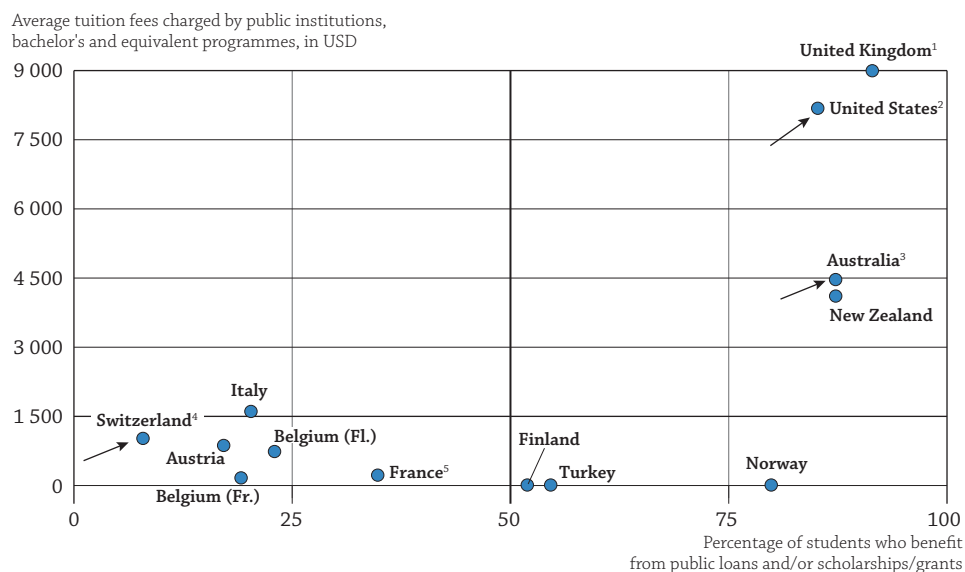


## HOW MUCH DO TERTIARY STUDENTS PAY AND WHAT PUBLIC SUPPORT DO THEY RECEIVE?

- OECD countries differ significantly in the amount of tuition fees charged by their tertiary institutions. In eight OECD countries, public institutions charge no tuition fees for full-time students in bachelor or equivalent programmes. However, in more than half of the remaining countries with available data, public institutions charge annual tuition fees in excess of USD 2 000 for national students.
- In all OECD countries, people with a master's, doctoral or equivalent degree have better labour market opportunities compared to those with only a bachelor's degree. However, in one-third of OECD countries, tuition fees charged by public institutions for master's and doctorate or equivalent programmes are not much higher than those charged for bachelor's degree programmes. The difference in tuition fees between bachelor's and master's degree programmes is more than USD 1 400 only in Australia, Colombia, Korea and the United States.
- An increasing number of OECD countries charge higher tuition fees for international students than for national students, and many also differentiate tuition fees by field of education, largely because of the relevance of the different qualifications on the labour market.

**Chart B5.1. Average tuition fees charged by public institutions related to the proportion of students who benefit from public loans and/or scholarships/grants at bachelor's and equivalent level (2013-14)**  
For full-time national students, in USD converted using PPPs for GDP, academic year 2013/14



**Note:** Arrows show how the average tuition fees and the proportion of students who benefit from public support have changed since 1995 further to reforms.

1. Tuition fees refer to England only.

2. Reference year 2011-12.

3. Only includes the major Australian Government scholarships programmes. It excludes all scholarships provided by education institutions and the private sector.

4. Swiss data refer to the financial year 2013 and the academic year 2012/2013.

5. Tuition fees range from USD 215 to USD 715 for university programmes depending from the Ministry of Higher Education.

**Sources:** OECD. Tables B5.1a and B5.3. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

**StatLink** <http://dx.doi.org/10.1787/888933284064>

### Context

Many countries have similar goals for tertiary education, such as strengthening the knowledge economy, increasing access for students, boosting completion rates, and ensuring the financial stability of their higher education systems. However, OECD countries differ in the way the spending on tertiary education is shared among governments, students and their families and other private entities, and in the financial support they provide to students.

Policy decisions relating to tuition fees affect both the cost of tertiary education to students and the resources available to tertiary institutions. Tuition fees paid by students and their families can play a significant role in funding tertiary educational institutions (see Indicator B3) and also affect decisions to enrol in tertiary programmes within the country or abroad (see Indicator C4).

Public support to students and their families enables governments to encourage participation in education – particularly among low-income students – by covering part of the cost of education and related expenses. In this way, governments address access and equality of opportunity issues. The impact of such support should therefore be judged, at least partly, by examining participation and retention in, and completion of, tertiary education.

Public support to students also indirectly funds tertiary institutions. Channelling funding to institutions through students may also help to increase competition among institutions and to be more responsive to student needs. Since aid for students' living costs can serve as a substitute for income from work, public subsidies may enhance educational attainment by allowing students to work less. This support comes in many forms, including means-based subsidies, family allowances for students, tax allowances for students or their parents, or other household transfers. Governments will strive to strike the right balance among these different subsidies, especially in a period of financial crisis. Based on a given amount of subsidies, public support, such as tax reductions or family allowances, may provide less support for low-income students than means-tested subsidies, as the former are not targeted specifically to support low-income students. However, they may still help to reduce financial disparities among households with and without children in education.

### ■ Other findings

- Countries with high tuition fees tend to be those where private entities, such as enterprises, also contribute the most to funding tertiary institutions.
- The high entry rates into tertiary education in some countries that charge no tuition fees may also be related to these countries' highly developed financial support systems for students, and not just to the absence of tuitions fees.
- OECD data show no strong cross-country relationship between levels of tuition fees and participation in tertiary education. However, among countries with high tuition fees, student financial support systems that offer loans with income-contingent repayment combined with means-tested grants may help to promote access and equity while sharing the costs of higher education between the state and students.

### ■ Trends

As reported in *Education at a Glance 2012*, between 1995 and 2010, 14 of the 25 countries with available information implemented reforms to tuition fees. In all of these 14 countries except Iceland and the Slovak Republic, the reforms were combined with a change in the level of public support available to students.

Since 2010, ten countries have introduced reforms on tuition fees in tertiary education. These reforms related to all levels of tertiary education in Australia, Belgium (French Community), Estonia, Hungary, Italy, Korea, New Zealand, Turkey and the United Kingdom; in Sweden, they focused on bachelor's and master's or equivalent levels. In all these countries except Belgium (French Community), New Zealand and Turkey, these reforms were combined with changes in the support system of students. These reforms usually share two different objectives: on the one hand, the need to ensure stability of funding for tertiary institutions, and on the other hand, to ensure that all students have access to tertiary studies. For example, in the United Kingdom, tuition fees doubled – and nearly tripled in some universities – in 2012, as part of a government plan to stabilise university finances. In parallel, conditions for student loan repayment have been changed to adapt to the changes in tuition fees (see Box B5.2).

## Analysis

B5

### Annual tuition fees charged by tertiary educational institutions for national bachelor's degree students

The level of tuition fees charged by tertiary educational institutions – as well as the level and type of financial assistance countries provide through their student-support systems – are among the most hotly debated public-policy topics in education today. The different ways to combine tuition fees and financial support to students can greatly influence the access to and equity in tertiary education. Striking the right balance between providing sufficient support to institutions through tuition fees and maintaining access and equity is challenging.

Several factors influence the level of tuition fees, such as the salary of professors, in the competition to hire the best ones in a global academic market; the development of non-teaching services (employability services, relations with companies); the growth of digital learning; and investments to support internationalisation.

On the one hand, higher tuition fees increase the resources available to educational institutions, support their efforts to maintain quality academic programmes and develop new ones, and can help institutions accommodate increases in student enrolment. However, high tuition fees may also restrict access to tertiary education for students – particularly those from low-income backgrounds – in the absence of a strong system of public support to help them pay or reimburse the cost of their studies. In addition, high tuition fees may prevent some students from pursuing fields that require extended periods of study, especially when labour market opportunities are not sufficient in these fields.

On the other hand, lower tuition fees can help to promote student access and equity in higher education, particularly among disadvantaged populations. However, they may also constrain the ability of tertiary institutions to maintain an appropriate quality of education, especially in light of the massive expansion of tertiary education in all OECD countries in recent years. Moreover budgetary pressures stemming from the global economic crisis may make it more difficult for countries that have lower tuition fees to sustain this model in the future.

Differentiating tuition fees (by level of education, field of education, student background or mode of delivery) is a way for countries to adjust the level of tuition fees to take into account equity issues to access tertiary education, costs to provide education and labour market opportunities.

There are large differences among countries in the average tuition fees charged by tertiary educational institutions for national students in bachelor's degree or equivalent programmes. In the four Nordic countries with available data (Denmark, Finland, Norway and Sweden), and in Estonia, the Slovak Republic, Slovenia and Turkey, public institutions do not charge tuition fees for full-time students. However tuition fees can be charged in Estonia to part-time students; in the Slovak Republic to students enrolled in two or more programmes; and, in Turkey, to students enrolled in evening programmes and to those who have not graduated within the theoretical duration of a programme.

