



Erasmus+ for higher education students

Frequently Asked Questions

This document covers the main questions and answers from students interested in participating in the Erasmus+ programme.

If your question is not covered here and it regards (1) studying or training abroad as Erasmus student, (2) applying for an Erasmus+ Master Degree Loan or (3) applying for an Erasmus Mundus Joint Master Degree you are invited to contact the relevant organisation as explained below.

- (1) For questions regarding **studying or training abroad as an Erasmus student**, you are kindly invited to contact first your higher education institution.

For further information on Erasmus mobility, we invite you to contact the organisation that works with the European Commission and manages directly the implementation of Erasmus mobility actions in your country:

- If you are enrolled in a higher education institution located in one of the Erasmus+ "Programme Countries"¹, you should contact one of the "National Agencies for Erasmus+". You can find their contact details here:
http://ec.europa.eu/programmes/erasmus-plus/tools/national-agencies/index_en.htm
- If you are enrolled in a higher education institution located in one of the following Erasmus+ "Partner Countries"², you should contact the relevant "National Erasmus+ Office":
 - Western Balkans: Albania, Bosnia and Herzegovina, Kosovo*³, Montenegro, Serbia
 - Eastern and Southern Mediterranean countries: Algeria, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Palestine, Syria, Tunisia
 - Eastern Partnership: Ukraine, Moldova, Belarus, Armenia, Azerbaijan, Georgia
 - Central Asia: Armenia, Azerbaijan, Belarus, Georgia, Moldova, Ukraine
 - The Russian Federation

You can find their contact details here:

http://eacea.ec.europa.eu/tempus/tools/contacts_national_tempus_offices_en.php

- (2) **Erasmus+ Master Degree Loans** are available to students who live in one of the 28 EU Member States or other Programme Countries which participate fully in Erasmus+ (i.e. Iceland, Liechtenstein, Norway, the former Yugoslav Republic of Macedonia and Turkey).

Your National Agency for Erasmus+ will be able to answer your questions:

http://ec.europa.eu/programmes/erasmus-plus/tools/national-agencies/index_en.htm

¹ Programme Countries: Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Germany, Denmark, Estonia, Spain, Finland, France, Greece, Croatia, Hungary, Ireland, Iceland, Italy, Liechtenstein, Lithuania, Luxembourg, Latvia, the former Yugoslav Republic of Macedonia, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Sweden, Slovenia, Slovakia, Turkey, United Kingdom.

² Please, check page 24 of the Erasmus+ programme Guide: http://ec.europa.eu/programmes/erasmus-plus/documents/erasmus-plus-programme-guide_en.pdf

³ *This designation is without prejudice to positions on status, and is in line with UNSCR 1244 and the ICJ Opinion on the Kosovo declaration of independence.

(3) For questions regarding **Erasmus Mundus Joint Master Degrees** you are invited to contact first the consortium delivering the programme and, for further information, you should address yourself to the [Education, Audiovisual and Culture Executive Agency \(EACEA\)](#).

Before submitting a question through the contact form available [here](#), make sure that:

- It is not answered in the FAQ;
- You have contacted your higher education institution, National Agency for Erasmus+ or National Erasmus+ Office if you want to study abroad as an Erasmus student;
- You have contacted the consortium delivering the Erasmus Mundus Joint Master Degree, or the EACEA.

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1. How long can my Erasmus+ period for studies or traineeships abroad be?

The duration of a study period is of a minimum of 3 months (or academic term/trimester) and a maximum of 12 months.

The duration of a traineeship period is of a minimum of 2 months to a maximum of 12 months.

In case of a combined study and traineeship, the minimum duration is 3 months and the maximum duration is 12 months, no matter how the time is shared between studies and traineeship.

2. How do I know if I can study or do a traineeship abroad with Erasmus+?

To study/train abroad, you must be registered in a higher education institution and you must be following studies leading to a recognised degree or other recognised tertiary level qualification, such as a Bachelor, a Master or a Doctorate.

