



Center for
Higher Education
Policy Studies

Student financial support

An inventory in 24 European countries

Background report for the project on the portability of
student financial support

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Introduction

The underlying document provides descriptions of the national tuition and student support arrangements as available in 24 European countries. These countries include most EU-countries: Austria, Belgium (Dutch and French speaking parts separately), the Czech Republic, Denmark, Estonia, Finland, France, Germany, Hungary, Ireland, Italy, Latvia, Lithuania, Malta, the Netherlands, Poland, Portugal, Slovakia, Slovenia, Sweden, The UK (England/Wales and Scotland separately) as well as Norway.

The report forms a background report in the framework of a study on the portability of student support for study abroad. The portability of student support receives increasing attention in Europe and has been put on the political agenda under the Dutch EU-presidency in the fall of 2004. The Dutch Ministry of Education, Culture and Science commissioned CHEPS with a research project to make an inventory of the current state of affairs with regard to student support and the portability of it for study abroad across Europe. The main report of the study is titled *Portability of student financial support, an inventory in 21 countries*.

The central research question being addressed in the underlying report is *what kinds of tuition and student support policies can be currently found across the countries of the European Union?* As such, the report explores the tuition policies that are conducted in the respective countries and how different groups of students are treated in this respect. Furthermore, the report explores the national policies regarding the financial assistance provided to students. As a result, the report gives a general impression of the financial arrangements available to students and the criteria related to the eligibility for public support.

Student support can generally be subdivided into direct support and indirect support. Direct support consists of arrangements directly available to students, like grants, scholarships, loans and support in kind such as meals and travel support. Indirect support addresses all kinds of subsidies available to the parents of students (or other relatives), including family allowances and tax benefits. The country descriptions will present brief descriptions of the arrangements available, and as far as information available the allowances awarded (minimum and maximum amounts), the criteria used, and the proportions of students eligible.

The research method for this study is relatively straightforward. It is a combination of desk research (literature and internet) and, foremost, a survey. The latter part was based on a questionnaire sent out among country experts in the area of student financing, mostly people at ministries of education. The questionnaire was first sent to the members of the *Bologna Follow-up Group* representing the countries included in this study. Where available, the questionnaires were accompanied with information on the national student support system which is readily available in the CHEPS Higher Education

Monitor or in the Eurydice database.¹ In a number of cases we attached to the questionnaires country reports on the portability of student support from the study completed in 2000. This to make the task of the country experts easier.²

In order to guarantee that the researcher understood all the information received correctly, the current country descriptions were provided to the country experts for a final check.

Structure of the report

The information collected is presented by country in the chapters 1 to 24. In a final chapter, (Chapter 25) the major outcomes of the country studies will be drawn together by providing a comparative tabular overview. As such, the major similarities and differences in tuition and student support policies become visible, forming the background framework for discussing the portability of student support for study abroad, which is the main issue of the research project that is being addressed in the main report.

¹ The CHEPS Higher Education Monitor is an ongoing project that keeps track of statistical developments as well as policy developments in the area of higher education in a number of Western European countries.

(see: http://www.utwente.nl/cheps/higher_education_monitor/index.html).

² The author owes many thanks to the national contacts who contributed strongly to this study.

1 Austria

1.1 Tuition and fees

All fulltime and part-time students in universities and in the universities of arts have to pay €363,36 per semester. Universities of Applied Sciences (“*Fachhochschulen*”) are allowed to demand flexible tuition fees up to a maximum of €363,36 per semester. This implies they may also charge no tuition at all.

Also students from the EU and EEA have to pay €363,36 per semester, but students from outside the EU and EEA have to pay €726,72 per semester.

In addition, both Austrian and foreign students pay an obligatory fee to the national union of students amounting to €14,86 per semester.

1.2 Student financial support

The system of student financial support is arranged through the *Study Grant Authority* which is responsible for any type of information, applications, appeals and interventions regarding questions pertaining to study grants, transport cost allowance, grants upon completion of studies, insurance cost subsidies and grants for study abroad.

1.2.1 Direct student support: grants and loans

As a rule, direct federal aid to students is only granted on the basis of differentiated social criteria and only in cases of concurrent academic advancement. Direct federal student support can come in various ways, including study grants, tuition allowances, completion grants, performance-related grants, incentive grants, orphan’s pensions and subsidised loans. With the exception of orphan’s pensions and subsidised loans to students, all of these are regulated in the Student Support Act of 1992 (for a detailed description see items 2.1 to 2.9).

Study grants

The main student support program is the Austrian system of study grants, which basically do not have to be paid back. The basic eligibility criteria include that students must be Austrian citizens or foreign citizens who have a close relation to Austria (at least 5 years subject to Austrian income tax via at least one parent) citizens of EEC-countries are generally treated equally, as far as it may be concluded by the treaty and refugees under the Geneva Convention. In addition, one must be enrolled at an Austrian post-secondary institution, including universities (also the entrance examination courses), arts academies,

religious colleges, all kinds of specialised colleges (e.g. *Fachhochschulen*), and under certain circumstances private institutions.

The study grants are particularly awarded on the basis of a need-test, which is assessed on the basis of income and number of family members of the student, his/her parents and his/her spouse. For the means test, the student's own income is only relevant for the periods in which the student actually receives study grants. The income used is defined in the Student Support Act as the annual gross income minus tax-free income, promotional costs and extraordinary expenses as well as similar expenses of relevance in terms of tax law. A certain amount of tax-free income and depreciation will be added. All in accordance with income tax laws. For the means test, students are required to submit proof of any income according to the most recent tax assessment, income from gainful employment by means of a pay slip of the most recent calendar year and income from agricultural and forestry activities as determined by the most recent assessed taxable property value.

An additional criterion is academic advancement. During the first two semesters of studies, admission as a regular student satisfies as proof of academic advancement. For the subsequent semesters, students are required to submit proof of academic advancement in their program. For example, at universities and universities of the arts, this proof consists of a total number of mandatory credit hours (for courses and exams) per semester (to be passed). In addition, the pre-determined timeframe for completing one's study program may not be exceeded by more than one semester ("semester of tolerance"). The conditions concerning the "Return payment of study grants" you can find in the Document A, page 15.

Students who already completed another post-secondary education program in Austria or abroad are not eligible for study grants. A further eligibility criterion concerns that the student must start his/her studies before completing his/her 30th birthday. Gainful employment or raising children may increase the age limit to a maximum of 35 years of age. Since 2000, students are allowed to be gainfully employed during their time of studies. If their annual income exceeds the threshold of €5.814, the amount exceeding this limit will have to be paid back in case the student received study grants.

Students will lose their study grant entitlements if they change subjects more than two times or if they change subjects after the second semester since they started in post-secondary education. However, after a required elapse of time and convincing academic advancement it is possible to become eligible for study grants again. Changing study programs can be disregarded if the student concerned has studied for as many semesters as she/he had studied in the previous study. This provision is only applicable for study program changes after the third registered semester.

The amounts of study grants may vary according to a number of different situations. The following monthly amounts apply:

- single students: €424 (€5,088 / year)
- students whose parents have died: €606 (7,272 / year)
- married students: €606 (7,272 / year)

- self-supporting students: €606 (7,272 / year) at least 4 years before study
- students who have to move: €606 (7,272 / year) travelling distance to HEI
- students with children: €650 (7,800 / year)

In addition, these amounts can be upgraded by €152.6 to €399.7 per month for severely disabled students, depending on the degree of disability.

The actual amount of study grants students are entitled to for the period of two semesters is calculated on the basis of the maximum study grant minus a reasonable amount of maintenance payments by the parents (or spouses), the student's own income, family allowances and the child tax credit (in case a student has not reached 26 years of age yet). The maintenance payments from parents are calculated on the basis of family income and the number of family members for whom the parents or the spouses have to pay maintenance. The tax deductions provide the opportunity to compensate for social imbalance to a major extent (gainful employment) and to consider the different expenses according to age and education of the other children subject to maintenance.

The study grants are allocated for two semesters each. After expiration of this period a new application has to be made. Study grants are being paid out in twelve monthly instalments per year.

Students can be eligible for study grants for a period reflecting the legally determined duration of a part of a study program plus one semester of tolerance. This rule applies to the first two years of study and again for the succeeding part of the program. (An example: If the 1st part of the diploma program "Electrical engineering" consists of four semesters and the 2nd part of six semesters, the time of eligibility is five semesters for the 1st part and seven semesters for the 2nd part, altogether 12 semesters.) Regularly, the bachelor programs have a period of six semesters, the master programs have a minimum period of two semesters. The period of eligibility may be prolonged due to important reasons (extraordinary stress during studies, illness, child care, pregnancy, etc.) for which the student cannot be held responsible.

Tuition allowances

When tuition fees were introduced in Austria in the academic year 2001/2002, also a supportive student finance measure to help needy students was installed simultaneously, being the so-called tuition allowance. Students having paid the tuition fees may be eligible for this allowance depending on social need. The calculation of the actual amount is based on similar parameters as used for the study grants. The tuition allowance has to be applied for simultaneously with the study grants. If the allowance is awarded, it will be paid in two instalments, one in the winter term and one in the summer term.

Completion grants

The "grant upon completion of studies" is designed for students who have been gainfully employed during their studies. These grants offer them the opportunity to complete their studies without stress at their jobs, especially during the period of time needed for the completion of one's final diploma papers. These grants

can be awarded for a maximum period of eighteen months. Eligibility criteria are a minimum of half-time employment for at least 36 months in the previous four years, including officially recognised periods of child care. The diploma paper must be in progress and there must be only a few exams left. Gainful employment must be given up for the period of time during which the grant is paid out. The age limit is 41.

The grant ranges from €500 to €1.090 and depends on the number of working hours of a student's recent gainful employment. Fully employed individuals receive higher grants, others the respective percentage, such as half-time, three-quarters etc. An additional payment of €218 is available for each dependent child. If subsidies received after completion of studies are not repaid within six months after the degree is conferred, the entire amount of completion grants has to be reimbursed. The European Social Fund finances 50% of this supportive measure.

Performance-related grants

Some students may receive so-called performance-related grants. These are available to students who:

- have an excellent record of academic progress as determined by their institutions
- have not exceeded the eligibility period of the respective section of the study program
- have a grade average of no more than 2.0 (The Austrian grade system runs from 1.0 (very good) to 5.0 (fail)).

For the performance-related grants there is no precondition of social need (income and property of parents are not considered). The minimum amount awarded as performance-related grant is €700 per academic year. All students may apply for this supportive measure in their respective courses. The deans and/or heads of the institution will decide on a student's eligibility.

Incentive Grants

Incentive grants may only be granted to students of universities, universities of the arts, and religious colleges. It can only be awarded if the following conditions are met:

- the student needs to engage in scientific or artistic work, and submit proof of above-average advancement in one's studies,
- there has to be presented an expert opinion of a university professor about the respective work,
- the student must be within the timeframe of eligibility.

The amount of incentive grants may vary between €700 and €3,600 for one academic year. Students can apply for the grant if it is officially offered by the university in case. One has to submit a description and financing plan for his/her academic work in progress. The respective dean will decide on eligibility.

Orphan's pensions

Orphan's pensions will be granted after the death of one parent beyond the age of 18 until the age of 27, provided that a student pursues his/her studies in a

serious and goal-oriented manner (annual proof of successfully passed exams equalling 8 credit hours per semester, or one constituent exam of the overall diploma exam).

Subsidised loans

Students who have paid tuition fees and who have not received any state-funded compensation (e.g. study grants) may receive subsidised bank loans. According to an agreement between the Federal Ministry of Education, Science and Culture and Austrian banks, the government pays approximately 2% of the interest. The loan would be granted exclusively for the purpose of funding tuition fees and would have to be repaid after completion of one's studies. Subsidised interest will be granted for a maximum period of 14 semesters. No proof of social need and academic advancement is required.

Support in kind

Austrian students benefit from a number of support-in-kind measures. For example, students are covered in the mandatory system of accident insurance which is regulated through the equalization fund for family allowances and does not require any additional payments from students or their families. In addition, students may choose to be covered under the health insurance policies as relatives of their parents or spouses if they show proof of academic advancement in the first period of post-secondary studies and are not older than 27 years. If no co-insurance via parents, spouses, partners, or gainful employment is possible, students require to take their own health insurance but can use favourable health insurance contracts in which the Federal Ministry of Education, Science and Culture contributes half of the monthly health insurance fees (€19 per month). The conditions to be met are that the student's income does not exceed €3633,64, a maximum of two changes of courses and the minimum time required for studies may not be exceeded by more than 6 semesters. There is no age limit.

Students eligible for study grants may also receive transport cost allowances which depend on the actual transportation costs. Federal subsidies for student residences, student homes, and kindergartens admitting students' children, are part of the indirect measures of government aid for students. These measures are intended to support students from outside university towns to be able to live at a reasonable price in terms of socially justifiable expenses for housing and thus ensure access to university and other post-secondary education.

In addition, the Austrian Union of Students typically provides aid in the form of low-cost meals to students, housing and, in cooperation with the Federal Ministry of Education, Science and Culture, covering expenses for child care. This latter grants can also be awarded to students performing an internship in Austria or abroad for a maximum period of six months and amounting to up to €218 per month. The union also provides subsidies in case of social distress or conflicts with parents about support payments, particularly assuming costs for legal counselling or mediation. The Austrian Union of Students is publicly funded for these tasks.

Finally, the Austrian company *Österreichische Mensenbetriebsges.m.b.H.* manages most of student restaurants, buffets and cafeterias. The company has been a 100% state-owned enterprise since 1997 and offer meals to students at reasonable (only cost covering) prices.

1.2.2 Indirect student support: family allowances and tax benefits

Indirect federal aid for students, which represents an important component of social support during the course of studies, mainly consists of financial resources made available to students' parents (and/or students via their parents). The legally determined obligation of the parents to care for their children until they have reached the capacity for self-preservation constitutes the basis of entitlement to this type of financial aid. Federal aid for students should provide support to parents in this effort. There are subsidies designed to be made available to students by way of subsidies or reductions of certain expenses. The supportive character of these measures is indicated by the fact that indirect federal aid for children basically ends at the end of a child's 18th year. In case of students this period may be extended to the age limit of 26 or 27 years.

The amount of family allowance depends on the age of the children (€21,8 per month more for children over 19). Since 2000, a difference has been made regarding the amount of payments related to the number of children.

	Aged 0 - 10	Aged 10 – 19	Aged 19 and over
1st child	€105,4	€123,6	€145,4
2nd child	€118,2	€136,4	€158,2
3rd and following children	€130,9	€149,1	€170,9

- For significantly disabled children the amount of family allowance per month is increased by €131.
- If the annual taxable family income does not exceed a certain threshold, than the family is entitled to receive an additional subsidy of €36,4 per month for each third or following child.

Eligibility depends on the proof of academic advancement in one's area of studies in time. Only parents of students eligible for family allowances qualify for tax benefits. Parents living with their children enrolled in university studies are eligible for a child tax credit amounting €51 per month. In case they do not live together in one household this is called a child support tax credit of the similar amount. In addition, it is possible to claim a tax reduction due to extraordinary expenses for students studying outside their places of residence.

In certain cases, direct payment to the student is possible. Students themselves can also benefit from tax exemptions if they work. They have a possibility of a tax reduction for the tuition fees if there is a connection between the study program and their work. A further condition is that the income is higher than the tax exemption limit of €1,035 per month.

2 Belgium, Dutch speaking community

2.1 Tuition and fees

In the Dutch-speaking community students have to pay tuition. The amount depends on the institution and type of program they attend. Amounts vary only slightly between institutions and are annually raised by the inflation rate. On average full-time students, who do not receive a study grant, have to pay €445 for university programs, whereas student who receive a study grant pay €80. For the non-university programs tuition varies between €73 and €425.

Tuition fees do not include the examination fees. For university and non-university exams, institutions may charge at most €50 in addition to the tuition fees. Near-grant-recipients have to pay €37 and students receiving a grant pay €25 as examination fee.

Foreign students in the following categories pay the same tuition fees as Belgian students:

- Students of foreign nationality whose parents (or legal guardian) have permanent or temporary residence in Belgium and work there (or did so in the past);
- Students who are citizens of an EU Member State;
- Students of foreign nationality who are resident in Belgium and who have refugee status accorded to them by the Belgian delegation of the United Nations High Commissioner for Refugees;
- Students from a developing country that is recognised as such by Belgium and who have been granted admission to university studies in Belgium by the minister responsible for co-operation with developing countries;
- Students of a country which has concluded a cultural agreement with Belgium and who have received a scholarship within the framework of such an agreement from the Ministers responsible for international cultural relations.

Other foreign students are charged tuition levels set by the individual institutions.

Situation as from July 2004

In July 2004 a new Decree will apply to higher education in the Dutch Speaking Community of Belgium. This also has an influence on the tuition being charged to students. In the new situation tuition will comprise two parts, a fixed part of €145 per academic year and a variable part based on the number of credits for which a student enrolls. The variable part amounts €5 to €6 per credit. In the case a student takes 60 ECTS in an academic year, s/he has to pay between €300 and €360 as a variable fee, accumulating to a total tuition burden between €445 and €505 per annum. Students taking less credits pay less.

Students receiving study grants pay tuition with a minimum of €55 and a maximum of €100 per academic year. For students who do not receive study grants but have an income that is lower than the maximum income for being eligible for study grants plus €1.250 flexible tuition may not exceed the level of two-thirds of the tuition level they would normally have to pay.

Doctoral students pay tuition that varies between €240 and €300 per annum.

