

LOANS
“FINANZIAMO GLI STUDI UNIVERSITÀ DI BOLOGNA”

CALL FOR APPLICATIONS
FOR STUDENTS OF ALMA MATER STUDIORUM - UNIVERSITY OF BOLOGNA ENROLLED IN FIRST,
SECOND OR SINGLE CYCLE DEGREE PROGRAMMES, SPECIALIZATION SCHOOLS OR PHD
PROGRAMME DEGREES
ACADEMIC YEAR 2022/2025

DEADLINE FOR APPLICATIONS: 16 January 2024 – at 3 p.m.

Under an agreement with Crédit Agricole Italia S.p.A., Alma Mater Studiorum - University of Bologna offers enrolled students the opportunity to apply for a loan, without any need for secured or unsecured guarantees from third parties.

1. Number of loans available

A total of **90** loans “Finanziamo gli studi Università di Bologna” are made available with this call for applications, distributed as follows, among the following categories of degree programme at Alma Mater Studiorum – University of Bologna:

- **80**, for students enrolled in first, second and single cycle degree programmes;
- **5** for PhD students;
- **5** for Specialization school students

2. General requirements for admission to the benefit

The following general requirements must be satisfied in order to obtain access to the benefit:

- resident in Italy;
- over 18.

3. Exclusions

Students are not admitted to the benefit if, at the time of application, they are already benefiting from a loan activated following calls issued by the University of Bologna.

4. Enrolment and merit requirements

In addition to the requirements indicated in art. 2, the following enrolment and merit requirements must be satisfied by the deadline for applications in order to obtain access to the benefit:

A) Enrolment requirements¹:

regular enrolment at Alma Mater Studiorum - University of Bologna for the 2024/2025 academic year:

- in the second or third year of first cycle degree programmes;
- in the first or second year of second cycle degree programmes.
- in the last or second-last year of single cycle degree programmes.

¹ Students enrolled with part-time student status may request the loan for the final two years of their degree programme. Contact the Agreements Office for the Right to Higher Education of the University of Bologna for more information.

- in a PhD programme degree.
- in specialization schools with a duration of not more than three years.
- in the final three years of specialization schools with a duration of more than three years.

For students enrolled in medical specialization schools or in non-medical specialization schools of health area the registration requirement refers to 2023/2024 a.y..

B) Merit requirements

Students enrolled in first, second or single cycle degree programmes

- a) must have been enrolled for the 2023/2024 academic year in a first, second or single cycle degree programme at the University of Bologna;
- b) must have obtained by **30 September 2024** a minimum number of University educational credits, as detailed below:

First Cycle Degree Programmes

Year of enrolment for a.y. 2024/2025	Credits
Second (first enrolment a.y. 2023/2024)	54
Third (first enrolment a.y. 2022/2023)	108

Second Cycle Degree Programmes

Year of enrolment for a.y. 2024/2025	Credits
First	162*
Second (first enrolment a.y. 2023/2024)	54

*Obtained during the first cycle degree programme in which the student was **regularly (“in corso”) enrolled for the third year** in a.y. 2023/2024

Single Cycle Degree Programmes with a duration of five years

Year of enrolment for a.y. 2024/2025	Credits
Fourth (first enrolment a.y. 2021/2022)	162
Fifth (first enrolment a.y. 2020/2021)	216

Single Cycle Degree Programmes with a duration of six years

Year of enrolment for a.y. 2024/2025 academic year	Credits
Fifth (first enrolment a.y. 2020/2021)	216
Sixth (first enrolment a.y. 2019/2020)	270

Notice: the University educational credits and the exams, if required, must **already be registered** in the **record-book** of the student by the application date.

Instructions regarding the achievement and assessment of merit requirements

- If, in relation to the year of enrolment of the student, the regulations of the degree programme envisage a lower number of credits than the minimum required for participation, the requirement will only be deemed satisfied if the applicant has earned all the credits available. For example: if the student is enrolled in the second year and the regulations of the degree programme require 52 University educational credits to be earned in the first year, in order to participate in this call for applications the student must have earned 52 credits by 30/09/2024.

