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## **The tip of the iceberg:**

**an overview of portable grants/loans and their actual use**

**42<sup>nd</sup> ACA European Policy Seminar**

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# Opportunities for students to get public financial support for outward mobility

- Availability of mobility-specific funding schemes (e.g. Erasmus, DAAD scholarships, Erasmus Mundus, scholarships from host countries/institutions)
- Portable state student financial support
  - Extent of portability
  - Opportunities of state grants and loans for outgoing mobility depend on the coverage of national student support (the numbers) + extent of portability (conditions for portability)



## Provision of student financial support in Europe-31

Country	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)
	Austria Belgium-Fl. 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: Lam, Oste, Ferencz & Wächter, 2013, p.32



## 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: Lam, Oste, Ferencz & Wächter, 2013, p.33



# Overview of the portability 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: Lam, Oste, Ferencz & Wächter, 2013, p.39



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

Portable grants for both degree mobility									
N°	Code	All students, 2008/09	All grant recipients, 2008/09	Share of All grant recipients in All students, 2008/09	Degree mobile grant recipients, 2008/09	Share of Degree mobile grant recipients in All grant recipients, 2008/09	All degree mobile students, 2008/09	Share of All degree mobile students in All students, 2008/09	Share of Degree mobile grant recipients in All degree mobile students, 2008/09
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#	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 <sup>*</sup>	7 910 <sup>*</sup>	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>
Total (share)		4 363 940	1 644 306	(37.68%)	60 405	(3.67%)	191 314	(4.38%)	(31.57%)

Source: Lam, Oste, Ferencz & Wächter, 2013, p.45



# Conditions for portability

## A.) Credit mobility, e.g.

- The study abroad must be an integrated part of the study programme at home, e.g. “mobility windows”
  - Recognition of the study period abroad (ECTS)
  - Minimum and maximum length of stay
- Conditions for credit mobility are less clear than portability for degree mobility. Students are enrolled as “local” students.



# Conditions for portability

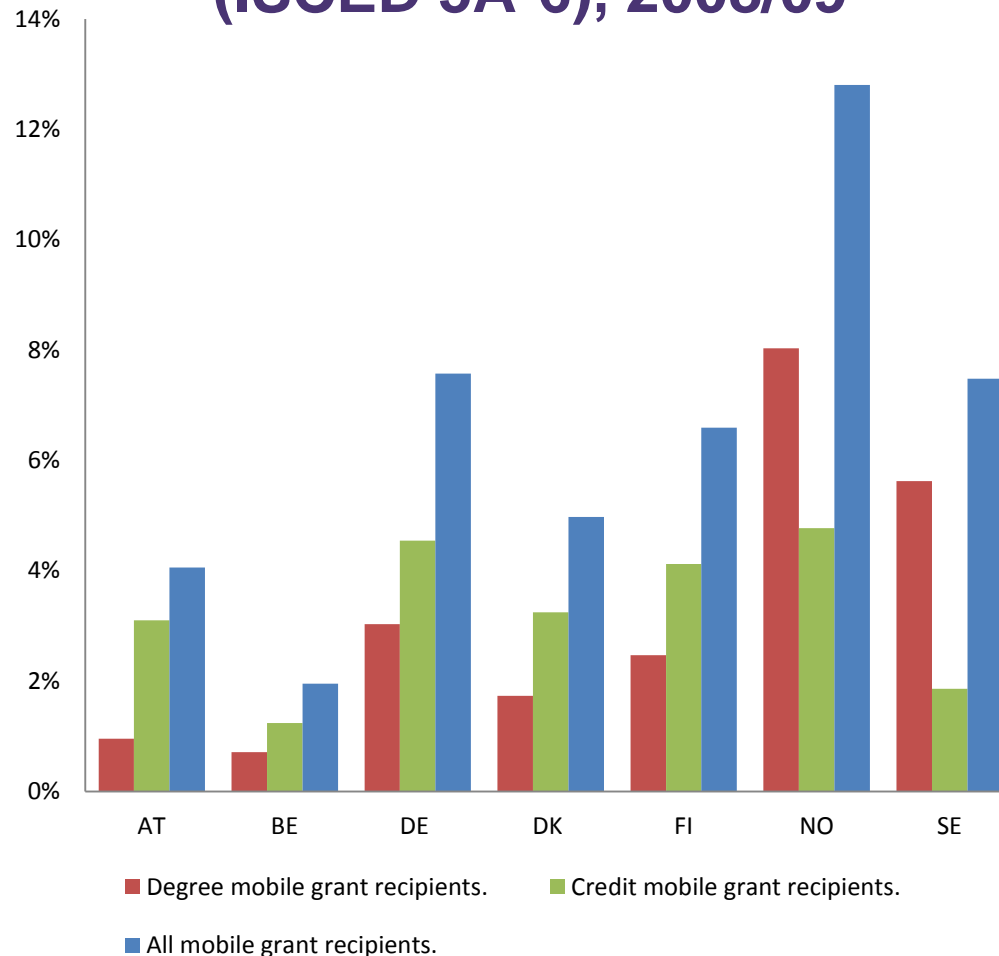
## B.) Degree mobility, e.g.

