

STUDENT GRANTS AND LOANS

CSN FACT SHEET AUTUMN 2018

This fact sheet is about student grants and loans for studies in Sweden. For studies abroad, see the fact sheet "Studiemedel för utlandsstudier."

ARE YOU ENTITLED TO STUDENT GRANTS AND LOANS?

You can receive student grants and loans for studies in higher education, vocational higher education and certain other post-secondary education. As of the second calendar half-year of the year you turn 20, you can also receive student grants and loans for studies at a folk high school, in Komvux (adult secondary education) or in other upper secondary education. At most you can receive student grants and loans up to and including the year you turn 56, but the number of weeks for which you can borrow is restricted from the year you turn 47.

The table below shows the total number of weeks for which you are entitled to a student loan (including any previous loans), if you start a course at a certain age. Previous loans at compulsory school level are not included. For previous loans at upper secondary school level, only half of the number of weeks is included.

UPPER AGE LIMIT FOR STUDENT LOAN

Age during the calendar year	Number of weeks
47	220
48	200
49	180
50	160
51	140
52	120
53	100
54	80
55	60
56	40

STUDY TEMPO

You receive student grants and loans for each whole calendar week you participate in a study programme. In order to receive

student grants and loans you must study for at least three weeks on a half-time basis as a minimum. You can receive student grants and loans for different study tempos: full-time 100%, part-time 75% or part-time 50%.

Higher education and vocational higher education

There is a credit system for courses in higher education where 1.5 credits corresponds to one week of full-time studies. In order to receive full-time student grants and loans, you have to study 1.5 credits per week on average. In order to receive 75% part-time student aid or 50% part-time student grants and loans, you have to study 1.125 credits and 0.75 credits per week on average.

For programmes in vocational higher education, 5 credits correspond to one week of full-time studies. For postsecondary studies that do not have any credit system, the school determines the study tempo.

Komvux – adult secondary education

If you are studying in Komvux, the scope of the studies is assessed based on a credit system in which each course has a certain number of activity credits. The table shows how many credits you must study per week to be studying full-time 100% or part-time 75% or part-time 50%.

Study tempo	Credits per week
Full-time	20
75%	15–19
50%	10–14

Folk high school

If you study at a folk high school, planned course work of at least 20 hours per week corresponds to full-time studies. For 75% part-time studies, 15 hours per week are required. For 50% part-time studies, 10 hours per week are required.

Other types of school

For other types of school, the study tempo is established by the school determining the scope of the course.

HOW LONG CAN YOU RECEIVE STUDENT GRANTS AND LOANS?

You can receive student grants and loans for a certain number of weeks for each level of studies. If you have previously received student grants and loans, special adult student aid or special adult student aid for the unemployed, that time has also to be included. You can receive student grants and loans for more weeks only if you have extraordinary reasons.

Education at post-secondary level

You can receive student grants and loans for a maximum of 240 weeks.

Education at upper-secondary level

If you have completed a three-year upper secondary programme or have another equivalent Swedish or foreign education, you can receive student grants and loans for a maximum of 80 weeks. If you have not completed such a programme, you can receive student grants and loans for a maximum of 120 weeks.

Education at compulsory school level

If you have already completed Swedish compulsory education or have another corresponding Swedish or foreign education, you can receive student grants and loans for a maximum of 40 weeks. If you have not completed such an education, you can receive student grants and loans for a maximum of 80 weeks. If you also need proficiency training in reading, writing or arithmetic, that period can be extended by an additional 20 weeks.

You can read more about what counts as a complete education at compulsory and upper secondary level on www.csn.se.

Additional weeks for older students

As of the year you turn 40, you can receive student grants and loans for another 40 weeks if there are special reasons. This applies for each level you study. There may be special reasons if a certain period of time has passed since you last had student grants and loans and if you need the course of study for labour market or personal reasons.

HOW MUCH MONEY CAN YOU RECEIVE?

Student grants and loans comprises grants and loans. In the table you can see the amount of grants, loans and supplementary loans you can receive if you study full-time.

AMOUNTS FOR FULL-TIME STUDIES

	1 week (SEK)	4 weeks (SEK)
Basic grant	791	3,164
Loan	1,820	7,280
Total amount	2,611	10,444
Increased grant	1,751	7,004
Loan	860	3,440
Total amount	2,611	10,444
Supplementary loan 900		3,600

CSN charges a fee of SEK 150 per calendar half-year for administration of the student loan. This fee is deducted from the loan in conjunction with the first payment of the term.

Increased grant

You can receive the increased grant as of the year you turn 25 if you have not completed a national upper secondary school programme or an equivalent Swedish or foreign education.

This applies if you study basic or upper secondary adult education in Komvux or an equivalent education at a folk high school.

You can also receive the increased grant for studies in the supplementary teacher education programme (KPU).

