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Tuition fees for following a 2nd study programme

International practices

Final Report

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Management samenvatting

De informatie hieronder heeft betrekking op studenten die een tweede opleiding op een gelijk niveau volgen (een 2^e bachelor of 2^e master) aan publiek bekostigde instellingen. Post-initiële opleidingen, zoals MBA's en deeltijd opleidingen voor mensen die zich verder willen professionaliseren blijven buiten beschouwing.

Collegegelden voor reguliere studenten

Zoals ook ander onderzoek laat zien raken collegegelden meer ingeburgerd in het hoger onderwijs. Landen waar collegegelden lange tijd taboe waren beginnen ook deze bron van inkomsten voorzichtig aan te boren. In de Noordse landen gaat men steeds vaker collegegelden heffen voor niet-EU/EEA studenten en ook in Duitsland is er op dit terrein activiteit, zowel voor reguliere studenten, studenten in post-initiële opleidingen en studenten die de nominale studieduur ruim overschrijden. Met uitzondering van Engeland (£9,000) en Ierland – waar studenten €2,500 *Student Contribution* betalen – liggen de collegegelden veelal aanzienlijk onder het niveau van dat in Nederland.

Collegegelden voor studenten die een tweede bachelor of master opleiding volgen

De praktijk met betrekking tot het heffen van collegegelden voor studenten die een tweede programma volgen verschilt enorm. Ten eerste gaat het om de vraag of men überhaupt een tweede opleiding van hetzelfde niveau mag volgen. In enkele landen is het toegestaan om meer opleidingen van hetzelfde niveau te volgen – zoals in Australië, Duitsland, Engeland, Finland, Vlaanderen, Ierland en Oostenrijk. In Denemarken en Italië mag dit ook, maar alleen nadat de eerste opleiding is afgerond. In Denemarken, Finland en ook in Californië is het echter lastig om toegang te krijgen omdat men achter in de rij staat bij de toelatingsprocedures. In Denemarken mag men geen tweede masteropleiding volgen als men er al één heeft afgesloten. Australië biedt veel *double-degree* of *combined programma's* aan om studenten met dergelijke wensen te accommoderen. Daar studeert ongeveer 10% van de studenten in dergelijke langere bachelor's programma's.

Ten tweede speelt de vraag of men in het geval men een tweede opleiding van hetzelfde niveau volgt onder een ander collegeregime valt. In veel gevallen betaalt men hetzelfde collegetarief als studenten die een eerste bachelor of master volgen, zoals in Australië, Duitsland, Denemarken, Finland, Frankrijk en Californië. Dit leidt uiteraard tot hogere kosten en eventueel hogere studieschulden. In enkele landen worden dan andere collegeregels van kracht. In Vlaanderen, Oostenrijk en enkele Duitse deelstaten moeten studenten die langer studeren dan de nominale studieduur van één opleiding plus 1 of 2 jaar een extra collegeregeld gaan betalen, een langstudeerdersregeling. Dat is doorgaans een

centraal gereguleerd tarief. In enkele Duitse deelstaten – Saarland en Sachsen – moeten studenten die een tweede studie volgen een collegegeld van €400 respectievelijk €500 per semester betalen (*Zweitstudiumgebühren*). Omdat Ierse en Engelse universiteiten helemaal geen bekostiging voor 2^e studies krijgen, kunnen instellingen zelf een eigen collegegeld heffen dat soms aanzienlijk hoger ligt. In Ierland kan dit oplopen tot €13,300 naast de reguliere *Student Contribution* van €2500 per jaar.

Gevolgen voor de instellingsbekostiging

In enkele landen ontvangen hoger onderwijsinstellingen dezelfde bekostiging als voor studenten die staan ingeschreven voor een eerste bachelor (of master) opleiding. Dit geldt in Australië, Californië, Denemarken, Duitsland, Finland en Italië. Overigens zijn in Californië de bekostigingsniveaus laag, de collegegelden hoog en de toegangsselectie streng zodat maar zeer weinig studenten na een bachelor nog een bachelor gaan volgen. In andere landen, zoals Oostenrijk, Ierland en Engeland tellen studenten die al een gelijkwaardig diploma hebben niet mee voor de bekostiging. Oostenrijkse instellingen krijgen daarvoor een compensatie door een bescheiden collegegeld (€727 per jaar) terwijl Engelse en Ierse instellingen zelf forse collegegelden vragen. In Vlaanderen worden studenten en instellingen voor maximaal aantal van 200 credits binnen een bachelor programma bekostigd (leerrechten). Studenten die meer opleidingen volgen en daardoor buiten het aantal publieke bekostigde leerrechten vallen moeten per extra credit €10 extra collegegeld betalen (maximaal €600 per jaar). Eenzelfde type regeling geldt voor master studenten.

Gevolgen voor studiefinanciering

De gevolgen wat betreft studiefinanciering zijn doorgaans drastischer. In de meeste landen kan men voor tweede studies van een gelijk niveau geen reguliere studiefinanciering ontvangen, tenzij men dat parallel aan de eerste opleiding doet. Dat is van toepassing in Californië, Oostenrijk, Duitsland, Frankrijk, Engeland, Ierland en Frankrijk. In Australië, Vlaanderen, Denemarken en Finland hebben studenten beperkte studiefinancieringsrechten (de nominale studieduur plus enkele credits semesters. Die extra periode kan men gebruiken voor een tweede studie, maar als die zijn verbruikt dan houdt de studiefinanciering op. In Australië kunnen de meeste studenten wel “onbeperkte tijd” gebruik maken van leningen om hun collegegeld te betalen. De restrictie van 7 jaar is in 2012 vervangen door een maximum studieschuld van zo’n €78,000.

Reflectie en lessen voor Nederland

Alles overziende blijkt de internationale praktijk zeer divers. Alles wat in Nederland op dit terrein wordt beslist sluit wel aan bij de praktijk in enkele landen, maar is afwijkend van andere landen. Wel wordt het volgen van tweede studies in veel landen direct of indirect beperkt doordat studenten of instellingen worden beperkt in de financiële ondersteuning van tweede studies en dus vaak zelf veel moeten bijdragen of lenen.

1 Introduction to this study

This study aims to explore international practice concerning tuition fees for students who would like to follow a second study programme at bachelor or master level. This is defined as students who will follow a bachelor programme after having completed a bachelor programme already or following two programmes at the same time. This also applies to students who would like to conduct a second master's programme.

1.1 The Dutch debate

In 2010 the Dutch government has decided to limit the public financial responsibility to only one bachelor and one master programme for each individual student. This means that a student who since then would like to follow a second study programme of the same level is no longer entitled to the nationally regulated uniform tuition fee (€1,771 in 2013) but may be charged the fee the individual institution determines for "full fee paying students" (*instellingscollegegeld*). The minimum tariff for this "institutional tuition fee" is equal to the national uniform tuition level but can be put at an unlimited higher level. Many Dutch institutions apply an "institutional tuition fee" between €7,500 and €12,000 per academic year.

Institutions in practice also charge substantially higher fees to students doing a second study programme because from 2010 onwards they no longer receive public funding for the second programme followed by students. Students who follow a second study programme started to complain about the relatively high "institutional tuition fee" levels. As a consequence, this practice has been discussed in Dutch Parliament. Because little is known what institutions really charge to this specific group of students, the Minister of Education, Culture and Sciences asked to better investigate the issue. As such, a monitor has been set up to identify current practice in the Netherlands and its impact on the behaviour of students. In addition, the Minister initiated the underlying study to explore practices in other countries with relation to tuitions fees to be paid in case students following a second study programme of the same level. A major issue is to explore whether there is a maximum one can charge to students following a second programme.

1.2 Objective of the study

In order to be prepared for the parliamentary debate in autumn 2013 (September/October), the Minister would like to be acquainted with standing practice abroad with regard to tuition fee policies for students who follow a second study programme of the same level and the rules that apply to such situations. This means that the current study has to provide clarity on the regulations regarding regular tuition fees and the regulations that apply for students who follow a second study programme of the same level. In addition, the study may provide brief insights whether in cases students have to pay (higher or differentiated)

tuition fees for second study programmes, whether this also has consequences for public funding of higher education institutions and whether such additional fees are compensated by any student financial support mechanisms (grants and loans) and under what conditions.

To this end, CHEPS has conducted a brief analysis of the standing practice on these issues in 11 countries based on desk research and by approaching national specialists from ministries, higher education research centres and national student unions.

1.3 Research questions

Based on the above mentioned considerations the following research questions have been formulated for this study:

1. What is the tuition fee regime for regular students who follow a fulltime study programme at a publicly funded higher education institution?
2. What regulations apply to students who follow a second bachelor or master programme?
 - a. Do they pay the same amount as for the first programme they follow(ed)?
 - b. Do they pay a higher rate?
 - c. Can the institutions determine the tuition rate they charge to such students themselves?
 - d. Is there a maximum the institutions can charge? What is this maximum?
 - e. Is it known what the institutions charge in such cases? (monitored) What is the variation?
 - f. Do institutions charge different tuition rates to different target groups or for different types of study programmes (e.g. based on discipline, or those who follow a second programme concurrent or consecutive to their first programme)?
3. Do higher education institutions receive the same public funding for students following a second study as they receive for students who follow only one bachelor and/or master programme? Or are they not funded for students following a second programme?
4. Do students who follow a second bachelor or master programme receive (additional) student financial support in the form of grants and loans? (extra months / years?)
5. If institutions charge higher tuition fees to students who follow a second study programme, are these additional costs compensated in the student financial support arrangements?

Selection of countries and research methodology

To study the phenomenon of tuition fees for second studies ten countries were selected. The main selection criterion was to include a number of countries that do charge tuition fees to regular students, some that charge different rates to different groups of students and some countries that do not charge tuition fees to regular fulltime students. In addition, a number of European countries have been selected as well as some non-European more Anglo-Saxon countries that have strong tuition fee traditions. Based on these considerations, the following

eleven countries were selected: Australia, Austria, Denmark, England, Finland, Flanders, France, Germany, Ireland, Italy and the U.S.A.

The study will be conducted mainly with desk research exploring official information from official agencies, like ministries and student finance organisations. In addition, for each country some experts will be contacted representing various stakeholders:

- The ministry of education
- A representative of a national student financing organisation
- A national research expert in the area of student financing
- A representative of a national student union.

In this way the information provided will be based on various perspectives from with each higher education system.

Structure of the report

The next chapters will each provide a brief country case study in which the research questions will be answered. A management summary is presented at the start of the report – in Dutch.

2 Australia

2.1 Tuition fees for regular fulltime students

Higher education students have contributed to the cost of their education for most of the history of higher education in Australia. The Higher Education Contribution Scheme (HECS) was introduced in 1989. The level of HECS-tuition fees is determined by the Minister of Education. The HECS rate was originally set to recover 20% of the costs of an average university programme. The level of HECS was indexed to the cost of living and increased to A\$ 2,450 in 1996. This was the uniform rate for the publicly funded students – the Commonwealth supported students – in all full-time programmes. This contribution is not paid directly by the student - it is deferrable, implying that students incur a debt. This debt then is repaid when students leave the higher education system. The debt is collected by the tax office as a levy on students' income tax but it is only paid by ex-students when they earn better than average incomes (exceeding a threshold level).

From 1997 onwards, HECS charges were differentiated into three tariff bands: low, middle, and high. In addition, the weighted average HECS rate was increased by about 40% and on average came close to about 50% of teaching costs. In 1997, also the income at which the HECS debt begins to be repaid was changed.

