

Notice for the allocation of beds to university students meeting the merit and financial requirements for DSU

pursuant to Article 5, paragraph 3, of Decree of the Minister of University and Research no. 481 of 26 February 2024

Academic year of reference: 2026/2027

*Courtesy English translation. In case of inconsistency or discrepancy, the Italian version shall prevail*

***Go to page no. 8 for specific instructions regarding students not resident in Italy***

## PREMISES

MAG S.r.l.s. (registered office at Via Staurenghi no. 32, 21100 Varese, Tax Code and VAT no. 03611720123) manages 29 beds that may be made available to university students at a regulated/reduced price thanks to the initiative of the Ministero dell'Università e della Ricerca under Ministerial Decree no. 481 of 2024. As prescribed by that provision **9 beds** must be allocated to out-of-town university students, or students enrolled at higher education institutions in art, music and dance (AFAM), by means of a ranking list drawn up **on the basis of financial and merit requirements**, pursuant to Article 5, paragraph 3, of Decree of the Minister of University and Research no. 481 of 26 February 2024.

The beds, in single and double rooms, are located in the following buildings belonging to the distributed student residence managed by MAG S.r.l.s.:

- Building located at Via Staurenghi n. 32, Varese;
- Building located at Via Legnani 7, Varese;
- Building located at Via Sabotino 5 -9, Varese.

MAG S.r.l.s., in implementation of the above-mentioned Ministerial Decree, will allocate the beds according to the procedures and criteria set out in this Notice.

### 1. WHO CAN APPLY

Applications may be submitted by students who intend to enrol, or are already enrolled, in a bachelor degree, master degree, single-cycle master degree or doctoral programme at Università degli Studi dell'Insubria or at other universities located in the Lombardy region, as well as at an AFAM institution, provided that they qualify as out-of-town students and meet the financial and merit requirements laid down in the call for applications for right-to-study benefits for the academic year

of reference, issued by the territorially competent DSU body (see Article 3 below). Applications may also be submitted by students who are enrolled, or declare that they intend to enrol: (i) in a specialisation programme (excluding medical specialisation programmes under Legislative Decree no. 368/99); (ii) in a doctoral programme (provided they are not beneficiaries of a scholarship under Ministerial Decree no. 226/2021) or research grants under Law no. 449 of 27 December 1997; (iii) in the filter semester for admission to Medicine and Surgery, Dentistry and Dental Prosthetics.

## 2. DESCRIPTION OF THE RESIDENCE

### Bed&Brains Varese Residence

Type: Distributed University Residence consisting of three buildings located in Varese, near the main campus of the Università dell'Insubria and the main transport links to Milan. The Distributed University Residence consists of furnished housing units with common facilities, shared spaces and equipment supporting student accommodation, for a total of 29 beds.

The 9 beds reserved for meritorious students pursuant to Ministerial Decree no. 481/2024, equal to 30% of the total beds of the residence, are composed as follows:

- ▶ Beds in single rooms: no. 1
- ▶ Beds in double rooms: no. 8

The distribution of the beds among the various buildings of the Residence will be carried out by MAG S.r.l.s. according to the actual availability, type of bed, organisational and management requirements and, where relevant, the specific needs of the assigned students, without prejudice to the total number of beds made available under this call.

In general, the Distributed University Residence has the following characteristics:

- ▶ Beds in single rooms: no. 3;
- ▶ Beds in double rooms: no. 26;
- ▶ Each room is equipped with a bed, wardrobe, desk and chair for each resident;
- ▶ Bathrooms: no. 8,
- ▶ Shared kitchens: no. 5;
- ▶ Other services: study rooms, free laundry rooms, relaxation areas with televisions, storage rooms, Wi-Fi, concierge/reception service.

Among the above-mentioned beds, the accommodation units equipped for **students with disabilities** are located in the building in Via Staurenghi and are divided as follows:

- ▶ Beds in double rooms: no. 2, with related bathroom and kitchen

Where required, these beds may also be allocated to meritorious students.

### 3. REQUIREMENTS FOR THE ALLOCATION OF THE BED

At the time of submission of the application under this Notice for the allocation of accommodation, students must meet merit requirements and financial requirements, in addition to general requirements.

With regard to financial requirements, the economic conditions of the household of the student applying for accommodation are assessed on the basis of the **ISEE (Equivalent Economic Situation Indicator)** issued for right-to-study university benefits and on the basis of the **ISPE (Equivalent Property Situation Indicator)**, pursuant to the provisions of Prime Ministerial Decree no. 159 of 5 December 2013.

