

Use this application form if you are attending the following:

- Higher education
- Folk high school
- School of Technology or private vocational training
- Adult education association or online schools (distance education)
- Adult education
- Upper secondary education for those without statutory rights for young people

Use application form A if you have statutory rights for young people and if you are attending upper secondary education or have an apprenticeship. Please contact your school if you are unsure of which form you should use.

Deadlines

Autumn 2011

- Lånkassen must receive your application by 15. November 2011.
- If you are taking courses starting on 1. November 2011 or later, your application must be received by Lånkassen by 15. March 2012.
- If you are an apprentice, your application must reach Lånkassen before the end of the course/academic year.

Spring 2012

- Lånkassen must receive your application by 15. March 2012.
- If you are taking a course starting on 1. March 2012 or later, your application must be received by Lånkassen before the end of the course/academic year.
- If you are an apprentice, your application must reach Lånkassen before the end of the course/academic year.

Deadlines for new information or documentation

- New information must be received by Lånkassen by the application deadline for the relevant semester. Information received after the deadline will not be considered.
- Information that Lånkassen has requested you to submit must be received by Lånkassen before the end of the course/academic year. The information will otherwise not be considered.

Not submitted your application by the deadline

You have to send a written letter to Lånkassen, if there is a particular reason which prevents you from submitting your application by the deadline. Please attach any documentation you might have, explaining the reason.

Log on to see how much you will get

You can see if your application is approved and the amount you have been given on lanekassen.no/Dine-sider. If you consent to online communication at «Dine sider» at lanekassen.no, you will receive an SMS or an e-mail with information regarding the ongoing progress of your application and the payments.

Consequences of accepting a student loan

Before you accept a loan, it is important that you know the most important terms of repayment of your student loan. You will find information about repayment on page 4 of the guidelines.

The following amounts are available each month

All full-time students may receive NOK 9,080 each month (basic support). Normally, the academic year is 10 months. In the first instance, the entire amount is paid out as a loan.

- If you live away from home, 40 percent of the basic support is converted to a study grant as and when you complete your education.
- If you live at home, i.e. if you live in the same house as your parents, you are not entitled to a study grant even though you complete your education.

Maximum monthly payments for the 2011–2012 academic year

Type of support	Living at home	Living away from home
Educational loan	NOK 9,080	NOK 5,448
Study grant (paid out as a loan)	NOK 0	NOK 3,632
Total study support	NOK 9,080	NOK 9,080

In addition to the basic support, you may also qualify for

- **a loan to cover tuition fees** in Norway/Nordic countries by up to NOK 55,680 per academic year.
- **tuition fee support** (grant and loan) to pay for tuition fee for education outside the Nordic region. Read more at lanekassen.no/utland.
- **a provider's supplementary grant** if you have children living with you whom you support. This grant is means tested against the yearly income (personal income) of your spouse, partner or cohabitant. More about personal income, read item 15–18.
- **a travel grant**, if you are 25 years or younger, study in Norway/Nordic region and live away from home. The grant covers two round trip tickets, limited upward to NOK 7,250 per academic year. A deductible of NOK 2,080 applies.
- **travel support** (grant and loan), if you study outside the Nordic region. The supplement is for two round trip tickets in each educational year.

If you have a child during your education, you may qualify for a **parent grant**. Read more about this at lanekassen.no/fodsel. If you become ill during the course of your education, you may qualify for an **illness grant**. Read more about this at lanekassen.no/syk.

Conversion of loan to grant

If you live on your own, parts of your loan is converted to a grant during the completion of your education. Your exam results are automatically forwarded to Lånkassen from the Norwegian educational institutions. If you are studying abroad, you will have to submit your diploma when you have completed your degree or course.

Your study grant may be converted to a loan

The study grant is means tested against your income and assets. This is done in arrears, when the tax assessments for 2011 and 2012 are complete. Check the current limits for assets and income at lanekassen.no/grants-loan.

1 National identity number and customer number

You must provide your complete Norwegian personal identification number (11 digits). If it is the first time you apply, or you do not know your customer number, you may leave the customer number field blank.

2 Name and National Registry address in Norway

Normally, Lånekassen uses the address that the Norwegian National Registry has recorded as yours. If you do not have such an address or would prefer us to use another address, please enter this address at «Dine sider» at lanekassen.no.

3 Accommodation

If you are living in the same house as your parents, or in a house that belongs to your parents, you do not qualify for an educational grant. However, if you are married or have children that live with you, you may qualify for a grant, even if you live with your parents.

Residence address when you are studying

If you do not know where you will be living at the time when you complete the form, you may leave this field blank. In order to receive an educational grant, with the status «living away from home», you have to forward information about your residency in a letter. Send the letter as soon as possible, and before the application deadline for the term. To enable Lånekassen to consider your entitlement to a grant, it is not sufficient that you submit a change of address request to the National Registry or enter your address at «Dine sider».