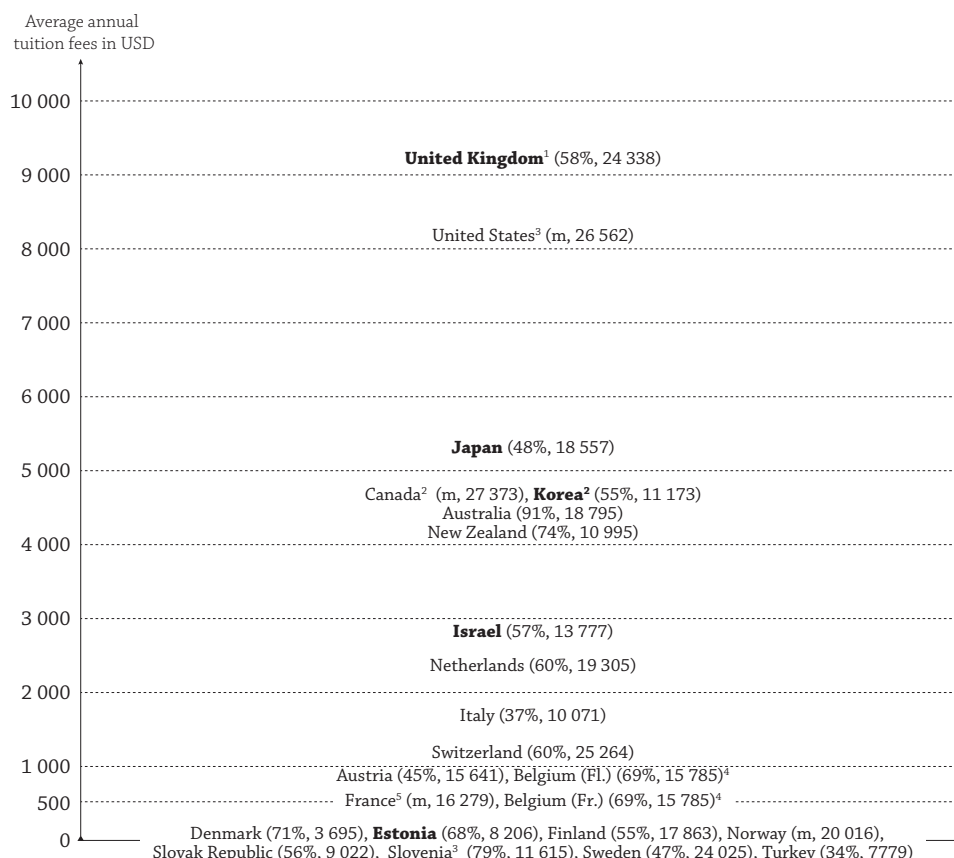
By contrast, tuition fees for public institutions are higher than USD 2 000 in more than half of the countries with available data, and they exceed USD 4 000 in Australia, Canada, Korea and New Zealand, USD 5 000 in Japan, and USD 8 000 in the United Kingdom (for government-dependent private institutions in England only) and the United States. Meanwhile, in Austria, Belgium (Flemish and French Communities), Colombia, Italy and Switzerland, students are charged lower tuition fees (under USD 2 000) for bachelor's programmes in public institutions. Among the EU21 countries for which data are available, only Italy, the Netherlands and the United Kingdom (in government-dependent private institutions) have annual tuition fees that exceed USD 1 500 per full-time national student (Table B5.1a and Chart B5.2).

### Differentiation of tuition fees across tertiary programmes and between fields of education

In all OECD countries with available data, people with a master's, doctorate or equivalent degrees have higher earnings advantages and better labour market opportunities compared to those with only a bachelor's degree (see Indicators A5 and A6). However, the tuition fees charged by public institutions for national students in master's and doctorate or equivalent programmes are generally not much higher than those charged for bachelor's programmes. In one-third of OECD countries, similar tuition fees are charged by public institutions to full-time students regardless of the level of the programme. No tuition fee is charged in Denmark, Estonia, Finland, Norway, the Slovak Republic, Sweden (for national students) and Turkey; and similar tuition fees are charged in the different levels of tertiary education in Austria (about USD 860), Canada (about USD 4 760 to 4 960 for bachelor's and master's programmes), Japan (about USD 5 150), the Netherlands (USD 2 300 for bachelor's and master's programmes) and the United Kingdom (about USD 9 000, in government-dependent private institutions).

**Chart B5.2. Average annual tuition fees charged by public institutions at bachelor's or equivalent level (2013-14)**

*Tuition fees charged to full-time national students, converted in USD using PPPs for GDP, academic year 2013/14*



**Notes:** This chart shows the annual tuition fees charged in equivalent USD converted using PPPs. Countries in bold indicate that tuition fees refer to public institutions but more than two-thirds of students are enrolled in private institutions. Expenditure per student (in USD – all services, including R&D) in bachelor's, master's, doctoral or equivalent programmes and the net entry rate in bachelor's or equivalent programmes are added next to country names (and refer to 2012-13 reference year).

This chart does not take into account grants, subsidies or loans that partially or fully offset the student's tuition fees.

1. Public institutions do not exist at this level of education and almost all students are enrolled in government-dependent private institutions. Tuition fees refer to England only.

2. Reference year 2014-15 for tuition fees (2014 in Korea).

3. Reference year 2011-12 for tuition fees.

4. Expenditure per student and entry rate refer bachelor, master, doctorate or equivalent programmes for the whole Belgium.

5. Tuition fees range from USD 215 to USD 715 for university programmes depending from the Ministry of Higher Education.

**Sources:** OECD. Tables B1.1a and B5.1a and Indicator C3. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

Please refer to the Reader's Guide for information concerning symbols for missing data and abbreviations.

**StatLink**  <http://dx.doi.org/10.1787/888933284079>

However, the difference between bachelor's and master's programmes in tuition fees charged to national students is substantial in some countries. Tuition fees for master's programmes in public institutions are 30% higher than those for bachelor's programmes in Korea and the United States, 60% higher in Australia, and more than four times higher in Belgium (French Community) and Colombia (tuition fees for bachelor's programmes are less than USD 600 in these two countries). Expressed in USD, these differences range between USD 1 500 and USD 2 900 in Australia, Korea and the United States (Table B5.1a, and Table B5.1c, available on line).

Among countries with available data on tuition fees charged by public institutions for national students in doctoral programmes, tuition fees are much lower than those charged for bachelor's and master's programmes in a few countries, including Australia, Belgium (Flemish Community) and Switzerland. For example, in Australia, tuition fees in public institutions amounts to USD 314 for a doctorate, compared with USD 4 473 for a bachelor's programme, as very few national doctoral students pay any fee in Australia (less than 5% of doctoral students in public institutions).

However, in Colombia, Korea, Slovenia and the United States, tuition fees charged for doctoral programmes in public institutions are higher than those for bachelor's and master's programmes. This is also true in independent private institutions, except in Slovenia where data are not available (Table B5.1a, and Table B5.1d, available on line)

When tertiary institutions charge tuition fees for students, these fees are also differentiated by field of education in more than half of the countries with available data. The exceptions are Belgium (Flemish and French Communities), Italy, the Netherlands and Switzerland. Australia shows the widest spectrum of fees in public educational institutions, with highest fees being nearly three times the level of the lowest fees for master's programmes (from USD 3 876 in education to USD 10 231 in social sciences, business and law). A ratio of 1 to 3 between tuition fees by field of education also appears for bachelor's and master's programmes in independent private institutions in Australia, and for bachelor's programmes in public institutions in Colombia (Table B5.2, available on line, and Box B5.1).

### Box B5.1. Bases for differentiation of tuition fees by field of education

Differentiating tuition fees by field of education is a way for countries to adjust the level of tuition fees to take into account equity issues to access tertiary education, costs to provide education and labour market opportunities. The table below shows that the main rationale for differentiating fees is the relevance of the different qualifications on the labour market. This is one of the bases for differentiating tuition fees in all countries with available data, except the United States, where differences in tuition fees between fields of education result from differences in tuition fees between institutions rather than differences within institutions. In Australia for example, tuition fee differentiation is linked to the level of salaries that graduates in certain disciplines can expect to receive.

However, the public cost of the field of education is also used to differentiate tuition fees in Australia, as well as in Hungary and New Zealand. In these countries, the higher the cost of the field of education, the higher the level of tuition fees charged by educational institutions.

**Chart B5.a. Differentiation of level of tuition fees by field of education, tertiary education (2013-14)**

		National students			
		Differentiation of level of tuition fees by field of education	Reasons for differentiation of level of tuition fees by field of education		
			Relevance of the different qualifications on the labour market	Public cost of the studies	Other
		(1)	(2)	(3)	(4)
OECD	Australia	Yes	Yes	Yes	No
	Austria	Yes	No	No	No
	France	Yes	m	m	
	Canada	Yes	Yes	No	No
	Hungary	Yes	Yes	Yes	No
	Israel	Yes	Yes	No	No
	Korea	Yes	Yes	No	No
	New Zealand	Yes	Yes	Yes	No
	Norway	Yes	Yes	Yes	No
	Slovak Republic <sup>1</sup>	Yes	Yes	No	No
	Slovenia <sup>2</sup>	Yes	m	m	m
	United Kingdom	Yes	Yes	No	No
	United States	Yes	No	No	Differences in tuition fees by field of education are a result of differences in tuition charged at different institutions (not differences in tuition fees charged within an institution for different fields of education).
Partners	Colombia	Yes	Yes	No	Each higher education institution defines the level of tuition fees and the methodology to determine the level of fees (they are usually associated to the socioeconomic conditions of students and their families).

**Note:** Countries without differentiation of tuition fees by field of education are not reported in this table.

1. Differentiation of tuition fees in independent private institutions only.

2. Differentiation of tuition fees for doctoral or equivalent programmes only. In bachelor's, master's or equivalent level, full-time students do not pay tuition fees.

**Source:** OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).



### Tuition fees for non-national students

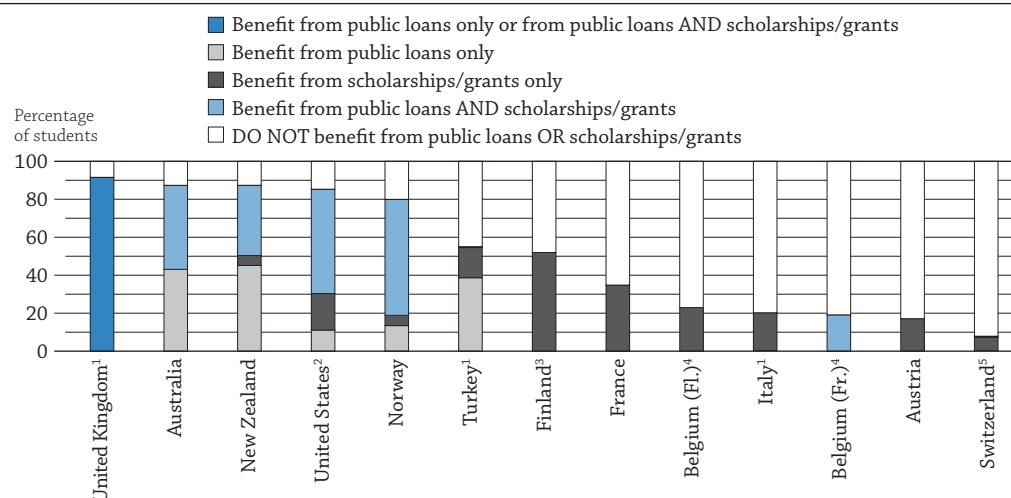
National policies regarding tuition fees and financial aid to students generally cover all students studying in the country's educational institutions. Countries' policies also take international students into account. Differences between national and international students, in the fees they are charged or the financial support they may receive from the country in which they study, can, along with other factors, such as the public support that these students may receive from the country they come from, have an impact on the flows of international students. These differences can attract students to study in some countries or discourage students from studying in others (see Indicator C4), especially in a context where an increasing number of OECD countries are charging higher tuition fees for international students.

