



State-guaranteed student Loan

After high school a new world opens up for you: think about the state-guaranteed student loan (as part of AideFi)!

If you decide to continue into higher education, financial assistance packages, in the form of student grants and state-guaranteed student loan, guarantee a level of financial independence so that you can concentrate on your studies.

Financial aid consists:

- › basic grant;
- › mobility grant (if you are studying abroad and paying rent);
- › family grant (if other children in the household are in higher education);
- › socio-economic grant (based on household taxable income);
- › reimbursement of registration fees (one half in the form of a grant, the other as a loan);
- › **student loans with a maximum interest rate of 2% guaranteed by the State.**

How do you apply for your state-guaranteed student loan?

- › Apply for financial support from the Financial Aid Department via Guichet.lu.
- › Once your application has been validated by the Financial Aid Department, a letter of approval will be sent to you.
- › Scan the QR code on the letter of approval or upload the letter of approval to S-Net Mobile to take out your student loan.
- › Make sure you have installed the latest version of S-Net Mobile.
- › Receive funds in your account in just a few clicks, without having to visit a branch.

You can receive any new instalment of your loan in just a few clicks with S-Net Mobile, without having to visit a branch.

Find out more about the application procedure, the conditions and how to make a simulation: www.mengstudien.lu

Unif loan

Fund the higher education course of your choice!

With the Axxess Study package, you can apply for a Unif student loan in addition to your state-guaranteed study loan.

Your benefits:

- › preferential terms and conditions;
- › an additional level of financial independence;
- › more freedom of choice in your studies.

For more information, contact your Spuerkeess branch or visit www.axxess.lu