

For foreign citizens:

Student grants and loans from CSN for studies

Are you thinking about studying in Sweden as an adult? If so, you can apply for student grants and loans from CSN. The grant does not have to be repaid, but you have to repay the loan. CSN is the agency that handles Swedish student finance. Thanks to this finance, everyone who wants to can study regardless of their background and financial circumstances. Here, you can read about how this would work for you as a foreign citizen.

Apply for student grants and loans

You apply for student grants and loans in Mina sidor (My Pages) on www.csn.se. If you do not want to borrow money, you can apply for just the grant.



More information is available on the CSN website at www.csn.se

Special terms and conditions for foreign citizens

If you apply as a foreign citizen, CSN first determines if you have a right to Swedish student grants and loans. In doing so, we look at whether or not you have a residence permit, among other factors. CSN then determines if you meet the other requirements to receive student grants and loans.

Requirements to be eligible for Swedish student finance

If you have a permanent residence permit and live in Sweden, you most often have a right to Swedish student finance. If you have received a temporary residence permit from the Swedish Migration Agency because you have refugee status or a similar status, you most often also have a right to study allowance. However, as an asylum seeker, you do not have a right to Swedish student finance.

If you do not have a permanent residence permit and are not comparable to a refugee, different rules apply depending on if you are an EU/EEA or Swiss citizen or if you have a different citizenship. More information is available in the fact sheet "Svenskt studiestöd för studier i Sverige" (CSN no. 4146).



The fact sheet is available in various languages at www.csn.se

Other requirements to receive student grants and loans

To be eligible for student grants and loans, you must also

- study in a programme that carries entitlement to student grants and loans
- study at least 50 per cent of full time for at least three weeks
- meet the age requirements*
- have earned your credits (applies only if you have studied with student grants and loans before).

* If you are studying at a compulsory or upper-secondary level, such as at municipal adult education (Komvux), you can receive student grants and loans from the autumn semester of the year you turn 20. Before then, you can receive study allowance from CSN, which comprises other grants. At the university level, there is no lower age limit. At the longest, you can receive student grants and loans to the end of the year you turn 60.

How much can I get in grants and loans?

At www.csn.se, you can see how much you can get in grants and how much you can borrow.

In some situations, you may be eligible for more grants and may borrow more money from CSN. Here, you can read about the extra grants and loans available:

Increased grant

If you are studying at the compulsory or upper-secondary level, you can in some cases receive a larger portion of grants. You have to meet special requirements to be eligible for this. If you have a right to the larger grant, you automatically receive it when you apply for student grants and loans.

Extra child allowance

If you have custody of a child, you can receive extra child allowance. You can receive extra child allowance to the end of the calendar half-year that the child turns 18.

Supplementary loan

If you previously worked and had income over a certain level, you can apply for a supplementary loan. This loan is to make the transition from work to studies easier. You can receive the supplementary loan as of the year you turn 25.

Additional loan

Do you have extra costs in connection with your studies, such as costs for double housing or certain travel? If so, you can apply for an additional loan.

How long can you receive student grants and loans?

You can receive student grants and loans for a limited time. It is therefore important that you plan your studies so that the student grants and loans covers the entire time you study.

Examples:

At the upper-secondary level, you can receive student grants and loans for a maximum of 80 to 120 weeks, depending on what you previously studied. This corresponds to about two or three years with full student grants and loans.

At the university level, you can receive student grants and loans for a maximum of 240 weeks full time. This is equivalent to six years of full-time study.



Read more about the various grants and what applies at www.csn.se or ring +46-771-276 000

Important to keep in mind during the period of study

If anything changes during your period of study, it is important that you notify CSN of the change so that you receive the right amount. A change may, for example, be that you take fewer credits or that you no longer have a residence permit. You can submit a change notification in Mina sidor (My Pages) or contact us in another way.

Also report if you become ill or need to be home to care for a child or relative – preferably already from the first day of absence. Then, you can keep your student grants and loans without the weeks being counted as used and it also reduces the requirement on credits awarded.



Report illness to
Försäkringskassan and
care of a child to CSN

Repayment

The money that you have borrowed from CSN must of course be paid back – regardless of whether you remain in Sweden or not. You usually begin repayment six months after you last received student grants and loans from CSN at the earliest. How much you have to repay every year depends on how much you borrowed, how long you will take to repay your loan and how high the interest rate is.

But there is a time limit. You can take a maximum of 25 years to repay your loan and it must be fully repaid when you are 64 years old. You most often pay a bit less at the beginning and more at the end. You can of course repay the loan faster if you want to; that is up to you.

If you have difficulty with your repayments, such as because your income decreases, you can apply to be able to pay less for a period of time. CSN then reviews your application and sees if you have a right to pay less.

Remember to make sure that CSN always has your correct address. You are required to do so.

You are welcome to contact us if you have any questions and good luck with your studies!