- When counting the credits needed to obtain the benefit, consideration is only given to those obtainable by the deadline of **30 September 2024**, as determined by the Faculty based on the organisation of teaching for all degree programmes.
 - The year of enrolment indicated above is identified commencing from the year of first matriculation until the current year of enrolment at the University of Bologna, regardless of the year of the degree programme in which the student may be enrolled after the recognition of any previous academic careers. For example: for a student who matriculated in a.y. 2023/2024 and who transferred or changed in a.y. 2024/2025 with readmission to the first year, the assessment of merit will reference the matriculation in a.y. 2023/2024 and not the year of the new degree programme to which the student has been admitted.
- If students have carried out periods of study abroad and have been admitted to years subsequent to the first, the year of first enrolment is identified with reference to the year of the degree programme in which they are enrolled in 2024/2025.
- In the case of changing degree programme or transferring from another University, credits earned during the old degree programme are only deemed valid if recognised by the new degree programme.
 - In the case of matriculation following a previous withdrawal or loss of student status, or to obtain another first cycle degree, any recognised credits originating from the previous academic career are not deemed valid for the purposes of this call for applications.
 - Recognised credits deriving from previous individual learning activities are not deemed valid and neither are those relating to additional learning activities.
 - For students who change or transfer from first cycle degree programmes to second or single cycle degree programmes, merit is calculated with reference to the number of credits or exams recognised by the chosen degree programme, having regard for the year of the degree programme to which the student has been admitted.
 - The credits (and exams) earned by students at foreign Universities, whether in the context of participation in exchange programmes or otherwise, are only considered if earned by 30/09/2024 and registered in their record-books.

c) must have obtained, with reference to the University educational credits earned by **30 September 2024**, an average grade (weighted average) of **not less** than that specified in the following table:

DISCIPLINARY AREA	AVERAGE SCORE
ECONOMIC AND MANAGEMENT	28
PHARMACY AND BIOTECHNOLOGY	29
LAW	28
ENGINEERING AND ARCHITECTURE	28
FOREIGN LANGUAGES AND LITERATURES, INTERPRETING AND	29
MEDICINE	29
VETERINARY MEDICINE	29
PSYCHOLOGY	29
SCIENCE	29
AGRICULTURAL SCIENCES	28
EDUCATION STUDIES	29
SPORT SCIENCES	28
POLITICAL SCIENCES	28
STATISTICAL SCIENCES	29
SOCIOLOGY	28

In the case of changing degree programme or transferring from another University, grades obtained during the old degree programme are only deemed valid if recognised (even in part) by the new degree programme.

d) Must not have incurred disciplinary penalties.

f) Must not have made false declarations or produced falsified documents in order to obtain a benefit within the competence of the University or of ER.GO.

Students enrolled in the first year of PhD programme degrees and Specialization schools with a duration of not more than three years

No preliminary requirement other than enrolment by the deadline for applications;

Students enrolled in years subsequent to the first of PhD programme degrees and non-medical Specialization schools:

These students must have passed the checks envisaged for admission to the 2024/2025 academic year.

Students enrolled in years subsequent to the first year of medical Specialization schools or of non-medical Specialization schools of health area:

These students must have passed the checks envisaged for admission to the 2023/2024 academic year.

Students satisfying the requirements specified in this article are qualified as “students eligible to request funding”.

5. Preparation of rankings

For each applicant, the University will check satisfaction of the requirements specified in arts. 2 and 4 and absence of the reasons for exclusion indicated in art. 3 and, if the number of eligible students exceeds the number of loans available, will prepare separate rankings for each of the categories of degree programme identified in art. 1.

The ranking for those enrolled in first, second and single cycle degree programmes will be prepared in decreasing order of the total score assigned to each applicant, being the sum of the following partial scores:

- University educational credits score, obtained using the following formula²:

$$\frac{(\text{Sum of Student credits} - \text{Minimum sum of credits})}{(\text{Maximum sum of credits} - \text{Minimum sum of credits})}$$

² The University educational credits considered for the calculation of the score are those obtained on 30/09/2024. The CFU score will be between 0 and 1 (maximum score obtainable). Minimum credits amount means the required as a requirement for participation, the maximum credits amount is fixed conventionally at 60 credits per academic year, If the student credits exceed the maximum number of credits, a maximum of 60 CFU per academic year will be considered.