- Continuous residence – 2 years or more
- Enrolment status – full-time Bachelor's or above
- Type of institution – brick and mortar public universities
- Recognition of the study programme
- Geographical limit of portability – Europe and the west
- Amount of grants varied according to costs (incl. tuition fees) in host countries or not
- Maximum duration of the grants – longer, shorter, the same
- Risk with regard to repayment if no recognition
- Additional application procedures





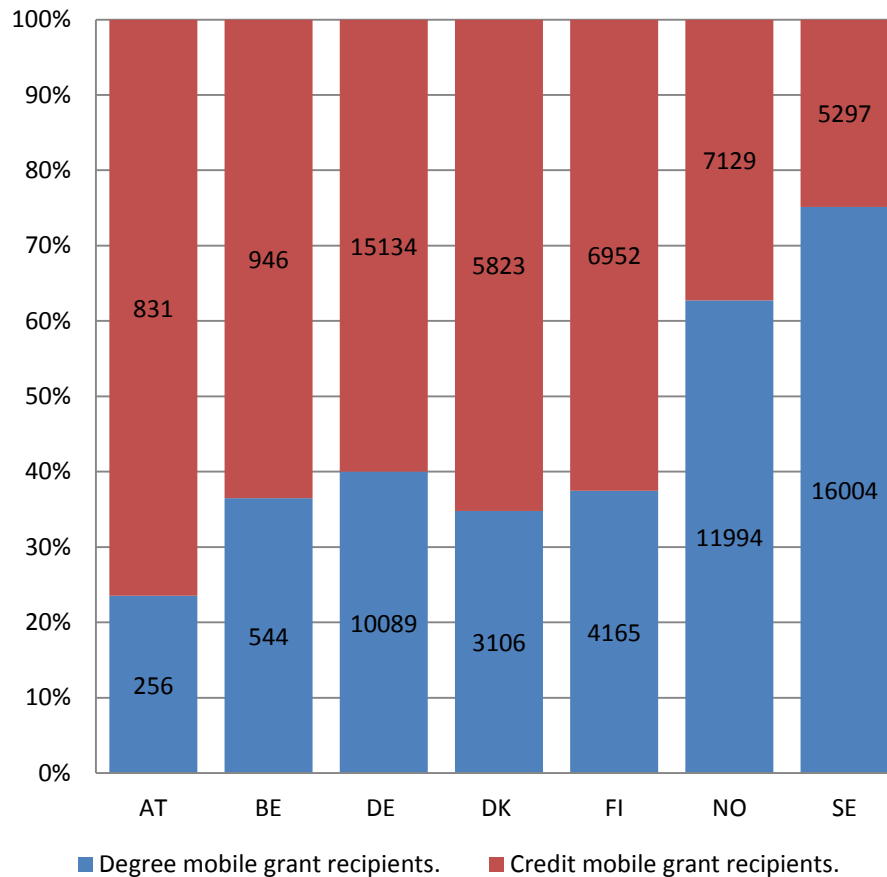
# Percentage of mobile degree and credit grant recipients among all grant recipients (ISCED 5A-6), 2008/09



Source: Lam, Oste, Ferencz & Wächter, 2013, p.47



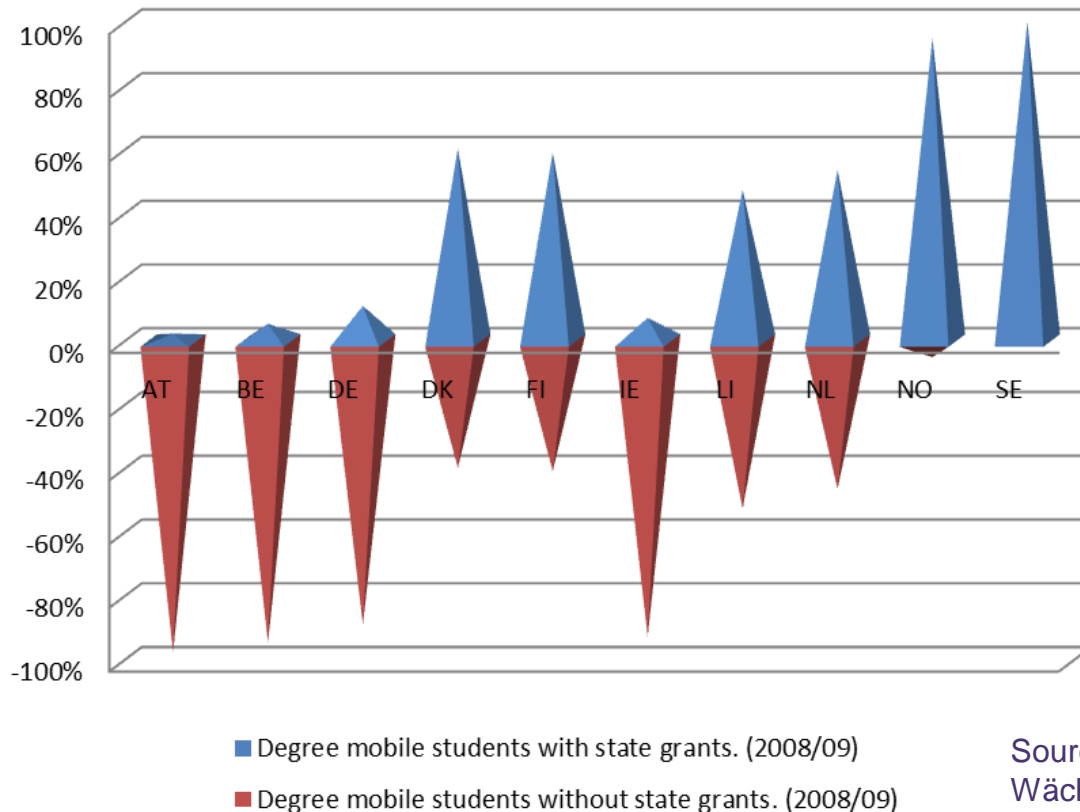
# Distribution of degree and credit mobile grant recipients among all mobile grant recipients (ISCED 5A-6), 2008/09