Today, the student contribution still varies by discipline (humanities and science are heavily subsidised requiring low student contributions, while law and business are almost full fee based, with around 20% of public subsidy). From 2004 onwards, new regulation with regard to tuition fees came into force. Since that year universities are allowed to set the fees for their undergraduate students up to a maximum that differs according to the 'Band' in which the program is categorized. The maximum student contribution rates follow the same categories as the differentiated HECS system. See table 1.

The student contribution amounts are calculated per subject based on the Equivalent Full-time Study Load (EFTSL) value of the subject and the subject cluster it belongs to.

This contributions model is a hybrid model. The differentiated contribution is set with an eye upon the costs of education and the expected graduate earnings. Originally students in 'national priority' programmes (teacher training and nursing) were charged a lower contribution, but from 2010 that protection was removed.

Table 2.1: Maximum student contribution by programme category, 2013 (in Australian dollars)

Student Contribution Band	Programme	Maximum contribution
Band 1	humanities, behavioural science, social studies, education, clinical psychology, foreign languages, visual and performing arts, nursing	\$0- \$5,868 per standard year
Band 2	mathematics, statistics, computing, built environment, other health, allied health, science, engineering, surveying, agriculture	\$0-\$8,363 per standard year
Band 3	law, accounting, administration, economics, commerce, dentistry, medicine, veterinary science	\$0-\$9,792 per standard year

Most Australian institutions charge the maximum or a near maximum fee for undergrad programmes. Tuition fees for postgraduate courses vary from A\$15,000 to A\$36,000 per year, for PhD programmes the fees are about the same. These levels do not include high cost courses such as veterinary and medical.

Institutions do not charge different tuition rates to different target groups in terms of students' social-economic characteristics. The fee only depends on the programme the student is choosing and on what the institutions feel the market can bear..

Full-fee paying students (in non-CSP places)

Students that are not in a CSP are required to pay the full cost fee. For full fee-paying domestic students, fees charged depend on what the 'market' will bear. A university can charge more for a law degree than for say, an arts degree. Universities decide for themselves; some universities can command higher fees than others. There are entry requirements for many undergraduate courses for domestic students. But there is no maximum tuition fee; institutional websites provide information on fee amounts. Finding out what the actual fees are can be a challenge; some universities don't just have a list. Full-fee programmes require the students to pay upfront, contrary to what is the case for students that hold CSP places.

2.2 Tuition fees for students following a second programme

In Australia a student can study as many degrees as s/he wishes and receive full government support via the Commonwealth Supported Places (CSP). CSPs, as opposed to "full fee" places, are only available at public universities (not small private colleges or the technical education sector). Because students are free to choose a second bachelor's or master's degree under the same conditions as the first degree programme they take, the above (in 2.1) mentioned tuition fee regulations apply to such students as well. This however implies that students taking two bachelor's or master's programmes for which they have to pay either

full-fees or the fees that apply to CSP regulations (fees are paid per course) are likely to accumulate more debt.

From 2005 until 2012, there was a 'student learning entitlement' (SLE) that limited students to seven years of Commonwealth subsidised places. It was abolished from the start of 2012, when the 'demand driven funding system' came into force (see below). With the demise of the SLE, some students will hold CSPs for longer than in the past, in fact. In other words, there is no 'discrimination' against students doing double or consecutive degrees; whether a CSP is available will depend on universities' capacity and 'desire' to have students. Of course, for a university there is no reason to have unoccupied places.

Double Degrees

Following a double degree programme is very popular in Australia - almost 10% of total enrolments are in double degree places. These programmes are so-called Combination-programmes and not simply an accumulation of two regular programmes. The dual, combined or joint degrees, allow students to study two degrees at once, and are most commonly completed in a shorter time than it would take to complete them one after the other because it is a more intensive but well-structured programme. On completion of the program the student graduates with two degrees. For students this is an attractive option because, next to combining two interesting and interrelated fields of study, they also can signal to employers that they are committed and have a strong work ethic – these are characteristics that are transferable and attractive to any organisation.

A double degree can usually be completed in a shorter time frame than two 'single degrees' of each three years. Most students take 4 to 5 years to complete a joint degree. The annual tuition fees for such programmes vary between Aus \$ 6.000 and Aus \$ 10.000 per year.

2.3 Public funding to higher education institutions

Currently, the government will provide its funding contribution for every domestic student enrolled in an undergraduate study. Previously, the Government allocated a specified number of Commonwealth supported undergraduate places (CSP) to each university and the funding for undergraduate student places was limited. When in July new legislation was passed, this upper limit was abolished and there is no fixed set of CSP places anymore. Australia now operates a 'demand driven model'. Courses of undergraduate study in medicine are the one exception, as well as for a number of postgraduate courses. Under the demand driven funding system, public universities will decide how many places they will offer and in which disciplines. Universities will be able to make decisions about these matters based on student demand and the needs of employers. Obviously, there is finite capacity to accommodate students from the universities' perspective. Therefore, universities really decide how many students they want.

In practice, the number of CSP places is expressed in full time equivalents – some students do more and other less than a full year's study load (see below). The university funding is based on a formula, fundamentally based on cost of provision. Funding per student for

medicine, for instance, is much higher than for law. Generally the government subsidy for the institution is between 60% and 75% of teaching costs for CSP places. The funding models presume an annual attrition (i.e. drop out) rate of 25 per cent, and programmes were presumed to be of four years' duration. Therefore funding for any given 100 places was $(100 + 75 + 56 + 42) \times \text{funding rate}$ (approx. only). That is, if a cohort of 100 students progressed without any attrition, and funding was \$1 per student, the university wouldn't receive \$400 in funding, but only \$273.¹

Funding for the universities, however, is not 'open ended'. The legislation allows the Minister to specify an upper limit for CGS funding for undergraduate courses of study other than medicine. This limit is the *maximum basic grant amount* and makes sure that the rate of growth in funding of undergraduate places can be slowed by the Minister, if necessary. It recognises that there may be circumstances in which the Australian Government needs to limit the extent of future expenditure growth on undergraduate places.

This year there are more than 480.000 undergraduate student places at public universities. Next year there will be over 500.000. In total the number of undergraduate student places will have increased by 20 per cent between 2008 and 2012. In the future, each university will decide how many places they can offer in each undergraduate course of study. Some universities will increase their enrolments substantially and others have already decided to maintain their current enrolment levels.

Universities will still set admission requirements. They will decide how many students they can enroll in each course. However, the entrance conditions, expressed in terms of admission scores for new entrants, will not be inflated due to restrictions on the number of student places in a course.

In the demand-driven system that is now in place, all domestic undergraduate students, including the ones doing a double degree, are taken into account in the calculation of the government support for institutions (as opposed to "full fee" places). The double degree students are counted on the basis of the study load they take on. If they do two consecutive degrees they are included for a longer period.

CSP places are only available in public universities (not small private colleges or the technical education sector). CSPs are only available to domestic students (Australian citizens and residents). Most post-grad (Masters) degrees are full fee, but some are CSP, so generally the cost of undergraduate degrees is relatively cheap (due to CSP), but postgrad degrees are expensive. While all domestic undergraduate places in 2013 are Commonwealth Supported Places, CSP places for approved domestic postgraduate students are also available.

With respect to the non-CSP places: There has been a huge expansion in fee-paying masters' by coursework programmes. The research master's is more or less disappearing. In the old

¹ Many Arts and Science courses are typically 3 years long (full time) Arts & Science with Honours, Engineering, Accounting are typically 4 years (full time); Pharmacy, Optometry 5 years; Medicine, veterinary medicine, dentistry, architecture 5-6 years depending on university.

days, PhD students in arts, science and commerce would first enrol in a master's that they didn't complete, then transfer to a PhD programme. These days, research-oriented students mostly enrol directly in a PhD. In a sense, there is no point in doing a master's by research. The fee-paying students are all in specific 'training' programmes.

2.4 Student financial support for students who follow a second programme

Support for student contributions (tuition fees)

To help students pay their student contributions, the Australian Government provides financial assistance through the Higher Education Loan Program (HELP) to assist students with the cost of their tuition. Most students defer the payment of their fees through the HELP scheme, which is an income contingent, automatic loan. The state then, on behalf of the student, pays the amount of the fee to the university.

This income contingent loan was formerly called HECS (higher education contribution scheme); now HECS-HELP. There is no real interest charged on HECS-HELP loans. However, the debt is indexed each year to reflect the changes in the consumer price index. HECS started out as a one-fee-fits-all \$1800 in 1989, but was split into three levels in 1996. From 2007, universities were able to set their own HECS level, within a range (see above), but to a maximum. Ex-students in the workforce repay an extra 4-8% depending on their income (above approx. \$44k). Once paid off, their tax rate drops. This isn't just graduates; all students repay whether they completed or not, and whether or not they passed subjects.

The presence of the HECS system means that Australian universities don't have perpetual students, unlike some other countries. If students don't graduate in a reasonable time frame they accumulate more debt. HELP is available to AU citizens. HELP can be used for undergrad, postgrad, CSP or full fee. There used to be a restrictions of 7 years of HELP, but this has been removed.

HECS payments are made on a semester basis. Normally, students have two choices in how to pay their HECS contribution:

- Pay up-front with a 10%-discount;²
- Defer or partially defer their payments until after graduation.

For those students who elect to make a partial or full upfront payment of their Student Contribution Amounts, the amount payable will appear on their Fee Statement. The amount will include a 10% discount for students who pay upfront. Students who apply for HECS-HELP and do not elect to make an upfront payment will not have any student contribution amounts quoted on their fee statement.

For students in CSP places there is no limit on the amount they can borrow under the HECS-HELP scheme. So students that do two degrees and that manage to twice obtain a subsidised

² At the time of the introduction of the HECS this discount was 15%. Later it was increased to 25%. In 2005 it was lowered to 20% and in 2013 this was lowered to 10%.

place, can borrow twice and pay contributions that are similar to first time students. As of January 2012 there is no limit to the amount of study students can undertake in a CSP. However, universities may have academic procedures in place that state that if a student is not progressing satisfactorily in their programme, they may be prevented from enrolling.

Students in full-fee programmes

Students in full-fee programmes need to pay their tuition fee upfront. However, there is a scheme called FEE-HELP and domestic students can apply. FEE-HELP is a loan scheme that assists eligible fee paying students in paying all or part of their tuition fees. It cannot be used for additional study costs such as accommodation or text books. The total amount of FEE-HELP a person can use is known as the 'FEE-HELP limit'. Once a person begins using FEE-HELP, the amount of FEE-HELP they have left to use is known as their 'FEE-HELP balance'. Eligible students can borrow up to the FEE-HELP limit to pay their tuition fees.

For 2012, the FEE-HELP limit is \$112,134 for students undertaking medicine, dentistry and veterinary science courses (as defined in the Higher Education Support Act 2003), and \$89,706 for all other students. For 2013, the FEE-HELP limit is \$116,507 for students undertaking medicine, dentistry and veterinary science courses (as defined in the Higher Education Support Act 2003), and \$93,204 for all other students. Previous study or other debts do not affect the students' eligibility for the FEE-HELP loan, unless they have reached their FEE-HELP limit. As long as students meet the eligibility criteria and have enough FEE-HELP balance left to cover their tuition fees, they will be able to access FEE-HELP.

Support for costs of living

To help students in paying for their living costs, income support is provided through the Youth Allowance and Austudy programmes, the first of which is the most important. Eligible undergraduate students that receive living allowances from the government do not need to repay the allowances. Such allowances however are not available to postgraduate students.

