

**Queenie K.H. Lam, Danja Oste**  
with Irina Ferencz and Bernd Wächter

# Portable state grants and loans

**An overview and their contribution  
to outgoing student mobility**

**ACA Papers on  
International Cooperation in Education**

Lemmens





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### **Die Deutsche Bibliothek – CIP-Einheitsaufnahme**

Portable state grants and loans: An overview and their contribution to outgoing student mobility/Queenie K.H. Lam, Danja Oste with Irina Ferencz and Bernd Wächter – Bonn: Lemmens Medien GmbH, 2013  
(ACA Papers on International Cooperation in Education)

ISBN 978-3-86856-011-4

NE: ACA Papers

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Internet: [www.lemmens.de](http://www.lemmens.de)

Printing: Kössinger AG, Schierling



Lifelong  
Learning  
Programme

This project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

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## Acknowledgements

This book is the final outcome of the project entitled **State Grants and Loans as a Means to Increase Outgoing Mobility**, or in short, **STiME**, which was conducted by the Academic Cooperation Association (ACA) in collaboration with the Deutsches Studentenwerk between October 2012 and December 2013. The project and the printing of the present book have been supported by the European Commission, under the ERASMUS action of the Lifelong Learning Programme. The choice of the project acronym was not random – meant to be read as it’**S TIME**. It was foreseen to suggest that it was indeed high time to look deeper into state support schemes as a means to increase European student mobility.

However, by calling the project so often as stymie ('staimi), instead of the less pronounceable 'S TIME ('S taim), the acronym has acquired two additional meanings, one of “obstruction/obstacle”, and the other, “a situation or problem presenting such difficulties as to discourage or defeat attempts to deal with or resolve it”.

This unintentional negative association of the acronym with “stymie”, if seen on a positive note, actually aptly describes the subject matter being tackled in the project, as well as the data collection challenges. First, the issue of “portability” of state grants and loans would not be worth a discussion, if there were no “obstruction” or “obstacles”. Second, the scarcity and incomparability of the quantitative data available in the vast majority of European countries studied present precisely a situation that discourages any attempt to assess the quantitative contribution of portable grants and loans.

Despite all that, the time has come for the project team to present in this book the findings gathered, as well as challenges faced, in the STiME project. But before digging in to the details, we would like to say “thanks”.

The project would not have been possible without the collaboration of a group of friends and supporters, who have accompanied the project team throughout this exploratory journey of state grants and loans and their contribution to outgoing European mobility.

We would like to thank first of all the respondents to the STiME survey, on which this project is based, who made available their precious time for the questionnaires and follow-up clarification/validation questions.

Our sincere thanks also go to the members of the Advisory Board:

- David Crosier (BE), EURYDICE
- Maria Czech (PL), Jagiellonian University
- Chris Eidsaunet (NO), Norwegian State Educational Loan Fund (Lånekassen)
- Taina Moisander (BE), European Students' Union (ESU/ESIB)
- Dominic Orr (DE), Deutsches Zentrum für Hochschul- und Wissenschaftsforschung GmbH (DZHW)
- Brian Power (IE), Irish Department of Education and Skills, and former Co-chair of NESSIE
- Jean-Paul Roumegas (FR), French National Student-services Agency (CNOUS)
- Věra Štastná (CZ), Charles University
- Ulrich Teichler (DE), International Centre for Higher Education Research (INCHER) Kassel

We are extremely grateful to the nine advisers for inspiring us with many critical but constructive ideas during the two “brain-showering” sessions that laid the methodological foundation of this final product.

We also owe many thanks to the following individuals and organisations (in alphabetical order) who assisted the team at different junctures of the project: Marlène Bartès, Julie Fionda, Veronika Kupriyanova, Markus Lemmens, David Pluskota, ACA member organisations, ESU, EURYDICE and NESSIE.

Last but not least, we are grateful for the support of the European Commission for this meaningful endeavour, and for acknowledging that it's time to take one step forward in the discussion on the contribution of state grants and loans to student mobility in Europe.

The book you are holding in your hands now will not provide a panacea to all the obstacles obstructing the portability of state grants and loans. By pointing out what has “stymied” (obstructed) the flow of national financial support, we hope to, at least, provide you, the reader, with some new information and inspiration to further the discussion of portability in the current European context.

*Queenie KH Lam*

*On behalf of the STIME Team*

# 1. Introduction

## 1.1 Policy context

The European continent has been for some time now the envy of other continents when it comes to its performance in the international student mobility domain. As ACA's study *Mapping mobility in European higher education*<sup>1</sup> has (again) recently shown, mobility levels in Europe continue to be much higher than anywhere else in the world. In contrast to other major players in international student mobility, like the USA, whose market share continues to drop, Europe has managed to safeguard its share of global mobility – still higher than 40%. But these successes are only one side of the coin. The other side of the coin is that Europe is formulating ever more ambitious aims, and to reach these, greater efforts are needed. The ministers of education (now 47) in the European Higher Education Area (EHEA) agreed in Leuven, in 2009, to set the target of 20% outbound mobility, to be reached by 2020 (Leuven Communiqué, 2009)<sup>2</sup>. The European Union (or to be precise, its Council of Ministers) has recently followed suit and has set the same ambitious benchmark for its (now 28) member states (*Council Conclusions*, 2011)<sup>3</sup>. The *Youth on the Move Communication* (2010)<sup>4</sup> sets an even higher target: “mobility for all” (this is not to mean that 100% will be mobile, but everyone who wants to should have the opportunity) while the ET 2020 agenda aims at making mobility “the rule rather than the exception” (ET 2020, 2009)<sup>5</sup>. Furthermore, some member states, such as Germany and Austria, aim even higher, both having set a 50% target for outgoing mobility (Ferencz and Wächter, 2012)<sup>6</sup>.

While international student mobility is at the top of the European higher education agenda, there is also wide consensus within the European higher education community that what stands in the way of attaining the above mentioned targets are a set of important obstacles to mobility. Among these, a

<sup>1</sup> Teichler, U., Ferencz, I. and Wächter, B. (Eds.) (2011) *Mapping mobility in European higher education*. 2 volumes. DAAD: Bonn (Dok&Mat 69, 70).

<sup>2</sup> Leuven Communiqué (2009) *The Bologna Process 2020 – The European Higher Education Area in the new decade*, retrieved from: [http://www.ond.vlaanderen.be/hogeronderwijs/bologna/conference/documents/leuven\\_louvain-la-neuve\\_communique%C3%A9\\_april\\_2009.pdf](http://www.ond.vlaanderen.be/hogeronderwijs/bologna/conference/documents/leuven_louvain-la-neuve_communique%C3%A9_april_2009.pdf)

<sup>3</sup> *Council Conclusions for a Benchmark for Learning Mobility, 28/29 November 2011*, retrieved from: [http://www.consilium.europa.eu/uedocs/cms\\_data/docs/pressdata/en/educ/126380.pdf](http://www.consilium.europa.eu/uedocs/cms_data/docs/pressdata/en/educ/126380.pdf)

<sup>4</sup> European Commission (2010) *Youth on the Move Communication*, retrieved from: [http://ec.europa.eu/education/yom/com\\_en.pdf](http://ec.europa.eu/education/yom/com_en.pdf)

<sup>5</sup> *Council Conclusions of 12 May 2009 on a strategic framework for European cooperation in education and training* ('ET 2020'), retrieved from: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:C:2009:119:0002:0010:en:PDF>

<sup>6</sup> Ferencz, I. and Wächter, B. (Eds.) (2012) *European and national policies for academic mobility. Linking rhetoric, practice and mobility trends*. Lemmens Medien: Bonn.

lack of academic (and professional) recognition, linguistic barriers, inflexible curricula, and immigration and residence regulations, are amongst the most often quoted ones. Nevertheless, as many studies have shown so far, the biggest mobility obstacle seems to be a lack of (sufficient) funding. At a European level, the funding aspect has been tackled in an impressive way by the provision of mobility grants or scholarships, mainly through the ERASMUS Programme (which has recently surpassed its 3-million target), but also schemes such as Erasmus Mundus. And there are plans and commitments for this type of support to continue. The newly-launched “ERASMUS+ Programme” (2014-2020) foresees an increase of funds of around 40% (compared to present levels) for student mobility. It also foresees the creation of a European loan guarantee facility which is to provide student loans at reasonable conditions for students from EU member states wanting to do a full Master programme in another member state of this regional block. All of this will without doubt help, but efforts at the European level alone will not suffice to reach the ambitious benchmarks. National-level funding must also grow, for example in the form of mobility scholarships dedicated to promote outgoing mobility, but not only.

Another set of instruments which could be key in helping reach or at least come closer to these targets are the national study financing systems, or, as they are often called, the national grant and loan schemes (e.g. BAföG in Germany). These are instruments traditionally designed to support higher education study in the home country. However, by “opening up” these instruments and allowing them to be used also for study abroad, i.e. by making these instruments fully portable, the financial obstacles to mobility could be reduced for a large group of students benefitting from such schemes.

Admittedly, portable national student grants and loans are just one instrument among many others to support mobility. However, their potential role in attaining Europe’s mobility targets is certainly not negligible in quantitative terms, especially compared to mobility scholarships which tend to be selective and are often small in scale. As a result, these instruments should not be overlooked when discussing support measures that tackle the funding obstacle to mobility.

It is, however, astonishing how limited the existing knowledge about these instruments is at the European level. There have been a few studies and surveys trying to shed light on the study abroad funding these instruments provide. But several of them are by now close to one decade old and have thus inevitably been superseded by the constant changes these systems are undergoing (such as the excellent CHEPS studies<sup>7</sup> dating back to the

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<sup>7</sup> Vossensteyn, H. (2004a) *Portability of student financial support. An inventory in 23 European Countries*. University of Twente Publications. Center for Higher Education Policy Studies (CHEPS). Retrieved from <http://doc.utwente.nl/49907/1/bhw-106-bgo106.pdf>



early 2000s). Moreover, most of the predecessor studies and surveys deal with portability in a very general way (simplistically asking whether or not the grants and loans are portable - as it is the case in the bi-annual stocktaking exercise undertaken until recently in the framework of the Bologna Process), and failing to provide any additional differentiation. Such initiatives do not say under which exact conditions, for which students exactly, for which forms of mobility (credit vs. degree) and destinations of study abroad, and at what levels of study these grants are portable. We have also surprisingly not found any systematic and Europe-wide information on “volumes”, i.e. on how many students have studied abroad with the support of these grants and loans, and thus also on the “share” of mobile students on these schemes of all mobile students. No one can safely answer today if and how did state grant and loan schemes significantly contribute to mobility.

As a result, the discussion about portability in Europe could not advance much further, despite the fact that there is clearly a need to fill this information gap. For example, the Leuven Communiqué of 2009 states very clearly that “study support and the full portability of grants and loans are necessary requirements”, while in the Bucharest Communiqué of 2012 the education ministers of the EHEA “reiterate [their] commitment to full portability of national grants and loans across the EHEA and call on the European Union to underpin this endeavour through its policies”<sup>8</sup>. This study has looked into all the unexplored issues listed above and aims to provide a fuller picture of the portability of state grants and loans offered by 31 European countries, and the relative contribution of these instruments to supporting outgoing mobility.

## 1.2. Objectives

The portability of state grants and loans is considered one of the key elements contributing to the realisation of a European area for lifelong learning. Its centrality at the European Union level is therefore not in doubt. However, as explained above, not enough is known about the conditions attached to portable grants and loans and their actual use for degree mobility, as opposed to credit mobility, to further the discussion on portability. With the mobility targets in sight and the new European-level priority to promote degree mobility at the Master’s level in the new programme ERASMUS+, there is an

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Vossensteyn, H. (2004b) *Student financial support: An inventory in 24 European countries. Background report for the project on the portability of student financial support*. Center for Higher Education Policy Studies (CHEPS). Retrieved from <http://doc.utwente.nl/49908/1/bhw%2D107%2Dbgo107.pdf>

<sup>8</sup> Bucharest Communiqué (2012) *Making the most of our potential: Consolidating the European Higher Education Area*, retrieved from [http://www.ehea.info/Uploads/\(1\)/Bucharest%20Communiqué%202012\(2\).pdf](http://www.ehea.info/Uploads/(1)/Bucharest%20Communiqué%202012(2).pdf)

urgent need to fill this information gap so as to support evidence-based policymaking at both the European and national levels.

In light of the above, this study is designed to achieve the following specific objectives:

- first, to provide a comparative overview of state grant and loan provision in 31 European countries (EU-27 and EFTA-4) and map out the current state of the “portability” of such provision for supporting outgoing mobility;
- second, to describe and analyse the key features of state grant and loan systems, particularly the conditions attached to using state grants and loans for outgoing mobility; and
- third, to assess the potential and the actual quantitative contribution of state grants and loans for outgoing mobility by providing up-to-date figures of both mobile and non-mobile students funded by grant and loan schemes in relation to the total student outflows from these countries.

In a broader European policy context, through the new empirical evidence, this project is expected to impact on the current discussions surrounding one of the critical priorities in the modernisation of European higher education – the development of a funding model that would support “smart, sustainable, and inclusive growth”, a vision spelt out in the Europe 2020 strategy<sup>9</sup>. Such a vision would inevitably require coordinated efforts of different European states and the European institutions in areas of common interest. In this case, it would be a potential synergy of the national and European financial support systems to increase intra-European student mobility, which is a key step to establish a European lifelong learning area and to reach the goal of building an innovative knowledge-based economy in Europe.

As a data collection and analysis exercise, the results of this study will inevitably also shed light on the availability of national data on the actual use of portable grants and loans and the challenges in data collection. This is not the primary objective of the study. Nevertheless, the information gaps identified in this study may help data collectors at the national and European levels identify areas for improvement and chart new directions for future data collection exercises.

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<sup>9</sup> European Commission (2010) *Europe 2020. A strategy for smart, sustainable and inclusive growth*, retrieved from: <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=COM:2010:2020:FIN:EN:PDF>



### 1.3 Structure of this book

This publication is structured into nine main chapters and three annexes. The opening chapter (1) sets the scene for the central theme of the study, namely state grants and loans and their portability (or lack of it). By placing this topic in the broader European higher education policy context, the authors clarify the objectives of the STiME project and of the related study, as well as their relevance for the European higher education landscape. This is done in order to set realistic expectations as to what will be covered in this publication as well as what not.

Chapter 2 gives a detailed picture of the project's methodology, touching on key definitions and describing the main research steps undertaken to generate the findings of the study. These aspects are essential for understanding the rest of the chapters, giving an accurate account of various decisions taken in the design of the study and explaining important and inherent data limitations.

The central concept of the study – that of portability – is tackled in a very thorough manner in chapter 3, which underlines the necessity to have a deeper and richer understanding of this notion and ultimately more precision in the European-level debates on this topic. The chapter also clarifies what portability can mean for the two main types of mobility covered in this study, namely degree and credit mobility.

Chapter 4 highlights key differences in the manner of referring to state grants and loans across different European countries, clarifies which countries have a state grant and loan scheme(s), and presents the estimated coverage of these instruments is of total enrolment. Once the list of relevant schemes and the scale of their potential contribution become clearer, chapter 5 moves on to specify which of the relevant scheme(s) are portable (fully or partially), for degree and/or credit mobility and to provide a high concentration of key data for the discussion of portability in the European context. After explaining a number of issues related to data collection, the chapter presents the number of grant and loans recipients in countries that offer partial and full portability, to assess the size of the 'opportunities offered'. It then contrasts this information with the numbers of grant and loan recipients that have actually taken advantage of the portability of their financial support, i.e. those that have used these funds to study abroad (i.e. the 'opportunities taken'). Last, as portable grants and loans often come with some strings attached, the chapter gives a detailed overview of the conditions most often accompanying portable grants and loans.

Chapter 6 furthers the quantitative analysis of portability by highlighting major patterns related to differences in the use of portable grants and loans for degree and for credit mobility. The chapter also assesses the ‘untapped opportunities’ of portability, i.e. the pool of students that could have used their grants and loans abroad but chose not to or could not, because of the attached eligibility requirements or for other reasons.

Still along the ‘data lane’, chapter 7 brings in necessary information to calculate the quantitative contribution of portable state grants and loans to supporting outgoing mobility, both credit and degree. Then, chapter 8 looks at the destinations of mobile grant recipients, and compares the mobility patterns of this group of ‘supported’ mobile students with those of mobile students in general, for both degree and credit mobility.

The final chapter – chapter 9 – summarises the main observations of the study and puts forward a set of recommendations to improve the data situation on the issue of portability.

The publication is provided with three annexes containing an overview of state grants and loan provision in all the 31 countries covered in the study (Annex I), 11 country profiles that go deeper into the scheme features for these selected countries (Annex II) and a glossary (Annex III).

## 2 Methods

### 2.1 Definitions

Definitions are very important in general, but for this study in particular, given the lack of a standardised terminology on the portability of student aid. Terms such as student support, financial aid, state grants, state loans, student mobility, portability, as well as academic year, are all in need of clear and comparable definitions. Therefore, terminology was one of the first issues tackled in this study. A glossary comprising working definitions of the key terms used in this study was compiled for the survey of national-level grant administering bodies. This glossary can be found at the end of this book (Annex III) and is meant to facilitate a common understanding of the subject matter and the scope of analysis addressed in the project. These definitions are, by no means, normative. Rather, they have been challenged and refined in this study.

Here we will only elaborate on a few key terms that are crucial for the design of the study and the interpretation of the data collected.

#### *Europe – EU-27 and EFTA-4 countries*

Europe in this study refers to the 27 member states of the European Union at the time when the project was selected for funding in 2012, plus the four European Free Trade Association (EFTA) countries: Iceland, Liechtenstein, Norway and Switzerland. Focusing on these countries only was a practical decision, as well as the result of an assumption that conditions for portability may differ between the use of grants and loans within the EU and EFTA countries and countries outside this part of Europe. In this book, these 31 countries are generally referred to as Europe-31.

#### *State grants*

For state grants, the simplest definition would be financial support (money) offered by national governments that requires no repayment by the students. We do, however, reckon that there are different levels of governance, ranging from regional/cantonal/Länder governments in federal states, up to the supranational “government” of the EU. They may all offer grants or loans to students separately or collectively. In this study, the focus is on “national-level” support. We have, nevertheless, also considered coordinated regional support systems captured in the national data reported to the survey. Given the focus of this study on “national” funding for mobility, EU-level support, such as ERASMUS and Erasmus Mundus, are explicitly excluded from this study, although ERASMUS data have been used as a benchmark for gauging the extent of national support for credit mobility.

When financial support for students is considered, we have to stress that there are different types of public support, designed for different purposes. Student or study grants targeting students in general, regardless of where they study is one. Mobility scholarships targeting mobile students who intend to study abroad for a short period of time or for full degrees at overseas institutions is another type. Mobility scholarships may be considered the most direct and effective financial incentives for promoting student mobility. However, given that the focus of this study is on “portability”, we have explicitly excluded mobility scholarships which are not rooted in any other national scheme and are 100% portable from the outset. The focus of this study is therefore on student or study grants<sup>10</sup> that are NOT primarily provided for mobility, but as a means of student financial support for all students in a country.

### *State loans*

One may think that state loans and grants are rather similar, the only difference being the fact that the students are required to pay back the loans at some point in time (with or without interest). Indeed, repayment is the major difference between grants and loans, even though there are cases where loans can be converted into grants under certain conditions.

While the concept of “loans” is rather clear, it is much more difficult to define what falls into the scope of “state” loans. Strictly speaking, state loans may refer to loans fully financed and administered by the state or by state-sponsored national bodies. Beyond that, there are also student loans that are guaranteed and/or subsidised by the state, but which are primarily delivered by public or private banks, or other designated financial intermediaries, be they public or private. In this study, a broad definition of state loans was adopted in the research design so as to capture both situations.

### *Portability*

To explain this in a very simple way, portability in this study may be defined as the possibility for students to take state financial support from the country of origin to a country of destination. The need to discuss the portability of student financial support exists, however, primarily when such a possibility is unclear or questioned. Therefore, the primary focus of this study is not on the simple “yes” or “no” question of portability, but on the extent of portability, which is indirectly reflected in the additional conditions for students to use national financial support abroad and the actual use of portable state grants or loans abroad.

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<sup>10</sup> Student grants and study grants are two different categories. Student grants generally cover the students’ daily living expenses. Study grants generally cover tuition fees. See Chapter 4 for more details on the definition of grants and loans.

## *Mobility*

Very often, the mobility of students studying abroad for a short period of time during their enrolment in local higher education institutions (what we call “credit mobility”) is analysed in the same way as the mobility of students studying abroad for full degrees (what we call “degree mobility”). In this study, we attempted to separate the two as far as possible, particularly because the financial impacts (both costs and benefits) and the subsequent considerations for credit mobility and degree mobility are clearly and significantly different. This holds true regardless of whether it is a student, the family of a student or a government that is footing the bills. Some differences may therefore be expected from the conditions for portability and the actual use of portable state grants and loans between these two types of mobility.

In addition to the above distinction between credit mobility and degree mobility, it is also important to distinguish incoming mobility from outgoing mobility in this study. The rationales and incentives for national governments to fund incoming and outgoing mobility, particularly in terms of degree mobility, can be very different. A country keen on funding incoming mobility may not be as eager to fund outgoing mobility, particularly degree mobility. With the chosen perspective on outgoing mobility, we will therefore focus on the willingness or not of the national governments to support their own nationals to study abroad, both for credit and degree mobility, by removing or reducing the barrier for the free flow of state grants and loans.

## **2.2 Data collection and analysis**

### *Desk research*

First-hand data for this study were primarily gathered through a three-part questionnaire-based survey. Prior to the survey, useful information related to student financial support and portability of grants and loans in Europe was identified through desk research. These materials, including relevant literature and discussions, were analysed and used to inform the design of the questionnaire. In the early phase of the study, national funding schemes that potentially fell within the scope of the study and direct contacts of survey respondents from these schemes were identified.

After the survey, additional post-survey desk research was conducted, mainly with a focus on relevant student financial support schemes that offer portable grants and loans. Major sources of information in this phase of desk research were the official websites of the schemes identified through the survey. Additional details on individual schemes that were not captured in the standardised questionnaire or were not clearly presented in the responses

were gathered in order to have a more in-depth analysis of the conditions for portability. To some extent, the web search also gave the researchers an idea of the availability and transparency of information about portability from an end-user's point of view.

### *Survey*

A three-part survey was designed to capture the following information:

- a) the existence of state grants and/or state loans in a country;
- b) a detailed description of state grants, conditions for portability, and statistics on portable state grants;
- c) a detailed description of state loans, conditions for portability, and statistics on portable state loans.

In anticipation of the substantial differences among the student financial schemes in the 31 countries, the survey was semi-structured, with mostly open questions.

The survey, launched in early February 2013, was addressed to national authorities chiefly responsible for student financial support in the chosen 31 European countries. It targeted primarily national bodies that are clearly known for their involvement in the administration of national student financial support, such as The State Educational Loan Fund (Lånekasse) in Norway, The Swedish Board for Study Support (CSN) in Sweden, The Social Insurance Institution of Finland (KELA) in Finland, Danish Agency for Higher Education and Educational Support in Denmark, as well as Deutsches Studentenwerk (DSW) in Germany and the French National Student-services Agency (CNOUS) in France (see Annex I for the complete list). In countries where there are no clearly identifiable national administrative bodies of student financial aid, the questionnaires were addressed to units in charge of (higher) education in national ministries. These were asked to provide the information or redirect the survey to the relevant national body(ies).

After two rounds of reminders and targeted follow-up actions with contacts in individual countries, 20 countries responded to the survey. The overall response rate was 64.5%. However, due to the inherent differences of the schemes and of the statistics that national bodies delivered, the information thus collected was not immediately usable or comparable. As a result, a series of follow-up actions were taken to adjust, enrich and validate the results of the survey with the participation of national respondents.

Reference data on degree and credit mobility necessary for the study were much easier to gather. A complete set of ERASMUS data (a proxy for credit

mobility in Europe) from the reference year 2008/09 up the most recent year – 2011/12 – for which data were available was obtained directly from the European Commission. It was also possible to directly retrieve from the UNESCO Institute for Statistics (UIS) database the full set of data for outbound mobile students (a proxy for degree mobility) from the 31 countries covered, although the latest reference year possible for cross-country comparisons dated back to 2008/09 due to the time lag in international reporting of mobile student statistics. For example, Canada (one of the popular destinations for European students outside Europe) had not yet reported numbers of mobile students from the 31 European countries to UIS at the time when the study began, but did so only later. The UIS data used in this study were therefore last updated in November 2013 to ensure that the numbers of European students in major destinations were reported to UIS.

## **2.3 Quality control and data validation**

The biggest challenge in this first attempt to quantify the actual use of portable grants and loans was data collection. In this respect, the study benefited much from the experts on the 9-member Advisory Board, especially in countries where there are no clearly defined student financial aid schemes or clearly identifiable administrative bodies of such schemes. The external advice of the experts helped the research team clarify the scope of the study, the kind of data to expect and ask from national authorities, as well as the interpretation of the data in different national contexts.

The availability of data varies to a great extent from country to country among the 31 European countries. Despite the seemingly high response rate to the survey, the data gathered through the survey were not readily usable for analysis. The research team therefore engaged in intensive exchanges with the survey respondents to gather additional data, or clean the data sets already provided. Besides, additional desk research and textual analysis was conducted, focusing on the public information available through the official websites of the schemes reported in response to the survey. These two post-survey data collection steps, as well as additional steps taken with the support of ESU, EURYDICE and the NESSIE group, all helped to improve the data quality collected in the STIME project. This study would not have been possible without the continuous support of the above-mentioned experts and information providers.

### **3 Unpacking the underlying concepts of “portability”**

#### **3.1 Student “financial” support at the center of the portability discussion**

Student support comes in different forms, ranging from targeted support provided through subsidised housing, meals, public transportation to subsidies given to individual students through student financial aid schemes. In the STIME study, the focus is on “cash-based”<sup>11</sup> subsidies given out as “student financial aid” which can potentially be “portable”, in other words, used for studying abroad. Financial support given to families with children in education, such as social welfare benefits (e.g. child allowances, tax rebates) are not taken into account in our analysis. Scholarships given out to students solely for the purpose of studying abroad are also excluded in our study, because these forms of financial support are “portable” by default.

The precise focus of this study is deemed necessary for advancing the portability discussion. It does not imply that the other forms of student support, in kind or in cash, directly or indirectly given to the students, are less important than student financial aid. They are screened out in this study because few would reasonably expect in-kind student support, such as subsidised student housing, to be made portable, or mobility scholarships, like DAAD scholarships or ERASMUS grants to be not portable. It would be frustrating, if not futile, to discuss how a national government should make their subsidised student housing or canteens physically located in the country “portable”. It would also be misleading to count the contribution of mobility scholarships as part of the achievement of “increased portability” of national financial support.

By excluding the clearly non-portable and the by default portable forms of student support, we will therefore be able to tackle the most relevant issues related to the portability discussion.

#### **3.2 Assumptions in the potential of student financial support for funding mobility**

One major underlying assumption in the portability discussion is that student financial aid is nationally-rooted targeting primarily students enrolled in domestic higher education institutions, yet this kind of cash-based support can

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<sup>11</sup> Here meaning “ready to use money” in a general sense rather than bank notes in a narrow sense.



potentially be “freed” to follow mobile students who opt to study abroad. This assumption could easily lead to the conclusion that if more grants would be opened up, i.e. made portable, more students would automatically be mobile.

It may not be wrong to assume that by removing or reducing the strings attached to national student aid for outward mobility, some beneficiaries of the financial support will not be bound to study at home. It could be problematic, however, to overestimate the direct impact of increased portability on outward mobility, without taking into consideration other intervening factors. Such intervening factors include: the students’ inclination to be mobile with or without the portable financial support, the additional costs associated with studying abroad that may or may not be fully covered by the portable support alone, the socio-economic background of the recipients of financial support, and the availability of study places desired at home or abroad, etc. All these factors play a part in the students’ decision to use the financial support at home or abroad, even if all the strings tying down national student aid were removed by the national governments.

It is important to understand from the start that the freeing of national financial support (i.e. portability) is more of a reduction of obstacle, which does, however, not necessarily translate directly into an incentive for mobility. Student financial support, unlike mobility scholarships offered by the students’ home countries or host countries, is not primarily designed to incentivise mobility and should therefore not be expected to play the exact same role in driving mobility or to fulfil the same goals.

### **3.3 Differentiation between student financial support for credit mobility and for degree mobility**

In the Bologna Process context, the portability discussion seems to be centred on the potential use of portable financial aid for a short period of time (credit mobility) rather than for a full degree programme (degree mobility), although this is not clearly stated in related documents. However, in this study, we realised from the start that it is important to refer to the two types of mobility, and also to differentiate between the two. This is because the conditions for using portable state financial aid abroad for credit mobility and for degree mobility are significantly different, and so are the quantitative data available for gauging the actual use of portable financial aid.

Following more than a decade’s discussions on how to make national grants portable to supplement ERASMUS type of mobility (i.e. short-term credit mobility) grants, one would expect to see more quantitative data for credit mobility supported by portable student financial support than for degree mobility.

But in reality, the data availability situation for degree mobility supported by portable financial aid offered at the national level is far better than that for credit mobility. Without differentiating the two types of mobility, we would not have been able to see the differences.

Similarly, the marked differences in the conditions attached to the use of portable student financial aid for credit mobility and degree mobility would not have been revealed without differentiating the two types of mobility.

### **3.4 Differentiation between state grants and state loans in student financial support schemes**

Up to here, we have been using the general term of student financial aid or student “financial” support to distinguish the kind of financial support that we generally refer to when we talk about portability from other kinds of student support. To be more precise, we are looking at state-funded grant and/or loan provision, commonly packaged as and referred to as national student financial aid or support. For the sake of clarity, we started by drawing a clear line between “state grants” and “state loans” to differentiate the kind of financial support that does not need to be repaid by students (i.e. the “state grants”) from the other type of support that must be repaid with or without interest by their beneficiaries (i.e. the “state loans”).

This does not mean, however, that state grants and state loans are clearly separable in all student financial aid schemes. Rather the opposite is the case. Many of the national financial aid schemes examined in this study offer a mix of grants and loans that can hardly be separated for analysis. Furthermore, grants and loans can change hats in certain systems – a grant may be transformed into a loan and a loan may be transformed into a grant at the end of the student’s study period, usually depending on the academic progress of the student in question. It is also not uncommon that students are offered a “hybrid” grant-loan package, which consists of x% grant and y% loan.

The complexity of some national student financial aid schemes makes it practically impossible to treat independently the conditions and contribution of portable grants and those of portable loans in our analysis. This is particularly true for the grants and loans offered through the kind of mixed, hybrid grant-loan packages described above. Nevertheless, to advance the discussion on portability, it is very important to map the different combinations of grants and loans in different national student support schemes, and to differentiate between the conditions attached to portable grants and those for portable loans, where possible.

After all, this would at least lead us to reflect on the question of “what is to be/has been made portable of what?” in the portability discussion, before going further into the quantitative contribution of portable grants, loans or grant-loans. Unfortunately, as will be pointed out in the next chapters, this seemingly fundamental question for the discussion of portability does not always have an easy answer, due to the diversity of national student financial support systems found in Europe.

### **3.5 Value of portability only found through informed contrasts**

For the reasons discussed in Section 3.4 above, our attempt to compare the quantitative information on portable grants and/or loans was preceded by an exercise to map out the major features of the different student financial support systems in the 31 European countries. These major features include both the practical aspects of student financial support (e.g. the institutions chiefly in charge of the implementation of the support, the eligibility criteria, and the distribution mechanism), the content of the support (e.g. the different funding elements packed and presented as student financial support, as well as the amounts of individual grants/loans). They form the basis for the discussion on the conditions of portability (the main category of features analysed in this study) that can be better understood only when contrasted with the conditions guiding the local use of the financial aid. Moreover, it is only when we become aware of the major differences of the student financial support schemes/measures in different European countries that we can claim validity of what we are in fact comparing or what we can possibly compare in Europe.