Your institution must be located in one of the countries participating in Erasmus+ mobility for higher education. In 2014/15, these countries are the so-called "Programme Countries", i.e. all the Member States of the European Union, as well as Iceland, Liechtenstein, Norway, Turkey and the former Yugoslavian Republic of Macedonia.

From 2015/16, students from institutions based in "Partner Countries" will be able to participate in Erasmus+ mobility for studies (traineeships between Programme and Partner Countries will not be possible in 2015).

In addition, if your institution is located in a Programme Country, it must have been awarded the Erasmus Charter for Higher Education (ECHE). This Charter is part of an accreditation procedure established to guarantee a quality framework for all participants in mobility activities. You can check your institution's website to know if it is an ECHE holder or see the full list of institutions here: http://eacea.ec.europa.eu/funding/2014/call_he_charter_en.php

The selection criteria to study or train abroad with Erasmus+ are defined by your higher education institution. To know more about it, please read **question n.9: Which are the selection criteria to participate in Erasmus+?**

3. Is it possible to have more than one mobility experience with Erasmus+ as higher education student?

Erasmus+ enables students to study or train abroad more than once as Erasmus students as long as the minimum duration for each activity and a total maximum of 12 months per study cycle is respected (i.e. up to 12 months at Bachelor level including "short cycle" studies, up to 12 months at Master level, up to 12 months at doctoral level). Students who follow long cycle or one-cycle study programmes, such as Medicine, can be mobile for up to 24 months.

This means that you could apply, for example, to study abroad for a period of 6 months and, later on, do a traineeship for 6 months within the same cycle of study. You could also combine both types of activities (see question n.4 on combination of studies and traineeships). Splits of 4+8 months, or 3+3+6 etc. are possible, but in all cases the minimum set for each kind of activity (i.e. 2 months for traineeships,

3 months or an academic term for studies) have to be respected. All together the mobility cannot exceed 12 months per study cycle.

This maximum of 12 months per study cycle also includes former mobility experiences under the previous Erasmus-Lifelong Learning programme.

4. Is it possible to combine mobility for studies and traineeships within a single mobility?

Indeed, combining studying and training abroad in a single mobility is a new possibility offered by Erasmus+.

In this case, the minimum duration is 3 months (or an academic term/trimester) and the maximum is 12 months. These minimum and maximum durations are the same regardless of how the time is shared between both activities.

5. I have already enjoyed an Erasmus experience under the Lifelong Learning programme; can I study or do a traineeship abroad with Erasmus+?

If you have already studied or trained abroad as Erasmus student, it does not mean that you don't have any possibility to benefit from another international experience with Erasmus+.

Erasmus+ enables students to study or train abroad more than once as long as a total maximum of 12 months per study cycle is respected.

Prior experience under the Erasmus-Lifelong Learning programme counts towards the 12 months per study cycle. In case you did not yet reach the maximum of 12 months, you may study or train abroad again in the same study cycle. If you have already reached the limit, you will be able to apply to further study periods or traineeships abroad once you undertake a degree in the next study cycle.

Let's imagine that you studied for 4 months in another university under the Erasmus-Lifelong Learning programme during your Bachelor. If you want to study abroad in your last Bachelor year or do a traineeship abroad, you can still apply for mobility activities totalling 8 months ($12-4 = 8$). If you enrol in a Master's programme your counter will be set to zero for that study cycle and you will be able to apply for mobility for up to 12 months. After that, you will be eligible for another maximum period of 12 months at doctoral level. If you do a second Master's degree and have already used up 6 months during your first Master's degree, you can study or train abroad for 6 months, thus totalling 12 months, the maximum possible time.

Participation in other actions of the Lifelong Learning programme (e.g. Leonardo) or in other programmes such as Youth in Action is not taken into consideration in this regard.

