

# Information on Swedish Study Assistance

CSN FAKTABLAD 2002

*This information leaflet outlines the new study assistance scheme for studies in Sweden introduced on 1st July, 2001.*

## WHO IS ENTITLED TO STUDY ASSISTANCE?

Study assistance can be granted for studies at university or college or certain other types of post-secondary education. You can also receive study assistance for studies at folk high school, in a municipal or national adult education programme, or other studies at the upper-secondary level, as of the second six-month period of the year of your 20th birthday.

Study assistance cannot generally be awarded after the year of the student's 50th birthday. Study assistance may be awarded to persons over 50 only for vocationally oriented studies in areas in which there is a shortage of labour. Decisions on study courses qualifying for such assistance are made by the government.

Entitlement to loans is reduced as of the year of the student's 41st birthday. The following table shows the total number of loan weeks to which you will be entitled – including any previous loans – if you take up a course of studies at a certain age.

UPPER AGE LIMIT FOR LOANS

Age attained during the calendar year	Number of weeks
41	220
42	200
43	180
44	160
45	140
46	120
47	100
48	80
49	60
50	40

## STUDY TEMPO

Study assistance is granted for every full calendar week during which the student participates in a course of studies. To qualify for assistance, you must study for at least three weeks on no less than a half-time basis. Assistance is payable for different rates of study: full-time, 100 percent; part-time, 75 percent or 50 percent.

### University or college

For study at university or college, a point system is used in which one point corresponds to one week of full-time study. To qualify for full-time study assistance, students must undertake, during the study period envisaged, to study at a rate corresponding to at least one point per week. Similarly, to qualify for 75 percent or 50 percent of full-time assistance, students must undertake to study at a rate entitling them to a weekly average point of 0.75 or 0.50 respectively. For post-secondary studies not associated with a point system, the university/college itself determines whether the study course is to be considered full-time, 75 percent or 50 percent.

### Komvux – adult education

If you are studying at a municipal or national adult education school, the scope of your studies is assessed by a points system, in which every course is attributed a certain number of points.

If you are attending an upper-secondary adult education course, the scope of your studies is measured in upper-secondary points, and if you are studying at compulsory school level, the scope of your studies is measured in study assistance points. The following table shows the number of points the student must acquire per week in order to be deemed to be

studying on a full-time or part-time (75 percent or 50 percent) basis.

Study tempo	Points per week
50 %	10–14
75 %	15–19
100 %	20

### Other types of school

At other types of school, the school itself sets the study tempo by determining the scope of each of the individual study courses.

## FOR HOW LONG IS STUDY ASSISTANCE PAYABLE?

The length of the period for which a student may receive study assistance is limited. If you have previously received study assistance, special adult education support (SVUX) or special adult education support for the unemployed (SVUXA), the period during which you received payments is counted as well. You can receive study assistance for longer periods than those listed below only under exceptional circumstances. The assessment of such applications is very restrictive.

### Education at post-secondary level

Study assistance for post-secondary education is payable for a maximum of 240 weeks.

### Education at upper-secondary level

Study assistance for studies at upper-secondary level is payable for a maximum of 120 weeks. Persons with a three-year upper-secondary education or the equivalent are entitled to study assistance for a maximum of 80 weeks.

## Education at compulsory school level

Persons with no compulsory-school level education or the equivalent may receive study assistance for a maximum of 80 weeks. If the student should require proficiency training, this period may be extended by 20 weeks. Persons who have already received an education at compulsory school level or the equivalent may receive study assistance for a maximum of 40 weeks.

## HOW MUCH MONEY?

Study assistance consists of two components – a student grant and a loan. Persons studying at 50 percent of full time receive one half of the full amount; those studying at 75 percent of full time receive 75 percent of the full amount.