In the majority of countries with available data (20 out of 38), the tuition fees charged by public educational institutions may differ for national and international students enrolled in the same programme. However, in countries from the European Union and the European Economic Area (EEA), the same tuition fees are charged for nationals and students from the EU and EEA countries. In Austria, for example, the average tuition fees charged by public institutions for students who are not citizens of EU or European Economic Area (EEA) countries are twice the fees charged for citizens of these countries (for bachelor, master and doctorate programmes in public institutions). Similar policies are found in Australia, Belgium (French and Flemish communities), Canada, Chile, the Czech Republic, Denmark (as of 2006-07), Estonia, Ireland, the Netherlands, New Zealand (except for foreign PhD students), Poland, Portugal, the Russian Federation, Sweden (as of 2011), Turkey, the United Kingdom and the United States. In these countries, tuition fees vary based on citizenship or on an individual's residence, and can also vary according to fields of education, as in Sweden (see Table B5.6, available on line, and Indicator C4 and Box C4.2).

### Grants and loans to students

OECD research (OECD, 2008) suggests that having a robust financial support system is important for ensuring good outcomes for students in higher education, and that the type of aid is also critical. A key question in many OECD countries is whether financial support for students in tertiary education should be provided primarily in the form of grants or loans. Governments support students' living or educational costs through different combinations of these two types of support. Tax reductions and tax credits for education are not included in this indicator. Advocates of student loans argue that loans allow available resources to be spread further. If the amount spent on grants were used to guarantee or subsidise loans instead, more aid would be available to more students, and overall access to higher education would increase.

**Chart B5.3. Distribution of scholarships/grants and public loans to students in bachelor's or equivalent level (2013-14)**  
Percentage of students



1. Reference year 2014-15.

2. Reference year 2011-12.

3. Includes master's, doctoral or equivalent levels.

4. Includes master's or equivalent level.

5. Bachelor's or equivalent level includes short-cycle tertiary programmes. Swiss data refer to the financial year 2013 and the academic year 2012/2013. Countries are ranked in descending order of the percentage of students receiving financial support for their studies.

Source: OECD, Table B5.3. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

StatLink <http://dx.doi.org/10.1787/888933284082>

Loans also shift some of the cost of education to those who benefit most from higher education, namely, the individual student reflecting the high private returns of completing tertiary education (see Indicator A7). Opponents of loans argue that student loans are less effective than grants in encouraging low-income students to pursue their education. They also argue that loans may be less efficient than anticipated because of the various types of support provided to borrowers or lenders and the costs of administration and servicing. Finally, high level of student debt may have adverse effects both for students and for governments, if large numbers of students are unable to repay their loans (see Box B5.1 in *Education at a Glance 2014*).

Among the few countries with available data on the distribution of financial support to bachelor students in public institutions, 75% or more students in Australia, New Zealand, Norway, the United Kingdom and the United States benefit from public loans or scholarships/grants. Excluding Norway, these countries are also among countries with the highest tuitions fees in OECD countries. In Austria, Belgium (Flemish and French Communities), France, Italy and Switzerland, tuition fees are moderate, and most students in these countries do not benefit from financial support, but those who do usually receive such support in the form of scholarships and grants. Only bachelor's degree students in Belgium (French Community) benefit from a combination of both loans and scholarships/grants. In Finland and Turkey, public institutions do not charge tuition fees, and most students benefit from scholarships (Finland) or from scholarships/grants or loans (Turkey) (Table B5.3 and Chart B5.3).

### Country approaches to funding tertiary education

Although many countries have similar goals for tertiary education, such as strengthening the knowledge economy, increasing access for students, encouraging high completion rates, and ensuring the financial stability of their higher education systems, countries differ dramatically in the way the cost of higher education is shared among governments, students and their families, and other private entities – and in the financial support they provide to students.

Whereas the cost of tertiary education, and the level of support available to students, varies markedly across OECD countries, some patterns can be identified to draw a classification of approaches to funding tertiary education. Countries can be grouped into four models, according to two factors: the level of tuition fees, and the financial support available through the country's student financial aid system for tertiary education.

There is no single model for financing tertiary education. Countries in which tertiary institutions charge similar tuition fees may vary in the proportion of students benefiting from public support and/or in the average amount of these subsidies (Tables B5.1a and B5.3, and Chart B5.1). However, arrangements regarding the tuition fees charged by tertiary educational institutions and financial support to students have been the subject of reforms in many OECD countries in recent years, to ensure that tertiary institutions have the necessary financial and human resources to face the increasing student population, and to ensure equity in access to tertiary studies, so that some countries have moved from one model to another over this period (Chart B5.1 and Box B5.2 on changes in tuition fees and financial support to student).

#### Box B5.2. Reforms on tuition fees and level of public subsidies available to students (2010 to 2015)

Reforms implemented since 2010 on bachelor's, master's and doctoral or equivalent levels			
	On levels of tuition fees	On public support to students (in combination with changes on tuition fees)	Comments
	(1)	(2)	(3)
Australia	Yes	Yes	Introduction of the demand driven funding system from 2012, under which the government provides a subsidy for each student enrolled in a bachelor-level course (excluding medicine) at a public university and amended indexation of higher education to better reflect the costs of higher education.
Belgium (Fr.)	Yes	No	Since the 2010-11 academic year, reforms to ensure the free provision and the democratization of higher education: mainly the abolition of school fees (minerval) for students who receive a scholarship from the Ministry of the Wallonia-Brussels Federation and decrease of the amount for those from low socio-economic background; for all students the indexing of the amount of school fees has been removed for the next five years.
Denmark	No	Yes	The state education grant for students living with their parents has been reduced (around 6% of tertiary students live with their parents). Furthermore, the yearly regulation of the state education grant will in the future be the same as transfer payments such as unemployment benefit and social security.

1. Reforms at bachelor's, master's or equivalent levels only.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

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**Box B5.2. (continued) Reforms on tuition fees and level of public subsidies available to students (2010 to 2015)**

	Reforms implemented since 2010 on bachelor's, master's and doctoral or equivalent levels		
	On levels of tuition fees	On public support to students (in combination with changes on tuition fees)	Comments
	(1)	(2)	(3)
Estonia	Yes	Yes	To enhance the accessibility of tertiary level education and to increase the efficiency of studies, conditions for a university to demand the reimbursement of study costs from a student is based on condition relating to full-time enrolment; Estonian being the language of instruction of the programme, and completion of the studyload by the student. New needs-based student support system introduced in 2013/2014. Students from less privileged families can apply for study allowance (EUR 75-220 per month) when studying full time and in Estonian language. In addition, starting from 2015, need-based special allowance was introduced if the application for a need-based study allowance of a student has been declined and the economic situation of the family has been changed since. The possibility to apply for special study loans from banks has remained.
Finland	No	No	The new Finnish government from 2015 plans to introduce tuition fees for students coming from outside the EU and European Economic Area to study in Finland. Between 2010 and 2014 there was a tuition fee trial period when it was possible for higher education institutions to charge fees to foreign students coming from outside the EU or the European Economic Area and studying in university and polytechnic programmes at master's level given in a foreign language.
France	No	No	Changes in 2013 and 2014 to increase the financial support to tertiary students (increase in the amount of scholarships; in the number of scholarships to students and conditions to benefit from scholarship extended).
Hungary	Yes	Yes	There are fully state-financed, partially state-financed, as well as full-paid tuition places in the Hungarian higher education. In 2012-13 academic year, the number of fully financed places in tertiary institutions has been decreased (by 27%) and the number of places that are 50% financed by the state have been increased (by a lower rate). This reduction has mainly affected fields of study such as law and economics, with science and technology being better supported.) In 2012-13 academic year, a new student loan form (namely <i>Diákhitel2</i> ) was launched for all students who pay the cost of studies ("cost-refunding" or "tuition fee"), besides <i>Diákhitel1</i> . <i>Diákhitel2</i> can be used only for the cost of studies.
Italy	Yes	Yes	Following the adoption of a general university reform in 2010, the students' support system is currently undergoing significant change. The main aims of the reform are to strengthen the opportunities for students coming from a low socio-economic background and to promote merit amongst all students. The main measures are the definition of minimum standards of student services, to be guaranteed to all students coming from a low socio-economic background, and the creation of a national fund to support the most successful students. In this context, an Observatory on Students' Welfare ( <i>Osservatorio per il Diritto allo Studio</i> ) was created in 2013 to collect information on the student population, to monitor and report on students' support services, and to advise the Ministry on standards for the student support system. While the required legislation to implement these reforms has already been approved, administrative procedures and implementation measures are currently being developed.
Korea	Yes	Yes	Reforms in 2012 to increase the level of public support for higher education, with the goal of expanding access to and improving equity in tertiary education. National scholarships to students since 2012 by combining and expanding the existing scholarships for low-income students.
Netherlands	No	No	No reform, but tuition fees are corrected each year for inflation.
New Zealand	Yes	No	Control increases in tuition fees : limits on how much a provider may increase all fees and course costs are defined by the Ministry. This level is set each year and since 2011 has been 4%. A level of 3% is proposed for the 2016 calendar year.
Slovak Republic	No	No	The conditions of determining the maximum amount of tuition fees have been amended; specific charges are determined by each school separately in its internal regulation.
Sweden <sup>1</sup>	Yes	Yes	Tuition fees were introduced for non-EEA students 2011 in higher education institutions, except at doctoral level, and at the same time public stipend programmes were introduced. These stipends are distributed via other state agencies than CSN.
Turkey	Yes	No	As of the academic year 2012-13, students in first education (regular morning programmes) and open education programmes are not charged tuition fees over the course of the theoretical duration of the programmes. Tuition fees are paid only by students in public institutions who are enrolled in evening programmes and those who have not graduated from a programme within the theoretical duration.
United Kingdom	Yes	Yes	For new students starting courses in England from 2012-13 the maximum tuition fee cap increased to GBP 9 000 per year (from GBP 3 290). Tuition fee loans available to students also increased to GBP 9 000 per year, with repayment terms also changing (earnings threshold at which repayments start increased; a real interest rate to be charged when income is above the earnings threshold; earnings thresholds will be increased annually in line with earnings; the length of time before all debts are written off is extended from 25 to 30 years; extension of free loans to part-time students).
United States	No	No	Prior to 2010 the federal government guaranteed student loans provided by banks and non-profit lenders. In 2010, the guaranteed loan program was eliminated and all U.S. federal student loans became direct loans (originated and funded directly by the U.S. Department of Education).