2.2 Student financial support

2.2.1 Direct student support: grants, loans and support in kind

The grant system for students is an important means of promoting access to higher education. All students can apply to the Flemish Community for a grant. Payment of a grant is subject to a number of conditions:

- The applicant must be a Belgian citizen, a foreigner whose family lives at least two years in Belgium, a child of EU inhabitants who work or have worked in Belgium, or a political refugee who is recognised by the Belgian delegation of the UN High Commissioner for Refugees.
- The applicant must have successfully completed the previous academic year. The general condition is that students retaking a year of their course are not entitled to a grant for the repeat-year, nor are students whose previous year was of a higher level.
- The right to a grant is limited to only one complete basic course. Therefore grants are not available for specialisation years or for a second certificate on the same or a lower level. However, students can apply for a grant when embarking on studies of a higher level. Graduates of a one-cycle basic course can, for instance, apply for a grant to support them during a two-cycle basic course or university course.
- The decree accepted on 16/02/2001 introduced the so-called “*jokerbeurs*”. Students can use this for repeating a year they failed or for reorientation to another study program, or for a specialisation year. This grant is allowed under the same conditions as the “normal” grant. Students have only one “*jokerbeurs*” for their whole curriculum. If they fail twice, they receive no grants for the year they failed.

The principal criterion for eligibility is the income of the people on whom the student is dependent. The upper earnings limit takes into account the number of dependent family members. The grant is calculated on the basis of family income two calendar years before the application is made (reference year). Because income tax not always reflects the true financial resources of the family, the system also takes into account the cadastral value of the family home. If the cadastral value exceeds 20% of the reference family (taxable) income the student in question is no longer entitled to a grant.

The amount of a grant is determined by using the upper and lower earning limits and the type of student. If the family income is equal to or higher than the upper limit, there is no grant entitlement. If the income is below the lower limit,

the student is entitled to a full grant amounting to (Ministerie van de Vlaamse Gemeenschap, 2003):

- €2886 per annum for a student living independently;
- €1783 per annum for a student living with his parents.

Students or families that have a very low income, can get an exceptional grant:

- €4132 per annum for a student living independently;
- €2673 per annum for a student living with his parents.

The minimum amount of a grant awarded is €198,31. Grants are all paid at once for a whole year. About 29% of the Flemish students receive such a non-repayable grant. Students have to collect 100 % of the study load each year. If they fail, they will lose their grant for the next year. Both grant and non-grant students have to retake the complete year of study if they fail.

There is no general student loans program in the Flemish Community, but under certain conditions, students may be eligible for study loans awarded by the "Study fund of the Family Association". Such loans can be applicable for students from large families with 3 or more children. The money is only meant to cover study costs for full(time) study at Flemish higher education institutions. Students living away from home may borrow up to €1000 and those living with their parents up to €650 per annum. These loans will have to be repaid over the course of 10 years. The Ministry of the Flemish Community covers part of the interest burden on such loans.

Another loans facility may be available through the Student Services (of the higher education institutions) for students with financial problems. These loans are interest free.

Finally, some support in kind is available for students. Students receive concessionary fares on Belgian public transport, they have access to cheap meals, sports facilities and some students may benefit from student residences. In monetary terms, this type of support is estimated to be around €225 per university student per year and about €75 per non-university student. It is up to the students to what extent they benefit from these facilities.

Situation as from July 2004

The new Decree that applies from July 2004 also includes a few changes for the student grants system in the Flemish Community. The Decree aims to meet the changes in the higher education area that are partly due to the implementation of the Bologna declaration. However, related to study grants, the main three eligibility conditions remain applicable, being nationality conditions, pedagogical conditions and financial conditions.

With regard to the nationality conditions, the applicant must be a Belgian citizen, be a foreigner with a permanent residence permit, a child of EU inhabitants who work or have worked in Belgium, a candidate political refugee, or a political refugee who is recognised by the Belgian delegation of the UN High Commissioner for Refugees.

The pedagogical conditions include a few changes, resulting in the following set of conditions. One has to be registered for at least 30 credits in an accredited program at an officially recognized institution and have signed a study contract in which one declares to aim at getting a degree. A new concept is being introduced, being the student support credit. The student support credit includes two bachelor credits (which means that a student can take two full bachelor degree successively), one master credit, one joker-credit and some additional credits for following a preparatory course (to prepare for higher education), for a switch program (between the bachelor and master stages), and for a continuous teacher training program. The joker-credit can be used by students who have to repeat a year or would like to change subjects.

A major change concerns that the new system does use academic years as a reference point but rather calculates study grants by using study credits to which students are entitled. There is no age limit attached to study grants.

Concerning the financial conditions there are no major changes. Eligibility for study grants remains depending on a means-test including the taxable income of the student's family (or spouse). But rather than taking the cadastral value of the home of the student's family (or spouse) now the value of all immovable property is taken into account for the means-test.

Another change in the system is that the number of living situations is extended, based on developments within society. Two large categories are being used. The first is the parents related group, taking into account parental income. The second is the student related group, including independent, married and single living. In those cases the reference income used is the student's own income (including his or her partner). In order to be recognized as an independent student, one has to prove that one earned his own income during a certain period. Single living students have to prove that they cannot be maintained by anyone else.

A further change in the system is the reference year for the means test. In normal cases this remains the second calendar-year previous to the current academic year. But in exceptional cases, it is possible to take into account the current income situation of the living unit to be referred to. In some cases, like divorce, unemployment or death, it is fair to use the most realistic situation. Furthermore, the new system includes also a number of additional factors that may impact on the family budget, like more children going to higher education, one parent family structure, or handicapped persons within the family.

The amount of study grants to which a student can be eligible not only depends on the means-test, but also on the number of study credits for which s/he enrolls and whether the student lives with his parents or not. The maximum amounts are:

- €3069 per annum for a student living independently (taking 60 credits);
 - €1842 per annum for a student living with his parents (taking 60 credits).
- Students or families with a very low income can still get an exceptional grant.
- €4132 per annum for a student living independently (taking 60 credits);
 - €2673 per annum for a student living with his parents (taking 60 credits).

The minimum amount of a grant awarded remains €198,31. The amounts will be annually indexed. If a student quits studying, he/she will have to repay the grant proportion for the part of the academic year that one did not follow.

2.2.2 Indirect student support: family allowances and tax benefits

All students or rather their parents are eligible for child allowances and tax reductions. By law, parents are liable for maintenance of their studying children. As compensation, parents receive child allowances for studying children under the age of 25. Depending on the number of children in a family, the monthly allowance amounts to €70, €129 or €193 per student. Families with dependent children also may benefit from a tax reduction, depending on the number of children that are to be maintained. The tax free income amount for one child is €1.180, for two children € 3.050, for three children €6.380, for four children €11.040 and for all following children an additional €4.220 (amounts for 2003, calculated in 2004). Students themselves have no possibilities for tax reductions.

3 Belgium, French speaking community

3.1 Tuition and fees

Students at universities have to pay tuition up to €726 per annum. However, students who receive study grants may get their tuition reduced to a level of €98 at minimum. But also without getting a study grant one can also get a tuition reduction if one shows proof of low income. Even in some cases of financial difficulty, the higher education institution of enrolment can itself decide to reduce a tuition reduction. But institutions are normally expected to demand the tuition fees.

In the college sector (Haut Écoles), the tuition for the short higher education programs vary between €151 and € 197 per annum, but for students receiving a study grant it is only €30,60. For the long programs the tuition levels vary between €303 and €394 per annum, with a limitation to only €45,29 for grant recipients.

On top of the tuition fees, universities and colleges may required additional fees for particular services (such as administration or examination fees). These may not be demanded from grant recipients.

All of these levies also apply to students from other EU-member states. For students from outside the EU, also the same arrangements apply if they meet one of the following 9 criteria:

- The father, mother or guardian hold Belgian nationality
- The father, mother or guardian hold Belgian nationality
- The spouse lives in Belgium and is employed or receives social allowances
- The student lives in Belgium and is employed or receives social allowances
- The student works for a public social agency and is stationed as such
- The student is a candidate refugee
- The student is a refugee
- The father, mother or guardian is a candidate refugee
- The father, mother or guardian is a refugee

For other foreign students, universities can set their own tuition rates, which in practice vary between universities, types of programs and even between subjects. In the college sector the external tuition rate is €992 for students in the short programs and range between €1487 and €1984 for the long programs.

Other fees at universities may include fees for the original diplomas or certificates. Further on, higher education institutions may charge their own fees for libraries services, sports, etc. These vary from institution to institution.

3.2 Student financial support

The French Speaking Community of Belgium provides student support by means of grants and loans. The study grants of the French Speaking Community are provided on the basis of the following conditions:

- Pedagogic conditions: a student must be enrolled in an official higher education institution and may not be repeating a study year or study at a similar or lower level as the level completed in the previous year of study. However, as from the academic year 2004-2005 an exception is possible for students who have to repeat the first year of higher education studies.
- Financial conditions: eligibility for study grants depends on the income level of the ones who are financially responsible for the students or on the student's own income.
- Age conditions: a student may not be older than 35 years of age when s/he first entered higher education.
- Nationality conditions: the student must be an EU-citizen who lives in Belgium and one of their parents must be employed in Belgium.

The French Speaking Community of Belgium also provides interest bearing student loans for higher education students. The conditions determining whether one is eligible for a student loan are similar as those for student grants. However a few additional conditions apply. Students from other EU-member states also have to fall under the regulation of free mobility for employees within the EU. In addition, only students from families with 3 children or more can be eligible for student loans.

Finally, student can benefit from support in kind through the following facilities. Students can get discounts on public transport fares. They pay the price of having a subscription to particular tracks. Students from families with 3 children or more may even get higher discounts. Some students may be entitled to student housing (dormitories) at relatively low prices.

With relation to indirect support, family benefits (allowances) are a function of the number of children in a family and not related to family income. Such allowances are meant for maintenance costs for children in all families. Family allowances are provided until the age of 25 in case of students. In some cases this can be extended to the age of 27. The amounts vary from €81,05 per month for the first child, €187,02 for the second child to €254,59 for the third and following children.

In addition, families can claim tax reductions which are progressively related to the number of children in the family. There is no distinction between students and other children.

Students who also work in principle cannot claim any tax reductions because they normally will not pass the threshold above which one can actually make a tax reduction claim.

4 Czech Republic

4.1 Tuition and fees

Generally, students do not pay any tuition fees for studies in accredited study programs (at bachelor, master, doctoral level) provided in the Czech language in public higher education institutions. However, according to the Article 58, (3) – (5) of the Act no. 111/1998 Col. and its amendments – in special cases a tuition fee is required:

- If a student's enrolment in a bachelor or a master study program exceeds the standard length of study by more than one year, the public higher education institution shall set a fee corresponding to at least 1/4 of the base³ for each month of study.
- If a graduate of a bachelor or a master study program is enrolled in another study program, the public higher education institution shall set an annual study fee not exceeding the base. This provision is not applicable if one continues studies at a higher level study program. If the total length of additional studies exceeds the standard length of study, the public higher education institution shall set a study fee of at least 1/4 of the base.
- If study programs are provided in a foreign language, the institution shall set study fees in bachelor, master or doctoral study programs at its own discretion.
- Public higher education institutions shall announce the amount of study-related fees for the next academic year before the date of submitting applications for study.

The Rector is at the liberty to reduce, waive or defer the due date of study-related fees as per Article 58, subsections above, taking account of study results and social standing of a student as per provisions in the Statute of the public higher education institution.

At private higher education institutions study-related fees are set by the private higher education institution by means of its internal regulations (Article 59 of the Act 111/1998 Col.).

In general there are no special provisions for foreign students.

With regard to other fees, like administration fees or (obligatory) fees for student unions or student facilities, the following arrangements apply to Czech

³ According to the Act no. 111/1998 Col., [Article 58, \(2\)](#) the base for setting study-related fees is 5% of the average amount corresponding to one student from total non-capital expenditures provided by the Ministry from the State budget to public higher education institutions in the particular calendar year. The base will be announced by the Ministry at the beginning of a calendar year; the base applies to the academic year starting at this calendar year. Data pertaining to the past calendar year are used for calculation of the base. For illustration, in 2004, the base for setting study – related fees is 2 561 CZK (approx. €80).

higher education. In public higher education institutions there are such fees as established by the Act no. 111/1998 Col., Article 58, (1) – (2):

- Public higher education institutions are at the liberty to set fees related to entrance proceedings. The maximum amount of these fees is 20% of the base.
- Additionally to this fee higher education institution if providing “above standard” service can ask special, in advance agreed and voluntarily paid fees, e.g. for festive graduate ceremony.

4.2 Student financial support

The Scholarship Rules are in self-governing competence of the respective HEI and the Scholarship Rules are a part of the Internal Regulations of the HEI. According to the Act 111/1998 Col. the scholarships are granted by the HEI or a faculty:

- For outstanding study results;
- For outstanding scholarly, research, developmental, artistic or other creative results contributing to the enhancement of knowledge;
- In case of student’s strenuous social situation;
- In other cases worth special consideration.

Scholarships can also be granted for:

- Support of Czech citizens studying abroad;
- Support of foreign students in the Czech Republic;
- Support of students of doctoral study programs.

The scholarship fund is established by public the higher education institution. It is generated from the state grant, after-tax profit and supplemented by transferring study-related fees charged according the regulations as explained in the above.

The Ministry can also establish scholarship programs, and it uses this opportunity. At present there are special grants providing support to research related activities of Ph.D. students (incl. support of experimental work, travelling expenditure, participation at conferences and presentation of the research results, etc.).

The scholarship program make no differences between students living with their parents and those living away from home.

There are some loans possible for students. They are provided by most of the banks, however, they are not very attractive because students can get a maximum loan of 150 000 CZK (about €4680) and the interest is relatively high (about 12%).

There are different forms of support in kind available to students. De facto all students have some reductions for public traffic and depending on the internal regulations of the respective institution students may benefit from subsidised accommodation in student dormitories (about 30% of the students profit from that) and meals in student cafeterias that are available to all students. Also study books issued by a HEI are subsidised. HEIs get special state grants for these services. But there is a discussion on how to change this type of state funding into scholarships given to students according to the rules negotiated between the Ministry and higher education representing bodies that in this area

have a strong voice. Finally, the state covers the health insurance etc. for all students (for all people under the age of 26).

With regard to support in kind, it must stressed that parents have a duty to support their children according to their possibilities for the period of their studies (given by the "Law on Family"). Family allowances are available to families with low income. There are also allowances in accordance with the State Social Subsidy Act No. 117/1997, e.g. living and housing allowances, travel allowances, and a special allowance for personal financial hardship.

There are also tax benefits (deductions) for parents of students till the age of 26 or, in case of doctoral students, 28 years. The student's parents, as taxpayers, may subtract a certain amount of money from their total income before tax is calculated. This amount is stipulated every year and is slightly growing. In 2003 it was CZK 1960 every month and in 2004 it is CZK 2130. Students are not liable to any tax benefits.

5 Denmark

5.1 Tuition and fees

Students in Danish higher education do not have to pay tuition fees, this goes for Danish students as well as for all foreign students.

5.2 Student financial support

There is no indirect support for students in higher education. That means that the parents of Danish students do not receive any child allowances or tax relief. However, student support is calculated as taxable income and interest payments can be calculated as tax deductibles. Further on, all student support is available through direct grants and loans to students.

All Danish persons of 18 years and over are entitled to direct public support if they are in (higher) education, regardless of the level of their parent's income (Statens Uddannelsesstøtte, 2002). Because almost all higher education is for free, students can receive financial support only for living expenses from the State Educational Grant and Loan Scheme (Statens Uddannelsesstøtte, SU; www.su.dk).

Students can take out grants and loans under this system. With respect to the grants, different amounts are awarded for students living with their parents and for students living independently. In 2004 the maximum amount granted to students living with their parents was DKK 2247 per month. For students living on their own, the maximum grant was (in 2004) DKK 4519 per month. In addition to this grant, both categories of students can apply for a student loan up to the amount of DKK 2313 per month (in 2004).

In order to be eligible for support under the SU-scheme, students must be enrolled full-time in higher education. The course attended must be recognised by the state and must last for at least three months. In addition, students must be Danish citizens and 18 years or over. Finally, students must also be studying actively, which means that they may not be delayed according to the examination requirements for longer than 12 months. Otherwise they will lose student support eligibility.

Students receive student support through a voucher system. Every student starting in higher education is entitled to a number of monthly grants (and loans) corresponding to the nominal duration of courses plus 12 months with a maximum of 70 vouchers (Statens Uddannelsesstøtte, 2002). In addition, students are flexible in taking up these financial support vouchers. Students decide for themselves when they want to redeem their vouchers. They may decide to "save up" vouchers, which can be particularly convenient when students expect to exceed the maximum allowed income threshold for receiving

student financial assistance (DKK 68.988 in 2004). In cases where students exceed the maximum private earnings level without stopping their student financial support, will have to repay some of the grants and loans received immediately with a penalty of 7%. However, in the final year of studies, vouchers saved up may be used as “double vouchers”, receiving the double amount of financial support per month. This is meant to secure that these students will not have an incentive to take a part-time job but rather will complete their studies within a limited duration. This system was introduced in order to make student financing flexible.

On completion of their studies, students must start paying back the state loans. The repayment must begin (at the latest) one year after the year of completion. The duration of the period of repayment must not exceed 15 years. During the study period the State loans carry a 4% annual interest rate. But after graduation, the interest rate is reflects the current minimum lending rate of the Danish Central Bank (DCB) plus 1%. This interest rate for student loans is annually adjusted by Parliament in the annual state budget. In 1991 this was 10% but in 2004 this was 3%.

Except for some discounts on public transport facilities, there is little support in kind for students.

6 Estonia

6.1 Tuition and fees

Students who are not studying on student places commissioned by the government have to pay tuition fees (52% from overall number of students). Fees range from €500 to €2500 per year. Those non-commissioned places may be both full-time and part-time. Institutions are allowed to set own tuition levels, which, therefore, tends to be rather market-driven. The amount of the fees depends primarily on the level and area of study. Tuition fees in Master and PhD studies are higher compared to the BA-studies in the same area.

Foreign students have to pay tuition fee unless they are studying on student exchange programs (e.g. through ERASMUS or direct contracts between universities). Tuition fees for foreign students range from €1900 to €5100 per year, based on the same considerations as mentioned above.

There are some other obligatory fees:

- applying for ISIC or national student identity card implies some limited expenditures;
- private universities request non-refundable entrance fee from all applicants (€3 to €30);
- one public university is charging for term registration (64 EUR) but as limited to the fee-paying students.

