



CALL FOR APPLICATIONS TO THE BACHELOR'S DEGREE PROGRAM IN ECONOMICS AND FINANCE ACADEMIC YEAR 2025/2026

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The "G. d'Annunzio" University of Chieti-Pescara offers a Bachelor's Degree Program in Economics and Finance (L-33) for the academic year 2025/2026.

The program is divided into two curricula:

- **Economia Commercio e Finanza**, taught in Italian;
- **Economics Business and Finance**, taught in English.

The Bachelor's Degree in Economics and Finance accepts a limited number of students that will be taken from a ranking list. To be included in the ranking list, candidates must complete **both** the following steps, in accordance with the terms and procedures set out in this Call for Applications:

1. **Take or have taken the TOLC-E/English TOLC-E test** managed by CISIA (► [art. 4 –TOLC-E/English TOLC-E Test](#));
2. Register to the selection procedure via Ud'A platform ► <https://unich.esse3.cineca.it> (► [art. 5 – Registration for selection](#)).

ART. 1 – AVAILABLE PLACES

For the A.Y. 2025/2026, **250 places** are available, as follows:

- a) **248 places** reserved for **EU and non-EU candidates residing in Italy** (Art. 26 of Law No. 189, 30 July 2002) **or abroad**, including the places that may become available due to:
 - students' transfers to other programs/universities;
 - students' dropouts.
- b) **2 places** reserved for **candidates belonging to the Marco Polo Program**.

If any place in category b) does not receive application, that place will be reallocated to category a).

ART. 2 –ADMISSION REQUIREMENTS

2.1 – Qualifications obtained in Italy

Admission to the Bachelor's Degree Program in Economics and Finance requires a high school diploma, or another recognized equivalent foreign qualification (see [par. 2.2](#) below), which must be compliant with current Italian regulations.

If the applicant holds a high school diploma obtained through a four-year program without an additional preparatory year (except for specific experimental pathways authorized by the Italian Ministry of Education), a learning requirement will be assigned, which must be fulfilled according to the procedures outlined in the 2025/2026 Academic Regulations, published on the University website ► <https://www.unich.it>.

2.2 –Qualifications obtained abroad

Candidates holding a foreign secondary school diploma must provide the following documents:

- a) **Final secondary school diploma obtained after at least 12 years of education**, or a legally equivalent certificate. If the diploma was awarded after **less than 12 years of schooling**, refer to [Annex 1](#) of the MUR Circular A.Y. 2025/2026 "[Procedures for entry, residency and enrolment of international students and the respective recognition of qualification for higher education courses in Italy](#)";

The diploma must come with a **Verification Statement** issued by the Italian ENIC-NARIC Center (CIMEA), or legalized by the relevant Italian diplomatic authority, with an Apostille stamp (for countries adhering to the 1961 Hague Convention). A **Statement of Comparability** or **Statement of Correspondence** by CIMEA, or alternatively, a **Declaration of Value**, is also required.

- b) A certificate proving the applicant passed any academic suitability test for university admission, if such a test is required in the country where the diploma was obtained;
- c) A sworn/certified translation into Italian of the documents mentioned in a) and b)

The University may request additional documents to verify the authenticity of the foreign qualification.

To enable preliminary evaluation, documents may be submitted via email to segreteria.economia@unich.it before submitting the application. Original or certified copies must be submitted to the Student Office to finalize the enrolment.

2.3 – Language Proficiency

- For foreign candidates to the **Economia Commercio e Finanza** curriculum, an adequate level of Italian language proficiency is required (minimum B2 CEFR). This can be proven by an appropriate language certificate or a qualifying secondary school diploma (see paragraph [3.2 – Italian language proficiency test](#)).
- For candidates to the **Economics Business and Finance** curriculum, a minimum B2 CEFR level in English is required. This level is automatically recognized for native speakers or, alternatively, it can be proven by a certificate issued by one of the accredited bodies listed on the official platform: <https://piattaformaenticert.pubblica.istruzione.it/pocl-piattaforma-enti-cert-web/elenco-enti-accreditati>.

English language proficiency may also be recognized for candidates who attended high school programs taught in English. In this case, they **must** take a language proficiency test, which will be held online via TEAMS on **September 12, 2025**. The test will be held by a committee appointed by Rector's Decree (► [art. 7 – Transparency](#)).

