

Indicator C5. How much do tertiary students pay and what public support do they receive?

Highlights

- OECD countries and economies have three different approaches to setting tuition fees and providing direct financial support to tertiary students: no tuition fees and high financial support to students; high tuition fees and high financial support; and moderate tuition fees and targeted financial support to a smaller share of students.
- Indirect subsidies to tertiary students such as full or partial tuition waivers can reach over USD 4 000 in Chile, Ireland and New Zealand for students enrolled in bachelor's programmes in public institutions. The share of students in bachelor's or equivalent programmes receiving a fee waiver exceeds 35% in Chile, France, Italy and Spain.
- Within the European Union (EU) and the European Economic Area (EEA), countries charge the same tuition fees to nationals and students from other EU and EEA countries. Tuition is generally similar for national and foreign (or non-EU/EEA) bachelor's students in public institutions in Chile, Estonia (programmes in English only), Italy, Japan, Korea and Spain.

Context

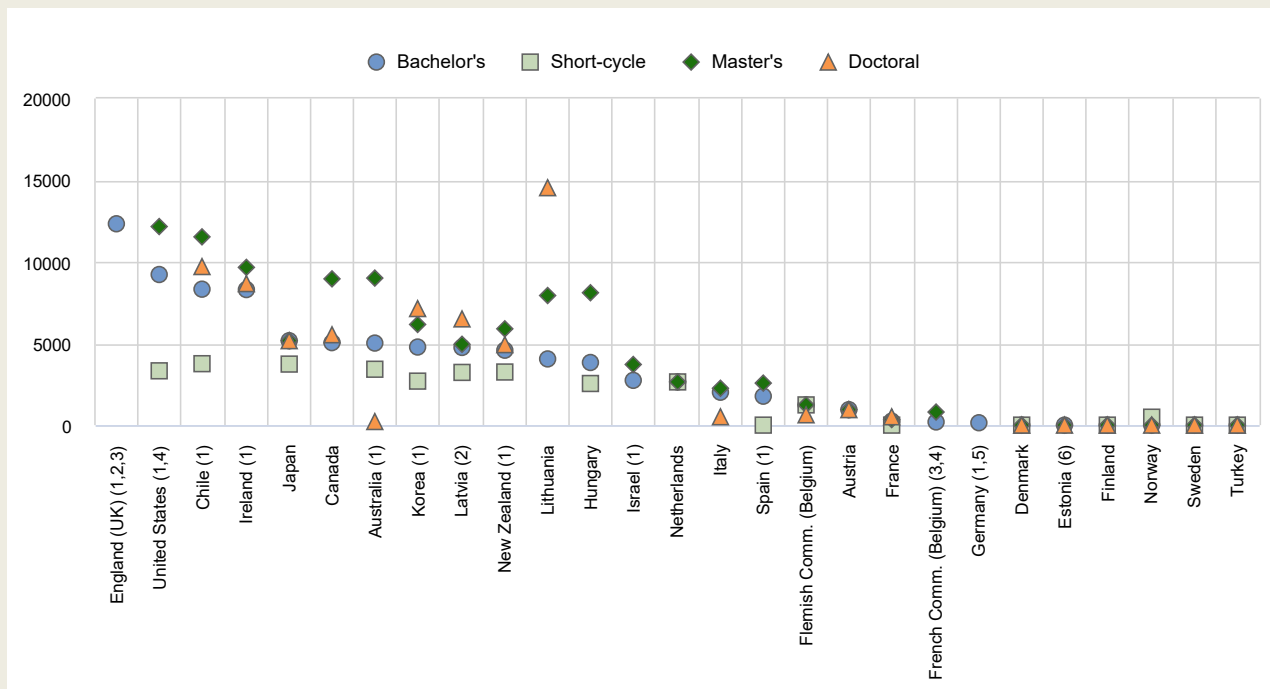
OECD and partner countries and economies have different approaches to providing financial support to students and to sharing the costs of tertiary education among governments, students and their families, and other private entities.

Tuition fees help bridge the gap between the costs incurred by tertiary educational institutions and the revenues they receive from sources other than students and their families. Many factors may influence the level of costs, including of teachers' and researchers' salaries, development of digital learning and non-teaching services, changes in demand for tertiary education, investments to support internationalisation, and the amount and type of research activities undertaken by faculty and staff. Tertiary institutions partly cover their costs through internal resources (endowments) or revenue from private sources other than students and their families (see Indicator C3). The remainder is covered by student tuition fees and public sources.

Public support to students and their families can be a way to encourage participation in education, while also indirectly funding tertiary institutions. Channelling funding to institutions through students may also help to increase competition among institutions and encourage them to better respond to student needs. Support for students comes in many forms, including means-based subsidies, family allowances for students, tax allowances for students or their parents, and other household transfers. Governments strive to strike the right balance between these different subsidies, especially in periods of financial crisis. For a given amount of subsidies, public support such as tax reductions may provide less support for low-income students than means-tested subsidies, as tax reductions are not targeted specifically at low-income students. However, such measures may still help to reduce the financial disparities between households with and without children in education.

Figure C5.1. Annual average tuition fees charged by public institutions to national students, by level of education (academic year 2019/20)

In USD converted using PPPs



1. Reference year: calendar year 2018 for Australia and Germany, 2019 for Chile, Israel, Korea and New Zealand; academic year 2018/19 for England (UK), Spain and the United States, 2020/21 for Finland and Ireland.

2. Government-dependent private institutions instead of public institutions.

3. Short-cycle tertiary programmes combined with bachelor's programmes.

4. Doctoral programmes combined with master's programmes.

5. Bachelor's, master's and doctoral programmes combined, public and private institutions combined, national and foreign students combined.

6. No tuition fees for full-time students enrolled in programmes with curricula in Estonian.

Countries and economies are ranked in descending order of the amount of tuition fees charged to national students enrolled in bachelor's programmes.

Source: OECD (2021), Table C5.1 See Source section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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Other findings

- Public institutions do not charge any tuition fees to national students enrolled in bachelor's programmes in nearly one-third of countries, including Denmark, Estonia (for programmes taught in Estonian), Finland, Norway, Sweden and Turkey.
- In some countries, the difference in tuition fees for national and foreign students can be significant. In Australia, Canada, Ireland, New Zealand and the United States, public institutions charge foreign students (non-EU/EEA in the case of Ireland) on average over USD 14 500 more per year than national students at the bachelor's level. In Finland and Sweden, students from outside the EU/EEA area are charged about USD 13 000 per year for bachelor's programmes in public institutions, while no tuition fees are applied to national students.
- In about a third of the countries and economies with available data, tuition fees for bachelor's degrees charged by public institutions to national students have increased by at least 20% over the past decade, in real terms.

Analysis

Differentiation of tuition fees

Differentiation by level of study

Entry into tertiary education often means costs for students and their families, both in terms of tuition fees, foregone earnings and living expenses, although they may also receive financial support to help them afford it. Most national students entering tertiary programmes enrol at bachelor's or equivalent level in OECD countries (see Indicator B4). Public institutions do not charge tuition fees to national students at this level in nearly one-third of countries with data, including Denmark, Estonia (for programmes taught in Estonian), Finland, Norway, the Slovak Republic, Sweden and Turkey (Figure C5.1). In a similar number of countries, tuition fees are moderate, with the average cost for students under USD 3 000. In the remaining countries and economies, tuition fees range from about USD 3 800 to over USD 8 000 per year. They exceed USD 12 000 in England (United Kingdom), where there are no public institutions at tertiary level and all students enrol in government-dependent private institutions (Figure C5.1).

In many OECD countries, short-cycle tertiary programmes are expanding, as they provide a shorter and cheaper tertiary programme and, in a number of countries, a better benefit-to-cost ratio than long-cycle tertiary programmes such as bachelor's and master's programmes (OECD, 2019^[1]). Tuition fees for short-cycle tertiary programmes in public institutions are generally lower than for bachelor's programmes. Generally, they are free of charge in Denmark, France, Spain, Sweden and Turkey and amount to less than half the tuition fees for bachelor's programmes in Chile and the United States, where they cost less than USD 3 800 per year. In contrast, tuition fees for short-cycle tertiary programmes in public institutions are the same as for bachelor's programmes in the Flemish Community of Belgium and the Netherlands. In Norway, short-cycle tertiary is the only tertiary programme that charges fees, although only 22% of public institutions do so (Figure C5.1).