1. Reforms at bachelor's, master's or equivalent levels only.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).



**Model 1: Countries with no or low tuition fees and generous student-support systems**

This group is composed of the Nordic countries: Denmark, Finland, Iceland, Norway and Sweden. Students pay no tuition fee and benefit from generous public support for higher education. In these countries, more than 55% of students benefit from public grants, public loans, or a combination of the two (Table B5.3, and Table B5.4 in *Education at a Glance 2014*). These countries have more progressive tax structures (OECD, 2011) and individuals face high income tax rates. The average entry rate into bachelor programmes for this group – 59% – is above the OECD average of 56% (see Indicator C3, Table C3.1). These entry rates may also reflect the attractiveness of these countries' highly-developed student financial support systems, not just the absence of tuition fees.

The approach to funding tertiary education in this model reflects these countries' deeply rooted social values, such as equality of opportunity and social equity. The notion that government should provide its citizens with tertiary education at no charge to the individual is a salient feature of the culture of education in these countries: the funding of both institutions and students is based on the principle that access to tertiary education is a right, rather than a privilege.

However, during the past decade, Denmark and Sweden (as of 2011) decided to introduce tuition fees for international students to increase the resources available for their tertiary institutions and/or to improve the quality of the programmes they offer (Sweden). Iceland also considered doing so, and between 2010 and 2014, Finland implemented a tuition fee trial period for higher education institutions to charge fees to some foreign students coming from outside EU or the European Economic Area. Such a change may discourage international students from studying in these countries. Sweden has seen a reduction in the number of international students in the country since this reform. Between autumn 2010 and autumn 2011 the number of students who were not part of an exchange programme and came from outside the European Economic Area and Switzerland decreased by almost 80% (Swedish Higher Education Authority, 2013).

**Model 2: Countries with high tuition fees and well-developed student-support systems**

The second group includes Australia, Canada, the Netherlands, New Zealand, the United Kingdom and the United States. These countries have potentially high financial obstacles to entry into tertiary education, but they also offer significant public support to students. The average entry rate to bachelor programmes for this group of countries is 71%, significantly above the OECD average (56%) and higher than most countries with low tuition fees.

Since 1995, the United Kingdom has moved from Model 4 (countries with lower tuition fees and less-developed student-support systems) to Model 2 (Chart B5.1), and the Netherlands moved from Model 1 to Model 2 as tuition fees increased and the student-support system is well-developed (see Chart B5.1 in *Education at a Glance 2014*). Countries in Model 2 tend to be those where private entities (e.g. private businesses and non-profit organisations) contribute the most to financing tertiary institutions. In other words, in Model 2 countries, the cost of education is shared among government, households and private companies (see Chart B3.2 and Table B3.1).

Tuition fees charged by public institutions for bachelor's programmes (government-dependent private institutions in the United Kingdom) exceed USD 4 000 in all these countries (except the Netherlands, where they reach USD 2 300). At least 85% of tertiary students receive support from public loans or scholarships/grants in Australia, New Zealand, the United Kingdom and the United States, the four countries with data available (Tables B5.1a and B5.3). Student-support systems are well-developed and mostly accommodate the needs of the entire student population (Table B5.3 and Table B5.3 in *Education at a Glance 2014*).

In this group of countries, access to tertiary education is above the OECD average. For example, Australia and New Zealand have among the highest entry rates into bachelor's programmes (91% and 74%, respectively), although these rates also reflect the high proportion of international students enrolled (entry rates excluding international students are still above the average). Entry rates were also above the OECD average (56%) in the Netherlands (60%) and the United Kingdom (58%) in 2013. These countries spend more on core services (services directly related to instruction) per tertiary student than the OECD average and have a relatively high level of revenue from income tax as a percentage of GDP, compared to the OECD average. The Netherlands is an outlier, as its level of income taxation is below the OECD average (see Table B1.1b, available on line, and Table C3.1).

OECD research (OECD, 2008) suggests that, in general, this model can be an effective way for countries to increase access to higher education. However, during periods of economic crisis, high tuition fees impose a considerable financial burden on students and their families and can discourage some of them from entering tertiary education, even when relatively high levels of student support are available.

**Model 3: Countries with high tuition fees and less-developed student-support systems**

In Chile, Japan and Korea, most students are charged high tuition fees (more than USD 4 700 for bachelor's programme in public institutions in Japan and Korea in 2013-14; more than USD 5 800 for Chile, as based on data from *Education at a Glance 2014*), but student-support systems are somewhat less developed than those in Models 1 and 2. This approach can impose a heavy financial burden on students and their families. Entry rates into bachelor's programmes are slightly above or below the OECD average (58% in Chile, 48% in Japan and 55% in Korea). In Japan and Korea, some students who excel academically but have difficulty financing their studies can benefit from reduced tuition and/or admission fees or receive total exemptions.

Japan and Korea are among the countries with the lowest levels of public expenditure allocated to tertiary education as a percentage of GDP (see Chart B2.2). This partially explains the small proportion of students who benefit from public loans. However, both countries have recently implemented reforms to improve their student-support systems. In Korea, reforms in 2012 aimed to expand access to and improve equity in tertiary education by offering national scholarships to students and by combining and expanding existing scholarships for low-income students.

**Model 4: Countries with low tuition fees and less-developed student-support systems**

The fourth group includes all other European countries for which data are available (Austria, Belgium, France, Italy, and Switzerland in this edition, but also the Czech Republic, Ireland, Poland, Portugal and Spain as based on data from *Education at a Glance 2014*). All of these countries charge moderate tuition fees compared to those in Models 2 and 3, although since 1995, reforms were implemented in some of these countries – particularly Austria and Italy – to increase tuition fees in public institutions (Chart B5.1 and Box B5.1 in *Education at a Glance 2012*). Model 4 countries have relatively low financial barriers to entry into bachelor's programmes, combined with relatively low levels of support for students, which are mainly targeted to specific groups. Tuition fees charged by public institutions in this group never exceed USD 1 600, and in countries for which data are available, most students do not benefit from public support (Tables B5.1a and B5.3). Turkey is moving from Model 4 to Model 1. As of academic year 2012/13, tuition fees are no longer charged in public institutions for students in first education (regular morning programmes) and open education programmes, and most students benefit from student loans or scholarship/grants. These reforms aim to facilitate access to tertiary education for all.

In Model 4 countries, tertiary institutions usually depend heavily on the state for funding, and participation in tertiary education is typically below the OECD average. The average entry rate into bachelor's programmes in this group of countries – 52% – is relatively low; but in some countries, such as Austria and Spain this is complemented by above-average entry rates into short-cycle tertiary programmes. Similarly, expenditure per student in bachelor's, master's or doctoral programmes is also comparatively low (see Chart B5.2 and Indicator B1). While high tuition fees can raise potential barriers to student participation, Model 4 suggests that lower tuition fees, which are assumed to ease access to education, do not necessarily guarantee greater access to tertiary education.

In these countries, students and their families can benefit from support provided by sources other than the ministry of education (e.g. housing allowances, tax reductions and/or tax credits for education), but these are not covered in this analysis. In France, for example, of total state funding, housing allowances represent about 90% of scholarships/grants, and about one-third of students benefit from them. Poland is notable in that most students enrolled in public institutions have their studies fully subsidised by the state, while students enrolled in part-time studies pay the full costs of tuition.

In Model 4 countries, loan systems, such as public loans or loans guaranteed by the state, are not available or are only available to a small proportion of students in these countries (Table B5.3). At the same time, the level of public spending and the tax revenue from income as a percentage of GDP vary significantly more among this group of countries than in the other groups.

**Implementation of public loan systems and amount of public loans**

According to available data, public loan systems (see Box B5.1 on types of student loans in *Education at a Glance 2014*) are particularly well-developed in countries with high tuition fees, including Australia, the United Kingdom and the United States, where some 62% or more of students benefit from a public loan during their tertiary studies in bachelor's, master's, doctoral or equivalent programmes (only 32% of doctoral students in the United States). Public loan systems are also well-developed in countries where tertiary institutions do not charge tuition fees for national students, such as Denmark (35%), Norway (68%) and Sweden (52%).

The financial support that students receive from public loans during their studies cannot be solely analysed in light of the proportion of students who have loans. The support for students also depends on the amount they can receive in public loans. Among the 20 countries with available data, the average annual gross amount of public loan available to students exceeds USD 4 000 in all countries (with available data) where the majority of student benefit from a public loan. It also exceeds this amount in countries where a small or even marginal proportion of students benefit from a public loan (for example in Japan) (Table B5.4).

Interestingly, the larger the proportion of students who have a loan, the higher the average annual gross amount of loans available to each student. On the one hand, in Belgium (French Community), Estonia and Finland, 9% to 22% of students benefit from a loan, and the average annual gross amount of loan in these countries is no more than USD 3 500. On the other hand, in Australia, Norway, Sweden, the United Kingdom and the United States, most students take out a loan (52% to 92% of students) and the average annual gross amount of loan exceeds USD 4 000 (Table B5.4).