#### The ISEE, under penalty of inadmissibility of the application:

- must contain the wording “applies to subsidised benefits for the right to university study in favour of (student tax code)”;
- must not contain annotations relating to omissions or discrepancies identified by INPS.

The average time needed to obtain the certificate is seven/ten working days. Students are therefore advised to obtain an ISEE certificate in good time. For further information on ISEE, please refer to the Appendix.

**The merit and financial requirements needed for each category of student are set out below:**

#### **a. STUDENTS ENROLLED IN THE FIRST YEAR:**

- ⇒ Have ISEE and ISPE indicators equal to or below the thresholds identified in the call for applications for right-to-study benefits for the academic year of reference, issued by the territorially competent DSU body (Università dell'Insubria DSU Call for A.Y. 2026/2027, <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>) - **ISEE € 26.887,93 and ISPE 58.452,06**; (ISPE= ISP/ equivalence scale)
- ⇒ For students enrolled for the first time in the first year of bachelor degree and single-cycle master degree programmes, the merit requirement is to have obtained an upper **secondary school diploma with a grade of not less than 70/100**. Students who obtained their diploma in a country

other than Italy will be assessed on the basis of the diploma grade resulting from the conversion formula adopted by the MUR (MUR note of 4 June 2007) =  $[(V - V_{min}) / (V_{max} - V_{min})] * 40 + 60$ .

- ⇒ For students enrolled in the first year of a master degree programme, the requirement is simply to be regularly enrolled or enrolled "subject to conditions" and not to have been enrolled in previous academic years in study programmes of the same level at Italian or foreign universities
- ⇒ For students enrolled in the first year of specialisation programmes and doctoral programmes, the requirement is simply to be regularly enrolled and not to have been enrolled in previous academic years in study programmes of the same level at Italian or foreign universities.
- ⇒ For formal allocation of the bed, the student successfully placed on the ranking list must provide the student number proving regular enrolment.
- ⇒ For students enrolled in the filter semester for Medicine and Surgery, Dentistry and Dental Prosthetics, candidates will participate in the ranking list provided for by this Notice, must in any case have an ISEE 2026 certificate and must show enrolment in the filter semester. To maintain eligibility, they must subsequently be actually enrolled in the degree programme at the same university where the filter semester took place.
- ⇒ Students enrolled in the first year of a bachelor degree, single-cycle master degree or master degree programme who are found eligible in the final ranking list must obtain, by 10 August 2027, the credits shown in the table below in order to maintain eligibility and the benefit for subsequent years:

| Type of programme          | Admission merit | Ex-post merit by 10/08/2027 - open access courses | Ex-post merit by 10/08/2027 - restricted access courses | Financial requirements                   |
|----------------------------|-----------------|---------------------------------------------------|---------------------------------------------------------|------------------------------------------|
| Bachelor degree            | 70/100          | 35*                                               |                                                         | ISEE EUR 26,887.93<br>ISPE EUR 58,452.06 |
| Single-cycle master degree | 70/100          | 35*                                               |                                                         | ISEE EUR 26,887.93<br>ISPE EUR 58,452.06 |
| Master degree              | Not required    | 20*                                               | 23*                                                     | ISEE EUR 26,887.93<br>ISPE EUR 58,452.06 |

*\* Proportional criterion: if the organisation of the programme provides that the student may obtain fewer or more than 60 ECTS/CFU, the merit requirements in the table are redefined proportionally to the credits that may actually be obtained. Example:  $35:60 = X$ : maximum number of credits that may be obtained*

## b. STUDENTS ENROLLED IN YEARS AFTER THE FIRST:

- ⇒ Have a numerical identification code (student number) or other document proving enrolment for the academic year of reference;
- ⇒ Have ISEE and ISPE indicators equal to or below the thresholds identified in the call for applications for right-to-study benefits for the academic year of reference, issued by the territorially competent DSU body (Università dell'Insubria DSU Call for A.Y. 2026/2027, <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>) **equal to ISEE EUR 26,887.93 and ISPE EUR 58,452.06** (ISPE = ISP/equivalence scale)
- ⇒ Have obtained, by 10 August 2026, **the minimum number of CFU set out below according to the type of course and year of enrolment:**

