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The Impact of the Swedish Student Financial Aid Income Ceiling - A Student Perspective

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Abstract

Swedish students obtaining student financial aid from Centrala Studiestödsnämnden (CSN) face an income ceiling of how much they can earn per half a calendar year before their aid is lowered according to a matrix. The thesis investigates how CSN's income ceiling impacts students. It is important to examine it as it is a hot topic both in the public debate and among politicians. The analysis of the research is undertaken by a survey targeted at Swedish students in upper education, together with previous literature and relevant economic theories. The primary findings from the survey are that students appear to wish to work more, and quite a few have the need for it, mostly during the summer, but they are limited by the income ceiling. Hence, the author proposes that the policies regarding the income ceiling should be changed, so that the summer break is not included in the income ceiling. Due to the possible administrative reasons why such a proposal is not feasible, the author instead proposes that the income ceiling be increased by 30.000 SEK per half a year, as it is the median monthly income in Sweden. Hence, it would allow students to earn more freely during the summer and the semester, so that they can both earn money to pay living expenses and also work to gain human capital without any mental stress of losing their student financial aid.

Key words; *Student Financial Aid, Sweden, CSN, Income Ceiling, Fribelopp, Students*

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Abbreviations:

CSN : Centrala Studiestödsnämnden - Students Financial Aid Programme

SEK: Swedish Crowns

Table of Contents:	Page Number
1. Introduction	p. 5
2. Background	p. 5
2.1 Background of CSN	p. 5
2.2 Voices for a Change of CSN Policies	p. 7
2.3 CSN Income Ceiling Effect on Society	p. 10
3. Theory and Previous Research	p. 11
3.1 Theoretical Frameworks	p. 11
3.1.1 Human Capital Theory	p. 11
3.1.2 Supply and Demand	p. 11
3.1.3 Opportunity Costs	p. 13
3.2 Literature Review	p. 13
3.2.1 Student Economy	p. 13
3.2.2 Income ceilings Temporary Abolishment during COVID	p. 14
3.2.3 Working Students in Sweden	p. 14
3.2.4 Student Incentives to Work	p. 14
3.2.5 Work's Effect on Students' Grades	p. 15
3.2.6 Student Employments Effect on the Labour Market	p. 17
3.2.7 Experience from Working Alongside Studies	p. 17
4. Data and Methods	p. 18
4.1 Research Design	p. 18
4.2 Source Material	p. 19
4.2.1 Summary of Respondents	p. 19
4.3 Methods	p. 20
5. Analysis and Discussion of Findings	p. 21
5.1 Survey Analysis and Discussion of the Results	p. 21
5.2 Discussion	p. 28
5.2.1 Advantages of Policy Changes for Students	p. 33
5.2.2 Disadvantages of Policy Changes for Students	p. 34
5.2.3 Implications of a Policy Change	p. 34
5.3 Limitations	p. 35
6. Conclusion	p. 36
6.1 Research aims and Research Objectives	p. 36

6.2 Practical implications	p. 37
6.3 Future Research	p. 37
6.4 Summary	p. 38
7. References	p. 40
Appendix 1: Survey Questions	p. 45

List of Tables	Page Number
Table 1: Age and gender of respondents	p. 20
Table 2: If respondents take CSN and when they work alongside their studies	p. 21
Table 3: Study results vs hours a week worked	p. 21
Table 4: If students work during the summer	p. 22
Table 5: If students are working in the same area that they are studying	p. 23
Table 6: Why students choose not to work alongside studies	p. 24
Table 7: How students would act if the income ceiling was completely abolished	p. 26
Table 8: How students would act if the summer break's income was not included in the income ceiling	p. 27
Table 9: Primary reason why students choose to work	p. 28

List of Figures	Page Number
Figure 1: Supply and Demand Theory	p. 12
Figure 2: Study Place of Respondents	p. 20
Figure 3: Respondents estimated yearly income	p. 23
Figure 4: Students' awareness of where the income ceiling falls for them	p. 25
Figure 5: Would students change work hours if income ceiling was abolished?	p. 25

1. Introduction

The Swedish Student's Financial Aid Program, Centrala Studiestödsnämnden (CSN) is a government-funded program that provides financial support to eligible students in higher education. The aid consists of two parts, the subsidy and the loan. However, the program has an income ceiling, where the aid is lowered according to a matrix of weeks studied when the limit of income is surpassed. This income ceiling has been a hot topic of debate and concern among students, policymakers, editorial pages, and workers' papers regarding the fact that the financial aid system is in need of reform as the income ceiling may affect the abilities and incentives for students to study and later on enter the labour market.

In this context, it is important to examine the impact of the income ceiling on students and to consider potential reforms that could improve the accessibility of education and the financial and mental well-being of students. Hence, the research question for this project is as follows: How does the Swedish CSN's income ceiling impact students? The research aims to contribute further to the existing reports, provide a mixed-methods research approach, and apply relevant economic theory to the income ceiling and its impact on students. However, a limitation is that this project will not go in depth on the impact the ceiling may pose for society, as it emphasises the impact on students. The approach will be undertaken by a survey targeted at Swedish students in higher education, investigating their perception of CSN's income ceiling, together with a discussion.

The thesis outline is as follows, the next section will provide background of CSN and the ongoing voices lobbying for a change in policies in the income ceiling. Followed by a section of theory and literature review. After that a section explaining the data and methods will be provided, continued with an analysis of the survey together with a discussion which will analyse the findings from the survey by comparing it to previous literature, where policy changes are proposed. The last section is a conclusion which wraps up the discussion and the analysis of how the income ceiling affects students.

2. Background

2.1 Background of CSN

CSN is a Swedish authority which manages students' financial aid and grants, which comes in the form of loans and subsidies, (CSN, 2023a). The first student aid from CSN was paid out

in 1919 and was an interest-free loan to increase study possibilities for gifted but poor students (CSN, 2022a). Since 1965 the current system with subsidies and loans has been in place (CSN, 2022a). In 1980 a means testing against students' incomes to receive the grant was implemented, with the motivation that student aid should not be paid if the applicant has enough income to themselves cover expenses throughout their study period (Stolt, 2020). Continuing, a big reform of the system was made in 2001 where the loan was made into an annuity loan (CSN, 2022a) together with that students were allowed higher incomes as the government emphasised the benefits of allowing students to strengthen their economy and keep their debts down (Stolt, 2020). Moreover, in 2011 the income ceiling was raised with 30 000 Swedish Crowns (SEK), and then in 2014, the income ceiling was raised with 30 000 SEK once again (CSN, 2022a). In 2020 the income ceiling was temporarily abolished in order to increase the possibility for students to work extra during the COVID-19 pandemic (CSN, 2022a) and to make it easier for the unemployed that wished to start studying (CSN, 2020). The temporary abolishment of the income ceiling ranged from 2020 (CSN, 2020) until June 2022 (CSN, 2022b).

Today students can receive CSN both to study in Sweden and abroad (CSN, 2023a). The rules for eligibility differ if you are a Swedish citizen versus if you are a foreign citizen (CSN, 2023b), hence this paper focuses on Swedish citizens and students. Students can receive a different amount based on the study pace, how many weeks they study and how much income they have. Students can only receive study aid for a maximum of 240 weeks in higher education studying full-time (CSN, 2023b). If the students choose only to receive the grant but not the loan or a part of the loan, the week is considered consumed (CSN, 2023b). The income ceiling is the limit of how much income a student is allowed to have whilst studying (CSN, 2023c) before their right to student financial aid is limited or withdrawn. The income ceiling for students differs depending on how many weeks they take financial aid and if they study full-time or part-time (CSN, 2023c). For reference since 1 of January 2023 according to CSN (2023c), a normal semester is at 20 weeks, and if the students study full-time they can earn 101 697 SEK per half a calendar year, meaning January to June is one-half and July to December is the other half. Moreover, CSN regards income as; salary, unemployment benefit, parental allowance, income or profit from selling stocks, bonds and real estate (CSN, 2023c), displaying that there are many factors that can affect what is considered a student's income. If a student has an income above the ceiling, their financial aid is lowered by that the income above the ceiling is multiplied by 0.61 and the result is how

much the financial aid is lowered (CSN, 2023c). CSN controls for income afterwards through the tax authority, and if they find that the student had more income than they reported or was allowed to have, the student has 30 days to refund the entire wrongly paid-out sum (CSN, 2023c).

Furthermore CSN has a requirement for study results for students obtaining financial aid, in order to keep receiving it throughout their education, meaning the student must pass a certain amount of credits to keep receiving financial aid (CSN, 2022c). The requirements differ between what type of upper education the students are engaged in, but for a university student studying full-time with financial aid, the student must complete 62.5% of their credits during the first 40 weeks (CSN, 2022c). Whereas after the first 40 weeks, the requirements for completion of credits increases to 75% for the next coming 40 weeks (CSN, 2022c). If a student would not have completed the required credits they might get rejected when they apply for further financial aid (CSN, 2022c). This is of importance for students as a student must several times throughout their studies (if they study for more than two semesters) apply for financial aid from CSN.

2.2 Voices for a Change of CSN Policies

The current debate of CSN and its policies is widespread among students, editorial pages, political papers, in politics and newspapers targeted at working groups, where many of the voices are in favour of completely abolishing the income ceiling or at least excluding the summer break. The reasoning and arguments behind why the policies for CSN should be changed vary to a large extent.

