



University tuition fees and student support across Europe

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This note aims to give an outline of the range of higher education tuition fee charges and student support systems in a selection of EU member states. The note gives an overview of the new higher education finance system to be introduced in English higher education institutions in September 2012 and gives a brief outline of reforms taking place in other EU member states. This note also discusses the support system for UK students studying at other EU universities.

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Contents

1	Higher education fees and student support in England	3
2	The European higher education model	3
3	University charges and student support in EU member states	3
3.1	Austria	4
3.2	Cyprus	4
3.3	Czech Republic	4
3.4	Denmark	4
3.5	Estonia	5
3.6	Finland	5
3.7	France	6
3.8	Germany	6
3.9	Hungary	7
3.10	Iceland	7
3.11	Italy	7
3.12	Lithuania	8
3.13	Norway	8
3.14	Poland	9
3.15	Portugal	10
3.16	Romania	10
3.17	Slovakia	10
3.18	Spain	11
3.19	Sweden	11
4	Summary	12
4.1	Higher education reform across Europe	12
4.2	Support for UK students in EU countries	13

1 Higher education fees and student support in England

The government is reforming higher education funding and student support in England. From September 2012 higher education institutions will be allowed to charge tuition fees of between £6,000 and £9,000 a year. This is a large increase in fees from the current rate of £3,225 a year and follows on from an earlier trebling of fees in 2006. Students in the UK pay no other charges for their higher education. The government will provide students with tuition fee loans to cover the cost of the fees, so no student will have to pay fees upfront. These loans will be repaid by graduates when they are earning over £21,000 a year. Interest will be charge on loans at a progressive rate so that graduates who earn more pay back more. Students can also take out loans to pay for their living expenses, these loans are repaid on the same basis as tuition fee loans. The government also provides low income students with non repayable grants and from September 2012 a new National Scholarship Programme is being introduced which will allow universities to provide extra help for low income students in the form of fee waivers, a free first year, or bursaries. Eligible students can also receive help with childcare costs.

There has been a lot of debate about these reforms and many commentators have questioned the level of fees, an OECD report has said that these charges will make England the third most expensive country in the world in which to study.¹ In comparison countries in the rest of Europe look like a 'cheap' alternative and UK students are increasingly looking at EU universities as a more cost effective option. Many universities in Europe teach courses in English and some universities such as the University of Maastricht have seen large increases in the numbers of UK students applying.²

2 The European higher education model

Historically across Europe there tends to be a strongly held principal of free tertiary education. However the system of higher education is very different across Europe. Each country has its own arrangements for degree programmes, fee structures and student support. Degrees may take longer in some countries than the English three year model and although tuition may be free, many countries impose other charges such as registration fees and exam fees.

Information on higher education systems and policies across Europe is available on the European Commission's [Eurydice](#) website.

3 University charges and student support in EU member states

Information on university fees and charges and student support across the EU allows some level of comparison between the systems in England and systems in other member states. However it must again be stressed that despite the Bologna Process's attempts to harmonise higher education across Europe, tertiary education systems remain different in each member state. Population size, participation levels and investment in higher education must also be taken into account when comparing systems.

The following overview of charges and support in individual member states applies to students who are nationals of the country discussed, not EU or overseas students in that country.

¹ UK tuition fees are third highest in developed world, says OECD *The Guardian* 13 September 2011

² Young British students dodging debt by going Dutch at Maastricht University *The Guardian* 9 February 2012

3.1 Austria

There are no higher education fees at Austrian universities.

In the academic year 2001/2002, obligatory tuition fees were introduced at universities and a study allowance was introduced to help students cover the cost of fees. However in 2009 tuition fees were abolished for the majority of students and the use of study allowances has therefore decreased.

The Austrian student support system provides study grants for needy students at postsecondary educational institutions.

3.2 Cyprus

In Cyprus, there are significant variations in the fees students pay to attend university. There are no tuition fees for undergraduate studies at state universities, however in private universities tuition fees apply and these vary between universities and courses provided.

All students, even those attending private universities are entitled to state support. Students attending state universities may receive 1,700 euro per year, students attending private universities receive more, 2,200 euro per year, to take into account that these students must pay tuition fees.

There are currently no eligibility criteria for student support and all students are eligible to receive financial support during their student years.

