



# National Student Fee

and

# Support Systems

2011/12

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# Guide to the National System Information Sheets

## GENERAL INFORMATION

The national system information sheets aim to give an overview of the **public** fee and support system. The diagram aims to show 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. Information refers to public or government-dependent private higher education institutions but **not to private higher education institutions**. Information covers students in the first and second cycles only, while fee and support arrangements for doctoral students are not covered here. Information on subsidised accommodation, transportation and canteens is also not included.

### Diagram

- The range of fees covers **both part-time and full-time students** and is **shown** by year in **Euro**. Fees include all costs charged to students – including for registration, admission and certification – but do not include payments to students unions. Please note that within the **text** all references to costs are expressed in the **national currency**.
- The values of fees for international students (i.e. those outside EU/EFTA/EEA – depending on national definitions) are **not** included in the diagram. However, the fact whether international students pay different fees than the national ones are mentioned in the **text**.
- The diagram differentiates fees by first and second cycle.
- Support in the form of grants is differentiated by the concepts of need-based and merit-based. This reflects reality in the majority of countries.
- The diagram includes three possible elements of student support systems that only appear when they are a **main characteristic**. These are:
  - **Loans**: this element appears if there is a national student loan system, and around 5 % of students take out a student loan.
  - **Tax benefits 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 student in higher education receive family allowances.
- The diagrams on both fees and support aim to provide a minimum, most common and maximum value of fees and grants in Euro.

## Text

### Fees

This section contains key features of the fee system in the country expressed in the national currency.

### Support

This section provides an overview of the support system operating in the country. It covers **grants, loans, tax benefits for student's parents and family allowances**.

The intention is to explain the interplay of these elements in the national system and help to interpret the diagram. The text guides the reader to an understanding of the main mechanisms of the system. This may mean that some special support measures are not included in the description.

**Grants** are provided in the national currency and differentiated between merit-based and need-based grants. This category includes any public financial support that does not need to be paid back (i.e. scholarships and grants). However grants for study abroad (i.e. mobility grants) are not included.

**Loans** are mentioned in this section – with information on the existence of a student loan system and the percentage of students that take out a loan.

**Tax benefit for student's parents** is any tax relief that is granted to parents whose child is a higher education student. 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 parents aim to provide information on their amount and their relevance in the overall student support system of the country.

### Planned Reforms

This section contains brief information on any planned reforms that will alter significantly the public fee and support system. **The reforms** to the regulatory framework are restricted to concrete measures that are **already in the decision-making process**.

## Key Points

### FEES

#### Highest Fees

The highest fees are charged in the UK (England, Wales and Northern Ireland). Until 2012 they were set at £3 375 per year. As of September 2012, this level increased in England to a new basic tuition fee of £6 000 and a maximum of £9 000. Students in England receive a loan to pay the fees and do not have to re-pay this until they are in relatively well-paid employment. In Wales, however, the additional cost of tuition fees for Welsh domiciled students will be met by the Welsh government, even if they study outside Wales. Meanwhile in Northern Ireland, fees will rise only in line with inflation at £3 465 in 2012/13.

#### No Fees

At the other end of the scale, there are 9 countries where students (not including international students from outside the EU/EEA) are not charged fees. They are Austria, Cyprus (bachelors' level), Denmark (though part-time students are charged), Finland, Greece and Malta (bachelors' level), Norway, Scotland (bachelors' level) and Sweden.

In Germany, for the new academic year 2012/13, two Länder (Bavaria, and Lower Saxony) charge fees, while the other 14 do not.

#### Proportion of fee payers

The proportion of students who pay fees in each country ranges considerably. In a number of countries all students pay fees, and this is the case in Belgium (Flemish Community), Bulgaria, Czech Republic, England, Iceland, Liechtenstein, the Netherlands, Poland, Portugal, Slovakia and Turkey. In seven countries (Belgium's French Community, Estonia, France, Hungary, Italy, Latvia, Romania) a majority pay fees. In four countries (Croatia, Germany, Lithuania, Slovenia), a minority pay fees, and finally there are the 9 countries mentioned above where no students pay at bachelor level (apart from part-time students in Denmark).

#### International student fees

For students coming from outside the European Union, fee levels tend to be higher. They are generally set by higher education institutions themselves, although in some countries (Belgium, Bulgaria, Greece, Portugal, Romania) there are central-level regulations governing fee levels.

In 6 countries (Czech Republic, Hungary, Iceland, Italy, Liechtenstein and Norway) students from outside the European Union are treated in the same way regarding fees as those from within the European Union.

#### Differences in fees between cycles

Fees levels tend to be higher for Masters' level (second cycle) than for bachelors' level (first cycle), and fees are also charged to more students in the second cycle. In Greece, Cyprus, Malta and Scotland, fees are charged in the second cycle but not in the first, while higher levels of fees are typically charged at Masters' level in Ireland, France, Latvia, Lithuania, Hungary, Slovenia, and the United Kingdom (England, Wales and Northern Ireland).

## STUDENT SUPPORT

Student support takes different forms and aims to meet different needs from country to country. However, the most common forms of support are grants and loans, which sometimes operate in conjunction (where the student receives loans and grants) and sometimes separately (student receives either a loan or a grant).

### Grants

All countries, with the exception of Iceland and Turkey, provide some types of grant to at least some students. In Turkey there are fee reductions for some students, but no grants.

There is a wide range of situations in other countries regarding the likelihood of receiving a grant.

In Denmark, Cyprus and Malta all students receive grants. In Finland, the Netherlands, Norway, Sweden and the UK (England, Wales and Northern Ireland) the majority of students receive grants.

In the vast majority of countries (Belgium, Bulgaria, the Czech Republic, Croatia, Estonia, Germany, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Poland, Portugal, Romania, Scotland, Slovakia, Spain) only a minority of students receive grants. The proportion varies from 1% of the student population in Greece to around 40% in Hungary.

### Loans

While it may be theoretically possible for students to take out loans in all countries, they are considered as a main feature of student support systems if around 5% of the student population takes out such a loan. This is the case in 16 countries: Bulgaria, Denmark, Germany, Estonia, Greece, Latvia, Lithuania, Hungary, Poland, Slovakia, Finland, Sweden, the UK (all parts), Iceland, Norway and Turkey.

### Other support: family allowances and tax benefits for parents of students

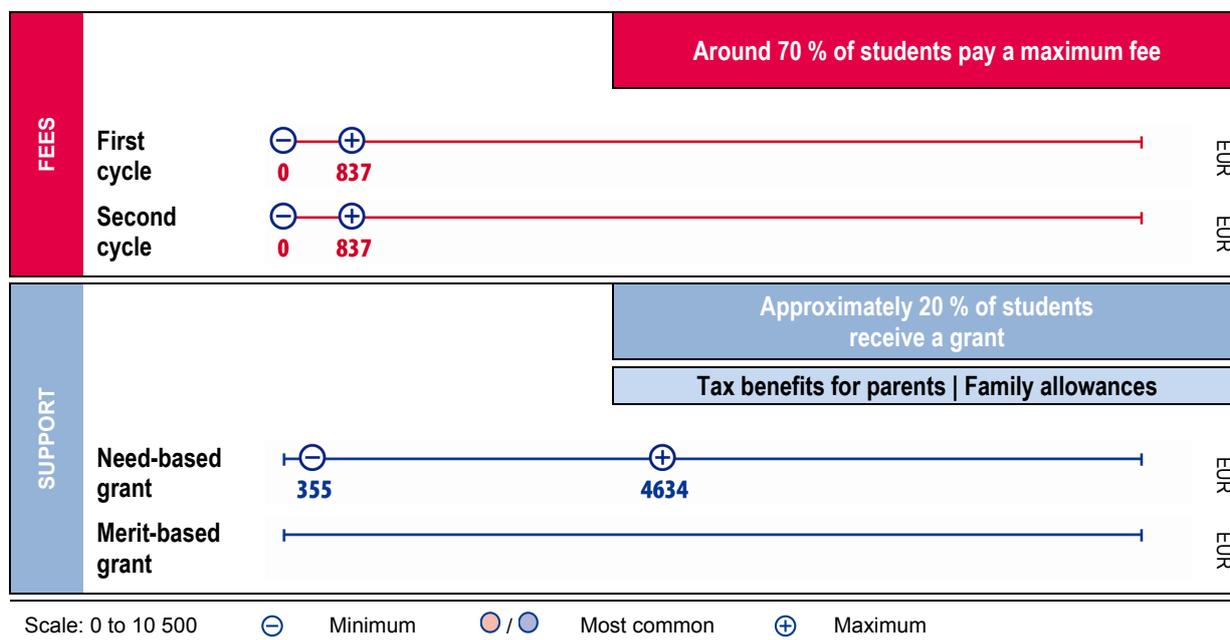
Student support systems may consider the student either as an individual or as a member of a family that may need support. In the Nordic countries, in particular, the student is considered as an individual, and it is the individual who receives support. However, in many other countries, support may depend on overall family circumstances, and some forms of support may be channelled to other members of the family rather than the student.

Family allowances and tax benefits play a significant role in student support in a number of countries: Belgium, Czech Republic, Germany, Estonia (tax benefits only), Greece, France, Ireland (tax benefits only), Italy (tax benefits only), Latvia (tax benefits only), Lithuania, Malta (tax benefits only), Austria, Poland, Portugal, Slovenia (tax benefits only), Slovakia and Liechtenstein (tax benefits only).

**Note:** 4 countries – Spain, Luxembourg, the Netherlands and Switzerland did not submit information for this data collection.

## BELGIUM – FRENCH COMMUNITY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- Fee limits are set by the government of the French Community of Belgium. Fee levels depend on the student's financial situation. The maximum fee is EUR 837, the intermediate fee is EUR 374 (for students not receiving a grant but considered as lower income) and there are no fees for those students receiving a grant.
- There are some differences in fees between universities and non-university higher education institutions. Until 2017 non-university higher education institutions can charge complementary fees in addition to registration fees, but the total amount cannot exceed EUR 837/year. Complementary fees range from EUR 0 (for grant holders) to EUR 238 depending on the type of programme and the financial situation of students. Complementary fees will continuously decrease till 2017 when they will cease to exist.
- Students from outside the EU are required to pay complementary fees.

#### Support

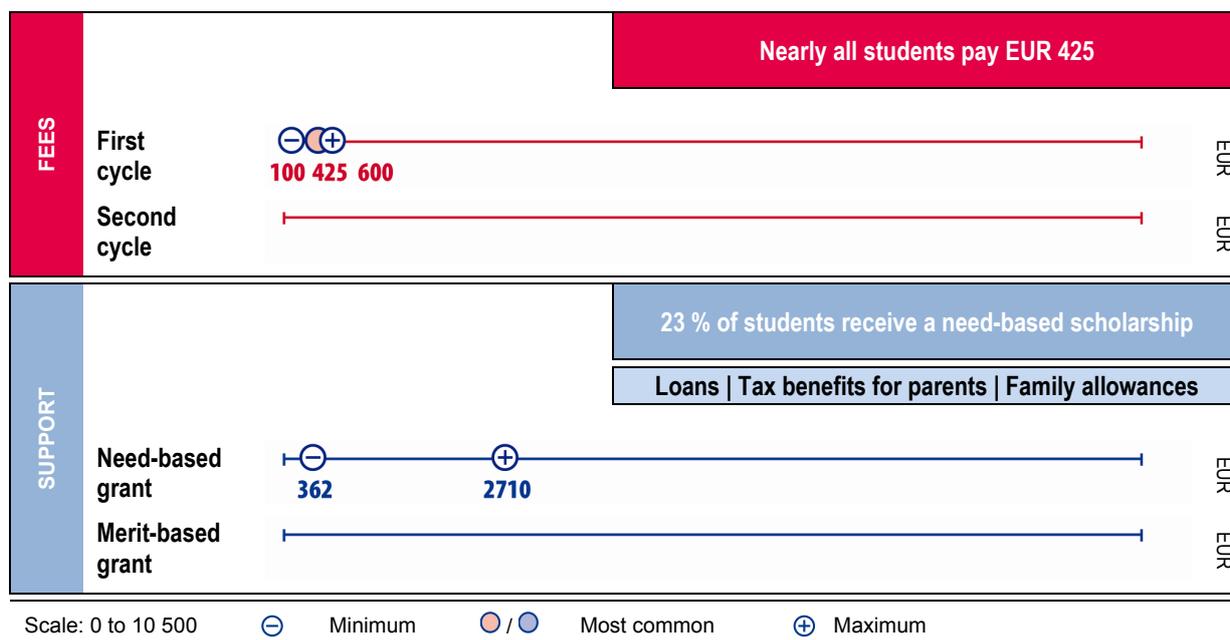
- **Public grants** are available for low income students under 35. Students must apply for this financial benefit each year. The amount granted is determined by household income and ranges from EUR 355 to 4 634 per year. The study allowance is in average EUR 1 039.
- **Loans** are available for families with at least three dependent children. Very few (0.01 %) take out a loan.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 370 for one, 3 520 for two, 7 880 for three, 12 750 for four and +4 870 for each subsequent child.
- **Family allowances** from EUR 88.51/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25 and has no professional activity other than a student job during the summer holidays (July, August, September) and if, during the other quarters of the year, the student works no more than 240 hours per quarter. However in case the child is not living with or supported by mother, the family allowance is paid to the natural person (parent, relative, legal guardian) who actually supports the child.

#### Planned reforms

- Until 2017 non-university higher education institutions can charge complementary fees in addition to registration fees, but the total amount cannot exceed EUR 837/year. Complementary fees range from EUR 0 (for grant holders) to EUR 238/year depending on the economic situation of students. Complementary fees will continuously decrease till 2017. From 2017, non-university higher education institutions will no longer be authorised to charge complementary fees.

## BELGIUM – GERMAN-SPEAKING COMMUNITY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

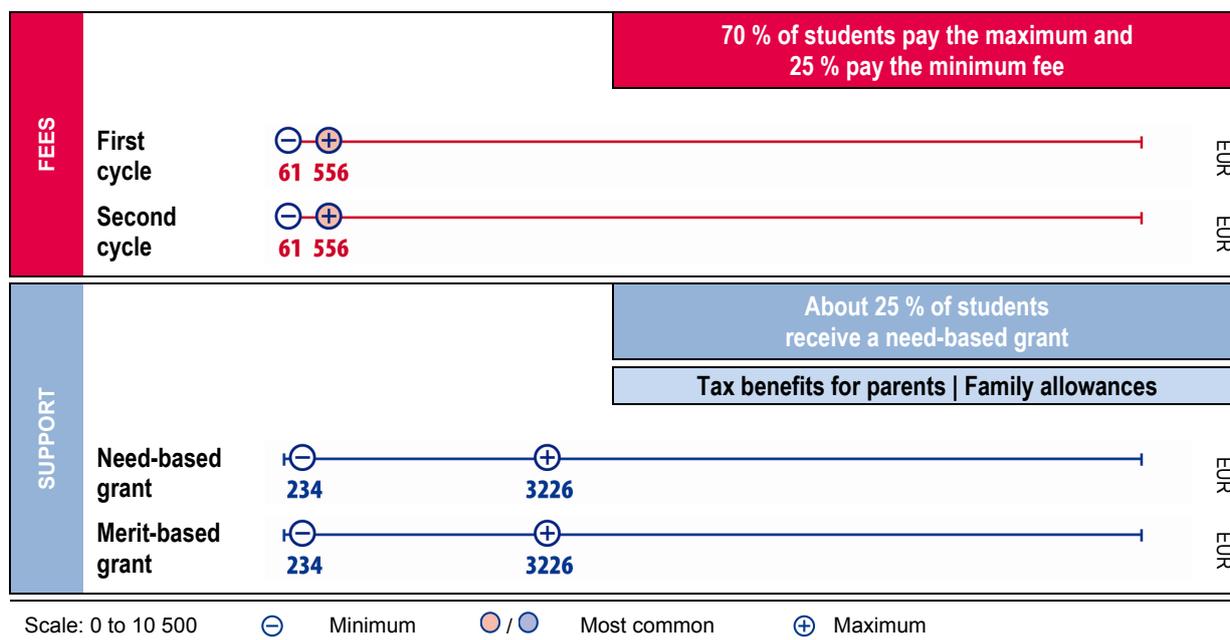
- Higher education provision exists only at ISCED 5B level. All students have to pay fees at registration. Amounts range in theory from EUR 100 to 600. In practice nearly all students pay the same amount of EUR 425.

