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LAW

FINANCIAL AID FOR HIGHER EDUCATION: NEW RULES AS OF THE 2026/2027 ACADEMIC YEAR

The new law of 6 July 2026 and its implementing regulation have been published in the Official Journal and apply as from 1 August [1].

The main measures can be summarised as follows:

- More precise definition of the conditions of access, the duration of support and the documents to be submitted;
- Full digitalisation of procedures via the MyGuichet.lu platform;
- Semi-annual indexation of financial aid;
- Strengthening of targeted support measures, notably for students in serious and exceptional circumstances and through the performance grant;
- Exclusion of third-cycle studies. This removal is explained by the creation of a separate scheme for support to doctoral training, as part of the draft law on the organisation of the Luxembourg National Research Fund (FNR) [2]. (*See forthcoming Socionews n°6*)

Financial aid for higher education continues to consist of different grants, namely the basic grant (a mandatory precondition for all other grants), the mobility grant, the grant based on social criteria, the family grant, as well as a student loan.

1 https://legilux.public.lu/eli/etat/leg/loi/2026/07/06/a350/jo
https://legilux.public.lu/eli/etat/leg/rgd/2026/07/06/a351/jo

2 Doctoral students who had already received financial aid before 1 August 2026 will nevertheless continue to receive it in accordance with the provisions of the previous law. The aid already obtained will also be taken into account for the purpose of calculating the maximum remaining duration available under the new system.

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1. FOUR TYPES OF GRANTS

State financial aid for higher education still comprises four grants: a basic grant, a mobility grant, a grant based on social criteria and a family grant. Their amounts are set at index 100 and then adjusted according to the sliding salary scale.

Among the main changes introduced, the mobility grant has been increased from 3,132 euros to 3,372 euros (at index 992.24) per year, i.e. 1,686 euros per semester. Based on the index 992.24 in force since 1 June 2026, the basic grant amounts to 1,289 euros per semester, i.e. 2,578 euros per year. The social grant may amount to up to 2,500 euros per semester, i.e. 5,000 euros per year. These amounts are rounded down to the nearest euro.

The family grant is awarded where several children dependent on the same persons are simultaneously pursuing eligible higher education studies. At the current index, it amounts to 307 euros per semester. The amounts corresponding to the winter and summer semesters are paid together during the summer semester, i.e. up to 614 euros for a full academic year.

The social grant depends on the annual taxable income taken into account for the student and, depending on his or her situation, for his or her parents, spouse or partner. It decreases in stages and ceases to be payable where the income taken into account exceeds four and a half times the annual social minimum wage of an unskilled worker. Income from work carried out as a sideline to studies is excluded from the calculation.

The indexation mechanism is also revised: the amounts of the various forms of aid will be adjusted on a semesterly basis as soon as a variation of 2.5% in the application rate of the sliding salary scale is recorded.

2. REQUIREMENT OF A TWO-MONTH RENTAL CONTRACT ABROAD FOR THE MOBILITY GRANT

The mobility grant is reserved for students enrolled in a programme located outside the country in which they habitually reside and who rent accommodation abroad in order to be closer to their place of study.

Its award is henceforth conditional upon the rental of accommodation abroad for at least two months per semester.

The accommodation may not belong to a member of the student's family up to the second degree. To obtain the grant, applicants must provide a lease, a subletting, flat-sharing or university residence contract, as well as recent proof of payment of the rent.

3. LOAN OF 3250 EUROS PER SEMESTER

The law also provides for a reduction in the interest rate applicable to student loans, which is reduced from 2% to 1.8%, as well as a reduction in the profit margin granted to banks; this margin being reduced from 0.5% to 0.2% of the Euribor rate.

The loan may be taken out in full or in part with a bank that has signed an agreement with the State.

Where the student does not receive the maximum amount of the social grant, the loan may be increased by the corresponding difference.

The different instalments are consolidated into a single loan two years after the completion or termination of studies. Repayment must in principle be made over a maximum of ten years, with the possibility of an extension in certain situations.

4. BROADER COVERAGE OF STUDY-RELATED COSTS

The expenses that may be considered for an increase in financial aid are broadened. In addition to registration fees, the costs of applications for diploma equivalence, language tests, applications, translations and grade conversions are now included, up to a limit of 3,800 euros per academic year.

The costs must be justified by official documents and proof of payment. The request for an increase must be submitted no later than 31 July of the academic year concerned.

Half of the amount is paid in the form of a grant, and the other half is added to the loan.

5. SPECIFIC REGIME FOR PART-TIME STUDIES

A full-time student must be enrolled for at least 30 ECTS credits per semester, whereas for a part-time student, the minimum is 15 credits.

A part-time student receives half of the grants, loans and increases granted to a full-time student. However, he or she may benefit from the aid for a period twice as long. The progression requirements are likewise divided by two.