In the European context, where complexity is the norm rather than the exception, almost any comparison is bound to fall into the trap of comparing apples with oranges, at least to some extent. However, we have tried to be very specific about what we are analysing, whenever possible, precisely to be able to avoid comparing oranges with oysters, and thus prevent that the portability discussion gets derailed into a mere competition for lumping numbers that may have nothing to do with each other on the one hand and with portability on the other.

The aspiration towards total accuracy is not risk free, however. By being very specific about what we want to compare and what we are comparing in this study, we run the risk of not having the kind of data at the level of specificity desired in this first attempt to quantify the contribution of portable state grants and loans to mobility. Despite this risk, having studied closely the student financial support measures across the 31 European countries covered in this study, the authors are even more convinced of the need to bring more clarity to the subject matter before comparing what is portable and what not.

## **4 Overview of grant and loan schemes in Europe-31**

### **4.1 Difficulties posed by great diversity of student financial support systems**

The student support systems of the 31 European countries studied vary to a great extent even when the focus is narrowed down to the provision of student aid, i.e. to state grants and loans.

Not all the countries have a clearly defined “national” student financial support “scheme” administered by an immediately identifiable national body as is the case in the Nordic countries. It is not uncommon for student financial aid to be awarded and administered by regional governments (e.g. in Belgium, Italy, Switzerland, Spain) or disbursed by higher education institutions directly under the supervision of national ministries of education or finances (e.g. in the Czech Republic, Lithuania, Poland, Romania and most other Central and Eastern European countries). This is important to know both for data collection and data analysis purposes.

The high degree of decentralisation in student financial support, and/or the absence of national coordination with regard to portable grants and loans resulted in the slower than expected reactions of certain countries to the portability discussion, as well as in a general lack of national-level data on this parameter. To further complicate things, in countries where student financial support is provided in the form of a “basket with many different types of support” (e.g. subsidies for accommodation/transportation, tax exemptions for parents, etc.), it is also much more difficult to isolate the kind of monetary financial aid that can be comparable across countries.

### **4.2 The lack of common terminology in student financial support**

As we have highlighted in earlier chapters, Europe is lacking a standard set of terminology for student aid or student financial support. A myriad of terms, such as *Stipendium*, *Bourses*, *Studiefinanciering*, *student aid*, *education allowances* are employed in different European languages. In most cases, these terms are loosely translated into “grants”, “scholarships” and “loans” in English, terms which are indeed very similar in the general sense that they exist to financially support students during their studies. The subtle differences found in the original languages between the names of the schemes, however, are not only of a linguistic nature. They do indicate different purposes

intended for funding, different target groups eligible for funding or different expectations with regard to repayment or contribution (co-financing) by the recipients.

Sometimes, these subtleties are reflected in the English terms, for example, by differentiating between:

- *grants* (no repayment expected) and *loans* (repayment expected),
- *scholarships* (non-repayable merit-based award) and *studentship/bursaries* (non-repayable support in return for voluntary services),
- *study grants* (for tuition fees) and *student grants* (for maintenance or living costs),
- *basic grants* (for all students eligible) and *supplementary grants* (for selected groups of students), and
- *social grants* (for the more “needy” students) and *merit-based scholarships* (for the outstanding students).

A myriad of English terms has been used to describe the different sub-sets of grants and/or loans in different national student support schemes as well. As shown above, the complexity of the schemes can be reflected even with the use of one single language – English – for comparison purpose.

The main problem comes not from the rich list of terms as such, but rather from the fact that not all countries use the same terms to mean the same kind of support at all times for reporting or public presentation of the schemes. For example, there is a noticeable tendency in Central and Eastern European countries to use “scholarships” (indicating a type of support generally awarded on merit) and “grants” (the more generic term for students aid) interchangeably. Such a tendency to use “scholarships” rather than “grants” or “aid” for student financial support may be explained by the selectivity of the schemes resulting from the relatively small shares of grant recipients among all students supported in Central and Eastern European countries. It may also simply be the result of loose translation into English. They mean the same kind of support in essence. But for cross-country comparison like this one, the labelling of the scheme as a scholarship or grant has initially posed a difficult question to the researchers.

As far as terminology is concerned, one of the most important decisions in this study was whether to include or exclude national-level “scholarships” reported to the survey. Quite a number of countries, mainly from Central and Eastern Europe, reported that their “social scholarships” and sometimes also “merit scholarships” are the only element of state support that is portable.

Some others reported only the type of scholarships that has been set up specifically for mobility, which clearly falls out of the defined scope of this study.

It took the researchers and the Advisory Board some time to conclude whether “scholarships” as a category falls into the scope of student financial support measures to be covered in the project. This sounds like a trivial question, but it affects whether some Central and Eastern European countries, which tend to offer a combination of social scholarships (for the most “needy” students) and merit scholarships (for the “top and brightest”) as student financial support for their students, were to be covered in the study or not.

Because these “scholarships” are clearly not the type of mobility scholarships excluded from the defined scope of the study, and because they appear to be a common form of student financial support in Central and Eastern European countries, the decision was to include them in the study. However, it becomes clear later that such social and merit scholarships, normally administered by the local higher education institutions are deeply rooted in their countries and limited to credit portability. Furthermore, the selective coverage of the scholarships in question (particularly merit scholarships) indicates that the potential quantitative contribution of these scholarships to outward mobility is capped at a much lower level than the kind of more inclusive grants found in Northern and Western European countries.

### **4.3 Differences in the disbursement and administration of state grants and loans**

#### *Nationally-funded student financial support disbursed by local higher education institutions*

Not all the countries that offer student financial support to the students do so through a clearly defined scheme, with one common set of regulations and one clearly identifiable administering agency. It is not uncommon in Central and Eastern European countries to offer grants to students via designated higher education institutions, usually public institutions, without involving any intermediary body. In these cases, the institutions receive the grants from the ministries of education as part of their annual budget designated for student financial support and disburse the grants according to the rules set by the ministries and/or the institutions themselves. In such decentralised systems, there may be a clear budget line at the national level from the ministry’s and institution’s perspective, but this may not be perceived so clearly by “outsiders” (including the student beneficiaries) as “the” national scheme for student aid. Questions like, how are the grants given out, whether they are portable or not, how many are used abroad, are difficult to answer without looking into

the implementation of the support at the level of higher education institutions. What is clear without much further investigation though is that only non-repayable grants/scholarships are disbursed via higher education institutions.

Loan schemes, if any, are administered separately by intermediaries other than higher education institutions. This is understandable because of the repayment procedures for loans, which are normally initiated after the students' graduation, i.e. when they are out of universities' reach. Another conclusion one may immediately draw from this kind of student support structure is that the portability of grants is inherently limited to students already enrolled in local higher education institutions. In other words, at most, the grants disbursed via the higher education institutions can be used for credit mobility. Mobile students aiming to enrol in foreign institutions (i.e. be mobile for a full degree) will not be covered.

*Student financial support funded and administered by local/regional governments or public bodies*

Higher education, in many European countries like Belgium, Germany, France, Italy, Switzerland and the UK, remains under the competence (at least to some extent) of regional or local governments rather than under the central governments. The same goes for the provision of student financial support. The central government's involvement varies to a great extent from co-funding and coordinating the scheme to only providing a national information platform for the various local/regional schemes. In these countries, data collection is a challenge particularly when the data required have not been captured in the national statistics. Such countries tend to require much more time to align the parameters of the new data to be collected nationally and to deliver comparable data at a national level. As a result, in this one-year exercise, the quantitative analysis we could conduct was very limited for the countries in question. Nevertheless, it is important to know why some countries can deliver, relatively fast, reliable and in-depth information about portable support and why some need more time to get all the actors to act in response to new circumstances and demands.

*Nationally-funded student financial support distributed by an identifiable central administrative body*

Compared to the decentralised systems of student financial support disbursed by either higher education institutions or by local/regional governments (or public bodies), student financial support schemes, including grants and loans, in Northern and (in some) Western European countries are more likely to be centrally administered by an identifiable administrative body located at the national level. These national bodies, e.g. the Danish Agency for

Higher Education and Educational Support (*Styrelsen for Vidergående Uddannelser*) in Denmark, the Norwegian State Educational Loan Fund (*Statens Lånekasse for Utdanning, Lånekasse*) in Norway, the Swedish National Board of Student Aid (*Centrala studiestödsnämnden, CSN*) in Sweden, The Social Insurance Institution of Finland (*Kansaneläkelaitos, Kela*), and the Education Executive Agency (*Dienst Uitvoering Onderwijs, DUO*) of the Netherlands (see Annex I for a full list), have a clear profile of responsibilities in student financial support services. They are in charge of the “public face” of these support schemes in terms of promotion, their administration, and the quantitative data collection on the beneficiaries. In this study, they inevitably become the major sources of information, first, because they have readily available information in their centralised systems, and second, because the support schemes they manage tend to be fully portable for both credit and degree mobility.

There appears to be a positive correlation between the portability of national student support scheme and the existence of an autonomous state-sponsored body. As explained above, portability of grants for degree mobility can only take place “outside” local higher education institutions because the applicants for such portable grants are either high school graduates, rather than university students (if they want to do their Bachelor’s studies abroad) or graduates (if they want to do their Master’s studies abroad). An administrative body other than local higher education institutions is thus necessary to administer such grants that are portable for degree mobility.

The same goes for portable loans, or the administration of student loans, in general. Higher education institutions or the ministries of education themselves are clearly not the best-equipped institutions to give out student loans. This explains why in countries where student grants or scholarships are traditionally disbursed via local higher education institutions or via a specific unit in the ministries, there is a tendency to set up a state-sponsored administrative body when student loan schemes are introduced. Examples are the Student Loan Centre (*Diákhitel*) in Hungary, State Studies Foundation (*Valstybinis studijų fondas*) in Lithuania and Education Support Fund (*Fond na podporu vdelávania*) in Slovakia. In such cases, the portability of student support is more likely allowed for loans rather than grants.

It must be noted however, when it comes to the quantitative contribution of these centralised loan-only schemes, the scale of their impact is rather limited because of the limited coverage of the schemes. For example, the loan scheme in Slovakia benefits only 1-2% of all students and the beneficiaries are chosen by social criteria due to the limited budget of the scheme. As a result, although state loans are portable, the vast majority of Slovak students studying abroad, particularly those engaged in degree mobility (an estimate of 32 923 of which 24 544, i.e. 74.5%, were studying in the Czech Republic



according to UIS data 2011), is likely to be studying abroad with other financial sources than portable state loans.

The above described patterns reflect, in a very general sense, major differences in the provision of national student financial support in different parts of Europe as far as the disbursement and the administrative mechanisms are concerned. These generalised patterns are subject to exceptions to different extents, however. Smaller-size countries in Western and Northern European countries, e.g. Liechtenstein, Luxembourg, Iceland, have their grants and loans administered directly by ministries or higher education institutions. Even among the Nordic countries, differences are found in the administration of student loans. In Denmark, Norway and Sweden, loans are provided as part of the grant scheme administered by Styrelsen for Videregående Uddannelser, Lånekasse and CSN respectively (therefore the same “administrators” for both the grants and loans), whereas in Finland, loans are “associated” with grants, but are administered separately, by Finnish banks.

#### **4.4 State grants and loans in the 31 target countries (portable and non-portable)**

In this section we would like to give an overview of the availability of state grants and loans in the 31 European countries covered by the study, irrespective of whether these schemes are portable or not for study abroad. The overview of portable state grants and loans will be dealt with in Chapter 5.

Grants and loans neither come in pair at all times nor are they clearly separable from each other in all cases. In this study, three main kinds of student financial support are identified with regard to the provision of grants and/or loans. The first two kinds are clear. First, there are 11.5<sup>12</sup> countries that provide only state grants. Second, there is one country (Iceland) that provides only state loans (with subsidised interest). For the rest, as can be seen in Table 1 below, different possible combinations of grants and loans exist.

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<sup>12</sup> As the French-speaking community of Belgium and the Flemish-speaking community of Belgium have two separate schemes, we treat them separately whenever possible in this study. This explains the half-a-country counts in the next sections and chapters.

**Table 1: Provision of student financial support in Europe-31**

	Grant-only Scheme (Total = 11.5 countries)	Loan-only Scheme (Total = 1 country)	Combined grants and loans schemes (18.5)	
			Hybrid grant-loan scheme (Total = 8 countries)	Other grant, loan combination ( Total = 10.5 countries)
Country	Austria Belgium-Nl. Cyprus Czech Republic France Ireland Italy Malta Portugal Romania Slovenia Spain	Iceland	Denmark Germany Liechtenstein Luxembourg Netherlands Norway Sweden United Kingdom	Belgium-Fr. Bulgaria Estonia Finland Greece Hungary Latvia Lithuania Poland Slovakia Switzerland

Source: STiME survey data 2013

Of the three main types, the combined grants and loans are the type most commonly found in the 31 countries studied. 18.5 countries have such a scheme in place. Within this group, further distinction can be made, with regard to the degree of separation between grants and loans, into two sub-categories: fully-separate (parallel) grant and loan schemes that are combined in different manners, on the one hand, and hybrid grant-loan schemes on the other. Those countries placed in the rightmost column in the table above fall in the first sub-category, as it is possible to completely separate grants from loans in their case. Two different scheme features allow for the full separation of grants and loans in practice:

- first, either the loans are given out as a top-up to the grants;
- second, the loans are offered and administered by separate financial intermediaries (e.g. public/designated banks or loan administration bodies). This in turn requires separate applications, according to different sets of rules for the two parallel schemes of grants and loans.

Such parallel schemes are most commonly found in Central and Eastern European countries such as Hungary, Slovakia and Lithuania.

In the other countries, listed in the left column under the sub-category “hybrid grant-loan scheme”, grants and loans cannot be easily separated (see Section 3.4). This is largely because loans (optional or not) are given out as a share of the total calculated student financial support (ranging from 30% to 70%) and/or are “convertible” to grants upon the fulfilment of certain conditions (see Table 2 below).

**Table 2: Loan elements in hybrid grant-loan schemes**

Country	Loan element in total calculated support
Denmark	Loan (33%) mixed with grant. Optional completion loan for last year of studies.
Germany	Loan (50%) mixed with grant.
Liechtenstein	Loan (40-60%) mixed with grant.
Luxembourg	Loan for tuition fee (50%) mixed with grant.
The Netherlands	Loan for basic and supplementary support convertible to grant if the student graduates within 10 years. Optional (tuition fee) loans.
Norway	Loan for basic support (up to 40%) convertible to grant. Optional tuition fee loans for students in private higher education institutions.
Sweden	68.7% loan mixed with grant (for studies in Sweden). Share of loan in total support varies* by study destination, while grant is fixed at SEK 705/week (for studies outside Sweden).
United Kingdom	Repayment of tuition fee loans and maintenance loans is linked to income. Repayment only has to be made when a graduate's income is above GBP 21 000 a year. If the income drops below this amount repayment stops.

Source: STIME survey data, 2013

Note: \* In 2015, new rules for studies outside Sweden will apply. According to these rules the grant and loan will be the same for studies abroad as for studies in Sweden. Thus, the grant to loan ratio will be fixed for studies outside Sweden.

When it comes to data for the sub-category of hybrid grant-loan schemes, it is practically not possible to separate the number of grant recipients from that of loan recipients, especially in countries like the Netherlands and Norway, where the loan recipients of a given year may later become grant recipients upon graduation. To complicate the picture further, in one hybrid grant-loan scheme, there could be more than one sub-type of grants or loans. The most commonly found sub-types are grants and/or loans for “maintenance”, and grants and/or loans for “tuition fees”. On top of that, there could be “supplementary” grants and/or loans that require the fulfilment of additional need-based or merit-based criteria.

These features of national grants and loans have consequences on our analysis of portability. Ideally, the reporting of portable financial aid used abroad should specify whether it is a grant or a loan, a maintenance or tuition fee grant or loan, for degree or for credit mobility (or for both). In practice, however, ministries and/or national bodies in charge of student financial support could not easily specify all these aspects for the data they could provide, either because too much time would have been needed to “translate” the data to this degree of specificity or because the data they had could simply not be further disaggregated, as they were collected at a higher aggregation level to begin with. In this first attempt to compare the quantitative data of portable grants and loans, we may therefore only make best use the readily available national data provided at different levels of aggregation and, more importantly, suggest potential improvement for data collection, to facilitate more in-depth comparisons among more European countries in the future.

#### **4.5 Estimated quantity of state grants and loans in the 31 target countries (portable and non-portable)**

National reports on the proportion of students receiving student financial support (or more specifically state grants and/or state loans) differ to a great extent, at least for some countries, across different information or data sources. Part of this problem is caused by the fact that we are lacking a common definition of student financial support in Europe, but this is not the only reason why we get distorted data. The picture is further complicated by the various understandings and differences in the counting of the “total student population” (total enrolment). For example, while most countries counted only students enrolled in their home institutions, others, especially those with portable support for degree mobility, counted also students funded for full degree studies abroad.

As a compromise between precision and broad coverage for the 31 European countries, we have grouped the proportions of all students supported by state grants into 10 groups, at an interval of 10%, using both the data reported to us in the STiME survey and the data reported to EURYDICE for the reference year 2011/12<sup>13</sup>. With the exception of a few countries (Bulgaria, Spain, Hungary, and Liechtenstein) that showed contradictory information between the two data sources, we could estimate the proportion of all students supported by state grants in the target countries, as shown in the table below.

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<sup>13</sup> EURYDICE (2013) *National student fee and support schemes in 2013/14*, retrieved from [http://eacea.ec.europa.eu/education%20Eurydice/documents/facts\\_and\\_figures/fees\\_support.pdf](http://eacea.ec.europa.eu/education%20Eurydice/documents/facts_and_figures/fees_support.pdf) and EURYDICE (2012) *National student fee and support schemes in 2012/2013*, retrieved from [http://eacea.ec.europa.eu/education/eurydice/documents/facts\\_and\\_figures/fees\\_and\\_support.pdf](http://eacea.ec.europa.eu/education/eurydice/documents/facts_and_figures/fees_and_support.pdf)

**Table 3: The estimated proportion of all students (total enrolment) receiving state grants, portable or non-portable included**

Group	% of students supported by state grants of all students (ISCED 5A)	Countries	Total enrolment (UIS data, ISCED 5A)
1	0-9%	1. BG Bulgaria <sup>2</sup>	255 659
		2. CZ Czech Republic	386 704
		3. GR Greece	408 764
		4. IT Italy	1 926 502
		5. LT Lithuania	130 846
		6. LV Latvia	84 235
2	10-19%	7. AT Austria	297 811
		8. CH Switzerland	185 576
		9. EE Estonia	44 215
		10. PT Portugal	377 795
3	20-29%	11. BE Belgium	222 294
		12. DE Germany	2 083 741
		13. ES Spain <sup>2</sup>	1 577 652
		14. PL Poland	2 026 669
		15. RO Romania	843 747
		16. SI Slovenia	81 875
		17. SK Slovakia <sup>3</sup>	211 618
4	30-39%	18. FR France	1 623 657
		19. HU Hungary <sup>2,3</sup>	333 739
		20. LI Lichtenstein <sup>4</sup>	906
5	40-49%	21. IE Ireland	145 296
6	50-59%	–	–
7	60-69%	22. NL Netherlands <sup>4</sup>	752 001
		23. NO Norway	220 752
		24. SE Sweden	414 613
8	70-79%	–	–
9	80-89%	–	–

Group	% of students supported by state grants of all students (ISCED 5A)	Countries	Total enrolment (UIS data, ISCED 5A)
10	90-100%	25. CY Cyprus	21 151
		26. DK Denmark	216 653
		27. FI Finland	287 361
		28. LU Luxembourg <sup>4</sup>	4 034
		29. MT Malta <sup>5</sup>	9 926
Remarks	<ol style="list-style-type: none"> <li>Two countries are missing from this overview, for different reasons. Iceland offers no state grants, but only loans. The United Kingdom reported data separately for England, Wales, Scotland and Northern Ireland, which cannot be aggregated into one single total.</li> <li>Countries for which significant differences in percentages were found when comparing the two EURYDICE reports. The percentages entered in this table were as a result taken from the 2013 EURYDICE report.</li> <li>Countries offering need-based and merit-based grants in parallel. The positioning of these countries in the table was calculated assuming a maximum overlap of 5 percentage points between the two categories of grant recipients.</li> <li>Percentages calculated based on the data delivered to the STIME survey.</li> <li>Data covers only Bachelor-level students (1st cycle).</li> </ol>		

Sources: EURYDICE, 2013 & UIS data 2010/11, retrieved in November 2013

Notes: The countries were grouped in this table based on percentages reported in the EURYDICE 2013 report (academic year 2011/12, unless otherwise specified). The countries are presented in alphabetical order in each of the 10-percentage categories (the order does not represent a ranking of countries). The UIS enrolment data is for the year 2010/11 which was the most recent year available at the time of writing this publication. In some cases these totals differ from those reported by individual countries to the STIME survey. The numbers presented here are meant to give an order of magnitude, and not be taken as definitive figures.

In the table above, we can see that almost all students in Cyprus, Denmark, Finland, Luxembourg, and Malta received some grants from the state. In Sweden, Norway and the Netherlands, more than half of the students received some kind of state grants also, although the grants may have initially been given as loans, as in the case of Norway and the Netherlands. In Ireland, the proportion of students receiving state grants is above 40%. These countries represent roughly one third of the 31 countries covered in this study, while two thirds of the 31 countries offers state grants to less than 40% of the total student population. In general, Nordic countries and small countries like Cyprus, Malta and Luxembourg tend to offer financial support for a much larger share of students than

Eastern European countries. Countries that offer hybrid grant-loan schemes or other combination of grants and loans, have also a tendency to cover a larger share of students than countries that offer only grants.

Compared to state grants, even more limited quantitative data on state loans, as a stand-alone provision or a share of full support, are available in national data systems, not to mention state loans used abroad. As a result, in the quantitative analysis that follows in Chapter 5, we cannot go much into greater details about portable state loans used abroad for credit or degree mobility. Nevertheless, for future mapping of the portability of student financial support in Europe, it remains interesting to note the general patterns of portable grants as opposed to portable loans in different European countries.

### *Summary*

In this chapter, we have tried to be as comprehensive as possible, but the information presented is certainly not exhaustive, i.e. it does not cover all the variations of student financial support measures in the 31 European countries. We have also stopped short of estimating the number of “grant recipients” in all the 31 countries, knowing that the eligibility conditions for state financial support, which limit the share of all students receiving state financial support, vary to a great extent from country to country. The overview is nevertheless useful for clarifying the unit of analysis (i.e. which national schemes to be included and examined in the study) and estimating the scale of potential quantitative contribution of student financial support. In other words, the section sets out the framework for the analysis carried out in the next few chapters so that the focus – on “student financial support” (as opposed to mobility-specific scholarships) and issues of “portability” related to such nationally-based funding schemes – could be kept clear throughout the study.

## **5 Overview of the portability of state grants and loans in Europe-31**

### **5.1 Overview of the portability of grants and loans by country**

In the discourse on the role of portability in supporting, presumably, mass student mobility, the potential contribution of portable grants and loans is believed to be ‘immense’ in a quantitative sense. Continuous efforts have been made to convince national governments to ‘open up’ their student financial support schemes for use in the European Higher Education Area (EHEA). Correspondingly, European-level mapping of portability has been focusing on the number of countries that offered portable support rather than on the number of state grant and loan recipients who may potentially benefit from portable grants and loans. The quantitative potential of portable student support is believed to be immense, but seldom quantified. In light of this observation, the STIME project is trying to fill this data gap by gathering additional information on the types of portable financial support offered by different countries, the actual number of students using their portable grants and loans abroad, and the conditions attached to portability. These overarching issues make the object of the current chapter, while – detailed data analysis – will be dealt with in Chapters 6 to 8.

As shown in Table 4 below, 25 out of the 31 countries in this study reported to have offered full or partial portability of state grants and/or loans. In other words, the state grant and/or loan recipients in these countries have been, in principle, offered the ‘opportunities’ to take their grants and/or loans abroad for degree mobility and/or credit mobility.

Among these 25 countries, 12 reported that state grants and/or loans are portable for both degree and credit mobility. These include the Nordic countries, Germany, Austria, the Netherlands and “small” countries in the West like Lichtenstein, Luxembourg and Belgium (both its Flemish and French-speaking communities).

Very few countries (2 and “a half” to be precise) that offer only state grants, namely Austria, Ireland and Belgium’s Flemish-speaking community, allow students to take the grants abroad for both credit and degree mobility. Most of the others, such as France, Italy, the Czech Republic, that have grant-only schemes allow their state grants to be used abroad only for credit mobility.



**Table 4: Overview of the portability of grants and loans in Europe-31, by type of scheme**

	Grant-only	Loan-only	Combined grants and loans scheme	
			Hybrid grant-loan scheme	Other grant, loan combination
Fully <sup>#</sup> portable (Row total = 12 countries)	AT BE-NI. IE	IS	DE DK LI LU NL NO	BE-Fr. FI SE
Partially <sup>#</sup> portable (Row total = 13.25 countries)	CY (basic grant) CZ (CM*) FR (CM) IT (CM) MT (CM in EU) RO (neighbours) SI (CM)	–	UK-Wales (CM)	CH (varied among cantons) EE (loan portable for CM; grant not) HU (loan to Romania and Croatia portable; grant not) LT (grant portable for CM; loan not) PL (loan portable; grant not) SK (loan portable; grant not)
Not portable <sup>#</sup> (Row total = 5.75 countries)	ES PT	–	UK-England UK-Northern Ireland UK-Scotland	BG GR LV

Source: STIME survey data, 2013

Notes: <sup>#</sup>Fully portable here is defined by the reported portability of state grants and loans for both credit and degree mobility. This has not yet taken into consideration the conditions for portability discussed later in Chapter 5. Partially portable is defined by the reported portability of selected grants or loans elements/sub-systems in a national system, or for either credit or degree mobility only. Not portable is defined by the reported non-existence of portable grants or loans. UK-Scotland reported that a pilot for limited portability of its financial support will take place in 2014/15. \*CM stands for "credit mobility only".

In Central and Eastern European countries, where student loans are available, loans tend to be more portable than grants, with or without restrictions on the types of mobility or the study destinations. Social or merit grants disbursed by higher education institutions are either not portable or portable only for credit mobility.

Despite contradictory information gathered from different sources, it seems rather clear that student financial support from Portugal, Spain, most parts of the UK, Greece, Latvia and Bulgaria is not portable for outward mobility.

We were pleasantly surprised to see that despite the existence of different limitations to be discussed in the remainder of Chapter 5, the large majority of the 31 countries covered in the study allows their state grants and/or loans to be portable, in principle, for credit mobility and/or degree mobility. To what extent this in principle portable student financial support has been used or not by the recipients abroad is a different matter.

## **5.2 Overview of the quantitative contribution of portable state grants to mobility**

To quantify the *potential* contribution of state grants and loans to mobility, as opposed to the *actual* contribution, a seemingly simple proxy would be the number of all *recipients of grants and loans* in the 31 European countries. With the number of all grant recipients, we can infer that the potential quantitative contribution of portable grants in some countries is inherently higher than others from a European perspective. One clear example would be the introduction of “full portability” in the Czech Republic’s student financial support system, currently benefiting 1% of all students in higher education. This would likely have a much smaller quantitative impact than the (even partial) portability of one of those countries that have a large student population or high percentage share of total students getting a state grant.

This apparently easy task of collecting and adding up the national figures of all grant and loan recipients in countries that offer portable grants and/or loans, however, is not easy to be accomplished as discussed in Chapter 4 above. For the collection of quantitative data on “mobile” grant and/or loan recipients, we can imagine that the challenges can only be bigger. The diversity and complexity of student support systems in European countries, plus the different extent of portability introduced into student financial support systems or sub-systems, all speak for a slow reaction to requests for new data.

Therefore, before delving into the discussion of the quantitative potential and actual contribution of state grants and loans to mobility, we will first share our observations of the current availability, or rather the absence, of readily usable data necessary for a comprehensive, Europe-wide analysis that covers all the 25 countries which allow full or partial portability. Such observations have their own value in indicating potential directions for future data collection efforts.

## **5.3 Data availability**

In total 25 countries self-reported (either through the STiME survey or on the official websites of their respective ministries or responsible national bod-

ies) that their state grants and/or loans are fully or partially portable for supporting studies abroad. Not all the 25 countries have been tracking the use of portable grants and/or loans abroad, however. Furthermore, for those 15 countries and Wales that have been doing so and reported quantitative data for the study, the granularity of the data delivered tends to be rather uneven.

When asked to provide quantitative data on the grant recipients in general and the portable grants and loans used abroad, not all the countries were able to provide the data sub-divided by type of mobility (credit vs. degree), level of study (ISCED 5B, 5A and 6) and type of funding support (state grants vs. state loans), at least not without major efforts to ‘translate’ the data according to these parameters. This did not come as a big surprise, given the complexity of the grant and/or loan combinations in some countries and given that STIME was likely the very first attempt to solicit comparable data at such a low level of aggregation from the national bodies in the Europe-31 countries. Some data gaps were clearly expected at the time when the STIME survey was designed.

What was slightly disappointing for the research team is nevertheless the general lack of quantitative data about portable grants that support ‘credit mobility’ when compared to ‘degree mobility’. Credit mobile grant recipients were either not tracked, as in the case of Ireland and the Netherlands, or were mixed with degree mobile grant recipients, as in the case of Germany, Liechtenstein and Luxembourg. In the case of Germany, though, a reported estimated ratio of 6:4 (credit to degree mobility respectively) helped us get a step closer to reality. But such an estimated ratio has its limitations – it cannot be applied for more in-depth analysis of the use of grants by destinations because of the uneven distribution of German mobile students across countries for different types of mobility.

#### *Difficulties in gathering data on credit mobile grant recipients*

Why are credit mobile grant recipients more difficult to track than degree mobile grant recipients? One of the main reasons, mentioned by the Netherlands and Ireland, could be that credit mobile grant recipients remain enrolled in local higher education institutions, and as a result are captured in the national data system as ‘local students’. Individual higher education institutions may have separate sets of data on the use of grants for credit mobility by their students, but such data sets are not gathered at the national level.

The other reason is the relatively fuzzy definition of ‘credit mobility’ itself (by different length of study periods abroad or study loads in ECTS) compared to the relatively clear-cut definition of ‘degree mobility’ (the ultimate receipt of a diploma). There is a commonly agreed upon definition for credit mobility at the European level. The STIME survey was drawn in line with this definition which states that only short-term mobility for study purposes of at least

three months, but of less than one year should be reported. This common definition does not seem to have been widely adopted in the national data collection systems, however.

Moreover, in countries where ERASMUS grants are the primary source of funding, but are offered in conjunction with national top-up grants, the separation of state funding support from EU support for credit mobility is even more complicated.

The lack of quantitative data on credit mobile grant recipients at the national level, coupled with the lack of 'national' data, not to mention a global dataset similar to that of UIS for degree mobility, on 'all' credit mobile students, made it practically impossible to assess the quantitative contribution of portable state grants for credit mobility to total credit mobility. In relative terms, nevertheless, a few general patterns can still be observed when comparing the use of ERASMUS grants and state grants for credit mobility, knowing that the two are (hopefully separate) subsets of the total number of credit mobile students. These patterns will be presented in Chapters 6 and 7.

