Logo

Application and guidelines for 2005–2006
Study grants and loans

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English

If you want a reply to your application as quickly as possible, you should submit it through www.lanekassen.no

You may submit your application through our website or use this form to apply for loans for the following studies:

- **higher education**
- **folk high school** or **bible school**
- **technical college** or **private, occupational education**

If you are under the age of 18, you will need to use this form. Adults who are entitled to basic school education or upper secondary education must also use this form.

If you are taking ordinary upper secondary education or if you are an apprentice entitled to ordinary upper secondary education, you should use **application form A**. Please ask your school if you are uncertain about which form to use.

Deadlines for applications

For the autumn 2005

- Applications must reach Lånekassen **by 15 November 2005**.
- If you are taking courses starting on 1 October 2005 or later, your application must reach Lånekassen **by 15 March 2006.**

For the spring 2006

- Your application must reach Lånekassen **by 15 March 2006**.
- If you are taking a course starting on 1 March 2006 or later, your application must reach Lånekassen **before** the course/academic year has ended.

How to check your entitlements

You can check this yourself on "Dine sider" at **www.lanekassen.no** or Kassafonen, tel. 04545, where you will be told whether your application has been processed, or when you can expect an answer. In order to obtain this information, you must state your date of birth and ID no. plus a personal code (PIN-code). New customers will receive their code in a separate letter. If you have forgotten your code, you may order a new code from **www.lanekassen.no** or Kassafonen.

If you state your mobile telephone number in your application or enter it on "Dine sider" at www.lanekassen.no, you will receive an **SMS with information** about the processing of your application and the payments.

New payment scheme

From the autumn of 2005 you will no longer need to go to the bank to get your first payment from Lånekassen. Instead you will receive a debt certificate which you will need to sign and return to Lånekassen, so that we can transfer the money direct to your account.

The money will be paid each month. A larger amount will be paid at the beginning of each semester along with any loan for tuition fees.

Read more about this on the reverse of the guidelines.

Consequences of taking out a student loan

Before taking out a student loan, it is important that you know the most important terms and conditions for repaying the student loan. Information about repayments is provided on the reverse of these guidelines.

Grants and loans 2005–2006

The following amounts are available each month:

All full time students can obtain NOK 8,000 per month (basic support). In the first instance, the entire amount is paid out as a loan.

If you live away from home, 40 per cent 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 if you complete your education. The entire basic support will be given as a loan.

Normally, the academic year is 10 months.

Maximum monthly payments for the 2005–2006 academic year	
Students living at home	
Study loan	NOK 8,000
Students living away from home	
Study grant (paid out as a loan)	NOK 3,200
Study loan	NOK 4,800
Total study support	NOK 8,000

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

- **a loan to cover tuition fees** by up to NOK 20,860 per academic year. If you are studying outside the Nordic countries, you may qualify for tuition fees support (grant/loan). Read more about this at **www.lanekassen.no.**
- **provider's supplementary grant** if you have children living with you whom you support. Each month, this grant is means-tested against the gross income of your spouse, partner or cohabitant.
- **a childbirth grant** if you have a baby, or an **illness grant** if you become ill

Read more about grants and loans at **www.lanekassen.no.**

Conversion of loans to grants after passing your exams

If you live on your own, parts of your loan are converted to grants as and when you complete your education. Your exam results are automatically forwarded to Lånekassen from the Norwegian educational institutions. If you are studying abroad, you will have to submit your diploma when you have completed all your education. If you are taking education abroad that lasts for more than four years, you will be asked to submit your exam results during the course of your study.

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 assessment for 2005 and 2006 is complete. Item 10 of the guidelines shows which limits apply to income and assets.

Travel grant

If you are 25 years or younger (born in 1980 or later) and leave home to study, you may qualify for a travel grant. The grant covers two return journeys, limited upward to NOK 7,000 per academic year. NOK 2,010 will be deducted as your share of the costs. If you are over 25 (born in 1979 or before), you will only qualify for travel grants if you live outside the Nordic countries.

