

Financing

Studying is a period of life when the income you are able to earn is far too small to cover your living and study expenses. The question, therefore, is how to reduce the financial burden for your family or, if you are self-supporting, how to finance your studies yourself. General **information on costs and financing** is available from the Central Study Advisory and Counseling Service (zsb@uni-bonn.de).

You generally have the following options:

1. **BAföG (Federal Training Assistance Act) funding**

The Federal Training Assistance Act (BAföG) gives students who do not have enough money to live on and fund their education the legal entitlement to individual support for an education that matches their interests, aptitude and skills. The amount of funding is determined based on the needs, income and assets of the student and, if relevant, his or her spouse or parents.

Information on the Federal Training Assistance Act (BAföG) is available at www.bafög.de. A brochure on the new BAföG from the Federal Ministry of Education and Research (BMBF) is available at www.bmbf.de/pub/bafogeg_flyer.pdf.

BAföG-related **counseling** and **application processing** at the University of Bonn is performed by the

BAföG Office

Nassestr. 11, 53113 Bonn

Phone: +49 228 73-7171

Fax: +49 228 73-7180

Email: bafogeg@studentenwerk-bonn.de

Office hours:

Central BAföG Office: Mon to Fri 10:00 am–1:00 pm

Administrative assistant: Tue and Thu 1:00–3:00 pm

Appointments may also be made in advance

The BAföG Office provides information on whether it makes sense to apply for a grant and approximately how much you can expect to receive based on your individual income. Applications should be submitted **as soon as possible** (two to three months before the beginning of the semester) so that payments can start immediately when you begin your studies.

The BAföG Office explains the most important factors in its **BAföG ABCs**.

a) The following **special provisions** apply to students with disabilities:

Like all students, you, as a person with a disability or chronic illness, can apply for BAföG funding if you do not have enough money to live on and fund your education. The amount of BAföG funding is based on the income and assets of the student and the income of his or her parents or spouse. If you have assets, the first €5,200 of those assets is currently not included in the calculation.

Under §§ 15 ff of the Federal Training Assistance Act (BAföG), the duration of student funding is based on the standard period of study for the chosen degree program (**maximum funding period**). Funding is also possible after the maximum funding period in exceptional cases, such as an extension of the period of study due to a disability.

Allowances also apply to the income of the parents or spouse. In addition, a **hardship allowance** is provided for students with disabilities (§ 25, para. 6 BAföG). In deviation from the provisions above, this paragraph states that upon special application, which must be submitted before the end of the award period, other portions of the income may be left out of the calculation to avoid undue hardship. This includes, in particular, the extraordinary expenses specified in §§ 33 to 33b of the Income Tax Act (*Einkommensteuergesetz*, EStG) and expenses for people with disabilities who the income recipient is obligated to support under civil law. The income is deemed to be reduced due to the special expenses resulting from the disability. This has a favorable effect when calculating the amount of funding.

The BAföG Office usually conducts a **performance review** at the end of the 4th program-related semester. The certificate required for this under § 48 BAföG is issued by authorized university professors.

If you have failed to reach the level of achievement for the 4th program-related semester, you must explain to the BAföG Office in detail that your studies have been delayed due to your disability and this delay could not have been avoided. Include a medical certificate or an administrative decision by the Disability Benefits Office (*Versorgungsamt*) and the certificate from the BAföG representative with the letter. The BAföG Office can delay the performance review to a later date.

An **extension of the maximum funding period** may be granted as a result. If you are likely to have to study for longer than the maximum funding period due to a disability, an extension may be granted upon application (§ 15, para. 3, no. 5 BAföG). It is important that the disability is the reason for the delay. The application may need to include a forecast by the relevant department of the length of the expected extension of the period of study.

A **change of specialization** should be made as soon as possible. Further funding is possible if your specialization was changed **for an important reason** (§ 7, para. 3, no. 1 BAföG). For the first change, up to the beginning of the 3rd semester it is generally assumed that an important reason exists. If you still

want to change after this, up to the beginning of the 4th semester, you have to provide more detailed reasons for the change of specialization, such as a lack of suitability for the chosen subject. You will continue to receive BAföG for the new degree program, but the previous semesters of study will be deducted from the maximum funding period. Funding after this will be provided in the form of an interest-bearing loan up to the maximum funding period for the new degree program (§ 17, para. 3, sentence 2 BAföG). Important reasons for a change of specialization can only be recognized up to the beginning of the 4th program-related semester.

The situation is different if you have to change your specialization **for an imperative reason** (§ 7, para. 3, no. 2 BAföG). Although you also have to notify the BAföG Office of this without delay, the change can also be made later. If you are no longer able to continue your studies in a specialization due to a new chronic illness or disability (allergy, accident), this may be recognized as an imperative reason. In the case of a change for an imperative reason, further studies will again be funded for the full maximum funding period in the usual manner (50% grant/50% loan) (§ 17, para. 3, sentence 2 BAföG).

