



FINANCING

Most students finance their studies through various sources, for example with financial support from their parents, BAföG or a part-time job. However, there are other alternatives:

KfW–Student loan

This low-cost loan is provided by KfW–Förderbank and supports students between the ages of 18 and 44 studying in Germany. A monthly amount of between 100 and 650 euros can be paid out. Repayment in installments begins no later than 23 months after graduation. You can combine the student loan with BAföG. You apply for it online at the KfW–Förderbank.

Education Loan

The federal education loan is aimed exclusively at students in an advanced phase of their studies. It supports you with a low-interest loan that can provide you with up to 300 euros per month. You apply for it online at the Federal Office of Administration. One-time payments of up to 3.600 euros can also be made. Support parallel to BAföG is possible. Your income or assets or those of your parents do not play a role.

Short-term Loans

Short-term loans are for students who are experiencing financial hardship through no fault of their own. Loans up to 400 euros are granted without guarantee and administrative fee.



Guarantee loan

These loans are for students who are in financial need through no fault of their own and need more than 400 euros: For loans in the range of 401 to 1.200 euros you need a notarized letter of guarantee and there's an administrative fee.

Scholarships

In addition to BAföG, loans and credits, you can also apply for a scholarship. You can find information on the various funding options on the website of your university, for example. It is worth taking a look, because scholarship money does not have to be paid back.

Student jobs

Around two thirds of students have a job alongside their studies. There are various forms of employment, such as the mini-job (up to 520 euros per month), midi-job (520–1.600 euros per month), the semester break job or employment as a working student. In order to receive your full BAföG grant, you may not earn more than 520 euros per month on average.


Related links

my-stuwe.de/en/bafoeg/funding-loans/
www.kfw.de
bildungskredit.de



CONTACT

Loan and KFW student loan

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