| <i>numero minimo di crediti formativi da acquisire entro il 10 agosto 2026</i>                                                                                                                                                                                                                                                                                                                                                     |               |    |     |     |     |                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----|-----|-----|-----|-----------------------------------------|
| Corsi di studio                                                                                                                                                                                                                                                                                                                                                                                                                    | Anno di corso |    |     |     |     |                                         |
|                                                                                                                                                                                                                                                                                                                                                                                                                                    | 2°            | 3° | 4°  | 5°  | 6°  | Ultimo semestre<br>(1 anno fuori corso) |
| <b><i>Corsi ad accesso libero</i></b>                                                                                                                                                                                                                                                                                                                                                                                              |               |    |     |     |     |                                         |
| Laurea                                                                                                                                                                                                                                                                                                                                                                                                                             | 35            | 80 | ==  | ==  | ==  | 135                                     |
| Laurea magistrale a ciclo unico                                                                                                                                                                                                                                                                                                                                                                                                    | 35            | 80 | 135 | 190 | 245 | +55(*)                                  |
| Laurea magistrale (**)                                                                                                                                                                                                                                                                                                                                                                                                             | 30            | == | ==  | ==  | ==  | 80                                      |
| <b><i>Corsi ad accesso programmato</i></b>                                                                                                                                                                                                                                                                                                                                                                                         |               |    |     |     |     |                                         |
| Laurea                                                                                                                                                                                                                                                                                                                                                                                                                             | 35            | 88 | ==  | ==  | ==  | 148                                     |
| Laurea magistrale a ciclo unico                                                                                                                                                                                                                                                                                                                                                                                                    | 35            | 88 | 148 | 209 | 269 | +60(*)                                  |
| Laurea magistrale (**)                                                                                                                                                                                                                                                                                                                                                                                                             | 34            | == | ==  | ==  | ==  | 88                                      |
| (*) rispetto all'ultimo anno di corso                                                                                                                                                                                                                                                                                                                                                                                              |               |    |     |     |     |                                         |
| (**) Il numero minimo di crediti formativi stabiliti per i corsi di laurea magistrale è incrementato di un numero di crediti pari a quelli in eccesso rispetto ai 180, eventualmente riconosciuti allo studente al momento dell'iscrizione.                                                                                                                                                                                        |               |    |     |     |     |                                         |
| <b><i>Importante:</i></b> Il numero dei crediti formativi necessari per accedere alla graduatoria relativa alla Borsa di Studio è calcolato in riferimento ai crediti formativi previsti per ciascun anno accademico trascorso, a partire dall'anno di prima immatricolazione assoluta, comprendendo anche gli anni accademici nei quali lo studente ha ripetuto, per qualsiasi motivo, uno stesso anno di iscrizione (vedi 3.1.1) |               |    |     |     |     |                                         |

For the purposes of calculating CFU and the weighted average:

- credits from exams taken and duly recorded from the beginning of the student career, for the current level of studies, by 10 August 2026, must be considered;
- credits from exams outside the study plan, individual in-progress modules, activities or exams prior to enrolment even if recognised and included in the study plan, and credits relating to the final examination must not be considered;
- exams with marks not expressed out of thirty must not be considered for the purposes of the weighted average; 30 cum laude counts as 30;
- the annual internship exam of the School of Medicine courses is counted for the purposes of the merit requirement if taken and recorded no later than 22 October 2026.

**Attention: for bachelor degree, master degree and single-cycle master degree programmes whose annual credit load differs from the 60 annual credits set by Ministerial Decree no. 270/04, a proportional criterion is applied to the merit requirement in the table above, rounded down. This criterion applies both to restricted-access courses and open-access courses. Example for a second year course not based on 60 annual credits: the requirement is = (maximum credits provided x 35)/60.**

N.B. During the application process, students will be asked to indicate the number of credits obtained and the related weighted average. These values must be understood as follows:

NUMBER OF CREDITS: the student must declare credits from exams taken and duly recorded from the beginning of the student career (for the current level of studies) by 10 August 2026. Credits from exams outside the study plan, individual in-progress modules, activities or exams prior to enrolment (even if recognised and included in the study plan) and credits for the final examination must not be considered.

WEIGHTED AVERAGE: the student must calculate and declare the weighted average relating to the exams indicated in the "number of credits" field. Exams with marks not expressed out of thirty must not be considered. 30 cum laude counts as 30. To calculate the weighted average, each grade (excluding pass/fail assessments) must be multiplied by the value in credits of the exam; the sum of these results must be divided by the total number of credits considered.