Read about the new payment scheme on the reverse page!

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1 Customer number
If you are a first time applicant, or if you have forgotten your customer number, just state your date of birth and personal ID no. (11 digits).

2 Name and address recorded by the Norwegian Population Registry
Normally, Lånekassen uses the address the Norwegian Population Registry has recorded as yours. If you would prefer us to use your bedsit address, please enter this address in "Dine sider" (Your Pages) at www.lanekassen.no, if you are taking higher education in Norway. If you are studying abroad, you **must** have a Norwegian address that we can use.

3 Mobile telephone numbers
If you state your mobile telephone number, you give Lånekassen permission to send you information via SMS about the processing of your application and the payment of grants and loans, cf. the Norwegian Personal Data Act.

4 Living arrangements
If you live in the same house as your parents, you will not qualify for a grant even if you have your own flat. This means that you will not be considered as living away from home if you

- live in the same house as your parents
- have a separate living unit in the house where your parents live
- live in a living unit belonging to the house where your parents live

If you move from or to your parents during the application period, please state the date of the move in an attachment.

Bedsit/address at the educational institution
If you do not know where you will be staying at the time of filling in the form, you may leave the space open. If you want us to use your bedsit address when corresponding with you, please enter the address in "Dine sider" at www.lanekassen.no. Do not fill in postal numbers abroad.

6 Account number
It is important that students born in 1989 or later fill in their own **account numbers**. You may not use the account numbers of your school or your parents. If you are studying abroad, please give your Norwegian bank account number.

If you are born before 1989, the tax authorities will provide Lånekassen with information about your accounts. You may state on the debt certificate/grant notice which of your accounts you want the money to be paid into. You can also select account numbers on "Dine sider" at www.lanekassen.no. Read more about payment of money on the reverse page.

7 Applications for support
The space for **summer** only applies to organised summer term schemes or approved field courses. See also item 9.

8 Final month and year
We need to know 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.

9 Application period – the summer of 2006
If you are attending summer courses in the summer of 2006, please use the form for 2005–2006. If you are applying for support for the summer of 2005, please use the form for the summer of 2004–2005. See also item 7. You must always send a separate application for the summer semester.

10 What are you applying for?
You can choose between three alternatives when applying for support:

A Full grant
Initially, study grants are paid out as loans. These loans are converted to grants when you have passed your exams. You will also be paid other types of grants that you may qualify for. On passing their exams, students living away from home will automatically have parts of their loan converted to a study grant. See the front page of the guidelines. Students living at home do not qualify for study grants.

B Full grant plus a limited loan for the entire application period
If you live at home, you do not qualify for a student grant. If you want to apply for a limited loan (less than maximum loan), please state the amount here. If you live away from home, the loan amount you state here will automatically be added to the part of the loan convertible to a study grant when you have passed your exams. You will also be paid other types of grants that you qualify for. See the front page of the guidelines.

C Full grant and a full loan
On passing their exams, students living away from home have parts of their loan automatically converted to a study grant. See the front page of the guidelines. Students living at home do not qualify for grants; all support is given as loans.

Means-testing of the study grant and provider's supplementary grant
If you have a personal income or assets, or receive social security, the grants are means-tested. Lånekassen applies tax assessment information obtained from the tax authorities. When you are paid grants and/or loans both in the autumn and the spring (one academic year), the means test is based on the tax assessment for two calendar years. Listed below are the limits for income and assets:

Personal income

	Supported for the whole calendar year	Supported for seven months or less per calendar year
2005	NOK 108,680	NOK 271,700
2006	NOK 113,027	NOK 282,568

Social security

	Supported for the whole calendar year	Supported for seven months or less per calendar year
2005	NOK 58,150	NOK 163,020
2006	NOK 60,476	NOK 169,541

Assets

	Single applicants	Total for applicant and spouse/cohabitant with children of the union
2005	NOK 215,000	NOK 413,000
2006	NOK 223,600	NOK 429,520

- The grants will be reduced by 60% of any personal income and social security payments that exceed the limits.
- If the assets exceed the limits, the grants are reduced by 2% per month for single applicants, and by 2.5% per month for married applicants or cohabiting applicants with children of the union.

