The Czech System of Financial Support for University Students: flawed, full of loopholes, and outdated[1]

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Summary

- Direct financial support for university students in the Czech Republic is extremely low by EU27 and OECD standards. It is distributed broadly and is targeted only ineffectively towards economically disadvantaged students. Indirect support is primarily provided through income tax deductions and parental tax bonuses, which limits and can even exclude support for students from weaker socioeconomic backgrounds. Almost all forms of support end when a student reaches the age of 26, despite a significant number of older students. Due to budgetary constraints, the Czech Republic has not yet introduced a long-term self-financing system of regulated student loans or repayable grants, which exist in a number of OECD countries.
- Extremely weak and poorly targeted support for students in the Czech Republic contributes to the long-standing high dependency of higher education on students having university-educated parents and their ability and willingness to provide financial and material support during their adult child's studies. The low level of public support contributes to a high incidence of students engaging in paid work during their studies, prolonged study periods, and a high dropout rate in Czech higher education. This is very costly both for the students themselves and for taxpayers, and the country also loses valuable talent as a result.
- The Czech system of financial support for students requires fundamental structural modernization. This should involve increasing the share of direct support, better targeting of those in socio-economic need, and regular indexation in line with wage growth and living costs, along with more available student housing. When public funds are restricted, a system of repayable support in the form of regulated student loans or repayable grants should be enacted.
- Social, professional, and political perception of the need for systemic reform of student support has long been low. In the vast majority of published election programs to date, this topic has received only marginal attention, and most current political parties and movements had not yet published their programs at the time this study was released.

International comparison

A detailed international comparison of financial support systems for university students was provided by a 2021 IDEA study (Kořínek a Münich)[2]. The international position of the Czech system is documented using the key indicators in **Charts 1–6** below.

1 The authors would like to thank Michal Šoltés for partial calculations and expert consultations regarding taxes and benefits, Klára Kalíšková for calculations using the TaxBen model at CERGE-EI, and Taras Hrendash for computations based on EU SILC data. For valuable comments and advice, the authors thank Jakub Čech, Jakub Fischer, Jan Gondek, Michal Šoltés, Vlastimil Růžička, and Kristýna Vltavská. The map used was reproduced with permission from Eurydice. Any remaining errors are solely the responsibility of the authors. This study represents only the views of the authors and not the official position of the Economics Institute of the Czech Academy of Sciences, nor those of the Charles University Center for Economic Research and Graduate Education (CERGE). This work was produced as part of the Talent project with support from the RSJ Foundation and the CERGE-EI Foundation.

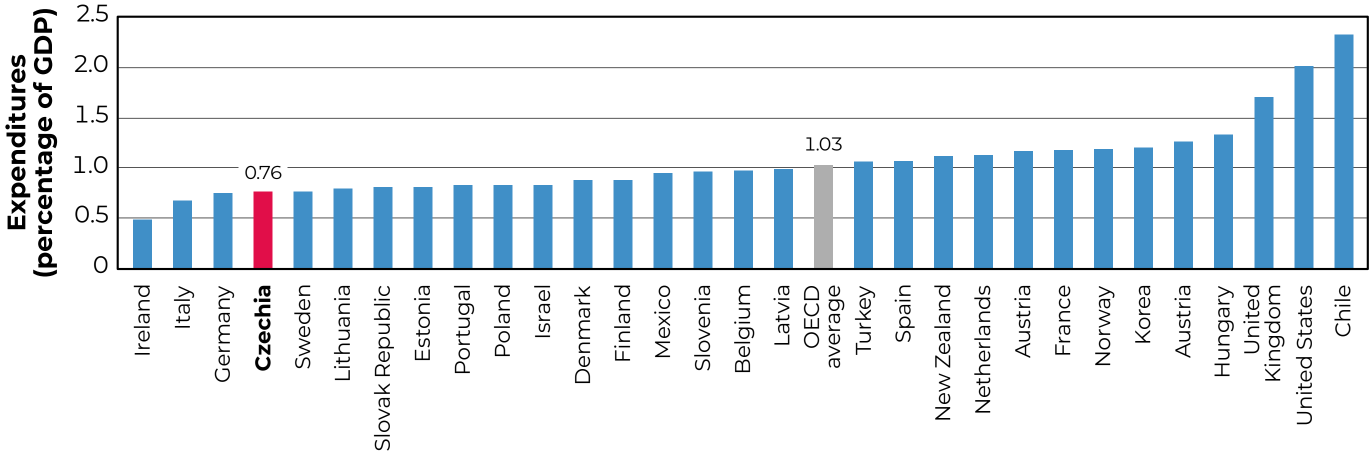
* CERGE-EI, a joint workplace of Charles University and the Economics Institute of the Czech Academy of Sciences.

2 O. Kořínek and D. Münich, IDEA Study 8/2021

The intensity of the Czech Republic's total expenditures on tertiary education – public and private, excluding expenditures on research and development – at 0.76% of GDP – is very low compared to the OECD average of 1.03% (**Chart 1**). The reasons for this are the relatively low public expenditures on higher education in Czechia overall, and the absence of public school income from tuition fees.