Youth Allowance is available for eligible full-time students,³ aged 16 to 24, that are studying in approved institutions. The amount of Youth Allowance (YA) depends on the income and assets of a student's parents or that of his/her partner. If the student is seen as independent a personal income test applies. The amount of the allowance depends on the living situation of the student (under/over 18; living away from parents' home or at parents' home; single/partnered). YA is part of the social security system. It is also aimed at individuals aged 16-20 that are looking for work full time. Students that have finished their (higher) education and are looking for work may continue receiving YA.

Allowable time is the length of time during which students can receive Youth Allowance while studying. Allowable time is based on the minimum time it would normally take to complete the course. Full-time students are expected to make satisfactory progress with their studies to satisfy the Activity Test for the YA payment. Generally, satisfactory progress is

³ Part-time is defined as less than 75% of a full-time study load.

made if the time students have spent studying is not greater than the course duration plus one year.

Austudy is available for eligible full-time students aged 25 years and over. The level of the support depends on a personal income and assets test. *Austudy* support is roughly comparable to Youth Allowance.

Abstudy is a living allowance paid to Aboriginal and Torres Strait Islander students aged 16 years or older. The level of the support depends on the age of the student, the personal income, parental income, family situation (student is dependent on parents, or independent), i.e. the family means and family assets.

Through the *Student Financial Supplement Scheme*, students had the option of converting all or part of their Youth Allowance or *Austudy* grant into a loan (within a particular range). The amount of loan was twice the amount of grant surrendered. For example, for every dollar of YA or *Austudy* traded in, students could receive 2 dollars-worth of Financial Supplement loan. No interest was charged on the loan, but the amount owed was adjusted each year for increases in the consumer price index. In 2004 this option was abolished.

Higher education students receiving student payments may also be eligible to receive the *Student Start-up Scholarship* and the *Relocation Scholarship*. Full-time students that are receiving Youth Allowance, *Austudy*, or an ABSTUDY Living Allowance, may receive the Student Start-up Scholarship in two half yearly payments. A Relocation Scholarship is an annual payment to help students in higher education who live away from their family home while studying. However, from 1 January 2014, Student Start-up Scholarships will be replaced by income contingent loans for new student payment recipients, repayable along with students' HECS-HELP debts. The start-up scholarships are meant to help students cover other upfront payments (other than living expenses), such as for a laptop and books.

Commonwealth Scholarships are available since 2004 to assist domestic students from low socio-economic backgrounds, particularly those from indigenous backgrounds, with costs associated with higher education. Most such scholarships are awarded on a competitive basis (i.e. merit-based) and are non-repayable. The scholarships are allocated annually to eligible higher education providers. The Australian Government issues guidelines to providers for the allocation of these scholarships but providers determine their own application and selection processes. There are a limited number of such scholarships available.

It has to be said that Australia's support for university students, even ones of fairly modest means, is not particularly generous. The main support scheme (Youth Allowance) is particularly underwhelming in its coverage, and it is very difficult for most students to meet the stringent eligibility requirements. Because most students (particularly younger ones) must be assessed for eligibility according to their family's rather than their own means, a relatively low proportion of 18 and 19 year olds is eligible.

3 Austria

3.1 Tuition fees for regular fulltime students

In Austria, tuition fees were introduced in 2001 and students had to pay around €727 per year, until tuition fees for regular students were abolished again in 2008. This means that from the summer of 2009 onwards, degree programme students who do not exceed the minimum period of study by more than two semesters are exempt from tuition fees for enrolment or continued study at an Austrian university. This tuition fee exemption applies to the following groups of students in particular:⁴

- Students with Austrian citizenship
- Students from other EU/EEA states
- Students who are third country nationals with the right to long-term resident status in Austria pursuant to Directive 2003/109/EC
- Students who have been recognised as refugees under the Convention relating to the Status of Refugees
- Students from least developed countries as defined by the Decree on Tuition Fees

In 2011, the debate was raised again about re-introducing tuition fees for regular students or not (Gardner, 2011). So far, this has not been done.

However, since 2009, students who do not complete their studies in time, or students from non-EU/EEA countries will be charged tuition fees. The following arrangements apply:⁵

- Degree programme students (*ordentliche Studierende*) who are nationals of an EU or EEA country and degree programme students who are granted the same rights regarding employment as Austrians on the basis of another contract under international law and who exceed the scheduled duration of their bachelor or master or doctoral/PhD programme or a section of their diploma degree programme by more than two semesters: 363.36 euros for each semester. If the tuition fees are paid during the additional enrolment period, they increase by 10%.
- Non-degree programme students (*außerordentliche Studierende*) who are only admitted to study a few specific courses at a higher education institution, no matter what their nationality: 363.36 euros for each semester (from the first semester).
- Degree programme students (*ordentliche Studierende*) from third countries who are not included in par. 1 or the group of people according to §1 of the regulation of the Federal Minister of Science and Transport about the definition of groups of people as regards admission to degree programme studies (groups of persons regulation /

⁴ See: <http://www.migration.gv.at/en/living-and-working-in-austria/children-and-education/studying-in-austria.html>

⁵ See: Österreichischer Austauschdienst: <http://www.oead.at/index.php?id=140&L=1>

- Personengruppenverordnung), BGBl. II No. 211/1997, as amended by the regulation BGBl. II No. 15/1998, and who possess a residence permit for students according to § 64 of the Settlement and Residence Act: 726.72 euros per semester (from the first semester; but no increased tuition fees in case of payment during the additional enrolment period)
- All other degree programme students (*ordentliche Studierende*) from third countries to whom neither par. 1 nor par. 2, 1st sentence apply (especially those who have a residence title other than a "residence permit student" ("*Aufenthaltsbewilligung Studierender*"): 363.36 euros per semester (after the tuition fee-free period)

Exceptions to these general rules apply to the following groups of students:

- Students who can prove that they pursue studies or practical training in the framework of transnational EU, state or university mobility programmes (e.g. Erasmus students, OeAD scholarship holders);
- Foreign degree programme students (*ordentliche Studierende*) who would normally have to pay tuition fees of 363.36 euros but whose most recently attended university has concluded a university partnership agreement with the Austrian university or with Austrian universities that also provides for mutually exempting students from paying tuition fees;
- Students who are only admitted to a university course (*Universitätslehrgang*) (e.g. a University Preparation Programme); they have to pay the study fees (*Unterrichtsgeld*) for these courses instead;
- Foreign students from least developed countries (who would normally have to pay tuition fees of 363.36 euros);
- Students who are on leave;
- Students who exceed the minimum time of study in a part of studies and who were prevented from studying for more than 2 months in a semester due to illness, pregnancy or childcare duties;
- Students who exceed the minimum time of study and who worked in the calendar year before the beginning of the semester and had a yearly income which exceeded the minimum income limit (*Geringfügigkeitsgrenze*) at least 14 times;
- Students who exceed the minimum time of study due to a disability of at least 50%.

In addition, all students have to pay the Austrian Student Union (Österreichische Hochschülerschaft, ÖH) fee and an accident insurance fee of altogether 17.50 euros per semester.

3.2 Tuition fees for students following a second programme

Students who are admitted to more than one degree programme, or more than one university, only have to pay their tuition fees once. One, however, has to notify the other university or universities at which Austrian university one has paid the tuition fee.

Students who follow a second bachelor's or second master's programme after having completed their first one, quite rapidly will study longer than the required nominal duration

plus two semester for a programme and therefore will have to start paying the centrally regulated tuition fees. Normally, if a student completed the first programme within the nominal duration, they will have left two-more semesters on a tuition-free basis. After that, tuition fees do apply.

For students who exceed the allowed duration of studies have to pay the centrally regulated amount of tuition fees. This implies that universities cannot charge their own rates to students.

However, universities and universities of applied sciences can only set their own tuition fees in continuing education and professional development programmes. There is no central overview of the tuition rates applied by the institutions.

3.3 Consequences for public funding to higher education institutions

The funding structure of universities is based on rather non-transparent “performance contracts” between individual institutions and the Ministry. This does not include an element for the number of study places or seats and thus the numbers of students following a second programme at the same level do not make part of that, which implies universities are not directly funded for them, or one could argue they are just calculated in the “bulk” of the work to be done by universities.

Universities of applied science are funded per seat. This does not include numbers of students that follow a second programme at the same level.

3.4 Student financial support for students who follow a second programme

Students can only receive student financial support for their first study programme at a particular level. Thus students following a second programme after completing the first one are no longer entitled to further student financial support. Students who follow a master’s programme after finishing a bachelor’s degree may be entitled to student financial support.

4 Denmark

4.1 Tuition fees for regular fulltime students

In Denmark, like in the other Nordic countries, fulltime university studies are free of charge for all national students. Therefore, national Danish students are charged tuition fees at no point in their studies. Only 3 out of the 8 universities charge students a one-time-off application fee of €150.

Students in part-time higher education programmes and who have a job will have to pay tuition fees that vary by programme.

In August 2006 Denmark became the first Nordic country where non-EU/EEA/Switzerland students are charged tuition fees. This does not apply for students who come from partner-universities from outside the EU/EEA/Switzerland area. Currently, the non-EU/EEA students normally have to pay between €6.200 and €13.100 per study year. The argument was to avoid other countries to send their students to Denmark to get “a free higher education” at the expense of the Danish taxpayers. Institutions are free to set their own tuition levels. Normally this would be equal to the amount of money they receive from the state for regular Danish students in the same programme, but they can also charge more. From the additional revenues they can also provide scholarships and tuition fee waivers to third country students they would really like to attract (Norden, 2013).

4.2 Tuition fees for students following a second programme

Like with regular Danish students, also students conducting a second programme do not pay any fee charges. However, in Denmark it is not allowed to follow second bachelor or master programme while still enrolled in the first one. But one is allowed to follow a second programme at the same level after having completed the first one. In practice, however, it is not likely to follow a second study programme at the same level because one will be put last in line in the application procedures. For master studies this is formulated even more explicit, as it is said that students who want to conduct a second master may not fill spaces for students who do their first master programme (§ 10, part 1 in The consolidation Act of 13. march 2013,- Admission to Master Educations at Universities). In other words, students who want to conduct a second master programme can only be admitted if the university has vacant places, which in most cases is unlikely.

For the non-EU/EEA students that are charged tuition fees, there is no difference in the amounts charged depending on whether it is their first or second degree. It is not known

whether international students who already have a master's degree are treated differently than those who do not have one.

4.3 Consequences for public funding to higher education institutions

Students who do a first or second bachelor's programme are just included in the regular funding mechanism (Taximeter system) which is performance based on the basis of successfully completed credits (courses). Because universities receive partial funding for part-time students, part-time students do not have to pay the full costs of their education through tuition fees.

With regard to non-EU/EEA students, these have been taken out of the regular funding model. They are fully self-funded and are charged the same amount or more than the state pays for regular Danish students.

4.4 Student financial support for students who follow a second programme

In Denmark, students are granted financial support from the state only during 6 years, after which students are financially on their own. Normally, all students (on accredited institutions) have the rights to financial support until they finished their master programme (typically 5 years). But in total, students can get financial support for a maximum of 6 years (1 additional year compared to the nominal duration of total studies). So if one already possesses a bachelor degree, one can either apply for a master programme, which the majority do, or one can apply for a second bachelor programme. If one chooses for a second bachelor programme, one can only get financial support up to the 6th year of the total length of studies. By the time the second bachelor programme is finished, one is not likely to have left any further student financing entitlements that could be used for a master study.

