

Scholarships at European Universities – A Partial Guide

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1. Introduction

The forthcoming EU referendum has forced us to focus our minds on the financial realities that British students might face in the not so distant future. While some of the best benefits for British students might disappear if we no longer enjoy the same rights as natives in 27 other countries, there will be some universities where the financial reality is altered very little whether we remain or leave.

In this paper we will focus on a limited selection of universities that all offer some form of financial aid to their international students. While there might be some differences in the amounts available, and the reasoning behind the awards, if we stay in or vote to leave, financial support of some kind or other ought to be available to any student who meets the relevant criteria. Because we cannot be certain what will change in the event of a Brexit, we have listed all the options that currently exist even if they might no longer be available in that particular version of the future.

2. How to get a scholarship or other financial aid?

Scholarships are largely used by universities to attract the best possible talent. It therefore stands to reason that most will be offered only to those students who are high achievers. Within Europe, there is little in the way of scholarships for gifted athletes or global citizens, for example, although we will highlight the situation at one American university in Europe where this is slightly different.

Some universities will take a student's personal circumstances into consideration when setting fees but this may change should we leave the European Union. Public and private universities often offer means-tested support to their domestic students but we are not aware of any who extend this principle when they are not obliged to by EU law.

3. Where to look for scholarships and where not?

Private universities in Europe are the only ones likely to offer scholarships. Given the relatively low, or non-existent, tuition fees charged by public universities in most members of the European Union, there is little or no money available for scholarships for British students at such institutions. Again, this may

change if we leave the EU as fees will almost certainly increase for British students. However, in some countries, this won't make much of a difference as all students from all countries are charged the same amount.

It is worth pointing out that British students at European public universities are unlikely to get a scholarship for another very important reason; their education is already heavily subsidised. It is not possible for a Dutch university to teach anyone for the €1,984 per year they will charge EU students in 2016. Their government makes a contribution to the education of every EU national. This varies by subject but is usually at least €8,000 per student.

Another factor to consider is that not all scholarships are awarded for the entire length of a degree or, if they are, they may be provided at variable rates. This will typically incentivise the first or final year of study at a greater rate than others. Almost all scholarships will come with a performance-related target that students will need to meet in order to continue to benefit. This will most often be expressed in the form of a required grade point average (GPA).

It is also common to find that scholarships may only be available for certain degree programmes and not for every course. Both DigiPen and BI Norwegian Business School (see below for further information) are examples of where financial aid is available in differing amounts for different programmes.

While we will now outline where some private universities will make funds available for scholarships, before we do so I would like to mention one group of subjects where scholarships are extremely unlikely to be found: professional degrees in health sciences. Students of medicine and dentistry are never awarded scholarships, even at universities that might make these available for degrees in other disciplines. It may not be palatable to say this but such students are cash cows in the eyes of their universities; universities offering courses in these subjects in English are doing so largely as a means of generating revenue and British students are, by global standards, wealthy. Also, with the anticipated earning potential of graduates in professional degrees being so much higher than for students in other subjects, many universities feel that it is not necessary to subsidise their education. Students of medicine and dentistry abroad can access financial support only when it is available to all EU nationals by right. This can take the form of student loans in Bulgaria, means-tested fees in Italy but, more often than not, means that no financial assistance at all will be available. Of course, if we leave the EU even these limited options could dry up.

4. Examples of Scholarships at European Universities

For reasons already mentioned, these examples focus on private universities in the European Union and Norway. We will outline the amounts available to British students as well as the required academic standards when known.

i. DigiPen Institute of Technology, Bilbao, Spain

DigiPen is a specialist American higher education institution providing education solely in the field of computer game design. Their main campus is in Redmond, WA and they have a further branch location in Singapore. Scholarships are not ordinarily transferable between campuses. In common with most US institutions, their Bachelor's degrees take 4 years to complete. While they have two degrees, one in design and one in programming, their scholarship is only available for students of the latter. It is their intention to attract the best talent they can to a hugely exciting industry.

The scholarship is entirely merit-based. Students must have AAA at A' levels including Maths and Physics. Weight will be placed on the opinion of referees as well as a personal statement. This scholarship is subject to availability but, as it has only just been announced, there is still availability for 2016. In future years the application deadline will be in January.

The scholarship is for 50% of tuition fees for all four years of the degree as long as students maintain a GPA of at least B+.

ii. BI Norwegian Business School, Oslo, Norway

BI is the only private business school in Norway and is currently ranked amongst the top 30 such schools in the whole of Europe. It enjoys an excellent reputation in the Scandinavian business world and its graduates are highly employable. It is an exception in the Norwegian higher education landscape in that it charges tuition fees (even private universities in Sweden do not, for example) but with 20,000 students, it can hardly be described as a fringe player.

