

# Back to school? That's great!

Here's what you need to know about financial aid from CSN when you study at Komvux.

The CSN logo is located in the bottom right corner of the page. It consists of a red right-angled triangle pointing towards the top right, with the letters 'CSN' in white, bold, sans-serif font inside the triangle.

**CSN**

# We're here to offer help to students.



– Hi, my name's Fanny and I work at CSN. We're a government agency that can provide you with grants and loans while you are studying. You can apply for a study grant alone, or for both a grant and loan. Student loans must be repayed according to a repayment plan after your studies.

My colleagues and I are happy to answer any questions you might have. You can find our contact details on the last page.

## Are you interested in student financial aid from CSN?

Tips when applying:

- Submit an application including all of your planned studies, for up to one year at a time.
- Specify your level of study: compulsory school courses or upper secondary school courses.
- Include the dates on which your studies begin and end, as well as how many credits your courses will cover. These details affects the student aid you're entitled to.

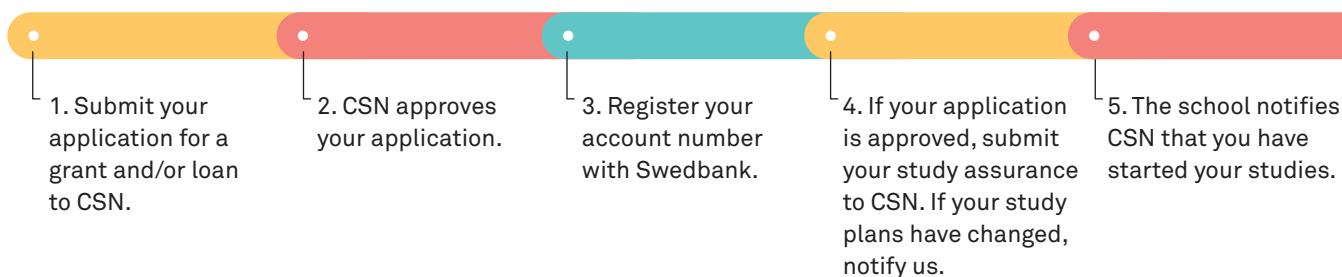


Scan the QR code and watch the video to see how to fill in your application. It's subtitled in Swedish, English, Persian, Somali and Arabic.

[csn.se/languages/english/student-grants-and-loans-for-studies-in-sweden](https://csn.se/languages/english/student-grants-and-loans-for-studies-in-sweden)

## Your CSN timeline:

Follow the different steps – from your application to the completion of your studies.



# How much money can you receive?

You will receive different amounts, depending on whether you only receive a grant or also take out a loan. It also depends on other factors, such as:

**Your study pace** – total credits you are registered for over a given time period.

**Your income** – you may have other sources of income while studying, up to a certain limit, called fribelopp. If you earn more than your individual limit, it will affect the sum of the student funding you are entitled to.

**Whether or not you have a child** – if you have custody of a child, you can apply for extra child allowance.

**Whether you have been working previously** – if you are 25 years old or above and reached a certain income level the year preceding your studies, you may qualify for a supplementary loan.

**Increased grant** – if you are entitled to a higher grant, you will receive it automatically. This depends on factors such as your age and previous level of education.

You can receive funding from CSN for a limited period of time. You must also have earned a certain number of credits in order to qualify for future funding.



Scan the QR code to see the amounts in question.

[csn.se/languages/english/student-grants-and-loans-for-studies-in-sweden](https://csn.se/languages/english/student-grants-and-loans-for-studies-in-sweden)

## If anything changes, let us know!

Notify us if anything changes, and we'll help you. This will ensure that you avoid receiving too much money, which then has to be repaid. This may be the case if you, for example:

- Register for fewer credits or extend your study period.
- Quit or take a break from your studies.
- Earn more than your income limit fribelopp.
- Take time off to care for a sick child (VAB).

Are you ill, or do you need to care for a sick child? Report this as soon as possible, ideally on the first sick day. You can then keep your grants and loans during the period of illness, even if you are unable to study.

- If you fall ill, notify Försäkringskassan.
- If your child falls ill, notify CSN.



If you fail to notify CSN of any changes, you may have to pay back your student aid, plus interest and fees, within 30 days.

**Notify us of any changes via My pages at [csn.se](https://csn.se)**

**Do you intend to study again?**  
Submit a new application to us – go back to step 1.

6. You receive your money.

7. If anything changes, let us know!

8. You complete your studies and stop receiving money.

9. Repayment of loans begins no earlier than six months after completing your studies.

# Having trouble understanding any of this?

We are often asked what various terms mean. Here is a list of terms we use with explanations.

**Application (ansökan)** – When you submit a request to CSN to receive money through grants or loans for studies.

**Rejection (avslag)** – When you do not receive what you applied for from CSN.

**Decision (beslut)** – A written response to your application that states whether or not CSN approves your application.

**Granted (beviljad)** – When CSN approves you being given money for studies.

**Grant (bidrag)** – Money you receive while studying which you don't have to repay.

**Grant fraud (bidragsbrott)** – When you knowingly provided incorrect information or did not notify CSN that something had changed, and therefore received too much money. CSN reports all suspected grant fraud to the police.

**Income limit (fribelopp)** – How much you can earn during a calendar half-year. If you earn more than your income limit (fribelopp), the student aid you could be entitled to will be lower.

**Income (inkomst)** – Money you receive from, a job, parental allowance, unemployment benefits, your own business or profit from the sale of a home or shares.

**Kalenderhalvår** – The first calendar half-year is January 1st - June 30th. The second calendar half-year is July 1st - December 31st.

**Loan (lån)** – Money that you can borrow while you are studying and that you must repay.

**Credits (poäng)** – All courses have credits that reflect the size of the course.

**Interest (ränta)** – What you pay if you take out a loan from CSN.

**Study assurance (studieförsäkringen)**

– A confirmation that you will study according to your decision (including the study period and total credits) and that you will notify CSN of any changes. Submit your study assurance digitally or by post.

**Student aid (studiemedel)** – Grants and loans that you can receive from CSN for studies.

**Study pace (studietakt)** – Your study pace depends on how many credits you're enrolled for during a specific time period. You can receive student aid on a 50%, 75% or 100% (full-time) basis. At Komvux, 20 credits per week counts as full-time.

**Repayment claim (återkrav)** – If you have received funds from CSN to which you are not entitled, this must be repaid within 30 days.

## Do you need to contact us?

Go to [csn.se/languages/english/contact-us](https://csn.se/languages/english/contact-us) or call 0771-276 000.