

Study Financing Options



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¹ As of: September 2016; authors: International Office: Hannah Muth, Trainee; Carmen Scher, Management

The Reverse Intergenerational Contract (RIC)

Funding studies with the “Reverse Intergenerational Contract – by financing education with solidary support”

A student’s social background and the financial resources available to them should not be permitted to determine their studying at the IPU Berlin. With the support of our partner, the non-profit Chancen eG cooperative organisation, it is now possible to study at the IPU Berlin regardless of your financial means. The Chancen eG cooperative association assumes the study fees for you.

In this respect with the “Reverse Intergenerational Contract”, you as a student can initially concentrate completely on your studies. In return, you are obligated to give future generations the same opportunity as well, in that – when for instance you subsequently work as a psychologist and have a minimum income at your disposal – you pay back a share of your subsequent income to Chancen eG to finance further study places. In this way, you are not liable for a predefined debt burden after your studies, and instead you pay back a percentage share of your net income – and that in accordance with your individual needs and possibilities.

Details of this financing option are provided on the www.chancen-eg.de homepage and in this [brochure](#). The advisors at Chancen eG are also available by phone should you have any questions about the programme. Please note: This option is only available to German students and students, who finished their high school education in Germany.

Conditions

Study course	Length in Sem.	Financing volume	Years of repayment	Repayable share of income
BA Psychology Full financing	6	€28,500	10	13%
BA Psychology Half financing	6	€14,250	10	6.5%
MA Psychology Full financing	4	€22,400	10	9.5%
MA Psychology Half financing	4	€11,200	10	4.75%

Application procedure

As the number of study places being supported by the programme is limited, we recommend that all those interested in this study financing option apply for it in good time. The application for a Reverse Intergenerational Contract (RIC) can be submitted as soon as you

have formally applied for a study place at the IPU Berlin. In order to apply for an RIC, please fill out the Chancen eG application form.

Suitable applicants are invited to a personal suitability interview with Chancen eG. The interview is solely concerned with you as a person. Creditworthiness, financial guarantees and similar aspects play no role here.

The IPU Berlin endeavours to schedule its own study selection interviews in combination with the related suitability interviews at Chancen eG, so that potential future students only need to travel here once in order to attend both interviews. For this reason, we would request you to submit your application for study financing by Chancen eG prior to setting a date for the IPU Berlin study selection interview.

If your application is successful, you conclude a separate contract with the Chancen eG cooperative association. Chancen eG then assumes the study fees for the period of your studies. However, the semester fees as well as any potential study extension fees are not a component of the Reverse Intergenerational Contract (RIC) and thus have to be paid directly by the students.

Child Allowance

The parents of a student who has not yet reached the age of 25 (plus any civil or military service) can apply for child allowance. With this allowance, the state is participating in the financing of the child's living costs.²

All families with children are entitled to receive child allowance regardless of the parents' income.

The application for child allowance has to be made in writing and signed by the parents. The application can also be made by an authorised person, together with submission of said person's related authorisation in writing (such as for instance by members of tax advisory professions).

The application for child allowance is submitted to the Family Benefits Office (Familienkasse) responsible for same. As a rule, this is the Family Benefits Office located in the district where the parents live or have their usual place of residence. In the event that the parents have their residence abroad, but are working or employed in Germany, the Family Benefits Office in the district in which the payroll office of the undertaking employing them has its registered address is responsible.

For public service employees and recipients of pensions (e.g. widow's and orphan's pensions), the applicable Family Benefits Office is that office which is responsible for determining the income assessment of the respective public service employment authority or employer.

Please use the blank forms provided by the Family Benefits Office in order to make an application. You can hand in the application personally to your Family Benefits Office, send it in by post, or have it submitted by an authorised representative.³

Contact:

Please contact the Family Benefits Office which is applicable for your parents.

² <http://www.studis-online.de/StudInfo/Studienfinanzierung/>

³

<https://www.arbeitsagentur.de/web/content/DE/BuergerinnenUndBuerger/FamilieundKinder/KindergeldKinderzuschlag/index.htm>

German Professional Education Support Act (BAföG)

In the event that despite the receipt of child allowance, the parents do not have sufficient financial means to pay for the student's maintenance and support during the training and education period, the option is available to receive funding from the state in accordance with the German Professional Education Support Act (BAföG). These funding sums are dependent on the parents' income. If the parents earn enough income, the BAföG entitlements are reduced accordingly, and when the parents earn low amounts, the entitlements then increase. The amount of the BAföG support sum is determined on an individual basis. Currently, the highest support sum amounts to €735 per month.⁴

Anyone who is granted BAföG support receives half of the support sum as a grant and the second half as an interest-free loan which they have to pay back after the end of their studies. As a rule, the first repayment amount is due five years after the studies. Recipients usually have to repay about €100 per month or €315 per quarter.⁵

Moreover, in addition to the studies in Germany, an academic stay in Europe or beyond (for complete studies abroad, a semester abroad or work placement/internship abroad) can also be supported with BAföG funding. In this regard, the so-called Auslands-BAföG (foreign BAföG) support is the relevant option and it has to be applied for separately.⁶

If you would like to receive plausible advice on BAföG support or intend to apply for it, please contact the Studentenwerk Berlin, the student welfare organisation.