Before the income ceiling was temporarily abolished during COVID-19, Sofia Fölster from the Moderate Party proposed an increased amount that students should be allowed to earn before the ceiling is reached, together with that she proposes that the summer months when no financial aid is obtained should not be a part of the income ceiling (Riksdagen, 2017a). She argues that working extra is important for many students to be able to pay rent and other expenses, especially during the summer months when no aid is received. She argues that many students may avoid working for the fear of passing the income ceiling. Where she emphasises that students working should be considered positive for society as it results in increased tax generation, a better economic situation for students and that students early on

enter the labour market, where she argues that then there is no need for rules against ambitious students trying to manage their day-to-day economies. She proposes that an increased income ceiling leads to students with more experience in the labour market which increases the possibility that they can repay their loans in the future. According to Riksdagen (2017b) during the debate in the parliament on the 13th of December 2017, debating the financial aid system, Annika Eclund from the Christian Democrats argued that the income ceiling restricts students to gain valuable working experience and that an abolished income ceiling would enhance the possibility to acquire less debt and hence have less debt once they have finished their degree.

After the income ceiling was temporarily abolished during COVID-19, Marta Obminska (Riksdagen, 2020a) from the Moderate Party proposed in the parliament that the government should consider the possibility of permanently abolishing the income ceiling for student financial aid. She argues that the income ceilings consequence is negative margin effects for students who work more than they are allowed to, as the amount above the ceiling after taxes and once repaying the debt results in what is left is not much. She further argues that may lead students to choose to work in undeclared jobs or not participate in any work, even though the will and possibility to work exist. Obminska (Riksdagen, 2020a) highlights a common argument against the abolishment of the income ceiling, which is that the limit stimulates students to finish their studies faster, which makes the educational system more effective. She emphasises that she believes that the system of CSN where they have policies regarding completing and finishing credits is enough to not stimulate negative effects on the study pace of students. Another member of the parliament, Helena Antoni, also from the Moderate party, placed a proposal to the parliament regarding abolishing the income ceiling, where her main arguments were that working alongside studies is an important way to enter the labour market and may shorten the time between studies and work, emphasising the importance of experience and connections (Riksdagen, 2020b). Both Obminskas (Riksdagen, 2020a) and Antoni's (Riksdagen, 2020b) proposals were rejected by the government and the arguments against them referred to current policies, recent changes in policies and undergoing work (Riksdagen, 2020c). Moreover, Patrik Jönsson from the party Swedish Democrats placed a proposal in the parliament where he proposed a permanently abolished income ceiling for students, as he suggests that the health care sector even after COVID-19 is in need of labourers, where students then can relieve the scarcity of workers (Riksdagen, 2022). Where he moreover proposes that the cost of the abolishment should not have a

negative impact on society, as the effect more likely is more tax generation, a lower need for travelling staff and a decreased need for staff to work overtime, hence he suggests that the question of a complete abolishment should be investigated (Riksdagen, 2022), which was rejected.

Another political voice is from the previous party leader of the Center Party, where Annie Lööf suggests that after the income ceiling was temporarily abolished during the pandemic, the party believes the ceiling should be completely abolished according to Centerpartiet (2022). The argument Lööf proposes is that they wish to strengthen students' freedom by making decisions about their own economy, where she states that if one wishes to combine studies and work, it must be possible (Centerpartiet, 2022). The Liberal party's standpoint on the income ceiling is that a high ceiling is important from a justice perspective, given that it is of importance that the ones who want to work whilst studying can if they wish to, where they argue that it is very important for the students that may not have parents or others that could help economically (Liberalerna, n/a). On the other side of the political spectrum in Sweden, the Left Party states that it is necessary to have financial aid that is possible to live entirely on, where it then is not a good idea to increase the income ceiling (Vansterpartiet, 2022). The Left Party instead believes that working during holidays should not affect the size of the financial aid (Vansterpartiet, 2022).

Conclusively, the debate of the income ceiling is spread, where arguments for abolishing, increasing the limit or excluding the holiday months are backed up by increased tax generation, work experience for students, strengthened economic situation for students, economic freedom for students, increased possibilities for students to repay debt/or get less debt, decrease the possibility of undeclared jobs, relieve the health care sector with student workers and out of a justice perspective.

The authors have several hypotheses:

- H1: a complete abolishment would be beneficial for students.
- H2: a change in the income ceiling policies would be beneficial for students.
- H3: students need the autonomy of a change in policy to manage their private economies better.
- H4: a change in policy would allow students to develop their work skills whilst studying.

2.3 CSN's Income Ceilings' Effect on Society

The income ceiling not only affects students, but also has significant effects on society, particularly in terms of tax generation, labour market effects, and potential academic capital for students.

One effect of the income ceiling is its impact on tax generation, if students would surpass their income ceiling and hence lose their access to financial aid, they may need to work more to support themselves, which would result in an increase in tax generation for the government, but may lead to a decrease in study time. This, in turn, could lead to lower academic achievement and lower earning potential after graduation. In addition, students who have to work more to support themselves may end up earning less overall, which can lead to less tax revenue for the government in the long run.

The income ceiling also has an impact on the labour market, as students will "take" on work, which can either be positive or negative for the labour market. It could be positive if students take on uncertain jobs with uncomfortable hours that are otherwise hard to fill, but it could be negative if they fill a job that another unemployed person on the labour market could have obtained.

Finally, the income ceiling may impact students' academic capital, which will be further explained in the human capital theory section. When students have limited access to financial aid, perhaps because they have reached the ceiling and are no longer eligible for the aid, they may need to choose between working and studying, which can limit their ability to gain the academic capital necessary to succeed in their field. This can have negative effects on their long-term earning and career potential and limit their ability to contribute to society through their chosen profession.

In conclusion, the income ceiling imposed by CSN has significant effects on society, including impacts on tax generation, the labour market, and students' academic capital. While the policy is intended to ensure that financial aid goes to those who need it, it is important to consider the broader societal implications of potentially limiting access to financial aid for

students. Thus, this thesis does not focus on societal impact but rather on the impact on students; however, that is something future research could help us further understand.

3. Theory and previous research

3.1 Theoretical Frameworks

Theoretical frameworks, the human capital theory, supply and demand and opportunity costs will in this section be outlined to provide a foundation for the upcoming discussion.

3.1.1 Human Capital Theory

Human capital according to Goode (1959 cited in Fleischhauer, 2007) can be defined as knowledge, skills, attitudes, aptitudes and other acquired traits contributing to production. Becker (1964) suggests that investment in human capital includes factors such as educational level, on-the-job skills training and health care among other factors. He further distinguishes between general and specific human capital, where human capital is defined as not only useful with the current employer but also with other potential employees, whereas specific human capital increases the productivity of the worker in the current job. Woodhall (1987) proposes that the concept of human capital refers to what human beings invest in themselves, by means of education, training or other activities which raise their future income by increasing their lifetime earnings. All aforementioned suggestions of definitions and explanations of human capital are summarised by Goldin (2016) who states that human capital is the stock of skills that the labour force possesses.

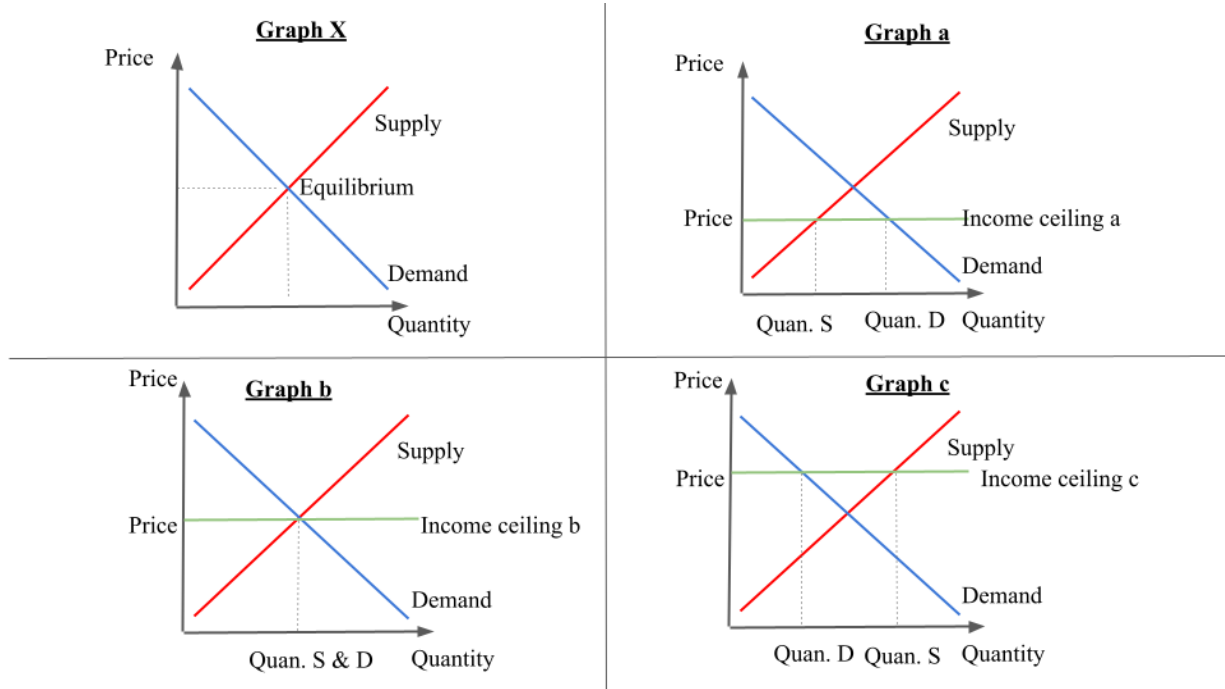
The human capital theory is of relevance as it explains what students form and gain through both education and work. One could argue that all work results in some human capital formation, even though it may not result in human capital essential to their future field of work.