Chart 1: The intensity of Czechia's expenditures on tertiary education is well below the OECD average

(as a percentage of GDP; in 2021)

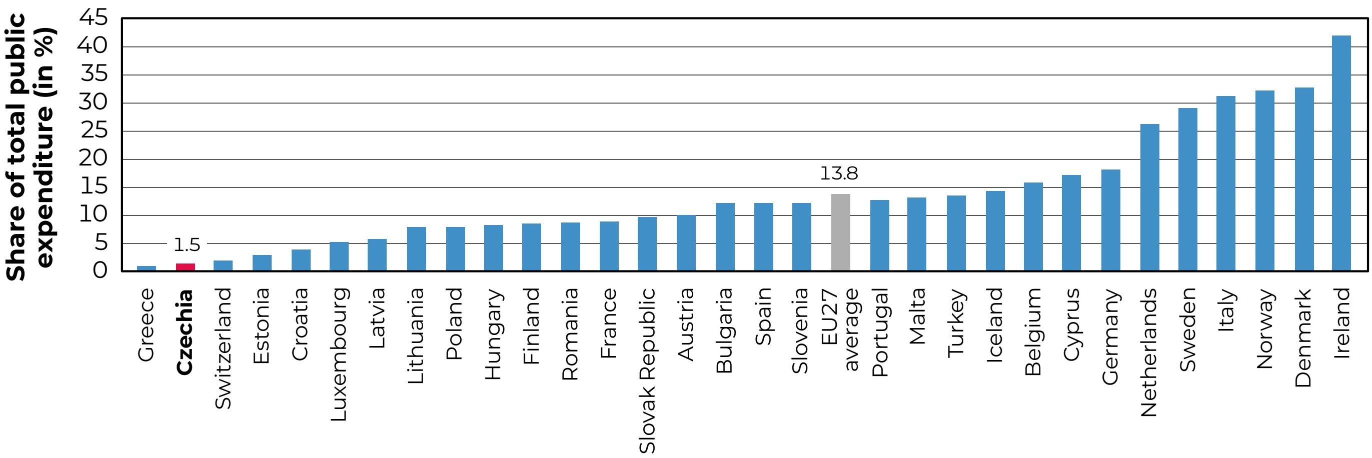


Source: Education at a Glance 2024, OECD, Table C.2.1, page 281.

The volume of direct public financial support for university students in Czechia is also extremely low. Direct support is provided directly to students, as opposed to indirect support provided through parents or income tax discounts. In terms of intensity, i.e., the share of direct public financial support in total public expenditures on tertiary education, Czechia ranks second-to last after Greece at only 1.5%, while the EU27 average of 13.8% is several times significantly higher (**Chart 2**).[3]

Chart 2: The intensity of public support for university students in Czechia is among the lowest in the EU27

(as a percentage of total public expenditure on tertiary education; in 2021)

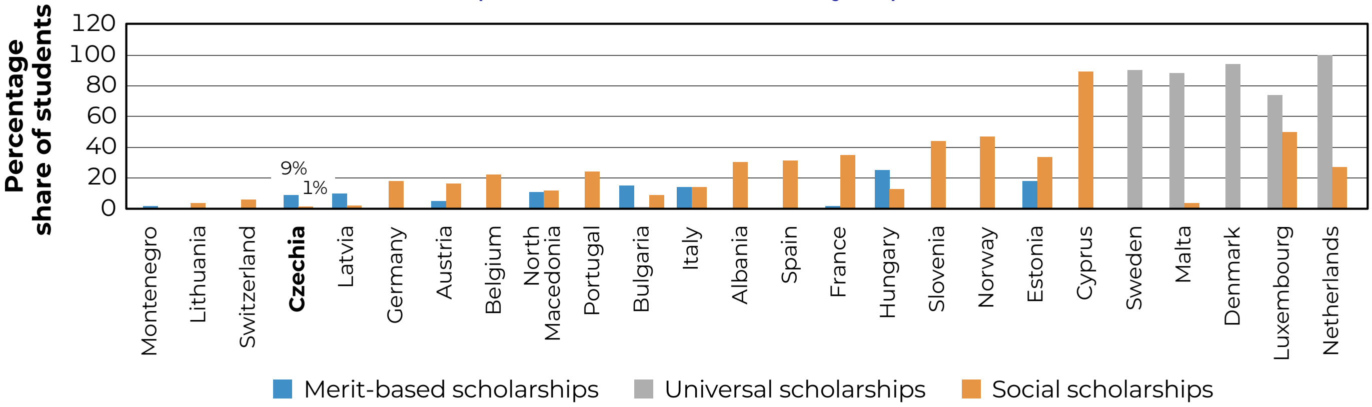


Source: Eurostat

3 The low volume of direct support may be partly due to the low rate of uptake by students who are eligible for it.

The system of universal student grants that exists in countries such as Sweden, Denmark, and the Netherlands does not yet exist in Czechia. Only 1% of Czech students receive social grants, by far the smallest share among EU27 countries (**Chart 3**).[4]

Chart 3: The proportion of students receiving social scholarships in Czechia is extremely low
(in the 2023/2024 school year)

