



**CALL FOR APPLICATIONS FOR DSU SCHOLARSHIP – FINANCIAL AID
FOR UNIVERSITY STUDENTS**

ACADEMIC YEAR 2025/2026

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**Call for applications for the award of benefits for the right to university education –
Academic Year 2025/2026**

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PREAMBLE

The 2025/2026 Academic Year University Right to Study Call contains important innovations introduced by Ministerial Decree No. 1320 dated 17/12/2021, implementing Article 12 of the Legislative Decree of 6/11/2021 and the related MUR Implementing Circular No. 13676 dated 11/05/2022. These define the economic conditions of students, including the increase in scholarship amounts and additional benefits for specific categories of students—particularly those dedicated to female students enrolled in scientific degree courses and to students with disabilities.

These innovations represent a significant evolution of services: starting with the increase in scholarship amounts, which will allow students to better manage university enrollment costs with greater peace of mind, while the raising of ISEE and ISPE thresholds will enable a broader range of students to access scholarships and other financial study benefits.

The benefits for the university right to study awarded under this call are financed by contributions allocated by the Lombardy Region, supplementary funds provided by the European Union – Next Generation EU – within the framework of the PNRR project, investment 1.7 “Scholarships for university access” of Mission 4, Component 1, and by funds made available by the University of Insubria.

This call is addressed to students enrolling in academic year 2025/2026 in degree programs at the University of Insubria, who meet the merit, income, and academic regularity requirements specified in this call..

Definitions

For the purposes of this Call, the following terms are defined as:

Beneficiary: the student who, possessing the required merit, income, and academic regularity criteria, is awarded the Scholarship.

Partial Beneficiary: the student who receives 50% of the Scholarship benefit; this condition applies to students enrolled in the first year out of course or to first-year students who achieve the merit requirement ex post by November 30, 2025.

Absolute First Enrollment: any prior enrollment in any study program with the same admission qualification and at the same level of study for which the student is enrolled in the academic year 2025/2026, at any Italian or foreign University, regardless of the outcome of such career (withdrawal, transfer, graduation, etc.).



SCHOLARSHIPS AND CATERING SERVICE

1. COMPOSITION OF SCHOLARSHIPS

1.1 Composition of the Scholarship

The regional Scholarship consists of a monetary component and a component in the form of a free meal service. The Scholarship is exempt from income tax as established by the Ministry of Finance circular no. 109/E dated 6/04/1995; however, a Single Certification (Certificazione Unica) will be issued for the amounts disbursed in cash and for the free services provided. All first-year students benefiting from the regional scholarships for the Right to University Study (DSU) in the academic year 2025/26 will also receive additional training and orientation initiatives as further benefits to support their integration into academic activities.

1.2 Scholarship Funding

The Scholarships are funded by the Lombardy Region, the Ministry of University and Research (MUR), and by supplementary funds provided by the European Union – Next Generation EU – within the framework of the PNRR project, investment 1.7 "Scholarships for University Access," Mission 4 Component 1. Scholarships will be granted to all eligible students in accordance with the actual financial resources available: funding for scholarships awarded to students enrolled in the filter semester with subsequent matriculation will be provided through financial reserves allocated by the University.

2. GENERAL CONDITIONS FOR PARTICIPATION IN THE COMPETITION

2.1 Who can participate in the competition

To participate in the competition, students must be enrolled in or declare their intention to enroll in:

- a regular year of a Bachelor's degree, Master's degree, or single-cycle Master's degree program;
- an additional year (out of course) beyond the duration established by the respective academic regulations, after completing the regular study program for Bachelor's, Master's, or single-cycle Master's degree courses;
- a specialization course (excluding those in the medical field as per Legislative Decree 368/99);
- a doctoral research program (unless they are recipients of a scholarship pursuant to Ministerial Decree 226/2021 or research grants pursuant to Law no. 449 of 27/12/1997);
- the filter semester for enrollment in Medicine and Surgery, Dentistry, and Dental Prosthetics.

ATTENTION: Students who enroll in the "filter semester" at another university and subsequently matriculate at the University of Insubria in the second semester must submit their application for benefits within deadlines to be determined in relation to the timing of the publication of the national ranking prepared by the Ministry of University and Research (MUR). These students, for the purpose of assessing income requirements, must in any case possess a valid 2025 ISEE certificate for university fee reduction benefits or the necessary foreign documentation for the calculation of the equivalent ISEE. See the provisions set forth on page 31 of this call for applications.

2.2 Students who are NOT eligible to participate in the competition:

- Those who hold a qualification, obtained in Italy or abroad (including qualifications without legal value in Italy but with the same admission level), equal to or higher than the course of study for which the scholarship is requested for the academic year 2025/2026;
- Those who benefit from a scholarship (or similar contribution, in any form) for the same academic year granted by other public or private entities.

Moreover, the following students are excluded from the ranking for the scholarship assignment in the academic year 2025/2026:

- Students enrolling in the first year after re-enrollment following a withdrawal from studies;
- Students enrolled as out-of-course (fuori corso) or repeating an intermediate year;
- Students transferring degree courses or universities with repetition of a year already attended (see 3.1.1);
- Students enrolled part-time.

2.3 Types of courses and their duration

The scholarship benefit is aimed at the first-time attainment of each level of academic qualification with the following conditions:

- For students enrolled in Bachelor's degree courses, single-cycle Master's degrees, and Master's degree courses, for a period equal to the normal duration of the course plus one semester starting from the year of first-ever enrollment;
- For students enrolled in specialization courses (excluding those in the medical field pursuant to Legislative Decree 368/99 and those enrolled in TFA), and doctoral research courses (activated by Ministerial Decree July 3, 1998, no. 210, art. 4), excluding those indicated in point 2.1, for a period equal to the duration established by their respective academic regulations starting from the year of first-ever enrollment;
- For students enrolled with a disability equal to or greater than 66%, for a period equal to three semesters beyond the legal duration of the course attended starting from the year of first-ever enrollment.

3. MERIT REQUIREMENTS

In order to be eligible for the Scholarship, students must simultaneously meet the merit, academic regularity, and income requirements outlined below. Scholarships are not awarded based solely on merit requirements or solely on income requirements.

3.1 General Requirement

All applicants must be regularly enrolled for the academic year 2025/2026 as of the date of publication of the final rankings and must possess the following specified requirements.

3.1.1 Academic Regularity

To be eligible for the Scholarship, there must be no interruptions in the regular progression of the years of study attended (such as transfers involving repetition of the same year, enrollment as a repeating or intermediate out-of-course student, withdrawal from studies) for the level of study for which the benefit is requested.

For this purpose, the student must compulsorily declare in the application any previous occurrences of the above-mentioned events (withdrawal from studies, internal transfer or transfer from another university, etc.) that caused academic irregularity.

A duly documented career interruption due to maternity will result in a proportional reduction of the expected merit requirement.

3.1.2 Academic Regularity – Pre-University Education for Studies Abroad

For students enrolled in the first year of a Bachelor's degree or a single-cycle Master's degree who obtained a school diploma abroad with a schooling cycle of less than 12 years, the university years completed in the country of origin necessary to reach the minimum schooling required in Italy shall not be counted for the purpose of the merit requirement referred to in point 3.1.1..

3.2 Access Requirements for All Enrolled Students:

- For students enrolling for the first time in the first year of Bachelor's and single-cycle Master's degree programs: must have obtained a high school diploma with a grade not less than 70/100. Students who obtained their diploma in a country other than Italy will be evaluated according to the diploma grade resulting from the conversion formula adopted by the MUR (MUR note dated 04/06/2007):
$$V_{eq} = (V_{max} - V_{min} V - V_{min}) \times 40 + 60$$
- For the first year of Master's degree programs: must be regularly enrolled or enrolled "conditionally" and must never have previously enrolled in an equivalent level degree program at any Italian or foreign university in prior academic years.

- For the first year of specialization and doctoral research courses: must be regularly enrolled and must never have previously enrolled in an equivalent level degree program at any Italian or foreign university in prior academic years.

3.3 Post-First-Year Merit Requirement

Students enrolled in the first year of a bachelor's degree, single-cycle master's degree, or master's degree course, who are deemed eligible in the final ranking, **must earn the credits indicated in the table below by August 10, 2026**, in order to maintain their eligibility and to qualify for the awarded benefit..

