermediate tariff of EUR 238.30 + EUR 4.10 per number of ECTS-credits taken applies to students who almost meet the income criteria linked to a need-based grant. The amount of the tuition fee is fixed in law (*Codex Hoger Onderwijs*).
- Fee exemptions are possible for students benefitting from recognition of prior learning or enrolled in certain joint programmes.
- There is no official **part-time** student status.
- For **short-cycle** higher education programmes, the maximum tuition fee of EUR 1.50 per teaching hour is determined by the Flemish Government. Some students (for example unemployed or students with special needs) pay no fees, or reduced fees of EUR 0.30 or EUR 0.60 per teaching hour. There are no tuition fees for the associate-degree programme in nursing.
- **International students**, defined as non-EEA students, pay higher fees than EEA-students. These are determined by higher education institutions.

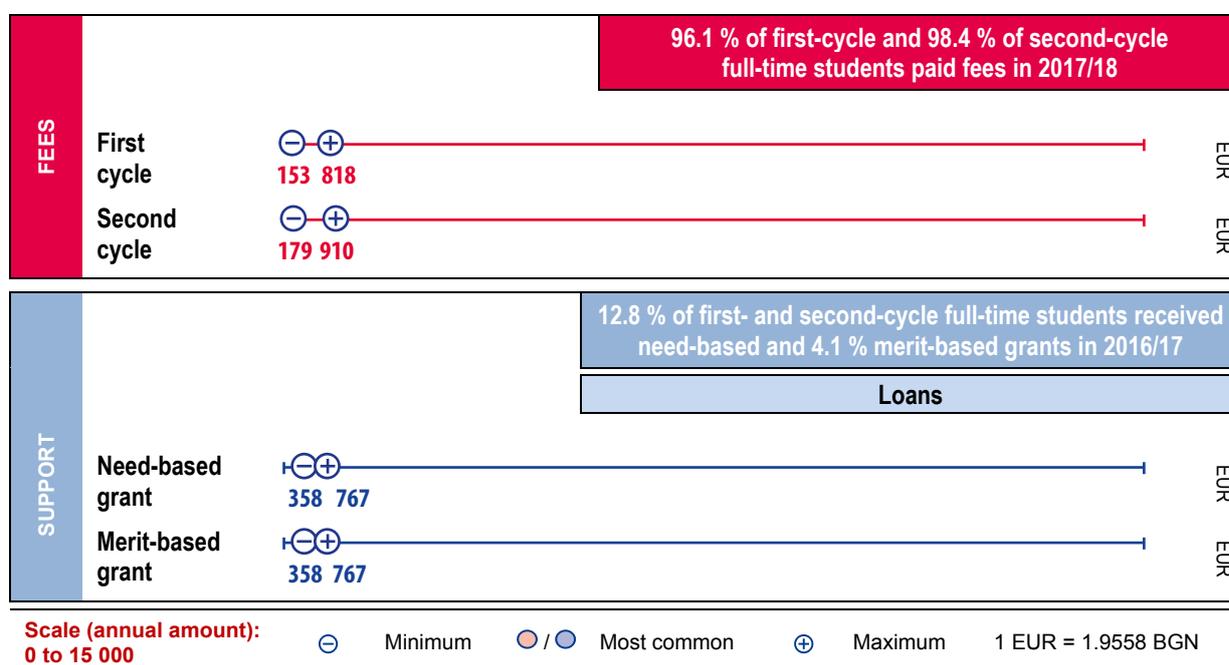
#### Support (2018/19)

- Student **grants** for first- and second-cycle programmes are allocated on the basis of economic need. Eligibility is determined by the income of the parents and/or the student. Annual amounts typically range from EUR 265.90 to EUR 4 115.01. A student is also entitled to an extraordinary grant of up to EUR 5 540.30, on the basis of extremely low income and lack of family support. There are no student grants for short-cycle tertiary programmes, except for the associate-degree programme in nursing, with typical amounts ranging from EUR 719.27 to EUR 3 242.85. Grants are provided by AHOVOKS, an agency within the Ministry of Education. There are no merit-based grants.
- There is no student **loan** system.
- Heads of family receive **tax benefits** which depend on the number of dependent children and relatives (including students with no income enrolled in higher education). The tax-free minimum earnings threshold is increased by EUR 1 550 for one, 3 980 for two, 8 920 for three, 14 420 for four, and + 5 510 for each subsequent child. The tax benefits are determined by the Federal Public Service of Finance. Students with an income are also eligible for tax benefits.
- **Family allowances** range from EUR 92.09/month to EUR 254.40/month per child (until 25), depending on the number of children. The student should have no professional activity other than a student job for more than 240 hours per quarter of the academic year (unrestricted work possible during the summer holidays for students not in their final year of study). Responsibility for family allowances lies with the Flemish Community (note: a new flat rate system of EUR 160 per child is being phased in, but will only concern children born from 1 January 2019, i.e. not current higher education students).

<sup>(1)</sup> In case of need-based grants, the value marked as 'most common' refers to the average amount.

## BULGARIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

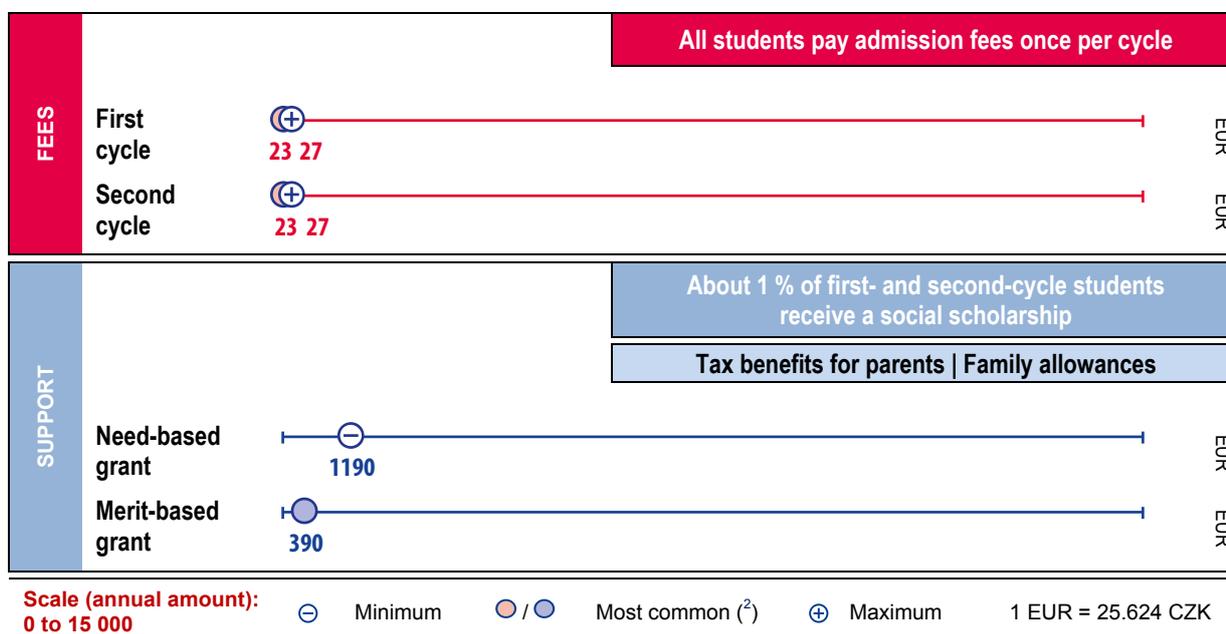
- Public higher education institutions define their own fees, but maximum amounts are set annually by the government. Student fees depend on the programme and field of study. The lowest fees are paid, for example, in social sciences, economics and law, the highest in arts and ship-navigation programmes. Fees entail tuition, registration, admission, examinations and administration.
- First-cycle** fees in state universities range from BGN 300 to BGN 1 600 per year for full-time studies, and from BGN 280 to BGN 1 200 for **part-time** studies (21.3 % of first-cycle students studied part-time in 2017/18). Annual **second-cycle** full-time fees range from BGN 350 to BGN 1 780, and for part-time studies from BGN 280 to BGN 1 280 (46.5 % of second-cycle students studied part-time in 2017/18). Fees for integrated programmes (i.e. programmes leading directly to a second-cycle degree) range from BGN 400 to BGN 1 500 for full-time studies, and from BGN 300 to BGN 720 for part-time studies. Certain categories of students are exempt from paying fees: orphans, persons with disabilities, war invalids and senior cadets in military schools. During the second semester of the academic year 2017/18, 96.1 % of full-time and 99.3 % of part-time students paid fees. In the second cycle, the share was 98.4 % and 99 % for full-time and part-times students respectively.
- There are no **short-cycle** higher education programmes.
- For **international students** (non-EU/EEA/Swiss), fee ranges are set by the government and depend on the study field. The actual amounts are defined by higher education institutions.

#### Support (2018/19)

- Grants** are available to full-time students in all study cycles. They are distributed by higher education institutions based on their specific eligibility criteria. One type of grant (the social grant) must contain two indicators: academic performance and monthly income per family member of the student for the previous six months. From 2016, higher education institutions must also award merit-based grants, based only on academic performance. Grant amounts range from BGN 70 to 150 per month, and in most cases are issued during 10 months (students have to apply each semester). In 2016/17, 16.9 % of full-time students (first and second cycle) received grants (12.8 % received need-based and 4.1 % merit-based grants). There is no support for part-time students.
- Full-time first- and second-cycle students who are EU/EEA/Swiss citizens, less than 35 years old, and who have not interrupted their studies, can apply for state-guaranteed **loans**. There is study loan for tuition fees and another one for covering the living expenses. The loans can be taken only from banks that have already signed an agreement with the government and the interest rate cannot exceed certain percentage. Repayment is due one year after graduation and must be completed in 10 years. No data are available on the percentage of students taking out the loan.
- No **tax benefits** for students' parents or **family allowances** are in place.

## CZECH REPUBLIC

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- Students (**first** and **second cycle**) studying in Czech language programmes do not pay tuition fees. The fees shown in the diagram are admission fees that are paid once per cycle by all students.
- When students exceed the regular length of study by more than one year (and unless they become parents), they need to pay tuition fees. About 14 % of students paid this type of tuition fee in 2017. The minimum fee is CZK 10 494 per academic year and it is set annually by the Ministry of Education. There is no maximum fee set by law.
- Students in programmes taught in foreign languages (approximately 3 % of the total) have to pay tuition fees. The fees are decided by each higher education institution with no maximum limit.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- Fees for **international students**, i.e. students who are not citizens of the Czech Republic, are the same as for home students, as long as they study in the Czech language.

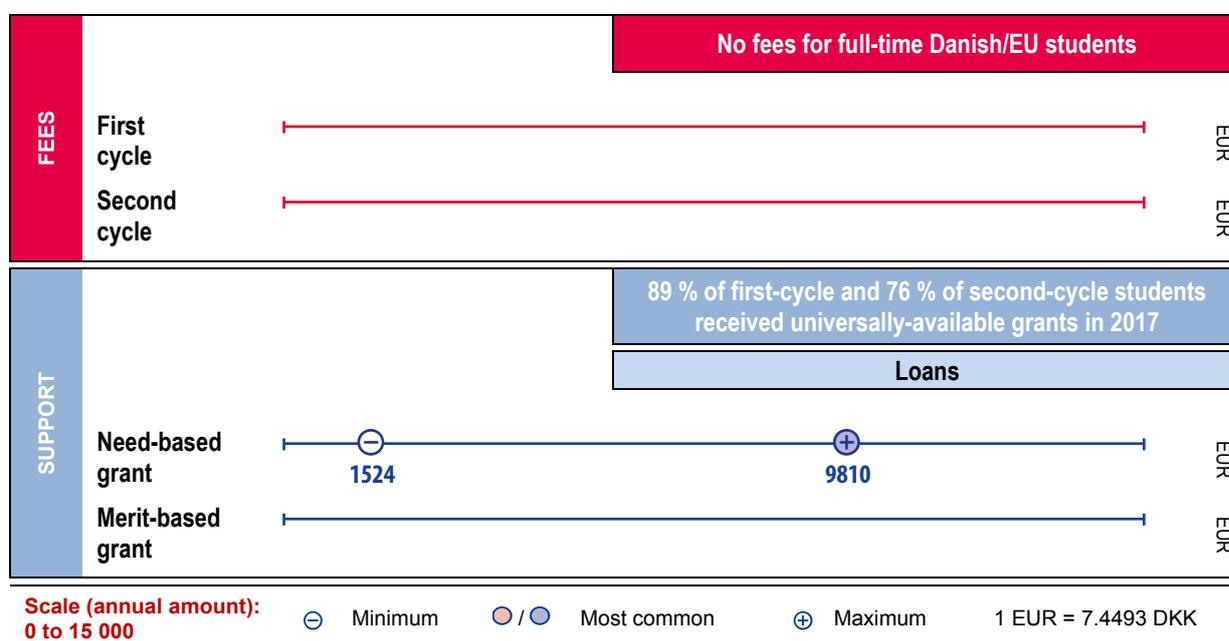
#### Support (2018/19)

- Social scholarships – i.e. need-based **grants** – are available for students in a difficult economic situation. The minimum amount received is CZK 30 500/year; age limit is 26 years. The grant provider is the Ministry of Education, Youth and Sports.
- Grants to support accommodation expenses are awarded to students from regions other than the seat of the higher education institution (CZK 5 000/year), with around 58 % of first- and second-cycle students receiving this support in 2016.
- Merit-based grants are awarded by all public higher education institutions for excellence in studies, research, artistic and other activities. About 6 % students received this grant for excellent study results in 2016 and around 7 % for research, artistic and other activities. One student may receive both these types of grants. The average annual amount is CZK 10 000.
- There are no publicly-subsidised **loans** provided to finance studies.
- **Tax benefits** for parents are provided in the form of tax relief for each dependent child (students up to the age of 26 years). In 2018, CZK 15 204/year is allowed for the first child, CZK 19 404 for the second child, and CZK 24 204 for the third and subsequent child. In case the child is disabled, the amount is multiplied by two. Moreover, students with a revenue are eligible for a tax benefit of CZK 4 020 (2018).  
**Family allowances** may be awarded until the student reaches the age of 26 years. A child allowance of CZK 700-1 000 per month is paid if the family's income is below 2.7 times the subsistence level.

<sup>(2)</sup> In case of merit-based grants, the value marked as 'most common' refers to the average amount.

## DENMARK

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

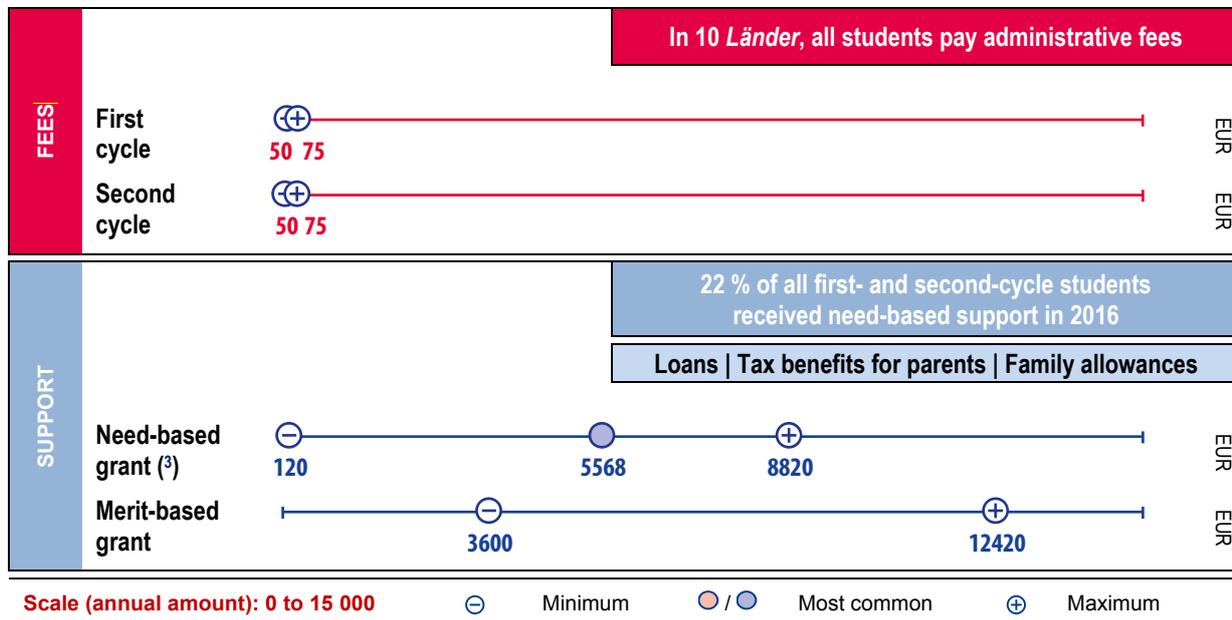
- National and EU/EEA full-time **short-, first- and second-**cycle students do not pay fees.
- Students studying in **part-time** courses (i.e. programs designed specifically for adults) pay fees set by higher education institutions, with a cautious minimum estimate of EUR 269.
- **International students**, defined as students from outside EU/EEA, pay fees set by higher education institutions.

#### Support (2018/19)

- State **grants** are available to all full-time Danish students who are active in recognised educational programmes, and whose income does not exceed a defined amount (DKK 12 222 per month in 2018) in the month where the student receives the grant. For students living with their parents, the grant amount depends on the parental income. In 2018, for students who live with their parents, the minimum amount is DKK 946 per month for 12 months per year and the maximum amount is DKK 2 625. The grant amount for students living independently is DKK 6 090 per month for 12 months per year. International students (EU and outside EU) must fulfil some special conditions to be placed on an equal footing with Danish citizens and receive state education support. 89 % of first-cycle and 76 % of second-cycle students received grants in 2017.
- Extra grants are available for students who become parents when they live with another recipient of education support (DKK 2 433) and for single parents (DKK 6 090). Additional grants of DKK 8 662 per month before taxes are available for students with a disability when the disabled is not able to work while studying.
- The grants are annually regulated; new amounts will apply for 1 January 2019. All grants are taxable; the payable amount depends on individual circumstances. The amounts shown are for the year 2018 and before taxes.
- State **loans** of DKK 3 116 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 1 559 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 8 039 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 calendar year in which they graduate. The loan must be repaid within 15 years. 27 % of first-cycle and 29 % of second-cycle students made use of state loans in 2017.
- No **tax benefits** for students' parents or **family allowances** are in place.

## GERMANY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- In all German *Länder*, there are no tuition fees in both **first** and **second cycle**. In 10 *Länder*, low administrative fees from EUR 50 to 75 are charged to all students.
- Students in six *Länder* are liable to pay fees of EUR 500 (in Saarland, up to EUR 400) per semester when exceeding the regular study period.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- From 2017/18, **international students** in Baden-Württemberg, defined as students from outside the EU and EEA countries, have to pay EUR 1 500 per semester.

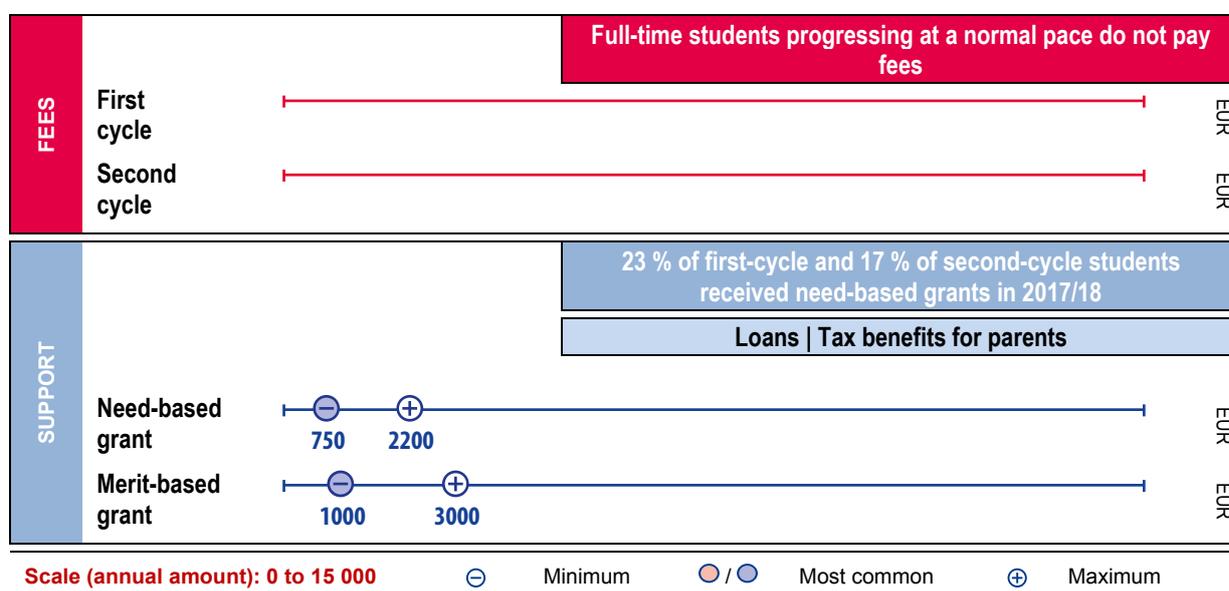
#### Support (2018/19)

- General public student support (BAföG) is awarded. This support is for one half of the individual amount awarded as a **grant**, and for the other half as an interest-free **loan**. Total amounts (grant + loan; depicted on the diagram) range from EUR 10 to EUR 735/month for 12 months/year. The support is available for full-time first- and second-cycle, and comparable studies (e.g. state exam studies in law or medicine). Eligibility and amount are determined by assessment of student need based on income, family situation, housing situation and disability. A maximum of EUR 10 000 needs to be paid back. The average amount paid in 2016 was EUR 5 568 per year (EUR 464 per month; depicted on the figure as the most common amount). Students need to be under the age of 30 (35 for master studies) to be eligible. 22 % of all first- and second-cycle students received need-based public student support (BAföG) in 2016.
- Different types of merit-based grants are awarded. The amount is often determined through an evaluation of student need. Total amounts of scholarships range from EUR 300 to 1 035/month for 12 months/year. Additional support is determined by assessment of the family financial situation. *Deutschlandstipendium* (EUR 300 per month) and lump-sum fee for studies of *Begabtenförderungswerke* (EUR 300 per month) are given independently of economic conditions. About 5 % of students received merit-based grants in 2016 (from public and private sources).
- An education loan (*Bildungskredit*) covers living costs which are not covered by BAföG. The absolute maximum amount that can be taken out is EUR 7 200. Repayment of EUR 120 per month must start four years after the start of the loan. The Federal Government guarantees the repayment credit and the interest. A study loan with favourable terms (*KfW-Studienkredit*) of up to EUR 54 600 is also available, though it is not publicly-guaranteed. Both loans are paid out in monthly instalments.
- Students' parents receive a monthly **family allowance** (child benefit) of EUR 192 (2018: EUR 194) for the first two children, EUR 198 for the third (2018: EUR 200) and EUR 223 (2018: EUR 225) for any further child, or a lump sum **tax benefit** (relief) of EUR 3 678 (2018: EUR 3 714) per annum, per child, per parent, until students are 25 years old.

<sup>(3)</sup> Including integrated loan (see text). The value marked as 'most common' refers to the average amount.

## ESTONIA

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

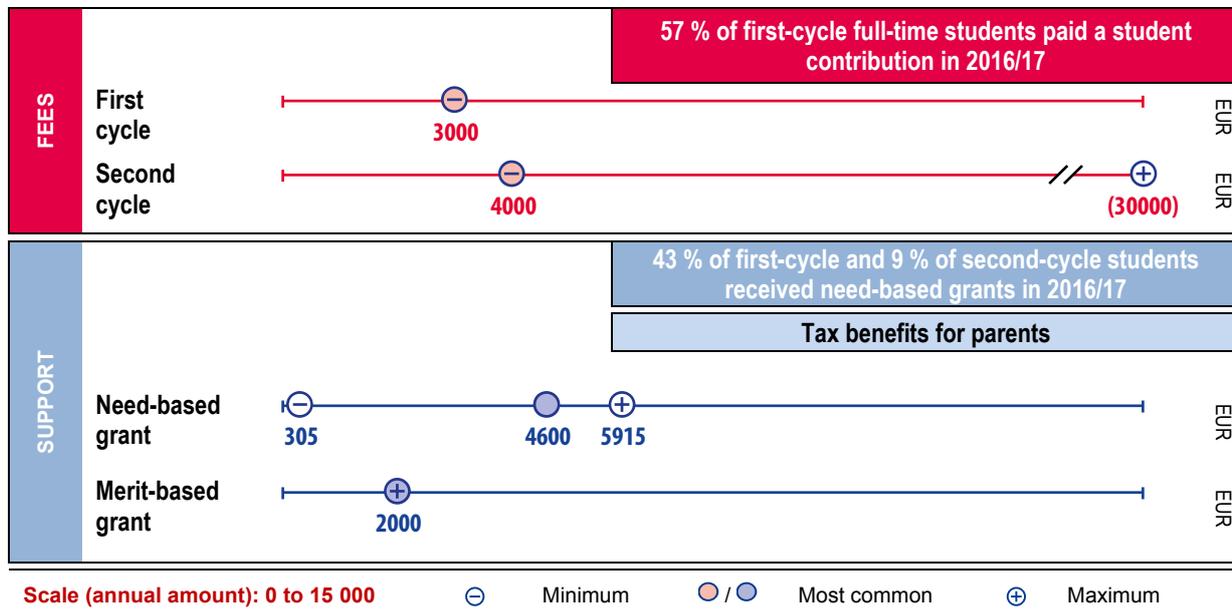
- All full-time **first-** and **second-cycle** students who achieve 30 ECTS per semester and 60 ECTS per year in the Estonian language curriculum can study without paying any fees.
- Higher education institutions have the right to charge study fees to first- and second-cycle students who obtain fewer credits – on any ECTS missing from a 100 % study load. The maximum cost of one ECTS is EUR 50. Higher fees (per credit) are applicable in arts, medicine, veterinary, dentistry (EUR 100) and in aircraft piloting (EUR 120). 13.8 % of full-time first-cycle and 14.8 of full-time second-cycle students paid fees in 2017/18.
- Exceptions are made for certain groups of students including disabled students, students who are parents or guardians of a child under the age of 7, and parents of a disabled child.
- There are no **short-cycle** higher education programmes.
- Higher education institutions have the right to demand a contribution to study costs from **part-time** students (8.5 % of the student population in 2017/18) or students studying in other languages than Estonian. In 2017/18, 89 % of part-time students in the first and second cycle paid fees.
- The same fees apply to **international students**, defined as non-EU/EEA students, as to national students.