#### Possibility of using bonus points

If a student enrolled in bachelor degree or single-cycle master degree programmes has not obtained the minimum number of credits required, they may use, in addition to the credits actually obtained, a bonus as follows:

- up to five credits, if used for the first time for maintaining first-year benefits or obtaining benefits for the second year;
- up to twelve credits, if used for the first time for obtaining benefits for the third year;
- up to fifteen credits, if used for the first time for obtaining benefits for subsequent academic years.



The bonus:

- may be used only once during the student career and is not cumulative. The unused portion of the bonus in the academic year of reference may be used in subsequent years;
- if accrued and not used during the bachelor degree, may be used if the student enrolls in a master degree programme. This provision does not apply to students enrolled in master degree programmes who come from systems other than those established by Ministerial Decrees no. 509/99 and no. 270/04;
- is subject to the proportional criterion referred to above, but without rounding;
- does not apply to the ex-post merit requirement for students enrolled in the first year of a master degree programme;
- is not available, because it was never accrued, to students enrolled in a master degree programme who obtained their first-cycle degree at a foreign university..

Students with disabilities

For enrolled students with disabilities and a certified disability equal to or greater than 66%, individualised merit requirements may be defined on the basis of the type of disability and may differ from the values indicated above up to a maximum of 40%.

**c. STUDENTS ENROLLED IN A UNIVERSITY DOCTORATE OR SPECIALISATION SCHOOL:**

- ⇒ Have ISEE and ISPE indicators equal to or below the thresholds identified in the call for applications for right-to-study benefits for the academic year of reference, issued by the territorially competent DSU body (Università dell'Insubria DSU Call for A.Y. 2026/2027, <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>) - ISEE € 26.887,93 and ISPE 58.452,06; (ISPE = ISP/equivalence scale)
- ⇒ Have documentation proving enrolment, for the academic year of reference of this Notice, in the doctorate or specialisation school.
- ⇒ Maintain regular academic progress according to the provisions of the Università dell'Insubria DSU Call for A.Y. 2026/2027, <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>).

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## **GENERAL REQUIREMENTS FOR ALL STUDENTS:**

- ⇒ **Have the status of out-of-town student** according to the criteria identified by the Call issued for A.Y. 2026/2027 by the DSU body competent for the territory where the accommodation is located (Università dell'Insubria DSU Call for A.Y. 2026/2027 <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>);
- ⇒ Have no criminal convictions and no pending criminal proceedings;
- ⇒ Have no unsettled administrative positions and/or debts towards MAG S.r.l.s.;
- ⇒ Not have already benefited from the bed for the same year of course;
- ⇒ Not suffer from conditions incompatible with community living;

## **STUDENTS NOT RESIDENT IN ITALY:**

The current ISEE IT system does not allow the calculation of the economic condition of the members of the household of a foreign student residing abroad and without an Italian tax code. Consequently, the provision under Article 8, paragraph 5, of Prime Ministerial Decree no. 159/2013 is not applicable.

Accordingly, the economic assessment of a foreign student whose household members reside abroad and do not have an Italian tax code will be based on the ISEE, equivalent economic situation indicator abroad, referring to the income produced by the entire household in calendar year 2024. The foreign student is in any case required to declare any income and assets held in Italy. Foreign students may obtain the ISEE and ISPE from the CAF that will be affiliated with the University.

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

- document certifying the composition of the foreign household;
- income for calendar year 2024 of each family member (the document must clearly state that the income refers to 2024);
- assets relating to owned buildings as at 31 December 2024, indicating square metres;
- certification of movable assets held as at 31 December 2024 by each household member (bank accounts, securities, shareholdings, dividends, net worth, etc.).

Such documentation must be:

- issued by the competent authorities of the State in which the income was produced;
- translated and legalised by Italian diplomatic or consular representations abroad. Documentation may also be issued by foreign diplomatic/consular representations in Italy for countries where there are particular difficulties in issuing certification certified by the local



Italian embassy and legalised by the prefectures pursuant to Article 33 of Presidential Decree no. 445/2000. If not feasible, will be considered the official document of the residence country.

The ISEE issued by affiliated CAFs must be obtained by 16 October 2026, unless extended. If, in addition to the student, there are members of the household who have an Italian tax code, they must be declared and included in the ISEE. In any case, the income of foreign students may not be less than EUR 10,179.85, corresponding to the minimum means of subsistence that must be proven for the purposes of requesting an entry visa to Italy for study purposes (Interministerial Decree 20.11.2001, published in Official Gazette no. 283 of 5.12.2001, as subsequently updated). The amount indicated will therefore constitute the minimum ISR value..