Course Type	Admission Merit	Ex Post Merit (ECTS by 08/10/2026)	Economic Requirements
	Open Admission	Programmed Admission	
Bachelor's Degree	70/100	35*	ISEE €26.516,70 ISPE €57645,03
Single-Cycle Master's Degree	70/100	35*	—
Master's Degree	Not required	20*	23*

*** APPLICATION OF THE PROPORTIONAL CRITERION:**

In cases where the course structure allows the student to earn a number of credits lower or higher than 60 ECTS, the merit requirements specified in the table are adjusted proportionally to the actual number of credits that can be earned.

Example: $35 : 60 = X : \text{maximum number of credits attainable}$

To maintain the status of partial beneficiary, in the absence of the above requirement, the student must achieve a minimum merit level by November 30, 2026. For the attainment of this requirement, a bonus of 5 points may be applied.

Students who do not achieve the minimum merit level by November 30, 2026, will lose the benefit of the Scholarship and any associated benefits (meal service, housing service, exemption from university fees) and will be required to repay the first installment of the Scholarship.

3.4 Merit Requirements for Students Enrolled Beyond the First Year of Bachelor's, Master's, and Single-Cycle Master's Degree Programs

3.4.1 Number of Credits

Students enrolled beyond the first year of Bachelor's, Master's, and Single-Cycle Master's degree programs must have cumulatively earned, within their current course of study, the number of credits indicated in the following table, from exams taken and recorded by **August 10, 2026**.

The table refers to the number of CFUs (university credits) to be earned based on the credits established by Ministerial Decree 270/04 (60 credits per academic year).

Minimum number of academic credits to be earned by August 10, 2026						
Study Programs	Year of course					Last semester (1 year beyond regular duration)
	2°	3°	4°	5°	6°	
Open access courses						
Bachelor's degree	35	80	==	==	==	135
Single-cycle Master's degree	35	80	135	190	245	+55(*)
Master's degree(**)	30	==	==	==	==	80
Restricted access courses						
Bachelor's degree	35	88	==	==	==	148
Single-cycle Master's degree	35	88	148	209	269	+60(*)
Master's degree(**)	34	==	==	==	==	88
(*) compared to the final year of the course						
(**) The minimum number of academic credits required for Master's degree courses is increased by the number of credits exceeding 180, if any, recognized to the student at the time of enrollment.						
Important: The number of academic credits required to be eligible for the Scholarship ranking is calculated based on the credits scheduled for each academic year elapsed since the first enrollment, including any academic years in which the student repeated the same year of enrollment for any reason (see section 3.1.1).						

Attention:

For bachelor's degrees, master's degrees, and single-cycle master's degrees where the annual number of achievable credits differs from the annual credits established by Ministerial Decree 270/04 (60 credits per year), a proportional criterion is applied to the merit requirement indicated in the table above, rounded down. This criterion applies both to restricted-access and open-access degree courses.

Example for a 2nd year of study:

Merit requirement = (Maximum credits allowed × 35) ÷ 60

The maximum credits allowed for students enrolled in the 1st year beyond the regular duration are always reduced by the credits assigned for the thesis. Exams considered valid for determining the merit requirement are those specifically indicated in the Study Program Regulations, or in the study plan proposed by the student and already approved by the competent academic body at the time of the application, pursuant to art. 12, Ministerial Decree 270/2004.

3.4.2 Validity of credits and weighted average

During the online application, students will be asked to indicate the number of credits earned and the corresponding weighted average. These values should be understood as follows:

NUMBER OF CREDITS: Applicants must declare the credits obtained from exams taken and officially recorded from the beginning of their academic career (for the current level of study) up to August 10, 2026. Credits from out-of-plan exams, from individual ongoing modules, from activities or exams taken prior to enrollment (even if recognized and included in the student's study plan), and credits from the final thesis should not be included.

WEIGHTED AVERAGE: Applicants must calculate and declare the weighted average based on the exams included in the "NUMBER OF CREDITS" field; exams graded with non-numeric evaluations should be excluded. A grade of 30 cum laude counts as 30. To calculate the weighted average, multiply each exam grade (excluding pass/fail evaluations) by the credit value of the exam; then divide the sum of these products by the total number of credits considered.

3.4.3 Medical area internship exam

The annual internship exam of the first and second level degree courses at the School of Medicine will be counted towards the merit requirement if taken and officially recorded by October 21, 2026.

3.4.4 Bonus

If a student enrolled in bachelor's or single-cycle master's degree courses has not achieved the minimum required number of credits, they may use a bonus in addition to the credits actually earned according to the following rules:

- Up to five credits, if used for the first time to maintain first-year benefits or to obtain second-year benefits,
- Up to twelve credits, if used for the first time to obtain third-year benefits,
- Up to fifteen credits, if used for the first time to obtain benefits for subsequent academic years.

The bonus:

- Can be used only once during the entire academic career and is not cumulative. Any unused portion of the bonus in the relevant academic year can be carried forward to subsequent years.

- If earned but not used during the bachelor's degree, it can be used when the student enrolls in a master's degree course. This provision does not apply to students enrolled in master's degree courses coming from curricula different from those established by D.M. 509/99 and D.M. 270/04.
- Is subject to the proportionality criterion referred to in point 3.4.1, but without rounding.
- Does not apply for the achievement of the merit requirement *ex post* for students enrolled in the first year of a master's degree.
- Is not available, as never accrued, for students enrolled in a master's degree course who obtained their first-level degree at a foreign university.

3.4.5 Students with disabilities

For students enrolled with a disability equal to or greater than 66%, individualized merit requirements may be defined based on the type of disability, which may differ from the values in point 3.4.1 by up to a maximum of 40%.

3.5 Merit Requirement for Students Enrolled in PhD or Specialization Schools

3.5.1 Merit Requirement for First-Year Students

Beneficiary students enrolled in the first year of the PhD program or specialization school maintain the benefit and are entitled to the payment of the second installment of the Scholarship if they pass the final exam of the first year.

In case of failure, the provisions for total forfeiture apply. Partial forfeiture is not provided for.

3.5.2 Merit Requirement for Students Enrolled in Years Following the First

Gli studenti iscritti ad anni successivi al primo dei corsi di dottorato di ricerca o scuola di specializzazione devono risultare regolarmente iscritti all'anno di corso dichiarato, conservando la regolarità della carriera accademica.

4. INCOME REQUIREMENTS

4.1 The ISEE

The economic conditions of the student's household applying for the Scholarship are determined based on **the ISEE (Equivalent Economic Situation Indicator)** issued for university student aid benefits and on the ISPE (Equivalent Asset Situation Indicator), according to the provisions set forth in the DPCM 5/12/2013 No. 159.

The ISEE must contain, under penalty of inadmissibility of the application, the following statements:

- “applies to benefits for university student aid in favor of (student’s tax code)”;
- it must not contain annotations referring to omissions or discrepancies detected by INPS.

The average time to obtain the certificate is about seven to ten working days. Therefore, it is recommended to promptly obtain the ISEE certificate, as only ISEE certificates with the DSU submission date not later than **October 16, 2025**, will be considered valid.

For all information related to ISEE, please consult Appendix No. 2.

4.2 Income and Asset Limits

ISEE	€.26.516,70
ISPE*	€.57.645,03

* ISPE= ISP/scala equivalenza

Both indicated limits must be met jointly, and exceeding even one of them results in not meeting the economic requirement and being ineligible for the benefit.

4.3 Assessment of the Economic and Asset Condition of Foreign Students

The current ISEE computer system does not allow the calculation of the economic condition of members of the foreign student’s family unit who reside abroad and do not have an Italian tax code. Therefore, the provision of Article 8, paragraph 5 of DPCM 159/2013 is not applicable.

Consequently, the economic assessment of the foreign student, whose family members reside abroad and do not have an Italian tax code, will be based on the ISEE, the equivalent economic situation indicator abroad, referring to the income produced by the entire family unit in the 2023 calendar year. The foreign student is still required to declare any income and assets possibly held in Italy.

Foreign students can obtain the ISEE and ISPE at the CAF (tax assistance centers) affiliated with the University.

Foreign students must submit the following original documents to the CAF:

- Document certifying the composition of the foreign family unit;
- Income for the 2023 calendar year of each family member (the document must clearly state that the income refers to 2023);
- Asset situation related to owned real estate as of December 31, 2023, indicating the square meters;

- Certification of movable assets held as of December 31, 2023, by each family member (bank accounts, securities, shares, dividends, net assets, etc.)

This documentation must be:

- Issued by the competent authorities of the country where the income was produced;
- Translated and legalized by the Italian diplomatic or consular representations abroad. Documentation may also be issued by foreign diplomatic/consular representations in Italy for countries where it is difficult to obtain certification attested by the local Italian embassy and legalized by the prefectures pursuant to Article 33 of DPR 445/2000.

