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	2015
Type of instrument	Grant for individuals Loan
Type of entry	Single instrument

Short description	The Studienmedel (CSN) is a unique integrated approach, providing a lump sum grant for initial and adult learners and - when required - an additional loan component (also paid in monthly lump sum instalments). The CSN works also as the wage replacement component in cases of long training leaves. 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. Students/adults can choose the loan as an optional additional component to a grant component as the loan component is optional. Generally there are State regulated interest rates. The repayment starts after a specific period and not immediately.
Short description of the related instruments	nap

Level of operation	National
Name of a part of the country	nap
Name of the region (for regional instruments)	nap
Name of the sector (for sectoral instruments)	nap
Relevance	Key scheme

Legal basis	Studiestödslagen ("Act on Student Financial Aid")
Objective(s) and target(s)	The student aid system should contribute to a high participation in education and should also reduce disparities between individuals and groups. Student financial aid is primarily intended to cover living expenses during studies and training.
Year of implementation	2001
Year of latest amendment	2015
Operation/management	Centrala Studiestödnämden (CSN) - The Swedish Board for Study Support - is the authority in charge of the scheme. CSN approves and pays out financial aid for students and manages loan repayment.
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+. The following groups qualify for supplements: - Extra Child Allowance (tilläggsbidrag): people who have custody of a child or children (parents and guardians). - Supplementary loan (tilläggslån): people aged 25+ who have worked previously and had a certain minimum income. - Additional loan (merkostnadslån): people who have extra expenses while studying. - Higher grant component (högra bidrag): people aged 25+ who study at the compulsory or upper secondary level and do not already have an upper secondary qualification. The higher grant is also available for unemployed undertaking vocational secondary education in an adult secondary education program (yrkesvux).
Group(s) with preferential treatment	See eligible group(s) - the gropus entitled to receive supplements
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 Loan component: State (current financing - providing loans, interest rate subsidy and loans forgiveness), individual (repayment from 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. The weekly rates for 2015 for full-time students are: - Base financial aid (without supplements): Grant (SEK 707) + loan (SEK 1 780) = SEK 2 487. - Extra child allowance: 1/2/3/4/5 children – SEK 146/239/287/335/383. - Supplementary loan: SEK 881.

	- Additional loan: Varies according the kind of extra expenses to be covered, e.g. study trips. - Higher grant: Grant (SEK 1 646) + loan (SEK 841) = SEK 2 487. Allocation: After approval by CSN, the money (grant and loan) will be transferred directly to the recipients bank account.
Eligible costs	Specific arrangement
Volumes of funding	In 2013, the total volume of loans was SEK 14 359 000 000: base loan: SEK 13 489 000 000; supplementary loan: SEK 212 000 000; additional loan: SEK 658 000 000. The allocated funds in 2013 summed up to a total volume of grants of SEK 10 375 000 000: base grant: SEK 9 964 000 000; extra child allowance: SEK 411 000 000. Total grant and loan: SEK 24 734 000 000.
Beneficiaries/take up	In 2013, 363 618 beneficiaries received the loans: base loan: 319 682 (151 870 above 25 years old); supplementary loan: 18 894 (18 894 above 25 years old); additional loan: 25 042 (12 089 above 25 years old). The base grant was received by 471 950 (210 303 above 25 years old) individuals, the extra child allowance by 83 238 (77 058 above 25 years old).
Organisation responsible for monitoring/evaluation	Centrala Studiestödnämden (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	na
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	No substantial changes of the scheme since an extensive reform in 2001. The system is amended regularly in order to correspond to the development of the educational system. The amendment of 1 January 2015 eliminates the maximum age for when a student loan is written off. Prior to the amendment, remaining loan payments were written off when the borrower turned 67. Now student loans are only written off, if there are exceptional reasons.
Sources	http://www.csn.se/
	http://www.csn.se/en/2.1034/2.1036
	http://www.regeringen.se/sb/d/13589
	http://www.csn.se/om-csn/statistik/studiestodsstatistik-1.4485