Higher tertiary education after a bachelor's degree leads to better labour-market outcomes. Graduates with a master's or doctoral or equivalent degree have better employment opportunities and earnings prospects (see Indicator A4). However, despite the earnings advantage from completing a master's or doctoral programme, tuition fees in public institutions for full-time national students in these programmes are similar to those for bachelor's programmes in the majority of OECD countries. The additional expenses that master's and doctoral students face are limited to the additional years of education and the foregone earnings due to the delayed entry into the labour market. In most countries where tuition is free of charge at bachelor's level, there are also no fees at master's or doctoral levels. In other countries and economies, similar tuition fees are charged on average for bachelor's and master's programmes, as in Austria, the Flemish Community of Belgium, Italy, Japan, Latvia (government-dependent private institutions) and the Netherlands (Table C5.1).

In contrast, tuition fees for master's programmes in public institutions are between 25% and 50% higher than for bachelor's programmes in Chile, France, Israel, Korea, New Zealand, Spain and the United States, while in the French Community of Belgium, Hungary and Lithuania, they are over 95% higher (Table C5.1). These higher fees may limit participation at this level if they are not paired with financial support to students. In a few countries (e.g. Australia, the Flemish Community of Belgium and Italy), public institutions charge lower fees for doctoral programmes than for bachelor's and master's programmes to promote enrolment in doctoral programmes and attract talent for research and innovation. In Australia, for example, the average annual tuition fees in public institutions for doctoral programmes are about 15 times lower than for bachelor's programmes (about USD 200 compared to USD 5 000). In fact, very few national doctoral students are charged any fees in Australia (less than 5% of doctoral students in public institutions). However, public institutions in Canada, Chile, France, Ireland, Korea, Latvia (government-dependent private institutions) and the United States charge higher tuition fees for doctoral programmes than for bachelor's programmes (data for the United States refer to master's and doctoral programmes combined). Lithuania is the only country where annual tuition for a doctoral programme is more than three times the tuition for a bachelor's programme (Table C5.1).

Differentiation by type of institution

Some institutions may struggle to strike a balance between offering an affordable education and their need for financial resources, leading to different levels of tuition fees in different types of institutions (see *Definitions* section). Independent private institutions are often less affected by government regulation and less reliant on public funds than public institutions. In some cases, they are also more pressed by competition to provide the best possible services to students. As a result, they

charge higher annual tuition fees than public institutions for bachelor's programmes in all OECD countries with available data (Table C5.1).

In most OECD countries and economies with available data, less than 20% of all tertiary students enrol in independent private institutions. In only about one-fifth of OECD countries and economies are the majority of students enrolled in private institutions. In England (United Kingdom) and Latvia, the great majority of students are enrolled in government-dependent private institutions (Table C5.1).

In over one-third of countries with available data, tuition fees for bachelor's or equivalent programmes are at least twice as high in private institutions as in public ones. Tuition fees are over five times higher in private institutions than in public institutions in Spain; more than three times higher in Israel, Italy and the United States; and less than twice as high in Australia, Hungary, Japan, Korea and Latvia. In Estonia and Norway, no tuition fees are charged by public institutions for bachelor's degrees (in Estonia only for programmes taught in Estonian), while fees reach over USD 5 700 in private institutions. In contrast, independent private institutions in Chile, Lithuania and New Zealand charge slightly lower fees than public institutions at bachelor's level (Table C5.1).

Variation of tuition fees within countries

Tuition fees vary not only across countries and educational levels, but also within countries for a given level of education. For instance, in Canada, where annual average tuition fees for national students in public institutions are around USD 5 100, they range from 40% of this amount to over four times more, depending on the field of study (nearly USD 20 800). Among countries with high average tuition fees, the maximum fee charged is more than three times the average amount in Lithuania and twice the amount in New Zealand while in Australia, Chile, Ireland, Korea and the United States, the maximum fee charged is 20-45% higher than the average tuition fees for national students enrolled in bachelor's programmes (Figure C5.2).

The range of tuition fees is also wide in a few countries with more moderate fees, such as the Netherlands (annual average fees of USD 2 700), Italy (annual average fees of USD 2 000) and Spain (annual average fees of USD 1 800). Tuition fees can exceed USD 3 700 in Italy and Spain and USD 13 000 in the Netherlands, although in these countries, high tuition fees only apply for a small number of students. In contrast, the range is relatively small in the Flemish and French Communities of Belgium, Israel, and in countries where public institutions do not charge any tuition fees (Figure C5.2).

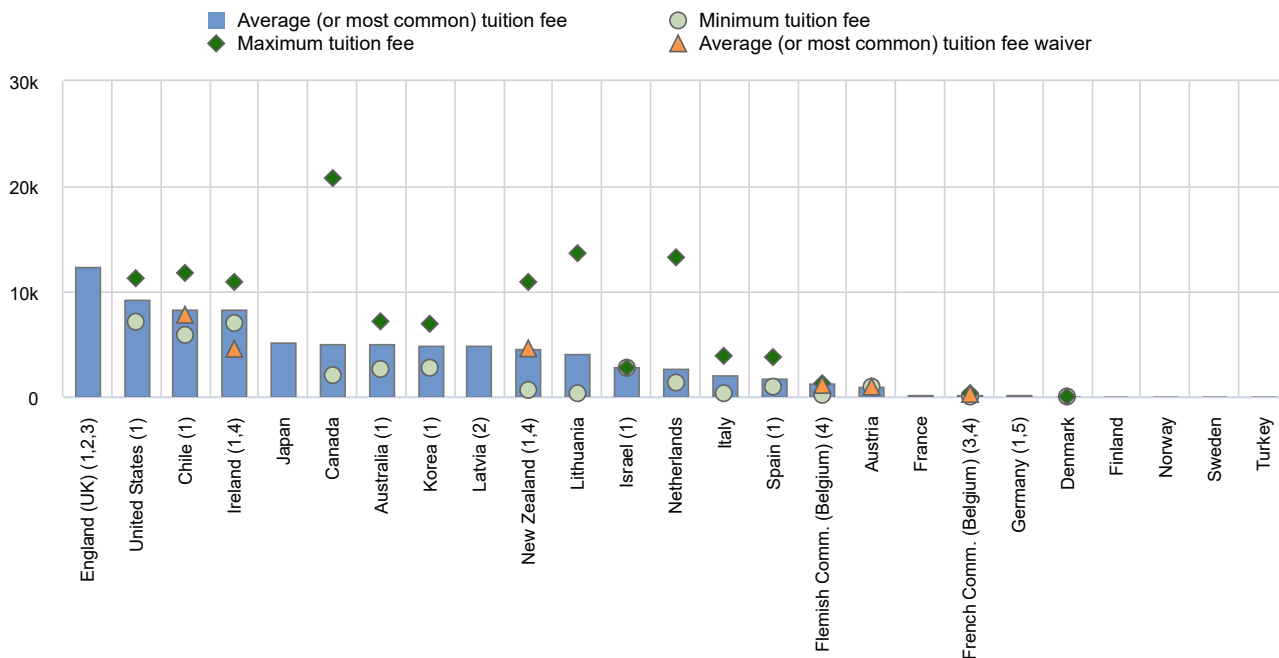
Minimum fees in countries with high tuition fees can be as low as 8% the average amount in Lithuania and 14% in New Zealand; between 40% and 60% the average amount in Australia Canada and Korea; and between 70% and 85% in Chile, Ireland and the United States. Among the other countries and economies, minimum tuition fees are about half the average amount in the Netherlands and Spain and 15% or less the average amount in Flemish and French Communities of Belgium and Italy (Figure C5.2). There are several reasons why tuition fees vary within countries, including institutions' autonomy to set their fees (either fully or within some limits) or the fact that some programmes are cheaper to provide than others (e.g. law degrees are cheaper to provide than medical degrees).

