
Financing and Scholarships

BAföG (student loans)

As a student, it is possible to receive financial support through the Bundesausbildungsförderungsgesetz, a federal act for promoting higher education referred to as "BAföG" for short. The payments are made monthly and, usually, continue for the duration of your course of study. Half of the BAföG total must be paid back after course of study has been completed. The exact information on the BAföG changes regularly and can be found under the following link: [BAföG für Geflüchtete und Migranten](#)

Bursary

There are many grants for which you can apply. The offers and requirements are sometimes very different. In some cases, value is placed on social commitment or attention is paid to the course of study, grades or personal circumstances:

[Friedrich-Ebert-Stiftung \(FES\) - Scholarships for Refugees](#)

[Böckler-Aktion Bildung der Hans-Böckler-Stiftung](#)

[Konrad-Adenauer-Stiftung \(KAS\) - Scholarships for Refugees](#)

[Villigst - Unser Stipendium für Geflüchtete](#)

[Brot für die Welt - Flüchtlingsstipendienprogramm](#)

[Garantiefond Hochschule der Otto-Benecke-Stiftung in Bonn](#)

[Deutschlandstipendium: Stipendiat werden](#)

Working student activity

Many courses of study offer the opportunity to work for a company as a working student (Werkstudent) (Werkstudentin) . There you can gain your first experiences in the field you have studied and earn money on the side. The companies mostly offer contracts on a 10-20 hours/week basis. If you perform well, there is a chance of being taken on after graduation. Get information from companies in your area.

Student assistant

As a student assistant (studentische Hilfskraft) , you can usually work at a Hochschule up to a maximum of 20 hours per week. The prerequisite is enrolment at a Hochschule as a student. These positions are advertised at the Hochschulen.

Part-time job

Many students have a part-time job (Nebenjob) to finance their studies. There are different types of side jobs. If you receive a state subsidy, find out how much you are allowed to earn in addition. State support includes, for example, BAföG or a bursary.

Education loan

The education loan (Bildungskredit) is a low-interest loan from the state-owned Kreditanstalt für Wiederaufbau (KfW). It is specifically aimed at students who are in the last phase of their studies. Unlike normal bank loans, you do not need collateral such as your own income. The income of parents or spouses is also irrelevant.

[Here](#) you will find further information on the subject of educational loans.