

# SWEDISH STUDENT AID

CSN INFORMATION LEAFLET 2010

*This leaflet contains information about student aid (studiemedel) for studies in Sweden. For studies abroad, see the information leaflet "Studiemedel för studier utomlands" (in Swedish). You'll find further information about student aid at [www.csn.se](http://www.csn.se) and in the brochure "Studiemedelsguiden" (in Swedish).*

## ARE YOU ENTITLED TO STUDENT AID?

You can receive student aid for studies at university or college and certain other types of post-secondary education. As of the second six-month period of the year of your twentieth birthday you can also receive student aid for studies at folk high school, municipal adult education programmes, and other forms of upper secondary education. You may currently be awarded student aid no later than in the year of your 54th birthday, but the number of weeks for which you will be entitled to a student loan is incrementally reduced as of the year of your 45th birthday.

The table shows the total number of weeks for which you will be entitled to a student loan – including any previous loans – if you take up a course of studies at a certain age. Previous loans taken out at compulsory school level need not be included. For previous loans at upper secondary level, only one half of the loan weeks need be counted towards the total.

### UPPER AGE LIMIT FOR STUDENT LOAN

Age reached during calendar year	Number of weeks
45	220
46	200
47	180
48	160
49	140
50	120
51	100
52	80
53	60
54	40

## STUDY TEMPO

Student aid is payable for every full calendar week during which you participate in a course of studies. To qualify for student aid you must study for at least three weeks on no less than a half-time basis. Student aid is also payable for different rates of study: full-time 100 percent, part-time 75 percent or part-time 50 percent.

### University, college or vocational university

For study at university or college, a system of credits has been put in place whereby 1.5 higher education credits corresponds to one week of full-time study. To qualify for full-time student aid, you must undertake, during the study period envisaged, to study at a rate corresponding to at least 1.5 higher education credits per week. Similarly, to qualify for student aid equivalent to 75 percent or 50 percent of full-time studies, you must undertake to study at a rate entitling you to an average higher education credits of 1.125 or 0.75 per week. For study at vocational university, 5 credits corresponds to one week of full-time study.

In the case of post-secondary programmes not employing a system of credits, the school itself establishes the study tempo.

### Adult secondary education (Komvux)

If you are studying at Komvux, the scope of the studies is assessed on the basis of a point system whereby each separate course is attributed a certain number of points.

The table below shows the number of points you must acquire per week in order to be deemed to be studying on a full-time (100 percent) or part-time (75 percent or 50 percent) basis.

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

## Folk high school

If you are studying at a folk high school, you must be planning to study at least 20 hours per week to be deemed to be studying on a full-time basis. For studies of part-time 75 percent, 15 hours per week is required and for studies of part-time 50 percent, 10 hours per week.

## Other types of education

For other types of education, the school itself sets the study tempo by determining the scope of the individual study programme.

## FOR HOW LONG MAY YOU RECEIVE STUDENT AID?

The length of time for which you may receive student aid is limited to a certain number of weeks on each level of education. If you have previously received student aid, special adult education support or special adult education support for the unemployed, the period during which you received payments is counted as well. You may receive student aid for periods longer than those listed below only in exceptional circumstances.

### Education at post-secondary level

You may receive student aid for a maximum of 240 weeks.

### Education at upper secondary level

You may receive student aid for a maximum of 120 weeks. If you have already completed a Swedish national or specially designed educational programme, or have received an equivalent Swedish education of some other sort or equivalent education abroad, you are entitled to student aid for a maximum of 80 weeks.

### Education at compulsory school level

If you have received a Swedish compulsory school education and have received pass grades in the compulsory subjects, or if

you have received some other equivalent form of Swedish education or education abroad, you are entitled to student aid for a maximum of 40 weeks. If you have no compulsory school education or equivalent form of Swedish education or education abroad, you may receive student aid for a maximum of 80 weeks. If you need proficiency training and you have no compulsory school education, this period may be extended by 20 weeks.

#### Further weeks for older students

Under certain circumstances, you can receive student aid for a further 40 weeks as of the year of your 40th birthday. This rule of a further 40 weeks applies to any level you study on. Normally, to qualify for the extra weeks, you should not have received student aid for some time. It is also stipulated that you need the course for reasons concerned with the labour market or for personal reasons.

#### HOW MUCH MONEY MAY YOU RECEIVE?

The following table shows the size of the grant, loan and supplementary loan components payable to full-time students.

AMOUNTS PAYABLE TO FULL-TIME STUDENTS, 2010

	1 week (kr)	4 weeks (kr)
General grant	674	2,696
Loan	1,361	5,444
Total amount	2,035	8,140
Higher grant	1,568	6,272
Loan	467	1,868
Total amount	2,035	8,140
Supplementary loan	419	1,676

A fee of 150 kronor per calendar half year is charged for administration of student loans. This fee is deducted from the loan in conjunction with the first payment of the term.