#### *Better availability of data on degree mobile grant recipients*

The availability of data on degree mobile grant recipients is significantly better than that on credit mobile grant recipients. The 11 countries that allow state grants to be portable for both degree and credit mobility had all provided the total number of degree mobile grant recipients for this study. In some cases (e.g. Austria, Belgium's Flemish-speaking community, Denmark, Norway and Liechtenstein), the total can be further sub-divided by level of study, roughly corresponding to levels ISCED 5B, 5A, and 6, according to the 1997 version of this international classification. Some others (e.g. the Netherlands, Germany, Sweden and Finland) cannot provide such differentiation, due to the differences in the national data collection practices. This implies that the total numbers of mobile grant recipients in these countries possibly included ISCED 5B and 6 students who were eligible for student financial support. The numbers of mobile grant recipients in these countries may therefore be inflated.

The above-said data limitations do influence the relative shares of grant recipients, mobile and non-mobile, when cross-country analyses are conducted. Nevertheless, knowing that the bulk of grant recipients, especially mobile grant recipients, in most of the countries compared in this study are at ISCED 5A<sup>14</sup> level, the potential distortion is believed to be limited.

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<sup>14</sup> According to the UIS data set for the year 2009, the combined shares of students at ISCED 5A and 6 levels in total tertiary education enrolment (with or without state grants) for the following countries are: Finland, 99.96%, the Netherlands, 99.86%, Sweden, 93.9%; and Norway, 99.43%. The highest share of ISCED 5B students is 6% in Sweden, but this includes both →

The better availability of data on degree mobile grant recipients seems to be closely associated with the existence of clearly defined student financial support schemes or independent national bodies that have a clear role over the administration of student financial support (e.g. CSN, Lånkasse, SU, KELA, DUO and the like mentioned in Chapter 4 above). For countries that make grants portable also for degree mobility, it is inevitable that a separate disbursement system, independent of local higher education institutions, needs to be set up at a national level so that high school leavers who are not entering local higher education institutions or Bachelor's graduates that have exited the home higher education system can apply to use the grants abroad for full degrees. Such a separate system and a clearly different application procedure for degree mobility students from that of students using the grants locally or temporarily for credit mobility, does facilitate the tracking and reporting of the related mobile grant recipients.

#### *A general lack of quantitative data on portable loans*

Compared to the availability of quantitative data on state grants, quantitative data on portable loans are even more difficult to gather for a number of reasons. One, the numbers of loan recipients in hybrid grant-loan systems (e.g. Denmark, Norway, the Netherlands, Germany, Liechtenstein), as described in Chapter 4 above, are in principle equivalent to the numbers of grant recipients even though the ratio of the grant and loan in the total sum of support per student may vary across countries and students. Two, the numbers of state-guaranteed or subsidised loans administered by designated banks have not been gathered centrally and systematically. Three, most countries that have separate student loan schemes did not reply to the STiME survey.

We know though from the STiME survey and from other official information sources that student loans tend to be more portable than grants, both in hybrid grant-loan schemes (mostly found in Northern and Western Europe) as well as in loan-only schemes (mostly found in Central and Eastern Europe). In the hybrid schemes, the financial support available for use outside the country, usually for covering tuition fees, is more likely to be a loan rather than a grant. It could be an optional top-up loan (e.g. in Denmark), a loan that cannot be converted into a grant (e.g. in the Netherlands), or a loan that represents a bigger share of the total support (e.g. in Norway) than that at home. In the loan-only schemes that are typically found in Central and Eastern European countries, loans are more likely to be portable than grants that are disbursed via higher education institutions. This is shown in Table 4 above.

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grant recipients and non-grant recipients, mobile and non-mobile students. Germany has a slightly higher share of ISCED 5B students at approx. 20% of total enrolment, using UIS 2011 data. The distortion of German data may be limited due to the smaller likelihood of ISCED 5B students to be mobile when compared with ISCED 5A students.

While it is possible to use the number of grant recipients as a proxy for the number of loan recipients in those hybrid grant-loan schemes, the quantitative data available from loan-only schemes are very limited. What is clear about them, quantitatively, is that the share of total students using the loans, portable and non-portable, tends to be low (at 1-5%), especially when compared to the coverage of hybrid schemes, which ranges between 25% and 100% of all students.

Because of the above described data limitations, the quantitative analysis in the following chapters will focus only on the recipients of portable state grants, which in the hybrid schemes are usually also the recipients of portable state loans. Moreover, specific focus will be placed on the 11 countries that have allowed state grants to be portable for both degree and credit mobility for two reasons. First, before the other countries allow grants to be portable for degree mobility, these 11 represent the vast majority of the 14 European countries that have been contributing portable grants for degree mobility. An analysis of the 11 countries thus reflects, to a large extent, the current European reality in terms of portable state support for degree mobility. Second, they were able to provide relatively detailed information, quantitative and qualitative, for a comparative analysis on the actual use of portable grants for credit mobility and degree mobility (Chapter 6). The data provided by seven of these 11 countries even enabled some comparisons by the study destinations of mobile grant recipients (Chapter 8).

## **5.4 Opportunities offered**

Not all the countries allow students to take their state grants abroad. One third of the Europe-31 countries either clearly does not grant portability or has not clearly answered this question, as shown in Table 4 above. Nonetheless, the large share of European countries promising portable grants and/or loans has certainly raised much expectation in the discussion on the quantitative contribution of state grants and loans as a means for supporting mobility. Such high expectation in the “potential” contribution of state grants and loans is not unjustified if we look at the estimates generated based on existing data sets available from all the 31 countries concerned, as shown in Table 3 above. The reality is, however, quite different from the expectations.

**Table 5: Overview of the actual use of portable state grants for degree mobility, in 11 selected countries, (ISCED 5A-6), 2008/09**

N°	Code	Portable grants for both degree mobility and credit mobility									
		All students 2008/2009	All grant recipients, 2008/2009	Share of All grant recipients in All students, 2008/2009	Degree mobile grant recipients, 2008/2009	Share of Degree mobile grant recipients in All grant recipients, 2008/09	All degree mobile students, 2008/2009	Share of All degree mobile students in All students, 2008/2009	Share of Degree mobile grant recipients in All degree mobile students, 2008/2009	All degree mobile students, 2008/2009	Share of All degree mobile students in All students, 2008/2009
1	AT	276 990	26 799	9.68%	256	0.96%	11 579	4.18%	2.21%		
2	BE	218 012	76 268	34.98%	544	0.71%	10 337	4.74%	5.26%		
3	DE	1 998 060	333 000 <sup>#</sup>	16.67%	10 089	3.03%	92 685	4.64%	10.89%		
4	DK <sup>1</sup>	198 786	179 429	90.26%	3 106	1.73%	5 163	2.60%	60.16%		
5	FI	296 569	168 558	56.84%	4 165	2.47%	7 054	2.38%	59.04%		
6	IE	134 115	47 751	35.60%	1 313	2.75%	18 450	13.76%	7.12%		
7	LI	754	434	57.56%	428 <sup>^</sup>	98.62%	900	119.36% <sup>+</sup>	47.56%		
8	LU	7 910*	7 910*	100.00%	6 506 <sup>^</sup>	82.25%	6 784	85.76%	95.90%		
9	NL	617 617	370 125	59.93%	6 000	1.62%	11 221	1.82%	53.47%		
10	NO	218 025	149 358	68.50%	11 994	8.03%	12 395	5.69%	96.76%		
11	SE	397 102	284 674	71.69%	16 004	5.62%	14 746	3.71%	108.53% <sup>+</sup>		
<b>Total (share)</b>		<b>4 363 940</b>	<b>1 644 306</b>	<b>(37.68%)</b>	<b>60 405</b>	<b>(3.67%)</b>	<b>191 314</b>	<b>(4.38%)</b>	<b>(31.57%)</b>		

Sources: STIME survey data, 2013 (for grant recipients) & UIS data 2008/09, retrieved in November 2013 (for all students and all degree mobile students). Notes: <sup>#</sup>Data of DK cover ISCED 5A only because ISCED 6 is not supported by state grants. <sup>^</sup>LU data are based on numbers reported to STIME. <sup>+</sup>Due to data limitations, DE reported 25 223 for a mix of degree and credit mobile grant recipients with an estimated 40% of degree mobile grant recipients (stayed abroad longer than 6 months) and 60% of credit mobile grant recipients for the year 2008. The data shown in this study, herein and hereafter, are estimates based on the above information. BE-NL data is for the year 211/12 and aggregated with BE-FR for a BE total. LI & LU numbers cannot be disaggregated into credit and degree mobility, but they are largely degree mobility (estimated to be at least 80%); LU number is therefore based on the number of all grant recipients minus the number of students studying in the country. <sup>1</sup>LI reported more degree mobile students than the number captured by UIS; SE reported more degree mobile grant recipients than the number of all degree mobile students captured by UIS.

Table 5 above captures the most basic information one needs to assess the extent of the actual use of portable grants (and also loans in those hybrid systems) in 11 countries that have allowed state financial support to be fully portable. Together, these 11 countries financed a rough estimate of 1 650 000 grant recipients, who were, in principle, given the opportunity to use their state grants for degree mobility and credit mobility in 2008/09. On top of the 11 countries above, Cyprus, Switzerland, and Romania also reportedly allow their state grants to be used for both credit mobility and, to a limited extent, for degree mobility. The quantitative data available from these countries on degree mobility, however, were very sketchy and were not included in the table. Yet with the potential contribution of these three countries, we may say that 1 650 000 is a conservative estimate of the total number of opportunities offered by these 14 countries for either degree or credit mobility.

For credit mobility, we may safely assume that the number of opportunities offered exceeds that of degree mobility (i.e. the 1 650 000 by the 14 countries mentioned above). Although there is a serious lack of data for further quantitative assessment as explained in the data availability section, the math is simple. In addition to the above 14, another 6.25 countries have promised portable grants for credit mobility in Europe-31. Among these are Italy and France. Given the size of their higher education systems and student support systems (see Table 3 above), they may potentially have significant quantitative contribution of portable grants for outgoing credit mobility as well.

In short, the data we have in hand clearly indicate that a large number of European students have, in principle, been offered the opportunities to use their state grants abroad for either degree or credit mobility.

## 5.5 Opportunities taken

*The use of portable grants abroad is a minority phenomenon*

The reality is, however, far less impressive than the “potential” displayed. Table 5 also shows that not all the grant recipients in the 11 countries that offer portable grants actually took their grants abroad. On the contrary, almost all the grant recipients did not use the opportunities offered, except those in Liechtenstein and Luxembourg that have very limited higher education capacity. Almost all the students from these two countries studied abroad with or without state support.

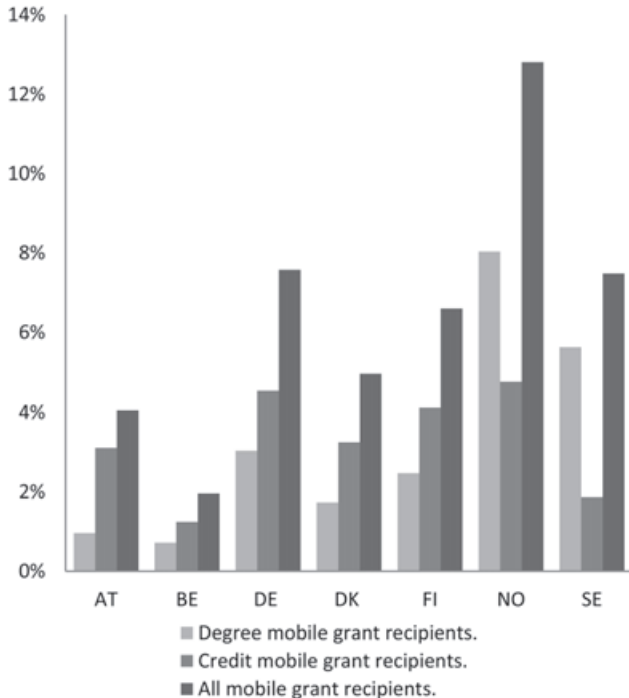
Using the data provided by the 11 countries listed in Table 5, we can see that 60 405 of the 1 644 306 grant recipients actually used their grants abroad for degree mobility. This represents a “low” share – 3.67% – of all grant recipients, not to mention of *all students*, one may tend to say. In 7 of the 11 coun-



tries, 3% or less of the grant recipients took the grants abroad for degree mobility. These include two Nordic countries, Denmark (1.73%) and Finland (2.47%). The “take-up rate” (i.e. the share of grant recipients actually using the opportunities offered) in Norway and Sweden is a bit higher, at 8% and 5.62% of all grant recipients respectively. But still, it represents a minority share of grant recipients, rather than the majority.

For credit mobility, the take-up rate is higher in general, except in Norway and Sweden where more grant recipients used their grants abroad for degree mobility rather than credit mobility (see Figure 1 below). The take-up rate is, however, equally “unimpressive”, at 5% or lower in 7 of the 11 countries that managed to provide separate data for credit mobility. Due to the lack of data for credit mobile grant recipients in some of the 11 countries, we cannot calculate the total number of credit mobile grant recipients in all the 11 countries. But with the information available to us, we may safely infer that it will be another 60 405 or more considering that the Netherlands, which did not have the data, has a sizeable number of grant recipients.

**Figure 1: Percentage of mobile degree and credit grant recipients among all grant recipients (ISCED 5A-6), 2008/09**



Source: STiME survey data, 2013.  
 Notes:  
 \*All grant recipients are based on adjusted numbers of students at ISCED 5A-6 levels, where possible.  
 DE number is an estimate as explained above.

*Mobility is a minority phenomenon in itself*

More detailed analysis on the actual use of state grants and loans for mobility will follow in Chapter 6. With this overview, we would like to highlight the fact that the use of portable state grants for mobility is not a massive phenomenon, so is student mobility itself. With the exception of Liechtenstein and Luxembourg for obvious reasons, degree mobility out of these 11 countries, including grant recipients and non-grant recipients, is an exception rather than a norm. In the remaining 9 countries, the highest share of degree mobile students among all students is found in Ireland at 13.76%. This is followed at a distance by Norway at 5.69%. For the rest, the shares range from 2 to 5%.

Some may argue that the picture for credit mobility may be significantly different. Indeed, ERASMUS alone funded 58 694 students from these 11 countries in 2008/09. This number, if added to the 60 405 credit mobile grant recipients estimated above, plus other credit mobile students funded by mobility-specific funding schemes or the students themselves could reach a substantially larger total. However, given that there is no global data set on the total number of credit mobile students, there is no way to establish the share of the contribution of state grants to total credit mobility. What we may conclude is that the larger the total number of credit mobile students is, the smaller the share of contribution we may expect to see from state grants. We will come back to this aspect in the next chapter.

*Contribution of portable state grants to the minority phenomenon of degree mobility*

As mentioned above, there is not sufficient information for us to assess the contribution of portable state grants for total credit mobility. It is, however, possible for us to assess the share of portable state grant recipients among all mobile degree students from a given country by using UIS outbound mobile student data as a proxy. The UIS dataset may not have captured all the outgoing degree mobile students from a given country because it relies on the timely and accurate reporting of the students' destination countries. Nevertheless, this is so far the most comprehensive set of reference data on "global" student mobility, presumably degree mobility.

With reference to the UIS data (the three rightmost columns shown in Table 5 above) we can see that almost all outgoing degree mobile students from Norway and Sweden were state grant recipients. While the figure reported by Sweden may be slightly distorted by the inclusion of ISCED 5B students, which represent around 6% of the total enrolment, degree mobile students from these two Nordic countries and Luxembourg were very likely all grant and loan recipients at the same time. We can also see that one in two degree

mobile students from the other two Nordic countries, Finland and Denmark, and from Liechtenstein and the Netherlands, used their state grants abroad. The contribution of portable state grants (as well as state loans, considering that they are all hybrid schemes) to degree mobility from these countries may therefore be regarded as substantial.

Comparatively speaking, portable state grants played a much smaller role in Germany and Ireland for outward degree mobility, where most degree mobile students were likely not eligible for the means-tested state financial support to start with. The same was found in Belgium and Austria, which had an even lower share of mobile grant recipients at 5% or less. It is not the intention of this study to establish any causal relationship between the portability of state grants and mobility. Nonetheless, our observations above suggest that portable grants offered by grant-only schemes that target a small percentage (say 30% or below) of students or socially disadvantaged students are less likely to be used for mobility than those hybrid schemes that are “open to all” and fund almost every (two) mobile student(s) (e.g. the Nordic systems).

## 5.6 Existing conditions for portability

The difference between the ‘opportunities taken’ (meaning the actual use of portable grants abroad) and the ‘opportunities offered’ (meaning the number of all grant recipients in countries that allow state grants to be portable) indicates the remaining “pool” of students that could have, at least in principle, made use of the portability of their grants as well, but whom, for whatever reasons, did not do so.

These reasons could be student choices and non-funding related mobility obstacles (e.g. family commitments of mature students) which obstruct primarily mobility rather than portability. In this study, we will focus only on the conditions, both encouraging and discouraging ones, for the use of portable grants abroad.

*Full portability – a simple ‘yes’ does not imply ‘yes to all’*

For the sake of simplicity, and as a compromise for the lack of comparable data, European-level mapping of the portability of state grants is inevitably superficial. A simply ‘yes’ on the portability chart may raise high hope but yield low results in reality. Below the general ‘yes’, many conditions apply to portability. This means that *not all* the grant recipients could actually automatically take their grants abroad.

### *Additional requirements for credit mobility supported by portable grants*

As a general rule, the conditions for taking state grants abroad for credit mobility are much simpler than those for using the grants to study for full degree programmes abroad. A grant recipient normally has to prove that the short-stay abroad, be it for training or study, is part of the requirements of the study programme s/he is enrolled in at the home institution. This is generally done through post-mobility credit (ECTS) recognition, as in the case of Denmark. The number of ECTS recognised may determine the amount of the grant, as in the case of Norway. Countries like Ireland, Norway, Austria, Germany and France reported that additional grants are given for study abroad. For the additional grants, however, as in the case of Germany, Austria and France, students must fulfil additional application requirements, such as providing past academic proofs or completion records. The Netherlands, Sweden, and Finland reported that the same conditions apply for short-term studying abroad as for studying at home.

There is no clear standard in the length of the study period abroad for credit mobility supported by portable state grants. The emphasis, across the board, is placed more on whether the period abroad is 'recognised' as part of the home programmes, and thus the number of credits earned is fully taken into account for the home degree. In the case of Austria, the maximum credit mobility period abroad supported by state grants is 4 semesters or 20 months, in contrast to the general definition of credit mobility, which counts mobility periods of up to one academic year. This, however, must be accompanied by proofs of academic credits earned abroad. Otherwise, the grant recipients need to pay back the grants received during the extended study period abroad.

Even though not all the countries specify the maximum or minimum period of credit mobility allowed for state grant recipients, many countries have a cap over the maximum number of years that a grant recipient is 'eligible' for state support. Except Austria, which indicates that the eligibility period will be extended for a maximum of two years, it is not at all clear in other countries whether grant recipients are also granted extended eligibility period.

Compared to degree mobility, whether portable grants can be used abroad for credit mobility or not is much less regulated or centrally regulated by the state authorities. Higher education institutions play a much more decisive role in the use of such funding instruments. This is especially true in countries with decentralised student support systems in Eastern and Southern Europe where universities are responsible for distributing the 'social grants' to students from their annual budgets. While some countries claimed that their state grants are, in principle, portable, or anyway, not clearly restricted from being portable, it is unclear if such a message reaches all the higher educa-

tion institutions involved. And even if so, would such an ambiguous 'yes' be interpreted and promoted as a clear 'go ahead' sign?

*Additional requirements for degree mobility supported by portable grants*

The portability of state grants may raise a false expectation for a free flow of national funding to where the students go or want to go. The world is far from being flat, however. Just like the obstacles for student mobility, we see also obstacles for portable grants. These obstacles may either bar specific groups of students from using the grants abroad or steer the flow of students towards or away from specific destinations. In a positive sense, they guide the allocation of the state's financial sources into a defined scope of support which could be narrow or broad depending on the rationales of state support for students. Therefore, it is important to look into these obstacles when explaining the volume of mobile grant recipients and the popular study destinations of these students, although no causal relationship can be established in each and every case.

*a) Continuous residency – 2 years at least*

None of the countries covered in this study allow grant recipients to take state grants abroad for degree mobility without imposing an additional residency requirement. In addition to citizenship or citizenship-equivalent status, grant recipients who wish to take the state support abroad for degree mobility must prove that they have continuously lived in the country for a specific period of time immediately prior to applying for state grants or prior to the commencement of their study programme.

The most commonly found residency requirement is 'the 2 in 5 requirement', meaning that the grant recipients must have lived in the country continuously for at least 2 years during the 5 years immediately preceding the grant application or the start of the study programme. Norway, Finland and Sweden are examples of countries adopting the '2 in 5' rule. Denmark is slightly more relaxed, requiring 2 consecutive years within the 10 years prior to the grant application, while the Netherlands is tighter in the sense that students must have resided in the country for 3 out of the 6 years before being enrolled in the study programme abroad. The strictest among the 11 countries that provide data on portable grants for degree mobility are Germany and Austria which require 5 years and 3 years respectively of continuous residency in the country prior to the study abroad period.

Such a residency requirement in addition to the citizenship or nationality requirement prevents nationals or citizens who have never lived in the country or who have long ago left the country from tapping into the state funding for education in the country where they currently reside. On the one hand,

this keeps the pot of state money available for those who are actually from within the state. On the other hand, it prevents double-claiming from the students who may be eligible for student support in their country of permanent residence also. This requirement may be interpreted as a preventive measure against the abuse of state support. Very often exceptions are made for those who cannot fulfil the continuous residence requirement due to credit mobility or other special reasons. However, the general rule of a residence period of X in Y years can potentially lead students into believing that they are ineligible to take the grants abroad.

*b) Geographical limit of portability – Europe and the West*

State grants may be portable only within a defined or preferred geographical area. Conditions for portability, either supportive or inhibitive, could be markedly different within and beyond such an area. In Sweden, the line of demarcation has been drawn between EU/EEA + Switzerland and the rest of the world. Stricter conditions (e.g. regarding the duration and approved courses qualified for support) apply for students using the state grants in non-EU/EEA countries. In other Nordic countries, including Norway and Denmark, differentiation has been made between studying in the Nordic countries and outside, generally with stricter conditions (e.g. duration of qualified period for support) applied for studying outside this region. Norway, in addition, limits its support for online education provided from outside Norway. It provides, however, tuition fee support only to students studying outside the Nordic countries. And for students enrolled in medical studies, only those in Europe, the USA, Canada and Australia are supported. No medical studies beyond these specific regions are qualified for state financial support.

Among the other countries, Germany reported that more support is given to students studying outside “Europe”, while the Netherlands and Liechtenstein reported that there is “full portability” without specific geographical demarcations. Most mobile grant recipients from Liechtenstein, however, went to Switzerland. The explanation is that Liechtenstein has financial agreements with Switzerland and individual institutions from other countries in order to ensure equal admission requirements and shares of costs for its student population, because its higher education capacity is limited. There are currently no vocational education institutions and only one small university covering Architecture and Economics in the country.

*c) Type of institution – ‘brick and mortar’ public universities*

Brick and mortar higher education institutions abroad that actually exist in physical form are favoured over online, distance learning courses offered by foreign providers within or outside the country, at least when it comes to the

eligibility to receive portable state grants. This is explicitly the case in Denmark and Norway.

Other than the physical existence of the institution and the level of study, the level and nature of the institution determine whether portable grants can be used in some countries. For example, in Ireland, only universities or third-level institutions abroad are eligible to receive portable state grant recipients from Ireland. Students cannot take the grants with them to study abroad in colleges or to follow courses in private commercial third-level colleges.

*d) Enrolment status – full-time Bachelor’s or above*

The status of a student as a full-time or part-time student is one of the most cited qualifying or disqualifying conditions for taking the state grants abroad. All the countries that mentioned this additional requirement stated that portable grants can only be used for “full-time” studies abroad. These include Norway and Sweden which allow the same grants to be used for part-time studies at home.

The definition of “full-time”, however, is either unclear or phrased as in the case of Sweden and Finland that “the purpose of the studies is to obtain an academic degree”. The common measurements used are the number of credits earned (e.g. 60 ECTS a year) or the number of weeks studied in an academic year.

On top of the full-time enrolment status, the level of study qualified for support through portable grants tends to be higher than that at home in most countries. This means that users of portable grants abroad are primarily Bachelor’s or Master’s students. Even in countries that fund almost all kinds of post-secondary students at home, such as Norway and Sweden, the use of state grants for the ‘foundation year’ for example of American Bachelor’s programmes and non-degree courses are not funded by portable grants.

Some state grant schemes fund also part-time students and very often ‘mature’ students up to the age of 45. However, the part-time students are known to be generally less mobile than the full-time ones, because of family commitments or because they have more often local jobs. The additional requirements that portable grants can only be used by full-time students at Bachelor’s level or above is only one of the obstacles that obstructs or discourages part-time students from being mobile. It is clear, however, that these grant holders are actually not offered the opportunities to use portable grants when we look in-depth into such additional screening requirements. This partially explains why some grant recipients were not mobile despite the “portability” of their state grants in a general sense.

*e) Presence or absence of tuition fees*

One of the major cost items for studying abroad for full degrees is tuition fees. This is certainly a major cost item for students studying in the UK and other Anglophone countries including the USA, Australia, New Zealand, as well as Canada, which are popular destinations among outgoing European students. On the contrary, the charging of tuition fees to home students is a rather recent phenomenon in many continental European countries and the fees charged are relatively small (mostly below EUR 1 000/year) compared to those in the Anglophone countries. This picture is slightly different in some Central and Eastern European countries (e.g. Hungary, Slovakia, Slovenia, Romania, Lithuania, Latvia, etc.) that have come to develop, most of them relatively recently, dual-track tuition fee structures – either no fees or very low fees for domestic and EU/EEA students enrolled in programmes taught in local languages, but relatively high fees for students that want to enrol in medical and paramedical studies or programmes taught in English, irrespective of their country of origin. However, in the Nordic countries, tuition fees remain practically non-existent for domestic and EU/EEA students. This is practically the same in most of the Länder of Germany, Austria and Belgium, where students pay no tuition fees at all or, in case they come from non-EU/EEA countries they do pay but just a fraction of the tuition fees charged in Anglophone countries such as the USA or Australia.

The differences in the tuition fee landscape across Europe imply that portable state grants from the no-fee or low-fee systems to the high-fee systems will not be sufficient to cover a major cost item for the study programmes abroad, if the mobile students are offered the exact same package as that given to home students. In the Nordic countries, Austria and Germany, where tuition fees are not charged in most cases, such a cost item does not even exist in the support package for domestic students. Unless the state's subsidies to study places in local higher education institutions are also freed and made portable to follow students who choose to study in other countries, the portability of tuition fees in these no-fee or low-fee systems would actually require additional funding due to the non-existence of such a cost item in the domestic schemes.

In this study, we have found several strategies to tackle the fee differences. In Denmark, grants for tuition fees are provided only for full-time students studying abroad in specific study programmes that are not available at home. Examples given are Hotel and Tourism education at post-graduate level or combined studies of economics and languages. In Norway, no tuition fee grants are given to students studying within the Nordic countries, where there is practically no tuition fee for domestic and EU/EEA students. For those studying outside the Nordic countries, a 50:50 loan and grant tuition fee support is



made available to undergraduate students. Students may receive up to NOK 60 560 (approx. EUR 7 460) of such support, depending on the size of the tuition fee. Anything beyond that will be given as a loan only. The same logic and maximum tuition fee support apply to outgoing students at postgraduate level, only that the grant and loan ratio is 70:30. This is slightly more favourable than the tuition fee support given to undergraduates. In addition to the normal tuition fee support, Norwegian students enrolled in 'selected institutions and programmes' abroad are eligible for supplementary tuition grant of around NOK 60 000 if the tuition fee exceeds NOK 118 420 (approx. EUR 14 500).

Comparatively speaking, tuition fee grants for outgoing students from the Netherlands and Germany are not as 'handsome' as those given out by Norway. In Germany, students studying abroad with portable grants may get additionally a maximum of EUR 4 600 full tuition fee grant for up to one year. This practically limits tuition fee support to one-year degree programmes abroad, which are most likely at Master's rather than Bachelor's level. In the Netherlands, there are no strict limits over the amount or the duration, but tuition fee support is given entirely as a portable interest-bearing loan. The major condition imposed is that the students should not receive other funding from the host countries. In Ireland, tuition fee support is not portable for undergraduate studies, although tax relief is available in respect of fees paid for approved full-time or part-time postgraduate courses in both privately and publicly funded third-level colleges in EU and beyond.

The above examples illustrate that the portability of state grants alone is not sufficient to assist students studying in higher-fee destination countries and that different top-up measures are applied in different countries. It must be noted that not all the countries that allow state grants to be portable offer additional support for tuition fees and that those who offer additional support are not offering it without conditions. These conditions are likely to have an impact on the flows of grant recipients from no-fee or low-fee destinations into high-fee destinations. For example, grant recipients from Denmark who will not receive tuition fee grants, may be less likely to go to high-fee destinations (e.g. the USA, Australia) or fee-charging English-taught programmes in Poland and Hungary, than Norwegians who can have 50-70% of their tuition fees covered by portable grants. This is, however, only an indicative analysis that requires further study. The relationship between tuition fee support by state grants or loans and mobility flows into certain destinations is not as simple as one would imagine. Other factors like linguistic and geographical proximity, the availability of study programmes taught in an accessible language (largely but not limited to English) or in the language of the mobile grant recipients, the attraction of certain disciplines not available at home (e.g. medical studies), all seem to play a bigger role in the shaping of mobility flows, with or without state grants' support.

*f) Flexibility of state grants*

Is it sufficient for mobile students that portable state grants have the exact same coverage and amount that a student at home would get? Will state grants be increased or decreased in accordance with the differences in the costs of studying abroad and studying at home, or will they be kept at the same level as for home students?

Unlike mobility-specific funding schemes which are designed to support students for studying abroad, state financial support schemes are primarily designed to support students enrolled in higher education institutions inside the country. The amount for mobility grants and that for state grants may therefore be calculated with very different reference points from the start. Mobility-specific grants may have already taken into account differences in tuition fees, travel costs, insurance, accommodation, and living expenses, etc., in the host countries. State grants that target domestic students may cover only costs for studying in the country that the students must pay out of their pockets. Depending on the range of in-kind support that the students receive, such as local tuition fee waiver, local transportation fare waiver, public insurance coverage, subsidised canteens and student housing, the amounts of money given in the form of grants to students vary significantly from one country to another in the European context.

The more in-kind support a student receives from a national student support scheme, the less likely it is that student support will be portable and the smaller the amount of the grants that can be taken abroad. The amount of portable grants (possibly free-flowing cash from a national system) therefore does not only vary depending on the coverage of the student support scheme but also depending on the portability of the different kinds of student support in general. Can students opt for cash subsidies instead of subsidised student housing, canteen meals or local transportation, if they study abroad? Will they lose such in-kind support and retain only the cash subsidies that are originally free to flow?

Student support systems in Europe vary greatly as shown in Chapter 4. The most common categories of support given out in cash are: maintenance grants for living costs, housing grants for accommodation, tuition fee grants, and local travel grants for commuting between home and the institution of higher education. Among these different categories of grants, maintenance grants are most likely to be portable and fixed at the same rate as those at home. Germany is the only country that clearly indicates a more favourable rate for maintenance grants if students study in countries outside the EU because the living costs there are believed to be higher. In countries where housing support is given in the form of cash grants rather than subsidised

student housing, students may be allowed to take the housing grants abroad also. In this case, as indicated by the Austrian, Finnish, and Irish examples, a student is considered to be “living away from parents” and is given a higher rate than students living with parents or living near the institution where they study. A slightly favourable rate for portable housing grants is applied in this sense, but the reference point is not the cost of accommodation in the foreign country where a student studies, as in the other cases.