The study grant is reduced first, and thereafter any provider's supplementary grant. Any excess payments of grants will be converted to a loan repayable under the general repayment terms and conditions.

11 Are you taking higher education as a part time student?
Part time students will have their grants and loans calculated on the basis of actual course time.

12 To be filled in by the school. At Norwegian universities, by the applicant
If you are studying at a Norwegian university, you will need to fill in a code for the university you are attending (school code), and a code for the education you are taking (processing code). The list of relevant codes is displayed at **www.lanekassen.no**. If you have filled in the codes, Lånekassen may be able to process your loan a little faster.

Do not fill in this entry if you are taking all your education abroad.

13 To be filled in by upper secondary schools
Part time students have their grants and loans calculated on the basis of the number of weekly teaching periods and the actual time spent studying. All part time students must fill in the number of study periods. The number of study periods must be filled in by all students following publicly approved curricula. Read more about this in the Håndbok for lærestedene (Handbook for the Educational Institutions).

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16–19 Marital status, dependants and childbirth
If you have children, you may qualify for a provider's supplementary grant. The provider's supplementary grant is means-tested against the income of your spouse or cohabitant, if relevant. If he/she is also a student, his/her income is disregarded.

Please enclose the birth certificates of any children with your initial application.

If you have a child during the academic year you can apply for a **provider's supplementary grant** and **childbirth grant.** Please submit a copy of the birth certificate and state your marital status after the birth. If you marry or become a cohabitant and there are children of the union, please provide the following information about your spouse/cohabitant:

- date of birth and personal ID no.
- gross monthly income
- information about whether he/she is a student and may qualify for support from Lånekassen

Applications for childbirth grant and documentation must be received by Lånekassen no later than six months after the academic year/course was completed.

20–21 Foreign citizens
Lånekassen requires documentation from first time applicants.

Citizens of the Nordic countries

You may apply for support from Lånekassen if you meet one of these conditions:

- you have been living and working in Norway for 24 months. Please enclose proof of your stay and work.
- you are/were under 20 when you arrived in Norway with your parents. Please enclose proof of your parents' residence and work situation.
- you are married to a Norwegian citizen and have lived in Norway for 24 months. Please enclose your marriage certificate and proof of residence.

Please state in a separate attachment whether you receive, or have been receiving, support from the equivalent of Lånekassen in your own country, how long you have received support, and for which type of education. You are not entitled to support from two countries at the same time.

Citizens of EEA countries

Citizens of EEA countries may receive support on certain conditions under the agreement on European economic cooperation.

Citizens of other countries

Residence on grounds of work, education or marriage to a Norwegian citizen
Cohabitants with children of the union are considered as being married. Please enclose a copy of your residence permit, your letter of decision from the Norwegian Directorate of Immigration (UDI) and confirmation of the following:

- continuous work in Norway during the past 12 months prior to starting your education
- completed education in Norway during the past three years
- marriage/registered partnership with a Norwegian citizen, or a birth certificate for a child born to you and a Norwegian citizen

Residence on grounds of family situation
You must enclose a certified copy of your residence permit, your letter of decision from the Norwegian Directorate of Immigration (UDI) and confirmation of one of the following:

- one of your parents is a Norwegian citizen
- one of your parents has a residence and work permit in Norway
- your spouse, your registered partner or the cohabitant by whom you have a child has a residence and work permit in Norway

Residence permit on humanitarian grounds and political refugees
The first time you apply for support, you must enclose a certified copy of the initial decision by the Norwegian Directorate of Immigration (UDI) which states the reason for your stay in Norway.