#### Support

- Student grants** are need-based. Parental income determines eligibility. They are provided through the national social security system for students who return to higher education. Annual grant amounts are between EUR 362 and 2 710.
- The possibility exists to take out **loans** of EUR 750 for the first cycle and EUR 1 250 for the second cycle. Interest is between 0 and 3 %, depending on the income of the student, and the loan needs to be repaid at the latest three years after graduation.
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 370 for one, 3 520 for two, 7 880 for three, 12 750 for four and +4 870 for each subsequent child.
- Family allowances** from EUR 88.51/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25 and has no professional activity other than a student job during the summer holidays (July, August, September) and if, during the other quarters of the year, the student works no more than 240 hours per quarter. However in case the child is not living with or supported by mother, the family allowance is paid to the natural person (parent, relative, legal guardian) who actually supports the child.

## BELGIUM – FLEMISH COMMUNITY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

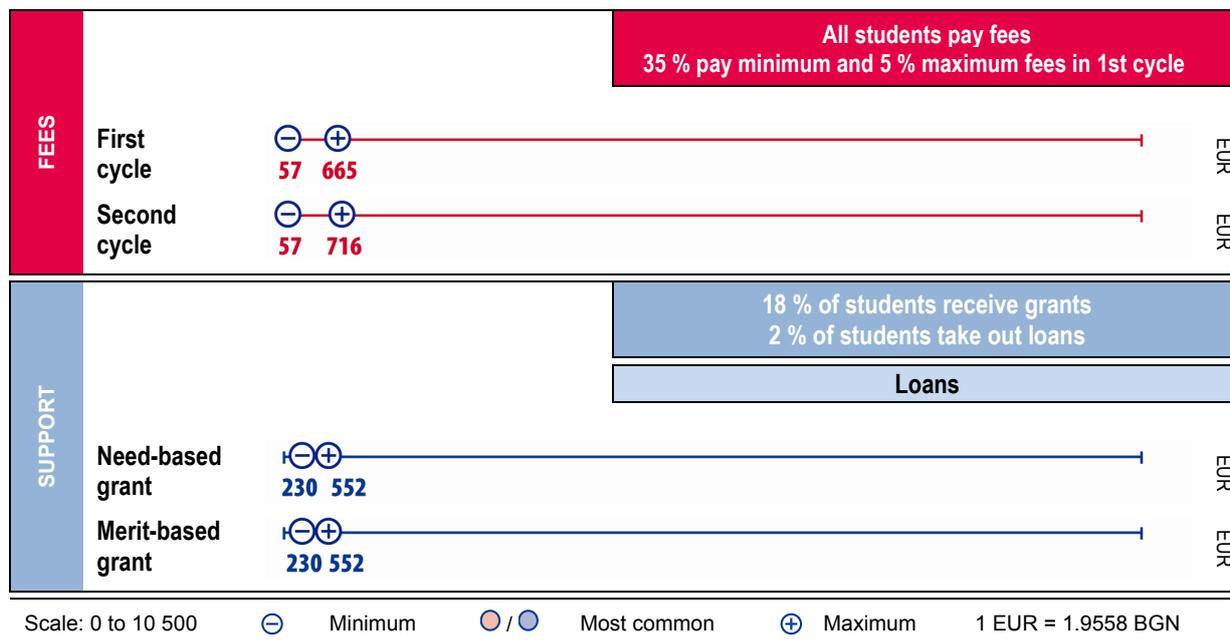
- A fixed registration fee of EUR 61 is paid at the beginning of an academic year. In addition, students pay the flexible tuition fee according to a number of ECTS credits followed. Each credit point carries a fee of EUR 7.5.
- The amount of fees varies with the income of the student and the type of study programme. If a student is eligible for a grant, the maximum payable fee amount is EUR 100.
- Non-EU students may be requested to pay higher tuition fees.

#### Support

- **Student grants** are allocated on the basis of economic need and academic merit. Eligibility is determined by the income of parents and/or the student and academic achievement in the past academic year. Amounts vary between EUR 234 and 3 226 per academic year.
- **No loans.**
- Heads of family receive **tax benefits** which depend on the number of dependent children and other relatives (including students enrolled at higher education institutions having no income). The tax-free minimum earnings threshold is increased by EUR 1 370 for one, 3 520 for two, 7 880 for three, 12 750 for four and +4 870 for each subsequent child.
- **Family allowances** from EUR 88.51/month depend on the number of children. They are in principle received by the mother of the child while the student is in education or training, until the age of 25 and has no professional activity other than a student job during the summer holidays (July, August, September) and if, during the other quarters of the year, the student works no more than 240 hours per quarter. However in case the child is not living with or supported by mother, the family allowance is paid to the natural person (parent, relative, legal guardian) who actually supports the child.

## BULGARIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

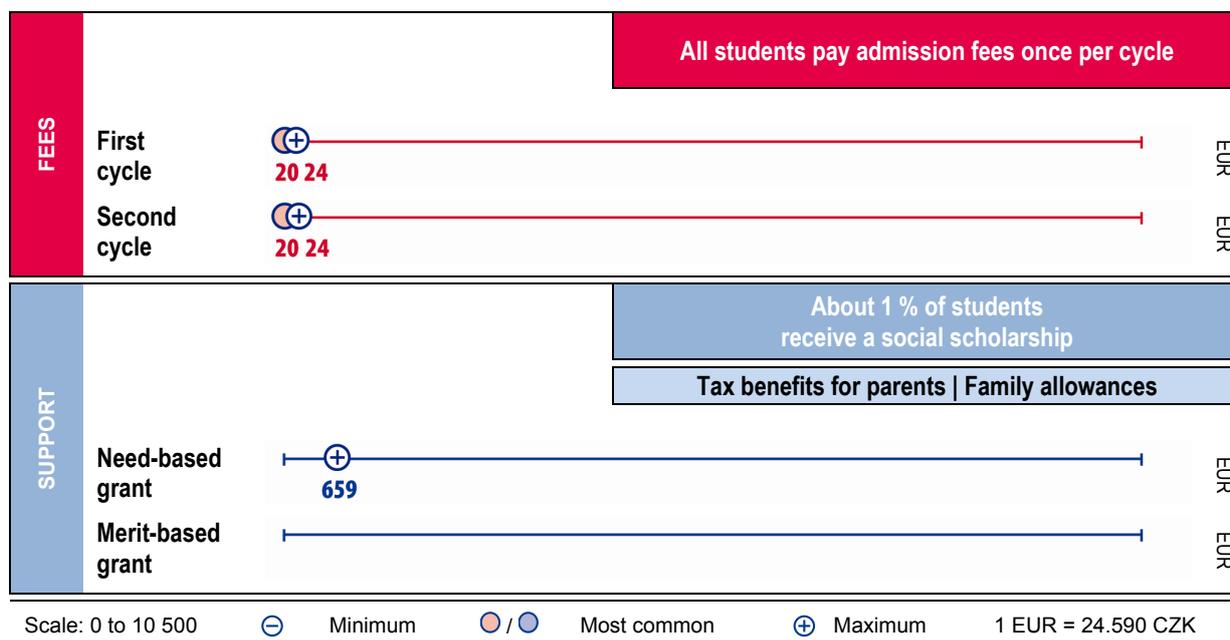
- Public higher education institutions define their own fees, but maximum amounts are set by the government.
- Student fees depend on the programme and field of study. The fees range from BGN 111 for part-time studies in both cycles to BGN 1 400 for second cycle full-time studies. The lowest fees are paid in the following fields of study: pedagogy, economics, administration and management.
- Certain categories of students are exempted from paying fees. They include orphans, persons with disabilities, war invalids and senior cadets in military schools.
- Fees of international students are subject to different rules.

#### Support

- **Grants/scholarships** are available to full-time students. They are distributed by higher education institutions, taking into account need-based and merit-based criteria. Grant amounts range from BGN 50 to 120.
- Full-time students who are less than 35 years old can apply for state guaranteed **loans**.
- There are no **tax benefits** for parents nor any **family allowances**.

## CZECH REPUBLIC

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

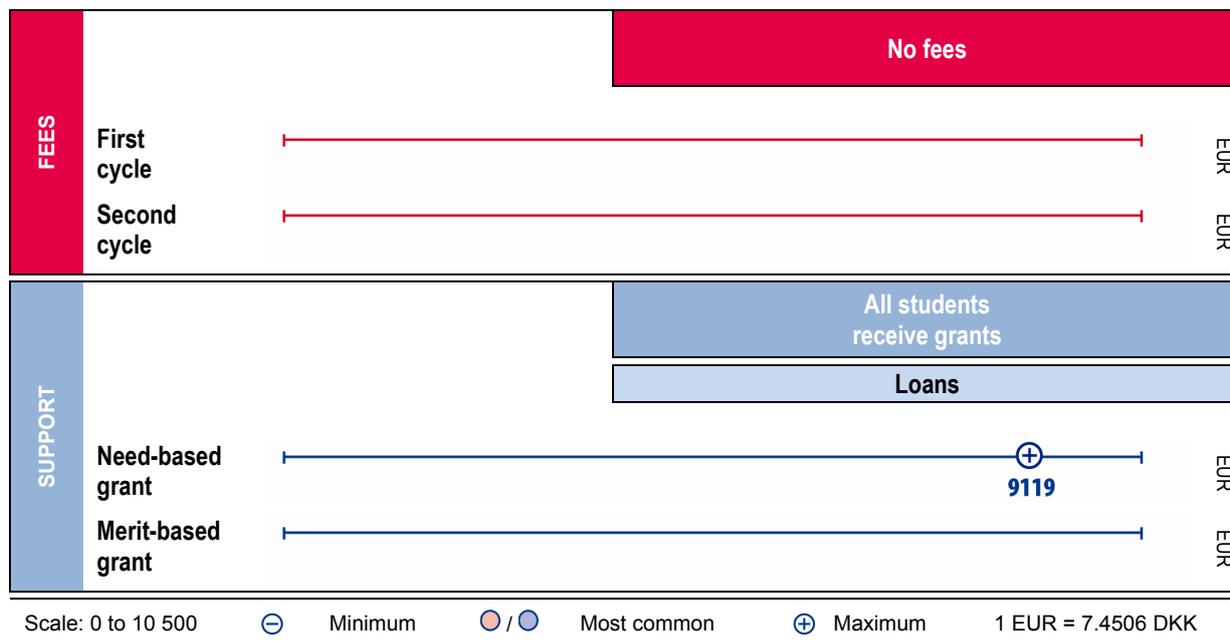
- Fees are only related to admission procedures and need to be paid once per cycle. No tuition fees are paid by 'typical' higher education students.
- Students who exceed a regular length of study by at least one year have to pay fees. The fee amounts to at least CZK 8 871/academic year, based on the average cost of a student for the public budget. No maximum is set by law.
- Students who study in second or further degree programmes have to pay fees (maximum CZK 2 957/academic year).
- Students of study programmes in a foreign language also have to pay tuition fees and no maximum limit is set by law. Such arrangements are decided by each higher education institution.
- Fees for international students are the same as for home students.

#### Support

- **Scholarships** can be granted on the basis of excellence in studies, for research, artistic or other activities.
- Scholarships are granted to students from regions other than the seat of the higher education institution as an accommodation scholarship (CZK 5 367/year).
- Social scholarships are available for students in a difficult economic situation (CZK 16 200/year).
- No publicly subsidised **loans** are provided.
- **Family allowances** are provided. Eligibility depends on family economic conditions and allowances are provided until the student is 26 years of age. A child allowance of CZK 700 per month is paid if the family's income is below 2.4 times the subsistence level.
- **Tax benefits for parents** are also provided in the form of tax relief. Tax relief for each dependent child (student up to 26 years of age) is CZK 13 404/year; if the child is disabled the amount is multiplied by two (CZK 26 808/year).

## DENMARK

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- No fees for national and EU full-time students.
- All students studying in part-time courses pay fees set by higher education institutions.
- International students pay fees set by higher education institutions.

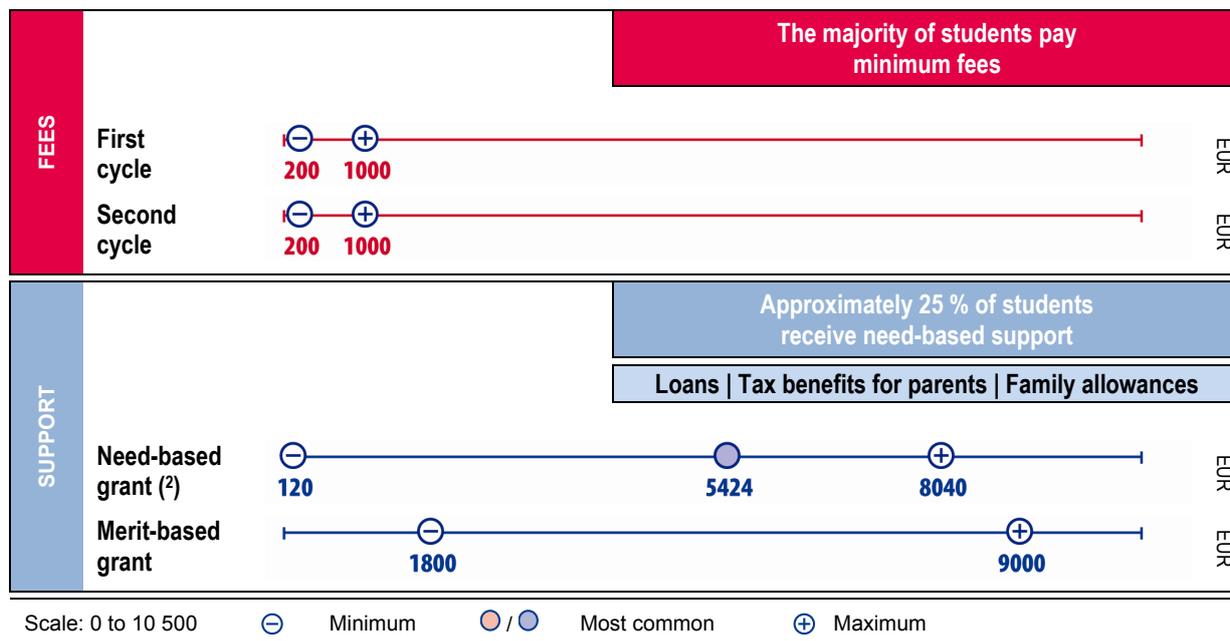
#### Support

- **State grants** are available to all students. The maximum amount is DDK 5 662 per month for 12 months each year for students living independently. Extra grants are available for students who become parents and for single parents. Additional grants of DDK 8 051 per month are available for students with a disability.
- **State loans** of DDK 2 897 per month are available to all students. 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 year in which they graduate. The loan must be repaid within 15 years. About half of all students make use of state loans <sup>(1)</sup>.
- There are no **tax benefits** for students' parents or **family allowances**.

<sup>(1)</sup> For more information on grants and loans see: <http://www.su.dk/English/Sider/amounts2009.aspx>

## GERMANY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- In the majority of the *Länder* studying is free of charge. Only in Bavaria, Hamburg and Lower-Saxony do students have to pay fees of maximum EUR 1 000 per academic year, which is defined by law. Only administrative charges are paid by all students.
- When exceeding the regular study period, students may be liable to pay fees even in those *Länder* that do not charge fees.
- Students can be exempt based on need- or merit-based criteria.
- Different fees may be charged to students from outside the EU and EEA countries.

#### Support

- General public **student support** (BAföG) is awarded as a grant for one half of the individual amount, and as an interest free loan for the other half. Total amounts range from EUR 10 to EUR 670/month for 12 months/year. 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.
- Students need to be under the age of 30 (35 for master studies) to be eligible for public student support.
- **Merit-based support** is awarded entirely as a grant. The amount awarded is also determined through an evaluation of student need. Total amounts of scholarships range from EUR 150 to EUR 750/month for 12 months/year. Additional support is determined by assessment of the family financial situation.
- Study **loans** are available to cover the tuition fees (in those *Länder* that charge tuition fees and limited to the amount charged) and living costs. The latter are available as a *Bildungskredit* of up to EUR 7 200 and a *Studienkredit* of up to EUR 54 600. Both loans are paid out in monthly instalments.
- Students' parents receive a monthly **family allowance** of EUR 184 for the first two children, EUR 190 for the third and EUR 215 for the fourth and more, and a lump sum **tax relief** (EUR 3 504 per annum, per child, per parent), until students are 25 years old. The tax office checks in favour of the taxpayer whether the child benefit or the deduction of the above mentioned allowances is more favourable.