ART. 3 – NON-EU CANDIDATES RESIDING ABROAD

3.1 – Pre-enrolment on UNIVERSITALY

Non-EU candidates residing abroad must go to the UNIVERSITALY website (<https://www.university.it>), complete the online "pre-enrolment application", and upload the required documents related to foreign qualifications (see [par. 2.2](#)).

The University will evaluate the application via UNIVERSITALY, verifying academic documents and qualifications, and will inform diplomatic-consular authorities whether the application is validated, rejected, or needs integration.

Once the University validates the application, the applicant must request a Type "D" visa for study/university enrolment from the relevant Italian consular authority in their country of residence. **Validation of the pre-enrolment application does not guarantee visa issuance.**

Visa applications must be submitted in advance, as it is specified in sections 6.2, 6.3, and 6.4, and in any case no later than **November 30, 2025**, in order to meet enrolment deadlines, and allow time for visa processing and tuition payment.

For any unaddressed matters, please refer to the MUR Circular A.Y. 2025/2026 ["Procedures for entry, residency and enrolment of international students and the respective recognition of qualification for higher education courses in Italy"](#).

3.2 – Italian Language Proficiency Test (curriculum in *Economia Commercio e Finanza*)

Students applying to *Economia Commercio e Finanza* who require a Type "D" visa must take an Italian language proficiency test.

The test will be held online via TEAMS on **September 12, 2025** by a committee appointed by Rector's Decree (► [art. 7 – Transparency](#)).

Candidates will receive an official invitation, including test instructions, to the email address indicated during the registration on UNIVERSITALY.

The result of the test will be certified by the University in the UNIVERSITALY system. Failure to take the test will prevent validation of the application.

Exemptions apply to those who have:

- Certificates of Italian language proficiency at level B2 CEFR or higher issued by CLIQ-recognized bodies, including those in collaboration with Italian Cultural Institutes abroad;
- Five-year or four-year Italian high school diplomas earned at Italian state or accredited schools abroad;
- Final secondary school diplomas listed in [Annex 2](#) of the MUR Circular A.Y. 2025/2026 [“Procedures for entry, residency and enrolment of international students and the respective recognition of qualification for higher education courses in Italy”](#);
- Complementary certificates to Argentine middle school diplomas proving five years of Italian language instruction (Law No. 210/1999);
- Diplomas in Italian language and culture awarded by the Universities for Foreigners of Perugia or Siena.

3.3 – English Language Proficiency Test (curriculum in Economics Business and Finance)

Candidates applying to *Economics Business and Finance* who require a Type “D” visa must take an English language proficiency test.

The test will be held online via TEAMS on **September 12, 2025** by a committee appointed by Rector’s Decree (► [art. 7 – Transparency of procedural steps](#)).

Candidates will receive an official invitation, including test instructions, to the email address indicated during the registration on UNIVERSITALY.

The result of the test will be certified by the University in the UNIVERSITALY system. Failure to take the test will prevent validation of the application.

Exemptions from the English language test apply to:

- Native speakers;
- Candidates holding valid certifications of English language proficiency at level B2 CEFR or higher issued by one of the accredited institutions listed at: <https://piattaformaenticert.pubblica.istruzione.it/pocl-piattaforma-enti-cert-web/elenco-enti-accreditati>.

ART. 4 –TOLC-E/ENGLISH TOLC-E TEST

4.1 TOLC-E and English TOLC-E Features and Scoring

TOLC-E and English TOLC-E are tests held by CISIA to assess the knowledge required for admission to Bachelor’s Degree Programs in Economics (Class L-33). Both tests consist of **36 questions** divided into **three sections: Logic, Reading Comprehension, and Mathematics.**

An additional English language section is included at the end of TOLC-E; this section does **not** contribute to the overall score.

