



Funding Your Education: A 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 apply on their website, [csn.se](https://www.csn.se).

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.

Who can apply for CSN loans? The following eligibility requirements have to be met to apply for CSN grants and loans:

- 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 on a half-time basis to receive CSN loans and grants

Additionally, CSN will request for you to provide **evidence** of meeting to above criteria and to evidence which studies you will be completing.

Here are examples of documents you will want to save to use as CSN evidence:

- Proof of Admission: Offer letter from your university with your name/address printed
- School's Academic Calendar: Screenshots showing term dates to indicate when your studies take place, or a letter indicating term dates from your university
- Living Costs: Housing contracts from student accommodation or private landlords, if you need to take out loans for living costs. This is important if you pay your landlord in advance and have high costs at specific times of the year and need your grants/loans in advance.
- Academic Performance: high-school transcripts

How much money will I receive from CSN? The following information is provided on CSN's website, applicable for studies in the UK commencing in 2021:

Type of support	1 Week	4 Weeks	13 Weeks	19 Weeks	20 Weeks
Grant, SEK	828	3 312	10 764	15 732	16 560
Loan, SEK	1 904	7 616	24 752	36 176	38 080
Additional Loans for Studies Abroad	595	2 380	7 735	11 305	11 900
Total, SEK	3 327	13 308	43 251	63 213	66 540

*in addition to these forms of monetary support, you can additionally borrow money to cover tuition fees, travel, and insurance.

You can find out more about the above table and how much you can expect to receive from CSN using **their loan/grant estimation tool**: <https://www.csn.se/bidrag-och-lan/studiestod/utlandsstudier-med-studiemedel/>

(See 'Så mycket bidrag och lån har du rätt till')

General Advice: Covering the Costs of Studying Abroad

Study abroad in the UK? In the UK, Swedish students who began their studies pre-Brexit are classified as Home students, and therefore will have to pay an annual amount of up to £9,250 towards annual tuition fees until they have completed their degrees. It currently seems that pre-settled and settled status in the UK will give you the right to further undertake studies in the UK with the same fees as Home students. You gain pre-settled and settled status if you were resident in the UK as an EU citizen prior to the Brexit transition of 2021. Read more about this scheme if it applies to you here: <https://www.gov.uk/settled-status-eu-citizens-families>

If you are a student applying to UK universities from 2021 onwards you will need a study visa to study in the UK. You may also be classified as an international student and therefore pay fees that go beyond £9,250 a year, although this remains uncertain for the time being. You are still able to use CSN as you normally would, but CSN now requires a pre-approval of your university before they give you loans or other grants. This simply means that the university will be assessed according to CSN's requirements before you will know if you are able to use CSN to cover your particular studies and university. Read more about this change here: <https://www.csn.se/fragor-och-svar/hur-paverkas-mitt-studiestod-av-brexite.html>

Also keep your budget in mind when you're looking at which universities in the UK you want to apply to. It is important that you know pre-applying 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 to spend on a monthly basis while undertaking your studies. You don't want to have to forfeit your degree because you have not budgeted your living expenditures accordingly!

Many students work part-time alongside their studies, but due to Brexit this would be subject to restrictions under your study visa in the UK. Additionally, 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. We recommend that some work in Sweden during the summer to earn the extra money you need, as wages tend to be higher for service and other part-time work.

Studies abroad in the US? 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.

It is important look and apply for scholarships, whether international or Sweden-specific, as early as possible. Scholarships are hard to come by and 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-based rather than merit-based. It can be 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.

Useful and relevant CSN resources:

- CSN grant and loan information for studies abroad, including an FAQ section and a loan and grant eligibility calculator: <https://www.csn.se/bidrag-och-lan/studiestod/utlandsstudier-med-studiemedel>
- CSN video about applying for grants and loans when studying abroad (in Swedish, 'Studiemedel vid Utlandsstudier'): https://www.youtube.com/watch?v=CqtgL45WaY&feature=emb_title&ab_channel=CSN

Scholarships:

- Sverige-Amerika Stiftelsen: <https://sweamfo.se/stipendier/>
- Global Grant: <https://www.globalgrant.com/search> (you can log in and access the full database of scholarships using your local library card details!)
- Under 'Fees and Tuition' of the website of the university you are applying to. Specific universities will offer specific programme/country scholarships.
- Christ's College Cambridge Scholarship (2021): <https://www.christs.cam.ac.uk/international-students/financial-support>. Christ's college aims to award *at least two* of their EU scholarships to Project Access mentees! To learn more about this and be eligible, apply for our mentorship programme: <https://projectaccess.org/join-our-program>

Thank you for reading! If you have other questions about costs and financing your studies abroad, we are more than happy to help! Send us an email at sweden@projectaccess.org