

# FINANCE GUIDE



2025-2026

**NEOMA**  
BUSINESS SCHOOL

REIMS • ROUEN • PARIS

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# FINANCIAL ASSISTANCE

## State assistance - Crous state grants

The website [service-public.fr](http://service-public.fr) provides the public with a simulator developed by the CROUS to calculate the total grant students may claim based on social criteria. Students with apprentice status do not have access to CROUS grants. Just go to [Service-public.fr](http://Service-public.fr): <https://www.service-public.fr/particuliers/vosdroits/R18296>

This grant is means-tested depending on your parents' income tax declaration.

Applications must be made every year between 1st March and 31st May.

How to obtain a scholarship?

- to full-time studies ;
- attendance in classes;
- attendance to the various examination sessions and tutorials.

The CROUS checks the attendance record of the scholarship holders. Failure to attend may result in suspension or even reimbursement of the scholarship.

> Crous Reims : Accueil étudiants : 31 rue du Général Sarraill - 51100 Reims  
09 69 39 19 19 [www.crous-reims.fr](http://www.crous-reims.fr)

> Crous Rouen Normandie : 135 Boulevard de l'Europe - 76100 Rouen  
02 30 06 02 76 [www.crous-normandie.fr](http://www.crous-normandie.fr)

> Crous Paris : 39 Avenue Georges Bernanos - 75005 Paris  
01 40 51 62 00 [www.crous-paris.fr](http://www.crous-paris.fr)

You can apply for a grant and/or accommodation in CROUS halls of residence by applying to the CROUS for your campus (Crous Normandie, Crous Reims or Crous Paris). After studying your application, the CROUS will give you a conditional notification to upload to

: <http://myneomagora.neoma-bs.fr>.

This grant exonerates you from the CVEC contribution, which has been set at €100 to “encourage support for students in social, healthcare, cultural and sports areas”.



- CROUS grant paid by transfer to
- the student's bank account,
- in 10 monthly instalments from
- September to June:
- □ Scale obis : €1,454
- □ Scale 1 : €2,163
- □ Scale 2 : €3,071
- □ Scale 3 : €3,828
- □ Scale 4 : €4,587
- □ Scale 5 : €5,212
- □ Scale 6 : €5,506
- □ Scale 7 : €6,335

Application	Response	Validation	Conditional Notification	Confirmation
You must apply online at <a href="http://messervices.etudiant.gouv.fr">messervices.etudiant.gouv.fr</a> between 1 <sup>st</sup> March and 31 <sup>st</sup> May	Your Student Social File (DSE) will be sent to you by email within 48h	You have 8 days to send back your DSE with the necessary documents	The CROUS will send you a conditionnelle that you must upload to <a href="http://myneomagora.neoma-bs.fr">http://myneomagora.neoma-bs.fr</a>	NEOMA will confirm your enrolment upon receipt of the conditional notification



# FINANCIAL ASSISTANCE

## EMERGENCY AID

This financial aid is paid by the CROUS (Centre Régional des Oeuvres Universitaires et Scolaires) and aims to provide special assistance to students experiencing sudden and difficult situations such as family break-ups, evictions, etc. This assistance is aimed at both scholarship students and non-scholarship students. To be eligible for emergency aid, the student must be under 35 years of age on 1st September of the year of higher education for which the aid is requested. This age limit is not applicable to students with a disability recognised by the CDAPH. It can be granted several times within the limit of 6,142 euros in total. The second is an annual aid paid monthly and up to 6,335 euros. One-off and annual emergency aid files are reviewed by committees.

**In order to be able to appeal to the National Emergency Aid Fund, it is necessary to:**

- > Have student status and therefore be enrolled in a state-recognised educational institution.
- > Be under 35 years of age on 1 September of the school year in question, except for students recognised as disabled by the CDAPH.

You must apply to the CROUS in your local education authority area.

<https://www.aide-sociale.fr/aide-urgente-aux-etudiants-le-fond-national-daide-durgence/>

## MINISTRY FOR HIGHER EDUCATION, RESEARCH AND INNOVATION

To address one-off emergency situations, there are many social allowances for students. Nevertheless, they are not well-known and are little used. To improve this situation, the Ministry of Higher Education, Research and Innovation has opened a number to call **0 806 000 278**.





# FINANCIAL ASSISTANCE

## SPECIFIC ANNUAL AID ALLOWANCE (ASAA)

This allowance is the equivalent of a social criteria grant. It exonerates students from university registration fees and from the contribution to student and campus life (CVEC).

### **What are the conditions?**

To receive an annual allowance, you must meet the conditions for social criteria grants. It can be allocated to students who have been confirmed self-reliant. Students in the following situations:

- Family break-up or facing particular difficulties. The situation of isolation and precariousness will be determined by assessment by a social worker.
- insufficient self-sufficiency: without material support, (no financial support apart from that provided for by a court decision)
- With a separate address, tax notice or tax return
- Have regular income from paid employment of at least 3 times the minimum wage over the last 12 months preceding the application.
- Returning to school (over 28 years of age)

You have the same conditions for regular attendance as grant holders (including in cases of maladie severe illness, international exchanges, etc.) Students are not allowed to receive an annual allowance in addition to a social criteria grant. However, it can be granted in addition to international, mobility financial aid, one-off specific financial aid, and a scholarship.

### **How can I apply for a specific annual allowance?**

You must first apply for a grant as part of your student social file (dossier social étudiant - DSE). In this application you will describe your individual circumstances.

<http://www.etudiant.gouv.fr/pid33628-cid96350/aides-specifiques.html>



# FINANCIAL ASSISTANCE

## ONE-TIME ASSISTANCE (ASAP)

### What are the conditions?

You must be a scholarship student or not, on an initial education course. If your circumstances justify it, several one-off specific financial aids may be awarded exceptionally during the same academic year.

### How do I apply for one-off specific financial aid?

Contact the social services of your CROUS to make an appointment with the social assistant in charge of the area where you study.

### How is one-off specific financial aid paid?

One-off specific financial aid is paid in one lump sum. The maximum amount of one-off specific financial aid corresponds to the annual amount for scale 2 of social criteria grants. If you are awarded several one-off specific financial aids during the same academic year, the total sum of this aid cannot exceed twice the annual amount for scale 2.

<http://www.etudiant.gouv.fr/pid33628-cid96350/aides-specifiques.html>

This assistance is designed to help you continue your studies despite a serious situation during the academic year. Your situation will be certified by a social assessment.

One-time assistance can be combined with a grant based on social criteria, an annual allowance, international mobility or merit-based assistance.



# FINANCIAL ASSISTANCE

## SCHOLARSHIPS

In addition to grants obtained on social criteria, scholarships provide additional assistance, granted from October onwards, paid in 9 monthly instalments, for the most deserving students.

### Conditions :

- In addition to being a grant holder or receiving a specific annual allowance, you must:
- be enrolled in an institution or training course authorised to receive scholarship holders
  - have obtained the grade “très bien” at the most recent session of the baccalaureate
  - or obtained this grade the previous year

**Procedure for allocation: scholarships do not require the student to make a specific application.**

The CROUS identifies students liable to receive a scholarship after checking the list of students who received the grade “très bien” the previous year. The final decision to grant a scholarship is then taken by the head of the local education authority, who notifies the candidate. Students must demonstrate regular attendance in class and for exams and not be required to repeat an academic year (except for medical reasons). A student cannot benefit from more than three merit-based grants.

**<http://www.etudiant.gouv.fr/cid97535/aide-au-merite.html>**

- > Crous Reims : Accueil étudiants : 31 rue du Général Sarraill - 51110 Reims  
09 69 39 19 19 [www.crous-reims.fr](http://www.crous-reims.fr)
- > Crous Rouen Normandie : 135 Boulevard de l'Europe - 76100 Rouen  
02 30 06 02 76 [www.crous-normandie.fr](http://www.crous-normandie.fr)
- > Crous Paris : 39 Avenue Georges Bernanos - 75005 Paris  
01 40 51 62 00 [www.crous-paris.fr](http://www.crous-paris.fr)



# FINANCIAL ASSISTANCE

## NEOMA GRANTS -

### NEOMA FOUNDATION SOCIAL GRANT

Students with grants allocated by the CROUS are exonerated from part of their tuition fees depending on their scale and their academic year of study.



**Eligible:** students from the following programmes who are not repeating an academic year :

- PGE
- TEMA
- BMS
- CESEM
- GBBA

**Not eligible for the social grant:**

- MSc full-time or part-time
- MSc
- Students doing a gap year or an apprenticeship
- BMS Fauchon

Abattement sur les frais de scolarité valable pour l'année scolaire 2025/2026	Obis	1	2	3	4	5	6	7
BMS 1 <sup>st</sup> year	€200	€300	€400	€600	€1,000	€2,000	€2,500	€3,000
CESEM 1 <sup>st</sup> to 4 <sup>th</sup> year GBBA 1 <sup>st</sup> to 3 <sup>rd</sup> year TEMA 1 <sup>st</sup> to 4 <sup>th</sup> year	€400	€500	€600	€1,000	€2,000	€3,000	€4,000	€5,000
GBBA 4 <sup>th</sup> year TEMA 5 <sup>th</sup> year	€200	€250	€300	€500	€1,000	€1,500	€2,000	€2,500
PGE 1 <sup>st</sup> year	€500	€500	€500	€1,600	€3,200	€6,400	€9,600	100%
PGE 2 <sup>nd</sup> and 3 <sup>rd</sup> year	€250	€250	€250	€800	€3,200	€6,400	€9,600	100%

As soon as you receive your conditional notification from the CROUS upload it to bourses. [aides.partenariats@neoma-bs.fr](mailto:aides.partenariats@neoma-bs.fr)



*Delphine MANCEAU,  
Dean of NEOMA Business School*

A student's talent does not depend on his or her financial means. I intend to strengthen the social mission of NEOMA Business School to ensure that all deserving students can join our School.. ”

# FINANCIAL ASSISTANCE

## NEOMA BS ASSISTANCE - JACQUES LAMBERT GRANT

The Jacques Lambert foundation, under the aegis of the Fondation de France, awards study grants of €2,500 to business school students in the 1st year of the Master in Management Programme. This grant is reserved for students of French nationality.

Each year, NEOMA Business School selects 6 student files (3 from Reims and 3 from Rouen) to submit to the foundation based on the following criteria:

- > between 18 and 22 years old
- > Having good school results
- > Having modest financial resources

Fondation  
de  
France

<https://www.fondationdefrance.org/fr/fondation/fondation-jacques-lambert>

Contact: Scholarships, Aid & Partnerships Centre: [bourses.aides.partenariats@neoma-bs.fr](mailto:bourses.aides.partenariats@neoma-bs.fr)

## TUITION FEES

### NEOMA Business School payment methods:

Students who are members of the European Union can choose to pay their tuition fees in 4 instalments, by direct debit.