If a student does a master programme and completes, one cannot apply for a second master programme. At the same time, one loses any outstanding student financial support entitlements after finishing a (first) master's degree.

Institutions can provide student financial support (scholarships and tuition waivers) for third country students. All universities receive some budget from the state for this through DANIDA, the development cooperation unit from the Ministry of Foreign Affairs (Norden, 2013). In addition, funds can come from the additional revenues full-fee-paying non-EU/EEA students pay above the state funding tariffs.

5 England

5.1 Tuition fees for regular fulltime students

Institutions in England⁶ are currently permitted to charge up £9,000 per year for a bachelor's programme. Only in some subjects this limit can be lower as it also is for sub-degree programmes. Although universities are free to set their fees freely up to £9,000, 75% of the universities charge the full amount while the others charge little less. On average, bachelor students were required to pay £8,630 in 2012/2013.

Students studying for a first bachelor's degree are entitled to pay up front or apply for a tuition fee loan which is repayable from the April after graduation (or leaving the course). Individuals only repay when their earnings hit a threshold (currently £21,000). Repayments equate to 9% of earnings above the threshold.

Fees for postgraduate programmes, like all master's programmes, are not currently regulated by the UK Government and universities set their own levels. Institutions can charge whatever they like without any maximum. Depending on the institution and the course, the annual fee for taught postgraduate courses, including master's degrees, studied on a full-time basis, varies between £3,200 and £6,000 (Bowes, 2013). The fees for courses studied on a part-time basis range from £1,600 to £2,000. The annual fee for full-time research programmes varies between £2,800 and £3,800. On a part-time basis, the fee is likely to be around £1,580. MBAs⁷ cost between £6,000 and £20,000 per year.

⁶ The fee regime is different in different parts of the UK. Scottish students studying at Scottish Universities are currently not liable for tuition fees but English students studying in Scotland are liable for fees of up to £9,000. Scottish students studying in England, Wales or Northern Ireland are entitled to a non-means-tested tuition fee loan of up to £9,000. Northern Ireland students studying in Northern Ireland are charged a maximum fee of £3,575 for which they are entitled to apply for a loan. Northern Ireland students studying in England, Scotland or Wales are entitled to a non-means-tested tuition fee loan of up to £9,000. Welsh students are liable for tuition fees wherever they study and can apply for a tuition fee loan of up to £3,575. If their fee exceeds this amount they are entitled to apply for a grant to cover the difference between the maximum loan and the fee being charged.

⁷ Master of Business Administration

5.2 Tuition fees for students following a second programme

Tuition fees for second Bachelor's degrees may be higher than the standard rates because these are not regulated and the funding that the university or college receives from the government is more restricted (Bowes, 2013). Tuition fees vary from institution to institution and are also likely to vary according to the programme of study. There is no overview of the tuition levels charged. In general these fees can be higher than for a first Bachelor's degree but not necessarily so.

Because master's programmes charge the full costs or higher, because there is no public funding available at all, students studying a second master's programme have to pay the same high amount of fees as students conducting their first master's programme.

5.3 Consequences for public funding to higher education institutions

Since the 2012/13 reforms universities do not get money from the Higher Education Funding Council for England (HEFCE) for most of their courses. The main exception is medicine, science and lab based subjects. Students who enrol in a second bachelor's programme will not be funded. If a student with a bachelor's degree in arts wanted to take a bachelor's degree in science – then the university would not receive any money from HEFCE because they already have an equivalent level qualification. Under these circumstances higher tuition fees may be charged. This ruling has been in force since 2008, but is less significant now given the 2012/13 changes in student funding.

As said before, master's programmes are not funded at all by the government and thus fully rely on tuition fees, whether being a first or second master.

5.4 Student financial support for students who follow a second programme

Students applying to study a second bachelor's degree are not usually entitled to a tuition fee loan or grant (or grant for living costs for any part of the new course). There is a regulation that says if a student when applying for a course (bachelor's or Master's) already holds an equivalent level or higher qualification then they are not eligible for student financial assistance. In reality, this only affects those taking a 2nd bachelor's degree – as only these students (not Master students) are eligible to student financial support. There is no financial support for those taking a Master's (Bowes, 2013).

In England this ruling thus particularly affects students wanting to study part-time for an undergraduate degree (Bachelor's or sub-degree) as over a ½ already have an undergraduate degree. So while loans were introduced for part-time students in 2012/13 to deal with the large increase in tuition fees – most potential part-time students are not eligible for them. And this has contributed to a 40% fall in part-time enrolments since 2010.

However, students conducting a second degree may be entitled to supplementary grants (e.g. for disabled students and for students with children and/or adult dependants), and a loan for living costs as well, depending on where they are from (Bowes, 2013):

- **England, (Wales and Northern Ireland):** students eligible for funding from Student Finance England, Wales or NI can get a loan for living costs if their second degree leads to a professional qualification, e.g. as a medical doctor, dentist, veterinary surgeon, social worker, architect, town planner.
- If the student already has a degree in another subject and wants to study medicine, dentistry or healthcare at undergraduate degree or diploma level in England, (Wales or Scotland), they may be eligible to get a National Health Service (NHS) bursary to help with the costs of some or all of their course.
- **Scotland:** students eligible for funding from the Student Awards Agency for Scotland (SAAS) can get a loan for living costs for a second degree course, as well as any supplementary grants, but they usually have to make some fee contribution, and they have limited access to bursaries. If the student is seeking to study dentistry they may be able to get funding for their tuition fees.

There is no direct government support for postgraduate tuition fees or maintenance costs. The student meets the full cost of the tuition fees, irrespective of whether it is their first or a subsequent master's programme. However, students can apply for a Professional and Career Development Loan to meet the costs of postgraduate study (Bowes, 2013). Professional and Career Development Loans are bank loans to pay for courses and training that help develop an individual's career or help them get into work. Loans are between £300 and £10,000 and are usually offered at a reduced interest rate. The government pays interest while the individual is studying. Students can also get funding for postgraduate study through studentships, bursaries, grants and loans.

- **Studentships:** These are postgraduate positions that have funding attached for fees, living expenses or both. They're mainly funded by the UK's Research Councils.
- **Teacher training:** Undergraduates and postgraduates can get help with the costs of their teacher training including: Initial Teacher Training (ITT); Postgraduate Certificate of Education (PGCE); School-Centred Initial Teacher Training (SCITT). Postgraduates may also be eligible for a training bursary from the National College for Teaching and Leadership. How much they get depends on their teaching subject and degree class.
- **Social work:** Social work bursaries provide help with living costs and tuition fees, do not depend on your household income (that is are not means tested) and do not have to be paid back. Bursaries are available to eligible social work students who do not get funding from their employer; are studying an approved undergraduate or postgraduate course in social work; and do not already have a higher education social work qualification
- **Medical and healthcare courses:** NHS bursaries provide help with living costs and tuition fees and do not have to be paid back. Students can currently get funding from the National Health Service (NHS) in Wales to study for postgraduate qualifications in medicine, dentistry or healthcare.
- **Employer sponsorship:** It is also common for employers to part or fully sponsor a student through their postgraduate programme.

- **Charities and trusts:** These sometimes provide grants for postgraduate study, often for students from poorer backgrounds or those who've achieved academic excellence.
- **Learned societies:** These sometimes offer funding for postgraduate or postdoctoral research. They include: the British Academy (for humanities and social sciences - post-doctorate only); the Royal Academy of Engineering (for engineering); and the Royal Society (for science - post-doctorate only).

6 Finland

6.1 Tuition fees for regular fulltime students

The Finnish constitution guarantees tuition fee-free education for all students (Aarrevaara, *et al.*, 2009). The only exception to this rule is made on trial basis for students from outside the EU/EEA who are taking part in a master's programme taught in a foreign language.⁸ Higher education institutions that participate in this experiment must offer scholarship opportunities.

6.2 Tuition fees for students following a second programme

The same tuition fee rules apply to students following a second programme as they do to students in their first programme. As mentioned in section 6.1, some higher education institutions that participate in the experiment are under strict conditions allowed to ask tuition fees for master's programmes, but only to students from outside the EU/EEA.

6.3 Consequences for public funding to higher education institutions

Finnish higher education institutions receive core and performance based funding from the government. The core funding consists, *inter alia*, of unit costs per student. The number of completed degrees is part of the performance based funding. Finnish higher education institutions receive these funds also for students who are enrolled in and completed a second programme of the same level.

6.4 Student financial support for students who follow a second programme

Finnish students are entitled to receive financial aid in the form of grants, housing supplements and government guarantees for student loans for up to 70 months. However, the number of available months depend on the degree the student is studying for. Hence, students receive a personal quota.

For bachelor's studies at polytechnics, which usually comprising 210 credits (3.5 years), 42 months of aid are available. Students enrolled in a bachelor's programmes that leads to a master's programme can use a maximum of 37 months of aid to complete their bachelor's degree and 28 months to complete their master's degree, for a total of maximum 55 months

⁸ See <http://www.minedu.fi/OPM/Koulutus/artikkelit/lukukausimaksukokeilu/index.html?lang=en>.

(Kela, 2013). Students can use the remaining months of aid (to get to the 70 months), plus the possible unused months from the bachelor's and master's studies, for other academic studies, including second bachelor's or master's degrees, but excluding post-graduate (doctoral) studies. Students enrolled in two bachelor's or master's programmes at the same time do not receive additional financial support from the Finnish government.

The above rules apply to students who have not dropped out of their first studies. The available months of aid to students who do drop out and then re-enrol in another higher education programme is calculated by deducting the months the students received aid for the discontinued study. Moreover, the total number of available months of aid might be reduced from 70 to 64.

7 Flanders

7.1 Tuition fees for regular fulltime students

In Flanders, students have to pay limited tuition fees, or rather called registration fees. The amount of fees to be paid, depends on whether the student is entitled to financial support, in what type of study the student is enrolled and how many study credits the student attained. For students without study grants enrolled in a bachelor's or master's programme who aim to attain between 54 and 66 ECTS the tuition fee is minimally €538.00 and maximally €610.60, for the academic year 2013-2014. In the same situation, but than for funded students the tuition fee is €100.00 for university college students (i.e. *hogescholen*) and €80.00 for university students. The higher education institutions themselves are allowed to determine the height of the tuition fees for students from outside the EU and EEA.

7.2 Tuition fees for students following a second programme

In 2008 the Flemish government introduced a new funding system for higher education institutions and students. The funding system for the students is based on 'learning credits'. The learning credits correspond to the study credits needed to complete a higher education degree. Initially, students who enter a bachelor programme receive 140 learning credits. After completing the first 60 ECTS the number of credits is topped up to 200. Each academic year, students must indicate the number of credits they will attain that particular year.

As described in the previous section, the 'credit's aim' affects the height of the tuition fee. Firstly, the height of the tuition fee is decreased for students who plan to attain less than 54 study credits. Secondly, and of interest for this report, the tuition fee is increased if students aim to attain more than 66 study credits. Normally, students who are enrolled in two regular bachelor's or master's studies at the same time will fall into this category. Non-funded students pay an additional tuition fee of minimally €3.00 and maximally €3.60 for every study credit above 66. Funded students who aim to attain more than 66 study points are not charged addition tuition fee based on the extra study credits. Nevertheless, both the funded and non-funded students are required to pay an addition registration fee for their enrolment in an extra study programme. For both the extra fee is €55.00.