In the event of a change from one regime to the other, a semester financed on a part-time basis counts as half a full-time semester. Conversely, a semester financed on a full-time basis is equivalent to two part-time semesters.

6. MONITORING OF PROGRESS

Aid is granted for the normal duration of the study programme. After four semesters of a short-cycle, Bachelor's or single-cycle programme, the student must have obtained at least 60 ECTS credits in the programme for which continued support is requested.

For a Master's programme, the check takes place after two semesters. At least 30 ECTS credits must then have been obtained.

In the event of a change of orientation at the latest after the first two semesters, the student must obtain at least 30 credits during the first two semesters of the new programme. Another possibility is to have obtained at least 60 credits in the new course of study.

Semesters already financed under an abandoned programme are considered when calculating the duration of aid still available under the new programme.

7. POSSIBILITY OF ADDITIONAL SEMESTERS

After reaching the normal duration of his or her course of study, a student may receive two additional semesters of grant and loan if he or she has obtained at least half of the credits that could have been obtained under normal progression.

After these two semesters, the student may still obtain a maximum of two further semesters of aid, but only in the form of a loan. He or she must have no more than 60 ECTS credits remaining to be obtained or must be enrolled in the final year of his or her programme.

These additional possibilities are granted only once over the entire course of higher education studies, irrespective of the number of programmes followed.

8. STRENGTHENED SUPPORT FOR STUDENTS IN A SERIOUS AND EXCEPTIONAL SITUATION

Two situations not related to recognised disabilities are now covered, namely:

- academic progression affected by a substantial, lasting or permanent impairment affecting the course of studies; and
- proven social and financial hardship, certified by a social service, preventing the student from meeting his or her essential needs.

The corresponding increase is now also automatically indexed on a biannual basis.

9. SUCCESS BONUS OF 250 EUROS

A success bonus of 250 euros is introduced, paid to students who have successfully completed a study programme for which they received financial aid.

The application must be submitted no later than 31 December of the academic year following completion of the programme. The student must provide his or her diploma or a final certificate of successful completion, as well as bank account details and a copy of his or her identity document.

10. TAKING INTO ACCOUNT THE STUDENT'S OWN INCOME

A student whose average monthly taxable income exceeds 80% of the social minimum wage of an unskilled worker may only receive aid in the form of a loan.

He or she is completely excluded from the scheme if his or her average own income exceeds three and a half times the social minimum wage.

Exclusion also applies, under certain conditions, to recipients of social inclusion income, a pension or unemployment benefits who have not been authorised by ADEM to pursue higher education studies.

11. DEADLINES TO BE OBSERVED

The application must be submitted via the secure government platform MyGuichet.lu no later than 30 November for the winter semester and no later than 31 May for the summer semester.

An application may be completed after it has been submitted where certain supporting documents are missing. After notification from the administration, the student has three months to provide them, failing which the application will lapse.

This period may be suspended where a circumstance beyond the student's control prevents him or her from providing the documents. The eligibility conditions must nevertheless be met no later than 30 November or 31 May, depending on the semester concerned.

The basic documents include the final certificate of enrolment, bank account identification details and transcripts for previous semesters. Depending on the situation, the administration may also request residence documents, certificates of affiliation, proof of income, a rental contract or decisions relating to foreign aid.

12. SPECIFIC RULES FOR CHILDREN OF CROSS-BORDER WORKERS

A child of a non-resident worker may receive aid if the parent continues to contribute to his or her maintenance and fulfils one of the conditions laid down by law. The child of the spouse or partner is also covered.

The parent / stepparent / partner of the parent may have worked in Luxembourg for at least five cumulative years during the ten years preceding the application deadline, or for at least ten cumulative years in total.

Where the student and the worker do not live in the same household, evidence of transfers covering the six months preceding the application must establish the parent's contribution to his or her maintenance. A social security affiliation certificate and a certificate of household composition, both dated less than three months, must also be submitted.

The student may also become eligible after five cumulative years of study in certain institutions located in Luxembourg, at the Deutsch-Luxemburgisches Schengen-Lyzeum in Perl, at the University of Luxembourg or in other recognised Luxembourg programmes.

Another possibility is based on five cumulative years of residence in Luxembourg under one of the statuses provided for resident beneficiaries.

Note: Luxembourg aid cannot be combined with equivalent aid or benefits linked to student status granted in the country of habitual residence.

The student must therefore complete the necessary procedures in that country and submit a certificate indicating the amount obtained or the reason for refusal. Amounts granted abroad will be fully deducted, semester by semester, from Luxembourg aid. A refusal based on administrative grounds will not be accepted.

Merit-based grants and aid from international programmes intended to encourage mobility are not covered by this rule.