

STUDENT GRANTS AND LOANS

CSN FAKTABLAD 2021

This fact sheet relates to student grants and loans for studies in Sweden. For studies abroad, please refer to the fact sheet "Studiemedel för utlandsstudier".

ARE YOU ENTITLED TO STUDENT GRANTS AND LOANS?

You can receive student grants and loans to study at higher education institutions, higher vocational education and some other forms of tertiary education. From the second half of the year in which you turn 20 years old, you can also receive student grants and loans for studies at a folk high school, Komvux or other upper secondary education. You can receive student grants and loans up until the year you turn 56 years old, but the number of weeks with student loan is limited already from the year in which you turn 47.

The table below shows how many weeks with student loan you are entitled to in total (including any previous loans), if you start an education programme with student grants and loans at a certain age. Previous loans for compulsory school studies are not included. Previous loans for upper-secondary studies, only half the number of weeks are counted.

UPPER AGE LIMIT FOR STUDENT LOAN

Age during the calendar year	Number of weeks
47	220
48	200
49	180
50	160
51	140
52	120
53	100
54	80
55	60
56	40

STUDY TEMPO

You will receive student grants and loans for each whole calendar week that you participate in an education programme. In order to qualify for student grants and

loans, you must participate in at least half-time studies for at least three weeks. You can receive student grants and loans for different rates of study: full time 100 per cent, part time 75 per cent or part time 50 per cent.

Higher education and vocational higher education

For higher education programmes, there is a credit system where 1.5 higher education credits correspond to one week of full-time studies. In order to receive student grants and loans for full-time studies, you must study at a rate of at least 1.5 higher education credits per week. In order to receive student grants and loans for part-time studies of 75 per cent or 50 per cent, you must study at an average rate of 1.125 and 0.75 higher education credits per week respectively.

For vocational education programmes, 5 higher education credits correspond to one week of full-time studies. For tertiary education without any credit system, the school determines the study rate.

Komvux – adult secondary education

If you are studying at Komvux, the scope of the studies is assessed according to a credit system where each course has a certain number of activity points. The table shows how many credits you need to study per weeks for the studies to be considered full time 100 per cent, part time 75 per cent, or part time 50 per cent

Study tempo	Credits per week
Full-time	20
75%	15–19
50%	10–14

Folk high school

If you are studying at a folk high school, a planned rate of study of at least 20 hours per week is considered to correspond to full-time studies. Part-time studies of 75 per cent requires 15 hours per week.

Part-time studies of 50 per cent requires 10 hours per week.

Other types of school

For other education forms, the rate of study is determined by the school, which sets the scope of each programme.

HOW LONG CAN YOU RECEIVE STUDENT GRANTS AND LOANS?

You can receive student grants and loans for a certain number of weeks at each level of study. The maximum number of weeks for which you can receive student grants and loans depends on your previous education. You can only receive student grants and loans for additional weeks for special reasons. You can read more about the number of weeks with student grants and loans at www.csn.se.

Education at post-secondary level

You can receive student grants and loans for a maximum period of 240 weeks.

Education at upper-secondary level

If you have completed a three-year upper-secondary programme or other equivalent Swedish or foreign education, you can receive student grants and loans for no more than 80 weeks. If you have not completed such a programme, you can receive student grants and loans for no more than 120 weeks.

Education at compulsory school level

If you have completed Swedish compulsory school or have other equivalent Swedish or foreign education, you can receive student grants and loans for no more than 40 weeks. If you have not completed such a programme, you can receive student grants and loans for no more than 80 weeks. If you require additional proficiency training to read and write Swedish or to count, the period can be extended by another 20 weeks.

Additional weeks for older students

As of the year you turn 40, you can receive student grants and loans for another 40 weeks if there are special reasons. This applies for each level you study. There may be special reasons if a certain period of time has passed since you last had student grants and loans and if you need the course of study for labour market or personal reasons.

HOW MUCH MONEY CAN YOU RECEIVE?

Student grants and loans comprises grants and loans. In the table below, you can see the amounts for grants, loans and supplementary loan that you may receive if you are studying full time.

STUDENT GRANTS AND LOANS
– amount in SEK for full-time studies

	1 week	4 weeks
Basic grant	828	3,312
Loan	1,904	7,616
Total amount	2,732	10,928
Increased grant	1,832	7,328
Loan	900	3,600
Total amount	2,732	10,928
Supplementary loan	1,180	4,720

CSN charges an administrative fee of SEK 150 per calendar half-year for student loans. This fee is deducted from the first loan payment each semester.

Increased grant

can receive the increased grant from the year you turn 25 years old if you

- have not completed a national upper-secondary programme or an equivalent Swedish or foreign education. The following applies if you are studying a basic or upper-secondary adult education programme at Komvux or an equivalent programme at a folk high school.
- are studying a Supplementary Programme in Education (KPU).