Further state financial support may be granted for other specific reasons such as to assist students with disabilities.

3.3 Czech Republic

In the Czech Republic there are no tuition fees or other costs at public universities. Private higher education institutions may charge study-related fees and these are set out in their internal regulations. However universities may charge administrative fees.

Students may be eligible for scholarships and bursaries and students may be awarded funding for a variety of reasons such as outstanding academic performance, to assist with social difficulties or for other 'worthy considerations'. Students whose families' qualified for increased child support may also receive a bursary of 1,620 euros each year.

University students also have the right to a housing supplement and they receive discounts on meals in university restaurants.

3.4 Denmark

Tuition is free for Danish students and EU/EEA students at Danish public institutions and at most private educational institutions.

Every Dane over the age of 18 is entitled to public support for his or her further education. All students enrolled on a higher education course are entitled to monthly grants for the duration of their chosen course, plus 12 months. Loans are also available. Details of student support are available at [Danish students' Loans and Grants Scheme](#).

3.5 Estonia

Students in Estonia may study on state-commissioned or non-state-commissioned study places. Students on state-commissioned student places do not pay any type of fees, this accounts for about half of all students in Estonia. Students have to compete for places in state-commissioned institutions. The other fifty per cent of students pay for their studies.

Fees at non-state-commissioned institutions are determined by the higher education institution. The amount of tuition fees charged varies depending on the university, course, conducting language and admission year; for example, tuition fees for the academic year 2011/2012 in Tartu University range from 800 euros per semester in the faculty of theology (if taught in Estonian), to 3,700 euros in the faculty of medicine (if taught in English).

Students may apply for loans to cover the cost of these tuition fees. The maximum annual study loan in the 2011/2012 academic year is 1,917 euros. Students can apply for study loans at all educational levels. Students have to start repaying the student loan no later than one year after graduating (or ending their course). Repayments are made according to the loan repayment schedule prepared by the bank, generally in equal monthly payments and interest is charged at five percent.

Estonia has system of study allowances. A study allowance consists of a basic allowance and a supplementary allowance. Students studying full-time on a state commissioned student place can apply for the basic allowance. The supplementary allowance is for students whose place of residence is not in the same local government area as the school.

Study allowances and supplementary allowances are granted according to the order of merit lists of students, within the limits of the funds specifically allocated to educational institutions for this purpose. In the 2011 academic year, the monthly basic allowance was 55.93 euros per student; and 28.13 euros for the supplementary allowance.

3.6 Finland

In Finland university students do not have to pay tuition fees, and students can receive financial aid to help with living costs, Financial aid is granted in the form of study grants, housing supplements and government guaranteed student loans. Financial aid can be obtained for all university studies for up to seventy months. A student's own income has an effect on how many months the student is eligible for financial aid:

Study grants

Study grants are paid by the state to support studies. They do not have to be repaid later on. University students receive a study grant amounting to 298 euros a month. Eligibility is conditional on progress in studies.

A person who receives a study grant must make sure that his/her earnings do not exceed an annual ceiling. If earnings are higher than the ceiling allows, no study grant is paid.

Housing supplement

Housing supplement is also provided by the state and is taxable income. Housing supplement is granted according to the same conditions that apply to financial aid in general. A student who lives in a rented or right-of-occupancy dwelling is entitled to

housing supplement. The amount is equal to 80% of monthly rent. Housing supplement is not granted for any part of rent that exceeds 252 euros a month.

Student loans

Student loans are guaranteed by the government and must be repaid. A student who receives a study grant is eligible for a student loan. The significance of student loans has declined, with fewer and fewer students taking out loans. In contrast, students' employment has increased.

Student meals

University students are entitled to a discount on meals at subsidised restaurants, which comply with maximum prices set by the government. As of 1 January 2011 the discount is 1,77 euros per meal.

3.7 France

In France higher education fees vary by university and by course. From 2012 fees for home students at universities in France will range from 177 to 372 euros. Fees at private schools or prestigious schools of university level with competitive entrance examination can vary from 4,000 euros to 13,500 euros a year.

Students must pay registration fees, these are compulsory and cannot be repaid if students interrupt their courses, students with scholarships do not have to pay registration fees. Fees charged by the "grandes écoles" are different because they are set by each school.