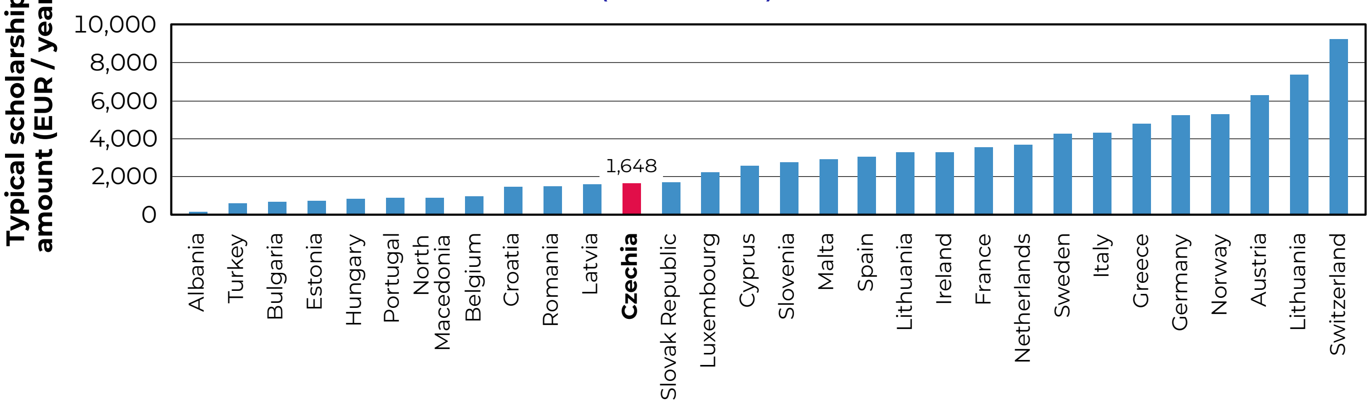


Note: Domestic students enrolled in full-time first-cycle programs (bachelor's programs), the most recent available data for Latvia, Germany, Austria, Belgium, North Macedonia, Bulgaria, Albania, France, Norway, and Sweden are for the 2022/2023 academic year. The data for Croatia and Romania do not distinguish between types of scholarships; the overall share of beneficiaries is 12% and 30%, respectively.

Source: Eurydice

Only a small percentage of students in Czechia receive social scholarships, and the amount of Czech scholarships, equivalent to €1,648 per year on average, is among the lowest in the EU (**Chart 4**). This does not change significantly even when purchasing power parity is taken into account. In many countries, support is significantly greater, with universal scholarships being available even to students with strong financial backgrounds. Czech students are often left with no choice other than to cover their costs with significant help from their parents and, in some cases, by working while studying.

Chart 4: The typical amount of social scholarships in Czechia is among the lowest in Europe
(2022–2024)



Note: As scholarship amounts vary between countries, Eurydice reports the 'typical' scholarship amount in each country. Domestic students' full-time, first-cycle studies (bachelor's degree). For Romania, Slovakia, Luxembourg, Slovenia, Ireland, France, Sweden, Greece, and Germany, typical scholarship amounts are not available, and the figure represents the arithmetic mean of the lowest and highest scholarship amounts.

Source: Eurydice

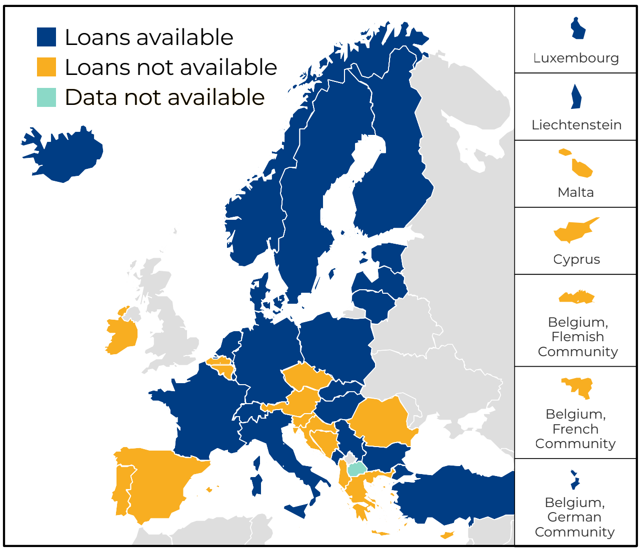
4 Detailed descriptions of national student support systems are provided in the Eurydice overviews

Despite the fact that the Czech system of direct non-repayable student support is extremely weak financially and is poorly targeted, no form of repayable support, such as regulated student loans or repayable grants, has yet been introduced (**Chart 5**). Such a system could be largely or entirely self-financing (i.e., budget neutral) in the long term. If well designed, it could autonomously target support to the neediest students and those most interested in studying, including students at private schools and those studying abroad.

The weak and poorly targeted Czech system of financial support for students ultimately contributes to high degree of conditionality of university studies and degree attainment on the family background of students, university-educated parents in particular. (**Chart 6**).[5] Other international comparisons have also shown that there is very low representation of students from socioeconomically weaker households in Czech universities.[6] Further, a relatively high proportion of Czech students work while studying (see Textbox). Czechia is thus depriving itself of talent in the long term.