## Support (2018/19)

- The **grant** system includes need- and merit-based support. The main targets are full-time students.
- Need-based grants vary from EUR 75 to 220 per month for 10 months per year depending on students and family income. Full-time and part-time students with disabilities and students growing up in care institutions may apply for a higher education scholarship. In the case of disabled students, the scholarship ranges from EUR 60-510 per month.
- Students may apply for a merit-based grant of EUR 100 per month based on excellent study results. This grant was awarded to 6.8 % of students (first and second cycle, full-time) in 2017/18. Students from selected programmes can also apply for a speciality merit-based grant of EUR 160 per month (EUR 1 600 per year). The amount of this grant is higher for computing and information technology programmes (EUR 160-300 per month; EUR 1 600-3 000 per year). Approximately 6 % of students in the first and second cycle received the speciality grant in 2017/18.
- The allocation of need-based grants is organised by the Ministry of Education and Research. The merit-based grants (achievement stipend), specialisation grant and needs-based special allowance are allocated by higher education institutions. The grants for students with special needs and the grant for students growing up in care institutions is organised by Foundation Archimedes, which is a public foundation authorised by Ministry of Education and Research.
- Estonian citizens or persons with a permanent residence permit, studying full-time or part-time for nine months or more, have the right to obtain a state-guaranteed study **loan**. The maximum amount is EUR 1 920/academic year, and around 6 % of all students (7 % in the first cycle and 5 % in the second cycle) took such a loan in 2016/17. The interest rate is 5 %. Repayment must start within a year after graduation (except if the student continues studies), and must be completed in double the nominal period of studies. If studies are finished without a qualification, repayment must be done in 1-1.5 the period of studies.
- Tax benefits** for parents in terms of deduction of the training expenses can be obtained for students below 26 and resident in Estonia.
- No **family allowances** for students' parents are in place.

## IRELAND

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

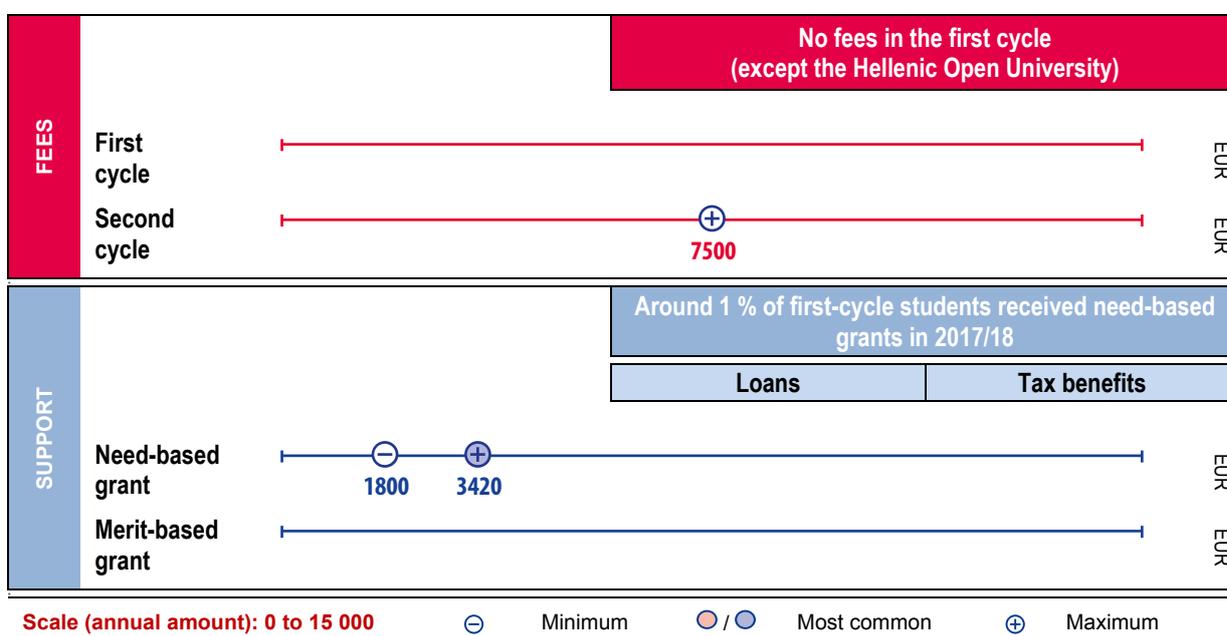
- All full-time **first-cycle** students are expected to pay a 'student contribution' of EUR 3 000 per academic year. Students who qualify for need-based grants provided by the Department of Education and Skills (see below) have the student contribution (or part of) paid on their behalf by the Exchequer. First-time undergraduates who are EU/EEA/Swiss citizens and have been resident in EU/EEA/Switzerland for at least three of the five years are exempt from full tuition fees. Those who do not meet the 'free fees' criteria pay a consolidated fee of EUR 6 000 on average, covering both student contribution and tuition fee.
- Part-time** fees are generally half of consolidated fee (student contribution and tuition fee) for full-time programmes. However, contrary to full-time studies, there is no fee support for part-time students, which means that part-timers pay generally more than those studying full-time.
- In the **second cycle**, the majority of students pay tuition fees that are set by higher education institutions, and that may reach EUR 30 000 per year.
- Fees for **short-cycle** higher education programmes are set by individual higher education institutions (no information available on the fee range).
- International student** (non-EU and non-EEA citizens) fees are generally two to three times higher than those of full EU fees and are set by the higher education institutions.

## Support (2018/19)

- Need-based **grants** are provided to full-time students by the Department of Education and Skills, depending on means, nationality, residency, previous academic attainment, family size and distance from institution attended. For first-cycle students, grants range from EUR 305 to 5 915 per academic year. Students who qualify for grant assistance also have the student contribution or tuition fees paid on their behalf. Second-cycle students whose reckonable income (parental, spousal or student's) is less than EUR 23 500 and includes a long-term social welfare payment may have a fee waiver for tuition fees up to EUR 6 270 and are also eligible to receive a special rate of maintenance grant of either EUR 5 915 or EUR 2 375. A second-cycle fee contribution of EUR 2 000 applies to those with a reckonable income (parental, spousal or student's) up to EUR 31 500. Short-cycle students are not eligible for student grant assistance.
- Bursaries of EUR 2 000 may also be awarded based on merit- and need-based criteria. 0.25 % of first-cycle students received such bursaries in 2016/17.
- No **loans** are in place.
- Tax benefit** (relief) is available for the expenses paid for tuition fees at a recognised higher education institution. Tax relief at the standard rate of tax may be claimed in respect of certain full-time and part-time courses of higher education. It applies to either parents or students, depending on the applicant's status.
- Family allowances** for students' parents are available only until the age of 18, and therefore concern only a small proportion of higher education students (around 4 %).

## GREECE

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

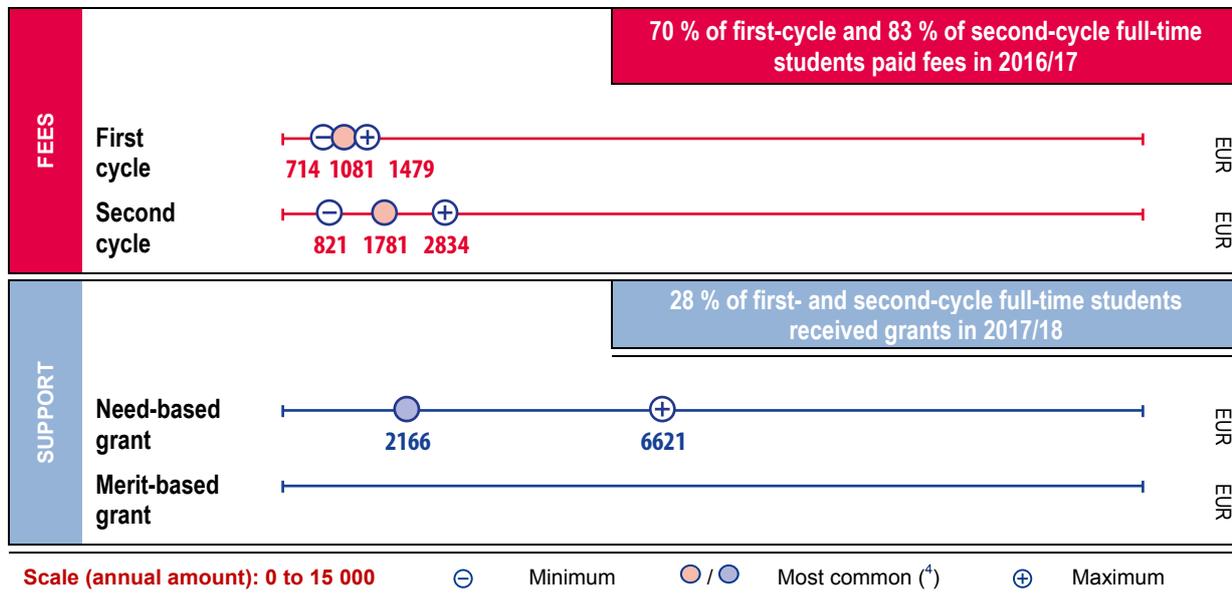
- **First-cycle** students do not pay fees. Only students of the Hellenic Open University – which provides only distance and part-time studies – pay fees, which range from annual EUR 500 (maximum three courses per year) to EUR 1 500.
- **Second-cycle** students may pay fees up to around EUR 7 500 specified by higher education institutions, although in several second-cycle programmes there are no fees. According to legislation, up to 30 % of second-cycle students (per programme) may be exempted from fees according to their personal and/or family economic status.
- No differentiation in fees is made between full-time and **part-time** students.
- **Short-cycle** higher education programmes will be launched in 2018/19. There will be no fees for students.
- **International** students, defined as non-EU-students, do not pay fees for their first-cycle studies.

#### Support (2018/19)

- There are no standard **grants**. Depending on funds available from the state budget, European structural funds or private funds managed by IKY (State Scholarship Foundation), a call for applications for grants is published. For academic years 2016/17 to 2019/20, IKY offers to 3 685 undergraduate (first-cycle) students per year a nine-month grant (EUR 200 per month for students studying in their hometown and EUR 380 per month for students studying in another town). Although academic performance is taken into account, these grants are largely need-based. Part-time students are not eligible for IKY grants. In 2017/18, around 1 % of first-cycle students received an IKY grant.
- In 2018/19, IKY will run 100 grants for postgraduate students who will be engaged in placement in specific fields in parallel to their studies, while for the subsequent two years they will be engaged in full-time employment posts in the National Bank of Greece.
- Grant/scholarships are also offered by research institutions and non-profit foundations to first-, second- and third-cycle students. Eligibility/selection criteria are both need- and merit-based.
- The scholarships awarded by the Hellenic Open University cover the full amount or part of the student fees per academic year if a combination of economic, social and academic criteria is met by the student.
- Second-cycle students may apply for state guaranteed **loans** until the age of 45 and if they meet academic and socio-economic criteria. Parents' guarantee for redeeming the loan to credit institutions is requested. Interest rate may be covered by the Ministry of Education, Research and Religious Affairs up to 50 %. The terms of loan are further determined by the credit institutions. There are no data on the number of students who receive loans. The legal basis for a loan for first-cycle studies is available, but the conditions have yet to be developed.
- **Tax benefits**: Parents of those students in Greek public universities who do not have personal income are subject to lower tax rate as tax-free rate slightly increases and consequently, parent's taxes are reduced.
- There are no **family allowances**, but first-cycle students' parents may claim annual EUR 1 000 housing allowance if they do not study in their hometown.

## SPAIN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- The amount of tuition fees is determined by the study field, the level (**first** or **second cycle**), the number of ECTS taken and the number of times a student has taken each subject. In addition, amounts differ between Autonomous Communities as each one has a different fee range. Each university also charges different administrative and other additional fees. In 2016/17, 70 % of first-cycle full-time students paid fees, as well as 83 % of second-cycle full-time students. Exemptions from fees are based on need criteria. Large families and disabled persons have very significant discounts, and may even be exempt.
- There is no difference in fees between full-time and **part-time** students (the latter category represents 28 % of first-cycle and 38 % of second-cycle students).
- Short-cycle** students are not required to pay any fees in most Autonomous Communities.
- International students**, defined as non-EU students, who do not have resident status in Spain may have to pay fees, depending on the region.

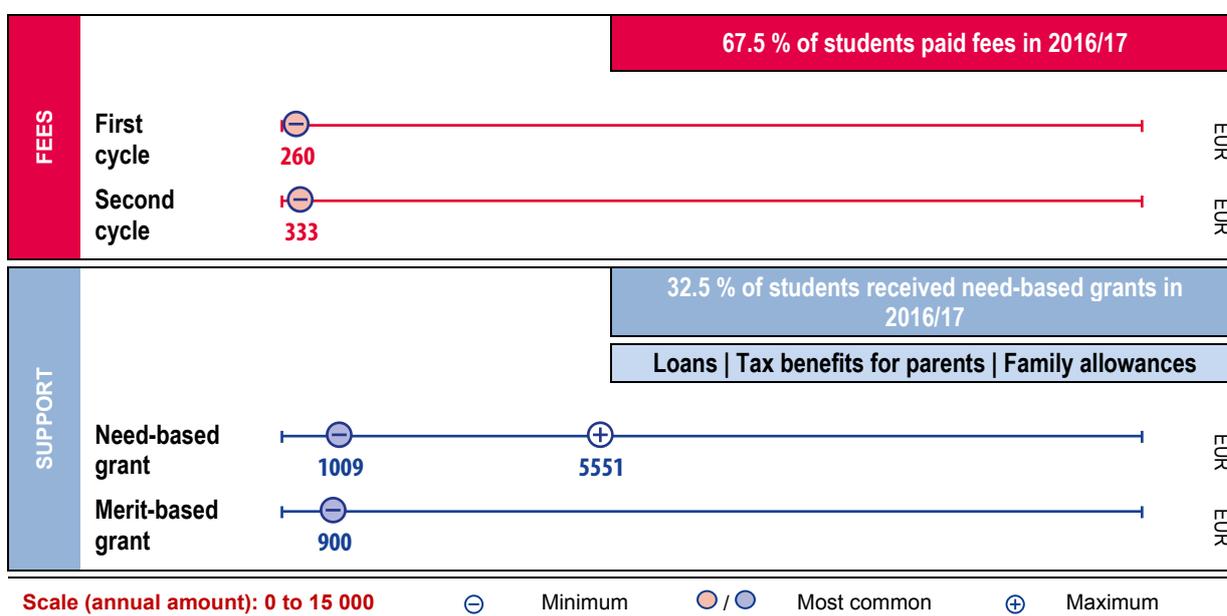
#### Support (2018/19)

- The national general **grant** has several components. Each student may receive one or more of the components, depending on their family income (grades are also considered in one of the components): a fixed amount of EUR 1 500 based on the student's family income; a fixed amount of EUR 1 500 for living costs for students living outside the family home during their studies and who also meet certain income criteria; and a variable amount, based on the student's family income and grades. The minimum variable amount is EUR 60, and the maximum amount varies from year to year, since it results from distributing among the applicants the money that is left over after paying all the other components. Full-time students can apply for all components. Part-time students can only apply for the minimum amount of the variable component (EUR 60). Distance education students can apply for the complete variable amount component. A component is also aimed at students whose family residence is located in the Canary Islands, the Balearic Islands, or the Cities of Ceuta and Melilla, and whose university is located either in another one of those locations or in mainland Spain. This component ranges from EUR 442 to 937. 28 % of full-time first- and second-cycle students received a grant in 2017/18.
- All first- and second-cycle students who receive a grant are also exempt from paying fees. However, the grant only covers those ECTS credits that the student takes for the first time (i.e. if a student has to re-take a subject, it will not be covered by the grant the second and subsequent times).
- Short-cycle students receive a 'basic grant' component of EUR 200.
- Grants are awarded on an individual level, and therefore each student receives a different amount. However, the average amount for a grant in 2017/18 was EUR 2 165.98 (in addition to an exemption of fees).
- No **loans**, **tax benefits** for students' parents or **family allowances** are in place.

<sup>(4)</sup> In case of grants, the value marked as 'most common' refers to the average amount.

## FRANCE

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

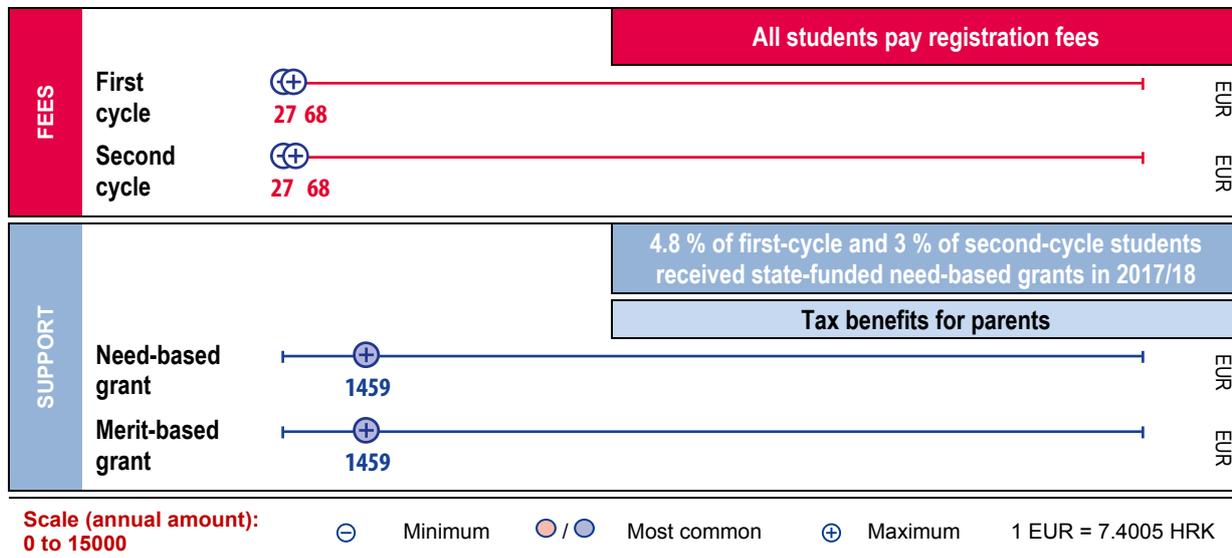
- The amount of the annual tuition fee is fixed by the Ministry of Higher Education and Research. The annual fee at public universities is EUR 170 in the **first cycle** (L1, L2, L3), and EUR 243 in the **second cycle** (M1, M2). Since September 2018, students also pay an annual contribution of EUR 90 (*Contribution vie étudiante et de campus* – CVEC) aimed at co-financing their social, cultural and sport activities, as well as their healthcare provision (depicted on the diagram together with the above fees). Need-based grant holders are exempt from paying tuition fees and the CVEC contribution (the latter is also not paid by several other categories of students, including refugees and international-exchange students). In 2016/17, 67.5 % of students studying at a full-time pace paid fees.
- In some cases, universities may charge enrolment fees which go beyond those set by the Ministry (e.g. for adult education courses and programmes, including degree-programmes, and for optional additional services).
- Outside public universities, in the public *grandes écoles* and engineering schools, fees vary, but the most common amount is EUR 601 per year (not including the above-mentioned CVEC contribution). Government-dependent private higher education institutions, including some of the *grandes écoles* and engineering schools, set their own fees and the amounts vary widely (and are not shown in the report).
- There is no official **part-time** student status.
- Fees in the **short-cycle** vary between EUR 0 and EUR 170.
- International students**, defined as non-EU students, pay the same fees as EU and domestic students.

## Support (2018/19)

- Grants** are awarded to short-, first- and second-cycle students (under 28) on the basis of financial need. The annual amount takes into account socio-economic background of students, with students classified into eight categories based on family (parental) income. In 2018/19, the amount of the annual grant ranges from EUR 1 009 to EUR 5 551. An additional grant amounting to annual EUR 1 009 is available for the most deprived (based on family income) lower middle-class students. The grant provider is the Ministry, and grants are run by the *Centre Régional des Œuvres Universitaires et Scolaires* (CROUS). Need-based grant holders are exempt from paying fees.
- Students who receive a need-based grant can also get a complementary merit-based grant (based on school performance from the *baccalauréat* results) which amounts to EUR 900 per year. Specific and occasional support is also available.
- In 2016/17, 32.5 % of students received a grant.
- State-guaranteed **loans** up to an annual maximum of EUR 15 000 are also available for all EU/EEA students aged under 28. Interest rates are defined by banks. Repayment must start two years after graduation, but early redemption of interests is possible.
- Parents are eligible for **tax benefits** if students are financially dependent on them, and are less than 25 years old. The amount of tax relief is proportional to the amount of taxable income of the household. Students below 26 are also eligible for tax relief.
- Family allowances** are paid for two or more dependent children that are under 20 years old. The basic amount for families with two children is EUR 131.16 per month (less for high income families).

## CROATIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

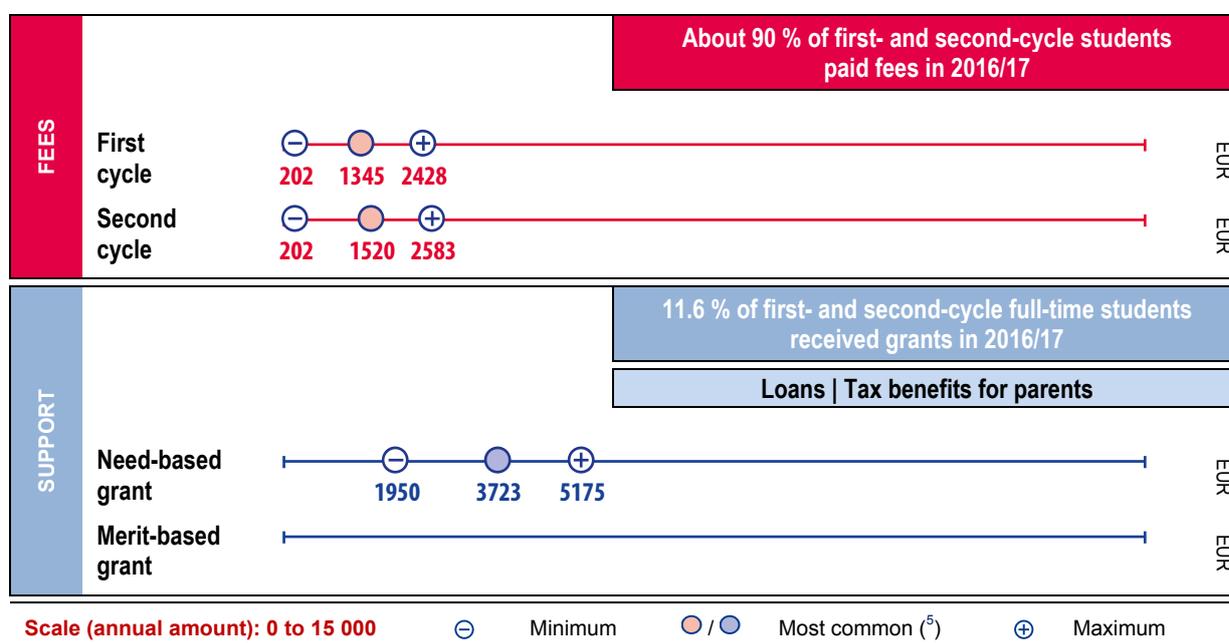
- All students pay registration fees set by higher education institutions, which range from HRK 200 to 500. Tuition fees for all full-time students enrolled for the first time in the first year of **short**, **first-** and **second-cycle** programmes are fully covered by the Ministry of Science and Education. Tuition fees are also covered in full for non-first-year full-time students who achieved 55 ECTS or more in the previous academic year.
- Full-time students who do not fulfil the criteria for tuition fee-exemption pay either the full tuition fee or a part of the fee, depending on the criteria set by the individual higher education institution. Various categories of disadvantaged students are allowed different types of fee exemption or state-funded support.
- The share of fee-paying students has been roughly constant for the past few years: full tuition fees are covered by the government for about 50 % of first-cycle students and 60 % of second-cycle students, while other students participate in tuition fees to some extent.
- Maximum amount of tuition fees for full-time students set by higher education institutions is HRK 10 000 for first-cycle programmes, and HRK 12 000 for second-cycle programmes.
- Part-time** students, constituting 28 % of total student population, all pay full tuition fees set by higher education institutions (up to HRK 75 000).
- Short-cycle** higher education is offered only by one public and one private institution. Fees in the public sector follow the above pattern.
- International students**, defined as students from outside the EU, also pay full fees.

#### Support (2018/19)

- Student **grants** are available to full-time students of first-, second- and short-cycle study programmes. Part-time students are not eligible to apply for this support.
- Student grants are provided by the Ministry of Science and Education and the Foundation for the Support to Pupils' and Students' Standard. Grants are awarded according to need-based criteria such as students' household income per household member or type and level of student's disability. The total annual amount of the grant is HRK 10 800 (HRK 1 200 per month during nine months). In 2017/18, 4.8 % of full-time students in the first cycle and 3 % in the second cycle received state-funded need-based grants. In the academic year 2018/19, the Ministry will provide 10 000 grants.
- Merit-based grants are provided by the Ministry of Science and Education to full-time students in first cycle STEM (Science, Technology, Engineering and Mathematics) study programmes. In 2017/18, 3 % of full-time students in first-cycle STEM programmes received a merit-based grant. In 2018/19, 3 400 grants will be awarded.
- Universities provide additional grants for full-time students, based on merit-based criteria, such as the number of ECTS achieved in the past years of study and the grades obtained. The grant amounts and distribution criteria are determined autonomously by the universities.
- Further grants for students are provided by a number of regional and local governments.
- Tax benefits** for parents are provided in the form of tax relief for dependent children, if the taxable annual income of the dependent person is not higher than HRK 15 000. Tax free minimum earnings threshold increases based on the number of dependent children.
- No **loans** or **family allowances** are in place.

## ITALY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- **First and second cycle:** Higher education institutions (HEIs) define their fees at the beginning of the academic year, differentiating according to the students' socio-economic background, field of studies, cycle, study status – full-time or part-time – and year of registration (the amounts displayed on the diagram were calculated based on actual data for the academic year 2016/17). HEIs are obliged to exempt students benefiting from student support, and may also exempt on the basis of merit. The total fee income at the end of the financial year should not be higher than 20 % of public funding. In 2016/17, around 90 % of first- and second-cycle full-time students paid fees.
- From the 2017/18 academic year, universities cannot request additional fees. The amount of the annual contribution is established by a regulation approved by each university respecting fairness in the amounts charged (Law 232/2016, paragraph 254). Under the provisions of this law, students with an ISEE (the Equivalent Economic Condition Indicator to assess a family's economic condition) declaration of up to EUR 13 000 are exempt from fees for teaching, administrative and scientific services.
- **Part-time** students pay proportionally less than full-time students.
- Fees for **short-cycle** higher education programmes vary depending on the provider.
- **International students**, defined as students from outside EU/EFTA/EEA, pay the same fees as national students.

