



## What does it cost to study?

Student finance

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How much money do I need each month for living and training? If you know exactly what costs will be incurred in the run-up to your studies, you can set the course for speedy studies in good time.

### 1. Educational costs (institutional costs, semester/tuition fees)

When enrolling at any university students have to pay **semester fees**. Fees differ from university to university but usually include:

- fees for student bodies (AStA, Stura)
- fees for the Studentenwerk
- possible fee for using a semester ticket

Some universities additionally charge **registration and administration fees** (around 50 euros per semester). It may also be necessary to pay **tuition fees** (e.g. for a second degree). Whether the training itself also causes costs depends on the specific course of study.

### [9]2. Cost of living (individual costs)



The average cost of living for unmarried first-degree students who live alone and who are enrolled in a full-time course, was around 819 euros per month in the summer semester 2016. This amount includes rent, travel expenses, food, clothing, learning materials, health insurance, telephone, internet, radio and television fees as well as money for leisure activities.

At the start of their studies, many students have to deal with the issue of **insurance** for the first time. Before falling into the trap of being over-insured, students should carefully consider which insurance is really necessary. Health and nursing insurance is the only compulsory insurance for students while the most important voluntary insurance is private liability insurance.

Rent and associated costs are the biggest burden students' wallets. Around 37% of students' monthly income is spent on accommodation.

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