TOLC-E SECTIONS	QUESTIONS (IN ITALIAN)	DURATION
LOGIC	13 QUESTIONS	30 MINUTS
READING COMPREHENSION	10 QUESTIONS	30 MINUTS
MATHEMATICS	13 QUESTIONS	30 MINUTS
TOTAL	36 QUESTIONS	90 MINUTS
ENGLISH (ADDITIONAL SECTION)	30 QUESTIONS	15 MINUTS
TOTAL WITH ENGLISH	66 QUESTIONS	105 MINUTS

ENGLISH TOLC-E SECTIONS	QUESTIONS	DURATION (mins)
LOGIC	13 QUESTIONS	30 MINS
READING COMPREHENSION	10 QUESTIONS	30 MINS
MATHEMATICS	13 QUESTIONS	30 MINS
TOTAL	36 QUESTIONS	90 MINS

Scoring System:

- +1 point for each correct answer
- 0 points for unanswered questions
- -0.25 points for each incorrect answer

TOLC can be taken either in person/on-site at university campuses (TOLC@UNI) or remotely/online (TOLC@CASA). The University "G. d'Annunzio" of Chieti-Pescara holds the test in TOLC@CASA mode.

Further details:

- <https://www.cisiaonline.it/tolc/tolc-e/struttura-della-prova-e-sillabo> (TOLC-E);
- <https://www.cisiaonline.it/tolc/english-tolc-e/structure-and-syllabus> (English TOLC-E).

4.2 – TOLC Validity

TOLC-E and English TOLC-E tests taken at any CISIA-affiliated site (either in-person or remotely) between **January 1, 2023** and **September 10, 2025**, are considered valid.

If multiple tests are taken during this period, the highest score will be considered for ranking.

4.3 – Taking the TOLC test

Candidates must register for the TOLC on **CISIA website**: ► <https://www.cisiaonline.it/area-tematica-tolc-cisia/iscriversi-al-tolc/>.

A **fee of €35.00 per test** is charged.

The schedule with available dates and deadlines is at ► <https://testcisia.it/calendario.php>.

NOTE: The test time will be shown only in the payment and registration receipt within the CISIA user area.

A **maximum of one TOLC** can be taken **per calendar month**. You cannot register for a new test before completing the previous one.

4.4 – Candidates with Disabilities, Impairments and/or Specific Learning Disorders (SLD)

Candidates with disabilities or SLD (**DSA**, according to Law No. 104/1992 and Law No. 170/2010) may request extra time and/or personalized support by uploading the following documentation during CISIA registration:

1. Disability certificate and/or certification per Law No. 104/1992 stating the type and degree of disability. Up to 50% additional time is granted.
2. Certified SLD diagnosis, issued within the last 3 years (if before age 18) or at any time after age 18, by public health institutions or accredited professionals. Up to 30% extra time may be granted in these cases.
3. Declaration that the diagnosis is valid and unchanged, using CISIA forms.
4. A valid ID document.

Foreign candidates must submit legalized certification (as per international law), translated into Italian or English, proving disability or SLD.

Requests will be assessed by the University's Office for the Students' Rights, which will validate eligibility for supports.

Support tools may include additional time, calculators, screen magnifiers, etc. Tools such as dictionaries, formula sheets, smartphones, smart glasses, and personal computers are strictly prohibited.

Candidates will be contacted by the Office, if additional support is granted. **Lack of confirmation will be considered as request's withdrawn.**

Requests must be submitted exclusively on CISIA platform within the specified deadlines. Late or directly submitted requests will **not** be accepted.

For assistance: servizio.disabilitaedsa@unich.it (contact at least 5 days before the test date).

ART. 5 – REGISTRATION FOR SELECTION

Registration must be completed **online only**, between **July 22, 2025** and **September 10, 2025**, by following these steps:

- 1) Go to Ud'A Online website ► <https://unich.esse3.cineca.it/> and
- 2) Select "Registration" / "Registration with SPID", entering personal and banking details (IBAN required for refunds);

If you already have valid username and password for the University, use them. For lost username and password, contact InfoStudenti: ► <https://www.unich.it/infostudenti>.

- 3) Log in to your "Personal Area" using your credentials
- 4) Go to: Registrar'Office → *ADMISSION TEST*;
- 5) Choose your course type: *Degree Course*;
- 6) Select the "Economics and Finance (L-33)" program;
- 7) Select the applicable category:
 - EU and non-EU candidates residing in Italy/abroad;
 - Marco Polo Program candidates;
- 8) Enter high school diploma details;
- 9) Upload both sides of a valid ID (PDF or JPEG);
- 10) Upload Annex A – Curriculum Declaration Form
- 11) (Optional) Upload a valid B2 language certificate:
 - Italian for foreign candidates choosing "Economia Commercio e Finanza";
 - English for those who choose "Economics Business and Finance"

Only certificates meeting the criteria in section [2.3 – Language proficiency](#) will be accepted.