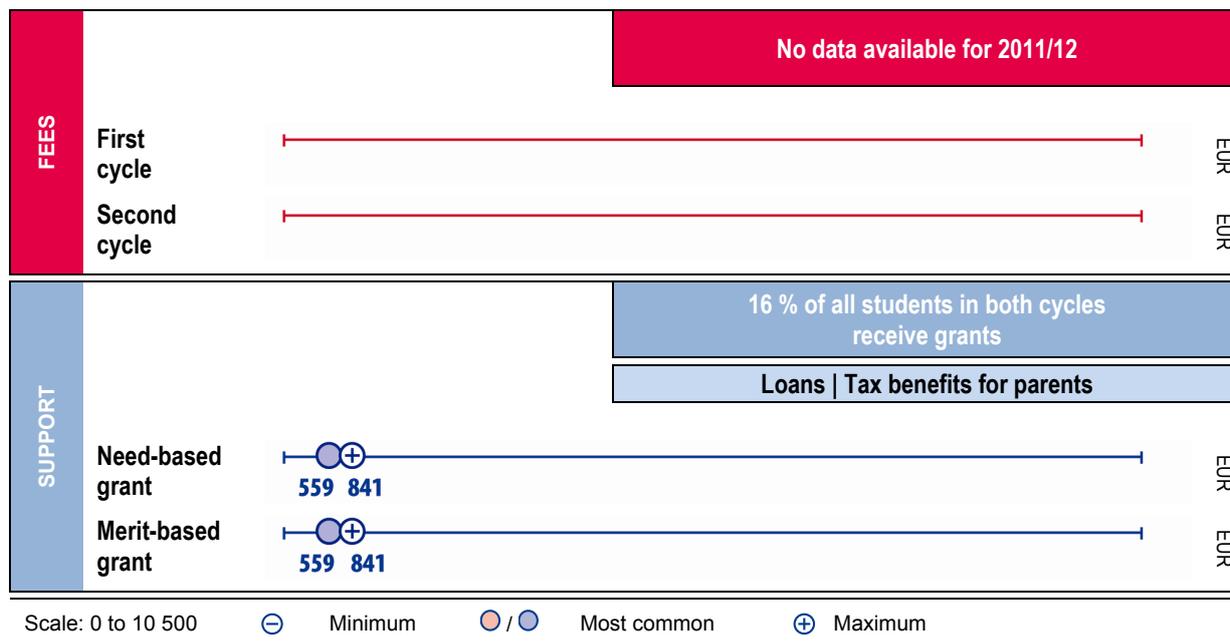
### Planned reforms

- The *Land* of Hamburg will give up fees as of 01/10/2012 (beginning of the academic year 2012/13).

(²) Including integrated loan. See text.

## ESTONIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- Students with a state funded place do not pay fees. These places exist in all study fields and are attributed to students according to their results in secondary school leaving examinations.
- Students who do not have a state funded place pay fees. Higher education institutions define their own fees. The amount depends on the cost of study, and demand for study places. The level of fees cannot increase by more than 10 % between two academic years.

#### Support

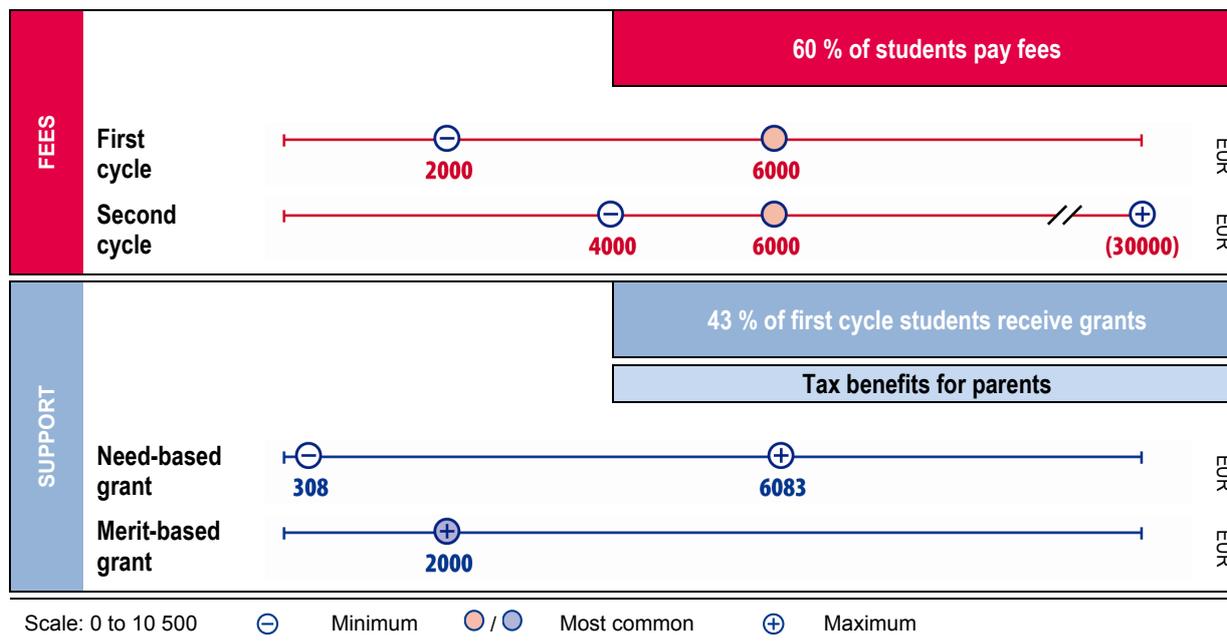
- **Grants** are available to approximately 16 % of all students in the 1st and 2nd cycle together. The basic grant is EUR 55.93/month and the additional grant EUR 28.13/month. These grants are currently primarily based on merit.
- Full-time students can apply for state guaranteed **loans**. Estonian citizens or persons with a permanent residence permit, with full-time studies, according to curricula, of nine months or more has the right to obtain a study loan. Some exemptions are envisaged by the law. The maximum amount is EUR 1 917.30/academic year.
- **Tax benefits for parents** depend both on students' status and on the civil status of students (age, marital status, etc.). No **family allowances**.

#### Planned reforms

- Significant changes in the higher education system will be implemented from 2013. Students can study in Estonian language curricula for free. However, if they are unable or unwilling to meet the requirements of the curriculum in full, the higher education institution has the option of demanding compensation of the study costs by the student up to the maximum limit set by the Government.
- Furthermore, institutions of higher education will, in the future, receive performance support from the state budget for providing higher education. Should the state have a specific shortage of graduates in a certain field, it can secure its needs in 'performance contracts'. It is hoped that the new financing system will make it easier for the state to specify the functions and areas of activity of higher education institutions, reduce the level of duplication and provide support for nationally important areas of development. The new funding system should increase the responsibility of higher education institutions for the efficiency and quality of higher education. The new financing model will have a 3-year transition period.
- The so far merit-based study support system is intended to be replaced by a need-based system.

## IRELAND

## MAIN CHARACTERISTICS



Source: Eurydice.

## KEY POINTS

## Fees

- For the first cycle, full-time EU students are exempt from full tuition fees if they meet the terms of the 'free fees scheme', but pay a 'student contribution charge' of EUR 2 000/year. Full-time EU students who do not meet the terms of the scheme must pay a consolidated fee covering both tuition fee and student contribution charge: the average EU consolidated fee is EUR 6 000.
- For the second cycle, the majority of students pay tuition fees.
- Part-time fees are generally half of those for full-time programmes.
- International student fees are generally two or three times higher than those of EU students and are set by the higher education institution.

## Support

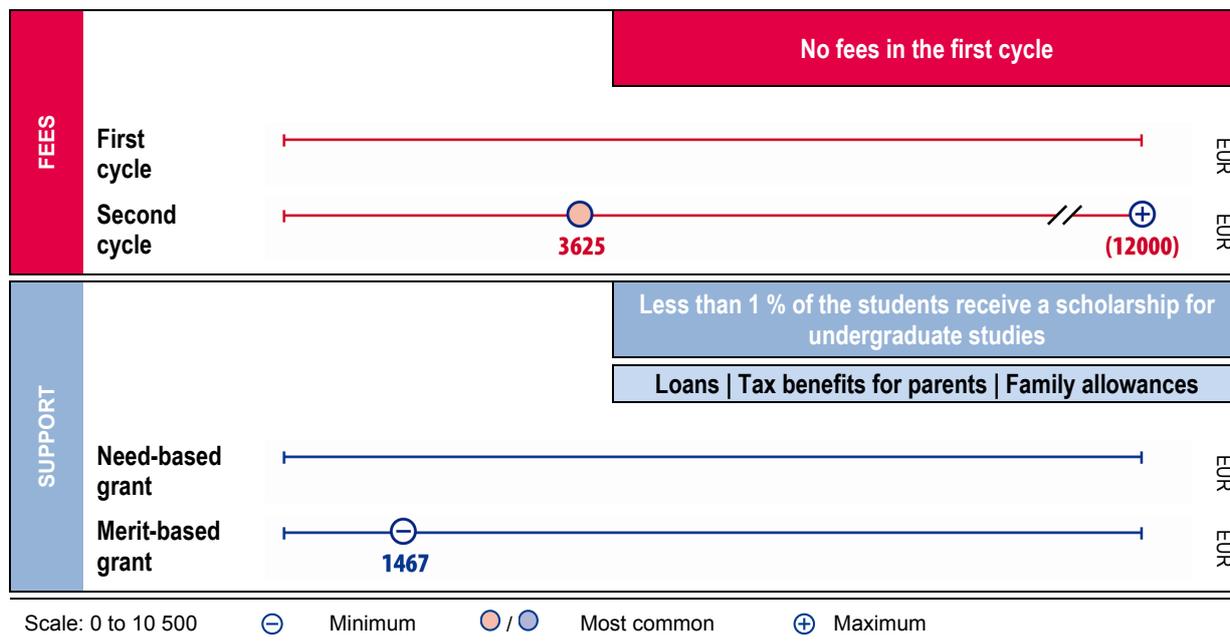
- **Need-based grants** are provided by the Department of Education & Skills. Their amounts range from EUR 308 to 6 083 per academic year, depending on means, family size and distance from institutions. Students who qualify for grants also have the student contribution and any tuition fees paid on their behalf.
- The same department provides bursaries with a value of EUR 2 000 per academic year. The bursaries require qualification under both merit and need-based criteria.
- Students need to satisfy specific conditions of residence, means, nationality and previous academic attainment to be eligible for grants. Students have to be enrolled full-time.
- **Tax relief** is available for the expenses paid for tuition fees at a recognised higher education institution.
- No **loans** or **family allowances**, except where a parent is in receipt of a social welfare payment is supporting a dependent aged up to 22 who is in full-time education.

## Planned reforms

- From the 2012/13 academic year the student contribution is being increased to EUR 2 250/year. The sum will encompass expenses for student registration, examinations and student services as well as a contribution to tuition costs. Grant support for postgraduate students will be considerably reduced from the 2012/13 academic year. All new grant applications from 2012/13 will be handled by a single grant awarding authority.

## GREECE

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

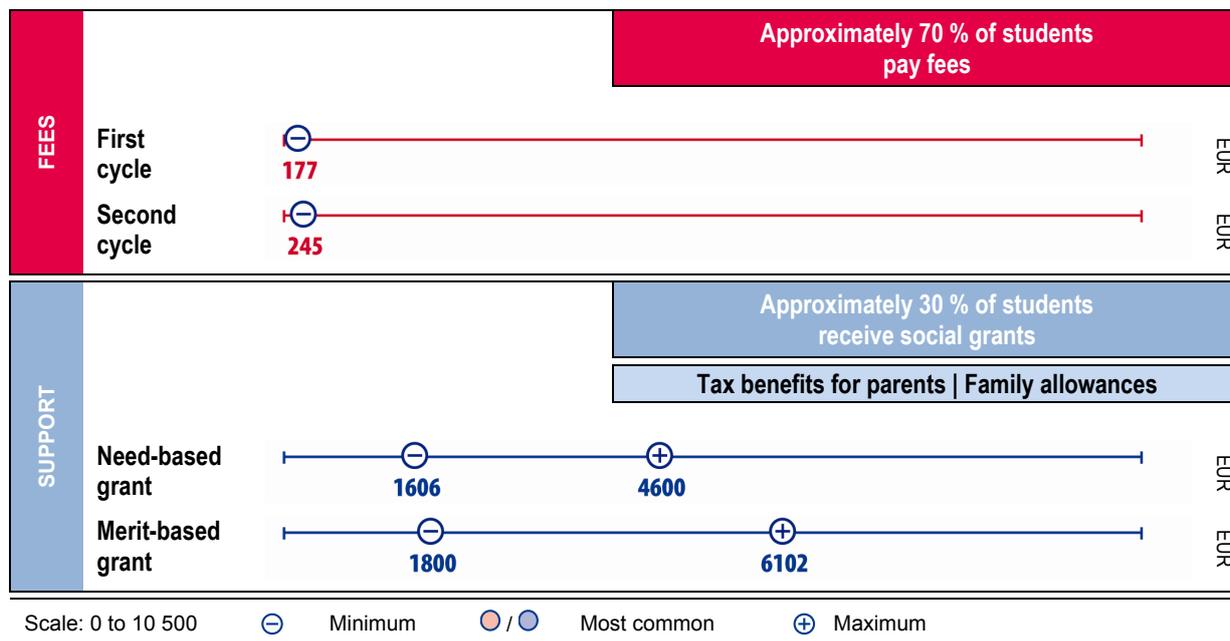
- No fees for full-time students in the first cycle. Only students of the Hellenic Open University pay fees for 1st cycle studies that range from EUR 700 to 2 100/year.
- 2nd cycle students may pay fees. Amounts are specified in master's degree regulations of higher education institutions. There are also 2nd cycle programmes where students do not pay fees.
- Some categories of students are exempt from paying fees. These include scholars of the State Scholarships Foundation.
- All foreign non-EU students who have not entered higher education through the 'Pan-Hellenic Examination' (national examinations for entry to higher education) pay fees for their graduate studies.

#### Support

- **Grants/scholarships** are available through the National Scholarship Foundation, the Ministry of Education, the Ministry of Foreign Affairs and private sector such as the research institutions and non-profit organisations.
- The National Scholarship Foundation provides a merit-based lump-sum of EUR 1467.35 per year to graduate students. In addition, there is a merit-based lump-sum of EUR 293.47 available for the first year student achieving the top mark at the entrance examination (per faculty) and EUR 293.47 for the enrolled students with the best year's results (per faculty). Post-graduate students receive EUR 450 per month after successful examinations organised by the above mentioned Foundation.
- Students can apply for state guaranteed **loans**. The academic performance and the socio-economic background of the student and his/her family are taken into account.
- Students' parents are eligible for **tax benefits**. Tax exemption is available to students' family (parents or guardian) until students reach 25 years of age. They can also claim **family allowances** of EUR 1 000 per year per child that is under age 25 and is not living at home, provided that the family income does not exceed EUR 30 000.

## FRANCE

## MAIN CHARACTERISTICS



Source: Eurydice.

## KEY POINTS

## Fees

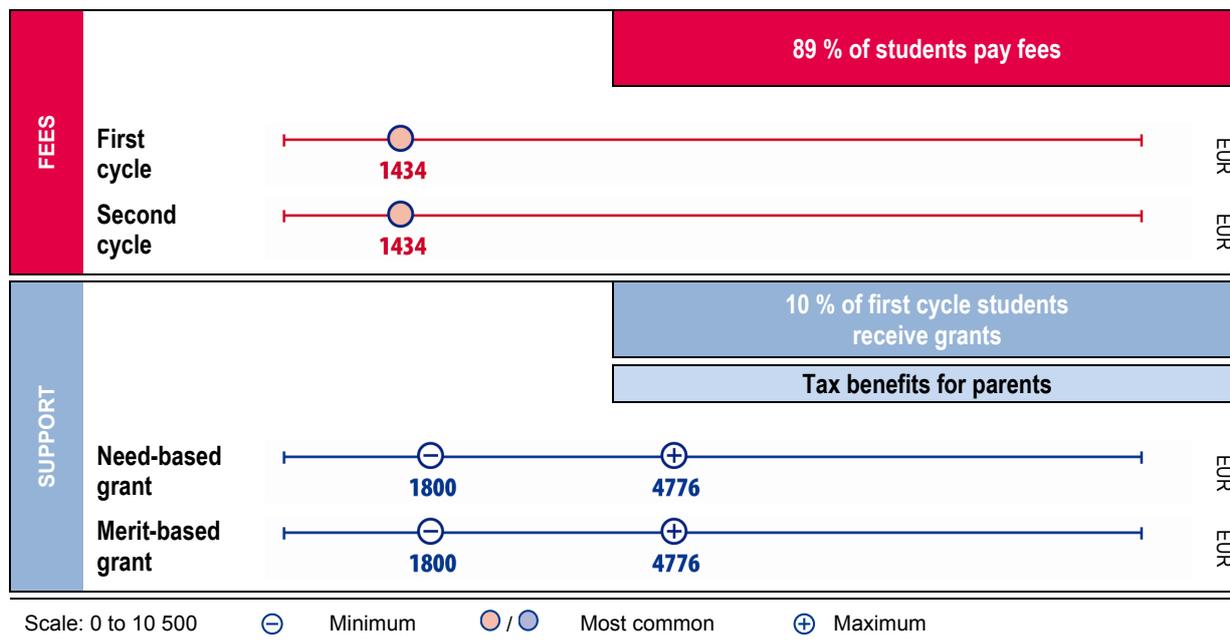
- The amount of fees per year fixed by the Ministry of Higher Education and Research is EUR 177 in the first cycle (L1, L2, L3) and EUR 245 in the second cycle (M1, M2). However, a number of universities have decided to add associated costs related to specific services (e.g. for diplomas related to continuing learning and training). In some public universities, the tuition fees can reach more than EUR 2 000/year.
- Fees in the *grandes écoles* and Engineering Schools vary, but the most common amount is EUR 584 per year. However, tuition fees in some of them reach up to EUR 13 500/year, depending on family income.
- Students who receive a **grant** (approximately 30 % of the student population) are exempted from fees.

