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FINANCING SOLUTIONS FOR STUDENTS AND YOUNG PEOPLE

ALEXANDRA - FLORENTINA STOJKO, MIHAI ADRIAN COSTEA, SIMONA CRISTINA CONSTANTINESCU,
ELENA CLAUDIA SÎRBULESCU

*University of Life Sciences „King Michael I” from Timisoara, Faculty of Management and Rural Tourism,
Calea Aradului, no 119, Timisoara, Romania,*

Abstract: *Until recently, Romania did not have a mechanism for crediting students, as it exists in other countries. The article presents an analysis of the possibility offered to young people, students or those who have left the student period to benefit from loans, even guaranteed by the state, by private commercial banks. The loans can be used for various educational projects, paying school fees, rents during studies, purchasing books, etc. In connection with this aspect, several banks have shown interest in granting loans for students and families, including Transylvania Bank, BRD - Groupe Société Générale, BCR and CEC Bank. To these are added other private banks, for example Raiffeisen Bank, which provide students with debit cards, dedicated to them, through which they benefit from certain facilities.*

• Results and discussions

• Introduction

The objective of the paper is to present the financing possibilities offered by the Romanian banking system, for young people and students or those who have recently completed their university studies.

If they want to make an investment in their education and ensure a better professional and financial future, young people, students and those who have recently completed their university studies and do not work or do not have a stable job, they have the opportunity to solve certain unforeseen expenses that arise during the years of study, by resorting to the financial products offered by the banking system. The needs that can be covered from such loans can be: expensive study materials, payment of school fees, other expenses necessary for studies.

• Material and method

In this paper, the authors present several possibilities that young people, students or those who have recently completed their university studies have to benefit from the financing and credit options offered by the Romanian banking system.

