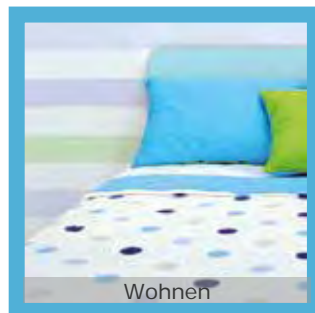


# STUDIERENDENWERK FRANKFURT AM MAIN

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## Orientation Days for international Master Students (EU) Financing your studies (BAföG & Student loans)

*04.10.2023*



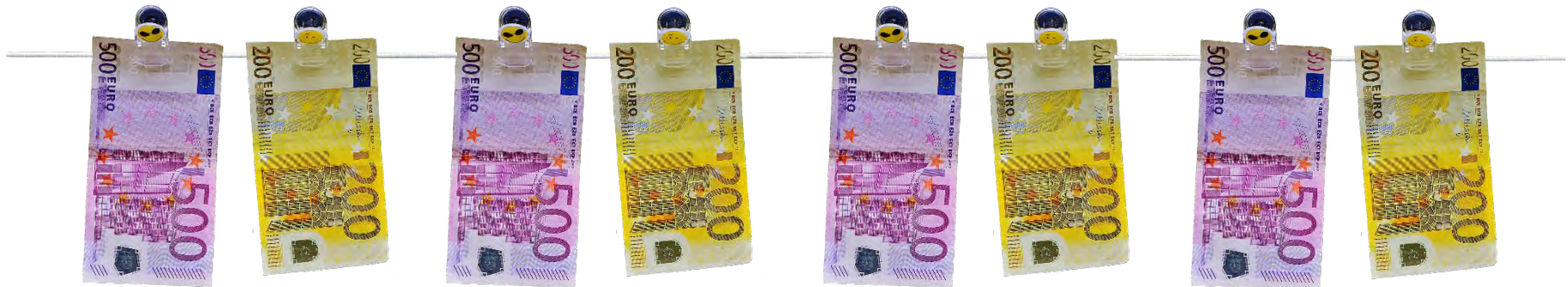
# The main sources of funding

- **Parents**
- **BAföG** (Federal Training Promotion Act)
- **Student Jobs**

Almost two thirds of the students work alongside their studies. For half of them, the money is necessary to finance their living.

- **Other sources**

Scholarships, loans / credits and, for example, grants from grandparents or other relatives, child benefit, and possibly housing benefit.



## Support from parents

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**Parents** are legally obliged to their (also of legal age) children to finance the education up to a first professional qualification.

As a rule, this means that the parents are obliged to provide maintenance until the end of their studies, but in return this requires serious and determined pursuit of the training.

The maintenance can also be paid in kind (room and board), provided that the university is not far away from the parents' home.

## Principle: No entitlement to ALG 2

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### **§ 7 Abs. 5 SGB II:**

"Apprentices whose training is basically eligible under the BAföG (= Federal Training Assistance Act) have (...) no entitlement to benefits to secure their livelihood."

### **BAföG = Social benefit for (full-time) students**

If the parents / spouses and / or life partners are unable to finance the maintenance due to their low income, the state grants a training grant in accordance with the Federal Training Assistance Act (BAföG).

# BAföG (Bundesausbildungsförderungsgesetz/ Federal Training Assistance Act )

- Purpose: Equal opportunity for education for all
- Funding period: Normal case = standard period of study
- Half free - one half interest-free loan  
(Maximum repay 10.010 € = 77 x 130,00 €)
- Start of repayment: **5 years** after the standard period of study
- Apply once a year!



## BAföG for Students

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- Bafög is available for initial training, i.e. a Bachelor and a Master

If you have already started or even completed your studies abroad, the Bafög office will check whether you are still entitled to funding.

- In principle, the age limit at the beginning of the course is 44 years.

A course of study that began after the age limit has exceeded can only be funded in exceptional cases.

## BAföG for EU citizens

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... if one of the following requirements is met:

- German spouse
- At least one parent or the spouse/registered life partner are permanently employed or self-employed in Germany and as such are entitled to freedom of movement under Union law.
- Lived legally in Germany for five years or more.  
=> Right of permanent residence, § 4a FreizügG/EU
- Having worked in Germany before starting studies (normally at least six months) in a job the subject of which is related to the content of the studies.