6.2 Student financial support

There are different types of study allowances for students in Estonia. The first is a basic allowance, which is a sort of a merit-based grant. The allowance is granted to students under particular conditions, and is meant for education-related expenses. The grants are not available to doctoral students. In practice, 14.7% of all bachelor and master students receive the basic allowance (which corresponds to 30% of all students on state-commissioned student places). The amount of the basic allowance is about €53 per month.

The second allowance is the supplementary allowance. This is a sort of means-tested grant that is available to students that qualify for the basic allowance and whose residence is outside the local government in which the educational institution of attendance is (or outside the neighbouring local governments). This means that about 40% of the basic allowance recipients also get a supplementary allowance. The supplementary allowance is meant to cover expenses related to housing and transport and amount about €19 per month for bachelor students and €26 for master students.

The third option available is the doctoral allowance. This is a sort of a merit-based grant to Doctoral candidates in order to encourage engagement in Doctoral study and research and to cover study-related expenses. The amount

is €192 per month and the grants are awarded to about 50% of the relevant student body by the state. Universities combine similar allowances to the rest of the doctoral students.

Numerous private sector entities offer merit-based grants as well. The criteria for awarding these differ and depend upon the foundation. In a number of cases, professional and public activities demonstrated have some effect in addition to the achievement record. However, those grants are particularly awarded to exceptional students.

Students can also apply for financial aid from other state support systems, most importantly from the income-based social benefit system. Students can get the benefit only in case their parents also receive it.

Higher education institutions may distribute 2% from the total sum of basic allowance following other criteria than fulfilment of curricula and average marks – in order to enable some students to continue studies.

At least 50% of full-time student body work to cover their expenses.

All full-time students are entitled to study loans. The loans are guaranteed by the state. To get a loan, students have to find a collateral of sufficient monthly income that guarantees the loan. The amount of the student loan in Estonia today is about €1140 euros per year with an interest rate of 5% to be paid by the student. Forgiveness of the student loan by the state is possible when the graduate assumes a position in a state agency.

One has not to make any repayments or pay interest as long as one is studying or is in compulsory military service or if one is a single parent with a child of up to 3 years of age. During the suspension period the state is paying the interest to the credit institution. In case of a single parent with a child up to 5 years of age, the state pays 50% of the loan and for twins 75%. The conditions related to the eligibility for student loans are the following:

- (1) An Estonian citizen or a person staying in the Republic of Estonia on the basis of a permanent residence permit, who is enrolled in studies with a duration of nine calendar months or more, has the right to obtain a study loan if he or she:
 - 1) is enrolled in full-time study at an Estonian university in public law, at a state institution of professional higher education or at a private university or private institution of professional higher education operating on the basis of the Private Schools Act or
 - 2) is enrolled in full-time study on the basis of secondary education at a state or municipal vocational educational institution or at a private vocational educational institution operating on the basis of the Private Schools Act, or
 - 3) is studying abroad at an educational institution and in a form of study similar to those specified in clauses 1) or 2) of this subsection.
- (2) A person has the right to apply for a study loan if he or she:
 - 1) meets the requirements specified in clauses (1) 1) or 2) and
 - 2) acquires higher education in part-time study pursuant to a teacher training program at a university in public law, a state institution of

- professional higher education, a private university or a private institution of professional higher education and
- 3) is employed as a teacher or educator or in another field of schooling and education for a minimum of eighteen hours per week.
- (3) Persons specified in subsections (1) and (2) have the right to obtain a study loan for a number of years which corresponds to the number of academic years foreseen for the nominal period of studies according to the study program. Persons studying at foreign educational institutions have the right to obtain a study loan to the extent which corresponds to the nominal period of studies according to the study program in the corresponding or closest field of study in Estonian educational institutions.
- (4) Pupils and students who are on academic leave do not have the right to obtain a study loan.
- (5) Study loans to the extent of the maximum rate established by the Government of the Republic shall be granted once a year.
- (6) Pupils and students have the right to obtain a study loan from 15 September until 1 June of the following year. First year pupils and students have the right to obtain a study loan from 1 October until 1 June of the following year.

In addition, some banks provide special loans to pay study fees.

Support in kind tends to be limited to the discounts on travel costs as offered by different inter-city transport agencies, based upon ISIC-ID. Social benefits are available to registered local residents and not dependent to the other qualities. Nationality is not a criterion for eligibility. Currently, approximately 63% of Estonian student population as ISIC cardholders are entitled to discounts in more than 600 various places in Estonia.

Concerning indirect support, students who live with their family and the family has financial need, they are eligible for the regular income-based social benefits. Students can get these benefits also, but only if the parents receive it.

Any parents paying tuition fees (any documented costs on education) for their children or students themselves are eligible for tax deductions.

7 Finland

7.1 Tuition and fees

Degree studies at a Finnish university are free of charge (no tuition fees). For continuing education and open university instruction fees are charged. Foreign students neither have to pay tuition fees in Finland. However, all students have to pay fees for student unions and Finnish Students Health Service.

7.2 Student financial support

Student financial aid is intended to provide an income to financially needy students whose parents are not under obligation to finance their studies and who are not eligible for aid under some other provisions. In order to qualify, a student must have gained admission to a school, study full time, and be in need of financial assistance.

Financial aid is available in the form of study grants, housing supplements and government guaranteed student loans. Study grants and housing supplement are government-financed benefits with monthly payments to the student's bank. The study grant is regarded as taxable income.

The amount of the aid depends on the type of school, age and marital status of the student, and the mode of accommodation. The students overall financial situation is also taken into account. When the need for financial aid is evaluated, students own income as well as under certain circumstances parents or students spouses' income are considered.

Student financial aid is available for full-time post-comprehensive school studies lasting at least eight weeks at an upper secondary school, folk high school, vocational school, and institutions of higher education. Financial aid is also available for studies abroad. The total number of students eligible for student support is around 500.000, but only around 300.000 actually receive support (60%). This low percentage is due to the fact that support for students in secondary education under the age of 20 is dependent on parental income and due to the fact that about 50% of the university students study in part-time and often make their own living by working. The latter do not receive student support. Table 8.1 provides an overview of the monthly grant rates available to students.

Table 8.1: Monthly rates of study grants (in € before taxes)

Student	SECONDARY SCHOOL	HIGHER EDUCATION
Married or has maintenance liabilities	213,60	259,01
lives alone, aged 20 or over	213,60	259,01
lives alone, aged 18-19	213,60 ↓	259,01
lives alone, aged under 18	84,09 ↑	126,14 ↑
lives with his or her parent, aged 20 or over	63,91 ↑	105,96 ↑
lives with his or her parent, aged under 20	21,86 ↑	38,68 ↑

The arrows indicate that amounts may be increased or decreased on the basis of parental income.

“Higher education” refers to universities, polytechnics and continuing education centres of universities. The secondary level includes all other educational institutes. A student can get an increased study grant if the taxable annual income of student’s parents is less than €26.100 and is living with parents.

The housing supplement covers 80 percent of the rent and can vary between €26,90 and €171,55. It is not available if the rent is less than €58,87 per month, and is not granted for the part of the rent that exceeds €214,44. Students, who are not qualified for the housing supplement, can apply for general housing allowance.

Student loans are granted by banks operating in Finland. The rate of interest, terms of repayment and other credit terms are agreed by the bank and the student. Repayment normally begins after the studies have ended. Because the loan is guaranteed by the state, no other security is required. The loan disbursements are specified in the decision concerning eligibility for financial aid. Interest is capitalized (added to the loan principal) as long the student is enrolled in higher education or in adult education. While the rest of the interest is being capitalized, the student pays interest at a rate of one percent twice a year (if at least 15 euro). When repayment begins interest is 3.5-4 %.

The number of students eligible for loans is around 300.000, but only 125.000 actually are taking up loans. Table 8.2 shows the monthly loan amount that are guaranteed by government.

Table 8.2: Monthly rates of government guarantees for student loans (in €)

<i>Student aged 18 or over</i>	<i>220</i>	<i>Student receives adult education allowance</i>	<i>310</i>
<i>Student aged under 18</i>	<i>160</i>	<i>Student studies abroad</i>	<i>360</i>

Interest assistance is available to all those who have a low income and who have not received financial aid for a specified period. In order to qualify, one’s gross income may not exceed €775 per month (on average) in the four months preceding the due month. Higher income limits apply to those with dependent children.

Concerning support in kind, most of such facilities apply to students in upper secondary school or a vocational institutions. Full-time undergraduate and Master’s students get concessions when using public transport. But student cafés receive government subsidy for degree students’ meals. Students get meals for the subsidised price by showing their student cards.

In addition student Housing Foundations offer moderately priced accommodation for students. Most rents are between €120 and €220 a month. Students can also get either a housing supplement (single students) or a housing allowance (student families).

Students have to pay a health care contribution (€ 31.62) which is included in the student union fee. This entitles students to use the services of the Finnish Student Health Service. There are no separate fees for the services of physicians or public health nurses.

With regard to indirect support, all parents of students under 17 years get child benefits whether child is in school or not. There is no further indirect student support (specific family allowance or tax relief). But students may benefit from tax arrangements to the extent that the interest of study loans is deductible in taxation.

8 France

8.1 Tuition and fees

French students have to pay tuition fees. The tuition rate varies between the different higher education sectors, but also within sectors from institution to institution. At public higher education institutions students pay moderate fees that vary from institution to institution.

8.2 Student financial support

Students at public higher education institutions and private state recognised higher education institutions are eligible for student support. The system of direct financial student support mainly consists of grants. There are three types of grants: social grants, merit based grants and grants awarded on university criteria.

The social grants (BCS) are awarded to students on economic grounds, including the student's own income, that of his or her parents, and their family composition. In addition, particular circumstances and an independent status of the student may be important. The amount of income taken into consideration is announced each year by ministerial circular, and may vary from one year to the next. Only French students of 26 and under, preparing a national diploma or recognised university diploma, showing due proof of eligibility and studying full-time, may apply for a grant. In 2002, about 95% of the public grants provided were social grants. With 471700 recipients, these grants were awarded to almost 30% of the total number of French students. The amount of these grants varies between €1296 and €3501 per year.

Since 1999, also merit-based grants can be awarded to talented students from modest backgrounds that aim to attend prestigious institutions. These grants amount €6102 and are provided to only a limited number of students (600 in 2002).

Grants on university criteria are not granted according to economic criteria but based on academic achievements. They are awarded to students already in possession of a postgraduate degree (Baccalauréat + 5 years), or to students studying for competitive examinations of high standard such as the CAPES or l'agrégation. The number of students benefiting from the university criteria grants was 12600 in 2002 (about 2.5% of those receiving any grants). The amounts varied between €3456 and €4077 per year in 2002.

The management of higher education grants is organised at academy level by the regional centres for university and school life (CROUS). The rector of the academy is responsible for the awarding procedures (management and examination of applications). In order to facilitate the student's application, a new, single social file on each student was adopted in all academies at the start

of the 1996 school year, and contains both grant and housing applications. In 2002, over 1.3 billion Euro was spend on grants, which is 27% more than in 1997.

Students not eligible for a grant may receive an interest free loan (*prêts d'honneur*), which is an income contingent loan and is allocated by the committee of the education institution (*Académie*). In 2002 about 2700 students too such loans.

With regard to support in kind, students are offered the following facilities. Students enrolled in French HE Institutions are eligible to housing benefits if they live away from home and if they rent a flat or a room which is not owned by their family. Foreign students are eligible. French students studying abroad are not eligible since housing has to be located in France. The amount of this benefit depends on the value of rent paid, with a maximum of about €135 per month (€165 in Paris).

In addition, two types of transport facilities are available to students. Students can get a discount up to 50% on transport fares (financed either by regional or town councils or by the state (for the Great Paris area). These are available to all students enrolled in higher education, including foreign students. In addition, there are supplementary grants for students who qualify for means tested grants (students living in the Great Paris area and in Corsica). These grants amount about €150.

Because French children are regarded financially dependent on their families, parents benefit from child allowances and tax deductions. This normally goes to the age of 18, but the entitlements can be extended until the age of 26 if the children are enrolled in (higher) education. The amounts of these benefits varies with the number of dependent children and their age. This benefit is paid only to people who work and pay their social security contributions in France, irrespective of their nationality. Students are considered dependent irrespective of the country in which they study. The minimum amount for a family with 2 dependant children under 20, one of them being a HE student is about €100 per month.

In addition, families with studying children can benefit from tax relieve arrangements according to two different schemes. The first being a flat rate tax discount for every dependant child enrolled in higher education (€180 per year). The second option for parents is to declare their student children as dependent which entitles them to a tax rebate. This rebate is a function of income, but with an absolute ceiling for each child (€2600). Tax rebates apply to residents who pay income tax in France, irrespective of country where children study.

9 Germany

9.1 Tuition and fees

For first degree courses in higher education German students do not have to pay any tuition fees in public higher education institutions. To ensure this, tuition fees have been basically prohibited by federal law since 2002. This general ban on tuition fees is valid for MA-studies, too, if they are consecutive to prior BA-studies.

But these regulations do not exclude all kinds of tuition fees. For example, the federal states (*Länder*) are not barred from imposing tuition fees for long-term students and other studies, e.g. second studies or programs of further education. Most *Länder* introduced tuition fees for long term students, which are generally defined as those who study four semesters longer than the given standard period of study in the specific field. The amount of the fees is set by the *Länder* and not by the institutions themselves. Though there is some variance, on average the fees amount roughly €500 per semester. The tuition fees for part-time studies are lower. Foreign students from EU-countries are treated on an equal basis with German students. On a legal basis it is possible to charge tuition fees for foreign students coming from Non-EU-countries for every kind of study in Germany, even for first degree studies. But until now, Germany has chosen not to do so. Therefore, all foreign students – whatever their origin – are treated equally with German students in regard to tuition fees.

In 2003 some federal states have challenged the right of the federal government to prohibit basically tuition fees in Germany. The decision of the Federal Constitutional Court on this subject is due in mid-2004.

In contrast to the regulations for the public higher education system, private higher education institutions are free to set tuition fees for all their studies and programs.

With respect to other fees charged to students, the different *Länder* have strongly different regulations. Nevertheless, one can state that all students – independent from their origin - have to pay a minor contribution for the use of the institution's social facilities. If the institution has an organization of student self-administration (General Student Committee - Allgemeiner Studentenausschuss), students also have to pay an additional contribution. Some federal states impose additional registration fees which average roughly €50 per semester.

9.2 Student financial support

9.2.1 Direct student support: grants, loans and support in kind

All direct financial support for students is means-tested, for example the training assistance according to the “Bundesausbildungsförderungsgesetz” (BAföG). The BAföG is provided on the basis of the trainee’s/student’s basic needs. All income (except for some specific tax deductibles) of the student, his/her spouse, or his/her parents that exceeds a certain threshold is deducted from the basic rate of BAföG assistance. As such, dependent on this means test, students receive the full BAföG assistance, part of it or none at all. For pupils attending secondary schools all BAföG assistance is provided as a grant whereas higher education students receive BAföG assistance for 50% as a grant and 50% of a loan. One cannot refuse the loan-part if one wants to take the grant part.

In addition to the BAföG assistance, there are other sources of funding available to students, which are particularly merit-based scholarships. Several smaller foundations, which usually have private funds at their disposal, provide needy disabled students with assistance. Particularly gifted students may receive a grant from relevant foundations (*Begabtenförderungswerke*). These foundations generally maintain close links with churches, political parties, trade unions or industry. One exception, however, is the *Studienstiftung des deutschen Volkes* (German National Scholarship Foundation), which does not adhere to any particular orientation and which is also Germany’s largest foundation of its kind. Both the state and the *Länder* support the work of these foundations by providing substantial funding, the greater part of which is provided by the State. The German Academic Exchange Service (*Deutscher Akademischer Austauschdienst - DAAD*) offers scholarships for foreign students and young academics to pursue studies or further education of limited duration at a German higher education institution. In addition the DAAD, some *Länder* also have special funds for providing assistance to foreign students at the local institutions of higher education. On completion of a first degree, students may also receive scholarships to support their further studies in line with the post-graduate assistance acts (*Graduiertenförderungsgesetze*) of the *Länder*. The foundations for gifted students (*Begabtenförderungswerke*) also provide students who have already completed a first degree with grants to enable them to study for a doctorate.

The proportion of students that receive student support is calculated as follows. The total number of students (at universities) is about 1,9 million, of which only about 1,2 million meet the main requirements of BAföG (e.g. age, duration of study etc.). But due to the means test, only about 304.000 students (at universities) receive BAföG support (about 25% of those eligible).

The maximum monthly amount for higher education students is €292,50 (plus another €292,50 as a loan). The average is €185,50 (plus another €185,50 as a loan). However, these amounts differ between students living with their parents and those living away from home. The maximum amount awarded to students

living with their parents is €216,50 (plus another €216,50 as a loan). Students living away from home may receive an additional sum of €197 (only half as a grant) to cover the cost of accommodation of which one part (€64) is conditioned by proof of particularly high rents.

Though in principle, dependent and independent students receive the same financial assistance, the crucial difference is that dependent students may receive assistance without taking into account their parents' income. The assistance remains means-tested but only their own income (and if married, their husband's/wife's) is considered for the calculation.

The criteria for eligibility for BAföG support include that students must be enrolled in fulltime in Höhere Fachschulen (university of applied research), academies, universities, practical training and distance study courses. In principle, students have to be younger than 30 to receive support. Exceptions are possible in the case of graduates of the second educational route, gainfully employed persons without formal higher education entrance qualifications who, by virtue of their vocational qualifications have been enrolled at a higher education institution, or persons who, for personal reasons (for example illness) or family reasons (for example the care and rearing of children) were prevented from embarking on training before the completion of their thirtieth year.