**DEPOSIT :** Paid on enrolment

BALANCE OF TUITION FEES	EUROPEAN UNION	NON-EUROPEAN UNION
	Means of payment: direct debit If different means: application of NON-EUROPEAN UNION conditions	Mode règlement : espèces, CB, virement
CESEM/ BMS/ GBBA/ PGE/ TEMA	1 payment on 10/10 2 instalments on 10/10 and 10/01 4 instalments on 10/10, 10/12, 10/01, 10/03	1 payment on 2/10
MS/ MSc / Prémaster Paris	1 payment on 10/10 2 instalments 10/10 and 10/01	1 payment on 2/10
MS/ Part Time Paris	1 payment on 10/01	1 payment on 2/10
MS IMLUX	2 instalments on 10/10 and 10/12	
Executive MBA (october)	1 payment on 2/10 • 2 inst. on 2/10 & 2/12 • 3 inst. on 2/10, 2/12, 2/03	

> Contact: Student Financial Centre: [financierapprenant@neoma-bs.fr](mailto:financierapprenant@neoma-bs.fr)

# SPECIFIC FINANCIAL AID

## HANDINAMIQUE SCHOLARSHIPS

The purpose of Handinamique grants is to support young disabled students on vocational training courses, who do not always find funding to compensate for the needs of their particular circumstances.

This support encourages students with disabilities to maximize their potential and realize their educational and career goals.

### Who can apply?

The following groups are eligible to apply for a Handinamique :

- > Young people with disabilities under 35
- > Disabled students aiming to continue their higher education (BTS, IUT, Business or engineering school, universities, apprenticeships, etc.)
- > Disabled young people continuing their studies at the start of the 2025- 2026 school year.

Application period: from early February to early April of the current year.

<https://www.handinamique.org/bourses/>

## LA BOURSE MOBILITÉ ITHE CGE INTERNATIONAL MOBILITY SCHOLARSHIP

The grant awarded by CGE is a grant which encourages international mobility for disabled students. The funds are to be used during a period of international mobility only to finance extra costs incurred due to a student's disability:

- Medical or paramedical care
- Travel / transport
- Accommodation
- Personal assistance
- Specialised equipment



This grant is allocated depending on the available funds, after examination of the application with the required documents and with the agreement of the Awarding Committee.

> Contact: Scholarships, Aid & Partnerships Centre to obtain the application form which is to be sent to: [stephanie.lefevre@cge.asso.fr](mailto:stephanie.lefevre@cge.asso.fr)  
In general, applications must be submitted before mid-April.

## THE VEUVE CLICQUOT PONSARDIN SCHOLARSHIP

For many years, the Maison Veuve Clicquot, in partnership with NEOMA Business School, has been committed to the success of daring women, and supports female students in difficult financial situations on their path to excellence. The amount of this financial support will cover the costs of the three years of the PGE programme for each student admitted.

Eligibility requirements:

- Be enrolled in the 1st year of the PGE Programme
- Family and financial situation :
  - > For French students: CROUS scholarship holder level 7, 6 or 5.
  - > For international students: provide documentary evidence of parental income.
- Having an average grade level of at least 12/20 (examination or grade point average from the previous year).

# SPECIFIC FINANCIAL AID

## AMOPA GRANTS

Each year, AMOPA awards national grants to support the realization of a personal internship or study-research project in France or abroad.



### Amount and characteristics of the scholarship:

- Depending on the interest and quality of the project and the resources of the candidate,
- Depending also on the level of studies followed:
  - > Level III winners (BTS, DUT) 1000€ maximum
  - > Level II graduates (bachelor, master or equivalent) 1500€ maximum

### Characteristics of the internship, study or research project:

- Taking place in France or abroad,
- Preferably during the summer,
- Duration of two to six months,
- Subject may be undertaken as an adjunct to obtaining a university examination or diploma
- Clearly defined topic, to be developed by the candidate himself with the possible help of specialists who have agreed to guide him.

### Beneficiaries:

- Pupils and students aged 18 to 25
- Applicants presenting an original or innovative subject of study in the artistic, literary, economic, social, scientific or technological fields, the results of which can be published, or a subject of study, for the purpose of obtaining a university examination or diploma.\*

### Submission of applications:

The complete file, according to the instructions formulated in the documents to be downloaded, must be sent to the head of the establishment who will transmit it to the AMOPA section of the department. The decision is taken by the national awarding commission, after the opinion of the departmental section office, and then transmitted to the applicant by the head of the school with an indication, if the project is accepted, of the amount of the grant awarded.

[http://www.amopa.asso.fr/bourses\\_nationales.htm](http://www.amopa.asso.fr/bourses_nationales.htm)







## MUNICIPAL, COUNTY AND REGIONAL GRANTS

French communes, départements, and regions may be able to help you fund your studies. Do not hesitate to contact them:

Hauts de France :

<http://www.hautsdefrance.fr/>

Grand Est :

<https://www.grandest.fr/>

Normandie :

<https://www.normandie.fr/>

Bretagne :

<http://www.bretagne.bzh/>

Pays de la Loire :

<https://www.paysdelaloire.fr/>

Ile de France :

<https://www.iledefrance.fr/>

Centre Val de Loire :

<https://www.centre-valde Loire.fr/>

Bourgogne Franche Comté :

<https://www.bourgognefranchecomte.fr/>

Nouvelle Aquitaine :

<https://www.nouvelle-aquitaine.fr/>

Auvergne Rhône Alpes :

<https://www.auvergnerrhonealpes.fr/>

Occitanie :

<https://www.laregion.fr/>

Provence Alpes Côte d'Azur :

<https://www.maregionsud.fr/>

Corse :

<https://www.isula.corsica/>



## COMPANY GRANTS

Certain staff committees (Comité d'Entreprise-CE) and complementary insurance firms also offer study grants. Contact your parents' company for more information.

# SPECIFIC FINANCIAL AID

## HOW TO FINANCE MY MBA

An MBA is expensive, between €15,000 and €87,000 just for tuition fees. This does not include living expenses. Of course, a full-time MBA means no salary while you are studying. Even if the cost of an Executive MBA is higher, you have the possibility to continue working.

### Personal savings

First of all, applicants must use their personal savings. When there is an employment protection scheme (PSE – Plan de Sauvegarde de l'Emploi) some executives can negotiate payment of their course. In a voluntary redundancy plan, there may be part of the package which can be allocated to their future course of studies.

### Activate your CPF – Compte Personnel de Formation (personal training account for private employees, the unemployed and jobseekers)

The CPF may pay for part of the course for people who have a job or who are changing careers. The CPF is available for people following an MBA or an Executive MBA. The CPF replaced the DIF (Droit Individuel à la Formation) on 1st January 2015; all employed people have the right to the CPF, each year they accumulate a budget of €500 or €800 (depending on the level of their qualifications) which is allocated to training courses they may require. It is possible to apply and manage your application yourself on the website:

**[www.moncompteformation.gouv.fr](http://www.moncompteformation.gouv.fr)**

You can decide to follow a training course during working hours (with the agreement of your employer) or outside working hours (your employer's agreement is not required). If there are not enough funds in the account, money can be deposited in the account by an employer, the account holder, an OPCO (skills operator), via financial assistance from the State or from the region etc.

### Asking your employer :

The skills development plan (ex-corporate training plan) is a possibility to be explored. Whether they work for a large group or an SME, MBA applicants can contact their OPCO (skills operator) (ex-OPCA). After examining the different possibilities which are available, companies can also accept to finance part of the cost directly. Though many companies ask their employees to use their holidays, others, rather than granting financial aid, offer to adapt working hours even to continue to pay, in part or in full, days when the employee is absent.

### Get a bank loan :

More often than not, you will need a bank loan. All schools have negotiated agreements at preferential rates for their students. Many people studying for an MBA choose to use these agreements as an argument in their negotiations with their own bank.

### Request a grant :

Schools all offer targeted grants; for women (not so numerous, particularly in Executive MBAs); for applicants from emerging countries; academic excellence scholarships; grants in favour of diversity; to encourage entrepreneurship...



# FINANCING YOUR STUDIES

If you wish to continue your studies but you do not have sufficient or regular income, you should be aware that banks may grant you a loan to finance your studies.

The Institut National de la Consommation (National Consumer Institute) answers your questions about student loans.

## What is the purpose of the student loan?

The student loan is not only intended to finance registration and tuition fees. It can also be used to finance the purchase of equipment (computers, etc.) or to pay for everyday expenses (rent, food, car, etc.).

## What are the particularities of the student loan?

The student loan is an «restricted» consumer loan, i.e. it is used to finance studies and related costs (tuition fees, accommodation, etc.) for the duration of the studies: the purpose of the financing is known from the outset.

The interest rate on student loans is often more attractive than that on conventional loans, because banks are interested in young people. Indeed, as new customers, they can open a bank account, subscribe to banking products and services.

The Annual Percentage Rate of Charge (APR) includes all costs: interest, insurance, administration fees, etc.

The APR varies between banks, between 2 and 4%. Some banks offer even more attractive rates through partnerships with certain schools or universities.

## What conditions must be met?

- To obtain a student loan, you must be of legal age (18 years old) and generally under 30 years old. Exemptions are sometimes granted to older students.
- You must prove your situation by producing a student card, a school certificate or proof of enrolment in your school or university.
- You must have French nationality or provide proof that you have been resident in France for at least 5 years.
- The bank sometimes requires you to take out death and disability insurance. But you can take out this insurance with the organisation of your choice.
- The bank often requires a person (a relative, for example) to act as guarantor, especially if the amount of the loan is large. If there are repayment difficulties, the bank can then turn to the guarantor to repay the loan on your behalf.

# FINANCING YOUR STUDIES

## How much should I borrow?

The amount of a student loan often varies from €800 to €50,000 depending on the bank. It can sometimes be higher. The amount of the loan is determined according to your needs, but it can also vary according to the length of your studies, the school you choose and, in particular, the possibilities of repayment once you start working.

For example, banks are often interested in students from higher education institutions (business, engineering, etc.) because there are many job opportunities and higher salaries.

You will therefore have access to different amounts and rates, depending on your studies, your income and your deposit.

You can apply for a new student loan each year or take out a single loan for a larger amount. In the first case, you are not sure whether the bank will grant you a loan in the following years and at what rate. You will also have to pay an application fee each time. It may be better to apply for a single loan. On the other hand, you should plan how much you will need to cover several years. If necessary, you can apply for a supplementary loan if this is not enough.

## How do I use the loan?

In general, you do not have to explain why you are using the money you have borrowed: it can be used to pay for study fees, everyday expenses, etc...

Be careful when unlocking funds!

If the bank unblocks the entire sum at once in your account, interest is calculated from the date the funds are paid out. You therefore pay interest on the entire loan, even though you will not be using the entire sum immediately.

So check with the bank to see if it can release the funds gradually. You can then check with your banker the repayment schedule (every year, every six months, every month) and the amount of the successive instalments. Some banks give you the option of requesting payment of the sums according to your needs. The total cost of the loan is then lower because interest only accrues from the moment the funds are released.



# FINANCING YOUR STUDIES

## How to reimburse the loan?

The duration of a student loan varies, often between 2 and 10 years.

The process of a student loan is divided into two parts:

A - During your studies, you benefit from a «grace period» or «deferred repayment» which can be partial or total. The grace period varies from 2 to 7 years. The longer the franchise period, the shorter the reimbursement period.

There are two types of deferral:

- partial deferment: you pay only the interest and the insurance contribution each month,
- total deferment: you only pay the insurance each month.

The total deferral is more expensive because the interest due each year is added to the amount of capital borrowed and in turn produces interest.

B - At the end of the grace period, generally at the end of your studies, the repayment period (amortisation phase) of the loan begins. You can repay your loan early (in part or in full) at any time. You may be asked to pay a repayment indemnity if the amount repaid is more than €10,000 over a 12-month period.

This compensation may not exceed :

- 1% of the amount of the loan if the remaining duration of the loan is more than 1 year,
- 0.5% of the amount of credit if this period does not exceed 1 year.

