

**BAföG, educational loans &
support in emergencies**

Information for
international students
at Goethe University

1. BAföG - Federal Training Assistance Act

BAföG is the term for **government-funded educational grants** in Germany. It targets students who depend on financial support for their studies. Whether and how much BAföG is paid depends on the student's needs; the student's (and their family's) income is the main factor. Also, applicants may not be older than 30 when they begin their studies. As a rule, BAföG is paid for the duration of the standard period of study. However, from time to time applicants must submit evidence that they are progressing in their studies.

BAföG is available to **international students** only in **exceptional cases**. The **Studentenwerk (student services) Frankfurt** (see below) can offer advice and help with the application. However, you should check first if you are eligible for BAföG support according to the list below. The **important section** is **§ 8 BAföG**; it determines who is eligible for BAföG support.

Further information: www.bafög.de/de/-8-staatsangehoerigkeit-224.php

As a rule, international students who have a **long-term right of residence in Germany** or who have lived in Germany for a long time before taking up their studies may be able to receive BAföG support. Students from **EU member states** may also find it possible to receive funding this way.

As a rule, international students are entitled to BAföG funding if:

- they have been recognised as a refugee or as a displaced person, or have been granted asylum, or if they are exempt from deportation
- they have a settlement permit / a permanent residence permit
- they have a right of entry and residence as spouse or child of an EU citizen pursuant to § 3 of the Freedom of Movement Act/EU, or if their parents are EU citizens but they themselves do not enjoy the abovementioned right only because they are 21 years or older and are not receiving alimony from their parents or the parents' spouse, or
- they have been legally employed in Germany for a period of 5 years prior to the beginning of their studies (however, this does not include vocational training and holiday jobs)
- within the past 6 years prior to the beginning of the studies, at least one parent has been legally employed in Germany for a minimum period of 3 years. (The period of 6 years also includes periods of maternal leave, inability to work due to illness, occupational disability, participation in professional development / in courses designed to facilitate professional or medical rehabilitation, reaching retirement age, and unemployment provided that the parent had a claim to unemployment benefit or assistance.)
- Foreigners with a right of residence pursuant to §60a Residence Act (Temporary suspension of deportation, in German: *Duldung*) who are permanently domiciled in Germany can receive educational funding provided that they have had legal residence in Germany (based on a permit or on temporary suspension of deportation) without interruption for a minimum period of 4 years.

- Furthermore, BAföG funding is available to EU citizens and to citizens of Switzerland, Liechtenstein, Iceland and Norway, provided that
- they have a right of permanent residence as a national of an EU or an EEA member state pursuant to §4a Freedom of Movement Act, or
- being a national of an EU or an EEA member state, they have been working in Germany for a minimum period of 6 months prior to the beginning of their studies and such work was related to their field of studies. However, a job taken to bridge the time before the beginning of the studies or a compulsory internship related to the studies is not sufficient.

Please note that 50% of BAföG funds are given as an interest-free loan and 50% as a grant that does not have to be repaid. After the end of the maximum period of support (5 years) and an idle period of 5 years the loan must be repaid. The sum to be repaid may be reduced in case of early repayment, in full or in part, after being notified about the beginning of repayment by the Federal Office of Administration. If your income is very low at the time you are obliged to repay the loan, you may request a later start of repayment.

Information regarding the repayment is available at www.bafög.de/de/darlehensrueckzahlung-383.php

The *Studentenwerk Frankfurt* offers information and advice on BAföG and how to apply:
www.studentenwerkfrankfurt.de/bafoeg-finanzierung/bafoeg/

BAföG consulting hours Campus Bockenheim

BAföG-ServiceCenter

Sozialzentrum, ground floor

Bockenheimer Landstraße 133

60325 Frankfurt

Monday - Thursday: 10:00-15:00

Email: bafog@studentenwerkfrankfurt.de

BAföG-Erstberatung Campus Westend

Beratungszentrum (Consultation Centre)

Hörsaalzentrum (main lecture hall building)

Theodor-W.-Adorno-Platz 5

60323 Frankfurt

Thursday and Friday 9:00-15:00

Further useful links concerning BAföG:

Studis Online: www.bafog-rechner.de/FAQ/bafog-fuer-auslaenderinnen.php

BAföG Aktuell: www.bafog-aktuell.de/bafog/bafog-fuer-auslaender.html

2. Support in financial emergencies

2.1. Emergency fund of the student communities

The **student communities** have emergency funds for international students who, through no fault of their own, find themselves in a financial emergency. If you really are unable to pay the rent for the next month, or the fees for the next semester, you may be eligible for short-term financial support from the catholic student community (**Katholische Hochschulgemeinde, KHG**) or the protestant student community (**Evangelische Studentengemeinde, ESG**). Long-term support is not available. If you need support, contact the student community in question

ESG auf dem Campus Westend

Siolistraße 7

60323 Frankfurt/Main

Tel: 069 478 62 10 00

Fax: 069 478 62 10 17

mail@esg-frankfurt.de

www.esg-frankfurt.de

KHG auf dem Campus Westend

Siolistraße 7

60323 Frankfurt/Main

Contact: Iván Barbaric

Tel: 069 – 78 80 87-12

Barbaric@KHG-Frankfurt.de

www.khg-frankfurt.de

2.2. Support from the *Studentenwerk* (student services)

Under certain circumstances, students may receive support in the form of loan societies, aid or hardship fund. This requires detailed clarification in a personal interview. Low-income students may also apply for reimbursement of the semester ticket if they do not necessarily use it.

Information about *RMV* (semester ticket) reimbursement:

asta-frankfurt.de/angebote/rmv-semester ticket/rueckerstattung-des-rmv-asta-semester ticket

Further information and advice:

<http://www.studentenwerkfrankfurt.de/bafog-finanzierung/finanzielle-notlagen.html>

Beratungszentrum, Campus Westend, Hörsaalzentrum EG,

Theodor-W. Adorno-Platz 5, 60629 Frankfurt am Main

2.3. *Frankfurter Verein zur Förderung ausländischer Studierender in Not e.V.*

This association supports international students during their time at the *Studienkolleg* (preparatory college) and in the initial phase of their studies. In exceptional cases this may continue for longer.

Contact and further information:

Internationales Studienzentrum/Studienkolleg,

Bockenheimer Landstr. 76, 60323 Frankfurt/Main

Tel.: 069 798-25240, 798-25250, 798-34607

Email: studienkolleg@em.uni-frankfurt.de

3. Educational and study loans

Under certain circumstances, educational loans may offer a quick solution for financially tricky situations. However, before taking out a loan you should consider carefully whether you might find alternative financial sources. Check the loan conditions carefully and use it to a small degree only, if possible.

3.1. *Staatlicher Bildungskredit* (government-funded educational loan)

The *Bildungskredit* (www.bildungskredit.de), or educational loan, is a low-interest government-funded loan to support students as well as pupils in advanced stages of their education. This *Bildungskredit* is available to international students only within limits. The same conditions apply as for *BAföG*. In contrast to *BAföG*, however, the loan is granted irrespective of a student's or his or her parents' or spouse's income.

The educational grant is paid monthly in advance in fixed instalments by the ***Kreditanstalt für Wiederaufbau (KfW, a government-owned development bank)***. Students can apply for monthly payments of €100, €200 or €300. Other options are possible. Within one educational phase, up to 24 monthly rates – i.e. a maximum of €7,200 – can be granted. **Repayment** of the educational loan begins 4 years after payment of the first instalment, in monthly **installments of €120**. It is possible, however, to repay the loan earlier, in whole or in part.

Comprehensive general information regarding the educational grant can be found here: www.bafög.de/de/bildungskredit-110.php

3.2. Further educational loans

In 2016, the Centre for Higher Education tested various **student loan schemes in Germany**. You can download the results here: www.che-studienkredit-test.de

Unfortunately, of the tested loans only the loan "***Deutsche Bildung***" (www.deutsche-bildung.de) is **available to international students without reservation**. Some of the other loans are available to a limited degree or conditional upon a guarantee. This means that someone else must agree to repay your loan in case you should be unable to do so.