50% of the funding is awarded as a **grant**, **50%** as an **interest-free loan**. **Repayment** of the loan usually begins 5 years after the end of the maximum funding period. Repayment is currently not required if you earn less than €1,070 a month. Due to the additional living expenses incurred as a result of a disability, this allowance is increased for people with disabilities in accordance with § 33b EStG. This hardship allowance (§ 18, para. 1 BAföG) is only recognized if a special application is submitted.

b) Funding for master's degree programs

Continued support will be provided for a master's degree program if completing the previous bachelor's degree is a requirement for proceeding to the master's and it is a self-contained program continuing in the same (or a related) discipline (consecutive master's degree program).

c) Studying for a second degree

Students can continue to receive BAföG funding for a second degree if completing a second degree program is absolutely essential in order to enter their chosen profession (e.g. oral and maxillofacial surgeons will need degrees in dentistry and human medicine).

d) Funding for internships and studying abroad

An **internship** outside the university can be funded by BAföG if it is a mandatory requirement in the examination regulations for the degree program. A student **studying abroad** in a *member state of the European Union* or in *Switzerland* can obtain full funding at German rates from the start of their period abroad until they obtain their foreign university degree.

Studies forming part of *cross-border cooperation* between a German and one or more foreign universities can receive funding for one year.

Time spent at a university *outside the EU or Switzerland* will be funded for one year (in special cases for a maximum of two and a half years) if the course in

question is beneficial for the student's education and at least some of the work that they complete abroad can be credited toward their program in Germany.

Since more time is required to process these applications, it is recommended that you **submit your application at least six months before your planned stay abroad.**

2. Funding from foundations

Scholarships are another possibility for funding your studies.

Please contact the ***Begabtenförderungswerke*** (organizations for the promotion of young talent) and other foundations. Like BAföG, the amount of funding depends on parental income. The *Begabtenförderungswerke* can be found on a joint website at www.stipendiumplus.de.

In addition to the large scholarship providers, there are also many small scholarship providers in Germany with very different funding areas and target groups. The [Stipendien-Lotse](#) (scholarship pilot) platform provided by the Federal Ministry of Education and Research (BMBF) can be used to find information on these scholarships.

Special foundations that have made it their mission to support students with disabilities can be found on the [Studentenwerk](#) website. Information on the options for funding the additional needs required due to a disability is provided there.

More links:

www.stiftungsfonds.org

www.stipendium.de

www.aufstiegsstipendium.de

www.stiftungen.org

www.e-fellows.net/STUDIUM/Stipendien (scholarship database)

stiftung@uni-bonn.de (University of Bonn Foundation)

www.daad.de (scholarships for stays abroad)

3. Educational loans

a) Federal Government educational loan

The Federal Government offers students in school and in advanced stages of education the opportunity to receive a low-interest loan. The goals of the education loan are to ensure that a student can obtain an education, accelerate a student's education and provide further funding for education when financial resources are lacking. The loan is provided in up to 24 monthly installments of €100, €200 or €300 (a total of €1,000 to a maximum of €7,200 is possible). Applications must be sent to the [Federal Office of Administration](#).

b) KfW student loan

This loan is arranged through the **KfW banking group**. Besides first- and second-degree students, students in master's, complementary or postgraduate programs as well as doctoral students are eligible for funding. Funding can be provided for studies at a state or state-accredited university in Germany up to a maximum age of 44. A monthly amount between €100 and €650 can be chosen and adjusted each semester. KfW student loans do not depend on income and can be combined with BAföG or the educational loan. More information is available at www.kfw.de.

c) Private-sector lenders

A number of banks provide student loans nationwide. These include **Deutsche Bank** and **Deutsche Kreditbank AG** (DKB). Although these student loans are provided without a selection procedure, a variety of criteria must be satisfied:

- An age limit applies
- The student must be planning to study or is studying at a state or state-accredited university in Germany
- Course assessments will be reviewed, etc.

Foreign citizens can also apply for these loans, provided they have been resident in Germany for at least three years before the start of their studies.

Other local, regional and national banks also offer student loans: **Sparkasse savings banks, Volksbanken und Raiffeisenbanken and other cooperative banks**. Information on the requirements for granting such a loan can be obtained from the bank concerned.

The following Internet portal also provides an overview of the funding options: www.bildungskredit.net.

The *CHE Centre for Higher Education* published a CHE Student Loan Test in 2013. The test presents 33 loans in detail and evaluates them from the client's point of view: www.che.de/studien-kredittest.

More information on the options for obtaining public and non-public funding is available on the following *Deutsches Studierendenwerk* web page: <https://www.studierendenwerke.de/en/topics/student-finance/funding-options>

4. Other funding options

a) Daka graduation loan

Students who encounter unexpected financial difficulties during the graduation phase of their studies because they have passed the age limit for BAföG, can no longer get student loans, their parents and relatives can no longer pay and they have no time for a job due to the stress of examinations can still receive

special graduation funding. The *Studentenwerk Bonn* provides this funding in the form of interest-free **graduation loans** of up to €9,000 from a special budget of the *Darlehenskasse der Studentenwerke des Landes NRW e. V.* (loan fund of the *Studentenwerke* of the state of NRW).

Further information is available from the BAföG Office and on the Internet at <https://www.daka-darlehen.de/index.php?katid=1>.