## Support

- Grants** are awarded on the basis of financial need to students that are less than 28 years of age.
- The amount awarded for the need-based grant depends on the assessment of social criteria, and varies between EUR 1 606 and 4 600 per year. The merit-based grant ranges from EUR 1 800 to 6 102.
- Loans** are also available, with a maximum amount of EUR 15 000, but less than 0.1 % of university students take out such a loan.
- Parents are eligible for **tax relief** 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.
- Family allowances** are paid for two or more dependent children that are under 20 years old. The minimum amount is EUR 127 per month and increases with the number of eligible children. An additional amount of EUR 63 per month is paid for every child that is aged 16-20 years.

## ITALY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

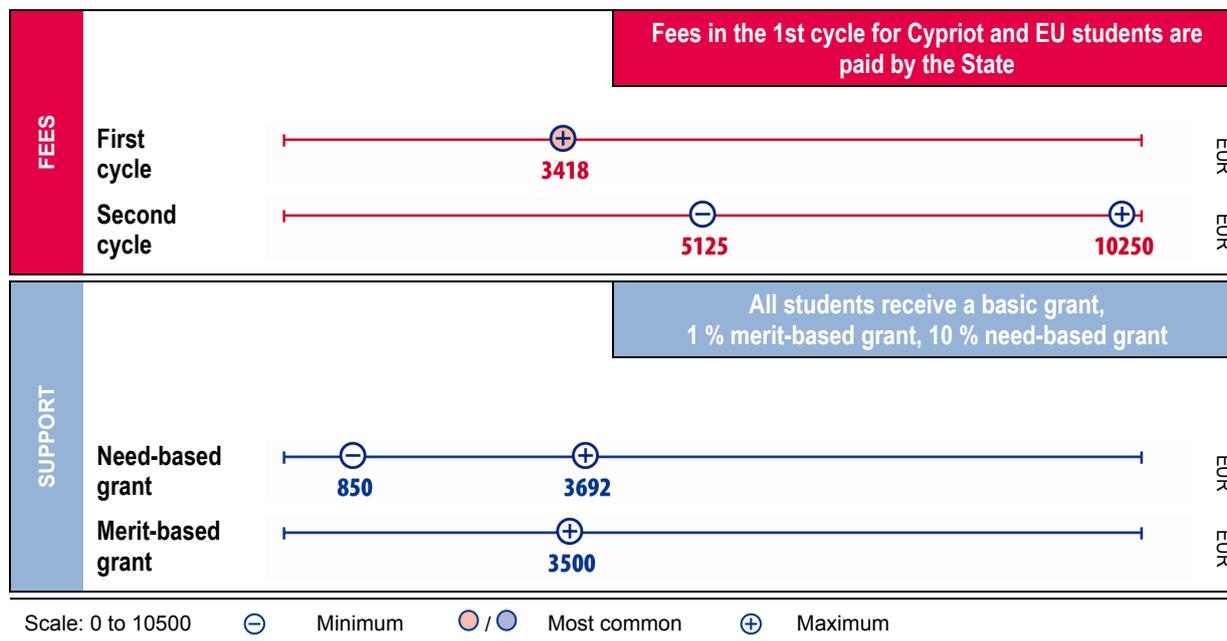
- Full-time first and second cycle students pay average fees of EUR 1 434/year. The average does not include the 11.4 % students that are exempted from paying fees. The exemption from paying fees is determined on the basis of both students' financial conditions and academic performance.
- International students pay the same fees as national students.

#### Support

- **Public grants** are allocated on the basis of economic need and academic merit. The amount depends on whether the student lives with her/his parents. Amounts range from EUR 1 800 (students living with parents) to 4 776/year (students not living with parents)
- Parents can receive **tax benefits** based on real educational expenditure, if the child has a proven student status. Tax benefit is applicable as long as the child is tax dependent on his/her parents.
- No **loans** or **family allowances**.

## CYPRUS

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

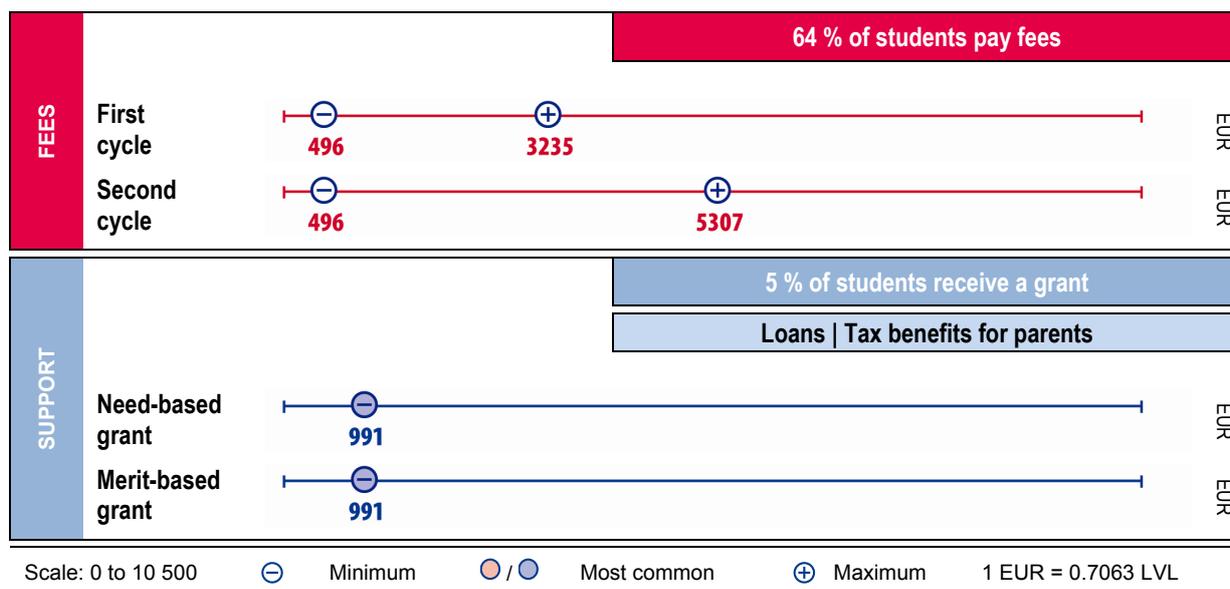
- Higher education institutions can define their own fees within limits set by the Ministry of Education and Culture.
- First cycle: fees total EUR 1 709 per semester for Cypriot students and for students admitted from EU countries. These fees are paid fully by the State.
- International students pay fees. Fees for students admitted from non-EU countries total EUR 3 417 per semester.
- Second cycle: all students pay fees which range from EUR 5 125 to 10 250.

#### Support

- All Cypriot students receive an annual educational **grant** (basic grant) by the Ministry of Finance. According to new legislation which came into force in 2012, the educational grant is given based on family income criteria. The minimum educational grant is EUR 850 and the maximum is EUR 2 565 per year.
- 10 % of Cypriot students receive targeted **need-based grants** to cover living, books, rental and computer expenses based on their socioeconomic status. The minimum targeted grant is EUR 1 392 and the maximum is EUR 3 692 per year.
- About 1 % of students receive **merit-based scholarships**. The criteria for scholarships are academic excellence and socioeconomic status. Students may receive up to EUR 2 000 per year for an undergraduate programme (1<sup>st</sup> cycle), EUR 3 500 per year for a master's programme (2<sup>nd</sup> cycle).
- Study **loans** are available only for owners of property in the northern Cyprus.
- There are no **tax benefits** for parents or **family allowances**.

## LATVIA

## MAIN CHARACTERISTICS



Source: Eurydice.

## KEY POINTS

## Fees

- Students studying on state subsidised places do not pay fees.
- The majority of students, including those enrolled in evening courses, distance courses or courses offered jointly with other universities pay fees.
- Fee amounts vary by field and course load. Each higher education institution can set its own fees. The fees range from LVL 680 to 2 285 per year for full-time studies and from LVL 550 to 1 460 for part-time studies in the 1st cycle. In the 2nd cycle fees range from LVL 800 to 3 748 for full-time studies and from LVL 640 to 1 680 for part-time studies per year. For college programmes or short-cycle programmes (ISCED 5B) the fees range from LVL 350 to 900. However, some of the higher education institutions apply a diversified tuition fee amount throughout the study years, i.e. usually the fee in the first year of studies is the lowest.
- The amounts of fees for international students may differ in some study programmes (e.g. medicine, dentistry, engineering) and range from LVL 980 to 7 028 in the 1st cycle. In the 2nd cycle, fees range from LVL 1 100 to 8 748 for full-time studies and from LVL 650 to 6 470 for part-time studies per year. The students from EU and EEA are treated as home students.

## Support

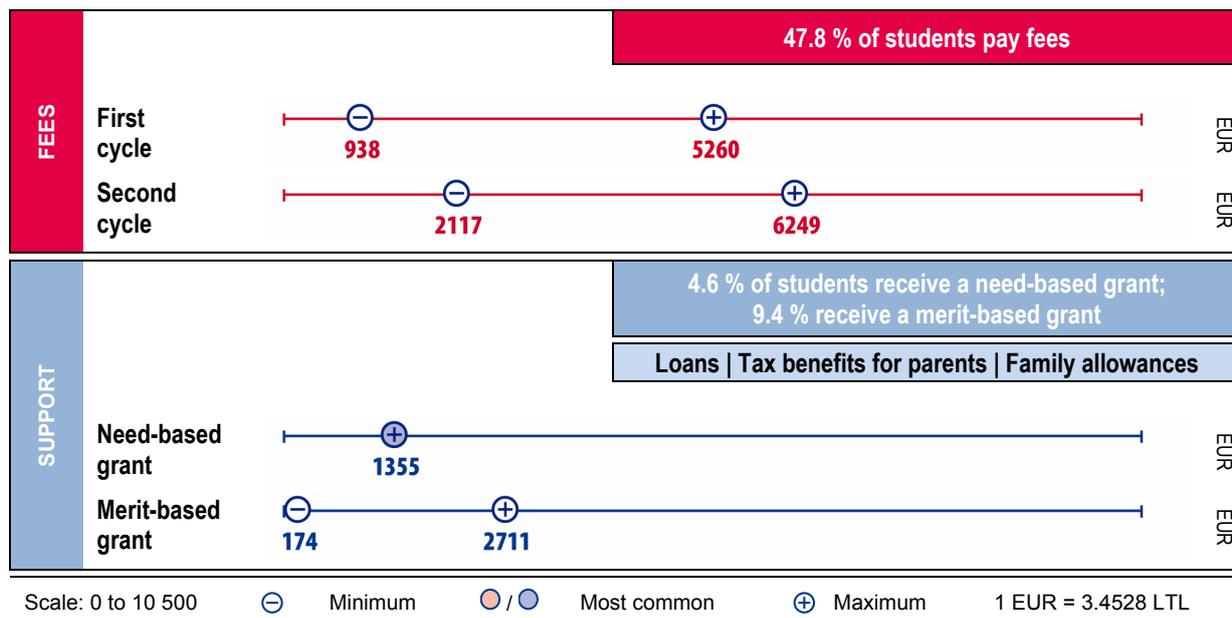
- **Public grants** to cover tuition fees are allocated on the basis of academic merit. These grants are primarily available in priority areas; currently natural sciences, computer sciences and engineering.
- Other **public grants** are traditionally available based on academic merit. Recently, more need-based criteria are taken into account. Disabled or orphaned students with families, from large families or in economic need are treated favourably. State budget grants are LVL 70/month (per 10 months) for the first and second cycle. Approximately 4 000 students receive state budget grants each semester (11 % of students receiving the public grant in the form of the free tuition). Higher grants are available through the European Social Fund activities supporting the implementation of Master's study programmes (specifically for students in the following priority study fields: natural science, mathematics, IT, engineering, health care, environmental sciences and creative industries). In 2010/11, 36.7 % of full time Master students in these priority study fields received this grant.
- Two types of **loans** exist. The first is to cover tuition costs and the second to cover living costs with a cap of LVL 120/month. Loans need to be paid back 12 months after the end of the degree programme. 18 % of students take out loans.
- **Tax benefits** awarded to parents and students (payers of personal income tax) of LVL 150 per year to recover the part of the annual funds invested in health care and education.
- No **family allowances**.

## Planned reforms

- Both the Declaration of the Intended Activities of the Cabinet of Ministers and Latvia's Strategic Development Plan 2010-2013 define the task for the Ministry of Education to draft and prepare a fundamentally new model (performance-based public funding allocation mechanism) of financing for higher education institutions until 2014. This will also alter the system of fees paid by students.

## LITHUANIA

## MAIN CHARACTERISTICS



Source: Eurydice.

## KEY POINTS

## Fees

- Students studying in state subsidised places do not pay fees. There are exceptions after changing study programme (if study programme fees are higher than previous study programme fees).
- All fees vary depending on the study programme (influenced by study field) or study forms (full-time/ part-time).
- In the first cycle, fees range between LTL 3 238 and 18 162 per year, in full-time studies and between LTL 2 159 and 12 108 per year in part-time studies.
- In the second cycle, fees range between LTL 7 308 and 21 578 per year, LTL 4 872 and 14 386 per year in part-time studies.
- Higher education institutions can determine higher tuition fees for citizens of non-EU and non-EEA countries.

## Support

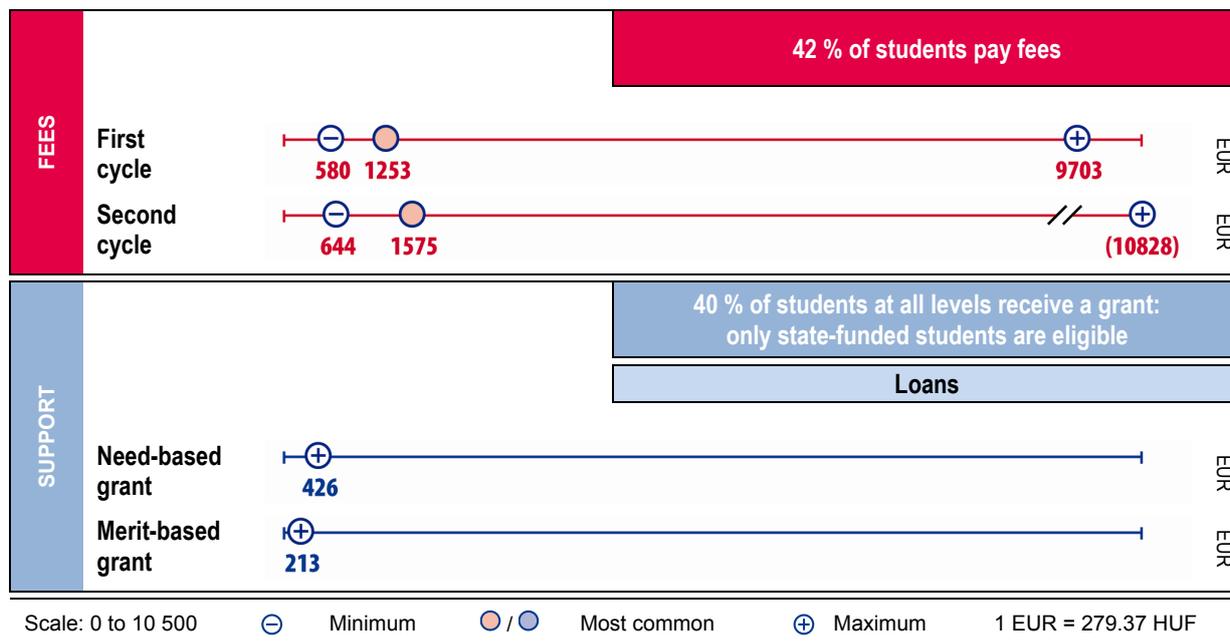
- There are two main types of **scholarships/grants**: for academic achievement and social scholarships.
- The amount of the scholarships for academic achievement is regulated by each higher education institution. It ranges from LTL 50 to 780 per month.
- Social scholarships are available for students with low socio-economical background, disabled students and orphans. Their amount is LTL 390 per month.
- In 2011, less than 5 % of students took out a **student loan** (1.53 % students received a **state-supported loan** for living expenses (LTL 111 – 6 500) and 2.36 % for tuition fees (LTL 389 – 22 675); the latter cannot be higher than the tuition fee for one academic year. 0.1 % of students received a state-supported loan to pay for part of the studies pursuant to international (interdepartmental) agreements. It ranges from LTL 1 500 to 7 800. 0.09 % students received a **state loan** to pay for tuition fees. It ranges from LTL 416 to the more commonly paid sum of LTL 520. Only students who were enrolled until 2009 can get the state loan.
- **Tax benefits for parents**. Students' parents who pay tuition fees are eligible for an annual income tax refund, in favour of the student if the student receives his/her first degree. The income tax refund is up to 15 % of the paid tuition fee.
- Students' parents can get **family allowances** if the family has three or more children under 18 years and/or older children who are full time students (until they become 24 years old). The amount of social allocation is LTL 52 per child per month.