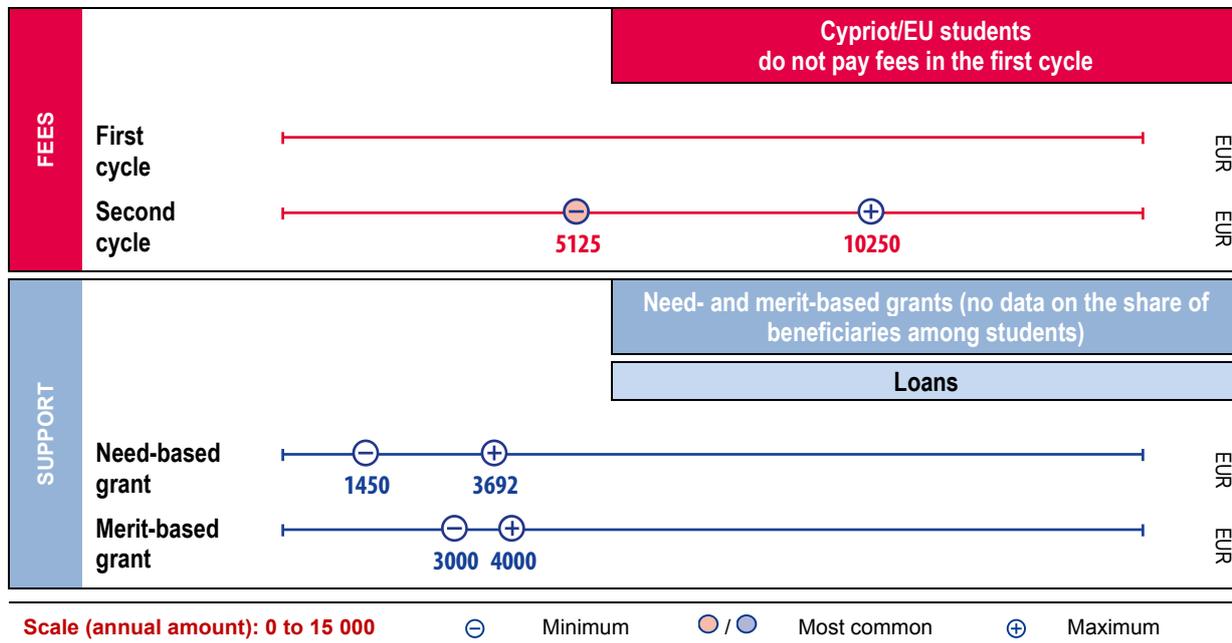
#### Support (2018/19)

- Public **grants** are allocated on the basis of both economic need and academic merit. The amount depends on whether the student lives with her/his parents and is defined, within the range mentioned in the diagram above, by the regional authorities. The ministry sets the minimum and maximum amount of the grant for each new academic year. For 2018/19, the minimum amount of the grant is EUR 1 950.44 and the maximum amount EUR 5 174.66. In 2016/17, the average amount was EUR 3 723.43 and, during the same academic year, 11.6 % of first- and second cycle full-time students received a grant.
- There are 'honour **loans**' available to students to undertake their university studies. Universities have agreements with banks and guarantee the loans. Less than 1 % of students take out a loan.
- **Tax benefits** are applicable as long as the child is tax dependent on his/her parents. A deduction of 19 % of the amount of expenses for attending higher education can be made. The same tax benefit applies to students with revenue.
- No **family allowances** for students' parents are in place.

<sup>(5)</sup> The value marked as 'most common' refers to the average amount of fees and grants.

## CYPRUS

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

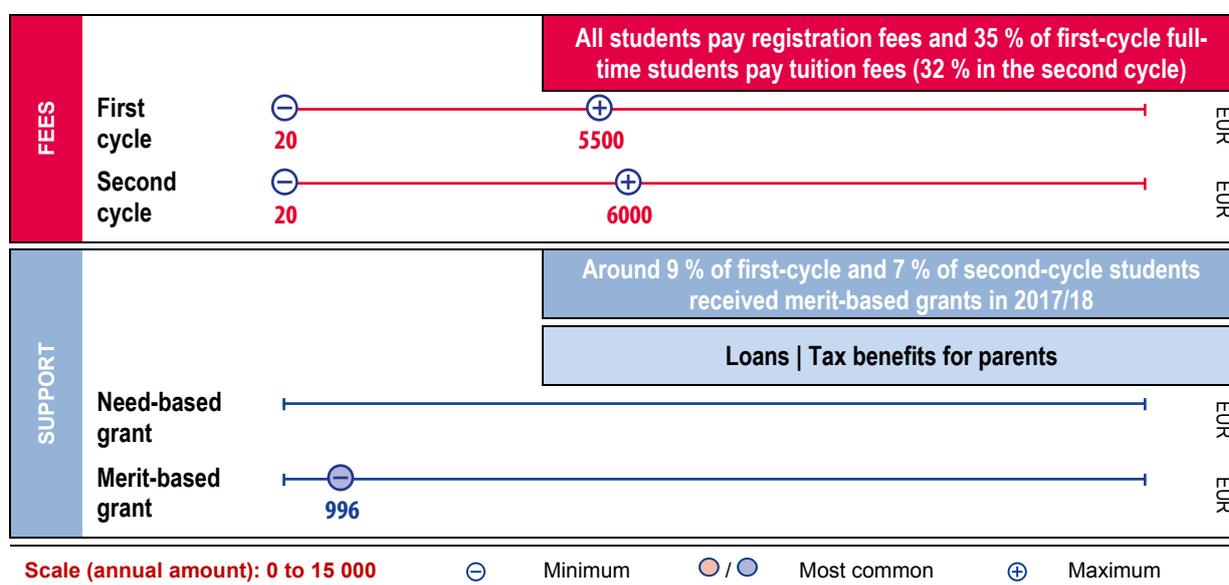
- Cypriot and EU students do not pay fees in public universities for the **first cycle** of studies. The fees are covered by the Cyprus government.
- For the **second cycle**, all students, both Cypriot and EU-students pay fees which range from EUR 5 125 to 10 250 per year.
- **Part-time** students pay the same amount as full-time students (fees are calculated proportionally to credits taken).
- There are **short-cycle** programmes in non-university institutions. They last between one and two years and lead to certificates and diplomas. Fees range between EUR 300 and EUR 1 350, depending on the modules taken.
- **International students** pay fees. Fees for first-cycle students admitted from non-EU countries are EUR 3 417 per semester or EUR 6 834 per year.

#### Support (2018/19)

- A 'student **grant**' can be awarded to short-, first- and second-cycle students studying in accredited programmes to support their studies in Cyprus or abroad. To be eligible, students must have resided in Cyprus for at least five years before enrolment. The amount of the grant is based on family income. The annual amount ranges from EUR 1 450 to EUR 3 420.
- The 'student allowance' is a targeted need-based grant to cover living costs, books, rental and computer expenses of first-cycle students based on their socioeconomic status. The amount is EUR 3 692 per year. The grant provider is the Student Welfare Service, established under the Ministry of Education and Culture, which is responsible for both the 'student grant' and the 'student allowances'.
- No data is available on the share of need-based grant beneficiaries in the total student population. However, 86 % of eligible students received a need-based grant, i.e. 'student grant' or 'student allowance', in 2016/17.
- The State Scholarship Foundation awards scholarships based on students' academic performance and socioeconomic status. Students studying in first-cycle programmes may receive up to EUR 3 000 per year, in second-cycle programmes EUR 4 000 per year. No data is available on the share of merit-based grant holders among students.
- Study **loans** are available only for owners of property in the northern part of Cyprus. This is a state loan for first-, second- and third-cycle students who study in Cyprus or abroad. The annual amount ranges from EUR 1 700 to 8 000 and should cover living expenses and tuition fees. Repayment in general starts one year after graduation and should be completed within 20 years. The interest rate of the loan is 1.75 %. Around 1.5 % of students take out the loan.
- No **tax benefits** for students' parents or **family allowances** are in place.

## LATVIA

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

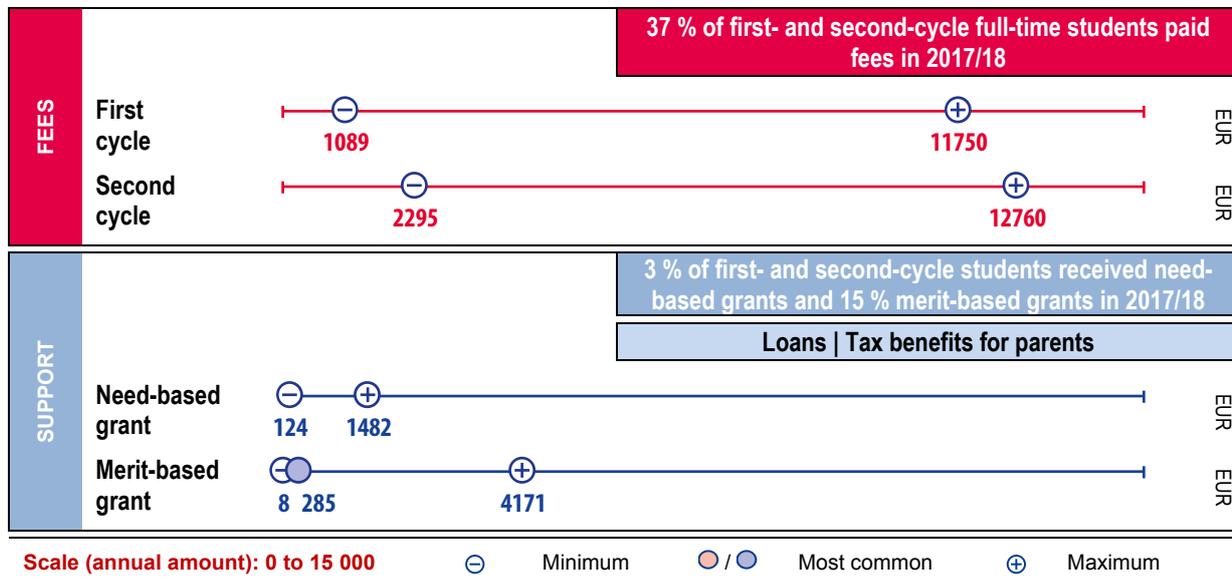
- Students in the **first** and the **second cycle** generally pay a small registration fee, which varies between higher education institutions (HEIs), and is usually set at EUR 20-30.
- There are two main financial statuses for students: state-funded and self-financed. Students studying on state-funded places pay only the registration fee. These places are allocated based on academic merit. Currently, more state-funded places are available in some priority areas: natural sciences, computer sciences and engineering.
- 35 % of full-time first-cycle students and 32 % of full-time second-cycle students are self-financing their studies and pay fees (reference academic year: 2017/18). Study fees comprise charges for tuition and examinations, and some administration. They are set by HEIs and they tend to be lower in regional HEIs and are the highest in Riga. In the first cycle, annual fees for those studying on a full-time basis range from EUR 1 019 to 5 500, while in the second cycle, from EUR 1 221 to 6 000. Fees for long-cycle programmes range from EUR 2 600 to EUR 15 000 per year.
- Students who study on a part-time basis generally pay fees (usually between EUR 1 019 and 5 500 in the first cycle, and EUR 980 and 3 607 in the second cycle).
- 23 % of full-time **short-cycle** tertiary or college programmes students pay fees ranging from EUR 700 to 4 200. In part-time short-cycle programmes, 87 % of students pay fees ranging from EUR 570 to 1 600 per year. Other students may still pay small registration fees.
- Fees for **international students** (students from outside EU/EEA) are higher, ranging from EUR 1 100 to 14 000, as are fees in programmes provided in English.

## Support (2018/19)

- Public **grants**, primarily based on academic merit, are available only to students studying on a full-time basis on state-subsidised study places. Although the main purpose of these grants are to reward academic performance, priority is given to disadvantaged students e.g. for students with disability, orphan status, family composition (students from large families) or economic need. The amounts are EUR 99.60/month (for 10 months) for the first and second cycle. In 2017/18, around 9 % of first-cycle, 7 % of second-cycle and 6 % of short-cycle students received this support.
- Full-time students studying on state-funded places can apply for a special one-time per semester public grant (maximum amount EUR 199.20) provided by HEIs.
- Two types of **loans** exist: the first to cover tuition costs of self-financing students and the second, capped at EUR 170.74/month, to cover everyday expenses of full-time students. Repayment needs to start 11 months after the end of the degree programme. The state covers loans for students studying in fields considered significant for national economic development. Credit institutions, selected after interest rate auctions, administer loans. Every loan agreement has its own interest rate. In 2016/17, 10.7 % of fee-paying students (all cycles) took out a loan to cover their tuition (this percentage is in decline since 2009).  
**Tax benefits** (maximum of EUR 600 per year) are awarded to parents (for each child under 24 in higher education) and students (payers of personal income tax).
- No **family allowances** for students' parents are in place.

## LITHUANIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

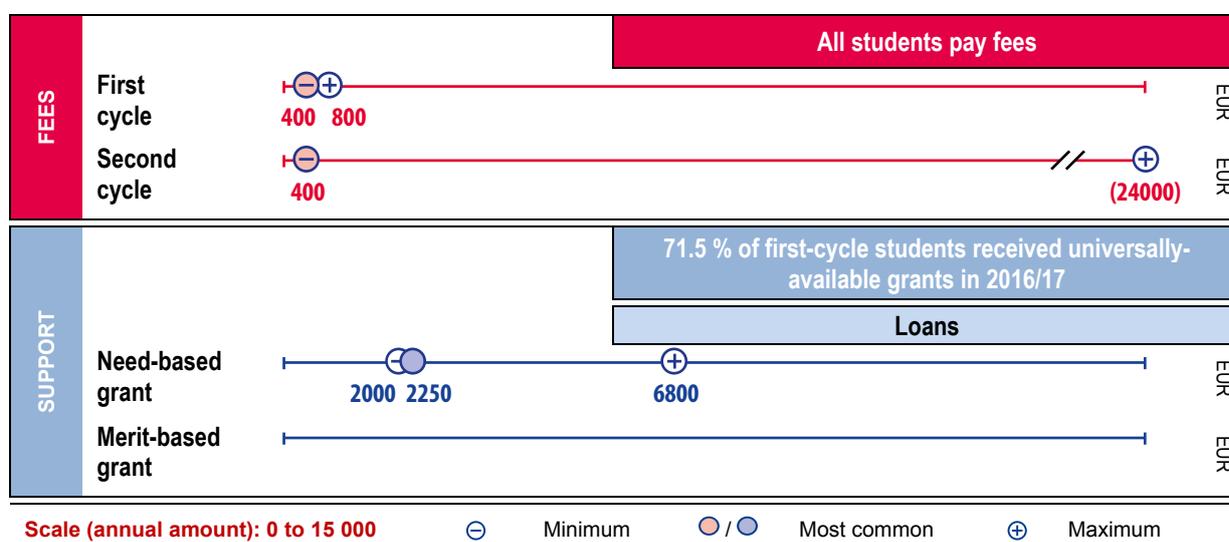
- **First- and second-cycle** students are admitted to studies as either 'state-funded' or 'self-financed'. The Ministry of Education and Science determines the maximum amount of fees that it will cover for each study field and form of study (full-time/part-time). However, higher education institutions (HEIs) have the autonomy to set their own fee levels. Students studying in state-funded places do not pay fees.
- Annual first-cycle fees covered by state for state-funded students range from EUR 1 089 to 11 750 for full-time, and from EUR 726 to 7 833 for **part-time** studies. Annual second-cycle fees range from EUR 2 295 to 12 760 for full-time, and from EUR 1 530 to EUR 8 507 for part-time studies.
- Self-financing first- and second-cycle students who have completed academic year or the rest of the programme with the best results may be reimbursed their tuition fees. The maximum number of students who receive this support may not exceed 10 % of the state-funded student cohort. In 2017, around 5 % of first-cycle and integrated programmes' fee-paying students received reimbursement.
- In 2017, legal provision for the criteria of a 'good student' entered into force. It implies that only first-cycle and integrated programmes' students with sufficient academic performance (evaluated each year/semester) will maintain their state-funded place. If a student loses his/her place, the latter is attributed to a self-financed student who meets the performance criteria.
- 37 % of full-time first- and second-cycle students paid fees in 2017/18. HEIs may reduce tuition fees for socially disadvantaged or other students.
- There are no **short-cycle** higher education programmes.
- HEIs can set different fees for **international students**, defined as citizens of non-EU and non-EEA countries.

#### Support (2018/19)

- There are three main types of **grant** available for both first- and second-cycle students:
  - 1) Incentive grants for academic achievement are awarded to around 15 % of full-time first- and second-cycle students (2017/18). Amounts range from EUR 8 to 4 171 per year, with EUR 285 the most common for full-time and EUR 190 for part-time students. The grant period varies from 1 to 12 months.
  - 2) Social grants of EUR 123.50 per month (estimated amount) are awarded to around 3 % of full- and part-time first- and second-cycle students (low socio-economic background, disabled students, and orphans under 25; 2017/18 autumn semester). The grant period is up to 12 months.
  - 3) Study scholarships for high performing self-financing students are provided for 0.2 % of full-time first- and second-cycle students in public HEIs. The maximum grant amount is determined by the maximum fees that the Ministry agrees to cover for state-supported students.
- In 2017, around 5 % of all students took out a state-supported **loan**. Approximately three-quarters of loans were issued to cover tuition fee costs, and about one quarter to cover living expenses during domestic studies and short-term studies abroad (credit mobility). The maximum lending amount to cover study fees per year is the annual study fee; the maximum amount for living expenses is EUR 1 900/year for domestic studies and EUR 2 280/year for studies abroad. The total amount of all loans received and applied for should not exceed EUR 14 630 excluding interest. The loan repayment must start one year after the end of studies. The term of loan repayment is 15 years.
- **Tax benefits:** students' parents (or students) who pay tuition fees are eligible for annual income tax refund if studies lead to a first degree in particular study cycle. The income tax refund is up to 15 % of the paid tuition fee.
- No **family allowances** for students' parents are in place (retracted in 2017).

## LUXEMBOURG

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

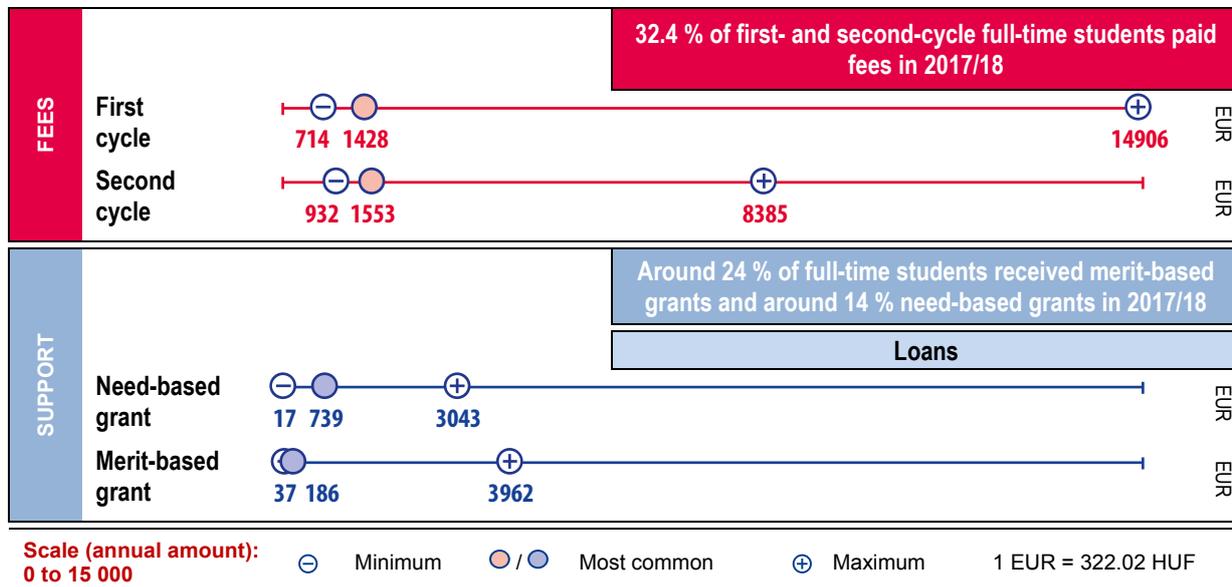
- All students pay fees, as defined by higher education institutions. **First-cycle** students pay an enrolment fee of EUR 400 for semesters 1 and 2 (EUR 800/year), and EUR 200 for semesters 3 to 6 (EUR 400/year). Fees for bachelor programmes where only the first two semesters are taught in Luxembourg (medicine, pharmacy and English) amount to EUR 200 per semester (EUR 400/year).
- In the **second cycle**, for 80 % of programmes at the University of Luxembourg, students pay EUR 400/year. Only students in banking, finance and wealth management pay the maximum yearly fees (up to EUR 24 000).
- Students who extend their studies beyond standard duration or those with poor study performance may be required to pay fees up to ten times higher than fees outlined above.
- The same fees apply to **part-time** and full-time students.
- Enrolment fees for **short-cycle** programmes – *Brevet de technicien supérieur* – are EUR 100 per semester (EUR 200/year).
- International students** pay the same fees as national students.

#### Support (2018/19)

- Financial aid is a 'package' including a **grant** only, a grant plus **loan**, or only a loan. The maximum financial support amount (grant and loan together) that a student can receive per academic year is EUR 17 500 for studies in Luxembourg (EUR 19 950 if studies take place abroad). In the first cycle, the support duration is one year longer than the official duration of the programme. In the second cycle, the support duration equals the official duration of the programme.
- The higher education grants are open to all resident students, and to non-residents according to conditions related to working in Luxembourg. Grants are provided by the Ministry of Higher Education and Research. The eligibility criteria are the same for all students (short cycle, first cycle, second cycle). The basic grant is EUR 2 000 per academic year, without any condition (displayed on the diagram as the minimum amount). There is also a special tuition-fee grant that covers fees up to EUR 1 850. In case tuition fees exceed the maximum amount covered by the tuition fees grant, students can require a special loan (up to EUR 1 850) for paying the remaining tuition fee.
- The social criteria grant goes from EUR 0 to EUR 4 800 (the latter amount is added to the above EUR 2 000 grant, and is displayed as the maximum), depending on the income of student's family. Part of the social criteria grant depends on the number of students eligible to receive a grant that are present in the student's household. No merit-based grants are available.
- In 2016/17, 71.5 % of first-cycle and 28 % of second-cycle students studying in Luxembourg received grants allocated without any conditions (see above); 56.1 % of first-cycle and 21 % of second-cycle students studying in Luxembourg received social criteria (i.e. need-based) grants.
- State guaranteed student **loan**: a EUR 6 500 basic loan is available for each resident student per academic year. The loan amount increases if the student does not receive a full or partial social grant. Reimbursement starts two years after having completed or stopped studies, and must be completed in 10 years.
- Grants and loans are fully portable, and, in addition, students studying abroad are eligible for a specific grant to cover extra expenses resulting from living in another country.
- No **tax benefits** for students' parents or **family allowances** are in place.

## HUNGARY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

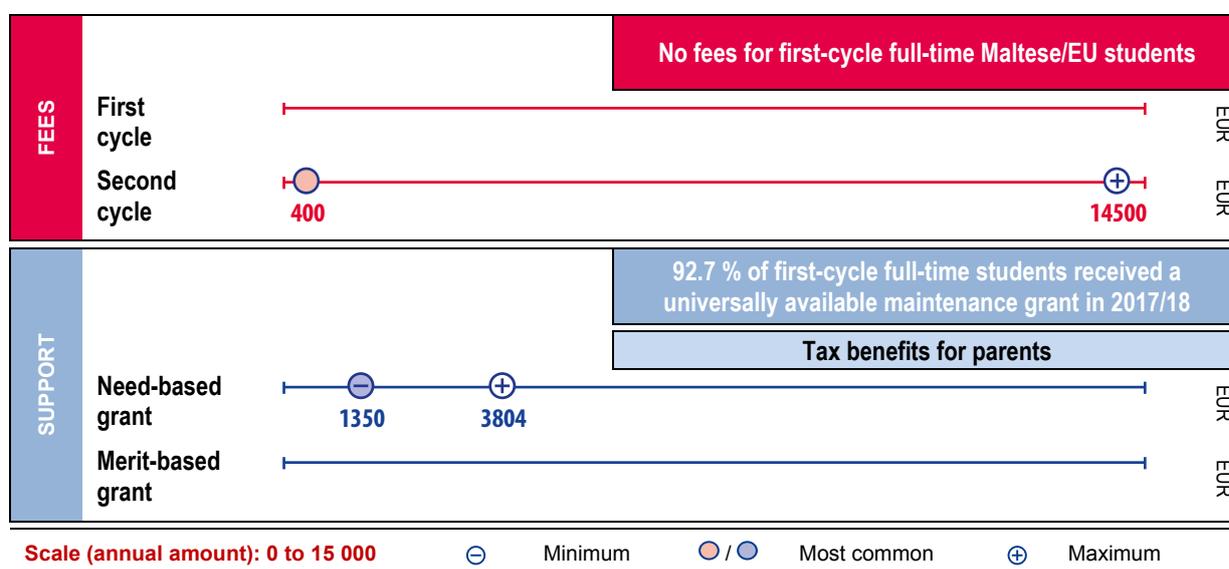
- There are two main financial statuses for students: state-funded students do not pay fees, and self-financed students do. State-funded places, available for both full- and part-time students, are awarded through a centralised admissions procedure primarily based on academic performance (some weight is also given to disadvantaged and disabled students). In 2017/18 (first semester), 67.6 % of full-time, first- and second-cycle students were state-funded.
- Higher education institutions (HEIs) set fees for self-financed students for the different levels and fields of study within the fee interval set by the government. Fees range from HUF 230 000 to 4 800 000 in the **first cycle** and from HUF 300 000 to 2 700 000 in the **second cycle**. The fees are between HUF 300 000 and 2 700 000 in undivided master programmes. 32.4 % of full-time first- and second-cycle students paid fees in 2017/18.
- Annual **part-time** student fees range between HUF 230 000 to 746 000 for first-cycle, HUF 300 000 to 1 000 000 for second-cycle studies.
- For full-time **short-cycle** higher education programmes, the fees vary from HUF 140 000 to HUF 400 000.
- All **international students**, defined as non-EU/EEA students, pay fees. Information on fee-ranges is not available.