The education fees for university must also include fees for social security. Fees are also charged for sport or cultural activities, but these are not compulsory.

There are three kinds of state support for students:

1. state support is available for students with a low level of personal or parental income. Under the age of 28, and for 7 years maximum, the amount varies from 0 euros (but with exoneration of educational fees), to 4,600 euros a year. The first amount is about 1,606 euros.
2. grant for merit of 1,800 euros a year during three years maximum.
3. grants for emergencies, these grants are for occasional situations and the amount varies from 1,525 euros to 3,050 euros.

3.8 Germany

Tuition fees are only charged in some Länders; the legal regulations on fees vary from Land to Land and in some Länders from university to university. Fee exemptions are available in certain circumstances, for example students can be fully or partially exempted when they are in charge of their own children, are disabled or affected by chronic disease, or are appointed to university committees. Students can also benefit from an exemption for exceptional merit in studies.

Fees may also be charged for student representation or for accident insurance.

The minimum amount (including registration, tuition, administration and other fees) payable by students in the first cycle is 50 euros per semester, the maximum amount is 3,000 euros per semester; the most common amount charged is 500 euros per semester and the most common length of study is eight semesters.

The student support system consists of a combination of grants and loans for students and of tax benefits for parents. The Federal Training Assistance Act provides 50 per cent of support as a grant and 50 per cent as a loan. The individual amount depends on the earnings of the students and their parents or spouses and this support should cover the cost of training and living expenses.

There is also an educational loan which is focused on educational aims and is suitable for advanced training. Repayment is dependent on income but nobody has to pay more than 10.000 euros for his/her loan.

3.9 Hungary

In the Hungarian educational system university students tend to study either on full-time courses or through distance learning. The costs vary depending on the university and on the course, all higher educational institutions set their own fees.

Students on full-time courses may receive support in the form of scholarships, social subsidies, housing support and a college subsidy.

Students on distance learning courses have to pay the costs every six months and support for these courses comes in the form of exemptions, discounts and part – payments of fees.

Eligibility for support is based on the income of the student and their parents.

3.10 Iceland

Students at state universities in Iceland pay only registration fees, while students at private universities pay tuition fees. The registration fee at state universities for the academic year 2011-2012 is 280 euros irrespective of the level of study.

The tuition fees at the University of Reykjavík, the largest of two private universities in Iceland, vary depending on the level of studies: undergraduate degrees cost 880 euros a term and postgraduate studies range from 1,891 to 5,000 euros a term. The other private university, Bifröst University, charges fees by credits, undergraduates pay 53 euros per credit, postgraduates pay 81 euros.

The Icelandic Student Loan Fund grants loans to all students for higher education courses at recognised educational institutions which provide higher education leading to university degrees. Loans from the Fund should cover study costs and living costs. The board of the Fund may take various factors into consideration when granting a loan such as the student's place of residence and other factors which may affect his financial position (parental income is not taken into account).

3.11 Italy

In Italy higher education fees vary by university and by course. Private universities are much more expensive than public ones.

Universities and other higher education institutions establish their own fees, but the overall amount of a student's contribution to the costs and services of universities cannot exceed 20 per cent of the state funding.

Tuition fees vary not only by university and by course, but also in relation to the income levels of the students' families. The ratio between income level and tuition fees charged is

not uniform throughout the country, universities in the northern regions are the most expensive in that they apply higher fees in relation to comparable levels of income. Using the average amount of fees for each of the five statistical groups of income earners, university fees vary from 470 euros (for the lower group) to 1,770 euros (for the highest).

Students also have to pay a registration fee and graduation exam fees. The registration fee is due at the beginning of each academic year, tuition fees are annual and can be paid in instalments.

The main financial support for students is an income-related scheme aimed at charging lower fees to lower income students. This support comes in the form of scholarships, loans of merit, housing services and contributions for international mobility; these benefits are granted by the regions and autonomous provinces to capable and deserving students without means. Universities may also grant scholarships out of their own budgets on the basis of specific criteria decided by university governing bodies.

3.12 Lithuania

Higher education fees in Lithuania vary by university and by study programmes. In 2011 the tuition fees for home students at universities in Lithuania varied between 1,128 euros and 5,265 euros per year, depending on the university and study programme. The cheapest study programmes are in social sciences and the most expensive study programmes are odontology and art. Students also pay registration charges of 35 euros in the first year.

