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FINANCING YOUR STUDIES IN FRANCE

Studying in France: a choice that can be costly!

We would like to draw students' attention to the very high cost of living in Île-de-France! According to INSEE (2015), this cost is 9% higher than in other French regions. Here are some figures :

- » **housing:** count on a minimum of between €500 and €800 monthly rent in Île-de-France. Be careful, you must also plan for installation costs: the security deposit (often one to two months' rent), network subscription fees (electricity, gas...) and telephone or internet subscription fees if they are not already included in your rent, home insurance, real estate agency fees if applicable...
- » **transport:** the Imagin R pass (transport card for students under 26 years of age allowing you to travel throughout the Paris Region) costs €350 per year in 2020.
- » **food:** Campus France indicates that the average monthly budget for food is 300€.

Financial aid for foreign students in individual mobility

As far as financing your studies is concerned, Campus France lists most of the existing scholarships on its directory of scholarship programs: don't hesitate to consult it! Here are the main categories of financial aid for your studies in France (non-exhaustive list):

- » **foreign government** scholarships (see with your home country and on Campus France)
- » scholarships from **French Ministries of State** (excellence scholarships such as the Eiffel scholarship for example)
- » **Paris-Saclay University scholarships** (international Paris-Saclay master's scholarships)
- » **others** (the Overseas Agency's Study Mobility Passport for mobility...)

For more general information, you can refer to the pages dedicated to financial aid for international students published by the Ministry of Europe and Foreign Affairs, Campus France or etudiant.gouv.fr.

Other financial aid you can receive in France

The **Caisse d'Allocations Familiales** (CAF) allows people renting accommodation in France to receive assistance for the payment of their rent. Apply for the benefit as soon as you enter your accommodation (start date of the contract).

If you do not have a guarantor in France (a person who acts as a guarantor for the tenant, i.e. who undertakes to pay the rent if the tenant no longer does so), you can go through the **Visale** scheme. It is this device that "replaces" your guarantor. Visale is reserved for persons under the age of thirty.

The **Social Security** covers part of the health expenses (doctor, medicines...). To benefit from it, international students must first register on the site dedicated to them. However, the other part of these expenses is not covered. It is therefore strongly advised to subscribe to a mutual insurance company, which will cover the rest of the expenses. For people who cannot afford to subscribe to a mutual insurance company, the Social

Security offers the Complémentaire Santé Solidaire (formerly CMU-C). People who benefit from it no longer have any health expenses to pay in advance. For more information on these subjects, please [click here](#).

Warning: the CROUS (national organization in charge of social assistance, housing, catering for students) does not award scholarships to newly arrived international students and it is very difficult, except for exchange students, to obtain housing through this organisation!