What is clearly an add-on for portable grants are extra travel grants for mobile students covering normally the costs for one or two return tickets. Norway and Germany are the two countries that explicitly offer such top-up grants in addition to portable grants. For the other countries, the picture is not as clear.

*g) Maximum duration for receiving state grants*

Normally, the maximum number of years for receiving student support for studying abroad and studying at home is the same. The two exceptions are Denmark and Austria. In Denmark, students studying abroad can receive a maximum of 4 years of support without an extra year for the completion of study. This is slightly stricter than the conditions at home. In Austria, on the contrary, students studying abroad may have the maximum number of years of support extended for up to 2 years. In Norway, the maximum number of years is equally long (up to 10 years depending on the study level) for students studying at home and abroad. Ireland does not set a maximum, but a minimum of 2 years if a student wants to use the state grant abroad for undergraduate degree mobility. In the Netherlands, the reference for the duration of payment of the grant abroad is drawn from “comparable programmes at home”.

As shown in the above few examples, there is not a standard timeframe for the provision of portable student support, due to vast differences between student support schemes in the different European countries. Whether it is more favourable for grants to be portable when home-based conditions are applied depends very much on either the generosity of the home conditions, as in the case of Norway, or on the flexibility of the home scheme in response to the potentially longer study periods abroad as shown in the case of Austria. Comparatively speaking, Denmark’s shorter potential years of support and the Netherlands’ requirement for equivalence to the study duration of comparable programmes at home seem more likely to discourage the use of grants abroad than the conditions applied in the other countries mentioned above.

*h) Recognition and equivalence of the study programme*

Recognition of the study programmes in which the students will enrol abroad is one of the primary conditions for portability. “Recognition” means very different things to different countries, however. It generally means recognition

of the foreign study programmes or institutions by the home countries of the mobile grant recipients. But it could also mean recognition of the respective programme or institution also in the respective host countries (by competent national authorities). This may not be clearly spelt out as a condition, but may well be applied in practice.

Specifically, in the context of portable grants, study programmes that students enrol in abroad must be regarded as comparable or equivalent to the study programmes that would be covered by the student financial support at home. Nevertheless, not all tertiary education students in all eligible programmes receive student financial support. Some study programmes or courses are eligible for student financial support, some not. The same logic applies for students studying abroad and is explicitly mentioned by countries like Finland, the Netherlands, and Ireland as a condition for using the grants abroad. Strictly speaking, this is not an additional condition for portability, but only the imposition of the home condition for the use of the grants abroad.

While the requirement for equivalence is clearly a control measure or restriction to make sure that state grants are not spent more liberally abroad than at home, recognition is not just a control tool. Sometimes, it is also the basis for more favourable treatment, such as the award of additional grants for studying in recognised institutions or programmes, the eligibility to tuition fee loans which are otherwise not available, or extended periods for financial support.

Recognition and equivalence of the study programmes abroad are clearly among the most cited conditions guiding the use of state grants abroad. It is, however, not always clear how a study programme can be recognised or regarded as equivalent to the study programmes at home. In Norway, a list of programmes recognised by NOKUT is made available to grant applicants. Such clarity is, however, rarely found elsewhere.

*j) Other conditions for portable grants*

Though not explicitly mentioned by many countries, progress checks on students using state grants abroad appear to be stricter than for the use of state grants at home. Mobile grant recipients are required to report back regularly every semester or every year with proofs of admission and academic progress. In the event that the grant recipients do not pass the checks, the provision of the state grants will cease with or without a grace period. Some portable grants initially given as grants may also become loans which students will be required to repay.

The above conditions for academic progress and repayment in case the students do not complete their study programmes are not exclusively set for

portable grants. They apply also to grants given for study at home and they are not necessarily stricter than those guiding the use of state grants at home. However, the study duration abroad may be longer due to the need to adapt to a new environment and the costs for studying abroad for a full degree may be significantly higher. Conditions that are reasonable for students using the state grants at home may become risks for those using the grants abroad. This is particularly true for a student moving from a zero tuition country to a high tuition fee country with a state loan or a state grant that may be turned into a loan. As a result of such conditions, risk-averse grant recipients may choose to study in destinations where there is no or low tuition fee (and thus no need to borrow top-up state loans) or in countries where the education system or teaching language are similar to those at home. An example for further investigation in this direction will be the flows of Austrian grant recipients and, to a lesser extent, of Danish grantees into Germany.

Finally, it may also be an explicit condition that students must apply additionally and separately for using state grants abroad. Such additional application procedures, as in the case of Austria and Germany, also reward students with additional mobility grants on top of the portable state grants. The paperwork related to student financial support, especially need-based support, is notoriously heavy. Whether the additional step deters students from taking the grants abroad would need further research. What is rather clear to us, however, when looking at the need-based support systems in Germany and Austria, is that the mere portability of these state grants without any top-up grants will very likely have little effect on student mobility. The question here is whether students can opt for a light process, without the benefit of the top-up mobility grants, and still be encouraged to use the grants abroad.

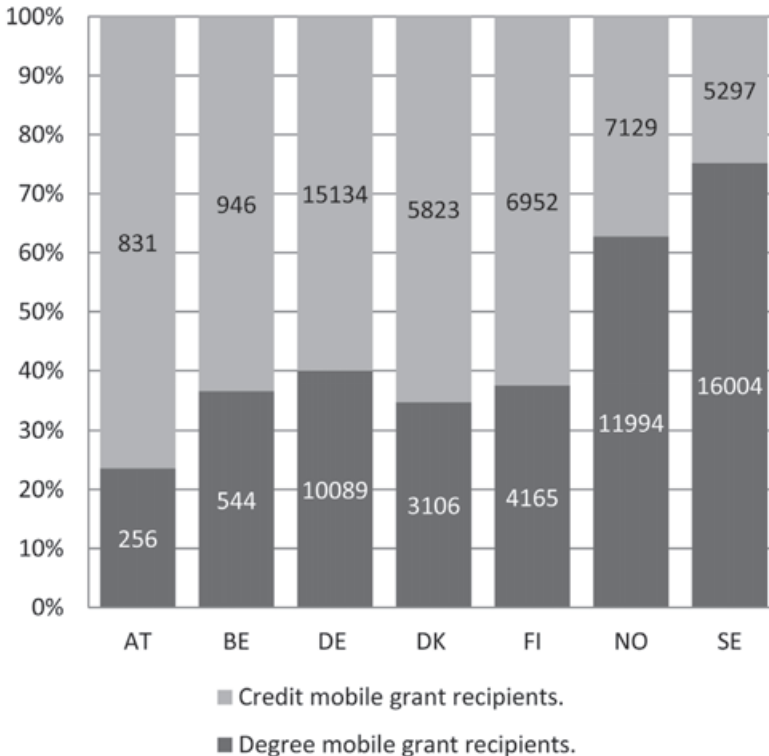
All the conditions for portability, as detailed above, are bound to affect the potential quantitative contribution of portable grants and/or loans or the opportunities for students to use the funding abroad, and eventually the actual contribution of portable grants and/or loans to mobility. They can, however, not fully explain why students do not use portable grants abroad even when they are offered the opportunities to do so. The decision of students to be mobile or not, especially students with socio-economically disadvantaged backgrounds, is not solely dependent on the availability of funding, even though sufficient funding could be a major enabling factor.

## 6 Major patterns observed in the actual use of portable grants

### 6.1 Actual use of portable grants for credit mobility vs. degree mobility

Relatively speaking, among the countries that allow grants to be used abroad for both credit mobility and degree mobility, more grant recipients used the opportunities offered for outgoing credit mobility than for degree mobility at least in the 7 countries that reported data on this aspect for the study.

**Figure 2: Distribution of degree and credit mobile grant recipients among all mobile grant recipients (ISCED 5A-6), 2008/09**



Source: STIME survey data, 2013

As shown in Figure 2 above, Austrian grant recipients were much more likely to study abroad with the portable grants for credit mobility than degree mo-

bility compared to the students of the other 6 countries. In every 10 Austrian grant recipients abroad, 8 were abroad for credit mobility while 2 were abroad for degree mobility. In 4 other countries, namely Belgium, Germany, Denmark and Finland, about 6 students in every 10 mobile grant recipients were abroad for credit mobility, while the remaining 4 were abroad for degree mobility.

The situation in Sweden was almost the complete opposite of that in Austria, however. In every 10 grant recipients abroad, 8 were abroad for degree mobility, while 2 were abroad for credit mobility. To a lesser extent, but still in the same direction, Norwegian grant recipients tended to use more often the grants abroad for degree mobility than for credit mobility. In every 10 Norwegian mobile grant recipients, the majority – 6 students – were abroad for degree mobility.

Unfortunately, not all the 11 countries that offer fully-portable state grants for both credit and degree mobility were able to provide the necessary quantitative data to enable a comprehensive Europe-wide analysis by type of mobility. As explained earlier, Ireland and the Netherlands do not have national data available on the number of credit mobile grant recipients, although they do allow grant recipients to use state grants abroad for credit mobility. A similar situation is found in Luxembourg and Liechtenstein, but given the small size of the higher education systems in these two countries, as well as that of Ireland, it is very likely that more mobile grant recipients were abroad for degree mobility rather than for credit mobility. Whereas for the Netherlands, which has a well-established and larger higher education system, the picture may be different and we expect more portable grants to be used for credit mobility rather than for degree mobility. These are, however, only assumptions that require further investigation (which we could not conduct due to missing data).

Based on the data available to us, it appears that, if given the choice to use the grants abroad for both credit and degree mobility, the relative chance for students to use the grants abroad for credit mobility or degree mobility is correlated with the capacity of the domestic higher education system. In other words, countries that cannot meet domestic demands for higher education at home (as a whole or in specific disciplines) tend to compensate for the lack of supply by ‘opening up’ their grant systems to full portability. And when they do so, the chance is that students who are motivated to be mobile will go abroad with these grants for degree mobility.

There are also countries, like Cyprus, that have more nationals studying abroad with portable grants than at home, as found in one of ACA’s recent studies<sup>15</sup>. It is no longer news that many more Cypriots are studying abroad,

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<sup>15</sup> Lam, Q. (2012) “Cyprus”. In Ferencz, I. and Wächter, B. (Eds.), *European and national policies for academic mobility*. Linking rhetoric, practice and mobility trends (pp.85-109). Bonn: Lemmens Medien.

mainly in Greece and the UK, for degree mobility than at home. What is new, based on the quantitative data gathered for this study, is that this phenomenon is not unique to Cyprus. Countries like Luxembourg and Liechtenstein both have over 80% of students studying abroad, mainly for degree mobility (see Table 5 and country profiles in Annex II).

## **6.2 Unleashed potential and untapped opportunities**

All the state grant schemes, including those predominantly not portable, possess enormous 'potential' for funding mobility. They can be compared to 'reservoirs' of different sizes. Some are more likely to make a quantitative impact on increasing European mobility than others, depending on the absolute numbers of students currently benefiting from the schemes. A common assumption, which may be misleading, is that when the potential is unleashed, by introducing portability, mobility will automatically follow. This is based on the presumption that money is the prime obstacle, if not the driving force, for mobility, and that students are ultimately followers of money. But, could it be the other way round that money follows students who are prepared to go abroad regardless of the availability of funding or not? This chicken and egg question puzzles many mobility researchers and policymakers.

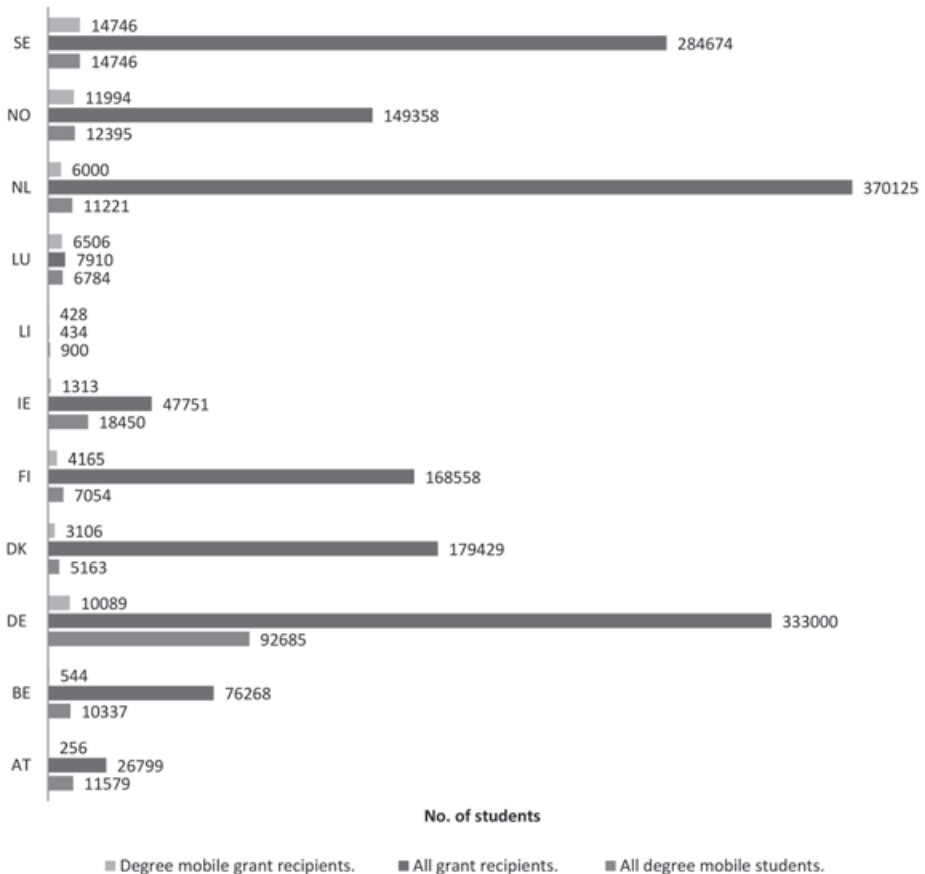
The present study was not designed to tackle the 'causal relationship' between portability and mobility, or more specifically, portable state grants and mobility volumes. Between the availability of funding and the students' decision to be mobile, there are countless intervening factors that encourage the students to or discourage them from making use of this line of funding. Some of these factors are related to money still, while others are not. For example, the type of funding made available to them, i.e. whether it is an all-inclusive incentive mobility scholarship adjusted to study abroad costs or a supplementary financial support that covers part of the study abroad costs, makes a difference in students' decision-making processes. Moreover, the type of students receiving funding in different student support systems, whether they belong to the lowest socio-economic stratum covered by the support system or to one of the 'all students' covered, may also affect the actual use of portable grants abroad. These are intervening factors affecting students' decision to take up a portable grant or not that are not automatically tackled by increasing the portability of existing state grants.

The figures presented in Table 5 above are clear signs pointing to the fact that 'full portability' of state grants does not necessarily result in 'mobility for all' nor in 'mobility of all'. Rather on the contrary, over 90% of grant recipients, except the atypical cases of Liechtenstein and Luxembourg (see Table 5 above and Figure 3 below), even when given the opportunities to use the



grants abroad, stayed put. This is true both for countries that provide student support to almost all the students (e.g. the Nordic countries) and for those that limit the support to the needy students (e.g. Austria, Germany, Ireland). So, the fear of some, that portability would create empty classrooms or deserted universities at home when state grants are 'fully portable' is certainly unfounded.

**Figure 3: Number of degree mobile grant recipients compared with all grant recipients\* and all degree mobile students\*\*, 2008/09**



Sources: STIME survey data, 2013 (for numbers of grant recipients) & UIS data, retrieved in November 2013 (for all degree mobile students).

Notes: \*all grant recipients exclude ISCED 5B, where possible; \*\*data of all degree mobile students are outbound degree mobile students only. Number of DE is an estimate, as explained above. Number of SE is capped at UIS total.

### **6.3 Grants not used for study abroad vs. study abroad without state grants**

On the one hand, we have found that most students offered portable grants tended not to be mobile. On the other hand, when compared with the outbound mobile student data captured by UIS (taken as a proxy for all degree mobile students from a given country), we see that there were degree mobile students studying abroad without portable state grants. The only exceptions are Norway, Sweden<sup>16</sup> and Luxembourg, where the numbers of mobile grant recipients reported are almost identical with the numbers of all outbound degree mobile students in the UIS data. This is shown in Figure 4 below using data for the common reference year 2008/09<sup>17</sup>.

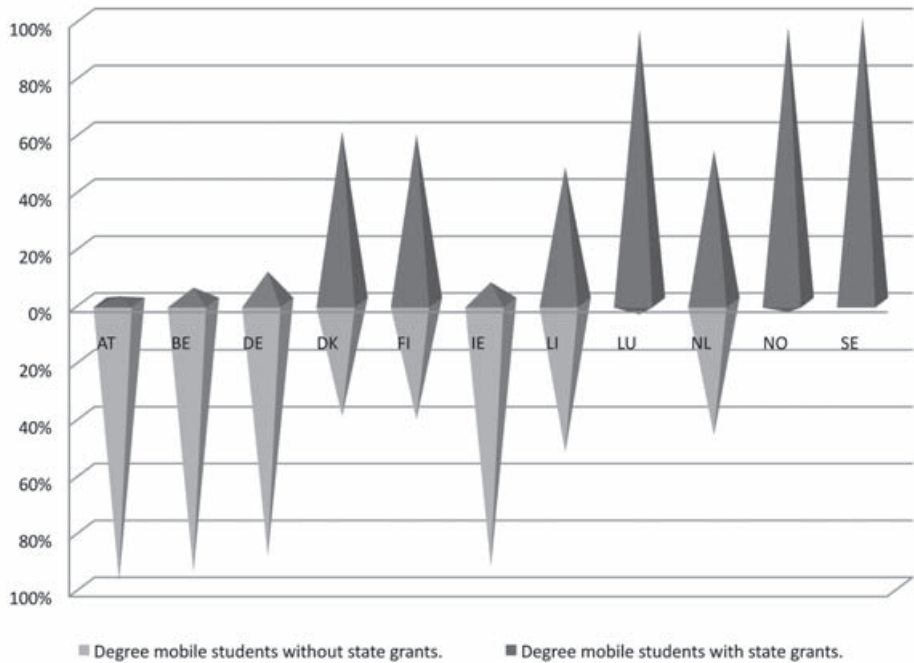
The other 8 countries that provided us relatively comparable data in this study (NL, LI, IE, FI, DK, DE, BE, and AT) display substantial gaps between the UIS numbers on all outbound degree mobile students and the numbers of degree mobile grant recipients. This implies that a large proportion of degree mobile students in Europe were mobile without portable state grants in the reference year 2008/09.

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<sup>16</sup> The number reported by Sweden (16 004) actually exceeds the UIS total of outward mobile students (14 746). It is capped at the UIS total considering that the Swedish statistics are not disaggregated by study level and ISCED 5B students may have been included. In Sweden, the share of ISCED 5B grant recipients of the total grant recipients was around 5% in 2008/09.

<sup>17</sup> The number of German degree mobile grant recipients is an estimate based on 40% of the total mobile grant recipients in 2009 because the German state grant statistics available cannot be disaggregated by types of mobility.

**Figure 4: Percentage of degree mobile students with state grants and without state grants among all degree mobile students, 2008/09**



Sources: STIME survey data, 2013 (for mobile grant recipients) & UIS data, retrieved in November 2013 (for outbound mobile students)

As shown in Figure 4 above, degree mobile students from Austria, Belgium, Germany, and Ireland most likely relied on other financial sources than portable state grants to go abroad. Degree mobile students from Denmark, Finland, Liechtenstein, and the Netherlands made use of portable state grants and of other financial sources, in a 50:50 ratio. Last but not least, students from Norway and Sweden were most likely to have used state grants for degree mobility rather than other sources.

This observation does not rule out the possibility that the ‘other’ financial sources encompassed other types of state funding, such as mobility-specific scholarships or loans given out by the students’ home or host countries. These other state funding sources targeting mobility do play an important role in mobility, although they are not relevant for the portability discussion as explained earlier. It would be interesting to see exactly how many mobile

students used other forms of 'state funding' for outgoing degree mobility. But given the selectivity of such scholarships, it is almost certain that they would not have supported students in large numbers. This, therefore, leads us to believe that those degree mobile students who were mobile without portable grants were very likely studying abroad with their own financial means.

In absolute terms, using the 2008/09 data as the basis, the largest number of these non-state-grant-financed degree mobile students was from Germany. Out of the some 92 700 outgoing degree mobile German students only about 10 000 were supported by portable grants (see Figure 3 above). This is followed by Ireland, Austria and Belgium where the numbers of outgoing mobile degree students are beyond 10 000 but the numbers of mobile grant recipients are substantially lower (1 313 in Ireland), or close to negligible (544 in Belgium and 256 in Austria).

What is in common among the above four countries, as far as grant scheme features are concerned, is that they are means-tested schemes targeting socio-economically disadvantaged groups of students. The profile of the grant recipients in these countries may therefore be significantly different from those that were degree mobile with their own finances. They may also be very different from the grant recipients in other student support systems that cover either the large majority of their student population or even all students in higher education.

The large number of untapped opportunities for using portable grants abroad and the large number of degree mobile students studying abroad without portable state grants indicate that portability of state grants alone, in means-tested systems (like these 4 countries), may have a very limited impact on mobility. Those who were mobile without state grants and loans were either ineligible for state grants from the start, or had other reasons not to apply for this type of funding. Whereas those who were grant recipients would likely need more than just portable grants to be mobile, given their socio-economic status.

### *Summary*

To sum up the above discussion, there are three main points that deserve our attention in future discussion about portability of state grants:

One, the 'increase of portability' could be and should be understood in different dimensions, including a) the increase of the number of European countries that would pledge to let their grant recipients use state grants abroad, and b) the increase of the scope of activities eligible for using state grants abroad (including different types of mobility) by addressing the conditions for portability (see Section 5.6 above).

Two, the quantitative contribution of portable state grants to outgoing mobility rests more on the actual use of the portable grants than on the availability of opportunities for students to use the grants abroad. The take-up rate of portable grants matters. What affects the take-up rate of portable grants is, however, beyond the scope of the portability discussion, which has been and should be focusing on the free flow of state grants. Separate discussions on the intervening factors affecting the students' use of the portable grants are needed, although the portability of grants is the precondition for such follow-up discussions.

Three, the quantitative contribution of portable state grants is bound to be limited by the coverage of the student financial support schemes in terms of the share of all students eligible for and receiving the state grants, or the type of students supported. Mobile or potentially mobile students who are not eligible for student financial support at home will not benefit from the opening up of such national funding anyhow. Some national governments may introduce more lenient criteria for the means-test of grants to be used abroad than that at home, but adjustments of local conditions for international use cannot be taken for granted.

## 7 Contribution of portable grants to European mobility

*The quantity of state grant recipients in a scheme is not directly proportional to the number of mobile grant recipients*

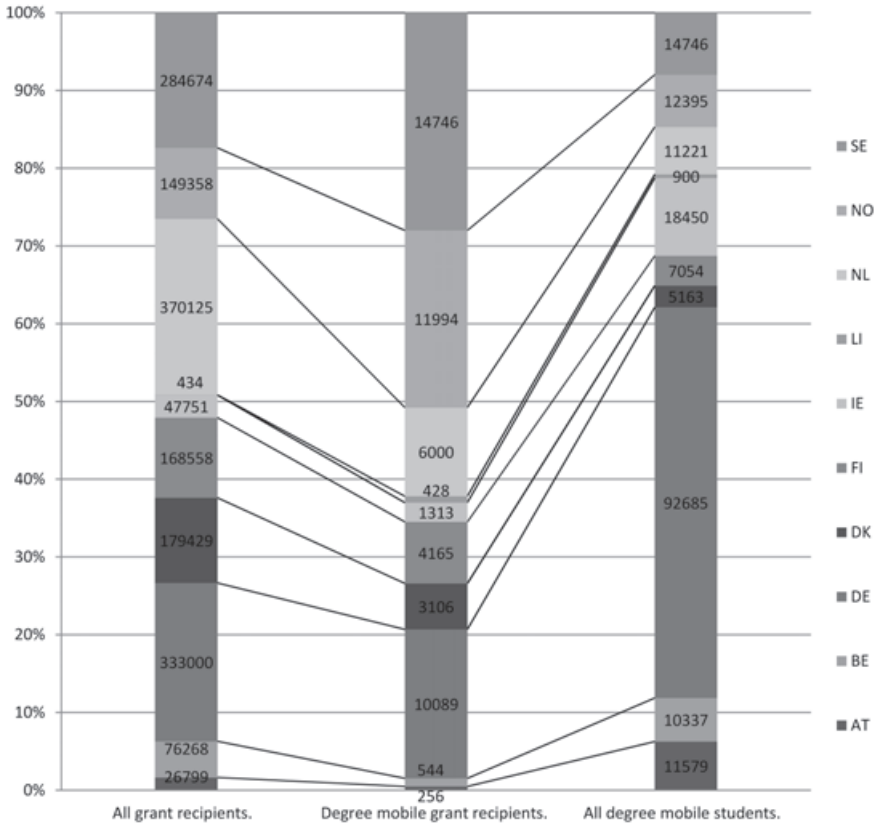
Portable state grants do have great potential for supporting outgoing mobility in a massive way. But as explained above, such potential cannot be fully unleashed given the many limitations ranging from the original purpose of the grants targeting the domestic student population to the restrictive use of the grants for specific types of study programmes or institutions. As a result, the number of mobile grant recipients from a large student support system is not necessarily larger than that from a smaller system, nor proportional to the size of the home system itself. This is demonstrated in Figure 5 below.

Among all the countries that offer portable grants, the Netherlands supported the largest number of grant recipients, both mobile and non-mobile, in absolute terms in the 2008/09 reference year. It reported a total of 370 125 grant recipients. This is over 20% of all grant recipients in the 10 countries shown in the leftmost stacked column (totalling all grant recipients in the 10 countries) in Figure 5. The number is slightly higher than that of Germany and 2.5 times of Norway's. However, the largest share of all grant recipients of the Netherlands does not translate proportionally into the largest share of mobile grant recipients (the middle column in the figure). Instead, the largest share of mobile grant recipients in the European total in 2008/09 is from Sweden (28%) and the second largest from Norway (23%). The share of mobile grant recipients from the Netherlands (approx. 10%) in the European total is about half that of Norway and one third that of Sweden.

To a lesser extent, the German figures display a similar 'loss of potential' of portable grants. Germany holds the second largest share of grant recipients (approx. 20%) in the European total of grant recipients, i.e. double that of the Norwegian share (approx. 10%). The share of mobile grant recipients from Germany in the European total for the 10 countries in question is, however, smaller than that of Norway and Sweden.

Due to data limitations, the above analysis is limited to the use of portable grants for 'degree mobility'. The picture for the use of portable state grants for credit mobility is likely to be very different. As mentioned earlier in Section 6.1, mobile grant recipients from Norway and Sweden are much more likely to study abroad for degree mobility than for credit mobility compared to the recipients of other countries.

**Figure 5: Proportion of all grant recipients\*, degree mobile grant recipients, all degree mobile students\*\* in 10 selected countries where state grants are portable for degree mobility, 2008/09**



Sources: STiME data, 2013 (for grant recipients) & UIS data, retrieved in November 2013 (for all degree mobile students)

Notes: Numbers of DE grant recipients are estimates, as explained above; \*all grant recipients exclude ISCED 5B recipients, where possible; SE number adjusted to UIS total of all degree mobile students knowing that some ISCED 5B students may be included in reported data \*\*data of all degree mobile students are outbound students only.

Nevertheless, the above examples lead us to conclude that the size of a state student support scheme that offers portable grants (i.e. the estimated opportunities calculated in Chapter 4) is not directly proportional to the quantitative contribution of a scheme to the European total of mobile grant recipients. A large scheme that benefits a large number of students, but represents a limited share of all students in the home system (e.g. Germany and the Neth-

erlands) does not necessarily ‘export’ more grant recipients than a smaller scheme benefiting almost all students in the system (such as in the Nordic countries). The social selectivity of a financial support scheme seems to be an influential factor to be considered when estimating the potential quantitative contribution of a student support scheme to mobility.

*Size of a scheme does matter if the potential is capped at a low level*

It must be noted, however, that grants in a country with a small student population, like the one in Liechtenstein, even if made fully portable and are fully taken up by the students, will not have a huge contribution to the European total. In this sense, the size of the student support scheme itself is not completely irrelevant in the discussion of the potential quantitative contribution of portable grants to European mobility.

The Czech Republic, as another example, reported 1% of the total student population benefitting from its state grant scheme, according to EURYDICE. This 1% can be translated into roughly 4 000 grant recipients, meaning that even if the currently non-portable grants were made fully portable and that 100% of the grant recipients exploited the opportunity to study abroad, the contribution of the Czech Republic to the European total of mobile grant recipients would still be small – about the same as that currently made by 2-3% of grant recipients from Denmark or Finland. Both of these countries have a much smaller student population than that of the Czech Republic. It would therefore be unrealistic to expect huge contribution from countries with large student populations but with student support schemes that have a relatively low coverage. In these countries, unless the grant schemes at home are first expanded, the potential of portable state grants in contribution to the funding of mobile students, for either credit mobility or degree mobility, is capped at a low level. The size and coverage of the home student support scheme, which is the precondition of portability, is beyond the scope of the portability discussion, however.

*Relative distribution of degree mobile grant recipients is not indicative of the relative distribution of degree mobile students in European mobility*

As shown in the middle and rightmost columns in Figure 5 above, there is no clear correlation between the relative distribution of degree mobile grant recipients and the relative distribution of degree mobile students in the European total. The shares of mobile grant recipients of Germany, Sweden and Norway in the European total are about the same (see the middle column), but German degree mobile students constitute the lion’s share (almost 50%) of the total degree mobile students in the same group of 10 countries (see the right column in Figure 5). In some other countries like Ireland, Belgium



and Austria, the shares of mobile grant recipients are from small to negligible in the European total. However, their shares of degree mobile students are about the same as or even bigger than those of the Nordic countries.

The above observation leads us to reconsider whether it is the portability of grants that 'drives' student mobility or the mobility of students that enables portable grants to be used abroad. As far as degree mobility is concerned, most students seem to be mobile regardless of the availability of 'portable state grants' or not. This finding, coupled with the observed 'inertia' of the vast majority of grant recipients (over 90% in most countries) who did not take up the portable grants for use abroad, either for degree or credit mobility, suggests that loosening the strings attached to state grants is not an automatic push for mobility, or is certainly not enough to generate mass mobility.

*Portable grants are not incentive grants designed to drive up mobility*

In other words, the simplistic assumption that once national grant schemes are opened up, the free flow of state grants will drive up outbound student mobility needs to be reconsidered. Different from mobility scholarships, which are incentives with the clear intention to boost mobility, state grants are mainly subsidies designed for domestic use. The mere opening of the schemes may not result in any substantial increase of mobility volumes if the subsidies at home are contributory rather than comprehensive in coverage and are not adapted for use abroad. In such cases, the state grants, even if 100% portable, still require the students' own top-up funds to be 'useful' abroad unless there are other top-up mobility support schemes from the state.

This is not meant to say that students are motivated to move only when their costs are 100% covered. What we would like to point out though is that, comparatively speaking, it is unrealistic to expect the same impact from mobility scholarships and from portable grants, on overcoming financial obstacles for studying abroad, particularly for degree mobility. The size of the grants (e.g. same as that at home or adjusted for studying abroad), the coverage of the portable grants (e.g. if tuition fees paid to local institutions are also portable), as well as the availability of top-up financial support (e.g. travel and insurance grants) vary significantly between different European countries.

