


Student loan - adults

POLICY DEVELOPMENT

REGULATION/LEGISLATION

 NORWAY

Timeline

2019 Implementation

2020 Implementation

2021 Completed

ID number 28949

Background

Every fifth adult in Norway does not have a diploma or certificate from upper secondary education.

For adults, who often have greater financial obligations such as housing loans and family, finances are an important factor when making choices about education.

Objectives

This scheme will encourage more adults to continue in education, including VET, and thus have the opportunity to learn throughout their lives.

Description

Changed rules for study loans and grants for adults from the State Educational Loan Fund were implemented in 2020. With the new rules, it is possible to apply for a loan until the age of 50, without reducing the loan amount, compared to the previously applied limit of 45 years. In addition, the age limit for when the loan must be repaid was raised from 65 to 70 years.

Adults who want to take higher education can, like other students in higher education, receive basic support for full-time education. They may also be entitled to other grants, such as parental grants, additional grants and refugee grants.

A requirement for at least a 50% study load to receive support has been removed. This means that it is possible to get support if you have a split, for example, of 20% study and 80% work.

It is also possible for adults to get supplementary loans to take upper secondary education. Anyone aged 30 or older may be entitled to an additional loan. For those who are 18 years of age or older and have children under the age of 16, an additional loan can be granted. There is an upper limit for supplementary loans.

2019 Implementation

2020 Implementation

Legislation was changed and new rules apply.

2021 Completed

The scheme has been completed.

Bodies responsible

- Ministry of Education and Research (KD)
- State Educational Loan Fund

Target group

Learners

Adult learners

Thematic categories

Supporting lifelong learning culture and increasing participation

Financial and non-financial incentives to learners, providers and companies

Providing for individuals' re- and upskilling needs

Subsystem

CVET

Further reading

[More information about the regulation](#)

“ ... ” Cite as

Cedefop, & ReferNet. (2026). Student loan – adults: Norway. In Cedefop, & ReferNet. (2026). *Timeline of VET policies in Europe* (2025 update) [Online tool].

<https://www.cedefop.europa.eu/en/tools/timeline-vet-policies-europe/search/28949>