3.1.2 Supply and Demand

Supply and demand theory is a theory that explains the interactions between a seller and a buyer (Investopedia, 2023). Where in the model, when price increases, supply rises whilst demand declines (Investopedia, 2023), as can be seen in the model in Graph X in Figure 1. The equilibrium price, also referred to as the market-clearing price is the price at which demand matches supply and producing a market equilibrium acceptable to both buyers and

sellers (Investopedia, 2023), which can be seen in Graph X (Figure 1) where demand and supply intersects.

Figure 1: Supply and Demand Theory



Within supply and demand theory, market interventions by governments can be imposed, such as price ceilings and price floors. Where price ceilings prevent a price from rising above a certain limit, whilst price floors prevent the price from falling below (khanacademy, n/a).

The income ceiling for students posed by CSN and decided by the government can be seen as a price ceiling, as the ceiling in the supply and demand theory model prevents a price from rising above a certain limit, and the income ceiling prevents students from rising above a certain income.

However, where the income ceiling falls as a price ceiling is impossible to predict, meaning it may have different impacts on the demand and supply side per the demand and supply theory model. The different possible outcomes of where the income ceiling lands are a) below market equilibrium, b) at market equilibrium or c) above the market equilibrium, as visualised in Figure 1, see graph a, graph b and graph c. Graph a (Figure 1), displays a situation where the income ceiling would be beneath the equilibrium state, meaning that the price would be lower, which would result in a lower supply than demand, which in a labour

market situation for students would mean that fewer students would be willing to work, whilst more employers would demand workers as the price for labour would be lower. Whilst in graph b (Figure 1), one sees that the income ceiling aligns perfectly with the intersection of demand and supply, which means that it would be at market equilibrium in terms of price, supply and demand. Moreover, in graph c (Figure 1) the income ceiling lies above the market equilibrium, which then according to the model results in that price increases, leading to less demand but a higher supply, where students would wish to work more than the demand from employers.

3.1.3 Opportunity costs

Opportunity costs or sometimes referred to as alternative costs express the basic relationship between scarcity and choice according to Buchanan (1991). He further proposes that opportunity cost is the anticipated value of ‘that which might be’ if decisions were made differently. Where he further suggests that “*Opportunity cost is the evaluation placed on the most highly valued of the rejected alternatives or opportunities.*” (Buchanan, 1991, p.520).

3.2 Literature Review

There is a dearth of literature that focuses solely on how the income ceiling from CSN impacts students, however, there is literature on other aspects relevant to students working and how working affects both students and the labour market.

3.2.1 Student Economy

According to Arping (2017) being a university student implies a low standard of living, where part-time work might be necessary to make ends meet. She further emphasises the fact that the right to CSN’s student aid is limited to twelve terms, six years, which she argues might result in financial aid could be terminated before a student finishes their degree. Moreover, Sauli (2007) in an official report from Sweden's Official Statistics (SCB) which investigated students in higher education and their living conditions during the spring of 2007 reported that almost half of all students refrained from purchasing course literature during the spring semester due to budget constraints. Where she further reported that younger students refrained to a larger extent than older students. Continuing, she also found that one-third of students refrained from dental care appointments as a result of not having enough money. This depicts that students' economic situation is sometimes limited and subject to budget

constraints which may impact both their health in terms of refraining from appointments and also their studies in terms of not purchasing course material.

3.2.2 Income ceilings Temporary Abolishment during the COVID

When the income ceiling was temporarily abolished, the average income for students increased by 19 per cent (Stolt, 2020). Where the number of students with student aid that went above the income ceiling increased from 7 to 14 per cent, which Stolt (2020) proposes could be attributed to students working more, together with that there were students with work as their primary occupation (Stolt, 2020).

3.2.3 Working Students in Sweden

Sauli (2007) reported that about 6 out of 10 students worked along with their studies, where marginally more women than men reported that they work. She further states that about 20% worked 20 hours or more per week, whilst 17% worked between 10-19 hours. She reports that especially students over 30 were the ones to work 20 hours or more per week. Moreover, Stolt (2020) presented that student incomes increased yearly by 5% during the period 2015-2019, however, he also reports that the majority of the students earn a lot less than the income ceiling.

3.2.4 Student Incentives to Work

Students' incentives to work are an important aspect to consider when analysing the impact of an income ceiling on the student's possibilities for financial aid. Joensen and Mattana (2017) investigated the aftermath of the CSN reform in 2001 and found that after the reform the income ceiling for students was relaxed, and students financed more of their college cost through labour income and less through debt. Similar findings were reported by Stolt (2020), that when in 2020 when the income ceiling was temporarily abolished, the incentives to work or to apply for financial aid parallel to working increased, at least for those who had an income above or close to the income ceiling. He proposed that the reason why there are normally not a lot of students with incomes close to the ceiling is reasonable because it is difficult to plan the exact income, which means that there is a possibility students adapt to the income ceiling. Furthermore, Joensen and Mattana (2017) suggested that after the reform of the CSN system in 2001, where the loan became more costly, they proposed that it is not surprising that students choose to take up less debt when it is more costly, however, it is compensated by working more, such as they accumulate less academic capital and

consequently have a lower potential income at college exit.

Students' incentives to work may vary, Hylander (2009) found that there is a connection between parents' educational level and the reasons why students choose to work. He found that the higher education the parents had completed, the more importance was put on work experience and establishing connections, in comparison to students with parents with lower educational backgrounds who emphasised the need for money to afford to study. Where he argued the difference in reasoning among the students may stem from the possibility of the parents helping finance studies, and that generally, students with parents of lower educational background tend to study later in life, which then may imply that they have higher living expenses to cover compared to a younger student.

Moreover, Hylander (2009) presented that when students were asked the two main reasons why they work extra, 64 per cent of students responded that they need money to afford to study, followed by 38 per cent who wanted the work experience merit when applying for jobs once they finished studying. Similarly, Stolt (2020) reported that students respond that the most common reason why to work alongside studies is to gain extra money, followed by the ability to afford to study. Displaying that student appears to work extra to finance their studies, have extra money or gain experience.

In a report from Skatteverket, the Swedish tax authority, written by Malmer and Persson (2007), it was in 2005 reported that 29% of youngsters had participated in illegal, undeclared work. Hence, Skatteverket called for a report investigating the reason behind the student's undeclared work. The reason for undeclared work for students, Malmer and Persson (2007) reported, was that students found it easier to get a black job rather than a white one together with that a black job is temporary, non-regular and short-term, hence it fits students as they are not bound. Moreover, they also reported that students perceived the possibility of getting financial aid as a security, whereas a white job can lower the chances of receiving financial aid due to the income ceiling threshold. Among other policy suggestions, Malmer and Persson (2007) suggested in their report that the income from work should not reduce the possibility for students to receive student loans, as a policy to reduce undeclared jobs.

3.2.5 Work's Effect on Student Grades

Work's effect on students' grades is important to consider as it may reflect how much students

learn through their education and if it affects the grades to the extent that students fail their courses - it may impact students negatively by that it takes longer to complete their education.

Joensen and Mattana (2017) found that working full-time whilst studying had a negative effect on course credit production, whilst only working during the summer had a positive effect. Hence they highlight the fact that the timing of working during the year is crucial. However, Stolt (2020) found that during the temporary abolishment of the income ceiling during COVID-19, there were more students with higher incomes, who did perform a bit less well than other students, however, it did not appear to have a crucial effect on student's possibilities to pass through their education. Noteworthy is that the lowest completed credits during the temporary abolishment of the income ceiling during COVID-19 were students that would not have had the right to student aid (Stolt, 2020). Consequently, Stolt (2020) found that Swedish students with incomes below the income ceiling completed their registered credits to a higher extent than students above the income ceiling. Thus, he further suggests that students with low and high incomes achieved a lower amount of credits they were registered for than students with average incomes.

Furthermore, previous research examining the effect of different workloads on students' grades finds interesting results. Where Stolt (2020) proposes that average work appears to have a positive correlation with good study results, however when work exceeds a certain amount the effect is negative on study results. He proposes that the breaking point where work becomes negative for full-time students lies at approximately 15-25h per week. Similarly, Joensen (2010) suggests that excessive student employment of more than 19 hours a week is found to be detrimental to academic achievement. Whereas she, similarly to Stolt (2020), proposes that a moderate number of hours of student employment significantly increases academic achievement and labour market outcomes.

As previously mentioned, moderate student employment may be beneficial for students' results. Stolt (2020) proposes that a possible explanation for why working to some extent is positive for study results can be explained by that the students working plans their time better, consequently, they may achieve a better understanding of their study, whilst working also could increase study motivation and their self-confidence. He also proposes that the students who work alongside their studies themselves consider that they have the possibility of working without affecting their grades in a negative manner. Meaning that students

choosing to work may be the persons who have the ability to work and study parallelly. When students were asked about their perception of if they believe their work affected their studies, one-third believed work affected their studies in a negative manner whilst one-fourth believed their studies were affected positively (Sauli, 2007). Essentially, more students perceived their work to have a negative effect than a positive one.

3.2.6 Student Employments Effect on the Labour Market

Student employment's effect on the labour market can be both in terms of filling vacancies during the summer and working low-paid uncomfortable hours etcetera. Stolt (2020) proposes that students working may affect the labour market in a positive sense that students might take on work at inconvenient times which might be otherwise hard to schedule. Highlander (2009) found that part-time work for students is the highest in health care and lowest in industry. Where the health care sector in Sweden is well-known to be in scarcity of employees and per nature many times the work is during inconvenient and uncomfortable hours. However, Stolt (2020) also suggests the possibility that student working may also have a negative effect on the labour market as they might "take" jobs from other unemployed persons.