Target group:

Students with savings of less than €5,200 and whose parents earn less than €33,000 net annually.

Maximum period of support:

The maximum period of support is fundamentally based on the prescribed period of studies or, in other words, the time in which a qualification (e.g. degree) can be obtained which qualifies the student for their profession in accordance with the relevant study and examination regulations.⁷

⁴ <https://www.bafög.de/de/welche-bedarfssaetze-sieht-das-bafög-vor--375.php>, as of: 2016

⁵ <http://www.bildungsexperten.net/ratgeber/10-fakten-zum-bafög-antrag/>

⁶ <http://www.auslandsbafög.de/>

⁷ <http://www.bafög-rechner.de/FAQ/fhd.php#regelstudienzeit>

Contact:

Studentenwerk Berlin (Student Welfare Organisation)
Hardenbergstr. 34
D-10623 Berlin

Tel.: +49 30 939 39 – 70

Email: info@studentenwerk-berlin.de

Internet: <https://www.studentenwerk-berlin.de/studienfinanzierung/afoeg/berater/index.html>

Related link: <http://www.bafoeg-rechner.de/>

Study Support via the IPU Berlin

a. Deutschlandstipendium

Since the 2011 summer semester, the **Deutschlandstipendium** has provided €300 of monthly support to current and new students, who are expected to, based on their professional development, achieve outstanding results in their studies and profession. The scholarship is financed 50% each by the German federal government and by private financial sponsors (undertakings, foundations, private persons). The range and scope of achievements forming the basis for the scholarship is deliberately broad in nature: Good results and study achievements count just as much as the willingness to assume responsibility or to successfully overcome obstacles in the applicant's own path in life and in their studies/training. Beside good achievements, social, political and otherwise engagement and the sociodemographic background would be considered primarily in selection criteria. The scholarship recipients receive the non-income dependent support amount of €300 monthly (in addition to any BAföG support) for at least two semesters and at most until the end of their prescribed period of studies, permitting them to concentrate successfully on their university studies and training.⁸

The application for a Germany Scholarship occurs via the IPU Berlin.

Target group:

IPU Berlin students who are enrolled as ordinary students and taking a prescribed period of studies. (Any students already in receipt of ability or achievement related material support at an amount greater than €30 per month from an official institute or a publically supported facility either within Germany or abroad are excluded from the receipt of support via the Germany Scholarship.)

Maximum period of support:

The support approval period for the Germany Scholarship amounts to one year. The maximum period of support is based on the prescribed period of studies for the related study course minus any semesters already taken up to the point in time of the scholarship application.

Contact at the IPU Berlin:

Christine Zippel
International Psychoanalytic University Berlin
Stromstr. 1

⁸ <http://www.deutschlandstipendium.de/de/1684.php>

D-10555 Berlin

Tel.: +49 30 300 117 510

Email: christine.zippel@ipu-berlin.de

Internet: <http://www.ipu-berlin.de/studium/deutschlandstipendium.html>

Related link: The Deutschland-Stipendium [website is accessible here.](#)

b. Funding for stays abroad (ERASMUS+ and PROMOS)

If you are planning a stay abroad (for studies and/or work experience placements), you can clarify in advance with the staff at the International Office of the IPU Berlin whether your stay abroad may be supported by the German Academic Exchange Service (DAAD). ERASMUS+ and PROMOS (programme to promote the mobility of German students) are the most well known support programmes intended for students and lecturing staff which are arranged via the International Office at the IPU Berlin.

The application for support abroad occurs via the International Office of the IPU Berlin.

ERASMUS+

Since 1987, the **ERASMUS+** (previously ERASMUS) university support programme has been promoting the cross-border mobility of students, university lecturing staff and university personnel in Europe. To date, about two and a half million students and almost 250,000 lecturers have completed a stay abroad with the support of this programme.

The 28 EU Member States, as well as Iceland, Liechtenstein, Norway, Turkey and Switzerland participate in the programme. Your studies can be supported at those universities which have received an Erasmus University Charter. In August 2012, the IPU Berlin was first awarded its Extended ERASMUS University Charter. In May 2014, the IPU Berlin then received the ERASMUS Charter for university education and training in the 2014-2020 period.

The ERASMUS+ programme permits students to gain experience in other European countries and avail linguistically, culturally and professionally of their study courses on offer, or to complete supported work experience placement abroad.⁹ In addition, studying for one or two semesters in another European country means having a plus point on your personal résumé and improved opportunities for you on the jobs market in Germany and Europe.