The comparison of average tuition fees and average amounts of loans should be interpreted with caution since, in a given education programme, the amount of a loan can vary widely among students, even if the programme's tuition fees are the same. Nevertheless, such a comparison provides some insight into whether students take a loan to cover tuition fees and living expenses. In the OECD countries for which data on annual gross amounts of loans are available (in public and private institutions combined), the average amount of public loan exceeds the average tuition fee charged by public institutions, except in Australia, Canada (for bachelor's degree students), the United Kingdom and the United States (at bachelor's and doctoral levels) – four countries with among the highest tuitions fees for bachelor's, master's and doctoral programmes. This suggests that public loans may help support students' living expenses during their studies, but not necessarily in countries where tuition fees charged to students are the highest. In Canada, the average amount of public loan does not exceed the average tuition fee charged by public institution, but data refer only to the federal portion of the loan; students typically receive another portion provided by the province or territory, often raising the total so that some living expenses are covered.

Among the countries where public institutions charge average tuition fees above USD 2 000 for bachelor's programmes and for which data on annual gross amounts of loans are available, the average amount of a student loan exceeds the amount of fees only in Japan, the Netherlands and New Zealand. By contrast, in the United Kingdom (for government-dependent private institutions) and the United States, the average tuition fee is much higher than the average student loan (in the United States, many students have both grants and loans). The largest differences between average tuition fees and the average amount of loans are observed in the Nordic countries (Denmark, Finland, Norway and Sweden), Estonia and Turkey, where no tuition fee is charged by institutions and a large proportion of students benefit from a public loan (or a loan guaranteed by the state). The average loan in these countries ranges from about USD 2 700 in Finland (private loan guaranteed by the state) to USD 10 000 in Norway (Table B5.1a and Table B5.4).

Public loan systems also offer some financial aid to students through the interest rate that these students may have to pay, the repayment system or even remission/forgiveness mechanisms (Table B5.3).

### ***Financial support through interest rates***

The financial benefits from reducing interest rates on public or private loans is twofold, as the interest rates supported by students during and after their studies may differ. Comparing interest rates among countries is difficult, as the structure of interest rates, both public and private, is not known and can vary significantly among countries, such that a given interest rate may be considered high in one country and low in another. However, differences in rates during and after tertiary studies seem intended to reduce the financial burden on students during their studies.

In Canada, Japan, New Zealand and the Slovak Republic, there is no nominal interest rate on a public loan during the period of studies; but after this period, students/graduates may incur an interest charge related to the cost of government borrowing or even higher. For example, New Zealand, which made loans interest-free for borrowers while they reside in New Zealand, charges an interest rate on loans to borrowers who are overseas. Australia, Brazil, Colombia, Estonia, Hungary, Korea, the Netherlands and Sweden do not differentiate between the interest rate borne by student during and after their studies. In Australia, a real interest rate is not charged on loans; instead, the part of a loan that has remained unpaid for 11 months or more is indexed to ensure that the real value of the loan is maintained (Table B5.4).

### ***Repayment of loans***

The current reporting of household expenditure on education as part of private expenditure (see Indicator B3) does not take into account the repayment of public loans by previous recipients. The repayment period varies among

countries, ranging from ten years or less in Australia, Canada, Estonia, New Zealand, the Slovak Republic and Turkey, to twenty years or more in Norway, Sweden and in the United States (for income based repayments).

Among the 16 countries with available data on repayment systems, four English-speaking countries (Australia, New Zealand and the United Kingdom, and the United States for part of the student's loans) as well as Hungary, Korea (for part of the student's loans) and the Netherlands make the repayment of loans dependent on graduates' level of income. Among countries with income-contingent repayment systems, the minimum annual income threshold above which borrowers have to reimburse the loan varies largely between countries. While it is about USD 13 000 in New Zealand, it varies among other countries from USD 20 000 in the Netherlands to more than USD 30 000 in Australia and the United Kingdom (Table B5.5).

Besides repayment, schemes for remission (delaying the repayment) and/or forgiveness of student loans exist in nearly all countries with a student-loan system. These systems may benefit to significant proportions of students who took a loan during their studies. Among countries with available information, the proportion of students benefiting from remission and/or forgiveness varies from 2% or less in Australia, Finland, Hungary, Japan, New Zealand and Sweden, to 10% in the Netherlands. This can translate into significant proportions of loans that are not repaid. In Australia, Canada and the Netherlands, it is estimated that 10% or more of the loans are expected not to be repaid.

The conditions to benefit from such mechanisms vary between countries. Death, disability or poor financial situation of the graduate who took the loan are commonly accepted reasons for obtaining forgiveness or a remission. Furthermore, conditions for remission and/or forgiveness are linked in some countries to the labour market situation or to students' results. For example, in the United States, teachers and individuals in public service may apply to loan-forgiveness programmes; in Australia, graduates of specific fields (and employed in a related occupation) and graduates who take up related occupations or work in specified locations benefit from remission through a reduction of their repayments. In Colombia and Japan, some graduates with particularly outstanding results may also expect forgiveness of all or part of their student loan.

### **Debt at graduation**

During economic crises, when young graduates may have difficulties in finding a job, the level of debt at graduation becomes a concern. When labour market opportunities are scarce, many graduates may go back to school – and risk assuming even more debt.

In several countries, most students are in debt at graduation. Countries whose tertiary institutions charge high tuition fees are also those whose students have the highest levels of debt at graduation. In countries with a relatively small proportion of graduates in debt, the debt burden is also lighter. For example, in Finland, fewer than one in two students is in debt at graduation for an average of about USD 8 300, while in the United Kingdom (England only), nine out of ten graduates have debt from loans of an average of more than USD 30 000 (Table B5.4).

However, and contrary to what could be expected, graduates in countries with no tuition fee can also have a high level of debt at graduation. This is the case of students in Norway and Sweden, where the average annual gross amount of loan available to each student reaches around USD 10 000 and USD 6 800, respectively, and also covers student living expenses, as there is no tuition fee for tertiary studies. In addition, compared to countries with higher tuition fees, income is generally lower after graduation and taxes are higher in these countries (see Model 1).

### **Definitions**

**Average tuition fees charged in public and private tertiary institutions** distinguishes tuition fees between short-cycle, bachelor, master, doctorate or equivalent programmes. This indicator gives an overview of tuition fees at each level by type of institution and shows the proportions of students who do or do not receive scholarships/grants that fully or partially cover tuition fees. Levels of tuition fees and associated proportions of students should be interpreted with caution as they are derived from the weighted average of the main programmes.

**Student loans** refer to the full range of student loans in order to provide information on the level of support received by students. The gross amount of loans provides an appropriate measure of the financial aid to current participants in education. Interest payments and repayments of principal by borrowers should be taken into account when assessing the net cost of student loans to public and private lenders. In most countries, loan repayments do not flow to education authorities, and the money is not available to them to cover other expenditures on education.



OECD indicators take the full amount of scholarships and loans (gross) into account when discussing financial aid to current students. Some OECD countries also have difficulty quantifying the amount of loans to students. Therefore, data on student loans should be treated with some caution.

### Methodology

Data refer to the financial year 2013 or school year 2013-14 and are based on a special survey administered by the OECD and undertaken in 2015 (for details see Annex 3 at [www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

Amounts of tuition fees and amounts of loans in national currency are converted into equivalent USD by dividing the national currency by the purchasing power parity (PPP) index for GDP. Amounts of tuition fees and associated proportions of students should be interpreted with caution as they represent the weighted average of the main tertiary programmes and do not cover all educational institutions.

#### Note regarding data from Israel

The statistical data for Israel are supplied by and are under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

### References

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### Indicator B5 Tables


StatLink  <http://dx.doi.org/10.1787/888933285558>

	Table B5.1a	Estimated annual average tuition fees charged by educational institutions (bachelor's, master's, doctoral or equivalent level) (2013-14)
WEB	Table B5.1b	Estimated annual average tuition fees charged by educational institutions for students in bachelor's or equivalent programmes (2013-14)
WEB	Table B5.1c	Estimated annual average tuition fees charged by educational institutions for students in master's or equivalent programmes (2013-14)
WEB	Table B5.1d	Estimated annual average tuition fees charged by educational institutions for students in doctoral or equivalent programmes (2013-14)
WEB	Table B5.1e	Estimated annual average tuition fees charged by educational institutions for students in short-cycle tertiary programmes (2013-14)
WEB	Table B5.2	Average tuition fees charged by tertiary institutions for bachelor's, master's, doctoral or equivalent programmes, by field of education (2013-14)
	Table B5.3	Financial support to students and tuition fees charged by educational institutions (2013-14)
	Table B5.4	Public loans to students in bachelor's, master's, doctoral or equivalent programmes (2013-14)
	Table B5.5	Repayment and remission of public loans to students in bachelor's, master's, doctoral or equivalent programmes (academic year 2013/14)
WEB	Table B5.6	Estimated annual average tuition fees charged by educational institutions for international students (2013-14)



Table B5.1a. [1/2] **Estimated annual average tuition fees charged by educational institutions (bachelor's, master's, doctoral or equivalent level)<sup>1</sup> (2013-14)**

*National students, in equivalent USD converted using PPPs, by type of institutions and degree structure, based on full-time students, academic year 2013-14*

**Note:** Tuition fees and associated proportions of students should be interpreted with caution as they result from the weighted average of the main tertiary programmes and do not cover all educational institutions. However, the figures reported can be considered as good proxies and show the difference among countries in tuition fees charged by main educational institutions and for the majority of students. Proportions of students reported in columns 1, 2, 3 and 4 are based on the data collection used for other indicators (UOE data collection), and refer to school year 2013.