3.2.7 Experience from Working Alongside Studies

As aforesaid, some students choose to work along with their studies to increase their human capital and gain experience to have an increased chance at acquiring jobs once they enter the labour market. Where Highlander (2009) suggests that merits from work-life, volunteer work or experience from paid work appear to be an important factor for students' establishment on the labour market. Continuing, Joensen and Mattana (2017) found that work experience has a positive linear effect on wages earned by students. Where they further found that the returns to the labour market experience are positive for college graduates from 4 to 5 years, whilst students with a 2 to a 3-year degree have a lower return to labour market experience. They propose it appears to reflect that 2 to 3-year degree students are mostly in lower-paying fields which leads to jobs with lower career opportunities. Comparingly, Geel and Backes-Gellner (2010) conducted a representative survey of Swiss graduates from tertiary education and found significant positive labour market returns of earning while learning, however only for related student employment. They propose that the returns came from a lower risk of unemployment, shorter job-search times and higher wage effects. They argue that student employment in relation to the study area is a complement to formal education which

increases skill and knowledge. Displaying that working along studies may have a positive effect in terms of experience, knowledge and networking, thus it appears that employment within the same sector is more beneficial than other student employment.

4. Data and Methods

This thesis uses a mixed-methods design, as it uses both quantitative and qualitative methods. However, mainly qualitative research is used, as the goal is to understand how students are impacted and affected by the income ceiling posed by CSN. The research format is by producing and distributing a survey to students, applying relevant theories to the findings from the survey together with previous literature, then a discussion of the possible effects and impacts of an income ceiling, and what policy changes would implicate for students.

4.1 Research Design

The research design used in this thesis is the production and distribution of a survey, targeted at Swedish full-time students in higher education. The author distributed a pilot survey to course colleges in order to check that the survey design was appropriate and to ensure no faults were present, the pilot survey underwent a few minor changes, such as the order of questions and rephrasing questions in order to make the survey easier to complete.

The survey's objective was to gather the thoughts and opinions of students about CSN and the income ceiling. All the questions from the survey can be found in appendix 1. The survey design was as such that it consisted of 24 questions, where the first 8 questions were general questions to check for the background of the sample and the following questions were both close-ended in the form of multiple-choice and also open-ended questions. All responses from the survey were anonymous and the participants were informed that they could anytime when filling out the survey close the web page and their responses would not be saved. All the participants were also informed and asked about consent, and were informed about the intention of the survey and what it would be used for. Participants were also given a choice to either respond in Swedish or in English, so all the questions and the information were given in both languages. The author found it reasonable to have the survey in two languages as the assumed largest portion of students taking CSN's financial aid are Swedish, however, there are also students from other countries who are eligible for CSN who can be assumed to not speak Swedish to the extent that would have been required to answer it proficiently in

Swedish.

The sampling for the survey was carried out by that the author distributing an online link to the survey in the author's private social media, but also in student association groups and per message to friends and course colleagues. The survey was also distributed by snowball sampling, which is a recruitment technique where the initial research participants were asked to identify and further distribute the survey to other potential subjects (Oregonstate, 2010). A limitation in the sampling method is that the sample was partly limited to mainly students from Lund University as it is where the author has the most connections. The limitation in the sampling for the survey makes the sample non-representative, meaning that the findings will not be generalizable, but rather a suggestion of how students may feel, think and be affected by the income ceiling.

4.2 Source Material

The source material for this thesis is the data from the survey, which is the respondents reported data.

4.2.1 Summary of Respondents

The number of respondents for the survey investigating students' perception of the income ceiling totalled 191, where some of the respondents choose not to respond to all of the questions. One respondent was excluded in its entirety by the author, as the person provided insincere responses and inconsistencies. Further, all respondents except three are currently studying in upper education.

The place of study for the respondents can be seen in Figure 2, where the majority of respondents, 74.2% study at Lund University. As seen in Table 1, most of the respondents were female and aged 22-25. The respondents area of study were the most and quite equal at 20% each in both Economics and Management and Social sciences, then followed about 10% each in both Health Care, Law and Engineering. The remaining 30% of areas of studies among students in the survey varied greatly.

Figure 2: Study Place of Respondents

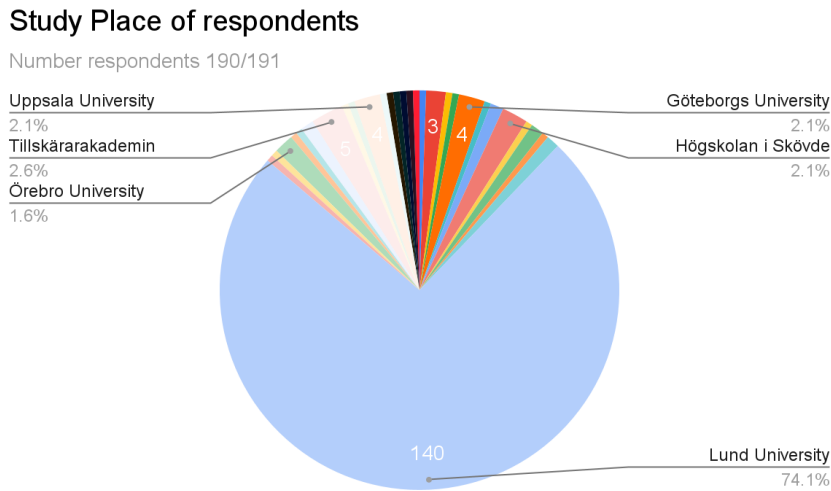


Table 1: Age and gender of respondents

Respondents Age	Respondents Gender				Total
	Female	Male	I prefer not to tell	Non-binary	
18-21	45	13	1	0	59
22-25	82	28	1	1	112
26-29	7	10	1	0	18
30>	1	1	0	0	2
Total	135	52	3	1	191

Note; age is reported per column and gender per row.

4.3 Methods

The data collected from the survey were analysed for themes and patterns. The data obtained were first cleaned in Microsoft Excel, where one respondent was excluded in its entirety due to inconsistencies in the responses. The close-ended questions were added into STATA, where tabulations and tables were made, and then the figures from STATA were copied into Microsoft Excel in order to create neat and coherent tables and figures. Moreover, some close-ended questions were visualised into figures using solely Microsoft Excel, which depended on what type of data it contained. Continuing, the open-ended questions were analysed by that the author themed the responses and recorded how many reported each theme, for some responses that were longer, the author had to decide on which theme it was

closest to. During analysing the open-ended questions, the author translated the Swedish responses into English. The response rate for the questions varied, so the number of respondents per question is reported in every table or figure.

5. Analysis and Discussion of Findings

5.1 Survey Analysis and Discussion of Results

Table 2: If respondents take CSN & when they work alongside their studies

Are you currently taking CSN?	If you work, when do you work?				Total
	No - do not work	Yes, on both weekdays and weekends	Yes, only at weekdays	Yes, only at weekends	
Yes; Full loan and subsidy	77	46	25	15	163
Yes; Only subsidy	8	5	2	2	17
No; not at all	1	4	1	0	6
Other responses	2	2	0	0	4
Total	88	57	28	17	190

Note; If respondents take CSN and what type is reported by row whilst if or when they work is per column.

As seen in table 2, the majority of the respondents took full loans and subsidies and did not work on the side of their studies. However, the ones who did work on the side of their studies more often worked both weekdays and weekends instead of one or the other.

Table 3: Study results vs hours a week worked

Does it feel like your study results are affected by work?	Estimation of hours worked per week					Total
	1-4h	5-10h	11-20h	21-30h	41h >	
No, it does not affect	75.7 % (28)	60.6% (20)	48.3% (14)	60% (3)	0% (0)	65
Yes, it improves them	8.1 % (3)	18.2% (6)	13.8% (4)	40% (2)	0% (0)	15
Yes, it worsens them	16.2% (6)	21.2% (7)	37.9% (11)	0% (0)	100 % (2)	26
Total	100% (37)	100% (33)	100% (29)	100% (5)	100% (2)	106

Note: Reported percentage is per column and the numbers in the brackets are the absolute responses. If respondents feel like their study results are affected by work is per row and estimation of hours worked per week per column.

The survey participant's own estimations of how much they work per average per week display that most of the students in this sample work 1-4 hours per week, closely followed by 5-10 hours per week (Table 3). Continuing, the most common hours that students work on average per week are between 1-20 hours per week (Table 3).

In Table 3, when tabulating the sample reported an average of hours worked per week together with their feelings regarding how their studies are affected by work, one can see that the majority of them reported that they feel like their study results are not affected. Thus, if one calculates the percentage, it reveals that 61% reported that it is not affected, meaning 39% per cent perceives that work impacts their studies. However, the ones who reported that their work affects their studies reported more negative impacts than positive ones (Table 3).

Table 4: If students work during the summer

Do you work during the summer break?	Frequency	Per cent
I do not work at all	11	5.79%
No, I only work during the semesters	3	1.58%
Yes, I only work during the summer	76	40.00%
Yes, I work during summer and during the semesters	100	52.63%
Total	190	100%

Students may choose not to work during the semesters due to time restraints or a lack of interest, however, during summer there is a break from the regular semesters in upper education, normally ranging from 1 week of June until mid or late August. As depicted in Table 4, 52.6% of students report that they work both during the semesters and during the summer, which indicates that the majority of students in this sample are incentivized to work. Where 40% reported that they only work during the summer (Table 4).