## Planned reforms

- From 29 May 2012, the Government confirmed a new type of scholarship – study scholarships. The purpose of the study scholarship is to cover the fees for students who study in non-financed places and who show the best study results.

# HUNGARY

## MAIN CHARACTERISTICS



Source: Eurydice.

## KEY POINTS

### Fees

- Fees are charged to those without a state-funded place and those who exceed the prescribed period of study. A maximum of 10 % of the best-performing students with non state-funded status (NSFS) can obtain the state-funded status (SFS) during their studies.
- Fees are defined by the higher education institutions and should reach at least 50 % of the total educational cost per student. Amounts range from HUF 162 000 to 2 710 800/academic year (most common HUF 350 000) for the 1st cycle and 180 000 to 3 025 000/academic year (most common HUF 440 000) for the 2nd cycle.
- International students pay the same amount of fees.

### Support

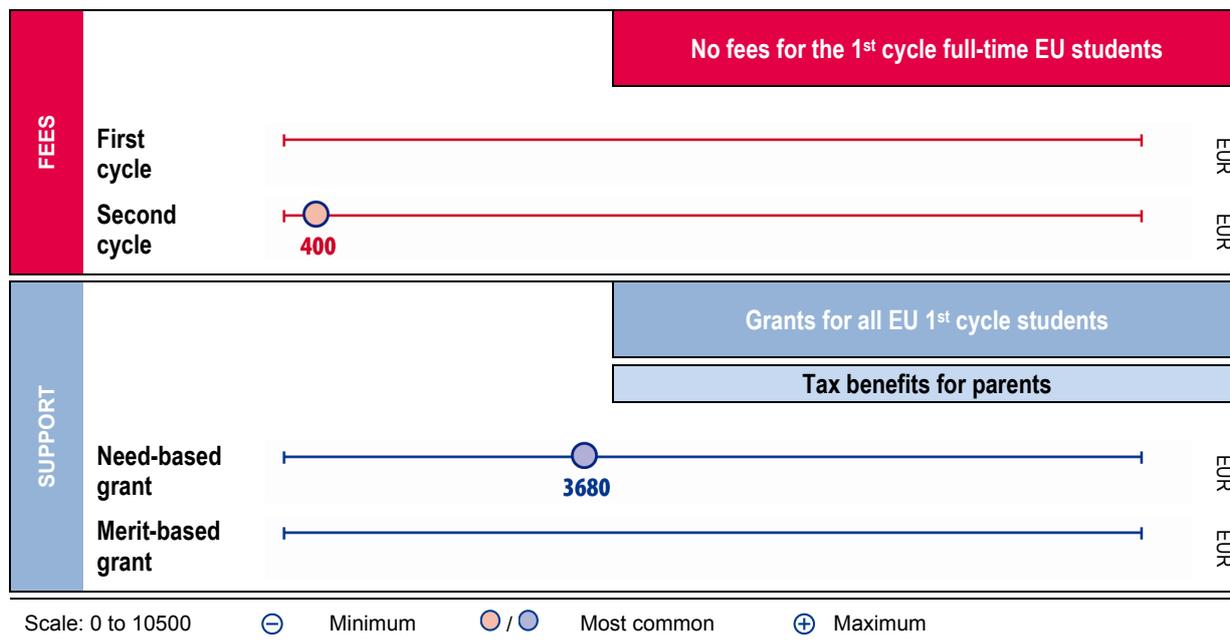
- Only students with state-funded status can receive **grants**. The minimum need-based grant amounts to HUF 11 900/month and the minimum merit-based grant to HUF 5 950/month. The grants are paid during the period of 10 months/year.
- Government-subsidised **loans** are available for students with state-funded status (max. HUF 40 000/month) and without it (max. HUF 50 000/month). Orphans and those with unemployed parents can receive HUF 10 000/month more. The maximum duration is 5 years (7 for longer diploma courses such as medicine). Students below 40 years of age are eligible. It is a general-purpose loan.
- Loans can be taken for 10 months/year.
- No **tax benefits** for parents or **family allowances**.

### Planned reforms

- In addition to the state-funded and fee-paying student status, a partly state-funded status is to be introduced in the academic year 2012/13. It covers half of the study costs while the other half is paid by students.
- A second type of student loan (Student Loan 2) is available from the academic year 2012/13. It is a government subsidised loan with interest rates lower than for Student Loan 1 (above). There are no restrictions on the maximum amount to be taken out but it can only be spent on tuition fees. A student can take out both types of loans to cover both study costs and living costs.

## MALTA

## MAIN CHARACTERISTICS



Source: Eurydice.

## KEY POINTS

## Fees

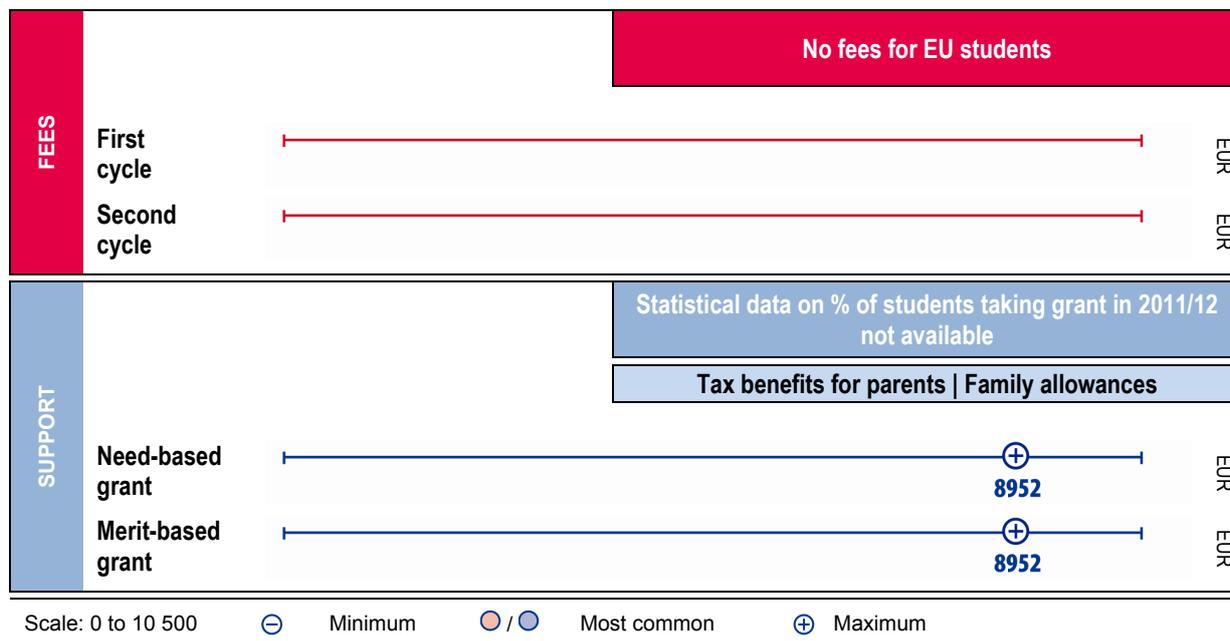
- No fees apply for full time EU-students in the first cycle.
- Fees apply for evening and distance learning courses in the first cycle. EU students pay fees ranging from EUR 250 to EUR 875 per semester. Higher fees may apply for ICT courses.
- The annual enrolment fee of EUR 400 is the amount paid in every case by all EU students for all full-time second cycle courses. Higher fees may apply for courses offered jointly with other foreign universities.
- International students (including EEA and EFTA) pay fees in both cycles.

## Support

- Student maintenance **grants** are given to all first cycle EU full-time students that fulfil the relevant eligibility criteria. They receive EUR 83.86 every four weeks from October to June, plus a one-time grant of EUR 465.87 in the first year and another EUR 465.87 per each academic year. If studying for a Science, Mathematics or IT-related degree (known as 'prescribed programmes'), the above amounts may increase.
- Additionally, students who due to proven hardship are deemed by to qualify for a supplementary maintenance grant, receive a higher grant than that referred to above, due to their personal situation. They receive a one-time grant of EUR 582.34, plus EUR 251.57 paid every four weeks from October till June and EUR 582.34 per each academic year.
- Grants are offered in some second cycle degrees which are required for the practice of a regulated profession.
- There are several scholarship schemes available to students for the purpose of taking up undergraduate studies abroad or postgraduate studies in Malta or abroad. These include: the Strategic Educational Pathways Scholarship (STEPS – for Postgraduate study in all areas), the Malta Government Scholarship Scheme (MGSS – Undergraduate and Postgraduate studies in all areas), the Malta Arts Scholarship (MAS) and the Malta Sports Scholarship (MSS).
- In Malta the 'Youth Specialisation Studies Scheme' (YSSS) provides the opportunity for young people, aged between 18 and 30 years, to apply for a soft **loan** at a subsidised rate of interest to further their studies or follow distance learning courses.
- **Tax benefit for parents:** As from 1 January 2012, the Maltese Government introduced a new tax band category called "*parent computation*". Parents supporting children who are not gainfully employed up to eighteen years of age are eligible for this computation. It applies also for parents of children up to 21 years who are still in tertiary education. By means of this computation parents will save between EUR 150 and 840 in income tax yearly payments.
- No **family allowances**.

## AUSTRIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

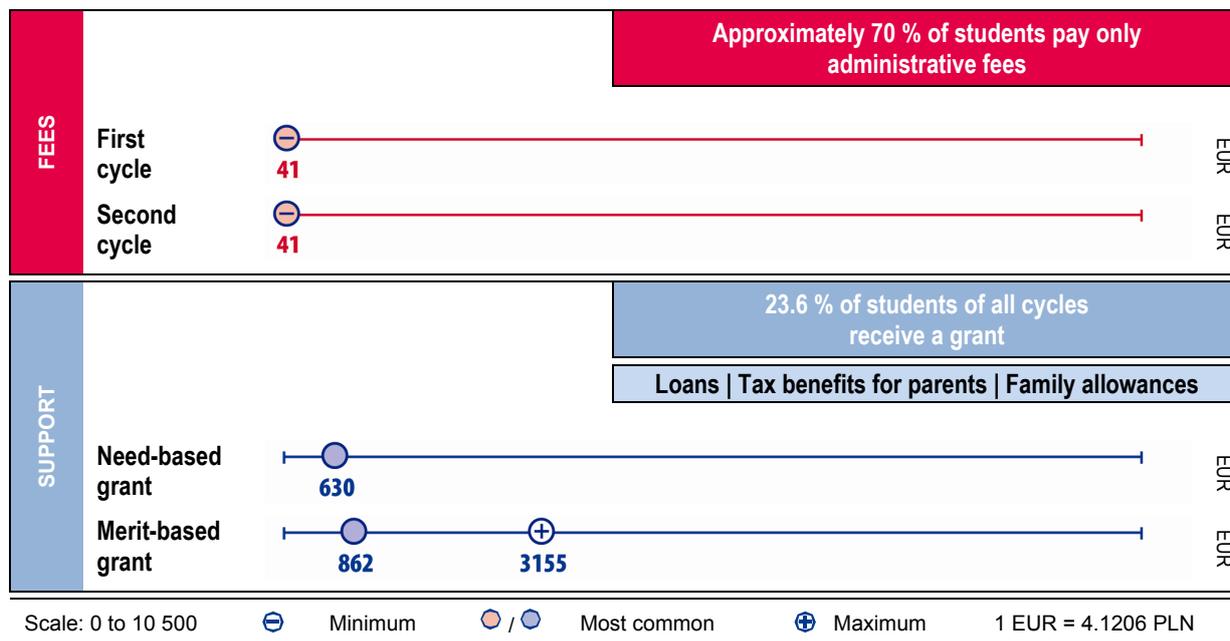
- EU students and those who are accorded the same rights do not have to pay tuition fees.
- Austrian students, EU students and students with equal status at *Pädagogische Hochschule* do not have to pay fees, but if they exceed the minimum study duration for more than a year, they have to pay EUR 363.36 per semester.
- Students at *Pädagogische Hochschule* can be exempt from paying in cases such as studies or internships within transnational mobility programmes, illness, pregnancy and disabilities.
- All other students at *Pädagogische Hochschule* have to pay fees (EUR 363.36 per semester).

#### Support

- The federal student **grants** can systematically be divided into two sections: direct study financing received in cash, and indirect study financing which the student may receive by a transfer payment to the students' parents, or through non-cash benefits.
- Direct student support is paid out in monthly instalments up to EUR 8 952 per year. The amount is assessed on the basis of income and number of family members of the student, his/her parents and his/her spouse.
- The grants need not be paid back except when proof of academic achievement is missing after the first two semesters.
- Students' parents can receive **family allowances** (EUR 152.70 per month per child) and **tax relief** (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 student **loans**.

## POLAND

### MAIN CHARACTERISTICS (DATA FOR 2010/11)



Source: Eurydice.

### KEY POINTS

#### Fees

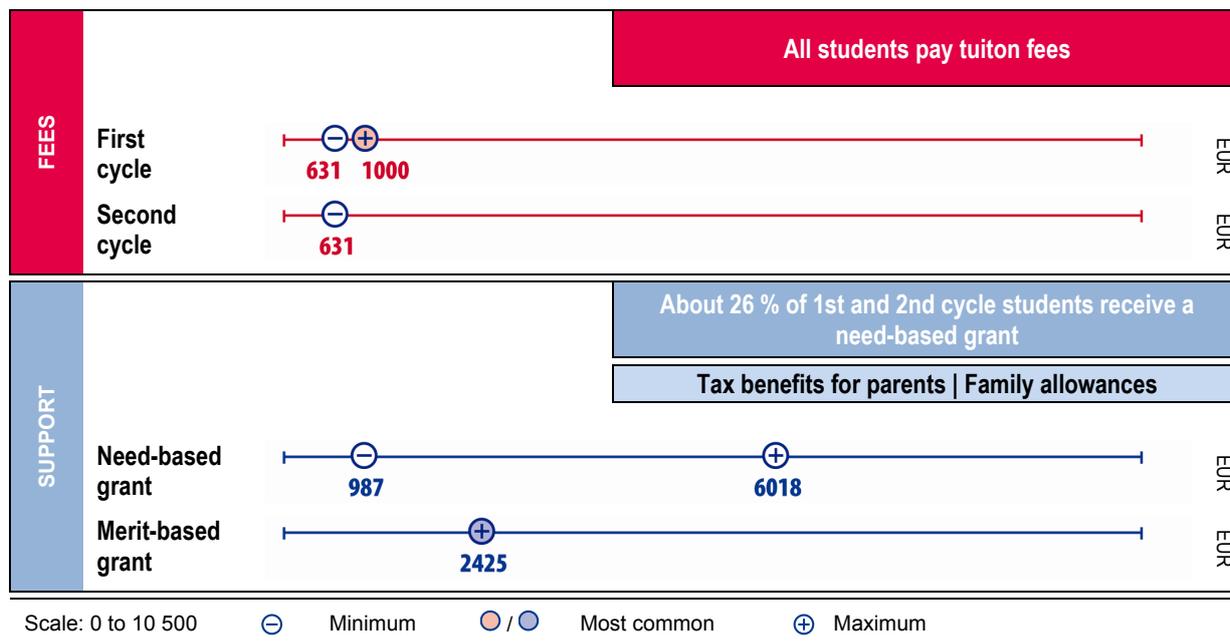
- Students pay administrative fees which include the issue of student ID cards, student record books and diplomas. Fee amounts are defined annually by the Minister of Science and Higher Education. Students also pay a fee related to enrolment procedures. The maximum possible amount of this fee is defined annually by the Minister, while the actual amounts are decided by rectors of individual higher education institutions (HEIs). The amount of the fees altogether is approximately PLN 170.
- Tuition fees, set by public higher education institutions, are generally paid by part-time students only with exemptions and reductions possible mainly on the basis of low economic status or excellent results. Detailed rules regulating the actual amounts of tuition fees and the mode and conditions for exemptions are laid out by the senates of particular institutions.
- Full-time students in public HEIs pay fees only if they repeat a study course due to unsatisfactory academic results.
- Students from the EU and EFTA countries and some other defined categories of students (e.g. students with refugee status) study according to the same rules as Polish citizens. Fees for international students other than these are decided by the senates of individual HEIs.

