Funding options

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Student finance

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Child support, BAföG, part-time job; studies can be financed from various sources.

First of all: The state-funded financial aid programme BAföG (= Federal Education and Trainings Assistance Act) is the best way to finance your studies. The BAföG service office as well as the student services (Studentenwerk/Studierendenwerk) at your place of study will provide detailed advice. **Attention:** If you have a residence permit for study purposes (§ 16 AufenthG) you are not eligible for BAföG!

Students in the summer semester 2016 had an average of **918 euros per month**, according to the 21th Social Survey of Deutsches Studentenwerk (DSW). This long-term study analysed how students financed their studies.

The most important funding options:

- **Parents** are legally obligated towards their (adult) children to finance education up to a first vocational qualification. As such parents are generally obliged to pay maintenance until the end of their children's studies.

- **BAföG**: If parents or spouses/partners are unable to support the student due to low income, the state provides financial support according to the BAföG. Since the winter semester 2020/2021 the maximum rate has been 752 euros for students up to 24 years of age, 861 euros for students up to 29 years of age and 941 euros for students 30 years of age or older or students studying above the 14th semester. These amounts only apply to students who do not live with their parents.

- **Personal income**: Almost two-thirds of the students have part-time jobs. For half of them the job is necessary to finance their living.

- **Other** sources of finance include scholarships, loans/credits or other financial allocations, for example from grandparents or other relatives.