Chart 5: Czechia is one of the few developed European countries without a system of repayable student aid

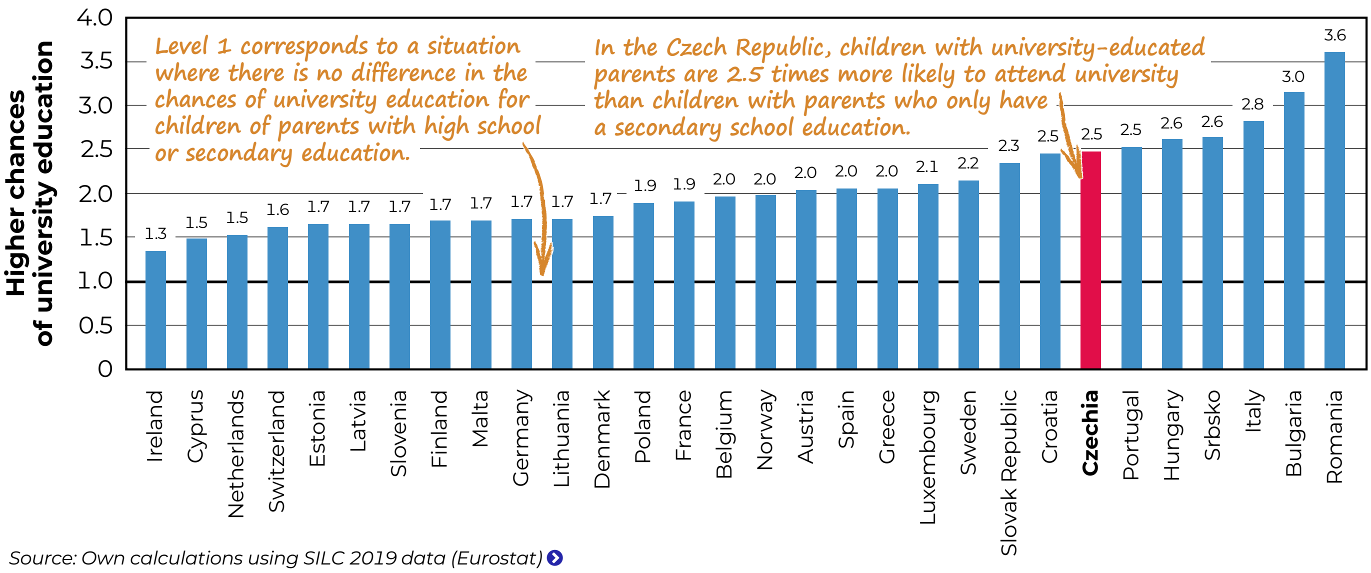
(2023/2024 school year)



Note: Domestic students enrolled in full-time first-cycle (bachelor's) programs. Source

Chart 6: The conditionality of higher education on parents' education is very high in Czechia

(How much more likely it is for individuals aged 20–30 to study at university or to obtain a university degree if at least one of their parents has a university degree, compared to those whose parents do not have a university degree)



Source: Own calculations using SILC 2019 data (Eurostat)

5 Although Czech university students generally perceive their parents' financial situation as being relatively good in comparison with other European countries, these surveys do not usually include those who do not attend university, because their parents could not afford it or were unwilling to provide financial support.

6 EUROSTUDENT 8 Synopsis of Indicators 2021–2024

The Czech university student support system in a nutshell

The Czech system of financial support for university students manages seven main instruments.[7] Here we summarize their key characteristics. Details appear in the **Appendix**. Four of the instruments are direct support to students, two are indirect, and one was abolished as part of a consolidation package in 2024.

Table 1: Basic forms of financial support for university students in Czechia

Form of support	Eligibility of students over 25 years of age	Proportion of students	Amount of monthly support (net monthly)
Direct forms of support			
Social scholarship	NO	<1%[i#]	CZK 3,940
Accommodation scholarship	YES	Cca 45%[i#]	CZK 600[i#]
Health insurance paid by the state	NO	Most students	CZK 2,127[ii]
Discount on transportation	NO	Unknown proportion of students	According to travel intensity
Subsidized meals in cafeterias	YES	Unknown proportion of students	Cannot be determined
Student income tax discount	NO	0%	Cancelled from 2024
Indirect forms of support			
Parental tax deduction	NO	Most students	CZK 1,267–2,320[iii]
Parental child allowance	NO	Negligible proportion	CZK 1,080 or 1,580

 # These are only expert estimates, as precise data is not available.
i This is the proportion of all students, including those living in the district of their studies.
ii In 2025, the state paid CZK 2,127 per month in insurance premiums for students. In general, persons without taxable income are required to pay CZK 2,808 per month. However, employed students pay mandatory health insurance contributions from their employment income.[8]
iii The amount depends on the child's birth order position in the family.

Direct forms of support for university students

- Fewer than 1% of university students receive **social scholarships**, and only students under the age of 26 are eligible. This is an extremely low percentage in international comparisons (see also **Chart 3**). The group of students who are eligible for scholarships has expanded only slightly since 2022. Eligibility for scholarships ceases abruptly if the decisive threshold of need is exceeded by a single crown. The amount of the scholarship itself, equivalent to CZK 3,940 per month, is extremely low by international standards (see also **Chart 4**).
- Although almost half of university students receive **accommodation grants**, the average grant amount of approximately CZK 600 per month is negligible, given the current cost of accommodation. In recent years, housing costs have risen significantly faster than the amount of the grant, further reducing the already low real value of the support. The accommodation grant is the only form of support to which students over the age of 25 are also entitled.
- The state pays a **health insurance contribution** of CZK 2,127 per month for students, but only until they reach the age of 26. The state also pays insurance for doctoral students for the standard duration of full-time study.