Another criterion relates to the nationality of students. German nationals and foreign nationals enjoying a special legal status (for example, those entitled to asylum and refugees admitted under special quotas) receive training assistance. Like German nationals, students/trainees from EU Member States and the contracting states in the European Economic Area who have their place of residence in Germany are also eligible for training assistance pursuant to BAföG if, as children, they enjoy freedom of movement within the EC or have themselves been gainfully employed in the Federal Republic of Germany. As a rule, training assistance is awarded to other foreign nationals if they - or at least one parent - have been gainfully employed in Germany for five years or three years respectively prior to embarking on training.

Financial assistance is only provided if the student's achievements give reason to expect that he or she will attain the desired training goals. This is generally assumed so long as the student attends the training facility or participates in practical training. Students at Höhere Fachschulen, academies or higher education institutions (universities) have to furnish evidence of progress in their studies at the end of the fourth semester. If training directives and examination regulations prescribe intermediate examinations before the third semester, the provision of financial assistance is also made dependent on the submission of corresponding evidence of academic progress.

Students are considered independent in typical circumstances indicating that they no longer have any valid claim under civil law to support from parents. Examples are: trainees having completed the second educational route; earlier employment for at least 5 years; and aged above 29 when starting the training.

With regard to student loans it must be stated that it is very difficult for students to take up loans from private banks without regular income. There are some (mostly regional) banks which give loans in cooperation with universities but

always tied to particularly promising study courses. In some *Länder*, the student associations at the institutions of higher education provide loans of varying amounts in cases of extreme social need.

The main relevant loans however are those according to BAföG. BAföG loans are administered and called in by the Federal Office of Administration (*Bundesverwaltungsamt*). They are interest-free and repayable within 20 years. Due to low income the repayment period can be extended to 30 years maximum. The obligation to repay begins five years after the expiry of the maximum period of training assistance. At the moment, the minimum monthly rate for repayment amounts to €105. The obligation to repay the loan may be waived if the income of the grantee does not exceed specific tax-free allowances, s/he is caring for a child under the age of 10 or for a handicapped child and is either not, or only marginally employed. In addition, students who belong to the best 30 % of examinees in their year may, on request, be released from the obligation to repay the loan in full (25% of their debt can be waived). Finally, nobody has to repay more than EUR 10.000 even if the received loans exceed this amount.

Since 2001 advanced students can apply for not means-tested bank loans within a special credit program by the federal "Kreditanstalt für Wiederaufbau" (KfW) (see: www.bildungskredit.de). Also other students, for example students whose regular duration of training assistance has expired but with the opportunity to pass the exams in less than one more year of study, students may be eligible for training assistance only in the form of a private bank loan (without a grant part) granted by the KfW with a maximum loan amount of €585 per month. The repayment conditions for loans granted by KfW are less generous. There are no merit-based releases and the period of repayment begins already half a year after having received the last rate of the loan. The loans also bear an interest rate on the basis of Euro Interbank Offered Rate (EURIBOR) plus 1 per cent.

Finally, students may benefit from support in kind in the form of transport subsidies, cheap student dormitories and meals. Eligible is every student enrolled at a German university. Every student has to pay a minor contribution for the use of the institution's social facilities. These subsidies differ broadly depending on local circumstances. For further information see the home-page of the German students' association, DSW (www.studentenwerke.de).

9.2.2 Indirect student support: family allowances and tax benefits

There are several indirect financial support arrangements (e.g. the fact that studies are tuition-free and tax allowance in the form of the "Kindergeld") which have the effect of basic grants.

Within the framework of the family allowance scheme (based on Sections 31 et seqq and 62 et seqq of the German Income Tax Law (EStG)), resident taxpayers with dependent children can subtract a certain amount from their taxable income to secure a minimum standard of living for the child and cover the costs of care and education or training. These child benefits take the form of

a tax refund, paid in monthly amounts during the year. Since calendar year 2002, child benefits have amounted to €154 per month for each of the first three children and a monthly €179 for the fourth and every further child. When assessing the income tax to be paid by the parents, the tax authority examines whether an income amount needed for covering the child's regular living expenses (child tax credit, €3648 annually) and for child care and education or training (annual tax-free amount of €2160) will be exempted from taxation in this way. Calculated on the basis of the 45% top rate for the assessment period 2004 (42% for 2005), the annual net relief for parents through tax deduction can be up to €2613.60 per child. If the monthly child benefits are not sufficient to guarantee the constitutional tax exemption, the tax-free amounts are deducted from the income (not from the tax to be paid) and the resulting tax reductions are then set off against the child benefits received. In this case, the family allowance scheme is restricted to ensuring that the tax exemption requirement is met. If child benefits go beyond this requirement, they are meant to support families, mainly lower-income families with several children.

Under the applicable law, allowance is made for children aged between 18 and 27 when they are training for an occupation and their own income does not exceed €7680 per calendar year. This amount may be reduced in individual cases in accordance with the conditions prevailing in the state of residence. Training for an occupation includes higher education studies in Germany and abroad when the child is enrolled as a regular student and has actually taken up his/her studies. Studies may include a work placement abroad or compulsory language training abroad as stipulated in the course regulations. Consideration of higher education studies is not subject to any time limit – except the age of the student.

The student's own income includes training grants (not loans) paid under the federal training assistance scheme BAföG.

Parents without permanent or habitual residence in Germany can be granted child benefits under certain conditions in accordance with the German Child Benefits Act.

Wage and income tax statistics do not specify the number of students whose parents are granted child benefits or child tax credits.

In addition to tax deductions under the family allowance scheme, resident income-taxpaying parents can subtract an amount of up to €924 per calendar year from their total income (not from the tax to be paid) for meeting the special requirements of a child of full age who is studying and living away from home and who is eligible for a tax reduction under the above conditions.

If a child has not completed his/her vocational training when attaining the age of 27 and if the parents are obliged to maintain their child beyond the age of 27, maintenance payments are considered an extraordinary financial burden pursuant to Section 33a para. 1 of the Income Tax Law and can be subtracted from their taxable income up to a maximum amount of €7680 (€7188 in 2003) per calendar year. However, the child's own income and any payments received by him/her which are intended or suited for maintenance purposes and exceed

€624 per calendar year as well as any public training grants received by the child are subtracted from this maximum amount..

According to Council Regulation (EEC) No 1408/71 of 14 June 1971 on the application of social security schemes to employed persons and their families, gainfully employed parents are subject to the legal system of only one member state, i. e. the state in which they are employed, with regard to all social security branches, including family benefits. Parents who are not gainfully employed are subject to the legal system of their state of residence with regard to family benefits.

Students have to pay income tax just as any other resident taxpayer. However, pursuant to Section 10 paragraph 1 no. 7 of the German Income Tax Law, individuals who are subject to unlimited tax liability can subtract from their taxable income (not from the tax to be paid) any expenses for their own initial and continuing training in a profession they do not practice up to an amount of €920 per calendar year. This amount increases to €1227 if and when the taxpaying student is living away from his/her own household for the purpose of initial or continuing training.

Training costs within the meaning of this provision include expenses for first-degree studies at a university, university of applied sciences (Fachhochschule) or other institution of higher education. Expenses for an additional, i. e. postgraduate, study course may also be deductible. Deductible training expenses do not include expenses for the repayment of training/study loans. The interest on a training loan can, however, be deducted. Living expenses are also not deductible as training/continuing training expenses, except when they are additional expenses incurred by students living away from home.

10 Hungary

10.1 Tuition and fees

Traditionally, public higher education was free of charge in Hungary. However, in the mid-1990s (1994-1995), tuition fees were introduced for all students. The level was set at 20.000 HF (Hungarian Forints) per student per year, which is equivalent to almost €100. This reflects about 2% to 10% of instructional costs, depending on the program. After strong protests, these uniform tuition fees were abolished for state-financed students in 1998. Only in exceptional cases, must students pay tuition fees, such as if they fail exams or repeat a semester or an academic year. In 2002, the highest tuition fee for such students was 70.000 HF (€300) per year (Reffy, 2003).

In 1996, an amendment to the Law on Higher Education allowed public higher education institutions to admit students willing to pay the full costs of instruction, beginning in 1997. As a result, Hungarian public higher education institutions now enrol two types of students: state-financed and self-financed. Students can be admitted on a self-financed basis under the following circumstances:

- Applicants who fail the required level in the entrance exam for admission to a state-funded study place, but who reach another lower limit (determined by the institution);
- Part-time students in evening or corresponding courses and distance learning students;
- Students studying for a second degree;
- Full-time state-financed students who exceed the nominal duration of a program by one year or more. If the nominal duration of a program is longer than 4 years, students are allowed to exceed the nominal duration by 1.5 years before they lose the state-financed status.

Statistics show that the number of self-financed students grew from a negligible number in 1996 to about 120,000 (40% of the total student population) in 2001. In relation to the self-financed students, the higher education institutions are free to set their own tuition levels. The tuition should relate to the costs of instruction of a program, but a difference from these “normative costs” is possible. Particularly in programs where some self-financed students join a class of state-funded students, the fee may be relatively low. But in cases where classes are composed fully of self-financed students, the fees may be set at a higher rate because of the additional costs related to heating, electricity and extra lecture hours. Once a fee has been determined, it is regulated by government decree and institutions can only change the rate to compensate for inflation. This is to protect the self-financed students. The annual tuition fees for full-time self-financed students range between 200.000 HF and 1.400.000 HF

(€860 – €6000). Part-time self-financed students generally pay about one-third of that. Though the number of self-financed students has grown quite rapidly, it is not known whether tuition fees stifle access for particular groups of students, such as those from lower socio-economic backgrounds. Nevertheless, the possibility of self-financing has extended higher education participation substantially.

In addition to tuition fees, students also must pay other fees, particularly for entrance examinations, repeated examinations and administration costs. Such fees vary between 5.000 HF and 15.000 HF (€22 - €65).

10.2 Student financial support

To guarantee equal access to higher education, the Hungarian government has made in several efforts to stimulate and facilitate participation of low income students. One is by increasing the number of state-financed student places.⁴ As a result, many of the nearly 80.000 high-school leavers have the opportunity to be admitted to a state-financed study place.

The main form of student financial support has traditionally been the provision of scholarships. The government distributes its student support funding among higher education institution on the basis of the number of state-financed students enrolled in each institution. The normative amount per full-time state-financed student is 70.000 HF per year (€300). This amount remained stable between 1999 and 2002.

The higher education institutions decide, in agreement with the institutional student unions, how these funds are distributed among the full-time state-financed students. In general, most (70%-80%) of the support is given in the form of scholarships related to study achievement (merit-based). Students with high performances get relatively large scholarships, whereas students with low grades get no scholarships. Approximately 20%-30% of the support is distributed to students from poor families (though reliable income data are scarce). About 40% of the students benefit from these 'social' scholarships. All in all, about 80% of the full-time state-financed students receive scholarships between 30.000 HF and 150.000 HF (€130 and €650) per year (Reffy, 2003).

Students may be eligible for some other scholarships provided directly by the Ministry of Education. Based on academic excellence, about 1% of the full-time state-financed students receive a 'scholarship of the republic', which amounts 275.000 HF (€1200) per year. Students from low-income families who meet particular performance requirements may also receive a 1.000.0000 HF (€435) scholarship from the 'chance for learning fund'. This fund distributes about 4000 scholarships annually.

From 2000 onwards, another support scheme for low-income families has been established. In this scheme local authorities provide scholarships to poor students permanently residing in the town or village and the Ministry of Education matches this. Almost half of the local governments participate in this scheme, assisting around 12.000 students per year.

⁴ In 1999 50,000; in 2000 and 2001: 55,000; in 2002: 58,500; and in 2003 62,000.

Finally, state-financed PhD students receive government scholarships. These are independent of social status or study performances. The scholarships amounted 648.000 HF (€2800) in 2002 and 950.000 HF (€4100) in 2003.

Student loans were introduced in 2001. All higher education students are entitled to such loans for a maximum of 5 years and regardless of their income situation. Students studying for a second degree cannot apply for a loan. The maximum amount that can be borrowed is 21.000 HF (€90) per month (only 10 months per year). Students have to be under 35 years of age to be eligible. The loans have an income contingent repayment scheme whereby graduates pay 6% of their salaries. In 2002, some 30% of the students took out such loans.

Next to the direct financial arrangements there are also indirect subsidies. For example, the government subsidises student dormitories which accommodate about 43% of the full-time state-financed students. For these students, the government gives institutions 33.000 HF (€143) per year per student. Students are also required to pay the same amount. Renting a room generally costs students between 5 and 10 times more. As such, most students who do not live in dormitories live with their family. State-financed students also receive additional support for study materials, like text books. This is 8.000 HF (€35) per student per year and covers only a fraction of total costs.

Altogether, there are various ways in which fulltime state-financed students can receive support for the costs of study. The maximum support (55% in the form of loans) can cover almost all of the expenses in a low-cost higher education situation but at maximum about 40% of a high-cost situation. Most students will receive less support, particularly in the form of scholarships. Only some students receive additional grants.

However, for self-financed students, the situation is substantially different. In the case of low-tuition fees (200.000 HF; €870) their total costs of study reach about 580.000 HF (€2500) per year. This is almost the same as the annual salary of workers with low-earnings in Hungary. If they attend a high-cost study program, they may pay about HF 1,4 million (€6000) in tuition fees, which raises their total annual expenses to almost HF 2,1 million (€9130). This is nearly twice the average salary in Hungary. Taking into account that students have to rely fully on their own (family) resources (they can take up loans) it can be concluded that self-financed study is relatively expensive in Hungary.

With regard to indirect support, it important to notice from the previous paragraphs that students rely heavily on family resources. Normally, parents pay the difference between a student's costs and the subsidies received and there are hardly any indirect support mechanisms for parents of studying children. For children over the age of 18 parents are only entitled to some tax exemptions. They can deduct 30% of the tuition fees that have to be paid, with a maximum amount of 50.000 HF (€220). There are no data on the extent to which Hungarian students have part-time jobs.

11 Ireland

11.1 Tuition and fees

Since 1996 all EU nationals have been exempt from tuition fees for approved full-time undergraduate higher education courses. The State pays the fees for these students. However, students have to pay uniform registration, examination and service charges themselves (€670 in 2002/03 and 2003/04; €750 in 2004/05). In addition, students have to services charges which vary in each university between €50-€70 approximately.

Part-time students and students repeating a year as a result of failing the end of the year examinations or as a result of changing courses have to pay tuition fees.

Non-EU nationals however have to pay tuition fees as also EU-nationals will have to pay tuition fees for attending part-time or postgraduate courses. For these groups, the universities are free to set their own fee levels.

11.2 Student financial support

There are three forms of maintenance grants available to students: Higher Education Grants, the Vocational Education Committee Scholarship Scheme and the Third Level Maintenance Grants Scheme for Trainees. For students in higher education there is the Higher Education Grants scheme that awards maintenance grants to eligible undergraduate students and that awards tuition and maintenance grants to eligible postgraduate students in courses of not less than one year duration. The Vocational Education Committees' Scholarship Scheme is a separate grants scheme for students in vocational courses. In addition, employees in particular sectors and at particular levels who want to upgrade their training and employment prospects may be eligible for Third Level Maintenance Grants for Trainees. Therefore, they must already hold a degree or being advanced in getting one.

To be eligible for such grants, students in principle must be studying at a higher level as the previous year. Further eligibility criteria include that students must be at least 17 years, resident in the area of the local authority in the previous year, fall within the income-limits, have the EU-nationality or refugee status or have another permission to remain in Ireland. The value of the grants are at maximum €2885 for students living away from their parents and maximum €1155 for those living with their parents. Part-time students are not eligible for grants. About 37% of the al third level students (undergraduate and postgraduate) students receive maintenance grants. 8% of all grant holders are postgraduate students, whereas 12% of the Higher Education Grants recipients are postgraduates. These grants are means-tested, taking into account the parents' income.

There are also separate maintenance grants for students attending Post Leaving Certificate Courses. All of these maintenance grants have the same kind of characteristics as the Higher Education Grants Scheme, except that the grants are meant for students in other types of courses. Besides of these, only a few students are awarded competitive some scholarships related to their results obtained in the leaving certificate examinations.

Disadvantaged students and handicapped students may get higher rates of grants or special funds.

At present, no formal student loan system exists.

There is little indirect student support in Ireland. In relation to family allowances, child benefit is paid by the Department of Social and Family Affairs to the parents or guardians of children under the age of sixteen and is extended to include children up to the age of nineteen that are still in full-time education.

In addition, there is a tax relief at the standard rate of tax on tuition fees paid in respect of approved undergraduate and postgraduate courses at approved third level colleges in the State and in other EU-Member States and in respect of approved postgraduate courses in non-EU-Member States. The relief does not apply to the student registration, examination and services charge. The cost of the tuition fee relief in 2000/2001 is estimated at €2.9 million involving 7,400 claimants (on average €392 per recipient). This may also be claimed by his/her parents or spouses.

With regard to support in kind, discount cards for bus and rail services in Ireland are available to students. Other private companies, such as USIT specialise in student and youth travel.

12 Italy

12.1 Tuition and fees

Italy has a very decentralised system of higher education, meaning that tuition fees are set at the institutional level and thus are very volatile to specific circumstances. Conditions are set by the state to limit the share of tuition fees in the total revenues of higher education institutes.

There are different tuition rates for undergraduate and postgraduate students. Tuition fees for Ma-students are often 50% higher than for undergraduate students. The amounts of tuition fees further vary according to subject fields. Part-time students do not have a separate formal status. Given the institutional freedom of universities to set fees, the University of Bologna serves as an example. There all entrance fees for undergraduate studies are approximately €950 to €1.100. For graduate degrees (Laurea Specialistica) the fees are €1.500 to €1.700.

Students that are eligible for student support actually receive a reduction of their tuition fee or may have it waived altogether.

12.2 Student financial support

Since 1994/95, financial assistance to students in Italy has gone through a stepwise but important reform process, including different acts and regulations. The system is particularly complex, with many actors (at national and regional level), instruments and the ways of financing involved.

