

STUDENT GRANTS AND LOANS

CSN FAKTABLAD 2022

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

ARE YOU ENTITLED TO STUDENT GRANTS AND LOANS?

You can receive student grants and loans to study at higher education institutions, higher vocational education and some other forms of tertiary education. From the second half of the year in which you turn 20 years old, you can also receive student grants and loans for studies at a folk high school, Komvux or other upper secondary education. You can receive student grants and loans up until the year you turn 60 years old, but the number of weeks with student loan is limited already from the year in which you turn 51.

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

UPPER AGE LIMIT FOR STUDENT LOAN

Age during the calendar year	Number of weeks
51	220
52	200
53	180
54	160
55	140
56	120
57	100
58	80
59	60
60	40

RATE OF STUDY

You will receive student finance for each full calendar week that you are participating in a course or programme. The rate of study will show you how much

you will be studying on average during each semester or study period. You can receive student finance for different rates of study: full-time 100 per cent, part-time 75 per cent or part-time 50 per cent. To be eligible for student finance, you must be participating in at least three weeks of half-time study.

RATE OF STUDY – credits per week

	Full-time	75%	50%
Higher education institution/ university*	1,5	1,125	0,75
Higher vocational education programme*	5	3,75	2,5
Adult education at upper-secondary level**	20	15–19	10–14

*The school will determine the study rate for post-secondary level courses and programmes that do not have a credits system.

**The scope of the studies is based on a credits system where each course has a certain number of points.

Folk high school

If you are studying at a folk high school, a planned rate of study of at least 20 hours per week is considered to correspond to full-time studies. Part-time studies of 75 per cent requires 15 hours per week. Part-time studies of 50 per cent requires 10 hours per week.

Other types of school

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

HOW LONG CAN YOU RECEIVE STUDENT GRANTS AND LOANS?

You can receive student grants and loans for a certain number of weeks at each level of study. The maximum number of weeks for which you can receive student grants and loans depends on your previous education. You can only receive student

grants and loans for additional weeks for special reasons. You can read more about the number of weeks with student grants and loans at www.csn.se.

Education at post-secondary level

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

Education at upper-secondary level

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

Education at compulsory school level

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

Additional weeks for older students

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

HOW MUCH MONEY CAN YOU RECEIVE?

Student grants and loans comprises grants and loans. In the table below, you can

see the amounts for grants, loans and supplementary loan that you may receive if you are studying full time.

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

	1 week	4 weeks
Basic grant	840	3,360
Loan	1,932	7,728
Total amount	2,772	11,088

Increased grant	1,859	7,436
Loan	913	3,652
Total amount	2,772	11,088

Supplementary loan	1,197	4,788
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CSN charges an administrative fee of SEK 150 per calendar half-year for student loans. This fee is deducted from the first loan payment each semester.

Increased grant

In certain cases, you can receive an increased grant. This applies if you will be studying:

- a supplementary programme in education (KPU);
- adult education at compulsory school or upper-secondary level;
- an introductory programme at upper-secondary school.

You must also meet certain conditions depending on your age and what you will be studying. Read more about these conditions on www.csn.se.

The increased grant is payable as long as funds are available. It will be paid out in the order the applications for student finance are received by CSN. We automatically assess if you are entitled to the increased grant when you apply for student finance.

Supplementary loan

From the year in which you turn 25 years old, you can also apply for a supplementary loan. You must have had a certain minimum income in the last calendar year before starting your studies with student grants and loans. If you start studying in 2022, you must have had an income of at least SEK 200,455 in 2021. You can receive the supplementary loan for a maximum of 120 weeks of full-time studies.

Extra child allowance

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

EXTRA CHILD ALLOWANCE
– amount in SEK per week

Number of children	Full-time		
	75%	50%	
1 child	159	120	77
2 children	260	197	130
3 children	313	235	158
4 children	366	273	186

Additional loan

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

HOW INCOME AFFECTS YOUR STUDENT GRANTS AND LOANS

You are allowed a certain amount of income without a reduction in your student finance. This amount is known as the earned income allowance. If your income exceeds your earned income allowance, your grant and your loan will be reduced. Your student finance will be reduced by 61 per cent on the portion of your earnings that exceeds the earned income allowance.

The earned income allowance depends on the number of weeks you have received student finance per six-month period starting in January. Your earned income allowance is stated in your decision and on My Pages on www.csn.se. The income is calculated for each half of the calendar year. Income includes the surplus earnings from employment, business activities and capital for the calendar year. You need to reduce the income of each type with the deductions you are allowed in accordance with tax legislation, such as travel deductions.

CSN will check whether the income details you have provided are the same as those in the final tax decision from the Swedish Tax Agency. If it becomes evident that your actual income was

higher than that which you reported to us, you might need to repay the money you were not entitled to. This applies if your income was higher than the earned income allowance. If you have received the supplementary loan, it must be repaid if it becomes evident that your actual income was lower than the income limit.

STUDY ACHIEVEMENT REQUIREMENT

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

HOW TO APPLY

Apply for student grants and loans on Mina sidor at www.csn.se. You can apply when you want to, but you can only receive student grants and loans four weeks in arrears, counting from the week before your application was submitted. It is therefore important to submit your application in time.

COORDINATION WITH OTHER BENEFITS

If you are receiving student finance from another country, you are not entitled to student grants and loans. Nor can you receive student grants and loans while receiving any of the following:

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

Nor are you entitled to student grants and loans if you

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

If you have been admitted to a penal institution and you are studying, you are

only entitled to student grants in certain cases. You can find more information on www.csn.se.

IF YOU ARE A FOREIGN CITIZEN

Special terms and conditions are applicable for foreign citizens. Find out more on www.csn.se or in the pamphlet "Svenskt studiestöd för studier i Sverige för dig som är utländsk medborgare" (CSN no. 4146A-L). The pamphlet is available in different languages under www.csn.se/blanketter.

WHEN DO YOU START REPAYING THE LOAN?

You start repaying the loan at the turn of the year closest to six months from your

final student finance payment from CSN. Have you previously received student loans and already started repayments? Then you will start to make repayments as soon as you stop receiving student finance.

The repayment period is a maximum of 25 years. Loans must be repaid in full by the year you turn 64. Loans paid out before 1 January 2022 must be paid back before the year you turn 60. If your debt is smaller, the repayment period will be shorter.

If you receive student loan payments both before and after 1 January 2022, you will have to repay two different kinds of loan. These can be combined into one.

Every year, you will pay back your loan in the form of an annual amount.

The annual amount is calculated based on the size of your debt, the interest for the year, the number of years to repay the loan and an adjustment of two per cent.

If you go back to studying and take out more student finance, you do not need to repay the loan during the period you will be studying with student finance. However, you will still need to repay any unpaid annual amount and recovery orders.



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