Table 5: If students are working in the same area that they are studying

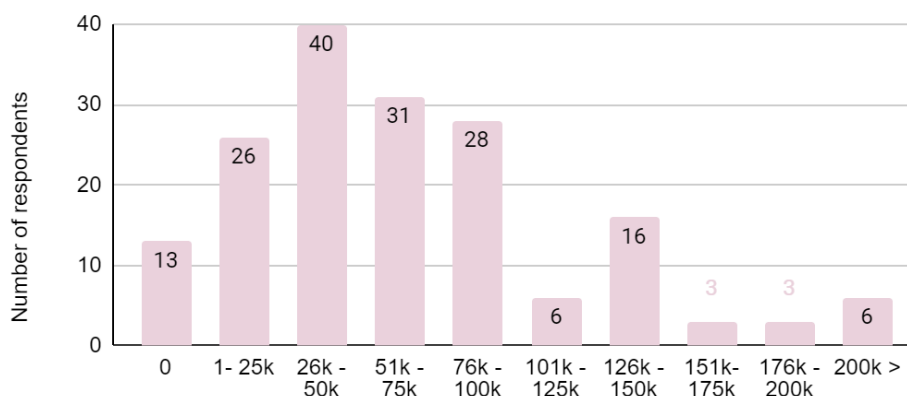
If you work, is it in the same area/sector that you are studying?	Frequency	Per cent
No - but in a closely related area/ sector	30	19.61%
No - not in the same area/ sector	73	47.71%
Yes - within the same area/ sector	50	32.68%
Total	153	100%

As previously mentioned, in which sector or area the students undertake work might impact their human capital formation and connections to the labour market. The respondents to the survey display that 47.7% do not work in the same area or sector, however, 19.61% work in a closely related area whilst 32.68% report that they work within the same area (Table 5).

Figure 3: Respondents estimated yearly income

Respondents estimating yearly income

Number of respondents; 172



Respondents estimating yearly income in thousands of Swedish Crowns, before taxes

As reported in Table 4, 52,63% of students work during both summer and during semesters, whilst 40% only work during the summer. When analysing the trend in Figure 3, one sees that the most common income of students when reporting is that they earn 26-50.000 SEK per year, however, quite many students also earn between 51-100.000 SEK per year. Then there is an interesting gap, where one step of income is less reported to then an increase of reported income for 126-150.000 (Figure 3), where one can assume it is due to higher salaries and most likely students working both during summer and during the semester. Assuming the income is evenly earned throughout the year is not feasible, as 40% reported that they only

work during the summer (Table 4). Considering that 86% of the sample reported that they take full loans and subsidies from CSN (Table 2), it means that a considerable number of the total amount they are allowed to earn during the autumn is already used as 40% (Table 4) reported that they only work during the summer. Allowing one to conclude that if one assumes some of the students only work during the summers are the students reporting that their income is between 26-100.000 SEK, it means they will not be able to work more during autumn but are restrained to work during the spring, as most jobs are paid one month after income was earned, and the income ceiling is as aforementioned based January to June and July to December. This allows one to think about the nature of jobs for students if it would be possible for students to work during spring and summer but not during the autumn and the impact that may pose on the availability of jobs and potential employers.

Table 6: Why students choose not to work alongside studies

Why students choose not to work along-side studies		
Identified themes	Frequency	Percentage
Time-aspect	32	37.6%
Study workload / Focus on studies	16	18.8%
No financial need	9	10.6%
Prioritise free-time	5	5.9%
Income ceiling from CSN	10	11.8%
Unpaid student engagements	9	10.6%
No interesting job or in the field of study available	4	4.7%
Total	85	100

When students were asked why they do not work alongside their studies, the most commonly reported reason was the time aspect at 37.6% followed by study workload at 18.8% (Table 6). Where the third most commonly reported reason, at 11.8%, was the income ceiling posed by CSN as a reason why they choose not to work (Table 6). This means that the income ceiling is not the reason why all students choose not to work, but for some, it is the preliminary reason. The reason for why it is in Figure 2, 88 students reported that they do not work, but only 85 reported in Table 6, is that not all respondents choose to respond to the question of

why they choose not to work, which is reported in table 6.

Figure 4: Students' awareness of where the income ceiling falls for them

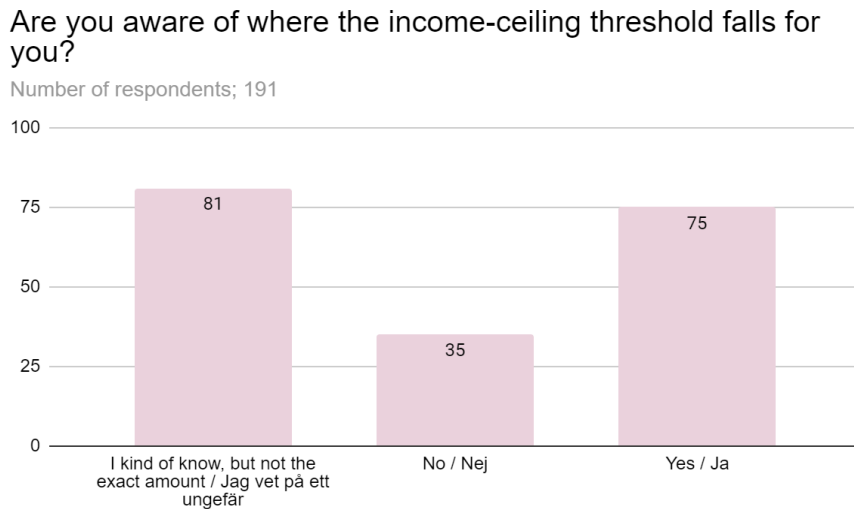
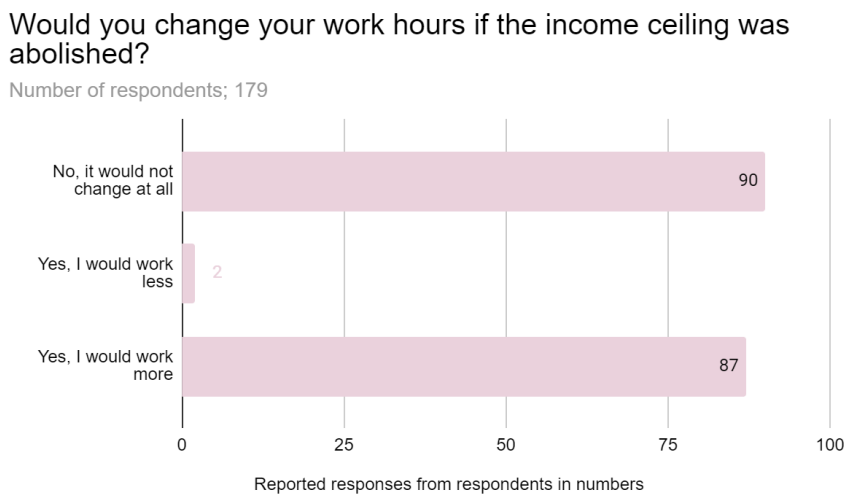


Figure 5: Would students change work hours if income ceiling was abolished?



However, importantly, as shown in Figure 4, the majority of students responding to the survey did either not know or were not entirely updated on what their personal income ceiling lays. And when they were asked if they would change their work hours if the income ceiling were abolished, about 50% responded their working hours would not change, whilst 49% reported they would work more (Figure 5). When one then recalls the figures reported for the student's yearly earnings in Figure 3, most of the students would not annually surpass the income ceiling, but may as aforementioned be limited by the autumn semester if they undertake jobs during the summer. However, it might be that some students are not entirely

informed of the income ceiling (Figure 4), and hence do not work during the semesters even though there may be space for it.

Table 7: How students would act if the income ceiling was completely abolished

How would you act if the income ceiling was completely abolished?		
Identified themes	Frequency	Percent
No Change	44	28.21%
Do not know	5	3.21%
Would be happy	16	10.26%
Would dare to work more / work more	62	39.74%
Less stress over the income ceiling	24	15.38%
Would be disappointed	5	3.21%
Total	156	100%

Furthermore when the students were asked an open-ended question about how they would act if the income ceiling was completely abolished 39.7% reported that they would work more together with 15.4% saying they would have less stress without an income ceiling to think about, whilst 28.2% reported no change in their behaviour (Table 7). Many students to the question expressed feelings that they are scared of losing their financial aid from CSN and complete abolishment of the income ceiling would allow them to work extra if they wish without the stress of accidentally going above the threshold. Some students also argued that an abolished income ceiling would allow them to work more during the summer. This displays that the income ceiling does impact many students in their decisions about taking additional work hours or work. One particular student when asked how they would act if the income ceiling would be abolished wrote “I would negotiate salary with my employer. Now it feels counterproductive to negotiate my salary during the summer if it leads to me losing or lowering my CSN” (authors translation). This reveals that the income ceiling does impact the students' choices and thoughts on paid work, even when it is during a time when they are not actively studying.

Table 8: How students would act if the summer break's income was not included in the income ceiling

How would you act if the summer break's income was not included in the income ceiling?		
Identified themes	Frequency	Percent
Would be happy / would be nice	49	31.82%
Do not know	8	5.19%
No change	37	24.03%
Would work more	50	32.47%
Disappointed	3	1.95%
No stress about income ceiling	7	4.55%
<u>Total</u>	154	100%

Similar responses were obtained when students were asked about how they would act if the income ceiling was not included by the summer break income. Most of the students reported positive views of that the summer break would not be included in the income ceiling, with arguments such as that students have more time during summer and no “income” from CSN, meaning that they have to work to support themselves, where many also mentioned that it is a good way to save money for the semesters and to their buffer. 32.47% of the students reported that they would work more, 31.82% said they would be happy, together with 4.55% said they would have no stress about the income ceiling (Table 8). Many that reported no stress about the income ceiling during the summer said it would allow them to take better jobs with better pay or take additional work shifts. As seen in Table 8, 24.03 % said they would not change their behaviour and only a few, 1.95% reported that they would be disappointed. The general conclusion from Table 8 allows one to see that students overall have a positive view on that they would be free to earn and work during the summer and that the income ceiling makes a difference in how students choose to work.