Do not forget to contact your higher education institution as it is responsible for the selection of participants and can set additional criteria (e.g. give priority to students who have never enjoyed an Erasmus experience).

6. I did a Leonardo placement under the Lifelong Learning programme; can I study or do a traineeship abroad with Erasmus+?

Yes, participation in other actions of the Lifelong Learning programme (e.g. Leonardo) or other programmes such as Youth in Action is not taken into account for participation in Erasmus+ higher education mobility activities.

7. I did a European Voluntary Service under the Youth in Action programme; can I study or do a traineeship abroad with Erasmus+?

Yes, participation in the Youth in Action programme is not taken into account for participation in Erasmus+ higher education mobility activities.

8. How do I apply to study or do a traineeship/internship abroad with Erasmus+?

You will need to apply through your own higher education institution, irrespective of the kind of mobility activity you are interested in.

The International Office of your institution will be able to inform you about the conditions to participate in Erasmus+ mobility activities: details of the selection process; documents that you need to prepare; places where you can go and requirements that you will have to respect during your period abroad.

9. Which are the selection criteria to participate in Erasmus+?

To participate in Erasmus+ higher education mobility activities, you need to fulfil the participation criteria listed in **question n.2: How do I know if I can study or do a traineeship abroad with Erasmus+?**

In addition, you need to fulfil the selection criteria defined by your higher education institution. The selection of students - as well as the procedure for awarding them a grant - must be fair, transparent, coherent and documented, and shall be made available to all parties involved in the selection process.

Your institution may include selection criteria such as the academic performance of the candidate, previous mobility experience, motivation, experience in the receiving country (i.e. return to country of origin) etc.

In any case, all selection criteria shall be made public. For more information, you are kindly invited to visit your higher education institution's website or contact its international relations office.

10. What happens once I am selected to study/train abroad with Erasmus+?

Once you have been selected, your sending institution must give you the "Erasmus student charter" setting out your rights and obligations with respect to your period of study or traineeship abroad, and explaining the different steps to take before, during and after the mobility.

If you are leaving after October 2014 and if the main language of instruction or work during your period abroad is English, French, German, Italian, Spanish or Dutch (more

languages will be added from the academic year 2015/16 onwards), you will be asked to undertake an online linguistic assessment test (except if you are a native speaker of that language). The results of this assessment test will only be available to you, your sending higher education institution (the receiving higher education institution will not get access to your test results) and the European Commission. As you have already been selected, the results will not be used to decide whether or not you are allowed to study/train abroad.

Depending on your language level, your sending higher education institution may offer you a free online language course in English, French, German, Italian, Spanish or Dutch, to help you get well prepared for your mobility abroad. Alternatively, your sending higher education institution could offer you another type of linguistic support so that you can reach a certain level by the start of your mobility, for instance if the main language is not covered by the online language service.

At the end of your mobility period abroad, you will need to take a second assessment test that will allow you to know how much you improved your language skills. It will also allow the European Commission to know to which extent participation in Erasmus+ has an impact on students' language skills.

11. The university where I am studying is in a different country than my country of origin. Can I study or do a traineeship in my country of origin with Erasmus+?

A mobility activity must be carried out in a Programme or Partner Country different from the country of the sending institution and from the country where the student has his/her accommodation during his/her studies.

It is possible to study or train in your country of origin as an Erasmus+ student, provided that your country of origin is not the country you live in during your studies. However, the selection criteria are defined by the higher education institutions participating in the programme, which could decide that students applying to study in their country of origin should have a lower priority than those applying to a country different from their country of origin.

In any case, the selection criteria need to be fair and transparent and it is not possible to introduce differences in grant allocation based on nationality.

12. Where can I study or do a traineeship?

The receiving higher education institution or organisation must be located in one of the countries taking part in Erasmus+ mobility for higher education. In 2014/15, these countries are all the Member States of the European Union, as well as Iceland, Liechtenstein, Norway, Turkey and the former Yugoslav Republic of Macedonia (the so-called Programme Countries).