The ISEE issued by affiliated CAFs must be obtained by October 16, 2025.

If, in addition to the student, there are family members with an Italian tax code, they must be obligatorily declared and included in the ISEE.

In any case, the income of foreign students cannot be less than €5,983.64, corresponding to the minimum subsistence means that must be proven for the purpose of obtaining the student visa for Italy (Ministerial Decree 20.11.2001, published in Official Gazette no. 283 of 5.12.2001 and subsequent updates). The amount indicated will therefore constitute the minimum ISR value.

Political Refugees and Students from Particularly Poor Countries

Students who have been granted political refugee status, in addition to obtaining an ISEE certificate like other applicants, must attach a copy of the political refugee status certification to their application.

For foreign students coming from particularly poor countries, as defined by a specific ministerial decree, the assessment of their economic condition is based on a certification issued by the Italian Representation in the country of origin, which certifies that the student does not belong to a family known to be of high income and high social status.

4.4 Data Acquisition

The University of Insubria will automatically acquire the ISEE certificates data present in the INPS database. Therefore, students will not be required to provide a digital or paper copy of the ISEE or DSU. Failure to find a valid ISEE in the INPS database will result in exclusion from all rankings for the requested benefits.

Foreign students who have obtained a standardized ISEE from the affiliated CAFs must upload the document in the appropriate section of the online procedure: the upload can be done simultaneously with the application until 30/09/2025; from 01/10/2025 to 16/10/2025 (final submission deadline), the documentation related to the standardized ISEE must be sent by email to: dirittoallostudio@uninsubria.it

5. SCHOLARSHIP AMOUNTS AND CATERING SERVICE

The amount of the Scholarship varies depending both on the ISEE bracket of the student's family unit and on the student's geographic origin.

5.1 Income Brackets

Based on the ISEE value, within the limit indicated in section 4.2, three income brackets are determined:

	Valore ISEE	
	Da	a
First income bracket	€ 0,00	€ 13.258,35
Second income bracket	€ 13.258,36	€ 17.677,80
Third income bracket	€ 17.677,81	€ 26.516,70

5.2 Geographic Origin

Students are classified into four groups based on the travel time between the residence of their family unit and the location of the courses. The travel time to be calculated is the minimum time required, based on the route using public transportation, excluding trips on foot or by private means and waiting times. Travel times can be verified using the Trenitalia website, the Regione Lombardia site <http://www.muoversi.regione.lombardia.it>, and the websites of local transport companies.

On-site students: Students residing in the municipality where their course of study is held or in the surrounding areas, according to article 4, paragraph 8 of the DPCM April 9, 2001, who take up to 60 minutes by public transportation for their daily commute from home to the course location.

Commuting students: Students residing in municipalities from which it is possible to reach the course location by public transportation with travel times between 60 and 90 minutes.

Off-site students: Students residing in municipalities from which it is possible to reach the course location by public transportation with travel times exceeding 90 minutes, and who for this reason rent accommodation near the course location (with travel times to reach the university premises, exclusively by public transport, up to 60 minutes). They use university housing, public residential facilities, or other private or institutional accommodations for a period of no less than 10 months within the academic year, from October 2025 to July 2026.

If this condition is not met, the student will be considered a commuting student. Students who live free of charge in university dormitories or who have not provided certification of paid accommodation will also be considered commuting students.

Attention: For students enrolled in the “filter semester” who matriculate in the second semester, the accommodation allowance will be proportional to the months covered by the rental contract, provided it is not less than 3 months.

“On a paid basis” means the existence of a regularly registered rental contract, either in the name of the student or a family member belonging to the student’s household, or, for students domiciled in collective housing facilities, the existence of a fiscally valid certificate regarding the payment of rent for the accommodation used. The rental contract or the fiscal certificate must be strictly submitted by no later than October 16, 2025.

For benefit renewal applications, if the contract or fiscal certificate has already been submitted and no changes have occurred compared to the previously certified situation, it will be sufficient to reconfirm the data by self-certification, providing only a copy of the contract registration for the following year.

Furthermore, until September 30, 2025, the rental contract must be uploaded in the designated section at the same time as the application submission; from October 1, 2025, to October 16, 2025 (final submission deadline), the rental contract documentation must be sent to the following email: dirittoallostudio@uninsubria.it

Independent student: A student can declare themselves independent from their family unit of origin only if both of the following requirements are met:

- Residence, as evidenced by official records, outside the family home of origin, established for at least two years prior to the date of submission of the single declaration, in a property not owned by any member of the family unit of origin;
- Own income from employment or equivalent, not performed under a family member’s employment, declared for tax purposes in the last two calendar years preceding the single declaration, not less than €9.000 per year.

A student defined as independent in this way is considered an off-site student if they use paid accommodation in the municipality where the course attended is located.

5.3 Amount of Scholarships

5.3.1 Scholarship amounts for students enrolled in regular course years

The amount of the Scholarships, including the reimbursement of the regional fee for the right to study, is defined by combining income brackets and geographical origin.:



			Total Net Benefit for S.T.E.M. Female Students	
Income Bracket	Net amount	Grass Amount with meal	Net Amount	Grass amount with meal
<i>On-Campus Students</i>				
1st Bracket	€ 2.565,00	€ 3.383,00	€2.722,00	€3.540,00
2nd Bracket	€ 2.132,00	€ 2.950,00		
3rd Bracket	€ 1.296,00	€ 2.114,00	€1.718,80	€2.536,80
<i>Commuter Students</i>				
1st Bracket	€ 3.936,00	€ 4.754,00	€4.142,80	€ 4.960,80
2nd Bracket	€ 3.316,00	€ 4.134,00		
3rd Bracket	€ 2.436,00	€ 3.254,00	€3.086,80	€ 3.904,80
<i>Off-Campus Students *</i>				
1st Bracket	€ 7.316,00	€ 8.134,00	€7.669,60	€ 8.487,60
2nd Bracket	€ 6.255,00	€ 7.073,00		
3rd Bracket	€ 4.958,00	€ 5.776,00	€6.113,20	€ 6.931,20

**** Residents in university dormitories or other public or private accommodations for at least 10 months during the academic year 2025/2026.***

***** In order to further promote access of female students to higher education in scientific fields and reduce the so-called gender gap in this area, the amount of the scholarship awarded to female students enrolled in S.T.E.M. (Science, Technology, Engineering, and Mathematics) courses is increased by 20%.***

5.3.2 Scholarship Increases

In implementation of Article 3, paragraph 5, of DM 1320/2021, the amounts of scholarships for female students enrolled in STEM courses are increased by 20%. According to the specifications of the Circular from the Ministry of University and Research no. 13676/2022, the 20% scholarship increase for female STEM students cannot be combined with the aforementioned 15% increase granted to students with an ISEE level below 50% of the maximum reference limit; therefore, the increase is calculated based on the scholarship amount due to the student (that is, corresponding to the amount of the second or third income bracket).

The amounts of the increases are reported in the table above, according to the provisions of the implementing Circular no. 13676 dated 11/05/2022.

In implementation of Article 6, paragraph 3, of DM 1320/2021, students enrolled simultaneously in multiple courses of study in accordance with current regulations are allowed to obtain and maintain the scholarship, increased by 20%, provided they meet and maintain the merit requirements for the scholarship throughout the entire duration of the courses.

This increase is not due if the student loses the scholarship eligibility concerning the course of study to which the increase is linked.

Scholarship Amounts for Students Enrolled Beyond the Regular Duration (First Year Out of Course) All the amounts indicated in section 5.3.1 are halved, including the related free meal service, for students enrolled in courses activated under D.M. 270/2004 who benefit from the scholarship for the year following the last regular year of their course, with reference to the year of their first enrollment.

5.4 Free Meal Service

Students who receive the scholarship also benefit from the so-called free meal service: actual meals consumed will be counted and recognized by presenting the “Ateneo Più” Card issued by the University at affiliated dining points, within the period from January 1, 2026, to December 31, 2026.

The dining points are located in Varese, Como, and Busto Arsizio and are affiliated with the University.

5.4.1 Use of Free Meal Service

The value of the daily free meal is set at €7.00, without restrictions on its composition.

For scholarship recipients:

- Students living on campus or commuting are entitled to a free meal from Monday to Friday during the midday shift, excluding public holidays, the month of August, and days when the individual facility is closed;
- Students living away from home are entitled to a free meal from Monday to Sunday and an evening meal valued at €4.00, excluding the month of August and days when the individual facility is closed.