From developing countries and countries in Central and Eastern Europe and Central Asia
You may apply for support from Lånekassen if you have been admitted to a college or university under specific educational programmes with a quota allocation. You must enclose confirmation from the educational institution as proof of admission under one of the approved educational programmes along with a copy of your residence permit for 2005–2006.

22 Child welfare/stay in institution/obligatory military service
Supported by the child welfare service
If you are supported by the child welfare service, you may apply for grants and loans only if you are living outside a foster home or institution, and the amount you receive from the child welfare service is less than the rates for grants and loans from Lånekassen. You must submit proof of this from the child welfare services.

Living in an institution, jail or custodial institution
You do not qualify for grants or loans if you live in an institution and your stay is paid for by the public. This also applies if you are serving a jail sentence or staying in a custodial institution. If you are staying in a public institution and only part of your stay is covered, you must submit proof of this.

Military national service or service as a conscientious objector
You are not entitled to grants or loans if you are doing military national service or service as a conscientious objector. If you are applying for support for education before or after this period, you must document in which period you are doing your national service.

23 Education/partial study abroad
Are you taking all your education abroad?
The first time you apply for support for studies abroad, you must submit

- a copy of the final proof of admission from the educational institution stating your name, education (degree and subject), duration of the study and any tuition fees
- a copy of your diploma from a school of upper secondary education, or other proof of general academic ability (not necessary if you have received support from Lånekassen for higher education)

Are you taking parts of your education abroad (partial study)?
You must submit proof from the educational institution in Norway that the partial study is approved as part of the education in Norway. You must state the dates of departure and return. If you need to pay tuition fees, you must enclose proof of the payable amount.

24 Tuition fees
If you are taking all or parts of your education abroad, you must state the actual tuition fees that you have to pay for each academic year. You must also state in which currency you are paying your tuition fees.

25 Delays
You are considered to be behind schedule in your education if you have failed your exams, if you postpone your exams or interrupt a subject without taking an exam, or if you resit an exam to improve your grades.

To calculate whether you are behind with your education, we look at the number of semesters for which you have received support from Lånekassen, and how many credits you have gained during the same period. If, during an academic year, you have not gained anything that corresponds to 60 ECTS credits, you are one year behind schedule.

27 To be filled in by the apprentice's employer
If you are an apprentice with a legal right to upper secondary education, you must fill in application form A. If you do not have such legal right, you must fill in application form B.

If you are an apprentice without a legal right to upper secondary education, 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.

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New payment scheme from 2005–2006

Application and guidelines for 2005–2006
Study grants and loans

Students at universities and colleges in Norway and abroad
If you apply for grants and loans on our website, you can choose between two ways of obtaining your money:

- **Electronic debt certificate** – Debt certificate/grant notice is made accessible on the website, and you will have to sign it by means of a smart card and a card reader. Read more about this at www.lanekassen.no.
- **Debt certificate direct to you by mail –** The debt certificate/grant notice will be sent to your regular address or your bedsit address. Your bedsit address will only be used if you have entered it in "Dine sider " at www.lanekassen.no. You must sign the debt certificate / grant notice and return it to Lånekassen.

If you are studying in Norway, your money will be transferred to your account when you have returned the debt certificate / grant notice to us, and when we have also had confirmation from the educational institution that you are a student there. The educational institution sends an automatic note of confirmation. The money will be transferred to your account each month. If you are studying abroad, the money will be transferred when we have received the debt certificate / grant notice from you. The money will be transferred every six months.

Students at other educational institutions
A debt certificate / grant notice will be sent to your educational institution 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 notice and returned it to Lånekassen, the money will be transferred to your account each month.

Apprentices
If you are an apprentice, the debt certificate / grant notice will be sent to your home. When you have signed the debt certificate / grant notice and returned it to Lånekassen, the money will be transferred to your account each month.