Source: Lam, Oste, Ferencz & Wächter, 2013, p.60



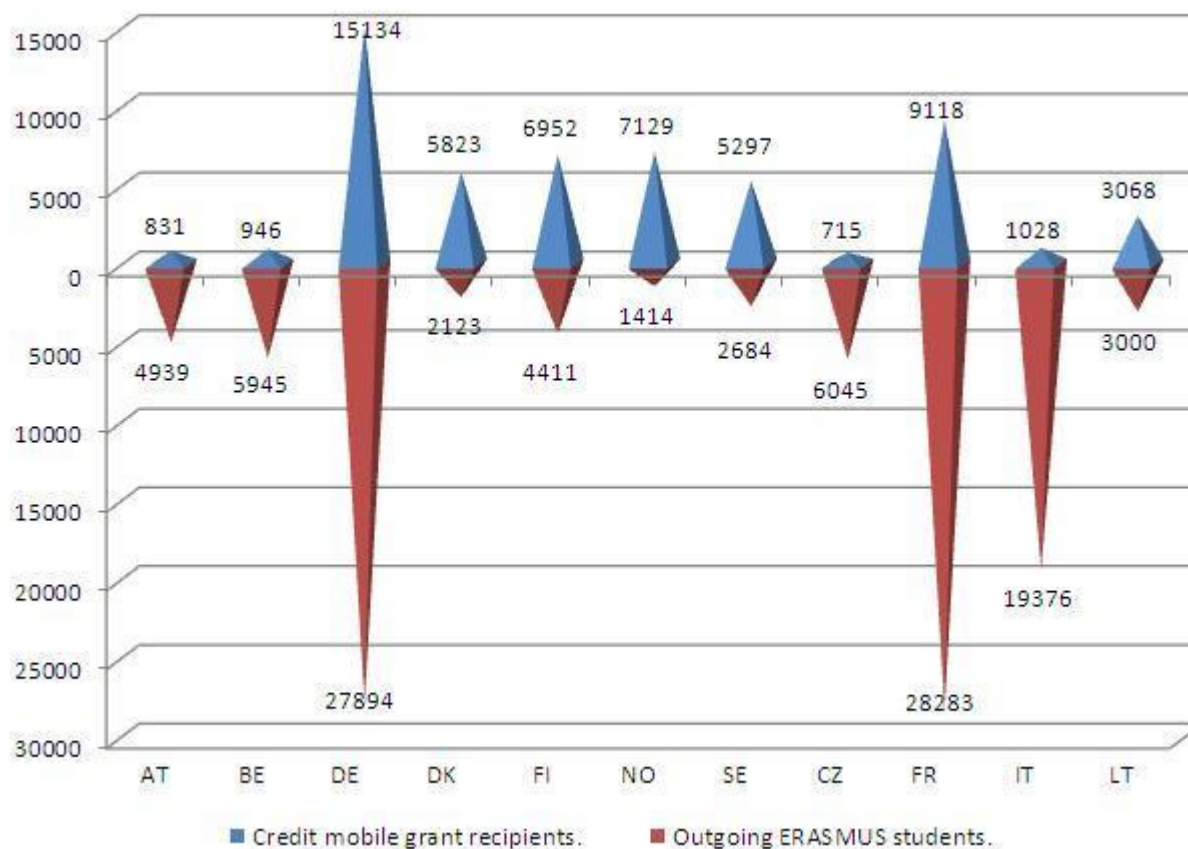
# Percentage of degree mobile students with state grants and without state grants among all degree mobile students, 2008/09



Source: Lam, Oste, Ferencz & Wächter, 2013, p.65



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



Source: Lam, Oste, Ferencz & Wächter, 2013, p.73



# 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)
<b>EU-EFTA</b>							
Top receiving countries (EU/EFTA)	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%



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%
S/W. 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%

Source: Lam, Oste, Ferencz & Wächter, 2013, pp.82-83



# Thank You.



ACA's new publication:

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 2013. ISBN 978-3-86856-011-4

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