In some countries, portability has been introduced and positively supported. Portable state grants are adapted for use abroad, which may indeed become an incentive for outward mobility. In some other countries, portability has been introduced without any top-up support. State grants are let free to flow across national borders without any additional support or promotion, thus having a more or less neutral effect. Grant recipients have to discover the portability of the grants and bridge the gap between the state support and

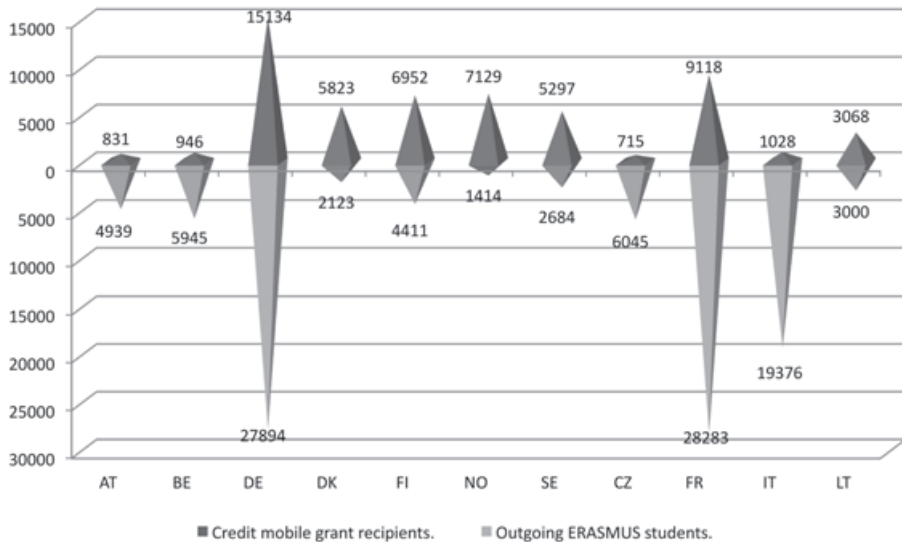
the costs in the host countries themselves. There are also countries that have introduced portability, but discourage the actual use of portable grants by having more restrictive conditions for using the grants abroad. Grant recipients may feel disadvantaged if using the grants abroad and their incentive for mobility may be limited. In a nutshell, whether portable state grants can potentially ‘drive’ mobility or not depends, to some extent, on how portability is introduced and supported.

*ERASMUS remains a relatively important source of funding compared to portable state grants for credit mobility*

In this study, we are aware of the lack of data on all credit mobile students from the Europe-31 countries that can be used as a reference for assessing the quantitative contribution of portage grants. Therefore, there is no way for us to estimate the share of mobile grant recipients among all credit mobile students in the European countries studied. ERASMUS data were used instead, despite the known fact that ERASMUS represents only a fraction of total credit mobility in Europe, as we lacked any other European-level data set on credit mobility. By comparing the numbers of mobile grant recipients and ERASMUS grant recipients, we can confirm that credit mobility does take place outside ERASMUS and that state grants do contribute to credit mobility to various extents, sometimes even exceeding the contribution of ERASMUS. In the Nordic countries, it is clear that portable state grants rather than ERASMUS are the dominant source of funding, while in most other countries, ERASMUS remains a relatively important source of funding compared to portable state grants (see Figure 6 below).

One must not forget, however, that portable state grants constitute only part of the national funding for credit mobility. We must not neglect the contribution of short-term mobility-specific scholarships, such as the DAAD scholarships in Germany, or the Nordplus scholarships in the Nordic countries, which could be very substantial in quantitative terms. That said, while we have the empirical data to estimate the relative contribution of portable state grants and of ERASMUS to total credit mobility in this study, the contributions of other types of funding to total credit mobility remain unknown. For that, further data collection efforts will be needed, for example, on credit mobile students funded by mobility-specific scholarships, and on all credit mobile students based on a commonly agreed-upon definition. Moreover, the problem of ‘invisible’ credit mobile grant recipients, who are not tracked separately in countries like the Netherlands and Ireland, would need to be dealt with.

**Figure 6: Number of credit mobile grant recipients\* compared with outgoing ERASMUS students, 2008/09**



Sources: STiME survey data, 2013 (for credit mobile grant recipients) & European Commission data, retrieved in August 2013 (for outbound ERASMUS students)

Notes: \*number of credit mobile grant recipients should, in principle, exclude ERASMUS grant recipients; number of credit mobile grant recipients from DE is an estimated 60% of total grant recipients, as explained above; number of grant recipients reported by Lithuania (3 068) shows signs of overlap with Erasmus grants (3 000); UK Wales, LI and LU numbers are not shown because the number of grant recipients from UK Wales cannot be compared due to the absence of separate Erasmus data for Wales and the numbers of credit mobile grant recipients from LI and LU include both credit and degree mobile grant recipients that cannot be separated.

## 8 Geographical distribution of mobile grant recipients

### 8.1 Degree mobility by destination

Out of the 14 countries in the Europe-31 region that offer portable state grants for outbound degree mobility (i.e. the 11 countries that offer full portability and the 3 that offer limited portability for this type of mobility), 8 of them (DK, FI, SE, NO, DE, AT, IE, and LI) provided us with data on study destinations of their mobile grant recipients<sup>18</sup>. Among these 8 countries, Germany and Liechtenstein did not have numbers subdivided by type of mobility (credit mobility vs. degree mobility) and provided only the totals of mobile grant recipients<sup>19</sup>.

In the following section, we will therefore present the major observations drawn from the data on degree mobile grant recipients provided by 7 of the 8 countries compared with the respective UIS data on outbound (degree) mobile students for the same reference year 2008/09. In addition, the most recent data available on mobile grant recipients by study destinations provided by the 7 countries (mostly for the year 2011/12) were included in the analysis, to be able to understand the trends in the use of portable grants across countries (see Figures 7a.-7g. below). Due to the time lag in international data collection, there was not yet, at the time of writing this study, a complete set of UIS data on outbound mobile students by study destination for the year 2011/12. There is therefore no reference data set from the UIS for 2011/12. But given the past trends in the mobility flows out of these countries, we can assume that the picture in 2011/12 will not be significantly different from that in 2008/09.

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<sup>18</sup> Cyprus did not participate in the survey, while Belgium, Luxembourg, the Netherlands, Romania and Switzerland did not have the data as required.

<sup>19</sup> It is possible to estimate the number of German degree mobile grant recipients by study destination with the estimated 4:6 ratio for degree mobility to credit mobility. However, the estimate may not be reliable due to the uneven geographical distribution of outgoing mobile students and thus will distort the European total of the eight countries concerned considerably given the large number of mobile students and mobile grant recipients from Germany.

**Figure 7: Geographical distribution of all degree mobile students (2008/09) and degree mobile grant recipients (2008/09 & 2011/12), by country**

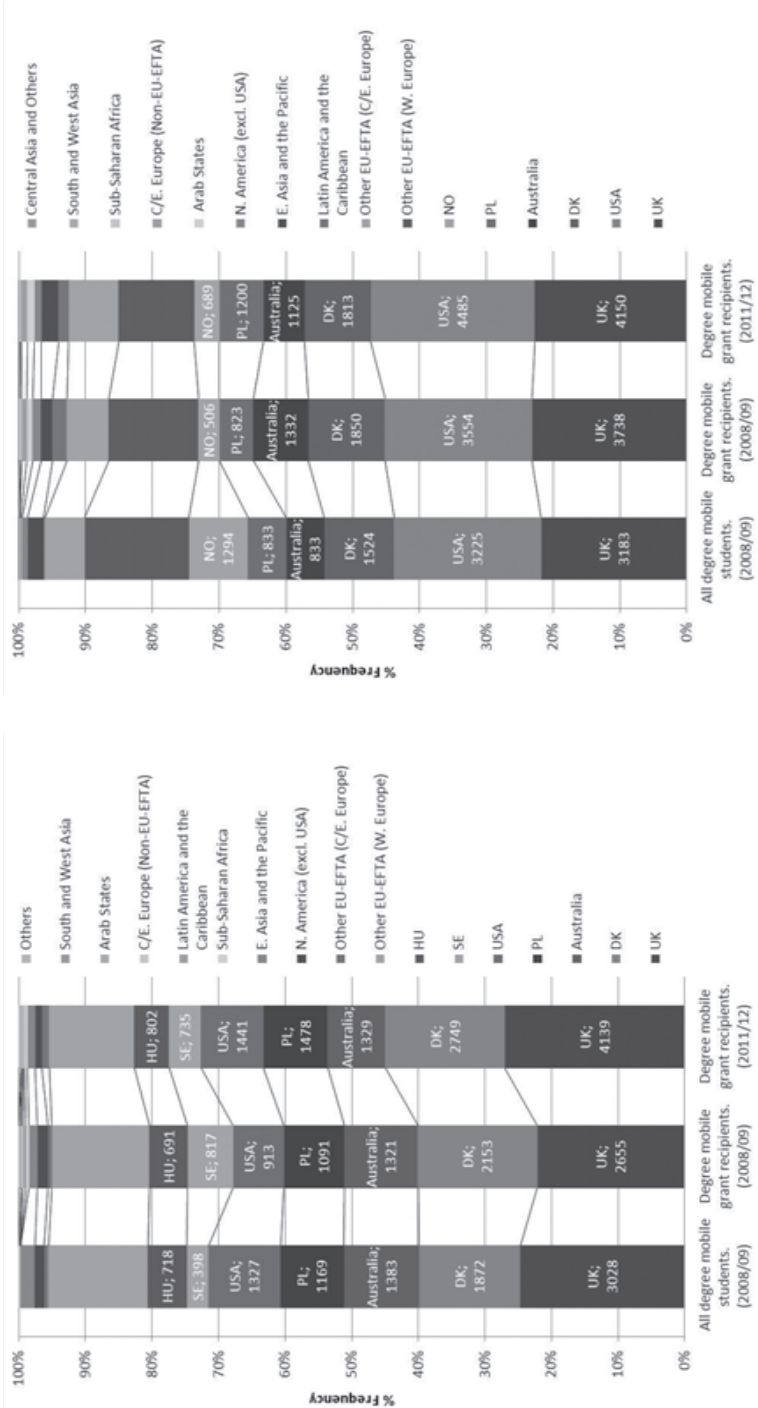


Figure 7a: Norway

Figure 7b: Sweden

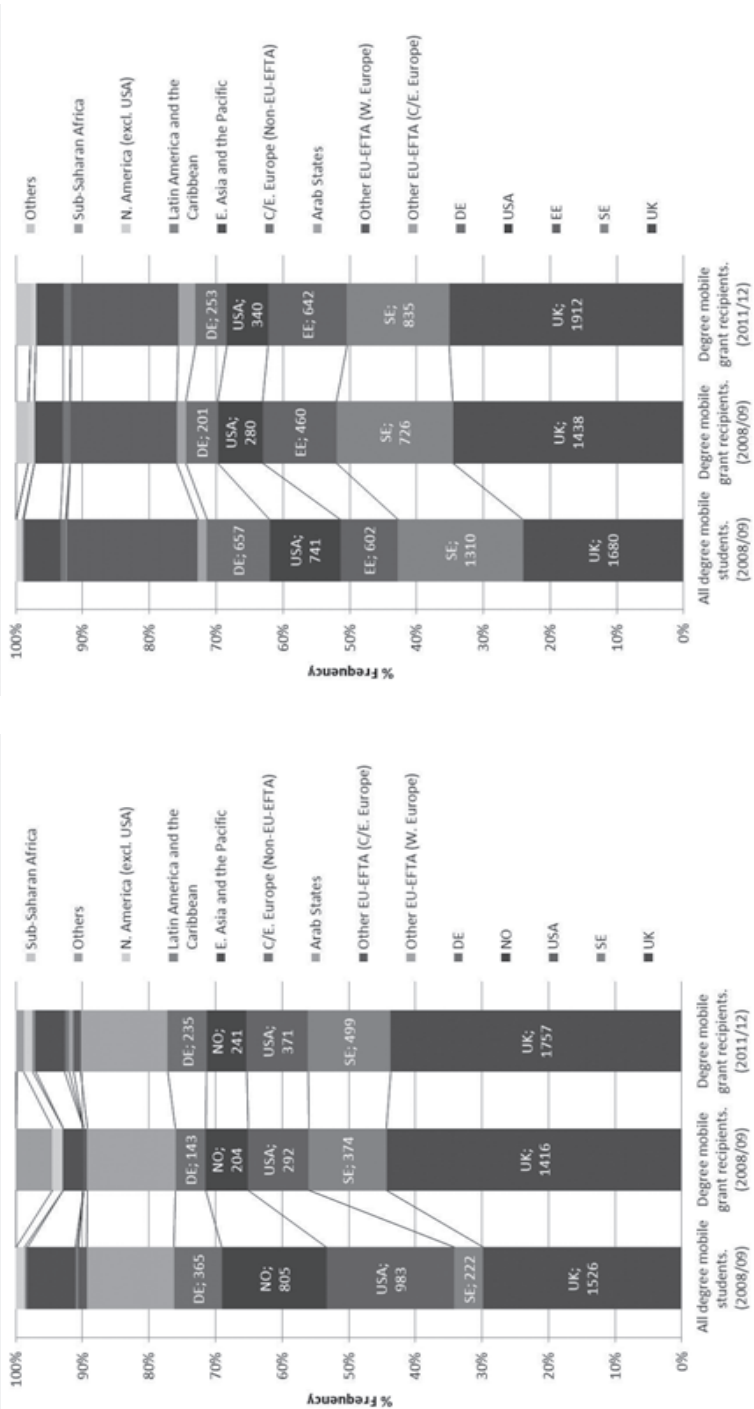


Figure 7d: Finland

Figure 7c: Denmark

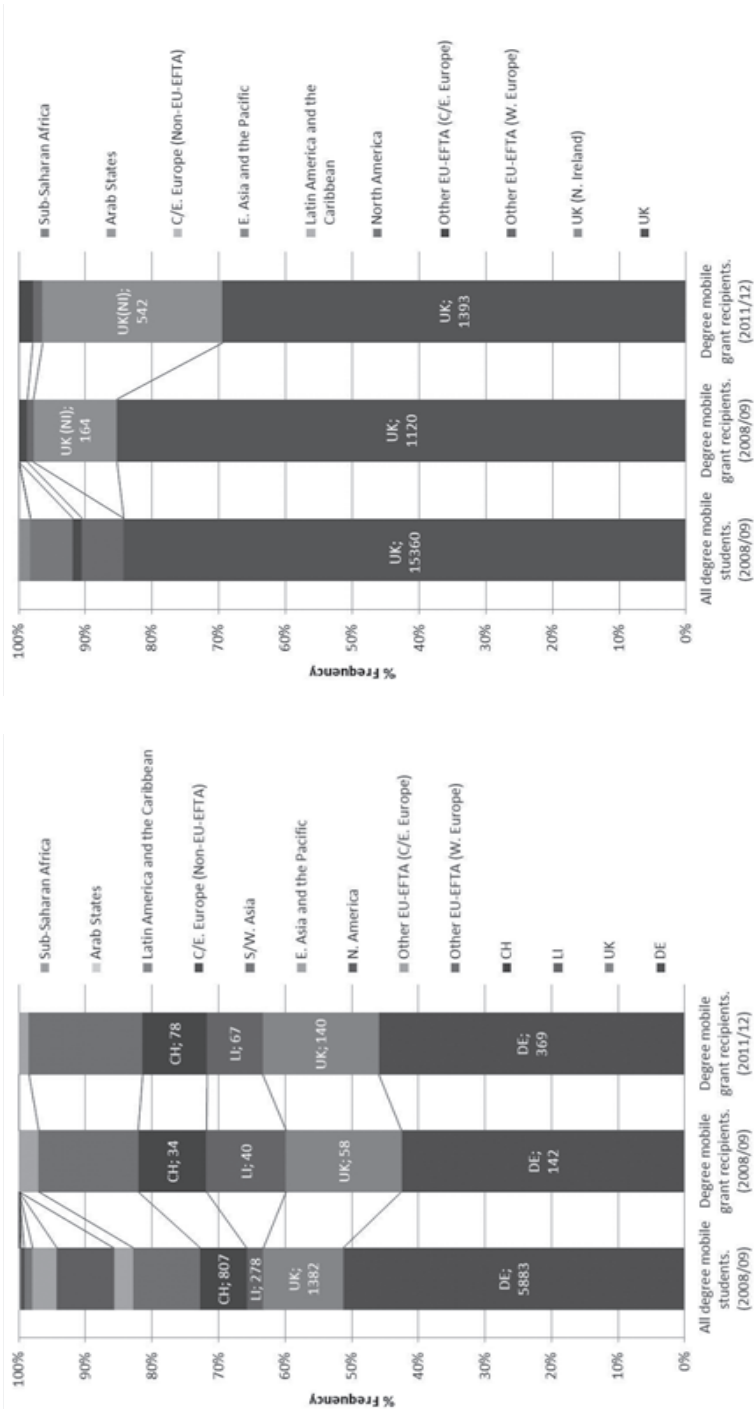


Figure 7f: Ireland

Figure 7e: Austria

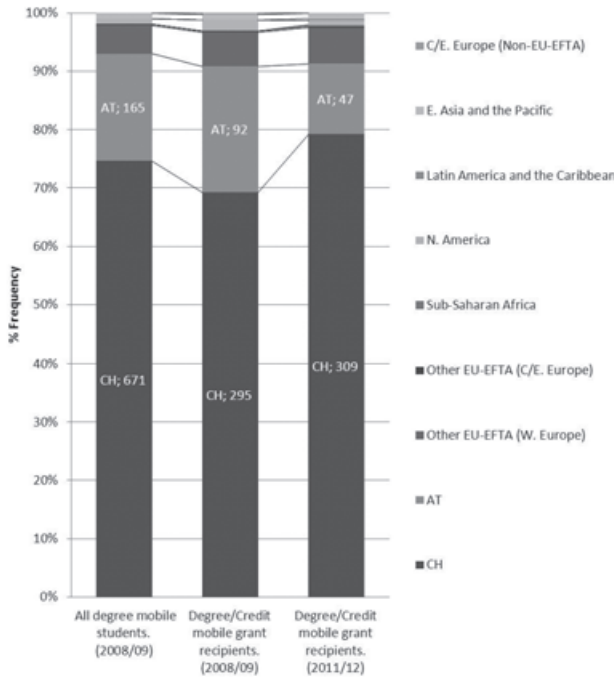


Figure 7g:  
Liechtenstein

Sources: UIS data, retrieved in November 2013 (for all degree mobile students 2008/09) & STIME data, 2013 (for degree mobile grant recipients 2008/09 and 2011/12)

*UIS data on student flows are indicative of portable grant flows*

As discussed earlier in Section 6.3, not all the outgoing degree mobile students studied abroad with state grants, especially in countries other than Norway, Sweden, Luxembourg and Liechtenstein. However, when students go abroad with portable state grants, the chance is that they are much more likely to end up in popular destinations.

As shown in Figures 7a.-7g. above, the countries that received the top 75% of outbound degree mobile students captured in UIS statistics 2008/09 are the same as those that received the top 75% of mobile grant recipients. The ranking order may be slightly different because some receiving countries hosted a larger share of mobile grant recipients than mobile students in general. For example, Estonia ranked fifth among the top receiving countries of Finnish degree mobile students, following the UK, Sweden, the USA and Germany. But it was third among top receiving countries of mobile grant recipients, i.e. in front of the USA and Germany (Fig. 7d). Nevertheless, regardless of the size of their shares, the top receiving countries of mobile students, with or without state grants, were identical in both reference years 2008/09 and 2011/12. This means that the UIS data set has a strong indicative value of the potential top receiving countries of mobile grant recipients.



If this observation applied to the remaining countries, which did not or could not provide quantitative data by destination, then the UIS dataset gives a good indication of top destinations of degree mobile grantees. For easy reference, we have illustrated these top destinations of degree mobile students from Belgium, Germany, Luxembourg, the Netherlands, Switzerland and Cyprus, which did not provide data by destination, in Table 6 below.

**Table 6: Top destinations of outgoing degree mobile students by country of origin (ISCED 5-6), 2008/09**

Country of origin	Top five destinations (host countries) for outbound degree mobile students
BE Belgium	France, UK, Netherlands, Germany, USA
CH Switzerland	UK, Germany, France, USA, Italy
CY Cyprus	Greece, UK, USA, Bulgaria, Hungary
DE Germany	Austria, UK, Netherlands, USA, Switzerland
LU Luxembourg	Germany, France, UK, Austria, Belgium
NL Netherlands	UK, Belgium, USA, Germany, France

Source: UIS, 2009, TERTIARY EDUCATION / ISCED 5 and 6 / International flows of mobile students / 2009, retrieved from <http://www.uis.unesco.org/Education/Pages/tertiary-education.aspx>.

*UK is the magnet of both mobile students and portable grants Europe-wide*

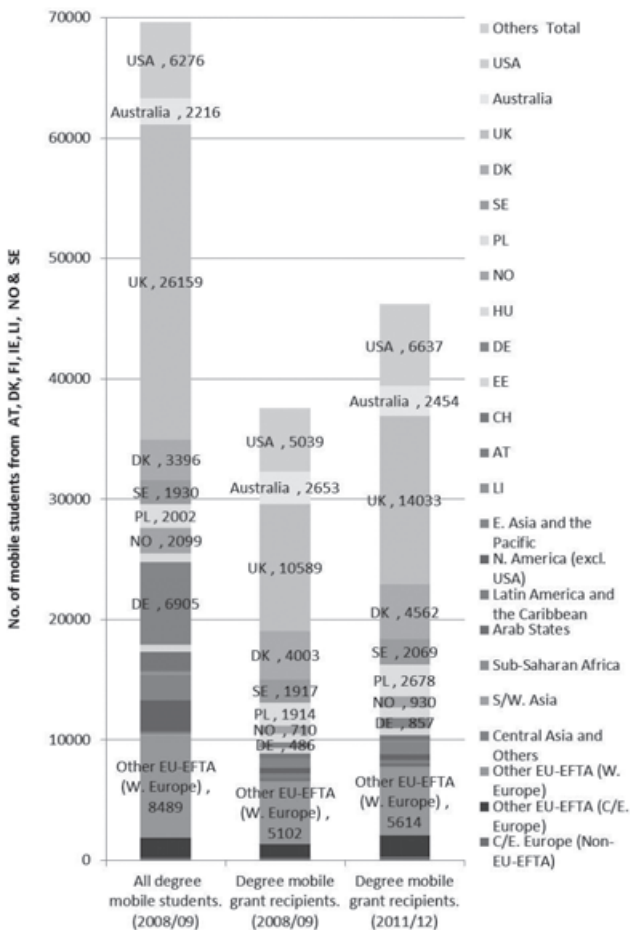
Based on the data available and the inference made above, we may safely assume that the UK was the top receiving country of degree mobile students and degree mobile grant recipients from the 14 countries that allow students to use state grants abroad for degree programmes. Six of the 14 countries had it as the number one destination of both mobile students and mobile grant recipients. The other 6 had it as the second or third most popular destination, whereas Romania and Liechtenstein had it as the fourth top destination.

The shares of degree mobile students and mobile grant recipients received by the UK from each of the above countries are significantly larger than those of other receiving countries in most cases. Using the data available from the 7 countries that provided mobile grant recipient data broken down by destination, in both 2008/09 and 2011/12, the approximate shares of mobile grant recipients received by UK are: over 20% from Norway and Sweden, 35% from Finland, 45% from Denmark and over 90% from Ireland. The only clear exceptions are Liechtenstein and Austria. 70-80% of mobile students from Liechtenstein, with or without state grants, went to Switzerland, whereas approximately 50% of the Austrian degree mobile students and over 40% of mobile grant recipients went to Germany. These two exceptions had little

impact on UK's lion share of mobile grant recipients in the European total, however, given their small absolute numbers of mobile students, with or without state grants.

As shown in Figure 8 and Table 7 below, the UK alone received approximately 40% of the total mobile students and some 30% of the recipients of portable state grants, from the 7 countries (AT, DK, FI, IE, LI, NO and SE) combined.

**Figure 8: Geographical distribution of all degree mobile students (2008/09) and degree mobile grant recipients (2008/09 & 2011/12) from 7 selected countries (AT, DK, FI, IE, LI, NO & SE)**



Sources: UIS data, retrieved in November 2013 (for degree mobile students, 2008/09) & STIME survey data, 2013 (for degree mobile grant recipients, 2008/09 and 2011/12)

*Neighbouring countries are the second most likely receivers of portable grants*

Second to the UK, no other single country had attracted both mobile students and mobile grant recipients from all corners of Europe. Instead, a clear pattern of just-across-the-border flows of degree mobile students and mobile grant recipients is evident among the 7 countries that provided data. We see significant shares of Nordic mobile students, with or without grants, 'exchanged' among the Nordic countries. Over 40% Austrian degree mobile students and grant recipients went to Germany (Figure 7e), and over 95% of all Irish students were found in the UK, including Northern Ireland (Figure 7f). This implies that if and when national grants are made portable, the most likely receiving countries would be, first, the very attractive countries regardless of distance (e.g. the UK and USA), and second, the neighbouring countries.

*European students and grants remain largely in Europe or in the 'West'*

In a very general sense, degree mobility, which is also regarded as vertical mobility, tends to flow from less developed countries to more developed countries, from the East to the West, and from the South to the North. This remains true in the sense that only a very small share of degree mobile students and grant recipients from the Europe-31 countries went beyond the EU-EFTA area in 2008/09 and 2011/12. The EU/EFTA area retained 80% of the mobile students and 70-75% mobile grant recipients from the 7 countries combined. Among those who studied abroad outside the EU/EFTA region, the most likely destinations were the USA and Australia (see Figure 8 above and Table 7 below), and to a lesser extent, Canada and New Zealand. All these non-European destinations are developed countries.

**Table 7: Geographical distribution of all degree mobile students (2008/09) and degree mobile grant recipients (2008/09 & 2011/12) from 7 selected countries (AT, DK, FI, IE, LI, NO & SE), by top receiving countries and world regions**

Country/region of destination of mobile students from the 7 selected countries	Degree mobile students received by a given country/region. Abs. (2008/09)	Degree mobile students received by a given country/region. % of European total. (2008/09)	Degree mobile grant recipients received by a given country/region. Abs. (2008/09)	Degree mobile grant recipients received by a country/region. % of European total. (2008/09)	Degree mobile grant recipients received by a given country/region. Abs. (2011/12)	Degree mobile grant recipients received by a country/region. % of European total. (2011/12)
AT	165	0.24%	92	0.24%	47	0.10%
CH	1 478	2.12%	329	0.88%	387	0.84%
DE	6 905	9.92%	486	1.29%	857	1.85%
DK	3 396	4.88%	4 003	10.65%	4 562	9.86%
EE	602	0.86%	460	1.22%	642	1.39%
HU	718	1.03%	691	1.84%	802	1.73%
LI	278	0.40%	40	0.11%	67	0.14%
NO	2 099	3.02%	710	1.89%	930	2.01%
PL	2 002	2.88%	1 914	5.09%	2 678	5.79%
SE	1 930	2.77%	1 917	5.10%	2 069	4.47%
UK	26 159	37.58%	10 589	28.18%	14 033	30.34%
Sub-total	45 732	65.70%	21 231	56.49%	27 074	58.52%
Other EU-EFTA (C/E. Europe)	1 704	2.45%	1 171	3.12%	1 766	3.82%
Other EU-EFTA (W. Europe)	8 489	12.20%	5 102	13.58%	5 614	12.14%
EU-EFTA sub-total	55 925	80.35%	27 504	73.21%	34 454	74.48%
EU-EFTA						
Top receiving countries (EU/EFTA)						

Receiving regions of mobile grant recipients	Degree mobile students received by a given country/region. Abs. (2008/09)	Degree mobile students received by a given country/region. % of European total. (2008/09)	Degree mobile grant recipients received by a given country/region. Abs. (2008/09)	Degree mobile grant recipients received by a country/region. % of European total. (2008/09)	Degree mobile grant recipients received by a given country/region. Abs. (2011/12)	Degree mobile grant recipients received by a country/region. % of European total. (2011/12)
<b>Other world regions</b>						
C/E. Europe (Non-EU-EFTA)	198	0.28%	204	0.54%	284	0.61%
Central Asia and Others	2	0.00%	4	0.01%	7	0.02%
SW. Asia	134	0.19%	26	0.07%	19	0.04%
Sub-Saharan Africa	0	0.00%	106	0.28%	118	0.26%
Arab States	69	0.10%	176	0.47%	239	0.52%
Latin America and the Caribbean	98	0.14%	407	1.08%	326	0.70%
N. America (excl. USA)	2 592	3.72%	492	1.31%	449	0.97%
USA	6 276	9.02%	5 039	13.41%	6 637	14.35%
E. Asia and the Pacific (excl. Australia)	2 091	3.00%	708	1.88%	1 045	2.26%
Australia	2 216	3.18%	2 653	7.06%	2 454	5.31%
Others	2	0.00%	251	0.67%	225	0.49%
Other world regions sub-total	13 678	19.65%	10 066	26.79%	11 803	25.52%
7-country European total	69 603	100%	37 570	100%	46 257	100%

Sources: UIS data, retrieved in November 2013 (for degree mobile students, 2008/09), & STIME data, 2013 (for degree mobile grant recipients 2008/09 and 2011/12)

### *The Nordic – Central/Eastern European regional mobility flows*

Comparatively speaking, Nordic students, with or without grants, were much more eager to reach out and explore different parts of the world than their counterparts from Austria, Ireland, and Liechtenstein who were mostly clustered in one or two neighbouring countries. Even though we still see the first 40% of mobile students and grant recipients in one or two top destinations, the remaining students were widely spread out in a large number of different countries, both within and beyond Europe (see Figures 7a-7g above). Sometimes, grant recipients were reported, though not in large numbers, in unusual destinations where numbers were not reported to the UIS statistics.

Nordic students were also much more likely to study for full degrees in Central and Eastern European countries, in particular in Poland (for Swedes and Norwegians), Hungary (for Swedes) and Estonia (for Finns). This phenomenon challenges the general beliefs that degree mobility flows primarily from the East to the West and from less developed countries to better developed countries. Clearly, Estonia and Finland are neighbours, and so are Poland and Sweden. The flows may be explained as a result of geographical proximity and/or linguistic proximity, as in the case of Finland and Estonia. Distance may, however, not be the best explanation considering that the students from these three countries were less sensitive to distance and open to non-traditional destinations as explained above.

What attracts Nordic students to Poland, Hungary and Estonia? Is it the lower costs of living and study? Cost does not seem to be the main reason, however. Nordic students do not have to pay tuition fees if they study at home. Norwegian students studying a six-year full degree programme in Poland, in a foreigners' school of a public university, has to pay EUR 11 000 - 13 000 per year in tuition fees. The living costs in Central and Eastern European countries may be lower, but living in the capital cities of these countries, plus the additional costs incurred for studying abroad (e.g. travel, housing, insurance, etc.), may not make it much cheaper than studying at home.

While distance and cost may partially explain the southward flows of Nordic students, demand for study opportunities in disciplines not available or highly competitive at home could be another driving factor. A student wanting to have 'something' not available in their home system seeks to go abroad. This 'something' could be a chance to study, a chance to succeed (often reduced to 'getting a good job' or employability these days) or a chance to escape from the 'unwanted' (such as political instability, or perhaps, undesirable weather in the case of the Nordic countries). The lack of stability can hardly be a reason pushing the Nordic students abroad, but the 'lack of chance', to a certain extent, seems to be a very strong push factor. We learned from ex-

perts in these countries, as well as the receiving countries in Eastern Europe, that the vast majority of these Nordic students in Eastern Europe were medical students, or, to a lesser extent, business students.