7 In addition to the main instruments, there are several others that provide support to students, but they are not particularly significant. One example is students' entitlement to a housing allowance, which is linked to a recent ruling by the Municipal Court in Prague dated May 13, 2025, ref. no. 20 Ad 25/2023-32. ➲, does not recognize that a student's entitlement to the allowance is conditional upon their proving that their parents do not claim tax relief for a dependent child.

8 For more details, see, for example ➲ and ➲

- An unknown proportion of students who need to travel for their studies make greater use of the public transit **fare discount**. This entitlement only applies until the age of 26. As part of the latest consolidation package, the discount was reduced from 75% to 50% in 2022.[9]
- **Discounted (subsidized) meals** in university cafeterias are a form of indirect support for which there is no reliable international comparison, and the scope and targeting of this support are not monitored. Subsidy support has increased only slowly in recent years increase in the cost of cafeteria meals.
- **The tax deduction on a student's employment income** was abolished as part of the consolidation package from January 2024.

Indirect forms of support for university students

- **The parental tax deduction** from personal income tax (DPFO) in the amount of CZK 1,267, CZK 1,860, or CZK 2,320 per month, depending on the birth order of the child, represents the main form of indirect support. Although this is a relatively low amount in terms of additional living costs, the deduction can only be claimed in full by parents earning at least CZK 25,600 gross per month, which is about 70% of the median wage.[10] Parents with lower wages are entitled to a tax bonus, but only if their monthly gross income from work is at least CZK 10,400.[11] The tax benefit therefore does not help students whose parents, for whatever reason, earn less, who cannot or do not want to work, or students who do not have parents. Furthermore, entitlement to the tax credit or bonus ends when the student reaches the age of 26.
- **Child allowance:** The poorest families, with incomes below 3.4 times the minimum subsistence level are eligible. In the case of a household of two adults with one or two university students, this net income threshold is CZK 40,800 or CZK 52,666 per month, respectively. A family defined in this way is entitled to CZK 1,080 per month per student. The amount is increased by CZK 500 if any of the jointly assessed persons has an income.[12] However, entitlement to the allowance ceases abruptly if the income exceeds the decisive threshold by even one crown, and when the student reaches the age of 26. In January 2024, child allowance was paid to 366,000 households. The number of university students living in entited households is not monitored. In recent years, in response to inflation and income growth, both the threshold for entitlement to the allowance and the amount of the allowance have increased.

Table 2 summarizes the composition of financial support amounts for students in monthly equivalents according to their parents' income for 2024, broken down by the age limit of 26. Detailed parametric settings for support tools are described in the section at the end. Financial support for students from very low-income families amounts to a very low CZK 6,120 per month. The amount of support decreases with rising parental income and, when the parents' net monthly income exceeds approximately CZK 40,800, reaches a minimum of CZK 1,867 per month. Except PhD students, support for students over the age of 26 is negligible and takes the form of a very small accommodation scholarship.

The penultimate row of **Table 2** also shows the total amount of support in 2021 in 2024 prices. The real value of support changed differently for different students after 2021: For students under the age of 26, support increased by 12% for the poorest families, mainly due to an increase in child allowances. In the second group of below-average income parents, support increased slightly, by less than 3%. By far the largest increase in the real value of support, at 20%, was for parents with above-average incomes, mainly due to an increase in accommodation grants. The real value of the already low support for students over the age of 25 decreased slightly.

9 Discounted transport fares were previously associated with the practice of some carriers deliberately increasing the base fare from which the discount is calculated. See

10 The gross monthly wage limit (rounded to the nearest hundred CZK) is estimated for a household with one child: Gross salary CZK 25,600 per month – 15% tax CZK 3,840 – taxpayer allowance CZK 2,570 – child (student) allowance CZK 1,267 = tax liability of CZK 3, which is close to zero [(25,600*0.15) – 2,570 – 1,267 = 3].

11 According to the law, the parent's income must be at least six times the minimum monthly wage (CZK 124,800 per year, i.e., CZK 10,400 per month). The average wage in the Czech economy reached CZK 46,924 in the first quarter of 2025. CZSO

12 To be eligible for the increased amount, the following are taken into account: income from employment (which must be at least equal to the minimum subsistence level for an individual), income from business activities, sickness benefits, pension or unemployment benefits, contributions for the care of a person under 18 years of age, or parental allowance (if provided after the exhaustion of maternity benefits).