You enjoy the following benefits with ERASMUS+ support:

- Study fees exemption at the guest university
- Mobility grant for the duration of the study or work placement abroad
- Organisational and professional support provided by home university when preparing for the study/work placement abroad, as well as similar support and supervision by the guest university/host institution abroad
- Full academic recognition of study achievements completed abroad by means of a Learning Agreement and ECTS credit points¹⁰

⁹ The ERASMUS+ support for work experience placements is not linked to any partner agreements between universities. In other words, students can select their work experience placements throughout all of Europe without any restrictions.

¹⁰ <http://www.ipu-berlin.de/studium/internationales/studierende/studierende-der-ipu-berlin/studium-im-ausland-mit-erasmus.html>

The financial support for the stays is based on the living costs in the target countries (“programme countries”). The following grant amounts are applicable for study stays, graded in the following three groups of countries:

- Group 1 (approx. €280 monthly): Denmark, Finland, France, Great Britain, Ireland, Italy, Liechtenstein, Norway, Austria, Sweden.
- Group 2 (approx. €230 monthly): Belgium, Greece, Iceland, Croatia, Luxembourg, Netherlands, Portugal, Slovenia, Spain, Czech Republic, Turkey, Cyprus.
- Group 3 (approx. €180 monthly): Bulgaria, Estonia, Latvia, Lithuania, Malta, Former Yugoslav Republic of Macedonia, Poland, Rumania, Slovakia, Hungary.¹¹

Erasmus+ work placement interns receive an additional approx. €100 per month, or approx. €380 in total for a stay abroad in the countries in Group 1, while this amounts to approx. €330 Euro for the countries in Group 2 and to approx. €280 for those in Group 3.¹²

Target group:

Students and PhD students enrolled at a German university, who are planning an academic stay or work experience placement within Europe. In addition to Germans and nationals of the countries participating in the programme, nationals from other countries who have graduated from a (complete) study course in Germany which leads to a recognised qualification (degree) can also participate in the ERASMUS+ programme. Exchange students cannot avail of the ERASMUS+ grants.

Maximum period of support:

12 months (per study phase); the ERASMUS+ programme support is not available for study stays which are shorter than 3 months and for work experience placements which are shorter than 2 months

¹¹ As of: September 2016. The grant amounts are subject to annual adjustment fluctuations.

¹² As of: September 2016. The grant amounts are subject to annual adjustment fluctuations.

Contact at the IPU Berlin:

International Office
Carmen Scher
International Psychoanalytic University Berlin
Stromstr. 3b

Tel.: +49 30 300 117722

Email: [carmen.scher\(at\)ipu-berlin.de](mailto:carmen.scher@ipu-berlin.de)

Internet: <http://www.ipu-berlin.de/studium/internationales.html>

Office hours:

Monday and Wednesday, 14.00 to 16.00, and by arrangement

PROMOS

Through **PROMOS**, study stays and internships of students can generally be supported worldwide by means of travel cost grants and accommodation cost grants (for study trips).¹³

Target group:

German students and PhD students who are planning an academic stay or work experience placement beyond Europe

Maximum period of support:

Study stays for the purpose of finalizing a thesis or dissertation for 1 month

Work placement: 6 weeks to 6 months; work experience placements of students can fundamentally be supported worldwide (approx. €300 monthly or a flat-rate travel allowance)

Accompanied study trips: Up to 12 days; study trips abroad by students and PhD students can generally be supported worldwide; the support solely consists of a flat-rate amount per participant and day. This amounts to €30 per day for the EU Member States, as well as Iceland, Liechtenstein, Norway, Switzerland and Turkey, and to €45 per day for all other countries.¹⁴

Contact at the IPU Berlin:

International Office
Carmen Scher
International Psychoanalytic University Berlin
Stromstr. 3b

Tel.: +49 30 300 117722

Email: carmen.scher(at)ipu-berlin.de

Internet: <http://www.ipu-berlin.de/studium/internationales.html>

Office hours:

Monday and Wednesday, 14.00 to 16.00, and by arrangement

¹³ <https://www.daad.de/hochschulen/programme-weltweit/mobilitaet/promos/de/23661-programm-zur-steigerung-der-mobilitaet-von-deutschen-studierenden-promos/>

¹⁴ As of: September 2016. The grant amounts are subject to annual adjustment fluctuations.

c. Scholarship and Assistance Programme (STIBET)

The combined Scholarship and Assistance Programme (STIBET) is financed with resources from the German Federal Foreign Office and is intended as enhanced assistance and support for foreign students. It provides scholarships for both foreign students and foreign PhD students who are being engaged by the universities in the context of their internationalisation strategies, e.g. such as to strengthen their international partnerships. The intention of the STIBET Programme is to achieve an improvement in the assistance and support for foreign students and foreign PhD students and to enhance the attractiveness and competitiveness of Germany as a study and academic location in turn.

The application for support under the STIBET Programme occurs via the International Office of the IPU Berlin.

Target group:

Foreign students in undergraduate study courses (diploma, Master equivalent, Bachelor) and in postgraduate study courses (e.g. Master) as well as PhD students are supported, who are in the Federal Republic of Germany for study, further training and research purposes or to gain the German educational background and language knowledge required for studies there.

Maximum period of support: The details are provided in the programme description.