Competition for enrolment into medical programmes in the Nordic countries, or any other country, is tough, because of the high demand and low supply of such study places<sup>20</sup>. With portable state grants, students are less likely to be disadvantaged from studying abroad. They are not bound to study what they do not want to at home. Or to look at this from a positive perspective, they are free to choose what attracts them the most. The flow of Nordic students into Central and Eastern European countries for medical studies should therefore be seen from both ends – one being the lack of enough opportunities in this field of study at home, the other being the attractiveness of the study offers from the host countries.

We did not explore further the quantitative aspect of this subject-specific phenomenon, since this study was not designed for that and we were sceptical about the data availability and comparability at such a specific level by discipline. However, from the numbers of mobile grant recipients moving from Norway, Finland and Sweden into Poland, Hungary and Estonia, we may reach a rough estimate of 2 000 such Nordic degree mobile grant recipients in Poland, 1 000 in Hungary, and 5 00 in Estonia, and assume that a large proportion of these students are enrolled in a few specific disciplines. The UIS data of mobile students may not have fully reflected the picture of such regional mobility flows because the students captured in the UIS were those enrolled in ‘public’ universities, whereas these Nordic degree mobile students in Central and Eastern European countries were most likely enrolled in the private arm (the so-called ‘foreigners’ schools’) of a public institution or private universities. Very often, only in these schools are the programmes taught entirely in English, giving thus access to foreign students.

In any case, it seems that the demand of Nordic students for medical studies has largely been met by the ‘private’ sector in a few popular Central and Eastern European countries. This appears to be a triple-win situation. For the Eastern European countries, the fee income from Nordic students helps diversify the funding sources of their higher education institutions. For the Nordic countries, part of the education services expected from them can be

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<sup>20</sup> Although no national data subdivided by disciplines were gathered in this study, it came to our knowledge through local experts in both the sending and receiving countries that these Nordic degree mobile students eastwards are primarily medical students. We were informed that 90% of the students in a 6-year medical programme run by a public university in Krakow were from Norway. More were said to be studying, also medicine, in Poznan. The same much-sought-after subject is believed to have appealed to the large number of Swedes studying in Hungary or Finns studying in Estonia.

‘outsourced’ to Central and Eastern European countries by letting their state grants free to follow the mobile students. For the students, they are free to choose from amongst different education systems what appeals to them or what they think is ‘worth the investment’ of money they take with them.

The above phenomenon is not entirely new if we take into consideration the some 10 000 Cypriots studying in the UK with state support or those who remain at home but are enrolled in British-owned institutions while receiving state support. With the increase of transnational education, portability of state grants does not necessarily entail the actual crossing of national borders but whether the state grants are restricted to be used for ‘local’ ‘public’ institutions or study programmes. If not, even if the state grants would be spent ‘at home’, this could still be viewed as portable in the sense that the money may flow out of the national system to foreign investors in private institutions. So from a monetary perspective, some of the non-portable grants, say in Italy or Spain, might actually have been ‘exported’ via private universities or study programmes at home, regardless of whether the money is ‘carried abroad’ by outbound mobile students.

What is eye-catching in the Nordic phenomenon is the visible flow of degree mobile students, together with their grants beyond national borders into non-traditional destinations. What’s more, the trend to move eastward is found to be on the rise between 2008/09 and 2011/12. This means that Poland, Hungary and Estonia are sharing increasingly bigger slices in the pie of outbound mobile grant recipients from the Nordic countries. That said, such increases in the shares are not at the expense of the traditional destinations, however.

## 8.2 Credit mobility by destination

Of the 12.25 countries (including UK-Wales) that reported data on the actual use of their state grants and loans for credit mobility, only 4<sup>21</sup> of them had provided data on the destinations of their credit mobile students supported by state grants and loans, allowing us to go, for these countries, into a deeper analysis of credit mobility patterns. Unlike ERASMUS, which up until 2014 funded only intra-European mobility, several of these state grants and loans were also portable for short-term study outside of Europe. It is thus not surprising that students in countries where taking the grants beyond Europe

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<sup>21</sup> Twelve countries and Wales provided data on credit mobility. These include 7 of the 11 countries listed in Table 5, the Czech Republic, France, Italy, Lithuania, Slovakia and Wales. In the case of Slovakia, the data provided was for mobility scholarships and not for state grants and loans in our definition. Lithuania seemed to offer top-up grants for ERASMUS mostly, as the data on destinations of credit mobile students supported by the grants were almost identical with the data on destinations of ERASMUS students (only a 68-students difference).



was allowed did eventually do so. It is nevertheless interesting to observe that although the grant and loans schemes were opened to non-European destinations, the vast majority of credit mobile students from the 4 countries that provided us with this dataset still chose to stay in the Europe-31 region. The share of students that decided to remain in Europe ranges from 55.8% in Sweden to 67.8% in Finland, as shown in Table 8 below.

**Table 8: Number and share of credit mobile students supported by state grants and loans going to other EU/EFTA countries by country of origin and number of ERASMUS students, 2008/09**

Country of origin	Credit mobile state grant recipients by country of origin	Credit mobile state grant recipients by country of origin, going to other EU/EFTA member states	% of mobile state grant recipients by country of origin, going to other EU/EFTA member states, of all credit mobile state grant recipients from the respective country	Outgoing Erasmus students by country of origin
AT	1 646	1 102	67.0%	4 939
FI	7 240	4 911	67.8%	4 411
NO	7 129	2 271	31.9%	1 414
SE	5 394	3 011	55.8%	2 684
Total	21 409	11 295	52.8%	13 448

Sources: STIME survey data, 2013 (for credit mobile grant recipients) & European Commission data, retrieved in August 2013 (for outbound ERASMUS students)

There is nevertheless one notable exception – Norway. More than two thirds of Norwegian credit mobile students supported by state grants had opted for non-EU/EFTA destinations in 2008/09. While Norway seems to be an exception within this group of countries, the fact that only a minority of students (31.9%) chose another EU/EFTA destination country is not a very new phenomenon for Norway. It has been so for quite a number of years that Norwegian students seem much more inclined to study in more “exotic” destinations (i.e. beyond Europe) than students from other European countries for both shorter stays (credit mobility) as well as for full degrees (degree mobility).

Furthermore, it is interesting to compare the number of credit mobile state grant recipients from these 4 countries who studied in other EU/EFTA countries with the number of ERASMUS-funded students of these 4 countries, to be able to see what the contribution of state grants to funding intra-European credit mobility is. From the same table above it is clear that Austrian students going abroad for credit mobility to other EU/EFTA countries were mostly supported by ERASMUS, with the number of Austrian ERASMUS-supported students (4 939) being almost 4.5 times the number of Austrian students supported by state grants studying in Europe (1 102). In the other 3 countries, though, state grants supported several hundred more credit mobile students that went to other EU/EFTA countries than ERASMUS did. Nevertheless, for the 4 countries taken as a whole, ERASMUS's contribution to funding their intra-European credit mobility seems much more substantial – 13 448 compared to 11 295 state-grant-supported students.

It would have been much more interesting and useful of course to be able to do the same comparison for the whole of Europe, but lacking the necessary data, we were unfortunately unable to do so.

Since Norway was the only country in the group of 4 that sent more students supported by state grants for short-term study (credit mobility) to non-European destinations than to European ones, we propose to have a closer look at the top 10 countries of destination of Norwegian students.

As Table 9 shows, 5 of the top 10 destinations of Norwegian credit mobile students are outside Europe. Of these, the first 2 positions are occupied by the traditional destinations of mobile students worldwide for degree mobility, namely the USA and Australia, followed by the Republic of Tanzania – a long-standing partner of Norway in development cooperation projects – China and then South Africa. The UK, however, was the top European destination of Norwegian credit mobile students, irrespective of whether they were funded by ERASMUS or by the state grants.

**Table 9: Top 10 destinations of Norwegian students funded by state grants and loans and by ERASMUS, 2008/09**

Top 10 destinations of Norwegian credit mobile students							
Students funded by the Norwegian state grants and loans			Students funded by ERASMUS				
N°	Countries of destination of Norwegian credit mobile state grant recipients	No. of Norwegian credit mobile state grant recipients going abroad by country of destination	% of Norwegian credit mobile state grant recipients by country of destination of all credit mobile state grant recipients	N°	Countries of destination of ERASMUS students	No. of Norwegian ERASMUS students going abroad by country of destination	% of ERASMUS students going abroad by country of destination of all ERASMUS students
1	United States of America	960	13.47%	1	United Kingdom	206	14.61%
2	Australia	727	10.20%	2	France	199	14.11%
3	United Kingdom	453	6.35%	3	Germany	181	12.84%
4	United Republic of Tanzania	309	4.33%	4	Spain	170	12.06%
5	China	302	4.24%	5	Denmark	124	8.79%
6	France	278	3.90%	6	Netherlands	119	8.44%
7	Germany	275	3.86%	7	Italy	77	5.46%
8	Denmark	261	3.66%	8	Sweden	49	3.48%
9	Spain	260	3.65%	9	Portugal	48	3.40%
10	South Africa	242	3.39%	10	Belgium	47	3.33%
Total top 10		4 067	57.05%	Total top 10		1 220	86.52%
Total Norwegian outgoing credit mobile grant recipients		7 129	100.00%	Total Norwegian ERASMUS students		1 410	100.00%

Sources: STIME survey data, 2013 (for credit mobile grant recipients) &amp; European Commission data, retrieved in August 2013 (for outbound ERASMUS students)

## 9 Observations and recommendations

### *State grants and loans: complexity and ambiguity*

This study is about state grants and loans, and particularly about their portability, i.e. their use for studying abroad. The available literature on the issue is characterised by a set of basic assumptions. We, the authors of this study, shared most of these when we started to work on the study. In the course of our research, we found some of them confirmed; others we had to revise.

The first assumption was that in all 31 countries covered by this study, there was either a loan or a grant scheme, or both. This expectation turned out to be correct. The same applies to our assumption, supported by the existing body of research, that not every loan and grant scheme was internationally portable. Our expectation that one could neatly categorize the existing schemes into grants on the one hand and loans on the other, however, turned out wrong. There are these two 'ideal types' (in the Weberian sense), but very often schemes combine both grant and loan elements. The concept of portability turned out far more complex than anticipated. In very few countries which allow students to use their grants and loans for study in another country is portability unconditional. There are restrictions as to residency, target countries and institutions, levels of study and disciplines, to name but a few examples. In other words, in almost no country could the question of whether or not the schemes were portable be answered by a simple yes or no. Also, portability might apply to some components of a scheme (maintenance, tuition fees, etc.), but not to others. On top of this all, some systems support only credit mobility, while others support both degree and credit mobility.

Very importantly, the national grant and loan schemes fall into different types, which also define the range of students entitled to benefit from them. In the Nordic countries, the systems tend to support the vast majority of all students, independent or less dependent of the socio-economic situation of the students or their parents. In other countries, such as Germany, systems restrict eligibility for support to the needy, i.e. they are means-tested. In some (predominantly Central and Eastern European) countries, this applies too, but their so-called social scholarships set the threshold for those eligible very high and thus support only a quantitatively very small part of the student population.

### *Quantities: less than hoped for?*

State grant or loan systems (for 'domestic use') exist in all 31 countries in this study, as mentioned earlier. State grants and/or loans are fully portable in 12 countries and partly in 13 countries and in Wales (but not in England, Scotland and Northern Ireland). However, relatively reliable quantitative data on re-

ipients were mainly provided on grants or grant-loan combinations only, and only by 11 countries. For this reason, our quantitative analysis of beneficiaries covers only these countries (concerning some parameters, even fewer).

Overall, around 1.644 million students in these 11 countries received state grants and loans. This represents almost 38% of total student enrolment in these countries. Percentages, however, differ dramatically between countries. They range from between over 90% in Denmark, 72% in Sweden and 68% in Norway to just below 10% in Austria. These numbers apply to all students funded, i.e. students studying in their own country and such studying abroad (where this is an option). In a sense, the number of recipients of state grants and/or loans in these countries constitutes the 'potential' of outbound mobility funded by state grants and loans (on the slightly absurd assumption that 100% of the students would study abroad and none in their home country).

Unexpectedly, the actual take-up, i.e. the share of students who do use their grants and loans to study abroad (credit and degree mobility) is only a fraction of all beneficiaries of the schemes. In those countries for which we have solid data, they range from around 13% in Norway, between 7% and 8% in Sweden and Germany, to about 4% in Austria. In absolute numbers: Over 60 000 students received in the year 2008/09 used a portable grant abroad (degree mobility only), out of the 1.644 million of all students eligible for portable grants/loans (i.e. 3.7%). Including credit mobility, for which we do not have data from a number of the 11 countries, the percentage might well reach 5 or more. This appears to be little at a first glance. But the purpose of opening up grant and loan schemes for study abroad is not to completely empty a country's higher education institutions of domestic students. There is also a number of non-financial mobility obstacles, first and foremost the determination to study at home or a general disinclination to go abroad. Portable grants and loans might also not be generous enough to cover the full cost of study abroad, especially in the case of less rich countries. One might reasonably assume though, in means-tested systems anyway, they would contribute markedly to the international mobility of socially disadvantaged students.

How do the numbers of outwards-mobile students on state grants and loans compare with total outbound mobility from these countries? In trying to answer this question, one has to differentiate between degree and credit mobility. In the case of degree mobility, the share of students on portable state grants and loans reaches almost 100% in Norway and Sweden, for example, but it is as low as 2.2% percent in Austria. For credit mobility, the share cannot be precisely identified, because there are no comprehensive international statistics on credit mobility available. As a reference, we therefore used outgoing ERASMUS mobility, in the full awareness that there is (an unknown) number of students moving outside of this programme.

Is this much or little? The answer can only be country-specific. In degree mobility, the quantitative contribution to total outbound mobility is very high (nearly 100%) in countries with 'inclusive' ('for all' or 'for almost all') grant and loan systems. In countries with means-tested access to the schemes, the quantitative contribution is comparatively very low. It ranges from modest 10.9% in Germany to practically insignificant 2.2% in Austria. This is not at all to say that the schemes are unimportant. Means-tested schemes are intentionally socially selective and therefore cannot reasonably be expected to produce high shares. But we can safely say that the very high hopes attached to marked increases in degree mobility through the portability of state grants and loans are less than realistic unless all countries adopted the inclusive ('for almost all') Nordic approach and provided generous support. But this is almost certainly beyond the financial means of many, if not most, European countries covered in this study. On top of this, we have no proof that Nordics would not study abroad in similarly large numbers if they were not supported by state grants and loans.

In the case of credit mobility, we have a problem in assessing the exact quantitative contribution of state grant and loan schemes, as stated above. In this study, we have compared outbound numbers in the ERASMUS Programme with numbers of outbound students on state grant and loan schemes. In half of the countries for which we have data, students on state grant and loan systems outnumbered students on ERASMUS grants. Excluding the anomalous case of Liechtenstein, Norway led the group of countries where state grant and loan funded credit mobile students outnumbered ERASMUS grantees by a factor of 5:1. Denmark, Sweden and Finland followed with factors of 3:1, 2:1 and 3:2 respectively. Once again, we see that in countries with 'inclusive' ('for almost all') portable grant and loan schemes, these schemes contribute very considerably to overall outbound credit mobility. At the other end of the spectrum, we find countries with means-tested portable grants and loans, such as Belgium and the Czech Republic, where ERASMUS grantees outnumber grant and loan mobile students by a factor of 6:1 and 8:1 respectively. These figures should be read with caution though. We are again pointing out that the number of ERASMUS grantees is not identical with the total number of outward credit mobile students, which is certainly higher. On the other hand, we cannot exclude that there are some systems where a student may be supported by ERASMUS and receive a portable state grant or loan at the same time.

#### *Data availability and quality: the usual mess*

As in every other study trying to collect and compare data from the national level, also in the present one much remains to be desired. It was impossible to collect complete datasets from all countries covered by the survey, either because the addressees were not able to provide data, or not will-

ing (survey fatigue). In some countries, such as Switzerland, required data were not available centrally, but only in the (26) cantons. Importantly, in many countries, data on the grant and loan systems were not available at a desirable level of disaggregation. For example, many national statistics did not differentiate between grants, loans and grant/loan combinations, others did not differentiate between credit and degree mobility, in yet other countries, no separate data on beneficiaries abroad were available and not every country had data on destination countries.

None of this is very surprising. Reality is messy and data availability and comparability a problem in most policy fields. But in view of the high hopes that are attached to the portability of grants and loans in the European (and sometimes national) discourse, this is an unacceptable state of affairs. We therefore propose the definition of minimum requirements for the collection of data on portable grants and loans at the national level, as well as the creation of a 'light' EU/EFTA (or EHEA-level) reporting system (with reports produced at regular intervals – ideally every year). Data to be collected should comprise the following at the very least:

Data on *all* grant recipients:

- Total number of grant recipients (at 'home' and abroad);
- Total number of loan recipients (at 'home' and abroad);
- Total number of recipients of grant/loan combinations (at 'home' and abroad).

Data on *mobile* grant recipients:

- Total number of grant recipients abroad (separately for degree and credit mobility);
- Total number of loan recipients abroad (separately for degree and credit mobility);
- Total number of recipients of grant/loan combinations abroad (separately for degree and credit mobility).

We could also imagine collecting data on destination countries, as well as by level of study (ISCED levels or Bologna 'cycles'), but this might overstretch the possibilities of the reporting countries.

Together with other reference data, such as the total number of students enrolled in the country, the total number of outbound degree mobile students and the number of outgoing ERASMUS students from the same country (to

be retrieved from the UIS database and European Commission statistics), we would have the necessary information to run a rudimentary reporting system, which would minimally yield the following information/indicators:

- Absolute number of students studying in a given country (UIS);
- Absolute number and percentage of all students (domestic and abroad) benefitting from grant, loan and combined schemes;
- Absolute number and percentage of recipients of grant and loan and combined systems which could in principle be portable (potential);
- Absolute number and percentage of students *de facto* studying abroad on portable grant, loan and combined grant/loan schemes of all recipients of funds from these schemes (also 'at home') (take-up);
- Absolute number of degree mobile students from a given country studying abroad (UIS);
- Percentage of students on grant, loan and combined schemes of all degree mobile students from a given country studying abroad (contribution to total outgoing mobility);
- Absolute number of credit mobile recipients of grants, loans and grant/loan combinations; and
- Ratio of recipients of state grants, loans and combined grant/loan schemes studying abroad and outgoing ERASMUS students from a given country.



## Annex I – Overview of state grants and loans

**Table 10: Countries with fully portable state grants/loans  
(i.e. for both credit and degree mobility)**

N°	Code	Country	Type of scheme	Name of the scheme	Administrative organisation	Weblink
1.	AT	Austria	Grant-only	Study Grant Scheme (Studienbeihilfe)	Austrian Study Grant Authority (Studienbeihilfenbehörde)	<a href="http://www.stipendium.at">www.stipendium.at</a>
2.a	BE-Fr.	Belgium: French-speaking community	Other grant, loan combination	Education grants and loans (Allocations et prêts d'études)	Service for Study Grants and Loans Authority (Service des allocations et prêts d'études)	<a href="http://www.allocations-etudes.cfwb.be">www.allocations-etudes.cfwb.be</a>
2.b	BE-Nl.	Belgium: Flemish-speaking community	Grant-only	Studietoelagen	Afdeling Studietoelagen	<a href="http://www.studietoelagen.be">www.studietoelagen.be</a>
3.	DE	Germany	Hybrid grant-loan	Bundesausbildungsförderungsgesetz (BAföG)	Studentenwerke (check legal claim and payment); Bundesverwaltungssamt (repayment procedures)	<a href="http://www.studentenwerke.de">www.studentenwerke.de</a>
4.	DK	Denmark	Hybrid grant-loan	State Educational, Grants and Loans Scheme (Statens Uddannelsesstøtte, SU)	Danish Agency for Higher Education and Educational Support (Styrelsen for Videregående Uddannelser)	<a href="http://www.su.dk">www.su.dk</a>
5.	FI	Finland	Other grant, loan combination	Student Financial Aid (Opintotuki), and government guarantee for student loan	The Social Insurance Institution of Finland (Kansaneläkelaitos, Kela)	<a href="http://www.kela.fi">www.kela.fi</a>

N°	Code	Country	Type of scheme	Name of the scheme	Administrative organisation	Weblink
6.	IE	Ireland	Grant-only	Student Grant Scheme 2013	Student Universal Support Ireland (SUSI)	<a href="http://www.susi.ie">www.susi.ie</a>
7.	IS	Iceland	Loan-only	Loan	Icelandic Student Loan Fund	<a href="http://www.lin.is">www.lin.is</a>
8.	LI	Liechtenstein	Hybrid grant-loan	National Training Aid (Staatliche Ausbildungsbeihilfe)	Education Authority of the Principality of Liechtenstein (Schulamt des Fürstentums Liechtenstein)	<a href="http://www.sa.li.v.li">www.sa.li.v.li</a>
9.	LU	Luxembourg	Hybrid grant-loan	Grant and Loan (Prêt et bourses)	Centre de Documentation et d'Information sur l'Enseignement Supérieur (CEDIES)	<a href="http://www.cedies.lu">www.cedies.lu</a>
10.	NL	Netherlands	Hybrid grant-loan	Student finance (Studiefinanciering)	Education Executive Agency (Dienst Uitvoering Onderwijs, DUO)	<a href="http://www.duo.nl">www.duo.nl</a>
11.	NO	Norway	Hybrid grant-loan	Loan and grant (Lån og stipend)	Norwegian State Educational Loan Fund (Statens Lånekasse for Utdanning, Lånekasse)	<a href="http://www.lanekassen.no">www.lanekassen.no</a>
12.	SE	Sweden	Hybrid grant-loan	Student aid (Studiemedel)	Swedish National Board of Student Aid (Centrala studiestödsnämnden, CSN)	<a href="http://www.csn.se">www.csn.se</a>

Table 11: Countries with state grants that are partially portable

N°	Code	Country	Type of scheme	Name of the scheme	Portability scope	Administrative organisation	Weblink
1.	CH	Switzerland	Other grant, loan combination	Education allowances (need-based); top-up (training) loans may be given. Practice varies from canton to canton.	No federal financial aid scheme. Different grant schemes at cantonal level may be portable.	Interkantonale Stipendienkonferenz (IKSK); Conférence intercantonale des bourses d'études (CIBE) (Swiss Conference on Study Scholarships)	<a href="http://www.stipendien.educa.ch">www.stipendien.educa.ch</a>
2.	CY	Cyprus	Grant-only	Government Subsidy (Φοιτητική Χορηγία) and Government Financial Aid Grant (Φοιτητικό Παικέτο)	Social scholarships are not portable. Basic grants are portable.	Ministry of Finance, Grants and Benefits Service	<a href="http://www.cyprus.gov.cy">www.cyprus.gov.cy</a>
3.	CZ	Czech Republic	Grant-only	Various "scholarship" schemes, including a social scholarship scheme.	Social scholarships are portable, but for credit mobility only.	Ministry of Education, Youth and Sports of the Czech Republic (grants disbursed by higher education institutions, HEIs)	<a href="http://www.msmt.cz">www.msmt.cz</a>
4.	FR	France	Grant-only	Higher Education Grants on Social Criteria (Bourses d'enseignement supérieur sur critères sociaux)	Social grants, top-up mobility grants, merit grants are portable, but for credit mobility only.	National Centre for University and Student Welfare (Centre National des Œuvres Universitaires et Scolaires, CNOUX)	<a href="http://www.cnous.fr">www.cnous.fr</a>

N°	Code	Country	Type of scheme	Name of the scheme	Portability scope	Administrative organisation	Weblink
5.	IT	Italy	Grant-only	No national scheme. National supplementary fund was allotted to regions.	Some regional grants are portable.	Ministry of Education, University and Research (MIUR) and Regional Governments	<a href="http://www.miur.it">www.miur.it</a>
6.	LT	Lithuania	Other grant, loan combination	Social scholarships and incentive scholarships.	Social and incentive scholarships are portable, but for credit mobility only.	Ministry of Education and Science (scholarships disbursed via HEIs)	<a href="http://www.vsf.lt/en">www.vsf.lt/en</a>
				Loan for living expenses, loan for tuition fees, loan for studying abroad as part of home study programmes pursuant to international agreements.	Not portable.	State Studies Foundation (state loans and state-supported loans)	<a href="http://www.vsf.lt">www.vsf.lt</a>
7.	MT	Malta	Grant-only	Maintenance Grants and Supplementary Grants.	Student maintenance grants are portable, but for EU mobility programmes only.	National Commission for Further and Higher Education Malta; Student Maintenance Grants Board	<a href="http://www.ncfhe.org.mt">www.ncfhe.org.mt</a>

N°	Code	Country	Type of scheme	Name of the scheme	Portability scope	Administrative organisation	Weblink
8.	RO	Romania	Grant-only	Scholarships (Burse)	Social grants and merit scholarships are portable, but to neighbouring countries only, since 2011	Agenția de Credite și Burse de Studii (Loans and Scholarships Agency)	<a href="http://www.roburse.ro">www.roburse.ro</a>
9.	SI	Slovenia	Grant-only	Scholarship Act	Social and merit scholarships (+ employer scholarships) are portable, but for credit mobility only.	Ministry of Labour, Family and Social Affairs	<a href="http://www.mizks.gov.si">www.mizks.gov.si</a>
10.	UK-WL	UK-Wales	Hybrid grant-loan	Assembly Learning Grant (maintenance), Special Support Grant and Tuition fee grant.	Means-tested Maintenance grants, but for credit mobility only.	National Assembly for Wales (NAfW) (Student Finance Wales)	<a href="http://www.studentfinance.wales.co.uk">www.studentfinance.wales.co.uk</a>

**Table 12: Countries with state grants that are not portable  
(loans may be portable)**

N°	Code	Country	Type of scheme	Name of the scheme	Administrative organisation	Weblink
1.	BG	Bulgaria	Other grant, loan combination	Student loan and scholarships	Ministry of Education and Science	<a href="http://www.minedu.government.bg">www.minedu.government.bg</a>
2.	EE	Estonia	Other grant, loan combination	Study Allowances. Government guaranteed study loans offered by private financial institutions. Loans are portable for credit mobility.	Estonian Ministry of Education and Research (grants disbursed by HEIs)	<a href="http://www.hm.ee">www.hm.ee</a>
3.	ES	Spain	Grant-only	General grants	Ministry of Education, Culture and Sport (regulation). Autonomous Communities (implementation) (grants disbursed by HEIs)	<a href="http://www.mecd.gob.es">www.mecd.gob.es</a>
4.	GR	Greece	Other grant, loan combination	Merit-based post-graduate scholarships, housing allowances, bursaries.	Ministry of Education and Religious Affairs, Culture and Sports (bursary provided by HEIs in return for 40 hours service per month; housing allowance paid to family or independent students; merit scholarships.)	<a href="http://www.iky.gr">www.iky.gr</a>

N°	Code	Country	Type of scheme	Name of the scheme	Administrative organisation	Weblink
5.	HU	Hungary	Other grant, loan combination	Social grants and merit grants.  Student Loan – any-purpose loan. Student Loan – tied to costs of education (i.e. tuition fees). Loans are portable for use in Romania and Croatia.	Ministry of Human Resources (grants disbursed by HEIs)  Student Loan Centre (Diákhitel)	<a href="http://www.emet.webra.hu">www.emet.webra.hu</a>  <a href="http://www.diakhitel.hu">www.diakhitel.hu</a>
6.	LV	Latvia	Other grant, loan combination	Need-and-merit-based scholarships. State guaranteed study loans and student loans through commercial banks.	Ministry of Education and Science	<a href="http://www.izm.gov.lv">www.izm.gov.lv</a>
7.	PL	Poland	Other grant, loan combination	Social scholarships (stypendium socjalne) and merit scholarships. State subsidised interest rate for loans offered by commercial banks (1998). Loans are portable.	Ministry of Science and Higher Education (grants disbursed by HEIs)	<a href="http://www.nauka.gov.pl">www.nauka.gov.pl</a>
8.	PT	Portugal	Grant-only	Grant Scheme for Tertiary-level Students (Bolsas de Estudo a Estudantes do Ensino Superior)	Directorate-General of Higher Education	<a href="http://www.dges.mctes.pt">www.dges.mctes.pt</a>

N°	Code	Country	Type of scheme	Name of the scheme	Administrative organisation	Weblink
9.	SK	Slovakia	Other grant, loan combination	Merit and social scholarships.	Ministry of Education, Science, Research and Sport (grants disbursed by HEIs)	<a href="http://www.minedu.sk">www.minedu.sk</a>
				Student loan. Loans are portable.	Education Support Fund (Fond na podporu vdelávania)	<a href="http://www.fnpv.sk">www.fnpv.sk</a>
10.a	UK-EN	UK-England	Hybrid grant-loan	Maintenance grant, bursary and studentship.	Department for Business, Innovation and Skills (Student Finance England)	<a href="http://www.sfcotland.slc.co.uk">www.sfcotland.slc.co.uk</a>
10.b	UK-SC	UK-Scotland	Hybrid grant-loan	Students' Allowances Scheme, Postgraduate Students' Allowances Scheme (PSAS).	Student Awards Agency for Scotland (SAAS)	<a href="http://www.saas.gov.uk">www.saas.gov.uk</a>
10.c	UK-NI	UK-Northern Ireland	Hybrid grant-loan	Assembly Learning Grant (maintenance), Special Support Grant.	Department for Employment and Learning (DEL) (Student Finance Northern Ireland)	<a href="http://www.studentfinancenl.co.uk">www.studentfinancenl.co.uk</a>



## **Annex II – Selected country profiles**

Annex II contains descriptions of national student financial support schemes and basic quantitative data reported to STiME, focusing on the portability of grants and loans. They are included as examples of different student financial support schemes across Europe and how portability has been introduced into the schemes. Given the focus on (degree) portability in this study, only countries that allow state grants and loans to be portable and that provided sufficient information via the survey or other official public information sources are included. These are: Denmark, Finland, Norway, Sweden, The Netherlands, Germany, Liechtenstein, Luxembourg, Austria, Ireland and France. They are roughly grouped by geographical location, type of scheme and scope of portability. All of them offer portable grants and/or loans for both degree mobility and credit mobility, except France where grants are only portable for credit mobility.

Due to space limitation, only relevant key features of the different schemes are presented in the country profiles. Moreover, the descriptions of the schemes contained in the country profiles were captured during the project period in 2012-2013. Some of the descriptions may have been overtaken by events. For the most up-to-date details of the schemes, it is advisable to check with the organisations chiefly responsible for the schemes or their official websites contained in the country profiles.

For easy reference, national currencies were converted into Euro using the exchange rate on 1 October 2013. This does not imply that the actual amount of support that a student receives from his/her national system is in Euro.

## Denmark

<b>Institution:</b>	Danish Agency for Higher Education and Educational Support (Styrelsen for Videregående Uddannelser)	
<b>Website:</b>	<a href="http://www.su.dk">www.su.dk</a>	
<b>Name of the scheme:</b>	State Educational Grants and Loans Scheme (Statens Uddannelsesstøtte)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1952	Hybrid grant-loan scheme. Total calculated support: 2/3 grant and 1/3 loan.	DKK 18.7 billion (EUR 2.5 billion) (for all educational levels - not only tertiary-level).
<b>General eligibility requirements</b>		
<b>Nationality and residency:</b>	Danish nationals. EU/EFTA nationals with equal status, e.g. currently or previously employed; continuous residence for 5 years; close family member to person entitled to social benefits, etc. Non-EU/EFTA nationals with equal status according to Danish rules e.g. working in Denmark for 2 years prior to studies; close family member to person entitled to social benefits and 2 years of residence; refugee status granted; or permanent residence for min. 5 years.	
<b>Age limit:</b>	18 or above. Students under 20 are normally supported as if they are living with their parents.	
<b>Enrolment status of the applicant/recipient:</b>	First and second cycle students enrolled in a higher education course are entitled to apply. PhD students eligible only until they have reached PhD candidate status.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant:</b>	<b>Maximum:</b>	DKK 5 753 (EUR 771) per month (before tax)
	<b>Minimum:</b>	DKK 2 860 (EUR 383) per month (before tax)
<b>Calculation method of the maximum amount of a grant:</b>	The amount of the grant is determined by family income and mode of accommodation, whether an applicant lives at home with his or her parents or whether an applicant lives at the place of studies without his or her parents. Other specific factors such as custody of children, sickness or functional disabilities are taken into consideration.	
<b>Payment arrangement:</b>	Duration normally corresponds to the prescribed duration of the chosen study, plus 12 months. Maximum 6 years for higher education programmes; students can receive a grant for 70 months in total.	