If you are 20–24 years, you can also receive the increased grant if you

- are unemployed and are registered in the job and development guarantee at the

Swedish Public Employment Service (Arbetsförmedlingen) or are covered by training contract when you start your studies

- have not previously had student finance for any other studies in the six months before your studies start

or if you

- have studied in a high school-level introductory programme and were continuously enrolled through the spring semester of the year you turned 20, and are still studying in a high school-level introductory programme, or are still studying at the primary or high school level in a municipal adult education programme, or are receiving equivalent education through a folk high school.

The increased grant is approved as long as there is sufficient money and in the order the applications for student grants and loans are received by CSN. When you apply for student grants and loans, we automatically examine whether you are entitled to the increased grant. So you do not need to apply for the increased grant.

You can read about the rules that apply for the increased grant at www.csn.se.

Supplementary loan

As of the year you turn 25, you can also apply for a supplementary loan. You must have had a certain minimum income the year before you started going to school on a student grant, student loan or education entry grant. If you start going to school in 2018, you must have had a minimum income of SEK 188,825 in 2017. You can receive a full-time supplementary loan for a maximum of 120 weeks.

Extra child allowance

If you have custody of a child, you can receive extra child allowance. You can receive this up to and including the calendar half-year the child turns 18 years. The size of the grant is determined by how many children you have and your study tempo. If both parents are studying, only one person can receive the extra child allowance.

EXTRA CHILD ALLOWANCE PER WEEK

Number of children	Full-time	75%	50%
1 child	150	113	72
2 children	245	185	122
3 children	295	221	149
4 children	345	257	176

Additional loan

If you have extra costs in connection with your studies, you can also apply for an additional loan, for example, for commuting travel.

HOW INCOME AFFECTS YOUR STUDENT GRANTS AND LOANS

You are allowed to have income up to a certain limit without your student grants and loans being reduced. This amount is referred to as 'franchise.' If your income exceeds the franchise that applies to you, both the grant and loan will be reduced. Student grants and loans is reduced by 61 per cent of the share of your income that exceeds the franchise.

The franchise depends on how many weeks during a calendar half-year you have student grants and loans. You can see the size of your franchise by using the service "Räkna ut hur mycket du kan få" on www.csn.se.

FRANCHISE FOR 20 WEEKS WITH STUDENT GRANTS AND LOANS

Study tempo	Franchise (SEK)
Full-time	88,138
75%	110,173
50%	132,209

The income is calculated for each calendar half-year. Your income is defined as the surplus in the income classes of earned income, business activities and capital for the calendar year. You have to reduce the income in each income class by the deductions you may make under tax legislation, for example, deduction for travel.

STUDY ACHIEVEMENT REQUIREMENT

If you have had student grants and loans or Education entry grant before, CSN examines your study achievements when you apply for student aid or Education

entry grant again. So you must have completed all of your previous studies to receive additional student grants and loans. The study achievement requirement also depends on what programme you have studied.

HOW TO APPLY

When you apply for student grants and loans, use the service "Ansök om studiemedel" on Mina sidor on www.csn.se. We recommend that you get a Mobile BankID or other e-identification, as it will be easier to apply and you will get your decision faster. You can apply for student grants and loans for a maximum of one year at a time. You can apply when you want to, but you will only receive student grants and loans for four earlier weeks, calculated from the week your application was received. So you should apply for student grants and loans in time.

COORDINATION WITH OTHER BENEFITS

You cannot receive student aid for the same period you have for example:

- study allowance from CSN
- introduction benefit

- student grants and loans or equivalent study financing from another country for the same period
- rehabilitation allowance
- activity support
- sickness or activity compensation
- development allowance.

You are also not entitled to student grants and loans if you

- are taking a programme to be a reserve officer or regular officer in the armed forces
- are or have been employed as a doctoral student
- are receiving or have received study grant for doctoral students.

If you are in prison, you may only be entitled to a student grant in certain cases. For further information, go to www.csn.se.

IF YOU ARE A FOREIGN CITIZEN

Special conditions apply for foreign citizens. You can read more about these on www.csn.se or in the fact sheet "Svenskt studiestöd för studier i Sverige för dig som är utländsk medborgare" (CSN no. 4146A-L). The fact sheet is available in

various languages and you will find them at www.csn.se/blanketter.

WHEN DO YOU START REPAYING THE LOAN?

You start repaying your loan at the turn of the year that comes no earlier than six months after you last received student finance from CSN. The maximum repayment period is 25 years. If there are less than 25 years up to and including the year you turn 60, that period is your repayment period instead. If you have a small debt, the repayment period is shorter.

You repay your loan each year in the form of an annual amount. We calculate the annual amount taking into consideration the size of your debt, the interest rate for the year, the number of repayment years and a write-up of two per cent.

If you already have an obligation to repay loans and are going to start studying with student grants and loans again, you can get a reduction of the annual amount. This means that you do not need to repay your loan during the study period.



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