

## Financing adult learning database

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| <b>Name of the instrument - Local language</b>      | Kredit za študij   |
| <b>Name of the instrument - English translation</b> | Study loans  |
| <b>Scheme ID</b>                                    | 199  |
| <b>Country</b>                                      |  Slovenia |
| <b>Reporting year</b>                               | 2020   |
| <b>Type of instrument</b>                           | Loan   |
| <b>Sub-type of instrument</b>                       | Loan for HE expanded to adults   |
| <b>Type of entry</b>                                | Single instrument  |

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| <b>Short description</b> | Adults can use a loan scheme introduced to support students in initial education to cover tuition fees in higher education, living costs or any other costs during full-time education. The scheme is managed via private retail banks. The maximum amount depends on the bank and varies from EUR 2 000 up to EUR 6 300 with a fixed interest rate and free credit granting. The operation/management of the loan is under commercial banks that offer loans for students. Specific rules (i.e. repayment mechanism, interest rate, loan distribution, loan size) depend on the bank and the individual contract between the bank and the loan taker. |
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| <b>Level of operation</b>                            | National   |
| <b>Name of a part of the country</b>                 | Not applicable   |
| <b>Name of the region (for regional instruments)</b> | Not applicable   |
| <b>Name of the sector (for sectoral instruments)</b> | Not applicable   |
| <b>Relevance</b>                                     | Further instrument   |
| <b>Legal basis</b>                                   | Not applicable   |
| <b>Objective(s) and</b>                              | The objectives of the loan are not stated in legal acts as |

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| <b>target(s)</b>  | the loan system is financing through the private capital market.   |
| <b>Year of implementation</b>                             | 2004   |
| <b>Operation/management</b>                               | The operation/management of the loan is under commercial banks that offer loans for students. Each commercial bank that offers loans has its own internal operation/management of the loans.   |
| <b>Eligible group(s)</b>                                  | Residents of Slovenia, holding a status of a student   |
| <b>Group(s) with preferential treatment</b>               | No preferential treatment  |
| <b>Education and training eligible</b>                    | Higher education (ISDED 5)   |
| <b>Source of financing and collection mechanism</b>       | The loan system is financing through the private capital market. The source of funding is commercial banks. The state is not involved in the loan mechanism. As only a resident holding a status of a student is eligible to receive the loan, the educational institutions provide official statements of an individual's status when necessary.  |
| <b>Financing formula and allocation mechanisms</b>        | The loan is disbursed to the loan taker. The way how the loan is disbursed depends on the bank. The loan repayment starts in a fixed period after graduation. The concrete period depends on the bank's set requirements. The maximum amount of the loan depends on the bank and varies from EUR 2 000 up to EUR 6 300. The interest rate is fixed. A periodic interest rate is paid during the studies. Free credit granting. There is no loan forgiveness. |
| <b>Eligible costs</b>                                     | Adults can use a loan scheme introduced to support students in initial education to cover tuition fees in higher education, living costs or any other costs during full-time education.  |
| <b>Volumes of funding</b>                                 | This data is not publicly available.   |
| <b>Beneficiaries/take up</b>                              | The loans are provided by private banks, therefore data is not available.  |
| <b>Organisation responsible for monitoring/evaluation</b> | Commercial banks   |
| <b>Monitoring/evaluation reports available</b>            | Not available  |
| <b>Most relevant webpage - in English</b>                 | Not available  |
| <b>Most relevant webpage - local language</b>             | Not available  |
| <b>Recent changes</b>                                     | No recent amendment<br><br>Recent changes in response to COVID-19  |

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|                | Not applicable.   |
| <b>Sources</b> | <a href="https://www.nlb.si/studentski-kredit?gclid=Cj0KCQjw0oCDBhCPARIsAI3C_HZ...">https://www.nlb.si/studentski-kredit?gclid=Cj0KCQjw0oCDBhCPARIsAI3C_HZ...</a> |
|                | <a href="https://www.addiko.si/studentski-kredit/">https://www.addiko.si/studentski-kredit/</a>   |
|                | <a href="https://www.gbkr.si/osebne-finance/kredit/studentski-kredit">https://www.gbkr.si/osebne-finance/kredit/studentski-kredit</a>                             |