5.4.2 Free Meals for First-Year Students in Case of Partial Loss of Benefits

Without prejudice to the provisions in section 5.4, for scholarship recipients enrolled for the first time in the first year, if they earn enough credits only to confirm partial beneficiary status, the meal service is considered free at 50%. Such students will therefore be required to reimburse the amount corresponding to the free service actually enjoyed that exceeds the quota retained for the service from the first installment of the benefit.

5.4.3 Free Meals for First-Year Students Who Are Out of Course

Students enrolled in the first year beyond the regular course duration are entitled to a free meal only during the period from 01/01/2026 to 30/06/2026.

5.4.4 Continuation of Service After Graduation

Students enrolled in the last regular year of any study level have the right to maintain free meal service until December 31 following the attainment of their degree, provided they continue without interruption at the next level of study. Students enrolled in the first out-of-course year of any study level have the right to maintain free meal service until June 30 following the attainment of their degree, provided they continue without interruption at the next level of study.

6. SCHOLARSHIP SUPPLEMENTS

6.1. Students with Disabilities

If the recipient belongs to the categories referred to in Article 2 of Law No. 118 of March 30, 1971, or to other categories of individuals with disabilities protected by law, with a recognized disability rating equal to or greater than 66%, or with a recognized handicap pursuant to Article 3, paragraph 1 or paragraph 3, of Law No. 104 of February 5, 1992, the annual amount of the scholarship may be increased by up to 40%.

This scholarship, which may be granted upon a reasoned request by the applicant, can be converted into the provision of specialized equipment and differentiated educational materials, housing accommodations, assignment of a study assistant, aide, or interpreter, or any other appropriate support to overcome specific individual difficulties.

The amount of the supplement will be evaluated by a specially appointed Commission, which will assess each individual request, after consulting the University Office for Students with Disabilities.

6.1.1 Timing and Payment Methods

Scholarship increases for students with disabilities will be awarded after the publication of the final scholarship ranking list and disbursed to the eligible recipients.

6.2. International Mobility

Students who are recipients of the Scholarship, excluding those enrolled in specialization schools, may apply for a supplement for international mobility. The allocation of the scholarship supplement is based on the available funding and the duration of the stay abroad. The contribution amounts to €600.00 per month for the duration of the stay abroad, up to a maximum of ten months. The study or internship program abroad must be certified by the University's International Relations Office. From the amount of the supplement provided by the University, any contributions received from European Union funds, bilateral agreements (even non-EU), or from public or private sources will be deducted. Students are also entitled to reimbursement of:

- a) round-trip travel expenses, up to €100.00 for European countries and up to €500.00 for non-European countries;

b) for beneficiaries of subsidized housing, the portion of the housing fee corresponding to the months spent abroad; Other study periods abroad undertaken independently by the student are not eligible for reimbursement. These rights are extended, upon request, to graduates participating in mobility projects under the European Leonardo Program (or similar initiatives), provided they graduated no more than one year before the start of the internship and were eligible for a scholarship during their final year of study. Contributions for participation in international mobility programs are granted only once per level of study.

Students who, pursuant to Article 6 of the Agreement for International Mobility and Internships within the Erasmus Plus program, do not comply with the terms or terminate the agreement before its expiration for reasons other than those specified in Article 13 (termination due to circumstances making contract execution impracticable, impossible, or excessively difficult) will be required to return the international mobility and internship supplement as well as the amount already reimbursed for travel expenses.

6.2.1 International Mobility Rankings

The provisional ranking list for International Mobility contributions will be published by the University by January 31, 2027. Any reasoned appeals against the outcome of the ranking must be submitted within 15 days of publication. Once appeals have been reviewed, the final ranking list will be published.

6.2.2 Timing and Payment Methods

Contributions will be awarded based on the criteria used for the formation of the Scholarship ranking, up to the available funding limit. Payment of the supplement (including meal reimbursement and travel expenses) will be made after the publication of the final ranking.

6.3 Graduation Award

Pursuant to Article 2, paragraph 3, of Ministerial Decree No. 1320/2021, students who obtain their degree (bachelor's, master's, or single-cycle master's degree) in the 2025/2026 academic year within the standard duration defined by their academic program are entitled to a scholarship supplement equal to half of the amount received in their final year, net of deductions for housing and dining services.

Exclusion Criteria:

- Students who have already received a graduation award during their academic career;
- Students who were not recipients of the regional scholarship for the 2025/2026 academic year;
- Students who renew their enrollment for the 2025/2026 academic year in the first year beyond the standard program duration.

The payment of the graduation award supplement for the 2025/2026 academic year will be processed automatically by July 2027 for eligible students, provided that sufficient funding is available to support this benefit.

7. RANKING FORMATION

7.1 Students Enrolled for the First Time in the First Year of All Degree Programs, PhD Programs, and Specialization Schools

The ranking is based on the student's family ISEE (Equivalent Economic Situation Indicator), calculated in relation to the ISEE threshold of € 26.516,70, with a maximum score of 1,000 points assigned according to the following formula:

$$[1-(\text{ISEE studente}/\text{Limite Isee})]\times 1000$$

The ranking order is determined in descending order based on the score obtained. In the case of a tie, priority is given to the student with the higher grade in the previous qualification, and subsequently to the younger student.

7.2 Students Enrolled in Years Following the First in All Bachelor's, Master's, and Single-Cycle Degree Programs

The ranking order is determined in descending order based on the total score resulting from the sum of the score related to the number of credits earned by August 10, 2025 (maximum 600 points), and the score based on the weighted average grade of exams passed and recorded by the same date (maximum 400 points). The maximum total score is 1.000 points, distributed as follows: 600 for credits and 400 for the weighted average grade.

In case of equal merit score, priority is given to the student who has not used the bonus, followed by the student with the higher economic score. If the tie persists, the younger student is ranked higher. The score for credits earned (from exams passed and recorded by August 10, 2025) is calculated using the following formula:

$$(\text{crediti studente} - \text{crediti minimi}) \times [600/(\text{crediti massimi} - \text{crediti minimi})]$$

8. PUBLICATION OF PROVISIONAL RANKINGS AND APPEALS

The provisional rankings will be published by **October 24, 2025** (by **March 31, 2026** for students enrolled in the first year of master's degree programs, PhD programs, and specialization schools) on the university website in the section: <https://www.uninsubria.it/la-didattica/diritto-allo-studio>.

Requests for a review of the provisional ranking position must be submitted online, using the designated platform, to the Integrated Student Services Office no later than 10 days after the publication of the rankings. The request must concern any errors made by the office in the evaluation and must be accompanied by appropriate documentation justifying the applicant's claims. Once the review process is completed, the final ranking list will be published. Any further appeals against the final decision must be submitted to the Judicial Authority within the timeframe established by applicable law.

Students who enroll in the “filter semester” at the University of Insubria will be placed in a dedicated ranking list, which will be published in accordance with the national ranking schedule issued by the Ministry of University and Research (MUR), only if they are enrolled in the second semester at the University of Insubria in one of the following programs:

- A single-cycle master's degree program in Medicine and Surgery or Dentistry and Dental Prosthetics (having obtained a qualifying position in the national ranking);
- A related program as defined in Article 8, paragraph 1 of Ministerial Decree No. 418 of May 30, 2025, indicated at the time of enrollment in the filter semester (having not obtained a qualifying position in the national ranking);
- Another degree program.

9. SCHOLARSHIP PAYMENT METHODS

9.1 Payment Method

The scholarship will be paid by bank transfer to the University Card (**Carta Ateneo**), which must be activated for banking services.

The University Card includes an IBAN, which students must indicate when completing the scholarship application.

9.2 Payment Timelines

Please note that payment dates are not to be considered binding deadlines.

9.2.1 Students Enrolled in the First Year of Any Program

The first installment of the scholarship (equal to 50% of the total monetary amount) will be paid to beneficiaries by **December 31, 2025** (by **May 31, 2026** for first-year students of master's degree programs, PhD programs, and specialization schools).

The second installment will be paid after verifying that the student has met the minimum academic merit requirements.

9.2.2 Students Enrolled in Years Following the First in Bachelor's, Master's, and Single-Cycle Degree Programs

The first installment, equal to 50% of the total scholarship amount, will be paid by **December 31, 2025**. The balance will be paid by approximately **June 30, 2026**.

For students enrolled in the first year beyond the regular program duration (not an intermediate year), the full scholarship amount will be paid by December 31, 2025.

9.2.3 Students Enrolled in Years Following the First in PhD Programs and Specialization Schools

The first installment of the scholarship, equal to 50% of the total monetary amount, will be paid to beneficiaries **by May 31, 2025**, while the remaining balance is expected to be paid by **June 30, 2025**.