## BAföG for EU citizens

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### ■ § 8 Abs. 1 Nr. 3 BAföG

„ Union citizens who are entitled to freedom of movement under Union law as an employee or self-employed person in accordance with Section 2 (2) of the Freedom of Movement Act / EU (...)“

Own work alongside studies (as an employee or freelance / self-employed) for at least twelve hours per week (or 48-50 hours per month) for at least ten weeks.

**BAföG entitlement stands and falls with the employment relationship.**

Vacation and sick leave times as well as interruption times of a maximum of two months when changing jobs are harmless!



## BAföG (not only) for EU citizens

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Among other things ...

- If you have resided in Germany for a total of five years before starting your studies and have been legally employed.
- If at least one parent has been in Germany for a total of three years in the last six years and has been legally employed.

## BAföG

Students, who are

**living with their parents receive a maximum of**

Basic requirement	452,00 €
Housing (Flat allowance)	59,00 €
Surcharge if you have your own health insurance	94,00 €
plus long-term care insurance	28,00 €
<b>Total monthly</b>	<b>633,00 €</b>

**not living with their parents receive a maximum of**

Basic requirement	452,00 €
Housing (Flat allowance)	360,00 €
Surcharge if you have your own health insurance	94,00 €
plus long-term care insurance	28,00 €
<b>Total monthly</b>	<b>934,00 €</b>

## Excursus health insurance

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- Student health insurance (with statutory health insurance companies) including long-term care insurance approx. € 120 per month. Only possible up to the 30th birthday.
- Voluntary insurance (with statutory health insurances), including PV approx. 205 € per month.
- Family insurance: Unmarried persons up to their 25th birthday income limit mini job (€ 520).
- Health insurance in your home country: When starting a job in Germany, you must clarify with the health insurance company whether this will result in compulsory insurance in Germany.

# BAföG

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**Normal case:** BAföG depends on the income of the parents (i.e. the parents' income, also in the country of origin, is taken into account. As a rule, the calculation is based on the income of the year before last.)

**Exception:** Parent-independent BAföG

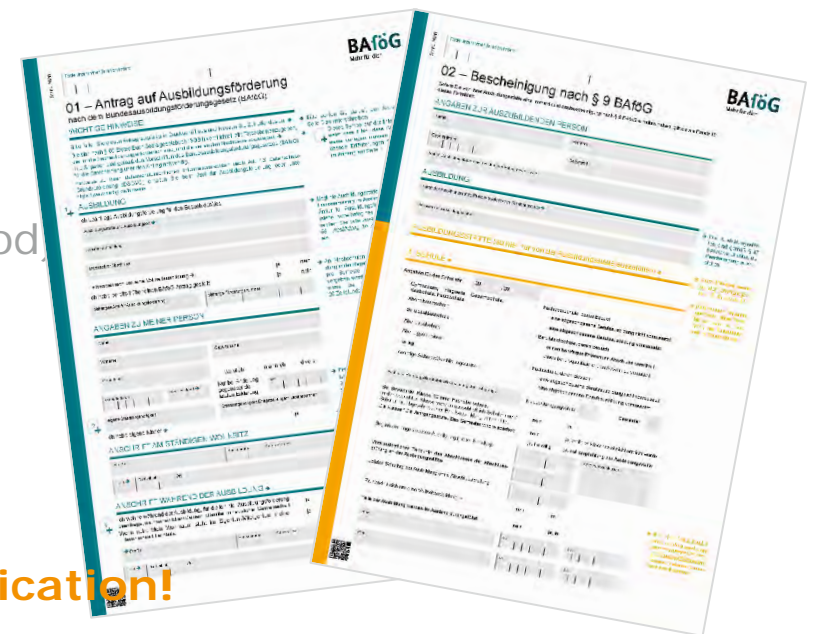
- Older than 30 years at the beginning of the training phase (studies)
- Have already been employed for 5 years between your 18th birthday and the beginning of the training phase (income securing a livelihood, approx. € 903 / month - or a gross income of at least 120% of the applicable BAföG maximum rate)
- Have already been employed for 6 years (including training / apprenticeship) at the start of the training phase
- Parents' whereabouts unknown

