STUDENTS: HERE'S YOUR GUIDE TO APPLYING FOR GRANTS!



Are you a student, soon to be one, or the parent of a child about to start higher education? You can benefit from the **State financial aid for higher education (AideFi)**, granted by the Luxembourg government to anyone enrolled in an accredited higher education course who meets certain conditions.



WHAT IS AIDEFI AND WHO IS ELIGIBLE?

State financial aid for higher education (AideFi) is awarded in the form of a grant or loan to eligible students. It is available to both resident and non-resident students, depending on several criteria.

It is paid in two half-yearly instalments each academic year:

- for the winter semester, from August 1st to January 31st;
- for the summer semester, from February 1st to July 31st.

Please note! There are specific deadlines for applying for a grant. We recommend that you submit your application before the deadline, even if you do not have all the documents, and that you add any missing supporting documents later.

Applications must be submitted every semester, even if the student is enrolled on an annual basis:

- No later than November 30th for the winter semester: the application form is available from the first working day of August;
- No later than April 30th for the summer semester: the application form is available from the first working day of January.

This means that you will be able to apply for AideFi for the winter semester of the academic year 2024-2025 from Thursday, August 1st, 2024.

WHAT ARE THE CONDITIONS FOR OBTAINING AIDEFI?

AideFi can be obtained by resident or non-resident students according to a certain number of criteria, available in detail on **guichet.lu**. For further assistance, you can also use the **calculation simulator** provided by the Ministry of Higher Education and Research (MESR).

Please note! Although AideFi is theoretically accessible to non-residents, it is a substitute form of aid for them. Before applying, these students must have taken all the necessary steps in their country of residence to obtain financial aid for their studies.



CONDITIONS FOR RESIDENT STUDENTS

Certain conditions must be met to qualify for AideFi:

- Be a Luxembourg national or a family member of a Luxembourg national resident in Luxembourg; or
- Be a national of another Member State of the European Union (EU) or of one of the other States part of the Agreement on the European Economic Area (EEA) or of the Swiss Confederation and reside in Luxembourg as a worker; or
- Have political refugee status in Luxembourg;
 or
- Be a national of a third country or stateless person, and have been effectively resident in Luxembourg for at least 5 years and hold a Luxembourg secondary school-leaving diploma or certificate or one recognised as equivalent to a Luxembourg diploma;
- Be following a course of study eligible for AideFi (you can find the list on the MESR website);
- Provide all supporting documents (you will find the list on the MESR website);
- For working students: have a total annual income of no more than 3.5 times the minimum social wage for unskilled workers.





CONDITIONS FOR NON-RESIDENT STUDENTS

If you are not a Luxembourg resident, the conditions for obtaining AideFi are slightly different:

- Be a worker, a Luxembourg national or a national of the EU or another State of the EEA or the Swiss Confederation, employed or carrying on business in Luxembourg at the time of their application for AideFi for higher education; or
- Be a beneficiary of a Luxembourg orphan's pension, a Luxembourg national or a national of the EU, another EEA State, or the Swiss Confederation; or
- Be a child of a worker who is a national of Luxembourg, the EU, another EEA country, or the Swiss Confederation, who contributes to the student's maintenance and who is employed or working in Luxembourg at the time of the student's application for AideFi, and provided that:
 - The parent has been affiliated to the Joint Social Security Centre (CCSS) for a cumulative period of at least 5 years out of a reference period of 10 years, preceding the application; or
 - The parent has been affiliated to the CCSS for a cumulative period of at least 10 years at the time of the application; or

- The student has been registered for at least **5 years of cumulative study**:
 - In a public or private establishment in Luxembourg providing basic education, secondary education, or initial vocational training; or
 - At the "Deutsch-Luxemburgisches Schengen-Lyzeum Perl"; or
 - In a study programme offered by the University of Luxembourg leading to a bachelor's, master's or doctor's degree, or to a diploma of specialised studies in medicine; or
- In a study programme leading to the "brevet de technicien supérieur" and accredited by the Minister; or
- In an accredited study programme offered by a foreign higher education establishment established in Luxembourg and accredited by the Minister; or
- The student has been legally resident in Luxembourg for a cumulative period of at least 5 years at the time of application.
- Follow a course that is eligible for AideFi (you can find the list on the MESR website);
- Apply for financial aid in your country of residence (Crous, Study Grants, BAFöG, etc.) and provide the official response (positive or negative) from the competent authorities;
- Provide all supporting documents (you can find the list on the MESR website);
- For working students: a total annual income of no more than 3.5 times the minimum social wage for unskilled workers.





