Guidelines for 2007–2008
Study grants and loans

B
English

If you want a reply to your application as quickly as possible, you should submit an online application at www.lanekassen.no/nettsoknad.

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 paper 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, if you are an apprentice entitled to ordinary upper secondary education, or if you are taking a course to obtain general entrance requirements **directly after** completed 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 2007

- Applications must reach Lånekassen **by 15 November 2007**.
- If you are taking courses starting on 1 November 2007 or later, your application must reach Lånekassen **by 15 March 2008.**

For the spring 2008

- Your application must reach Lånekassen **by 15 March 2008**.
- If you are taking a course starting on 1 March 2008 or later, your application must reach Lånekassen **before** the course/academic year has ended.

For new information or documentation you are asked to submit

- **New information** must be at Lånekassen by the application deadline for the relevant semester.
- **Information you are asked to submit** must be at Lånekassen before the course/academic year has ended.

How to check your entitlements

You can check this yourself at "Dine sider" (Your Pages) 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.

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

Payment

When you have received the debt certificate/grant notice, signed it and returned it to Lånekassen, we will transfer the money directly to your account as soon as we receive confirmation from your educational institution that you are a student there.

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 repayment is provided on the reverse of these guidelines.

The following amounts are available each month

All full time students can obtain NOK 8,290 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.

Normally, the academic year is 10 months.

Maximum monthly payments for the 2007–2008 academic year

Students living at home	
Student loan	NOK 8,290

Students living away from home	
Study grant (paid out as a loan)	NOK 3,316
Student loan	NOK 4,974
Total study support	NOK 8,290

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

- **a loan to cover tuition fees** by up to NOK 50,880 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. This grant is means-tested against the monthly gross income of your spouse, partner or cohabitant.
- **a birth grant** if you have a baby, or an **illness grant** if you become ill.

Conversion of loan to grant after passing your exams

If you live on your own, parts of your loan are converted to grant 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 assessments for 2007 and 2008 are 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 1982 or later) and leave home to study, you may qualify for a travel grant. The grant covers two round trip tickets, 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 1981 or before), you will only qualify for travel grants if you study outside the Nordic countries.

Read about payment on the reverse page!

1 Customer number
If you are a first time applicant, or if you have forgotten your customer number, please state your date of birth and social security number (11 digits).

2 Name and address recorded by the Norwegian National Registry
Normally, Lånekassen uses the address that the Norwegian National Registry has recorded as yours. If you would prefer us to use another address, please enter this address at "Dine sider" (Your Pages) at www.lanekassen.no.

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. If you register your e-mail address and mobile telephone number at "Dine sider", you will receive other useful information. See the Norwegian Personal Data Act on the application form.

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

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

If you and your parents live in separate living units in a house with more than four separate and clearly demarcated living units, you may receive support under the same terms as one who is living away from home.

If you move from or to 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. It is not sufficient to send a change of address card or register the new address at "Dine sider".

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 at "Dine sider" at www.lanekassen.no. Do not fill in postal numbers abroad.

6 Tuition fees
Lånekassen does not give support to cover tuition fees if these fees are paid by others. If you get parts of the tuition covered, the support from Lånekassen will be reduced.

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 2008
If you are attending summer courses in the summer of 2008, please use the form for 2007–2008. If you are applying for support for the summer of 2007, please use the form for 2006–2007. 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
The amount equals the maximum study grant you can get. 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 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. If you apply for loan to cover tuition fees, the amount you fill inn must include the loan for tuition fees. You will also be paid other types of grants that you qualify for. See the front page of the guidelines. If you live at home, you do not qualify for a study grant, the support is given as a loan.

C Full grant and a full loan
The amount you receive is maximum grants and loan, including loan for tuition fees. 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. If you live at home, you do not qualify for a study grant, all support is given as a loan.

Means-testing of the study grant and provider's supplementary grant
If you have 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 for the autumn and the spring semester (one academic year), the means test is based on the tax assessment for two calendar years.

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.

Limits for income and assets
The grants will be reduced by 5 % per month of any personal income and social security payments that exceed the limits.

Personal income

	Supported for the whole calendar year	Supported for seven months or less per calendar year
2007	NOK 116,983	NOK 292,458
2008	NOK 122,247	NOK 305,618

Social security

	Supported for the whole calendar year	Supported for seven months or less per calendar year
2007	NOK 62,593	NOK 175,475
2008	NOK 65,409	NOK 183,371

Assets
If the assets exceed the limits, the grants are reduced by 2 % per month of the amount exceeding the limits for single applicants, and by 1 % per month for married applicants or cohabiting applicants with children of the union.

	Single applicants	Total for applicant and spouse/cohabitant with children of the union
2007	NOK 231,426	NOK 444,553
2008	NOK 241,840	NOK 464,558

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 (skolekode), and a code for the education you are taking (behandlingskode). The relevant codes are listed at www.lanekassen.no/koder. If you have filled in the codes, Lånekassen may be able to process your application 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 teaching periods. The number of credit hours must be filled in by all students following publicly approved curricula. Read more about this at www.lanekassen.no/laresteder. Students with individual full time or part time schedule, who pay tuition fees, must fill in the amount of tuition per semester.