After completing the above steps, confirm and submit the application.

ART. 6 – RANKINGS, ENROLMENT AND REALLOCATIONS

6.1 – Merit rankings

Rankings will be compiled for each category (see Art. 1) – **based on descending order** of TOLC-E/English TOLC-E scores. (cfr. [par. 4.1 – TOLC-E and English TOLC-E Features and Scoring](#)).

In case of tie, the younger applicant will prevail.

Rankings will be published on **September 16, 2025** on the Online Notice Board and the University website:

► <https://www.unich.it> in the section *Didattica* → *Iscrizioni* → *Corsi di Studio ad accesso programmato A.A. 2025/2026* → *Avviso di selezione per l'ammissione al Corso di Laurea in Economics and Finance A.A. 2025/2026*.

Only candidates listed in the rankings - including subsequent reallocations - will be eligible to enrol according to the rules established in this Call for Applications.

6.2 – Enrolment deadline

Admitted candidates may **enrol online only**, from **9:00 AM on September 19, 2025**, to **1:00 PM on October 3, 2025**.

Enrolment must be finalized with **tuition fee payment** by the indicated deadline. **Failure to pay by the deadline will result in loss of the place.**

Later than this deadline, enrolments are closed and the ranking position will be reallocated for the candidates in the next positions.

6.3 – Reallocation

Vacant places will be reassigned through **merit-based reallocation** to candidates in the next positions of the ranking. The list of candidates who are eligible for vacant places will be published on the Albo Pretorio Online and on ► <https://www.unich.it> in the section *Didattica* → *Iscrizioni* → *Corsi di Studio ad accesso programmato A.A. 2025/2026* → *Avviso di selezione per l'ammissione al Corso di Laurea in Economics and Finance A.A. 2025/2026* as follows:

FIRST REALLOCATION	
Publication of candidates admitted through reallocation	October 6, 2025
Enrolment of candidates admitted through reallocation	from October 6, 2025 to 1:00 pm of October 10, 2025
SECOND REALLOCATION	
Publication of candidates admitted through reallocation	October 13, 2025
Enrolment of candidates admitted through reallocation	From October 13, 2025 to 1:00 pm of October 17, 2025

Subsequent reallocations will be published **every Tuesday, with enrolment deadlines on Friday of the same week** (holidays and days of University closure are not included).

The publication of rankings and reallocations will remain until the end of enrolments and it is the only official notification means.

Reallocations will continue until the list of candidates is exhausted and no later than **January 31, 2026**.

6.4 – Selection Reopening for Additional Available Vacant Places

If available places remain after reallocations, new applications may be accepted in a chronological order, even without TOLC-E/English TOLC-E scores.

Enrolment applications will be accepted in a chronological order until all places are allocated.

The selection reopening will be defined in the *Avviso*, published on the Online Albo Pretorio and on ► <https://www.unich.it> in the section *Didattica* → *Iscrizioni* → *Corsi di Studio ad accesso programmato A.A. 2025/2026* → *Avviso di selezione per l'ammissione al Corso di Laurea in Economics and Finance A.A. 2025/2026*.

No application will be accepted after **January 31, 2026**.

6.5 – Entry test and Additional Educational Requirements (OFA)

Basic knowledge will be assessed as follows:

- a) **TOLC-E/English TOLC-E score ≥ 10 : no OFA required.**

- b) **TOLC-E/English TOLC-E score < 10: OFA will be assigned, to be fulfilled in the first year as per [Regolamento Didattico del Corso di Studio](#).**
- c) **No TOLC taken (only in case of reopened selection): OFA will be assigned to be fulfilled in the first year as per [Regolamento Didattico del Corso di Studio](#).**

In cases b) and c), proof of TOLC-I or English TOLC-I with score ≥ 10 (taken from Jan 1, 2023) may be submitted by email to segreteria.economia@unich.it by the relevant enrolment deadline as in par. 6.2, 6.3 e 6.4.

6.6 – Enrolment

Required **documents** (PDF or JPG/JPEG):

- ✓ Valid ID (front and back)
- ✓ Tax code/health card
- ✓ Passport photo (480x480 px, 200 dpi, white background)
- ✓ (only for Non-EU residents) Residence permit
- ✓ IBAN of a bank account/card in the applicant's name

Note: The following procedure does not apply in case of students' transfers from other programs (see. [par. 6.7 – Terms for Special Enrolment Cases](#) for instructions).