Another reason tuition fees vary within countries and those paid by students differ from what institutions charge are tuition fee waivers. While the tuition fee charged by an institution does not change *per se*, the fees paid by students who receive a tuition waiver are lower as the fee waiver is deducted. While a scholarship is a type of direct financial support to students that does not need to be paid back, a tuition waiver is often granted by an educational institution and indirectly financed by the public sector to the tertiary institution. The waiver will eliminate the cost of tuition for a designated number of credit hours, but it cannot be used for any other educational expense. In a number of countries (e.g. Belgium and Italy), it is possible, especially for students from low-income backgrounds, to receive both a scholarship and a tuition waiver.

This type of indirect subsidy to tertiary education exists Austria, Chile, the Flemish and French Communities of Belgium, Ireland, and New Zealand. In Ireland, tuition fees charged by public institutions for bachelor's programmes may exceed USD 8 300, but the majority of first-cycle tertiary students benefit from the Free Fees Scheme and pay only an annual student contribution charge of USD 3 700 towards the cost of their programme of study (for academic year 2019/20). In New Zealand, first-time tertiary students do not pay any tuition fees in their first year of studies, as tuition waivers fully cover the fees (Figure C5.2).

Figure C5.2. Average, minimum and maximum tuition fees charged by public institutions and average amount of tuition fee waivers for national students enrolled in bachelor's programmes (academic year 2019/20)

In USD converted using PPPs



1. Reference year: calendar year 2018 for Australia and Germany, 2019 for Chile, Israel, Korea and New Zealand; academic year 2018/19 for England (UK), Spain and the United States, 2020/21 for Finland and Ireland.

2. Government-dependent private institutions instead of public institutions.


3. Short-cycle tertiary programmes combined with bachelor's programmes.

4. Tuition waivers applied to grant beneficiaries in the French and Flemish Communities of Belgium. Most students in Ireland only pay USD 3 770 instead of USD 8 304; all first-time tertiary students in New Zealand do not pay tuition fees in their first year.

5. Bachelor's, master's and doctoral programmes combined, public and private institutions combined, national and foreign students combined.

Countries and economies are ranked in descending order of the average (or most common) amount of tuition fees charged to national students enrolled in bachelor's programmes.

Source: OECD (2021) See *Source* section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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Differentiation for foreign students

Tuition fee policies generally cover all students studying in the country's educational institutions, including foreign students (see *Definitions* section). However, many countries allow institutions to charge different tuition fees for particular programmes or student groups, including foreign students, in an effort to strike a balance between public and private sources for tertiary funding. As a result, in a number of countries tuition fees are higher for foreign students which contribute significantly to the funding of tertiary educational institutions. However, higher fees for foreign students can also impact international student flows (see Indicator B6), among other factors (OECD, 2017^[2]).

Public institutions charge national and foreign students enrolled in bachelor's programmes similar tuition fees in Chile, Estonia (provided the curriculum is in English), Italy, Japan, Korea and Spain, while no tuition fees are applied to either national or foreign students in Norway (Table C5.1). In addition, within the EU and the EEA, countries charge the same tuition fees to nationals and students from other EU and EEA countries.

However, an increasing number of OECD countries charge higher tuition fees to foreign students than to national ones and, in some countries, this difference can be significant. For instance, in Australia, Canada, Ireland, New Zealand and the United States, public institutions charge foreign students (non-EU/EEA in the case of Ireland) on average over USD 14 500 more per year than national students at the bachelor's level (Table C5.1). In the United States, the higher tuition applies also to national students who study outside their own state. In Finland and Sweden, students from outside the EU/EEA area are charged about USD 13 000 per year for bachelor's programmes in public institutions, while no tuition fees are applied to national (or EU/EEA) students. In France and Latvia, public institutions (government-dependent private institutions for Latvia) charge non-EU/EEA students between USD 3 500 and USD 4 500 more than national students, while this difference is less than USD 1 000 in Austria and Hungary (Table C5.1).

Higher tuition fees do not necessarily discourage foreign students from studying abroad. Tertiary education in countries with higher fees for foreign students can still be attractive because of the quality and prestige of their educational institutions or the expected labour-market opportunities in the country after graduation. For instance, in Australia, Canada and New Zealand, international students make up at least 13% of students enrolled at the bachelor's level, compared to only 5% on average across OECD countries (see Indicator B6).

Variations over time

In about a third of the countries and economies with available data, tuition fees for bachelor's degrees charged by public institutions for national students have increased by at least 20% over the past decade, in real terms. This is the case for England (United Kingdom, government-dependent private institutions), the Flemish Community of Belgium, Italy, New Zealand and Spain. The largest increase has been in England (United Kingdom), where tuition fees have tripled since 2009/10. In contrast, tuition fees for bachelor's programmes in public institutions decreased over this period in Austria, the French Community of Belgium, France, Germany, Ireland, Korea and Latvia (government-dependent private institutions). There has not been any change over this period among the countries that do not charge any tuition fees (Denmark, Estonia, Finland, Norway and Sweden). In Australia and Canada, tuition fees have remained fairly stable and have not increased by more than 10%, while in Chile, the Netherlands and the United States they were 14-16% higher in 2019/20 than in 2009/10 (Table C5.2).

Approaches to public financial support to tertiary national students

Broadening equal access to higher education has been an objective public policy for decades, but the policy tools used to achieve higher tertiary attainment are quite heterogeneous. Across different countries and economies, higher education attainment can be observed both in the presence of high and low levels of fees (Cattaneo et al., 2020^[3]).

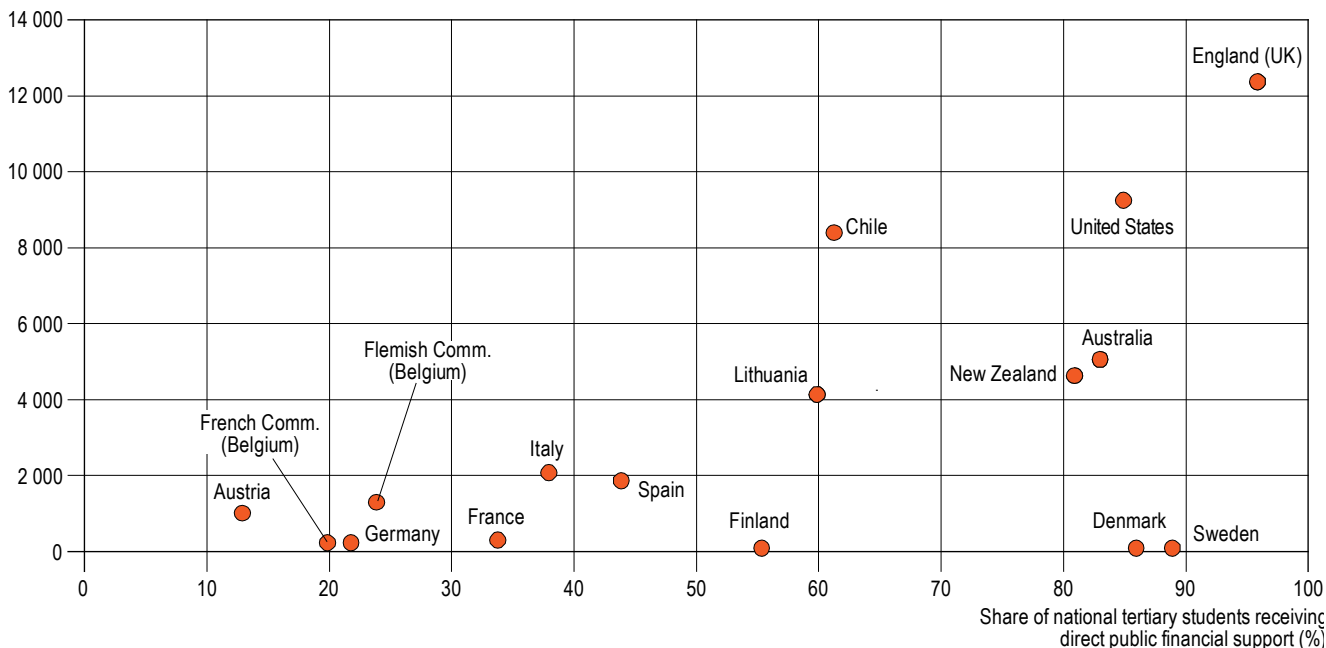
OECD countries have different approaches to providing financial support to students enrolled in tertiary education. Regardless of the level of tuition fees, countries and economies can be categorised according to the level of public financial support available to tertiary students. In Australia, Denmark, England (United Kingdom), New Zealand, Sweden and the United States, at least 80% of national students receive public financial support in the form of student loans, scholarships or grants, while this share is between 55% and 61% in Chile, Finland and Lithuania. Among other European countries, between 34% and 44% of students receive public financial support in France, Italy and Spain, while no more than 25% of students do so in Austria, the Flemish and French Communities of Belgium, Germany, and Switzerland (Figure C5.3). In these countries, public financial support instead targets selected groups of students, such as those from disadvantaged backgrounds or low-income families.

