

## Financial support for students in Germany

### Need based grants

In Germany the main need-based grant for higher education students is called BAföG ("Bundesausbildungsförderungsgesetz" or Federal Education and Training Assistance Act). It is also available for school pupils and vocational education and training students. It is meant to enable young people to choose a study programme that best suits their skills and interests. BAföG funding is need-based and granted if the student's own financial means or those of his or her parents or spouse or partner are insufficient for this purpose.

Half of the BAföG financial support is usually a grant, the remaining half an interest-free loan. A ceiling guarantees that students only need to repay a maximum of EUR 10 000 of the total loan amount.

The amount students receive differs individually according to their income and or their parents' income. The average amount in the reference year 2020 was 574 Euro per month.

The minimum amount per year is EUR 120, the maximum amount per year is EUR 10 332. Statistics data is only available per calendar year, reference year is therefore 2020.

As BAföG was reformed in June 2022, there will be some changes from the academic year 2022/2023 on.

More information available in German language only: [Startseite - BAföG \(xn--bafg-7qa.de\)](#)

### Merit based grants

In Germany, there are three types of merit-based public grants: the grants of the Begabtenförderungswerke, the Deutschlandstipendium and the Aufstiegsstipendium.

Scholars of grants awarded by the Begabtenförderungswerke receive a monthly lump-sum fee of EUR 300. Additional support is determined by assessment of the family financial situation. So, the scholarship could amount to EUR 1 161 per month / EUR 13 932 per year in the reference year 2020. From the academic year 2022/2023 on the scholarship can amount to EUR 1 234 per month / 14 808 per year. About 1 % of students received a scholarship awarded by the Begabtenförderungswerke in 2020.

The total amount provided by the Deutschlandstipendium is EUR 300 per month / EUR 3 600 per year. It is awarded independently of economic conditions and the financial background of the family. The scholarship is co-funded by private sponsors and the federal government 50:50 (EUR 150 per month / EUR 1 800 per year). About 1 % of students received the Deutschlandstipendium in 2021.

Grant recipients of the Aufstiegsstipendium receive EUR 941 per month / EUR 11 292 per year. In addition, EUR 150 per month can be applied for each child under 14 years of age living in the same household. The grant is given independently of economic conditions and the financial background of the family. From the academic year 2022/2023 on grant recipients of the Aufstiegsstipendium receive EUR 1 014 per month / 12 168 per year. The allowance for each child under 14 is elevated to EUR 160 per month.

Not all types of merit-based grants are available for part-time students. Part-time students are eligible to apply for the Aufstiegsstipendium, the Weiterbildungsstipendium and the Deutschlandstipendium, but not eligible for grants awarded by the Begabtenförderungswerke. With funding by the Federal Ministry for Education and Research, the Begabtenförderungswerke can award up to 5% of the total grants to nationals of EU member states. International students enrolled at a German university or university of applied sciences can apply for the Deutschlandstipendium. International students enrolled at a university or university of applied sciences in Germany, Switzerland or an EU member state can apply for the Aufstiegsstipendium. Part-time students supported by the Aufstiegsstipendium receive EUR 2 700 per year. The grant is given independently of income or the financial background of the family.

The Weiterbildungsstipendium supports part-time students with a maximum amount of EUR 8 100 over a period of three years. The grant can be used to cover costs of tuition and fees. It is awarded independent of income and the financial situation of the family.

## Loans

An education loan (Bildungskredit) covers living costs, which are not covered by the BAföG. The maximum amount that can be taken out is EUR 7 200. Repayment of EUR 120 per month must start four years after the start of the loan. The Federal Government guarantees the repayment credit and the interest. A study loan with favourable terms (KfW-Studienkredit) of up to EUR 54 600 is also available. Both loans are paid out in monthly instalments.

In the federal government, there is also the instrument of study credits from the KfW (a state bank) besides the BAföG, which is mentioned in the links.

## Resumo DE:

Feitas referências exclusivas aos sistemas de concessão de bolsas e empréstimos. A bolsa social mais abrangente, para estudantes que comprovem a carência financeira (BAfoG), está disponível para os diferentes níveis de ensino e permite que os estudantes escolham o programa de estudos que mais se adapte às suas competências e interesses. Cerca de 50% do montante é sob a forma de bolsa e os restantes 50% em forma de empréstimo, sem juros. Existe um teto máximo de reembolso para os estudantes de 10.000 €, independentemente, do um valor que possam vir a receber. O montante que cada estudante recebe, difere do rendimento dos pais. O montante médio de referência para o ano de 2020 foi de 574 € por mês. O valor mínimo por ano são 120€ e o máximo 10.332€.

Atribuem, ainda, 3 tipos de bolsas de mérito:

1. Begantenforderungswerke: recebem uma *lump sum* de 300€ a qual pode ter valores adicionais de acordo como rendimento familiar. No ano de 2020, o valor médio foi de 1.161 € por mês e 13.932 € por ano.

2. Deutschlandstipendium: o valor atribuído são 300€ por mês / 3.600€ por ano, independentemente da condição financeira de família. A bolsa é cofinanciada por investidores privados e pelo governo federal em 50/50. Cerca de 1% dos estudantes receberam esta bolsa no ano de 2021.

3. Aufstiegsstipendium: os estudantes recebem 941 € por mês / 11.292€ por ano. Adicionalmente, podem receber 150 € extra, por cada estudante, com menos de 14 anos, que viva na mesma habitação.

A bolsa é atribuída independentemente das condições económicas e financeiras da família. A média de bolsa em 2022/2023 foi de 1.014€ por mês/12.168€ por ano e o montante dos 150 € foi aumentado para 160 €.

Sobre os empréstimos referiram que:

Um empréstimo para educação (Bildungskredit) cobre custos de vida e não é coberto pela bolsa BAfoG. O valor máximo é de 7.200 € e deverá ser feito um pagamento mensal de 120 € por mês, após 4 anos sobre a data de concessão do empréstimo. O Governo Federal garante o pagamento dos juros.

Um empréstimo para estudos (KfW- Studienkredit) pode ser concedido até 54.600€, sendo igualmente pago em prestações mensais.

