

Driving licence loan – helping you on your way to employment

If you are unemployed and meet certain criteria, you might be able to borrow money from CSN to help you towards a category B driving licence. People aged 19–20 who have an upper secondary diploma can also take out the driving licence loan. Today, many employers require job applicants to have a driving licence, meaning it can be easier to get a job if you have a driving licence.

How much you can borrow

You can borrow a maximum amount of SEK 15,000. The money will be paid in instalments of SEK 5,000. To be entitled to take out the driving licence loan, you must be enrolled at a driving school that has been authorised by the Swedish Transport Agency.



Would you like to know more?

Visit csn.se/korkortslan or call us on 0771 276 000.

Who can take out the driving licence loan?

The driving licence loan is available for people aged 18–47 or those aged 19 and 20 and have an upper secondary diploma or equivalent.

If you are aged 18–47 and unemployed, the terms and conditions are different depending on whether you are 18–24 or 25–47 (the full terms and conditions are available on the next page). If you are aged 19 or 20 and have an upper secondary diploma or equivalent, you might be eligible for a driving licence loan.

The loan is available for a Swedish category B driving licence that entitles you to drive passenger cars and light goods vehicles. You are not eligible for the loan if you already have a Swedish category B driving licence.

How to apply

Apply for the driving licence loans via My Pages on csn.se. Once you have received your decision from CSN and started lessons with a driving school, you can request your first payment. It will not be paid out automatically. The driving school will then report your costs to CSN, and you can request new payments as you go along.

The loan must be repaid

The loan must then be repaid. CSN also charges interest on the loan amount. Usually you will repay SEK 300 per month. This means that if you borrow SEK 15,000, it will take a little over four years until your loan is paid off. Naturally, it is possible to repay the loan faster if you wish.

Conditions for the driving licence loan

To be entitled to a driving licence loan, you need to be in one of three groups.

You are a job seeker aged 18–24

You must be registered as a job seeker with the Swedish Public Employment Service. In addition, you must meet one of these two conditions:

- You are participating in the Public Employment Service's job and development guarantee programme or the job guarantee programme for young people. You must be enrolled in the programme when CSN receives your application.
- You have participated in the Public Employment Service's establishment programme for at least three consecutive months up until the day before CSN receives your application.

You are a job seeker aged 25–47

You must be registered as a job seeker with the Swedish Public Employment Service. You must have been registered as a job seeker for at least six consecutive months up until the day before CSN receives your application.

In addition, you must meet one of these two conditions:

- You have been unemployed for the entire period
- You have taken part in a labour market policy programme for the entire period.

You have an upper secondary diploma and are aged 19–20

You must have an upper secondary diploma or equivalent. You must not be participating in the Job and Development Guarantee Programme or Job Guarantee on the day CSN receives your application. Additionally, you must not have participated in an establishment programme in the last three consecutive months up until the day before your CSN receives your application.

Qualifications that are considered to be the equivalent of an upper secondary diploma can include

- proof of studies including grades from courses worth a combined total of at least 2,500 upper-secondary school credits
- diploma or equivalent from upper secondary education abroad or at an international school in Sweden
- certificate from an independent adult education college showing you meet the general entry requirements for university studies or a higher vocational education programme.

You can read a full list of courses and programmes that are the equivalent of an upper secondary diploma in Section 10 a of the driving licence loan ordinance (2018:1118) – only available in Swedish. Find this on www.csn.se/lagochratt.