Three groups of countries are therefore identified: countries with low or no tuition fees and high financial support to students (Denmark, Finland and Sweden); countries with high tuition fees and high financial support to students (Australia, Chile, England [United Kingdom], Lithuania, New Zealand and the United States); and countries with moderate tuition fees and financial support to students targeted to less than 50% of tertiary students (Austria, the Flemish and French Communities of Belgium, France, Germany, Italy, and Spain) (Figure C5.3).


In the last decade, the share of students receiving public financial support in tertiary education has increased by at least 10 percentage points in Chile, Denmark, England (United Kingdom), Italy, Spain and Sweden: the strongest increase in the share of students receiving public financial support can be observed in Sweden (by 24 percentage points) and Chile (by 22 percentage points). This share has remained stable in all other OECD countries and economies with available data, with variations reaching at most ± 7 percentage points. The largest decrease in the share of students receiving financial support in tertiary education was observed in New Zealand (Table C5.2).

Figure C5.3. Annual average tuition fees charged by public institutions to national students enrolled in bachelor's programmes and share of national tertiary students benefiting from direct public financial support (academic year 2019/20)

Average (or most common) tuition fees charged by public institutions to national students in bachelor's programmes, in USD converted using PPPs



Source: OECD (2021), Tables C5.1 and C5.2. See Source section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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Forms of public financial support to tertiary national students

The type of financial support to tertiary students, whether in the form of loans, grants or scholarships, is a key question faced by many educational systems. On the one hand, advocates of student loans argue that they allow a larger number of students to benefit from the available resources (OECD, 2014_[4]). If funding spent on scholarships and grants was used to guarantee and subsidise loans, the same public resources could support a larger number of students, and overall access to higher education would increase. Loans also shift some of the cost of higher education to those who benefit from it the most, individual students, reflecting the high private returns of completing tertiary education (see Indicator A5).

On the other hand, student loans are less effective than grants at encouraging low-income students to access tertiary education. Opponents of loans argue that high levels of student debt at graduation may have adverse effects for both students and governments if large numbers of students are unable to repay their loans (OECD, 2014_[4]). A large share of indebted graduates could be a problem if their employment prospects are not sufficient enough to guarantee student loan repayments.

OECD governments support students' living and education costs through different combinations of these two types of support – and these combinations vary even among countries with similar levels of tuition fees. Among countries with data available, the average amount of public or government-guaranteed private loans that students borrow each year ranges from USD 2 900 per student in Latvia to over USD 12 000 in England (United Kingdom) and Norway (where tuition is free of charge and loans finance students' living costs). Scholarships or grants received by students range from USD 1 500 per year in the French Community of Belgium to over USD 7 000 in Australia, Austria, Denmark, Italy, New Zealand and Switzerland (Table C5.2).

In addition to direct financial support to students in the form of public loans, guarantees on students' private loans, grants and scholarships, countries may also provide indirect subsidies to tertiary education by fully or partially waiving tuition fees charged by educational institutions (see section on *Variation of tuition fees within countries*). The average tuition waivers range from

USD 1 100 or less in Austria and the Flemish and French Communities of Belgium to nearly USD 7 800 in Chile at bachelor's level in public institutions. Tuition waivers are just below USD 4 600 in Ireland for beneficiaries of the Free Fees Scheme and in New Zealand for first-time tertiary students in their first year of study. The share of students in bachelor's programmes receiving a fee waiver reaches 22-25% in the French Community of Belgium and New Zealand; 39-53% in France, Italy and Spain; and 64% in Chile (Table C5.2).

Public reforms to tuition fees and public financial support to students

Reforms related to the level of tuition fees and the availability of scholarships, grants and loans are intensely debated in national education policy. They are often discussed in tandem, as countries seek to improve or adjust how the public and private sectors (including students and their families) share the costs of tertiary education. In recent years, OECD countries and economies have passed several reforms to improve access to tertiary education: among countries with available data, 11 countries and economies have implemented reforms on the level of tuition fees. Nine of these combined the reforms with a change in the level of public subsidies available to students (Table C5.3).

In Chile, Korea and Portugal, measures were implemented to expand access to tertiary education to students from disadvantaged backgrounds, while New Zealand increased public subsidies to make the first year of tertiary education free of tuition fees for new students or trainees. From the academic year 2016/17, Norway started a reform to gradually increase the State Educational Loan Fund's financial support from 10 to 11 months per year. In England (United Kingdom), the threshold for the repayment of income-contingent loans for graduates from short-cycle tertiary and bachelor's programmes was increased in financial year 2018/19 on, and grants for living costs were replaced with larger loans for new eligible national students in academic year 2016/17 on. In Australia, measures were taken to improve the sustainability of the subsidy system for public institutions' students enrolled in bachelor's programmes (Table C5.3).

In addition, the COVID-19 health crisis had a strong impact on tertiary education and countries took several policy measures to cope with unprecedented situations. All OECD countries with available data implemented some policy tools, from a more flexible student loan repayment schedule and the introduction of financial aid packages to the adaptation of tuition fee policies and support to international students (see Box C5.1).

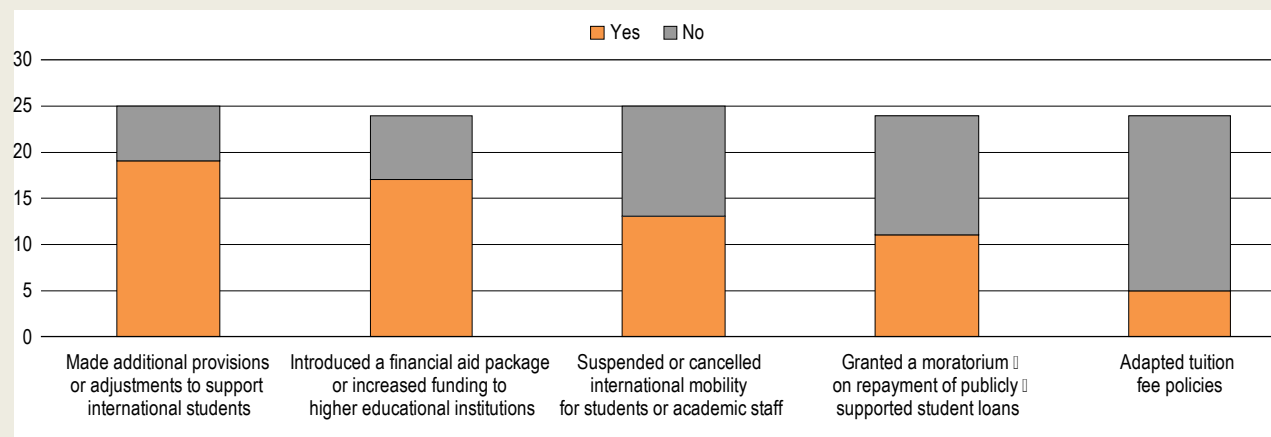
Box C5.1. Actions taken to cope with the COVID-19 crisis

Tertiary education is key for students' career and personal development. A failure to sustain effective tertiary systems can lead to inequalities, as youth may fall outside the education system or have difficulties in engaging in learning: their education and employment prospects thus become more uncertain. Economies have been confronted with a massive challenge of how to support tertiary education to keep students' education and, more generally, social cohesion on track. The economic crisis brought on by the spread of COVID-19 has affected the most vulnerable. Public financial support to students has therefore become key to sustaining effective tertiary education (World Bank, 2020^[5]).

