

19.05.2021

Financing Your Studies

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Information for Refugees



Financing Your Studies:

How much does it cost to study in Kassel?

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- Currently about €300 tuition per semester (= twice a year)
- No further fees (in most study programs)
- Individual monthly costs differ, e.g.
 - the average monthly cost of rent is about €300
 - the average monthly expenditure on food is about €175
 - the costs of learning materials, leisure, sports, culture, clothing, phone & internet is between €100 and €300 per month
 - if not covered elsewhere: health insurance approx. €110

Ways to Finance Your Studies

- social welfare for asylum seekers = “Asylbewerberleistungsgesetz” (AsylbLG)
- federal student support = “BAföG” (§8 German Federal Training Assistance Act)
- scholarships
- loans
- working while studying
- additional social benefits like child benefit (“Kindergeld”), housing benefit (“Wohngeld”) or unemployment benefit (“ALG II”)



Social Welfare for Asylum Seekers ("Asylbewerberleistungsgesetz")

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- If your asylum application is still processed, you can apply for benefits under the Asylum Seekers' Benefits Act ("Asylbewerberleistungsgesetz")
- Then: depending on the residence status further steps can be taken; it always depends on the individual case whether you are eligible for BAföG or whether you can apply for a scholarship or social benefits
- That's why: get advice from us at the Studierendenwerk!

Scholarships: an Overview

- Having a scholarship means receiving financial or non-material support during school, studies or PhD. The grant usually does not have to be paid back.
- There is no legal claim to it.
- Only about 4-5 percent of all students in Germany are supported by a scholarship.
- There are/is
 - 1) 13 major organizations for the promotion of gifted students (**“Begabtenförderungswerke”**)
 - 2) the **“Deutschlandstipendium”** (awarded by each university itself)
 - 3) **scholarship databases** in which you can find hundreds of other, mostly regional foundations or companies
 - 4) scholarships especially for refugees (**“Hessenfonds”** or **“Brot für die Welt”**)
 - 5) ...

1) The 13 Organizations for the Promotion of Gifted Students (“Begabtenförderungswerke”)

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- They are sponsored by the Federal Ministry of Education and Research
- Go to: <https://www.stipendiumplus.de/en/dein-plus/stipendiumplus-who-we-are.html>
There is full or partial sponsorship, an allowance for your tuition fees, plus non-material sponsorship (seminars, contacts, events).
- Depending on the foundation, the application can take up to one year (note deadlines!)
- Requirements are
 - **in most cases: being eligible for BAföG**
 - **good grades**
 - **social, societal and/or political engagement**
 - **personality (values and attitudes)**
 - **good German language skills are often an advantage**

1a) The 13 Organizations for the Promotion of Gifted Students (“Begabtenförderungswerke”)

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Political foundations*

- Friedrich-Ebert-Stiftung (SPD)
- Friedrich-Naumann-Stiftung für die Freiheit (FDP)
- Hanns-Seidel-Stiftung (CSU)
- Heinrich-Böll-Stiftung (BÜNDNIS 90/DIE GRÜNEN)
- Konrad-Adenauer-Stiftung (CDU)
- Rosa-Luxemburg-Stiftung (DIE LINKE)

*You do not have to be a member of these parties to apply there.



1b) The 13 Organizations for the Promotion of Gifted Students (“Begabtenförderungswerke”)

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Foundations supported by management and labor

- **“Hans-Böckler-Stiftung”** of the German Trade Union Confederation
- Foundation of German Business = “Stiftung der Deutschen Wirtschaft” (with an extra program for students pursuing a teaching certification)

Foundation which is independent of political parties, religions and worldviews

- Study Foundation of the German People “Studienstiftung des deutschen Volkes” (not only for *German* students!)



1c) The 13 Organizations for the Promotion of Gifted Students (“Begabtenförderungswerke”)

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Religious organizations

- “Avicenna-Studienwerk” (Muslim)
- “Bischöfliche Studienförderung Cusanuswerk” (Catholic)
- “Ernst Ludwig Ehrlich Studienwerk” (Jewish)
- “Evangelisches Studienwerk e.V. Villigst” (Protestant)

2) “Deutschlandstipendium“

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→ a grant of €300 per month (in addition to BAföG)

Application information at the University of Kassel:

- for all enrolled students within the regular study period (“Regelstudienzeit”)
- applications are only possible at the beginning of the winter semester
- not only your **previous grades** and **personal career** count but also the **willingness to take on responsibility**. **Particular social, family or personal circumstances** are taken into account as well.
- www.uni-kassel.de/deutschlandstipendium

3) Where can I find more information?

- Check out the foundation or **scholarship databases**.
- <https://www2.daad.de/deutschland/stipendium/datenbank/en/21148-scholarship-database/>
(DAAD – "Deutscher Akademischer Austauschdienst")
- www.stipendienlotse.de
(Federal Ministry of Education and Research)
- www.stipendiumplus.de
(→ the 13 organizations for the promotion of gifted students)
- ...



