

CEDIES loan

After high school, a new world awaits you:
consider a CEDIES loan!



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

CEDIES financial assistance packages are made up of:

- › 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 (exceeding a lump sum of EUR 100, max. EUR 3.700), half in the form of a grant, and half as a loan;
- › **student loan at a maximum rate of 2% guaranteed by the State.**

On presentation of your approval confirmation, issued by CEDIES, we will credit your Spuerkeess current account with the amount of the CEDIES loan.

For all details of the application process and full terms and conditions, and to carry out a loan simulation: www.cedies.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 CEDIES 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