#### Support (2018/19)

- Grants** are provided by the state and managed by HEIs. Need-based grants are paid for 10 months/year. Only full-time state-funded students are eligible. The annual amount ranges from HUF 5 328 to HUF 980 000. Regulations stipulate that for students with one living parent and those under legal guardianship until the age of 18, the grant is HUF 119 000 per year. For multiple disadvantaged students, orphans, students supporting dependents or those from a large family, it is HUF 238 000 per year (the latter amount is also the most common amount of need-based grants). Disadvantaged students can also apply for the *Bursa Hungarica* scholarship jointly financed by municipalities and HEIs with an average value of HUF 22 300. Both fee-paying and state-subsidised students are eligible. In autumn 2017/18, 9.3 % of full-time first- and second-cycle students received this scholarship. One-off initial and emergency grants are also available.
- Merit-based grants are available to full-time state-funded students, and a maximum of 50 % can receive this support. The annual amount ranges from HUF 12 000 to HUF 1 276 000, and the most common amount is HUF 60 000. Another merit based 'National Higher Education Scholarship' (previously 'Scholarship of the Hungarian Republic') is granted to a maximum 0.8 % of state-funded students with a value of HUF 340 000/academic year.
- 35.9 % of the state-funded students received merit-based grants (around 24 % of all full-time students) and 20.2 % received need-based grants (around 14 % of all full-time students) in 2017/18 (first semester).
- Two government-subsidised **loans** are available. Only the second type is subsidised by the government. The first one, with a maximum duration of five and a half years (11 semester or longer for subjects such as medicine), is for both state-funded and fee-paying students, and has a maximum amount of HUF 70 000/month (valid from 1 February 2018) for a period of 10 months/year. 7 % of students took this loan in 2017/18. The second loan can only be spent on fees. 18 % of eligible students took this loan in 2017/18. Fee-paying students can take out both loans simultaneously. Loan repayment must start four months after the end of studies, and by the age of 45 (valid from 1 February 2018) with repayment linked to personal income. The interest on the first loan is 2.30 %. The interest rate on the second loan is 3.35 %, but the interest rate paid by the students is 0 % (valid from 1 October 2017). The full interest rate of the second loan is supported by the state.
- No **tax benefits** for students' parents or **family allowances** are in place.

## MALTA

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

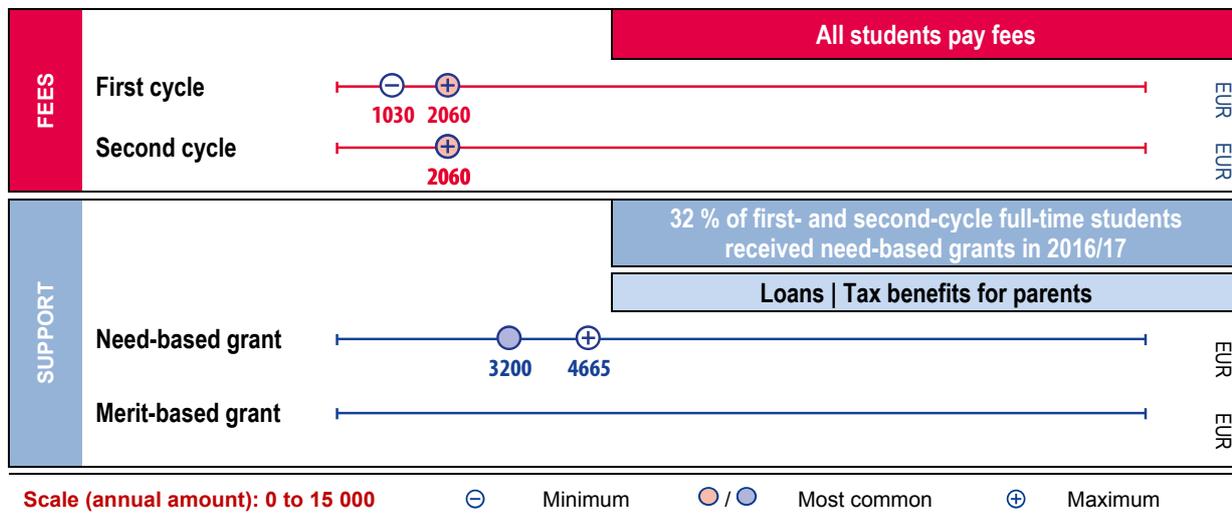
- No fees apply for Maltese and EU/EFTA/EEA nationals following **first-cycle** full-time and part-time day courses at the University of Malta and the Malta College of Arts, Science and Technology (MCAST). **Part-time** evening courses at the same institutions are self-financed. 93 % of first-cycle students follow a day course while 7 % follow a part-time evening course.
- In the **second cycle**, the most common annual tuition fee is EUR 400 for all Maltese and EU/EFTA/EEA nationals at the University of Malta. No fee applies if the second-cycle programme is required to practise a profession. Students following second-cycle courses offered jointly with foreign universities pay higher fees. Annual fees for full-time evening courses range from EUR 400 to EUR 14 500 (most common is EUR 400). Annual tuition fees for part-time studies range from EUR 400 to EUR 3 750 (most common is EUR 400). 57 % of second-cycle students follow a full-time day course while 43 % study on a part-time basis.
- There is no fee for EU/EFTA/EEA nationals in full-time **short-cycle** programmes at the University of Malta, the Malta College of Arts, Science and Technology (MCAST) and the Institute for Tourism Studies (ITS). Students in part-time short-cycle programmes pay EUR 900 per year. 54 % of students following a short-cycle programme study on a full-time basis while 46 % study on a part-time basis.
- International students**, defined as students coming from outside EU/EFTA/EEA pay fees, and these are higher than those paid by Maltese and EU nationals.

## Support (2018/19)

- Short- and first-cycle full-time students (Maltese EU/EFTA/EEA) receive a student maintenance **grant** (depicted on the diagram), provided by the Government of Malta. Students in 'prescribed courses' (listed in Legal Notice 372 of 2005) obtain an annual grant of EUR 698.81 and ten stipend instalments of EUR 154.77. Those in other full-time programmes ('general courses') receive an annual grant of EUR 465.87, plus ten stipend instalments of EUR 88.44. Few students in 'high priority' courses receive ten stipends of EUR 310.48 and an initial grant of EUR 698.81. At the beginning of studies, a one-time grant of EUR 698.81 ('prescribed courses' and 'high priority courses') or EUR 465.87 ('general courses') is also given to students. Maintenance grants are awarded only to those following second-cycle courses leading to a regulated profession.
- From 2017, maintenance grants are available for the standard duration of a programme plus one additional year.
- Students who, due to proven hardship, qualify for a supplementary maintenance grant receive an annual grant of EUR 465.87 for 'general course' or EUR 698.81 for 'prescribed courses' and ten instalments/year of EUR 296.95. Students with disabilities as well as students residing in Church homes and conservatories, among others, are automatically eligible for student maintenance grants, including the supplementary assistance.
- In 2017/18, 92.7 % of full-time students in the first cycle received a maintenance grant while 6.4 % received a supplementary grant. In the second cycle, 26.3 % received a maintenance grant and 1.8 % a supplementary grant.
- Parents whose children are in tertiary education benefit from an annual **tax benefit** (rebate) of between EUR 150 and EUR 840 until their children are 23 years of age. Part-time or working students are not eligible for tax reductions.
- No student **loan** system or **family allowances** for students' parents are in place.

## NETHERLANDS

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

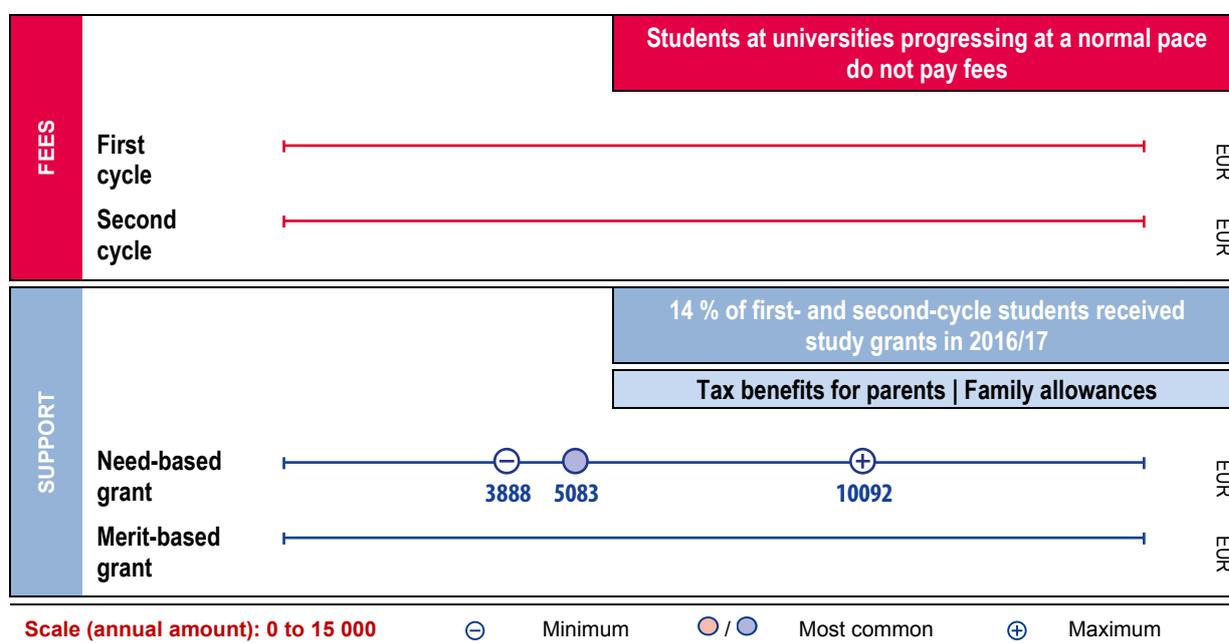
- Fees are determined centrally (EUR 2 060 in 2018/19) and have to be paid by **first-cycle** (bachelor) and **second-cycle** (master) students. The fee covers tuition, registration, admission, examination, certification, etc. Students in **part-time** programmes (11 % of the student population at universities of applied sciences and 2 % at universities) or programmes combining study and work (dual courses) pay between EUR 1 226 and 2 060 upon the decision of the higher education institution (HEI). HEIs can decide on reduced fees for some categories of students.
- From September 2018, in order to make higher education more accessible for students, the Dutch government decided to halve tuition fees for the first year in higher education (two years in initial teacher education courses). Conditions for the reduced tuition fee are that the student is entering Dutch higher education for the first time and that the statutory fee applies to him/her. The annual fees will amount to EUR 1 030 in 2018/19 instead of EUR 2 060. The lower fee will also apply to a master's degree in teaching in or after 2021/22.
- The fees of a second bachelor or master in universities of applied sciences are on average between EUR 6 500 and 7 000, while fees for a second research 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 healthcare programmes, including medicine.
- Short-cycle** programmes leading to the associate degree are offered by universities of applied sciences. The fee for these programmes is the same as for a regular bachelor or master: EUR 2 060 in 2018/19.
- International students** – outside the EEA, Surinam or Switzerland – pay non-statutory fees determined by the higher education institutions without any guidelines from the Ministry.

#### Support (2018/19)

- Depending on parental income, a need-based **grant**, provided by the Dutch state, is available to a maximum of EUR 391 per month (for students who start their studies before the age of 30). This does not need to be repaid if the student graduates within 10 years. In 2016/17, all students with a need-based grant, which was awarded to 32 % of students, received an annual amount of ca. EUR 3 200. Students who are delayed in their studies due to medical conditions have a right to an extra year of student finance.
- Two **loans** are available: one to cover living costs, with a maximum of EUR 870.46 per month and the other of EUR 171.67 per month to cover tuition fees (September 2018). National students and EEA-students that start their full-time studies before the age of 30 are eligible for these loans.
- Students enrolled in universities of applied sciences or research universities can dispose of a total budget of EUR 1 042.13 per month. This amount includes both grants and loans (for students who receive grants, the loan may be reduced if the overall support exceeds the above amount).
- Students can take out state loans from the starting date of their studies during the normal study period and in the case of study delay for a further three years. The loan repayment period is 35 years. The amount to be repaid per month depends on the size of the loan, personal income and interest rates (0.0 % in 2018). When income is below the minimum wage, no loan repayments are required. After 35 years, outstanding debt is waived. It is also possible to reduce payments when income decreases by at least 15 %. In 2016/17, 50 % of students received loans.
- From 2017, in order to encourage lifelong learning, everyone under 55 can apply for a study loan for part-time studies to pay their tuition fees.
- Under certain conditions, **tax benefits** for students' parents are possible in the form of deduction of education costs in the tax declaration. This possibility also exists for students with an income.
- No **family allowances** are in place.

## AUSTRIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

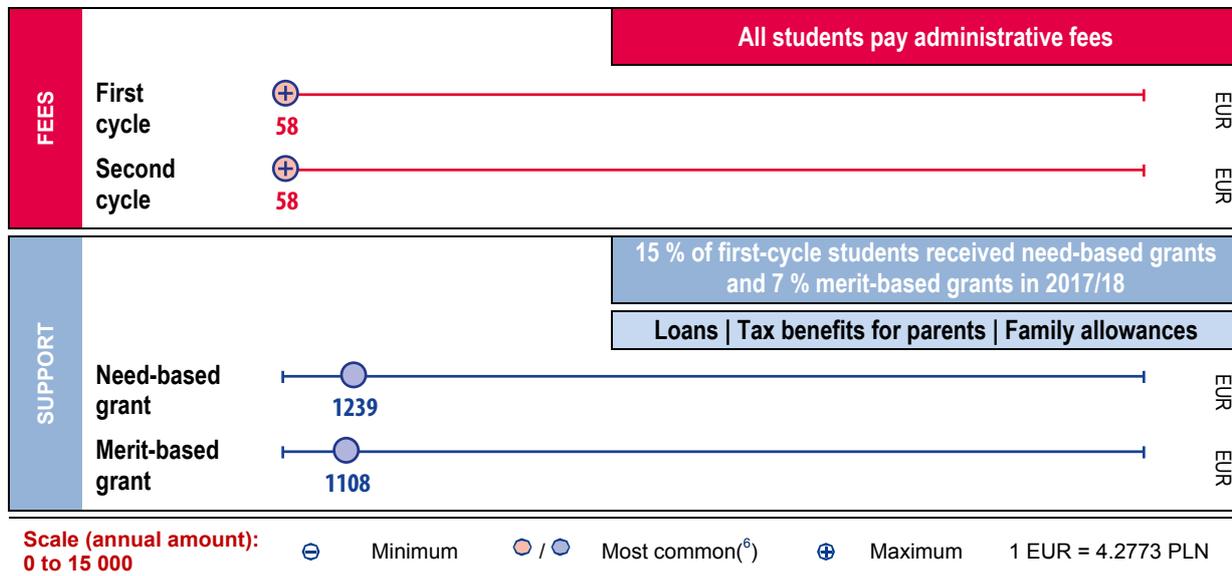
- **First and second-cycle:** EU students and those who are accorded the same rights do not have to pay tuition fees at universities and *Pädagogische Hochschulen* (University Colleges of Teacher Education). There are also no administrative fees.
- In case students exceed the maximum study duration by more than a year, they have to pay EUR 363.36 per semester. This is the maximum amount, set by the government. Exemption from fees may be given in cases such as studies or internships within transnational mobility programmes, illness and pregnancy, and to students with disabilities. During the first semester 2017/18, 17 % of students at universities and 5.6 % of students at *Pädagogische Hochschulen* paid fees.
- *Fachhochschulen* (universities of applied sciences) are entitled to charge fees up to the maximum amount of EUR 363.36 per semester. During the first semester 2017/18, 72 % of students at *Fachhochschulen* paid fees.
- There is no official **part-time** student status foreseen in law.
- There are no **short-cycle** higher education programmes.
- **International students** (defined as non-EU and non-EEA students) at universities generally have to pay fees of EUR 726.72 per semester. Students from developing countries may be exempt from these fees, based on a decision of the university. Students from the least developed countries are exempt from fees. *Fachhochschulen* are entitled to charge cost-covering fees, which are usually higher than EUR 363.36 per semester for non-EU and non-EEA students.

#### Support (2018/19)

- The federal student support for first- and second-cycle students can be divided into two types: direct study financing received in cash, and indirect study financing.
- The most important direct student support is the study **grant** which is paid in monthly instalments of up to EUR 10 092 per year on the basis of social criteria and of good academic performance (eligible students must be under 30 or 35, depending on their study cycle and situation). The amount is assessed on the basis of the income of the parents, the student and his/her spouse, and the number of family members. Students may only be required to pay back grants when proof of academic achievement is missing after the first two semesters. In 2016/17, 14 % of first- and second-cycle students received a study grant.
- Indirect financing may be a transfer payment to the students' parents (e.g. family allowances and tax relief), or non-cash benefits (e.g. health and accident insurance for students and tax benefits). Students' parents can receive **family allowances** (EUR 165.10 per month per child) and **tax benefits** (EUR 58.40 per month per child) if the student is under 24 (in exceptional cases till 25 years of age) and is studying.
- No national student **loan** system is in place.

## POLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- All students pay a maximum administrative fee of PLN 250 related to enrolment procedures once per study cycle. It includes also small fees for issuing student ID cards, student record books and diplomas.
- Full-time students (**first** and **second cycle**) in public higher education institutions who progress at a normal pace pay only administrative fees. Those repeating a study course/subject or a study year are charged tuition fees set by higher education institutions. **Part-time** students pay annual tuition fees of, on average, about PLN 4 700 (2016) set by higher education institutions. Each institution may provide exemptions and reductions, for both full-time and part-time students.
- There are no **short-cycle** higher education programmes.
- Students from the EU and EFTA countries and other defined categories (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for other **international students** are decided by higher education institutions (HEIs).

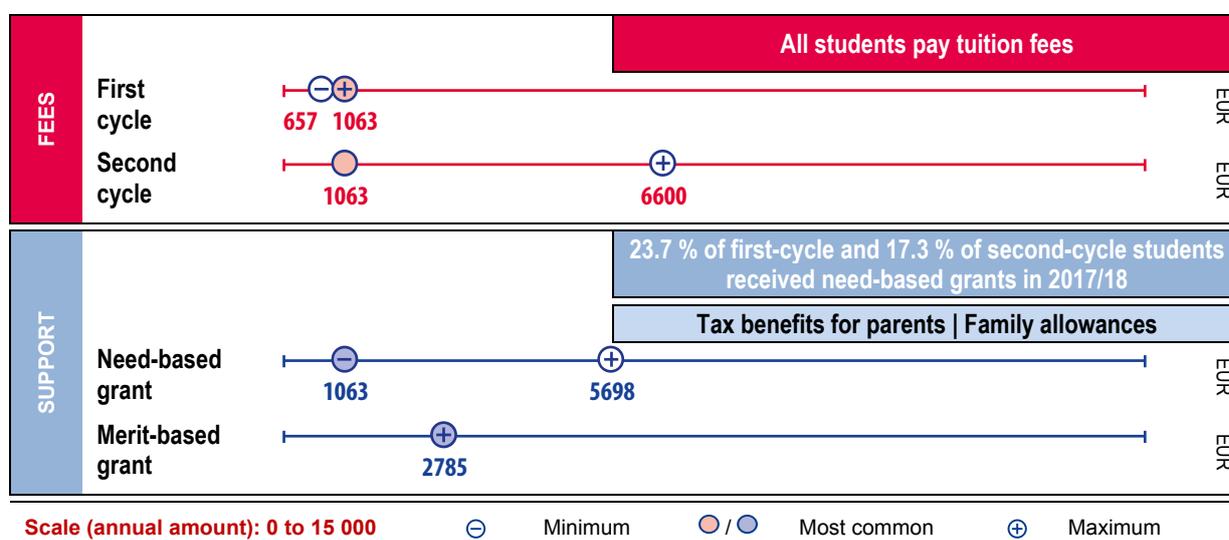
#### Support (2018/19)

- Need-based **grants**, provided by the ministry and managed by HEIs, are available for all students (both first and second cycle, full-time and part-time) with a low personal/family income, and for students with disabilities. The income threshold to be eligible for a need-based grant for students with low family income is decided by HEIs and is between PLN 668.20 and 1 051.70 per person per month. In 2017/18, 15 % of first-cycle and 14 % of second-cycle students received a need-based grant. The average amount was about PLN 5 300 per year (2016).
- Merit-based grants, provided by the ministry and managed by HEIs, are allocated to the best-performing full-time and part-time students. The average amount of the merit-based grant is about PLN 4 740 per year (2016). In 2017/18, 7 % of first-cycle and 12 % of second-cycle students received a merit-based grant.
- The total monthly amount of the need- and merit-based grants may not be more than 90 % of the lowest basic pay of an assistant (the lowest academic position at higher education institutions) as regulated by legislation.
- Loans** of maximum PLN 10 000/year may be taken out in any cycle by students starting their studies before the age of 25, whose personal income is below net PLN 2 500/month (in 2017/18). The state guarantees 80-100 % of the loan, depending on the student family situation/ income. The loan is granted for the period of study or maximum six years, and repayment begins two years after graduation. While receiving the loan and for the following two years, interest is paid by the state, and later on interest rates are capped. At present, the interest rate is 1.75 %. The number of repayment years can be twice as high as the number of paid instalments. The best-performing 5 % of graduates may obtain the cancellation of 20 % of their loan. In the academic year 2016/17, banks made 3 603 agreements with students (around 1 % of first-year students took out a loan).
- A **tax benefit** (relief) of PLN 1 112.04 (2017) per child per year for parents/guardians of students up to 25 years of age is available, provided income did not exceed a specified level, and if the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year. There is no tax relief dedicated specifically to students.
- Family allowances** are based on low income of parents or disability of a student.

<sup>(6)</sup> In case of need- and merit-based grants, the value marked as 'most common' refers to the average amount.

## PORTUGAL

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

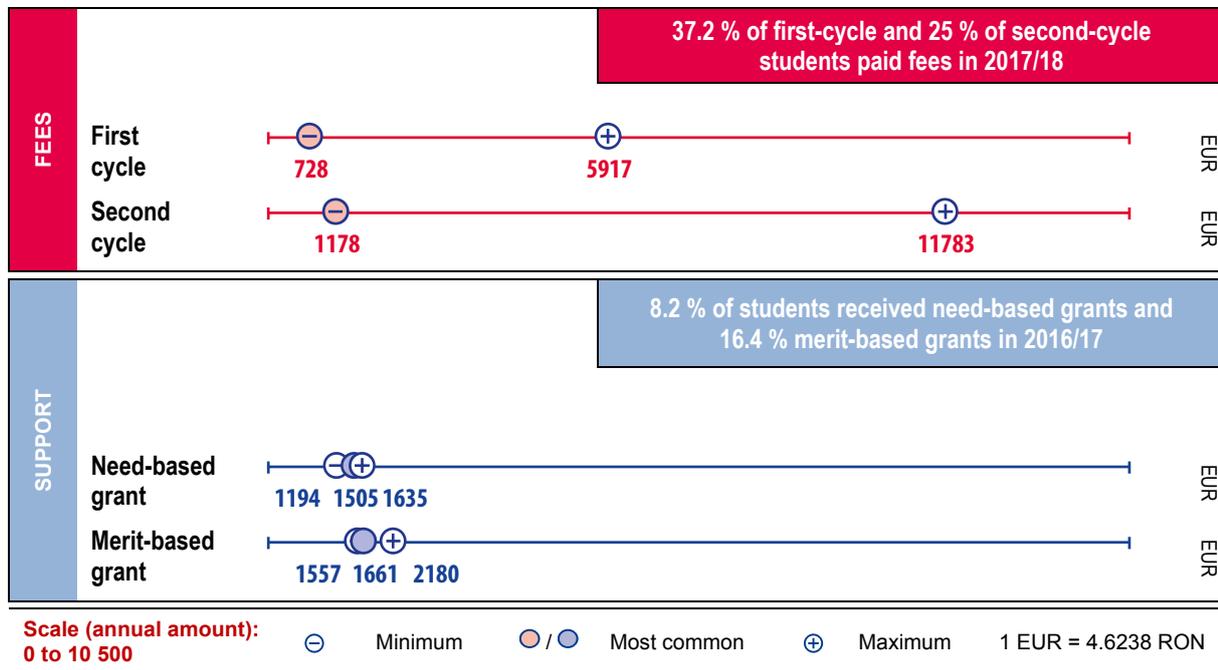
- The annual tuition fees for **first-cycle** programmes, integrated second-cycle programmes (*mestrados integrados*) and for second-cycle programmes (*mestrados*) that are legally required after a first-cycle degree for the practice of a specific profession are fixed by higher education institutions within the minimum and maximum values set by national public authorities. They range from EUR 656.50 to 1 063.47. Both minimum and maximum values of the above fees are frozen for the 2018/19 academic year.
- For all other **second-cycle** programmes, tuition fees are set freely by public higher education institutions, with no limits imposed (the diagram indicates the highest known figure in 2017/18). There is a wide range of tuition fees depending mainly on the cost and quality of the course.
- Part-time** student fees are set by higher education institutions and are usually based on the number of ECTS students take.
- The annual tuition fees for **short-cycle** programmes are defined by individual institutions and are limited up to EUR 1 063.00.
- International students** pay higher fees than national students, and higher education institutions are autonomous to decide on the amounts charged.

#### Support (2018/19)

- Student **grants** can be need- or merit-based. Eligibility for need-based grants is determined by the income of the student and his/her family. Need-based grant amounts depend on the fee levels and vary between EUR 1 063.47 and EUR 5 675. In 2017/18, 23.7 % of first-cycle and 17.3 % of second-cycles students received a need-based grant.
- Merit-based grants are set at EUR 2 785 per year. The number of merit-based grants that each institution can provide is previously determined by the ratio 1 grant per 500 students. To be eligible for the grant, students need to have completed all study requirements of the previous year and to have obtained good marks (over 16 on a scale 0-20).
- Additional grants are provided to students who move to study in less populated regions of Portugal. The annual amount is EUR 1 500. Several higher education institutions also give grants to their students.
- Loans** for higher education students are currently suspended (situation since 2015). The scheme should be re-implemented soon.
- Tax benefits** for parents are provided through tax deduction on educational expenses. The tax benefit is 30 % of all education expenses, to the limit of EUR 800. There can be additional restrictions, depending on the total income of the family (tax benefits decrease as the total income increases).
- Family allowance** – child benefit – is granted to families with children under 24 years old and enrolled in higher education, when the household income does not exceed 1.5 times the social support index times 14 (2017: EUR 8 847.72) and when the family assets are less than 240 times the social support index (2017: EUR 101 116.80).

## ROMANIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

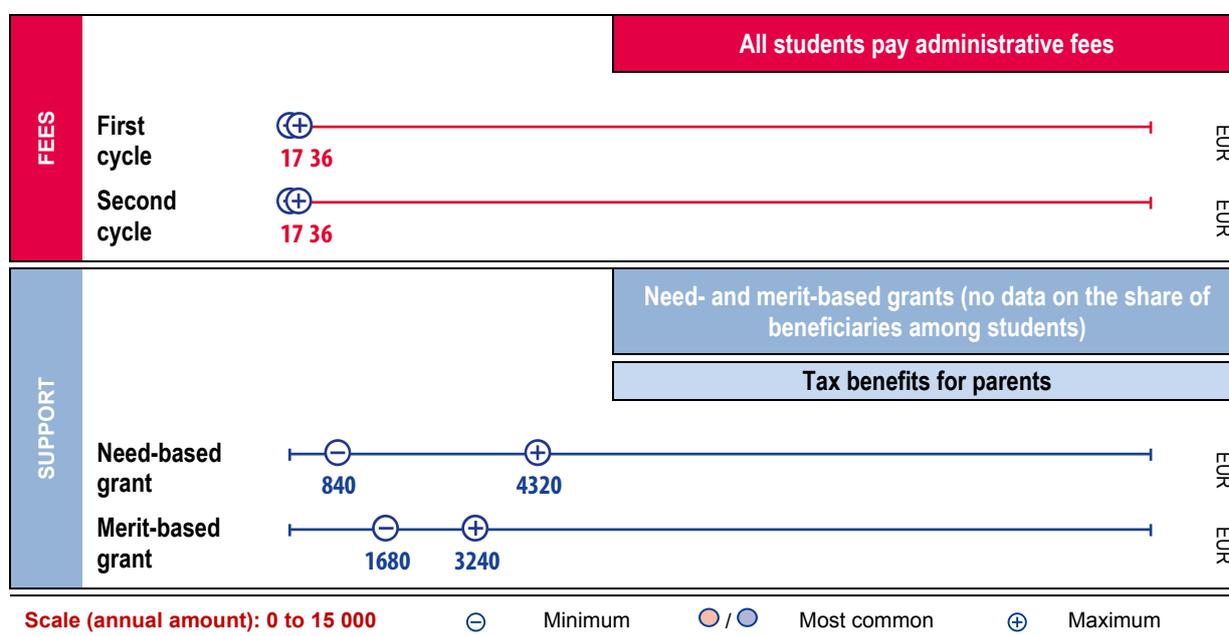
- There are two main financial statuses for students: state-funded and self-financed. Each year, the government decides on the number of state-funded places. These are attributed to students based on their secondary-school performance and results of admission procedure. State-funded students do not pay fees.
- For fee-paying students, which cover tuition, administration, examinations and certification, each university senate decides on the level of fees for each programme, as well as on exemptions based on need or merit. These exemptions affect very few students (less than 1 %).
- Fees are calculated on the basis of the average number of full-time students and the amount of state budget: For the **first cycle**: RON 3 364.77 for social science fields; RON 6 221 for engineering and computer systems fields and a maximum of RON 27 357.47 for arts (film). For the **second cycle**: RON 5 448.90 for social science fields; RON 12 076.12 for engineering and computer systems fields and a maximum of RON 54 483.19 for arts (film).
- **Part-time** students pay the same amounts as full-time students.
- In 2017/18, 37.2 % of first-cycle and 25 % of second-cycle students (full-time and part-time) paid fees.
- There are no **short-cycle** higher education programmes.
- **International students** pay fees. The value of the minimum fee is set by law for each field.

#### Support (2018/19)

- Need-based **grants**, most commonly amounting to RON 580/month and payable for 12 months, are based on the financial situation of the student. The age limit is 35 years. 8.2 % of first- and second-cycle students received a need-based grant in 2016/17.
- Merit-based grants take different forms: study bursaries (most commonly RON 640/month for 12 months) and merit-based scholarships (most commonly RON 640/month for 12 months). High achievement scholarships (of which one exists per faculty) can reach up to RON 1 000/month for 12 months. 16.4 % of first- and second-cycle students received a merit-based grant in 2016/17.
- The grant amounts are determined by each higher education institution. They aim to cover the costs of living in student accommodation and meals. Universities establish the number of grants out of the total fund for higher education expenses, which is provided annually by the ministry. First- and second-cycle students are eligible, but part-time students are not eligible for grants.
- No student **loans**, **tax benefits** for students' parents or **family allowances** are in place.

## SLOVENIA

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

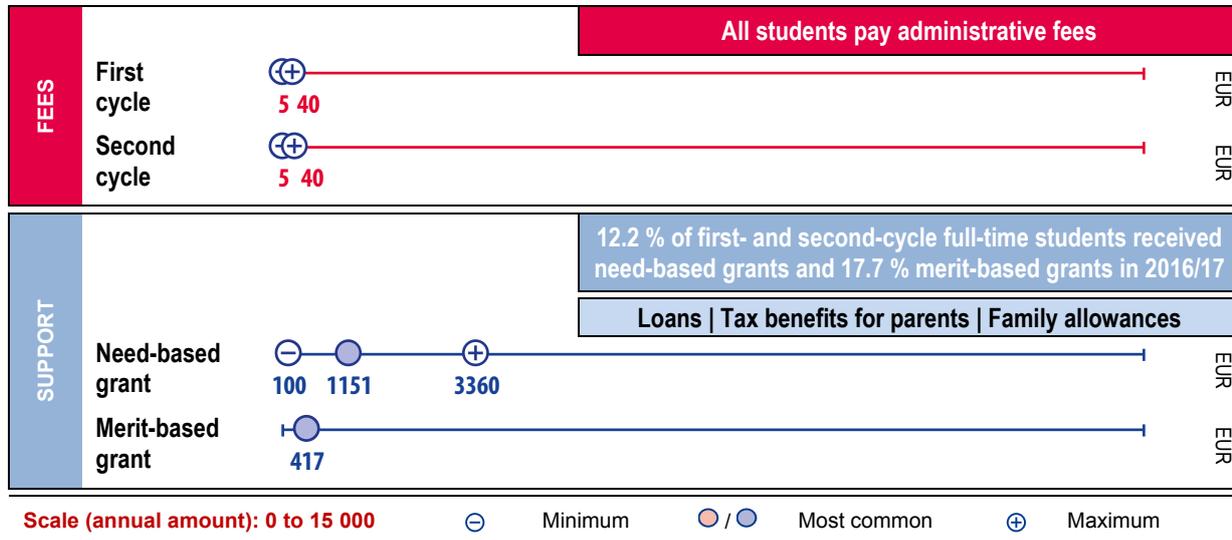
- All students (**first** and **second cycle**) pay registration charges situated between EUR 17 and 35.70. Students may also be required to cover some additional costs (field work and excursions, some charges related to examinations and assessment).
- Students following their studies at a normal 'full-time' pace pay only the above fees. Those exceeding regular length of studies for more than one year or those enrolled in a programme situated at the level already attained, pay tuition fees set by higher education institutions (HEIs). The latter range from EUR 1 990 to around EUR 15 000 (first and second cycle).
- There is no official **part-time** student status. However, students can study on a part-time basis, and in this case, they generally pay tuition fees set by HEIs (see the above range).
- There are no **short-cycle** higher education programmes. Yet, there are vocational programmes situated at level ISCED 5. Students at a normal 'full-time' pace in these programmes pay only registration charges (EUR 20-30). Those who study on a part-time basis generally pay tuition fees set by higher vocational colleges (the range is situated between around EUR 1 000 and EUR 3 200).
- International students** from EU and those who are citizens of countries outside EU that have signed bilateral or multilateral agreements on educational cooperation with Slovenia, pay the same fees as Slovenian citizens. Other international students pay tuition fees.

## Support (2018/19)

- The same support is available to first- and second-cycle students, and students of short-cycle higher vocational education programmes.
- Need-based **grants** are available for economically disadvantaged students. The amount received depends on household income. In addition, allowances for academic performance, living away from home and special educational needs can be granted. Merit-based grants, managed by the Public Scholarship, Development, Disability and Maintenance Fund of the Republic of Slovenia, are awarded to students with exceptional academic performance. In addition to the basic amount of merit-based grant, allowances for living away from home and special educational needs can be granted.
- All grants are open to students who are not employed, registered as unemployed, or managers of a company or private institution, and who are under 27 years old when enrolling for their first degree. They need to have Slovenian citizenship and/or to reside in Slovenia. The grants are available for 12 months a year.
- Corporate scholarships offered by employers may also be co-financed from public funds.
- Tax benefits** for parents are provided in the form of tax relief for each dependent child and depends on the number of supported children (EUR 2 437 to EUR 7 957 per year in 2018). Parents of those higher education students who are not employed or do not conduct business, and are under 26 years old when enrolling are eligible for this benefit. Tax relief for students working temporarily that take form of a voucher also exists (students must be under 26 years old when enrolling).
- No **loans** or **family allowances** for students' parents are in place.

## SLOVAKIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

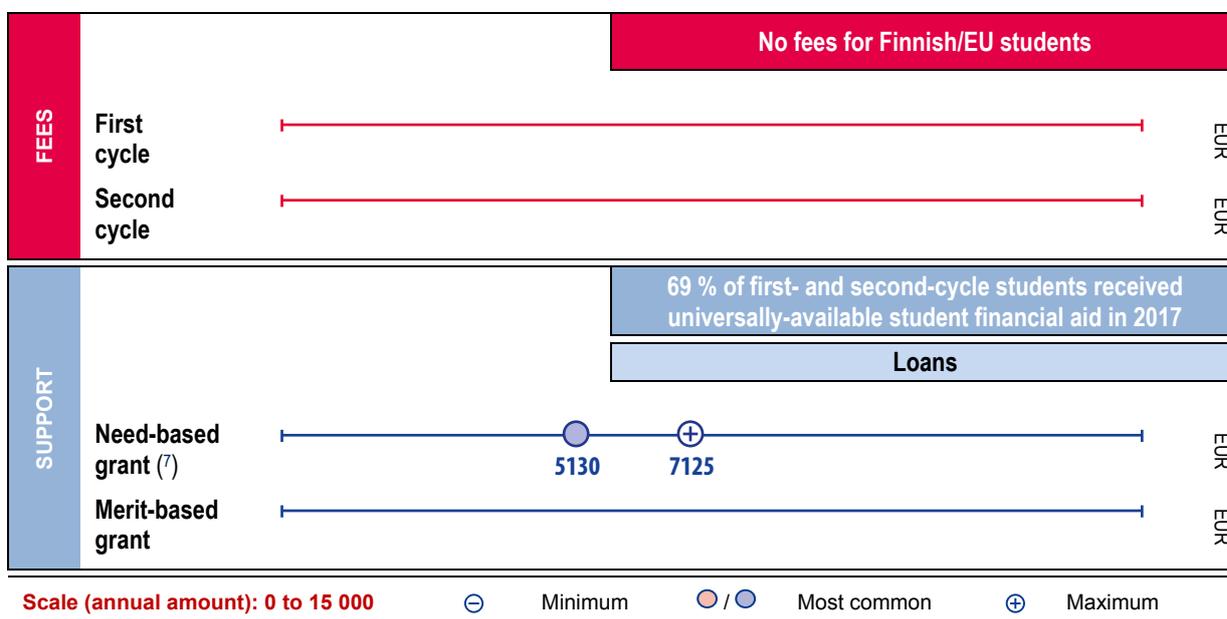
- All students pay administration fees set by higher education institutions and specified in their internal regulations (generally between EUR 5 and 40). Full-time (**first-** and **second-cycle**) students in public higher education institutions not exceeding the 'regular' length of study for the study programme do not pay tuition fees.
- Full-time students who exceed a 'regular' length of study, or who study two or more programmes concurrently in the same academic year, have to pay tuition fees which cannot exceed EUR 2 125 per academic year for both first- and second-cycle studies. Tuition fees can be lowered, waived or deferred by the rector with regard to student's study results, social and health situation or other circumstances worth particular consideration. 16.3 % of full-time first- and second-cycle students paid tuition fees in 2017/18.
- Students admitted to an 'external', i.e. **part-time**, study programme (19.6 % of students in 2017/18) pay fees up to an annual maximum of EUR 2 360 in the first cycle and EUR 3 530 in the second cycle.
- Students in a study programme which is provided exclusively in a language other than the state language pay tuition fees, which are set by respective higher education institutions. The amount is generally situated between EUR 500 and 11 000.
- There are no **short-cycle** higher education programmes.
- International** (non-EU) **students** who study in a language other than Slovak (the state language), pay fees of up to EUR 11 000 (see above). Those studying in the Slovak language pay either fees stipulated in bilateral or multilateral agreements or, if such agreements do not exist with their country, fees set by higher education institutions.

#### Support (2018/19)

- Students who meet specific (social) conditions can benefit from a need-based **grant**/scholarship provided by the ministry and managed directly by higher education institutions. The monthly amount of this grant varies from EUR 10 to EUR 280 (2017/18; the most common amount depicted on the diagram refers to the academic year 2016/17). The grant is awarded during 10-12 months per academic year, depending on the student's socio-economic situation. 12.2 % of full-time first- and second-cycle students received a need-based grant in 2016/17.
- Merit-based grants, provided by both the state budget and higher education institutions, are granted by higher education institutions for excellent results in studies, research and development, and artistic or sport activity. The state subsidy for this purpose is calculated at an average rate of EUR 500/student/year for 10 % of full-time students (2018). Universities are provided with additional finances for merit-based scholarships in specific study fields. The state subsidy provided is calculated at an average rate of EUR 1 000/student/year for 15 % of students (2018). 17.7 % of full-time first- and second-cycle students received a merit-based grant in 2016/17. The amounts are set by higher education institutions.
- Publicly-subsidised **loans** provided by the Education Support Fund are available for full- and part-time students throughout the regular duration of study programmes. Loans range from EUR 500 to 2 500 per year (2018/19) and are taken by around 1 % of students. The minimum and maximum loan maturity is 5 and 10 years respectively. The loan repayment usually begins between the third and seventh calendar month after the month in which the student took the (final) state exam or defended the diploma thesis. The interest rate depends on the previous calendar year average annual interest rate of Slovak Republic 10 year bond yields (3 % for loans provided in the academic year 2018/19). A right to deferral of payment arises during the study until the completion of the first master degree and during maternity and parental leave if the study is suspended as a result.
- Tax benefits** for parents of students until 25 consist of a lump sum tax deduction of EUR 21.56/month. There are no tax benefits for working students.
- Family allowances** of EUR 23.68/month are paid to parents of full-time students up to 25 years of age.

## FINLAND

## MAIN CHARACTERISTICS



## KEY POINTS

## Fees (2018/19)

- **First-** and **second-cycle** students do not pay student fees.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- **International students**, defined as citizens of non-EU/EEA countries, are liable to annual fees of at least EUR 1 500. Citizens of non-EU/EEA countries, who do not have a permanent residence status in the EU/EEA area, are also liable to these fees in foreign language first- and second-cycle programmes as of 2017.

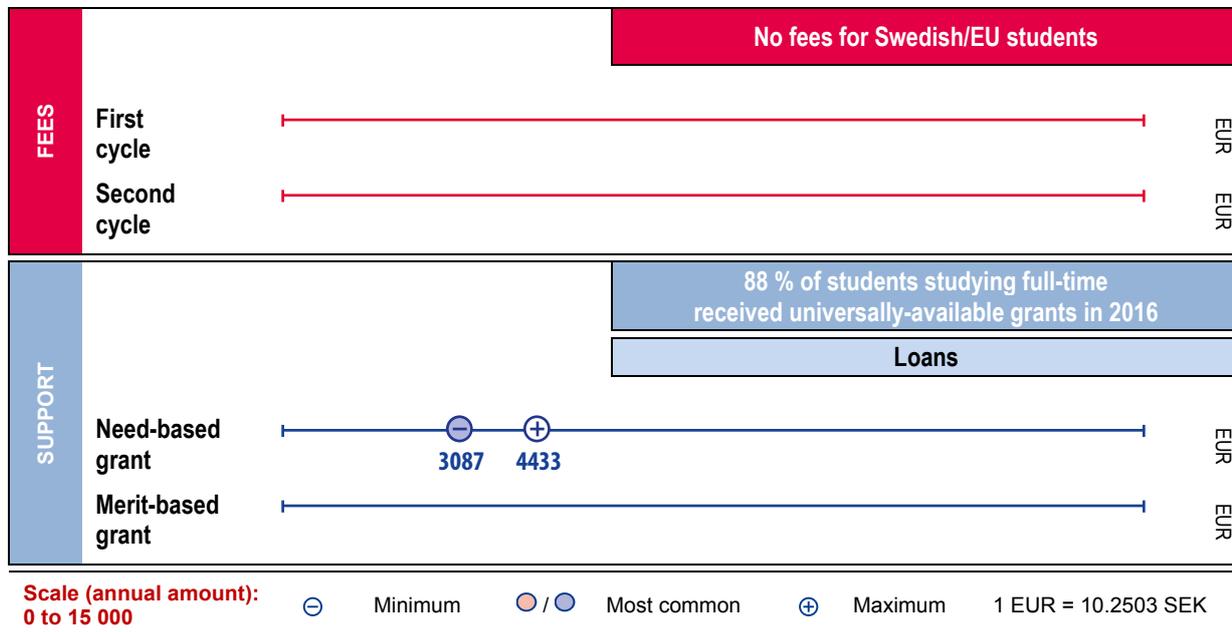
## Support (2018/19)

- Study **grants** (SG) are universally available for a maximum of 54 months (in medical school 64 months). They require the completion of 45 credits per typical nine-month study year (at least five credits per study month). Amounts depend on age and marital status of the student, and on whether the student lives with parent(s).
- For students living in rental accommodation, the monthly aid package consists of a study grant (SG) payment of about EUR 250, a EUR 650 student loan and general housing allowance (GHA) of EUR 275-406, depending of the municipality in which they live. Since 2017, study grants for higher education were aligned with those provided to students in secondary education (max. EUR 250.28/month). SG and GHA (depicted on the diagram) are typically available for nine months, but only if the student's income, which may be earned at any time during the calendar year, is no more than EUR 11 850 per year. The amount of aid decreases for those students who do not qualify for the general housing allowance due to the income of their spouse, partner or other household member.
- 69 % of degree students (first and second cycle) received student financial aid (SG and GHA) in 2017.
- The amount of government-guaranteed student **loans** increased from EUR 400 to EUR 650/month as of 2017. Students who graduate within the target time can be entitled to tax deduction (30 %, for studies that started prior to 1 August 2014) or compensation (40 %, for studies that started on 1 August 2014 or after). Repayment usually starts 1.5-2 years after graduation and has to be completed in a period that is double the usual study time. Interest rates and conditions are agreed with the student and the bank. If the student completes the degree within the target time, he/she may be eligible for student loan compensation. This means that the Social Insurance Institution in Finland (Kela) pays back part of the student loan. In spring 2018, the average amount of study loan compensation was EUR 3 000 per student.
- 57 % of first- and second-cycle students received a study loan in 2017.
- Most common total amount of annual aid is EUR 11 850, which includes most common amount of student grant (SG), most common amount of general housing allowance (GHA) and most common amount of student loan.
- No **tax benefits** for students' parents or **family allowances** are in place.

<sup>(7)</sup> The value for grants includes study grants (SG) and the general housing allowance (GHA) (see text).

## SWEDEN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

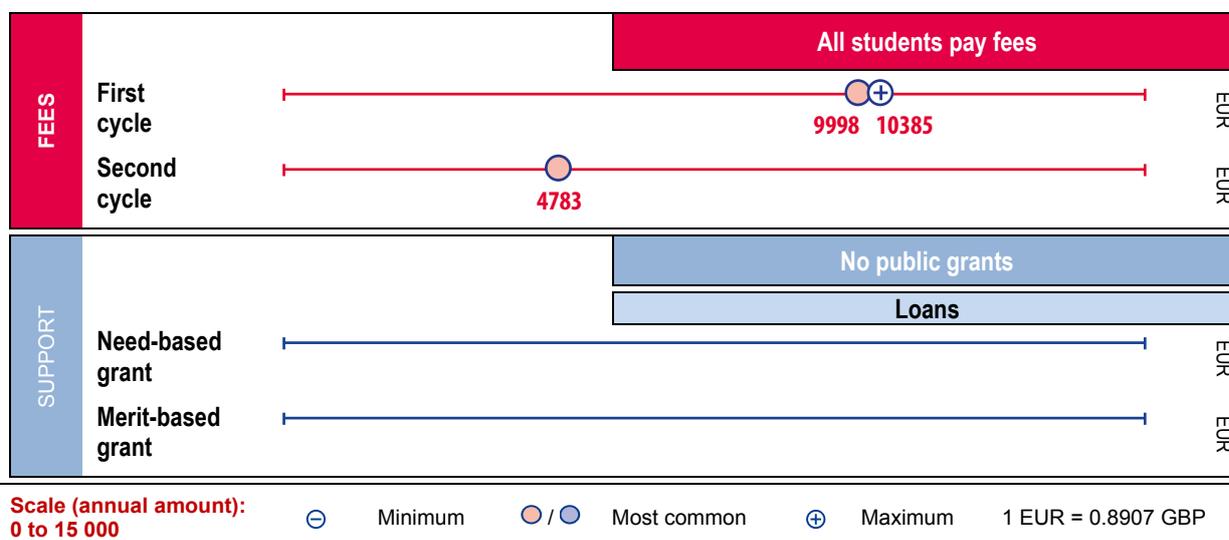
- There are no fees for Swedish/EU/EFTA/EEA **short-, first- and second-cycle** students regardless if they study full-time or less than full-time (there is no official **part-time** student status).
- **International students** coming from outside EU/EFTA/EEA pay fees. Higher education institutions determine the amount of the fees, based on the principle of full-cost coverage.
- As of 1 February 2015, Swedish/EU/EFTA/EEA students can be subject to tuition fees when taking part in joint and multiple-degree programmes, if the fees do not go to the Swedish institution and do not relate to the part of the education organised by the Swedish institution.

#### Support (2018/19)

- Students can receive a **grant** of SEK 791/week for 40 weeks per year. These are universally available for full-time students regardless of parents' income during a maximum of six years, until the maximum age of 56. The maximum amount per year is SEK 31 640-45 440, depending on if the student has children and the number of them. Students studying at least 50 % are able to receive grants proportional to their pace of study. 88 % of full-time students (short, first and second cycles) and 25 % of students studying less than full-time received a grant in 2016 (71 % of all students). Grants are provided by the Swedish Board of Student Finance (CSN), an administrative authority under the Ministry of Education and Research.
- State guaranteed **loans** of SEK 1 820/week for 40 weeks per year are universally available for full-time students (aged 56 at most) for six years. The annual maximum amount is normally SEK 72 800. Students studying at least 50 % are able to receive loans proportional to their pace of study. Repayment starts at the earliest six months after the student last received the loan, and must be completed within 25 years or before the age of 60. The government decides upon the interest rate on a yearly basis. The interest rate for 2018 is set at 0.13 % with a yearly development 2012-2017 as follows, 2012: 1.5 %, 2013: 1.3 %, 2014: 1.2 %, 2015: 1.0 %, 2016: 0.6 % and 2017: 0.34 %. Of all students (short, first and second cycles), 53 % received a loan in 2016.
- Students with children can receive an extra grant. It is also possible for some students to receive further supplementary loans, and loans for additional costs connected to their studies with the same conditions of repayment and interest rate as the regular loans. This concerns, for example, students with additional costs for tuition fees when studying abroad, double housing, travel, musical instruments, etc.
- Short-cycle students are entitled to the same support as first- and second-cycle students.
- No **tax benefits** for students' parents or **family allowances** are in place.

## UNITED KINGDOM – ENGLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

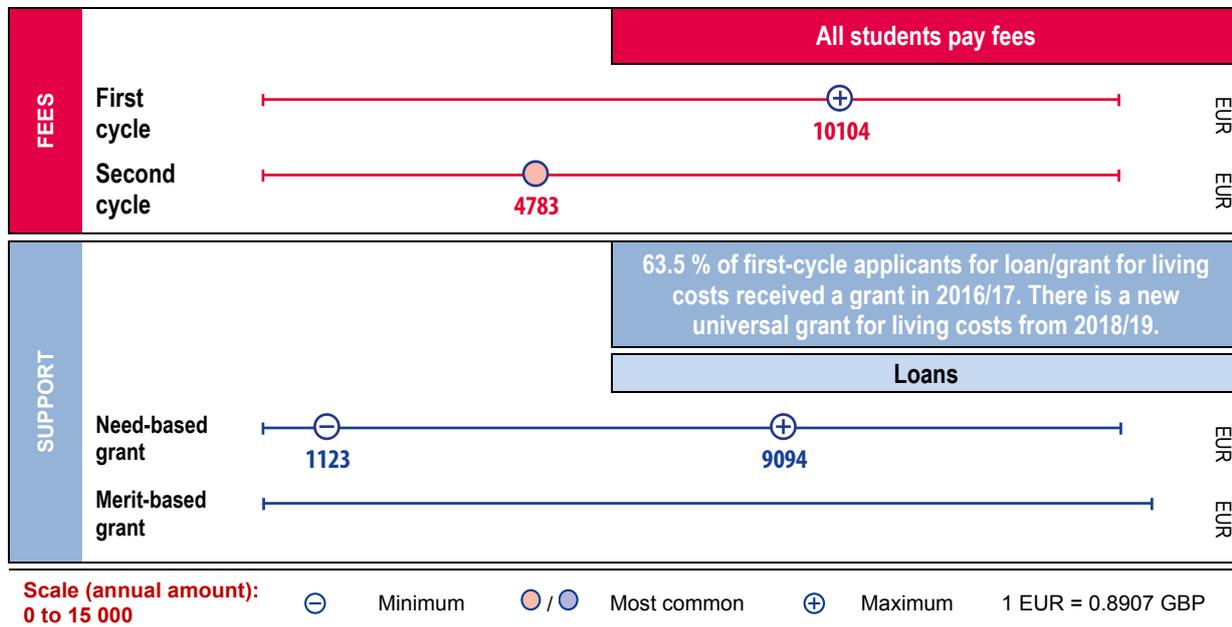
- All students pay tuition fees.
- Fees for full-time **first-** and **short-cycle** students are set by institutions and capped at GBP 9 250/year for public higher education institutions that hold both an access agreement and a Teaching Excellence and Student Outcomes Framework (TEF) award. (Access agreements aim to ensure equality of opportunity for students from low-income and other under-represented groups and to increase retention, while the TEF aims to recognise and reward excellent higher education.) In 2016/17, when the maximum fee was GBP 9 000/year, the average fee was GBP 8 905.
- Fees for **part-time** first- and short-cycle students are set by institutions and are capped at GBP 6 935 for institutions with both an access agreement and a TEF award.
- Second-cycle** full- and part-time tuition fees are unregulated and vary widely. The 'most common' figure (GBP 4 260) shows the indicative fee level set by UK Research and Innovation (UKRI) for a full-time postgraduate research degree programme in 2018/19.
- Different arrangements apply to cross-border students within the United Kingdom (i.e. students from Wales, Northern Ireland and Scotland).
- For **international students** (non-UK and non-EU/EEA), fees are unregulated.

