

## Financial matters

### Study fees

The majority of German universities are financed by the state and are free of charge for students. Bavarian universities currently require a tuition fee of a maximum of 500 euros per semester, in Baden-Württemberg, non-EU citizens are required to pay a tuition fee of € 1,500 per semester, regardless of whether they have graduated from a German school abroad, German and EU citizens do NOT have to make this payment, no matter from which school they graduated. However, certain Master programs may entail significantly higher study fees – in some programs of over EUR 20,000 per year. Some privately held institutions of higher education also charge relatively high amounts. Some Länder charge an additional fee for an extended or a second course of study.

### Semester contribution

All students attending an institution of higher education must pay the so-called semester contribution which varies from one university to another and depends also on the services covered. In larger cities, for example, this amount includes the cost of a student ticket for public transport. For more information, check the home page of your university / student association.

### Cost of living

In Germany, the cost for food, accommodation, clothing, cultural events etc. mirrors that of the EU average. The exact amount depends on the student's standard of living and the study location and is estimated anywhere from EUR 600 to 1,000 per month.

Students enjoy a variety of rebates in theaters, museums, operas, cinemas, public pools and other facilities (student pass).

See a map and more information on the cost of living at [www.study-in.de/en/life/job-money/cost-of-living/](http://www.study-in.de/en/life/job-money/cost-of-living/)

### Health insurance

Foreign students in Germany must obtain valid health insurance coverage and provide proof upon course registration.

### Proof of financing

Non-EU citizens must provide proof of financing for the duration of their studies, generally to be submitted when applying for a visa, currently set at EUR 670 monthly (2016). More detailed information is available from the German Embassy or Consulate General at your location. Also check „Legal matters: Entry/exit/visa regulations “.

### Studying and working part-time

Students may work part-time in order to finance their studies but must take into consideration the legal regulations on the permissible number of working days per year, depending on the student's country of origin. Working as a faculty research assistant is one of the most popular jobs. If you attend a language course or a preparatory college, you must obtain a work permit from the Federal Labour Office.

## Studying and working

Students pursuing dual studies receive a salary from the enterprise providing the vocational training from the beginning of their program.

## Student loans

Student loans are available from banks to German or EU citizens for a duration of up to 3 years and must be repaid.

[www.studis-online.de](http://www.studis-online.de)

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

[www.bildungsserver.de](http://www.bildungsserver.de) (sources of funding for international students)

## Bafög (student loan)

Students from abroad who possess a German passport may apply for a Bafög student grant. General application conditions apply (family income will be converted into EUR).

## Scholarships

Various German and European institutions grant scholarships for studies in Germany. Students in undergraduate course programs are not admissible for grants, but there are a few exceptions:

1. The DAAD (German Academic Exchange Service) grants scholarships to highly gifted non-German graduates of German Schools Abroad, of language diploma and FIT schools (full scholarship). Eligible students must be nominated by their schools. The scholarship covers educational funding for undergraduate studies, in some cases also a Master program (EUR 650 per month, as of 2016). German Schools Abroad are notified of the DAAD scholarship announcement every year.
2. Deutschland Scholarship: Financial support in the amount of EUR 300 per month for students of all nationalities. Particular social involvement is a prerequisite; students are selected by the university, minimum of 2 semesters up to the standard study period. More information is available at [www.deutschlandstipendium.de](http://www.deutschlandstipendium.de).
3. **BayBIDS**: Granted by the Bavarian Ministry of Culture for a 12-month study period at a state university (EUR 300 per month) for excellent graduates of German Schools Abroad. The selected student agrees to act as contact person for graduates of his school; expenses for travel to informational events at the former school are covered for up to EUR 500. More information at [www.baybids.de](http://www.baybids.de).
4. Motivational scholarship in the amount of EUR 300 per month offered by Heidelberg University (maximum 2 semesters for graduates of German Schools Abroad).

More portals on scholarships:

- [www.daad.de/ausland/studieren/stipendium/de/70-stipendien-finden-und-bewerben/](http://www.daad.de/ausland/studieren/stipendium/de/70-stipendien-finden-und-bewerben/)
- [www.stipendienlotse.de](http://www.stipendienlotse.de)
- [www.mystipendium.de](http://www.mystipendium.de)

- [www.funding-guide.de](http://www.funding-guide.de)
- [www.stipendiumplus.de](http://www.stipendiumplus.de)

Further information is available from the local information center/DAAD subsidiary. For information on student loans go to [www.studentenwerke.de](http://www.studentenwerke.de).

### Scholarships

- Bayer-Stipendium
- Carl-Duisberg-Stipendium
- Kurt-Hansen-Stipendium
- Basic support for foreign students
- Foreign study and promotion grants
- Study grants
- Foreign student support
- TU9 trial study week
- Endowment fund of the German Nation (Stiftung des deutschen Volkes)

### **Scholarships offered by individual universities, such as:**



For a general list of links on financial matters go to: [www.mystipendium.de/studienfinanzierung](http://www.mystipendium.de/studienfinanzierung)



## General Information

### Assessment tests:

[www.abi.de](http://www.abi.de) – Overview on assessment tests and checklists

[www.was-studiere-ich.de](http://www.was-studiere-ich.de) - Hohenheim Online-Test

[www.allianz.de/start/perspektiven\\_tests/](http://www.allianz.de/start/perspektiven_tests/) -(go to „Schüler“)

[www.geva-institut.de](http://www.geva-institut.de) - „Career choices for pupils and students“

### Vocational/professional training:

[www.explorix.de](http://www.explorix.de) – Vocational training test

[www.arbeitsagentur.de](http://www.arbeitsagentur.de) – Information from the German Federal Labour Office

[www.berufenet.de](http://www.berufenet.de) – Internet platform of the Federal Labour Office: jobs, apprenticeship, studies, applications

### Federal Labour Office, Publications:

[www.abi.de](http://www.abi.de) - Berufswahlmagazin

[www.kursnet.de](http://www.kursnet.de) - Portal for professional training and education

[www.berufenet.de](http://www.berufenet.de) – Information on 6,300 different professions in Germany

[www.jobboerse.de](http://www.jobboerse.de) – Job exchange of the Federal Labour Office

[www.ausbildungberufchancen.de](http://www.ausbildungberufchancen.de) – Media on working life

[www.planet-beruf.de](http://www.planet-beruf.de) – Everything on vocational training

[www.berufe-universum.de](http://www.berufe-universum.de) – Self assessment program

[www.berufe.tv.de](http://www.berufe.tv.de) – Video collection of the Federal Labour Office

Source:

[http://www.arbeitsagentur.de/nn\\_27836/Navigation/zentral/Veroeffentlichungen/Veroeffentlichungen-Nav.html](http://www.arbeitsagentur.de/nn_27836/Navigation/zentral/Veroeffentlichungen/Veroeffentlichungen-Nav.html)