## What will you have to pay?

The cost of the student loan depends on the interest rate applied by the bank, the amount of the death and disability insurance contribution you have to take out and the application fees. It also varies according to the amount borrowed and the pace at which the funds are made available and the repayment terms chosen.

## OUR ADVICE

Don't hesitate to compare interest rates (APR), application fees, insurance costs, etc., before taking out a student loan.

Negotiate the possibility of extending the repayment period until you find your first job at the end of your studies.

Consider the state-guaranteed student loan (<https://www.etudiant.gouv.fr/fr/pret-etudiant-garanti-par-l-etat-1723>) and find out about financial aid (housing allowance, grants, etc.) (<http://www.inc-conso.fr/content/banque/les-aides-financieres-les-bourses-etudiantes>).

The state-guaranteed student loan, worth a maximum of €20,000, is open to all students under the age of 28 who are French nationals or citizens of a European Economic Area country, without a parental or third party guarantee, and who are enrolled in a university, business or engineering school, a BTS programme, etc.

>>> To help you, you can use the INC calculator:

(<https://www.inc-conso.fr/content/calculiez-votre-budget-special-jeunes>)





# FINANCING YOUR STUDIES

## OUR PARTNER BANKS ARE YOU LOOKING FOR A BANK FOR YOUR STUDENT LOAN?

NEOMA Business School has set up partnerships with several banks, enabling its students to obtain loans at preferential rates.

Depending on your needs and your circumstances, our partners will select the best options to turn your projects into reality!

The “Welcome Days,” which we organise every year in July provide you with an opportunity to meet these partners. l'occasion de rencontrer ces partenaires.

**BNP PARIBAS in a partnership with NEOMA Business School provides preferential offers**



**BNP PARIBAS**  
La banque d'un monde qui change

BNP PARIBAS ACCOMPAGNE  
LES ETUDIANTS NEOMA  
Découvrez nos offres en cliquant ici



**CAISSE D'ÉPARGNE**  
NORMANDIE



**CAISSE D'ÉPARGNE**  
ÎLE-DE-FRANCE



La banque en ligne  
qui sait vous conseiller



Groupe  
Crédit  
du Nord



**SOCIÉTÉ  
GÉNÉRALE**

**Crédit Mutuel**  
Nord Europe

**HSBC**

# FINANCING YOUR STUDIES

OFFRE ÉTUDIANTS GRANDES ÉCOLES



**DÉCOUVREZ NOTRE OFFRE EXCLUSIVE  
RÉSERVÉE AUX ÉTUDIANTS  
DES GRANDES ÉCOLES**

**DE REIMS <sup>(6)</sup>**



## UNE OFFRE POUR VOS BESOINS DU QUOTIDIEN

**80 € offerts<sup>(1)</sup>**

à l'ouverture d'un 1<sup>er</sup> compte

### Formule Premium

Un compte + Une carte<sup>(3)</sup> bancaire + De nombreux avantages

**= 1 € / mois<sup>(2)</sup>**



### Prêt étudiant<sup>(4)</sup>

Adapté à tous vos projets

Un crédit vous engage  
et doit être remboursé.  
Vérifiez vos capacités  
de remboursement  
avant de vous engager.



# FINANCING YOUR STUDIES



## UNE APPLICATION\* DÉDIÉE AUX 18/30 ANS

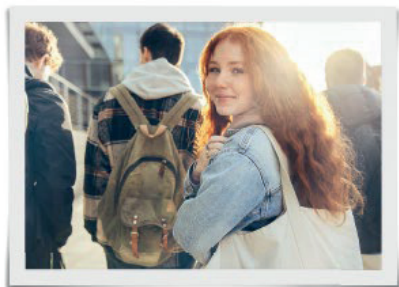
SPORT • LOISIRS • SHOPPING • RESTAURATION  
MAISON • BIEN-ÊTRE • AUTO/MOTO



**+ 150**  
**BONS PLANS**  
**AUTOUR DE TOI**

# FINANCING YOUR STUDIES

## UNE BANQUE QUI ACCOMPAGNE LES SPÉCIALISTES DE DEMAIN



## VOTRE CONSEILLER DÉDIÉ, POUR UNE RELATION DE CONFIANCE DURABLE

Dans votre agence  
de proximité  
parmi nos 117 agences  
(Aisne, Ardennes,  
Marne)

Centre d'Affaires  
Professions libérales  
9 Place du Forum  
51100 REIMS  
06 38 96 69 66\*



Plus d'infos sur notre site :  
[apy.ca-nord-est.fr](http://apy.ca-nord-est.fr)



## RENCONTREZ NOS EXPERTS AU CENTRE D'AFFAIRES

Profitez de l'APY line :  
une équipe de conseillers  
facilement joignable,  
contactez-nous maintenant sur  
**WhatsApp et Instagram**

**APY**line

06 38 96 68 16\* 📞  
03 26 24 30 79\* 📞

@ APY\_BY\_CANORDEST\*  
@ APY@CA-NORD-EST.FR\*

Du lundi au vendredi de 9h à 19h  
Le samedi de 9h à 13h15



L'appli APY  
vous donne accès à  
de nombreux avantages,  
services, et infos.



# FINANCING YOUR STUDIES

(1) Le versement est effectué dans les jours suivants l'ouverture. Offre réservée aux personnes éligibles\*\* qui ne disposent pas déjà d'un compte chèques ouvert dans nos livres. Offre non cumulable avec la prime de bienvenue. Pour les mineurs, l'accord des représentants légaux est obligatoire.

(2) L'offre Premium est réservée aux clients particuliers et est soumise à conditions : les conditions et tarifs sont détaillés dans le barème tarifaire en vigueur portant les principales conditions générales de banque de la Caisse Régionale. Offre réservée aux personnes éligibles\*\*. La cotisation est susceptible d'évoluer conformément à ce même barème tarifaire en vigueur. Les produits et services qui composent l'offre Premium peuvent être souscrits séparément : renseignez-vous auprès de votre Caisse Régionale pour connaître les conditions et tarifs applicables ou pour toute information relative à cette offre. Pour les mineurs, l'accord des représentants légaux est obligatoire.

(3) Sous réserve d'acceptation de votre dossier. Offre réservée aux personnes éligibles\*\* et valable pendant toute la durée des études au sein des établissements partenaires, sous condition de justification de la scolarité chaque année. Offre valable sur les cartes Mastercard classique et Gold, et Visa classique et Premier. Pour les mineurs, l'accord des représentants légaux est obligatoire pour souscrire une carte bancaire. Voir conditions et limites indiquées au contrat ainsi que nos conditions générales de banque en vigueur concernant les facturations complémentaires à la cotisation.

(4) Offre valable jusqu'au 30/06/2025, pour les étudiants inscrits dans les établissements suivants : NEOMA BS Reims, Science Po Reims, Arts et Métiers Châlons-en-Champagne, SCBS (Yschools) Charleville-Mézières, ELISA Aerospace Saint-Quentin, IDIRAC Business School Soissons, Ecole d'ingénieurs en Sciences Industrielles et Numériques Reims et Charleville-Mézières. À partir de 16 ans, sous réserve de modification, sur les Prêts Personnels Amortissables. Sous réserve d'étude et d'acceptation définitive de votre dossier par votre Caisse régionale, prêteur. Vous disposez d'un délai légal de rétractation de 14 jours à compter du jour de l'acceptation de l'offre de contrat de crédit. Pour les mineurs, souscription du prêt par les représentants légaux.

\*Crédit de connexion et de communication selon fournisseur d'accès. Téléchargement et accès gratuits de l'application APY, hors coûts de communication selon opérateurs. L'utilisation de cette application nécessite la détention d'un terminal de communication compatible avec accès à Internet. Apple et le logo Apple sont des marques d'Apple Inc., déposées aux États-Unis et dans d'autres pays. Android, Google Play et le logo Google Play sont des marques de Google Inc. WhatsApp et Instagram sont des marques de Meta Platforms Inc.

\*\*Toutes ces offres sont valables jusqu'au 30/06/2025 et susceptibles d'évolutions ; elles sont réservées aux étudiants inscrits dans les établissements suivants : NEOMA BS Reims, Science Po Reims, Arts et Métiers Châlons-en-Champagne, SCBS (Yschools) Charleville-Mézières, ELISA Aerospace Saint-Quentin, IDIRAC Business School Soissons, Ecole d'ingénieurs en Sciences Industrielles et Numériques Reims et Charleville-Mézières. Pour bénéficier de ces offres, il faudra respecter les conditions spécifiques à chaque produit ou service et présenter sa carte d'étudiant valable pour l'année universitaire en cours. Renseignez-vous auprès de nos agences pour connaître les conditions de ces produits et services. Chacun des produits composant cette offre peut être acheté séparément.

Ne pas jeter sur la voie publique.

APY est une offre distribuée par la Caisse Régionale de Crédit Agricole Mutuel du Nord-Est.

CAISSE REGIONALE DE CREDIT AGRICOLE MUTUEL DU NORD-EST  
Société coopérative à capital variable - Agréée en tant qu'établissement de Crédit - Société de courtage  
d'assurances immatriculée au Registre des Intermédiaires en  
Assurances sous le n° ORIAS 07 022 663 - RCS Reims n° 394 157 085 - Siège social : 25 rue Libergier - 51100 REIMS  
IDU ADEME : FR254269\_01FBNV.

# FINANCING YOUR STUDIES

## BRED GRANDES ÉCOLES SECURITY FREE LOAN

**BRED**  
**espace**

La banque en ligne  
qui sait vous conseiller

GRANDES  
ÉCOLES



### What is it?

- It is a student loan that can be used to finance your studies; it is granted without the need for security (no guarantee from your family or a third party).
- Firstly, the loan finances your tuition fees, which are paid directly to the school on the request of the student.
- The loan can also be used to finance other costs linked to your studies, such as accommodation, international experience with BRED Planet, etc...
- This loan is accompanied by a personalised banking offer (with NEOMA partner code) specially designed for grande école students.

### What are its advantages?

- The flexibility of a student loan: split payments, repayment of the capital after you start to work
- The cost: a particularly attractive interest rate reserved for grande école students
- Accessibility: no guarantee required from a third party
- Facility: payment of the school's invoices is managed simply at the request of the student
- Grandes écoles agreement
- Speed studies grant
- Home and liability insurance, meeting

> Find out more:

Contact the team « BRED Espace Grandes Ecoles » : [bredespacegrandesecoles@bred.fr](mailto:bredespacegrandesecoles@bred.fr)  
<https://www.bredespace.com/fr/etudiants/etudiants-grandes-ecoles>

NEOMA School has drawn up an agreement with BRED Banque Populaire and its dedicated team for grande école students (BRED Espace Grandes Ecoles). This agreement means they can grant our students security-free loans.

your needs even in shared accommodation.

- Support and proximity: the BRED Espace Grandes Ecoles team is specialised in working with grande école students. Students are not just customers like any other; they represent the team's core activity.

### What are its features?

- It funds tuition fees and certain associated costs (accommodation, international internships...) up to a limit of €60,000
- Tuition fees paid directly to the school
- No third-party guarantee
- Special interest rate for grande école students
- Repayment schedule depending on the amount borrowed; duration of the loan from 24 to 156 months (from first receipt of funds until last repayment) - from 12 to 96 months
- Three major phases during the duration of the loan: Payments made at the beginning of each academic year, Repayment exemption, while you wait to obtain your first job and begin repayments, Amortization, that is repayment of the loan
- No registration costs
- Managed by a dedicated advisor responsible for your school
- Operates from an account opened with BRED Espace Grandes Ecoles and under the dedicated agreement specially designed for grande école students.