- Average grade score (weighted average) obtained using the following formula³:

$$\frac{(\text{Average of Student Grades} - \text{Minimum Average Grade})}{(\text{Maximum Average Grade} - \text{Minimum Average Grade})}$$

If students have the same total score, the following tie-break criteria will be applied, listed in order of priority:

- larger number of years of enrolment (determined with reference to the same type of degree programme).
- number of firsts (lodi) weighted with reference to the number of University educational credits for the corresponding exams;
- lower income reported in the ISEE 2024 attestation for assisted services regarding the right to Higher education.

The rankings for students enrolled in PhD programme degrees and Specialization schools will be prepared applying the following criteria, listed in order of priority:

- 1) merit (higher second cycle or single cycle degree programme grade)⁴;
- 2) larger number of years of enrolment (determined with reference to the same type of degree programme).

If students have the same total score, the following tie-break criterion will be applied:

- 3) lower income reported in the ISEE 2024 attestation for assisted services regarding the right to Higher education.

PLEASE NOTE: The ISEE, and/or other documentation, presented for the check of economic status prior to calculating the tuition fees due on enrolment in the 2023/2024 academic year (instructions published on the webpage www.unibo.it/tasse) is also valid for the purposes of this call for applications and the relevant information will be accessed directly by the Office.

Where applicable, applicants who have not presented the attestation of economic status needed for their tuition fee calculation will be requested to provide the relevant documentation to the Office by no later than a specified date.

Students with a successful ranking are assured of access to the loan, subject to satisfying the general requirements of good credit standing (art. 8).

Students placed lower in the ranking may only obtain access to the loan if successful applicants withdraw by failing to give their presentation letter (art. 7) to Crédit Agricole Italia S.p.A..

If the number of eligible students is less than the number of loans envisaged in art. 1 above, the deadline for the presentation of applications may be extended by further calls for applications.

6. Deadlines and procedures for presenting applications

The deadline for the presentation of applications is **16 January 2025 at 3 p.m.**

Applications to participate in the call must be **presented by the closing date exclusively via the “Studenti Online” application.**

To use the application:

³ The votes considered for the calculation of the score are those related to the University educational credits obtained on 30/09/2024. The minimum average vote is the required one as a participation requirement.

⁴ No documentation is required from graduates of the University of Bologna. Students who obtained the required degree from other Italian Universities must present a self-certification using the relevant form contained in the application procedure. Students who obtained the required degree abroad must present a legalised certificate, translated into Italian with a declaration of validity, that specifies the final grade. This certificate must be attached in pdf format.

1. access studenti.unibo.it using your SPID credential;
2. click on the “calls for applications” button;
3. select “Call for applications for ad Honorem loans from students of Alma Mater Studiorum - University of Bologna enrolled in first, second or single cycle degree programmes, specialization schools or PhD programme degrees - 2024/2025 academic year”

International non-EU students who cannot apply for SPID credentials can use University username and password.

Only students who satisfy the requirements specified in arts. 2 and 4 of this call will be able to complete the on-line application: students can obtain help or guidance regarding the on-line completion of the application by calling the Studenti Online Help Desk at the following number: +39 0512080301 from Monday to Friday, between 9 am and 1 pm and between 2 pm and 5 pm, or by sending an e-mail to the following address help.studentionline@unibo.it.

Students can obtain information and/or clarification about the call for applications contacting the office by Virtual Helpdesks <https://sportelli.unibo.it/services/21> free access: monday and tuesday 9:00-11:30 a.m. - by reservation: tuesday and thursday 2:00-3:30 p.m.; wednesday and friday 9:00-12:00 a.m. or sending an email to the Right to Higher Education Unit at the following address info.prestitofiduciario@unibo.it.

Communications about the call for applications will be sent to the institutional e-mail address @studio.unibo.it.

NOTES:

- a. The application will be deemed valid only if the student completes the foregoing procedure correctly.
- b. The application will be deemed valid only if the student inputs all the attachments required by the call for applications by the deadline.**
- c. It is important to check all the contact details indicated.
- d. Applications cannot be submitted to the Office on paper or by e-mail.