Actors

The Student Finance Act (n. 390/91) of 1991 tried to remedy the fragmentation of measures and therefore assigns different tasks to the actors involved, being the state, the regions and the universities. The major task of the State is the planning and the evaluation of policies for student support. The State must settle national rules for:

- Identifying target students, i.e. “capable even without means”, every three years;⁵
- Setting the maximum amount of fees and rules for exemptions for target students (every two years);⁶
- Setting the minimum level of grants (every three years).

⁵ Decreto del Presidente del Consiglio dei Ministri, «Uniformità di trattamento nel diritto allo studio universitario», 9 luglio 2001 (Dpcm/01).

⁶ Decreto del Presidente della Repubblica, «Regolamento in materia di contribuzione universitaria», 27.7.1997.

Succeedingly, the Regions have to carry out the arrangements that help students to meet their study and maintenance costs. As such, the Regions have set up a local agency *ente regionale per il diritto allo studio universitario (ERDSU)* for each university. These centres enjoy administrative and management autonomy, but have the responsibility to provide direct support to students. The local agencies are financed by the regions, by students and the state (as of 1997/98). They allocate services to students, being the selection of target students, the payment of grants, and running the students' hotels and restaurants.

The universities have the task of organising the teaching activities and the guidance and tutorial services that allow students to study in an efficient and effective way. In addition, universities offer part-time jobs, fellowships (incentive grants), and other services under their own autonomy. According to new legislation the regions can also mandate the management of services to universities. In Veneto, for instance, grants are managed by universities.

A complete picture of measures also includes also the arrangements made by state colleges, by legally recognised colleges and by other private entities. In fact, there is a special regulation for three universities and state institutes of higher education, that makes these directly responsible for providing services to their own students (Università della Calabria, Scuola Normale e Scuola Superiore S. Anna di Pisa). Certain legally recognised colleges have also been quite active, including the historic Ghislieri and Borromeo in Pavia, the Einaudi in Turin, and other institutions that are supported by the State.

Finally, there are numerous services and forms of support for students furnished by private institutions, foundations, private companies, and so forth. However, these initiatives are numerous, small scale and with a large variety of characteristics and criteria.

Instruments

The set of instruments available has some characteristics that make the Italian case unique in Europe.

- There is no general system of assistance for all students. Coverage is very low, although it has grown steadily in recent years. This implies that resources are assigned on a strong selective (competitive) basis.
- Student support is paid by several bodies (Regions through their local agencies), generating a serious problem for the co-ordination of policies.
- There is an exclusive use of grants, since loans, even if originally settled by the Student Finance Act, never worked.
- Particularly complex is the selection of target students due to the difficulties in verifying the economic means and the status of eligible student.
- The amounts of aid are quite standardised and there is no personalisation according to the specific (and documented) needs of students (as for example is done in the American model).
- There is no explicit reference to the costs of study. This means that, given the maximum amount of grants, the contribution families are expected to make (over and above the amount of a grant) is not explicitly defined.

Financing

The system is financed both by Regions and students, and as of 1997/98, by a national state fund. Regions finance student support with their resources, while students pay a regional tax for the student support (grants); the tax was established in 1996/97 and the national fund in 1997, and must be allocated by Regions to finance grants.⁷

Eligibility criteria for direct public student support

In most European countries public support for university students is an “open” system where assistance is guaranteed to all students who meet the eligibility criteria. In Italy, support is given to students enrolled in degree courses in the universities (both state and private), for a number of years equal to the formal duration of courses. Given the lack of funds, support is granted to only a fraction of students, selected on a competitive basis, thus being a “closed” list with a close budget system). This has some negative consequences:

- To obtain financial assistance, students must, first of all, be eligible (i.e. they must have both a low economic status and high merit) and then they are ordered with others in a list to verify whether or not resources are available to finance him. This requires a long procedure with sometimes the unpleasant effect of delaying the payment of grants.
- A further implication of the system is that a considerable number of eligible students receive no aid at all and, until 1996/97, they had to pay fees and contributions. In 2002/03, 12% of students was eligible but only 70% (of these eligible students) received financial support. The problem is particularly acute because sometimes students are excluded because of a few hundred euro of income or for a few marks in examinations. Many of these problems could be solved by increasing resources and to shift from the closed budget system to a more open one. But this is not easy in a decentralised support system. The new act states that all eligible students will have full exemption from registration fees. The act also states that students eligible, but without grants, will have higher priority in other services and aids such as, for instance, part-time jobs.
- A third consequence is that the competitive system in allotting grants does not guarantee that a student will receive a grant for the whole duration of his studies. Students have to compete annually for obtaining a scholarship. Also this problem is difficult to solve in a situation of very limited resources for student support.

The eligibility criteria are based upon means testing and performance indicators, but the sound identification of criteria is not an easy task in Italy because of the unreliability of the tax system and the difficulty to identify an objective condition of university students. This situation created in the past a common wisdom that most of its benefits went to students not in need (or, even worse, not to students).

⁷ Act 28.12.1995, n. 549, «*Misure di razionalizzazione della finanza pubblica*», art. 3.

In the current situation, students are eligible for student support if the student's family income and patrimony lie between two thresholds, called respectively economic condition indicator (ISEE) and patrimonial condition indicator (ISPE). For a family of three members thresholds are respectively 50 and 130 million lira. These limits serve as parameters for households of various composition, as appears in the equivalence scale. A strategic and very innovative element of the new student support policies concerns the correct identification of beneficiaries. The new decree introduces several important changes with property and financial status becoming important criteria in determining the economic condition of university students (ISEE); the nuclear family being considered in terms of its composition and characteristics; the request for benefits being subordinated to maximum income levels determined by an equivalence scale for nuclear families of various composition, based on the studies carried out by the Poverty Commission.

The merit-based part of the grants system are based on relative rather than absolute merit. This is founded in the fact that students generally have no obligation to finish the examinations in one year before being enrolled in the next, and since performances of students differ widely between courses of study. Thus, to be eligible a student must have passed a number of credits (CFU) above the *average* of examinations passed by students in the same year of enrolment and in the same course of study. This means that academic merit varies in each university and in each course of study. For freshmen the condition of eligibility does not exist, but if the student does not pass 25 credits in an academic year, he has to return the grant.

Another form of aid concerns the support for post-degree students (doctorate and specialisation courses in Medicine). These scholarships are run by the universities and paid for mainly through state resources. In addition, regional local agencies offer subsidised meals to post-degree students.

New legislation provides that all foreign students will enjoy the same benefits as Italians from the academic year 1998/99.

Amounts of grants, relation to family income and duration of allowances

During the academic year 2003/04 the minimum amount of grant was 4,000 euro for out-of town students and 3,000 euro for those living in town. Regions, according to their evaluation of the effective costs of study, should raise the amount of grants. This is a weak point since in the past Regions have usually regarded the minimum amount of grants as if it was the maximum one and no Region has carried out research on student costs. This attitude is based on a long tradition of Regions and local agencies to "give something to everybody".

Another form of differentiation, which implicitly introduces the principle of the contribution expected from the family, results from the regulation which provides for a reduction in the amount of the grant for beneficiaries whose family income lies in the upper third of the ISEE range required for students to be eligible for grant.

Finally, student grants are reduced if they receive free rooms and board. In most cases grant recipients are not given the possibility to choose between monetary allocation and the cost-free use of services, since current law leaves

this decision to the student aid agencies. In these cases the sum effectively spent by the agencies is greater than that of the full grant, since the costs of supplying such services are always higher than the amount of the reduction of the grant prescribed by the Dpcm. When free housing and meal services are offered together with a reduced grant, it can be reasonably argued that the costs of maintaining an out-of-town student are completely covered.

Loans

Loans are regulated by Regions, within the legislative framework laid out in the Student Financial Act (n. 390/91). It is not easy to generalise from the regional data, but it seems clear that this instrument has met with marked failure given the constraints imposed by national law. In fact, according to Art. 16 of Act n° 390/91, target students may receive loans from businesses and credit banks as long as the loans are to overcome the student's economic needs and are connected with the attendance of courses. Art. 2 provides that the loan be paid back in interest-free instalments following the completion of the recipient's studies and not before the beginning of work activity. The amount of the instalment must not exceed 20% of the recipient's income.

In addition, the Regions with ordinary statutes regulate the concession of honour loans and, within the limits of earmarked budget items, provide for supplementary guarantees and the payment of the interest on the loans. The Regions must stipulate agreements with the businesses and credit banks.

The establishment of a zero-level interest rate means that the grant awarded is *a priori* depriving the loan of its principal feature of flexibility. It is impossible to reduce the level of public assistance for those who will benefit from high incomes or to reward the more meritorious. Moreover, the very limited resources that have been made available for these loans and the procedures involved in their concession, which are particularly long and complex, have rendered this sort of measure inefficacious.

Support in kind: lodging and meals

Student housing is reserved for out-of-town target students, obviously within the limits of the availability of rooms. Students must make a special application for this service, and in many cases it is distinct from the application for a grant, although grant holders are generally given priority. Housing is subcategorised into rooms in university dormitories, apartments managed by student aid agencies, and hospitality with families that have special agreements with such agencies. In a few cases, student aid agencies have stipulated model contracts with private parties, where the agency guarantees that the premises will be made available as agreed and that damages will be compensated. This is an important innovation, widely tested abroad, which makes it possible to "regulate the market" by increasing the offer of housing and by controlling prices.

The new decree introduces the principle that the meal services must be gradually brought to correspond to the average effective cost of each managing regional agency. Using this principle as a point of reference, the Regions must fix differentiated prices for students on the basis of criteria of merit and

economic status, with a minimum percentage equivalent to that foreseen for services requiring individual application to local agencies (36%).

In all regions meals prices for university students varied according to category (at least four), to which further differentiation must be added for university personnel and non-university users. Tuscany is the only region in which there is a single price for all students, regardless of characteristics of merit or economic condition. Even if we take into account the difficulty in comparing data produced with different methods of accounting, the average costs of meals vary significantly, and they are always much higher than the ticket prices. In order to keep prices down and to stimulate a wider diversification of supply, in recent years meal coupons have been introduced which vary according to type of service (restaurants, self-service cafeterias, etc.). These are used at restaurant businesses which have stipulated agreements with the boards.

13 Latvia

13.1 Tuition and fees

Students pay tuition fees in Latvia. The tuition fee is paid by all full-time and part-time students. Institutions are allowed to set their own tuition levels, since higher education institutions are autonomous in Latvia.

Foreign students also have to pay tuition fees in Latvia. Students from Europe pay the same tuition as students from Latvia. The tuition level for students from countries outside Europe is set by each individual higher education institution. There are no other fees imposed on students.

13.2 Student financial support

A limited number of students can receive a grant from the state budget (24% of the total number of students). This amounts to 102 LVL Latvian national currency, €1 = 0,666 LVL) annually. There are no limitations as to nationality, age etc. The limiting factor is resources available in the state budget. Only full-time students are awarded grants. About 24% of the total number of students receive a grant from the state budget.

Loans are available for students in Latvia. There are 2 types of loans study loans envisaged to cover the tuition fee and subsistence loans envisaged to cover subsistence costs for full time students. More details are available in the enclosed file.

Subsidy for public transport is available for full-time students. Cheap student dormitories in principle are available to all full-time students. The proportion of the students is as follows – 66% of full time students and 34% of half-time students.

Concerning indirect support there are no special allowances for the parents of students. If parents have children under the age of 24, and the children carry on studies in the general, vocational, higher or special education, the parents are entitled to additional subtraction of 126 LVL from the taxable annual income (for each child). Students themselves are not liable to any tax relief.

14 Lithuania

14.1 Tuition and fees

Students in the state HEIs have to pay tuition fees. This is a new system in Lithuania (previously there were 2 categories of students: state-financed students and students, paying all cost of studies), which was introduced in 2002 only for the first cycle (Bachelor) students and will be apply for second cycle (Master) in 2006. (Students in non-state HEIs pay all cost of studies appointed by the HEI concerned.) The amount of tuition fee now is 500 Lt per 1 academic semester (approximately €161). It is bound to the minimum living standard (MLS), defined by the Government. The Government can change MLS in the future, so, depending on this, will increase a tuition fee – it is bound to MLS in The Law on Higher Education of Lithuania. There are political discussions about a possibility to enlarge the amount of tuition fee now. Government approves the number of students could be admitted every year at the state HEIs (Higher Education institutions), whose tuition fees will be paid by budget allocations, so these students are exempted from tuition fees. The amount of these students is appointed by the Law on Higher Education – it is no less than 50 percent of daytime students of 30 percent of the students could be admitted to all study programs. After every academic semester HEIs rotates students, as regards tuition fee, depending on their study results. Institutions are allowed to admit a count number of students paying all cost of studies to extramural and evening study programs and until 2006 to daytime second cycle study programs. Third cycle students (art postgraduate studies, doctoral studies and residency studies) are free of charge excluding a count of number extramural PhD students.

Foreign students under international exchange programs or bilateral agreements as well as students from EU- and EEA-countries have a right to be admitted to the state HEI under the same conditions as Lithuanian citizens. They have to pay tuition fees for higher education studies like Lithuanian students. Other foreigners admitted to study at HEIs have to cover a cost of studies established by the HEI concerned.

Students have to pay fees for student unions only in that case if they want to be members of it. Membership is not obligatory, but, in practice, if students want to use some other kinds of student support, they must have a student certificate (card), which is issued only by student unions. There are students, which do not use the student certificate, so they are not paying this fee, but most students are members.

14.2 Student financial support

First and second cycle daytime students in state HEI's can receive scholarships. The foundation amount of state budget allocations for student scholarships is calculated for 70% of daytime students. Per month 1 MLS (125 Lt, €40) is allocated per 1 student to the HEI's. So the institutional scholarship budget depends on the number of students enrolled. There are two kinds of scholarships: scholarships depending on the study results and social scholarships. The Student Representatives Union in each HEI decides how to divide the institutional budget among the two types of scholarships, how to distribute scholarships among students, and which criteria to be used for that. Students receiving social scholarships primarily come from disadvantaged families, from single parent families (if one of parents is dead or parents are divorced); from families with 3 or more children that study or go to school. But also single independent students with a child can receive social scholarships as well as students of whom one parent may also be a day-time student not having a job. Furthermore, students can receive onetime allowances from the HEI in particular circumstances. Daytime students, whose both parents are dead, receive orphan's scholarships additionally (4 MLS, €160 per month). Third cycle students receive scholarship 5,88 (€235) MLS per month at first year of studies and 6,8 MLS (€275) per month from the second year onwards. Doctorate students are working in the HEI or research institute additionally.

There are also state grants depending on student learning issues for a predetermined percentage of students. Receiving such a state grant does not depend on nationality, age, residency or type of course. Foreign students who have to pay the full costs of study are not eligible to this state grant. Students who have received a state grant may also have to pay the full costs of study if they continue studies at the same level (similar cycle) after graduating a HEI once or after finishing a major part of their studies. Students, who are enrolled in two or more study programs at the same level at the same time may receive a state grant for only one of these.

Also advanced the third or fourth year PhD students can apply to participate in competition to receive scholarships from to Lithuanian State Science and Studies Foundation. This scholarship's amount is up to 3000 Lt (€971) per year.

As for student loans, students of state and non-state HEIs can apply to Lithuanian State Science and Studies Foundation for state loans. Loans are available for all students, which have to pay tuition fees. These loans are given directly to the higher education institutions according to the number of students that applied every semester. It equals to the tuition fee amount (500 Lt (€161) per semester at the current moment). The repayment of the loans start two years after graduation or after interruption of studies. The repayment period is at maximum triple the duration for which the loan was received.

There is another kind of loans up for living expenses. This is the most popular kind of loans and there is a strong demand to expand the state budget for this purpose. Currently, not all applications for these loans can be satisfied. The maximum amount of the loan is appointed to 36 MLS per year (4500 Lt, €1455) but, in order to meet the needs of more students, the average loan per

year is 1000-2000 Lt (€324-€648). Students eligible are primarily students from disadvantaged families with better studies results and paying all cost of studies. The repayment of these loans also starts 2 years after graduation or interruption of studies. The loans have to be repaid over 15 years.

Students are called independent from the age of 26 or earlier, if he has a job and earnings. So he could be asked additionally to submit the evidence that he does not have a job or earn money.

Support in kind is available in various ways. Students get a 50% discount on transport tickets. They also get cheap meals in some of HEIs, free study books in libraries and cheap student dormitories. Students have to pay the living costs in the dormitories approximately from 30 Lt (€10) to 150 Lt (€48) per month depending on the season of the year (related to heating costs).

As for indirect support, there are family allowances available for disadvantaged families. Families can apply for state allowances if they have a lower income as some indicated amount. Families with more than 3 children (or daytime students under the age of 26 years old), receive particular allowances from the state despite the size of their income. Students living at home or students living away from home are almost treated equally in the student support system. The principal criteria relate to the income of the family or if the student is gainfully employed himself.

Only one of the student's parent can subtract a particular amount from taxes (a net amount) with relation to the payment of study fees or the repayment of loans for daytime, evening or extramural studies in Lithuania or abroad. This can only be done if the student is under 26 years old. This subtracted amount cannot exceed 25% of all tax paid in a given taxation period (usually 1 year). Also the students themselves may benefit from this tax reduction if they are gainfully employed (and over 26 years old).

15 Malta

15.1 Tuition and fees

Maltese and European students will start to pay a LM10 (€25) fee for undergraduate courses from October 2004 onwards. Prior to October 2003 Maltese students following undergraduate courses did not have to pay fees. Maltese and foreign students already pay fees for postgraduate courses, which in 2003 ranged from LM2,000 (€4985) to LM 2,800 (€6980) per annum. These rules apply to both full time and part-time students.

International (non-EU) students had to pay tuition fees at undergraduate as well. In 2003, these fees ranged from LM 1,200 (€2992) to LM 10,000 (€24930, doctor of Medicine) per annum. For postgraduate courses the fees vary between LM 2,200 (€5485) to LM 2,800 (€6980) per annum. Some Masters courses carry additional Bench fees. In the case of Students reading a PhD degree the must pay an additional Examination fee of LM 600 (€1495).