Since 2009 students have been able to apply for government backed loans to cover tuition fees and living expenses. Government loans are paid by commercial banks, but the state controls interest rates and provides incentives for repayment. The system is administered by the State Studies Foundation. The maximum government loan for tuition fees for a full study programme is 14,500 euros including 1,884 euros per year for living expenses.

The state provides social grants to help with living costs for students from socially disadvantaged groups, the grant is worth 113 euros per month. Institutions may also provide scholarships.

3.13 Norway

All general universities in Norway are state universities, but there are also state and private specialised universities and university colleges. More than ninety per cent of the student population in Norway attend state institutions.

State institutions may not, by law, claim fees from students for ordinary courses leading to a degree or for professional training courses. Students only pay a very low semester fee, of around 130 euro per year, to a student welfare scheme.

Private institutions may require tuition fees from students. These institutions may also receive state funding for recognised programmes of study and they must ensure that the state operating grant and fees from students are used for the benefit of the students. Institutions that receive state support may not give financial dividends or in any other manner transfer profit to the owner or close associates of the owner.

The largest private specialised university institutions charge fees of between 4,000 and 4,750 euro per year.

The State Educational Loan Fund provides financial support for students in the form of loans and grants. Students may apply for loans to cover the cost of tuition fees of up to 7,200 euro. Students who are attending a selection of universities in UK, USA, Canada and Australia with particularly high fees may apply for a supplementary grant. Loans to cover tuition fees and supplementary grants are available to all students with an unconditional offer from an institution.

The State Educational Loan Fund also provides student loans and grants to cover living expenses, the maximum annual loan is 7,030 euro, the loans are non-means-tested.

The State Educational Loan Fund provides a housing grant of 4,700 euro per year for full-time students who are living away from home. In order to receive maximum grant students have to pass all exams, earn less than 18,200 euro per year and have assets not exceeding 36,000 euro. In addition, the Fund may offer travel grants and providers may offer supplementary grants.

3.14 Poland

In Poland higher education fees vary by university and by course, no tuition fees are charged by public HEIs for full-time degree programmes and full-time doctoral programmes. However public HEIs may charge fees for:

- specific courses provided as part of full-time degree programmes and full-time doctoral programmes which are repeated by students as a result of their unsatisfactory learning achievements;
- programmes or courses taught in a foreign language;
- courses which are not included in a study programme;
- part-time degree programmes and part-time doctoral programmes, post-diploma studies and in-service training courses.

The amount of these fees is determined by the HEI, but it may not exceed the costs incurred by a given HEI in order to launch and provide programmes or courses. Detailed rules for charging fees, including the procedure and conditions for partial or full exemption from such fees, are laid down by the HEI governing body. The fees at private higher education institutions are established by those institutions themselves. In practice, approximately half of all students in public institutions pay tuition fees at rates similar to fees in private institutions.

There are no special aids to help with the cost of fees, but non-public HEIs may be granted a subsidy to cover a part of fees paid by full-time students and full-time doctoral students.

Students enrolled on degree programmes in all types of HEIs (public and non-public) may apply for non-repayable financial aid. Students may receive financial assistance in several forms. Maintenance grants may be awarded to students in difficult financial situations. Eligibility for maintenance grants is based on the monthly income of the student's family. The level of income giving entitlement to a maintenance grant is determined by the individual HEI, but may not be lower than the amount specified in the legislation on social welfare. Special grants may be awarded to students with a disability. Students who have obtained a high average mark for a year of study or have been highly placed in international or national sport contests are entitled to achievement grants. Emergency payments may be granted to

students facing temporary financial difficulties. Students are also entitled to a 50 per cent discount on fares on public transport.

Special loans and credits are also available to students under 25 years of age who are enrolled on all types of degree programmes in all types of HEIs and on doctoral courses.

3.15 Portugal

In Portugal higher education fees vary by university and by course.

In the 2011/2012 academic year the annual amount students are charged for higher education will range from 630.15 euros to 999.71 euros.