Contact at the IPU Berlin:

International Office
Carmen Scher
International Psychoanalytic University Berlin
Stromstr. 3b

Tel.: +49 30 300 117722

Email: [carmen.scher\(at\)ipu-berlin.de](mailto:carmen.scher@ipu-berlin.de)

Internet: <http://www.ipu-berlin.de/studium/internationales.html>

Office hours:

Monday and Wednesday, 14.00 to 16.00, and by arrangement

Scholarships from Study Promotion Bodies and Foundations

Scholarships are awarded by many different organisations, as well as by the German federal government or individual federal German states. One common aspect of many scholarships is that especially good study and other achievements are expected from the scholarship recipient – with some exceptions. In addition, it is beneficial when the recipient can demonstrate their commitment to society – but this is also not a precondition in all cases.¹⁵

The major study promotion bodies and foundations take the BAföG support amounts as the basis for the amounts of their scholarships. Unlike the BAföG support however, these scholarships consist completely of grants. In each case, a book allowance (€300 per month) is granted additionally. Likewise, all of the support bodies listed below have the common aspect whereby there is “non-material support” in the form of seminars and lectures/events. A certain ideological closeness to the respective political party or organisational body associated with the scholarship is sensible when making an application, however the applicant certainly does not have to be a member of the political party affiliated with the body providing the scholarship.

Foundations with political party affiliations especially support talented students who have a commitment to society. In this regard value is placed on differing aspects, depending on the foundation’s party affiliation. Any support from a religious institute or body is linked to the corresponding religion (with any potential deviations from same only occurring in exceptional cases).¹⁶

¹⁵ <http://www.studis-online.de/StudInfo/Studienfinanzierung/stipendien.php>

¹⁶ <http://www.studis-online.de/StudInfo/Studienfinanzierung/stipendien.php?seite=2>

I. Support Bodies/Foundation with Political Party Affiliations in Alphabetical Order

Study promotion body/foundation	Details	Contact
Rosa Luxemburg Foundation	<ul style="list-style-type: none"> – LINKE (left-wing party) affiliate – Support first available from 2nd semester – Application deadlines: 15th April for start of support on 1st October of same year; 15th October for start of support on 1st April of subsequent year – The additional “Lux like Studium” scholarship programme supports students without an academic educational background 	Franz-Mehring Platz 1 D-10243 Berlin Tel.: +49 30 / 44 310 223 www.rosalux.de
Friedrich Ebert Foundation	<ul style="list-style-type: none"> – SPD (social democrat party) affiliate – German and foreign students and postgraduate doctoral students are supported – During the selection process, special consideration is given to women and young people with migrant backgrounds or from parental homes without any academic education – Applications already possible prior to the start of studies under certain conditions 	Godesberger Allee 149 D-53175 Bonn Tel.: +49 228 / 883 – 0 http://www.fes.de/studienfoerderung

Study promotion body/foundation	Details	Contact
Friedrich Naumann Foundation for Freedom	<ul style="list-style-type: none"> – FDP (liberal party) affiliate – Support available from 1st semester – Application deadlines (online): 31.10. (summer semester) and 30.04. (winter semester) 	Karl-Marx-Str. 2 D-14482 Potsdam Tel.: +49 331/7019-349 www.freiheit.org
Hanns Seidel Foundation	<ul style="list-style-type: none"> – CSU (Bavarian State conservative party) affiliate – Application for support can already be submitted prior to start of studies – Recipients are initially awarded for a trial support year, before they are then accepted for the main support – Application deadlines: 15.01. and 15.07. 	Lazarettstr. 33 D-80636 Munich Tel.: +49 89 / 12 58 - 330 www.hss.de/stipendium.html
Heinrich Böll Foundation	<ul style="list-style-type: none"> – Bündnis '90/DIE GRÜNEN (Greens party) affiliate – Application for support can already be submitted prior to start of studies; foreign students also supported depending on the circumstances – Short application (online) by 1st March (summer semester) and 1st September (winter semester). 	Schumannstr. 8 D-10117 Berlin Tel.: +49 30 / 285 34 - 400 www.boell.de
Konrad-Adenauer-Stiftung (KAS) foundation	<ul style="list-style-type: none"> – CDU (conservative party) affiliate – Both German and foreign students supported 	Rathausallee 12 D-53757 St. Augustin Tel.: +49 2241 / 246 – 2281 www.kas.de

	<ul style="list-style-type: none"> – Application for support can already be submitted prior to start of studies – Application deadlines: 15th January (summer semester) and 15th July (winter semester) 	
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II. Religious Denomination Support Bodies/Foundation in Alphabetical Order