If you are 20–24 years old, you can receive an increased grant if you

- are unemployed and registered for the job guarantee for young people or the Swedish Public Employment Service (Arbetsförmedlingen) job and development guarantee when you start your studies

- have not received student finance for any other studies in the last six months before the start of your studies

or

- have completed an introductory upper-secondary programme without interruption up until the spring semester in the year you turned 20 years old, and you continue studying on the introductory upper-secondary programme without interruption, or continue studying a compulsory school or upper-secondary programme at Komvux or an equivalent program at a folk high school.

The increased grant is payable as long as there are funds and in the order the applications for student grants and loans are received by CSN. When you apply for student grants and loans, we automatically assess if you are entitled to the increased grant. This means that you do not need to apply for it.

You can read about the regulations that apply to the increased grant at www.csn.se.

Supplementary loan

From the year in which you turn 25 years old, you can also apply for a supplementary loan. You must have had a certain minimum income in the last calendar year before starting your studies with student grants and loans or with an education entry grant. If you start studying in 2021, you must have had an income of at least SEK 197,540 in 2020. You can receive the supplementary loan for a maximum of 120 weeks of full-time studies.

Extra child allowance

If you have custody of a child, you can receive extra child allowance. You qualify for extra child allowance until the end of the calendar half-year in which the child turns 18. The size of the allowance is determined by how many children you have and your rate of study. If both guardians are studying, only one of them can receive the extra child allowance.

EXTRA CHILD ALLOWANCE
– amount in SEK per week

Number of children	Full-time	75%	50%
1 child	157	119	76
2 children	256	195	128
3 children	308	233	156
4 children	360	271	184

Additional loan

If you have additional costs associated with your studies, you can also apply for an additional loan, for example to pay for commuting.

HOW INCOME AFFECTS YOUR STUDENT GRANTS AND LOANS

Due to the corona pandemic, the income limit has been temporarily removed until June 30, 2021. Read more at www.csn.se.

You are allowed to have income up to a certain limit without your student grants and loans being reduced. This amount is referred to as ‘franchise.’ If your income exceeds the franchise that applies to you, both the grant and loan will be reduced. Student grants and loans is reduced by 61 per cent of the share of your income that exceeds the franchise.

The franchise depends on how many weeks during a calendar half-year you have student grants and loans. You can see the size of your franchise by using the service “Räkna ut hur mycket du kan få” on www.csn.se.

FRANCHISE FOR 20 WEEKS WITH STUDENT GRANTS AND LOANS

Study tempo	Franchise (SEK)
Fulltime	92,205
75%	115,258
50%	138,311

The income is calculated for each calendar half-year. Your income is defined as the surplus in the income classes of earned income, business activities and capital for the calendar year. You have to reduce the income in each income class by the deductions you may make under tax legislation, for example, deduction for travel.

STUDY ACHIEVEMENT REQUIREMENT

If you have received student grants and loans or an education entry grant before,

CSN will assess your study results the next time you apply. You must have completed your previous studies in order to be granted further student grants and loans or education entry grant. The requirement for study results depends on which programme you are studying.

HOW TO APPLY

Apply for student grants and loans on Mina sidor at www.csn.se. If you get a mobile bank ID or other type of e-identification, it becomes easier to apply and you will receive your decision quicker. You can apply for student grants and loans for a maximum of one year at a time. You can apply when you want to, but you can only receive student grants and loans four weeks in arrears, counting from the week before your application was submitted. It is therefore important to submit your application in time.

COORDINATION WITH OTHER BENEFITS

If you are receiving student finance from another country, you are not entitled to student grants and loans. Nor can you

receive student grants and loans while receiving any of the following:

- study allowance from CSN
- establishment benefit
- rehabilitation benefit
- activity support
- sickness or activity allowance
- development benefit.

Nor are you entitled to student grants and loans if you

- are completing training as a reserve or professional officer
- are or have been employed as a doctoral student
- are or have received educational grants for doctoral students.

If you have been admitted to a penal institution and you are studying, you are only entitled to student grants in certain cases. You can find more information on www.csn.se.

IF YOU ARE A FOREIGN CITIZEN

Special terms and conditions are applicable for foreign citizens. Find out more on www.csn.se or in the pamphlet "Svenskt studiestöd för studier i Sverige för dig

som är utländsk medborgare" (CSN no. 4146A–L). The pamphlet is available in different languages under www.csn.se/blanketter.

WHEN DO YOU START REPAYING THE LOAN?

You start repaying the loan at the turn of the year closest to six months from the last time you received student finance from CSN. The maximum repayment period is 25 years. If you have less than 25 years until your 60th birthday, this is instead considered the repayment period. If you have a smaller debt, the repayment period will be shorter.

Every year, you will pay back your loan in the form of an annual amount. The yearly amount is calculated based on the size of your debt, the interest for the year, the number of years to repay the loan and an adjustment of two per cent.

If you are liable to repay a previous loan and will begin studying with student grants and loans again, you can be granted a reduction of your yearly amount. This does not mean that you are exempt from repaying your loan while you are studying.



Visit CSN on line

Apply for student grants and loans • Find out when your money comes • Calculate how much you can get