10. INCOMPATIBILITIES AND TRANSFERS

10.1 Incompatibilities

The scholarship is incompatible with:

- Similar forms of financial aid provided by the managing authority and/or other public or private institutions;
- Scholarships awarded by the University under Article 12 of the Prime Ministerial Decree (DPCM) of April 9, 2001 (so-called excellence and merit scholarships);
- Scholarships for foreign students awarded by the Ministry of Foreign Affairs.

In such cases, the student must choose between the two benefits within 30 days of receiving the second award, by submitting a written communication to the Integrated Student Services Office.

Failure to do so will result in revocation of the right to University benefits for the right to education.

Exceptions are made for:

- Scholarships granted by national or foreign institutions aimed at supplementing training or research activities abroad;
- Merit-based awards granted by the University to students enrolled in excellence programs

10.2 Transfers

Students who have transferred from other universities after the start of the academic year must request that the Managing Authority for the Right to Education at their previous university officially forward their application, provided it was submitted within the deadlines set by that institution's Call for Applications. The transfer process must be completed before the publication of the final ranking list. Admission to the ranking will be subject to meeting the academic merit and financial need requirements.

11. LOSS OF SCHOLARSHIP BENEFIT

11.1 Total Loss

A student loses the right to the scholarship if they:

- a) incur disciplinary sanctions more severe than a written reprimand for offenses committed against the University;
- b) fail to submit, within the deadlines specified by the Integrated Student Services Office, any original documentation requested to verify the truthfulness of self-certifications provided;
- c) are found by the University to have submitted false information in their self-certification that causes them to no longer meet the academic merit and/or financial need requirements;
- d) submit a request to withdraw from studies or transfer to another university during the 2025/2026 academic year; this provision does not apply to first-year students in bachelor's, master's, or single-cycle master's degree programs if the merit requirement was met before withdrawing or transferring;
- e) are registered as repeating the year for 2025/2026 or as intermediate out-of-course students after the publication of the final rankings;
- f) as first-year students in bachelor's, master's, or single-cycle master's degree programs, fail to meet the required merit criteria;
- g) as first-year PhD or specialization school students, fail to meet the required merit criteria.

In case of transfer to another university after the start of the academic year, the student may request, within 15 days of the publication of the provisional scholarship rankings, that the University of Insubria forward their application to the university they are transferring to. In this case, the student will lose the scholarship.

For students with disabilities having a recognized invalidity equal to or greater than 66%, who fail to meet the merit requirement even after applying the bonus, the rules regarding loss of the scholarship do not apply; such students will maintain the benefit of the first installment of the scholarship (or an alternative allowance provided), but will not receive the second installment.

11.2 Partial Loss

A student enrolled in the first year of bachelor's, master's, or single-cycle master's degree programs loses the right to the full scholarship benefit and becomes entitled to a partial benefit if they meet the merit requirement by **November 30, 2026**.

11.3 Consequences of Loss

If a student loses the right to the scholarship benefit for any reason, they must repay the University of Insubria the amounts received, including any supplements, as well as the equivalent value of the dining service actually used (value of the free meal).

In the case of partial loss, the benefit is considered to be due at 50%. The student must therefore repay the value of the free service actually used exceeding the portion retained from the first installment for the dining service.

Regarding any use of housing services, the student must also pay:

- a) In case of loss due to verification of false merit or income data, enrollment as a repeating student during the year, or failure to submit original documentation requested for verifying self-certifications, the difference between the reduced-rate fee and the full fee;
- b) In case of loss due to withdrawal from studies or transfer to another university, the reduced-rate fee provided by this call for applications or, if more favorable to the student, the full fee for the actual period of use.

Agreements may be made with the student to define recovery procedures, including installment plans. Failure to pay, in whole or in part, will result in the initiation of forced recovery procedures and the blocking of the student's academic career until the debt is resolved.

12. VERIFICATION OF THE TRUTHFULNESS OF SELF-CERTIFICATIONS

12.1 Verifications

The application for all benefits granted is submitted by the student using the right of self-certification pursuant to Presidential Decree (D.P.R.) 445 of 28/12/2000.

For the purpose of verifying the data (including merit, income, and travel time) declared in self-certification, the powers granted by current legislation are used, particularly Presidential Decree No. 445 of December 28, 2000. Students may also be required, pursuant to Article 4, paragraph 7 of Legislative Decree 109/98 and Article 4, paragraph 10 of D.P.C.M. 9/4/2001, to provide any documentation useful for verifying the truthfulness of the declarations made.

In agreement with the Revenue Agency (Agenzia delle Entrate), Regional Directorate of Lombardy, Ministry of Finance, students who are beneficiaries of monetary interventions or services awarded by competition are subject to formal and substantive verification of the truthfulness of the self-certifications produced. This verification is carried out through direct connections with the databases of the Revenue Agency and the Land Agency (Agenzia del

Territorio), as well as with the Registry Offices of municipalities or any other Public Administration holding the self-certified data.

In cases requiring further investigation or deeper inquiry, assistance from the Financial Police (Guardia di Finanza) may be requested.

Pursuant to Article 2947 of the Civil Code, verifications will be conducted within 5 years from the last undue benefit received related to or resulting from untruthful self-certification.

12.2 Consequences in Case of Untruthfulness

In case of untruthful declarations, the sanctions provided by Article 10 of Legislative Decree 68/2012 will apply, as well as the additional administrative sanction provided for in Article 38, paragraph 3, of Decree Law 78/2010. Both sanctions are subject to reduction under Article 16 of Law 689/1981.

Furthermore, the student will lose the right to receive other benefits for the entire duration of their studies. The student is also required to repay any amounts unduly received, both monetary scholarships and any services used.

Sanction under Article 10, paragraph 3, Legislative Decree 68/2012:

a) In the case of total loss of benefit, the amount prescribed by Article 10 of Legislative Decree 68/2012 is equal to three times the amount received, both monetary and in the form of services;

b) In the case of partial loss of benefit, three times the difference between the amount paid and the amount due.

The sanction applies to the scholarship, free meals received, and housing service at reduced rates.

Sanction under Article 38, paragraph 3, of Decree Law 78/2010:

The sanction ranges from €500 to €5,000 and is imposed proportionally to the undue advantage obtained, related to the maximum possible advantage.

Example:

Total loss of benefit: the sanction is calculated by considering the undue advantage received, corresponding to the amount actually received, in relation to the maximum scholarship amount provided for the student's category and status (on-site, off-site, commuter).

Students on site

1 ^a Fascia	€ 2.565,00
2 ^a Fascia	€ 2.132,00
3 ^a Fascia	€ 1.296,00

So, if a resident student received a scholarship amounting to €1,296.00 (for the 3rd bracket), and the maximum scholarship amount for that bracket is €2,565.00, the sanction will be calculated as $(1296 \div 2565 = x \div 5000)$, resulting in a sanction of €2,526.16.

In the case of partial forfeiture of the benefit, the sanction is calculated by considering the undue advantage received, corresponding to the difference between the amount received and

the amount entitled. For example, if a student receives a scholarship of €2,132.00 and it is found that the correct amount should have been €1,296.00, the sanction will be:
(2132-1296): 2132 = x sanzione : 5000)

The adoption of disciplinary sanctions and referral to judicial authorities is reserved if the elements of a criminal offense are found (art. 331 c.p.p.).

12.3 Exclusive Jurisdiction

For any dispute related to this Call for Applications, or arising from its application, the exclusive jurisdiction for administrative matters shall be the court of Milan, while for ordinary jurisdiction it shall be the court of Varese.

13. DEADLINES AND PROCEDURES FOR SUBMITTING THE APPLICATION

13.1 Deadlines

The application for the Scholarship and related services must be **submitted from 15:00 AM on July 23, 2025, until 3:00 PM on September 30, 2025**. These deadlines are strict and final.

Students are required to notify the Integrated Student Services Office within 15 days of any event occurring after the application submission that concerns the Scholarship (such as obtaining a different Scholarship or other financial aid, transferring to another University, inability to continue studies, withdrawal of enrollment, etc.), in writing via email to the INFOSTUDENTI service at <https://infostudente.uninsubria.it/>.

Any changes in the applicant's family status, marital status, or composition of the previously declared household will be considered valid only if they occur and are communicated to the Office by the date of publication of the provisional ranking list

13.2 Procedures

To submit an application for the competition, it is not necessary to be enrolled for the academic year 2025/2026; enrollment must be completed by the date of publication of the final ranking list.