### **STUDENTS WHO MAY NOT PARTICIPATE IN THE CALL:**

The following students may not participate in the call:

- students who hold an academic qualification obtained in Italy or abroad (including qualifications without legal value in Italy and with the same qualification as admission), at a level equal to or higher than the course of study for which accommodation is requested for A.Y. 2026/2027;
- students who, for the same year of course, benefit from accommodation at reduced rates or an equivalent contribution, in any form, provided by other public or private entities.

Students who, in A.Y. 2026/2027, fall within one of the following cases are also excluded from the ranking list for accommodation allocation:

- students enrolled in the first year after re-enrolling following withdrawal from studies;
- students enrolled as intermediate fuori corso or repeating intermediate year;
- students changing degree programme or transferring university with repetition of enrolment in a year of course already attended;
- students enrolled part-time;
- students who are not enrolled for A.Y. 2026/2027 at the time the final ranking list is published.

## **4. HOW TO REQUEST ALLOCATION OF A BED**

The allocation of a bed must be requested exclusively by submitting, **from 18/08/2026 until 18/09/2026**, the Allocation Application completed using Annex A to this Notice, to the following e-

mail address: [admissions@bedandbrains.it](mailto:admissions@bedandbrains.it) and, where the candidate has a certified e-mail address (PEC), the application may also be sent to the certified e-mail address [mag.impresa@pec.it](mailto:mag.impresa@pec.it).

MAG S.r.l.s. may request clarifications, document integrations or regularisations within the deadline indicated in the relevant communication. Failure to produce the requested documentation within the assigned deadline may result in exclusion from the procedure.

MAG S.r.l.s. reserves the right to extend the deadline for submitting applications if an insufficient number of beds has been allocated, or to allocate beds at a subsidised rate to students who, still included in the ranking list, exceed the ISEE/ISPE thresholds. This procedure will be initiated only in the event that the 9 dedicated beds are not filled.

## 5. CRITERIA FOR DRAWING UP THE RANKING LIST AND ALLOCATING BEDS

Students who have submitted an eligible application under this Notice will be ranked according to the following parameters:

► Students enrolled for the first time in the first year of all study programmes, doctoral programmes and specialisation schools:

The ranking list is drawn up on the basis of the ISEE of the household compared with the ISEE threshold of EUR 26,887.93, for a maximum of 1,000 points assigned using the following formula:

$$[1 - (\text{student ISEE} / \text{ISEE threshold})] \times 1000$$

The order in the ranking list is determined in descending order of the score awarded. In the event of a tie, priority is given to the grade of the previous qualification and, subsequently, to the younger student.

► Students enrolled in years after the first in bachelor, master and single-cycle master degree programmes:

The order in the ranking list is determined, in descending order, by the total score resulting from the sum of the score relating to the number of credits obtained by 10 August 2026 and the score determined by the weighted average grade of the exams. The total score is 1,000 points, broken down as follows: 600 on the basis of the number of credits obtained and 400 on the basis of the weighted average grade of the exams passed.

In the event of a tie in the merit score, priority in the ranking list is given to the student who did not use the bonus and then to the student with the higher score in relation to the financial situation. In the event of a further tie, priority is given to the younger student. The

score relating to the credits obtained, for exams taken and recorded by 10 August 2026, is calculated according to the following formula:

$$(\text{student credits} - \text{minimum credits}) \times [600 / (\text{maximum credits} - \text{minimum credits})]$$

The score relating to the weighted average grade of exams taken and recorded by 10 August 2026 is calculated according to the following formula (30 cum laude counts as 30):

$$(\text{student weighted average grade} - 18) \times [400 / (30 - 18)]$$

## 6. ALLOCATION OF BEDS

Upon completion of the ranking list as defined above, the manager will notify each entitled applicant by e-mail of the allocation of the bed. Such communication will be sent exclusively to the e-mail address used by the applicant to submit the allocation application.

The assignee must confirm acceptance of the bed by replying to the e-mail received by 24:00 of the second day following the sending of the communication, failing which the right to allocation will lapse.

The manager has full discretion to propose to the assignee, taking into account any preference expressed during the application phase, a bed in a single or double room in any of the residences referred to in this Notice, according to availability and organisational requirements.