Domestically, BI does not offer scholarships to attract the best students as they can access student loans from their own government. For international students, two scholarships are available for students of business administration.

- BI Bachelor scholarship offers a tuition fee reduction of 33% per year for all three years.
- Shipping Industry scholarship offers 100% of tuition fees in the first year and then 50% of fees in the second and third years. This scholarship is only available to those following the shipping management track of the business administration degree.

Both scholarships are awarded on the basis of academic excellence. While there is some flexibility here, A' level students should have a minimum of AAB. Students will be required to maintain good academic standing to benefit from the scholarship in each year.

The deadline for applying for the scholarship is 15th April in the year in which you wish to go to university.

iii. Universita Cattolica del Sacro Cuore, Milan and Rome, Italy

Cattolica is Europe's largest private university with around 40,000 students. It is also the largest catholic university in the world. It is ranked in the world's Top 200 universities (QS) for 11 of its faculties including all those that teach in English.

In common with most Italian universities, public or private, fees are means-tested and based on a family's financial background. For each degree offered in English these fees are in the range of:

- €3,000-8,500 International Relations & Global Affairs (Milan)
- €4,000-8,500 Economics & Management (Milan)
- €7,000-16,000 Medicine (Rome)

Students with a family income of over €100,000 will pay the highest amount, those with an income of less than €24,000 the lowest. There is no academic requirement for means-tested fees other than that a student meets the university's entry requirements.

Cattolica also has a foundation called EDUCatt that can award tuition fee reimbursements, study grants and scholarships. Details of these awards is not listed on the university's website but details of how to apply for them can be found here at the appropriate time.

iv. The American University of Paris, France

AUP is one of the oldest US-style universities based overseas and was founded 50 years ago. It offers four-year liberal arts degrees with majors in approximately 25 fields. The university teaches in English but all students are required to learn French as part of their studies. Students with good A' levels or IB scores can expect part of their previous study to be recognised for credit. Nearly 45% of all students receive some kind of financial aid.

In common with most US higher education institutions AUP has a well-developed range of financial aid for international students. IB students in particular can benefit from scholarships of up to €20,000 off annual tuition costs. Excellent students who are not taking the IB are able to apply for the AUP Scholar Awards which are given to students whose profiles suggest they will become a leader in the university's diverse, international community.

Unlike the other universities in this sample, AUP also has a smaller award for Global Citizens. This can be for between €1,000 and €5,000 per academic year and is based on the student's profile. If there is a strong 'match' between a student and the university (global outlook, language ability, international experience) this award will be made as part of the standard admissions process. No separate application is required. For tuition awards and scholar awards based on academic merit and financial circumstance, a separate application form must be filled out.

v. Sciences Po, various locations in France

Sciences Po, Institut d'études politiques de Paris, is one of the world's leading universities for the social sciences. It is ranked fourth in the world for politics and international relations (QS). Its degrees in English are multidisciplinary and take as their focus a particular part of the world. Students are then expected to study the politics, economics, sociology, law, culture and languages of their chosen region.

Tuition fees at Sciences Po are means-tested according to family income and size of household. Families with an income of less than around €100,000 can expect to gain some kind of discount on the full tuition. Some students, although not those from the very richest families, will also be eligible for a bursary to cover some of their living costs.

The calculation of tuition fees is part of the application process and will not require a separate application.

vi. Università Bocconi, Milan, Italy

Università Bocconi has been very successful in recruiting British students in recent years. It is renowned as one of the best universities in the world for economics and finance and it now offers six Bachelor's degrees taught in English.

As at Cattolica above, Bocconi means-tests its EU students to determine the level of fees that they should pay. Fees are currently in the range of €5,096 to €11,396 per year.

Bocconi also has merit-based awards for students who perform well in their A' levels and, unusually, this can also reduce living costs (housing) as well as tuition. There are also some needs-based scholarships for international students that cover all fees and tuition for the three years of the degree but these are rarely taken by British applicants.

Students can make applications for scholarships alongside their application to the university and in keeping with the standard deadlines.

vii. Prague College, Prague, Czech Republic

Prague College is a provider of transnational education in the Czech Republic. Their degrees are awarded by Teesside University. As a smaller institution the fund for financial aid is not as well developed as at other universities. Any awards typically take the form of a reduction of tuition fees of between 10 and 20% in all years and are only offered to exceptionally good candidates. This is a classic example of a discretionary award that might be made only to attract a student who is tempted to go elsewhere.