Several actions were taken across countries to support tertiary students during the crisis. While only five countries discussed or adopted changes to tuition fees (Hungary, Italy, Korea, Poland and the United States), the majority of them made adjustments in support of international students. While the crisis has affected all tertiary students, it has had a severe impact on international and foreign students. In particular, the crisis has affected the safety and legal status of international students in their host country, the continuity of learning and the delivery of course material, and students' perception of the value of their degree, all of which could potentially have dire consequences for international student mobility in the coming years. (Figure C5.4).

In addition, a large number of countries introduced schemes to facilitate tuition fee loan repayments or increase funding available to students. In 2020, Germany provided interest-rate support on student loans, Korea extended the repayment period of student loans, and Chile, England (United Kingdom), Finland, the Netherlands, Norway and Sweden increased tertiary students' loan capacity or provided them with the possibility to borrow additional funds. Additional funding for public scholarships was extended by a large majority of countries and economies with data available, including Chile, Finland, the Flemish Community of Belgium, France, Israel, Japan, Korea, Latvia, the Netherlands and Norway. In Norway, a portion of student loans could be converted into a grant under certain conditions with flexible criteria for students employed in sectors at the frontlines during the pandemic. In Chile, Italy and Japan, students were also supported with additional tuition fee waivers (Table C5.4).


Figure C5.4. Number of countries that reported having taken actions on specific higher education aspects related to the COVID-19 crisis



Note: Data were collected in the first quarter of 2021.

Policies are sorted in descending order of the number of countries that adopted them.

Source: OECD (2021), Table C5.4. See *Source* section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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Definitions

In this chapter, **national students** are defined as the citizens of a country who are studying within that country. **Foreign students** are those who are not citizens of the country in which the data are collected. While pragmatic and operational, this classification is inappropriate for capturing student mobility because of differing national policies regarding the naturalisation of immigrants. For EU countries, citizens from other EU countries usually pay the same fees as national students. In these cases, foreign students refer to students who are citizens of countries outside the EU. Further details on these definitions are available in Indicator B6.

Private institutions are those controlled and managed by a non-governmental organisation (e.g. a church, a trade union or business enterprise, foreign or international agency), or whose governing board consists mostly of members not selected by a public agency. **Private institutions** are considered **government-dependent** if they receive more than 50% of their core funding from government agencies or if their teaching personnel are paid by a government agency. **Independent private institutions** receive less than 50% of their core funding from government agencies and their teaching personnel are not paid by a government agency.

Tuition fee amounts refer to **gross tuition fees** charged by institutions, before grants, scholarships and tuition waivers are applied.

Methodology

Tuition fees and loan amounts in national currencies are converted into equivalent USD by dividing the national currency by the purchasing power parity (PPP) index for gross domestic product. The amounts of tuition fees and associated proportions of students should be interpreted with caution, as they represent the weighted averages of the main tertiary programmes and may not cover all educational institutions.

Student loans include the full range of student loans extended or guaranteed by governments, in order to provide information on the level of support received by students. The gross amount of loans provides an appropriate measure of the financial aid to current participants in education. Interest payments and repayments of principal by borrowers should be taken into account

when assessing the net cost of student loans to public and private lenders. In most countries, loan repayments do not flow to education authorities, and the money is not available to them to cover other expenditure on education.

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

For more information, please see the OECD *Handbook for Internationally Comparative Education Statistics* (OECD, 2018^[6]) and Annex 3 for country-specific notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

Source

Data refer to the academic year 2019/20 and are based on a special survey administered by the OECD in 2021 (for details, see Annex 3 at: https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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Indicator C5 tables

Tables Indicator C5. How much do tertiary students pay and what public support do they receive?

Table C5.1	Annual average (or most common) tuition fees charged by tertiary institutions to national and foreign students (2019/20)
Table C5.2	Variation of tuition fees over time and public financial support to students enrolled in tertiary programmes (2009/10 and 2019/20)
Table C5.3	Tuition fee policy reforms (2016/19)
Table C5.4	Actions taken to cope with the COVID-19 crisis (2020)

StatLink  <https://stat.link/vizp2k>

Cut-off date for the data: 17 June 2021. Any updates on data can be found on line at: <http://dx.doi.org/10.1787/eaq-data-en>. More breakdowns can also be found at: <http://stats.oecd.org>, *Education at a Glance Database*.

Table C5.1. Annual average (or most common) tuition fees charged by tertiary institutions to national and foreign students (2019/20)

In equivalent USD converted using PPPs, for full-time students, by type of institutions and level of education

OECD	Countries	Share of tertiary students enrolled in independent private institutions (%)	Tuition fees, converted in USD using PPPs							
			National students							
			Public institutions				Independent private institutions			
			ISCED 5	ISCED 6	ISCED 7	ISCED 8	ISCED 5	ISCED 6	ISCED 7	ISCED 8
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)		
	Australia^{1,2}	22	3 428	5 024	8 993	208	7 357	9 226	12 487	1 623
	Austria²	21	m	952	952	952	m	m	m	m
	Canada	m	m	5 060	8 965	5 539	m	a	a	a
	Chile¹	71	3 766	8 317	11 531	9 707	4 137	7 368	11 172	8 678
	Denmark	0	0	0	0	0	m	m	a	a
	Estonia¹	8	a	No tuition fees for full-time students enrolled in programmes with curricula in Estonian			a	9 161	10 994	10 994
	Finland³	48	a	0	0	0	a	0	0	a
	France	21	0	233	333	520	m	m	m	m
	Germany^{1,2}	15	m	148 ^d	x(3)	x(3)	m	5 187 ^d	x(7)	x(7)
	Hungary	5	2 540	3 834	8 096	m	2 717	4 284	10 643	m
	Ireland¹	3	m	8 304	9 667	8 676	m	m	m	a
	Israel¹	12	m	2 753	3 720	a	a	9 004	10 052	a
	Italy	15	a	2 013	2 252	522	m	7 338	9 183	2 747
	Japan	78	3 742	5 177	5 173	5 172	6 787	8 798	7 832	5 824
	Korea¹	80	2 698	4 792	6 157	7 140	6 920	8 582	11 506	12 511
	Latvia⁴	24	3 221	4 768	4 953	6 493	3 221	5 243	5 748	6 669
	Lithuania	10	a	4 048	7 947	14 540	a	3 773	5 109	12 332
	Netherlands	m	2 652	2 652	2 652	a	m	m	m	a
	New Zealand^{1,3}	10	3 264	4 584	5 904	4 931	4 653	4 376	6 042	a
	Norway	10	493	0	0	0	a	5 742 ^d	x(7)	0
	Spain¹	20	0	1 768	2 580	m	m	10 342	11 672	m
	Sweden³	10	0	0	0	0	0	0	0	0
	Turkey	8	0	0	0	0	0	0	0	0
	United States^{1,5}	26	3 313	9 212	12 171 ^d	x(4)	15 727	31 875	25 929 ^d	x(8)
	Economies									
	Flemish Comm. (Belgium)⁶	0	1 239	1 239	1 239	620	m	m	m	m
	French Comm. (Belgium)	0	x(3)	191 ^d	808 ^d	x(4)	a	a	a	a
	England (UK)^{1,4}	a	x(3)	12 330 ^d	m	m	m	m	m	m

