

For those who are unemployed

Driving licence loan – a help on the path to employment

If you are unemployed and fulfil certain conditions, you can borrow money from CSN to get a category B driving licence. Many employers today require job applicants to have a driving licence, so having a driving licence can make it easier to find work.

Amount you can borrow

You can borrow a maximum amount of SEK 15,000. The money is paid in instalments, and each payment is SEK 5,000. In order for you to be able to borrow money for driving licence training, your driving school must be approved by the Swedish Transport Agency.



Want to know more?
Go to
csn.se/korkortsloan or
call us at
0771-276 000.

Who can take a driving licence loan?

To be able to take a driving licence loan, you must be unemployed and between the ages of 18–47 years. The conditions vary depending on whether you are between the ages of 18–24 or between 25–47 (see the complete conditions on the next page). The loan applies to a category B Swedish driving licence, i.e. for passenger cars and light lorries.

The plan is to eventually also allow young people who are not unemployed to apply for a driving licence loan. This applies to people aged 19-20 who have completed an upper secondary education. This may become applicable in 2019, depending on the Government's decision.

How to apply

You can apply for a driving licence loan on Mina sidor [My pages] at csn.se. When you have received your decision from CSN, you can request your first payment. It does not come automatically. In order for you to receive your payment, the driving school must report your registration with them to CSN. The driving school then reports your costs to CSN and you can request new payments on this basis.

The loan must be repaid

The loan must then be repaid. CSN also charges interest on the loan amount. Usually you pay SEK 300 per month. This means that if you borrow SEK 15,000, it will take a little more than 4 years to repay the loan. It is of course possible to pay back the loan faster if you want.

Conditions for being able to take a driving licence loan

Jobseeker 18–24 years old

You must be registered as a jobseeker with Arbetsförmedlingen. You must also fulfil one of the following two conditions:

- You are participating in the Job and Development Guarantee Programme or the Youth Job Programme at Arbetsförmedlingen. You must be enrolled in the programme on the date your application is received by CSN.
- You have participated in Arbetsförmedlingen's introduction programme or have had an introduction plan for at least three consecutive months up to and including the day before an application is received by CSN.

Jobseeker 25–47 years old

You must be registered as a jobseeker with Arbetsförmedlingen. You must have been a jobseeker for at least six consecutive months up until and including the day before an application is received by CSN. You must also fulfil one of the following two conditions:

- You have been unemployed during the entire period.
- You have participated in a labour market programme or have had an introduction plan during the entire period.