# FINANCING YOUR STUDIES



CAISSE D'ÉPARGNE  
ILE-DE-FRANCE



## AVANTAGES ÉCOLES PARTENAIRES

## et DES OFFRES SPÉCIALES<sup>(1)</sup> CUMULABLES À VOLONTÉ !

Partenaire de nombreuses écoles et universités,  
la Caisse d'Épargne Ile-de-France accompagne  
les étudiants et les jeunes franciliens.

Vous pouvez compter sur une banque qui s'engage à vos côtés.

N'hésitez pas à cumuler les offres qui vous sont réservées.



FLASHÉZ VITE CE CODE  
POUR CONNAÎTRE  
VOS OFFRES EN DÉTAIL



## NOS SOLUTIONS ÉTUDIANTS

Votre Carte Visa et  
tous les services essentiels

pour **1€/an<sup>(1)(2)</sup>** pendant **6 ans !**

Jusqu'au 30/04/2025 inclus.

- Carte Visa Classic ou Visa Premier<sup>(3)</sup> ou Carte Visa Classic à contrôle de solde quasi-systématique<sup>(4)</sup>
- Protection des moyens de paiement, clés, papiers d'identité<sup>(5)</sup>
- Autorisation de découvert personnalisée<sup>(6)</sup>

Offre valable dans le cadre de l'offre groupée Formule "Confort"

**Option Internationale offerte<sup>(7)</sup>**  
**formule 1 « Voyage » ou formule 2 « Séjour »**

(1) Cette offre préférentielle est réservée aux étudiants, apprentis et alternants d'une école en partenariat avec la Caisse d'Épargne Ile-de-France (CEIDF) lors de la souscription âgés de 16 à 28 ans inclus. Sous réserve d'acceptation de la CEIDF et de la présentation des pièces justificatives. (2) Offre valable une seule fois du 01/01/2025 au 30/04/2025 et réservée aux prospects pour toute ouverture à la CEIDF d'un premier compte de dépôt assorti de l'offre groupée de services « Formule Confort » (Formule Individuelle), composée d'une carte de paiement internationale accompagnée d'un socle de services pratiques. Voir détail des Formules dans la brochure tarifaire. Cette tarification est valable pendant 6 ans. Au-delà, coût selon la tarification en vigueur. (3) La carte Visa Classic est commercialisée sous certaines conditions auprès des mineurs ; les cartes Visa Classic à débit différé et Visa Premier ne sont pas commercialisées auprès des mineurs. (4) La Carte Visa Classic à contrôle de solde quasi-systématique est commercialisée auprès des clients à partir de 12 ans. (5) Assurance perte et vol des moyens de paiement, contrat assuré par BPCE Assurances IARD, entreprise régie par le Code des Assurances et distribué par la Caisse d'Épargne et de Prévoyance Ile-de-France - Capital : 2 375 000 000 euros - 382 900 942 RCS Paris - Siège social : 19 rue du Louvre 75001 Paris. (6) Uniquement pour les clients mineurs. Sous réserve d'acceptation par la CEIDF. Le montant découvert sera défini en fonction de l'analyse préalable de votre situation financière. Les périodes de découvert ne peuvent excéder chacune 30 jours consécutifs, le compte devant redevenir créditeur entre chaque période. (7) Option Internationale formule 1 « Voyage » ou formule 2 « Séjour » offerte pour tout client âgé de 18 à 25 ans inclus. Le service Option Internationale est un service bancaire rattaché au compte de dépôt. Les avantages tarifaires sont limités en nombre d'opérations de retrait ou de paiement effectuées sur le compte (individuel ou joint) et s'appliquent quel que soit le nombre de carte(s) bancaire(s) souscrit(e)s, voir le détail de l'Option Internationale dans les conditions tarifaires prévues pour la clientèle des Particuliers.



# FINANCING YOUR STUDIES

## Un Crédit Étudiant à **taux préférentiel**<sup>(1)</sup>



FLASHÉZ VITE CE CODE  
POUR CONNAÎTRE  
VOS OFFRES EN DÉTAIL



Un crédit vous engage et doit être remboursé.  
Vérifiez vos capacités de remboursement  
avant de vous engager.

## VOS CADEAUX DE BIENVENUE Jusqu'au 30/04/2025

**80 €**  
offerts

Un abondement de bienvenue  
de 80 €<sup>(2)(3)</sup> sous réserve de  
l'ouverture d'un compte de dépôt



Sous réserve de l'ouverture d'un compte épargne avec  
mise en place de versements mensuels<sup>(2)(4)</sup>.

**15 €**<sup>(2)(4)</sup>

versés sur votre compte épargne



**5 €**<sup>(2)(4)</sup>

notre association  
partenaire :

**#1CABASPOUR  
ÉTUDIANT**

(1) Offre réservée aux étudiants d'une école en partenariat avec la CEIDF lors de la souscription âgés de 16 à 28 ans sous réserve d'acceptation par la CEIDF et de la présentation des pièces justificatives. Montant maximum emprunté : jusqu'à 60000 € pour une durée de 12 à 120 mois, frais de dossiers offerts. Pour les personnes de moins de 18 ans, le prêt est souscrit par les représentants légaux. Taux valable du 01/01/2025 au 30/04/2025. Au-delà de cette date, renseignements-vous auprès de votre Conseiller. (2) Offre valable une seule fois du 01/01/2025 au 30/04/2025 réservée aux étudiants, apprentis et alternants d'une école en partenariat avec la CEIDF lors de la souscription. Sous réserve d'acceptation par la CEIDF et de la présentation des pièces justificatives. (3) 80 euros offerts pour l'ouverture d'un premier compte de dépôt à la CEIDF par un prospect. Les 80 € seront versés sur le compte de dépôt le 4<sup>e</sup> mois suivant la souscription définitive du contrat. Par ailleurs, le compte de dépôt devra avoir enregistré des mouvements créditeurs et débiteurs reflétant une activité économique (paiements par carte bancaire, domiciliation de revenus, prélèvements automatiques, etc.) et ne pas avoir enregistré d'incidents de paiement. (4) Offre conditionnée à la souscription d'un produit éligible (Livret A, Livret Jeune ou Plan Épargne Logement (PEL)) avec la mise en place de versements mensuels et sous réserve de ne pas avoir clôturé ce même produit dans les 3 mois précédents la souscription. La souscription du produit s'entend sous réserve des conditions d'éligibilité propres à ce dernier et d'acceptation par la CEIDF. La mise en place de versements mensuels est de 10 euros minimum/mois pour le Livret A ou le Livret Jeune et de 45 euros/mois pour le PEL. Les 15 euros seront versés sur le compte d'épargne, le 4<sup>e</sup> mois calendrier suivant la souscription définitive du contrat. 5 euros seront versés par la CEIDF à notre Association partenaire 1CabasPourl'Étudiant. Pour en savoir plus, <https://1cabaspourl'etudiant.fr/>

Vous pouvez vous opposer sans frais à l'utilisation de vos données personnelles à des fins de prospection commerciale en adressant votre demande à Caisse d'Épargne Ile-de-France - Service Relations Clientèle - 26/28 rue Neuve Tolbiac - CS91344 - 75633 Paris Cedex 13, ou par courrier électronique à [contact@donneespersonnelles@ceidf.caisse-epargne.fr](mailto:contact@donneespersonnelles@ceidf.caisse-epargne.fr)



**CAISSE D'ÉPARGNE  
ILE-DE-FRANCE**

**5€**

<sup>(1)(2)</sup> reversés à notre Association Partenaire  
pour chaque ouverture d'un compte  
épargne jusqu'au 30/04/2025 :

**Sara est étudiante**  
Elle vit loin de sa famille  
Elle ne mange que des pâtes  
Sara a rejoint l'association  
**#1cabasPourl'Étudiant**  
Elle a une marraine  
Elle se sent moins seule  
Elle mange mieux

**comme Sara,  
inscris-toi !**

**#1CABASPOUR  
ÉTUDIANT**  
association loi 1901

[1cabaspourl'etudiant.fr](https://1cabaspourl'etudiant.fr)



### COMMENT ÇA MARCHE ?

- #1** Je m'inscris sur le site en tant qu'étudiant-e
- #2** L'association #1cabasPourl'Étudiant me met en lien avec 1 marraine/parrain dans ma ville d'études
- #3** on prend contact pour faire connaissance
- #4** on se rencontre régulièrement pour créer notre parrainage

(1) Offre valable du 01/01/2025 au 30/04/2025 réservée aux étudiants, apprentis et alternants d'une école en partenariat avec la Caisse d'Épargne Ile-de-France (CEIDF) lors de la souscription. Sous réserve d'acceptation par la CEIDF et de la présentation des pièces justificatives. (2) 5 euros seront versés par la CEIDF à notre Association partenaire 1CabasPourl'Étudiant. Pour en savoir plus, <https://1cabaspourl'etudiant.fr/>

Communication à caractère publicitaire. Offres soumises à conditions  
Caisse d'Épargne et de Prévoyance Ile-de-France - 26/28 rue Neuve Tolbiac - CS 91344 - 75633 Paris Cedex 13 - Banque Coopérative régie par les articles L512-85 et suivants du Code Monétaire et Financier - Société anonyme à Directoire et à Conseil d'Orientation et de Surveillance - Capital de 2 575 000 000 euros - RCS 980 942 RCS Paris - Siège social : 19, rue du Louvre - 75001 Paris - Intermédiaire d'assurance immatriculée à l'ORIAS sous le n° 07 005 200. Identifiant unique REP Emballages Ménagers et Papiers n° FR222581\_01QHND (BPCE - SIRET 493 455 042).

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Ne pas jeter sur la voie publique.