One debt certificate / one grant notice for each academic year
If you are a student at a Norwegian college or university and receive support both for the autumn of 2005 and the spring of 2006, you will only receive one debt certificate / grant notice for the whole year. This also applies to apprentices. This means that when you receive the debt certificate / grant notice in the autumn, you will sign it for the **entire** academic year and will not need to sign a new debt certificate / grant notice for 2006.

You must be the owner of the account we transfer money to
We do not transfer money to an account that you do not own yourself. This is how we ensure that the money is paid to the right person. The debt certificate / grant notice will contain one or more account numbers that the tax authorities have reported to be yours. You can choose which account you want the money transferred to in the debt certificate / grant notice, or on "Dine sider" at www.lanekassen.no. If the tax authority has no account number registered on 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.

Receive information about the processing of your application via SMS or e-mail
If you state your mobile telephone number or enter it on "Dine sider" at www.lanekassen.no, we will keep you informed of the processing of your application and the payment of grants and loans via SMS. You can also be informed of this via e-mail if you enter your e-mail address on "Dine sider".

What you need to know when applying for a loan
Before you take out a study loan, it is important that you know the most basic rules for repayment of the loan. The information is based on the terms and conditions applicable on 1 April 2005.

Study loans are repaid as follows:
When you have completed or discontinued your education, or if you are not entitled to more grants or loans, interest is calculated on your loan for the first turn of the month.

- As of 1 April 2005, interest is 2.8 % p.a. The interest rate follows the market and is fixed for three months at a time.
- You have the opportunity to cap the interest rate for a period of three or five years.
- When the interest rate is adjusted, the monthly payments and the repayment period may also be altered.

About four months after you have completed or interrupted your education, or when you no longer apply for or are entitled to more grants or loans, you will receive a repayment plan. This plan details the interest rate, how much you have to pay and how long it will take you to repay the loan. You will also be informed of the terms and conditions for interest relief and repayment deferral. The first repayment falls due seven months after your education was completed (payment pause). Interest accrues on the loan during this pause. The loan is repaid in quarterly instalments. The repayment period depends on the size of your loan. The maximum repayment period is 20 years.

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

Examples of loan repayment based on an interest rate of 2.8% (nominal interest rate as of 1 April 2005)

Debt on completion of education	Repayment amounts (quarterly)	Repayment period including payment pause	Interest during the repayment pause (7 months)	Total interest	Total payable	Effective interest when loan becomes interest-bearing
NOK 75,000	NOK 2,510	8 years 11 months	NOK 1,227	NOK 10,323	NOK 85,323	3.15%
NOK 150,000	NOK 2,908	16 years 8 months	NOK 2,455	NOK 38,938	NOK 188,938	2.98%
NOK 300,000	NOK 5,002	20 years 2 months	NOK 4,909	NOK 95,222	NOK 395,222	2.91%

Study loans have the following advantages:

- It is a personal debt. No one else is responsible and you need no guarantee to take up the loan
- It is interest free during the education period while you receive grants and loans
- We can give you interest relief while you are on national service, are unemployed, sick or when you have a child
- You may be granted a deferment for all or half of the quarterly repayment
- We can cancel all or parts of your debts if you become permanently disabled
- Free debt insurance, and the debt is cancelled if you die

If you fail to repay the study loan
If you fail to repay the loan without applying for and being granted a deferment of payments, you must count on

- having to pay a reminder fee and extra interest (interest on overdue payment)
- the matter will be submitted for debt collection if you fail to rectify the situation
- you may be refused any support for continued education

If you materially and extensively default on your debt, it may be transferred to The State Agency for the Recovery of Fines, Damages and Costs. You will then lose all your rights under the Norwegian Educational Support Act.

More information
If you want more information about repayment of study loans, please visit **www.lanekassen.no**.

You can also read the brochure "Tilbakebetaling av studielån" (Repayment of study loans). This is available at your educational institution or can be printed out from **www.lanekassen.no**. You can also order it from **www.lanekassen.no** or Kassafonen, tel. 04545.

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