Only those living away from home have the right to conversion of loan to grant when exams are passed.

If you move away from your parents during the application period, please state the date of the move and the new address in a letter to Lånekassen before the application deadline.

If you move home to your parents while receiving support, you must report when you moved home.

5 Tuition fees

Lånekassen does not provide tuition support if you get full tuition support from someone else. If you get parts of the tuition covered by others, the tuition support will be reduced.

6 Applying for support for

If you are studying at two different educational institutions at the same time, you have to provide documentation showing which subjects you are studying. The total course load must be evident.

The caption for summer applies only to organized *summer* semester schemes, or approved field studies. Please also refer to item 8.

7 Completion of education, final month and year

You must inform Lånekassen when you plan to complete your education. If you are unsure about your further curriculum, please state the final month and year for the course of study for which you are now applying for support.

8 Application period – summer 2012

If you are attending summer courses in the summer of 2012, please use the form for 2011–2012. If you are applying for support for the summer of 2011, please use the form for 2010–2011. Please also refer to item 6. You must always submit a separate application for the summer semester.

9 What are you applying for? Choose between 3 alternatives

A Full grant

If you live at home, you are not entitled to an educational grant. If you live at home and wish to have support, you must therefore apply for a loan.

If you live away from home, you may be entitled to a grant. If you choose the «full grant» option, Lånekassen will assess the maximum grant amount. The grant consists of an educational

grant and/or any other grants you may be entitled to. The educational grant will initially be given as a loan. Your loan is converted to a grant when you pass your exams. In addition, you will receive other grants you are entitled to.

B Full grant plus a limited loan for the entire application period

If you wish to apply for a full grant and additionally a smaller loan than the maximum, you must state the loan amount here. If you are applying for a loan to pay for tuition fees, you must include this amount in the loan you are applying for. In addition to the loan, you will receive grants you are entitled to. Note that the educational grant is initially paid as a loan. This loan may be converted to a grant when you complete your education. Loans for students living at home will not be converted to educational grant, everything remains a loan.

C Full grant and a full loan

The amount you receive will be the maximum amount you may receive in grants and loans, including loans for tuition fees. The support is initially paid as a loan. On passing your exams, part of your loan is converted to a grant, if you are living away from home. Loans to students living at home are not converted to educational grants; everything remains a loan.

If you apply for a full grant and full loan. Lånekassen will automatically consider a loan for tuition fees.

Means testing of educational grants and supplementary providers' grant

Means testing of educational grants takes place in arrears, Lånekassen checks

- that your yearly income (personal income), social security benefits and assets do not exceed the stipulated limits
- that assets of your spouse/partner/cohabitant with common children (if any) do not exceed the stipulated limits.

Means testing of supplementary providers' grant takes place in arrears, Lånekassen checks

- that your yearly income (personal income), social security benefits and assets do not exceed the stipulated limits
- that the yearly income (personal income) and assets of your spouse/partner/cohabitant with common children (if any) do not exceed the stipulated limits.

Lånekassen retrieves information from your tax return, which we receive from the Tax Authorities. The tax return for two years are checked when you receive grant and/or loan for both autumn and spring (one academic year). Grants you are not entitled to will be made into a loan. You repay this amount as any other loan with Lånekassen.

Check the limits at lanekassen.no/grants-loan. To see how much you can get, please use the «Støttekalkulator» at lanekassen.no.

10 To be completed by applicant in higher education

Part-time students receive grants and loans calculated on the basis of the actual course load.

11 To be completed by the school (except applicant at university)

Your school must complete item 11. Leave this item blank if you are a student at a university in Norway or are undertaking your entire education abroad.

12 To be completed by the school for secondary education

The grant and loan for part-time students are calculated based on the number of classes per week and the actual course load. For all part-time students the school must fill in the number of teaching periods. The number of credit hours must be filled in by all schools following publicly approved curricula. Read more about this at lanekassen.no/laresteder. For students with individual full-time or part-time schedule, who pay tuition fees, the school must fill in the amount of tuition per semester.

13) To be completed by the school for primary education

The pupil has to take at least ten hours of classes each week to have the right for support. Pupils who are not following a normal school year must submit confirmation showing education start and end date.

15) – (18) Marital status/duty to provide/birth

If you have children, you may be eligible for a **provider's supplementary grant**. The grant is means tested against the yearly income (personal income) of your spouse or cohabitant, if relevant. For most the personal income is the sum of their gross income, pension and income from self-employment per year, investment income is not included. Read more about this at lanekassen.no/forsorger.

If you have a child during your education, you may apply for a **parent grant**. Use application form G after the child is born. Print the form at lanekassen.no/skjema. The application form has information about required documentation. The parent grant application, with documentation, must have been received by Lånekassen no later than twelve months after the childbirth/adoption.