Study promotion body/foundation	Details	Contact
Avicenna-Studienwerk study scholarship body	– Muslim	Kamp 81/83 D-49074 Osnabrück Tel.: +49 541 / 506 99 14 14 www.avicenna-studienwerk.de
Cusanuswerk scholarship body	– Catholic – Application for support can already be submitted prior to start of studies – First semester selection procedure for universities on 13 th May 2016 and for already enrolled students on 1 st July	Baumschulallee 5 D-53115 Bonn Tel.: +49 228 / 983 84 – 27 www.cusanuswerk.de
Ernst Ludwig Ehrlich Studienwerk scholarship body	– Jewish	Postfach 120855 D-10598 Berlin Tel.: +49 30 / 3199 8170-0 www.eles-studienwerk.de
Evangelisches Studienwerk e.V. Villigst scholarship body	– Application for support can already be submitted prior to start of studies	Iserlohner Str. 25 D-58239 Schwerte Tel.: +49 2304 / 755 363 www.evstudienwerk.de
Catholic Academic Exchange Service (KAAD)	– Catholic	Hausdorffstr. 151 D-53129 Bonn Tel.: (+49 228) 917 58-0 Email: zentrale@kaad.de

Internet:
<http://www.kaad.de/>

III. Further Support Bodies/Foundation in Alphabetical Order

Study promotion body/foundation	Details	Contact
Elsa-Neumann-Stipendium des Landes Berlin scholarships	<ul style="list-style-type: none"> – Postgraduate doctoral students in all subjects at Berlin universities can apply for this scholarship. – Application for support can be submitted prior to the start of doctorate studies or shortly before the conclusion of the doctorate studies. – A cooperation agreement has been concluded between Humboldt University (HU) Berlin and the IPU Berlin with respect to enrolled doctorate students 	<p>IPU Berlin Postgraduate Study Programme Accompanying Individual Doctoral Dissertations Prof. Dr. Michael Buchholz Stromstr. 3b 10555 Berlin</p> <p>Tel.: +49 30 300 117-745 Email: michael.buchholz(at)ipu-berlin.de Internet: http://www.hu-berlin.de/research/szf/wiss_nachwuchs/wn_nafoeg_html</p>
Hans Böckler Foundation	<ul style="list-style-type: none"> – Trade unions affiliate – Application for support can already be submitted prior to start of studies – Conditions: Demonstrate commitment to society, as well as that highest BAföG support sum may be expected due to the economic situation of the family – Additional support programme for students without secondary school Abitur (A-level equivalents) 	<p>Hans-Böckler-Straße 39, D-40476 Düsseldorf Tel.: +49 211 / 77 78 – 0 www.boeckler.de</p>

<p>Stiftung der deutschen Wirtschaft foundation</p>	<p>– Employer affiliate, supported among others by the Federation of German Industries (BDI) and the Confederation of German Employers' Associations (BDA) – Application for support can already be submitted prior to start of studies</p>	<p>Breite Str. 29 D-10178 Berlin Tel.: +49 30 / 20 33 - 15 40 Email: studienfoerderwerk@sdw.org www.sdw.org</p>
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Study promotion body/foundation	Details	Contact
<p>German Academic Scholarship Foundation</p>	<p>– The sole support body with no political, religious or ideological affiliations – Direct applications: The applicants first have to pass a test which incurs a charge (€25 for BAföG support recipients and students from non-academic parental homes; otherwise €50), and then attend a selection seminar (like with the proposed applicants)</p>	<p>Ahrstraße 41 D-53175 Bonn Tel.: +49 228 / 820 96-0 www.studienstiftung.de</p>

Related links:

Overview of current scholarship sponsors/providers:

- <http://www.stipendien-tipps.de/studium/stipendien/anbieter-von-stipendien/>

Selection of online scholarship databases:

- <http://www.mystipendium.de/>
- <http://www.e-fellows.net/STUDIUM/Stipendien/Stipendien-Datenbank/Stipendium-suchen-finden>
- <http://www.stipendienlotse.de/>
- <http://www.forschen-foerdern.org/> (specifically for research support, i.e. final dissertation papers, research projects PhDs, and so on)

Special Scholarship Programmes for Specific Target Groups

a. Career Advancing Scholarship (Aufstiegsstipendium)

The Career Advancing Scholarship Programme is a measure for supporting talented and gifted individuals. An Upgrading Scholarship is awarded to vocationally or professionally talented people who are accepted via a three-phase selection procedure for support in the Vocational Training Programme for the Highly Talented (SBB). The German Federal Ministry of Education and Research (BMBF) provides the funding for the programme. There is no legal right to be accepted onto and be supported by the programme.

With the Upgrading Scholarship, support is provided for a first course of studies either fulltime or parallel to working at a state or state recognised university. For students taking fulltime study courses, the scholarship amounts to €670 monthly, in addition to an €80 book allowance. In addition, a flat-rate child-care allowance for children under ten years old is awarded (€113 for the first child, €85 for each child after that). The support occurs in a lump sum and thus is income dependent. Students attending a study course parallel to working can receive €2,000 annually for measure costs. The non-material support measures include seminars, support from regional exchange groups and the option to network via an exclusive communication platform.¹⁷

Target group:

The Upgrading Scholarship is intended for persons who have completed their vocational training or advanced (upgrading) further training and who have gained at least two years of professional experience. Moreover, they are not permitted to have already been awarded a university qualification (degree).

