

Financing adult learning database

Name of the instrument - Local language	Studiemedel (CSN)
Name of the instrument - English translation	Student aid - loan and grant scheme
Scheme ID	190
Country	 Sweden
Reporting year	2020
Type of instrument	Loan
Sub-type of instrument	Loan for HE expanded to adults
Type of entry	Single instrument
Short description	<p>Adults can use a loan scheme introduced to support students in initial education to cover tuition fees in higher education and living costs during full-time education. Eligible education and training for adults include adult primary and secondary education (komvux), adult vocational secondary education (yrkesvux) as well as higher education and other post-secondary education. Students can choose the loan as an optional or additional component to a grant. The amount of financial aid depends on whether the individual is a full-time student or a part-time student.</p>
Level of operation	National
Name of a part of the country	Not applicable
Name of the region (for regional instruments)	Not applicable
Name of the sector (for sectoral instruments)	Not applicable
Relevance	Key instrument
Legal basis	Studiestödslagen ("Act on Student Financial Aid")
Objective(s) and target(s)	Not available

Year of implementation	2001
Year of latest amendment	2017
Operation/management	CSN is the authority that manages the student financial aid system. CSN reports to the Ministry of Education and Research. The Swedish National Audit Office and the Swedish Agency for Public Management are involved in the overall monitoring of the scheme.
Eligible group(s)	Swedish citizens or EU/EEA-citizens that rank in the same category as Swedish citizens according to EU law and individuals with a permanent residence permit or with refugee status. Students aged between 20 to 56, but the right to take out a loan is limited for people aged 47+. Students in higher education are eligible to student loan even if they are younger than 20.
Group(s) with preferential treatment	Certain groups are eligible for additional loans: 1) supplementary loan (tilläggsån) beneficiaries 25+ with prior work experience with an income over a defined threshold 2) additional loan (merkostnadsån) all beneficiaries for additional expenses (e.g. study trips etc.)
Education and training eligible	Eligible education and training for adults: Adult primary and secondary education (komvux), adult vocational secondary education (yrkesvux) as well as higher education and other post-secondary education.
Source of financing and collection mechanism	Grant component: State funded. Loan component: Mostly funded by the individual through repayment with future income.
Financing formula and allocation mechanisms	The amount of financial aid depends on whether the individual is a full-time student or a part-time student. The definition of being a full-time student varies across types of studies. Weekly rates for 2020 for full-time students: - Base financial aid (without supplements): Grant (828 SEK) + loan (1 904 SEK) = 2.732 SEK. - Extra child allowance: 1/2/3/4 children - 156/255/307/359 SEK. - Supplementary loan: 937 SEK. - Additional loan: Varies according the kind of extra expenses to be covered, e.g. study trips. - Higher grant: Grant (1 821 SEK) + loan (894 SEK) = 2 715 SEK.
Eligible costs	The lump sum loan is to the individuals free disposal for all living and educational costs.
Volumes of funding	Approx. EUR 1 896 400 000 in 2019
Beneficiaries/take up	390 432 in 2020
Organisation responsible for monitoring/evaluation	Centrala Studiestödnämnden (CSN) - The Swedish Board for Study Support - is the authority in charge of monitoring and approving financial support and loan repayment. Other institutions involved in monitoring the scheme are the Swedish National Audit Office and the Swedish Agency for Public Management
Monitoring/evaluation reports available	CSN (2020): Etablering efter komvux - studiestödets betydelse. Rapport 2020:10. Sundsvall. https://www.csn.se/download/18.47ab2a4517605d849b532

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Most relevant webpage - in English	http://www.csn.se/en/2.1034/2.1036
Most relevant webpage - local language	http://www.csn.se/
Recent changes	<p>01-06-2017. The changes included new eligibility criteria for beneficiaries of other funding, especially from active labour market programmes, new regulations for follow-up applications for another education activity and changes of details of the pay-back mechanisms of the loans. This amendment intends to adapt the instrument to steadily changing demographics and education careers.</p> <p>Recent changes in response to COVID-19</p> <p>Under the ongoing pandemic some regulations were temporarily changed, for example the additional earnings limit was suspended for 2020 and lump sums for the additional loan were increased by 25% for the years 2021-22. Further increase of the funding is under preparation.</p>
Sources	http://www.csn.se/ http://www.csn.se/en/2.1034/2.1036