Table 2: Financial support for Czech university students was low and declined further

(comparison of 2024 with 2021)

	Students under 26 years of age			Students 26 years of age and older		
	Parents' net monthly income[13]					
	Less than CZK 18,000[14]	CZK 18,000 to 40,800[15]	More than CZK 40,800	Less than CZK 18,000	CZK 18,000 to 40,800	More than CZK 40,800
Accommodation scholarship[i]	CZK 600	CZK 600	CZK 600	CZK 600	CZK 600	CZK 600
Social scholarship[ii]	CZK 3,940	CZK 0	CZK 0	CZK 0	CZK 0	CZK 0
Tax discount[iii]	CZK 0	CZK 1,267	CZK 1,267	CZK 0	CZK 0	CZK 0
Child allowances[iv]	CZK 1,580	CZK 1,580	CZK 0	CZK 0	CZK 0	CZK 0
Total (2024)	**CZK 6,120**	**CZK 3,447**	**CZK 1,867**	**CZK 600**	**CZK 600**	**CZK 600**
Total (2021 in 2024 prices)[v]	**CZK 6,850**	**CZK 3,545**	**CZK 2,240**	**CZK 585**	**CZK 585**	**CZK 585**
Change in real value [%]	11,9%	2,8%	20,0%	- 2,1%	- 2,1%	- 2,1%

i) We estimate the amount of an accommodation scholarship to be CZK 600. The specific amount is set by individual universities and may vary.

ii) To calculate entitlement to a social scholarship, we assume the minimum subsistence level for a family with two parents and one student aged 15–25. In the case of social scholarships, we assume a monthly value of CZK 4,725. However, students only receive this during the academic year, i.e., for 10 months per annum. The average monthly amount (converted to 12 months) is therefore CZK 3,940.

iii) For the parental tax credit, it is assumed that a family with a net decisive income of less than CZK 18,000 per month will not be eligible for the tax credit or tax bonus. This does not include state insurance payments for students under the age of 26 and public transit discounts, the value of which depends significantly on the student's use of public transport. The amount of CZK 1,267 represents the tax credit for the first child. For the second child, it is CZK 1,860, and for third and subsequent children, it is CZK 2,320.

iv) The child allowances of CZK 1,580 requires at least one parent economically active. This benefit is only CZK 1,080 if neither parent is employed.

v) Expressed in 2024 prices using annual inflation rates for 2022 to 2024 (15.1%, 10.7%, and 2.4%), expressed as an increase in the average annual consumer price index of the Czech Statistical Office

Ages of university students eligible for support[16]

Czech students under the age of 26 are considered by law to be **dependent children**. Students lose eligibility for most forms of support when they reach the age of 26. The decisive age is lower only in Cyprus and Lithuania, and other EU countries have a ceiling of at least 30. 26 is also low by current global standards. The average age of a Czech university student is almost 25, and the average age of a master's student is over 27. In Czechia, it is common to enter university at the age of 19, and many high school graduates enter university after a year or two of work experience or internship abroad. In addition, many students exceed the standard length of study, due, for example, to stays abroad as part of exchange programs. Unussualy large proportion of university students aim for a master's degree.

Naturally, the proportion of working students increases with age. Likely due to insufficient financial support, Czech students are more likely to be employed than their European counterparts. In the 25–30 age group, 81% of students work, while 94% of those over 30 work, which is by far the highest figure among the EU27 countries, where the average is 80%. Fewer than half work in a field related to their field of study. Czech university students work an above-average 14 hours per week, one hour more than the EU average. Less time left for studying may reduce study quality, prolong it, and increase the dropout rate. Czechia also has the third highest proportion of students who consider dropping out to start work.

13 According to the State Social Support Act, this is the so-called decisive (net) income for a family.
14 The decisive income corresponds to 1.5 times the minimum subsistence level for a family (CZK 12,000) with two parents and one child aged 15–26.
15 The decisive income corresponds to 3.4 times the minimum subsistence level for a family (CZK 12,000) with two parents and one child aged 15–26.
16 The data cited are taken from the EUROSTUDENT 8 survey: Synopsis of Indicators 2021–2024

Reform is necessary

The Czech system of financial support for university students is outdated, financially weak, ineffective, and poorly targeted. The last serious attempt to modernize it was fifteen years ago, and was linked to the framework proposal for reforming the entire higher education system described in the *White Paper on Tertiary Education*.[17] The draft bill on financial aid for students[18] at that time was inspired by the system of student grants, both repayable and non-repayable, in the Netherlands and the United Kingdom. However, neither this nor any other reform has yet been implemented.

Social, professional, and political awareness of the need for systemic reform in the Czech Republic is weak. This is probably due to a number of factors, including relatively low income inequality, long-term low unemployment, and the absence of tuition fees at public universities. In addition, there is no strong, vocal interest group to promote this issue. Student senates and student members of senates represent students, not those who do not apply to university for financial or material reasons. No relevant surveys of high school students have been conducted. The highly socio-economically selective regional education system also plays a role. The lack of available statistics also reduces the amount of public attention to this issue.

Table 3 summarizes promises made by the major political parties and movements in their programs for the 2025 parliamentary elections. As only a few programs had been published at the time of completing this overview (mid-August 2025).