## 7. FEES

In compliance with the provisions of Article 8, paragraph 2, of Decree of the Minister of University and Research no. 481 of 26 February 2024, the fees applied for the first three years coincide with the amount provided by the territorially competent DSU body (Università dell'Insubria DSU Call for A.Y. 2026/2027, <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>), for subsequent years, market fees discounted by 25% apply.

The fee includes utilities, including Wi-Fi, heating and cooling, free use of collective spaces and all services offered by the Residence as specified in this Notice.

Unified subsidised fee for the accommodation service: **EUR 267.27 per month**, equal, assuming an 11-month stay, to EUR 2,940.00 per year (same of Università dell'Insubria DSU Call for A.Y.

2026/2027, <https://www.uninsubria.it/bandi-e-concorsi/bando-di-concorso-lassegnazione-dei-benefici-economici-aa-20262027>)

## 8. CONTRACT

Following acceptance of the bed by the assignee, the relationship between the assignee and the manager will be governed by a partial lease agreement of a temporary nature for university students without agreed rent, pursuant to Article 5 of Law no. 431 of 9 December 1998.

The contract must be signed by the assignee within the terms and according to the procedures prescribed by the manager in the bed allocation communication referred to in Article 6, failing which the right to allocation will lapse.

The duration of the contract will be communicated at the time the contract is proposed to the student, taking into account the standard timing of teaching activities, which extends from October to July of the following year, and in any case in agreement with the student.

MAG S.r.l.s. reserves the right to assess contract types other than the one indicated, in any case in compliance with applicable laws.

## 9. RESIDENCE REGULATIONS

By signing the contract, the assignee fully accepts the General Regulations of MAG S.r.l.s. for University Residences in force at the time of signing the contract and, in particular, undertakes to respect the condition of the assigned accommodation and common areas, the prohibition on assignment, subletting and granting the bed to third parties, as well as strict compliance with quiet hours and the date for vacating the bed.

## 10. SECURITY DEPOSIT

Upon signing the contract, the assignee is required to pay the manager a fixed amount of EUR 500.00 as security deposit, according to the methods and within the deadlines indicated by the manager.

This amount will be returned at the end of the contract, subject to verification that the spaces used by the student have not been damaged except for normal wear and tear resulting from proper use.

## 11. PAYMENTS

The bed fee must be paid in advance by the 25th day of the month preceding the month to which the payment refers (for example, payment for October by 25 September) to the bank details indicated by the manager in the bed allocation communication referred to in Article 6.

Payment of the first month must be made and proven by payment receipt, together with payment of the security deposit, before signing the contract.

The payment methods may be changed by the manager after acceptance of the allocation and must be promptly communicated to the assignee at the same e-mail address used for the application under this Notice, which will be used for all communications between the residence manager and the student. By participating in this Notice, the student therefore undertakes to check that e-mail address at least weekly.

## 12. TRUTHFULNESS OF DECLARATIONS

**The declarant is responsible for the declarations made when submitting the Allocation Application and forfeits the bed allocation if the untruthfulness of such declarations is ascertained, without prejudice to the sanctions provided for by law.**

**MAG S.r.l.s. reserves the right to carry out checks also in cooperation with the MUR, the alleged university of enrolment, right-to-study bodies, law enforcement authorities including the Guardia di Finanza, Italian and foreign diplomatic-consular representations and any other person or entity functional to challenging the declarations made by the student candidate or assignee of accommodation under this Notice**

## 13. INFORMATION ON THE USE OF PERSONAL DATA (GDPR)

Pursuant to Article 13 of Regulation (EU) 2016/679 (GDPR), the data acquired by self-certification and the data contained in the requested documentation are intended for the purposes of this Notice. The provision of data is necessary for participation in the bed allocation procedure and failure to provide them entails exclusion from the procedure. Personal data will be processed in accordance with the principles of fairness, lawfulness, transparency and protection of the data subject's rights. Processing will be carried out in automated and/or manual form, in compliance with Article 32 of the GDPR on security measures, by authorised persons and in accordance with Article 29 of the GDPR. Data subjects are granted the rights provided for by the Regulation, in particular: access to personal data, rectification/erasure/restriction of processing, objection and the right to lodge a complaint (pursuant to Article 77 GDPR) with the Italian Data Protection Authority. The data will be

stored for the period of time necessary to achieve the purposes for which they are collected and processed, in compliance with the principles of lawfulness and minimisation, and in any case for a period not exceeding 10 years. The data may be transferred outside the territory of the European Union solely for the purpose of challenging the declarations made during the application process under this Notice.