## BAföG Exemption amounts on the parents' income

Exemption amount on	
Parents' income (married to each other)	2.415 € net income/month
Income of a parent who is unmarried or separated	each 1.605 € net income/month
Income of an otherwise married parent	each 1.605 to 2.410 € net income/month (depending on the income of the spouse)
Additionally for the spouse of one parent (not in a parent-child relationship with the applicant)	each 805 € net income/month
In addition, for other children who are dependent on the parent	each 730 € net income/month

## BAföG – What to look out for:

- Age (at the beginning of your studies)
- Nationality (residence permit)
- Vocational training (purely school-based, at least 3 years) may already have exhausted the BAföG entitlement
- Change of subject
- Proof of achievement (end of 4th semester)
- Standard period of study (max. funding period)
- Extension options
  - Semester abroad / BAföG abroad
  - Exceptions!?!



**If in doubt: submit an application!**

## BAföG

- BAföG entitlement cannot be saved.
- Even if you apply for the first time at a later point in time, e.g. only in the final phase, the course of studies (change of subject, proof of achievement, standard period of study) is checked.



**Therefore, it is better to get advice in good time!**

## Student Loans

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- Calculate your needs
  - Amount (monthly payment and / or one-off payment for study-related expenses)
  - Duration: disbursement phase => waiting period => repayment phase
- Weighing up: Costs ./ Flexibility
- Study and life planning

For example, can the monthly installment payments be made realistically at the expected start of the repayment phase?



## MainSWerk Study Loan

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- Flexible amount and disbursement
- Maximum amount EUR 12.000
- Monthly installments up to EUR 1.000
- No interest, just 5 percent administrative costs
- Guarantee from a person working in Germany is required
- Repayment starts 12 months after payment of the last funding rate or 12 months after the standard period of study (deferment)
- Monthly repayment rate EUR 150
- If a master's course is taken up immediately after the funding for the bachelor's degree, the aforementioned postponement is possible again
- Application at the **Social and Financial Counselling**

## Student Jobs

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- Basically no limit for the amount of earnings (exception: family insurance & BAföG)
- “Working student privilege”: No more than 20 hours per week (except during the lecture-free period), otherwise social security contributions have to be paid!
- Exception: Short-term employment (directly limited to no more than 70 days or three months a year)
- Mini-jobs (in the case of several mini jobs, the limit of € 520.00 per month must not be exceeded in total)
- Tax allowance: € 10.908 + € 1.230 advertising fee / year
- Minimum wage (except for compulsory internship): 12 € / hour (gross).

## Scholarships

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- In addition to financial support from BAföG, there are a large number of scholarships in the Federal Republic of Germany. Sponsors are the federal government, the federal states, the municipalities or individual cities. In addition - with non-public funds - denominational sponsors, political parties, business and private donors support.
- The Deutschlandstipendium has been promoting talented students with monthly support since 2011. As a rule, the prerequisites are:
  - - Very good performance
  - - Social Commitment
  - - possibly special personal achievements

The Hessian universities participating in the program determine the details of the application and selection process themselves.

## Scholarships

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### Further information:

- Bundesverband Deutscher Stiftungen <https://www.stiftungen.org>
- Seite der Arbeitsgemeinschaft der Begabtenförderungswerke der Bundesrepublik Deutschland <https://www.stipendiumplus.de>
- <https://stiftungssuche.de/stipendien>
- Deutscher Akademischer Austauschdienst – DAAD: <https://www.daad.de>

## Reductions for students

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- If you are receiving BAföG (and in cases of hardship): Apply for exemption from broadcasting fees - [www.rundfunkbeitrag.de](http://www.rundfunkbeitrag.de)
- Living in a student dormitory
- Lower priced insurance, telephone contracts, current accounts, newspaper subscriptions, software and much more.
- Lower priced travel (for example [www.isic.de](http://www.isic.de))
- Lower priced admission to cultural offers (e.g. cinema, theater, museum, swimming pool)
- University sports (instead of fitness studio)
- Reimbursement of the semester ticket e.g. during a semester abroad

## Contact

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### **Amt für Ausbildungsförderung**

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Telefon: 069 / 798-34906

E-Mail: [finanzierung@swffm.de](mailto:finanzierung@swffm.de)

Further information ->

[www.swffm.de](http://www.swffm.de)

# Vielen Dank für Ihre Aufmerksamkeit!

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Thank you very much for  
your attention!