OECD	Tuition fees, converted in USD using PPPs						Differentiation for foreign students
	Foreign students						
	Public institutions			Independent private institutions			
	ISCED 6	ISCED 7	ISCED 8	ISCED 6	ISCED 7	ISCED 8	
	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Countries							
Australia ^{1,2}	19 602	18 423	16 651	11 239	12 670	36 849	Differentiated fees for national, out-of-state and foreign students
Austria ²	1 903	1 903	1 903	m	m	m	Distinction between national/EU/EEA students and students from outside the EU/EEA
Canada	24 561	17 640	13 752	a	a	a	Differentiated fees for national, out-of-state and foreign students
Chile ¹	No differentiation for foreign students						
Denmark	m	m	m	m	a	a	Distinction between national/EU/EEA students and students from outside the EU/EEA
Estonia ¹	Differentiation based on the language of programmes' curricula			m	m	m	Distinction between national/EU/EEA students and students from outside the EU/EEA
Finland ³	12 872	12 872	0	8 191	11 702	a	Distinction between national/EU/EEA students and students from outside the EU/EEA
France	3 792	5 161	520	m	m	m	Distinction between national/EU/EEA students and students from outside the EU/EEA
Germany ^{1,2}	x(3)	x(3)	x(3)	x(7)	x(7)	x(7)	-
Hungary	4 832	8 010	m	4 654	16 275	m	Distinction between national/EU/EEA students and students from outside the EU/EEA
Ireland ¹	25 036	20 202	17 351	m	m	a	Distinction between national/EU/EEA students and students from outside the EU/EEA
Israel ¹	m	m	a	m	m	a	Differentiated fees for national, out-of-state and foreign students
Italy	No differentiation for foreign students						
Japan	No differentiation for foreign students						
Korea ¹	No differentiation for foreign students						
Latvia ⁴	9 259	7 671	13 689	6 600	6 638	7 933	-
Lithuania	m	m	m	m	m	m	-
Netherlands	m	m	a	m	m	a	Distinction between national/EU/EEA students and students from outside the EU/EEA
New Zealand ^{1,3}	19 239	20 836	4 931	m	m	a	-
Norway	No differentiation for foreign students						
Spain ¹	No differentiation for foreign students						
Sweden ³	13 326	13 326	0	13 326	13 326	0	Distinction between national/EU/EEA students and students from outside the EU/EEA
Turkey	m	m	m	m	m	m	-
United States ^{1,5}	26 382	18 597 ^d	x(11)	31 875	25 929 ^d	x(14)	-
Economies							
Flemish Comm. (Belgium) ⁶	m	m	m	m	m	m	Distinction between national/EU/EEA students and students from outside the EU/EEA
French Comm. (Belgium)	m	m	m	a	a	a	
England (UK) ^{1,4}	m	m	m	m	m	m	

Note: EEA refers to the European Economic Area.

1. Reference year: calendar year 2018 for Australia and Germany and 2019 for Chile, Israel, Korea and New Zealand; academic year 2018/19 for England (UK), Estonia, Spain and the United States and 2020/21 for Finland and Ireland.

2. Government-dependent and independent private institutions are combined.

3. Government-dependent private institutions instead of independent private institutions.

4. Government-dependent private institutions instead of public institutions.

5. Tuition fees for foreign students typically refer to tuition fees for out-of-state national students. However, in a minority of institutions, tuition fees can be lower for out-of-state national students.

6. Public and government-dependent private institutions combined.

Source: OECD (2021). See Source section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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

Table C5.2. Variation of tuition fees over time and public financial support to national students enrolled in tertiary programmes (2009/10 and 2019/20)

	Index of change of tuition fees charged by public institutions to national students between 2009/10 and 2019/20 (2009/10=100)			Average annual amount of tuition fee waivers for national students in public institutions in 2019/20, in equivalent USD converted using PPPs		Share of students benefitting in 2019/20 from tuition fee waivers		Annual average amount in 2019/20 in equivalent USD converted using PPPs		2019/20 distribution of students receiving					
	ISCED 6	ISCED 7	ISCED 8	ISCED 6	ISCED 7	ISCED 6	ISCED 7	Public grants/ scholarships	Public or government-guaranteed private loans	Public or government-guaranteed private loans only	Public grants/scholarships only	Public grants/scholarships and public or government-guaranteed private loans	Neither public grants/scholarships nor public/government-guaranteed private loans	Share of students receiving public grants/scholarships and/or public or government-guaranteed private loans in 2009/10	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	
OECD Countries															
Australia ^{1,2}	106	132	77	m	m	m	m	7 103	3 920	48	0	35	17	77	
Austria	84	84	84	952	952	m	m	8 136	a	a	13	a	87	18	
Canada	109	130	114	m	m	m	m	4 806	5 547	m	m	m	m	m	
Chile ^{1,2}	116	109	109	7 793	12 028	64	22	5 614	5 158	14	41	6	39	39	
Denmark	a	a	a	a	a	a	a	8 161	4 450	0	62	23	14	73	
Estonia ¹	a	a	a	m	m	m	m	m	4 584	m	m	m	m	m	
Finland ¹	a	a	a	a	a	a	a	2 131	6 489	x(12)	x(12)	55 ^d	45	56	
France	91	96	99	m	m	42	31	m	m	m	34	m	66	m	
Germany ^{1,2,3}	20 ^d	x(1)	x(1)	m	m	m	m	4 186	4 186	x(12)	x(12)	22 ^d	78	26	
Hungary	m	m	m	m	m	m	m	m	m	m	m	m	m	m	
Ireland ¹	86	86	86	4 534	m	m	m	m	m	m	m	m	m	m	
Israel			a					a	m	a	a	a	a	a	
Italy	129	m	40	a	a	39	38	7 136	m	0	38	0	62	20	
Japan	m	m	m	m	m	m	m	3 661	7 385	m	m	m	m	m	
Korea ^{1,2}	87	m	m	m	m	m	m	3 729	5 129	m	m	m	m	m	
Latvia ⁴	95	92	82	a	a	a	a	2 005	2 915	m	m	m	m	m	
Lithuania ⁵	m	m	m	m	m	m	m	5 060	4 017	5	55	0	40	54	
Netherlands	114	114	a	a	a	0	0	4 568	9 440	m	m	m	m	m	
New Zealand ^{1,2}	120	120	121	4 584	0	22	0	7 029	8 273	48	5	28	19	87	
Norway	a	a	a	a	a	a	a	4 601	12 119	m	m	m	m	m	
Spain	144	106	m	m	m	53	24	m	a	a	44	0	56	34	
Sweden	a	a	a	a	a	a	a	3 259	7 670	0	16	73	11	65	
Switzerland	m	m	m	m	m	m	m	7 590	6 038	0	6	1	93	11	
United States ^{1,6}	116	118 ^d	x(2)	a	a	a	a	2 178	4 600	9	33	44	15	78	
Economies															
Flemish Comm. (Belgium) ^{2,7}	164 ^d	164 ^d	140 ^d	1 093	1 093	m	m	2 502	a	0	24	0	76	23	
French Comm. (Belgium)	73 ^d	91 ^d	x	220 ^d	707 ^d	25 ^d	19 ^d	1 521	a	0	20	0	80	20	
England (UK) ^{1,3,8}	334	a	a	a	a	a	a	m	18 280	96	0	0	4	83	

1. Reference year: calendar year 2018 for Australia and Germany and 2019 for Chile, Korea and New Zealand; academic year 2018/19 for England (UK), Estonia and Spain and 2020/21 for Finland and Ireland. Reference years for distribution of public financial support: 2016 for Germany and 2015/16 for the United States.

2. Reference year for trends: calendar year 2008 for Australia and Germany, 2009 for Korea and New Zealand, 2010 for Chile; academic year 2008/09 for the Flemish Comm. of Belgium.

3. The distribution of financial support to students applies to BAföG-eligible students only.

4. Government-dependent private institutions instead of public institutions.

5. Reference year for trends on public financial support to students: calendar year 2014 for Lithuania.

6. The distribution of loans refers to ISCED 5 and 6 only.

7. Public and government-dependent private institutions combined. Index calculated using the average between minimum and maximum tuition fees.