The government helps with fees and education expenses by offering scholarships to students enrolled in state higher education establishments. Scholarships are cash payments of varying value that contribute to the cost of taking a course, the money can be used to cover costs such as accommodation, food, transport, materials and fees. Scholarships are outright grants, paid wholly by the state.

The amount of the scholarship is based on the monthly income of the students' household and the number of months in the academic year, recipients of scholarships are therefore less well-off students.

Students with high travel costs students may be awarded a supplement to the basic monthly scholarship of up to 25 per cent of the relevant scholarship.

Students with disabilities are given special consideration when allocating scholarships.

Students can also be awarded emergency help by way of a scholarship if financial difficulties arise during the academic year, which are not covered by the normal process of awarding scholarships.

3.16 Romania

Tuition fees are set by the university and are based on the costs of the providing the education. Higher education institutions can also charge a registration fee, the amount of the fee is established by the university. Certain exemption rules may be devised and applied and by law teachers' children are exempted from registration fees.

All students are eligible for a range of other benefits such as free medical and psychological assistance and a fifty per cent reduction in the cost of internal public transport. Students have to cover the costs of meals and accommodation, however part of these costs is subsidised by the state and in a number of cases the scholarships granted to the students partially or totally cover the accommodation costs.

Approximately 25 per cent of all students attending public higher education are granted scholarships financed from the state budget: 30-40 per cent of these scholarships are social aid scholarships, 30-40 per cent are study scholarships, 25 per cent are merit scholarships and 5 per cent are performance scholarships.

3.17 Slovakia

Higher education fees vary by university and by public and private sector.

Each university has its own rules on tuition fees, however students do not usually pay tuition fees in the state and public schools for the normal duration of a course; if a student studies for longer than five years they have to pay.

Universities may charge matriculation payments of about 40 euros, but no exam fees are charged.

Students may apply for a student loan, the maximum amount of the loans is dependent on the financial situation of the student. Students may also receive scholarships.

3.18 Spain

In Spain higher education fees vary by university and by course; every Spanish Self-governing Community can decide their own prices, however, they have to observe a range of maximum and minimum prices which are set annually by a body which is overseen by the Ministry of Education.

In general terms, undergraduate study at a higher education institution in Spain costs from 3,512 to 7,880 euros depending whether a student is enrolling for their first, second or third year. In 2010-2011, the average price per credit varied from 10.26 to 17.90 euros.

There are no additional registration or examination fees.

The state provides a range of scholarships and incentives to support undergraduate students, these include general a scholarship, a mobility scholarship and a discount for large families. Students can also benefit from scholarships for temporary mobility both nationally and internationally. In addition, Self-governing Communities and even some universities provide scholarships and grants.

Students have to meet financial and academic requirements to be awarded scholarships and incentives and the amount awarded varies according to the student's circumstances.

The different kinds of general scholarships cover not only tuition fee exemption, but also transport costs.

3.19 Sweden

There are no tuition fees in Sweden and there are no fees for registration or examinations.

Students can get financial aid from the state. Student aid includes both grants and loans, full-time students can get SEK 1,489 as a loan per week and SEK 680 as a grant per week.

Students with children are eligible for a child allowance. Students who become 25 during the year and have worked previously and had a certain minimum income may receive a supplementary loan of SEK 423 per week. An additional loan is available for those who have extra costs because of their studies, for example music students needing instruments.

Students must fulfil specific requirements to get financial aid and student aid is available for a maximum of 240 weeks. Students may receive aid until they reach the age of 54, but the right to loan money falls gradually from the day a student reaches the age of 45. The entitlement to student aid is not affected by income, however, there is a limit to how much money students are allowed to earn during a half calendar year while studying. Students do not need to provide security for the loans but they must earn a certain number of credits to be entitled to continued student aid.

Loan repayment begins at the earliest six months after the student last received student aid. The amount repaid per year depends on how much money was borrowed, the rate of interest and the age of the person.