15.2 Student financial support

Students receive monthly stipends from the Maltese government at a rate of LM60 (€124) per month. University students receiving a stipend are also entitled to a yearly maintenance grant of LM200 (€460). All students under 30 years of age following a 1st degree program are entitled to a stipend. The Malta College of Arts, Science and Technology students receive a lower monthly stipend of LM35 (€82). There are no means-tests or merit-tests related to the grants and stipends. Next to these stipends, each student is also given a one off stipend at the beginning of her/his studies in the form of credit units (not cash) worth €920. This is particularly meant for the purchase of computer equipment. Finally, Maltese students are given an annual €460 grant for the purchase of books and stationary. To be eligible for these stipends, one must have the Maltese nationality.

University students over the age of 18 and receiving a stipend are entitled to unsecured study-related bank loans of about LM1,500 (€3740) per year. Student under 18 can also apply for this loan in their parent's name. Graduates are entitled to unsecured bank loans of up to LM15,000 (€37395) as a business start up loan, they are also entitled to up to a study grant of LM8,000 (€19944) for further studies in Malta and LM12,000 (€29916) for further studies abroad.

As support in kind, Maltese students are entitled to the ISIC international student card which gives then various discounts on local activities and travel.

No indirect support in the form of family allowances or tax relief is available to students or their parents.

16 Netherlands

16.1 Tuition and fees

In the Netherlands all students are required to pay tuition fees. Since 1991, the amounts charged are identical for both university students as well as students at HBO-institutions (universities of professional education). In principal, these amounts charged by the individual institutions are centrally determined by the Ministry of Education, Culture and Science and are regulated by law. All regular fulltime students have to pay a flat rate tuition fee of €1445 in 2003/04 (€1505 in 2004/05). These rates also apply to EU-students who enrol as fulltime students. They are, however, compensated through receiving student financial support.

However, higher education institutions can charge their own tuition rates to some groups of students, including:

- students who lost their student support entitlements, i.e. after the nominal duration plus 3 years, being 7 or 8 years;
- part-time students;
- foreign students from outside the EU;

Institutions have to charge a minimum tuition for part-time students of €567,23 (in 2003/04) and for fulltime students that fall into the mentioned categories €1445.

Students are not required to pay any other education-related charges, such as library fees, student union fees, laboratory fees, computer access fees etc. Administration and examination fees are rare. If a student is enrolled in a university or HBO-institution he may use the facilities of the institution. As far as computer services are concerned, students may get an account number and an annual budget. If they exceed their budget, they have to pay for the computer services. Students are not obliged to become a student union member. If they join a student union, then they have to pay a fee of around €15 annually.

16.2 Student financial support

Student support is mainly provided in the form of direct support through grants, loans and a public transport pass. Only some indirect support through tax facilities is available for parents of students who fall outside the regular student support system.

All Dutch full-time students of 18 years and over are eligible for student financial support. Since the introduction of the Student Finance Act (WSF) in 1986, the system of student support basically consists of the following elements:

- basic grants for all full-time students
- loan that can be taken up voluntary

- parental contributions, dependent on their income parents are morally expected to contribute to the costs of study
- supplementary grants, which are means-tested (depending on parental income and thus interchangeable with parental contributions)
- additional loans that can be taken up by students to replace expected parental contributions
- a public transport pass (OV-kaart) providing free access to all forms of public transport during working days or during the weekends.

This means that fulltime students are entitled to a basic grant and loans. Depending on parental income they may also be eligible for supplementary grants. Supplementary grants and (expected) parental contributions are to some extent interchangeable. In addition, students may substitute parental contributions by voluntarily taking up a loan, e.g. if students would like to be fully independent or if parents refuse to contribute. Students are entitled to grant only for the period of the nominal duration of a program, which is generally 4 or 5 years. Because support is paid in monthly instalments, this implies that students are entitled to 48 or 60 student support instalments. On top of that, students may take up voluntary loans and the public transportation card for another 3 years. The amount of those loans equals the total amount of grants and loans together.

By these means, a student is supposed to meet the total budget needed for study costs and maintenance. Amounts vary for students living at their parents' house and those living independently and whether students have to take private health insurance or that they have a public health insurance. Table 19.1 shows the monthly student support entitlements and the budget students are estimated to need.

Table 19.1: Monthly amounts of student support (January-August 2004, in €)

	Private health insurance		Public health insurance	
	Away from home	With parents	Away from home	With parents
Student support elements				
Basic grant	228,20	74,11	228,20	74,11
Supplementary grant	234,72	216,72	198,02	180,02
Loan	253,27	253,27	253,27	253,27
Total	716,19	544,10	679,49	507,40
Budget components				
Maintenance	508,35	336,26	508,35	336,26
Study materials	50,72	50,72	50,72	50,72
Tuition	120,42	120,42	120,42	120,42
Health insurance	36,70	36,70	0,-	0,-
Total	716,19	544,10	679,49	507,40

Source: IB-Groep, 2004, <http://www.ib-groep.nl/studiepunt/>.

From September 1996 onwards, all grants have been awarded as performance-related grants. In fact, students receive their grants initially as conditional loans. If students meet the study progress requirements, the conditional loans will be converted into non-repayable grants. The requirements are that students must pass 50% of the exams in the first-year to get the grant portions of the first year converted into a gift. The grant portions of succeeding years only become a gift if students complete their degree within a period of 10 years after they first

started in higher education. The separate arrangement for the first year of study may be abolished in 2004/05.

Students may have net earnings up to €10.218,46 on an annual basis before their grant entitlements are reduced.

The major criteria for eligibility for student support include that students have to be enrolled in a fulltime officially recognised higher education program. In addition students have to start their studies before they reach the age of 30 (if entitled, they are allowed to complete their program using student support even if to pass this age limit). Generally, students have to be Dutch citizens to receive student support. However, EU-citizens studying in the Netherlands also receive the basic grant amount for home-living students as a compensation for the tuition they pay.

With respect to the student loans, it is notified that voluntary loans cannot be transferred into a gift, unlike the performance-related grants which are given out as loans initially. After a grace period of 2 years, all debts must be repaid within a period of 15 years, with a minimum monthly instalment of €45. If graduates have difficulties in repaying their monthly instalments, they can ask for an annual means test. Based on that, monthly repayments can be reduced (even to zero). Any remaining debt after 15 years is cancelled. Loans are interest-bearing with an interest rate of 3.35% in 2004.

All direct public support for students is administered and provided by the Information Administration Group (Informatie Beheer Groep, IBG) in Groningen on behalf of the Ministry of Education, Culture and Science.

The major form of support in kind is a public transport pass, which is available to all students who are eligible for direct student support. The public transport pass (*OV-kaart*) entitles students to free public transport either on working days or in the weekends. Students can choose whether they would like a public transport pass that is valid during working days or one that is valid during the weekends. On the days the card is not valid, students have to pay for public transport, but with a 40% discount on all fares.

Other forms of indirect support include relatively cheap meals in student restaurants which are operated by universities. Universities also often offer relatively cheap sports and cultural facilities. Furthermore, students may benefit from discounts on study books which are organised through student associations.

If students do not meet the eligibility criteria for direct student support, for example if they study in part-time, if they study abroad, or already consumed all their student support entitlements, then their parents can claim part of their costs for maintaining the students as a tax reduction. Such reductions can be claimed at a three-monthly basis. For such tax reductions, one has to meet a number of criteria:

- the child (student) in question has to be younger than 30 years (at the beginning of the three month period);
- no one in the family is entitled to child allowances for the child (student) in question;

- the child (student) was not entitled to student financial support;
- the total expenses of the family for the child (student) exceed €386 for those three months.

If these criteria are met, then the family may deduct a certain amount from taxable income. This amount depends on the amount spent on the child (student) in question. For children (students between 18 and 30 years of age) the amounts are the following:

- €325 if the family spent €386 at minimum in the three-months period;
- € 650 if they contributed more than 50% of the student's expenses with a minimum of €650 per three months;
- €975 if they contributed more than 50% of the student's expenses with a minimum of €650 per three months.

Note that these are the amounts that can be deducted from taxable income, which means that the net benefit is equal to the tax bracket applicable to one's income. Because different income brackets show different taxation tariffs (33%, 40%, 42% and 50%) the net benefit of the tax reduction is higher for people with higher incomes.

Finally, students who work besides studying may also apply for a tax reduction in the framework of the tax regulation with regard to "expenses for study and profession".

17 Norway

17.1 Tuition and fees

Students in public higher education institutions do not have to pay tuition fees (this concerns about 86 % of all students), and there is no difference between fulltime and part-time students in this respect. Exceptions to this policy are tailor-made courses for business and industry. Students in private higher education institutions may have to pay tuition fees. The level of tuition fees in private higher education varies according to the level of state subsidy for the course or study program in question and the type and level of study.

Foreign students neither have to pay tuition fees in public higher education institutions. If they attend private higher education institutions, they have to pay the same amounts as Norwegian students.

Students have to pay an obligatory semester fee for membership in the local student welfare organisation of around NOK 325 per semester (€40). This also applies to foreign students. The student welfare organisations run canteens and sports facilities, and provide student housing, day care centres for students' children as well as medical services.

17.2 Student financial support

Norwegian students get public financial support through the State Educational Loan Fund. The State Educational Loan Fund provides grants and loans to pupils in upper secondary education and to students in higher education. The support is meant to cover living expenses and the costs of studying, and the objective is to give everyone in Norway equal right to education. Their website is <http://www.lanekassen.no>

Students may receive basic support of NOK 8000 per month as a loan (for up to ten months a year, NOK 80.000 a year). 40 % of this amount can be given as educational grant, but the grant is dependent upon completion of exams.⁸ The grant also depends on the students' income and assets. Students living with their parents may also receive the total amount of NOK 8000 per month, but they do not obtain the 40 % educational grant.

A student is independent when he or she begins higher education in the sense that the parents' economic status is irrelevant for the students' right to financial support through the State Educational Loan Fund.

Students studying far away from their domicile might receive financial aid to cover travel expenses. The travel grant is supposed to cover three return trips

⁸ Valid from the academic year 2004-2005. In the academic year 2003-2004, only 15 percent of the NOK 8000 awarded to students each month is contingent upon completion of exams. 25 percent is awarded as an educational grant regardless of academic progression.

from the educational institution to the domicile and depends on the distance. Students are supposed to cover NOK 1120 themselves, and travel grant is given to students up to the age of 25. For students studying abroad, travel grant is also given for two journeys from the home country's border to the educational institution abroad and is divided between a grant (70 percent) and a loan (30 percent). They must cover an amount of NOK 745 per year.

An additional loan may be given to students who attend private educational institutions with tuition fees. Childcare grant is given to students who support children under the age of 16. Childcare grant is means-tested in regard to the student's and the spouse's income and assets.

Students in higher education may receive financial support for up to eight years provided that they do not fall more than one year behind on their scheduled academic progression. Students that completed their higher education in 2002, had an average student loan amounting to about NOK 170 000.

In order to receive financial support, the applicant must be enrolled at a officially approved educational institution, and the course(s) must be approved for support. Support might be given to both full-time students and part-time students (at least 50 % of full-time studies).

All Norwegian students have a statutory right to financial aid given through the State Educational Loan Fund. During the academic year of 2002-2003, 78 percent of the students eligible for financial support applied for support through the State Educational Loan Fund.

All counties have student (welfare) associations that offer several services to students. The price subsidies on several services are based on two arguments:

1. Higher education institutions are under the obligation to provide localities for certain of their services free of charge (canteens, offices, and social activities for students)
2. They (the student welfare organisations) receive earmarked funds for specific activities, like the running of day care centres, social student guidance, and the building of student houses, sport centres and day care centres.

In the 2004 budget of the Ministry of Education and Research, the following amounts have been reserved for activities of the student welfare associations:

- 170 million NOK for the building of student residences
- 79.1 million NOK for day care centres for students' children
- 53.5 million NOK for student welfare.

As membership in student welfare associations is compulsory in public higher education institutions, as well as in most private higher education institutions, the proportion of students eligible for support is close to 100 per cent. In other words, there is no differentiation according to age, nationality or type of course etc.

It is not easy to provide general qualifications concerning the level of support provided to individual students, as that varies both according to individual needs, interests and success in obtaining services, as well as to the availability

of services locally. The latter varies due to the fact that the 26 student welfare associations vary considerably in terms of the public support they receive, size and service provision.

An important type of service provision is housing. At the national level, in 2001, 15.3 per cent of all students lived in housing run by student welfare associations. The aim of the Ministry of Education and Research is to provide housing for 20 per cent of all students.

Supplementary support mechanisms include reduced fares at various means of public transportation (trains, coastal steamer, some long-distance buses), which apply to all students.

With regard to indirect support, no family allowances and tax benefits are given to parents of students in higher education, because students in higher education are not younger than 18 years. Once graduates start repaying their loans, a certain percentage of the accumulated interest rates is tax deductible (28%).

18 Poland

18.1 Tuition and fees

The Polish constitution states that education in public schools shall be tuition free. However, statutes do allow for tariffs to be levied on certain services provided by public higher education institutions (National Assembly, 1997). The Act on Higher Education from 1990 allows higher education institutions to charge tuition fees, except for regular full-time students in state higher education institutions.

Only students who pass the entrance requirements of the state higher education institutions do not have to pay the costs of instruction. These entrance requirements can be based on the results of entrance examinations (often used at the attractive prestigious institutions) or examination scores from secondary education. Though it is difficult to get into the prestigious institutions, it can be easier to get into less popular programs. The possibility to charge fees, on the one hand, triggered the strong expansion of the private higher education sector. On the other hand, it also enabled state higher education institutions to charge fees for non-traditional students such as those studying part-time.

There has been a tremendous growth of the private sector in the 1990s, that took place primarily among part-time students. Though the number of full-time students almost tripled (from 295.000 in 1990 to almost 759.000 in 2001), the number of part-time students increased by a factor of 10. In the state institutions, about 46% of the students study part-time, whereas it is almost 80% in the private sector. The number of students in the public sector rose from 385.000 in 1990 to over 1.2 million in 2001. In total, almost 1 million students are evening, weekend or extramural students, all of whom pay tuition fees.

The level of tuition fees varies considerably, depending on the type of program, the school organisation and the quality of the teaching staff. Tuition fees for part-time students in state higher education institutions vary from 700 Zl to 4.000 Zl per semester (€175 – € 1000). On average, students pay between Zl 3000 and Zl 4000 per year (€750 – €1000), which is about 50% of instruction costs. The Supreme Court decided that the number of part-time students in state institutions should not exceed 50% of the total number of students in a faculty.

In addition to tuition fees, the 1990 Higher Education Act also allows higher education institutions to charge a fee for special services, like 'the verification of knowledge and the certification of qualifications'.

18.2 Student financial support

Students depend heavily on family resources or their own means, though fulltime students may be eligible for public financial support. In 2001, over

236.000 students received some type of financial support. It is important to note that the Ministry of National Education allocates the public budget for student support to the higher education institutions according to the number of (eligible) students. Within institutions, student governance body have a strong say in the distribution of social grants and merit-based grants as well as on the criteria, threshold and limits applied. Based on data that cover typical support in the majority of state institutions the following estimation of the distribution of grants can be made:

- 90.000 students receive social grants on a means-tested basis
- 120.000 students receive merit-based grants on the basis of performance
- 24.000 students receive both types of grants.

The levels of the scholarships depend of decision of the higher education institution. According to Decree of Minister of National Education and Sport sum of both types of grants are not allowed to exceed 90% of an average monthly salary of assistant.

Most of these scholarships are given to full-time students in state higher education institutions (33% of all students in this sector). Only 17.000 students in private higher education (16%) receive a scholarship. In monetary terms, only 3% of total support is provided to non-state funded students. An important part of financial support is available for academically talented students. Only 38% of the scholarships are meant for students who have difficulty paying for the costs of attending higher education.

The system of student loans established in 1998 allows all types of students to be eligible for these loans, whether they are full-time or part-time students in public or in private institutions. However, eligibility is dependent on the earnings of the student's family (per person). These loans can be taken from private banks and also have to be repaid to the private banks, but the interest on these loans is subsidised by the state and the loans are guaranteed by the state. Thus, in cases of default, the state will (temporarily) make the loan repayments. In 2002, about 31.000 students applied for a loan, of which about 80% actually received one. Each receives about Zl. 400 (€100) per month. In 2002, the total number of active loan recipients was 175.000. There were approximately 35.000 people repaying student loans and over 9.000 loans were already fully repaid.

Concerning support in kind, students get a 37%-50% discount on public transport fares. In addition, 189.000 (from about 330.000 eligible) full-time students in public institutions get a subsidy for student dormitories and/or restaurant. All students have state-guaranteed health insurance.

To put these different student support mechanisms in perspective, rough data indicate that the expenses of students vary between Zl. 500 and Zl. 1600 (€125 – €400) per month, depending on the type of institution attended and whether or not they live with their parents. Expenses, however, are also very dependent on differences in study materials required, as well as the city where students live. Warsaw, Wroclaw and Krakow for example are particularly expensive. Nevertheless, these cities are the most attractive academic centres (Wach, 2002).

With regard to indirect support, the following arrangements are applicable. Public support only subsidises part of study costs, thus students still must rely on family resources or their own contributions. In fact, parents support their children when they are in full-time (higher) education. Part of the parental contributions is in-kind, such as providing room and board, clothing, subsidies for leisure, etc. In addition, students to a growing extent 'work their way through higher education' and have come to rely on part-time or seasonal employment to pay for study costs, especially students in the later stages of their study. This development is highly interrelated with the strong rise of part-time and private education.

19 Portugal

19.1 Tuition and fees

In the Portuguese public higher education system, every student enrolled in a public higher education institution has to pay, once, or by installments, an annual fee fixed by each institution between a minimum and maximum amount. The minimum equals to the monthly national minimum wage, i.e. €356,60 multiplied by 1.3. For the academic year 2003/2004 the limits are €463,58 and €852,00. There is no exception to this rule. This fee is totally independent of the socio-economic level of the student and/or its family, but for students with grants, the amount due is included in the grant.

