



EUROPEAN COMMISSION
Directorate-General for Education and Culture
Lifelong Learning : policies and programme
Higher education; "Erasmus"

**PUBLIC OPEN CALL FOR TENDER EAC/47/2009
(Feasibility study to examine the potential need for a Student Lending
Facility at European Level)**

REPLIES TO QUESTIONS RECEIVED FROM POTENTIAL TENDERERS

The following replies to questions received by the Commission from organisations potentially interested in submitting bids pursuant to the above mentioned Call for Tender, are hereby drawn to the attention of all potential Tenderers.

The document may be further updated later in response to any further questions:

General question

QUESTION

Where to find the call documents?

ANSWER

All documents relating to the above call are available at:

http://ec.europa.eu/education/calls/doc1841_en.htm

Specific questions

QUESTIONS

- 1) What does the Commission mean by 'An analysis of the additional costs of mobile study in Europe by country and by higher education cycle' in the Terms of reference? Would that also include broader macroeconomic costs for instance associated with brain drain and selective migration? Or does it more refer to direct costs of the loan provision (cost of the program and operating costs)?
- 2) What does the Commission mean by the 'Potential for leverage of additional funding for the establishment of a scheme' in the Terms of reference?
- 3) What does the Commission mean by the 'Potential for using mutual guarantee schemes' in the Terms of reference?
- 4) Which of the specific objectives does the Commission expect to be studied for all involved countries, and which objectives for some involved countries by means of case studies? For example specific objective 1 from the Terms of reference.

- 5) Is there a network of the Commission among stakeholders and target groups, in the involved countries, that we can use for the study?
- 6) What does the Commission mean by ‘An indication of the technicians or technical bodies involved, whether or not belonging directly to the firm, especially those responsible for quality control?’, from the Specifications 9.2.2.4.?
- 7) Which specific objectives does the Commission have with regard to the requested reflections on “Impact of Community and national legal framework and regulations”? (point (k) on page 4 in the Terms of Reference)

ANSWERS

- 1) This refers to the additional costs students have to face when studying abroad, compared to when they study in their country of origin. It does not refer to the broader macroeconomic costs.
- 2) This means that depending on what is the design proposed by the student lending facility, there are some ways of funding such scheme that may not necessarily require funding for example from the Commission or National Governments, which is what happens in the case of the RSFF facility (financed by the European Commission and the EIB) where there is a leverage effect/multiplier effect to the EU/EIB funds.
- 3) In France and Portugal the student loan schemes that were introduced last year use a mutual guarantee scheme set up for SMEs (and adapted to student loans) to re-insure the default risk and have a leverage effect. The study should examine the potential if something along these lines could be replicated at the European Level.
- 4) This should be part of the proposal the tenderer will submit, based on its knowledge and experience in the field.
- 5) The Commission works with many stakeholders in the higher education field, mainly at EU level. However, many national networks also exist. We expect the tenderer to assess what potential networks to work with, based on its knowledge and experience in the field. This is also something which can be discussed once the contract has been assigned to the winning tenderer.
- 6) This is a standard formulation used in most tender specifications. It could for example include information on if the firm is ISO 9000 certified.
- 7) The specific objective regarding the feasibility study for the establishment of a student lending facility at the EU/EEA level.