Data Controller: MAG S.r.l.s..

## 14. INFORMATION AND COMMUNICATIONS

Any requests for information and communications relating to this Notice must be sent to the following e-mail address: [info@bedandbrains.it](mailto:info@bedandbrains.it).



## APPENDIX - ISEE FOR RIGHT-TO-STUDY BENEFITS

The economic conditions of the household of the student applying for accommodation are identified on the basis of the Equivalent Economic Situation Indicator for right-to-study university benefits (ISEE), as provided for by Article 8 of Prime Ministerial Decree no. 159/2013.

The ISEE is calculated using the economic situation indicator (given by the sum of the income received by the household members increased by 20% of asset values) compared with the number of household members (equivalence scale).

Prime Ministerial Decree no. 159/2013 amended the previous ISEE legislation. The main changes are briefly recalled below:

- the assessment is based on income values from the second calendar year preceding the DSU and on asset values from the year immediately preceding the DSU of the entire household;
- anyone intending to request right-to-study university benefits must necessarily and mandatorily sign a full DSU (the mini DSU may not be completed under any circumstances), indicating that the request concerns right-to-study university benefits (a full DSU requested for social assistance or minors is not valid);
- real estate assets are assessed on the basis of IMU values and no longer ICI values; the income and assets of the applicant student's siblings are no longer halved but count at 100%;
- ISEE is supplemented by income exempt from IRPEF and income produced abroad (exclusively for persons holding an Italian tax code).

Therefore, for A.Y. 2026/2027, the income to be considered is that of calendar year 2024, while assets (both real estate and movable assets) are those as at 31 December 2024.

For all information regarding the legislation relating to ISEE for right-to-study university benefits, reference is made to Prime Ministerial Decree no. 159 of 5 December 2013, "Regulation concerning the review of the methods for determining and the fields of application of the Equivalent Economic Situation Indicator", as well as to the CAAF chosen by the student where the ISEE declaration will be issued.

### Household composition

The household is defined pursuant to Article 3 of Prime Ministerial Decree no. 159/2013. In particular, with reference to the date of signing the DSU, the household is in any case composed of:

- the student applying for accommodation;
- all persons included in the applicant's family status certificate, even if not linked by kinship or affinity. Exceptions apply to adult persons who are not married and have no

children, who are 100% fiscally dependent on their parents, where the parents are outside the student's registered household;

- the applicant's adult siblings, not married and without children, not included in the student's family status certificate but 100% fiscally dependent on the parents. Attention: unlike previous ISEE rules, fiscal dependency is assessed with reference to the year in which the income was produced and not at the time of signing the DSU, i.e. fiscal dependency in 2024 must be considered;
- any minors (even if not included in the applicant's family status certificate) in pre-adoptive foster care with persons of the registered household at the date of signing the ISEEU, and, if not already included under the previous cases and if the conditions for independent student status are not met;
- both parents of the applicant, if they are married, even if one or both have a registered residence different from that of the student;
- both parents of the applicant, if they have never been married to each other, even if one or both have a registered residence different from that of the student.

### **Independent student**

A student may declare themselves independent from the household of origin and produce an ISEE certificate in which the parents do not appear (while still complying with the other composition rules provided by law) only if both of the following requirements are met:

- residence, as resulting from the registry records, outside the family home for at least two years before the date of submission of the application and in a property not owned by a member of the household of origin;
- own income from employment or similar work, not performed for a family member, fiscally declared in the last two calendar years preceding the application, not less than EUR 9,000 for each year.

In the absence of one or both requirements, the student will be included in the parents' household (or the custodial parent's household in the event of legal separation or divorce) and other persons.

Independent student status also applies in the case of a married student. Therefore, a student who does not meet the requirements above will be included in the household of origin, without the spouse.

Due to technical issues of the INPS IT system, a student who does not live with their parents but is not independent and must therefore integrate their household with that of the parents must ensure that, at the time of requesting the cumulative ISEE certificate, the parents already hold a valid ISEE certificate relating to their situation; otherwise, a correct cumulative ISEE certificate cannot be issued.

### **Students enrolled in doctoral programmes**

Pursuant to Article 8, paragraph 4, of Prime Ministerial Decree no. 159/2013, the household of a student enrolled in a doctoral programme consists exclusively of:

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

The applicant may in any case establish the household according to the ordinary rules (including any other persons present in the family status certificate).