Table 9: Primary reason why students choose to work

What is the primary reason why you choose to work alongside your studies?		
Identified themes	Frequency	Percent
Work experience / resume	26	19.40%
Earn money	101	75.37%
Lots of time	3	2.24%
Do not know	2	1.49%
Fun	2	1.49%
Total	134	100%

As depicted in Table 9, the respondents to the survey were asked the primary reason why they choose to work alongside their studies, and the results were that 75% report that they work to earn money, followed by 19% who work to gain experience and add to their resumes. When analysing the results for Table 9, many of the students reported that they want to earn money because their CSN does not cover their living expenses or to save for a buffer. Furthermore some reported that they wanted to earn to have money to afford the extra things, such as holidays or material things. Many of the students also reported both the experience and the money aspect together, but the author chose to report the first mentioned by the respondent, nonetheless, it appears many students value both experience and the extra money from working alongside studies.

5.2 Discussion

Summarising the previous sections allows one to conclude that the public debate on the income ceiling is widespread, together with that students from the analysis of the survey appears to take a positive stand on a change in policy. However, even though that the most political voices agree that a change is needed, there is no consensus on what change is the most beneficial for students or society. Moreover, from the survey analysis one can tell that many students report that they would work more if the income ceiling was abolished, overall would be less stressed about the income ceiling and be happy. Meaning that the students voices together with the previous reported voices in favour of a change reveals that the public debate is still very much on.

That the students in the survey reported that they would work more if the income ceiling was abolished or the summer break excluded can be argued to be seen as true, as when during covid, when the ceiling was temporarily abolished, the average income for students as reported by Stolt (2020) increased with 19%. Thus, one shall recall that the pandemic was an extraordinary situation and might have led to that students either as Stolt (2020) proposed, more students had work as a preliminary occupation, or one could assume that the opportunity costs for working was less. The opportunity costs for students working more could be less as the availability of social activities might have been decreased per the COVID-19 restrictions, and more flexibility in time for students as many universities had distance solutions or it was because the income ceiling was abolished so students choose to work instead of leisure time. Meaning that the income ceiling has been shown to change how students act, and students themselves in the survey reported that they would work more (Figure 5, Table 7, Table 8), thus, more students reported that their habits would change more if the summer break was not included in the income ceiling, which likely is due to time-restraints throughout the semester, which was the most frequent response to why students choose not to work alongside their studies (Table 6).

Continuing, the incentives for students to work does appear to be inhibited by the income ceiling, with reference to the previously mentioned responses from the survey for how students would act if the income ceiling policies would be changed. The students in the survey had a majority which reported earning money as the primary reason to why they work, where the work experience came as a second (Table 9). Which goes in line with both the results of Hylander (2009) and of Stolt (2020). Which allows one to conclude that most likely the primary reason for why students work is that they are in need of the extra money, which then is a strong incentive for students to work.

As mentioned above, Stolt (2020) proposed that average work had a positive correlation with good study results, however with the condition that once work exceeds a certain amount the effect on study results is negative. Stolt (2020) proposed that the breaking point is at 15-25 hours a week, and Joensen (2010) 19 hours a week as a breaking point. Comparingly, the results from the survey show that 61% reported that their grades are not affected (Table 3). However, when checking for how many hours the students worked which reported that they experiences negative effects on their study results from working, the highest figures were found at 11-20 hours per week (Table 3), which indicates that the results from the survey are

similar and in line with the previous findings from Stolt (2020) and Joensen (2010). Accordingly, the results from the survey are not reflecting that moderate work may be beneficial for grades, the results from the survey rather suggest that the majority of students perceive that their work does not affect their study results.

However, it is important to note that Sauli (2017) found that more students perceived their work to have a negative effect than a positive one, which is not in line with the findings from the survey. Thus, as Joensen and Mattana (2017) suggested, working full-time during the semesters had a negative impact on the credit production by students, whilst only working during the summer had a positive effect, which is not something that was checked for or asked in the survey. Consequently, one could argue that during the summer, the students do not study, hence the opportunity cost between receiving academic human capital versus working human capital diminishes, hence the students only receive human capital from the work they undertake and there is no trade-off in choices or time-restraints. Which implies that the impact the income ceiling has on students is lower during the semesters, but an abolished income ceiling could affect to what extent they work and per result their grades be affected in a negative manner.

Moreover, some students as aforesaid, work alongside their studies to gain work experience, which one can argue is human capital formation, as students acquire knowledge and skills through their work and per Becker (1964) suggestion, the human capital students obtains can be general or specific. That depends on if they are in related student employment or undertaking extra work in a non related field/area/sector. According to Geel and Backes-Gellner (2010) findings, related student employment had significant positive labour market returns as a result of lower risk of unemployment, shortened job-search times and higher wage effects. These effects can then be argued to be due to the fact that the students acquired specific human capital from their related student employment, which then is beneficial for their future careers. For the students in the survey, 32.68% reported that they work within a related field, compared to 47.71% reporting that they are not in the same area or sector (Table 5), implying that the students working within the same field may have higher returns from their student employment than the students in another field than their studies. Meaning that students receive different returns from working along their studies, all working students acquire some human capital, however it differs if they acquire general or specific knowledge, which then may affect them differently once they finish their degrees. Moreover

meaning that all extra-work results in some human capital and hence may benefit the student.

Further, one could assume that working within related student employment could be qualified work, which may imply higher salaries than students in a non-related field, which may result in that students in related employment are more prone to reach their income ceiling than students in a non-related field. This may not be true for many students, as many did report that they are in an unrelated field (Table 5), and Highlander (2009) reported that part-time work is the highest in health care for students, where health care generally is a lower paid employment. Thus, students and employers may be incentivized to not hire, or not to search for jobs as the labour market is impaired by the income ceiling, per the demand and supply demand theory presented earlier in Figure 1. If the case of graph a in Figure 1 would be the case, it could mean that employers would demand workers, whilst students would be less interested in work as the price would be lower, which was demonstrated by a student that reported that they did not negotiate their salary in their field of work as it would result in that they would go above their income ceiling, which means that the free-market and the choices made by students and employers is and may be affected by the income ceiling policy in place. However, importantly, one can not be sure if the income ceiling is above market equilibrium, at equilibrium or below, however, if the income ceiling is above or below the market equilibrium, it should per theory affect the market and hence the choices of students. One could argue that the best for students would be if it was above, as then student employment would be more demanded, hence they would earn more, however that implies the problems of students working less before they reach their income ceiling.

Reaching the income ceiling is a concern that has been expressed continuously by students in the survey, where the arguments are as such they do not dare to work more due to the income ceiling and that they perceive stress that the ceiling exists (Table 7), which implies that students wish to work more. The students in the survey hence appear to have a mental stress affecting their decisions to work, or not to work, both during the summer (Table 8) and the semesters (Table 7). One could argue that perhaps the impact the ceiling has during the summer on students is of the most important to consider since during the semesters the students already have a full-time occupation, studying whilst during the summer there are no studies and no financial aid is obtained. From the survey one can conclude that students would be happy and would indeed work more during their summer if there was no income ceiling affecting them (Table 8). That 48% of students report that they would work more

without an income ceiling (Figure 5), together with that many reported in Table 9 that they need to work due to money restraints, displays that students are perhaps in need of work to manage their finances, together with that they have the incentives to do so, which appears to be impacted by the income ceiling as previously mentioned. Arping (2017) suggested that university students may have low standard of living, where working alongside studies may be necessary to make their ends meet together with that Sauli (2007) found that students in higher education refrained from purchasing course literature in 2007 due to budget constraints. The previous literature then goes in line with the findings of the survey in the sense that students may need to work to finance their studies and other expenses.

One should recall the report from the Swedish tax authority which was written by Malmer and Persson (2007) which found that students work in undeclared works, as it was easier, non regular and short-term, hence well fitting for students, where they further reported that students perceived the possibility of receiving financial aid as a security. Malmer and Persson (2007) found that students find the possibility of financial aid as a security goes in line with that students are in need of money to finance their studies and living expenses, thus, they have incentives to work but find the possibility of losing their financial aid as a stress factor.

That many students reported that they would be happy if the income ceiling did not include the summer break (Table 8) or the ones stating that they would work more or be happy (Table 7), can all be regarded that students appear to stand positive to changes in policies of the income ceiling. That students tend to be positive for changes in the income ceiling is in line with the findings of Stolt (2020) who reported that students overall stood positive to a complete abolishment of the income ceiling. However, students in the survey when they reported their incomes, most of the incomes were way below the income ceiling (Figure 3) Stolt (2020) also reported that many of the students income fell way under the income ceiling from his survey. The only way that some students from the survey would be affected by the income ceiling is if the income would only be concentrated in the summer, which is feasible considering that many students reported that they only worked during the summer (Table 4). Which then would imply that the students earned their whole income during the summer, and if it goes above the limit of around 100 000 SEK, they cannot work further during the autumn semester, which hence they restrains the students from working if they wish to. One can assume that the students during the summer need their income to pay for their living expenses as no financial aid is obtained, which then means they will likely struggle to save enough to

live on during the rest of the semester, if they pass the income ceiling and no longer obtain financial student aid from CSN. Which then implies that the student would have to work throughout the semester to support themselves, which may not be possible due to the time-restraints previously mentioned as to why students do not work during the semester. Hence, it allows one to conclude that students face a trade-off and a choice to make - either work a lot during the summer and save to live off during the semester, or to work but not surpass the ceiling so that they do not have to save and work during the semester. Together with these choices regarding the responses of why students do not work, such as time-restraints, then explains why students perceive that the income ceiling would not include the summer in a happy regard, as one can assume it could be mentally stressful for the students without secure “income”.