#### Support

- Financial support is granted to students in the following forms: a **needs-based grant** available for students with a low personal/family income, a needs-based grant available for students with disability, **emergency grant/allowance**, **merit-based grant** for best students based on academic, artistic or sport achievements. The income threshold to be eligible for **need-based grants** for students with low family income is PLN 456.30 - 782.60 per person per year.
- The most common amount of the need-based grant is PLN 2 595. The average amount of the merit-based grant is PLN 3 553 with a maximum of PLN 13 000.
- **Loans** of PLN 6 000/ year may be taken out in any cycle for those students whose personal income is below net PLN 2 100/month (in 2011). In the academic year 2011/12, 4.6 % of students enrolled in public higher education institutions took out loans. The state guarantees part of the loans for low income students: since 2010/11 students with family income of PLN 600/month per person have been granted a 100 % guarantee of their loan and students with a family income of PLN 1 000/month a 70 % guarantee.
- **Tax benefits for parents/guardians** of students in the form of tax relief of PLN 1 112.04 per child per year in 2010, if families receive a care allowance or other social benefits and/or the student did not earn a taxable income (including capital gains) exceeding PLN 3 089/year.
- **Family allowance** based on low income of parents or disability of a student.

## PORTUGAL

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

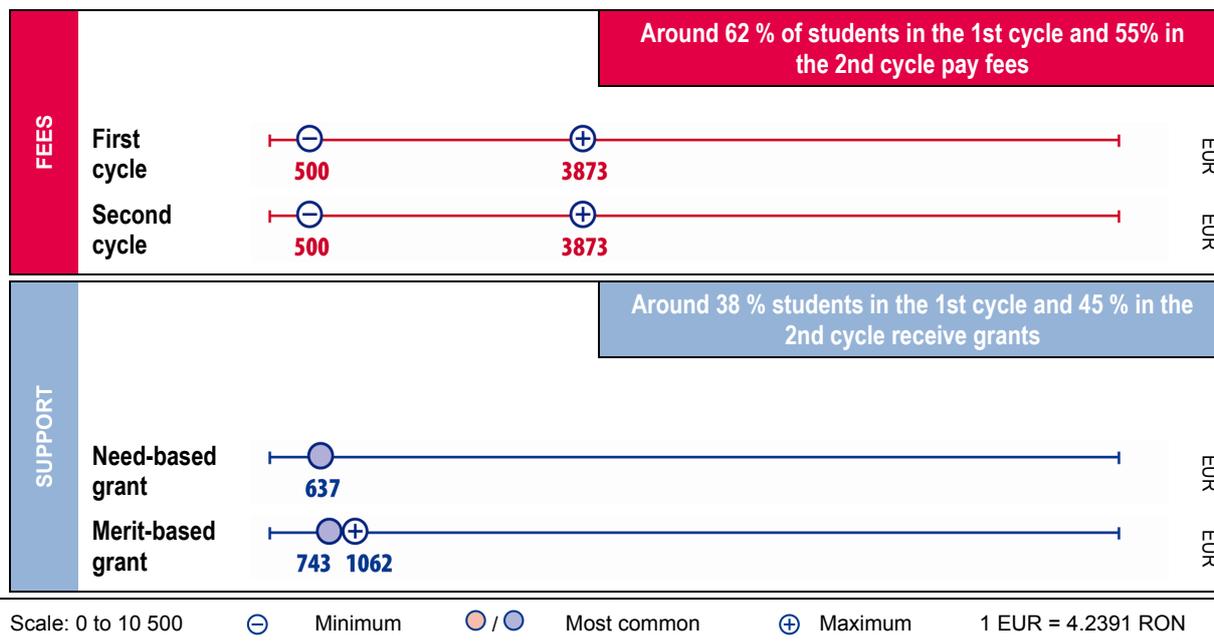
- The annual tuition fees for the 1st cycle courses are fixed by each higher education institution and range from EUR 630.50 to EUR 999.71 (2012).
- Tuition fees for the 2nd cycle courses legally needed for the practice of specific professions are fixed by each higher education institution and range from EUR 630.50 to 999.71 (2012).
- The minimum value of the above fees is calculated as a 1.3 times the national minimum wage at the beginning of each school year. The maximum wage value is updated every year according to the rate of inflation. The most institutions adopt the maximum value.
- Tuition fees for other 2nd cycle courses are fixed freely by each higher education institution and range usually between EUR 1 500 and 9 500 for the entire course (2 or 4 semesters). A very small number of fees is above EUR 9 500.

#### Support

- Student **scholarships** can be need or merit based.
- Eligibility for need based scholarships is determined by the income of the student and his family. Need based grants amount vary between EUR 987 and 6 017.50 (2012).
- Merit-based grants amount is EUR 2 425 (2010-2011).
- There is a special **loan** scheme for higher education students at low rates, with government guarantee. In 2010, 3.4 % of all students enrolled took out the loan.
- **Tax benefits for parents** are provided through tax deduction on educational expenses.
- **Family allowance** – child benefit – is granted to families with sons/daughters enrolled in higher education, less than 24 years old when the household income does not exceed 1.5 times social support index times 14 (2011: EUR 8 803.62) and when the family assets are less than 240 times social support index (2011: EUR 100 612.80).

## ROMANIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

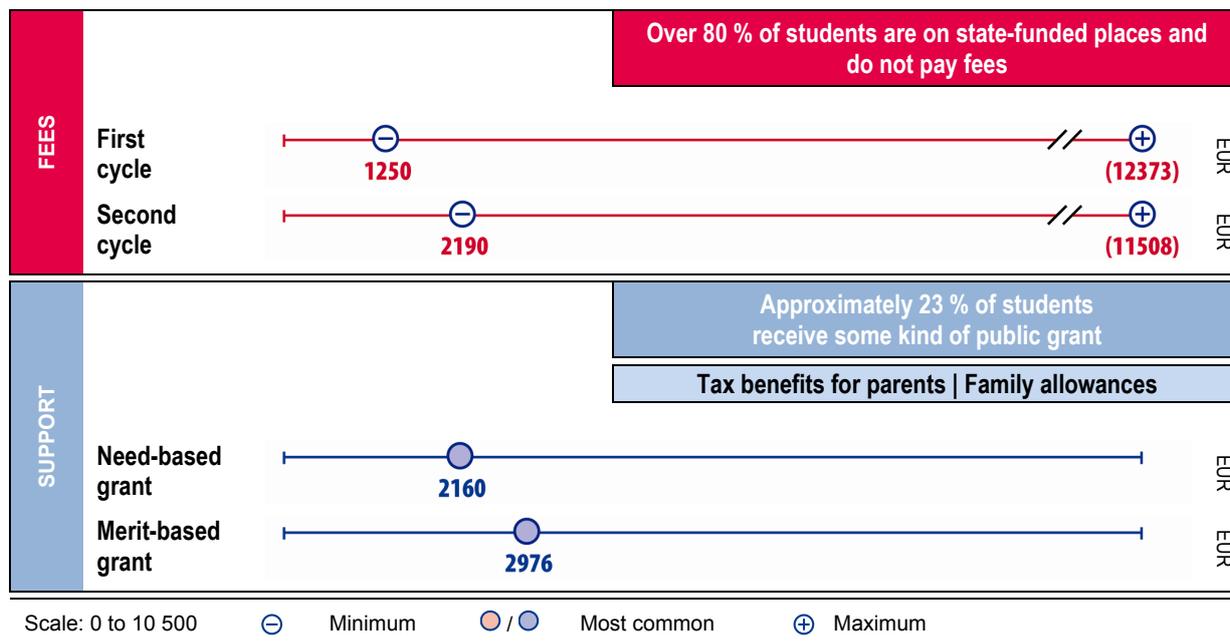
- Each university senate decides on the level of fees for all programmes. The senate also decides on exemptions based on need or merit. All students pay administrative fees to register.
- The overall and maximum fee amounts per student are established by the National Council for Higher Education Funding and are indicated in the institutional contract of every higher education institution. In the academic year 2011/12, the fees range as follows: RON 2 118.76 for social science fields (36 % of students); RON 3 707.83 for technical fields (38 % of students) and maximum of RON 16 415.7 for arts (0.09 % of students).
- International students pay fees. The value of the minimum fee is set by the law as of 2009/10.

#### Support

- Merit-based **grants** take different forms: study bursaries (most commonly RON 250/month) and merit-based scholarships (most commonly RON 350/month). Grants for excellence up to RON 500/month for performance in research at Bachelor level.
- Need-based grants, most commonly amounting to RON 300/month, are based on the financial situation of the student.
- The grant amounts are determined by each higher education institution. They aim to cover the costs of living in student accommodation and of meals. The university establishes the number of grants out of the total fund for higher education expenses. The funds are annually provided by the ministry.
- Pursuant to law from 2011, Romania shall grant yearly, by government decision, a number of scholarships for the tuition of foreign students. These scholarships shall be granted only to those universities and study programmes that meet the highest quality standards, whether public or private.
- No student **loans**, **family allowances** or **tax benefits for parents**.

## SLOVENIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

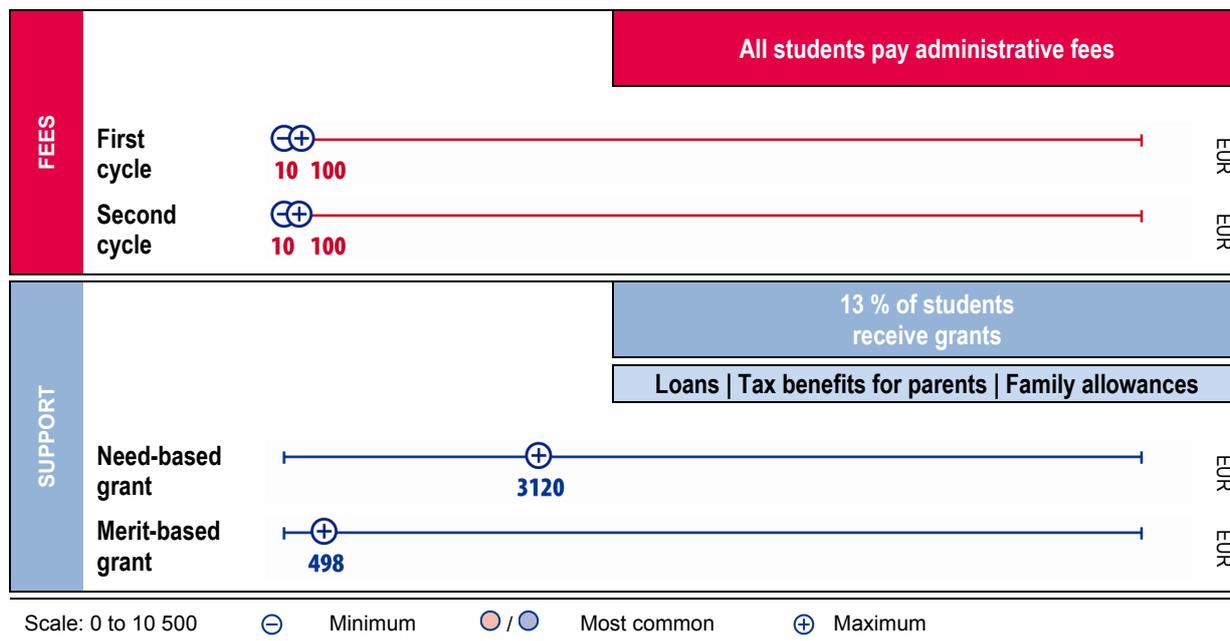
- Full-time students of public higher education institutions on state-funded places do not pay tuition fees. They pay only registration charges and costs of examinations that are repeated.
- Full-time students at public higher education institutions without a state-funded study place, part-time students and international students from outside EU pay the same fees. Amounts range from EUR 1 250 to 12 373 for the first cycle and from EUR 2 190 to 11 508 for the second cycle.

#### Support

- 'National' **scholarships** are available for economically and socially disadvantaged students. Merit-based scholarships also exist. Students must be under 26 years old when enrolling for their first degree to be eligible. Amounts provided in diagram relate to 2010.
- No **loans** are provided.
- **Family allowance** (child benefit) was paid only until the end of 2011 (EUR 19.97 to 137.83 per student per month).
- The **tax benefit for parents** depends on the number of supported children (EUR 2 287.48 to 7 469.19 per year in 2010). Eligible are all parents of higher education students under 26 years old when enrolling.

## SLOVAKIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

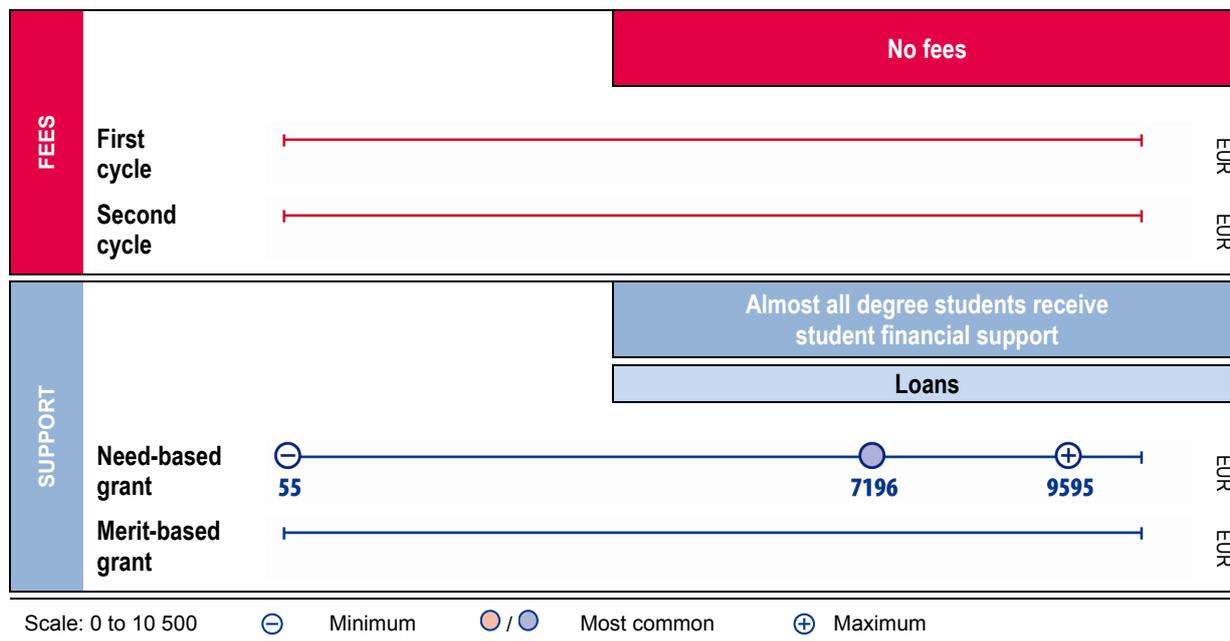
- All students pay registration fees of EUR 10 to 100 per academic year. Full-time students of public higher education institutions not exceeding the 'regular' length of study for the study programme concerned do not pay tuition fees.
- Students who exceed a 'regular' length of study, or who study two or more programmes concurrently in one academic year have to pay tuition fees which cannot exceed EUR 1 500/academic year for both first and second cycle. Students admitted to an external/part-time study programme have to pay fees from EUR 870 to 2 110/year in the first cycle and from EUR 1 300 to 3 170/year in the second cycle.
- Tuition and other fees at public higher education institutions cannot exceed 50 % of the average costs of full-time education.
- Non-EU students pay higher tuition fees of EUR 2 000 to 8 000/year.