Maximum period of support: First semester

Contact:

Stiftung Begabtenförderung berufliche Bildung – Vocational Training Programme for the Highly Talented (SBB)

Lievelingsweg 102-104

D-53119 Bonn

Tel.: +49 (0) 228/ 62931-0

Email: info@sbb-stiendien.de

Internet: <https://www.sbb-stiendien.de/aufstiegsstipendium.html>

¹⁷ <https://www.sbb-stiendien.de/aufstiegsstipendium/leistungen.html>

Related link: <https://www.bmbf.de/pub/aufstiegsstipendien.pdf>

b. DAAD scholarships for studies abroad for students from Germany

The DAAD scholarships for studies abroad are awarded on the basis of the applicant's professional qualifications and personal suitability. They are available for students enrolled in Germany, as well as for German graduates, PhD and postgraduate doctoral students from state and state recognised universities.

For detailed information, please access the [DAAD scholarship database](#).

Target group:

German students, graduates, PhD students and talented young scientists/researchers

Maximum period of support: Details provided in the [programme description](#).

Contact:

Please use the [DAAD contact form](#).

c. DAAD scholarships for students from abroad

The DAAD scholarships are awarded to younger university graduates (and in exceptional cases to advanced students as well) in all scientific subjects, as well as in the subjects of music, visual arts and performing arts. In addition, young scientists and researchers, university teachers and lecturers, as well as study trip groups accompanied by a university teacher/lecturer can be supported. The support is primarily financed by the German Federal Foreign Office using public resources.

Fundamental aim: With its scholarships, the DAAD German Academic Exchange Service wants to support foreign students, graduates, PhD students and talented young scientists/researchers who are counted at least among the top third from their academic year in terms of their scientific and academic achievements to date, in addition to their being expected to be among the top achievers in their professional field in the future, and being aware of their responsibility to society linked to this.

Support is provided for stays at state and state recognised universities, as well as at non-university research facilities in the Federal Republic of Germany. As a rule, the minimum age for submitting an application is 18. Normally at the point in time when the application is submitted, the period of time since their last qualification (degree) should not be longer than six years for graduates, while for PhD students the start of the PhD studies should not be longer than three years previously, while with postgraduate doctoral students their graduation should not have occurred more than two year previously. Postgraduate doctoral students who apply for a short stay (of up to six months) should have graduated no longer than four years previously. Exceptions are permitted depending on the applicant's country of origin.¹⁸

For detailed information please access the [DAAD scholarship database](#) for foreigners.

Target group:

Foreign students, graduates, PhD students and talented young scientists/researchers

Maximum period of support: Details provided in the [programme description](#).

Contact:

Please use the [DAAD contact form](#).

¹⁸ <https://www.daad.de/deutschland/stipendium/hinweise/de/8459-wichtige-hinweise-zur-stipendienbewerbung/>

d. Support for disabled and chronically ill students

Several bodies and foundations specifically support disabled or chronically ill students. These include the following among others:¹⁹

Anni und Keyvan Daesch-Stiftung foundation

Target group: People with severe disabilities

[http://www.frankfurt.de/sixcms/detail.php?id=771547&_ffmpar\[_id_inhalt\]=1836404](http://www.frankfurt.de/sixcms/detail.php?id=771547&_ffmpar[_id_inhalt]=1836404)

Dr. Willy-Rebelein Stiftung foundation

Target group: Students and postgraduate doctoral students (in all subjects) with a disability or chronic illness and who are destitute

<http://www.behindertenbeauftragter.de>

Georg-Leffers-Stiftung foundation

Target group: Disabled students who are not or no longer entitled to state or other benefits, or who cannot claim them in a sufficient amount

<http://www.lott-mode.de/unternehmen/stiftung/die-georg-leffers-stiftung/>

Heinz-und-Mia-Krone-Stiftung foundation

Target group: Physically disabled individuals who were able to walk at an earlier stage in life and who now have to use a wheelchair permanently due to an accident or illness

<http://www.krone-stiftung.org/>

Karl und Charlotte Spohn Stiftung foundation

Target group: Blind and visually impaired students who are studying in Hamburg or Berlin

http://www.spohn-stiftungen.de/stipendium_2.html

Stiftung Darmerkrankungen intestinal disorders foundation

Target group: Students suffering from ulcerative colitis (Colitis ulcerosa) or Crohn's disease

<http://www.stiftung-darmerkrankungen.de/stipendien/>

The Hildegardis-Verein association is also worth noting here. With the support of the Contergan Foundation, it provides various mentoring programmes, including some for students with disabilities:

<http://www.hildegardis-verein.de/programme.html>

¹⁹ <http://www.studis-online.de/Studieren/studieren-mit-behinderung.php>;
<http://www.myhandicap.de/stipendium-studenten-behinderung-foerderung.html>

e. Support for women of Christian denominations

The Hildegardis-Verein association grants interest-free loans under its individual monetary support scheme. Its support measures are applied where other sources of finance are not (or are not any longer) available. Doing so, it focuses specifically on such groups which have special support needs.²⁰

The Hildegardis-Verein association is the oldest one of its kind that supports women studying in Germany, with its history extending back more than 100 years. Its aim is to support women in their personal development, to accompany them on their path through their studies and working lives, and to support them in balancing their families and careers.