In private higher education institutions, students are normally required to pay monthly fees that may be higher than the monthly minimum wage, i.e. €356,60.

The State may help the economically disadvantaged students paying the mentioned fee through the student welfare systems existing within each higher education institution in the public sector, or via the Student Social Action Fund regarding students attending courses in private universities/schools.

Public institutions are allowed to set their own tuition fees within the minimum of €463,56 and the maximum fee established of €852,00. These arrangements also apply to foreign students.

Apart from tuition, students are normally required to pay a small amount when they register at the University. Furthermore, small amounts may also be paid if the student asks for special pedagogical arrangements, like, for example, a second chance to improve his marks. This applies also to foreign students. These minor amounts of money required from the student are substantially higher in the case the student is attending a private higher education institution.

19.2 Student financial support

Public higher education institutions and the Student Social Action Fund regarding private higher education institutions, award every year student grants to university students enrolled if their family annual income per capita is lower than the national minimum salary, i.e. €463,58 per month. The study grant is paid during ten months and it covers payment of fees, accommodation and travel costs.

For the academic year 2003/04, the monthly amount of the study grant varies between a minimum of €34,70 and a maximum of €408 (student not dislocated from home) or €513 (student dislocated far away from family home).

The student support scheme at third level of education is based on the law regulating the funding of higher education (Law n.º 37/2003 of 22nd August). In the public sector, any higher education institution has its own SAS (Serviço de

Acção Social) that is responsible for all kinds of student support: i.e. awarding of grants and other student facilities like accommodation, student canteens, transport, health care, cultural activities and so on. The president of the SAS is the head of the higher education institution (Rector or President). The head of each institution chairs a council, the CAS (Conselho de Acção Social) where are seating representatives of the various bodies of the institution, including the Administrator of the SAS and elected students. The Administrator of the SAS is the driving force of the SAS. He is appointed by the Rector or the President and is responsible for all the operation of the SAS. The SAS gets funding from the Central Administration. The national council CNASES (Conselho Nacional de Acção Social no Ensino Superior) gives advice on priorities for student support policy. Every year the Student Social Action Fund - Fundo de Acção Social - (FAS) - a body of the Directorate General for Higher Education - prepares the budget of each SAS according to general criteria. The Ministry for Science and Higher Education approves the allocation of the funds to the SAS.

For the academic year 2003/04, the existing 29 SAS are responsible for paying grants to about 50.000 students enrolled in public institutions. Furthermore, in the same academic year, FAS supports also about 13.000 students (out of 25.000 applicants) from independent private higher education institutions. Note that these study grants are awarded only to socio-economically disadvantaged students and that only about 63.000 out of the total of 400.000 Portuguese students (public + private sector) receive grants (16%). Awarding the study grants depends on very specific regulations and is means-tested. Students and/or their families have to comply with some requirements: declaration of family income, tax declaration, family background, etc. In principle the grants are not supposed to cover all students' costs, because in Portugal, most of students live with or receive direct support from parents during the higher education training. The "welfare grant" is only meant to help students in better coping with financial difficulties, to help paying tuition fees, accommodation, food, books, and so on. No student can live only with the welfare grant, but it is a substantial help socio-economically disadvantaged students.

Though the grants can be awarded to students in both public and private universities, substantial difference exists between public and private institutions regarding the living conditions of the students. In the public sector there may also be some differences between universities, because some have a better physical infrastructure due to local financial assistance. Most of the private institutions do not have any social and/or physical infrastructure.

Independent students may receive higher grants. A student can be considered "independent" or accepted as a household with just one person when he is able to support most of the his living cost with paid work.

Next to the social grants, there are also some merit-based-grants. For each group of 500 students, a public higher education institution has the right to award one merit-based-grant to one highly successful student. The amount of the merit-based-grant is 5 times the minimum monthly salary and is totally paid to the student on an annual basis. This is a modest support for merit-based

grants, which some institutions widen considerably using their own regulations and resources.

In Portugal there is no tradition of student loans operated by public authorities. The Government wishes to implement a loan scheme but some research showed that there will be not enough acceptance of the system like it is the case in some northern countries. However, some private foundations and some banks are offering this kind of financial product, but, once again, students do not seem interested.

With respect to indirect student support, Portuguese families with children studying at compulsory, secondary or tertiary education do not receive any regular family allowance on the basis of the student condition of their children. The only advantage they are offered is a very small tax benefit. In fact, when submitting their annual income declaration, families (or the student himself if he has some form of income) can benefit from a reduction of 30% of the total expenses spent with education and training during the financial year until a maximum ceiling of €556. Such reduction of the declared income is independent of the annual amount of income declared to taxation authorities. So, this mechanism does not have any real impact on the student condition, especially in the light of the purpose of this questionnaire. Students have no opportunities for tax reductions themselves.

20 Slovakia

20.1 Tuition and fees

Pursuant to Act No. 131/2002 Coll. on universities and on amending and supplementing certain laws, as amended by later legislation, studies at universities in the Slovak Republic are free of charge within the standard length of the first bachelor and the first master study. When studying longer than the standard length the student has to pay fee set up by the institution up to the 50 % of average expenditures per student from the state budget. There is no difference between full-time and part-time study. But under Article 92, paragraph 6 of the Act quoted above, universities set their own levels of tuition fees within all study programs payable by foreign students.

Under Article 92, paragraph 4 of the Act, students extending without serious reasons their studies beyond the standard duration must pay a fee to the university for each additional year of tuition. The amount of the fee is set by the university. Universities may request:

- a fee from applicants for tuition, covering the material costs of the proceedings of acceptance,
- a fee for acts related to the doctoral proceedings, to the thesis examination and to issuance of the doctoral diploma,
- fees for issuance of study documentation (student ID, students' record book, excerpts of study results) and copies thereof,
- fees for issuance of graduation documents in a foreign language,
- fees for the issuance of copies of graduation documents.

The amount of the fees is set by the university. The same obligations apply to foreign students.

20.2 Student financial support

Pursuant to Article 94 of the Act, students receive social support in direct and indirect forms. Direct forms of social support include stipends. These stipends depend on the social situation of the student or on her/his study results.

Universities provide, within their sourcing possibilities, special support to students with a health handicap.

Under Article 101 of the Act on the Students' Loan Fund (Act No. 200/1997 Coll.), students can be granted loans. These loans include preferential terms like subsidized interest and postponed commencement of instalments. The loans are available to daytime students in their first university studies, either in the Slovak Republic or at a foreign university, as long as they have their permanent residences in the Slovak Republic or if they attend studies at a Slovak university and have the overseas Slovak status. In addition, the following conditions apply to the granting of such a loan:

- Excellent study results at the university,
- Handicapped citizens,
- Seriously handicapped citizens,
- Recipients of social stipend,
- Average monthly per-capita income of the household below the minimum wage level.

Universities may also provide loans to students, using resources from the stipend fund. Details are laid down in the Rules of Stipends of the applicable university.

Students can also benefit from support in kind, which become visible through subsidised boarding and accommodation, financial and organizational support of sports activities and cultural activities of students. The state provides to all university students travel fares at a discount in local as well as intercity mass transport.

With regard to indirect support, the Slovak state provides financial support for each child preparing for a future vocation in the amount 500.-SKK (€13,50) per child per month. The parents who receive child support may simultaneously claim a tax relief in the amount 400.- SKK (€10,75) per month.

Students may, during their study courses, apply for temporary/ vacation jobs pursuant to Articles 227, 228 of the Labour Code, as well as for employment with reduced working hours.

21 Slovenia

21.1 Tuition and fees

In principle, undergraduate higher education is free in Slovenia (Higher Education Act, Article 77). Full-time students do not pay tuition fees, however a ministerial decree requires part-time students to contribute towards the costs of instruction. The higher education institutions have the autonomy to determine the level of tuition fees, which in 2002/03 were up to €3000 (in 2001/02 this was up to €2575). Postgraduate students generally pay tuition fees. Higher education institutions have full autonomy in setting their tuition levels. However, institutions can apply for a subsidy from the Ministry of Education, Science and Sport if they meet, among others, the following criteria:

- Fees not exceeding 470.000 SIT (€1981 in 2004)
- The program enrolls at least 15 students
- The graduate program uses the ECTS credit system.

All institutions (public and private) can apply for this co-financing for all categories of students (full-time and part-time).

Persons with foreign citizenship who are not registered as residents in Republic of Slovenia are required to pay tuition for both undergraduate and postgraduate studies. The tuition for undergraduate students is set yearly by a decree, (for the year 2003/04 it can be up to \$1500 for social sciences and up to \$2000 for studies in science and technology) published by the Minister of Education, Science and Sport, and tuitions for postgraduate studies equals those set for citizens of Slovenia with added cost for the compulsory health insurance. There can be exceptions from this rule in case of students who are studying under particular bilateral or multilateral agreements and those receiving scholarships granted by the Government of Republic of Slovenia or its ministries.

Persons with foreign citizenship who are registered as residents in Slovenia study under equal conditions as Slovene citizens. After 1.st of May, EU citizens will study under the same conditions.

With regard to other fees, Slovenian higher education institutions charge administrative fees at first enrollment, which may amount up to €16. A part of this sum is to be paid at every re-enrollment (enrollment in the higher year of studies included). Every examination can be repeated three times and if all the three attempts were unsuccessful, a fee up to SIT 8400 (€35) is required for any further attempt. These conditions are the same for domestic and foreign students.

Finally, there are no obligatory fees for student unions and regular use of student facilities.

21.2 Student financial support

Full-time undergraduate students who enrol in higher education before the age of 27 may be eligible for state scholarships (republiška štipendija) from the Employment Service of Slovenia (ESS) though the funds are targeted at low-income students who would otherwise be unable to enrol. These scholarships are only available to students whose gross income per family member in the previous year did not exceed 130% of the guaranteed wage (social welfare level). In 2001, about 18.880 students applied for a state scholarship and about 62% of them were awarded a grant. In addition, academically talented students may be eligible for merit-based scholarships (štipendije za nadarjene or Zois scholarships) (Eurydice, 2001). The Zois scholarships aim to encourage the most capable young people to opt for more demanding or longer studies in line with society's need for highly qualified professionals (MESS, 2003). The Zois scholarships are awarded on the basis of a public tender published by the Employment Service of Slovenia. A new project (Zois ex-Change) promotes cooperation between Zois scholarship recipients and employers. Table 24.1 presents the numbers of scholarship recipients.

Table 24.1: Higher education students receiving scholarships (1993/94–2001/02)

	1993/94	1995/96	1997/98	1999/2000	2000/01	2001/02
State scholarships	9021	9979	10412	10053	10793	11744
Additional scholarships	100	9	1	0	0	0
Merit-based scholarships	3300	4041	4948	5346	5679	6097
Total	12421	14029	15361	15399	16472	17841
Total fulltime undergraduates	32728	35998	40304	44837	46022	47835
% receiving scholarships	38,0%	39,0%	38,1%	34,3%	35,8%	37,3%

Source: Zgaga, 1998; MESS, 2003.

In 2001/02, the average amount of the state scholarships was 32.800 SIT (€155) and the average Zois scholarship amounted 39.000 SIT (€185).

In addition to publicly provided scholarships, there are also company scholarships offered by public and private organisations in relation to their (future) staff requirements. The only regulation attached to these aid packages is that the scholarships may not be lower than 30% of the guaranteed wage, minus tax and contributions (ESS, 2003). In 2001, about 4.750 higher education students benefited tuition fees and student support from such scholarships.

A very significant actor in the field of granting scholarships is partially private and partially publicly managed fund Ad Futura, giving scholarships exclusively for studying abroad.

In 1999 the first student loans (posojila za študij) were introduced (ESS, 2003). Loans were offered on the basis of a contract between the student, the ESS and a bank holding a concession (an interest subsidy) awarded by the Ministry of Labour, Family and Social Affairs. To be eligible, students must be Slovenian citizens, unemployed, under 27 at first enrolment and not receiving any type of scholarship. The number of applicants was so low that actually the scheme has

been abandoned in the years 2002 and 2003. The basic amount of student loan in the last year of its application (2001) was SIT 264.000 per year (ca €1050), but it could be ascended to a maximum amount of SIT 396.000 (ca €1580) in cases when study takes part outside the city of residence, when student comes from a family with exceptionally low income (less than 130% of the guaranteed wage per capita) or in case when the one studying is a person with special needs.

By law, parents are required to take care of their children until the age of 26 if they are studying full-time. Any person that is employed or registered unemployed can legally live at a permanent address apart from their parents' home and be considered *de facto* independent after the age of 15, although a person becomes *de iure* independent by coming of age, that is at the age of 18. At this age parents' obligation to support their child expires unless the child is still studying or attending secondary school. If any person under the age of 26 who has been previously employed, registered unemployed or studying part-time enrolls in full-time study, he/she automatically receives a status of a "taken care of" family member – that has immediate consequences when eligibility of other family members to any of the welfare services is in question.

As regards support in kind, full-time and part-time (unemployed) students not registered at the ESS are also eligible for in-kind support. For example there are about 9.037 places in public student residence halls, 1289 in pupils' dormitories for secondary schools (these became available in last few years due to decline in pupils' population and have been offered to students), and some 3.000 publicly subsidised private rooms. There are also 759 places available in private student residence halls. In addition, students may benefit from subsidised meals (coupon system), discounts on public transportation, discounts on cultural events (such as theatre tickets) and on subscriptions to sports clubs. The coupon system provides one subsidised meal per student (part-time students included if they are not employed) per working day, that on an average month amounts to €48 monthly. This sum can be increased to €60 when the student has a family of his/her own, is a person with special needs or has a specially unfavourable social background. All students are at present entitled to a 17% discount on public transportation, but this is going to change in October 2004. After that date, everybody will be entitled to a 7% discount, but for those who will buy a monthly ticket on a permanent relation this discount could be ascended up to 50% in dependence of the actual family income/average per capita income rate.

Finally, higher education institutions themselves provide financial assistance for the purchase of textbooks and offer students computer facilities (Eurydice, 2001).

As for indirect support, there is child allowance, defined as "additional income aimed at supporting and educating a child". The beneficiary is one of the parents (the one that actually takes care of the child or according to agreement in families where parents share their parental duties). This parent is entitled to it

until the child is 18 years old regardless to the child's educational status if the child is not employed, married or having children. After that it can be prolonged until the child's age of 26 if the child is enrolled in any form of regular schooling (primary, secondary or undergraduate student). In cases when undergraduate study is longer than 4 years it can be exceptionally prolonged until the date of graduation under the condition the student is studying without unnecessary delays.

The amount of this allowance depends on per capita family income. Families are aligned in income classes according to the rate between actual income per family member and the average per capita income in Slovenia as shown in the table below:

Table 24.2: Monthly amount of child allowance, dependent on family income and number of children (2004)

Income per family member in% of average income in Slovenia	Child allowances for the first, second and all the following children		
	1st child	2nd child	3rd and following children
up to 15% (99€)	21.140 (89€)	23.250 (98€)	25.370 (107€)
above 15% to 25% (100-165€)	18.080 (76€)	19.980 (84€)	21.880 (92€)
above 25% to 30% (166-197€)	13.780 (58€)	15.400 (65€)	17.010 (72€)
above 30% to 35% (198-230€)	10.860 (46€)	12.400 (52€)	13.960 (59€)
above 35% to 45% (231-296€)	8.880 (37€)	10.370 (44€)	11.840 (50€)
above 45% to 55% (297-362€)	5.630 (24€)	7.040 (30€)	8.450 (36€)
above 55% to 75% (363-494€)	4.220 (18€)	5.630 (24€)	7.040 (30€)
above 75% to 99% (495-651€)	3.670 (15€)	5.080 (21€)	6.490 (27€)

Parents in families where income per family member exceeds the average income are not eligible to any child allowances.

Financial welfare support is an additional form of financial help when family income is extremely low. A person or a family may apply for it when monthly family income is lower than the following numbers (valid for 2004):

For a single person	45.524 SIT(192€)
A married or unmarried couple without children	77.391 SIT(326€)
A family with three members	91.048 SIT(384€)
A family with four members	104.705 SIT(441€)
For a single parent with one child	72.838 SIT(307€)
For a single parent with two children	86.496 SIT(365€)
For a single parent with three children	100.153 SIT(422€)

When any member of the family has any sort of income, scholarships, unemployment aid and all the rest of the social transfers included, then the family is only entitled to the difference between the actual income and the amount stated above. Students can apply for this form of support when they have a permanent address separate from the address of their parents. Living in a student facility or in a privately rented students apartment does not allow to

register a permanent address, for this arrangement requires a special kind of permanent contract with the landlord or actual ownership of the place.

As for tax reductions, parents get an 8% tax reduction for first children (students included) and for each additional child an extra 2%. The tax reduction is increased by 4% for students who are not studying in their home town. The amount also depends on family income.

The income students earn by part-time working via specialised Student work-providing agency is tax-free to a certain amount (1,5 MIO SIT - € 6321 in the year 2003). Any other income they may have is subject to general taxation laws regardless to the fact they are students. State scholarships and Zois scholarships are also tax-free.

22 Sweden

22.1 Tuition and fees

Students in public higher education in Sweden do not pay any tuition fees, which also applies to foreign students. However, students do have to pay a small obligatory administration fee of approximately Skr 250 (€29) .

22.2 Student financial support

In Sweden students can only receive direct student support. There are no indirect support arrangements for parents, spouses or students themselves.

The current system of student support has been introduced on 1st July, 2001. In this system, study assistance can be granted for all studies types of post-secondary education. Generally, study assistance is only available to students under the age of 50, but loan entitlements are reduced from the age of 41. Support is fully independent from the income situation of his/her family or spouse.

In order to be eligible for full student support, one must be enrolled in fulltime, otherwise the entitlements will also be reduced accordingly. Student support is available for a maximum of 240 weeks, which normally corresponds to 6 years of study.

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. In 2003, the grants amounted Skr 582 per week and the loans Skr 1112 per week (€67 and €128 respectively). Students of 25 and over can apply for a supplementary loan of Skr 382 per week (€44) if they are enrolled in fulltime and had an income of Skr 160.190 (€18.463) in the previous year. Such a loan can be awarded for a maximum period of 120 weeks.