The above does not apply to the Flemish bachelor-after-bachelor and master-after-master study programmes. Tuition fees for these programmes are for funded and non-funded students equal. The bachelor-after-bachelor programmes charge either €66.50 or €133.00 as the basic tariff and an additional €9.10 or €18.10 for each attained study credit.

Also important to note is that the 140 (+60) learning credits is designed to be enough for the students to attain a bachelor's and a master's degree. Learning credits are spent by not attaining the registered number of study credits and by attaining a master's degree. When a student ran out of learning credits, the higher education institutions are allowed to charge additional tuition fees of maximum €10.00 for every study credit. This is especially important to students who already attained a master's degree and are enrolling for a second master's degree; if their learning credits are insufficient (normally minimally 60 ECTS) they will have to pay an additional tuition fee.

7.3 Consequences for public funding to higher education institutions

The funding system for higher education institutions is partly related to the in the previous section described learning credits. To be more specific, higher education institutions are funded for the earned study credits of the students who have a sufficient number of learning credits. Hence, the institutions are not funded for students who have ran out of learning credits, but are enrolled in a study programme nonetheless. In these cases, the institutions are allowed to charge additional tuition fees. In the previous section it became clear that this is up to about €600 (60 times €10) for a 60-EC master programme. In addition, the institutions can decide not to enrol students with no or a negative amount of learning credits. They can, however, not do so if the students is qualified to enrol in a master's programme and does not yet have a master's degree.

7.4 Student financial support for students who follow a second programme

Students are entitled to financial support if they have sufficient learning credits and are enrolled in a registered higher education institution for an accredited study programme, which leads to a diploma. Also qualified are students in bridging programmes that prepare students to enrol in a master's programme. Students studying abroad that are enrolled under the above described conditions also qualify for financial support.

The amount of the financial support depends on:

- The students' living condition, in terms of living with parents and their income, living independently or living together with a partner;
- The amount of remaining learning credits;
- The income of the student.

Students can get financial support for two bachelor's diplomas, one master's diploma, one bridging programme and one teacher training degree. The condition to receive financial support is that the student has sufficient learning credits for the entire study. If the student has, for example, only 30 learning credits left for a 60 ECTS master's degree, the student will only receive student financing for the 30 remaining learning credits. Students, who ran out of learning credits and are paying the additional tuition fee charged by the higher education institutions, do not qualify for additional financial support.

8 France

8.1 Tuition fees for regular fulltime students

The annual tuition fee, or better a registration fee, charged to full time students in public higher education institutions were in 2012-2013 as follows:

- €181 for licence programs (first cycle degrees)
- €250 for master's programs
- €380 for doctoral programs
- €596 for students in public engineering schools

Students who receive a grant (approximately 30 % of the student population) are exempted from fees. Foreign students, even those from outside the EU / EEA are charged the same tuition fee as domestic students.

The amount of the tuition fee for first, second and third cycle degrees at public institutions is determined by the Ministry of Education. Public higher education institutions are allowed to set their own tuition fee for post-initial programmes. The tuition fee charged by private higher education institutions is much higher than the public institutions' fee: on average between €1,500 and €6,000. Moreover, business schools ask between €4,500 and €7,000.

8.2 Tuition fees for students following a second programme

We could not retrieve any information on the opportunity to conduct a second study at the same level and if so, whether this would imply similar or different regulations concerning the tuition fees to be paid.

8.3 Consequences for public funding to higher education institutions

French higher education institutions are partly funded on the basis of the needed staff, floor surface size, curriculum related indicators and the number of students (Jongbloed, 2010). There is no indication whether the number of students includes or excludes the number of students conducting a second study programme. It is likely that all students are included in these numbers, not differentiating between students in their first or second bachelor's or master's programme.

8.4 Student financial support for students who follow a second programme

Financial support in the form of need based and merit grants are awarded to students on basis of their financial need (European Commission & Eurydice, 2012). To be eligible students need to be younger than 28. Moreover, the height of the need based financial support depends on social criteria and varies between €1,000 and € 5,500 per year (2013-2014). The merit-based grant ranges from €1,800 to €6,102 (2011-2012). Loans are also available, with a maximum amount of €15,000 (2011-2012). Parents are entitled to tax relief if the student (younger than 25) is financially dependent on them and lives at home. Students who live independently are entitled to housing benefits of €100 a month.

As of September 2013, France is enhancing financial support for students (Marshall, 2013). More specifically:

- Grants will be upgraded with €700 (15%) a year for 30,000 students from the lowest income families, raising their benefits to €5,500.
- 55,000 grants of €1,000 a year will be introduced for middle-class but low-income students who at present are exempt from university fees and social security contributions, but not eligible for financial benefits.
- 1,000 extra allowances of between €4,000 and €5,500 will be introduced for 7,000 students without family support, who do not qualify for normal grants.
- For the 572,000 grant receiving students the grant will be increased with 1%.
- In 2014-2015 the support system will receive additional funding, allowing more students to qualify for financial support.

No information is available whether these regulations also apply to students who conduct a second study programme. However, it is rather unlikely that grants are available to students conducting a second study programme as the grants are relatively competitive for students based on family income. Only 20% to 25% of students are eligible for grants.

9 Germany

First of all, the information below refers to students in a second basic degree programme, not in a special programme of further education (*Weiterbildung*) for persons who have already gathered professional practice and want to extend their knowledge and competencies. This would be a whole different story.

In addition, Germany is a federal state with 16 *Länder* each with its autonomy over its education system and funding regulation, which will make it difficult to present this case study as one general story.

9.1 Tuition fees for regular fulltime students

Since 2005 it is allowed to introduce tuition fees in Germany following a decision of the constitutional court. Based on that decision, seven countries introduced tuition fees in 2006/2007; yet in the meantime, five of them abolished them again in previous years and als Bavaria has abolished tuition fees in 2013. Now only Lower Saxony charges a fee of €500 per semester (Spiegel, 2012).⁹ There is quite some opposition in these *Länder* against the tuition fees. The outcomes of the election in Lower Saxony in January 2013, leading to a change of government, did not lead to abolishing tuition fees. Tuition fees exist at private higher education institutions and might be charged for certain programmes for further education. Institutions in those *Länder* where the fees were abolished again express concerns of a financial loss. In some *Länder* a compensation took place, like in North Rhine-Westphalia (Burchard & Warnecke, 2012).

A few *Länder* (Bremen, Lower Saxony, Saarland, Sachsen Anhalt, Sachsen and Thüringen) have a long-term study fee in place. Students that are four semester above nominal study time might be subject to a fee between €400 and €800 per semester, yet in certain cases students can be exempted from these regulations (Fisser, 2013; Mannheimer Morgen, 2011).¹⁰

It is common for students to pay a small contribution per semester, which includes the administrative enrolment fee, a fee for the student union and also provides students with a ticket for discounts on public transport. This fee is paid to the institution.

⁹ Additional information can be found at: <http://www.studis-online.de/StudInfo/Gebuehren/>; or: [http://www.studentenwerke.de/pdf/Uebersicht Studiengebuehren 2012.pdf](http://www.studentenwerke.de/pdf/Uebersicht_Studiengebuehren_2012.pdf);

¹⁰ Ibid.

9.2 Tuition fees for students following a second programme

Second-time degree students are generally not treated differently than first timers, i.e. they pay either no fees or general fees depending on the fee regime in their *Land* (state). Only in Saarland and Sachsen, institutions can flexibly charge up to €400 or €500 for second-time students (first-time students do not pay fees), but actually they do not do it yet. In Rheinland-Pfalz it is planned to introduce tuition fees for second studies and for students over 60 years of age in 2016 (<http://www.studis-online.de/StudInfo/Gebuehren/>).

Though Bavaria has abolished general fees, it is being discussed to introduce special fees for second-time students.

9.3 Consequences for public funding to higher education institutions

The informants cannot provide one general and conclusive answer to the question whether higher education institutions are also funded for students conducting a second study programme, but it appears that they think this is the case. It is difficult to imagine that the administrations of institutions and ministries can track individual students in such a way that they can be singled out for funding purposes. Moreover, this question is only relevant for the *Länder* which receive funding per student or graduate (Hessen, Hamburg, Schleswig-Holstein, Brandenburg and Thuringia). It is not (yet) known whether these *Länder* indeed include or exclude students following a 2nd degree programme at the same level.

9.4 Student financial support for students who follow a second programme

Student financial support in Germany consists of six major support systems: BAföG, health insurance, family/child benefits, KfW loans. Next to that there are some smaller programmes. For these systems the following rules apply with relation to following a first or second study programme at the same level.

- BAföG (<http://www.bmbf.de/en/18228.php>) is usually paid only for first-time students, implying that no support is available for a second bachelor or master programme. A student would only be eligible for a study course leading to a degree the student has not yet achieved before. So a bachelor graduate would be eligible for a master programme only and a master graduate would not be eligible for further support at all. There however may be a few exceptions. Only under special conditions a student may receive support for a 2nd study at the same level, e.g. if the degree is legally necessary for a future occupation, like in medicine.
- Studying children of parents in the statutory health insurance system are insured on a non-contributory basis up until the age of 25. Since this rule is age-based, it does not include a special rule for second-time students, meaning that as long as they are under 25, they will be insured without contributing.
- Family or Child benefits for parents: The idea is basically the same as with health insurance, i.e. parents get child benefits for studying children until the age of 25. If they are second-time students, the only difference is that there is an additional

restriction on the maximum private income of the studying child (through jobbing), which was abolished for first-time students a while ago.

- Since the beginning of 2013, the “Studienkredit” offered by the KfW, is also open for second study programmes.
- The scholarships within the “Deutschlandstipendium”, which are based on private donations of individuals or companies to higher education institutions and then doubled by the BMBF, are available irrespective of whether the student has already achieved the respective degree in a different study course. These are allocated according to institutional criteria, mostly based on grades and social need.
- The scholarships from the “Begabtenförderungswerke” for the brightest students only support first-time degree programmes and generally focus on bachelor’s students.

10 Ireland

10.1 Tuition fees for regular fulltime students

In Ireland, each third-level educational institution sets its own fee rates, in accordance with the Universities Act 1997.¹¹ There is no "official ceiling". In practice Universities work from historical baselines and review each year. For new programmes fees are determined by taking account of estimates costs of providing the programme, fees for similar programmes already provided by the University or by other institutions (*interview data*).

However, most undergraduate students attending publicly funded third-level courses do not have to pay tuition fees. Under the terms of the "Free Fees Initiative", the Department of Education and Skills pays the fees to the colleges instead. The Free Fees Initiative covers the majority of full-time programmes at Level 8 of the Irish National Framework for Qualifications (NFQ)¹² provided by Irish Institutes of Technology and Level 6, 7 and 8 programmes provided by Irish Universities and qualifying Colleges¹³. **Free fees do not apply to courses in private colleges**, whether they have Quality and Qualifications Ireland (QQI) approval or not. The fact that a course is listed by the Central Applications Office (CAO) is not, in itself, enough to make it a free fees course¹⁴.