Starting the academic year 2015/16, it will be possible to study in institutions based in Partner Countries. From 2017/18 onwards, it will also be possible to do traineeships in organisations based in these countries. You can find the full list of Partner Countries in the [Erasmus+ Programme Guide](#).

More specifically, you may study in institutions that have signed an "inter-institutional agreement" with your institution. In addition, having the Erasmus Charter for Higher Education is a pre-condition for institutions located in a Programme Country. Studying in an institution located in a specific Partner Country is only possible if your institution has requested and received Erasmus+ funding for this country.

The receiving organisation for traineeships can be any private or public organisation active in the labour market or in the fields of education, training and youth. Some examples are:

- a public or private, small, medium or large enterprise (including social enterprises);
- a public body at local, regional or national level;
- a social partner or other representative of the working life, including chambers of commerce, craft/professional associations and trade unions;
- a research institute;
- a foundation;
- a school/institute/educational centre (at any level, from pre-school to upper secondary education, and including vocational education and adult education);
- a non-profit organisation, association, NGO;
- a body providing career guidance, professional counselling and information services.

It is also possible to carry out a traineeship in a higher education institution located in one of the Programme Countries. However, the programme of the traineeship cannot consist of following courses (that is a period of study abroad).

The following types of organisations are not eligible as receiving organisations for student traineeships:

- EU institutions and other EU bodies including specialised agencies which are listed on the following website: ec.europa.eu/institutions/index_en.htm;
- organisations managing EU programmes, such as National Agencies.

To know the specific institutions/organisations where you can study/train at, please contact the International Office of your higher education institution.

13. Linguistic preparation

Your sending higher education institution has committed itself to provide you with all the necessary support in terms of linguistic preparation.

An online linguistic support service will be gradually implemented in the course of the Erasmus+ programme lifecycle (2014-2020), including online language courses.

Online language courses will be available to some students who will use English, French, German, Italian, Spanish or Dutch as the main language of instruction/work during their mobility period. From the academic year 2015/16 onwards, more languages will be added. If you are studying or training in a language other than the above-mentioned six languages, your higher education institution might provide you with linguistic support through other kinds of language courses.

For more information, see **question n.10: What happens once I am selected to study/train abroad with Erasmus+?**

14. Can I ask for an Erasmus+ grant to do a traineeship abroad?

The Erasmus+ programme enables students to study or train abroad for up to 12 months within each study cycle (Bachelor, Master or Doctorate), irrespective of the mobility type (study or traineeship) and the number of mobilities. Under Erasmus+,

students can also apply before the end of their studies to do an Erasmus+ traineeship and carry out the traineeship in the year following their graduation. In any case, the minimum duration for a traineeship is 2 months and the maximum duration is 12 months.

The European Commission does not directly manage the implementation of mobility for students under the Erasmus+ programme. Should you need more information on traineeship offers, deadlines and conditions to apply for an Erasmus+ traineeship, please contact the International Office of your higher education institution.

There are some online platforms where you can also look for traineeship offers:

- **JOE+**, the Job Offer Exchange platform of LEO-NET, especially dedicated to promote high quality placements within the framework of the Leonardo da Vinci and Erasmus sub-programmes of the Lifelong Learning programme;
- The EURASMUS team has created a [job portal](#) where internship offers can be advertised.

15. I am already studying/doing a traineeship abroad and I would like to extend it, what should I do?

- You can request an extension of the duration of your period abroad at the latest one month before the foreseen end date upon which you had agreed in your Learning Agreement.
- Please bear in mind that the total duration of the period abroad, including previous participation in Erasmus-Lifelong Learning programme, cannot exceed 12 months per study cycle. This limit includes any time spent abroad, even if you did not receive a grant from EU funds.
- Provided that you have not reached the 12-month limit mentioned above, your sending and receiving institutions may agree to extend the duration of your period abroad.
- If you had a grant from EU funds, your institution may propose that the extension of your period abroad is considered as a period of "zero-grant", in case it has already distributed all the available budget, or it may agree to modify your grant agreement so that it covers the extended duration of your period abroad. In any case, you will need to modify the Learning Agreement and receive an e-mail confirming these changes both from your sending and receiving institution.

