

# Financing centered on **student needs** and **potential**

**FINS is a European loan scheme developed by the EDUCATIVA Group with the support of the European Union and the European Investment Fund, available to all students from an EU member state that want to study at a reputable university in Europe.**

You can choose to study in any country in Europe **(including the United Kingdom and Switzerland)** and access up to **25.000 EUR for undergraduate and postgraduate studies**, without having a job or any other guarantees. (Subject to certain terms and conditions).

**FIND OUT MORE!**

## FINS benefits

### **Cover all your study costs.**

(tuition fee, accommodation, monthly living costs, books and study materials, transport, medical insurance, etc).

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**Receive a customized loan offer,**  
based on your needs and budget requirements.

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**Receive monthly installments,**  
on an as-needed basis and avoid overborrowing, overspending and unnecessary interestfees.

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**Affordable interest rates,**  
between 9% and 12.5%.

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**Get a decrease in interest for good credit repayment behavior.**

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**Grace period for the whole duration of the study period**  
and up to 12 months after graduation.

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**Affordable repayment structure with long repayment periods:**  
5 years for Master Loans and 10 years for Bachelor Loans.

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**Pay-off your loan earlier, with no extra costs.**



## What do **FINS** students say?

The fact that I don't have to worry about daily costs has given me the freedom to focus exclusively on the master's program and extracurricular activities.

This loan made me very financially responsible and made me aware that access to a competitive education system compatible with your needs and passions are enough arguments to actively invest in your future.

### **Alice Chempf**

Master in Human Rights and Humanitarian Action @ Paris School of International Affairs

I had a very pleasant experience with FINS as it massively helped me during my studies. The application process was easy and I fully recommend it. If you are in a financial difficult situation like I was, but you still want to study abroad, then FINS is the most obvious choice.

### **Larisa Zazzeron**

Master in Arts Management @ Middlesex University London

My experience with FINS was pleasant and full of advantages. There were moments in which I completely relied on FINS

financially speaking, so I can vouch for its practicality. The application process was easy.

You need a bit of free time; you will have an interview and some paperwork to go through and sign.

I would recommend FINS because it is one of the best financial services for students out there. Therefore, FINS offers great benefits for all future young professionals.



**Mihail Boescu**

Nordic Master in Cold Climate Engineering – Land Track @ Technical University of Denmark

**Get in touch with a financial counsellor**