Although fees are generally paid for through the Free Fees Initiatives, **most colleges charge an annual student contribution (also known as a registration fee)**, which covers student services and examinations. The Student Contribution, set by the Department of Education and Skills¹⁵, is the charge payable by students who are deemed eligible for free tuition fees under the Free Fees Schemes¹⁶. The amount of the contribution varies from one institution to another. The maximum rate of the student contribution for the academic year 2013/2014 is €2,500. The student contribution will be €2,750 in 2014/2015 and €3,000 in 2015/2016. These contributions are often considered "unofficial fees".¹⁷

¹¹ See: http://www.citizensinformation.ie/en/education/third_level_education/fees_and_supports_for_third_level_education/fees.html#100630

¹² The National Framework of Qualifications (NFQ) is a system of ten levels and is used to describe the Irish qualifications system. See: <http://www.nfq.ie/nfq/en/index.html>

¹³ See: <http://www.studentfinance.ie/mp9377/course-fees/index.html>

¹⁴ See : http://www.citizensinformation.ie/en/education/third_level_education/fees_and_supports_for_third_level_education/fees.html#100630

¹⁵ See for example: <http://www.ucd.ie/registry/adminservices/fees/studentcontribution2012.html>

¹⁶ See S.I. No. 159 of 2013 (Student Grant Scheme 2013), at:

http://www.studentfinance.ie/downloads/1368781121/SI_159_of_2013_Student_Grant_Scheme_2013_Final.pdf

¹⁷ See, for example: <http://www.independent.ie/lifestyle/education/universities-admit-student-charge-is-an-unofficial-fee-26626695.html>

The Free Fees Initiative has certain eligibility requirements determined at date of entry to the course. These requirements include:

- Nationality and residence: tuition fees may be paid for full-time students who have been resident in an EU/EEA/Swiss State for at least three of the five years preceding their entry to their third-level course¹⁸
- Tuition fees will be paid in respect only of students attending full-time undergraduate courses
- The courses must, other than exceptionally, be of a minimum of two years duration
- The courses must be followed in an approved institution¹⁹
- **Free Fees does not apply students pursuing a second undergraduate course**
- **Free Fees does not apply students who already hold a postgraduate qualification**
 - Notwithstanding the former two conditions and subject to compliance with the other conditions of the Free Fees initiative, students who already hold a Level 6 qualification (Higher Certificate or National Certificate) or a Level 7 qualification (Ordinary Bachelor Degree or National Diploma) and are progressing to a Level 8 (Honours Bachelor Degree) course without necessarily having received an exemption from the normal duration of the course may be deemed eligible for free fees,
- **Tuition fees will also not be paid for students undertaking a repeat year of study at the same year level** (unless evidence of exceptional circumstances, such as cases of certified serious illness, is provided).
- Subject to compliance with the other conditions of the Free Fees Initiative, students who have previously pursued but have not completed a course of third level study and subsequently resume third level studies:
 - May be deemed eligible for free fees where the third level course concerned did not attract any exchequer funding (e.g. fees, maintenance, tax relief, subsidy towards course cost)
 - Are not eligible for Free Fees for the equivalent period of time spent on the first course of study where the third level course concerned did attract exchequer funding (as above)²⁰. Part-time and evening students are included in this category.
- Tuition fees can be paid in respect of eligible students who, having attended but not completed approved courses, are returning following a break of at least five years in order to pursue approved courses at the same level²¹

¹⁸ Conditions include, *inter alia*, EU/EEA/Switzerland residency (and family members), official refugee status (and family members). The detailed nationality criteria (including reference to the relevant legislation) are listed in Annex 1, at <http://www.studentfinance.ie/mp9377/course-fees/index.html>.

¹⁹ The list of institutions is available in Annex 2, at <http://www.studentfinance.ie/mp9377/course-fees/index.html>

²⁰ This means that the support carries over for a maximum of four years: For example, if after two years a student changes studies without having completed his/her first degree, s/he is eligible for two more years of "free fees"

²¹ The latest information available refers to academic year 2010/2011 (see: <http://www.studentfinance.ie/mp9377/course-fees/index.html>)

- The tuition fees payable do not include the payment to be made by students towards the cost of registration, examination and student services

There are also grant schemes to help students with the costs of their studies, or of the fees – where they are not eligible under Free Fees. The student grant is the main source of financial help available from the Irish State for students in full-time Post Leaving Certificate Courses (PLCs) and full-time higher education undergraduate courses²². Support is available to eligible students in most colleges in Ireland as well as eligible Irish students in many colleges in Northern Ireland, the UK and other EU States. The Statutory Instrument defining these grants is the S.I. No. 159 of 2013 (“Student Grant Scheme”) referred to above. There are three forms of grant within the “Scheme of Grants”²³:

- A maintenance grant: contributes towards the living costs of a student and is payable at (a) the standard rate, at either a full (100%) or part (75%, 50% or 25%) rate, depending on the level of reckonable income; or (b) the special rate, depending on the level of reckonable income and other requirements. Students’ place of residence is taken into account (i.e. adjacent or non-adjacent rates depending on the distance between a student’s normal residence and the institution)
- A Fee Grant: consist of any of three elements, namely (a) a tuition fee element, (b) a student contribution element and (c) a field trip element
 - The tuition fee element and the student contribution element of a fee grant are payable at full (100%) or part (50%) rates. These grants are reduced (or not applicable) where applicants receive other sources of support to cover their fee costs (e.g. scholarships). Moreover, a student or a tuition student who is eligible under the Free Fees Schemes for free tuition in respect of an approved undergraduate course is not eligible for the tuition fee element of a fee grant under this Scheme (but may be eligible for full or partial (50%) assistance towards the student contribution element)
 - The “field trip element” of the Fee Grant assists students who qualify for a full (100%) fee grant, or would have qualified for a full fee grant but for the Free Fees Schemes, and are required to participate in a compulsory field trip. The rate of the field trip element, if any, is dependent on whether the tuition fee cost, regardless of whether it is funded under this Scheme, and the student contribution element exceeds the maximum limits payable in respect of a fee grant.
- A postgraduate fee contribution:

Finally, there are possible tax reliefs and exemptions under certain conditions, including students who return to study as “mature students”. The Back to Education Allowance (BTEA), for example, allows qualifying persons to return to full-time education in approved courses while continuing to get income support. The BTEA allows people in receipt of

²² See: <http://www.studentfinance.ie/mp7232/maintenance-grant/index.html>

²³ For detailed information, the S.I. is available at:

http://www.studentfinance.ie/downloads/1368781121/SI_159_of_2013_Student_Grant_Scheme_2013_Final.pdf (part 2)

certain social welfare payments to retain those payments whilst participating in approved full-time courses in further and higher education

Fees for non-EU students are rather higher. An example of the Fee structure from Dublin City University shows that non-EU citizens wishing to enrol in a Business Bachelor in Academic Year 2013/2014 will pay €10,700. EU/EEA/Swiss citizens' total contribution (so-called "EU-status fee") is €5,917 – of this latter amount €3,379 falls under Free Fees, and €2,518 falls under "student contribution" (i.e. €2,500 + €38 as DCU's "Student Centre Fee")²⁴.

Usually, **post-graduate students must pay fees for a postgraduate course**. Until recently, financial assistance was available under the Student Grant Scheme²⁵. However, Postgraduate students entering new postgraduate courses from the 2013/14 academic year onwards will not be entitled to any maintenance payment under the Student Grant Scheme 2013. Postgraduate students who meet the qualifying conditions for the special rate of grant will be eligible to have their post-graduate tuition fees paid up to the maximum fee limit (€6,270). The income limit for the Special rate is €22,703. A further limited number of students who would previously have qualified under the standard grant thresholds will qualify to have a €2,000 contribution made towards the costs of their fees. The new income threshold for this payment is as follows²⁶:

No. of Dependent Children	Income Threshold
Less than 4	€31,500
4-7	€34,615
8 or more	€37,580
+ increment for each additional relevant person	+ €4,830

It should be noted that Ireland is investing strongly in ICT and cooperation with industry. Under the Graduate Skills Conversion Programme, which involves strong ICT post-graduate education ("graduate conversion programmes") designed and delivered in partnership with industry, courses are free²⁷.

Finally, there are several scholarship opportunities (e.g. students with a disability, ethnic minorities, subject-based scholarships, Erasmus, etc.)²⁸, and student may also apply for loans

²⁴ See: <http://www.dcu.ie/finance/fees/programme-costs.shtml>

²⁵ See: http://www.citizensinformation.ie/en/education/third_level_education/fees_and_supports_for_third_level_education/fees.html#100630

²⁶ See: <http://www.studentfinance.ie/mp9543/postgraduate-students/index.html>

²⁷ See: http://www.citizensinformation.ie/en/education/third_level_education/fees_and_supports_for_third_level_education/fees.html#100630, and <http://www.education.ie/en/Press-Events/Press-Releases/2013-Press-Releases/PR13-02-01A.html>

²⁸ See: <http://www.studentfinance.ie/mp9490/other-finance/index.html>

to assist them in covering the costs of their studies. To date, loans are private loans at market rate, but there is talk of switching to a cost-sharing model (such as the Australian one for instance), where students may loan at favourable rates and repay upon graduation according to income levels (*interview data*). Currently, there is already in place a system of Credit Unions offering education loans to members, either for the support of members themselves or for a son or daughter. Whilst a full-time course in higher education is generally the prerequisite for consideration, some credit unions may offer finance to support participation in other types of education and training. Credit union education loans are often offered at a cheaper interest rate than other types of loans.²⁹

10.2 Tuition fees for students following a second programme

There is no difference between the fees and other costs for first or second Bachelor or Master programmes. Each is regarded as a separate transaction with the University (*interview data*). But the difference to the student's purse is substantial because, as stated above, students following a second programme, or a post-graduate programme are not entitled to Free Fees. Moreover, they are excluded from most financial aid such as the student grant. Hence, students following a second degree need to pay both the fees and the student contribution. As mentioned above, there are differential fees for EU students and non-EU students. Non-EU students pay more: for example, a full-time M.Sc. in Electronic Commerce at DCU will cost €8,531 as "EU-status fee" vs. €13,300 for "Non EU Fees".³⁰

10.3 Consequences for public funding to higher education institutions

Systems Funding is a newly constituted section (of the Higher Education Authority or HEA³¹) responsible for (a) recurrent (block) funding and associated activities in respect of the universities and the institutes of technology, (b) general capital funding for the university sector and research capital funding to universities, institutes of technology under Programme for Research in Third-Level Institutions (PRTL) Cycles 4 and 5 and associated activities, (c) PRTL Cycles 4&5 recurrent funding programme, (d) management of Irish Aid programme of Strategic Cooperation, (e) management of budgets and payments for Erasmus, Irish Research Council, HEAnet, ICHEC and e-journals funding streams, and (f) ERDF/ESF coordination and associated activities.³²

Recurrent ("block") funds include core recurrent grants, grants in respect of the "Free Fees" Scheme, funding in respect of increased student intake, supplementary funding

²⁹ See: <http://www.studentfinance.ie/mp9499/financial-institutions/index.html>

³⁰ See: http://www4.dcu.ie/finance/fees/programme_costs_engineering_computing_2013-2014.shtml

³¹ The Higher Education Authority (HEA) is the statutory planning and development body for higher education and research in Ireland. The HEA has wide advisory powers throughout the whole of the third-level education sector. In addition it is the funding authority for the universities, institutes of technology and other designated higher education institutions (see: <http://www.education.ie/en/The-Education-System/Higher-Education/>)

³² See: <http://www.heai.ie/content/funding-0>

requirements, and other miscellaneous initiatives that may require funding. They apply to the universities, institutes of technology and other designated colleges (which include Mary Immaculate College Limerick, St. Patrick's College Drumcondra, National College of Art and Design, Mater Dei Institute of Education, St. Angela's College Sligo, the Royal Irish Academy and the Royal College of Surgeons in Ireland).