	Percentage of students enrolled full-time (bachelor's, master's, doctoral or equivalent level)	Percentage of full-time students enrolled in:			Annual average tuition fees in USD charged by institutions (for full-time students)								
		Public institutions (bachelor's, master's, doctoral or equivalent level)	Government dependent private institutions (bachelor's, master's, doctoral or equivalent level)	Independent private institutions (bachelor's, master's, doctoral or equivalent level)	Public institutions			Government dependent private institutions			Independent private institutions		
					Bachelor's or equivalent level	Master's or equivalent level	Doctoral or equivalent level	Bachelor's or equivalent level	Master's or equivalent level	Doctoral or equivalent level	Bachelor's or equivalent level	Master's or equivalent level	Doctoral or equivalent level
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
<b>OECD</b>													
Australia	71	95	a	5	4 473	7 334	314	a	a	a	8 322	7 537	1 997
Austria	100	85	15d	x(3)	861	861	861	861	861	861	m	m	m
Belgium (Fl.)	65	43	57	1	729	729	301 to 376	x(5)	x(6)	x(7)	m	m	m
Belgium (Fr.)	88	40	60	a	155	710	m	151	721	m	a	a	a
Canada <sup>2</sup>	78	m	m	m	4 761	4 961	m	m	m	m	m	m	m
Chile	100	20	16	64	m	m	m	m	m	m	m	m	m
Czech Republic	97	87	2	12	m	m	m	m	m	m	m	m	m
Denmark	90	99	1	0	no tuition fees	no tuition fees	no tuition fees	m	m	m	m	m	m
Estonia	85	18	74	8	no tuition fees	no tuition fees	no tuition fees	no tuition fees	no tuition fees	no tuition fees	m	m	m
Finland	56	67	33	a	no tuition fees	no tuition fees	no tuition fees	no tuition fees	no tuition fees	no tuition fees	a	a	a
France	96	84	16	x(3)	0 to 8 313	300 to 2 166	458	x(11)	x(12)	m	1 808 to 7 598	1 098 to 12 994	m
Germany	86	94	6	0	m	m	m	m	m	m	m	m	m
Greece	m	m	m	m	m	m	m	m	m	m	m	m	m
Hungary	68	89	11	a	m	m	m	m	m	m	m	m	m
Iceland	71	79	20	0	m	m	m	m	m	m	m	m	m
Ireland	88	98	0	2	m	m	m	m	m	m	m	m	m
Israel	83	10	72	18	2 957	m	m	2 934	m	m	7 028	m	m
Italy	100	91	a	9	1 602	x(5)	1 235	a	a	a	6 168	x(11)	2 542
Japan <sup>2</sup>	91	26	a	74	5 152	5 150	5 149	a	a	a	8 263	6 926	5 743
Korea	100	25	a	75	4 773	6 281	7 137	a	a	a	8 554	12 270	11 510
Luxembourg	83	m	m	m	m	m	m	m	m	m	m	m	m
Mexico	100	68	a	32	m	m	m	m	m	m	m	m	m
Netherlands	91	m	m	m	2 300	2 300	a	m	m	m	m	m	a
New Zealand	61	97	3	1	4 113	m	4 290	m	m	m	m	m	m
Norway <sup>2</sup>	63	84	5	11	no tuition fees	no tuition fees	no tuition fees	m	m	m	6 552	8 263	m
Poland	53	91	a	9	m	m	m	m	m	m	m	m	m
Portugal	95	81	0	19	m	m	m	m	m	m	m	m	m
Slovak Republic	69	94	a	6	no tuition fees	no tuition fees	no tuition fees	a	a	a	2 300	1 700	5 847
Slovenia <sup>3</sup>	81	93	6	1	no tuition fees	no tuition fees	5 839	no tuition fees	no tuition fees	m	a	a	m
Spain	69	85	0	15	m	m	m	m	m	m	m	m	m
Sweden	50	92	8	a	no tuition fees	no tuition fees	no tuition fees	no tuition fees	no tuition fees	no tuition fees	a	a	a
Switzerland <sup>4</sup>	77	95	4	1	1 015	1 015	457	1 015	1 015	a	a	m	a
Turkey	100	93	a	7	no tuition fees	no tuition fees	no tuition fees	a	a	a	m	m	m
United Kingdom <sup>2</sup>	78	a	100	0	a	a	a	9 019	9 019	9 019	m	m	m
United States <sup>3</sup>	72	60	0	40	8 202	10 818	13 264	a	a	a	21 189	16 932	22 929
<b>Partners</b>													
Argentina	m	m	m	m	m	m	m	m	m	m	m	m	m
Brazil	100	26	0	74	m	m	m	a	a	a	m	m	m
China	m	m	m	m	m	m	m	m	m	m	m	m	m
Colombia	100	41	0	59	574	3 212	3 667	a	a	a	3 082	7 097	9 885
India	m	m	m	m	m	m	m	m	m	m	m	m	m
Indonesia	m	m	m	m	m	m	m	m	m	m	m	m	m
Latvia	78	0	80	20	m	m	m	m	m	m	m	m	m
Russian Federation	49	94	0	6	m	m	m	m	m	m	m	m	m
Saudi Arabia	m	m	m	m	m	m	m	m	m	m	m	m	m
South Africa	m	m	m	m	m	m	m	m	m	m	m	m	m

1. Scholarships/grants that the student may receive are not taken into account.

2. Reference year 2014-15 for tuition fees (in Japan, for public institutions only).

3. Reference year 2011-12 for tuition fees.

4. Financial reference year 2013 and academic reference year 2012-13.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

Please refer to the Reader's Guide for information concerning symbols for missing data and abbreviations.


StatLink  <http://dx.doi.org/10.1787/888933285566>

Table B5.1a. [2/2] **Estimated annual average tuition fees charged by educational institutions (bachelor's, master's, doctoral or equivalent level)<sup>1</sup> (2013-14)**

*National students, in equivalent USD converted using PPPs, by type of institutions and degree structure, based on full-time students, academic year 2013-14*

Note: Tuition fees and associated proportions of students should be interpreted with caution as they result from the weighted average of the main tertiary programmes and do not cover all educational institutions. However, the figures reported can be considered as good proxies and show the difference among countries in tuition fees charged by main educational institutions and for the majority of students. Proportions of students reported in columns 1, 2, 3 and 4 are based on the data collection used for other indicators (UOE data collection), and refer to school year 2013.	
	Comment (14)
<b>OECD</b>	
Australia	
Austria	Since the summer term 2009 only national students as well as EU/EEA students who exceed the theoretical duration of study plus a range of tolerance are not exempted from paying tuition fees (other reasons for exemption exist). Tuition fees excludes mandatory membership in the official body of university students (about USD 43).
Belgium (Fl.) <sup>2</sup>	Tuition fees charged to student in bachelor's or master's or equivalent programmes who do not receive a scholarship. Tuitions fees charged to students depend from the status of student regarding scholarship: USD 122 for student receiving a scholarship and USD 482 for students receiving almost a scholarship ("bijna beursstudenten").
Belgium (Fr.)	Tuition fees charged for programmes are the same in public as in private institutions but the distribution of students differs between public and private institutions, so the weighted average is not the same.
Canada <sup>2</sup>	
Chile	
Czech Republic	
Denmark	
Estonia	Starting from academic year 2013-14, all degree programmes taught in Estonian are free of charge for full-time students. Fees can be charged from students who do not succeed to study full-time.
Finland	Excluding membership fees to student unions.
France	In public institutions, tuitions fees in most bachelor's or equivalent programmes are less than USD 750; and fees may exceed this amount in some paramedical training. Only annual tuition fees of public institutions depending from the Ministry of Higher Education or the Ministry of Agriculture correspond to amounts set by ministerial decrees. Other data on the registration fee are rough estimates with no statistical or regulatory nature.
Germany	
Greece	
Hungary	Students are either fully financed through a state scholarship; partially financed through a state scholarship (50% of the cost of studies), or pay the full cost of studies.
Iceland	
Ireland	
Israel	
Italy	Each institution fixes scales for tuition fees dependent on the economic circumstances of the student's family, according to equity and solidarity criteria that respects the general rules determined at national level. The annual average tuition fees are calculated on the basis of the actual tuition fees paid by each student (net amount); students totally exempted from fees are not included in the calculation. Students partially exempted are considered on the basis of their actual payment. Programmes at equivalent levels are excluded.
Japan <sup>2</sup>	Average amount of annual tuition fees charged by independent private insitutions refer to fees in private universities for the first academic year.
Korea	
Luxembourg	
Mexico	
Netherlands	Tuition fees in public institutions refer to the mandatory fee and apply to all EEA students.
New Zealand	Average tuition fees for all tertiary levels in universities only.
Norway <sup>2</sup>	Tuition fees for independent private institutions refer to the largest private institution, mainly providing courses in business administration (economics, marketing and management). Candidates for the doctoral degree are formally not students, but employed as research fellows. The contract period at the universities is normally four years, to allow for teaching activities in addition to the three years of research.
Poland	
Portugal	
Slovak Republic	Generally full-time students do not pay the tuition fees, but students who are simultaneously enrolled in one academic year in two or more study programmes offered by a public university in the same level, are required to pay annual tuition fees for the second and the other study programmes in the academic year. In addition, students studying longer than the standard duration of study are required to pay annual tuition fees for each additional year of study.
Slovenia <sup>3</sup>	Full-time students do not pay tuition fees. In independent private institutions, students are enrolled on a part-time basis only.
Spain	
Sweden	Proportion of full-time students include students in master's or equivalent level (ISCED 7) and short-cycle tertiary programmes (ISCED 5).
Switzerland <sup>4</sup>	
Turkey	As of the academic year 2012/13, in public institutions, students in first education (regular morning programmes) and open education programmes are not charged tuition fees over the course of the theoretical duration of the programmes. Tuition fees are charged only for students in public institutions who are enrolled in evening programmes and those who have not graduated from a programme within the theoretical duration.
United Kingdom <sup>2</sup>	Average tuition fees for all tertiary levels.
United States <sup>3</sup>	
<b>Partners</b>	
Argentina	
Brazil	
China	
Colombia	
India	
Indonesia	
Latvia	
Russian Federation	
Saudi Arabia	
South Africa	

1. Scholarships/grants that the student may receive are not taken into account.

2. Reference year 2014-15 for tuition fees (in Japan, for public institutions only).

3. Reference year 2011-12 for tuition fees.

4. Financial reference year 2013 and academic reference year 2012-13.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

Please refer to the Reader's Guide for information concerning symbols for missing data and abbreviations.