	Monthly payment (12x per year). Current reform plans consider evidence of progress of 60 ECTS per academic year as a future requirement.	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit mobility:</b>	The Danish state educational support can be awarded for a study period abroad if the Danish educational institution accepts the study period abroad as part of the current Danish study programme. This means that credits must be awarded for the study period in question. In this case there is no further requirement.	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	<p><u>Citizenship/nationality</u> In order to get the student grant for a full education abroad the student must be a Danish citizen. The only exception concerns EU citizens, who may obtain support for studies abroad on equal terms with Danes in accordance with community law.</p> <p><u>Residency</u> Furthermore, students that apply for grants for an education abroad must have been a resident in Denmark for a period of at least 2 consecutive years within the last 10 years prior to the reception of the application.</p> <p><u>Region-specific requirements - Nordic countries</u> For studies in the Nordic countries, support is awarded for the prescribed duration of the chosen study, plus 12 months.</p> <p><u>Region-specific requirements - Outside Nordic countries</u> The support is granted for higher education only. The study programme in question must be of a minimum duration of 1 year, be full-time and unpaid. Students studying outside the Nordic countries are entitled to support for the prescribed duration of the study only. If they are delayed because of failing exams, they cannot have the support extended beyond the prescribed duration of the study. It is possible, however, to obtain extension of the support period, if the delay is due to illness or childbirth. Support is granted for a maximum of 4 years, i.e. support can be granted for study programmes of up to 4 years duration or for the last 4 years of a longer programme. In very specific cases, support is granted for more than 4 years, if a long-lasting programme with the same occupational aim is not provided in Denmark, and if the qualifications obtained meet a special labour market need in Denmark. The education must provide the student with qualifications that can be used directly in Denmark without additional courses. The study programme must furthermore meet the conditions for recognition of Danish study programmes. The study programme as well as the educational institution must be officially recognized in the country in question. It is possible to obtain an extra grant towards tuition fee for a very small number of education programmes, such as Hotel and Tourism education on post-graduate level, plus education containing equal parts of economics and language studies - and</p>	

	only such combinations that are not offered in Denmark. It is not possible to get support for Open University, language courses for foreign students, any foundation courses at all (unless they are strictly compulsory for the following studies), non-degree courses, distance education and the first year of the American Bachelor. Twice a year - when receiving support for an education abroad - students are obliged to submit documentation proving that they are pursuing their study according to schedule.	
<b>Loans</b>		
<b>General eligibility requirements:</b>	Same as for grants.	
<b>Financial aspects of the loans</b>		
<b>Size of the state loan:</b>	<p><u>Regular state loan</u>                      In combination with the grants, students are offered supplementary state loans (grants 2/3, loans 1/3 of total support).                      The regular state loan amounts to DKK 2 943 (EUR 395) per month.</p> <p><u>Completion loan</u>                      Apart from the regular state loan, students following a higher education programme who have used up all study grant portions can get a completion loan for a maximum of 12 months. The student can get the completion loan only in the last year of his or her studies.                      The completion loan amounts to DKK 7 592 (EUR 1 018) per month.</p>	
<b>Payment arrangement:</b>	6 years for higher education programmes. Monthly payments (12x per year).	
<b>Repayment arrangement:</b>	<p><u>Regular state loan</u>                      Students must start paying back state loans no later than one year after the end of the year in which they graduate or give up their studies.                      The loan must be repaid within 15 years.                      During the period of study, the state loans will carry a 4 % annual interest rate.                      On completion of the studies, the annual interest rate is the discount rate of the Danish Central Bank plus an adjustment which can be negative or positive, but at most plus 1 % point.</p> <p><u>Completion loan</u>                      Interest is paid on the completion loan and it is paid back on the same terms as the regular state loan.</p>	
<b>Portability of loans</b>		
<b>Are the loans portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable loans for credit/degree mobility:</b>	Same as for grants.	
<b>Additional information:</b>	Beginning of 2013, the Higher Education Minister proposed a change of the law governing the State Educational Support. The	

	purpose of the proposal is to provide students with more opportunities to apply for a state loan for studies abroad. The new loan proposition targets those students abroad who receive a scholarship from the Danish Government which does not fully cover the costs of the tuition fee. The loan covers the difference between the scholarship and the full cost of the tuition fee.	
<b>Key figures of grant recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/12</b>
<b>Total number of students:</b>	195 460 (Bachelor: 125 804 Master: 52 935 Sub-bachelor: 16 721)	231 339 (Bachelor: 148 178 Master: 60 824 Sub-bachelor: 22 337)
<b>Total number of grant recipients:</b>	196 099* (Bachelor: 134 223* Master: 39 383* Sub-bachelor: 16 670*)	242 959* (Bachelor: 162 668* Master: 51 212* Sub-bachelor: 21 031*)
<b>Number of recipients studying in-country:</b>	187 000 (Bachelor: 132 000 Master: 38 500 Sub-bachelor: 16 500)	230 800 (Bachelor: 160 100 Master: 49 800 Sub-bachelor: 20 900)
<b>Number of recipients studying abroad for degree mobility:</b>	3 276 (Bachelor: 2 223 Master: 883 Sub-bachelor: 170)	4 111 (Bachelor: 2 568 Master: 1 412 Sub-bachelor: 131)
<b>Number of recipients studying abroad for credit mobility:</b>	5 823 <sup>#</sup>	8 048 <sup>#</sup>
<b>Remarks:</b>	*This total includes credit mobility. Only aggregated data available. <sup>#</sup> No information on credit mobile grant recipients is available. The numbers above are for mobility activities. Students who went to two different countries may be double counted.	

## Finland

<b>Institution:</b>	The Social Insurance Institution of Finland (Kansaneläkelaitos - Kela)	
<b>Website:</b>	<a href="http://www.kela.fi">www.kela.fi</a>	
<b>Name of the scheme:</b>	Student Financial Aid (Opintotuki)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1969 (first 3 academic years were only student loans)	Other grant, loan combination. Grant holders are automatically eligible for optional state guaranteed loans from chosen Finnish banks.	EUR 351.3 million for higher education grants in 2012. EUR 191.4 million for housing supplement in 2012.
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	Finnish nationals residing in Finland for at least 2 years within the 5 years preceding the course of study. EU/EFTA nationals with equal status, e.g. currently or previously employed; residence in Finland for other reasons than education; close family member to person entitled to social benefits and must have resided in Finland for at least 2 years within the 5 years preceding the course of study. Non-EU/EFTA nationals with equal status according to Finnish rules, e.g. permanent residence (as defined in the Aliens Act); employed in Finland prior to studies; close family member to person entitled to social benefits.	
<b>Age limit:</b>	Eligible for study grant as soon as the applicant is no longer eligible for child benefit (i.e. from the beginning of the calendar month following the 17 <sup>th</sup> birthday). There is no formal upper limit for age. In practice it is 65 since a person is not eligible for student financial aid if he or she receives a pension.	
<b>Enrolment status of the applicant/recipient:</b>	Full-time post-comprehensive school studies lasting at least 8 weeks at an upper secondary school, folk high school, vocational school or institutions of higher education such as universities, polytechnics (universities of applied sciences) and continuing education centres of universities. The full-time requirement is considered to be met if the purpose of the studies is to obtain an academic degree. The study progress of the student is monitored annually. A student must have earned an average of at least 5 credits per month of financial aid in the preceding year in order to continue receiving the aid.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant:</b>	<b>Maximum:</b>	Study grant: EUR 298 per month (taxable); Housing Supplements: EUR 210 per month (tax free).
	<b>Minimum:</b>	Study grant: EUR 55 per month (taxable); Housing supplement: EUR 27 per month (tax free).

<b>Calculation method of the maximum amount of a grant:</b>	<p>The amount of the aid depends on the type of school, the applicants' age and marital status, the applicant's or his or her parents' income, and his or her mode of accommodation. Financial aid is available in the form of study grants, housing supplements and government guarantees for student loans. Study grant and housing supplement are government-financed monthly benefits. The study grant is subject to tax. If a student is granted a government loan guarantee, he or she can apply for a student loan in a bank of his or her choice.</p>	
<b>Payment arrangement:</b>	<p>The maximum eligibility period is equal to the number of years the degree is normally considered to take, plus 10 months of aid. The duration of financial assistance at a higher education institution covers a maximum duration of 70 months. Monthly payments (9x per year, or 5x per semester).</p>	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit mobility:</b>	<p>Studies that take place outside Finland must form a part of a Finnish degree programme.</p>	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	<p><u>Citizenship/Nationality</u> Financial aid for a course of study which is conducted entirely outside Finland is only available for citizens of Finland, and EU/EFTA citizens and their family members.</p> <p><u>Residency</u> The applicant must have been resident in Finland for at least 2 years within the 5 years preceding the course of study. If the applicant is not a Finnish citizen, he or she must either have a right to permanent residence in Finland (as defined in the Aliens Act), be working in Finland (the intended course of study is expected to be closely related to his or her job), or be unemployed for no cause of the person's own. If the applicant is the family member of an employed person, he or she is entitled to financial aid on the same terms that apply to Finnish citizens. Studies that take place outside Finland must correspond to Finnish studies that would be covered by the student financial aid provision.</p> <p><u>Amount of financial aid</u> For those studying outside Finland, the study grant is paid at the same rate as it would be in Finland. Housing supplement (usually EUR 210 per month) is also available.</p>	
<b>Loans</b>		
<b>General eligibility requirements:</b>	<p>If a student is granted a government loan guarantee, he or she can apply for a student loan in a bank of his or her choice.</p>	
<b>Financial aspects of the loans</b>		
<b>Size of the state loan:</b>	<p>The amount of loan guaranteed depends on the age and the level of education of the recipient. Higher education in Finland: EUR 300 per month. Studying outside Finland: EUR 600 per month.</p>	
<b>Payment arrangement:</b>	-	

<b>Repayment arrangement:</b>	Varies with the student's agreement with the chosen bank. Repayment starts after completing the study.	
<b>Portability of loans</b>		
<b>Are the loans portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable loans for credit/degree mobility:</b>	-	
<b>Key figures of grant recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2010/2011, 2011/2012</b>
<b>Total number of students:</b>	296 569	308 256 (2010) 308 859 (2011)
<b>Total number of grant recipients:</b>	168 558	172 095 (2010/11) 168 803 (2011/12)
<b>Number of recipients studying in-country:</b>	164 393	167 043 (2010/11) 163 355 (2011/12)
<b>Number of recipients studying abroad for degree mobility:</b>	4 165	5 052 (2010/11) 5 448 (2011/12)
<b>Number of recipients studying abroad for credit mobility:</b>	6 952	7 874 (2010/11) 7 449 (2011/12)



## Norway

<b>Institution:</b>	Norwegian State Educational Loan Fund (Statens Lånekasse for Utdanning)	
<b>Website:</b>	<a href="http://www.lanekassen.no">www.lanekassen.no</a>	
<b>Name of the scheme:</b>	Loan and grant (Lån og stipend)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1947	Hybrid grant-loan scheme. Grants are given out initially as loans. Subject to academic progress, 40% of a basic loan is convertible to a grant	Loans paid out to students: NOK 18.3 billion (EUR 2.25 billion) in 2012. Grants paid out to students: NOK 3.6 billion (EUR 443.5 million) in 2012.
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	Norwegian nationals. EU/EFTA nationals with equal status e.g. employee status, family member with employee status, permanent residence, etc. Non-EU/EFTA nationals with equal status according to Norwegian rules, e.g. working in Norway for 2 years prior to starting education; three previous years of full-time education; asylum granted or residence due to special humanitarian considerations; married to a Norwegian citizen; etc.	
<b>Age limit:</b>	The recipient must be able to repay the loan by the age of 65. Limitations may apply for applicants aged 45 or above.	
<b>Enrolment status of the applicant/recipient:</b>	Full-time or part-time student enrolment in institutions of higher education or distance learning. For part-time studies, students have to study at least 50% of a full-time study. Distance on-line studies must be provided by Norwegian institutions. Students studying in the Nordic countries have to live away from their parents and pass their exams in order to be eligible for grants. Tuition grants are not available for students studying in the Nordic countries. All tuition support is given as a loan.	
<b>Loans/grants</b>		
<b>Financial aspects of the loans/grants</b>		
<b>Size of the state loan/grant:</b>	<p><u>Basic support</u> Maximum NOK 94 400 (EUR 11 629) per year Initially given as a loan, but 40% can be converted into a grant on completion of the degree/year.</p> <p><u>Tuition support</u> Maximum NOK 118 420 (EUR 14 588) incl. Supplementary Grant. Students in countries other than the Nordic countries may receive support for all or part of the tuition fee. The support is adjusted according to the size of the tuition fee. Tuition support at undergraduate level will be given as 50% grant and 50% loan up to the amount of NOK 60 560 (EUR 7 460).</p>	

	<p>Further tuition support exceeding this amount will be given as a loan.</p> <p>Tuition support at postgraduate level and for study abroad programmes will be given as 70% grant and 30% loan up to the amount of NOK 60 560 (EUR 7 460). Further tuition support exceeding this amount will be given as a loan.</p> <p><u>Supplementary tuition grant</u></p> <p>If the tuition fee exceeds NOK 118 420 (EUR 14 588), an additional grant may be given. For 2013-2014, the maximum supplementary grant is NOK 64 030 (EUR 7 888). The supplementary grant scheme is applicable only to selected institutions and programmes.</p> <p><u>Travel support</u></p> <p>Total for 2 return trips: NOK 16 560 (EUR 2 040)</p> <p>70% as grant: NOK 11 592 (EUR 1 428)</p> <p>30% as loan: NOK 4 968 (EUR 612)</p>
<b>Calculation method of the maximum amount of a loan/grant:</b>	<p>The grants are set by the Ministry of Education for one academic year at the time.</p> <p>40% of the basic support may be converted into a grant if the students pass an equivalent of 60 ECTS per academic year.</p> <p>The loan is interest free while a student receives support for full-time studies. When the student no longer receives support from Lånekassen, the interest rate starts running from the month after the student stops receiving support from Lånekassen. The interest is 1% above the market rate.</p>
<b>Payment arrangement:</b>	<p>The maximum duration of support studying in Norway is 8 years. PhD candidates abroad may be supported for up to 10 years.</p> <p>Two instalments per academic year for students studying abroad. Monthly instalments for students within Norway (12x per year).</p>
<b>Repayment arrangement:</b>	<p>The loan is usually expected to be repaid within 20 years, but one might use up to 30 years repaying the loan. The payments are due four times a year.</p> <p>It is possible to defer repayment or have the interest waived in times of difficulties and low income due to social reasons (e.g. illness, giving birth, unemployment, etc.)</p>
<b>Portability of loans/grants</b>	
<b>Are the loans/grants portable?</b>	<b>Credit mobility:</b> Yes
	<b>Degree mobility:</b> Yes
<b>Additional requirements attached to the portable loans/grants for credit mobility:</b>	<p>Students pursuing a degree in Norway and taking a term or one year abroad may also receive support from Lånekassen.</p> <p><u>Region-specific conditions – non-Nordic countries</u></p> <p>Students studying outside of the Nordic countries may receive tuition grant, travel grant as well as the conversion grant depending on how many ECTS they pass. The tuition grant varies depending on how high the tuition is in the study destination. The travel support is dependent on the student's study destination according to a seven-zone classification defined by the Lånekasse. In this classification, a fixed rate is applied for each of the zones.</p>

<p><b>Additional requirements attached to the portable loans/grants for degree mobility:</b></p>	<p>The student must have a Diploma of Upper Secondary Education in Norway and must satisfy the general entrance requirements for university studies in Norway.  The student must have an unconditional offer.  The student must have resided in Norway for a continuous period of at least 2 years during the last 5 years before undertaking the educational programme.  The educational programme must be approved by the Norwegian Agency for Quality Assurance in Education, NOKUT, which draws reference to the IAU (International Association of Universities) list  The educational programme has to be at Bachelor level or higher.  Only full-time studies are eligible.  The student has to attend the actual educational institution, i.e. there is no funding for online or distance learning programmes.  Support is given for no more than 8 years. Support is normally not granted for high school/secondary education or for studies that are equivalent to the level of Norwegian high school/secondary education, such as:  The freshman year of a four-year Bachelor's Degree in the USA.<sup>22</sup>  Medicine studies outside of Europe, the USA, Canada, and Australia.  Advanced diploma at a lower degree level.</p>	
<b>Key figures of grant/loan recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/12</b>
<b>Total number of students:</b>	430 800*	477 200*
<b>Total number of grant/loan recipients:</b>	303 468	380 670
<b>Number of recipients studying in-country:</b>	291 474	365 342
<b>Number of recipients studying abroad for degree mobility:</b>	11 994 (Bachelor: 6 677 Master: 5 080 PhD: 237)	15 328 (Bachelor: 8 771 Master: 6 375 PhD: 182)
<b>Number of recipients studying abroad for credit mobility:</b>	7 129 (Bachelor: 5 166 Master: 1 963 PhD: 0)	8 114 (Bachelor: 5 410 Master: 2 704 PhD: 0)
<b>Remarks:</b>	<p>*This number includes not only tertiary education students but students in all institutions on different levels who are eligible for state financial support.</p>	

<sup>22</sup> The limitation concerning the freshman year for a Bachelor's degree in the USA is subject to change. In the near future students will be eligible to receive funding for their whole duration of studies in the USA.

## Sweden

<b>Institution:</b>	Swedish National Board of Student Aid (Centrala studiestödsnämnden - CSN)	
<b>Website:</b>	<a href="http://www.csn.se">www.csn.se</a>	
<b>Name of the scheme:</b>	Student aid (Studiemedel)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1974	Hybrid grant-loan scheme. Total calculated support: 31% grant with 69% (optional) loan.	Student aid paid out to students: SEK 7.3 billion (EUR 841 million) in 2012 for tertiary education.
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	Swedish nationals. EU/EFTA nationals with equal status, e.g. currently or previously employed; continuous residence before beginning of studies; family member with employee status. Non-EU/EFTA nationals with equal status according to Swedish rules, e.g. permanent residence permit; right of residence and lasting level of connection with Swedish society; etc.	
<b>Age limit:</b>	The last year an applicant is eligible for the grant is the year that he or she turns 54. However, the possibility of getting a loan is limited from the age of 45. <sup>23</sup>	
<b>Enrolment status of the applicant/recipient:</b>	Full or part-time student enrolment in a school or course that qualifies for student aid. For part-time studies, students have to study at least 50% of a full-time study. A student must study for at least 3 weeks. The student has to specify the school and course he or she is going to participate in. In order to issue payments of study support, CSN needs verification from the school that the student is enlisted, and later, that he or she is participating in the specified course.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant:</b>	<b>Maximum:</b>	SEK 707 (EUR 81) per week.
	<b>Minimum:</b>	-
<b>Calculation method of the maximum amount of a grant/loan:</b>	Grants and loans are individual. The financial situation of family members is not considered. If applicable, own income and other sources of financial support such as grants/aid from other Swedish public bodies or foreign states are taken into account. The amount of support depends on whether a student is studying full-time or part-time and the length of the study period. Specific factors such as custody of children are taken into	

<sup>23</sup> At the time when this publication is being prepared, the Swedish Parliament is expected to vote on a bill proposing raising the age limit in December 2013. The suggested new age limits are 56 (grant) and 47 (loan) years of age.

	<p>account for additional financial support. The maximum grant is revised yearly. The amount is determined by changes in consumer prices. Financial support is determined by the number of weeks a student studies, and is calculated per week with 1.59 % of the price base amount, when studying full-time. This is the same for both studying in Sweden or abroad. The maximum amount of loan for studying abroad varies according to the countries where the students study. In addition, students can borrow additional amounts for a round-trip journey to the study destination. The amounts vary also.</p>	
<b>Payment arrangement:</b>	<p>For studies in Sweden, the grant is paid monthly in advance. For studies abroad, the grant is paid in advance each semester. Student aid is payable for up to 240 weeks (12 semesters) of study.</p>	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit/degree mobility:</b>	<p><u>Citizenship/Nationality</u> To be eligible for study support for studies abroad, the student has to be a Swedish citizen or be ranked in the same category as a Swedish citizen according to EU-legislation. Foreign students who are eligible for student support for studies in Sweden may also be eligible if the studies abroad are part of an exchange programme or joint programme in a Swedish university.</p> <p><u>Residency</u> To be eligible, a student has to have resided in Sweden for 2 out of the last 5 years. There are exceptions to this requirement, both in national and EU-law.</p> <p><u>Region-specific requirements – EU/EFTA area</u> Studies within the EU/EFTA area are subject to roughly the same requirements as studies within Sweden.</p> <p><u>Region-specific requirements – non-EU/EFTA area</u> Studies in non-EU/EFTA countries are subject to further requirements (e.g. regarding the duration and extent of studies, and which courses qualify for support). The study, outside EU/EFTA area, must be on a full-time basis and lasts at least 13 weeks. The course or school must have been preapproved for financial aid. The student must have been admitted to a foreign school outside Sweden, and must have the opportunity to earn a degree or take exams. The applicant must have a 'student status' in the country of study.</p> <p><u>Amount of support</u> For studies in Sweden, a student receives 31.3% grant (SEK 705/week) and 68.7% loan (1 546 SEK/week). For studies outside Sweden, the grant is always the same (SEK 705/week) while the loan is different depending on which country the student is studying. In 2015, the rules for the grant and loan will be aligned for studies abroad as for studies in Sweden. The grant to loan ratio will be fixed for studies outside Sweden.</p>	

Loans		
General eligibility requirements:	Same as for grants.	
<b>Financial aspects of the loans</b>		
Size of the state loan:	Maximum amount of loan is SEK 1 549 (EUR 178) per week (amount for full-time studies).	
Payment arrangement:	Loan can be paid to up to 12 semesters (240 weeks).	
Repayment arrangement:	The Swedish Government sets the interest rate every year based on its average borrowing costs over the past three years. CSN calculates the annual repayment amount using a special instalment formula. Generally speaking, the amount due each year increases annually.	
<b>Portability of loans</b>		
Are the loans portable?	Credit mobility:	Yes
	Degree mobility:	Yes
Additional requirements attached to the portable loans for credit/degree mobility:	Same as for grants.	
<b>Key figures of grant recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2010/11, 2011/12</b>
Total number of students:	-	463 530 (2010/11) (Bachelor: 264 875 Master: 149 430 PhD: 20 642 Sub-bachelor: 28 583)
Total number of grant recipients:	284 674	308 957
Number of recipients studying in-country:	268 086 (Bachelor: 171 935 Master: 69 870 PhD: 45 ISCED 5B: 26 236)	290 148 (2011/12) (Bachelor: 189 067 Master: 78 492 PhD: 27 ISCED 5B: 22 562)
Number of recipients studying abroad for degree mobility:	16 004	18 134
Number of recipients studying abroad for credit mobility:	5 297*	6 241*
Remarks:	*A student who has studied in 2 different countries during the period has been counted twice.	

## The Netherlands

<b>Institution:</b>	Education Executive Agency (Dienst Uitvoering Onderwijs - DUO)	
<b>Website:</b>	<a href="http://www.duo.nl">www.duo.nl</a>	
<b>Name of the scheme:</b>	Student funding (Studiefinanciering)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1986	Hybrid grant-loan scheme. Basic and supplementary loans are convertible to grants subject to academic progress (graduation within 10 years).	EUR 3.7 billion in 2012.
<b>General eligibility requirements</b>		
<b>Citizenship/Nationality:</b>	Dutch nationals who have lived in the Netherlands for the last 5 years. EU/EFTA nationals with equal status residing in the Netherlands during the last 5 years. Non-EU/EFTA nationals with equal status according to Dutch rules, depending on the type of residence permit they have.	
<b>Age limit:</b>	Above 18 and under 30 years of age when first applying.	
<b>Enrolment status of the applicant/recipient:</b>	Full-time enrolment as a student in publicly funded institutions of higher education and at private schools which are recognised by the ministry. The student remains entitled as long as the study programme continues.	
<b>Loans/Grants</b>		
<b>Financial aspects of the loans/grants</b>		
<b>Actual amount of the loan/grant:</b>	<b>Maximum:</b>	EUR 771.21 per month for students living at home. EUR 966.21 per month for students living away from home.
	<b>Minimum:</b>	-
<b>Calculation method of the maximum amount of a loan/grant:</b>	<p><u>Basic grant</u> The amount of the basic grant (basisbeurs) is determined by the mode of accommodation, whether an applicant lives at home with his or her parents (EUR 97.85 per month) or whether an applicant lives at the place of studies without his or her parents (EUR 272.46 per month)</p> <p><u>Supplementary grant</u> The amount of the supplementary grant (aanvullende beurs) is determined by the income of the applicant's parents, partly by the mode of accommodation and the number of the applicant's siblings in school-age (EUR 231.76 – EUR 252.17 per month).</p>	
<b>Payment arrangement:</b>	Monthly payments (12x per year). Student support is provided as long as the requirements (nationality, age, enrolment) are met. No proof of progress is necessary. However, grants are first being given as a loan, and	

	are only converted into a grant if the student graduates within 10 years. This rule does not apply to the first 12 payments of the supplementary grant which does not have to be paid back in case of non-graduation within 10 years. Grants are only given for the duration of the study. After this period, the student may borrow a loan for another three years.	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit mobility:</b>	No. The student stays enrolled in the Dutch education programme.	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	Students who are entitled to Dutch student support can take their support to any country, if three extra requirements are fulfilled: The level and quality of the foreign programme is comparable to a Dutch higher education programme, for which students can receive student support. The student (Dutch, EU/EFTA citizen) was living in the Netherlands for 3 out of the last 6 years before being enrolled in that programme. The student does not receive funding from another country. The student has to pay for the tuition fee for studying abroad (the loan cannot be converted to a grant). <u>Additional information</u> Students studying abroad get the same amount as students studying in the Netherlands. The duration of a comparable study programme in the Netherlands is taken as reference for the lengths of payment of the study abroad programme.	
<b>Loans</b>		
<b>General eligibility requirements:</b>	If an applicant is ineligible for the supplementary grant (aanbevullen beurs) he or she can take out a loan worth the same amount of money as the supplementary grant. Otherwise, the same formal eligibility criteria apply as for grants.	
<b>Financial aspects of the loans</b>		
<b>Size of the state loan:</b>	<u>Supplementary loan</u> The supplementary loan (aanvullende lenen) amounts to maximum EUR 231.78 per month for applicants living at home with their parents and EUR 252.17 per month for applicants living away from home without their parents. <u>Collegegeldkrediet (tuition fee loan)</u> The tuition fee loan amounts to EUR 152.92 or more in case an applicant has to pay more than the normal Dutch tuition fees. <u>Other loans</u> Every student can borrow up to EUR 288.66 per month (next to the supplementary loan). A student is entitled to a loan for up to 3 years after the normative study period. The maximum is EUR 873.12 per month.	
<b>Payment arrangement:</b>	Same as for grants. Students can take up a loan after the prescribed duration of studies.	



<b>Repayment arrangement:</b>	<p>The loans are charged interest and have to be repaid after the end of the study period.</p> <p>The basic grant and supplementary grant are a loan initially, but if a student graduates within 10 years' time, this loan is converted into a grant, which does not have to be paid back.</p> <p>The interest rate is set every year, and is linked to the interest rate on government bonds. During the study, the interest rate varies per year; once a student starts paying back, the rate is fixed for a period of 5 years.</p> <p>The maximum repayment period is 15 years. The income of the student is taken into account. Students can take several breaks during their repayment.</p>	
<b>Portability of loans</b>		
<b>Are the loans portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable loans for credit/degree mobility:</b>	Same as for grants.	
<b>Key figures of grant/loan recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/12</b>
<b>Total number of students:</b>	604 100 (this includes part-time students, who are not entitled to student finance)	662 800 (this includes part-time students, who are not entitled to student finance)
<b>Total number of grant/loan recipients:</b>	370 125	413 200 (Higher vocational ed: 277 500 Academic ed: 135 700)
<b>Number of recipients studying in-country:</b>	364 125	404 800
<b>Number of recipients studying abroad for degree mobility:</b>	6 000	8 400
<b>Remarks:</b>	Number of credit mobile grant recipients is unknown, because these students stay enrolled in a Dutch programme, no distinction can be made between them and students studying in the Netherlands.	

## Ireland

<b>Institution:</b>	Student Universal Support Ireland (SUSI)	
<b>Website:</b>	<a href="http://www.susi.ie">www.susi.ie</a>	
<b>Name of the scheme:</b>	Student Grant Scheme 2013	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1968 (updated on 14 May 2013)	Grant-only scheme. No state loan scheme.	EUR 333 million in 2013 (financial year).
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	<p>Irish nationals. EU/EFTA nationals with equal status. Non-EU/EFTA nationals with equal status as Irish nationals according to Irish rules, e.g. refugees and other foreign citizens with permission to remain in Ireland as a family member of an Irish national or EU/EFTA national. A student must be legally resident in Ireland for at least 3 of the 5 years up to the day before the approved course commences in an approved college. A student who does not meet the residency requirement in Ireland because of temporary residence outside Ireland for the purpose of pursuing an approved course of study or postgraduate research in the EU may still be eligible to apply for a student grant. A student who meets the nationality requirements of the scheme and who does not satisfy the residency requirement in Ireland, is eligible to apply for a means-tested fees-only grant in respect of approved courses in Ireland, provided he or she has been ordinarily resident in any EU Member State for 3 of the last 5 years prior to entry or re-entry to an approved course.</p>	
<b>Age limit:</b>	No specific age limit, except that applicants of age 23 or above on the 1 <sup>st</sup> of January of the year of entry or re-entry to further or higher education are classified as mature students.	
<b>Enrolment status of the applicant/recipient:</b>	Full-time higher education student enrolment in Post Leaving Certificate Courses (PLC) and full-time higher education undergraduate courses in approved higher education colleges in Ireland, and publicly funded and approved HEIs in Northern Ireland, the UK and other EU states.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant:</b>	<b>Maximum:</b>	Maintenance grant (100%): EUR 5 915/academic year (non-adjacent rate), EUR 2 375/academic year (adjacent rate). Fee grant: EUR 6 270/academic year (may be higher in some circumstances).
	<b>Minimum:</b>	Maintenance grant (25%): EUR 755/academic year (non-adjacent), EUR 305/academic year (adjacent). Fee grant: EUR 1 125/academic year.