Moreover, one could theorise that students may not be fully informed about the income ceiling per the results from Figure 4, where 42% reported that they kind of know their threshold for the income ceiling and 18% that they do not know, which then could result in that students are more careful with their earnings than what perhaps is necessary, considered that many reported incomes way below the income ceiling. Which implies that perhaps CSN should ensure that they in a clear manner ensure that they communicate how the income ceiling works and how a student knows what applies to them.

5.2.1 Advantages of Policy Changes for Students

The advantages of changing the policies in terms of increasing the income ceiling are many. One of the implications for an increased income ceiling is that students could, if they wish, work more during the summer, which is related to the possibility of gaining work experience and skill-development. Moreover, it could allow students to take-on jobs that are possible to do along with their studies, if they are not limited by the possibility of hitting the ceiling during the summer, resulting in that they would not have any room left for working during the autumn semester. Continuing, working along their studies and during the summer to the extent each individual student wishes to, needs to or have the possibility to, allows for economic freedom and perhaps also hence results in less mental stress about finances. If students would work more when they can, it could reduce their financial burden whilst studying and may improve their possibilities for studies, as mentioned before, Sauli (2007) proposed that some students refrain from purchasing student literature due to budget restraints. Another advantage, not only for students, but also for society is that if some

students take undeclared jobs as a result of fear out of losing their financial aid, it is beneficial for the society in the sense of receiving taxes and for the student that they are not engaging in illegal activities and many jobs also pay towards their pension schemes, which benefits students in the long-run.

5.2.2 Disadvantages of Policy Changes for Students

Changing the income ceiling policy for students taking CSN can have several disadvantages. One significant disadvantage is the opportunity cost of working whilst studying, which can impact students' academic performance and hence future opportunities. As mentioned before, students may have to work extra to afford their living expenses, and if they would as a result have limited access to financial aid, they may need to work more to support themselves whilst studying. This can result in less time for studying and lower grades, which can have negative long term consequences for their future career prospects. Students who work more may experience more stress, which could have a negative impact on their mental and physical health. Continuing, another disadvantage is that if students work more and hence study less, it may take them longer to complete their education, and hence delay completion of their degree which could have other consequences long term, such as having less years on the labour market in their career after their degrees. Finally, changing the income ceiling policy and increasing it, can lead to increased competition in the labour market, which due to demand and supply could lead to lower wages in the long run. Conclusively, it is important for policymakers to carefully consider these factors and other potential disadvantages for students when making policy decisions.

5.2.3 Implications of a policy change

A policy change regarding the income ceiling posed on students by CSN would have significant implications for students and for society. Considering that students appear to want to work and be able to work more, but are to some extent restrained during the summer to work further due to the income ceiling, the author proposes that the income ceiling policy need to be changed. Considering that the summer appears to be the biggest concern for students and affects their possibilities to work during the autumn semester, the author proposes that the summer breaks incomes should not be a part of the income ceiling. Thus, excluding only the summer income is perhaps not convenient due to administrative reasons, hence one rather propose that the income ceiling is increased by at least 30.000 SEK per semester, in order to increase the possibilities for students to work freely during the summer

without the stress of accidentally reaching the income ceiling if the students wish to work or work more. Hence, the author do not believe that the best would be to completely abolish the income ceiling, rather just increase it with the previously proposed amount as 30.000 SEK is about a median monthly income in Sweden (SCB, 2022), which then would be a reasonable possibility for students to earn during the summer and during the autumn without reaching their income ceiling. Increasing the ceiling by 30.000 SEK per half a year should not result in more than just students trying to obtain the financial aid, as there would still be the credit requirements needing to be fulfilled that is already in place as a policy. Meaning that the authors hypotheses will both be rejected and accepted. The H1, which assumes a complete abolishment of the income ceiling would be advantageous for students will be rejected, whilst H2 which believes a change in the income ceiling policies is beneficial will be accepted. Furthermore, the H3 hypothesis states that a change in policies will be beneficial for students so that why can manage their private economies better, together with H4 which assumes that a policy change allows students to develop their work skills whilst studying, are both accepted as a policy change where students are allowed to earn more allows students to work more if their economy needs it, together with the possibility to work more for experience reasons.

5.3 Limitations

This thesis contains several limitations that should be taken into consideration when interpreting the results. First, the survey sample may not be representative of the entire student population in Sweden. The survey was conducted using convenience sampling and snowball sampling, which may have introduced selection bias and limited the generalizability of the findings. Therefore, caution should be exercised when extrapolating the results to the wider population of Swedish students.

Second, there may be participation biases in the survey data. The study relied on self-reported data, which may have been influenced by participants' social desirability biases or other response biases. Additionally, only students who were willing to participate in the survey were included in the sample, which may have resulted in underrepresentation of certain subgroups of students.

Third, there may be researcher biases that could have affected the study findings. The

researchers' own personal views, experiences and preconception may have influenced the interpretation of the results and the conclusions drawn from the survey data. To mitigate this, the researcher took steps to minimise bias, by conducting analysis in an objective and systematic manner.

Finally, another limitation of this study is the scarcity of previous literature on the exact same topic, which made it challenging to compare and contrast the findings of this study with existing research in the field. However, this study contributed to the body of knowledge on this topic and provides a foundation for future research to build upon.

In conclusion, while this study provides valuable insights into the impact CSN's income ceiling has on students, it is important to acknowledge the limitation outlined above. These limitations should be considered when interpreting the results and making decisions based on the findings.

6. Conclusion

6.1 Research aims and Research objectives

This thesis aimed to investigate the impact of the Swedish students' financial aid's income ceiling, with the research question; How does the Swedish CSN's income ceiling impact students? The main questions analysed were how students are impacted by the income ceiling in terms of choices regarding when and how much they work and how that in turn affects their grades, human capital and academic capital formation. The key findings has been that students report that they wish to work more, primarily during the summer than they are able to due to fear of reaching their income ceiling, hence potentially losing their financial aid.

The analysis that has been undertaken is of relevance to the field as it provides further insights into how students perceive the income ceiling, and what would be the best for them, the analysis to some extent confirmed the previous findings of scholars and addressed the gap in the literature that solely emphasised the impact on students. The analysis provided the possibility for finding possible suggestions in policy changes, which can be beneficial for students and also for policy-makers and contributed with further arguments and proposals to the ongoing debates, together with practical implications for policy changes.

This thesis has confirmed what previous research showed; that students are positive to an abolishment or an increase in the income ceiling for how much they can earn whilst obtaining CSN. A broader implication would be if the political voices already in favour of increasing or changing the policies would take the findings of this thesis into consideration and go through with change, or if other academic scholars would be inspired and choose to further research on how it affects society.

6.2 Practical implications

In conclusion a policy change regarding the income ceiling for students' financial aid by CSN would have significant implications for society. Based on the findings, the author suggests that the income ceiling policy needs to be changed to provide more opportunities for students to work and manage their private economies. The author proposes two possible solutions, either excluding summer incomes from the income ceiling, or increasing the income ceiling by at least 30.000 SEK per semester. The latter is considered more reasonable and practical as it would be easier to manage with regards to administration, and the usual credit requirements posed by CSN would still apply. The author's hypothesis that a change in income ceiling policies would be beneficial for students (H2), mainly to manage their private economies (H3) and to collect human capital in the form of work experience (H4), is supported by the analysis. Therefore, the author suggests that the income ceiling policy should be revised to provide more opportunities for students to work and maintain their academic achievements.

6.3 Future Research

Future research in the area should aim to have a representative sample of students who are affected by the income ceiling and aim to gather their experiences and perspectives, whilst also investigating how the income ceiling affects students' choices related to work and education, as it could provide valuable insights into the policy's impact. Furthermore it would be valuable for further research to investigate the implications a change in income ceiling policies would have on society, such as the costs associated with an increased income ceiling together with the possible increase in tax generation and if it would go breakeven. Finally, it would be valuable to explore potential alternatives to the income ceiling as there might be other ways that would be better for both students and for society. Overall, there are several avenues for future research related to the impact of the Swedish CSN's income ceiling, and continued research in this area is necessary to ensure that policies related to student financial

aid are equitable and effective.

6.4 Summary

Conclusively, the research question of this project is; How does the Swedish CSN's income ceiling impact students? The aim and objectives of the thesis are to contribute to existing reports and literature and to the ongoing debate. The analysis was conducted using a survey targeted at Swedish students, where the main findings were that students wish to work more than they can due to the fear of surpassing and subsequently losing their right to a full CSN loan and subsidy. Another main finding was that students reported that they would be happy if the income ceiling was abolished and that many would work more during the summer if their summer incomes were not included in the income ceiling. The most commonly reported reason why students choose to work is because they are in need of extra money. The findings from the analysis and the discussion answer the research question in that the income ceiling affects students in the sense that they choose to work less, and it gives them stress about reaching it. However, one should recall that the sample of respondents in the survey may not be representative of all Swedish students, hence, the findings should be treated with caution. Nonetheless, the findings from the survey did confirm previous literature regarding the fact that students are overall positive about an abolishment of the income ceiling or an increase in the income ceiling. Hence, the thesis contributes to the existing literature by addressing only how it affects students, which is currently a gap in the literature, and investigates how students feel and could be affected, as it is, as mentioned before, a hot topic in the public debate. In sum, the author proposed a policy change of the income ceiling, where the income ceiling would, from a student perspective, be the best to completely abolish during the summer break; however, due to practicality, the income ceiling should instead be increased by at least 30.000 SEK per semester.