#### Support

- There is a legal right for a social **scholarship** subject to specified conditions. Motivation scholarships are granted by the higher education institutions for excellent results in studies, research and development, artistic or sporting activity. Since January 2012 motivation scholarship has been provided to 10 % of full-time/daily students and 10 % of external/part-time students in the first and second cycle.
- Publicly subsidised **loans** of EUR 1 328/year are available through the Student Loan Fund for full- and part-time students during the regular length of study.
- **Family allowance** for parents of students up to 25 years of age who do not exceed the regular length of study (EUR 22.54/month).
- **Tax benefits for parents** exist in the form of a lump sum tax deduction of EUR 20.51/month.

## FINLAND

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- No student fees.
- In selected English-language Master's degree programmes, the Finnish higher education institutions can charge tuition fees from non-EU/EEA nationals during the ongoing trial period (2010-2014).

#### Support

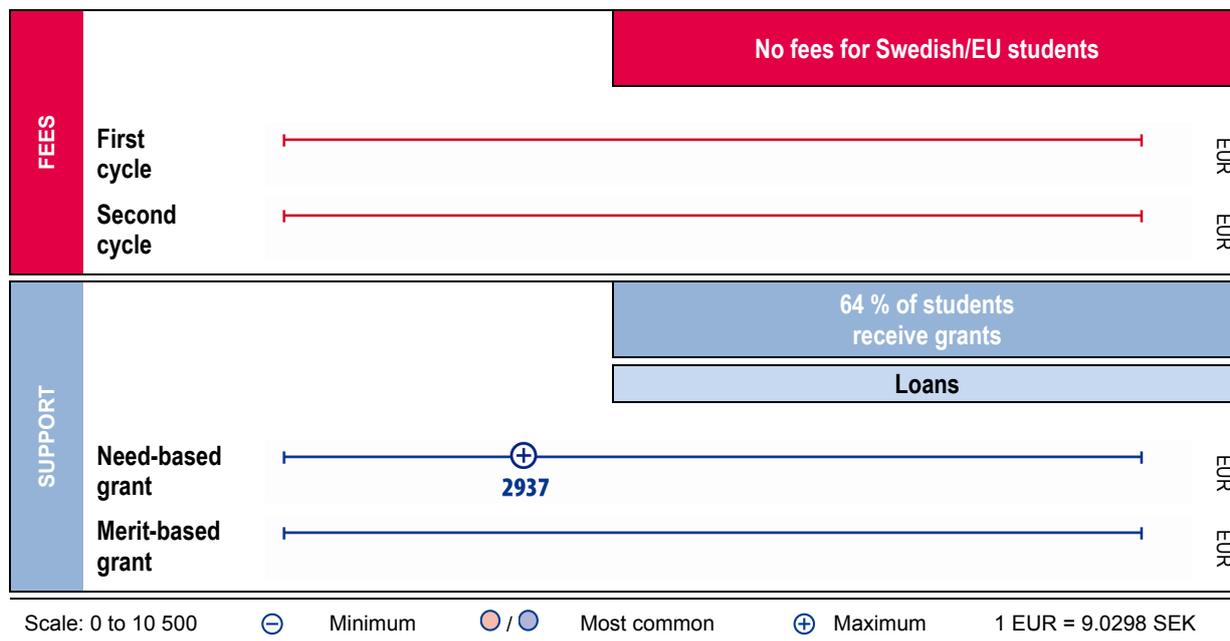
- Study **grant** (SG), for which a certain number of credits is required, is available for the regular length of study and depends on age and whether the student lives with parent(s). Amounts range from EUR 55 to 298/month.
- A housing supplement (HS) covers 80 % of the rent for students living independently. The maximum amount is EUR 201.60/month.
- SG and HS are available only if the student's income is below EUR 11 850/year.
- SG and HS can be taken 12 months a year, but typically they are taken 9 months. Hence, a common amount is EUR 7 196 (of which EUR 2 700 is a student loan, which is used only by 40 % of students in higher education).
- Study **loans** of EUR 300/month are government guaranteed. Higher education students admitted from August 2005 who graduate in the normative time are entitled to tax deduction for study loans.
- No **tax benefits** for parents and **family allowances**.

#### Planned reforms

- In spring 2012, the Ministry of Education and Culture appointed a working group to develop the student financial aid system. The aim of the reform is to support full-time study and accelerate completion of studies.
- Student financial aid will be tied to the cost-of-living index on 1 September 2014.

## SWEDEN

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

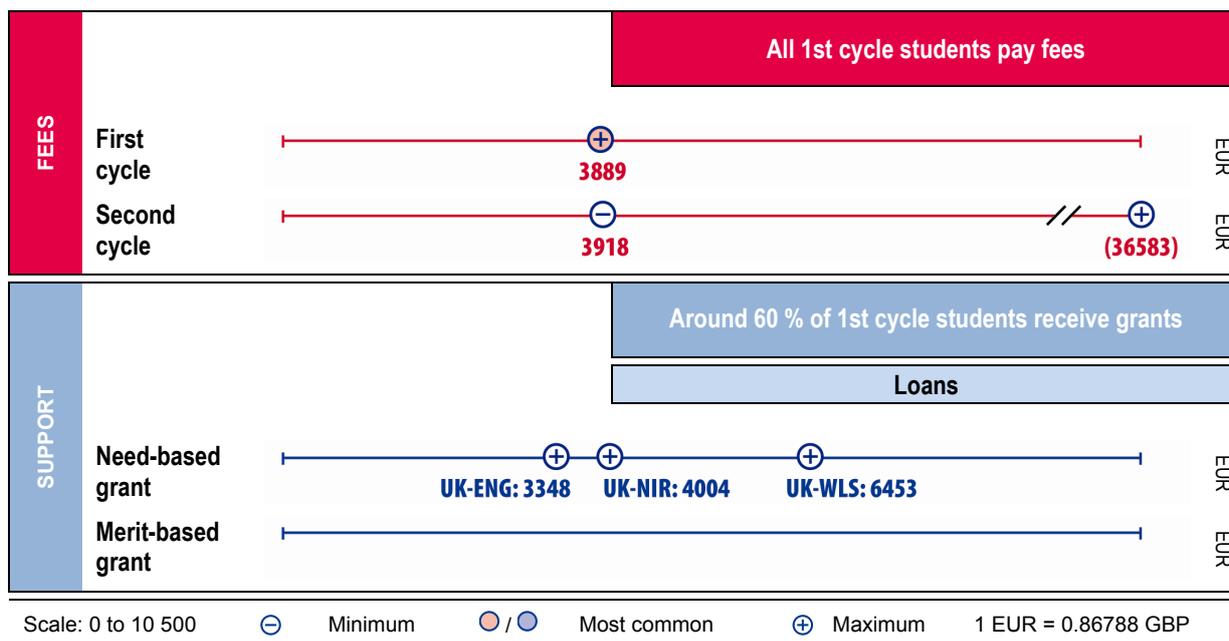
- No fees for Swedish/EU/EFTA/EEA students.
- Other students pay fees since autumn 2011. Higher education institutions determine the size of the fees, based on the principle of full cost coverage.

#### Support

- **Grants** of SEK 680/week (2 947/month) for nine months per year are universally available. 64 % of students received grants in 2010. Students with children can receive an extra grant.
- Two new scholarship programmes targeted at fee paying students have been introduced.
- **Loans** of SEK 1 489/week (6 452/month) nine months per year are universally available.
- It is also possible for some students to receive further supplementary loans and loans for additional costs in connection to their studies. This concerns, for example, students over 25 who have had a job/an income before going into higher education studies, and students with necessary additional costs for double housing, travel, musical instruments, etc.
- No **tax benefits** for parents and **family allowances**.

## UNITED KINGDOM – ENGLAND, WALES AND NORTHERN IRELAND

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- Fees for full-time 1st cycle students are set by higher education institutions within the limits set by government (GBP 3 375/year) with almost all charging the maximum fee for bachelor degrees.
- Fees for full-time 1st cycle students do not need to pay 'up front'; all students are eligible for a tuition fee loan which is repaid when they have completed their course and their income is above a specified threshold (GBP 15 000/year). Payments are made at the rate of nine per cent of income above the GBP 15 000 threshold, collected through the tax system.
- Fees for 2nd cycle students and all part-time and international students are set by higher education institutions and are uncapped by government. There are wide variations, particularly for part-time and international students. The National Survey of UK Tuition Fees 2011/12 <sup>(3)</sup> shows that annual fees for taught postgraduate courses range from GBP 3 400 to 31 750 for home and EU students.

#### Support

- For full-time 1st cycle students, there is a universal and centrally-provided system of **loans** for the full value of tuition fees and a combination of **loans and grants** for living costs. In addition, some of the funding from tuition fees is used by institutions to provide bursaries to low income students. These vary and are not shown in the figure.
- For full-time 1st cycle students, the amount of loan for living costs depends on family income, whether students live at home or away, whether they study in or outside London, and whether or not they receive a grant. The amount of grant awarded for living costs depends on family income, with around 60 % of students receiving a grant of up to GBP 2 906/year in England, up to GBP 5 600 in Wales and up to GBP 3 475 in Northern Ireland.
- There are separate arrangements for part-time 1st cycle students; these include need-based grants but do not include loans for tuition fees.
- There is no universal system of need-based grants or loans for 2nd cycle students. With the exception of a few specific disciplines, such as teaching, social work and some health professions, the majority of students following taught programmes are self-financing. The merit-based grant shown in the figure represents the stipend for research students studying outside London. The Research Councils set a minimum level for this stipend which in 2011/12 was GBP 13 590/year). Other funders of postgraduate research students tend to set their funding at the same level
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

<sup>(3)</sup> <http://www.thecompleteuniversityguide.co.uk/news/tuition-fee-variations-for-international-and-postgraduate-courses/>

## Planned reforms

In **England**, following a parliamentary vote on tuition fee regulations in December 2010, there will be changes to the tuition fee and financial support package from September 2012. The key elements of the new system are:

- Institutions will be able to charge a new basic tuition fee of GBP 6 000, but will be able to charge over this amount up to a maximum of GBP 9 000 if they have an approved 'access agreement' setting out the measures (such as outreach and financial support) they will put in place to improve access and student retention.
- The Government also plans to change loan repayment terms by increasing the repayment threshold to GBP 21 000, charging a real rate of interest on loans and extending the maximum duration of loans from 25 to 30 years.
- Fee loans will be extended to part-time 1st cycle students, but there will be an end to means-tested grants which currently help some part-time students meet their fee and maintenance costs.
- From 2012/13, a National Scholarship Programme will provide additional support for students from lower income backgrounds. Any institution which charges above GBP 6 000 per year for any full time course is expected to match-fund the Government's funding and design a scheme based on a menu of options including fee waivers, a free foundation year to prepare for a course with high entry requirements, discounted accommodation, and a bursary of up to GBP 1 000.

In **Wales**, following the announcement of plans to allow institutions in England to increase tuition fees, the Welsh Government approved regulations allowing institutions in Wales to charge higher fees. The tuition fee and financial support package from September 2012 includes the following key elements:

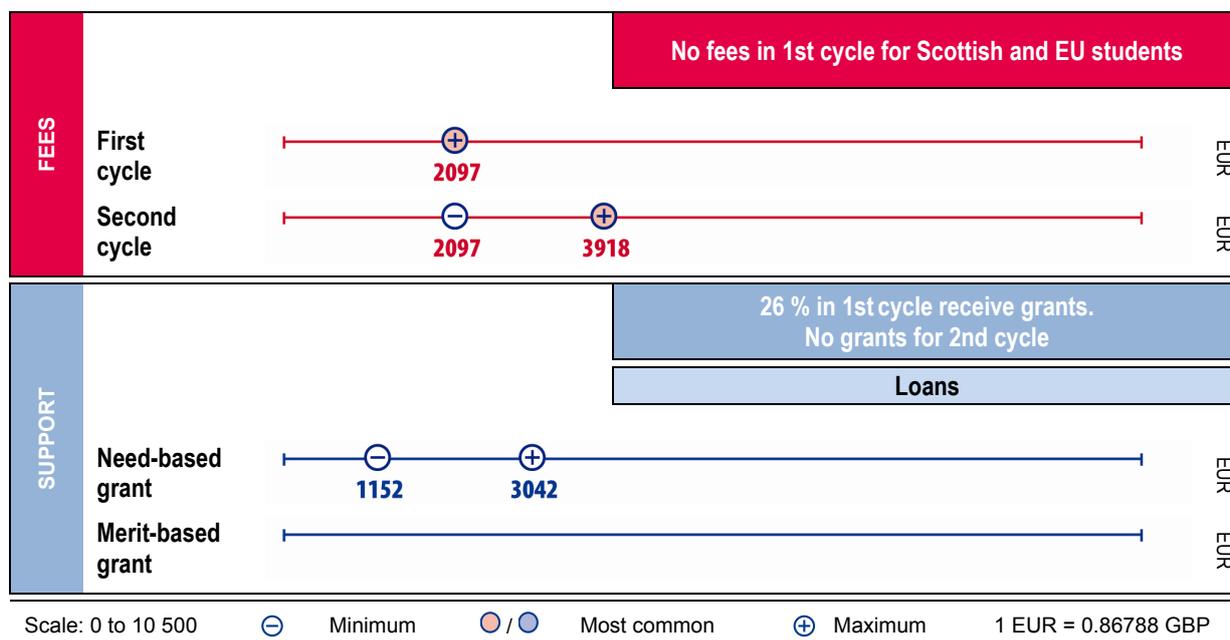
- Institutions will be able to charge a new basic annual tuition fee of GBP 4 000, but will be able to charge over this amount up to a maximum of GBP 9 000 providing fee plans demonstrate promotion of equality of opportunity and promotion of higher education. However, Welsh domiciled students will not have to pay increased fees as the additional cost will be met by the Welsh Government.
- Fee loans will be extended to part-time 1st cycle students.

In **Northern Ireland**, following the announcement of plans to allow institutions in England to increase tuition fees, an Assembly debate and a public consultation on future policy in Northern Ireland were held. The Northern Ireland Executive announced in September 2011 that fees would rise only in line with inflation and thus for 2012/13 would be GBP 3 465.

Source: Eurydice.

## UNITED KINGDOM – SCOTLAND

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

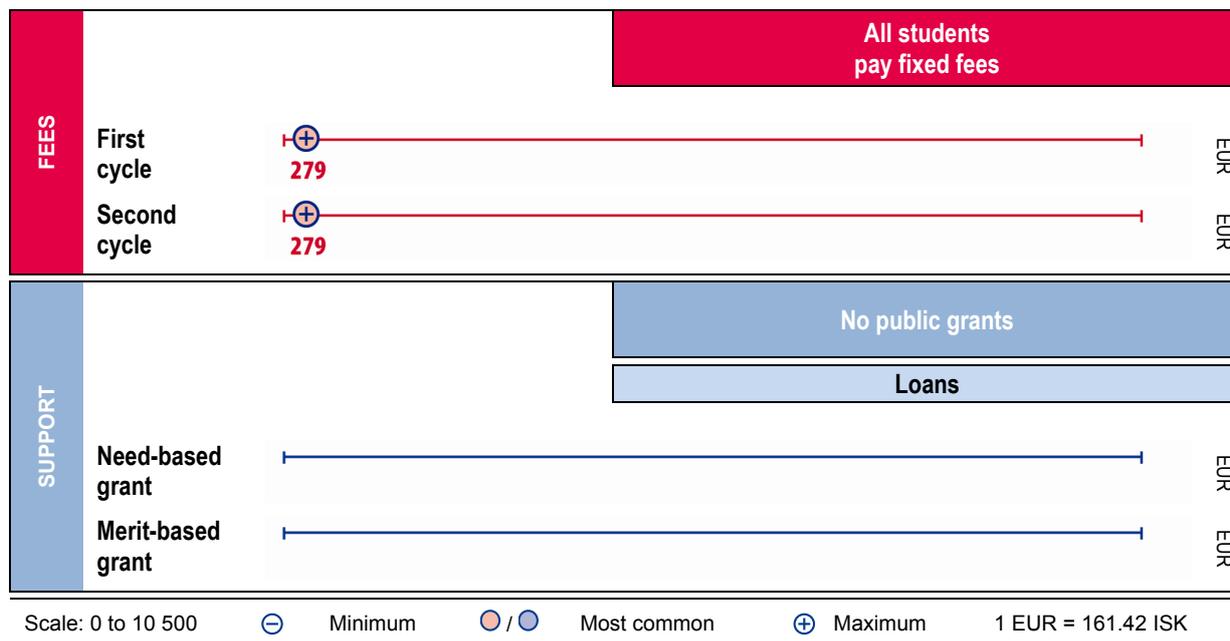
- For the first cycle, Scotland's government pays the tuition fees for Scottish and EU students.
- Fees are charged to students from other parts of the UK as well as international (non-EU) students. Fees are charged to students from other parts of the UK at the level of GBP 1 820 a year or GBP 2 895 for medical courses and are unregulated and set by higher education institutions for international students.
- The fee and support system has been developed for students in the first cycle. In the second cycle, fees are unregulated, differing by field of study and by mode of attendance (i.e. full- or part-time).