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Table B5.3. **Financial support to students and tuition fees charged by educational institutions (2013-14)**  
*National students, based on full-time students, academic year 2013-14*

B5

	Bachelor's or equivalent level							
	Distribution of financial aid to students Percentage of students that:				Distribution of scholarships/grants in support of tuition fees Percentage of students that:			
	benefit from public loans only	benefit from scholarships/ grants only	benefit from public loans AND scholarships/ grants	DO NOT benefit from public loans OR scholarships/ grants	receive scholarships/ grants that are higher than the tuition fees	receive scholarships/ grants whose amount is equivalent to the tuition fees	receive scholarships/ grants that partially cover the tuition fees	DO NOT receive scholarships/ grants in support of tuition fees
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
<b>OECD</b>								
Australia <sup>1</sup>	43	0	44	13	x(7)	x(7)	44	56
Austria	a	17	a	83	15	2	0	83
Belgium (Fl.)	a	23 <sup>d</sup>	a	77 <sup>d</sup>	23 <sup>d</sup>	a	a	77 <sup>d</sup>
Belgium (Fr.)	x(3)	x(3)	19 <sup>d</sup>	81	19 <sup>d</sup>	x(5)	x(5)	81 <sup>d</sup>
Canada	m	m	m	m	m	m	m	m
Chile	m	m	m	m	m	m	m	m
Czech Republic	m	m	m	m	m	m	m	m
Denmark	m	m	m	m	m	m	m	m
Estonia	m	m	m	m	m	m	m	m
Finland	a	52 <sup>d</sup>	a	48 <sup>d</sup>	52 <sup>d</sup>	a	a	48 <sup>d</sup>
France	m	35	m	65	27	7	a	65
Germany	m	m	m	m	m	m	m	m
Greece	m	m	m	m	m	m	m	m
Hungary	m	m	m	m	m	m	m	m
Iceland	m	m	m	m	m	m	m	m
Ireland	m	m	m	m	m	m	m	m
Israel	m	m	m	m	m	m	m	m
Italy <sup>5</sup>	0 <sup>d</sup>	20 <sup>d</sup>	0 <sup>d</sup>	80 <sup>d</sup>	7 <sup>d</sup>	5 <sup>d</sup>	8 <sup>d</sup>	80 <sup>d</sup>
Japan	m	m	m	m	m	m	m	m
Korea	m	m	m	m	m	m	m	m
Luxembourg	m	m	m	m	m	m	m	m
Mexico	m	m	m	m	m	m	m	m
Netherlands <sup>2</sup>	m	m	m	m	48	0	27	24
New Zealand <sup>3</sup>	45	5	37	13	m	m	m	m
Norway	14	5	61	20	m	m	m	m
Poland	m	m	m	m	m	m	m	m
Portugal	m	m	m	m	m	m	m	m
Slovak Republic	m	m	m	m	m	m	m	m
Slovenia	a	m	a	a	m	m	m	m
Spain	m	m	m	m	m	m	m	m
Sweden	m	m	m	m	m	m	m	m
Switzerland <sup>4</sup>	0	7	0	92	8	0	0	92
Turkey <sup>5, 6</sup>	39	16	0	45	15	0	0	84
United Kingdom <sup>5, 7</sup>	92 <sup>d</sup>	a	x(1)	8 <sup>d</sup>	a	a	a	100 <sup>d</sup>
United States <sup>8</sup>	11	19	55	15	m	m	m	29
<b>Partners</b>								
Argentina	m	m	m	m	m	m	m	m
Brazil	m	m	m	m	m	m	m	m
China	m	m	m	m	m	m	m	m
Colombia	m	m	m	m	m	m	m	m
India	m	m	m	m	m	m	m	m
Indonesia	m	m	m	m	m	m	m	m
Latvia	m	m	m	m	m	m	m	m
Russian Federation	m	m	m	m	m	m	m	m
Saudi Arabia	m	m	m	m	m	m	m	m
South Africa	m	m	m	m	m	m	m	m

Note: Distribution of financial aid to students and scholarships/grants in support of tuition fees at master's and doctoral or equivalent levels are available on line.

1. Only includes the major Australian Government scholarships programmes. It excludes all scholarships provided by education institutions and the private sector.

2. Public institutions only.

3. Average values for full-time students across all levels of tertiary education.

4. Bachelor's or equivalent level includes short-cycle tertiary programmes. Swiss data refer to the financial year 2013 and the academic year 2012/2013.

5. Reference year 2014-15.

6. Students who benefit from scholarships/grants only includes those receiving public scholarships/grants.

7. Excludes independent private institutions.

8. Reference year 2011-12.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

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Table B5.4. [1/2] **Public loans to students in bachelor's, master's, doctoral or equivalent programmes (2013-14)***National students, in USD converted using PPPs*

	Year of the creation of a public loan system in the country	Proportion of students who have a loan (in %) (academic year 2013-14)	Average annual gross amount of loan borrowed to each student (in USD)
			Bachelor, master's, doctoral or equivalent level
	(1)	(2)	(3)
<b>OECD</b>			
Australia	1989	79 (85% for bachelors, 63% for masters, and 2% for doctoral)	4 017
Belgium (Fl.)	a	a	a
Belgium (Fr.) <sup>1</sup>	1983	9	1 458
Canada <sup>2, 3, 4</sup>	1964	m	4 277 (bachelor's), 5 899 (master's), 6 489 (doctoral)
Denmark <sup>5</sup>	1988/89	about 35	4 723
Estonia <sup>2</sup>	1995	11	3 487
Finland <sup>2</sup>	1969	22	2 714
France <sup>2</sup>		0.1	1 600
Hungary <sup>1, 2, 6</sup>	2001	m	2 790
Italy <sup>2</sup>	m	m	4 959
Japan <sup>5</sup>	1943	38	6 483 (interest-free loans); 8 430 (interest-bearing loans)
Korea <sup>7</sup>	1994	18.5	5 623
Mexico	1970	m	m
Netherlands	1986	m	6 878
New Zealand	1992	m	5 897
Norway <sup>5</sup>	1947	68	10 083
Poland	1998	m	m
Portugal		m	m
Slovak Republic <sup>7</sup>	1997	m	4 510
Slovenia	a	a	a
Sweden <sup>5</sup>	2001 (current system); 1965 for first system	52	6 829
Switzerland <sup>3</sup>	more than 50 years	m	3 987
Turkey	1961	32	3 561 (bachelor's), 7 122 (master's), 10 683 (doctoral)
United Kingdom <sup>5</sup>	1990	92	5 612 (maintenance loan) and 10 824 (tuition fee loan)
United States <sup>8</sup>	1960s	62 (bachelor's), 67 (master's); 32 (doctoral)	4 330 (bachelor's), 16 363 (master's), 5 984 (doctoral)
<b>Partners</b>			
Brazil	m	m	m
Colombia	1953	m	3 003

Note: Columns 4, 5 and 6 available on line display the average annual gross amount of loan at bachelor's, master's and doctoral or equivalent levels.

1. All students in bachelor's, master's, doctoral or equivalent programmes.

2. Private loan guaranteed by the state rather than public loan (in Italy, for the majority of student loans).

3. Reference year 2012-13.

4. Only includes information on the federal portion of student financial assistance, that is to say 60% of student loans provided in the provinces participating in the Canada Student Loans Program (CSLP). Excludes the province of Quebec (about 25% of the Canadian population) that does not participate in the CSLP.

5. Reference year 2014-15 (for Japan, 2013-14 reference year for debt at graduation).

6. Data refer to *Diákhitel1* only. In the academic year 2012-13 a new student loan form (*Diákhitel2*) was launched, besides *Diákhitel1*. *Diákhitel2* can be used only for the cost of studies ("cost-refunding" or "tuition fee"), while *Diákhitel1* can be used for any purpose (e.g. student living expenses).

7. Includes short-cycle tertiary programmes.

8. Reference year 2011-12 for the proportion of students with student loans; reference year 2014-15 for information on interest rates.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

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Table B5.4. [2/2] **Public loans to students in bachelor's, master's, doctoral or equivalent programmes (2013-14)***National students, in USD converted using PPPs*

	Subsidy through reduced interest rate		Debt at graduation	
	Interest rate during studies	Interest rate after studies	Percentage of graduates with debt (in %)	Average debt at graduation (in USD)
	(7)	(8)	(9)	(10)
<b>OECD</b>				
Australia	2% (no real interest rate)	2% (no real interest rate)	74%	m
Belgium (Fl.)	a	a	a	a
Belgium (Fr.) <sup>1</sup>	m	m	m	m
Canada <sup>2, 3, 4</sup>	No nominal interest rate	5.4%	m	12 422
Denmark <sup>5</sup>	4.0 % (interest rate higher than cost of government borrowing)	1.0 % (interest rate higher equal to cost of government borrowing)	57%	14 856
Estonia <sup>2</sup>	5.0%	5.0%	m	m
Finland <sup>2</sup>	1.0%	Full interest rate agreed with the private bank	43.5%	8 291
France <sup>2</sup>	m	m	m	m
Hungary <sup>1, 2, 6</sup>	Variable (7.5% to 6.5%) for <i>Diákhitel1</i>	Variable (7.5% to 6.5%) for <i>Diákhitel1</i>	m	m
Italy <sup>2</sup>	m	m	m	m
Japan <sup>5</sup>	No nominal nor real interest rate	Maximum of 3%, rest paid by government	m	29 942
Korea <sup>7</sup>	2.9%	2.9%	m	m
Mexico	m	m	m	m
Netherlands	Cost of government borrowing (0.12%)	Cost of government borrowing (0.12%)	67%	18 100
New Zealand	No nominal nor real interest rate	No nominal interest rate if New Zealand based, 5.9% otherwise	m	USD 13 437 (2014 average for both graduates and non-graduate borrowers who have left study, and regardless of what level they studied at)
Norway <sup>5</sup>	a (repayment of the loan starts after graduation)	2.52% (cost of government borrowing, +1.25% to cover defaulting costs)	m	26 826
Poland	m	m	m	m
Portugal	m	m	m	m
Slovak Republic <sup>7</sup>	No nominal nor real interest rate	3.19%	0.81%	3 247
Slovenia	a	a	a	a
Sweden <sup>5</sup>	1%	1%	77%	22 789
Switzerland <sup>3</sup>	m	m	m	m
Turkey	a (repayment of the loan starts after graduation)	Based on the domestic producer price index	m	m
United Kingdom <sup>5</sup>	Retail price index, plus 3% (5.5% for 2014-15)	from retail price index (2.5% for 2014-15) to retail price index, plus 3% (5.5% for 2014-15), based on earnings	91.6%	30 349
United States <sup>8</sup>	0 to 7.21% (cost of government borrowing)	4.66 to 7.21% (cost of government borrowing)	m	m
<b>Partners</b>				
Brazil	3.4%	3.4%	m	m
Colombia	Consumer price index to consumer price index + 8%	Consumer price index to consumer price index + 8%	m	7 298

Note: Columns 4, 5 and 6 available on line display the average annual gross amount of loan at bachelor's, master's and doctoral or equivalent levels.

