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**Abstract**

Most countries have experienced soaring enrolment rates into tertiary education. While this is beneficial both to involved students and to knowledge-based societies, it also makes the funding issue even more crucial than it is usually seen to be. This paper presents first results from an analysis of the effectiveness of student loans as a funding strategy using unique student-level data from Finland. The focus is on the effect of student loans on the likelihood of graduation, as well as on the socioeconomic background dimension of such an effect. We find no evidence in support of the latter effect being significant. (HRK / Abstract übernommen)