Other functions of the funding sections include:

- The on-going development of the Recurrent Grant Allocation Model
- Evaluating and agreeing budgets with the institutions for the expenditure of these monies
- Evaluating and agreeing the format of audited accounts from the universities and the institutes of technology
- Analysis of staffing and related expenditure
- Preparation of annual Estimates submission to Department of Education and Science
- Recommending amounts of recurrent funds required
- Annual fee increase negotiations
- Collection and analysis of unit cost data
- Administration of reporting requirements for ESF/NDP programmes
- Compilation of courses eligible for tax relief in third level institutions (The list of such courses is available on the Revenue Commissioners Website: <http://www.revenue.ie>)³³

The institutional funding is based on assigning a "value" to each student depending on the field of study (e.g. 1 for French, 1.4 for chemistry, etc.³⁴) and the institution is then funded by the number of students and according to their respective "value" (*interview data*).

The information above takes into account first degrees offerings only. There is no public funding for institutions that second degree seekers. The State pays fees through the Free Fees scheme only for one Bachelor level degree programme. Students pay for subsequent programmes and, as stated earlier, students following a second degree or a post-graduate degree are not eligible for Free Fees (*Interview Data*). **This means that there is no public funding for second degrees.**

10.4 Student financial support for students who follow a second programme

As mentioned above, students following a second degree, whether at the same level or a post-graduate level, are excluded from most financial aid, including Free Fees and the student grant. Hence, students following a second degree need to pay both the fees and the student contribution. Also as already noted, while not usable more than once, student support (Free Fees) is valid for four years and can carry over should a student decide to change course of study (but would carry over only for the years remaining).

³³ See: <http://www.heai.ie/en/funding/institutional-funding>

³⁴ NB: these values are mentioned for argument sake. I need to look better for the formula if necessary.

The only limited exceptions are the “Back to Education Allowance” (BTEA) and incentives for specific fields of study (*interview data*). The BTEA allows qualifying persons to return to full-time education in approved courses while continuing to get income support³⁵. But the BTEA is meant to help maintain people employable (or make them re-employable) and has very strict eligibility criteria. Eligible beneficiaries are people who are unemployed, parenting alone or have a disability and are getting certain payments from the Department of Social Protection³⁶. Since September 2010, students entering a new course who are in receipt of the BTEA are no longer eligible for a maintenance grant. Such students can, however, apply under the student grant scheme to have the student contribution charge and any tuition fees payable for the course paid on their behalf³⁷. Finally, there are incentives for certain fields of study, such as the Graduate Skills Conversion Programme mentioned above—under this programme, though post-graduate, courses are free.³⁸

³⁵ See: <http://www.studentfinance.ie/mp7928/back-to-education-allowance/index.html>

³⁶ See: http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/back_to_education/back_to_education_allowance.html

³⁷ See: <http://www.studentfinance.ie/mp7928/back-to-education-allowance/index.html>

³⁸ See: http://www.citizensinformation.ie/en/education/third_level_education/fees_and_supports_for_third_level_education/fees.html#100630, and <http://www.education.ie/en/Press-Events/Press-Releases/2013-Press-Releases/PR13-02-01A.html>

11 Italy

11.1 Tuition fees for regular fulltime students

All universities have legal personality and financial autonomy, and consequently the boards of directors of each university decide the amount of taxes and fees for each course of study. However, **there is a minimum and maximum fee for enrolment at the university**, established by law. In academic year 2013/14 the minimum fee is € 195,46 (an increase of 1.5% from 2012 – in line with inflation³⁹ for enrolment to the first cycle (Laurea Specialistica and Laurea Magistrale). A law of 1997 set a cap on the fees payable by students. This limit cannot exceed 20% of the state funding allocated to universities (Fondo di Finanziamento Ordinario, or FFO)⁴⁰.

The “Spending Review”, which took place under the Monti cabinet (Decree of 6 July 2012, formally called “Urgent dispositions for the revision of public expenditure with invariance to services for citizens”), amended the law by making it contingent on being (a) on time with one’s studies, i.e. not “Fuori Corso” and (b) an EU citizen. Particularly the latter condition raised concerns that this was discriminating foreign students⁴¹.

In 2005/06 the average amount, including taxes and contributions paid by the students for entry to courses of Laurea and Laurea Magistrale was about €880. In fact, the amounts differ from university to university in relation to their legal status (state and non-state), their geographical location on the national territory and the various types of courses. Fees are higher at non-state universities and at scientific faculties (as opposed to humanistic faculties). In general, over the last ten years fees have increased substantially.

With regard to second cycle courses (Diploma di specializzazione di primo livello (first level Specialized Diploma) and Master di primo livello (First level Master)) the amount of the fees established by each university and in a completely autonomous way.

AFAM institutes (non-university tertiary education) are completely free to set their own fees (the minimum/maximum does not apply). As an example, a student who is not eligible for any scholarship or other form of support will pay the following fees to enrol in a first cycle

³⁹ See: <http://attiministeriali.miur.it/anno-2013/marzo/dm-26032013-%284%29.aspx>

⁴⁰ See: http://www.miur.it/0006Menu_C/0012Docume/0098Normat/1740Regola.htm

⁴¹ See: http://www.asgi.it/home_asgi.php?n=2306&l=it

degree course at the University of Bologna (year 2013/14, total including "taxes" and "other contributions")⁴²:

- Political Sciences (including international political sciences): €1,351/€1,438 (respectively if paid in full at the beginning of the year or vs. paid in instalments)
- Civil Engineering: €2,159/€2,246
- Medicine⁴³: €2,011/€1,924

Fees are slightly higher for the 2nd Cycle (Laurea Magistrale). For example, a Laurea Magistrale in International Relations costs €2,026/€1,939 (respectively if paid in full at the beginning of the year or vs. paid in instalments).

These amounts usually refer to the maximum amount permissible according to regulations (i.e. they do not include discounts based on students' family incomes – which applicants are individually responsible for reporting). In general, looking at other institutions, fees do not exceed the €4,000 annually. For example, the Polytechnic of Milan charges (at full fee), at most €3,600 for the full year⁴⁴; the University of Milan charges €3,245 for the second instalment (while the first instalment is equal for all applicants at €689, making a total of maximum €3,834)⁴⁵; the University of Florence charges at most €2,080 annually.⁴⁶ It must be noted that, as mentioned above, fees differ by discipline.

Private institutions are free to charge more. For example, for a three-year bachelor degree in Law, the Università Bocconi in Milan charges a minimum fee of €4,934.62 p/y for students whose family's income is below €51,000, and a maximum of €11,034.62 p/y for students whose family's income exceeds €114,000.⁴⁷

11.2 Tuition fees for students following a second programme

There is no difference between the fees and other costs for first or second Bachelor or Master programmes. Each is regarded as a separate transaction with the University. Universities make public on their websites what students pay (minimum, maximum, variations related to stage and type of course, discipline, wealth, etc.), but there is no specific information on students enrolling in a second bachelor or master. Hence, the same rules apply as to the max/min fee revenues, the only limitation being that revenues from fees cannot exceed 20% of the FFO (see above). This limit has been broken several times by several universities (without any penalty so far). In 2012 this rule has been partially

⁴² See full list at: <http://www.unibo.it/it/didattica/iscrizioni-trasferimenti-e-laurea/tasse-e-contributi/tasse-importo-intero-per-le-matricole>

⁴³ Medicine (like Law) is particular in that it still follows the "pre-Bologna" system, and is not divided in 1st cycle and 2nd cycle

⁴⁴ See: <http://www.poliorientami.polimi.it/tasse/>

⁴⁵ See: <http://www.unimi.it/studenti/tasse/64054.htm>

⁴⁶ See: <http://www.unifi.it/vp-8737-tasse-e-contributi-universitari.html>

⁴⁷ See: http://www.unibocconi.it/wps/wcm/connect/fcd8d5b8-1482-4933-ba27-6bca790b3c8b/070+13_Schede+orientamento_Tasse+e+contributi.pdf?MOD=AJPERES

modified, excluding from the computation the fees from students that have not passed all the exams within the prescribed period of time (i.e. “Fuori Corso”) (*interview data*). Hence, institutions can decide on possible differentiations between “in corso” (on-time) and “Fuori Corso” students⁴⁸. To date these differences in cost between “in corso” and “fuori corso” are still limited. For example, the second instalment for a 1st Cycle Degree in Political Science at the University of Milan may cost up to €2,286 (depending on the financial needs of the applicant) for students “in corso” or who are “fuori corso” for more than one year; a student who is 1st year “fuori corso” actually pays a maximum of €1,943⁴⁹.

It is forbidden to be enrolled at two courses of studies simultaneously (e.g. two Bachelors or two Masters)⁵⁰. Hence, differential fees for such students are not possible. As an example, the information leaflet on entry requirements of the University of Siena for year 2012 states unequivocally that [*translation by author, LC*]^{51,52}

Pursuant to the provisions of the Academic Regulations, it is forbidden to enrol simultaneously in two courses of study (at the University of Siena and/or at other universities). Accordingly, students deciding to enrol in another university programme during the course of their studies are required to submit a request for interruption of studies themselves or abandon the studies already undertaken. The interruption of the first enrolment is valid for the entire duration of the second chosen course of study.

11.3 Consequences for public funding to higher education institutions

Italian Universities receive a core funding called “Fondo di Finanziamento Ordinario” (FFO). The 2011 major reform of higher education⁵³ gives more authority to the Italian National Agency for the Evaluation of Universities and Research Institutes (Agenzia Nazionale di Valutazione del Sistema Universitario e della Ricerca, or ANVUR⁵⁴) in setting out “objective criteria to verify research results” (art. 6). Moreover, the Reform (art. 5b) also provides for

⁴⁸ This was agreed upon with the government’s Spending Review mentioned above

⁴⁹ The first instalment at the University of Milan is the same for all degrees and amounts to €689. For more information on the fee structure of the University of Milan see:

<http://www.unimi.it/studenti/tasse/64054.htm>

⁵⁰ It should be noted that this makes also double degrees difficult in Italy (e.g. international agreements with foreign universities), and to allow for such eventualities administrative agreements are sought on a case-by-case basis

⁵¹ See: http://www.unisi.it/sites/default/files/allegati/norme_immatricolazioni_2012_2013_0.pdf, p. 7

⁵² Similar regulations can easily be found for many universities, e.g. University of Florence at

<http://www.polosociale.unifi.it/vp-8743-reimmatricolazione-e-recupero-carriera.html>

⁵³ In Italy the major higher education development is represented by law 2010/240, known as the “Riforma Gelmini” (after the name of the then Minister for University Education and Scientific Research, or MIUR), which came into effect on 29 January 2011. Available at

<http://www.camera.it/parlam/leggi/102401.htm>

⁵⁴ See: <http://www.anvur.org/index.php?lang=it>

the receivership of universities that go bankrupt or are financially mismanaged. The 2011 Reform (art. 13) also amends earlier legislation (2008/180, art. 2) by giving more weight to personnel costs vis-à-vis the university's total expenditures and the number of research projects (nationally and internationally) in the funding formula.

The FFO is decided annually and depends on (a) the number of enrolments "in corso" and (b) the FFO of the prior year (of which universities will receive a proportion)⁵⁵. The ministry incentivises performance by counting only students who are "in corso", i.e. who have passed all their exams within the statutory graduation period, but does not differentiate between students enrolled in a first or subsequent degree programmes. **This means that public funding is the same for first and for second degrees** (and, as simultaneous enrolments are not allowed, students cannot be counted twice in the funding formula).

