

**Question for written answer E-004413/2012  
to the Commission**  
Rule 117  
**Zoltán Bagó (PPE)**

Subject: Student loan guarantee facility

With regard to the student loan guarantee facility, the European Commission's Proposal on the establishment of the Erasmus for All programme states that 'Degree mobility at Masters level shall be supported through the student loan guarantee facility' and that 'the Commission shall provide the funding for guarantees for loans to students resident in a participating country as defined in Article 18(1), undertaking a full Masters degree in another participating country, to be delivered through a trustee with a mandate to implement it on the basis of fiduciary agreements setting out the detailed rules and requirements governing the implementation of the financial instrument as well as the respective obligations of the parties. The financial instrument shall comply with the provisions regarding financial instruments in the Financial Regulation and in the Delegated Act replacing the Implementing Rules.'

1. In the Commission's view, how would the Europe-wide student loan guarantee be harmonised with the existing and currently operating national student loan programmes?
2. How can guaranteeing student loans be reconciled with the fight against youth indebtedness? To what extent can we allow those completing their studies to go into debt in the economic crisis?
3. How does the student loan guarantee take into account the fact that due to differing economic conditions among Member States, repayment discipline may involve very considerable risk?