The application is submitted by the student using self-certification according to D.P.R. 445 of 28/12/2000. Applications for admission to the competition must be submitted by filling out the appropriate online form available on the website <https://www.uninsubria.it/la-didattica/diritto-allo-studio> under the "Servizi Web Diritto allo Studio" section.



Students who are not yet enrolled or matriculated at the University and are participating for the first time in the competitions must upload a valid front and back identity document.

It may be necessary to provide additional documentation, such as a rental contract to prove off-site student status. All requested documentation must be submitted exclusively via upload on the appropriate page of the online procedure.

Students participating in an international mobility program during the 2025/2026 academic year must submit the application for the Scholarship Integration simultaneously with the Scholarship application.

Failure to submit a required document within the prescribed deadline or the submission of an irregular document will result in the student's exclusion from this competition.

PROVISIONS FOR THE GRANTING OF BENEFITS TO STUDENTS ENROLLED IN THE “FILTER” SEMESTER

This annex regulates the procedures for accessing university study entitlement benefits (DSU) for the academic year 2025/2026, with specific reference to students enrolled in the single-cycle Master's degree programs in Medicine and Surgery, Dentistry and Dental Prosthetics.

1.1 Students Enrolled in the Filter Semester

Students enrolled in the filter semester must submit an application for the scholarship and all DSU benefits according to the ordinary procedures, methods, and deadlines outlined in this announcement. Students enrolled in the filter semester can initially only use the housing services.

The deadline to request a subsidized housing place is set for 24/08/2025.

The remaining benefits listed in this announcement (scholarship, meal service, integrations) can only be assigned after enrollment in the second semester.

1.2 Ranking for Students Enrolled in the Filter Semester and Scholarship Payment

Students enrolled in the filter semester are included in the FINAL general ranking only for housing services, according to the ordinary criteria.

For the scholarship, these students will be placed in a separate ranking called the “second semester scholarship,” held in suspension, pending the final outcome of the filter semester and actual enrollment.

The first installment of the scholarship will be paid only after enrollment in the second semester and based on the position in the ranking.

1.3 Students Enrolling in the Second Semester

Following the publication of the national ranking for admission to Medicine and Dentistry courses, the University will reopen the deadlines of the Economic Benefits Call by activating an additional time window for submitting applications for scholarships and related DSU services. This is intended for students who:

- have attended the filter semester at universities in other regions or at other institutions within the same region;
- enroll, following the outcome of the national competition, in another degree program in the second semester.

Please note: additional housing places will only be assigned in the event of actual availability.

Important: For the purpose of income requirement assessment, students must still hold a valid 2025 ISEE certification (based on 2023 income and assets) for university-related benefits, or provide the necessary foreign documentation for the calculation of the equivalent ISEE (ISEE parificato).

1.4 Second Semester Ranking and Scholarship Disbursement

At the conclusion of the additional application window, the "Second Semester Ranking" will be approved, including:

- applications from students in a suspended status (submitted during the standard application phase);
- eligible applications submitted during the additional time window.

Scholarships and related services for students included in the "Second Semester Ranking" will not be awarded if the applicant's ISEE value is equal to or higher than that of the highest-ranked eligible but non-awarded student in the General Final Ranking.

1.5 Application Deadline

Applications for DSU financial benefits (scholarship, housing and meal services) must be submitted by September 30, 2025.

Students who wish to apply for subsidized housing must submit their application by **August 24, 2025**. For application procedures, please refer to the instructions provided in the official call for applications.

Applications must be submitted by the student through self-certification, in accordance with Presidential Decree No. 445 of December 28, 2000.

Applications must be completed using the appropriate online form available on the university website at: <https://www.uninsubria.it/la-didattica/diritto-allo-studio> under the section "Servizi Web Diritto allo Studio".

1.6 Exclusion and Incompatibility

Students enrolled in the “semestre filtro” who later enroll at a university other than the one associated with the DSU office where they submitted their application will be excluded from the Second Semester Ranking.

Students enrolled in the “semestre filtro” of Medicine and Surgery or Dentistry and Dental Prosthetics who do not submit their application for benefits by the deadline of September 30, 2025, will not be eligible to participate in the “Second Semester Ranking” provided during the second application window.

Failure to achieve the minimum number of credits required by current regulations will result in the revocation of the benefit and the possible recovery of any amounts already disbursed.

Starting from the second year of study, all students (including those who took part in the “semestre filtro”) will follow the standard procedures for accessing DSU benefits.



HOUSING SERVICE

14. HOUSING SERVICE AT THE UNIVERSITY RESIDENCES

The housing service related to the right to university education is provided at the following residences:

1. "Carlo Cattaneo" Residence in Varese;
2. Insubria "City" Residence in Varese;
3. "La Presentazione" Residence in Como;
4. "Santa Teresa" Residence in Como;
5. "Pomini" Residence in Castellanza,

as well as at other facilities that the University may establish agreements with during the year. The competition for the allocation of housing services is aimed at **"off-site"** students, meaning students residing in municipalities from which it is possible to reach the course locations in more than 90 minutes of travel.

As of the date of the announcement, the available accommodation places for the right to study are:

1. At the Varese residences: 96 beds;
2. At the Como residences: 41 beds;

14.1 Conditions for admission to the competition

Students who possess the merit, income, and academic regularity requirements set for the granting of the Scholarship can participate in the competition.

The beds at the residences are primarily assigned to students who already reside there as recipients for the academic year 2024/2025, provided they are in good standing with the payment of fees and have no other administrative debts with the University (including collective or individual damages occurred in the housing structures in previous academic years).

Students cannot participate in the competition if they:

- Are considered commuters or in residence;
- Are in an unsettled debt position with the University;
- Have already benefited from a bed for the same academic year;
- Have been subject to disciplinary measures by the University.

14.2 Methods and Deadline for Submitting the Application

To apply for the housing competition, you do not need to be enrolled for the academic year 2025/2026; your enrollment must be completed before the assignment of the bed. The application must be submitted using the self-certification option in accordance with DPR 445/200, through the online form available on the university's website at the following link:

<https://www.uninsubria.it/formazione/opportunita-e-agevolazioni/diritto-allo-studio>

Students who are not enrolled or registered at the university and are participating in the competitions for the first time must upload a valid front and back copy of their ID.

14.3 Deadlines

The application for a bed assignment can be submitted using the methods described above from 15:00 AM on July 23, 2025, until 3:00 PM on August 24, 2025. Students are required to inform the Student Services Office in writing within 15 days via email to INFOSTUDENTI <https://infostudente.uninsubria.it/> about any events related to their housing request that occur after submitting the application (such as transferring to another university, inability to continue studies, withdrawal, etc.). Any changes in family or civil status will be considered valid if they occur and are communicated to the university before the publication of the provisional ranking list.

14.4 Formation of the New Admissions Ranking

The rankings are divided into:

- New admissions of EU students enrolled in the first year of a bachelor's, master's/magistrale, doctoral program, or specialization school;
- New admissions of non-EU students enrolled in the first year of a bachelor's, master's/magistrale, doctoral program, or specialization school;
- New admissions of EU students enrolled in years beyond the first;
- New admissions of non-EU students enrolled in years beyond the first.

For new admissions, the allocation will be proportional to the number of eligible candidates in each category.

The rankings are based on income and merit criteria used for scholarship allocation. Priority will be given to students with disabilities of 66% or higher.

14.5 Publication of Results and Appeals

Provisional rankings will be published on the website at this link: <https://www.uninsubria.it/formazione/opportunita-e-agevolazioni/diritto-allo-studio> (Student Services section), **probably on August 28, 2025.** Given the need to promptly assign beds, any requests for review of the provisional ranking, properly justified, must be submitted within 5 days of publication by downloading and filling out the form available on the results page through the online portal. Once the review process is completed, the Student Services Office will publish the final rankings. Any further appeals against the final decision must be submitted to the competent authorities (Lombardy Regional Administrative Court) following the procedures established by current regulations.

14.6 Assignment of Accommodation Place

Winning students of the competition will be able to use the bed from **October 1, 2025, to September 30, 2026, excluding August**. It is understood that those who need to stay during that month must submit a written request for an extension to the Integrated Services Office for Students and pay the related fee.

Students who are not up to date with the payment of university fees and contributions or have open and unresolved debt positions, or are in default following a payment agreement, will be automatically excluded from the renewal or new admission rankings.

Settling the outstanding balance before the deadline for filing appeals will allow the removal of the exclusion. If not settled, in case of a renewal request for the accommodation, the student will be automatically dismissed; in case of new admissions, the exclusion will remain in the final ranking.