Table 3: How pre-election programs view reforms of financial support for students

ANO	**At the time of finalizing this study, the party's education program was not known.**
SPOLU (KDU-ČSL + ODS + TOP 09)	***"We will seek financial instruments to support university students from socially disadvantaged families."*** Program, section Quality Education and Top-Level Science
Piráti	***"We will not allow tuition fees to be introduced at universities. We will promote refundable student grants so that a lack of funds does not deter anyone from studying. University dormitories must be affordable and must be an attractive place for students to live."*** Long-term program, Public Services–Education section. ***"We will release funds from the state budget for the renovation and completion of dormitories and increase social scholarships to the necessary level."*** Pre-election program, point 18 or 2nd pillar. ***"Students will be able to obtain repayable student grants so that finances are not an insurmountable barrier to their studies."*** Pre-election program, point 46 or 4th pillar.
SPD	**At the time of finalizing this study, the party's education program was not known.**
STAN	The published program contains nothing on the topic.
Stačilo!	**At the time of finalizing this study, the party's education program was not known.**
Motoristé	The published program on the subject contains nothing. It proposes only *the introduction of tuition fees for studying "marginal humanities," the proceeds of which would be used for scholarships for the most talented students.*

17 White Paper on Tertiary Education, 2009
18 The plan to implement reform of financial aid for students was discussed by Fischer's government on May 31, 2010

RECOMMENDED REFORMS

1. Raise the outdated age limit of 26, when students or their parents lose entitlement to most direct and indirect support for dependent children. Changes can be differentiated according to the type of support.
2. In the case of a shortage of state budget funds, transfer indirect support in the form of tax benefits for parents to direct financial support in the form of student scholarships, and/or refundable or non-refundable grants in a budget-neutral manner.
3. Limit or eliminate strict limits to support through child benefits and social scholarships. Expand the numbers of students eligible for this support by increasing the minimum living wage.
4. Link the amount of support to inflation and real wage growth, or to increases in students' living costs.
5. Significantly increase spending on social and accommodation scholarships and significantly increase the supply of solid and affordable student accommodation (investment in the construction of university dormitories[19]).
6. Transfer the agendas of verifying eligibility and paying social scholarships from universities to employment offices and digitize the process (this is in process in 2026).
7. Introduce forms of repayable financial assistance, e.g., a system of regulated student loans or, better, a system of risk-free repayable grants for living expenses, or for tuition fees for students at private universities and, where appropriate, select top universities abroad. Repayments would then be made within the framework of the established system of personal income tax collection, conditional on exceeding a certain income threshold, with interest on the outstanding amount at the level of CNB interest rates and cancellation of the repayment obligation after approximately 25 years of non-repayment.
8. In connection with the above changes, increase the volume of direct public financial support for students by CZK 5 to 10 billion per year to a level close to the EU average.
9. Adjust administrative and statistical reporting of support so that it is possible to monitor the targeting and effectiveness of student support with regard to demographic and social characteristics. Use the data for regular monitoring and analysis. In doing so, focus not only on the material and financial situations of students, but also on those of young people (from the start of secondary school) who may be discouraged from pursuing higher education due to insufficient financial support.[20]

19 In Czech cities, there is an extremely low ratio of dormitory space relative to the number of students, as the capacity of universities has grown significantly, but the capacity of dormitories has not. The need to find more expensive rental housing elsewhere increases the financial burden on students and the necessity to work while studying. Construction of dormitories would be well-targeted support for students without any threat of abuse, and in large cities it would relieve the pressure on the regular housing market. The authors would like to thank Jakub Čech for the suggestion.

20 Daniel Münich and Otakar Kořínek. Financial support for students in higher education in the Czech Republic: a system overhaul is required. IDEA 8/2021

Appendix: Details of selected financial support tools for students

Accommodation scholarship

Only students who study in a district other than their place of permanent residence (Prague is considered a single entity) are eligible for an accommodation scholarship. Students studying in the district of their residence have lower housing costs only if they can live with their parents at the parent's expense, which is often not the case. In addition, the support is paid for only 10 months per annum, because it is assumed that the student is accommodated at their parents' expense during school holidays. The amount of the scholarship varies depending on the school and is around CZK 7,200 per year, or CZK 600 per month.[21] Although the nominal value of the scholarship paid has increased by more than 50% over the last eight years, inflation and, in particular, increases in housing prices, have been significantly higher. In just two years, 2022 and 2023, the average household's housing costs rose by almost 22%.[22] While 134,000 students received accommodation scholarships in 2018, the number of recipients fell to 109,000 in 2023.[23]

Social scholarship

Those eligible for this scholarship stipend[24] are students whose parents do not have an income higher than a threshold set at 1.5 times an official minimum family subsistence level.[25] For example, a student with two parents was eligible for a social scholarship in 2025 if their family's total net income did not exceed CZK 18,000 per month. This sudden loss of eligibility is very problematic.

It is not well-known that a student can set up a separate household and independently claim child benefits an a social scholarship, if their parents cease to claim child tax relief, so few students take advantage of this opportunity. The annual child allowance and social scholarship can exceed the parents' canceled tax deduction. In addition, such a student can work, because income from dependent activity is not considered income under the State Social Support Act if it is earned by a dependent child.[26]

The amount of the social scholarship is set at one quarter of the minimum wage, which is CZK 20,800 from January 1, 2025.[27] In 2025, this amounts to CZK 5,200 per month. However, as the entitlement only applies for 10 months of the academic year, the support budgeted for 12 months is only CZK 4,333 per month (in 2024, it was CZK 3,940 per month, as the minimum wage was CZK 18,900). Considering the cost of living, this is still a very low amount.