Target group:

Female students of Christian denominations in all age groups (after reaching the age of maturity), in all subjects, in all university qualifications (diplomas, BA, BSc. etc.), and from all nationalities who are enrolled in a German university

Support range:

First course of studies; second or postgraduate course of studies (MA, PhD); semester abroad

Contact:

Hildegardis-Verein e.V. association
Geschäftsstelle / Office
Wittelsbacherring 9
D-53115 Bonn

Tel.: 0228 / 96 59 249

Email: post@hildegardis-verein.de

Internet: <http://www.hildegardis-verein.de/darlehen.html>

²⁰ <http://www.hildegardis-verein.de/darlehen.html>

f. Miscellaneous

The #ichmachwasanderes-Stipendium scholarship

Straightforward is passé. The exceptional disruptions in life are what make a personality interesting. The American Institute for Foreign Study (AIFS) seeks secondary school graduates and students who spend their lives in a zig-zag, spiralling or pendular way. For all those who have realised that the most direct way is often the most boring one. And for all who say, #ichmachwasanderes – I'm going to do something different.

The scholarship has a total value of €9,900 and is intended to permit the recipient to continue with their unconventional path in life.

With the #ichmachwasanderes-Stipendium scholarship, recipients can study for a complete semester at Capilano University in North Vancouver (British Columbia) on the west coast of Canada. The range of study courses there is highly diverse, extending from business studies to health and education courses, through to tourism and leisure time studies. Moreover, Vancouver is regularly placed among the top three of the most liveable cities in the world.²¹

Target group:

Secondary school graduates, as well as students in all subjects who are not older than 29 at the point in time of submitting the application

Maximum support period:

1 semester

Contact:

AIFS – American Institute for Foreign Study
#ichmachwasanderes-Stipendium

Email: ichmachwasanderes@mystipendium.de

Internet: <http://www.aifs.de/studieren-im-ausland/kanada/colleges/capilano-university.html>

²¹ <http://www.mystipendium.de/stipendien/AIFS-308927>

Study Loans, Educational Loans and Educational Funds

Study loans represent an alternative to BAföG support and scholarships. In 2016, the CHE Centre for Higher Education surveyed 39 private and state providers of study loans. Doing so, the following study loan types were considered: Classic state and non-state study loans, the educational loan from the German Federal Administration Office and educational funds.

There is **no one** recommendable study loan – each option has various benefits and drawbacks for specific target groups. For years now, the CHE Study Loan Test has provided the most comprehensive overview of study loan providers. For detailed information, please see the results of the CHE 2016 Study Loan Test.

Study loan

A study loan is a loan intended to support the student in covering their living costs, as well as their study fees as the case may be. They are usually offered at a lower interest rate than with a “normal” loan and are also paid out on a monthly basis unlike with a standard loan.

Study loans from the state:

KfW Study Loan

Provider:	KfW banking group
Arranged by: Contact:	Your normal bank or the Studentenwerk Berlin, the student welfare organisation Internet: https://www.kfw.de/inlandsfoerderung/Privatpersonen/Studieren-Qualifizieren/Direkt-zum-KfW-Studienkredit/
Maximum duration:	6 to 14 semesters
Monthly pay-out:	€100 to €650
Maximum loan amount:	€54,600
Conditions:	<ul style="list-style-type: none"> - German or European citizenship, and/or a stay in Germany of at least 3 years - 18 to 44 years old - First or second course of studies, also Master and PhD students in fulltime or part-time courses, at a state or state recognised university with its registered address in Germany
Repayment:	The recipient starts to repay the loan 6 to a maximum of 23 months after the pay-outs end.

Non-state student loans:

Provider:	Deutsche Kreditbank bank, the Sparkasse savings banks and the Volks- und Raiffeisenbanken banks
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Educational loan

The education loan is provided by the German Federal Administration Office. It concerns a bridging, interim or degree conclusion loan, and is intended to grant the student financial support for a limited time period before they complete their exams.²²

Provider:	Bundesverwaltungsamt (German Federal Administration Office)
Contact:	Bundesverwaltungsamt (Haus II) Barbarastr. 1 D-50735 Cologne Tel.: +49 22899358 - 4492 Email: bildungskredit@bva.bund.de Internet: http://www.bva.bund.de/DE/Organisation/Abteilungen/Abteilung_BT/Bildungskredit/bildungskredit_node.html
Maximum duration:	24 months
Monthly pay-out:	Optional: €100, €200 or €300
Maximum loan amount:	€7,200
Conditions:	- Students who have successfully concluded their intermediate exams and are enrolled at a maximum in their 12 th semester - Not older than 36 years old
Repayment:	The repayment is due four years after the end of the studies.

²² CHE 2016 Study Loan Test, p 6.