11.4 Student financial support for students who follow a second programme

There is no special arrangement for students following a second degree. In general financial assistance (e.g. grants/fee exemptions) is not available for second degree seekers (interview data).

There are several forms of assistance to help students with covering their study costs. Student support is allocated by the regions even where national funds are used. There is no national prescription on how student support is assigned. However, the level of student fees depends on applicants' socio-economic status. This is a national legal requirement, but universities are free to set the degree of progression in the fees they set. Required graduality of fees is independent from all other existing support (*interview data*).

Students are categorized as "the generality of student population" and the "non-generality of student population" for whom favourable rules apply. There are three sources of support for students in Italy:

1. Generic Regional funds
2. Funds collected by the regions through the "Regional Tax for the Right to Study": this is a fee that applies to the "the generality of student population" and must be used for grants and loans for the "non-generality of student population"
3. The National Integrative Fund (Fondo Integrativo), which is distributed to the regions according to criteria such as the number of students in the region, the availability of (or lack thereof) housing in the region etc. This fund was initially (in 1995) conceived for loans only but has since been destined also for grants

The 2011 Reform introduced a so-called "merit fund" to promote student excellence and meritocracy. Eligibility depends on standard national tests for first year students and standard national criteria for students second year and above. This fund has been criticized

⁵⁵ There are also other funding mechanisms which cover university infrastructure ("Fondo per l'edilizia universitaria") and a fund for the "development planning of the university system" ("Fondo per la programmazione dello sviluppo del sistema universitario")

as reducing regional funds while in fact promoting student indebtedness⁵⁶. In April 2013 the National Council of University Students (CSNU) expressed again its concerns about the Merit Fund, suggesting that these funds could better be used to improve student services⁵⁷. Similar opinions had already been voiced by the National Rector's Conference (CRUI)⁵⁸.

As mentioned above, students following a second degree do not receive the same financial assistance as first-timers—that is, they are excluded from public competitions for student support. For example, the competition notice for grants and housing assistance of the Sicilian Regional Agency for the Right to University Education (Ente Regionale per il diritto allo Studio Universitario, or ERSU) clearly states that enrolment in a second degree course (at the same/lower level of the one already in possession) is an exclusion criterion⁵⁹. Similarly, the Agency of Emilia Romagna Er.Go, in its “general notices with respect to the payment of university fees and other contributions” (“Avvertenze generali in merito al pagamento delle tasse e contributi universitari”) also states under art. 3 that students enrolling in a course of study at the same level or lower level than one already achieved are not eligible to participate in the competition for fee exemptions/reduction.⁶⁰

⁵⁶ See for example <http://www.roars.it/online/il-fondo-per-il-merito-perche-ripensarlo>. ROARS is a website “return on academic research” and, while it is made up of serious university staff from across Italy, it was born in opposition to the 2011 Reform (see <http://www.roars.it/online/chi-siamo/cosa-vogliamo/>)

⁵⁷ See: http://www.cnsu.miur.it/argomenti/documentazione/pareri/2013/pa_2013_04_05_001.aspx

⁵⁸ See: <http://www.uil.it/universit%C3%A0-ricerca/Parere%20FFO%202013.pdf>

⁵⁹ See: http://www.studenti.it/files/pdf/20110728/borse_messina_2011.pdf

⁶⁰ See: http://www.er-go.it/fileadmin/user_upload/mvm/bandi2013/ESONERO/11_Bologna_2013_fasce_contribuzioni.pdf

12 USA: the case of the University of California (UC)

12.1 Tuition fees for regular fulltime students⁶¹

The decreasing state appropriations for the public higher education institutions has been a clear trend since the recession started in 2009. It has encouraged institutions to increase their tuition fees and to try to find alternative sources of funding as well as be more aggressive in their recruitment and staff policies.

The tuition fees have a long tradition in the U.S. The clear trend since they started for public institutions was an upward increase in fees. Although the fees for public higher education institutions remained much lower than the fees charged by private higher education institutions, the overall increase has been common for both sectors. It has been a general agreement that the in-state tuition is always lower for the students coming from the same state.

As NCES (2011) tuition fee analysis suggests, among fulltime, first time degree undergraduate students receiving any grant aid, differences in average price of attendance before aid and net price of attendance for the 2010/11 varied by institutional sector. Similarly, the College Board (2013) analysis points to the differences in net prices across the different types of institutions. In 2012/13, full-time undergraduates at public four-year institutions receive an estimated average of \$5,750 in grant aid from all sources and federal tax benefits to help them pay the average of \$8,665 published tuition and fees. The students pay an average net price of around \$2,900. In the private non-profit four year institutions, students receive an estimated average of \$15,680 in grant aid from all sources and federal tax benefits to help them pay the average \$29,056 published tuition and fees. The average net price is about \$13,380 (College Board, 2012, p. 4).

Variability can also be seen between states. For example, the increase in tuition was the highest in California (21%) and lowest in Connecticut and South Carolina (2.5%) in 2011 (Marcucci and Usher, 2012). The increase in tuition fees has been significant in the past decade, especially at public institutions (although the increase in average published tuition and fees at public college and universities for the 2012-13 is smaller than it has been in recent years (College Board, 2012, p. 3). However, the average net price paid by full-time students enrolled in public four-year colleges increased measurably in 2012-13 for the third consecutive year. Average net price also increased for public two-year and private non-profit four-year students in 2011-12 and 2012-13, after three years of decline. According to NCES (2011), between 2000/01 and 2010/11, prices for undergraduate tuition, room, and board at

⁶¹ This section draws upon Vossensteyn *et al.*, 2013

public institutions rose 42%, and prices at private not-for-profit institutions rose 31% after the adjustment for inflation (see <http://nces.ed.gov/programs/digest/d11/>). From 2008-09 to 2010-11, grant aid and tax benefits increased rapidly enough to cause the average net prices to decline, even in the face of tuition increases. Through unusually large increases in Pell Grants, grants for veterans, and federal tax credits, the federal government increased its role in financing higher education, relieving the burden on students (College Board, 2012, p. 3).

Table 12.1 below shows the Mandatory System-wide charges for UC for year 2013-14. As can be seen, out-of-State pay significantly more.

MANDATORY SYSTEMWIDE CHARGES: ANNUAL	
Tuition (2)	
Undergraduate	\$ 11,220
Graduate Academic	\$ 11,220
Graduate Professional (3)	\$ 11,220
Student Services Fee	
All students	\$ 972
Nonresident Supplemental Tuition	
Undergraduate	\$ 22,878
Graduate Academic	\$ 15,102
Advanced to Candidacy	\$ 0
Graduate Professional	\$ 12,245

Source: <http://www.ucop.edu/operating-budget/files/fees/201314/documents/2013-14.pdf>

12.2 Tuition fees for students following a second programme

In general, the University of California (UC) **severely restricts enrolments to second baccalaureate degrees**. Decisions on the admission of students who already hold a baccalaureate degree are within the purview of each of the individual campuses that comprise the UC system. These admissions are limited, in general, and are sometimes also restricted to certain areas of study or majors, depending on the campus (*interview data*). Admissions to the second bachelor's program are limited to fall enrolment.

Table 12.2: Campus policies regarding second baccalaureate applicants⁶²

UC Campus	Policy
Berkeley	<ul style="list-style-type: none"> • Only College of Chemistry
Davis	<ul style="list-style-type: none"> • College of Engineering only, subject to the following conditions: <ul style="list-style-type: none"> ▪ Student's first degree not in engineering and ▪ Student completes lower-division preparatory work and ▪ Student transfers from a California community college
Irvine	<ul style="list-style-type: none"> • Subject to the approval of the dean or director of the UC Irvine school or program in which the second degree will be earned • Students are selected on a case-by-case basis.
Los Angeles	<ul style="list-style-type: none"> • School of nursing only, subject to the following conditions: <ul style="list-style-type: none"> ▪ Applicants possess the RN (Registered Nurse)
Merced	n/a
Riverside	<ul style="list-style-type: none"> • At Bourns College of Engineering only, subject to the following conditions: <ul style="list-style-type: none"> ▪ Depending on space ▪ Applicants cannot have another degree in engineering or a closely related field and ▪ Student must have completed all lower-division coursework prior to entry and be able to complete the degree program in six quarters or less
San Diego	n/a
Santa Barbara	<ul style="list-style-type: none"> • A very limited number of second-baccalaureate-degree applicants are considered for admission when enrolment allows
Santa Cruz	<ul style="list-style-type: none"> • Second-baccalaureate-degree applicants are evaluated on a case-by-case basis when enrolment allows • Applicants must have completed lower-division requirements for the proposed second degree

There are no supplemental fees for second baccalaureate students. These students pay the same tuition and fees as other undergraduate students (*interview data*⁶³).

12.3 Consequences for public funding to higher education institutions

No clear explicit information is available. But looking at the fact that students pay substantial tuition fees and the opportunities to follow a second study programme of the same level to be limited, this implies that there are no serious financial consequences for the funding constellation of individual universities.

⁶² See the guidelines in full at: <http://admission.universityofcalifornia.edu/counselors/transfer/helping-students/second-baccalaureate>

⁶³ See: <http://www.ucop.edu/operating-budget/fees-and-enrollments/index.html>, and <http://www.ucop.edu/operating-budget/files/fees/201314/documents/2013-14.pdf>

12.4 Student financial support for students who follow a second programme

The federal government provides grant funds for students attending colleges, career schools, and universities. Grants, unlike loans, do not have to be repaid⁶⁴. However, in almost all cases grants are provided only for first-time students (i.e. students who have not earned a bachelor's or graduate degree)⁶⁵.

In a 2013 article by Reyna Gobel (a freelance columnist collaborating *inter alia* with US News and World Report), the USNRW explains how to pay for a second bachelor degree programme⁶⁶, as “second bachelor's degrees are often completed in the same time frame as a master's degree, but there are fewer options for financial aid”. Key financial aid options include:

- Federal student loans (e.g. the Stafford loan or the PLUS loan): the lifetime limit is based on the total time as an undergraduate so that the limits do not increase for additional undergraduate degrees. For example the current lifetime loan limit for the Stafford programme is US\$57,500 for undergraduates; if a student already borrowed this amount for an undergraduate degree, he or she is not eligible to borrow more for a second bachelor's. The PLUS loan program supplements the Stafford student loans up to the maximum cost of attendance
- Scholarships: some scholarships are available specifically for second degree students or do not exclude second degree students. For example, the Thomas W. Smith Awards, funded by a variety of donors and targeting students enrolled in the City University of New York (CUNY)'s “Baccalaureate for Unique and Interdisciplinary Studies” only⁶⁷, assists about 10% of the school's second degree students (Gobel, 2013).
- Federal work-study programs are available for second degree students. Normally, these jobs are on campus. Some pay minimum wage but others pay more.

⁶⁴ For a more detailed description of grants and Loan schemes in the U.S. please see Vossensteyn *et al*, 2013

⁶⁵ See: <http://studentaid.ed.gov/sites/default/files/federal-grant-programs.pdf>

⁶⁶ See: <http://www.usnews.com/education/best-colleges/paying-for-college/articles/2013/04/04/learn-how-to-pay-for-a-second-bachelors-degree>

⁶⁷ See: <http://cunyba.gc.cuny.edu/scholarships-cunyba/#thomaswsmith>

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