#### Support

- Both **grants** and **loans** are available to students, with **grants** being targeted to those in financial need. The 'Young Students' Bursary' of up to GBP 2 640 per year is available to students from low income backgrounds. The 'Independent Students' Bursary' of up to GBP 1 000 per year is available to students over the age of 25, or who are living with a partner. Other **grants** also exist for students with disabilities.
- In 2010, 60 % of students took out **loans**. Students living with their parents can borrow a maximum of GBP 4 457 or minimum of GBP 605 a year. Students living away from the parental home can borrow a maximum of GBP 5 417 or a minimum of GBP 915 a year.
- **Tax benefits** for parents and **family allowances** do not play a role in the student support system.

## ICELAND

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- All students at public higher education institutions pay administrative registration fee of ISK 45 000 per academic year. Over 80 % of students at 1st and 2nd cycle study at public higher education institutions.
- Government dependent private higher education institutions charge a tuition fee that covers registration costs and teaching. The fee is around 300-400 000 ISK per academic year.
- The same rules apply to international students.

#### Support

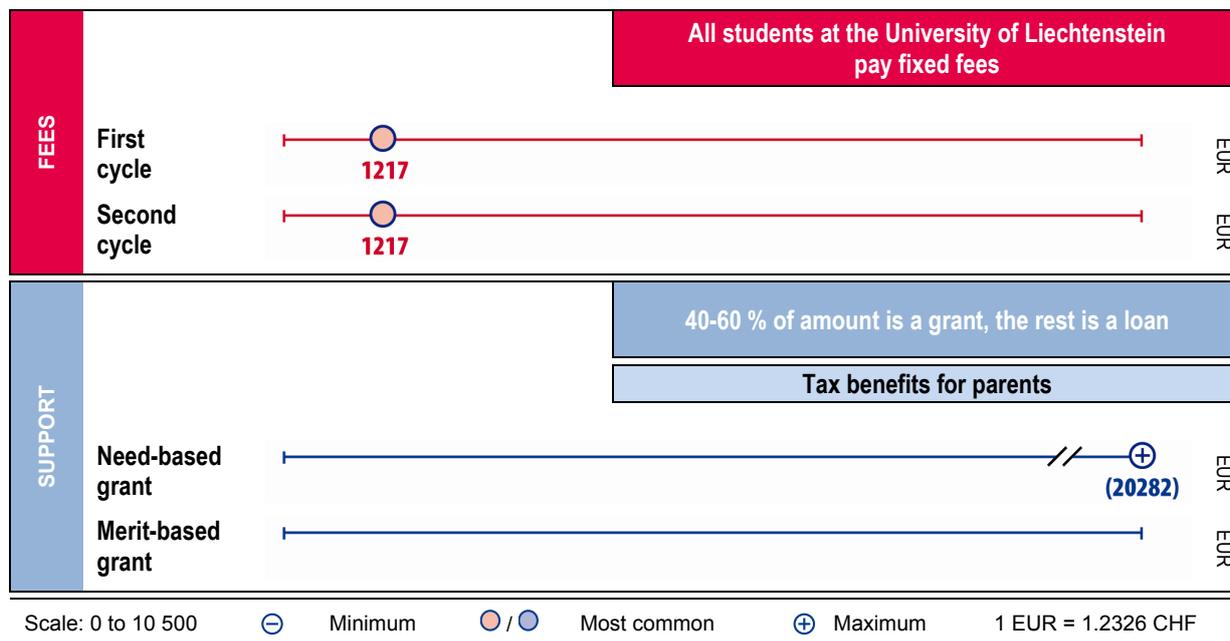
- **Loans** are provided to full-time students by the Icelandic Student Loan Fund. The amount depends on the size of student's family and personal circumstances including income. The basic support for academic year 2011/12 was ISK 132 792/month. Around 50 % of students take out a student loan.
- In principle no public **grants/scholarships** are available. However, some merit-based grants are provided by universities and by the Icelandic Research Fund for Graduate Students for the 2nd cycle students.
- No **tax benefits** for parents and **family allowances**.

#### Planned reforms

- An amendment to the Act on Public Higher Education has been passed, raising the registration fee in public universities from ISK 45 000 to 60 000/year starting in the academic year 2012/13.
- The Minister of Education, Science and Culture has commissioned a committee to review the Act on the Icelandic Student Loan fund no. 21/1992. The committee is writing revisions on the legislation with the goal of clarifying the aims and objectives of the student loan system. The bill will be presented at the Parliament in autumn 2012.

## LIECHTENSTEIN

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- All students at public higher education institutions pay a fee of CHF 1 500.
- The same amount of fees is applicable to all students including the international ones.

#### Support

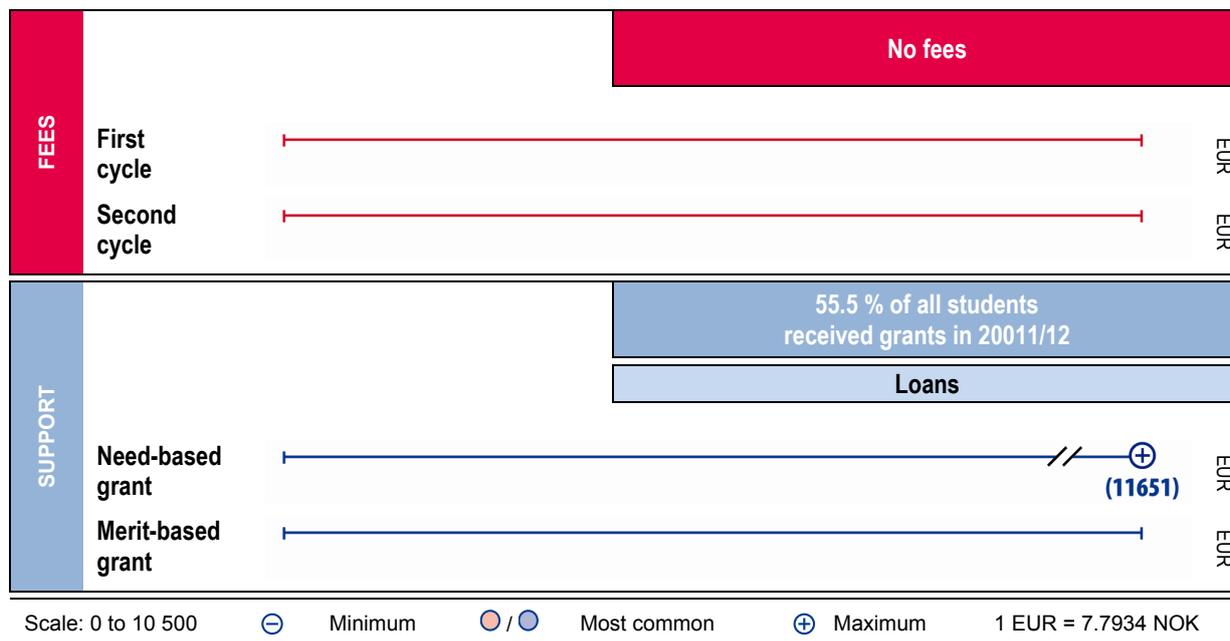
- Public support consists of a variable **combination of grants and loans**. The maximum total amount is CHF 25 000 per academic year, of which 40-60 % is a grant and the rest is a loan.
- The guiding principle is that the student and/or the student's parents can fund education themselves. Public **grants** are available for students, depending on their income. Anyone who has a residence in Liechtenstein is eligible for the state support.
- State scholarships and grants are fully portable to promote mobility.
- There are no financial support systems for incoming students.
- **Tax benefits for parents** are available of up to CHF 12 000 per year for education related costs.
- No **family allowances**.

#### Planned reforms

- The law on state scholarships has been revised and is currently in the decision making process. The political decision is expected by the end of 2012. The revision is strongly influenced by saving measures as a result of the financial crisis. Expenditures on financial support have to fall by 25 %.

## NORWAY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

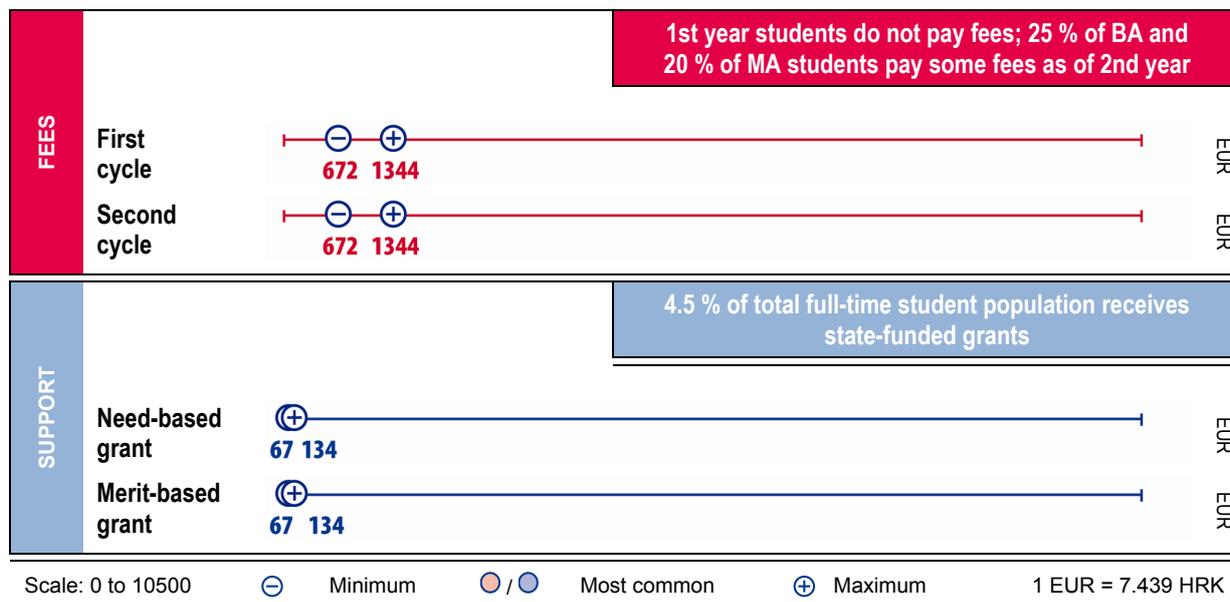
- No fees at public higher education institutions, catering for over 85 % of all students in Norway.
- International students do not pay fees at public higher education institutions.

#### Support

- Norwegian students are entitled to **loans** and **grants** from the State Educational Loan Fund (NSELF). The basic support is at most NOK 90 800 per academic year (10 months). The basic support is initially given as a loan, however, 40 % of the loan may be converted to a grant for students who live away from their parents and pass all exams. The grant will be reduced if student's income or assets exceed certain limits. The amounts are universal for all students who are eligible for financial support. The maximum amount of grant is NOK 36 320.
- Students under 25 years of age may also receive a grant for travel costs.
- Financial support is also given for study abroad as there is full portability of NSELF loans and grants. Exchange students and full degree students qualify for support.
- Students taking care of children may receive a grant for each child under the age of 16.
- Students on parental leave can be given a grant for up to 44 weeks, and students who cannot study because of illness may have the loan converted into a grant for up to four months and two weeks a term. Physically disabled students can get an extra grant if they are unable to work during their studies, and they may also receive basic support for twelve months per year.
- **Tax benefits** for parents and **family allowances** play no role in the student support system.

## CROATIA

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

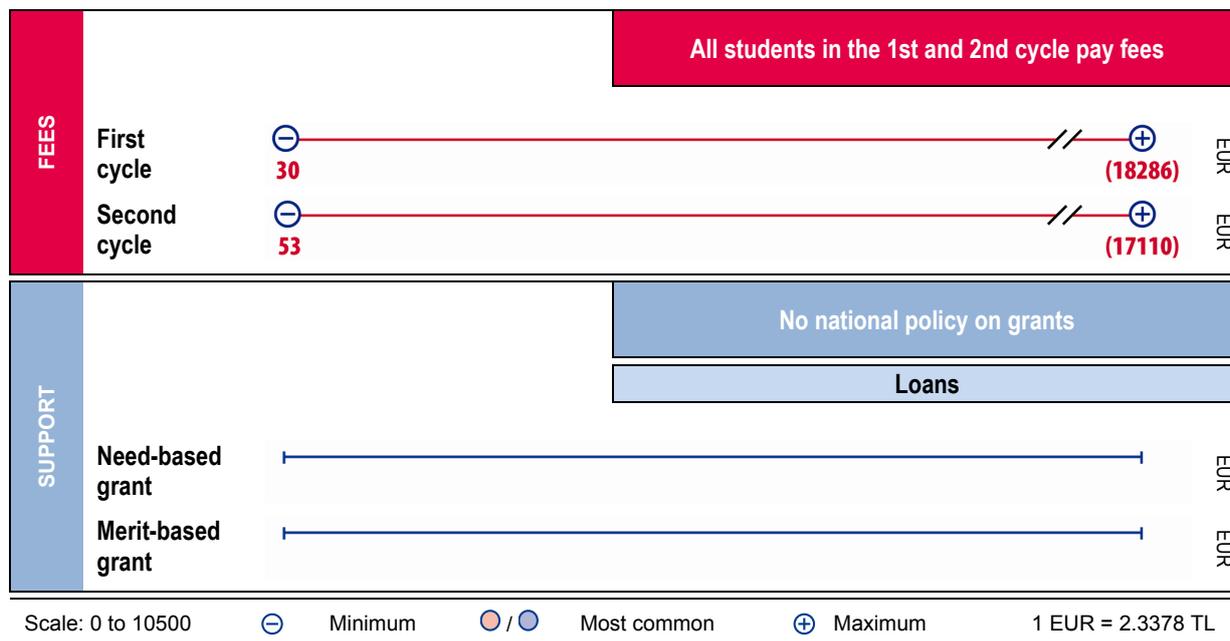
- Fees for all students of the first year of both cycles are fully covered by the Ministry of Science, Education and Sports.
- In the following years of study the amount of student fees depends on a range of criteria set by the individual higher education institutions (e.g. number of ECTS credits and fulfilment of particular study obligations). For some students fees are paid by government, some students pay a certain share of the fee, and some pay the full amount of the fee.
- The fees in both cycles range from HRK 5 000 till 10 000/year.

#### Support

- At national level, student **grants** are provided by two public sources: Ministry of Science, Education and Sports as well as National Foundation for support of pupils' and students' standard. Both institutions award grants according to a range of criteria which include both need- and merit-based elements. The grants range from HRK 500 to 1 000 per month and are available for 12 months each year till the graduation.
- Further grants for students are provided by a number of regional and local governments.
- Part-time students are not eligible to apply for state-funded grants.
- There are no **loans**, **tax benefits** for parents or **family allowances**.

## TURKEY

### MAIN CHARACTERISTICS



Source: Eurydice.

### KEY POINTS

#### Fees

- Public universities are financed by the Government and have an additional income from the students' fees (not more than 10 % of their income). Non-profit foundation universities can receive a limited amount of financial support from the Government, but their income is mainly based on fees. Public universities provide morning and evening education and fees vary accordingly.
- The morning education at public university in the 1st cycle ranges between TL 71 and 591, while in evening education between 962 and 2 134. Foundation universities provide only morning education with fees from TL 8 640 to 42 750.
- In the 2nd cycle, public universities charge from TL 125 to 350 while foundation universities from TL 5 000 to 40 000.
- International students pay higher fees.

#### Support

- There are different kinds of support given by various institutions including the government itself.
- Students can receive a 'contribution to education' (*katkı payı*) from the university. It means that students pay lower fees. The exact amount of reduction depends on study programme.
- Exceptionally, students who study in non-profit foundation universities may receive discounts from the university. For example, depending on the performance they show in university entrance exam, they may be asked to pay only half or five eighths of the fee (this may vary from one university to another).
- Loans:** In 2012, students in the 1st cycle receive 260 TL, while students in the 2nd cycle are provided with TL 520 per month. Students who receive this amount of money have to pay back upon their graduation in instalments.
- No **tax benefits** for parents and **family allowances**.