Educational funds

With educational funds, the support comes from a fund rather than in the form of a classic loan: Investors buy shares in a fund, and selected students are supported from the fund resources. After concluding their studies, they pay back a specific percentage of their income for a specific period of time.²³

Educational funds are comparable to scholarships. They can be utilised to finance study fees, living costs and stays abroad. They concern money from various undertakings, private persons and foundations, for which students have to apply. There is also a selection procedure here like with a scholarship application. The repayment occurs three months after the last support amount is received and is income dependent.²⁴

DKB Student Educational Funds

Provider:	Deutsche Kreditbank AG bank
Contact:	Deutsche Kreditbank AG D-10919 Berlin Email: info@dkb.de and info@dkb.epost.de Tel.: +49 30 120 300 00 Internet: http://www.dkb.de/privatkunden/studenten-bildungsfonds/
Maximum duration:	Prescribed period of studies plus 2 semesters
Monthly pay-out:	Up to €650
Maximum loan amount:	€39,000
Conditions:	Not older than 30 years old when studies begin
Repayment:	The repayment phase begins 1 year after the end of the studies and can be spread out over up to 20 years.
Further provider:	Deutsche Bildung undertaking funds

²³ CHE 2016 Study Loan Test, p 6

²⁴ <http://www.studieren-im-netz.org/im-studium/geld/studienkredit>

Student Jobs

Students can earn some additional money each month with part-time or student jobs. Moreover, by linking the job on a subject-related level with the content of their studies, the students are able to gain their first professional experience (such as when they work as an undergraduate assistant at the IPU Berlin or as a student trainee in the market economy). Low paid permanent employment earning the student up to €450 per month is permitted parallel to receiving BAföG support (see page 3).²⁵

Related link: [Online job market for students](#)

²⁵ <http://www.studieren-im-netz.org/im-studium/geld/studienfinanzierung>

Related Links

Study financing – general

<http://www.arbeitsagentur.de/web/content/DE/BuergerinnenUndBuerger/Studium/Studienfinanzierung/index.htm>

“It’s important to consider the financing before you begin your studies. In addition to the living costs, semester fees or administration fees, further costs arise for specialist literature, study materials or excursions, for instance. But for that, you should not be put off taking a specific study course for financial reasons, as there are numerous financing options available. And we are providing a brief overview of them here.”

<http://www.bachelor-studium.net/studiengebuehren-kosten.php>

“How high are the study fees and living costs for students? The study course costs are constantly increasing. According to the Studentenwerk, the German student welfare organisation, the average student spends about €794 on their costs of living each month. Which factors do you have to reckon with?”

<http://www.hochschulkompass.de/studium/studienbeitraege-studienfinanzierung.html>

“At the latest when they get their letter of admission to the university, many students ask themselves what costs they have to expect and how they’ll be able to finance their studies. However, first of all you should be clear about the difference between the study fee and the semester fee. You can, for instance, apply for state support via BAföG or support by means of a scholarship to finance the costs.”

<http://www.studentenwerke.de/de/studienfinanzierung>

“Child support, BAföG support, part-time job – studies can be financed from several different sources.”

<http://www.studis-online.de/StudInfo/Studienfinanzierung/>

“As soon as you have a rough idea of the financial costs you can expect (see article on the costs of studying), the question arises: Where should the money come from when the parents are either not able or willing to give you enough support? With the answer being that...”

Scholarship databases

<http://www.e-fellows.net/Studium/Stipendien>

“How do you apply for a scholarship? In this section, we have compiled information on applying for them and present several scholarship programmes – and there are even scholarships exclusively for e-fellows. Have you lost track with all the scholarships on offer? No problem – you’ll find the right programme for you in our scholarship database.”

<http://www.mystipendium.de/>

“Financing their studies represents a challenge for most students. And in fact, money issues are ultimately the most frequent cause of students dropping out of university. In order for you to be able to have your studies on a secure footing, let us show you which sources of finance are available to you in principle and where you can save hard cash by using your student status.”

<http://www.studieren-im-netz.org/im-studium/geld/>

“How much money do you need in order to be able to study successfully? Many students are very aware of the issue of having constant money worries during their studies. With rental costs, study fees and health insurance playing a significant role here. You can find all the information about this topic on the following pages.”

<https://www.stipendienlotse.de/>

“You’re looking for a scholarship? With its Stipendienlotse scholarship guide platform, the German Federal Ministry of Education and Research (BMBF) has established an interactive platform that permits you to find scholarships suitable for you in line with your desired criteria. The comprehensive scholarship database can be filtered on the basis of numerous criteria, such as for instance training/education phases, study subjects or target regions. The Stipendienlotse scholarship guide platform is the central access point for Germany-wide and international scholarships in the private and public sectors.”

<http://www.stipendiumplus.de/startseite.html>

“As soon as you become one of our scholarship recipients, our complete support and lecture/event programme is available to you. Each body has its own focus, based on differing ideological directions and objectives. Yet for that, there are also a range of commonalities here.”

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