# FINANCING YOUR STUDIES

## Contacting our partner banks

	REIMS		
<b>Caisse d'Epargne</b>	SERKAN KAYAG ANAIIS PIERRET DYLAN GRANGENOIS	<a href="mailto:serkan.kayag@cegee.caisse-epargne.fr">serkan.kayag@cegee.caisse-epargne.fr</a> <a href="mailto:anais.pierret@cegee.caisse-epargne.fr">anais.pierret@cegee.caisse-epargne.fr</a> <a href="mailto:dylan.grangenois@cegee.caisse-epargne.fr">dylan.grangenois@cegee.caisse-epargne.fr</a>	03 51 08 75 22 03 51 08 71 65
<b>Société Générale Grand Est</b>	Anaïs DABONVILLE	<a href="mailto:anais.a.dabonville@socgen.com">anais.a.dabonville@socgen.com</a>	03 26 84 57 63
<b>Crédit Coopératif</b>	Karine DUMORTIER	<a href="mailto:karine.demortier@credit-cooperatif.coop">karine.demortier@credit-cooperatif.coop</a>	
<b>BNP PARIBAS</b>	Franck LACLEF	<a href="mailto:reims-carnot@bnpparibas.com">reims-carnot@bnpparibas.com</a>	
<b>Crédit Agricole</b>		<a href="mailto:apy@ca-nord-est.fr">apy@ca-nord-est.fr</a>	03 26 24 30 79
<b>BRED Espace Grandes Ecoles</b>		<a href="mailto:bredespacegrandesecoles@bred.fr">bredespacegrandesecoles@bred.fr</a>	09 69 36 11 15
<b>Crédit Mutuel</b>		<a href="mailto:08850@cmne.fr">08850@cmne.fr</a>	
<b>LCL Crédit du Nord CIC</b>	Agency near your home		



# FINANCING YOUR STUDIES

ROUEN			
<b>La Banque Postale</b>	Elisabeth BILLAUDEL Laura BARBIER	<a href="mailto:elisabeth.billaudel@laposte.fr">elisabeth.billaudel@laposte.fr</a> <a href="mailto:laura.barbier@labanquepostale.fr">laura.barbier@labanquepostale.fr</a>	06 07 89 94 27 02 76 38 50 43
<b>BNP Paribas</b>	Julie HEMONNET Alexandre GERARD	<a href="mailto:julie.hemonnet@bnpparibas.com">julie.hemonnet@bnpparibas.com</a> <a href="mailto:alexandre.p.gerar@bnpparibas.com">alexandre.p.gerar@bnpparibas.com</a>	02 32 10 54 14 01 34 25 53 58
<b>Crédit Agricole</b>	Corinne JOUAN	<a href="mailto:corinne.jouan@ca-normandie-seine.fr">corinne.jouan@ca-normandie-seine.fr</a>	02 32 19 97 11
<b>LCL</b>	Olivia MACHURAU	<a href="mailto:olivia.machuraux@lcl.com">olivia.machuraux@lcl.com</a>	02 32 10 86 01
<b>Société Générale</b>	Annabelle HUBLET	<a href="mailto:annabelle.hublet@socgen.com">annabelle.hublet@socgen.com</a>	06 12 06 84 43
<b>BRED Espace Grandes Ecoles</b>		<a href="mailto:bredespacegrandesecoles@bred.fr">bredespacegrandesecoles@bred.fr</a>	09 69 36 11 15
<b>CIC Crédit coopératif Crédit Mutuel Nord Europe Crédit du Nord Caisse d'Epargne</b>	Agency near your home		

PARIS			
<b>BNP Paribas</b>	Benoit LABARDACQ	<a href="mailto:paris-tolbiac-13e@bnpparibas.com">paris-tolbiac-13e@bnpparibas.com</a>	
<b>Caisse d'Epargne</b>	Agence Paris Italie	<a href="mailto:agence.paris-italie@ceidf.caisse-epargne.fr">agence.paris-italie@ceidf.caisse-epargne.fr</a>	01 71 39 13 13
<b>BRED Espace Grandes Ecoles</b>		<a href="mailto:bredespacegrandesecoles@bred.fr">bredespacegrandesecoles@bred.fr</a>	09 69 36 11 15
<b>Crédit Agricole Crédit coopératif HSBC Société Générale Crédit Mutuel LCL Crédit Agricole La Banque Postale</b>	Agency near your home		



## FINANCING YOUR STUDIES

### Student loan guaranteed by the state

The State has set up a “student loan” guarantee fund in partnership with a number of banks (Société Générale, Crédit Mutuel, CIC, Banque Populaire, BRED with its team dedicated to Grandes Ecoles students, and some regional branches of Caisse d’Épargne), which can grant a loan of up to €20,000 to students under the age of 28 who are French, from the European Union or a European Economic Area member country, regardless of their income and without the need for a parental or third party guarantee. The interest rate is set by the bank.

The possibility of partially or totally deferred reimbursement until after the degree has been obtained is left up to the student borrower to decide.

Since the total amount allocated to the fund by the State is very low, you must apply as soon as possible before the summer.

<https://www.etudiant.gouv.fr/fr/pre-etudiant-garanti-par-l-etat-1723>



# FINANCING YOUR STUDIES

## FUNDING SIMULATION

Axel, 17 years old,  
Economics Bacculaureate,  
Joining the Global BBA programme

Year 1

CROUS grant scale 5 €5,212 / year  
NEOMA social grant €3,000  
Housing allowance €2,100 / year  
Summer job - 6 weeks €1,600 net  
Internship in France - 3 months €1,800

**TOTAL €13,712**

Year 2

CROUS grant scale 5 €5,212 / year  
NEOMA social grant €3,000  
Housing allowance €2,100 / year  
Student job - 15 hrs/week for 12 months  
€5,900 net

**TOTAL €16,212**

Year 3

CROUS grant scale 5 €5,212 / year  
Housing allowance €2,100 / year  
Neoma social grant €3,000  
Student job - 15 hrs/week for 6 months  
€2,950 net  
Start Up internship - 2 months €1,200

**TOTAL €14,462**

Year 4

Housing allowance €2,100€ / year  
Apprenticeship track €8,960€ net

**TOTAL €11,060€**

During his Global BBA course, Axel will earn €55,446 in additional income, which will cover all his tuition fees.

Elisa, 20 years old,  
Science bacculaureate  
2 years prep classes  
Joining the MiM programme

Year 1

CROUS grant scale 4 €4,587 / year  
NEOMA social grant €3,200  
Housing allowance €1,800 / year  
Internship - 14 weeks €2,100

**TOTAL €11,687**

Year 2

CROUS grant scale 4 €4,587 / year  
Housing allowance €1,800 / year  
Neoma social grant €3,200  
Student job 8h/week for 8 months  
€2,770 net

**TOTAL €12,357**

Year 3

CROUS grant scale 4 €4,587 / year  
Housing allowance €1,800 / year  
Neoma social grant €3,200  
Internship-6 months €3,600

**TOTAL €13,187**

During her MiM course, Elisa will earn €37,231 in additional income, which will cover 71,6% of her tuition fees.

Ces données sont une estimation et sont susceptibles d'évolution. Elles ne sont pas contractuelles et n'engagent pas NEOMA BS.

# FINANCING YOUR STUDIES

## Alternative Financing

A trendy phenomenon, alternative financing makes it possible to receive donations (crowdfunding) or loans from private individuals (crowdlending) and to bypass traditional institutions such as banks, the state, foundations, etc. While it does not replace public aid and cannot provide a real income to live on, crowdfunding can be a way for students to finance part of their daily life or certain projects.

Some crowdfunding websites:

The most famous :

**wweeddo**



It is the leading project platform for young people aged 13 to 30. There are more than 10,000 young people on the platform and about a hundred public and private partners. In just a few clicks, young people can obtain visibility and support for their projects (contacts, advice, encouragement, equipment, funding) thanks to the WVEEDDOO community made up of actors who have an interest in encouraging them in their success. The platform is free for young people.

<https://wweeddo.com/>

**Ulule**



Beyond funding, Ulule supports creators by helping them to put their ideas into practice, co-create with their communities, get their projects talked about and grow. A pioneer in crowdfunding since 2010, Ulule has become the leading participatory incubator for projects with a positive impact. Its community of nearly 3 million members has enabled nearly 30,000 projects to see the light of day.

<https://fr.ulule.com/>

**Kisskissbankbank**



The other pioneer of crowdfunding in France, KissKissBankBank is an alternative financing platform regulated by the French authorities. It now has a community of more than 2 million members.

<https://www.kisskissbankbank.com/>

International students:

**Indiegogo**

**INDIEGOGO**

One of the world leaders in crowdfunding, Indiegogo brings together projects of all types for all project leaders. Offering numerous back-office tools, as well as pre-campaign and post-campaign services, Indiegogo also has a large community dispersed in more than 200 countries.

<https://www.indiegogo.com/>

**Kickstarter**

**KICKSTARTER**

The other leader in crowdfunding, Kickstarter was the first international crowdfunding platform to be launched in 2009. Dedicated to creatives and creators with a community of 15 million backers, more than 150,000 projects have been financed on Kickstarter.

<https://www.kickstarter.com/>

# FINANCING YOUR STUDIES

## Sponsoring Solution

You may not have thought about it, but you can be sponsored during your studies! Like some athletes, the company that sponsors you «bets» on your success by helping you financially with a scholarship. It's a win-win arrangement between you and the company, since you receive valuable help to finance your studies and the sponsoring company wins a young graduate who will work for it once you have obtained your degree!

Crème de la Crème provides companies with the opportunity to call on the skills and services of students from the best schools. Whether they need a market study, a communication strategy or even a website, a qualified student will offer them his or her services at a price that is completely affordable compared to market prices. Crème de la Crème is a financial solution for students, who do not always have the means to be fully autonomous in this area. Crème de la Crème lets you rely on your skills to pay back your tuition fees, or to pay your rent while working on professional projects that you can then develop further.

<https://cremedelacreme.io>

## Financing solution for international students

**Study In France With Peace Of Mind**  
We help you find a financing solution for your international exchange project



### Finding The Appropriate Financing Solution For Your Project

A successful study project in France is one of the best ways to secure your future and your future choices. However, financing it is a crucial issue for all families.

### Anticipating Your International Exchange Project

Between school fees, study deposit, accommodation and living expenses, or computer and mobile phone equipment, the investment in international relocation to France is significant and must be carefully prepared.

### Avicenter: The Financial Solution For A Successful International Exchange Program

To meet all these expenses, specific financing is often necessary. Because we are aware of all these difficulties, we offer you financing solutions!

<https://www.avicenter.fr/>

### Dedicated Support

**Avicenter** uses its financial expertise and its network of banking partners in France to help you obtain a bank loan through a relative living in France. This will allow them to finance the various costs related to your study project (deposit, school fees, plane tickets, accommodation).

**Avicenter** accompanies you from the creation of the credit application, through the signature of the loan offer, to the delivery of the certificate of irrevocable transfer! This way you save time, energy and money!

### Conditions Of Eligibility

- You must have a relative with a registered fiscal address in France (i.e. they pay taxes in France)
- The relative must have a steady professional activity
- The family member/relative must be a French citizen or have a 5-year residence permit.

# INTERNATIONAL MOBILITY FINANCIAL AID

## OUTGOING STUDENTS



### GRAND-EST REGIONAL FINANCIAL AID

The Grand-Est region supports its students for international mobility to enhance their employability at the end of their studies. This financial aid is for all students and is not subjected to means testing. It is higher if students receive a grant from the CROUS or spend their period of mobility in a country bordering the GRAND-EST region. This financial aid is available for students aged up to 29:

- enrolled in BTS, DUT, BAC +3 (Bachelor) to Bac+5 (Master) in a degree awarding course in a higher education institution in the GRAND-EST region,
- studying or doing an internship abroad that is validated by their degree course,
- is not for international students who are studying or doing an internship in their country of origin,
- students can benefit from one of these packages once during their course,
  - receive less than €700/month in remuneration and/or training allowances,
- pay rent abroad for the duration of your mobility,
- students from the campuses in PARIS and ROUEN are not eligible.

- > Fixed rate for studies: €500 for minimum of 16 weeks,
- > Fixed rate for short internship: €400 for 12 to 15 weeks
- > Fixed rate for long internship: €800 for minimum of 16 weeks
- > + €200 for students on a grant
- > + €100 if the student's mobility period is spent in a country bordering the GRAND-EST region (Germany, Belgium, Luxembourg, Switzerland)

Apply online via the website which manages regional financial aid at:

<https://www.grandest.fr/vos-aides-regionales/aide-a-mobilite-internationale-etudiants/>

### CROUS INTERNATIONAL MOBILITY FINANCIAL AID

This aid is reserved for students following a course at a public higher education institution. NEOMA Business School students are not eligible.