8. Short-cycle tertiary programmes combined with Bachelor's programmes.

Source: OECD (2021). See Source section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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

StatLink  <https://stat.link/iapmys>

Table C5.3. Tuition fee policy reforms (2016/19)

	Reforms implemented in 2016/19		Reforms implemented in 2016/19
	On levels of tuition fees	Of which, at least some were combined with a change in the level of public subsidies available to students	
	(1)	(2)	(3)
OECD Countries			
Australia	Yes	Yes	Reforms introduced in 2018 changed student loans from 2020 onwards, so that a new combined HELP student loan limit applies on the total amount of student debt that may be incurred. Repayments made against an individual's debt will be credited to towards the students' available loan balance within the total loan limit. An upper limit applies to eligible medicine, dentistry, veterinary science and aviation courses. Changes were also made regarding the financial support students may receive. In 2017 a new loan scheme was implemented for the VET sector.
Austria	Yes	No	In 2017, the Student Support Act adjusted the provision of study grants to inflation, family income and changing living conditions. The average study grant increased approximately by 25 % and the share of grantees increased by approximately 12%.
Chile	Yes	Yes	Chile implemented measures to provide access to tertiary education programmes completely free of charge to low income students (deciles 1 to 6) and to increase the amount of resources allocated to tertiary education scholarships. In addition, students in deciles 7 to 9 will be charged tuition fees regulated by the government. In 2017 the scholarship programme "Bicentenario" was expanded to students enrolled in private universities. Chile also regulated "Nuevo Milenio" scholarships for students enrolled in short-cycle tertiary programmes.
Finland	Yes	Yes	Tuition fees were introduced for non-EU/EEA students enrolling in foreign-language bachelor's and master's programmes in academic year 2017/18 (minimum fee EUR 1 500).
France	Yes	No	Differentiated tuition fees between European and non-European students were introduced and regulated in 2019/20. As from 2018, new students are part of the general social security scheme, so that they no longer pay a contribution of EUR 217. As from 2018, students provide an annual contribution of EUR 90 (indexed to inflation) to support and promote the social, health, cultural and sports aspects in education.
Germany	No	No	In 2019, the general public student support (BAFöG) reform increased the amount of public financial support per eligible student by 17%.
Hungary	Yes	No	The government specified a range within which tuition fees can be set by tertiary educational institutions, depending on the level and field of studies. Beneficiaries of state-funded scholarships are required to work in Hungary for a time that is at least equivalent to the duration of their studies, or pay back part of the scholarship received.
Italy	Yes	Yes	Starting with academic year 2017/18, the total annual tuition fee amounts for first and second cycle studies are established by a regulation approved by each university respecting fairness in the amounts charged (Law 232/2016). Under the provisions of this law, students with an ISEE (Equivalent Economic Situation Indicator) declaration of up to EUR 13.000 and who fulfil requirements in progress in studies are exempted from fees for teaching, administrative and scientific services. Students with ISEE between EUR 13.000 and EUR 30.000 and who fulfil requirements in progress in studies have a fee reduction. Moreover, students enrolled in research doctoral programmes without grant are exempted from paying tuition fees.
Japan	No	No	New programmes of needs-based scholarships have been implemented to enable students from low-income backgrounds to attend higher education.
Korea	Yes	Yes	The interest rate of the Basic Plan for Student Loan was progressively reduced from 2.7% prior to 2016 to 2.2% in 2018. The Basic Plan for National Scholarships progressively reduced students' financial burden to cover on average of 51.7% of the tuition fees paid by the scholarships' beneficiaries.
Netherlands	Yes	Yes	As from 2018/19 new tertiary students (ISCED 5, 6, 7) only have to pay half of the tuition fee for the first academic year. Therefore they can only borrow half of the tuition fee loan provided in the first academic year.
New Zealand	Yes	Yes	Public subsidies available to students have increased. As from 2018, eligible students starting tertiary education for the first time can get their first year of provider-based tertiary education or first two years of industry training fees-free, up to NZD 12 000. As from 2020 until the end of 2022, in response to the economic impact of COVID-19, all apprenticeships and targeted vocational education and training programmes are fees-free. The government pays tertiary education organisations directly to cover these fees. Since 2017, all foundation education at level 1-2 has been funded at fees-free with set funding rates.
Norway	No	No	From academic year 2016/17, Norway started a reform to gradually increase the yearly financial support from the State Educational Loan Fund from 10 to 11 months.
Economies			
Flemish Comm. (Belgium)	No	No	Since 2015, adult education tuition fees at short-cycle tertiary level increased to EUR 1.50 per teaching period and the maximum per year increased to EUR 600. From bachelor's to doctoral programmes the annual tuition fees for a full-time student increased from EUR 620 to EUR 890.
French Comm. (Belgium)	No	No	The criteria for tertiary education scholarships were expanded in order to increase the total number of beneficiaries.
England (UK)	Yes	Yes	The threshold for income contingent loans' repayment by short-cycle tertiary and bachelor's programmes' graduates was increased from financial year 2018/19. Grants for living costs were replaced with larger loans for new eligible national students from academic year 2016/17. The postgraduate master's loan scheme introduced in 2016 and the postgraduate doctoral degree loan scheme introduced in 2018 aim to improve access to master's and doctoral degree programmes. The maximum fees for full-time accelerated bachelor's degree courses taking one year less to complete than a standard full-time course were increased from GBP 9 250 to GBP 11 100 per academic year for new students.

Note: Data were collected in the first quarter of 2021.

Source: OECD (2021). See Source section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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

StatLink  <https://stat.link/2c3lkv>

Table C5.4. Actions taken to cope with the COVID-19 crisis (2020)

OECD Countries	Policy measures related to the COVID-19 crisis (1)	Actions taken to cope with the COVID-19 crisis				
		Granted a moratorium on repayment of publicly supported student loans (2)	Introduced a financial aid package or increased funding to higher education institutions (3)	Suspended or cancelled international mobility for students or academic staff (4)	Made additional provisions or adjustments to support international students (5)	Adapted tuition fee policies (6)
Australia	In January 2021, the Australian Government commenced the Job-ready Graduates Package of reforms to higher education. This package of reforms ensures that more Australians will get the opportunity to study for a university degree, makes it cheaper to study in areas of expected job growth, and provides more support to regional students and universities. A temporary exemption to the loan fee was introduced to encourage full-fee paying students to continue their studies. This exemption would have applied to most undergraduate students accessing the FEE HELP student loan programme.	No	Yes	No	Yes	No
Austria	Deadlines were extended to present the proof of academic achievement required for need-based grant beneficiaries. In addition, the period of entitlement was extended and similar rules were applied to the family allowance.	No	No	No	Yes	No
Chile	Students who applied to the State-Guaranteed Credit in July 2020 were exceptionally allowed to receive other types of student support from the state (waivers, scholarships and loans).	Yes	No	Yes	No	No
Denmark	For some months students were granted the option to take out extra student loans/completion loans. The period for which the students can receive completion loans was extended. Citizens who were partially or entirely supported by public benefits, e.g. public grants, in April 2020 received DKR 1 000.	No	Yes	No	No	No
Estonia	The number of international students in Estonia dropped by 5% in higher education institutions.	No	No	Yes	No	No
Finland	The maximum study time for which students are entitled to receive student financial aid (public scholarships/grants and government-guaranteed private study loans) have been modified. In academic year 2019-20 higher education students automatically received two additional months to meet their study progress requirements for financial aid eligibility. If students did not meet the requirements, their financial aid was cancelled or they reached the time limit to receive financial support due to the COVID-19 crisis, they could apply for the continuation of student financial aid. These changes aimed to prevent tertiary students from losing their eligibility to financial aid.	No	Yes	No	Yes	No
France	The provision of scholarships extended by one month (July 2020) for those scholarship beneficiaries whose competitions or exams, internships were rescheduled because of the health crisis. Scholarships increased by 1.2% in 2020/21, the ticket for university canteen was set to EUR 1 for scholarship beneficiaries, additional places were created in courses in high demand, social funds were also increased.	Yes	Yes	Yes	Yes	No
Germany	Interim financial aid, founded by the Ministry of Education and Research, is available to domestic and international students that are facing pandemic-related financial hardship. In addition, the loan scheme "KfW-Studienkredit" benefits from a government guarantee to finance a zero interest rate from May 2020 to December 2021 and to include non-EU international students from June 2020 to March 2021. German Länder have temporarily prolonged the regular period of study to account for pandemic related challenges thereby extending the period for which an eligible student can receive regular financial support (BAföG).	No	m	No	Yes	m
Hungary	From May through December 2020, students could apply for a one-time, any-purpose, interest-free student loan of the amount of HUF 500 000 ("Student Loan Plus").	Yes	No	Yes	Yes	Yes
Ireland	The Irish government has established a one-off COVID-19 payment scheme for tertiary students. The funding aims to assist all full-time undergraduate and postgraduate students in recognition of the significant upheaval they have experienced due to the COVID-19 pandemic.	No	Yes	No	Yes	No
Israel	The share of students receiving public grants/scholarships increased to 24%, because of the COVID-19 crisis.	m	Yes	No	Yes	No
Italy	For 1st and 2nd cycle, the ISEE limit for the exemption from fees has been increased up to EUR 20.000 and the fees reduction for students with ISEE declaration between EUR 13.000 and EUR 30.000 has become more consistent. Moreover, for students attending the last year of the doctoral course, the duration of the doctoral grant has been extended up to a maximum of 5 months if requested by the student.	No	Yes	Yes	Yes	Yes
Japan	A cash handout was provided to those who experienced a big drop in household income and income from part-time work due to the COVID-19 crisis. JASSO (Japan's Student Services Organisation) introduced some flexibility so that those who faced sudden changes in family finances due to the pandemic could receive public loans. In addition, the government has provided assistance (extended deadlines or reduced payments) to those who have faced difficulties in meeting repayment deadlines. The government has also supported full or partial tuition fee waivers and extended tuition payment deadlines for universities and other educational institutions.	Yes	Yes	Yes	Yes	No