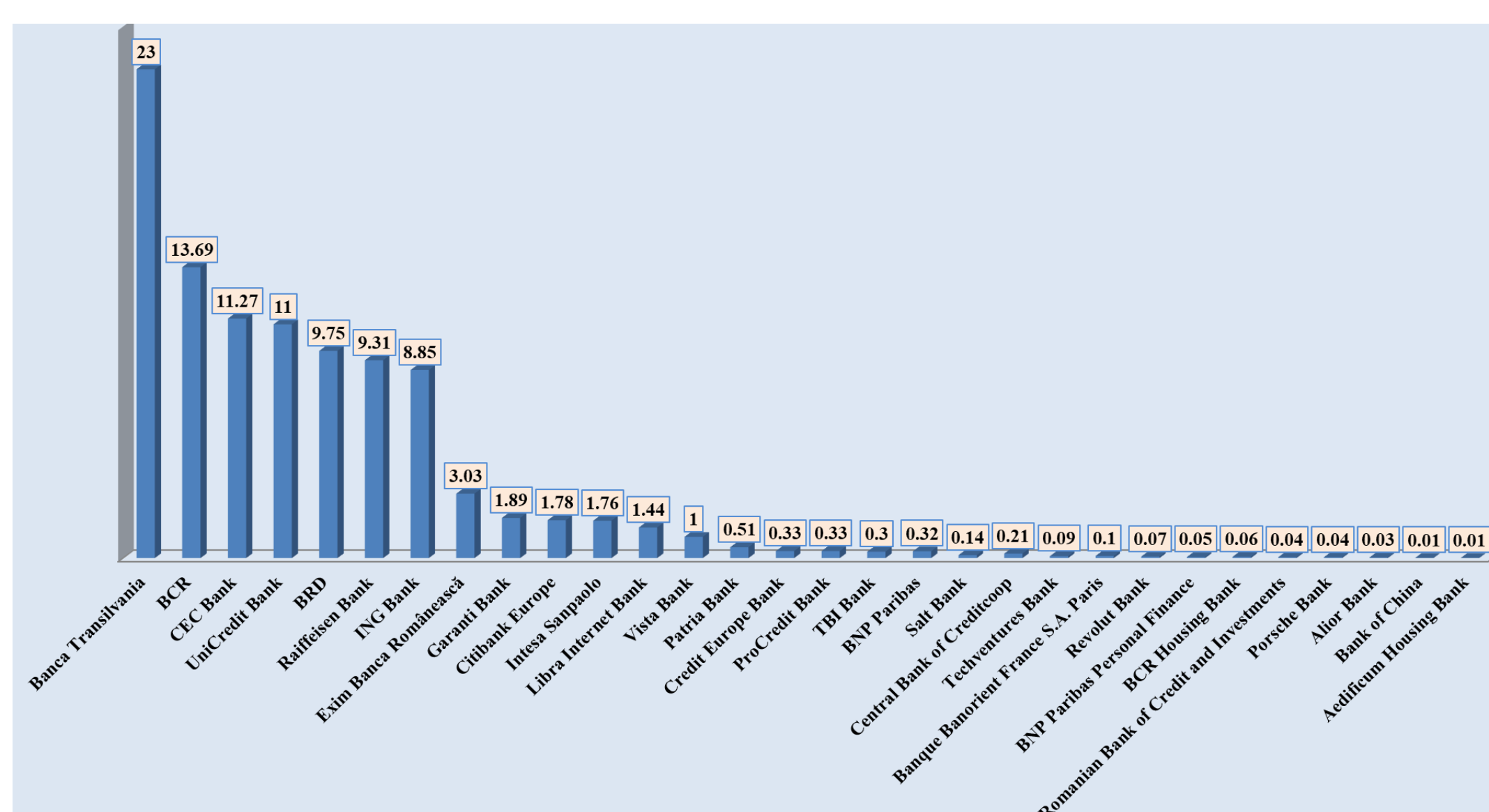


Figure 1. Romanian banking ranking by market share - total assets (%) in August 2025

Banca Transilvania	BRD – Groupe Société Générale	BCR	Raiffeisen Bank	CEC Bank	UniCredit Bank	ING Bank	Libra Bank
↓	↓	↓	↓	↓	↓	↓	↓
-Work and Travel Loan -Study Loan	-Study Loan -10 Loan -BRD-ISIS Card	GeorgeStudent Online Account -GeorgeYoung Online Account StudyUP	Student Card	-Student Free Package -Personal Needs Loan with State Facility, StudentInvest Package -Family Start Loans	Master Card Young	Free@ING - card and account for young people	Credit for medical students

Figure 2. Banking products offered by credit institutions to students and young people

Housing Advance	down payment for the purchase of own homes, for young people's access to housing and long-term stability
Car Purchase	buy a car, new or previously used, with a maximum of five years of use
School taxes	payment of university fees for a bachelor's, master's (including MBA) or doctorate degree.
Participation in scientific competitions and events	costs associated with participation in academic events, including transportation and registration fees.
Transportation for international scholarships	travel expenses related to international study programs, such as Erasmus scholarships
Technological equipment	purchase of computers, printers, or computer applications
Accommodation	Payment for places in student dormitories or other forms of accommodation
Preschool education	Payment for daycare, kindergarten, school, or extracurricular programs, thereby supporting family integration and the education of students' children.
Medical services	Dental procedures or other medical treatments.

Figura 3. Student Invest loan destinations

Costs for certain events	Civil or religious wedding, ceremony – maximum amount of 20,000 lei.
Payment of medical expenses	hospitalization in case of childbirth
Preschool education	Payment for daycare, kindergarten, school, or extracurricular programs, thereby supporting family integration and the education of students' children.
Purchasing a car	Purchasing new or used cars
School taxes	payment of university fees for a bachelor's, master's (including MBA) or doctorate degree.
Participation in scientific competitions and events	costs associated with participation in academic events, including transportation and registration fees.
Advance for housing	purchase or construction of a home, expenses related to home modernization, increasing energy efficiency, purchase of furniture
Technological equipment	purchase of computers, printers, or computer applications
Rent payment	up to 500 euros/month (at the NBR exchange rate on the day of payment)
Medical services	Dental procedures or other medical treatments.
Energy	Purchase of solar panel systems, wind turbines, or other energy solutions
Electronic household appliances	Limit of 10,000 lei in both cases

Figure 4. Family Start loan destinations

• Conclusions

In conclusion, we can appreciate that through the products offered to students and young people, they will win in the short term, and in the long term, the bank wins, by increasing the number of customers.