# INTERNATIONAL MOBILITY FINANCIAL AID

## OUTGOING STUDENTS



### PASSMONDE REGIONAL FINANCIAL AID

The PassMonde grant awarded by the Normandy region encourages international mobility for students from Normandy. Aid can be combined with the ERASMUS and CROUS scholarships. Conditions:

- To do an internship or an academic exchange abroad for a minimum of 4 weeks and a maximum of 26 weeks during the entire study programme (possibility to divide into 2 stays)
- The tax residence must be located in Normandy,
- The tax-free family allowance must be lower than €30,000
- It cannot be combined with financial aid from another region for the same project
- To be aged under 30

### Financial aid:

- Set rate of €200 for exchanges carried out in the following European countries: Albania, Andorra, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia and Herzegovina, Andorra, Germany, Armenia, Austria, Azerbaijan, Belgium, Belarus, Bosnia and Herzegovina, Germany, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Denmark, Estonia, Finland, Spain, Georgia, Greece, Hungary, Iceland, Ireland, Italy, Kazakhstan, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Montenegro, Norway, the Netherlands, Poland, Portugal, Czech Republic, Romania, the United Kingdom including Channel Islands, Russia, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey, Ukraine and the Vatican
- Fixed rate of €400 for all other destinations
- Plus €40 per week

### Application procedure:

- > Apply via the website <https://www.normandie.fr/pass-monde-etudes-superieures>
- > Apply before leaving



# INTERNATIONAL MOBILITY

## FINANCIAL AID

### OUTGOING STUDENTS



Erasmus+

#### ERASMUS+GRANT

This is a mobility grant awarded to students who do a mandatory internship with ECTS credits or an exchange abroad, in a country in Europe, lasting between 2 and 12 months.

The total duration of Erasmus funding for studies and/or internships cannot exceed 360 days for a student in one cycle of higher education study.

Inclusion and diversity are key priorities for the program. Emphasis is placed on equal opportunities for people with fewer opportunities due to their social, economic or cultural background, their disability, their origin or their place of residence (landlocked or outermost regions). This supplement amounts to €250 per month.

#### FRANCO-GERMAN UNIVERSITY GRANT

The Franco-German University encourages contact between economic stakeholders on the one hand and students, alumni, and PhD students on the other hand. This kind of link is fostered thanks to the FGU Grant created in 2014 (only for CESEM students following the Franco-German track).

Financed by prestigious firms such as Michelin Reifenwerke, Hutchinson GmbH, BNP Paribas, and SaarLB Bank, these grants are not only used to reward outstanding university tracks.

They also enable selected students to boost their curriculum and their CV, for example by doing an internship or writing an end-of-studies dissertation about a firm. Thus, they begin to acquire professional experience and develop their network.

Applications from 2nd May to 30th September in the current year, exclusively online at:  
<https://www.dfh-ufa.org/fr/faq-category/aide-a-la-mobilite>



**OUTGOING STUDENTS**

**OFAJ  
DFJW**

### **OFAJ (FRANco-GERMAN YOUTH OFFICE) INTERNATIONAL MOBILITY ASSISTANCE**

With this programme to assist international mobility, OFAJ offers grants for internships of at least four weeks in a firm or institution in Germany. The internship must be an integral part of your university studies (mandatory or strongly recommended internship in your current study programme), and provides you with an opportunity to develop your professional and intercultural skills.

You may apply for this grant if you are a full-time student enrolled in a higher education institution in France.

This scholarship can be combined with a paid internship and other scholarships (excluding UFA and CIERA grants), up to a maximum of €1,200 per month, all scholarships and allowances combined:

Internships taking place in a French institution in Germany (embassy, Institut français, French school, etc.) are not eligible for OFAJ funding.

<https://www.ofaj.org/programmes-formations/bourse-pour-stage-pratique-pour-etudiants.html>

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### OUTGOING STUDENTS

#### MyUS.COM SCHOLARSHIP

<https://www.myus.com/scholarships/the-global-perspectives-scholarship/>

MyUS.com is pleased to announce its first annual “Global Perspectives” scholarship focused on the role of experiential learning in preparing global-ready graduates. A study conducted by Rice University outlines many of the characteristics students acquire during the course of an international programme that make them far more marketable to employers, from a global perspective, following graduation. The study finds that students who study internationally are much more likely to be able to:

- creatively solve problems by applying familiar concepts to unfamiliar situations
- contribute to an ethnically diverse team
- be self-confident, yet able to listen and learn from people whose value systems are different
- take personal risks and act independently
- be flexible and adapt to rapidly changing situations
- have a basic command of the local language and be able to use it in practical situations
- imagine, forecast, analyse or address business situations from a different cultural frame of reference.

As a global organisation, MyUS.com has a growing, vested interest in preparing tomorrow’s future international business leaders for long-term success. As such, we invite all students who meet the criteria listed below to apply for this inaugural scholarship.

To qualify for scholarship consideration, eligible students must:

- currently be following academic courses in a country other than their home country (studying abroad or as an international student)
- have been accepted on a study abroad programme or have studied abroad within the past two academic years.
- write a 500-word essay detailing why they chose an international programme, how they feel that programme will enhance their studies (or did enhance their studies) and how they feel that programme will likely impact their perspectives relative to other cultures and the impact that will have on future business successes. Additionally, the essay should clearly articulate how they believe their experience studying abroad will make them increasingly competitive in today’s global job market.

How to apply: Deadline for submission of this scholarship: 30 novembre 2025

To enter, send an email to [scholarships@myus.com](mailto:scholarships@myus.com) with the following information:

- your essay (attached as a document or included in the body of the email)
- a photo of yourself (image must feature you alone, without other people)
- any additional relevant information you feel will help to tell your story

All submissions not received through this email will be disqualified. If you have trouble submitting your essay, please contact [MyUS.com at applicationhelp@myus.com](mailto:MyUS.com at applicationhelp@myus.com) for assistance.

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### OUTGOING STUDENTS

Essays will be reviewed – and the recipient will be selected – based on the student's ability to communicate his/her story as it relates to the questions above and to the overarching theme of the scholarship, as well as the thoughtfulness of the essay.

#### Eligibility:

To apply for the scholarship, the applicant must be a student currently enrolled at an officially recognised, accredited university and must be currently enrolled in or have been accepted into a study abroad programme or as an international student. Additionally, eligible students must be in good standing with their home university. Students who have been suspended, are on academic probation or have violated any university rules will be disqualified. Applicants must either be accepted to a qualifying university or currently enrolled in an undergraduate/graduate programme. If the applicant or the applicant's parent/legal guardian is employed by MyUS.com at the time the scholarship is granted, the student will be considered ineligible. Eligibility of finalists will be verified before winners are selected.

#### Description of scholarship funds:

The scholarship recipient will receive a one-time €2,500 (USD) educational scholarship to be applied to qualifying expenses, including undergraduate/graduate tuition, fees, books and on-campus room and board for the 2025 or 2026 academic year. Funds are provided by Access Shipping LLC (MyUS.com). Payments issued by MyUS.com are made payable to the student's approved university and mailed after December 31, 2025, directly to the accredited university designated by the student.

#### Winner selection and announcement:

The scholarship recipient will be selected by MyUS.com after the November 30, 2025 application deadline. The winner will be announced and notified via email on or before December 31, 2025.

#### University approval:

The institution must be accredited and recognised by the government in which the university is established. Any students who attend universities that do not fit the criteria will be disqualified.

#### Recipient responsibilities

The recipient must be enrolled without interruption, barring illness, emergency or military service. It is the recipient's responsibility to verify receipt of funds with their designated institution and to notify MyUS.com if the award check does not arrive on or about 30 days from the issue date. MyUS.com reserves the right to alter or discontinue this programme at any time without notice. bourse n'arrive pas dans les 30 jours suivant la date d'émission. MyUS.com se réserve le droit de modifier ou d'interrompre ce programme à tout moment et sans préavis.

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### OUTGOING STUDENTS



#### EIFFEL SCHOLARSHIPS

##### MASTER SECTION :

The EIFFEL scholarship (master section) of €1,181 per month, funded by the French Ministry of Foreign Affairs, is granted to the best international students selected by their host institution in France. Its duration is limited depending on the degree course you are following.

##### Amount/Benefits: € 1,181 per month

In addition, this monthly allowance covers several benefits including travel, health insurance, cultural activities. Grant holders can also benefit from the additional housing allowance.

##### Duration

The EIFFEL scholarship is granted, subject to the student having fulfilled the academic obligations for each year of the course, for a duration of no longer than 12 months when registering for an M2, for a duration of no longer than 24 months when registering for an M1, and for a duration of no longer than 36 months when registering for an engineering degree.

Age: 25 at most on the date of the selection committee meeting

Nationality: any

Level of studies: master

Contact : [admissions@neoma-bs.fr](mailto:admissions@neoma-bs.fr)

##### DOCTORATE SECTION:

The EIFFEL scholarship (doctorate section) which amounts to €1,800 per month for up to 12 months, is funded by the French Ministry of Foreign Affairs. It can be granted to the best international students selected by their host institution in France.

##### Amount/Benefits: € 1,800 per month

In addition, this monthly allowance covers several benefits including: one return trip (for students studying law and political science, who may make several trips, only one return trip will be funded), health insurance, cultural activities. Grant holders can also benefit from the additional housing allowance.

##### Duration

- Up to 12 months
- In the case of law and political science students only, with the agreement of the selection committee, the 12 months can be split into 3 trips at most (of 3 or 4 months) spread over 3 years at most, interspersed with periods in the country of origin.

Age: 30 at most on the date of the selection committee meeting

Nationality: any

Level of studies: PhD

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### INCOMING STUDENTS

#### La bourse De La Fondation Flywire

The Flywire Charitable Foundation aims to improve equality, access and affordability for underrepresented individuals and communities. Scholarships will be awarded across the following themes:

- Social justice
- Global health
- Global citizenship
- Environmental sustainability

#### Eligibility

- Our scholarship program is available exclusively to undergraduate students.
- Applicants can hold citizenship from any country but must be attending an institution located in one of the countries listed on our FAQ page.
- Applicants must be enrolled for the 2025 Fall term. Funds cannot be deferred for future terms.
- Open to all majors.
- Each student can only apply to one of the four scholarship categories.



#### How to Apply

**contact: [foundation@flywire.com](mailto:foundation@flywire.com)**

All eligible applicants must complete the application form. All applications should be submitted in English.

Written responses to the following questions are required within the application form:

1. Tell us about yourself: what are you studying and at what school?
2. What hurdles have you had to overcome to pursue your studies?
3. What do you hope to achieve with your education and how does it relate to the theme of the scholarship you have selected?

#### Selection Criteria

A select committee of Flywire Charitable Foundation members and diverse global Flywire employees will review each application individually. The criteria used in the selection process are:

- **Adherence to Prompt:** The applicant meets all requirements, clearly addresses the questions posed by Flywire, and demonstrates how their studies relate to the scholarship they have selected.
- **Persistence:** The applicant provides a clear overview of their personality, interests and values and shows evidence of determination and resilience when faced with obstacles.
- **Leadership:** The applicant describes their personal, academic and/or career goals and indicates how their educational pursuits are helping them achieve stated goals.

<https://www.flywire.com/company foundation/scholarships>



A large, ornate Gothic building with a prominent red dome and multiple spires, situated along a riverbank. A construction crane is visible in the background to the left.