14 Parents' signature
If one of your parents/guardians signs the application, s/he confirms that s/he has authorization from any other parent/guardian to do so.

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. 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 a **birth grant.** Use application **form G** after the child is born. You can find the application form G at www.lanekassen.no/blanketter. The application form has information about required documentation.

The application for birth grant and documentation must be received by Lånekassen no later than twelve months after the childbirth/adoption.

20 Foreign citizens
Lånekassen requires documentation from **first time** applicants.

Residence on grounds of work, education or marriage to a Norwegian citizen
Cohabitants with children of the union and registered partners are considered as being married. Please enclose a copy of your residence permit and confirmation of the following:
- continuous work in Norway during the past 24 months prior to starting your education
- completed education in Norway during the past three years
- marriage/registered partnership with a Norwegian citizen, or birth certificate for child born to you and a Norwegian citizen. Both you and your spouse/partner/cohabitant must live in Norway.

Residence on grounds of family situation
You must enclose a certified copy of your residence permit 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
- you have residence on grounds of family reunification with a family member who holds a residence 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. You do not qualify for funding if you live at a refugee relocation centre.

Extended rights for citizens of EEA countries
Citizens of EEA may apply for support from Lånekassen if
- you have a legal residence for work purposes in Norway. There must be a professional connection between your work in Norway and the education you are planning to take. Attach confirmation from you employer of the dates of employment, the nature of your work, and work hours.
- you have a legal residence in Norway and are the child or spouse/cohabitant with child of the union/registered partner of an EEA citizen with legal residence as worker in Norway. Attach confirmation from your employer of the dates of employment in Norway and the work hours. Other family members may also qualify for support. If you are not from one of the Nordic countries, please enclose a copy of your residence permit, a residence permit for one of your parents/spouse/cohabitant with child of the union/registered partner, and confirmation of marriage/registered partnership or birth certificate for child of the union with cohabitant.

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 2007–2008.

21 Child welfare/stay in institution or reception centres/national 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 support from the child welfare services.

Living in an institution, asylum reception centre, 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 staying at an asylum reception centre, 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.

Civilian or military national service
You are not entitled to grants or loans when you are doing civilian or military national service. If you are doing civilian or military national service only for a part of the academic year, you must document the period of service.

22 Public support schemes in other countries
Enclose documentation which shows which body is giving you support or from whom you have applied for support, how much you receive and what the support covers. If you receive support from a public institution in another country, you are not eligible for support from Lånekassen. If the support only covers tuition fees, we may make exceptions. Any previous support from public institutions in another country must also be documented.

23 Education/partial study abroad
Are you taking all your education abroad?
The first time you apply for support for studies abroad or if you change study programme or school, 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 entrance requirements (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. Use application form D found at www.lanekassen.no/blanketter. If you need to pay tuition fees, you must enclose proof of the payable amount.

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

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. If, during an academic year, you have not gained credits corresponding to 60 ECTS credits, you are behind schedule.

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

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 7. Apprentices must send the application form to the vocational training board.

Payment of grants and loans

Students at universities and colleges in Norway and abroad
The debt certificate/grant notice 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 www.lanekassen.no. You need to sign the debt certificate/grant notice and return it to Lånekassen.

If you are studying in **Norway**, the money will be transferred to your account when you have returned the debt certificate/grant notice to us, and when the educational institution has confirmed 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 receive support for both the autumn and spring term, you will only receive one debt certificate/grant notice which is valid for both terms. When you sign the certificate for the autumn term, you sign for the whole academic year.

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 once each semester.

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 the last registered address at Lånekassen. If you want the letter to be sent to a different address than your official address, you can register your address at "Dine sider" at www.lanekassen.no. If you receive support for both the autumn and spring term, you will only receive one debt certificate/grant notice which is valid for both terms. When you sign the certificate for the autumn term, you sign for the whole academic year. The money will be transferred to your account each month.

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. However, if you are under the age of 18, the money can be transferred to an account belonging to your parent/guardian. Your parent/guardian must submit documentation of who owns the account. 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 to be transferred to in the debt certificate/grant notice, or at "Dine sider" at www.lanekassen.no. 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.

Receive information about the processing of your application via SMS or e-mail
If you state your mobile telephone number on the application form or enter it at "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 may also be informed of this via e-mail if you enter your e-mail address at "Dine sider". If you forget your PIN code, you can have it sent to you via SMS, if you have previously registered your mobile telephone number at "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 2007.

Study loans are repaid as follows:
When you have completed or discontinued your education, or if you are no longer receiving grants or loans, interest is calculated on your loan from the first turn of the month.

- As of 1 April 2007, interest is 4.4 % 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.

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. 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.

Examples of loan repayment based on an interest rate of 4.4 % (nominal interest rate as of 1 April 2007)

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 2,855	9 years	NOK 1,932	NOK 15,777	NOK 90,777	4.79 %
NOK 150,000	NOK 3,325	17 years	NOK 3,862	NOK 63,823	NOK 213,823	4.62 %
NOK 300,000	NOK 5,825	20 years	NOK 7,723	NOK 156,970	NOK 456,970	4.54 %

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.

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 for full time studies
- 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.

If you want more information about repayment of your study loan, please visit www.lanekassen.no.