Acceptance and Assignment – Renewals

Acceptance of the bed for students renewing their place must occur from September 12, 2025, to September 16, 2025, using the dedicated online portal. By doing so, the student commits to paying for the entire year/semester.

At the end of the procedure, the student will receive an admission letter at the university email address, which must be presented at the Reception of the University College along with the receipt of the security deposit payment.

Students who do not accept the bed by September 16, 2025, will be considered to have waived their place, resulting in exclusion from the ranking.

Acceptance and Assignment – New Admissions

Assignment to the College follows the order of the rankings: subsequent years for EU students, subsequent years for non-EU students, EU freshmen, and non-EU freshmen. For new admissions, assignment will be proportional to the number of applications received in each category.

Students are required to review the published rankings on the university website <https://www.uninsubria.it/formazione/opportunita-e-agevolazioni/diritto-allo-studio>, as well as related communications.

From September 12, 2025, to no later than 24:00 on September 16, 2025, eligible students can access the online portal to accept or waive the bed. Acceptance commits the student to paying for the entire year until September 30, 2026.

To complete the assignment process, students must follow this procedure:

- Select accept or waive
- Self-certify university registration and provide the registration number if applicable
- Accept the conditions outlined in the commitment to pay the due amount

Once the acceptance procedure is completed, the student will receive an email with the security deposit payment notice and the admission letter.

The security deposit receipt and the admission letter must be presented, along with a valid ID, at the College Reception.

Students who waive their assigned bed within 7 days will have their deposit refunded, and the signed commitment will be canceled.

The security deposit amount for the current academic year is €400.00. This sum will be used to cover any damages for which the student is directly responsible, whether caused to collective facilities or unpaid fees. It will be refunded after the student's departure, subject to any claims for damages exceeding the deposit amount.

Students assigned a bed who participate in an international mobility program during the 2025/2026 academic year must inform the University of Insubria, through appropriate certification, of their period abroad. During this period, the bed may be assigned to another student. Eligible students can regain possession of the bed only after the mobility project ends, as indicated on the certification presented, unless there are available beds in case of early return from the mobility program.

14.7 – Housing Costs – Payment Methods – Fees

The housing payment will be required for the following periods:

- 11 months for students enrolled in a regular academic year;
- 6 months (until 31/03/2026) for students enrolled in their first year *fuori corso* (beyond the standard duration of the degree program);

The stay may be extended until the month the degree is awarded, and in any case no later than 30/09/2026, at the full rate of the respective residence hall, subject to availability of accommodation in university housing.

Students assigned a housing spot will be required, at the time of accepting the bed place, to sign a commitment agreement to pay the entire amount due, regardless of actual use of the accommodation.

This rule is waived only in cases of withdrawal from studies or transfer to another university. In such cases, students may pay, if more favorable than the amount indicated in the commitment agreement, the full rate for the actual period of use, starting from the date of admission. Students with disabilities will pay the assigned rate (€264.00).

Reduced Flat Rate

The reduced flat rate is set at € 2.900,00 per year (from October 2025 to September 2026) for students enrolled in a regular academic year.

The reduced flat rate is set at €1.581,81 (from October 2025 to March 2026) for students in their first year *fuori corso*.

First-Year *Fuori Corso* Students

Students enrolled for the academic year 2025/2026 in the first year *fuori corso* may extend their stay starting from April 1, 2026, at the full rate. The request must be submitted via email to the INFOSTUDENTI service: <https://infostudente.uninsubria.it/>

Fee Reductions

The applied fee will be proportionally reduced, considering the shortened period of residence, for students:

- enrolled in the first year of a Master's degree who are admitted during the academic year after completing enrollment at the university;
- participating in a certified International Mobility program from their home university;
- assigned accommodation for only part of the academic year, due to the specific academic structure of their program at another university location.

Payment Methods and Deadlines

Payment of the housing fee will be made by deduction from the awarded scholarship, meaning:

- €1,581.81 will be deducted from the first installment, and
- €1,318.19 from the second installment.

For students who are partial beneficiaries, the reduced rate will be deducted in a single installment. Any unused periods during the year (e.g., Erasmus stays) will be reconciled at the end of the academic year.

14.8 Resignation – Loss of Eligibility for Housing

End of Housing Stay

Students who, for any reason, permanently leave their assigned accommodation must arrange the move-out date with the Integrated Student Services.

The security deposit paid by the resigning student may be partially or fully withheld to cover any outstanding debts of any kind with the university. The full or remaining part of the deposit will be refunded via bank transfer to an account held or jointly held by the student. The bank details must be provided on the resignation form.

Loss of Eligibility

A student will lose the right to the assigned accommodation if they:

1. Are not regularly enrolled for the academic year 2025/2026 at the University of Insubria;
2. (For returning students): fail to sign the acceptance agreement and commitment to pay the fees by the specified deadline;

3. (For new students): fail to accept the assigned bed within the deadline and according to the specified procedures;
4. Have submitted false declarations to the University of Insubria. In this case, the penalties provided for in Articles 75 and 76 of Presidential Decree 445/2000 will be applied;
5. Are subject to disciplinary sanctions greater than a written reprimand, as provided in the College Regulations.

**PROVISIONS FOR STUDENTS ASSIGNED HOUSING AND ENROLLED IN
THE “SEMESTRE FILTRO” (TRANSITIONAL SEMESTER)**

Students enrolled in the “semestre filtro” who are found eligible in the General Unified Ranking may access housing from September 1 to December 31, paying a reduced monthly rate of € 264,00.

Students who wish to keep their housing starting from January 1, 2026, while awaiting the outcome of the national ranking in order to enroll at the University, must pay the full rate applicable to the assigned residence. Once enrolled, students eligible for DSU benefits will again be charged the reduced rate.

Please note that the housing application must be submitted between 3:00 PM on July 23, 2025 and 3:00 PM on August 24, 2025.

**15. INFORMATION ON THE APPLICATION OF ANTI-CORRUPTION
REGULATIONS**

In compliance with applicable legislation, the University has adopted its own Three-Year Anti-Corruption Plan and appointed a Responsible Officer for the Prevention of Corruption.

The Three-Year Plan is published on the University's official website at the following page: <https://www.uninsubria.it/amministrazione-trasparente/altri-contenuti/prevenzione-della-corruzione>

Any reports may be submitted to the following email address: anticorruzione@uninsubria.it



16. PERSONAL DATA PROCESSING

Pursuant to Legislative Decree No. 196/2003 and subsequent amendments ("Personal Data Protection Code") and to the EU General Data Protection Regulation – Regulation (EU) 2016/679, the privacy notice on personal data processing is published on the University's website at the following link:

<https://www.uninsubria.it/formazione/opportunita-e-agevolazioni/diritto-allo-studio>

Varese, date of digital signature

The Rector
Prof. Maria Pierro
Digitally signed

Responsabile del Procedimento Amministrativo (L. 241/1990): Dott. Vito Cannone
Tel. +39 031 238 3231 – vito.cannone@uninsubria.it



APPENDIX 1 – DEADLINES FOR APPLICATION SUBMISSION

For all benefits, applications may be submitted starting from 3:00 PM on July 23, 2025.

BENEFIT	DEADLINE
RECONFIRMATION Accommodation	3:00 PM on August 24, 2025
New Admissions Accommodation	3:00 PM on August 24, 2025
Scholarship	3:00 PM on September 30, 2025
Scholarship Supplements: Students with Disabilities	3:00 PM on September 30, 2025
Scholarship Supplements: International Mobility	3:00 PM on September 30, 2025
Catering Service	3:00 PM on September 30, 2025
Extraordinary Grant	3:00 PM on October 31, 2025

APPENDIX 2 – ISEE FOR UNIVERSITY STUDY GRANTS AND FINANCIAL AID

The economic conditions of the student's household applying for a scholarship are determined based on the Equivalent Economic Situation Indicator (ISEE) for university financial aid benefits, as set forth in Article 8 of Italian Prime Ministerial Decree (DPCM) No. 159/2013.

The ISEE is calculated using the economic situation indicator, which is the sum of the household members' incomes, increased by 20% of the asset values, and then adjusted based on the number of family members (equivalence scale).

DPCM No. 159/2013 has revised the previous ISEE regulations. Below is a summary of the main changes:

- The assessment is based on income data from the second calendar year preceding the DSU (Single Self-Declaration) and on asset values from the year immediately preceding the DSU, for the entire household.
- Anyone applying for university financial aid must submit a full DSU (the simplified DSU *cannot* be used under any circumstances), specifying that the request is for university education benefits (DSUs submitted for welfare or minor-related benefits are not valid).
- Real estate assets are now assessed based on IMU (property tax) values instead of ICI.
- The incomes and assets of the applicant's siblings are no longer halved, but are included in full (100%).
- The ISEE now includes IRPEF-exempt income and foreign income, but only for individuals with an Italian tax code (codice fiscale).