16. Is my Erasmus+ grant compatible with other scholarships or types of revenue?

- The entitlement to any grant or loan awarded to students to study in their sending institution must be maintained during the period abroad.
- In the case of traineeships, if the receiving organisation grants the student an allowance or any kind of remuneration, including contributions in kind such as meals or accommodation, it is compatible with the Erasmus+ EU grant.
- A mobility period is compatible with a part-time job and, if the student receives an Erasmus+ EU grant, compatible as well with the revenue that the student would receive as long as he or she carries out the activities foreseen in the agreed mobility programme.

17. Can my institution reduce my grant/ask me to reimburse part of/all of my Erasmus+ grant?

- Students that receive an Erasmus+ grant from EU funds will have to fully or partially reimburse the EU grant if they do not comply with the terms of the grant agreement.
- However, there is an exception to this rule when students are prevented from completing their planned activities abroad due to a case of "force majeure", i.e. an "unforeseeable exceptional situation or event beyond the participant's control and not attributable to error or negligence on his/her part". In that case, students are entitled to receive the amount of the grant corresponding to the actual duration of the mobility period (as defined in article 2.2 of their grant agreement) and remaining funds will have to be refunded (except if agreed differently with the sending organisation).
- You should carefully check the grant agreement before signing it and keep it in mind during your period abroad. For example, if a final instalment is foreseen at the end of the period abroad, it will be subject to the submission of the compulsory online assessment at the end of the mobility and you may be asked to partially or fully reimburse the EU grant received if you do not complete and submit the final online report.

18. I have finished my studies/traineeship abroad and have problems with the EU online survey; who can help me with that?

You should contact your sending higher institution. They will be able to see the status of your report and, if needed, be able to send you a new link to the survey.

Should you need any further information, we advise you to contact the National Agency that manages Erasmus+ mobility actions in your country.

19. I am finishing my studies and I would like to do a traineeship abroad; can I do so with Erasmus+?

This is a new possibility that the Erasmus+ programme offers to recent graduates. However, you must be selected by your higher education institution during your last year of study (while you are still a student) and you must carry out and complete your traineeship abroad within one year of graduating.

20. I am a doctoral candidate; can I get a grant to do research in an institution abroad?

Under Erasmus+, students enrolled in a higher education institution in a country participating in the programme can study or train abroad more than once as long as a total maximum of 12 months per study cycle is respected. This means that you can receive grants for mobility periods totalling up to 12 months during your doctoral studies. In the case of Erasmus+ traineeships, it is possible to apply during your last year of studies and carry out the traineeship in the year following your graduation. In any case, the application needs to be done through your home university, which is responsible for defining the selection criteria for participation.

Doctoral candidates who want to follow part or their doctoral studies abroad may also receive support through the Marie Skłodowska-Curie Actions under the Horizon 2020 programme.

Marie Skłodowska-Curie Actions support researchers through different actions that are explained in this [Quick-Guide to Marie Curie Actions fellowships](#). In the framework of "Innovative Training Networks", organisations such as universities, research centres or companies propose a research training network and individuals can then apply for the specific positions created by these networks and advertised on [Euraxess](#). The [National Contact Points \(NCP\)](#) can provide additional information.

Until 2017, a number of Erasmus Mundus Joint Doctorates selected in the past generation of the programme will continue to offer fellowships to candidates to take part in full doctoral programmes (3-4 years). You can find more information on courses and application [here](#).

21. I am looking for a Bachelor/Master/Doctoral programme on a certain discipline, where can I find information on study programmes in Europe?