Enrolment steps:

- 1) Log in at *Ud'A Online* ► <https://unich.esse3.cineca.it>;
- 2) Go to *Registrar's Office* → *Enrolment*
- 3) Choose the enrolment type ([par. 6.7 – Terms for Special Enrolment Cases](#)):
 - *Standard enrolment*: students who enrol for the first time or without open career in other university and/or in CHIETI-PESCARA university.
 - *Enrolment by transfer*: students who want to continue their career further to transfer from other university.
 - *Shortened degree course enrolment*: graduated students who want to enrol in order to receive transfer credits
 - *Enrolment by previous withdrawal/lapse*: students who want to enrol with a previous withdrawal or lapse in previous careers (in this university or other).
- 4) Select course type: *Degree Course*;
- 5) Select the course in *Economics and Finance (L-33)*;
- 6) Select category from the list:
 - *EU and non-EU students residing in Italy/abroad*;
 - *Marco Polo Program students*;
- 7) (*optional*) in case of enrolling in two courses, fill declaration;
- 8) Choose fee payment type, authorize ISEE-U retrieval;
- 9) Enter ID details;
- 10) Upload ID and health card;
- 11) (*optional*) upload disability/impairment certifications (enter disability percentage);
- 12) Enter previous education details;

- 13) (optional) Upload documents proving right to exemption (art.30 of the law n. 118/1971).
- 14) Choose *Full-Time/Part-Time* attendance. Part-time enrolment has to be finalized by sending the available form in *Modulistica di Ateneo – Iscrizione in regime di studi a tempo parziale* ► <https://www.unich.it/didattica/modulistica-studenti/modulistica-generale-di-ateneo>; to segreteria.economia@unich.it
- 15) Pay the tuition fee by PagoPA in *Registrar's Office* → *Payments* and choosing:
 - a) immediate payment: click on "Paga con PagoPA";
 - b) deferred payment: print payment bill for banks or other providers: <https://www.pagopa.gov.it/it/prestatori-servizi-di-pagamento/elenco-PSP-attivi/>.

Lack of payment, regardless of reason, **will be considered as conclusive withdrawn**

Only PagoPA payments are accepted. Full details at: <https://www.pagopa.gov.it/it/dove-pagare/>
Tuition regulations and exemption cases are published in the 2025/2026 Tuition and Fees Regulations on the University website.

6.7 – Terms for special enrolment cases

By paying the enrolment fee, enrolment is finalized, **except** in the following cases, which require additional steps:

- **Candidates with foreign diplomas:** Submit original or certified documents used for selection to *Registrar's Office*.
- **Dual enrolment (Law 33/2022):** See website's section on simultaneous enrolment ► <https://www.unich.it/didattica/iscrizioni/iscrizione-contemporanea-due-corsi-di-studio>.
- **Transfer from another university:** Send transfer receipt or self-certification to segreteria.economia@unich.it
- **Enrolment with credit transfer:** Submit the form at: <https://www.unich.it/didattica/modulistica-studenti/modulistica-generale-di-ateneo> to segreteria.economia@unich.it
- **Program change to Economics and Finance:** Access ► <https://unich.esse3.cineca.it> and:
 1. Renew 2025/2026 enrolment in current program by clicking on *Renew/Change enrolment*, then paying the tuition fee
 2. *Request change via Ud'A Online portal Career* → *Course change*,, pay fee, send signed request to the Student Office segreteria.economia@unich.it

Previous academic activities will be evaluated based on official transcripts.

Note: Only the **first year** of the Economics and Finance program will be active in 2025/2026. No career shortening will be approved, regardless of transferred credits.

ART. 7 – TRANSPARENCY

Pursuant to Law no. 241 of August 7, 1990, and subsequent amendments and additions, Dr. Paola Longo, Head of the Student Office for Degree Courses in Economics, Languages, and Legal Services, is appointed as the Officer in Charge of this procedure.

Dr. Vitantonio Angiulli, Head of the Student Services Applications Sector, is appointed as the Officer in Charge of the online registration and enrolment referred to in this Call.