Only a negligible 400 (approximately) students from a total of around 300,000 university students receive social scholarships. This is alarming.[28] The law also defines a scholarship for students in difficult social situations, the amount of which is usually decided by the rector of the university they attend. The most recent accurate data from 2018 show that few students receive this scholarship, which is, on average, half the amount of the social scholarship.[29]

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21 In 2024, Charles University paid the equivalent of CZK 640 per month, the University of West Bohemia paid CZK 613 per month, Masaryk University paid CZK 510 per month in 2020, and Palacký University in Olomouc paid CZK 625 in 2023. A similar amount is also reported on the website

22 Link

23 According to our calculations based on the Ministry of Education, Youth and Sports' expenditures in 2023, the Ministry's expenditure on accommodation grants for public universities amounted to CZK 785,019,000. With an average annual expenditure of CZK 7,200 per student, this amounts to 109,000 recipients. The latest accurate number of public university students receiving accommodation scholarships is from 2018.

24 Higher Education Act

25 The minimum subsistence level for a family includes amounts for the first and second persons in the household and an amount for a dependent child under 26 years of age. From 2023, the amount for the first person in the household has been CZK 4,470, for the second and subsequent persons, CZK 4,040, and for a dependent child aged 15 to 26, CZK 3,490. Thus, for example, for a single parent with one student or two parents with one student, the minimum subsistence level for a family is CZK 7,960 or CZK 12,000 per month (and 1.5 times that amount is CZK 11,940 and CZK 18,000, respectively).

26 We would like to thank Jakub Čech for the details in this paragraph with reference to the recent ruling of the Municipal Court in Prague dated May 13, 2025, ref. no. 20 Ad 25/2023-32.

27 For example, Charles University pays 35% of the minimum wage, rather than 25%.

28 Link

29 According to Section 91(3) of the Higher Education Act. In 2018, 618 students received scholarships for students in difficult circumstances, averaging CZK 10,619 per year, while 1,054 students received social scholarships averaging CZK 20,203 per year. See Table 3.4. of the annual summaries of the Ministry of Education, Youth and Sports from the annual reports of public higher education institutions

Indirect forms of support (through parents)

Tax relief for parents

The main form of support for students is tax relief for parents. Each year, one parent can deduct CZK 15,204 from their taxes for the first child, CZK 22,230 for the second child, and CZK 27,840 for each additional child at tertiary studies. This amounts to CZK 1,267, CZK 1,860, and CZK 2,320 per month. The tax deduction can only be claimed until the student reaches the age of 26. Despite high inflation, the deduction for the first child has remained the same since 2018, though the amounts for the second and subsequent children increased in 2022.

In the case of low income, and therefore low tax liability, parents are entitled to a tax bonus. This means that even low-income households can receive support. Until 2021, there was a cap on the tax bonus, which disadvantaged some low-income parents with four or more children. However, there is currently no cap on the bonus amount. In order for a parent to receive the bonus, employed parents must prove a minimum monthly income of half or less of the minimum wage. In 2025, this amounts to CZK 10,400 per month. For self-employed persons, it is six times the minimum wage per year – CZK 124,800, i.e., CZK 10,400 per month.[30] According to our original calculations based on SILC data from the Czech Statistical Office, approximately 10-15% of families with university students are not eligible for tax benefits precisely because of their lower incomes.[31] This relatively low proportion is probably also due to the fact that students from low-income families usually do not go to university and are more likely to exit university prematurely when they do enrol.

If parents waive their tax benefits, students can be considered a separate household and claim child benefits themselves, more easily obtain a social scholarship, and be employed (see social scholarship above).

Child allowances

The poorest families, with incomes below 3.4 times the minimum subsistence level, can receive an allowance for dependent students up to the age of 26. In the case of a household of two adults with one or two students, this net income threshold is CZK 40,800 or CZK 52,666 per month, respectively. A poor family defined in this way is entitled to CZK 1,080 for each student. If any member of the household has income from employment, the allowance is higher, at CZK 1,580 per student. In January 2024, child allowances were paid to 366,000 households.[32] However, the number of students living in households eligible for the allowance is not monitored and is therefore unknown.[33] In recent years, both the eligibility threshold and the amount of the allowance have increased in response to inflation.

As in the case of social scholarships, it is very problematic that eligibility for the allowance ceases abruptly if the decisive income is exceeded by even a single crown. It is also problematic that entitlement ends when the student reaches the age of 26 and that the allowance is not drawn by the student themselves, but by their parent, who may not necessarily provide adequate financial or material support to the child. The student can receive the allowance themselves, but their parents are then not allowed to claim tax relief (see social scholarship above).

30 This income does not include tax-exempt income (e.g., social benefits, maternity benefits, unemployment benefits, flat-rate tax agreements, etc.)

31 The authors would like to thank Michal Šoltés and Klára Kalíšková for their estimates based on the CERGE-EI TaxBen model.

32 Link

33 Until 2007, the coefficient was four times the minimum subsistence level, then it fell rapidly to 2.4 times, between 2018 and 2021 it was 2.7 times, and from July 1, 2022, it increased to 3.4 times.

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