Student aid is made up of a grant component and a loan component. There is also a higher grant component to which you may be entitled as of the year of your 25th birthday if you have not received a

full national upper secondary or equivalent education. This applies if you are attending an education at compulsory school level or upper secondary level at Komvux or an equivalent education at folk high school. You can also receive the higher grant for studies at university or college level leading to certain diplomas in special education. The higher grants are awarded for as long as the money lasts and in the order in which applications for student aid reach CSN.

As of the year of your 25th birthday, you can also apply for a supplementary loan. To qualify for this loan, you must be studying on a full-time basis and have received a certain lowest income the last calendar year before you started studying. If you begin studying during 2010, this income will be 175,960 kronor. The supplementary loan is payable for a maximum of 120 weeks.

If you have custody of a child or children, you may qualify for extra child allowance. This grant is payable until the calendar half year of the child's 18th birthday. The size of the grant will depend both on the number of children you have and on your study tempo. If both parents are studying, however, only one of them will be entitled to extra child allowance for the child.

EXTRA CHILD ALLOWANCE PER CHILD AND WEEK

Number of children	Full-time	75 %	50 %
1 child	127	93	63
2 children	207	152	101
3 children	249	181	122
4 children	291	210	143

If you incur extra costs in conjunction with your studies, you may also apply for an additional loan to cover such costs as study trips.

#### HOW YOUR INCOME WILL AFFECT YOUR STUDENT AID

You are entitled to a certain income at the same time as you are receiving student aid. The cut-off point of your income is known as your franchise. If your income is greater than your franchise, the amount payable in student aid will be reduced – both the grant and the loan component. Your stu-

dent aid will be reduced by one half of the income exceeding the franchise.

The size of your franchise will depend on the number of weeks per calendar half year during which you receive student aid. You can work out your franchise at our web site under "Räkna ut" (in Swedish).

FRANCHISE FOR 20 WEEKS WITH STUDENT AID

Study tempo	Franchise (kr)
Full-time	53,000
75 %	66,250
50 %	79,500

Income is calculated on a calendar half-yearly basis and is defined as income derived from employment, business activities and capital assets as determined by the tax assessment for the calendar year in question.

#### STUDY ACHIEVEMENT REQUIREMENT

When you apply for student aid for the first time, you will not need to refer to previous study achievements. However, if you have previously received student aid, you must be able to point to adequate previous study results.

#### APPLY IN TIME

You can apply for student aid for no more than one year at a time. You can send in your application whenever you wish, but you can only receive student aid retrospectively for four weeks before your application reached CSN. So make sure you send in your application in plenty of time!

#### COORDINATION WITH OTHER BENEFITS

You cannot obtain student aid for the same period as you receive

- study allowance ('studiehjälp') from CSN
- a rehabilitation allowance
- activity support
- sickness or activity compensation
- development allowance
- a postgraduate student grant.

Similarly, you are not entitled to student aid for postgraduate education if you

- are doing service under the Total Defence Service Act
- are attending a training course for reserve or career officers
- are or have been employed as a post-graduate student
- are receiving or have received a post-graduate student grant.

### **IF YOU ARE A FOREIGN NATIONAL**

If you are a foreign national, special rules will apply. Further information is available in the information leaflet "Swedish Student Aid for Non-Swedish Nationals for Studies in Sweden", which you will be able to obtain from your school. You will also need to ask for the form "Personuppgifter för dig som är utländsk medborgare", which you should enclose with your stu-

dent aid application when you apply for student aid for the first time.

### **WHEN DO YOU START REPAYING YOUR LOAN?**

#### **Student loans taken out after June 30, 2001 (annuity loans)**

You start repaying your loan no earlier than at the turn of the year falling six months after you last received student aid from CSN. The maximum repayment period will be 25 years. If there are less than 25 years until your 60th birthday, that period is your repayment period. If you have a smaller debt, your repayment period will be shorter.

Each year you are expected to pay a certain annual amount towards repayment of your loan. The size of the annual amount will depend on how much you have

borrowed, changes in the interest rate, the number of years over which the loan is to be repaid, and a two-percent upward-adjustment factor.

If you have a repayment liability for a previous loan and intend to resume your studies, your annual amount will be reduced, i.e. you will not be expected to keep up your payments during the period of your studies.

### **E-SERVICES**

You can also use CSN's electronic services in Mina sidor (only in Swedish) at [www.csn.se](http://www.csn.se).

There you can

- apply for student aid – quick and easy
- find out when the money comes
- calculate how much you can get.