5. The Impact of Scholarships and Financial Aid on Affordability for British Students

While financial aid at European universities can have a noticeable impact on the overall cost of higher education it does not automatically make it cheaper than studying in England. In the following table we have tried to give an indication of the likely annual cost of a degree at the seven universities mentioned above.

We have converted the final costs in GB£ on an annual basis assuming a 10-month academic year. This does not take into account the fact that some of the degrees take four years to complete rather than three.

Given that the anticipated cost of a year at an English university for many British students is now around £21,000 according to the National Union of Students, at first glance many of these opportunities represent excellent value for money. Of course, it is vitally important to remember that Student Finance England support is not available for either tuition fees or living costs. Students will have to find the remaining cost of their education from alternative sources.

In the following table, we have tried to indicate merit-based or need-based financial aid opportunities but there are certain examples which combine an element of both. Further research will obviously be required but we believe that British students of a suitable ability are likely to find some excellent opportunities at the universities mentioned. For further information on the degree programmes that these universities offer in English please visit www.astarfuture.co.uk.

Fig.1: The cost of studying at private universities in Europe (source: astarfuture.co.uk)

University and Country	Tuition fees	Tuition fees with financial aid	Living costs	Living costs with financial aid	£ cost per year
FRANCE					
American University of Paris					
Global Citizen Scholarships	€ 27,945	€ 22,945 - 26,945	€ 15,742	€ 15,742	£29,692-32,762
IB Scholarships	€ 27,945	€ 7,945 - 22,945	€ 15,742	€ 15,742	£18,180-29,692
AUP Tuition Awards	€ 27,945	€ 13,972 - 25,150	€ 15,742	€ 15,742	£22,804-31,381
AUP Scholar Awards	€ 27,945	€ 6,986	€ 15,742	€ 15,742	£17,441
Sciences Po					
Sciences Po Means-Tested Fees	€ 10,150	€ 0-10,150	€ 9,600	€ 9,600	£7,370-15,162
Sciences Po Europe Bursary	€ 10,150	€ 0-10,150	€ 9,600	€ 4,055 - 8,592	£3,113-14,388
NORWAY					
BI Norwegian Business School					
BBA Scholarship	NOK 71,400	NOK 47,838	NOK 109,000	NOK 109,000	£12,940
Shipping Management Scholarship (Year 1)	NOK 71,400	NOK 0	NOK 109,000	NOK 109,000	£8,993
Shipping Management Scholarship (Year 2 & 3)	NOK 71,400	NOK 35,700	NOK 109,000	NOK 109,000	£11,939
SPAIN					
DigiPen					
"Computer Science" Merit Scholarship	€ 13,500	€ 6,750	€ 10,200	€ 10,200	£13,013
ITALY					
Universita Bocconi					
Bocconi Need-Based Scholarships for International Students	€ 11,396	€ 0	€ 12,240	€ 12,240	£9,397
Bocconi Merit Award (Year 1)	€ 11,396	€ 0	€ 12,240	€ 4,440 - 8,040	£3,408-6,172
Bocconi Merit Award (Year 2)	€ 11,396	€ 5,096 - 11,396	€ 12,240	€ 4,440 - 8,040	£7,321-14,921
Bocconi International Award	€ 11,396	€ 2,548 - 5,698	€ 12,240	€ 12,240	£11,353-13,771
Universita Cattolica de Sacro Cuore in Milan & Rome					
Financial aid - International Relations	€ 8,500	€ 3,000 - 8,500	€ 12,240	€ 12,240	£9,627-15,922
Financial aid - Economics and Management	€ 8,500	€ 4,000 - 8,500	€ 12,240	€ 12,240	£12,468-15,922
Financial aid - Medicine	€ 16,000	€ 7,000 - 16,000	€ 12,240	€ 12,240	£14,909-21,680
CZECH REPUBLIC					
Prague College					
Merit Scholarship	CZK 118,000	CZK 94,400 - 106,200	CZK 192,000	CZK 192,000	£8,141-8,477

About A Star Future

A Star Future provides an advisory and support service to British careers professionals. We can assist you with information about international higher education. Every year we visit approximately 250 schools and colleges, speaking to groups of Year 12 students and/or parents.

Please contact us at info@astarfuture.co.uk if you would like to schedule a visit or if you have any queries with which we may be able to help you.

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The information contained within this document is correct to the best of our knowledge. Due to the complexity of different university application systems and the fact that most of this information has been compiled from a variety of sources as well as first-hand experience, we cannot take responsibility for any inadvertent inaccuracies.