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		Actions taken to cope with the COVID-19 crisis				
		Granted a moratorium on repayment of publicly supported student loans	Introduced a financial aid package or increased funding to higher education institutions	Suspended or cancelled international mobility for students or academic staff	Made additional provisions or adjustments to support international students	Adapted tuition fee policies
Policy measures related to the COVID-19 crisis		(2)	(3)	(4)	(5)	(6)
OECD Countries	(1)					
Korea	<p>In case of universities already supporting students with tuition waivers, special scholarships, and housing support, the government has provided financial support for universities to invest in online classes, prevention, and the improvement of the educational environment.</p> <p>Korea's government has provided emergency financial support, deployed online remote helpers and supported the establishment of distance education infrastructure. Additionally, by improving regulations on the operation of remote classes, universities can employ remote/face-to-face classes autonomously. Therefore, a distance education support centre has been established to improve the quality of remote classes. Smart devices have been provided to vulnerable students to close the digital gap between students.</p> <p>Furthermore, due to the Covid-19 crisis, the repayment burden of students has been reduced by delaying the repayment period of student loans for those who have lost their jobs or closed their businesses.</p> <p>Although overseas internships are suspended, joint online programmes between domestic and overseas universities (ISCED 6 and 7) is still permitted. At the same time, credit exchange between universities has been increased.</p>	Yes	Yes	Yes	Yes	Yes
Latvia	<p>Student grants received by students were increased to EUR 200 for academic year 2020/21. In addition, in 2020 there were changes for government-guaranteed private student loans, as no additional guarantor is required other than the state. Starting from academic year 2020/21 both full-time and part-time students can apply for student loans. If the term of student credit repayment has been reached during March-December of 2020, but income has declined, repayment of the principal amount of credit may be deferred for a period of up to six months.</p>	Yes	No	No	No	No
Netherlands	<p>Higher education institutions have a large degree of autonomy in the Netherlands: some institutions have cancelled the obligatory attendance by students from outside the EU or within the EU. Higher education institutions receive a lump sum budget, matching the stated degree of autonomy.</p> <p>Students that reached the limit of the number of months for the supplementary grant between June and August 2020 received a compensation of EUR 1 500. In addition, all students were granted 3 extra months of the travel reimbursement.</p> <p>If students encounter financial difficulties, they can increase their student loan from the Education Executive Agency. They can also apply for a tuition fee loan. Students can increase the maximum amount that can be borrowed by EUR 600 per month for a maximum of 3 months.</p>	Yes	No	No	Yes	No
New Zealand	<p>From 2020 until the end of 2022, in response to the economic impact of COVID-19, all apprenticeships and targeted vocational education and training programmes are fees-free. The government pays tertiary education organisations directly to cover these fees.</p> <p>Funding to support access to digital technology during the COVID-19 lockdown was targeted at students, for computers or internet access, rather than to tertiary education organisations online platforms or capability.</p> <p>The Tertiary Education Commission (TEC) allowed more flexibility to funding rules on extramural study so that tertiary providers were supported to deliver education remotely during the COVID-19 lockdowns. The TEC also relaxed funding rules that restricted funding for shorter training options such as micro-credentials.</p>	No	Yes	Yes	Yes	No
Norway	<p>The government has launched a COVID-19 rescue package¹, which covers several levels of education and training, including up-skilling. Nearly NOK 500 million have been made available to the higher education institutions for more student places and short upskilling courses. UNIT, the directorate responsible for ICT services in research and higher education, received an extra allocation of NOK 20 million to upgrade server capacity and provide more secure services to the sector.</p> <p>The application deadline for student support from the State Educational Loan Fund was extended and students can apply for NOK 26 000 as additional loan support (of which NOK 8000 can be converted into a grant) to help compensate for lost income due to COVID-19 closure of jobs, which also affected a lot of student jobs.</p> <p>An adhoc regulation prevents students from losing grant funding due to the pandemic (for example, students who live with their parents). Exceptions have also been made for students' income requirements for those students having worked in specific sectors connected to the fight against the pandemic (this income shall not reduce the amount of their educational grant). Also students receiving a specific grant due to disability have been granted an exception in the regulations (they are exceptionally allowed to work in specific sectors in the fight against the pandemic).</p>	Yes	Yes	No	Yes	No
Poland		Yes	Yes	Yes	Yes	Yes
Sweden	<p>Since autumn 2020, it is possible for unemployed persons to study while receiving unemployment compensation (thus they do not have to apply for financial support for students).</p> <p>Students may apply for additional loans. During 2021 and 2022 loan amounts have been increased by 25% for students who are 25 or older and who had an income before studying (to target lower incomes).</p>	No	Yes	Yes	No	No
Turkey		Yes	No	Yes	Yes	No
United States	<p>Policy response varies at the subnational level. Tuition and fee reductions (i.e. tuition reimbursement and tuition discounts) were implemented, however this was at the discretion of individual institutions.</p>	Yes	Yes	Yes	Yes	Yes

	Policy measures related to the COVID-19 crisis (1)	Actions taken to cope with the COVID-19 crisis				
		Granted a moratorium on repayment of publicly supported student loans (2)	Introduced a financial aid package or increased funding to higher education institutions (3)	Suspended or cancelled international mobility for students or academic staff (4)	Made additional provisions or adjustments to support international students (5)	Adapted tuition fee policies (6)
OECD Economies						
Flemish Comm. (Belgium)	Additional funding was provided for student services (EUR 1.5 million) and for higher education institutions (EUR 8.96 million) for the extra costs for online learning and examinations. Students obtaining a bachelor's in nursing (during academic year 2019/20) after completing an internship during the COVID-19 crisis also qualified for a EUR 1 000 grant (co-financed by the European Social Fund). Students receiving an additional grant for student housing did not have to repay it even after ending their student housing contracts early because of the COVID-19 lockdown restrictions.	No	Yes	No	No	No
French Comm. (Belgium)	Additional funding (nearly EUR 2.3 million) was provided to higher educational institutions. The deadline for the payment of 2020/21 tuition fees was extended to 15 February 2021.	No	Yes	No	Yes	No
England (UK)	Higher education providers in the United Kingdom can apply for business support schemes the government has put in place, such as the Coronavirus Job Retention Scheme and the various loan and financing schemes. Higher education providers registered in the "Approved (fee cap)" category in England may apply to the Higher Education Restructuring Regime.	No	Yes	Yes	Yes	No

Note: Data were collected in the first quarter of 2021.

Source: OECD (2021). See Source section for more information and Annex 3 for notes (https://www.oecd.org/education/education-at-a-glance/EAG2021_Annex3_ChapterC.pdf).

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

StatLink  <https://stat.link/4kh8bz>



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