AMOUNT PAYABLE TO FULL-TIME STUDENTS, SPRING TERM, 2002

	Amount per week (kr)	Amount per four-week period (kr)
General grant	572	2,288
Loan	1,091	4,364
Total payable	1,663	6,652
Higher grant	1,364	5,456
Loan	299	1,196
Total payable	1,663	6,652
Supplementary loan	375	1,500

You are entitled to the higher grant as of the year of your 25th birthday and if you are attending a municipally run course of adult education studies that is not a supplementary or continuation course; if you are studying at folk high school at compulsory school level or upper-secondary level equivalent to upper-secondary adult education; if you are attending a course at post-secondary level that will lead to a vocational degree, or if you are attending certain remedial teaching courses. Higher grants are awarded for as long as the government allocated funds last and in the order in which applications for study assistance reach the National Board of Student Aid (CSN).

As of the year of your 25th birthday, you can apply for a supplementary loan of

375 kronor per week. To qualify for this loan, the applicant must undertake to study on a full-time basis and have had a certain income (corresponding to 157,285 kronor in 2002) during the twelve months immediately preceding studies. The supplementary loan is payable for a maximum of 120 weeks.

Students incurring extra costs in conjunction with their studies are entitled to apply for an additional loan.

If the student is receiving an income in excess of a certain franchise, the amount paid in study assistance will be reduced accordingly. The grant and loan components are reduced proportionally. The size of the franchise depends on the number of months during the calendar half-year for which you are paid assistance.

FRANCHISE FOR 20 WEEKS WITH STUDY ASSISTANCE

Study tempo	Franchise (kr)
Full-time	47,375
Part-time (75%)	59,218
Part-time (50%)	71,062

If you are studying full-time, the franchise is reduced by 2,368 kronor for every week by which the study assistance period exceeds 20 weeks and is increased by 2,368 kronor for every week by which the study assistance period is shorter than 20 weeks. To calculate the size of their franchise, students may refer to our Internet homepage.

Income is calculated on a 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. If the income exceeds the franchise, the amount payable in study assistance is reduced by one half of the excess amount.

## ADMINISTRATION FEE

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

## STUDY ACHIEVEMENT REQUIREMENT

When you apply for study assistance for the first time, you will not be required to refer to previous study achievements. Those who have previously received study assistance must be able to show adequate study results in order to qualify for further assistance.

## IF THE STUDENT IS NOT A SWEDISH CITIZEN

Special rules apply to students who are not Swedish citizens. Further information is available in the CSN information leaflet "Swedish Study Support for Non-Swedish Nationals". You also need the form "Personal Particulars of Non-Swedish National", which should be enclosed with your application when you apply for study support for the first time. Under EC regulations, EU/EEA citizens and their next-of-kin may in some cases be awarded Swedish study support under the same terms and conditions as Swedish nationals. See CSN information leaflet "Swedish Study Support for Non-Swedish Nationals".

## REPAYMENT OF LOANS TAKEN OUT AFTER 30TH JUNE, 2001

You start repaying your loan six months after you last received any form of study assistance. Repayment will always start in the beginning of a calendar year. You can apply for a reduction of the repayment of earlier study loans as long as you continue your studies. Usually a full reduction is granted.

The new loan is a kind of annuity loan repayed in yearly instalments for a period of 25 years or until the age of 60. The annual amount of the loan is normally increased every year by two per cent. The repayment period will be shorter if the debt is small. The lowest annual amount in 2002 will correspond to around 5,700 kronor. The loan is subject to a rate of interest decided each year by the government. For 2002 it is 3.0 per cent. The interest rate is not deductible against taxes. The rate of interest is compounded as from the first payment. Each year the unpaid interest rate is added to the debt.

### Reduction of the annual amount

You can apply for a reduction of the annual amount. The annual amount may be reduced to 5 per cent of your income if you are younger than 50 years old. Otherwise it will be 7 per cent. When older than 50 CSN will consider your private assets before deciding on a reduction of the annual amount. A precondition for the reduction is that the reduction of the annual amount

must be in excess of 3 percent of the index-linked base amount (1,137 kronor in 2002).

### APPLICATION

Study assistance is paid for no more than one year at a time. Applications may be submitted at any time during the year, although study assistance can be granted retrospectively for only four weeks prior to

the calendar week in which the application reached the CSN.

*Translated by Equator*



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### Karlskrona

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**CSN på Internet: [www.csn.se](http://www.csn.se)**