



Educational grants and loans for foreign citizens

Education is the route to the Norwegian labour market

Everyone living in Norway should have the opportunity to study. This is important in order to get work. This is why the Norwegian state provides educational grants and loans through Lånekassen. Grants are funds you receive; loans have to be repaid. The terms for student loans are favourable compared to other loans.

You can obtain educational grants and loans if you hold a Norwegian permanent residence permit or if you are resident in Norway on one of these grounds:

- Protection (asylum) or strong humanitarian considerations
- Family immigration
- EEA employee or family member of EEA employee

- Married to/partner of a Norwegian citizen
- Links to Norway through work or education

Education you can receive grants and loans for

- Primary and secondary education for adults
- Upper secondary education
- University and university college courses
- Other education (vocational schools, folk high schools, etc.)

What grants and loans are available from Lånekassen?

- Young people are entitled to upper secondary education for a certain number of years (statutory rights). They are eligible for the following:
 - All students receive a grant for equipment that they need for school.
 - Students who have to live away from their parents during their education can receive housing grants.
 - Students from low-income families can receive an income-dependent grant, which is a subsidy for living expenses.

Adults who have not completed primary, secondary or upper secondary education can receive grants and loans for this purpose.

If you are a refugee and have been granted protection (asylum), you can get a refugee grant for primary, secondary and upper secondary education. All or most of the amount you receive will be a grant, i.e. money that in normal circumstances you don't pay back. In order to receive a refugee grant for three years, which is the maximum time you can receive it, you must start education within three years of receiving protection (asylum). If you start later, you will receive a refugee grant for a shorter period of time, unless you have children or have to attend primary/secondary school before upper secondary. If you are receiving introduction benefits, you cannot get a refugee grant from Lånekassen at the same time, but you can get a loan. Asylum seekers cannot receive grants and loans, except for grants for course materials in certain cases.

Students in higher and other education can get loans for living expenses and tuition fees. Once studies are complete, part of the loan can be converted into a grant. People providing for children may be entitled to additional grants and loans.

The amount of money you receive from Lånekassen depends on your age, family situation and the studies you are taking.

Lånekassen has special grants for students who

- have children during their studies
- fall ill during their studies
- have a disability

You can find further information at lanekassen.no. Your school can also give you information about education, grants and loans.

Repayment of loans

You will repay the loan in monthly instalments after completing your studies. It is possible to receive a deferral if you are unable to pay. You will not pay interest while in full-time education and you receive support from Lånekassen. Interest may be removed in certain situations, such as if you fall ill or become unemployed and at the same time have a low income.

This information is based on rules applicable to the academic year 2023–2024.

The rules may be changed for subsequent academic years.