If students have earnings that exceed Skr 48.250 (€5.560) in a 20 weeks period, than their student support will be reduced accordingly. The reduction is equally divided over the grants and loans parts. For part-time students the income thresholds are higher.

Loans taken out after 30 June 2001 have to be repaid in the following way. One starts repaying the loan six months after receiving the last student support instalment. If one continues studies, one can apply for a reduction of the repayment. Usually a full reduction is granted. The new loan is a kind of annuity loan repaid in yearly instalments for a period of 25 years or until the age of 60. The repayment period will be shorter if the debt is small. The annual amount of repayment is normally increased annually by two per cent. The lowest annual repayment amount was Skr 5.790 in 2003 (€667). The loan is subject to a rate of

interest decided each year by the government (3.2% in 2003). The interest rate is not tax deductible.

One can apply for a reduction of annual repayment amount to 5% of annual income for graduates under 50 and to 7% of annual income for graduates over 50 years of age.

In 2003 317.245 students received financial support for study in higher education.

In order to remain eligible for student support, one has to be able to show adequate study results. For example, undergraduate students have to pass 30 university credits per annum. The standard annual workload is 40 credits, which stands for 40 weeks of work.

The student support system is carried out by the government agency the Swedish National Board of Student Aid (CSN).

23 United Kingdom (England and Wales)

23.1 Tuition and fees

Students who entered higher education in or before academic year 1997/98 and are still attending their courses in the current academic year (2003/04) do not have to contribute towards their tuition fees. These are paid for them as part of the award bestowed upon them under the pre-1998 student support arrangements.

UK and other EU students who have entered higher education in 1998/99 or subsequent years are liable for an income-assessed contribution towards their tuition fees. If they are eligible for student support, the Student Support Regulations impose a maximum fee contribution. For the majority of students, this maximum is £1,125 in academic year 2003/04. In some cases, for example where a student is undertaking a period of work experience as part of a sandwich course, or where a student is spending a part of his/her course attending an overseas institution, a half-rate fee may be payable (£550 in 2003/04).

EU students in general pay the same level of fees as UK national students at both undergraduate and postgraduate levels. Tuition fees for undergraduate courses are means-assessed, and the maximum rate payable for this academic year is £1,125. Tuition fees at the postgraduate level are variable according to the courses and the universities.

Universities are able to set their own level of tuition fees for students from outside the European Union. For non-EU students, tuition fees vary according to the course and the university with tuition fees ranging from about £6,000 to £22,000 for both undergraduate and postgraduate courses.

Fee grants generally cover fees payable in respect of attendance on a course - admission, registration, tuition and graduation fees. Fees not covered by the fee grant include fees payable for board and lodging, fees payable for field trips, and fees payable for attending a graduation ceremony.

Higher education institutions are not allowed to charge more than the maximum fee contribution to students who have been deemed eligible for fee support. Institutions who charge, or who announce an intention to charge more than the prescribed maximum, may incur financial penalties. This also applies to students from other European Union countries.

23.2 Student financial support

Support available to fulltime UK students for 2003/04 is:

- tuition fee support up to £1,125 per year (means-assessed) (where students attend a private institution, tuition fee assistance is £1,050 which is not means-tested)

- student loan (25% subject to means-test)
- childcare grant (for students with dependent children) up to £114.75 per week for one child and up to £170 per week for two or more children (means-tested)
- Parents Learning Allowance (for help with course related costs for students who have dependent children) up to £1,300 per year (means-tested)
- Adult Dependants grant (for students with adult dependants) up to £2,280 per year (means-tested)
- Disabled Students' Allowance #
- Care Leavers' Grant up to £100 per week during the long vacation
- Travel Grant for students undertaking course in medicine or dentistry for clinical placements away from normal place of study, or for students attending an education institution outside the UK for at least 8 weeks as part of their course (means-tested)

For part-time students the following arrangements are available:

- tuition fee waiver for students on courses which are 50% or more of equivalent full-time course (funding from institution) (means-tested) (where students attend a private institution, tuition fee assistance is £1,050 which is not means-tested)
- student loan of up to £500 per year (means-tested)
- Disabled Students' Allowance

Postgraduate students:

- Disabled Students' Allowance of up to £5,370 per year for full time and part time students

Eligibility depends on:

- Personal Eligibility
- Course eligibility
- Type of institution attended

To be classed as an Independent student, students must meet one of the following conditions:

- be 25 or over before the start of the academic year being applied for.
- have been married before the start of the academic year for which support is being applied. Marriage certificate will need to be seen by the Local Education Authority (LEA).
- have been self supporting for at least three years before the start of the academic year of the course. This includes any time when the student:
 - was in paid full-time employment;
 - was receiving Income Support or Jobseeker's Allowance or was registered for unemployment;
 - held a state studentship or similar award, for example from a research council;
 - was receiving incapacity benefits, invalidity pension or maternity allowance;

- o was receiving training under any scheme for the unemployed or other funding by any state authority or agency; or
- o has no living parents.

Other support is available for students who need additional help through the Access and Hardship Funds and for students undertaking teaching courses.

Table 25.1 provides some details of the student loans available for students.

Table 25.1: Student loan characteristics

Maximum loans available to UK students in 2003/2004			
Full-year rates	Maximum Available	75% that does not depend on income	25% that does depend on income
Students living away from their parents' home and studying in:			
London	£4,930	£3,695	£1,235
Elsewhere	£4,000	£3,000	£1,000
Students living at their parents' home	£3,165	£2,375	£790
Final-year rates	Maximum Available	75% that does not depend on income	25% that does depend on income
Students living away from their parents' home and studying in:			
London	£4,275	£3,205	£1,070
Elsewhere	£3,470	£2,605	£865
Students living at their parents' home	£2,765	£2,070	£695

The terms for repaying a loan are the same whether the student is full-time or part-time. Repayments do not start until the April after the student has finished or left the course. The amount repaid will be linked to income. Students are expected to repay 9% of their income each year over £10,000, or the monthly (£833) or weekly (£192) equivalent.

The Student Loans Company (SLC) will work with the Inland Revenue to collect repayments. Repayments would be taken by the employer and shown on pay statements. For self-employed students the repayments would be collected through the tax self-assessment system.

Students will not have to make repayments while their income is below the threshold of £10,000.

Table 25.2 shows the monthly repayments required if different amounts were earned, and how much the repayments would be as a percentage of total income.

Table 25.2: Repayment of student loans

Income each year	Monthly repayment	Repayment as a percentage of income
up to £10,000	0	0
£11,000	£7	0.8%
£12,000	£15	1.5%
£15,000	£37	3%
£17,000	£52	3.7%
£20,000	£75	4.5%

Interest on the amount owed is linked to inflation - in line with the Retail Prices Index (RPI). This means the value of the amount paid back will be broadly the same, in real terms, as the value of the amount borrowed. This will apply as long as the loan lasts and will include any time studying or when the loan is not

being repaid, as well as when the loan is being repaid. From 1 September 2003 the interest rate is 3.1%.

The length of time to repay the loan will depend on income after leaving college and the total amount borrowed. Normally repayments continue until the full amount of the loan is repaid. If repayments are kept up, any loan still owing will be cancelled:

- at the age of 65;
- if the individual becomes permanently disabled; or
- if they die.

With regard to support in kind, there are various facilities available to all students and they vary from university to university. Examples of these facilities include student discounts on trains, cinemas and other public places. Many retailers offer discounts at between 10% - 15% to students with valid picture identification while train companies offer between a 25% to 35% discount on rail fares. A wide range of businesses often offer fixed lower rates for students, in many instances. Many institutions provide accommodation for students in their own student residences. All students have access to all university facilities.

There are no figures available for the number of students that avail themselves of these facilities. All full time students are eligible for the majority of these discounts. Students are also eligible for membership of the National Union of Students (NUS) which gives access to a wide variety of discounts on various goods and services. More information on the NUS can be found on the website at www.nus.org.uk.

Although full-time students are not entitled to social security benefits, certain UK and other EU students in vulnerable groups (including single parents and disabled students) may be eligible for social security benefits including Housing Benefit and Council Tax benefit.

Child Tax Credit from the Inland Revenue – Students with dependent children are eligible for Child Tax Credit from the Inland Revenue. Students receiving the maximum amount of Child Tax Credit are entitled to free school meals for their children.

Students with children will be entitled to claim the Child Tax Credit which is paid to parents whether or not they are working or studying. To qualify for Child Tax Credit, students must be aged 16 or over and be responsible for a child under 16 or for someone aged 16 to 19 in relevant (full-time non-advanced) education, or who is registered with the Careers Service or equivalent. Students can qualify for Child Tax Credit at a higher rate if their child or one of their children is under one year old or is disabled. The money students can get depends on their circumstances. To find out more you can visit www.inlandrevenue.gov.uk/taxcredits.

There are no opportunities for parents and students for tax reductions related to the costs of study or maintenance.

24 United Kingdom (Scotland)

24.1 Tuition and fees

The Scottish Executive has abolished tuition fees for all eligible Scottish and EU students studying full-time courses in Scotland. Students studying in Scotland from elsewhere in the UK are liable to pay an annual means tested contribution of up to £1,150 (2004-05 rate).

Part-time students have to pay tuition fees, however there is a fee waiver scheme for students who are unemployed or on a low income.

Overseas and non-EU students have to pay tuition fees at a level determined by individual institutions, although there are some exceptions to this e.g. students from EEA countries who have migrant worker status, people recognised as refugees by the British Government, and people who have been granted exceptional leave to enter or remain in the UK. Institutions are permitted to waive or reduce fees in circumstances they consider to be appropriate.

Generally there is no fee for administration, however, a fee can be charged for a non-standard administration where extra expense is incurred by the institution, which is a consequence of the student being in default and which could therefore have been avoided. Other charges are a matter for individual institutions and would apply to all students.

24.2 Student financial support

In Scotland, if you are under 25 and not married and have not been self-supporting from earnings or state benefits for any three years prior to the first academic year of your course, you are deemed to be a “young student” and your parents’ income will be taken into account when calculating your award. If you do not meet one of these criteria you are deemed to be a “mature student” and your husband’s or wife’s income will be taken into account. All support is means-tested with the exception of Disabled Students Allowance.

- **Student Loans:** Full-time students are eligible to receive loans of up to £4,095 for mature students and young students living outwith the parental home, and £3,240 for young students living in the parental home. The minimum loan available regardless of income is £530 for students living in the parental home and £810 for all other students. Mature part-time students are entitled to a loan of £500 to help with study related costs.
- **Young Students Bursary:** non-repayable grant of up to £2,150 for young students from low income backgrounds which replaces the student loan on a £ for £ basis.

- **Mature Students Bursary:** discretionary non-repayable grant of up to £2,000, administered by institutions, available for help towards the costs of formal childcare, housing and excess travel. It is not for help with living costs.
- **Disabled Students Allowance (DSA):** to help with course related costs for those with a disability. The basic annual allowance is up to £1,940 for general expenditure; a special equipment allowance (for the duration of the course) of up to £4,460 for the purchase of major items of equipment and an annual allowance of up to £11,280 for non-medical personal help.
- **Dependants' Grant:** up to £2,335 for students who have legal and financial responsibility for a dependent adult.
- **Lone Parents' Grant:** £1,150 for widowed, divorced, separated or single students with dependent children.
- **Lone Parents' Childcare Grant:** up to £1,075 for formal childcare costs for lone parent students (automatic entitlement for those eligible for lone parents grant)
- **Travel Expenses:** can be claimed by students who have travel costs in connection with their course. Students living away from home can claim up to 3 return journeys each session to and from their term-time residence.
- **Hardship funds:** discretionary grants administered by institutions for students who are having financial difficulties which may prevent them from continuing with their course
- **Part-time students** are eligible for DSA and Hardship Funds.
- Graduates who commenced full-time HE courses in Scotland on or after 1 August 2001 will be liable to pay the **Graduate Endowment** when they complete their degree (£2,000 for those who started in 2001, £2,092 for 2003-04 starters). This amount is increased by RPI in subsequent years. This is in recognition of the higher education benefits they have received and income from the endowment will contribute to the support of future generations of students. Mature students, lone parents and students with a disability will be exempt from liability as will those who do not progress beyond HNC/HND level.

Student loans are generally available for all full-time students up to first degree level (loans are not available for those on postgraduate courses). To be eligible for a loan you must be on a designated course and meet the residency eligibility criteria. Loans for living costs are not available for EU or overseas students.

Student loans are income assessed and the maximum loan is £4,095, although for young students living with their parents the maximum is £3,240. The minimum loan amount is £810 (£510 for young students living with their parents) regardless of income level.

Mature part-time students with an income up to and including £13,000 (£15,000 if married) can apply for a loan of up to £500 to help with study related costs.

The length of time it takes a student loan borrower to repay the loan is linked to the borrower's income. Borrowers repay 9% of their annual income over £10,000. Borrowers are due to enter repayment the April following graduation

or leaving their course. Those earning less than £10,000 per annum will not make any repayments. (Ministers are considering raising this threshold to £15,000 from April 2005)

The interest applied to student loans is linked to inflation as defined by the Retail Prices Index (RPI). This is done so that regardless of how long it takes a borrower to repay their loan, they will repay no more in real terms than they actually borrowed.

With regards to support in kind such as cheap student accommodation, cheap meals and cheap or free study books, it would be up to individual institutions to decide whether they wanted to subsidise these facilities, although most will charge commercial rents. The Scottish Executive does not provide any of these facilities.

With regard to transport there are various schemes such as railcards for young people (age related). The Scottish Executive can pay for students' travelling expenses in excess of £155 up to a maximum of £930 (£790 for young students living in the parental home).

There is no indirect support available to students or their parents in the form of family allowances or tax facilities.

25 Comparative overview

Table 25.1: Tuition fees and direct student support

Country	Grants			Loans	
	<i>Basic</i>	<i>Means-tested</i>	<i>Merit-based</i>	<i>Unconditional</i>	<i>Means/merit</i>
Austria	No	Yes	Yes (limited)	Yes (limited)	No
Belgium – NL	No	Yes	No	Yes (limited)	Yes (limited)
Belgium – FR	No	Yes	No	Yes (limited)	No
Czech Republic	No	Yes	Yes	Yes (limited)	No
Denmark	Yes	No	No	Yes (high)	No
Estonia	No	Yes	Yes	Yes (high)	No
Finland	Yes	Yes (limited)	No	Yes (high)	No
France	No	Yes	Yes (limited)	Yes (Limited)	No
Germany	No	Yes	Yes (limited)	Yes (limited)	Yes (limited)
Hungary	No	Yes (limited)	Yes	Yes (limited)	No
Ireland	No	Yes	No	No	No
Italy	No	Yes	Yes	No	Yes
Latvia	No	Yes	No	Yes	No
Lithuania	No	Yes	Yes	Yes (tuition)	Yes (maintenance)
Malta	Yes	No	No	Yes	No
Netherlands	Yes	Yes	No	Yes	No
Norway	Yes	Yes (limited)	No	Yes	No
Poland	No	Yes	Yes	No	Yes
Portugal	No	Yes	Yes (limited)	No	No
Slovakia	No	Yes	Yes	No	Yes
Slovenia	No	Yes	Yes	No (abolished)	No
Sweden	Yes	Yes (limited)	No	Yes	No
UK – England/Wales	No	Yes	No	Yes	Yes (limited)
UK – Scotland	No	Yes	No	Yes (limited)	Yes

Table 25.2: Indirect student support, support in kind and performance requirements

Country	Family allowance	Tax credits	Support in kind	Performance requirements	Tuition (per year)	
					EU	Non-EU
Austria	Yes (middle)	Yes (low)	Substantial	Yes	€727	€1452
Belgium – NL	Yes (middle)	Yes (low)	Low	Some	Up to €505	Variable
Belgium – FR	Yes (middle)	Yes (low)	Low	Some	Up to €726	to €1984
Czech Republic	Yes (low)	Yes (middle)	Middle	-	No	Moderate
Denmark	No	No	Low	Some	No	No
Estonia	Yes (high)	Yes (low)	Middle	Yes	No (fulltime)	to €5100
Finland	No	No	High	Some	No	No
France	Yes (middle)	Yes (middle)	Yes (low)	Yes	Variable	Variable
Germany	Yes (high)	Yes (high)	Middle	Some	No (regular)	No
Hungary	No	Yes (low)	Substantial	Some	Up to €300	to €6000
Ireland	No	Yes (low)	Low	Some	€750	Variable
Italy	No	Yes (middle)	Middle	Some	+/- €1000	Variable
Latvia	No	Yes	Substantial	No	Variable	Variable
Lithuania	Yes (limited)	Yes (tuition)	Middle	No	€320	Variable
Malta	No	No	Low	No	€25	Variable
Netherlands	No	Yes (little)	Middle	Yes	€1505	Variable
Norway	No	No	Middle	Some	No	No
Poland	No	Yes (low)	Middle	Yes	No (regular)	Variable
Portugal	No	Yes (low)	High	No	€464-€852	€464-€852
Slovakia	Yes	Yes	Middle	Yes	No	Variable
Slovenia	Yes (limited)	Yes (limited)	Middle	Some	No (fulltime)	To €3000
Sweden	No	No	No	Yes	No	No
UK – England/Wales	No	Yes (limited)	Middle	No	€1689	To €33000
UK – Scotland	No	No	Middle	No	Deferred payment	Variable

Notes: In Germany students exceeding the nominal duration may have to pay €500 per semester on tuition.

In Hungary, the Non-EU fees also apply to self-financed students.

In Ireland the fees are related to registration, examination and service costs.

In Italy these fees relate to bachelor students. Master students often pay 50% more.

In Malta these fees relate to bachelor students. Tuition for master students vary from €4985 and €6980.

In Poland the fees for part-time students vary between €175 and €1000.

Slovakian students exceeding the nominal duration have to pay fees up to 50% of the public subsidy per student.

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