Social- and Financial Counselling Service (“Team Sozial- und Studienfinanzierungsberatung”)

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Anja Sajonz

Areas of focus: scholarships and student loans

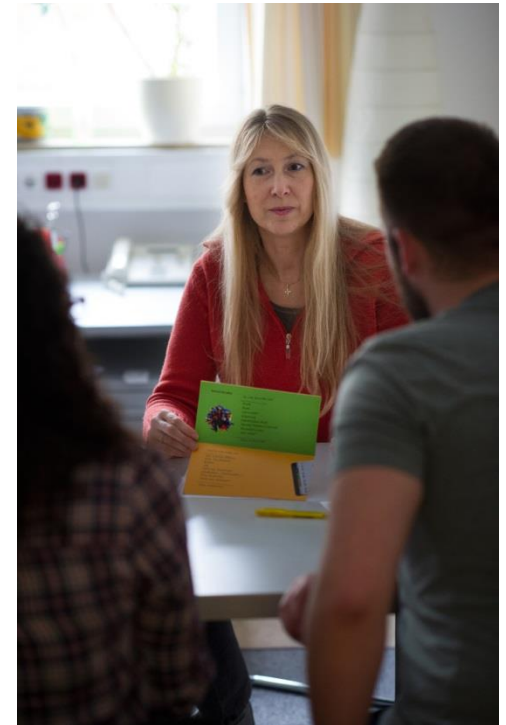
Due to Corona consultation hours only by phone:

Mo, Wed + Thu: 11am – 1pm

Phone number: 0561/ 804-2247

a.sajonz@studierendenwerk.uni-kassel.de

www.studierendenwerk-kassel.de/studienfinanzierung



Loans

Graduation assistance from BAföG (“Studienabschlusshilfe”)

- One year interest-free full loan during the final phase of studies

Graduation loan from *Studierendenwerk Kassel* (“Studienabschlussdarlehen”)

- Up to €5000 interest-free loan if you have a solvent guarantor who is resident in Germany
- During your final/examination phase

“Bildungskredit” from the *Bundesverwaltungsamt*:

- You need a transcript of records with at least 60 ECTS (for the Bachelor's degree)
- €300 per month for 4 semesters

KfW Student Loan

- Usually not possible for refugees because you need a German or EU spouse.

Social- and Financial Counselling Service ("Team Sozial- und Studienfinanzierungsberatung")

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Concetta Mugavero and Mike Pillardy

Focus: guidance and support regarding social benefits

Due to Corona consultation hours only by phone:

Mon, Wed + Thu : 11 am – 1 pm

Phone number: 0561/ 804-2564

sozialberatung@studierendenwerk.uni-kassel.de

Video consultation possible by appointment

www.studierendenwerk-kassel.de/sozialberatung



More Information on Social Benefits

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For Asylum Seekers:

Benefits under the Asylum Seekers' Benefits Act

For Recognized Refugees:

Child Support (“Kindergeld”)

- As a rule, up to the 25th birthday and for your own children

Housing Benefit (“Wohngeld”)

- Those who do not live with their parents and are not eligible for BAföG (e.g. too old, second degree, no sufficient proof of academic achievement or having exceeded the regular study period (“Regelstudienzeit”))

Unemployment Benefit (“ALG II”)

- Only possible in special exceptional cases (e.g. supplementary ALG II – living with parents; or hardship loan – living alone: continues to pay until BAföG is paid out)

Working

- E.g. information on social security
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Information on Working while Studying

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Where can I find a job?

- Under the heading "Jobs & Internships" on the homepage of the university <https://www.uni-kassel.de/uni/en/studium/kontakt-und-beratung/servicestellen/career-service/jobs-internships>
- At the job fair of the employment agency www.jobboerse.arbeitsagentur.de

What do I have to consider?

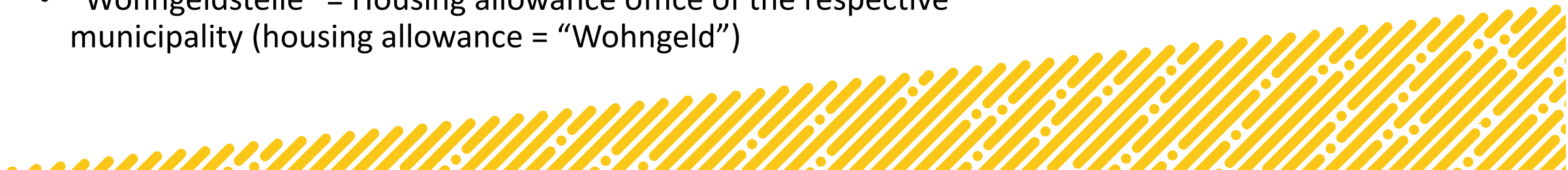
- If you receive BAföG, you only have a certain allowance ("Freibetrag"). Get advice!
- Talk to your health insurance company about social security contributions

Where can I get advice?

- Help with taxes is available from the AStA's tax advice service
- If you have any questions regarding your employment contract, the DGB Campus Office Kassel can also help you during their office hours at the AStA

What Else Should I Consider?

- It always depends on the individual case!
- Therefore, get advice from the Studierendenwerk!
 - **at the BAföG office**
 - **at the Social- and Financial Counselling Service**
 - www.studierendenwerk-kassel.de
- but also at the institutions themselves:
 - Social Welfare Office of the City of Kassel - Refugee Affairs (Asylum Seekers' Benefits Act)
 - Jobcenter (ALG II)
 - “Familienkasse” (child benefit)
 - Health insurance (social security)
 - “Wohngeldstelle” = Housing allowance office of the respective municipality (housing allowance = “Wohngeld”)



THANK YOU
for your attention