### **Student with parents who have never been married to each other**

For a non-independent student whose parents have never been married to each other, both parents contribute to forming the applicant's household, but in different ways. If none of the cases below applies, both parents contribute to the household with 100% of their income and assets. If one of the following cases applies:

- the parent not living with the applicant student is married to a person other than the other parent;
- the parent not living with the applicant student has children with a person other than the other parent;
- a judicial authority has ordered periodic payments for child maintenance;
- parental authority over the children has been excluded or a removal order from the family residence has been adopted pursuant to Article 333 of the Civil Code;
- the estrangement in terms of emotional and financial relationships has been ascertained by a court or by the competent public authority in social services matters.

The non-cohabiting parent is considered with the value provided by the so-called "additional component" under Annex 2, paragraph 2, of Prime Ministerial Decree no. 159/2013, determined as follows:

- the ISE is calculated pursuant to Article 2, paragraph 3, referring only to the non-cohabiting parent, regardless of income and assets belonging to other members of that parent's household;
- the economic situation indicator referred to above is divided by the equivalence scale parameter of the household and multiplied by 0.3;
- that value is multiplied by a proportionality factor equal to 1 in the case of a single non-cohabiting child and increased by 0.5 for each additional non-cohabiting child after the first; non-cohabiting children who are not part of the beneficiary's household are not relevant for calculating the proportionality factor;

- the additional component is obtained by dividing the amount by the equivalence scale parameter of the beneficiary's household. The additional component, calculated in this way, supplements 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 part of the household of the parent with whom the student forms a family status certificate.

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

### **Student with legally separated or divorced parents, each with a registered residence separate from the others**

Where the student has 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 on whom the student was 100% fiscally dependent in the income year considered (and any other persons in that parent's family status certificate); or
- in the case of shared fiscal dependency in the income year considered, with a parent of the student's choice (and any other persons in the family status certificate of the chosen parent); or
- in the absence of fiscal dependency, with the parent who, according to the court order, is entitled to receive maintenance payments for the student.

### **Student orphaned of both parents**

The household of a student orphaned of both parents is the one resulting from the registered family status certificate.

### **Persons in registered cohabitation**

A person in registered cohabitation (i.e. cohabiting with other persons for religious, care, assistance, military, detention or similar reasons) is considered a household on their own, unless, if married, they must be considered a member of the spouse's household.

A student who believes they belong to a household not covered by the rules set out above is invited to contact the Economic Benefits and Residences Office before submitting the application in order to clarify the correct household composition for ISEE purposes.

### **Current ISEE**

Article 9 of Prime Ministerial Decree no. 159/2013 provides that, if the student already holds a regular valid ISEE certificate and there is a significant change, exceeding 25%, compared with the income situation indicator (ISR) calculated in the ordinary way, and at the same time, for at least one household member, in the 18 months preceding the request for the benefit, one of the following changes in employment situation occurred, the data contained in the valid ISEE may be updated:

- a permanent employee whose employment relationship has been terminated or whose work activity has been suspended or reduced;
- fixed-term employees or workers with flexible contracts who are unemployed at the date of submission of the DSU and who can demonstrate that they were employed in those forms for at least 120 days in the twelve months preceding the end of the last employment relationship;
- self-employed workers, unemployed at the date of submission of the DSU, who ceased their activity after carrying it out continuously for at least twelve months.

The update is carried out as follows:

1. for each household member in the above conditions, the ISR indicator is updated by reference to the following income, which replaces the income in the ordinary ISR:
  - income from employment, pensions and similar income earned in the twelve months preceding the month of request for the benefit;
  - income from business or self-employment, carried out either individually or through participation, identified according to the cash principle as the difference between revenues and fees received in the twelve months preceding the month of request for the benefit and expenses incurred in the same period in the exercise of the activity;
  - welfare, social security and indemnity payments, including debit cards, received for any reason from public administrations and not already included in employment income, received in the twelve months preceding the month of request for the benefit.  
In the cases concerning employment income, the new income to be considered may be obtained by multiplying by six the income earned in the two months prior to submission of the DSU.
2. without prejudice to the property situation indicator and the equivalence scale parameter, the current ISEE is obtained by replacing the income situation indicator calculated in the ordinary way with the same indicator calculated as above.
3. the current ISEE is valid for two months from submission of the substitute DSU form for the purposes of the subsequent request for benefit payment. Students should contact INPS offices or the CAAF for further explanations and clarifications.