



# Financing options for international students

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## General Information

- On average, a German student has expenses of €850-1000 per month.

Financing your studies, examples on how to finance studies:

- Parental income
- Personal savings
- Working part- time
- Scholarships
- Student loans

**Link:** [Financing Your Studies in Germany: 5 Ways - Study in Germany for Free \(studying-in-germany.org\)](https://www.internationale-studierende.de/en/footer-english/service/links-and-downloads#c2493)

Deutsches Studierendenwerk, page with links to the most important info pages and contacts + video: <https://www.internationale-studierende.de/en/footer-english/service/links-and-downloads#c2493>

This **explanatory video by the Service Point for Intercultural Competence** in German and English explains the requirements and options for financing your studies. It explains the legal restrictions on jobs for international students and gives practical tips on planning your studies in Germany.

[Video English Version](#)

## Example Monthly Expenses

The general, average costs of living in Germany per month for a single person are as follows:

- **Accommodation:** Around €300-450 (shared flats, student dorms, or student apartments) to €700+ (one-bed flat in city)
- **Utilities:** €200 (Internet, electricity, & TV) (for most student dorms utilities would be included in the rent)
- **Transportation:** from €0 (for students, included in the semester ticket, valid for all of germany)
- **Semester Service Fees 24/25:** €51,10 (this includes the semester ticket, the fees for the AStA and student union; in total €306,40 for the whole semester)
- **Health insurance:** around €110 per month (for students)
- **Food & Drink:** from €150 to €200 per month
- **Leisure:** from €50 to €150
- **Other expenses:** €20

**Example:** Alex lives in an apartment with a shared kitchen in a **student dormitory**. This costs her €368 per month and covers everything (electricity, water, internet....). She also pays **university fees** of €51.10 per month and **health insurance** of €110. **Food and drink** costs around €175. She also goes on **weekend trips** with friends, which costs her €120 per month. Finally, she has to spend €15 on **utilities** for her apartment.

In total, she spends €839.10 per month.

## Side Jobs in Germany

Rules for working in Germany: <https://www.daad.de/en/study-and-research-in-germany/first-steps-germany/side-jobs/>

- Students from the European Union, Iceland, Liechtenstein, Norway and Switzerland enjoy unrestricted access to the German labour market.
  - International students from other countries are allowed to work 120 full days or 240 half days per year.
  - If you regularly earn more than 520€, you will need a tax number, and a certain amount will be taken from your wages every month.

The **Service Point for Intercultural Competence** has compact **brochure** about the topic “**Job regulations for international students in Germany**”. You can download it here: [DSW: Job regulations for international students in Germany \(studierendenwerke.de\)](#).

The **HRW website for student jobs** you can find here: [Studentische Hilfskräfte & Aushilfskräfte | HRW \(hochschule-ruhr-west.de\)](#) and here [jobportal.hs-ruhrwest.de/Studierende.html](#) .

## Scholarships DAAD

You can find information on the various types of scholarships in the DAAD scholarship database, along with suitable offers: <https://www.daad.de/en/study-and-research-in-germany/scholarships/>

## BAföG

**Students from the EU:** The basic rule is: If foreigners have prospects of staying in Germany and are socially integrated, they are considered eligible for support. This includes people with a permanent right of residence under the Freedom of Movement Act/EU, a permanent residence permit or a settlement permit: [https://www.bafög.de/bafog/de/das-bafog-alle-infos-auf-einen-blick/\\_documents/bafog-auch-ohne-deutschen-pass.html](https://www.bafög.de/bafog/de/das-bafog-alle-infos-auf-einen-blick/_documents/bafog-auch-ohne-deutschen-pass.html)

**Students from outside the EU:** You must either have refugee status or you must be a homeless foreigner with a residence permit or a tolerated stay permit. Under these circumstances, you can apply for BAföG as a non-EU citizen: <https://www.meinbafog.de/bafog-als-auslaender/>

## KfW

The "KfW" ("Kreditanstalt für Wiederaufbau") resp. German reconstruction loan corporation offers a special loan for first degree students. With monthly contributions of 100 to 650 euros, students can receive financial support until the 10th semester (maximum total of 14 semesters). The loan can be added to the education loan and BAföG. Important information regarding the conditions and requirements for the student loan can be found on the KfW website:

<https://www.kfw.de/inlandsfoerderung/Privatpersonen/Studieren-Qualifizieren/>

**Students from the EU:** You are generally entitled to apply for a student loan for foreigners.

**Students from outside the EU:** To apply is only possible under two conditions: Namely, if you have family members with German or EU citizenship AND reside in Germany or if you are a so-called Bildungsinländer. This is the case if you obtained your higher education entrance qualification in Germany or at a German school abroad:

[https://www.kfw.de/inlandsfoerderung/Privatpersonen/Studieren-Qualifizieren/F%C3%B6rderprodukte/KfW-Studienkredit-\(174\)/#detail-3-target](https://www.kfw.de/inlandsfoerderung/Privatpersonen/Studieren-Qualifizieren/F%C3%B6rderprodukte/KfW-Studienkredit-(174)/#detail-3-target)

## Bildungskredit

The loan, which you can apply for online at the BVA, is limited in time and has particularly favourable interest rates. Bildungskredit is the Federal Government's loan scheme for students studying in Germany. Anyone under the age of 36 can apply for Bildungskredit, and can receive as much as €7,200 a year. Repayments of the loan will then start 4 years after graduation and will not be more than €120 a month: [BVA - Tasks A-Z - Educational loan \(BAföG and Bildungskredit\) \(bund.de\)](#)

As a rule, approval of an education loan is possible, for example, as the

- Spouse or life partner (according to the German Life Partnership Act - LPartG) of a German citizen; of an EU citizen with a permanent right of residence.
- Child of a German; EU citizen with a permanent right of residence.
- Foreigners in possession of a settlement permit.
- EU citizens and citizens from Iceland, Norway, Liechtenstein, Switzerland with a legal residence in Germany for at least five years.

## Scholarships at HRW

All scholarship programs at HRW you find here: [Stipendien | HRW \(hochschule-ruhr-west.de\)](#) (currently only available in German).

The scholarship for more equal opportunities (new since winter semester 24/25)

<https://www.hochschule-ruhr-west.de/en/study/international/stipendien-und-finanzierungsmoeglichkeiten/stipendium-fuer-mehr-chancengerechtigkeit> and the graduation scholarship are only available for international students ([Studienabschlussstipendium für internationale Studierende und Studierende mit Fluchthintergrund | HRW \(hochschule-ruhr-west.de\)](#)

(currently only available in German).



## Information about German visa

There are various rules for obtaining a student visa in Germany, the following page summarises them well: <https://www.daad.de/en/study-and-research-in-germany/plan-your-studies/visas/>