# INTERNATIONAL MOBILITY FINANCIAL AID

## INCOMING STUDENTS

### HUNGARIAN GOVERNMENT SCHOLARSHIPS

Thanks to the financial support of the Hungarian government, the Tempus Public Foundation offers scholarships to foreign higher education students who wish to deepen their knowledge and gain experience in Hungarian higher education institutions. Hungarian government scholarships are available for:

- a 3 to 10-month study semester
- a 24 to 36-month full curriculum
- 3 days to 10 months period for research
- 2 to 4-week summer courses



The conditions and the list of documents required for application are available on the website <http://tka.hu/international-programmes/4133/information-for-applicants>

The conditions (number of scholarships awarded, periods of time, allowance, etc.) for each type of scholarship are described in the bilateral agreements signed with the State or in the latest terms and conditions agreed with the partnership office.



<http://campusbourses.campusfrance.org/fria/bourse/#/catalog>

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### INCOMING STUDENTS

#### MAJOR scholarships

MAJOR scholarships organised by AEFE and the French Ministry of Europe and Foreign Affairs aim to help the best foreign students at overseas high schools with a French programme to continue high-level studies in French higher education. The MAJOR scholarship is awarded for 5 years at most and up to Master 2 level or its equivalent.

**Amount/benefits:** The MAJOR scholarship is awarded on academic criteria. Family income is taken into consideration later, after selection. It confers on the student the status of a French Government Scholarship Holder (BGF), social security coverage and health insurance. Recipients receive benefits that depend on the rate allocated by the selection committee. The AEFE contributes €500 to the registration and travel costs for the entrance exams to the Grandes Ecoles, and to the OFII tax on arrival in France.

**Age:** no age criteria, but only students in their last year at high school may apply.

**Nationality:** Any Special features: All pupils not having French nationality in their final year of a high school approved by the Ministry of National Education.

**Areas of study:** Any Level of studies: bachelor or master degree Additional conditions: Selection is only confirmed if the students obtain the grade «très bien» or «bien» for the baccalaureate and enrol in a higher education institution in France.

**Level of studies:** bachelor or master degree

**Additional conditions:** Selection is only confirmed if the students obtain the grade «très bien» or «bien» for the baccalaureate and enrol in a higher education institution in France.

#### Contact

Agence pour l'enseignement français à l'étranger  
Service orientation et enseignement supérieur  
23, place de Catalogne - 75 014 PARIS  
Tel : +33 (0)1 53 69 31 49

**Email :** [excellence.aefe@diplomatie.gouv.fr](mailto:excellence.aefe@diplomatie.gouv.fr)

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### INCOMING STUDENTS



#### CHARPAK SCHOLARSHIPS (INDIA)

CHARPAK is the scholarship programme of the French government in India. The scholarship programme is divided into sub-programmes. It enables Indian students to study at undergraduate or postgraduate level in public and private institutions in France.

**CHARPAK Master:** offered to Indian students admitted to a Master's degree programme in France. The scholarship can be renewed one time, on request and according to the results obtained by the scholarship holder in the first year of the Master's programme.

**CHARPAK Exchange:** open to Indian students of all profiles, at Bachelor's or Master's level, who study in France for one semester as part of a partnership between their Indian institution and a French host institution. It is offered twice a year: Autumn session (September-December) and Spring session (January-April-May).

#### Amount/benefits:

- Monthly allowance of €860
- Assistance in finding affordable student housing (priority access to CROUS residences, subject to availability)
- Help in obtaining a student visa

**Age :** 30 at most

**Nationality:** Indian

**Field of studies:** any

**Level of studies:** bachelor and master degrees

**Special features:** scholarship awarded for application file with good marks and a good cover letter

**Language skills:** presentation of a French language certificate from the Alliance Française (Delf/Dalf) is an asset for the selection process.

<https://www.inde.campusfrance.org/charpak-scholarship>

# INTERNATIONAL MOBILITY

## FINANCIAL AID

### INCOMING STUDENTS



#### FRENCH GOVERNMENT SCHOLARSHIPS LUMIERES

The Embassy of France in Mexico offers scholarships of 700 € per month to students following a complete Master's degree (M1 + M2) in any field.

- If the candidate is accepted in M2 at the end of the M1, the scholarship will be renewed for another 12 months.
- If the candidate is not accepted in M2 at the end of the M1, the scholarship will only last 12 months for the M1.

**Age:** No age limit

**Nationality:** Mexican

**Subject Area:** Agriculture - agri-food; Architecture, urban and regional planning; Arts, culture, design and fashion; Biology; Chemistry; Communication and journalism; Law; Environment and earth sciences; Computer science; Languages and literature; Management, administration, finance and commerce; Mathematics; Physics; Health and social professions; Educational sciences; Engineering sciences; Economics and politics; Humanities and social sciences; Sports; Tourism, hotels and restaurants; Transportation and logistics

**Level:** master

**Language Skills :** DELF B2 ou TCF niveau 4

Inscription / Candidature

Voir Appel à candidatures:

<https://www.mexique.campusfrance.org/es>  
cf. onglet «Becas»



# INTERNATIONAL MOBILITY FINANCIAL AID

## INCOMING STUDENTS



### FRANCO-THAI SCHOLARSHIP (BGF THAILAND)

The French government grants scholarships to Thai students, professors and researchers who wish to study or do research in France, through the French Embassy in Thailand, as part of the cooperation agreement between French and Thai institutions.

#### Duration:

- > For master programmes, the scholarship is normally granted for a duration of 10 months (2nd year of a master's programme). However, in certain cases the scholarship can be awarded for two years.
- > For PhD students, the scholarship is granted for 3 years at most.

#### Amount/benefits:

The social protection scholarship gives access to a unique status that enables candidates to benefit from social protection in France and other advantages (priority for housing, exoneration from tuition fees in certain public higher education institutions, programme, etc.)

Full scholarship: in addition to the social protection grant, the full grant comprises a monthly allowance to help with living costs in France and sometimes a return air ticket to France.

**Age:** maximum 35 years of age

**Nationality:** Thai

**Field of studies:** any

**Level of studies:** master; PhD

**Language skills:** proficient in French and/or English

#### Contact

Service de Coopération et d'Action  
Culturelle de l'Ambassade de France  
en Thaïlande,  
35 Charoenkrung Road, Soi 36, Bangrak,  
Bangkok 10500





# INTERNATIONAL MOBILITY FINANCIAL AID

## INCOMING STUDENTS



### FRANCE EXCELLENCE SCHOLARSHIPS (SOUTH KOREA)

The French Embassy in Korea launches its appeal for applications for the French government's France Excellence scholarships, enabling Korean students to follow master and doctorate level degree courses in France.

#### Amount/Benefits:

- Monthly stipend of approximately €860 for a Master's degree / €1,588 for a PhD
- Round-trip ticket between Korea and France
- Coverage of tuition fees up to a maximum of €5,000 per year
- Access to a student residence or university accommodation (within the limit of available places), although the costs and charges remain the responsibility of the student.
- Free access to the Study in France procedure (reimbursement of procedure costs).
- The scholarship will be renewed on condition that the student graduates to the next year.

#### Duration:

- M1 students: up to 24 months. Payment of the scholarship in the second year (M2) is subject to successful completion of the first year.
- M2 students: up to 12 months.
- PhD students: up to 36 months.

#### Nationality: South Korean

**Age:** Master's degree candidates must have been born after 1st January 1997.  
PhD candidates must have been born after 1st January 1995.

**Level of studies:** master; doctorate

**Language skills:** English or French depending on the course chosen.

**Additional conditions:** This scholarship is aimed at students of Korean nationality newly enrolled or admitted to a French higher education institution for the year when the scholarship is awarded.

#### Contact

Embassy of France in Korea /  
France Korea Campuse  
mél : [campusfrance@  
institutfrancais-seoul.com](mailto:campusfrance@institutfrancais-seoul.com)





# INTERNATIONAL MOBILITY FINANCIAL AID

## INCOMING STUDENTS



### AVENIR (SPAIN)

The Amistad Hispano Francesa Association «Diálogo» and the French Embassy in Spain (Campus France Spain) manage these grants for study periods or internships in France.

AVENIR is a grant programme funded by French and Spanish partner firms, French higher education centres, and by the French Embassy in Spain. This programme offers grants to Spanish students who wish to study or do an internship in France.

Academic excellence is the main selection criterion for the AVENIR grant programme, for candidates aiming to become bicultural, bilingual executives.

**Amount/benefits:** from €1,000 to €10,000

Students will be monitored in France and social security will be paid for students who will have the status of government grant holders.

**Duration of the study grant:** one academic year or six months for internships.

**Nationality:** Spanish or French-Spanish

### Field of studies:

The AVENIR programme supports courses in engineering, finance, IT, law, and business as a priority, but does not exclude other disciplines.

**Level of studies:** bachelor; master; doctorate (priority to students following a master degree course)

### Contact

Association Diálogo  
Calle Doctor Castelo, 10  
28009 Madrid

Tel : +34 91 559 72 77  
avenir@dialogo.es

Ambassade de France en Espagne  
madrid@campusfrance.orgul.com



# INTERNATIONAL MOBILITY FINANCIAL AID

## INCOMING STUDENTS

### THE IBN ROCHD FOUNDATION SCHOLARSHIP (MOROCCO)

The Ibn Rochd Foundation for Science and Innovation (FIRSI), launches for the academic year 2025-2026, the Scholarship campaign for French Grandes Ecoles.

This scholarship will be offered to the best Moroccan students, enrolled in CPGE and entering the 1st year of the French Grandes Ecoles of Engineering and similar and Grandes Ecoles of Commerce the list of which is fixed by the ministerial decree N°726.14 of March 10, 2014.

Students of Moroccan nationality who are eligible for the merit scholarship are eligible for this scholarship, who have completed their education in a CPGE in Morocco or in France and are means-tested.

The GEF FIRSI scholarship of the Ibn Rochd Foundation is composed of a **monthly amount of 6,000 MAD over 10 months**, the payment of registration fees up to **30,000 MAD**, a return air ticket from Morocco to France and **6,000 MAD** for installation costs.

Applications for the «Ibn Rochd Foundation Scholarship» can be made via the application platform FIRSI:

<https://firsi.eudonet.com/>

The GEF FIRSI Scholarship is awarded for a period of 3 years of study starting in the 2024/2025 academic year. It is suspended in the event of repetition of a year, a gap year, a paid internship, apprenticeship, professional contract or cessation of studies.

# INTERNATIONAL MOBILITY FINANCIAL AID

## INCOMING STUDENTS

### DIRECTORY OF GRANT PROGRAMMES

#### CAMPUS FRANCE:

##### DIRECTORY OF GRANT PROGRAMMES

Campus France offers all students who wish to continue their studies at NEOMA Business School, a comprehensive directory of more than 600 grant programmes. Depending on your level and area of study, you may be eligible for different grants.