Therefore, for the academic year 2025/2026, income must refer to the 2023 calendar year, while assets (both real estate and financial) must refer to their value as of December 31, 2023.

For all information regarding the regulations related to the ISEE for university financial aid, please refer to DPCM of December 5, 2013, No. 159, titled "*Regulation concerning the revision of the methods for determining and the scope of application of the Equivalent Economic Situation Indicator*", and to the CAAF (Authorized Fiscal Assistance Center) where the student has the ISEE issued.

Household Composition

The household is defined pursuant to Article 3 of DPCM 159/2013. Specifically, with reference to the date of signing the DSU (Single Self-Declaration), the household always includes:

- a) The student applying for the scholarship;
- b) All persons listed in the applicant's family registry, even if not related by blood or affinity. Exceptions are adult individuals who are unmarried, have no children, and are 100% financially dependent* on their parents, who are not part of the student's official household;
- c) The applicant's brothers and sisters who are adults, unmarried, without children, not listed in

the student's family registry but 100% financially dependent* on the parents;
*NOTE: Unlike previous ISEE regulations, financial dependency is assessed based on the income year and not the date of signing the DSU; therefore, dependency must be considered for the year 2023;

- d) Any minor individuals (even if not listed in the applicant's family registry), under pre-adoptive foster care by household members at the date of signing the ISEEU, and if not already included under the above cases and if the student is not considered independent;
- e) Both parents of the applicant, if married to each other, even if one or both have a different official residence from the student;
- f) Both parents of the applicant, if never married to each other, even if one or both have a different official residence from the student.

Independent Student

A student may declare independence from their original household and submit an ISEE certification excluding the parents (but still complying with the other composition rules defined by the regulations) only if both of the following conditions are met:

- a) Residence, as recorded in the registry, outside the family home for at least two years prior to the date of the application, in a property not owned by any member of the original household;
- b) Personal income from employment or similar work, not performed under a family member's employ, legally declared for the two calendar years prior to the application, of no less than €9,000 per year.

If one or both of these requirements are not met, the student will be included in the parents' household (or the custodial parent's household, in case of legal separation or divorce) along with other family members.

The condition of being an independent student also applies to married students. Therefore, a student who does not meet the above criteria will be included in their original household without the spouse.

For technical reasons related to the INPS information system, a student who does not live with their parents but is not independent and must therefore combine their household with their parents' must ensure that, at the time of requesting the cumulative ISEE certification, the parents already hold a valid ISEE certificate reflecting their situation. Otherwise, it will not be possible to obtain a correct cumulative ISEE certificate.

Students Enrolled in PhD Programs

Pursuant to Article 8, paragraph 4 of DPCM 159/2013, the household of a student enrolled in a PhD program consists exclusively of:

- the student applicant;
- the spouse;
- minor children under the age of 18;
- adult children, according to the ordinary rules for household composition.

However, the applicant may still choose to constitute the household according to the ordinary rules (i.e., including any other persons listed in the family registry).

Student with Parents Who Were Never Married to Each Other

In the case of a non-independent student whose parents were never married to each other, both parents contribute to the composition of the student's household but in different ways.

If none of the following conditions apply, both parents contribute 100% of their income and assets to the household composition.

However, if one of the following cases applies:

- the parent not living with the student is married to someone other than the other parent;
- the parent not living with the student has children with someone other than the other parent;
- a judicial order has established the payment of periodic child support;
- the parent has been excluded from parental authority or has been ordered to leave the family residence pursuant to Article 333 of the Civil Code;
- it has been established by judicial authority or competent public social services that there is no emotional or economic relationship with the student;

then the non-cohabiting parent is considered according to the so-called "additional component" described in Annex 2, paragraph 2 of DPCM 159/2013, calculated as follows:

- a) The ISE (Economic Situation Indicator) is calculated, pursuant to Article 2, paragraph 3, referring only to the non-cohabiting parent, regardless of the income and assets of other members of their household;
- b) The indicator calculated in (a) is divided by the equivalence scale parameter of that parent's household and multiplied by 0.3;
- c) The value in (b) is multiplied by a proportionality factor, equal to 1 in the case of only one non-cohabiting child, and increased by 0.5 for each additional non-cohabiting child; non-cohabiting children who are not part of the beneficiary's household are not considered for this factor;
- d) The additional component is obtained by dividing the amount in (c) by the equivalence scale parameter of the beneficiary's household.

The additional component calculated in this way integrates the ISEE of the beneficiary of the requested benefit.

Student with Legally Separated or Divorced Parents

A non-independent student whose parents are legally separated or divorced is considered part of the household of the parent with whom they share the family registry.

Some special cases of non-independent students are reported below:

Student with legally separated or divorced parents, each with a different registered residence from the others

In the case of a student with their own registered residence, separate from legally separated or divorced parents, each with their own registered residence, the student forms a household:

- with the parent who was fully financially responsible for them (100%) during the income year considered (and any other members of that parent's household);
- or

- in case of shared fiscal responsibility during the income year considered, with a parent of their choice (and any other members of that parent's household);
or
- in the absence of fiscal responsibility, with the parent who, according to the court ruling, is expected to receive child support payments for the student.

Orphan student (both parents deceased)

The household of an orphan student is the one derived from the official family status (stato di famiglia).

Subjects living together in the same household

A person living in the same household (i.e., cohabiting with others for religious, care, assistance, military, penal reasons, or similar) is considered a separate family unit, unless—if married—they are considered part of their spouse's household. If a student believes they belong to a family unit not covered by the above rules, they are advised to contact the Student Integrated Services Office before submitting the application to clarify the correct composition for ISEE declaration.

Current ISEE

Article 9 of DPCM 159/2013 states that if you already have a valid ISEE certificate and there is a significant change—greater than 25%—compared to the income indicator (ISR) calculated normally, and if at least one member of the household experienced, in the 18 months prior to the request, one of the following employment changes:

- a) an indefinite-term employee who experienced termination, suspension, or reduction of work;
- b) fixed-term or flexible contract workers who are not employed at the time of submitting the DSU and can demonstrate at least 120 days of employment in the 12 months prior to the end of their last job;
- c) self-employed workers who are not employed at the time of DSU submission and have ceased their activity after working continuously for at least twelve months,

then the data in the valid ISEE can be updated as follows:

1. For each household member under these conditions, update the ISR indicator based on the following income types (which replace those in the ordinary ISR):
 - a) income from employment, pensions, and similar received in the twelve months prior to the request;
 - b) income from business activities or self-employment, carried out individually or in partnership, calculated as the difference between revenues and expenses in the twelve months prior to the request;
 - c) social, pension, and indemnity benefits, including debit cards, received from public administrations, not already included in the income in point a), in the twelve months prior to the request.For point a), the new income can be estimated by multiplying the income of the two months before submitting the DSU by 6.



2. Keeping the same asset indicator and equivalence scale, the current ISEE is obtained by replacing the usual income indicator with the one calculated as described above.

3. The current ISEE is valid for two months from the submission of the substitute DSU form for subsequent benefit requests.

For further explanations and clarifications, please contact INPS offices or the CAF.



APPENDICE 3 - ELENCO CLASSI DI LAUREA STEM

Classe Corso
L-13 - Classe delle lauree in Scienze biologiche
L-2 - Classe delle lauree in Biotecnologie
L-27 - Classe delle lauree in Scienze e tecnologie chimiche
L-30 - Classe delle lauree in Scienze e tecnologie fisiche
L-31 - Classe delle lauree in Scienze e tecnologie informatiche
L-32 - Classe delle lauree in Scienze e tecnologie per l'ambiente e la natura
L-35 - Classe delle lauree in Scienze matematiche
L-7 - Classe delle lauree in Ingegneria civile e ambientale
LM-17 - Classe delle lauree magistrali in Fisica
LM-18 - Classe delle lauree magistrali in Informatica
LM-35 - Classe delle lauree magistrali in Ingegneria per l'ambiente e il territorio
LM-40 - Classe delle lauree magistrali in Matematica
LM-54 - Classe delle lauree magistrali in Scienze chimiche
LM-6 - Classe delle lauree magistrali in Biologia
LM-75 - Classe delle lauree magistrali in Scienze e tecnologie per l'ambiente e il territorio
LM-8 - Classe delle lauree magistrali in Biotecnologie industriali
6/S - Classe delle lauree specialistiche in biologia