Moreover, the hypothesis H1, assuming a complete abolishment of the income ceiling is beneficial is rejected, whilst the H2, assuming a change in income ceiling policies are beneficial for students is accepted. With that the H3, assuming that a change in policies is beneficial for students to manage their private economies is accepted. Continuing, the H4 which assumes a policy change allows students to develop their skills and human capital whilst studying is also accepted.

In conclusion, the impact of the Swedish students financial aid system, CSN, has an income ceiling that impacts students by to what extent they choose to work, and when they choose to work. Which may impact their possibilities to gain human capital while they are studying and to earn the money needed to pay their living expenses. Hence, a policy change is needed, as has been outlined above.

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Appendix 1: Survey Questions

The general information presented in the beginning of the survey:

This survey is being conducted as part of Carolina Wretman's Bachelor Thesis project, which is completing a BSc of Economy and Society at Lund University. The purpose of the project is to investigate the impact of Centrala studiestöds nämndens (CSN's) income ceiling on students. The income ceiling refers to the amount that a student can earn before their loan and subsidy grant is either withdrawn or reduced when acquiring CSN.

The objective of this survey is to gather insights and opinions from students about CSN and the income ceiling. The survey is completely anonymous, and respondents' confidentiality will be ensured meaning the responses are anonymous for the author and in the thesis. Responses will only be analysed and read by the author, who will analyse them for themes and patterns. Respondents have the option to close the survey at any time meaning that their responses will not be saved.

The survey is estimated to take approximately 3-6 minutes to complete, and respondents can choose to write their answers in either English or Swedish.

Kindly respond at latest 12th of April 2023 at 23.59.

If there are any questions or concerns, please contact Carolina Wretman at wretmancarolina@gmail.com

Swedish:

Denna enkätundersökning genomförs som en del av Carolina Wretmans kandidatuppsatsprojekt för att slutföra en kandidatexamen i ekonomi och samhälle vid Lunds universitet.

Syftet med projektet är att undersöka vilken inverkan Centrala studiestödsnämndens (CSN) fribelopp har för studenter. Fribelopp är den summa en student kan tjäna innan deras lån och bidrag minskas eller dras tillbaka när de ansöker om CSN.

Målet med enkäten är att samla in insikter och åsikter från studenter om CSN och fribeloppet. Enkäten är anonym och respondenternas konfidentialitet garanteras. Svaren kommer endast att analyseras och läsas av författaren, som kommer att analysera dem för

trender och mönster. Respondenter har möjlighet att stänga enkäten när som helst och deras svar kommer inte att registreras.

Enkäten förväntas ta cirka 3-6 minuter att slutföra och svar kan skrivas på engelska eller svenska.

Vänligen inkom med svar senast 12 april 2023 kl.23.59.

Om det finns några frågor, vänligen kontakta Carolina Wretman på wretmancarolina@gmail.com

1. Informed consent: you agree that your responses once submitted can be used for the bachelor thesis

Please notice; all answers are anonymous

Informerat samtycke: du godkänner att dina svar får användas till kandidatuppsatsen när du skickar in dem

Vänligen observera; alla svar är helt anonyma

Response Option:

Yes/Ja

No/ Nej

2. Are you currently a student in higher education?

Är du för närvarande en student i högre utbildning?

Ex; yrkeshögskola, högskola, universitet, folkhögskola

Response Option:

Yes / Ja

No/ Nej

3. What is your age?

Vad har du för ålder?

Response Option

18-21

22-25

26-29

30>

4. What is your gender?

Könstillhörighet

Response options:

Female/ Kvinna

Male / Man

I prefer not to tell / Vill ej svara

5. Where do you study? Ex; which university

Vart studerar du? Ex; vilket lärosäte

Response Option:

Short answer text

6. Within which area do you study?

Inom vilket område studerar du?

Response Option:

Economics and Management & Ekonomi och administration

Law / Juridik

Health Care / Hälsa och omvårdnad

Engineering / Ingenjör

Informatics and Data / Data och IT

Culture and History / Kultur och Historia

Languages / Språk

Natural Sciences and Mathematics / Naturvetenskap och matematik

Social Sciences / Samhällsstudier

Other

7. Are you currently taking CSN?

Får du CSN?

Response Option:

Yes; Full loan and subsidy / Ja; fullt lån och bidrag

Yes; Only subsidy / Ja, men bara bidrag

No, not at all / Nej, inte alls

Other

8. For how long have you been studying in higher education?

Hur länge har du studerat i högre utbildning?

Response Options:

1 year / 1 år

2 years / 2 år

3 years/ 3 år

4 years / 4 år

5 years and above / 5 år och mer

9. Do you work on the side of your studies?

Arbetar du på sidan av dina studier?

Response options:

No / Nej

Yes, on both weekdays and weekends / Ja, på både vardagar och helger

Yes, only at weekdays / Ja, endast på vardagar

Yes, only and weekends / Ja, endast på helger

10. If you work on the side of your studies; estimate how many hours you work on average per week during the semester.

Om du arbetar på sidan av dina studier; estimerar hur många timmar i snitt du arbetar per vecka under terminerna.

Response options:

1-4 hours per week / 1-4 timmar per vecka

5-10 hours per week / 5-10 timmar per vecka

11-20 hours per week / 11-20 timmar per vecka

21-30 hours per week / 21-30 timmar per vecka

31-40 hours per week / 31-40 timmar per vecka

41 hours per week and above / 41 timmar per vecka eller mer

11. Estimate your yearly income in SEK from working (before taxes)

Uppskatta din årliga inkomst i SEK från arbete (Före skatt)

Response options:

0

1- 25 000

26 000- 50 000

51 000 - 75 000

101 000 - 125 000

126 000 - 150 000

151 000 - 175 000

176 000 - 200 00

200 000>

12. Do you work during summer break?

Arbetar du under sommaruppehållet?

Response Options:

Yes, I only work during the summer / Ja, jag arbetar endast under sommaren

Yes, I work during the summer and during the semesters / Ja, jag arbetar under sommaren och under terminerna

No, I only work during the semesters / Nej, jag arbetar endast under terminerna

I do not work at all / Jag arbetar inte alls

13. What is the primary reason why you choose to work alongside your studies?

Vad är den primära anledningen till varför du väljer att arbeta på sidan av dina studier?

Response option:

Long answer text

14. Does the income ceiling from CSN influence to what extent you choose to work alongside your studies?

Påverkar fribeloppet dig till vilken utsträckning du väljer att arbeta på sidan av dina studier?

Response Options:

No, it does not influence my behaviour / Nej, det har ingen betydelse

Yes, it makes me work less along with my studies / Ja det får mig att arbeta mindre på sidan av mina studier

Yes, it makes me work more along with my studies / Ja det får mig att arbeta mer på sidan av studierna

15. If you work - is it in the same area/sector that you are studying?

Om du arbetar - är det i samma område/sector som du studerar till?

Response Options:

No - it is not the same area/sector / Nej - det är inte samma område

No - but in a closely related sector / Nej - men inom ett närliggande område

Yes, within the same sector / Ja, inom samma område

16. Do you feel like your study results are affected by the paid work you undertake?

Känner du att dina studieresultat påverkas av det betalda arbete som du utför?

Response options:

No, it does not affect / Nej, det påverkas inte

Yes, it improves them / Ja det förbättrar mina studieresultat

Yes, it worsens them / Ja, det försämrar mina studieresultat

17. What is the primary reason why you choose NOT to work alongside your studies?

Vad är den primära anledningen till varför du väljer att INTE arbeta på sidan av dina studier?

Response Options:

Long answer text

18. Were you previously aware of CSN's income ceiling on students?

Var du tidigare medveten om CSN's fribelopps regler för studenter?

Response Options:

Yes - I am well aware of it / Ja, jag är väl informerad

No - I have never heard of it / Nej, jag var inte medveten om det

I've heard of it but did not know the meaning of it / Jag är medveten, men kan inte innerbörden av det

19. Are you aware of where the income-ceiling threshold falls for you?

Är du medveten om vad ditt fribelopp är?

Response Options:

Yes / Ja

No / Nej

I kind of know, but not the exact amount / Jag vet på ett ungefär

20. How would you act if the income ceiling was completely abolished?

Hur skulle du agera om fribeloppet blev slopat?

Response Option:

Long answer text

21. What are your thoughts on CSN's income ceiling?

Vad är dina tankar om CSN's fribelopp?

Response Option:

Long answer text

22. How would you act if the summer break's income was not included in the income ceiling?

Hur skulle du agera om sommaruppehållets inkomster inte var en del av fribeloppet?

Response Option:

Long answer text

23. Would you change your work hours if the income ceiling was abolished?

Skulle du ändra din arbets sysselsättningsgrad om fribeloppet slopas?

Response Option:

Yes, I would work more / Ja, jag skulle arbeta mer

Yes, I would work less / Ja, jag skulle arbeta mindre

No, It would not change at all / Nej, det skulle inte påverka

24. Do you have any other thoughts or feelings about CSN that you wish to convey?

Har du några andra tankar eller känslor om CSN som du önskar att framföra?

Response Option:

Long answer text