4 Summary

In most EU member states students pay either no tuition fees or low levels of fees. However most universities charge some type of administration or registration fee, Ireland for example does not charge tuition fees, but from autumn 2012 students will pay a registration fee of up to 2, 250 euros. Some commentators have called these types of charges ‘unofficial tuition fees’.³

A publication in 2010, *Funding higher education: A view across Europe*⁴ contains a table which summarises the procedures used for setting fee levels across Europe:

No tuition fee	Austria, Czech Republic, Denmark, Finland, Iceland, Malta, Norway, Slovakia, Sweden, Cyprus*, Greece*, Scotland*, Slovenia*
Government sets fixed amount	Belgium / Wallonia, Bulgaria, France, Ireland, Netherlands, Slovenia, Spain, Switzerland, Turkey
Universities decide but ceiling set by public authorities	Italy, Portugal, UK: England*
University sets fees	Croatia, Estonia, Greece, Hungary, Latvia, Luxembourg, Poland, Romania, Serbia, UK
Fees set on basis of some form of Cooperation between university and public authorities	Cyprus, Belgium / Flanders, Lithuania

Most countries provide financial support for students by way of grants or scholarships – many of which are either means tested or merit based. Increasingly countries are introducing a system of student loans. Few countries provide non means tested support for all students. Many states also provide help for students with accommodation costs and transport costs.

4.1 Higher education reform across Europe

Many EU countries are currently reforming or have reformed their higher education systems. A report by the European Commission *Progress in higher education reform across Europe Funding Reform* stated the following on changes in funding policies and student support:

.....many countries have started to rethink their tuition fee and student aid policies. The Commission’s Modernisation Agenda has pointed to this under the topic of *cost-sharing* and urges EU-member states to “critically examine their current mix of student fees and support schemes in the light of their actual efficiency and equity” (EC, 2006).

A number of countries have expanded their *student support systems*, placing more emphasis on the proportion of loan-based student financial support among the public subsidies for students in higher education. Two thirds of the countries have a student

³ Long, *cold financial winter lies ahead for Europe's academy* *Times Higher Education* 12 February 2012

⁴ European Centre for Strategic Management of Universities *Funding higher education: A view across Europe* 2010

loans system in place, next to means-tested grants for undergraduate students or tax relief and child allowances for their parents. Some have done so only recently (Bulgaria, Hungary, Poland, Portugal, Slovenia), while some others still lack such a system. Overall, countries face the challenge of shaping cost sharing and student support arrangements which do not harm participation by the most disadvantaged groups. This is done in the light of outcomes from studies done in Europe showing that higher socioeconomic status (SES) students, as measured by the education of their parents, have a much better chance of entering higher education.

Higher education tuition fees are a controversial issue in many European countries and several member states are currently considering reforming their systems. For example one of the goals of the current higher education reforms in Poland is to increase the number of students enrolled free of charge and Germany is also considering dropping tuition fees.⁵

The French government has conducted a controversial overhaul of their higher education system aimed at increasing autonomy in universities, this could be a precursor to changes in fee structures and it has been suggested that higher tuition fees are inevitable in the future.⁶

An recent article in the *Times Higher Education* discussed the outlook for the higher sector across Europe in times of austerity and stated that more countries could have to change their attitudes to tuition fees:⁷

In the long term, I think more and more countries will have to think about the issue of [higher] student contributions," Estermann says. "The main questions will be how [possible fees] support the policy of increasing higher education participation [or] whether they stop people from going to university."

He adds: "There will be a lot of uncertainty over the next few years, but the sector needs to [make the case for] the benefits of long-term investment in higher education, especially when other parts of the world are investing heavily."

4.2 Support for UK students in EU countries

UK students considering studying in other EU member states should be aware of the different student support systems in other countries and how they will apply to UK students. Under EU regulations UK students should be treated the same as local students in the member state with regard to access to education, this means in practice that UK students should be charged the same fees as nationals of the member state. However the rules on student support which apply to nationals may not extend to other EU students, so UK students may not be eligible for grants or other help with living costs.

UK students considering studying in another member state should also be aware that they will not qualify for UK student support if they study for an entire degree in another country.

Information on support for UK students studying in the EU is available on the Directgov website at [Studying at an overseas university: funding](#) and at Your Europe: [Education and Youth](#).

⁵ [Financial Sturm und Drang if German fees are jettisoned](#) *Times Higher Education* 1 December 2012

⁶ [Laissez-faire attitude to Sarkozy's reforms as election looms](#) *Times Higher Education* 15 March 2012

⁷ [Long, cold financial winter lies ahead for Europe's academy](#) *Times Higher Education* 12 February 2012