

Funding your education

Guide to CSN

What is CSN?

CSN (centrala studiestödsnämnden) is a Swedish government agency that is responsible for administering study grants and loans to Swedish students studying at home, as well as abroad.

Student aid from CSN includes grants, which do not have to be paid back, and loans that have to be paid back within 25 years. You can also apply for grants and loans for additional expenses, such as travel costs, personal insurance, and tuition fees. The payments are usually paid out monthly, but in certain cases, a whole semester can be paid at once.

Eligibility requirements

- You must have lived in Sweden for two consecutive years within the last five years
- You must be a Swedish citizen (there are some exceptions)
- You must have successfully completed previous studies with aid from CSN
- You must be admitted unconditionally by a school approved by CSN
- You must be studying at least half-time

Applying for CSN is done online through their website:

<https://tjanster.csn.se/>

Required documents

- Proof of admission
- Proof of tuition fees
- School's academic calendar
- Academic performance (high school transcript)



UK

In the UK, Swedish students are currently classified as Home students, and therefore will have to pay a likely annual amount of up to £9,340 towards tuition. There is a possibility that these figures will change in coming years due to Brexit.

In addition to a grant/loan for tuition, it is likely that you will have to take out a loan of a similar size to fund your living and maintenance costs. Keep in mind when looking at universities what your budget is and whether you would be happy and willing to pay the extra amount it will cost to live in a more expensive city such as Oxford or London. Make sure that you have a budget of what you are able and willing to spend on a monthly basis while undertaking your studies. Some universities will not allow you to undertake part-time employment while studying (Oxbridge is an example of this) so finding “extraknäck” may not always be a viable option. You don’t want to have to forfeit your degree because you have not budgeted your living expenditures accordingly!



US

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Studying in the US is extremely expensive relative to Sweden and the UK. Tuition fees for private colleges can be as high as \$80,000 per year, while public universities charge less (usually \$40,000 per year).

In addition to CSN, it is possible to seek scholarships or apply for financial aid. Scholarships might come from the university you are applying to, or through outside entities. These are generally merit based, which means that they are given to you based on your scholarly merits as an applicant. Certain scholarships are also given for athletes that are recruited. Sweden is fantastically organized in the sense that they provide a scholarship finding service that provide students with opportunities to apply for scholarships from various Swedish organizations. This is all centralized at (www.stipendier.se) and it is important to visit this site as early as possible because scholarships are hard to come by, require a great deal of organization and time as the deadlines will be scattered throughout the year.

Financial aid, on the other hand, is need based and determined depending on your financial background. Bear in mind that only the elite universities offer financial aid for international students, and these universities tend to be need-aware. That means that it is more difficult for an international applicant applying for financial aid to get admitted compared to an applicant that does not require financial aid. Only a few select universities are need blind for international students (meaning that your chances are not affected if you apply for financial aid), and these are MIT, Harvard, Yale, Princeton, and Amherst.