1. All students in bachelor's, master's, doctoral or equivalent programmes.

2. Private loan guaranteed by the state rather than public loan (in Italy, for the majority of student loans).

3. Reference year 2012-13.

4. Only includes information on the federal portion of student financial assistance, that is to say 60% of student loans provided in the provinces participating in the Canada Student Loans Program (CSLP). Excludes the province of Quebec (about 25% of the Canadian population) that does not participate in the CSLP.

5. Reference year 2014-15 (for Japan, 2013-14 reference year for debt at graduation).

6. Data refer to *Diákhitel1* only. In the academic year 2012-13 a new student loan form (*Diákhitel2*) was launched, besides *Diákhitel1*. *Diákhitel2* can be used only for the cost of studies ("cost-refunding" or "tuition fee"), while *Diákhitel1* can be used for any purpose (e.g. student living expenses).

7. Includes short-cycle tertiary programmes.

8. Reference years 2011-12 for the proportion of students with student loans; reference year 2014-15 for information on interest rates.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

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Table B5.5. [1/2] **Repayment and remission of public loans to students in bachelor's, master's, doctoral or equivalent programmes (academic year 2013-14)***National students, in USD converted using PPPs*

	Repayment				
	Repayment system	Annual minimum income threshold (in USD)	Duration of typical amortisation period (in years)	Estimated annual income of recent graduates (in USD)	Average annual amount of repayment (in USD)
	(1)	(2)	(3)	(4)	(5)
<b>OECD</b>					
Australia	Income contingent	33 709	8,5	34 492	2 424
Belgium (Fl.)	a	a	a	m	a
Belgium (Fr.)	m	m	m	m	m
Canada <sup>1, 2, 3</sup>	m	m	9.5	m	m
Denmark <sup>4</sup>	Mortgage style	a	7 to 15	m	m
Estonia	Mortgage style	a	8 to 10	21 556 (gross salary in 2012)	m
Finland	Mortgage style	a	5 to 15	37 574	1 530
France	m	m	m	m	m
Hungary <sup>5</sup>	Income contingent	None	10 to 15	m	1 259 ( <i>Diákhitel1</i> ); 664 ( <i>Diákhitel2</i> )
Italy	m	m	m	m	m
Japan <sup>4</sup>	Mortgage style	a	15	m	2 178 (from 1 064 to 10 024)
Korea <sup>6</sup>	Income contingent and mortgage style	About 21 755 (income contingent loan); a (mortgage style loan)	m (income contingent loan); up to 10 years (mortgage style loan)	m	m
Netherlands	Income contingent	19 516	15	m	1 086
New Zealand	Income contingent	12 996	7	m	1 907 (12% of income amount above income threshold, plus any voluntary repayments)
Norway	Mortgage style	a	20	m	1 609
Slovak Republic <sup>7</sup>	Mortgage style	a	7.1 (from 5 to 10)	m	780 (from 86 to 2 300)
Slovenia	a	a	a	a	a
Sweden <sup>4</sup>	Mortgage style	a	25	m	Typically 756
Switzerland	m	m	m	m	m
Turkey	Mortgage style	a	2 to 6	m	m
United Kingdom <sup>4</sup>	Income contingent	30 062	m	30 778	616 (1st year of repayment for 2012 cohort) to 1 560 (8th year of repayment for 2005 cohort)
United States	Mortgage style and income contingent	m	10 (mortgage style repayment); 20 to 25 (income based repayment; predicted period)	24 448	m
<b>Partners</b>					
Brazil	m	m	m	m	m
Colombia	Mortgage style	a	From same to twice the time of the study period	18 982	m

1. Private loan guaranteed by the state rather than public loan (in Italy, for the majority of student loans).

2. Reference year 2012-13.

3. Only includes information on the federal portion of student financial assistance, that is to say 60% of student loans provided in the provinces participating in the Canada Student Loans Program (CSLP). Excludes the province of Quebec (about 25% of the Canadian population) that does not participate in the CSLP.

4. Reference year 2014-15.

5. In the academic year 2012-13, a new student loan form (namely *Diákhitel2*) was launched, besides *Diákhitel1*. *Diákhitel2* can be used only for the cost of studies ("cost-refunding" or "tuition fee"), while *Diákhitel1* can be used for any purpose (e.g. student living expenses).

6. Eligibility rule: Income Contingent Student Loans, if 35 years old or younger, 7th income decile or below, took 12 credits or more and gained 70 points or higher (maximum 100 points). General Installment Student Loans, if 55 years old or younger, 8th income decile or above, undergraduate and graduate students, took 12 credits or more, and gained 70 points or higher (maximum 100 points).

7. Includes short-cycle tertiary programmes.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

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Table B5.5. [2/2] **Repayment and remission of public loans to students in bachelor's, master's, doctoral or equivalent programmes (academic year 2013-14)***National students, in USD converted using PPPs*

	Remission					
	Existence of remission/forgiveness	Conditions for remission/forgiveness			Proportion of students that benefit of the remission/forgiveness	Proportion of loans that are not repaid
		Death or disability of the graduate	Financial situation of the graduate	Other conditions		
	(6)	(7)	(8)	(9)	(10)	(11)
<b>OECD</b>						
Australia	Yes	Death	Bankruptcy (forgiveness)	Remission : decrease of the compulsory HELP repayments for graduates of specific fields (and employed in a related occupation) and graduates who take up related occupations or work in specified locations.	Forgiveness: m Remission: 0.56%	Forgiveness: 17% Remission: 0.06%
Belgium (Fl.)	a	a	a	a	a	a
Belgium (Fr.)	m	m	m	m	m	m
Canada <sup>1, 2, 3</sup>	Yes	a	Graduates who have difficulty to pay the monthly Canada Student Loan payments (based on income and family size)		m	13%
Denmark <sup>4</sup>	Yes	a	Based on financial situation, if the graduate does not have a huge debt to private creditors. If the debtor has a huge debt to both the government (e.g. public loans) and private creditors, it is possible to apply for a general debt relief.		A very few	About 1%
Estonia	Yes	Death; graduates who lost the ability to work at 80%-100%		Graduates with a child with profound disability	6%	m
Finland	No	a	a	a	a	1.5%
France	m	m	m	m	m	m
Hungary <sup>5</sup>	Yes	Death; 100% disability of the graduate		Pensioner status	0.035% ( <i>Diákhitel1</i> )	0.063% ( <i>Diákhitel1</i> )
Italy	m	m	m	m	m	m
Japan <sup>4</sup>	Yes	Death; physical or mental disabilities of the graduate		Graduate school recipients of Category 1 Loans with particularly outstanding results	0.63%	m
Korea <sup>6</sup>	Yes	a	65 years old or older people with no other income than a national pension, and whose income is below a threshold (the foundation's standard)	Interest relief while serving in the army (General Installment Student Loans, Income Contingent Student Loans)	m	m
Netherlands	Yes	a	*income level condition is not applied to graduate students		10%	10%
New Zealand	Yes	Death	Bankruptcy		Less than 0.2%	m
Norway	Yes	Death or illness	People with low income, or in unemployment	In case of childbirth or care of small children	5%	m
Slovak Republic <sup>7</sup>	m	m	m	m	m	1.08%
Slovenia	a	a	a	a	a	a
Sweden <sup>4</sup>	Yes	Death; not time-limited sickness compensation with low income		People of high age (65/68 years)	2%	7.3%
Switzerland	m	m	m	m	m	m
Turkey	Yes	Death; inability to work due to disability			m	m
United Kingdom <sup>4</sup>	Yes	Death		Loans are written off 30 years after graduation	m	m
United States	Yes	Death or disability	Graduates whose federal student loan debt is higher than their annual discretionary income or represents a significant portion of their annual income	Graduates who enter and remain in the teaching profession or in public services for a certain number of years may have a portion of their loans forgiven	m	m
<b>Partners</b>						
Brazil	m	m	m	m	m	m
Colombia	Yes			On graduation from the programme for which loans were approved and on obtaining the best results in Saber Pro tests	n	m

1. Private loan guaranteed by the state rather than public loan (in Italy, for the majority of student loans).

2. Reference year 2012-13.

3. Only includes information on the federal portion of student financial assistance, that is to say 60% of student loans provided in the provinces participating in the Canada Student Loans Program (CSLP). Excludes the province of Quebec (about 25% of the Canadian population) that does not participate in the CSLP.

4. Reference year 2014-15.

5. In the academic year 2012/2013, a new student loan form (namely *Diákhitel2*) was launched, besides *Diákhitel1*. *Diákhitel2* can be used only for the cost of studies ("cost-refunding" or "tuition fee"), while *Diákhitel1* can be used for any purpose (e.g. student living expenses).


6. Eligibility rule: Income Contingent Student Loans, if 35 years old or younger, 7th income decile or below, took 12 credits or more and gained 70 points or higher (maximum 100 points). General Installment Student Loans, if 55 years old or younger, 8th income decile or above, undergraduate and graduate students, took 12 credits or more, and gained 70 points or higher (maximum 100 points).

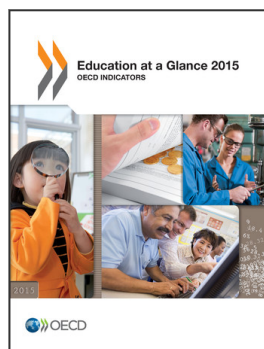
7. Includes short-cycle tertiary programmes.

8. Reference years 2011-12 for the proportion of students with student loans; 2012-13 for debt at graduation, 2014-15 otherwise.

Source: OECD. See Annex 3 for notes ([www.oecd.org/education/education-at-a-glance-19991487.htm](http://www.oecd.org/education/education-at-a-glance-19991487.htm)).

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