TERMS AND AMOUNTS

AideFi is made up of various cumulative grants and a student loan:

- The basic grant of €1,199 per semester is awarded to all eligible students;
- The mobility grant of €1,491 per semester is available to students enrolled in a higher education programme outside their country of residence and who have to pay the cost of renting accommodation;
- The social criteria grant, which ranges from
 €0 to €2,231 per semester, is available to
 students whose total taxable household
 income is less than or equal to 4.5 times the
 gross social minimum wage for unskilled
 workers;
- The family grant is available if two or more children from the same household are in higher education. It is awarded in a single instalment of €287 per child in the summer term;
- The €3,250 student loan is made up of a basic loan and, depending on the student's situation, a supplement for enrolment fees and another for social criteria, and is granted to students who apply for it. This is a government-guaranteed loan with a maximum interest rate of 2%, which must be taken out with a government-approved bank and repayment must begin no later than 2 years after the completion or cessation of studies. The maximum repayment period is 10 years;
- Enrolment fees: the amount of AideFi is increased by the amount of enrolment fees up to €3,800 (50% in the form of a grant and 50% in the form of a student loan if this has been applied for).

HOW DO I APPLY?

The online procedure can be conducted via MyGuichet.lu, with or without a LuxTrust product (token, smartcard, etc.). It is advisable to use authentication to simplify the procedure. In addition, students have a private space on MyGuichet.lu, which allows them to:

- Fill in the application form automatically using the data in their personal area;
- Follow their application online and consult electronic messages from the administration on their personal dashboard;
- Consult the history of all previous requests for AideFi.

Once the application has been submitted, the student receives an email from MyGuichet.lu informing them of the status: application submitted, to be completed, grant in payment, etc.

Please note! There are specific deadlines for applying for a grant. We recommend that you submit your application before the deadline, even if you do not have all the documents, and that you add any missing supporting documents later.





SUPPORTING DOCUMENTS REQUIRED

Students applying for AideFi must enclose the following supporting documents with their application:

For the basic grant

- An identity document (photocopy of identity card, passport, etc.);
- · A bank statement:
- A certificate of enrolment issued by the university showing the exact name of the course and diploma.

For the enrolment fees

 An invoice for the registration fee with proof of payment.

For the social criteria grant

- A certificate of income for the household to which the student belongs issued by the Administration des contributions directes (ACD, Taxation authority)
- If the income certificate issued by the ACD states "non imposable par voie d'assiette": the most recent annual salary, pension, annuity or unemployment certificates;
- For persons who are not taxable in Luxembourg (under domestic law or an international agreement): the annual income must be supported by documentary evidence duly established by the competent authorities:
- For non-resident students: the household tax notice issued by the competent authorities in the country of residence.

For the mobility grant

- A copy of the lease;
- Proof of payment of rent.

For the family grant

 Enter the national identification number (13digit number) of the other child in the household concerned.

Students with their own income must also enclose their last 3 payslips (salary, pension, unemployment, etc.) with their application.

Additional supporting documents for nonresident applicants

Students who do not reside in Luxembourg must enclose the following additional supporting documents with their application:

- Documents justifying the monthly amount of family allowances/benefits obtained as a result of student status, or a document certifying that entitlement to these benefits is no longer open;
- For students who have been enrolled for at least 5 cumulative years in one of the establishments listed above (see "Conditions for non-residents"): a certificate of school attendance or a certificate of enrolment.

Before submitting their application, students must take all the necessary steps in their country of residence to obtain financial assistance for their studies:

- The official response (positive or negative)
 for the current academic year must be
 attached to the application for AideFi.
 Certificates stating administrative reasons
 for refusal will not be accepted. Certificates
 must refer to the academic year concerned
 and be renewed each year;
- In the absence of an official reply from the competent authorities in the country of residence, AideFi cannot be granted.





PROCESSING THE APPLICATION AND PAYMENT OF AIDEFI

Once the application has been processed, the Financial Aid Department will send the applicant a letter of agreement specifying the amount of the grant and loan allocated for the 1st instalment of AideFi for the current academic year.

The grant is transferred by the State to the student's account between 2 and 4 weeks after the letter of agreement is sent by the Financial Aid Department.

If the student has applied for a student loan, the notification of approval will be accompanied by a certificate for the bank printed on yellow security paper. This certificate should be kept carefully, as the Financial Aid Department does not provide any copies. The certificate includes a QR code that can be used to take out the student loan.

Anti-cumulation provisions

AideFi cannot be combined with the following benefits:

- · Financial aid for higher education and other equivalent aid awarded and paid in the student's country of residence;
- · Any financial benefit arising from the fact that the applicant is a student: grants, loans, family allowances, regional aid, housing benefit, etc.

In practice, non-resident students must apply for financial aid in their country of residence (e.g. Crous for France, study allowances for Belgium or **BAföG** for Germany) and provide proof of this. If the above certificates are missing, AideFi will be refused.

Exceptions: merit-based grants and Erasmus+ grants

Useful links

- AideFi on guichet.lu
- FAQ about AideFi
- The AideFi eligibility simulator
- The AideFi calculator
- The list of supporting documents
- The list of eligible study courses