#### Support (2018/19)

- From the academic year 2016/17, new entrants no longer receive **grants** for living costs.
- First- and short-cycle full-time students can apply for a tuition fee **loan** to cover the full fee; they are not required to pay tuition fees up front. Loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 25 000; interest rates are Retail Price Index (inflation) plus 3 %. In 2015/16, 93.8 % of full-time students took out a tuition fee loan.
- Loans for living costs (known as maintenance loans) are available to first- and short-cycle full-time students starting courses from 2017/18 onwards. The maximum annual amount in 2018/19 for students living at home is GBP 7 324. For students living away from home, the maximum is GBP 8 700 outside London and GBP 11 354 in London. Repayments are as for tuition fee loans. In 2015/16, 89.5 % of those eligible took out a loan for living costs. Extra support is available for students who have dependent children or adults, or who have certain disabilities.
- Part-time first- and short-cycle students studying a course of at least 25 % intensity can apply for a loan to cover the tuition fee. From 2018/19, part-time students may also apply for loans for living costs, worth up to the same maxima as for full-time students but pro-rated according to course intensity.
- Second cycle: in 2016/17, a new system of non-means-tested loans for full- or part-time students on taught or research-based master's courses was introduced. In 2018/19, this loan is worth GBP 10 609 across the whole course (a proportion is paid each year for courses lasting longer than one year). The loan can be used towards tuition fees or living costs. Loan repayments are income-contingent and set at 6 % of earnings above the threshold of GBP 21 000.
- No **tax benefits** for students' parents or **family allowances** are available.

## UNITED KINGDOM – WALES

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

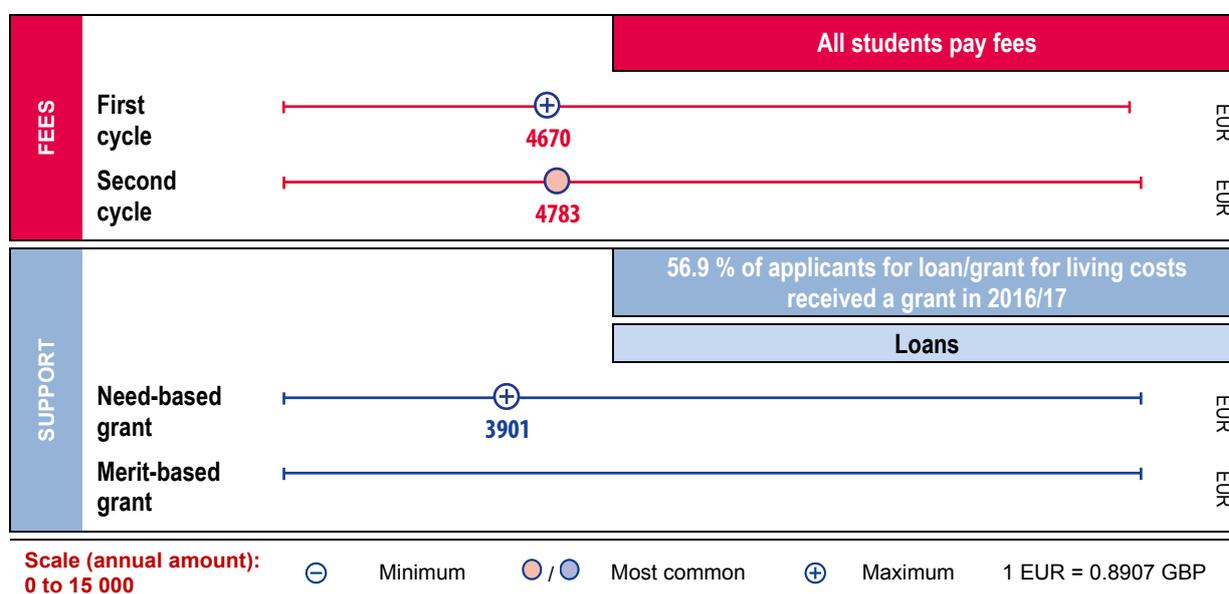
- All students pay tuition fees.
- Fees for full-time **first-** and **short-cycle** students are set by institutions but capped at GBP 9 000/year for institutions with an approved fee and access plan. (Fee and access plans aim to ensure equality of opportunity, e.g. for students from low income and other under-represented groups.)
- Fees for **part-time** first- and short-cycle students are set by institutions and are unregulated.
- **Second-cycle** full- and part-time tuition fees are unregulated and vary widely. The 'most common' figure (GBP 4 260) shows an indicative fee level for students on a full-time postgraduate research degree programme in 2018/19 set by UK Research and Innovation (UKRI).
- Different arrangements apply to cross-border students within the United Kingdom (i.e. students from England, Northern Ireland and Scotland).
- For **international students** (non-UK and non-EU/EEA students), fees are unregulated.

#### Support (2018/19)

- First- and short-cycle full-time students benefit from a universal **grant** for living costs of GBP 1 000/year. Additional grant for living costs is dependent on household income, with a maximum grant of GBP 8 100/year for students with a household income of GBP 18 370 or less who live away from home, and GBP 6 885 for students living at home. Students can also apply for a **loan** for living costs. The maximum loan varies according to grant entitlement. The total support package of grant and loan is up to GBP 9 000 for students living away from home and GBP 7 650 for students living at home. Reforms introduced in 2018/19 increased support for living costs but removed the previous tuition fee grant.
- First- and short-cycle full-time students can also apply for a tuition fee loan to cover the full fee; they are not required to pay tuition fees up front. Tuition fee loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 25 000; interest rates are Retail Price Index plus 3 %. In 2016/17, 96.7 % of full-time students took out a tuition fee loan.
- Part-time first- and short-cycle students studying a course of at least 25 % intensity can apply for a tuition fee loan of up to GBP 2 625, and for a mixture of grants and loans for living costs, up to a maximum of GBP 4 987.50.
- Second cycle full- and part-time students on taught or research-based master's courses can apply for a loan worth GBP 13 000 across the whole course. A proportion is paid each year for courses lasting longer than one year. Loan repayments are income-contingent and set at 6 % of earnings above the threshold of GBP 21 000. The system of postgraduate masters loans was introduced in 2017/18.
- No **tax benefits** for students' parents or **family allowances** are available.

## UNITED KINGDOM – NORTHERN IRELAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

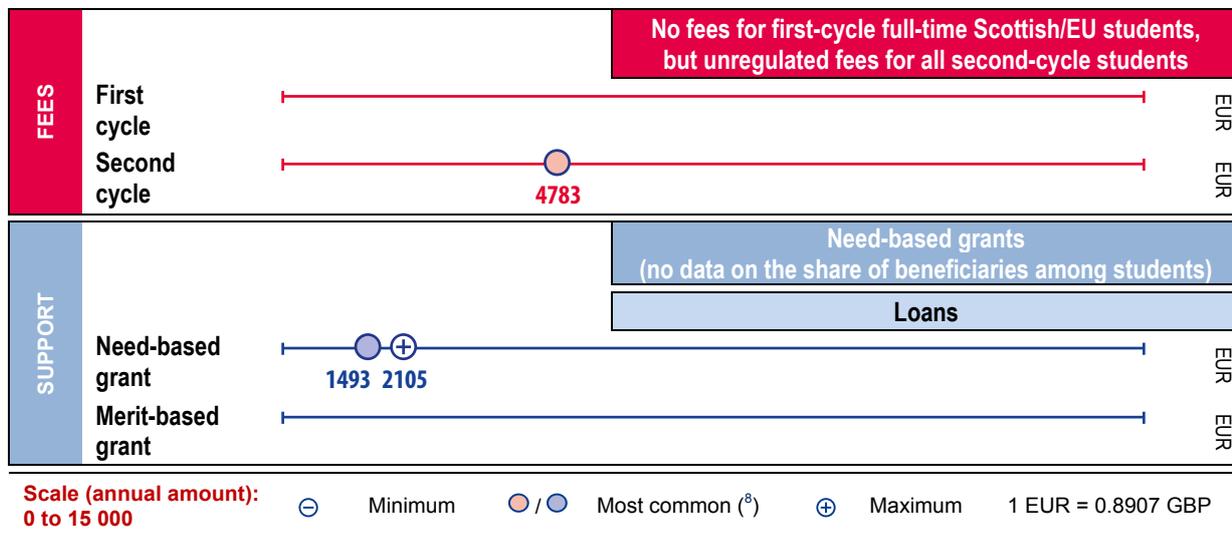
- All students pay tuition fees.
- Fees for full-time **first-** and **short-cycle** students are set by institutions but capped at GBP 4 160/year.
- Fees for **part-time** first- and short-cycle students are unregulated.
- Second-cycle** full- and part-time tuition fees are unregulated and vary widely. The 'most common' figure (GBP 4 260) shows the indicative fee level set by UK Research and Innovation (UKRI) for a full-time postgraduate research degree in 2018/19.
- Different arrangements apply to cross-border students within the United Kingdom (i.e. students from England, Wales and Scotland).
- For **international students** (non-UK and non EU/EEA), fees are unregulated.

#### Support (2018/19)

- Need-based **grants** for living costs (known as maintenance grants) of GBP 3 475/year are available to first- and short-cycle students with a household income of GBP 19 203 or less. Partial grants are awarded to students whose household income is up to GBP 41 540. In 2016/17, 56.9 % of applicants for support received a maintenance grant (35.2 % of applicants received a full grant and 21.7 % a partial grant).
- First- and short-cycle full-time students can apply for a tuition fee **loan** to cover the full fee; they are not required to pay tuition fees up front. Loan repayments are income-contingent and set at 9 % of earnings above the threshold of GBP 18 330. In 2015/16, 71 % of eligible full-time students took out a tuition fee loan.
- Loans for living costs (known as maintenance loans) are available for all first- and short-cycle full-time students. The maximum amount is GBP 3 750/year for students living at home while studying, and GBP 4 840/year for students living away from home. The amount available may reduce for students who receive a need-based grant for living costs (see above). Repayments are as for tuition fee loans.
- Part-time first- and short-cycle students may be eligible for a need-based grant towards the payment of fees. The amount payable depends upon course intensity and household income; the maximum is GBP 1 230/year. First cycle part-time students studying with at least 25 % intensity can also receive a non-means tested tuition fee loan of up to GBP 3 120/year. Loan repayments are income-contingent and made at the rate of 9 % of income above the earning threshold of GBP 17 775 per annum.
- Second cycle full- and part-time students can receive a non-means tested tuition fee loan of up to GBP 5 500 (a proportion is paid each year for courses lasting longer than one year). Repayments are income-contingent as for first cycle part-time students.
- No **tax benefits** for students' parents or **family allowances** are available.

## UNITED KINGDOM – SCOTLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- **Short-cycle and first-cycle** full-time Scottish and EU students do not pay fees. Student Awards Agency Scotland (SAAS) – an executive agency of the Scottish Government – pays a tuition fee of GBP 1 820 per year on the students' behalf to their chosen institution. Students from England, Wales and Northern Ireland are required to pay fees up to a maximum of GBP 9 250 per year, in line with the maximum fee charged in the rest of the UK. The tuition fees pay for teaching and all associated administration costs.
- **Second-cycle** full- and part-time programmes: fees are unregulated and vary widely. The 'most common' figure (GBP 4 260) shows the indicative fee level set by UK Research and Innovation (UKRI) for a full-time postgraduate research degree in 2018/19.
- Fees for **part-time** students are unregulated but are usually a proportion of the full-time equivalent fee.
- Fees for **international** (non-EU) **students** are unregulated and set by the higher education institutions.

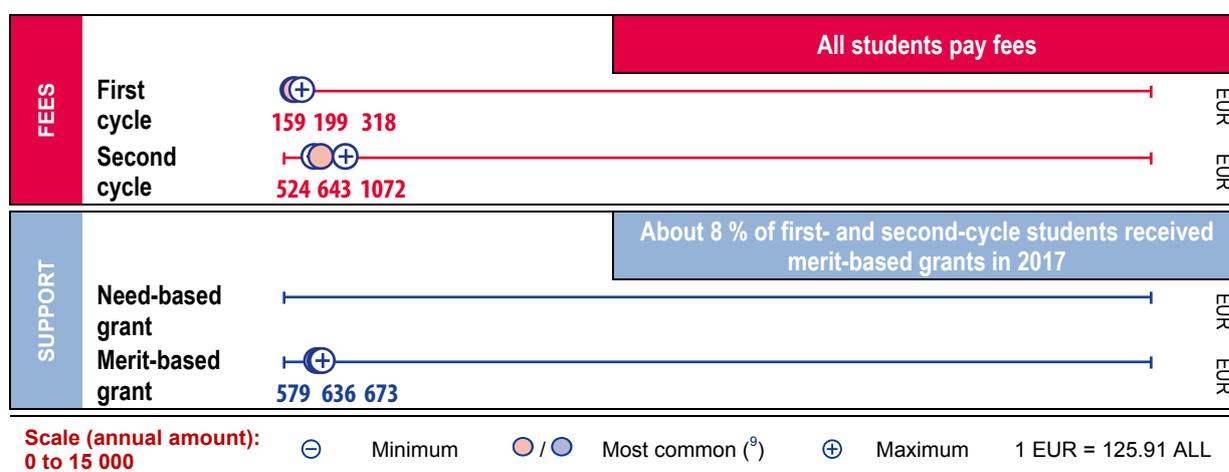
#### Support (2018/19)

- Both **grants** and **loans** are available to full-time first-cycle students, and amounts depend on the level of household income.
- The 'Young Student's Bursary' (grant) of up to GBP 1 875 per year is available to first-cycle students under the age of 25 at the start of their course with a household income below GBP 19 000. The 'Independent Students' Bursary' of up to GBP 875 per year is available to students aged at least 25, with a dependent child or married/co-habiting, and with a household income below GBP 19 000. Additional support is also available to students who incur extra costs related to a disability or learning difficulty under the Disabled Student Allowance (DSA). Bursaries are administered by Students Awards Agency Scotland (SAAS) – an executive agency of the Scottish Government.
- Depending on household income, 'young students' in the first cycle can take out a maximum loan of GBP 5 750 per year, and 'independent students' a maximum of GBP 6 750 per year. Regardless of their income, all eligible students can apply for a student loan of GBP 4 750 per year. Students become liable to repay their loans in April after they graduate or leave their course. Scottish students who took out loans after September 1998 are on repayment plan 1 with a current interest rate of 1.75 %. Repayments for loans are normally deducted from earnings by employers at the rate of 9 % of income above GBP 18 330. Loans are available to students until the age of 60. No data are available on the proportion of loan beneficiaries among students.
- In 2018/19, the maximum support package in the first cycle – grants and loans combined – is GBP 7 625 per year.
- A part-time fee grant (PTFG) is available to Scottish and EU students studying between 30-119 SCQF credits (equivalent to 15-59.5 ECTS) per academic year. The level of grant is calculated on a pro-rata amount based on the number of SCQF credits studied and the full-time fee level awarded to full-time students.
- Second-cycle students can apply for a fee loan of up to GBP 5 500 over the duration of the course (GBP 2 250 for part-time). Eligible second-cycle students may also apply for a living cost loan of up to GBP 4 500 over the duration of the course.
- No **tax benefits** for students' parents or **family allowances** are in place.

<sup>(8)</sup> In case of grants, the value marked as 'most common' refers to the average amount.

## ALBANIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

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

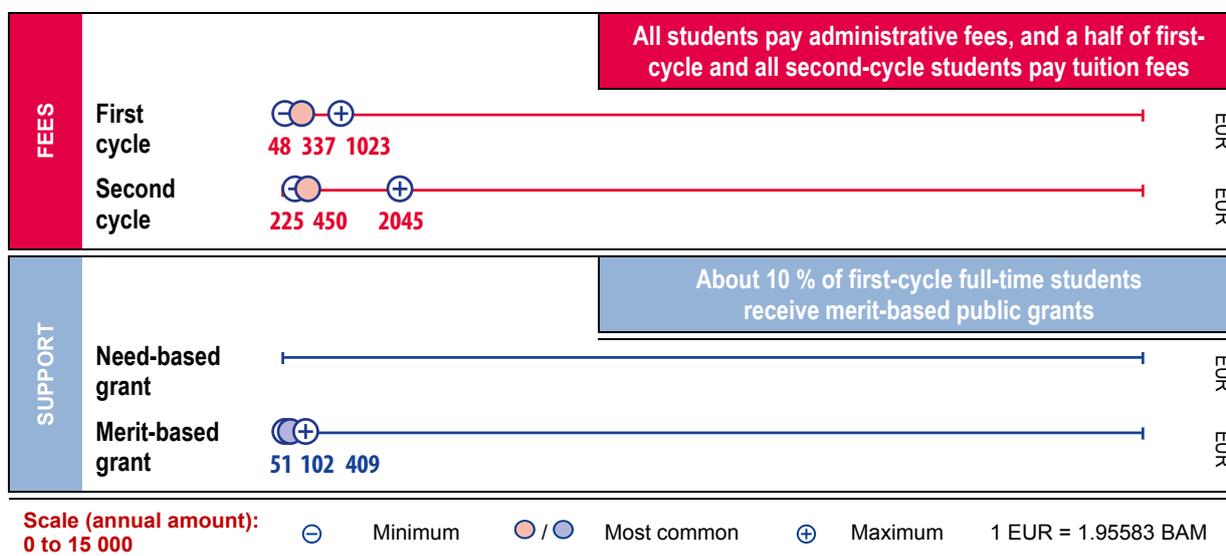
#### Support (2018/19)

- Financial support for students consists of different types of **grants**.
- Excellent students studying in public or private institutions may receive a public (merit-based) grant that takes into account their needs. The average grant amount is ALL 8 900 per month, paid in nine instalments per year. The maximum grant amount is ALL 9 410 per month. Only students who pass all their exams (generally with an average grade 8 or higher out of 10) and who do not extend their studies beyond expected duration are eligible. In 2017, about 8 % of all first- and second-cycle students received this type of grant.
- There are also grants which take the form of partial reimbursement of fees for defined categories of students (see the section 'Fees' above). These categories are listed in legislation, but the exact amount of fee reduction is specified by HEIs (no central-level data on the grant amount and the percentage of beneficiaries).
- Since the academic year 2017/18, there are grants for studies in specific study fields defined by top-level steering documents (e.g. agriculture, water-management, energy and ICT). These are managed by HEIs (data not yet available on the amount of these grants and beneficiaries).
- HEIs may also award grants to students in need. These are fully managed by HEIs (no data available).
- No student **loans**, **tax benefits** for students' parents or **family allowances** are in place.

<sup>(9)</sup> In case of merit-based grants, the value marked as 'most common' refers to the average amount.

## BOSNIA AND HERZEGOVINA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

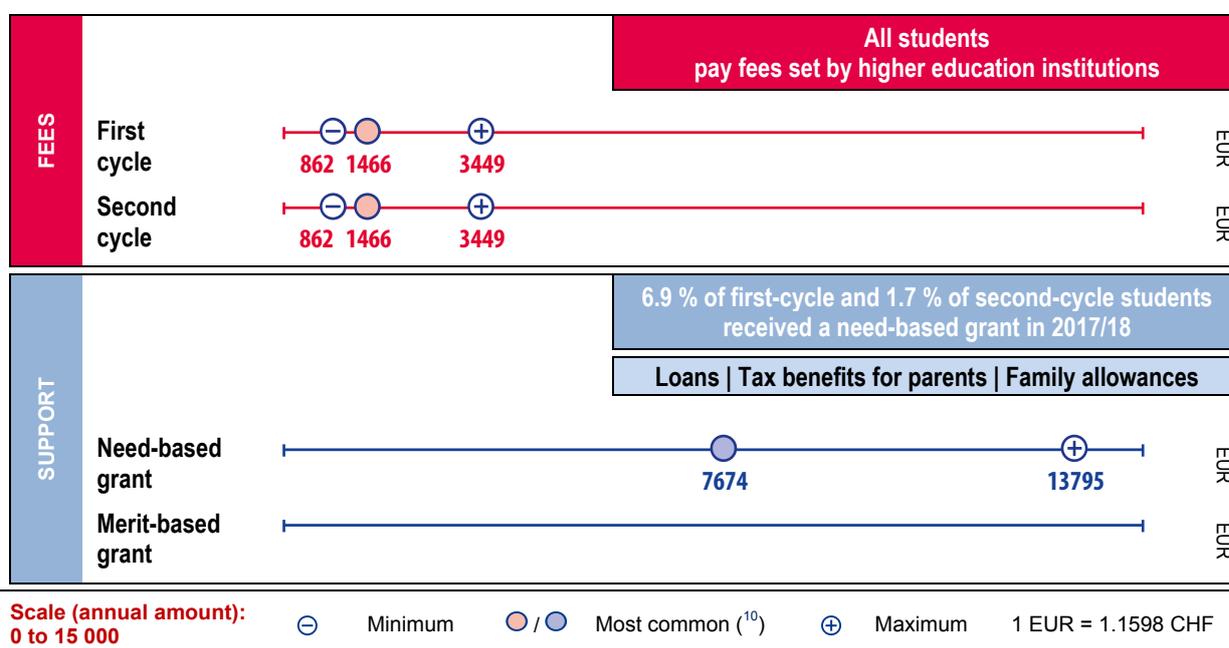
- In the **first cycle**, there are two main financial statuses for students: budget-financed and self-financed. 50 % of full-time students at the eight public universities and two other higher education institutions of Bosnia and Herzegovina are 'budget-financed students'. They are selected based on their performance at secondary school and at the entrance exam. Their tuition fees are paid by the responsible ministry of education, but students need to pay administrative and other fees (entrance and application fees, fees for issuing the diploma and diploma supplement, etc.) ranging from BAM 94 to BAM 500.
  - 50 % of full-time students at the universities are self-financed and pay tuition fees. Fees vary from faculty to faculty, and are capped at a maximum set by the government. In some cantons, there are reduced fees for some categories of students. These students also pay both administrative and tuition fees. The minimum annual fee for self-financing students in the first cycle is BAM 440 and the maximum is BAM 1 500, plus administrative fees. The most common annual fee in the first cycle is BAM 660.
- In the **second cycle**, annual fees range from BAM 440 to BAM 4 000. All second-cycle students pay tuition and administration fees.
- All **part-time** students (around 40 % of all students) pay tuition and administrative fees. In the first cycle, annual fees range from BAM 900 to 4 500; and in the second cycle from BAM 1 000 to 3 000.
  - There are no **short-cycle** higher education programmes.
  - International students**, defined as students who are not a citizen of Bosnia and Herzegovina, may pay higher tuition fees while other expenses are the same. The fees are within the range of the fees for part-time students.

#### Support (2018/19)

- There is no systematic provision of need-based grants.
- Responsible ministries of education at entity and cantonal level award merit-based public grants to full-time students with Bosnian and Herzegovina citizenship in public universities. The eligibility criteria include both need- and merit-based elements, such as the minimum grade obtained should be 8/10, performance (first-third place) in national or international competitions, parents' income and employment status. The age limit is 25 years. The monthly grant ranges from BAM 100 to BAM 800 and is available for 10 months each year until graduation (students have to apply every year). In 2017/18, about 10 % of full-time students received merit-based public grants.
- Further grants for students are provided by local governments.
- Part-time students are not eligible to apply for state-funded grants.
- No **loans**, **tax benefits** for students' parents or **family allowances** are in place.

## SWITZERLAND

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

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

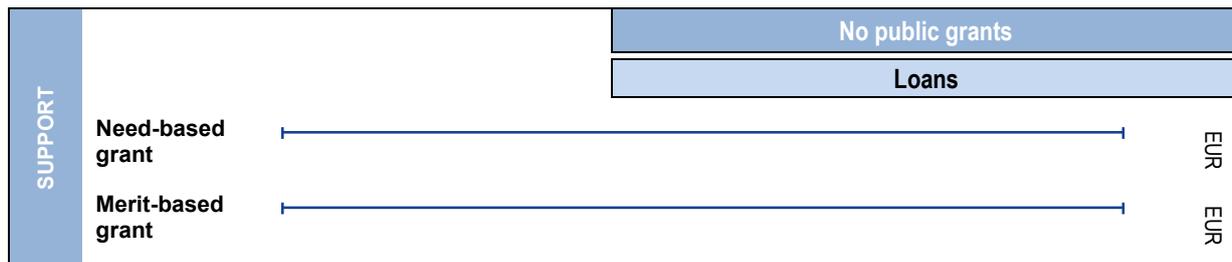
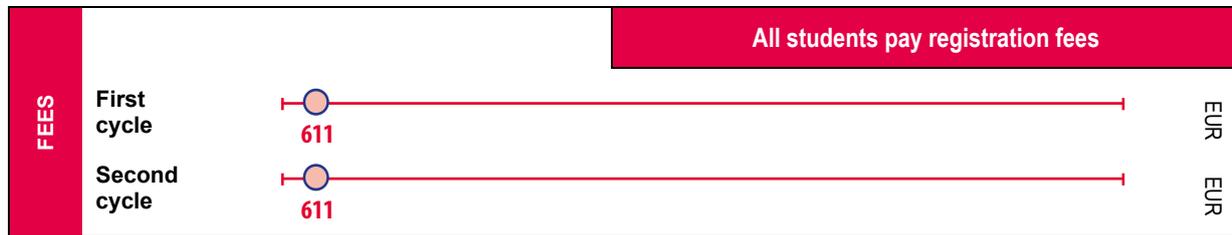
#### Support (2018/19)

- Each canton has its own regulations for the provision of **grants** and **loans** to students resident in Switzerland (decentralised system). In all cantons, the amount granted depends on the financial situation of the applicant and his/her family.
- In addition to cantonal legislation, the Intercantonal Grant and Loan Agreement defines common principles and minimum standards (e.g. criteria for eligibility, minimum amount for a full grant) for the cantonal provision of student support.
- Support in the form of need-based grants or loans or a combination of both is provided. The age limit in most cantons is 35 years. The majority of beneficiaries only receive grants. In 2017/18, 6.9 % of first-cycle and 1.7 % of second-cycle students received a grant, and 0.6 % and 0.4 % of students in the two cycles respectively received a loan. During the same year, the most common loan was CHF 7 500, while the most common grant was CHF 8 900.
- Some higher education institutions have their own funds for supplementary support of students. Students can only apply if they already have applied for cantonal grants/loans.
- Parents who financially support their student-child can deduct CHF 6 500 from their taxable income at federal level. At the cantonal level, eligibility and amounts of **tax benefits** for student's parents vary.
- A **family allowance** of at least CHF 250 per month for 16-25 year-olds in education is disbursed. The cantons may grant family allowances that are higher than this legal minimum.

