

STATE FUNDING, EDUCATIONAL LOANS AND EMERGENCY SUPPORT

INFORMATION FOR
INTERNATIONAL STUDENTS
AT GOETHE UNIVERSITY



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01 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.

BAföG is available to international students only in exceptional cases (see next page). The Studentenwerk (student services) Frankfurt can offer advice and help with the application. The important section is § 8 BAFöG; it determines who is eligible for BAFöG support.

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.

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 (35 for Master's programmes) 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.

Please note that 50% of BAFöG have to be repaid after the end of the maximum period of support (5 years) and an idle period of 5 years. If your income is very low at the time you are obliged to repay the loan, you may request a later start of repayment.

General information: www.bafog.de

Information regarding the repayment: www.bafog.de/de/darlehensrueckzahlung-383.php

General information hotline: +49 800 / 223 63 41 (free of charge)

The Studentenwerk Frankfurt offers information and advice on BAFöG and assists with the application:

BAföG Advice Campus Bockenheim
BAföG-ServiceCenter
Sozialzentrum, ground floor
Bockenheimer Landstraße 133
60325 Frankfurt am Main

BAföG-Erstberatung Campus Westend
Beratungszentrum
Hörsaalzentrum
Theodor-W.-Adorno-Platz 5
60323 Frankfurt am Main

Email: stw-ffm@bafog-hessen.de

Website: www.studentenwerkfrankfurt.de

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.

FURTHER USEFUL INFORMATION CONCERNING BAFÖG:

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

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

02 SUPPORT IN FINANCIAL EMERGENCIES

EMERGENCY FUND OF THE HOCHSCHULGEMEINDEN (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 Katholische Hochschulgemeinde (catholic student community, KHG) or the Evangelische Studentengemeinde (protestant student community, ESG). Long-term support is not available. If you need support, contact the student community in question.

Support is granted regardless of your religion. The ESG mainly supports students from developing and emerging countries. If you are in need of financial support, please turn to either of the student communities in person.

CONTACT

ESG on Campus Westend
Siolistraße 7
60323 Frankfurt am Main

Tel. +49 69 / 478 62 10 00
Email: mail@esg-frankfurt.de
Website: www.esg-frankfurt.de

KHG on Campus Westend
Siolistraße 7
60323 Frankfurt am Main
Contact: Iván Barbaric

Tel. +49 69 / 78 80 87 12
Email: Barbaric@KHG-Frankfurt.de
Website: www.khg-frankfurt.de

STUDENTENWERK (STUDENT SERVICES)

Under certain circumstances, students may receive financial emergency support in form of a loan by the Studentenwerk. This requires detailed clarification in a personal interview.

FURTHER INFORMATION AND ADVICE:

Beratungszentrum Campus Westend
Hörsaalzentrum, Erdgeschoss
Theodor-W. Adorno-Platz 5
60323 Frankfurt am Main

Information and further possibilities of financial support:
www.studentenwerkfrankfurt.de/bafoeg-finanzierung/finanzielle-notlagen.html

SEMESTER TICKET REIMBURSEMENT:

Low-income students may also apply for reimbursement of the semester ticket if they do not need to use it.

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

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 with examination scholarships, help with their rent and other loans in personal emergencies.

CONTACT

Internationales Studienzentrum/Studienkolleg
Bockenheimer Landstr. 76
60323 Frankfurt am Main

Tel. +49 69 / 798 252 40 or 798 252 50

Email: studienkolleg@em.uni-frankfurt.de

Website: www.uni-frankfurt.de/44205181/foerderverein

03 EDUCATIONAL LOANS

Under certain circumstances, educational loans may offer a quick solution for funding your studies. However, before taking out a loan, you should consider carefully whether you might find alternative financial resources. You will have to repay the loan after some time with additional interest.

Check the loan conditions carefully and use it to a small degree only, if possible. In Germany there are different providers of educational loans, federal and others.

STAATLICHER BILDUNGSKREDIT (GOVERNMENT-FUNDED EDUCATIONAL LOAN)

The Bildungskredit, or educational loan, is a low-interest government-funded loan to support students. It 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 EUR. Other options are possible. Within one educational phase, up to 24 monthly rates – i.e. a maximum of 7200 EUR – can be granted. Repayment of the educational loan begins 4 years after payment of the first instalment, in monthly installments of 120 EUR. It is possible, however, to repay the loan earlier, in whole or in part.

Website: www.bildungskredit.de

Further information: www.bafög.de/de/bildungskredit-110.php

FURTHER EDUCATIONAL LOANS

Every year, the Centrum für Hochschulentwicklung (centre for higher education) tests various student loan schemes in Germany. For a good overview, you can download the results here: www.che-studienkredit-test.de

Unfortunately, not all of those loans are available to international students without reservation. Common access criteria are:

- Very good knowledge of German
- Bildungsinländer/Bildungsinländerin nach §8 BAföG (same criteria as for BAföG)
- Loan only available to master's students
- With Bürgschaft (guarantee) only: someone else must agree to repay your loan in case you should be unable to do so

TIP: Look for loans that fit your profile and check with them whether you are eligible for a loan. Some of them (e.g. "Deutsche Bildung") will check every application individually and might consider lower criteria in individual cases, so EU- and non-EU-students might be considered as well.

KONTAKT

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