19) Foreign citizens

If you are a foreign citizen you may be entitled to financial support from Lånekassen if you meet one of the requirements below:

- You have residence in Norway due to asylum (political refugee status).
- You have residence in Norway due to humanitarian reasons.
- You are married/registered partner to a Norwegian citizen, or you have common children with a Norwegian cohabitant. Both you and your spouse/partner/cohabitant must reside in Norway.
- You have the right of residency as family member of EEA citizen.
- You have a work or residence permit in connection with a family reunion with a Norwegian or foreign citizen.
- You are below 19 years of age and have been granted a work or residence permit because one of your parents has a work or residence permit in Norway.
- You have been a resident of and held continuous full-time employment in Norway for at least 24 months just prior to starting the education.
- You have completed education in Norway for at least three years prior to the academic year and you have passed education that corresponds to at least three years of full-time education.

Especially for EEA and EFTA citizens

- You are a EEA citizen with permanent residence in Norway, or a family member of a EEA citizen with permanent residence in Norway.
- You are a EEA or EFTA citizen and you have employee status in Norway. There must be a professional connection between your work in Norway and the education you will be taking.
- You are the child of a EEA or EFTA citizen with employee status in Norway.
- You are married/cohabitant with common children/partner of EEA or EFTA citizen with employee status in Norway.

Documentation

At lanekassen.no/citizenship you will see what documentation you have to submit the first time you apply for support.

Introductory benefit

You are not entitled to a refugee grant during the period you receive an introductory benefit. If you receive an introductory benefit for only parts of the academic year, you may be entitled to a refugee grant for the period you do not receive an introductory benefit.

Education abroad

You must be a Norwegian citizen in order to qualify for support for education abroad. Exceptions may be made for nationals of EEA and EFTA countries.

Residence as quota student

Fill in this form in collaboration with your college or university if you have been accepted to a university college or university on

the basis of a quota scheme for nationals of developing countries, the Western Balkan countries, and countries in Eastern Europe or Central Asia.

Support from others than Lånekassen

Are you receiving, or have you applied for or received support from Norad, Erasmus Mundus, The Norwegian program for Development, Research and Education (NUFU), Centrala studie-stödsnämnden (CSN), Uddannelsesstyrelsen (former SU) or similar support schemes? Please submit documentation stating the following:

- Which support scheme you are receiving or applied or received support from.
- Which time periods, if applicable, have you received support from the listed support schemes.

20) Child welfare, stay in institution/reception centres or national military service

Supported by the child welfare service

By «provided for by child welfare» it is meant that you and/or any foster parents receive funds from the child welfare services in the municipality. If you are supported by the child welfare service, you may be eligible for grants and loans only if you are living outside a foster home or institution, and the amount you receive from the the municipality is less than the rates from Lånekassen. You must submit proof of support from the child welfare services that indicates the amount you receive from the municipality per month and what this amount is intended to cover. If you pay tuition fees and these are not covered by the municipality, you may still be awarded a loan for school fees.

Living in an institution, asylum reception centre or jail

You are not eligible for grants or loans if you are living in an institution and the stay is paid for by public authorities. This also applies if you are staying at an asylum reception centre or if you are serving a jail sentence.

Military or civilian national service

You are not eligible for grants or loans during the period you are serving military or civilian national service. If you are serving civilian or military national service only for a part of the academic year, you must document the period of service.

21) Educational support from public support schemes

If you receive educational support from a public support scheme in another country, you are not entitled for support from Lånekassen. However you may be entitled to support from Lånekassen if the support only concerns tuition fees.

You must submit documentation that proves

- which body you have applied to or receive educational support from
- how much you receive
- what the educational support cover
- any previous periods with educational support from another country

22) Study abroad/partial study abroad

Are you completing your entire education abroad?

The first time you apply for support for studies abroad or if you change study program or school, you must submit

- a copy of the final proof of admission from the institution showing your name, degree and subject, the duration of the education and any tuition amount.
- a copy of your diploma from a school of upper secondary education, or other proof of general entrance requirements. We do not have access to information concerning whether you have obtained general requirements for admission to university. If you are above 25 years of age, you are exempt from submitting certificates.

Everybody must submit confirmation of educational result and tuition

Every year Lånekassen distributes a form for control of academic progress and payment of tuition fees. If you have not already

submitted this form for the academic year 2010–2011, you must do so now. Read more online; lanekassen.no/utlandskontroll.

Are you completing parts of your education abroad

You must submit confirmation that proves

- that the study abroad program is approved as part of your Norwegian education
- how long the study abroad last (start date and end date)
- how much you must pay in tuition fees to the academic institution abroad

You can use application form D at lanekassen.no/skjema.