The Committee responsible for verifying the applicants' adequate level of language proficiency will be appointed through a specific provision.

Access to the documents of the procedure is guaranteed in accordance with the methods and terms

provided by Law no. 241 of August 7, 1990, and subsequent amendments, as well as [Regolamento di Ateneo in materia](#) issued by Rector’s Decree no. 1476 of October 23, 2014.

ART. 8 – DATA PROTECTION NOTICE

The Data Controller for the personal data provided for the purpose of carrying out the TOLC-E and the English TOLC-E is CISIA, which — pursuant to Article 28 of Regulation (EU) GDPR 2016/679 — has designated this University as Data Processor for the personal data of candidates participating in the selection process.

This University processes personal data in compliance with the provisions of Regulation (EU) GDPR 2016/679 and the CODAU Guidelines on privacy and the protection of personal data in the university context, adopted and endorsed by the University by resolution of the Board of Directors no. 119/2018 of April 24, 2018.

The personal data collected and processed, including through automated means, are those provided directly by the candidates and will be used exclusively for the purpose of managing the admission procedure to the Degree Course covered by this Call.

Providing such data is mandatory in order to participate in the selection procedure. Failure to provide the data or refusal to do so will make it impossible for the Data Controller, the Data Processor, and the authorized staff to carry out the processing operations necessary to establish any relationship with the University.

It is possible to view and obtain more detailed information on the processing of personal data in the dedicated section of the University website at ► <https://www.unich.it/privacy>.

ART. 9 – PUBLIC DISCLOSURE

This Call for Applications will be published on the Online Official Notice Board of this University and on the University website ► <https://www.unich.it> in the section: Didattica → Iscrizioni → Corsi di Studio ad accesso programmato A.A. 2025/2026 → Call for application to the Bachelor’s Degree Program in Economics and Finance A.Y. 2025/2026

ART. 10 – FINAL TERMS

This Call constitutes the *lex specialis* of the selection procedure; therefore, participation implies full acceptance of all provisions contained herein. For all matters not expressly provided for, reference is made to the applicable legislative, regulatory, and ministerial provisions in force.

SUMMARY OF TERMS, DEADLINES AND USEFUL CONTACTS

Below are the main deadlines for the procedures required for the admission to the Bachelor’s Degree Course in Economics and Finance.

This information is provided for summary purposes only. **It is mandatory to carefully read the full Call for Applications to avoid errors that could result in exclusion from the ranking list.**

MAIN SELECTION	
Registration for the selection procedure	from July 22, 2025 to September 10, 2025
TOLC-E/English TOLC-E	From January 1, 2025 to September 10, 2025
Language proficiency test	September 12, 2025
Publication of merit ranking	September 16, 2025
Enrolment of candidates in a qualifying position in the ranking	from 09:00 am on September 19, 2025 to 1:00 pm on October 3, 2025
FIRST REALLOCATION	
Publication of candidates admitted through reallocation	October 6, 2025

Enrolment of candidates admitted through reallocation	From October 6, 2025 to 1:00 pm on October 10, 2025
SECOND REALLOCATION	
Publication of list of candidates admitted through reallocation	October 13, 2025
Enrolment of candidates admitted through reallocation	From October 13, 2025 to 1:00 pm on October 17, 2025

Any additional reallocations will be published every Tuesday, with the corresponding enrolment deadline set for Friday of the same week (excluding holidays and University closure days for publication purposes only).

CONTACTS	
Student Office (for information on selection)	segreteria.economia@unich.it
	085/453 7467 – 7098
Administrative officer	paola.longo@unich.it
	085/453 7467
InfoStudenti (for technical support)	infostudenti@unich.it
	0871/355 6114 – 6142

LINKS	
Ud'A Limited Access Degree Courses	https://www.unich.it/didattica/iscrizioni/corsi-di-studio-ad-accesso-programmato
CISIA TOLC-E Information Page	https://www.cisiaonline.it/tolc/tolc-e/struttura-della-prova-e-sillabo
CISIA English TOLC-E Information Page	https://www.cisiaonline.it/tolc/english-tolc-e/structure-and-syllabus
Study Guidelines and Regulations on Tuition Fees and University Contributions A.Y. 2025/2026	https://www.unich.it/didattica/iscrizioni
MUR Circular for International Students	https://www.universitaly.it/studenti-stranieri