<sup>(10)</sup> The value marked as 'most common' refers to the average amount of fees and grants.

## ICELAND

### MAIN CHARACTERISTICS



Scale (annual amount): 0 to 15 000    ⊖ Minimum    ○ / ● Most common    ⊕ Maximum    1 EUR = 122.8 ISK

### KEY POINTS

#### Fees (2018/19)

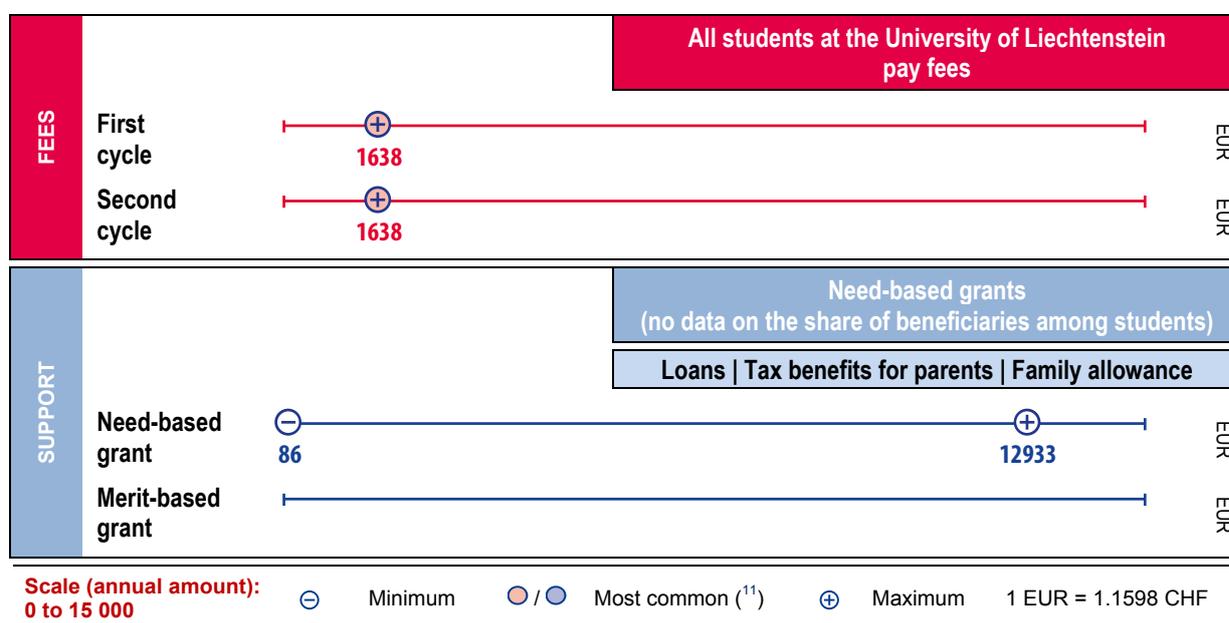
- Students (**first** and **second cycle**) at public higher education institutions pay an administrative registration fee of ISK 75 000 per academic year regardless of the study programme. The fee amount is determined by the Icelandic Parliament. Persons with disabilities may apply for paying reduced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

#### Support (2018/19)

- In principle, no public **grants**/scholarships are available. However, some merit-based grants are provided by universities and by the Icelandic Research Fund for second-cycle students.
- Loans** are provided to full-time students by the Icelandic Student Loan Fund for short-, first- and second-cycle programmes. The amount depends heavily on student's family and personal circumstances, including income. The basic individual support for full-time studies for the academic year 2017/18 was ISK 177 107/month. The same support is available for short-, first- and second-cycle students.
- Loans may be granted to students who study full-time (60 ETCS/academic year) at recognised educational institutions which provide higher education leading to university degrees. Loans may also be granted to cover tuition fees at private higher education institutions. Loans are not granted for preparatory courses, for studies that form part of paid employment under an employment contract or professional development programmes.
- Repayment of loans, which is annual, begins two years after graduation and falls into two parts. One is a fixed and the other depends on the loan recipient's income during the previous year. Exemptions from the annual repayment, in full or in part, may be granted in case of the pursuit of studies that qualify for a loan, illness, employment and/or unfitness for work due to illness, disability, pregnancy, the care of children and other comparable circumstances.
- No **tax benefits** for students' parents or **family allowances** are in place.

## LIECHTENSTEIN

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

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

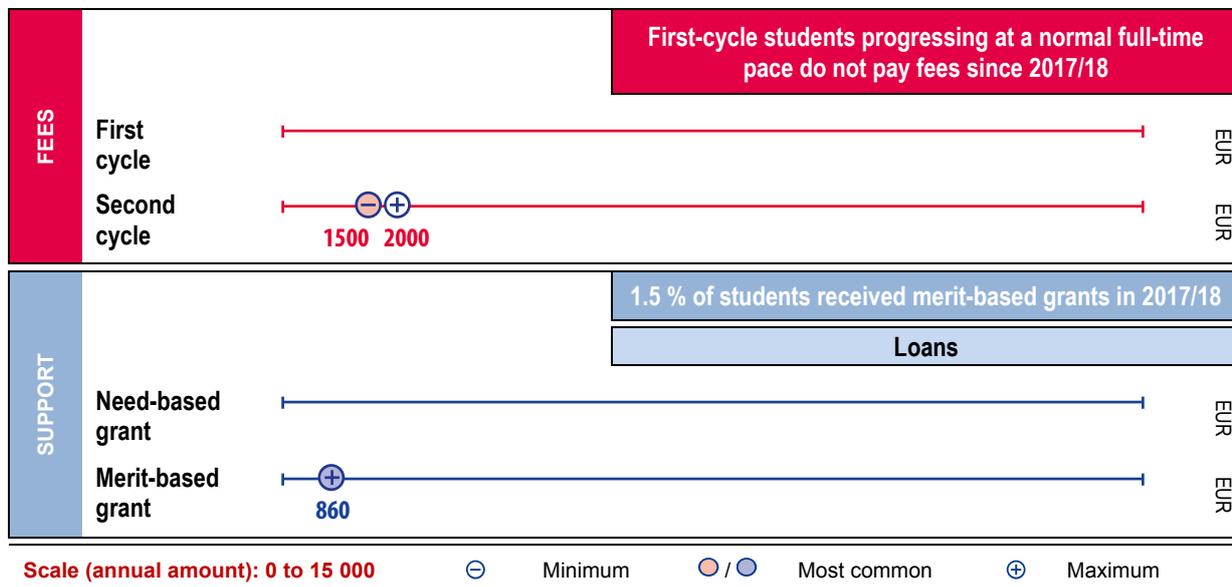
#### Support (2018/19)

- Public support consists of a variable combination of **grants** and an interest-free **loan**. The grant provider is the national education authority (National state grants and loans division). The maximum total amount is CHF 25 000, of which 40-60 % is a grant and the rest is a loan. From the age of 32 on, the state financial support consists of interest free loans only.
- Students need to have had permanent residence in Liechtenstein for minimum three years when applying for public support to be eligible. Eligibility also depends on the student's income and assets (principle of subsidiarity/need-based system). The amount is calculated on the basis of admissible costs and reasonable expectations of self-support. Parents' income and assets are taken into account for the assessment of eligibility and calculation of support for students below the age of 25 and if s/he has not worked full-time for at least two years.
- State scholarships and grants can be applied for all tertiary education programmes and are fully portable to allow for mobility (90 % of students from Liechtenstein study abroad, mainly in Switzerland and Austria). There is no financial support for incoming students.
- Repayment of loans start 18 months after study programmes has ended. Payment is made on fixed rates in six instalments per year. The repayment rate can be deferred once on request.
- **Tax benefits** up to CHF 12 000 per year are available for education-related costs. Students themselves or their parents are eligible (the latter applies if students still live with parents and are under 25).
- Parents can claim **family allowances** for dependent children under 20 in higher education.

<sup>(11)</sup> The value marked as 'most common' refers to the average amount of fees and grants.

## MONTENEGRO

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

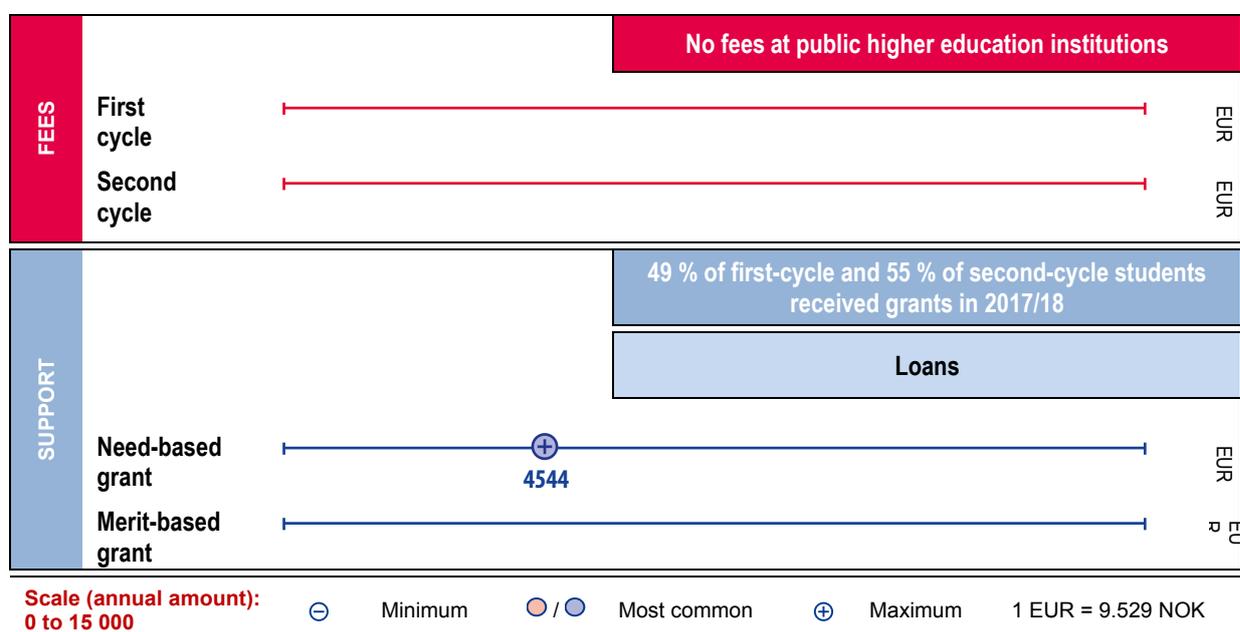
- As from the academic year 2017/18, first-time students in **first-cycle** programmes do not pay fees. In accordance with the Law on Higher Education, students obtaining 45 ECTS or more remain state-subsidised, while those with less than 45 ECTS can continue their studies in self-financed study places in the subsequent years. The amount of fee to be paid by self-financing students is determined by governing bodies of higher education institutions (HEIs), following the approval of the Ministry of Education.
- Self-financing students who started their studies prior to 2017/18 pay tuition fees between EUR 400 and EUR 1 000 per year, depending on the study profile. At public HEIs, the fee amount is defined by governing bodies of institutions, with the consent of the Ministry of Education. If these self-financing students pass all exams and have good academic performance, they may become state-funded if there are places available on their study programme.
- Students enrolled in the **second cycle** pay tuition fees, which are between EUR 1 500 and 2 000 per year. In accordance with the changed Law on Higher Education, second-cycle students at public HEIs will study free of charge from the academic year 2020/21.
- 63 % of first-cycle and all second-cycle students at public HEIs paid tuition fees in 2017/18.
- Students with disabilities are exempt from paying fees.
- There is no official **part-time** student status.
- There are no **short-cycle** higher education programmes.
- International students**, defined as all students coming from abroad, can study under the same conditions as Montenegrin citizens, in compliance with the Law on Higher Education and statute of institution.

#### Support (2018/19)

- There are no need-based **grants**. Merit-based grants are awarded to the best-performing first-cycle first-time students in the second and the succeeding years of study, on the basis of the contest announced by the Ministry of Education at least one month before the beginning of an academic year. Student loan beneficiaries are not eligible for merit-based grants. The maximum grant is EUR 86/month paid in ten monthly instalments.
- In the academic year 2017/18, 1.5 % of students received merit-based grants.
- While grants are awarded only to first-cycle students, the Ministry of Education also provides funding to second- and third-cycle students – EUR 500 and EUR 1 000 respectively – aiming to co-financing their tuition fees (there were 53 second-cycle and 22 third-cycle applicants in 2017/18; 44 and 16, respectively, were awarded this support).
- State-guaranteed interest-free **loans** are available on the basis of performance to first-time first-cycle students. The average loan is EUR 45/month, covering ten monthly instalments per year. Repayment must start 18 months after completion of studies at the latest. Best-performing students may be exempted from repayment or receive discounts. In 2018, 14.5 % of students took out loans.
- No **tax benefits** for students' parents or **family allowances** are in place.

## NORWAY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

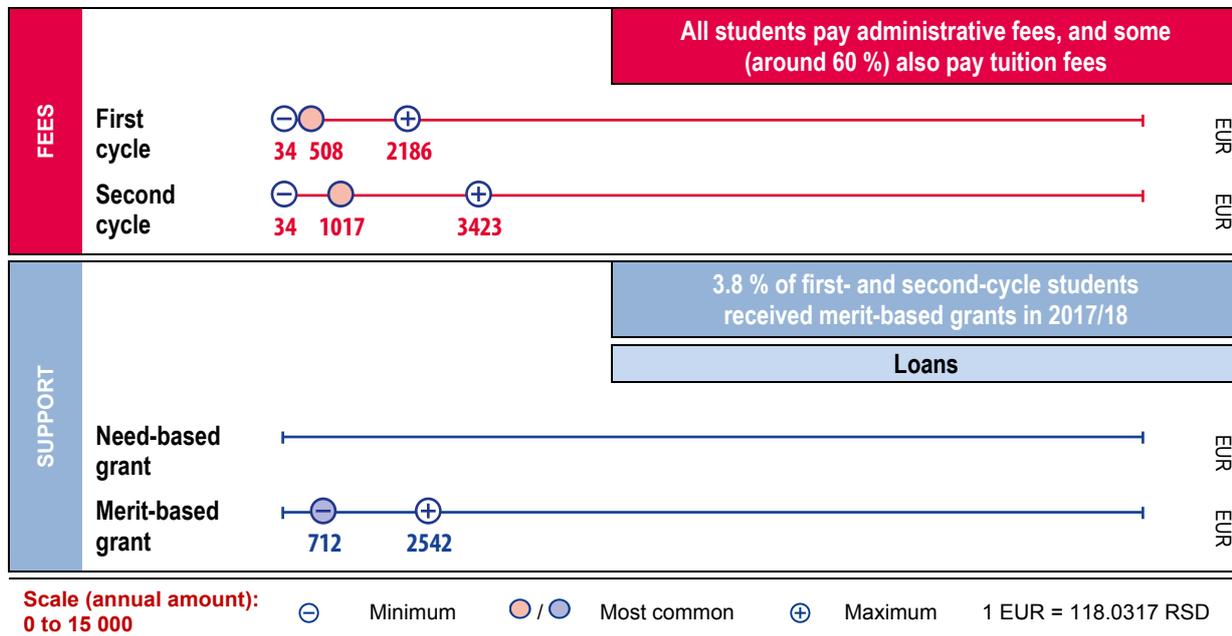
- **Short, first and second cycle:** There are no fees for full- and **part-time** studies at public higher education institutions. However, institutions may charge tuition fees for certain specialised/tailored courses within continuing and further education aimed at people in employment.
- Government-dependent private higher education institutions may, on certain conditions, charge tuition fees. These are required to be spent in a way beneficial to students. The same applies to funding that these institutions receive from the Ministry.
- **International students** are treated as home students, and do not pay fees at public higher education institutions.

#### Support (2018/19)

- Norwegian students (both part-time and full-time) are entitled to basic support (**loans** and **grants**) from the State Educational Loan Fund (NSELF). The maximum basic support is NOK 10 825/month, which is initially given as a loan. The loan is available until the age of 65 (students over the age of 45 receive a reduced loan to ensure repayment by the age of 65).
- 40 % of the loan may be converted to a 'state educational grant' for students who live away from their parents and pass all exams. The grant is reduced if the student's income exceeds NOK 265 884 for 2018 and 273 861 for 2019 or if they have assets exceeding NOK 403 264 for 2018 and 415 362 for 2019. The maximum amount of the grant is NOK 43 300/academic year (depicted on the diagram).
- Students taking care of children may receive a grant for each child under the age of 16 (NOK 1 687/month). Students on parental leave can be given a grant for up to 49 weeks. Students who cannot study because of illness may have the loan converted into a grant for up to four months and 15 days per academic year. Physically disabled students can receive an extra grant (NOK 3 696/month) if they are unable to work during their studies, and they may also receive basic support for 12 months per year.
- In 2016, the Parliament agreed a plan to increase the period of educational support from 10 to 11 months for full-time students in higher education and vocational colleges. Support (loans and grants) will be increased gradually by one week each year between 2017 and 2020. The main objective is to enable students to concentrate full-time on studies towards the end of the academic year.
- After graduation, the student receives a repayment programme stipulating how much s/he has to pay and a prognosis for the repayment period. Interest is calculated from the first day of the month following graduation. Repayment normally starts in monthly installments seven months after graduation. The amount varies according to the size of the debt and the length of the repayment period. The most common repayment period for students with NOK 300 000 debt is 20 years.
- No **tax benefits** for students' parents or **family allowances** are in place.

## SERBIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

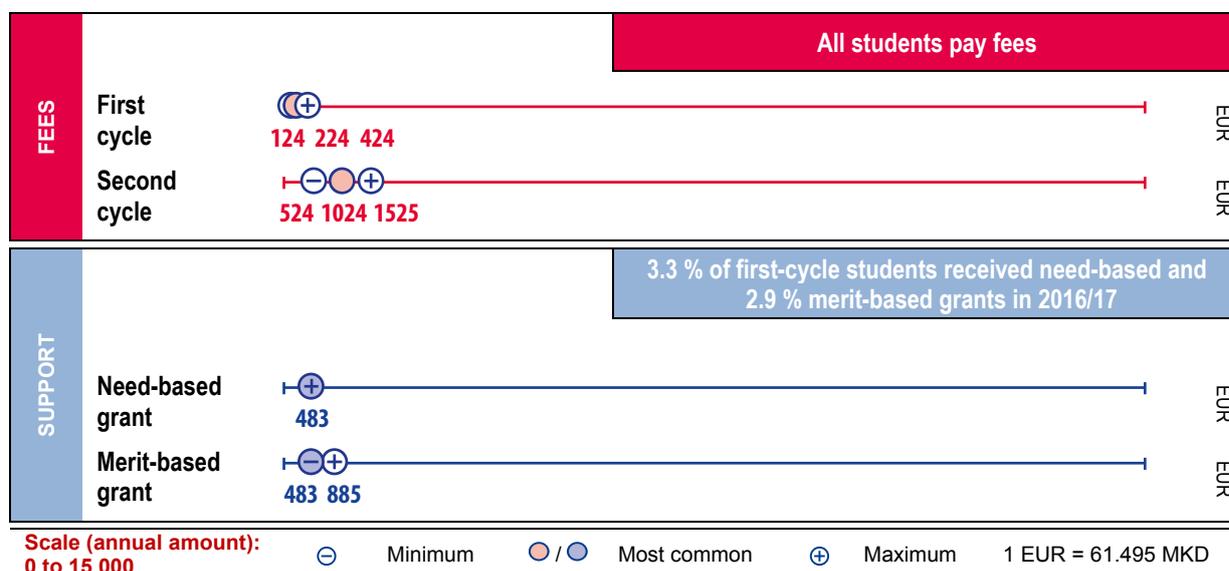
- Students in public higher education institutions (universities and universities and colleges of applied studies) can be 'budget-financed' or 'self-financing'. 'Budget-financed' students (41 % in 2017) are selected at entry, based on entrance exam score and secondary school results, and during the course of studies, based on their study performance. Their tuition fees are covered by the state, while students pay administrative and other costs (entrance and application fees, fees for issuing diploma and diploma supplement, etc.) ranging from RSD 4 000 to 24 475 per year.
- 'Self-financed' students pay both administrative and tuition fees, which range from RSD 30 000 to 258 000 per year for the **first cycle** and RSD 45 000 to 404 000 for the **second cycle**, including both academic and applied studies.
- Students with disabilities, Roma students and students who finished secondary school in another country can apply for tuition fee exemption.
- There is no official **part-time** student status.
- Short-cycle** higher education programmes were introduced by the 2017 Law on Higher Education. Currently, there are no official data on fees in these programmes.
- International students**, defined as non-Serbian students, usually pay higher tuition fees. The most common annual fee is EUR 2 000.

#### Support (2018/19)

- Student **grants** are provided by the Ministry of Education, Science and Technological Development only to 'budget-financed' students in the first and second cycle. The state grant scheme is merit-based, and only students with an average grade of at least 9 (out of 10) may apply. A state grant amounts to RSD 84 000 annually, paid in ten monthly instalments. In 2017/18, there were 8 900 student grantees (3.8 % of first- and second-cycle students, and 8.9 % of budget-financed students).
- Additional scheme aims at supporting exceptional students. In 2017/18, the total of 667 students received this type of support that amounts to RSD 288 000. Moreover, the Ministry of Youth and Sports provides additional merit-based grants of RSD 300 000 per year to up to 900 first-cycle and 400 second-cycle students.
- The Ministry of Education, Science and Technological Development provides **loans** to students primarily based on merit; the social status of students is an additional criterion. Interest rate is approximately 4 % while the grace period is 18 months. Students with the average grade of 8.5 who completed studies without losing a year do not have to repay their loan. The amounts are the same as grants – RSD 84 000 paid in ten monthly instalments. In 2017/18, 11 700 students or 4.7 %, of all first and second-cycle students received loans.
- Local governments offer grants, loans and other benefits to students from their municipalities/cities, while state universities, provincial and university cities' governments also provide funds for supporting talented students.
- No **tax benefits** for students' parents or **family allowances** in place.

## THE FORMER YUGOSLAV REPUBLIC OF MACEDONIA

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

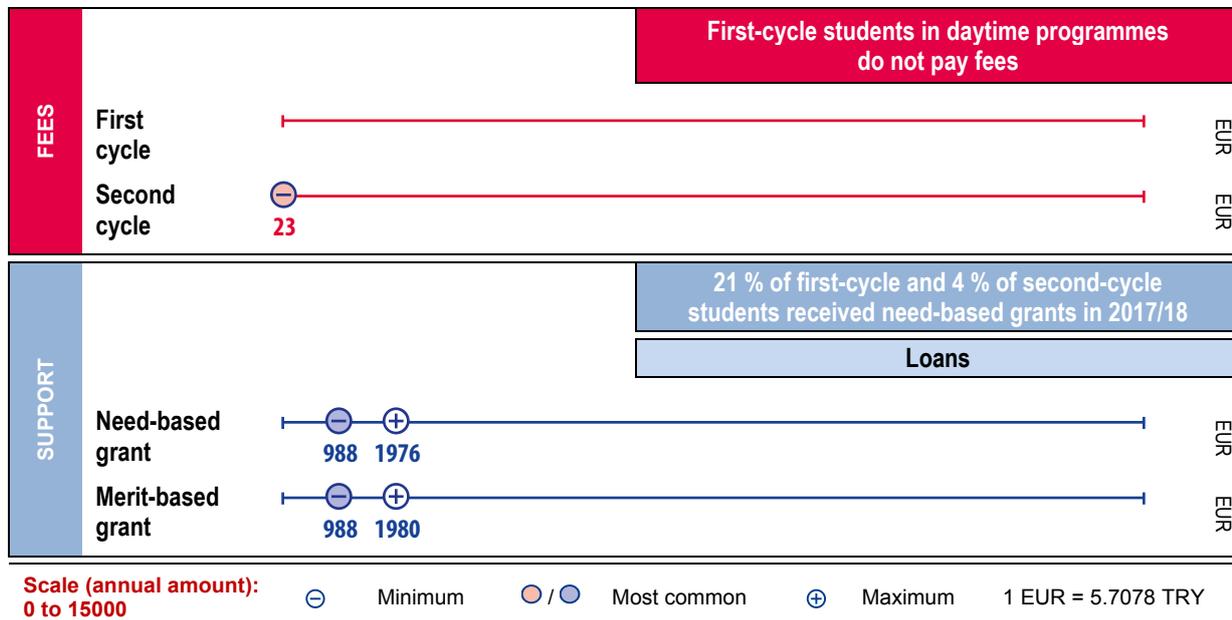
- All first- and second-cycle students pay tuition fees. These are defined by the Government for each public university and programme, based on proposals submitted by the universities. There are also administration (libraries, computer labs, etc.) and examinations fees, which are defined directly by each university.
- In the **first cycle**, the annual fee (covering all the above elements) ranges from MKD 7 650 to MKD 26 100, depending on the study profile, and on whether the student is state-funded or self-funded (the fee for state-funded students is situated between MKD 7 650 and 13 800, and for self-funded between MKD 13 800 and 26 100). The most common fee is MKD 13 800. There are tuition fee exemptions or reductions for specific categories of students, including orphans and disabled students.
- Fees in the **second cycle** are between MKD 32 250 and MKD 93 750 per year, depending on the study profile. The most common fee in the second cycle is MKD 63 000 per year.
- Part-time** students (around 10 % of students in 2016/17) pay higher fees than full-timers in the first cycle, and the same fees as full-timers in the second cycle.
- Annual fees for **short-cycle** programmes range from MKD 7 650 to MKD 26 100, depending on the study profile. The most common fee is MKD 13 800.
- International students**, defined as all students who are not citizens of the former Yugoslav Republic of Macedonia, pay higher fees: between MKD 63 000 and 123 390 per year, regardless of the study cycle. These fees are defined by the respective universities.

#### Support (2018/19)

- The Government provides need-based **grants** that are awarded to first-cycle full-time students (except those in the first year of studies) based on the monthly income of their family (60 % weight), academic performance (20 % weight), if they are the child of a single parent (10 % weight), and if studying at a technical, engineering or medical university (10 % weight). Students who have not passed at least 80 % of the prescribed exams for their study programme are automatically disqualified. The grant amount is MKD 3 300 per month, provided in nine monthly instalments (MKD 29 700/year). A total of 1 500 need-based grants have been distributed in academic year 2016/17 (3.3 % of first-cycle students received a grant).
- Merit-based grants are provided for first-cycle students showing particular research or artistic performance. Grants are awarded on the basis of the contest announced by the Ministry of Education and Science, two-three months after the beginning of an academic year. The grant amount is MKD 3 300 per month (MKD 6 050/month for ICT students), provided in nine monthly instalments (MKD 29 700/year; MKD 54 450 for ICT students). A total of 1 300 merit-based grants have been distributed in academic year 2017/18 (2.9 % of students received a grant).
- As of 2016/17, the Ministry of Education and Science introduced additional group of grants aimed at full-time first-cycle students of physics, chemistry and mathematics. A total of 105 grants were distributed in the amount of MKD 162 000/year during the same year. This category of grants was also included in the 2017/18 call for grants.
- There is no support available for students in second- and short-cycle programmes.
- No student **loans**, **tax benefits** for students' parents or **family allowance** are in place.