Required attachments:

- a. self-certification of the academic qualification, with the final grade, for students enrolled in PhD programme degrees and/or the Specialization schools referred to in art. 5;
- b. legalised certificate, translated into Italian with declaration of validity, specifying the final grade, for academic qualifications obtained abroad, for students enrolled in PhD programme degrees and/or the Specialization schools referred to in art. 5;
- c. identity card issued by an Italian municipality for foreign students. Both sides of the complete identity card must be attached. The application will be rejected if an attached document is incomplete, or if a required document is not attached.

NOTE:

Receipts confirming application for an electronic identity card will not be accepted in place of a valid identity card.

PLEASE NOTE:

The online procedure for the presentation of applications displays information about the application (e.g. “Application input”) that only concerns the technical aspects of the procedure.

No information of this type shall be construed as meaning that the application is complete/eligible/valid for the purposes of this call for applications. Following the deadline, the competent offices will check all applications for compliance with the requirements of the call for applications and the outcome will be notified to the persons concerned in accordance

7. Notification of the outcome of the application, review of the rankings

Following verification of the requirements, each applicant will be notified about:

- eligibility, i.e. satisfaction of the requirements specified for requesting the loan and absence of any reasons for exclusion.
- specific position in the ranking, in the case of eligibility.

At the same time, eligible students ranked within the number of loans indicated in this call for each category of degree programme will be sent a presentation letter from the University, to be given to **Crédit Agricole S.p.A.**, in order to progress the Bank investigation carried out prior to granting the loan.

Students in possession of the letter may:

- fill in the form on the page dedicated to the [Fiduciary Loan "Finanziamo gli studi Università di Bologna"](#) to be contacted by the Crédit Agricole Customer Service to arrange an appointment in the Branch;
- call the toll-free number Crédit Agricole Italia 800 771100 to make an appointment in the Branch.

Failure by the student to give the above presentation letter to the bank **by the deadline indicated in the letter**, or the absence of any written communications from the student by that deadline, will cause the right to request the fiduciary loan to lapse.

Following the above deadline, the rankings will be reviewed again for eligible students if entitled applicants have failed to open their lines of credit.

Should the number of eligible students in one or more of the categories of degree programme referred to in art. 1 be lower than the respective number of loans available following final extension of the deadlines, the remaining loans may be divided equally among the other categories of degree programme.

8. Current account line of credit

After the student has given the University presentation letter to the specified branch, the Bank will assess the good credit standing of the student requesting the loan⁵.

Having verified the good credit standing of the student, the bank will arrange to grant a current account line of credit for an amount not exceeding that indicated in art. 9 and, in any case, specified in the presentation letter.

9. Amount and duration of the line of credit

The maximum total amount of credit available to the student applicant is **Euro 5,000.00**.

This amount will be made available in a lump sum following the verification of good credit standing. The current account line of credit will be available for a maximum period of one year.

10. Current account conditions

In order to obtain the line of credit/loan the student applicant must open a current account with Crédit Agricole S.p.A.. For students who do not have a current account already active at Crédit Agricole, the offer currently in force provides for the possibility of subscribing to a branch account called " Conto Crédit Agricole Smart ", which includes:

- free of charge up to 30 years old

⁵ Good credit standing includes, for example, the absence of protests for uncollected cheques, adverse enforcements (bankruptcies, seizures, distraint orders, ...), full and precise payment of the instalments on any other loans received.

- Crédit Agricole Home Banking and App Digital Services
- Issue of national debit card
- Unlimited cash withdrawals on ATM Crédit Agricole

For conditions not expressly mentioned, please consult the information sheet of the “Conto Crédit Agricole Smart” available in the Branch and on the website <https://www.credit-agricole.it/>. The Bank reserves the right to modify its catalogue of current account products, in this case if Smart is no longer among the products in the catalogue, the similar product in the catalogue will be offered. Students already holding a current account at Crédit Agricole Italia S.p.A will be able to access the credit/loan without having to open another current account, provided that the type of current account in their possession provides for the granting of a credit in the current account.