The [StudyPortals](#) website is an international study choice platform, where you can find several study portals that allow you to look for Bachelor, Master or Doctoral programmes filtering per discipline (i.e. Humanities & Art) and per sub-discipline (i.e. Cultural Studies Art & Art History or Language, Literature and Cultural Studies). This same website includes as well a "[scholarship portal](#)".

In addition, under the Erasmus+ programme there are "Erasmus Mundus Joint Master Degrees" that count with specific EU-funded scholarships for excellent students and until 2017 a number of "Erasmus Mundus Joint Doctorates" selected in the past generation of the programme will continue to offer fellowships to candidates to take part in full doctoral programmes (3-4 years). Please refer to questions n.23 and n. 20 for more information.

22. I am looking for a grant to finance my Bachelor/Master/Doctoral studies abroad; can I receive an Erasmus+ grant for that?

The Erasmus+ programme supports structured cooperation between higher education institutions. In this regard, students may receive a grant to undertake a mobility period within a structured inter-university exchange programme.

This means that under Erasmus+ you may receive a grant to study abroad for a period of 3 months (or academic term or trimester) to 12 months, or to do a traineeship for a period of 2 to 12 months, but not follow a full Bachelor or Doctoral programme.

Erasmus+ provides additional opportunities to enrol in a full Master's programme abroad through scholarships for Erasmus Mundus Joint Master Degrees and through Erasmus+ Master Degree Loans. Please refer to questions n.24 and n. 29 for more information.

In addition, you may find interesting information on scholarships in the "[scholarships portal](#)". This portal allows you to filter the scholarships offered depending on your country of origin, the level and discipline of your studies and the place where you would like to study.

23. What is an Erasmus Mundus Joint Master Degree?

An Erasmus Mundus Joint Master Degree is a high-level integrated international study programme of 60, 90 or 120 ECTS credits (i.e. between 12 and 24 months in length). It is delivered by an international consortium of higher education institutions from different countries and - where relevant - other educational and/or non-educational

partners with specific expertise and interest in the study areas/professional domains covered by the joint programme.

There must be at least three higher education institutions from Programme Countries in the consortium. Beyond these three higher education institutions, there may also be additional institutions from Programme Countries or from Partner Countries. Studies must take place in at least two different Programme Countries. Part of the studies can also take place in an institution from a Partner Country.

Erasmus Mundus Joint Master Degrees provide specific EU-funded scholarships to excellent students worldwide to cover travel costs, participation costs and living costs during the entire duration of the Master course.

For more information please see **question n.26: Where can I find Erasmus Mundus Joint Master Degrees offered under Erasmus+?**

24. Which are the conditions to receive a scholarship for an Erasmus Mundus Joint Master Degree?

Only students who are selected to take part in an Erasmus Mundus Joint Master Degree (EMJMD) organised under the Erasmus+ programme may receive these scholarships, but self-funded students can also be enrolled in addition to the student scholarship holders.

Before applying to the EMJMD consortium of your choice, make sure that you respect the following conditions:

- You must have obtained a first higher education degree or demonstrate a recognised equivalent level of learning according to national legislation and practices in the degree awarding countries. This condition must necessarily be fulfilled at the time of enrolment and some EMJMD consortia may decide to accept scholarship applications from students in the last year of their first higher education degree.
- You are not allowed to submit a scholarship application to more than three EMJMD consortia in one selection year.
- You are not eligible to apply to further EMJMD scholarships if you have already obtained an EMJMD scholarship or an Erasmus Mundus Master Course/Joint Doctorate scholarship in the past.

Each year, between 13 to 20 student scholarship holders are selected to take part per EMJMD programme and a minimum of 75 % of the scholarships are earmarked for candidates from Partner Countries.

25. To how many Erasmus Mundus Joint Master Degree programmes can a student apply to?

A student can apply to up to three Erasmus Mundus Joint Master Degree programmes in one selection year.