<b>Calculation method of the maximum amount of a grant:</b>	The amount of the grant is determined by the student's own income, his or her parents' or spouse's gross income excluding income disregards. In addition the mode of accommodation, whether an applicant lives at home with his or her parents or whether an applicant lives at the place of studies without his or her parents, is taken into account. Eligibility for a higher 'special rate' of grant requires that the reckonable income includes an eligible specified long-term social welfare payment.	
<b>Payment arrangement:</b>	Monthly payment (9x per year) Continued payment will be contingent on verification of the student's attendance on the course by the college at regular intervals throughout the academic year.	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit mobility:</b>	Under the means-tested Student Grant Scheme, where grant-holders are required as part of an approved course to attend foreign university courses for a period of up to one year, they may continue to receive grant assistance provided the period abroad does not affect the normal duration of the approved course. In such cases, any grant-holder in receipt of the adjacent (lower) rate of grant (a student's normal residence is 45 km or less from the approved institution they are attending) will be paid the (higher) non-adjacent rate of grant for the duration of his or her study abroad. There is no distinction made between attendance at a foreign university in an EU or non-EU country in these cases.	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	<p><u>Maintenance grant</u> Maintenance grants are provided to eligible students who are attending a full-time undergraduate course of not less than 2 years duration in a university or third-level institution which is maintained or assisted by recurrent grants from public funds in another EU Member State. The following courses are exceptions: Courses in Colleges of Further and Higher Education (other than courses which are at Higher National Diploma level or higher); Courses provided in a college which are offered in private commercial third level colleges in Ireland, and which are validated by that college; Courses in colleges akin to private commercial colleges in Ireland.</p> <p><u>Courses approved for portability</u> In respect of short-term/long-term study abroad, the course must meet the definition of an approved course for third level maintenance grant purposes.</p> <p><u>Postgraduate study</u> Funding under the third level maintenance grant schemes does not extend to postgraduate study outside of the island of Ireland.</p> <p><u>Tuition fee grants</u> Direct tuition fee support is not payable to students pursuing</p>	

	undergraduate studies outside of Ireland. However, tax relief at the standard rate is available in respect of fees paid for approved full/part-time postgraduate courses in both private and publicly funded third level colleges in EU and non-EU Member States.	
<b>Loans</b>		
No loan scheme.		
<b>Key figures of grant recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/12</b>
<b>Total number of students:</b>	145 690 (Undergraduate: 124 990 Postgraduate: 20 700)	162 786 (Undergraduate: 141 226 Postgraduate: 21 560)
<b>Total number of grant recipients:</b>	47 751 (Undergraduate: 42 839 Postgraduate: 4 912)	67 650 (Undergraduate: 61 623 Postgraduate: 6 027)
<b>Number of recipients studying in-country:</b>	46 438	65 644
<b>Number of recipients studying abroad for degree mobility:</b>	1 313	2 006
<b>Remarks:</b>	The Student Grant Scheme does provide for credit mobility, however, the information is not collected in the required format.	

## Austria

<b>Institution:</b>	Austrian Study Grant Authority (Studienbeihilfenbehörde)	
<b>Website:</b>	<a href="http://www.stipendium.at">www.stipendium.at</a>	
<b>Name of the scheme:</b>	Study grant scheme (Studienbeihilfe)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1963	Grant-only scheme. No state loan scheme.	Approximately EUR 200 million per year.
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	<p>Austrian nationals. EU/EFTA nationals with equal status, e.g. currently or previously employed, or integrated into Austrian school system due to prior residence. Non-EU/EEA nationals with equal status according to Austrian rules, e.g. foreign citizens who have been subject to Austrian income tax via at least one parent or themselves for at least 5 years; refugee under the Geneva Convention; permanent residence; etc.</p>	
<b>Age limit:</b>	Under 30 years of age when starting the study programme (exceptions up to the age of 35 for previously employed applicants; students with child/children; disabled students; etc.)	
<b>Enrolment status of the applicant/recipient:</b>	Full-time student enrolment in a public higher education institution (e.g. universities, Fachhochschulen - universities of applied science)	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant:</b>	<b>Maximum:</b>	EUR 8 148 per year (incl. the 12%-raise, see below)
	<b>Minimum:</b>	EUR 60 per year
<b>Calculation method of the maximum amount of a grant:</b>	<p>The amount of the grant is determined by the student's own, his/her parents' or the spouse's income, number of children of the applicant's parents. In addition, the mode of accommodation, whether an applicant lives at home with his or her parents or whether an applicant lives at the place of studies without his or her parents, is taken into account. The Austrian study grant act offers two different kinds of "maximum amount": a) EUR 5 088 /year (regular) (without 12%-raise – see above and below) b) EUR 7 272 /year (for "self-supporters", students studying away from home, students with child/children, married students and orphans). (without 12%-raise – see above and below) The maximum amount is reduced by: calculated maintenance by parents (depending on income and number of brothers and sisters); calculated "self-maintenance" (if own income per year is higher than EUR 8 000); calculated maintenance by spouse and family allowance (up to the 24<sup>th</sup> birthday).</p>	

	The result of this calculation is raised by 12% that makes the amount of grant per year; if there is no reduction, the highest possible grant is a) EUR 5 700/year, or b) EUR 8 148/year.	
<b>Payment arrangement:</b>	Monthly payments (12x per year) The duration of financial support is based on the standard period of study for the chosen discipline, plus 1 additional semester. Regular evidence of progress necessary from the 2 <sup>nd</sup> semester onwards.	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit mobility:</b>	Grants for study abroad are awarded in two ways: Firstly, through the extension of eligibility for study grants for the period of study abroad, by no longer than four semesters. Secondly, through additional supportive measures such as grants for study abroad, including travel allowance and subsidies for language courses. <u>Preconditions</u> One diploma exam, or one doctoral exam, or, unless such major exams are not required, 2 semesters of credit counting toward completion of one's studies. For studies at universities of applied science and Bachelor programmes that are not divided into sections of study only two semesters are required. Studies at the foreign university must be equivalent to studies at an Austrian post-secondary educational institution. Minimum of three months (grant offered for a maximum of 20 months). <u>Financial aspects</u> The grant for study abroad amounts to a maximum of EUR 582 per month. The exact determination of the monthly amount depends on an ordinance by the Federal Minister of Science and Research and is based on the costs of living and studying in the respective country. Examples: EUR 73 to EUR 146 monthly in east-European countries; EUR 116 to EUR 276 in Germany, France, Italy or the Netherlands; up to EUR 429 in Great Britain and EUR 487 in the USA; and in Japan EUR 472 to EUR 582. <u>Payment arrangement</u> The grant can be received for a maximum period of 20 month. Those students receiving assistance for study abroad will have to provide proof of academic advancement to the authority for study grants after completion of the study abroad; otherwise they will have to pay back the money granted.	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	The grant for degree mobility is called mobility grant and was introduced in 2008/09. <u>Preconditions</u> The university entrance qualification was achieved in Austria. The applicant has not applied for other financial support according to the Student Support Act.	

	<p><u>Residency</u> The applicant had his or her residence and centre of vital interests in Austria for at least 5 years before applying for the mobility grant.</p> <p><u>Region-specific requirements</u> Support for studies at state approved universities, universities of applied science or universities of education outside Austria but within EU/EFTA area.</p> <p><u>Financial aspects</u> The mobility grant amounts to a maximum of EUR 679 monthly. The amount of the mobility grant corresponds to the grant amount envisaged for students studying within Austria and not living at their parents place. The size of the grant depends on family income, the size of family and own income of the student.</p> <p><u>Payment arrangement</u> During the first year of studying, the payment of the mobility grant is carried out after the verification of study success (successfully obtained at least 15 ECTS points). From the second study year onwards it has to be proved that 30 ECTS Points per year have been obtained, with a proof of admission for each semester.</p>	
<b>Loans</b>		
No loan scheme.		
<b>Key figures of grant recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/12</b>
<b>Total number of students:</b>	-	-
<b>Total number of grant recipients:</b>	50 222 (Bachelor: 22 224 Master: 3 481 PhD: 1 094 ISCED 5B: 23 423)	47 390 (Bachelor: 27 291 Master: 6 874 PhD: 597 ISCED 5B: 12 628)
<b>Number of recipients studying in-country:</b>	45 352 (Bachelor: 20 117 Master: 3 242 PhD: 1 063 ISCED 5B: 20 930)	44 991 (Bachelor: 26 417 Master: 6 561 PhD: 568 ISCED 5B: 11 445)
<b>Number of recipients studying abroad for degree mobility:</b>	334 (Bachelor: 200 Master: 56 PhD: 0 ISCED 5B: 78)	803 (Bachelor: 464 Master: 224 PhD: 0 ISCED 5B: 115)
<b>Number of recipients studying abroad for credit mobility:</b>	1 646 (Bachelor: 617 Master: 193 PhD: 21 ISCED 5B: 815)	1 497 (Bachelor: 845 Master: 372 PhD: 8 ISCED 5B: 272)

## Germany

<b>Institution:</b>	Student service organisations (Studentenwerke)	
<b>Website:</b>	<a href="http://www.studentenwerke.de">www.studentenwerke.de</a>	
<b>Name of the scheme:</b>	The Federal Training Assistance Act (Bundesausbildungsförderungsgesetz - BAföG)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1971	Hybrid grant-loan scheme. Total calculated support: 50% grant, 50% loan.	EUR 2.3 billion in 2012 (65% funded by the Federal Government and 35% by the Länder).
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	German nationals. EU/EFTA nationals with equal status, e.g. currently or previously employed; continuous residence for 4-5 years; close family member to person entitled to social benefits. Non-EU/EFTA nationals with equal status according to German rules, e.g. employed for 5 years; children of foreign national with equal status; refugee status granted; etc.	
<b>Age limit:</b>	<u>First cycle student</u> Under 30 years of age when starting the study programme. <u>Second cycle student</u> 35 years or below when starting the study programme. Exceptions to this rule include graduates of a second educational route; gainfully employed persons without formal higher education entrance qualifications who, by virtue of their vocational qualifications, have been enrolled at an institute of higher education; or persons who were prevented from embarking on training before age 30 or 35, respectively, due to personal reasons (such as illness) or family reasons (such as the care and rearing of children).	
<b>Enrolment status of the applicant/recipient:</b>	Full-time student enrolment in institutions of higher education (e.g. Fachhochschulen, Berufshochschulen, and universities) or in practical training or distance learning. Only first and second cycle students/trainees are eligible. Change of subject only allowed up to the 3 <sup>rd</sup> semester.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant/loan:</b>	<b>Maximum:</b>	EUR 670 per month (for a student living away from home)
	<b>Minimum:</b>	EUR 10 per month
<b>Calculation method of the maximum amount of a grant/loan:</b>	Training assistance awarded to students is calculated according to basic needs, which include general living expenses and training costs. The amount of the grant is determined by the student's own income, his/her parents' or spouse's income, savings and assets. In addition, housing, health insurance and other specific factors such as dependent children up to 10 years of age are taken into account.	



	<p>If after the deduction of particular taxes, the income of the applicant, his or her spouse, and his or her parents exceeds the tax-free allowances established under the law, then the total exceeding the allowance is deducted from the basic rate of assistance. If the income does not exceed the tax-free allowance, then the needs of the student are met entirely by the training assistance.</p>	
<b>Payment arrangement:</b>	<p>The duration of financial assistance is based on the standard period of study (Regelstudienzeit) for the chosen discipline, as determined by the respective institute.          Funding is provided for the duration of training, including the period during which students are not required to attend classes and lectures.          As a rule, students receive assistance as long as they continue to attend the training institution.          Monthly payment (12x per year)          Financial assistance is provided as long as attendance and participation requirements are met.          Students at institutes of higher education must provide evidence of progress in their studies at the end of the 4<sup>th</sup> semester.</p>	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit mobility:</b>	<p>In general, BAföG assistance is provided for training completed in Germany. Training received in another country is mainly supported, for temporary periods of training abroad (in non EU-countries usually limited to 2 semesters – extendable for 3 additional semesters under special conditions).          The minimum duration of a study abroad is 6 months (1 semester) in order to receive BAföG support. In case of a compulsory placement or a study course in the framework of a university exchange programme, the minimum period abroad is 3 months.</p>	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	<p><u>Residency</u>          It is also possible to obtain BAföG support for training completed entirely within a member state of the EU or in Switzerland, but only if the student has been living in Germany for the last 3 years before studying abroad.          The residency condition may not be applicable to German nationals according to ECJ C-220/12.  <u>Region-specific requirements</u>          For studies outside the EU and Switzerland, credit mobility can be extended but will not cover the whole duration of the study programme.  <u>Additional application procedures</u>          The national BAföG support cannot be taken automatically abroad. Special application procedures apply for eligible students who intend to study outside of Germany.  <u>Additional amount of support</u>          For a study abroad period students can additionally receive: an extra grant for higher living expenses in countries outside the EU (the amount depends on the country of destination);</p>	

	an extra grant for travel costs (lump sum EUR 250 for a return journey within Europe; EUR 500 for a return journey outside Europe); and a full grant to cover the tuition fees abroad (up to one year, EUR 4 600 maximum).	
<b>Loans</b>		
<b>General eligibility requirements:</b>	Same as for grants.	
<b>Financial aspects of the loans</b>		
<b>Size of the state loan:</b>	Same as for grants.	
<b>Payment arrangement:</b>	Same as for grants.	
<b>Repayment arrangement:</b>	BAföG loans are administered and called in by the Federal Office of Administration (Bundesverwaltungsamt). They are interest-free, and are subject to the specific social terms and conditions for their repayment. They are repayable within 20 years. The obligation to repay begins 5 years after the standard period of study in the first training programme financed by the loan. Repayment depends on minimum income and family situation (married, children, etc.) At the moment, the minimum monthly rate for repayment amounts to EUR 105. Recent amendments (valid from 1.1.2013) have abolished former possibilities for waiving partial repayment obligation on the basis of social aspects. Remission if the whole debt is repaid in one amount. However, the maximum repayment is capped at EUR 10 000, even if the received loans exceed this amount.	
<b>Portability of loans</b>		
<b>Are the loans portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable loans for credit/degree mobility:</b>	Same as for grants.	
<b>Key figures of grant/loan recipients in 2008 and the most recent year</b>		
	<b>2008</b>	<b>2010</b>
<b>Total number of students:</b>	1.9 million	2.1 million
<b>Total number of grant/loan recipients:</b>	333 000 (share of students receiving BAföG: 17.35%)	386 000 (share of students receiving BAföG: 18.39%)
<b>Number of recipients studying in-country:</b>	approx. 307 777	approx. 347 100
<b>Number of recipients studying abroad for credit/degree mobility:</b>	approx. 25 223*	approx. 38 900*
<b>Remarks:</b>	*No distinction between degree and credit mobility possible. No distinction between grant and loan recipients possible.	

## Liechtenstein

<b>Institution:</b>	Education Authority of the Principality of Liechtenstein (Schulamt des Fürstentums Liechtenstein)	
<b>Website:</b>	<a href="http://www.sa.llv.li">www.sa.llv.li</a>	
<b>Name of the scheme:</b>	National Training Aid (Staatliche Ausbildungsbeihilfe)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1961 (current law 2004, amended in 2013)	Hybrid grant-loan scheme. Total calculated support: progressive proportion from 60% - 40% grant to 40% - 60% loan according to assets and income.	EUR 5.3 million in 2013 (calculated budget in national accounting).
<b>General eligibility requirements</b>		
<b>Citizenship/Nationality:</b>	Liechtenstein nationals meeting the residency requirement. Foreign citizens meeting the residency requirement. Liechtenstein citizens residing abroad who were resident in Liechtenstein for at least 5 years in the last 10 years before the time of application and who would not get equal financial support in the actual country of residence. Persons residing in Liechtenstein who can prove, at the time of application that he or she has been residing in Liechtenstein for at least 3 consecutive years, or a total of at least 5 years normal residence in the country, or at least one of his or her parents is in the possession of a regular residence permit.	
<b>Age limit:</b>	For mixed grant-loan scheme, up to the age of 32. After 32, applicants are eligible for a loan scheme only.	
<b>Enrolment status of the applicant/recipient:</b>	Students must be enrolled in study or training programmes (universities, universities of applied science etc.) that lead to a degree officially recognised by the authorities in Liechtenstein. Both a programme leading to a first (Erstausbildung) and a second degree (Zweitausbildung) are supported. Support is not provided if training comprises less than 15 days (6 hours/day) or less than 90 hours within a study year.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant/loan:</b>	<b>Maximum:</b>	The maximum amounts are based on expenses (mainly study costs in Switzerland) and may be adapted. The admissible costs are recognised up to an aggregate amount not exceeding CHF 25 000 (EUR 20 445).
	<b>Minimum:</b>	For grants, none. For loans, 500 CHF (EUR 409), as eligible loans below are not issued. In that case only the grants part is issued.
<b>Calculation method of the maximum amount of a grant/loan:</b>	The financial support scheme in Liechtenstein consists of a non-repayable grant and an interest-free loan. The amount of the financial support is determined by age, mode of accommodation,	

	<p>travel expenses, family situation, income and assets.                  In principle all tertiary level students are eligible, but on a needs basis. If assets and income of the applicants are high, and the calculated reasonable own support (Eigenleistungen) surmounts the admissible study costs, no grants are issued.                  For students under the age of 25, the income and financial circumstances of parents, regardless of their marital status, are included in the eligibility and calculation process.                  From the age of 25 onwards or if an applicant has worked for at least 2 years, only his or her tax sheets are taken into account.                  The amount of state financial support is calculated from the total expenditure for the study (admissible study costs) minus the reasonable own support and consists of a loan and a grant.                  The maximum amounts are based on expenses (mainly study costs in Switzerland) and may be adapted.                  The calculated financial support is always divided into a grant and a loan (progressive proportion from 60% - 40% to 40% - 60% according to assets and income).                  The admissible costs are recognised up to an aggregate amount not exceeding CHF 25 000 (EUR 20 445). The support provided by third parties (employers, individuals and institutions at home and abroad) will be deducted.</p>	
<b>Payment arrangement:</b>	<p>The financial support is paid on an annual basis.                  The grants are provided 8 weeks before the start of the study programme at the earliest.                  The loans are provided 3 weeks after completion of the loan contract at the earliest.                  The financial support (both grants and loans) are disbursed by the Landeskasse.</p>	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable grants for credit/degree mobility:</b>	<p>No additional requirement.                  Full portability is a fundamental requirement for a small state as Liechtenstein, as it cannot offer a full education system. There are no vocational education institutions in Liechtenstein, and only one small university which covers a limited range of subjects.                  Liechtenstein therefore has financial agreements with individual institutions and with Switzerland in order to ensure equal admission requirements and share of costs.</p>	
<b>Loans</b>		
<b>General eligibility requirements:</b>	Same as for grants.	
<b>Financial aspects of the loans</b>		
<b>Size of the state loan:</b>	For loans minimum 500 CHF (EUR 409), as eligible loans below are not issued. In that case only the grant part is issued.	
<b>Payment arrangement:</b>	Same as for grants.	
<b>Repayment arrangement:</b>	<p>The loan is interest-free.                  The student loan is repayable usually within 6 years.                  The first instalment is due 18 months after completion or</p>	

	<p>discontinuation of supported education, but no later than 18 months after the expiry of the duration of support.          The repayment of the loan has to be arranged, generally, in 6 consecutive annual instalments of equal size. Any residual amount is to be repaid with the last instalment.          An annual rate must be at least CHF 1 200 (EUR 981). Thus, the repayment period is reduced for smaller loans to less than 6 years.          Repayment contributions in excess of the annual rate are possible and lead to an adjustment of the terms of repayment by the scholarship office.          Upon written request, the repayment can be extended to 7 or 8 years, unless an annual rate of more than CHF 9 600 (EUR 7 851) would result in the repayment within 6 years.</p>	
<b>Portability of loans</b>		
<b>Are the loans portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	Yes
<b>Additional requirements attached to the portable loans for credit/degree mobility:</b>	Same as for grants.	
<b>Key figures of grant/loan recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/12</b>
<b>Total number of students:</b>	1 314 <sup>^</sup> (thereof 193 in Liechtenstein) (Bachelor/Master/PhD: 1 086 Higher professional ed: 228)	1 378 <sup>^</sup> (thereof 143 in Liechtenstein) (Bachelor/Master/PhD: 1 120 Higher professional ed: 238)
<b>Total number of grant/loan recipients:</b>	468 (Bachelor/Master/PhD: 434 Higher professional ed: 34)	423 (Bachelor/Master/PhD: 387 Higher professional ed: 36)
<b>Number of recipients studying in-country:</b>	40 (Bachelor/Master/PhD: 40 Higher professional ed: 0 <sup>^</sup> )	33 (Bachelor/Master/PhD: 33 Higher professional ed: 0 <sup>^</sup> )
<b>Number of recipients studying abroad for credit/degree mobility:</b>	428 <sup>*</sup>	390 <sup>*</sup>
<b>Remarks:</b>	<sup>^</sup> The total number of students includes students studying outside Liechtenstein. <sup>^</sup> No education institution offers such programmes in the country. <sup>*</sup> No separate data for credit mobility and degree mobility. This is a calculation based on the number of all grant recipients and those studying in-country.	

## Luxembourg

<b>Institution:</b>	Centre for Documentation and Information on Higher Education (Centre de Documentation et d'Information sur l'Enseignement Supérieur - CEDIES)	
<b>Website:</b>	<a href="http://www.cedies.lu">www.cedies.lu</a>	
<b>Name of the scheme:</b>	Grant and loan (Bourse et prêt)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
-	Hybrid grant-loan scheme. Total calculated support: 50% grant, 50% loan for tuition fee grants.	-
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	Luxembourg national residing in Luxembourg or with a parent currently employed in Luxembourg for 5 consecutive years. EU/EFTA nationals with equal status e.g. residing in Luxembourg as a salaried employee; self-employed person; status or a family member of one of the above categories; permanent residence; parent currently employed in Luxembourg for 5 consecutive years. Non-EU/EFTA nationals or stateless with equal status according to Luxembourgish rules e.g. residing in Luxembourg for at least 5 years and holder of a secondary school leaving certificate equivalent to a diploma issued in Luxembourg; political refugee status granted.	
<b>Age limit:</b>	No age limit.	
<b>Enrolment status of the applicant/recipient:</b>	An applicant must be enrolled at an accredited higher education institution, e.g. Higher Technical Certificate (BTS), Bachelor's, Master's, PhD degree.	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant/loan:</b>	<b>Maximum:</b>	EUR 6 500 per year + tuition fees up to EUR 3 700 (of which 50% is grant and 50% is loan)
	<b>Minimum:</b>	EUR 6 500 (can be less based on student's income)
<b>Calculation method of the maximum amount of a grant/loan:</b>	If the student has no income, maximum grant is EUR 6 500, plus tuition fees in form of a grant to up to EUR 1 850. However, the tuition fee grant-loan is automatically split in a 50%-50% scheme, i.e. a tuition fee of EUR 2000 is automatically split in EUR 1 000 as part of the grant while the other EUR 1 000 as part of the loan. Otherwise the grant is calculated in accordance with the student's income and distribution of the 50%-50% grant-loan scheme might vary. If the student has an income exceeding the annual limit of EUR 22 500, the weighting between the grant and the loan will be made in accordance with this income.	
<b>Payment arrangement:</b>	Paid twice a year (winter term, summer term). Prescribed duration of study programme, plus 1 year.	

Portability of grants		
Are the grants portable?	Credit mobility:	Yes
	Degree mobility:	Yes
Additional requirements attached to the portable grants for credit/credit mobility:	No	
Loans		
General eligibility requirements:	Same as for grants.	
Financial aspects of the loans		
Size of the state loan:	<p>In addition to a maximum amount of EUR 6 500 grant, applicants are eligible to receive further EUR 6 500 as a loan. Further EUR 1 850 can be taken as a loan for tuition fees. The tuition fee grant-loan is automatically split in a 50%-50% scheme (see above). If the student has an income exceeding the annual limit of EUR 22 500, the weighting between the grant and the loan will be made in accordance with this income.</p> <p>Interest is payable twice a year.</p> <p>The Luxembourg State stands guarantee for the loan and assumes the difference between the real market rate and the fixed 2% rate paid by the student.</p>	
Payment arrangement:	Same as for grants.	
Repayment arrangement:	<p>If a student has taken out a loan from one of the banks accredited by the State, he or she will start to reimburse it 2 years after he or she finishes his or her studies.</p> <p>The loan reimbursement period is 10 years.</p> <p>It is possible to reimburse faster.</p>	
Portability of loans		
Are the loans portable?	Credit mobility:	Yes
	Degree mobility:	Yes
Additional requirements attached to the portable loans for credit/degree mobility:	Same as for grants.	
Key figures of grant/loan recipients in 2008/09 and the most recent year		
	2008/09	2011/2012
Total number of students:	7 910 (of which 1 404 studied in Luxembourg)	14 382 <sup>f</sup> (of which 3 264 studied in Luxembourg) (Bachelor: 9 953 Master: 3 129 PhD: 442 Higher Technical Certificate BTS: 858)

<b>Key figures of grant/loan recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/2012</b>
<b>Total number of grant/loan recipients:</b>	7 910	14 382
<b>Number of recipients studying in-country:</b>	1 404	3 264
<b>Number of recipients studying abroad for credit/degree mobility:</b>	6 506*	11 118*
<b>Remarks:</b>	<p><sup>#</sup>Every student attending the University of Luxembourg doing a Bachelor's degree (3 400 students in 2011/12) studies abroad for credit mobility activities for at least 6 months. These students do not all go abroad in the same year.</p> <p>*No separate data for credit mobility and degree mobility.</p>	



## France

<b>Institution:</b>	National Centre for University and Student Welfare (Centre National des Œuvres Universitaires et Scolaires - CNOUS)	
<b>Website:</b>	<a href="http://www.cnous.fr">www.cnous.fr</a>	
<b>Name of the scheme:</b>	Higher Education Grants on Social Criteria (Bourses d'enseignement supérieur sur critères sociaux)	
<b>Short description of the scheme</b>		
<b>Year established:</b>	<b>Type of scheme:</b>	<b>Total budget:</b>
1887 (amended new decrees in 1925 and 1953)	Grant-only scheme. A state loan scheme was cancelled in 2010.	EUR 1.7 billion in 2011-2012
<b>General eligibility requirements</b>		
<b>Nationality and Residency:</b>	French nationals. EU/EFTA nationals with equal status, e.g. currently or previously employed; close family member employed in France; certain degree of integration into French society; secondary education in France with at least 1 year of residence; 5 years of consecutive residence. Non-EU/EFTA nationals, e.g. holders or regular residence authorisation; foreign citizens whose household has been subject to French income tax via at least one parent for at least 2 years with residence of 2 years; refugee status granted.	
<b>Age limit:</b>	Students must be under 28 years of age.	
<b>Enrolment status of the applicant/recipient:</b>	Full-time first and second cycle student enrolment in a public higher education institution which is authorised to enrol grant holders on social criteria. Students must pursue a training that leads to a degree (Bachelor's 3 years, Master's 1 or 2 years).	
<b>Grants</b>		
<b>Financial aspects of the grants</b>		
<b>Actual amount of the grant:</b>	<b>Maximum:</b>	EUR 469 per month (EUR 4 690 per year)
	<b>Minimum:</b>	EUR 164 per month (EUR 1 640 per year)
<b>Calculation method of the maximum amount of a grant:</b>	The calculation of the amounts of the grant is based on three components with different weighting, namely the family income; number of children in the family and distance between home and university.	
<b>Payment arrangement:</b>	Monthly payments (10x per year). Duration of financial aid covers 7 years in total: either 4 years for a Bachelor's degree and 3 for a Master's degree or 5 years for a Bachelor's degree and 2 for a Master's degree.	
<b>Portability of grants</b>		
<b>Are the grants portable?</b>	<b>Credit mobility:</b>	Yes
	<b>Degree mobility:</b>	No

<b>Additional requirements attached to the portable grants for credit mobility:</b>	<p><u>General criteria</u>                      The mobility grant is awarded by the Ministry of Higher Education under the following conditions:                      Only students entitled to the grant scheme on social criteria are eligible for this complementary grant.                      Students must be enrolled at a French higher education institution and the stay abroad must be compulsory in the framework of their studies (i.e. in the framework of an exchange programme or international placement).                      Grant covers a period between 2 to 9 months abroad.                      Beneficiaries are selected by the higher education institution in which they are enrolled.</p> <p><u>Region-specific requirements</u>                      The grant on social criteria is portable to study at higher education institutions in countries which belong to the Council of Europe.</p> <p><u>Financial aspects</u>                      In 2008, the French system introduced a new International Mobility Grant of EUR 400 per month (reference year 2012/13) as a supplement to the portable national grant on social criteria. Since 2012, the higher education institutions themselves are responsible for the payment of the international mobility grant (not the CROUS).</p>	
<b>Additional requirements attached to the portable grants for degree mobility:</b>	Not applicable.	
<b>Loans</b>		
No loan scheme.		
<b>Key figures of grant recipients in 2008/09 and the most recent year</b>		
	<b>2008/09</b>	<b>2011/2012</b>
<b>Total number of students:</b>	2 234 162	2 347 807
<b>Total number of grant recipients:</b>	524 618	620 213
<b>Number of recipients studying in-country:</b>	-	-
<b>Number of recipients studying abroad for credit mobility:</b>	32 469 students had a study abroad stay. 9 118 of them received a complementary mobility grant.	53 000 students (2011) studied abroad out of which 12 383 received a complementary mobility grant.
<b>Remarks:</b>	No data about grant holders abroad without the complementary mobility grant.	

## Annex III – Glossary

Glossary	What do we mean by this?
2008/09	The main reference year of this study is 2008/09. This means the academic year 2008/09 or the calendar year 2009. Due to the time lag in international data collection, this is the latest year that UIS data of out-bound mobile students across all the 31 European countries are complete for comparisons.
Student support system	<p>Student support system may include direct student support (e.g. grants, loans, scholarships, travel subsidies) given to individual students, as well as indirect support given to families with children in education (e.g. tax benefits for parents and family allowances).</p> <p>Our focus in this project is on state grants and loans given to individual students (i.e. direct support to a student) rather than other forms of indirect support given through a student's family or education institution.</p>
State grants	State grants are publicly-funded grants provided by national or regional governments, usually in the national currency with or without a means test. These are normally non-repayable financial support. Financial support from EU programmes, such as the Lifelong Learning Programme (ERASMUS), Erasmus Mundus, or private initiatives are not within the scope of this study.
State loans	State loans are loans guaranteed by a government, or loans financed by the state budget that are offered to students without interest or at a subsidised interest rate. These are repayable financial support. The interest rates and repayment conditions are in general more favourable than commercial interest rates and conditions.
Portability	Portability refers to the possibility for students to take state financial support from the country of origin to a country of destination, either for degree mobility or credit mobility.

Credit mobility	Credit/temporary mobility is mobility of a shorter duration (up to 1 academic year) which takes place in the framework of on-going studies at a home institution. After the credit/temporary mobility phase, students return to their home institution to complete their studies. An example of credit/temporary mobility is student exchange. In the context of this study we define as credit/temporary mobility those mobility periods that consist of either study or traineeship (placement) abroad.
Degree mobility	Degree mobility is mobility that is aiming at the acquisition of a whole degree or qualification in the country of destination (e.g. a bachelor's or a master's degree abroad).
Bachelor Master	ISCED 5A (1997 classification): Tertiary programmes that are largely theoretically based and are intended to provide sufficient qualifications for gaining entry into advanced research programmes and professions with high skills requirements.
Doctoral	ISCED 6-equivalent: Tertiary programmes which lead to the award of an advanced research qualification. The programmes are therefore devoted to advanced study and original research and are not based on course-work only.
Tertiary education	Includes programmes from ISCED 5 (see ISCED 5A described above and 5B: First stage of tertiary education) and ISCED 6 (see ISCED 6: Second stage of tertiary education).
Need-based	Student support is awarded on the basis of financial needs of an individual student's or a family's economic and social status relative to others.
Merit-based	Student support is awarded on the basis of academic, artistic, athletic, or other merits prescribed as eligibility requirements laid down for applications.
Progress check	Student support is awarded on the basis of progress such as continuous enrolment, academic progression, or completion of a study programme that a student is/was enrolled in. Students not meeting such requirements may risk deduction or cancellation of the support.

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