Living near an academic institution

A criteria to receive support is that you are present at the academic institution and follow tuition, but exceptions may be made. Answer «yes» to this question if you will regularly take part in tuition at the educational institution. The distance between your place of residence and the educational institution must allow you to follow classes on a daily basis.

Payment of grants and loans

Applicants under the age of 18

If you are under 18 years old, both you and your parents must sign the debt certificate/grant notification to enable Lånekassen to disburse money. Thus, if you are applying for a loan, it is important that you inform your parents in advance.

Students at universities and colleges in Norway and abroad, and apprentices

The debt certificate/grant notification is sent to your last registered address at Lånekassen. If you want the letter sent to a different address than your official address, you can register your address at «Dine sider» at lanekassen.no. You need to sign the debt certificate/grant notification and return it to Lånekassen. The money will be transferred to your account when you return the debt certificate/grant notification. If you are a student studying in Norway, we also need confirmation from the educational institution that you are indeed a student there. The educational institution sends an automatic note of confirmation.

If your education takes place in Norway, you will receive money in your account each month. If you receive support for both the autumn and spring semester, you will only receive one debt certificate/grant notification that is valid for both semesters. When you sign the certificate for the autumn term, you sign for the whole academic year. If you study abroad, you will receive one debt certificate/

What you need to know when applying for a loan

Before you accept a student loan, you need to be familiar with the most important rules for repayment. The information here is based on the terms and conditions applicable as of 1 July 2011.

This is how repayment of student loans works:

When you have completed or discontinued your education, or if you are no longer eligible for grants or loans, interest will be calculated on your loan from the first turn of the month. The interest rate depends on market rates, and is set for two months at a time. It is possible to obtain a fixed interest rate.

Examples of repayment of student loans based on 3,26 % interest (the nominal interest rate as of 1.7.2011)

Total debt after completed education	Quarterly instalment amount	Life of the loan, including potential intermissions	Interests during the 7 month payment intermission	Total interest	Total amount to repay	Actual interest when interest accrue on the loan
NOK 75 000	NOK 3 395	approx. 7 years	NOK 1 435	NOK 9 123	NOK 84 998	3,611 %
NOK 150 000	NOK 3 423	approx. 14 years	NOK 2 870	NOK 39 404	NOK 191 364	3,455 %
NOK 300 000	NOK 5 255	approx. 20 years	NOK 5 220	NOK 112 559	NOK 415 534	3,375 %
NOK 500 000	NOK 8 735	approx. 20 years	NOK 8 700	NOK 187 598	NOK 690 363	3,345 %

You can repay the loan faster than the scheduled repayment period, or repay it in full without extra costs. Special rules apply for loans with fixed interest.

24) Delays abroad

You will be considered to have delayed your education if you have not passed your final exam, if you postpone your final exam, interrupt a subject without taking the final exam or if you retake a subject you have passed in order to improve your grade. To calculate whether you are behind schedule, we consider the number of semesters for which you have received support from Lånekassen, and how many credits you have gained during the same period. One education year corresponds to 60 credits/ ECTS credits. If you lack 60 credits, you are one year behind.

25) To be filled in by the apprentice's employer

If you are an apprentice with statutory rights as a youth to upper secondary education, you must use application form A. If you do not have such statutory rights, you must use this form. Your employer must fill in the start and completion dates of your apprentice contract and include his postal code. Your employer must also sign the form. Remember to state the name of the work place in item 6. Apprentices must send the application form to the vocational training board.

one grant notification for each semester. The money will be transferred to your Norwegian account once each semester.

Students at other educational institutions

One debt certificate/grant notification will be sent to your educational institution each semester to enable the institution to confirm that you are a student there before it is handed to you. When you have signed the debt certificate/grant notification and returned it to Lånekassen, the money will be transferred to your account each month.

Account number

We only transfer money to a Norwegian account owned by you. You can choose which account you want the money to be transferred to in the debt certificate/grant notification. If the tax authorities have no account number registered to you, you must provide a confirmation from the bank of an account that you own yourself, before the money can be transferred. The bank may also use form K to confirm your account. You may print the form from lanekassen.no/skjema. However, if you are under the age of 18, we may use an account belonging to your parents, if you wish. Please submit a letter from your parents that the money should be transferred to their account, together with a confirmation from the bank that the account is theirs.

About four months after you have completed or interrupted your education, or when you no longer apply for or are no longer entitled to more grants or loans, you will receive a repayment plan. This plan specifies the interest rate, how much you have to pay and how long it will take you to repay the loan (the life of the loan). Your first instalment will be due approximately seven months after your education is completed or terminated (payment intermission). Interest begins to accrue on the loan from the beginning of this seven-month period. Payments are due once per quarter, i.e. four times a year. The life of the loan depends on the size of your loan. The maximum life for a Lånekassen loan is 20 years.