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Driving licence loan

If you are unemployed and fulfil certain conditions you can borrow money from CSN for the purpose of obtaining a category B driving licence. With a driving licence, you may find it easier to get a job. Here you can find information on payments, conditions and how you can apply for a loan.

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What is a driving licence loan?

The driving licence is a loan for those who are unemployed and between 18 and 47 years of age. You may take out a loan with CSN for a category B Swedish driving licence, i.e. for passenger cars and light lorries. You can borrow a maximum amount of SEK 15,000. You must pay back what you borrow, and you will be required to do this even if you do not obtain a driving licence.

Each year, CSN receives a sum of money for the purpose of the driving licence loan. We approve applications in the order they come in and only for as long as the funds are available.

More people should be able to apply in 2019

The Government has plans to also make young people who are not unemployed eligible for a driving licence loan. This applies to people aged 19–20 who have completed their upper secondary education. This may be realised in 2019.

Amount you can borrow

You can borrow a maximum amount of SEK 15,000. The money is paid in instalments during the period of your driving licence training, and each payment is SEK 5,000. You can only be granted a CSN driving licence loan one time, and the decision is valid for one year.

The driving licence loan may not cover the costs of your entire driving licence training, although it could be of help along the way. Talk to your driving school, so that they can help you put together a plan. You will then see how much is covered by the loan.

Costs for which the driving licence loan may be used

Requirements and conditions

There are requirements and conditions that must be fulfilled in order for you to borrow money from CSN for your driving licence.

- Your driving school must be approved by the Swedish Transport Agency.
- You must not have held a category B driving licence previously.
- You must fulfil the conditions concerning age and unemployment.

On the Swedish Transport Agency's website you can see a list of approved traffic schools. Search by county and driving school.

[Swedish Transport Agency - search schools](#)

Conditions for age and unemployment

Depending on your age, different conditions apply.

- ⊕ You are 18–24 years old
- ⊕ You are 25–47 years old

How to apply

E-tjänst: Ansök om körkortslån

You can apply for a driving licence loan on Mina sidor [My pages]. To be able to log in, you must have e-identification.

If you are entitled to a driving licence, you will receive a decision with a loan grant of SEK 15,000. You decide if you want to use the entire loan amount during driving licence training, or part of it. The decision on a driving licence loan is valid for one year from the date of the decision.

How the loan is paid out

In order to have the money paid into your account, there are two things you need to do.

1. Request payment from CSN.
2. Register the account with Swedbank's account register.

Requesting payment from CSN

The driving licence loan is paid in advance with SEK 5,000 per payment. Payments are not sent out automatically, instead you must request them. You can do this on a form that you receive from CSN. You can receive a total of three payments.

In order for you to get the money, the driving school or the Swedish Transport Administration must have reported information to CSN. It will take around two to three working days from the time we approve your request before you receive the money into your account.

Do not wait too long!

Do not wait too long to request your payments. You will not receive any money after you have passed your theoretical test and your driving test. You will also not receive any money when your decision regarding a driving licence loan has expired.

How to request a payment

Register the account in Swedbank's account register

To have the money deposited directly into your bank account, you must register the account in Swedbank's account register. It is Swedbank that manages CSN's payments. You can use a bank account with any Swedish bank. You do not need to be a customer with Swedbank.

If you have previously received payments from CSN, and it was more than one year ago, you will have to register for your account again. If you do not register your account, or if you do not have a bank account, you will instead receive the money via a cash cheque. Information is given on the cash cheque with regard to where you can redeem it.

[Register bank account with Swedbank](#)

How long is the decision valid for?

Decision regarding driving licence loans are valid for one year.

In some cases, we may extend the decision. This may be possible if you are not able to complete your driving licence training as planned due to unforeseen circumstances. You should then contact CSN and apply for an extension on your decision. You must do this within eleven months of CSN making the decision. The longest period of time we can extend a decision's validity is two years. Extending the period of validity does not affect the amount you can borrow. You can still borrow a maximum of SEK 15,000.

Repaying the loan

You must pay back the money you have borrowed. CSN also charges interest on the loan amount. When it is time to repay the loan, you will receive information from CSN concerning when and how much you must pay. You will begin to repay the loan at the earliest six months after your decision on a driving licence loan has expired.

Usually you pay SEK 300 per month. This means that if you borrow SEK 15,000, it will take a little more than 4 years to repay the loan. It is of course possible to pay back the loan faster if you want.

[Repaying your driving licence loan](#)

Frequently asked questions

- ⊕ **What happens if the loan amount does not cover the costs of obtaining a driving licence?**
- ⊕ **Does the driving licence loan affect other grants and loans from CSN?**
- ⊕ **If I take out a driving licence loan, will the remaining weeks of my student aid be affected?**
- ⊕ **Can I study while I have the driving licence loan?**
- ⊕ **What happens if I get a job while undergoing my driving training?**
- ⊕ **What should I do if I lose my form for requesting payment?**

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Hjälpte den här sidan dig?

Ja Nej