## TURKEY

### MAIN CHARACTERISTICS



### KEY POINTS

#### Fees (2018/19)

- Public university students following **first-cycle** daytime education programmes do not pay fees. Public universities may charge fees for evening programmes, which range from TRY 770 and TRY 2 134 per year. Students who pass the university entrance exam for the first cycle with excellent results may be offered to pay only half or five-eighths of the fee (this may vary from one university to another).
- In the **second cycle**, public universities charge students TRY 129 per year in daytime programmes (depicted on the diagram), while fees in evening programmes vary among universities. A maximum amount, set by the government, varies between TRY 770 to TRY 4 628 per year.
- No fees are charged for participating in full-time daytime **short-cycle** programmes in public higher education institutions. Students in evening education pay fees (between TRY 770 and 4 268 per year).
- There is no official **part-time** student status, but, there are evening higher education programmes (see above).
- International students**, defined as non-Turkish students pay higher fees, as defined by the government.

#### Support (2018/19)

- Need-based **grants** are provided by the Higher Education Credits and Hostels Institution. Short-, first- and second-cycle students, both in daytime and evening programmes, can receive need-based grants. The grants are awarded to students whose monthly income is lower than TRY 1 500 and based on students' academic achievement. In 2017, students in the first cycle received TRY 470 per month (TRY 5 640 a year), while students in the second cycle were provided with monthly TRY 940 (TRY 11 280 per year). In 2017/18, 21 % of first-cycle and 4 % of second-cycle students received a need-based grant.
- Merit-based grants are provided by the General Directorate of Higher Education Credit and Hostels Institution, universities, municipalities, and NGOs for well-performing students. The state grant (via the General Directorate) is a standard monthly TRY 470 to eligible students (belonging to the top ten percent). The amount of other grants is different for every institution. In 2017/18, 25 % of first-cycle and 2 % of second-cycle students received a merit-based grant.
- Loans**: All students can take out a loan. In 2017, students in the first cycle received TRY 330, while students in the second cycle are provided with TRY 660 per month. The repayment begins two years after graduation in monthly instalments. Repayment needs to be completed in as much time as the student benefited from the loan. The repayment amount is calculated according to domestic product price index. This is a state guaranteed loan, which 21 % of first-cycle and 4 % of second-cycle students took out in 2017/18.
- No **tax benefits** for students' parents or **family allowances** are in place.

## GLOSSARY

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### Country Codes

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

(\*) Provisional code

## **Definitions**

### **Credit (ECTS)**

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

### **Family allowance**

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

### **Fee**

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

### **Grant**

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

Three types of grants are distinguished:

#### Universal grants

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

#### Need-based grants

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

#### Merit-based grants

Grants awarded on the basis of academic performance of students.

### **Higher education institution**

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

#### Public higher education institutions

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

#### Government-dependent private higher education institutions

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

#### Private higher education institutions

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

### **Loan**

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

### **Study cycle (in higher education)**

One of the key commitments of the 1999 Bologna Declaration <sup>(1)</sup> was the adoption of a system based on two main cycles: undergraduate and graduate. In 2003, ministers expressed a further commitment: the inclusion of the doctoral level as the third cycle in the Bologna Process <sup>(2)</sup>. During the same year, they also invited the Bologna Follow-up Group (BFUG) to explore whether and how shorter higher education could be linked to first-cycle higher education programmes <sup>(3)</sup>. Hence, the Bologna Process has been promoting a three-cycle structure consisting of undergraduate (first-cycle), graduate (second-cycle) and doctoral (third-cycle) programmes, with the possibility of intermediate (short-cycle) qualifications linked to the first cycle.

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

### **Tax benefit**

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

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(1) The Bologna Declaration of 19 June 1999.

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

(3) Ibid.



## REFERENCES

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### General References

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

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

European Commission, 2017. *Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on a renewed EU agenda for Higher Education*. COM(2017) 247 final.

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

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

### Sources of National Statistics

This section provides sources of national statistics indicated throughout the report. Data and their sources were supplied by the Eurydice National Units.

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#### Belgium – French Community

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##### Proportion of fee-payers:

Ministère de la Fédération Wallonie-Bruxelles, Direction générale de l'Enseignement non obligatoire et de la Recherche scientifique [Ministry of the Federation Wallonia-Brussels, Directorate General for Non-Compulsory Education and Scientific Research]. *Population étudiante 2016/2017* [Students population 2016/17]. Unpublished data.

##### Proportion of grant beneficiaries:

See above.

##### Proportion of loan beneficiaries:

Estimated data.

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#### Belgium – German-speaking Community

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##### Proportion of fee-payers:

Actual data referring to one higher education institution (the only one in the system).

##### Proportion of grant beneficiaries:

Data not available.

##### Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

### **Belgium – Flemish Community**

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Proportion of fee-payers:

Vlaams Ministerie van Onderwijs en Vorming [Flemish Ministry of Education and Training], 2016/17. Unpublished data.

Vlaams Ministerie van Onderwijs en Vorming [Flemish Ministry of Education and Training], 2018. *Statistisch Jaarboek van het Vlaams Onderwijs, schooljaar 2016-2017* [Statistical Yearbook of the Flemish Education, school year 2016-2017]. [pdf] Available at: <http://onderwijs.vlaanderen.be/nl/statistisch-jaarboek-van-het-vlaams-onderwijs-2016-2017-0#pdf> [Accessed 21 June 2018].

Proportion of grant beneficiaries:

Vlaams Ministerie van Onderwijs en Vorming [Flemish Ministry of Education and Training], 2016/17. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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### **Bulgaria**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

Ministry of Education and Science (BG). Unpublished data.

Proportion of loan beneficiaries:

Data not available.

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### **Czech Republic**

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Proportion of fee-payers:

Ministerstvo školství, mládeže a tělovýchovy, 2017 [Ministry of Education, Youth and Sports]. Estimated data.

Proportion of grant beneficiaries:

Estimated data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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**Denmark**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

Uddannelses- og Forskningsministeriet [Ministry of Higher Education and Science (DK)], 2017. Unpublished data. Estimated data.

Proportion of loan beneficiaries:

See the above source.

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**Germany**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

General public student support (BAföG):

Bundesregierung [Federal Government (DE)], 2017. *Unterrichtung durch die Bundesregierung* [Report from the Federal Government on Training Assistance]. *Einundzwanzigster Bericht nach § 35 des Bundesausbildungsförderungsgesetzes zur Überprüfung der Bedarfssätze, Freibeträge sowie Vomhundertsätze und Höchstbeträge nach § 21 Absatz 2. Drucksache 19/275.* [pdf] Available at: <https://www.bmbf.de/files/21%20bafoeg%20bericht.pdf> [Accessed 21 June 2018].

Merit-based grants:

Deutsche Bildungsserver [German education server], 2018. *Stipendiendatenbanken. Zielgruppenspezifische Förderung für Studierende* [Scholarship databases. Specific support for students]. [Online] Available at: <http://www.bildungsserver.de/Stipendiendatenbanken.-Zielgruppenspezifische-Foerderung-fuer-Studierende-2809.html> [Accessed 21 June 2018].

Proportion of loan beneficiaries:

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

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**Estonia**

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Proportion of fee-payers:

Estonian Ministry of Education and Research (Estonian Education Information System), 2017. Unpublished data.

Proportion of grant beneficiaries:

See the above data source.

Proportion of loan beneficiaries:

See the above data source.

## **Ireland**

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### Proportion of fee-payers:

Estimated data based on student numbers in the academic year 2016/17.

### Proportion of grant beneficiaries:

HEA (Higher Education Authority (IE)), 2018. *Key Facts and Figures 2016/17*. [pdf] Available at: <http://hea.ie/assets/uploads/2018/02/HEA-Key-Facts-And-Figures-2016-17-FINAL.pdf> [Accessed 31 January 2018].

### Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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## **Greece**

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### Proportion of fee-payers:

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

### Proportion of grant beneficiaries:

GRNET (Greek Research and Technology Network). Unpublished data.

National Scholarships Foundation (IKY). [Online] Available at: [www.iky.gr](http://www.iky.gr) [Accessed 31 January 2018].

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

### Proportion of loan beneficiaries:

No loans in the first cycle and no data on the percentage of loans beneficiaries among second-cycle students.

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## **Spain**

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### Proportion of fee-payers:

First and second cycle:

Ministerio de Educación y Formación Profesional, Subdirección General de Coordinación y Seguimiento Universitario, Secretaría General de Universidades [Ministry of Education and Vocational Training, Sub-directorate General for University Coordination and Monitoring, General Secretariat of Universities (ES)], 2016/17. Unpublished data.

Short cycle:

Ministerio de Educación y Formación Profesional, Subdirección General de Estadísticas y Estudios, Secretaría General Técnica. [Ministry of Education and Vocational Training, Sub-directorate General of Statistics and Studies, General Technical Secretariat (ES)], 2016/17. Unpublished data.

### Proportion of grant beneficiaries:

Ministerio de Educación y Formación Profesional, Subdirección General de Becas, Ayudas al Estudio y Promoción Educativa [Ministry of Education and Vocational Training, Sub-directorate General for Grants, Study Aids and Educational Promotion (ES)], 2017/18. Unpublished data.

### Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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**France**

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Proportion of fee-payers:

Ministère de l'Enseignement Supérieur, de la Recherche, et de l'Innovation. Direction de l'évaluation, de la prospective et de la performance [Ministry of Higher Education, Research and Innovation. Directorate of Evaluation, Forecasting and Performance (FR)], 2018. *Repères et références statistiques sur les enseignements, la formation et la recherche* [Statistical references on teaching, training and research] [pdf] Available at: [http://cache.media.education.gouv.fr/file/RERS\\_2018/83/2/depp-2018-RERS-web\\_986832.pdf](http://cache.media.education.gouv.fr/file/RERS_2018/83/2/depp-2018-RERS-web_986832.pdf) (fiche 10.7) [Accessed 31 August 2018].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Estimated data.

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**Croatia**

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Proportion of fee-payers:

Estimated data.

Proportion of grant beneficiaries:

Ministarstvo znanosti i obrazovanja [Ministry of Science and Education (HR)]. *Database for the academic year 2017/18*. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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**Italy**

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Proportion of fee-payers:

MIUR (Ministero dell'Istruzione, dell'Università e della Ricerca) [Ministry of Education (IT)]. Portale dei dati dell'istruzione superiore [Data portal of higher education], 2018. *Open data*. [Online] Available at: <http://ustat.miur.it/opendata/> [Accessed 12 October 2018].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

See the above source.

## Cyprus

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### Proportion of fee-payers:

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

Data on fee amounts in the second cycle collected directly from public universities, namely the University of Cyprus, the Cyprus University of Technology and the Open University of Cyprus.

### Proportion of grant beneficiaries:

Student Welfare Service. [Online] Available at:

[http://www.moec.gov.cy/ypiresia\\_foititikis\\_merimnas/epikoinonia.html](http://www.moec.gov.cy/ypiresia_foititikis_merimnas/epikoinonia.html) [Accessed 31 January 2018].

### Proportion of loan beneficiaries:

Estimated data.

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## Latvia

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### Proportion of fee-payers:

IZM (Latvijas Republikas Izglītības un zinātnes ministrija) [Ministry of Education and Science of Latvia (MoES)], 2017/18. *PĀRSKATS par Latvijas augstāko izglītību 2017.gadā. GALVENIE STATISTIKAS DATI* [Annual Report on Higher Education in Latvia 2017]. [pdf] Available at: [http://www.izm.gov.lv/images/izglitiba\\_augst/Parskats-par-Latvijas-augstako-izglitiba-2017gada.pdf](http://www.izm.gov.lv/images/izglitiba_augst/Parskats-par-Latvijas-augstako-izglitiba-2017gada.pdf) [Accessed 31 January 2018].

### Proportion of grant beneficiaries:

IZM (Latvijas Republikas Izglītības un zinātnes ministrija) [Ministry of Education and Science of Latvia (MoES)]. 2017/18. Unpublished data. Estimated data.

### Proportion of loan beneficiaries:

SZA (Studiju un zinātnes administrācija) [Administration of studies and Research (LV)], 2016/17. Unpublished data.

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## Lithuania

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### Proportion of fee-payers:

ŠVIS (Švietimo valdymo informacinė sistema) [Education Management Information System (LT)], 2018. [Online] Available at: <http://www.svis.smm.lt/> [Accessed 14 June 2018].

### Proportion of grant beneficiaries:

ŠVIS (Švietimo valdymo informacinė sistema) [Education Management Information System (LT)], 2018. [Online] Available at: <http://www.svis.smm.lt/> [Accessed 18 June 2018].

VSF (Valstybinis studijų fondas) [State Studies Foundation (LT)], 2018. *Activity Report 2017*. [pdf] Available at: <http://vsf.lrv.lt/uploads/vsf/documents/files/Valstybinio%20studiju%20fondo%20%20veiklos%20ataskaita%20x.pdf> [Accessed 18 June 2018].

### Proportion of loan beneficiaries:

See the two above sources.

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**Luxembourg**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Data not available.

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**Hungary**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

FIR OSAP (Felsőoktatási Információs Rendszer Statisztikai Modul) [Higher Education Registry Statistical Module (HU)]. [Online] Available at:

[https://www.oktatas.hu/felsooktatas/kozerdeku\\_adatok/felsooktatasi\\_adatok\\_kozzetetele/felsooktatasi\\_statisztikak](https://www.oktatas.hu/felsooktatas/kozerdeku_adatok/felsooktatasi_adatok_kozzetetele/felsooktatasi_statisztikak) [Accessed 18 June 2018].

Proportion of loan beneficiaries:

Diákhitel Központ [Student Loan Center (HU)], 2018. *Annual report of the Diákhitel Központ 2017*. [pdf] Available at: <https://www.diakhitel.hu/files/hu-249-diakhitel-eves-jelentes-0612.pdf> [Accessed 25 October 2018].

The above source was used for calculation, but not exclusively. The value of the final proportion is unpublished.

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**Malta**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

Data based on actual students' lists (the above institutions) and payroll information.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

## **Netherlands**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

De Rijksoverheid. Voor Nederland. [The National Government of the Netherlands], 2018. *Monitor Beleidsmaatregelen 2017-2018* [Monitor Policy measures 2017-2018]. [Online] Available at: <https://www.rijksoverheid.nl/documenten/rapporten/2018/06/29/monitor-beleidsmaatregelen-2017-2018> [Accessed 18 June 2018].

Proportion of loan beneficiaries:

See the above source.

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## **Austria**

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Proportion of fee-payers:

Estimated data.

Proportion of grant beneficiaries:

Studienbeihilfenbehörde [Austrian Study Grant Authority]. Unpublished data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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## **Poland**

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Proportion of fee-payers:

No data available on students paying fees beyond administrative charges, which are paid by all students.

Proportion of grant beneficiaries:

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

Proportion of loan beneficiaries:

Estimated data.

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## **Portugal**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Ministério da Educação. Ministério da Ciência, Tecnologia e Ensino Superior. DGEEC (Direção-Geral de Estatísticas da Educação e Ciência) [Ministry of Education. Ministry of Science, Technology and Higher Education. DGEEC (Directorate-General for Education and Research Statistics) (PT)], 2018. *Vagas e Inscritos (inclui inscritos em mobilidade internacional 2017/2018* [Number of students

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enrolled in HE, per cycle of studies, in 2017/18 (1st semester). [Online] Available at: <http://www.dgeec.mec.pt/np4/EstatVagasInsc/> [Accessed 18 June 2018].

Ministério da Ciência, Tecnologia e Ensino Superior. DGES (Direção-Geral do Ensino Superior) [Ministry of Science, Technology and Higher Education. DGES (Directorate-General for Higher Education) (PT)], 2018. *Informação Estatística - Bolsas de Estudo para Estudantes do Ensino Superior. Ano letivo 2017-2018* [Data related to the award of grants to HE students]. [Online] Available at: <https://www.dges.gov.pt/pt/pagina/informacao-estatistica-bolsas-de-estudo-para-estudantes-do-ensino-superior?plid=373> [Accessed 18 June 2018].

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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**Romania**

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Proportion of fee-payers:

Platforma nationala de colectare a datelor statistice pentru invatamantul superior [ANS platform - national statistics collection platform for higher education (RO)]. [Online] Available at: <https://date.invatamant-superior.ro/> [Accessed 17 September 2018].

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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**Slovenia**

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Proportion of fee-payers:

Data not available.

Proportion of grant beneficiaries:

Data not available.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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**Slovakia**

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Proportion of fee-payers:

Centrum vedecko-technických informácií SR (CVTI SR) [Slovak Centre of Scientific and Technical Information], 2017/18. Unpublished data.

Proportion of grant beneficiaries:

See the above source.

Proportion of loan beneficiaries:

Fond na podporu vzdelávania [Fund for Education Support (SK)], 2017/18. Unpublished data.

## **Finland**

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### Proportion of fee-payers:

Not applicable (no fees).

### Proportion of grant beneficiaries:

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

### Proportion of loan beneficiaries:

See the above source.

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## **Sweden**

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### Proportion of fee-payers:

Not applicable (no fees).

### Proportion of grant beneficiaries:

CSN (Centrala studiestödsnämnden) [The Swedish Board of Student Finance], 2018. *Studiestödet 2017* [Annual report student finance 2017]. [pdf] Available at:

<https://www.csn.se/download/18.5ccd0ac516277e85f0a106e/1524064702575/Studiest%C3%B6det%202017.pdf> [Accessed 14 June 2018].

### Proportion of loan beneficiaries:

See the above source.

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## **United Kingdom – England**

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### Proportion of fee-payers:

Not applicable (universal fee policy).

Amount of short- and first-cycle fees:

Parliament. House of Commons, 2018. *Higher Education Tuition Fees in England*. [pdf] Available at: <http://researchbriefings.parliament.uk/ResearchBriefing/Summary/CBP-8151> [Accessed 20 June 2018].

Amount of second-cycle fees:

The amount – GBP 4 260 (corresponding to EUR 4 783) – is an indicative value. It is identified by UK Research and Innovation (UKRI; see <https://www.ukri.org/skills/funding-for-research-training>), and it primarily concern third-cycle programmes (research degrees). However, the terms and conditions of research degrees indicate that a recipient who fails to meet the requirements to progress to doctoral study can instead continue towards a Master's qualification. The above amount is therefore used as an indication of second-cycle fees.

### Proportion of grant beneficiaries:

Not applicable (no public grants).

### Proportion of loan beneficiaries:

Department for Education, 2018. *Student Support for Higher Education in England 2017: 2016/17 Payments, 2017/18 Awards. Tables and Footnotes*. [xlsx] Available at:

<http://www.slc.co.uk/media/9578/slcsfr052017.xlsx> [Accessed 21 June 2018].

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**United Kingdom – Wales**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Amount of second-cycle fees: see the United Kingdom – England.

Proportion of grant beneficiaries:

The Student Loans Company, 2017. *Student Support for Higher Education in Wales 2017: 2016/17 Payments, 2017/18 Awards*. [pdf] Available at: <https://www.slc.co.uk/media/9586/slcsfr062017.pdf> [Accessed 21 June 2018].

Proportion of loan beneficiaries:

See the above source.

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**United Kingdom – Northern Ireland**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Amount of second-cycle fees: see the United Kingdom – England.

Proportion of grant beneficiaries:

The Student Loans Company, 2017. *Student Support for Higher Education in Northern Ireland, Academic Year 2016/17 (FINAL)*. [pdf] Available at: <https://www.slc.co.uk/media/9583/slcsfr072017.pdf> [Accessed 21 June 2018].

Proportion of loan beneficiaries:

See the above source.

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**United Kingdom – Scotland**

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Proportion of fee-payers:

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

Amount of second-cycle fees: see the United Kingdom – England.

Proportion of grant beneficiaries:

Data not available.

Average amount of grants:

SAAS (Student Awards Agency Scotland), 2017. *Higher Education Student Support in Scotland 2016-17*. [pdf] Available at: [http://www.saas.gov.uk/\\_forms/statistics\\_1617.pdf](http://www.saas.gov.uk/_forms/statistics_1617.pdf) [Accessed 8 October 2018].

Proportion of loan beneficiaries:

Calculation based on SAAS, 2017 (see above) and data provided by HESA (Higher Education Statistics Agency).

### **Albania**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Estimated data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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### **Bosnia and Herzegovina**

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Proportion of fee-payers:

Estimated data.

Proportion of grant beneficiaries:

Estimated data.

Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

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### **Switzerland**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Bundesamt für Statistik [Federal Statistical Office (CH)], 2018. *Kantonale Stipendien und Darlehen 2017* [Cantonal grants and loans 2017]. [pdf] Available at:

<https://www.bfs.admin.ch/bfs/de/home/statistiken/bildung-wissenschaft.assetdetail.6146316.html>

[Accessed 11 October 2018].

Proportion of loan beneficiaries:

See the above source.

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### **Iceland**

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Proportion of fee-payers:

Not applicable (universal fee policy).

Proportion of grant beneficiaries:

Not applicable (no public grants).

Proportion of loan beneficiaries:

Lánasjóður íslenskra námsmanna [Icelandic Student Loan Fund], 2016. *Annual report of the Iceland Study Loan Fund. Statistics Iceland figures of total number of HE* (p. 22). [Online] [http://issuu.com/linskyrslur/docs/li\\_n\\_a\\_rssky\\_rsla\\_2016-lokask\\_?e=32029285/56156397](http://issuu.com/linskyrslur/docs/li_n_a_rssky_rsla_2016-lokask_?e=32029285/56156397)

[Accessed 17 June 2018].

Estimated data for 2015/16 using the above source and data on student numbers (Statistics Iceland).

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**Liechtenstein**

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Proportion of fee-payers:

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

Proportion of grant beneficiaries:

Estimated data.

Proportion of loan beneficiaries:

Data not available.

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**Montenegro**

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Proportion of fee-payers:

Ministarstvo prosvjete, Direktorat za visoko obrazovanje [Ministry of Education, Directorate for Higher Education (ME)], 2017/18. Unpublished data.

Proportion of grant beneficiaries:

Ministarstvo prosvjete, Direktorat za visoko obrazovanje, Direkcija za učenički i studentski standard [Ministry of Education, Division for Pupils' and Students' Standard (ME)], 2017/18. *Rang lista studenata koji su ostvarili pravo na stipendiju za najbolje studente za studijsku 2017/2018 godinu* [List of students who obtained the right to a scholarship for the best students for the academic year 2017/18]. [Online] Available at: <http://www.mps.gov.me/rubrike/stipendije/179120/RANG-LISTA-STUDENATA-KOJI-SU-OSTVARILI-PRAVO-NA-STIPENDIJU-ZA-NAJBOLJE-STUDENTE-ZA-STUDIJSKU-2017-2018-GODINU.html> [Accessed 17 June 2018].

Proportion of loan beneficiaries:

Ministarstvo prosvjete, Direktorat za visoko obrazovanje, Direkcija za učenički i studentski standard [Ministry of Education, Division for Pupils' and Students' Standard (ME)], 2017/18. *RANG LISTE STUDENATA KOJI SU OSTVARILI PRAVO NA KREDIT ZA AKADEMSKU 2017/2018. GODINU* [List of students who took a study loan in the academic year 2017/18]. [Online] Available at: <http://www.mps.gov.me/rubrike/kredit/179118/RANG-LISTE-STUDENATA-KOJI-SU-OSTVARILI-PRAVO-NA-KREDIT-ZA-AKADEMSKU-2017-2018-GODINU.html> [Accessed 17 June 2018].

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**Norway**

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Proportion of fee-payers:

Not applicable (no fees).

Proportion of grant beneficiaries:

SSB (Statistisk Sentralbyrå) [Statistics Norway] [Online]. Available at: <https://www.ssb.no/statbank/table/09168/?rxid=d8609bbe-a434-474f-a0f4-6d81a563ced0> [Accessed 4 May 2018].

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

Proportion of loan beneficiaries:

See the two above sources.

## **Serbia**

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### Proportion of fee-payers:

SORS (Statistical Office of the Republic of Serbia), 2017. *Tertiary Education 2016/17*. [pdf] Available at: <http://publikacije.stat.gov.rs/G2017/Pdf/G20176010.pdf> [Accessed 12 October 2018].

### Proportion of grant beneficiaries:

Ministry of Education, Science and Technological Development, 2017/18 Unpublished data.

### Proportion of loan beneficiaries:

See the above source.

## **The former Yugoslav Republic of Macedonia**

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### Proportion of fee-payers:

Estimated data.

### Proportion of grant beneficiaries:

DZS (Drzaven zavod za statistika na Republika Makedonija) [State Statistical Office of the Republic of Macedonia], 2016/17. [Enrolled students in higher schools and faculties in the Republic of Macedonia in the academic year 2016/2017, (first cycle of studies)] [pdf] Available at: <http://www.stat.gov.mk/pdf/2017/2.1.17.27.pdf> [Accessed 17 June 2018].

### Proportion of loan beneficiaries:

Not applicable (no publicly-subsidised loans).

## **Turkey**

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### Proportion of fee-payers:

YOK (Yükseköğretim Kurulu) [Council of Higher Education (TR)], 2017. *2017-2018 Öğretim Yılı Yükseköğretim İstatistikleri Yayınılandı (02.05.2018)* [Annual Report 2017]. [pdf] Available at: <https://goo.gl/uHH56Y> [Accessed 12 June 2018].

### Proportion of grant beneficiaries:

See the above source.

### Proportion of loan beneficiaries:

See the above source.

**EDUCATION, AUDIOVISUAL AND CULTURE  
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Contribution of the Unit: Joint responsibility

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### BOSNIA AND HERZEGOVINA

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Contribution of the Unit: Joint responsibility

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### BULGARIA

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### CROATIA

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### CYPRUS

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### CZECH REPUBLIC

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## National Student Fee and Support Systems in European Higher Education – 2018/19

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

The report focuses on fees and support in public and government-dependent private higher education institutions. It includes data on short-cycle, first-cycle (Bachelor level) and second-cycle (Master level) programmes.

Information covers 38 countries, including the 28 EU Member States as well as Albania, Bosnia and Herzegovina, Switzerland, Iceland, Liechtenstein, Montenegro, Norway, Serbia, the former Yugoslav Republic of Macedonia and Turkey.

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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 coordinated by the EU Education, Audiovisual and Culture Executive Agency. For more information about Eurydice, see <http://ec.europa.eu/eurydice>.