See the catalogue via the following link:

<http://campusbourses.campusfrance.org/fria/bourse/#/catalog>



# SUMMARY OF GRANTS AND FINANCIAL AID MANAGED BY THE SCHOLARSHIPS, AID & PARTNERSHIPS CENTRE

NAME	CRITERIA FOR ELIGIBILITY	APPLICATIONS	CONTACT
CROUS State grant	- You are aged less than 28 on 1 <sup>st</sup> September of the academic year and you are following a course that hosts grant holders. Depending on your parents' income, number of children and distance from your university, your social situation may make you eligible for a grant.	upload to <a href="http://myneomagora.neoma-bs.fr/">http://myneomagora.neoma-bs.fr/</a>	<a href="mailto:bourses.aides.partenariats@neoma-bs.fr">bourses.aides.partenariats@neoma-bs.fr</a>
NEOMA Social Grants	Receive a CROUS grant.	upload to <a href="http://myneomagora.neoma-bs.fr/">http://myneomagora.neoma-bs.fr/</a>	<a href="mailto:bourses.aides.partenariats@neoma-bs.fr">bourses.aides.partenariats@neoma-bs.fr</a>
Jacques Lambert Grant	Study in the pre-master year of the MiM programme Academic excellence and financial difficulties are taken into consideration.	NEOMA Business School selects 6 student files to submit to the Foundation	<a href="mailto:bourses.aides.partenariats@neoma-bs.fr">bourses.aides.partenariats@neoma-bs.fr</a>
EIFFEL Scholarship	For incoming students who are preparing a MiM Double Diploma, a Mastère Spécialisé, a Doctorate.	NEOMA Business School selects the applications in October and sends them to Campus France	<a href="mailto:admissions@neo-ma-bs.fr">admissions@neo-ma-bs.fr</a>
UFA Grant	The grant registration process is only open to CESEM students on the Franco-German track.	Registration online via the site: <a href="http://www.dfh-ufa.org">www.dfh-ufa.org</a> Registration between 2 <sup>nd</sup> May and 30 <sup>th</sup> September of the current year.	<a href="mailto:bourses.aides.partenariats@neoma-bs.fr">bourses.aides.partenariats@neoma-bs.fr</a>
Erasmus + grant	Do an academic study period or an internship in a European Union country eligible for an Erasmus grant.	Follow the instructions given by the Scholarships, Aid and Partnerships Centre	<a href="mailto:bourses.aides.partenariats@neoma-bs.fr">bourses.aides.partenariats@neoma-bs.fr</a>
International mobility financial aid	Depends on each region.	Application file to complete directly on the region website, then certificate to be validated by Scholarships, Aid and Partnerships Centre	Region website





# PROFESSIONAL EXPERIENCE

## INTERNSHIPS

During your studies, you will have the opportunity to undertake several long internships. Your missions and responsibilities will evolve along with your corporate experience, and this source of income can help to finance your studies.

Since January 1, 2024, the minimum gratification for an internship of more than 2 months has been €4.35/hour, i.e. approximately €670 per month.

### Contacts

- > conventions-rouen@neoma-bs.fr
- > conventions-reims@neoma-bs.fr

## APPRENTICESHIPS

During this period, you will alternate between periods of classes and periods in the company. You will be exonerated from tuition fees (covered by the company and its OPCO) and you will receive a payment based on a percentage of the minimum wage or the industry minimum with reduced social contributions during the duration of your contract.

A MiM apprentice receives **53% of the minimum wage in M1, and 78% of the minimum wage in M2** (aged over 21).

### Contacts

- > apprentissage-rouen@neoma-bs.fr
- > apprentissage-reims@neoma-bs.fr

**MyCareer@Neoma**  
by JobTeaser

NEOMA Business School helps you with your career plans and has more than 40,000 apprenticeship offers accessible on our JOBTEASER website as soon as you arrive at School.  
<https://neomabs.jobteaser.com/fr/job-offers>

# PROFESSIONAL EXPERIENCE

## THE PRIME D'ACTIVITÉ (EMPLOYMENT BONUS)

The prime d'activité (employment bonus) is monthly supplementary income, paid to employees over the age of 18, depending on their income. It is paid by the Caisse d'Allocations Familiales (CAF), (National Family Allowances Office) and the Mutualité Sociale Agricole (MSA).

Students or people with an apprenticeship contract may receive the prime d'activité in certain conditions. Students in employment whose income is more than 1082,87 euros per month (that is to say 78% of the net SMIC) over the three months prior to their application may have a right to this employment bonus. The same applies to apprentices or young people doing an internship in a company where they earn 78% of the SMIC (minimum wage).

NB. A stipend paid for an internship is not considered as employment income. If you are an intern, you will need to have another job to be eligible for the employment bonus.

The same conditions apply to students and apprentices who live with their parents to receive the employment bonus.

**To calculate the employment bonus, visit the simulator:**

> <https://www.d.caf.fr/wps/portal/caffr/simulateurpa/>

### Formalities:

The procedure is digital. You can access the service online via the CAF or the MSA, depending on your social protection scheme. Each quarter, you must send a quarterly declaration of your income earned over the past three months to your CAF or MSA office.

## FINANCIAL AID FOR APPRENTICES TO OBTAIN THEIR "B" DRIVING LICENCE

Help Financing a Driving Licence is to make it easier to travel from home to work and to school.

Conditions:

- > The apprenticeship contract must be in progress when the application for financial aid is made.
- > The apprentice must have already started to prepare the tests to take the driving licence to drive B category vehicles.

<https://www.alternance.emploi.gouv.fr/cfa-aide-au-financement-du-permis-de-conduire-b>

### Contacts

- > [apprentissage-rouen@neoma-bs.fr](mailto:apprentissage-rouen@neoma-bs.fr)
- > [apprentissage-reims@neoma-bs.fr](mailto:apprentissage-reims@neoma-bs.fr)





# USEFUL INFORMATION

## FACILITATE ACCESS TO HOUSING FOR UNDER-25S AND WORK/STUDY STUDENTS

Have you been employed for less than 18 months and need a helping hand settling in? Action Logement offers free assistance of €1,000 to accompany and support young working people whose gross income is less than €1,400.

### WHO IS ELIGIBLE FOR HOUSING BENEFIT?

#### Tenant's conditions

##### • You are:

- >> under 25 years old and employed by a private sector company, including an agricultural company, located in mainland France or in the French overseas departments and territories, whatever the nature of your employment contract (permanent contract, fixed-term contract, Single Employment Contract, Temporary Employment Contract, temporary workers).
- > working (work/study programme, without age limit) in a private sector company (including agricultural) located in mainland France or in the French overseas departments and territories under an apprenticeship contract or a professional training contract.
- > You have had an employment contract for less than 6 months.
- > You receive a gross monthly salary less than €1,400.

#### Housing conditions

- Your accommodation is located in France (mainland or overseas departments) and is your main residence.
- You have an empty or furnished rental lease or a shared lease at the time of application.

### >>> IMPORTANT TO KNOW

Housing assistance for working young people:

- cannot be cumulated with the mobility grant Action Logement of 1,000 €
- can be cumulated with the MOBILI-JEUNE aid

### WHEN TO MAKE YOUR REQUEST?

Complete eligible applications must be submitted no later than December 31, 2024. Once the budget is reached, this assistance will no longer be available.

<https://www.actionlogement.fr/aide-mon-job-mon-logement>



## USEFUL INFORMATION

### REIMBURSEMENT OF HOME / WORKPLACE TRAVEL EXPENSES

Your employer is obliged to pay for part of your travelling expenses. It is compulsory for your employer to pay for some of your public transport expenses. Your employer is not obliged to pay for any personal transport expenses.

It is compulsory for private sector employees who use public transport to travel to their workplace to receive part reimbursement for their travelling expenses.

#### Who is concerned?

All employees are concerned, including part-time employees.

For your information: apprentices and interns are also concerned.

For which means of transport?

For public transport such as: underground, bus, tramway, bicycle rental. Single/return tickets are not reimbursed. Only season tickets are reimbursed by employers.

For which reimbursement?

- General case: reimbursement is based on 50% of second-class fare for the shortest distance.
- Part-time employees working less than half time are paid in proportion to the number of hours worked compared to half time.

Your company will not pay national insurance contributions, nor will you pay income tax for this financial aid.

To obtain this financial aid, contact the human resources department in your company for the procedure to follow.

#### For further information:

> <https://www.service-public.fr/particuliers/vosdroits/F19846>

# USEFUL INFORMATION

## ACCOMMODATION: WHAT YOU NEED TO KNOW!

### A GUARANTOR

Also called “third party guarantee”, a guarantor is a corporate entity or a private individual who provides a guarantee and agrees to pay the rent instead of a tenant if he or she defaults. Usually, landlords require a guarantor to reside in the European Union and to prove a monthly income which amounts to a minimum of three times the price of the rent. This can be negotiated with the landlord if you have a monthly, net salary which amounts to three times the rent without service charges.

### A DEPOSIT

Often amounting to the equivalent of one month's rent without service charges, the deposit is paid by the tenant to the landlord to guarantee the rental agreement: that is to say regular payment of the rent and good upkeep of the rented property.

Two months after your rental has ended, the landlord will pay back this deposit after checking to see that the property has not suffered any damage.

Any possible damage to the property should be noted by the tenant and the landlord together during the outgoing inventory of fixtures which should be compared to the incoming inventory of fixtures. It is, therefore, very important to conduct these inventories seriously.

### ACCOMMODATION IN CROUS HALLS OF RESIDENCE

Any student, whether or not they have a scholarship, can apply for accommodation in a student residence (room, bedsit, T1 or T2).

To do this, you should apply when you hand in your Dossier Social Etudiant (DSE) – Student Social File between 1st March and 31 May.

> [www.crous-reims.fr](http://www.crous-reims.fr)

> [www.crous-normandie.fr](http://www.crous-normandie.fr)

> [www.crous-paris.fr](http://www.crous-paris.fr)

# USEFUL INFORMATION

## FINANCIAL AID FOR ACCOMMODATION



### FAMILY ALLOWANCE

Depending on your circumstances, you may be entitled to APL or ALS. These allowances are paid directly to the landlord of the rented property. You can use the simulator on the website:

> [www.caf.fr](http://www.caf.fr)

## ACTION LOGEMENT: FINANCIAL AID FOR RENTAL

- **AVANCE LOCA-PASS®** allows you to pay the deposit requested by a lessor immediately and then to pay back the loan in interest free installments over a period of 25 months at most. It amounts to €1,200 at most. This financial aid for accommodation is available for young people under 30 and for employees of any age in the private sector except for the agricultural sector.

> For refund terms and conditions: <https://www.actionlogement.fr/l-avance-loca-pass>

- **THE VISAL WARRANTY:** A landlord or estate agency asks you to find someone to act as guarantor if you don't pay your rent. The garantie VISALE is a guarantee provided by Action Logement for the rental of your main residence. The garantie VISALE is free for both landlords and tenants. It meets the needs of lessors, who are looking for maximum protection before renting their property, by providing a simpler and safer solution than a guarantee provided by a private individual.

VISALE is a guarantee provided by Action Logement for tenants who pay rent and rental charges for their main residence, if they default. Thanks to this reliable, free guarantee, it is easier for tenants to find accommodation by reassuring their future landlord.

> See eligibility requirements: <https://www.actionlogement.fr/la-garantie-visale>

- **MOBILI-JEUNE®** is a subsidy which allows you to lower your rent. It is available for young people under 30 who are studying and doing and apprenticeship (with an apprenticeship contract or a professionalisation contract), in a company in the private sector except for the agricultural sector (Agri-Mobili-Jeune is available for employees in the agricultural sector). The amount of assistance is limited to €1,100 per training year over 11 monthly payments. Assistance can be requested for a maximum of two training years, consecutive or not, i.e. two times 11 months.

The calculation is based on the rent after deduction of housing assistance (APL).

> <https://www.actionlogement.fr/l-aide-mobili-jeune>

## NOTES

# Contact us!

For further information,  
please send an email to:

[bourses.aides.partenariats@neoma-bs.fr](mailto:bourses.aides.partenariats@neoma-bs.fr)

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