The contract for the current account line of credit is supplemented by a promise from Crédit Agricole S.p.A. to sign – subject to the continuation of good credit standing – a personal loan contract on the conditions specified in art. 12.

11. Transformation of the current account line of credit into a personal loan

After expiry of the current account line of credit on the date specified in the contract, the Bank - having verified the continuation of good credit standing - will grant the student, who request, a personal loan for the amount of current account credit used, so that the line of credit can be closed. The student may choose the duration of the repayment period, up to a maximum of 10 years.

The student may also elect to benefit from an initial grace period with a maximum duration of 2 years.

“Grace period” means the period of time during which no instalment payments are required and no interest is charged.

In all cases, the sum of the grace period and the repayment period cannot exceed the maximum duration envisaged above.

Repayment will be made in equal monthly instalments, paid in arrears.

The interest conditions are specified in art. 12 below.

12. Interest and other charges borne by the student

Line of credit:

- Floating interest rate equal to the average of 3-month Euribor (rate for 365 days) in the month prior + a spread of 3 points.
- Debt interests are determined to the extent agreed in the European Informations, they accrue day by day and they're calculated on 31st December of each year and, in any case, with the closure of the relationship. For relationships opened during the year, the count of the interests are calculated on 31st December of the same year.
- Debt interests, accrued day by day and calculated on 31st December of each year, become payable on 1st March of the year following the one in which they accrued, without the need for a formal request for payment by the Bank.
- In the event of definitive termination of the relationship, for any cause, the interests are immediately payable.
- No commissions charged for immediate access to the funds;
- No expenses for early closure of the line of credit;
- All stamp duties and flat taxes borne by the debtor;

Personal loan:

- Fixed interest rate equal to 4YEUROIRS + a spread of 2.50 points for loans with a duration of between 12 and 60 months.

- Fixed interest rate equal to 10YEUROIRS + a spread of 3 points for loans with a duration of between 61 and 120 months.
- No investigation expenses.
- All stamp duties and flat taxes borne by the debtor.
- The full amount can be repaid early at any time without additional charges: in that case, the debtor only needs pay the outstanding principal.

13. References

For all other detailed conditions governing current account lines of credit and personal loan contracts, reference is made to the European Basic Information on Consumer Credit, available in Branch and on www.credit-agricole.it.

14. Early revocation of the line of credit

The current account line of credit will be revoked earlier in the following situations:

- a) withdrawal from studies;
- b) suspension of studies;
- c) loss of student status;
- d) transfer to another University;
- e) failure to pay the University tuition and enrolment fees;
- f) loss of good credit standing.

In the event of early revocation for the reasons indicated in letters a) to e) in this article, the student may apply for a personal loan in order to repay the credit obtained on the conditions envisaged in this call for applications.

In the case envisaged in letter f), the Bank reserves the right to request immediate repayment in full of the amount due, or to agree with the student customised repayment plans on interest rate conditions no worse than those established for the personal loan described in this call for applications.

15. Communications

All University communications to students applying for loans will be deemed valid if sent to the addresses indicated by them in their applications for admission to the benefit and/or to their institutional e-mail addresses (name.surname@studio.unibo.it).

The University does not accept any responsibility for the loss of communications due to the provision of inexact addresses by student applicants, or to their failure to communicate or late communication of changes to the addresses indicated in their applications, or for any postal service issues or problems attributable to third parties, chance events or force majeure.

Subsequent to the selection of eligible students and transmission to them of the presentation letter, the Bank investigation prior to actual granting of the loan is carried out under the sole and exclusive responsibility of the Bank and any consequent financial relations will exist solely and directly between the Bank and the student.

16. Monitoring of the service

The University will monitor provision of the service on a general basis, including compliance with the banking conditions detailed in this call for applications.

17. Processing of personal data

Information about the processing of personal data collected by the University via applications to participate in this call is available on the University website at the following webpage:

<https://www.unibo.it/en/university/privacy-policy-and-legal-notes/privacy-policy/information-for-students>

18. Publication

Publicity is given to this call for applications via publication on the University website at the following webpage: <https://bandi.unibo.it>.