26. Where can I find the Erasmus Mundus Joint Master Degrees offered under Erasmus+?

A list of all Erasmus Mundus Joint Master Degrees (EMJMD) can be accessed [here](#).

In the summer of each year a new batch of selected (or re-selected) EMJMDs will be added to the list. These programmes will open applications to potential scholarship-

winners in the last quarter of that same year for students who will start in September/October of the following year.

This same list includes a number of Erasmus Mundus Masters Courses selected before 2014. Some of these will continue to select students up to 2017.

27. How can I be sure that my Erasmus Mundus Joint Master Degree is recognised in a country that is not involved in the consortium where I study/studied?

Erasmus+ requires that all graduated students are awarded at least a double degree officially recognised in the degree-awarding countries.

Recognition in another European (or non-European) country of a national degree delivered by a given European country is a decision for the country concerned (usually based on bilateral agreements between the two countries) and in which the European Union (/Commission) cannot intervene.

As a result, the only way to obtain an answer for specific cases would be to raise the question to the appropriate authorities in the country concerned, providing them with the official name of the degrees offered by the Erasmus Mundus Joint Master Degree programme in question (click [here](#) to see the appropriate bodies).

28. Under an Erasmus Mundus Joint Master Degree, can I study/do research/prepare part of my thesis in an institution not belonging to the consortium, or in a country outside the consortium countries?

As a matter of principle, study or research periods abroad should be carried out in an institution belonging to the consortium (as a full partner or, as it is often the case for placements in enterprises, as an associate). Study or research periods outside the consortium should be regarded as an exception to the rule.

For this exception to occur, the consortium would have to justify the relevance of the mobility and the added value for the study. Besides, the consortium would have to explain which would be the role of the receiving institution and to confirm that this institution is accepting this role. Furthermore, the student's mobility would need to be monitored and evaluated by at least one of the partners in the consortium, who will recognise this study or research period outside the consortium.

For students who already hold an Erasmus Mundus Joint Master Degree scholarship, such a period of study or research abroad cannot be organised under the Erasmus+ programme action for credit mobility.

29. How does the Erasmus+ Master Degree Loans work?

Erasmus+ Master Degree Loans are loans with favourable pay-back terms aimed at students who study in a European country that is neither their country of residence nor the country in which they obtained the qualification granting access to the Master's programme.

To be eligible you must live in one of the Erasmus+ Programme Countries.

The amounts of the loans will be of a maximum of EUR 12 000 for a one-year Master and EUR 18 000 for a two-year Master.

To apply for these loans, you will need to address yourself to participating national banks or student loan agencies. Please see **question n.30: Where can I find the**

list of participating national banks or student loan agencies to apply for an Erasmus+ Master Loan?

For more information, please visit the webpage on [Erasmus+ Master Degree Loans](#).

30. Where can I find the list of participating national banks or student loan agencies to apply for an Erasmus+ Master Loan?

This list is not available yet. The European Commission is currently finalising the operational arrangements with the European Investment Fund to ensure that the loans are available as soon as possible. Once this is agreed, the European Investment Fund will launch a call for expressions of interest from banks and student loan agencies, as a basis to enter into further agreements with those that meet the required quality criteria.

The first loans are expected to be available for students early in 2015, but it is not possible to say yet when any particular country might be covered because the agreements with banks and student loan agencies will be done gradually on a country by country basis. Remember that you can find interesting information on scholarships in the following "[scholarships portal](#)". This portal allows you to filter the scholarships offered depending on your country of origin, the level and discipline of your studies and the place where you would like to study.

31. Erasmus for Young Entrepreneurs

Erasmus for Young Entrepreneurs is a cross-border exchange programme which gives new or aspiring entrepreneurs the chance to learn from experienced entrepreneurs running small businesses in other Participating Countries. You can find more information [here](#).