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Money Matters

Funding Opportunities for International Students



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Money Matters: Funding Opportunities for International Students

1. Cost of living and Studying in Mainz
2. Scholarships: Overview
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   - Scholarships: Examples
3. Scholarship Application: The Fit
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Cost of living and studying in Mainz (2026)

Study Fees: 343 Euro per semester
Housing Costs: Average €410/month for rent
Food & Groceries: Approx. €198/month for meals and daily necessities
Public Transportation = Semester ticket (included in semester fee; local/regional transport)
Other Monthly Expenses:

- **Health Insurance: ~€142**
- **Study Materials: ~€31**
- **Miscellaneous (leisure, clothing, etc.): ~€144**

Estimated need: €11,904 per year (≈ €992 per month) → Calculate your individual need!

→ slightly above EU average

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How do most students fund their studies in Germany?

- a combination of monetary support by family, part-time work, scholarships, and study loans
→ no *scholarship-culture* equivalent to U.S.A, where full-ride scholarhips are common

We‘ll help you completing your own funding-puzzle!

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Scholarships/Loans

"Financial Aid" (Governmental funding)

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BAföG (*Bundesausbildungsförderungsgesetz*)

Germany's federal student financial aid program,
trans.: "Federal Training Assistance Act for students who attend secondary schools and universities"

Key Features:

- **50% grant:** Free money, no repayment
- **50% interest-free loan:** Repayable later, **no interest, max. €10,010 total repayment irrespective of actual amount received**
- **Entire standard period of study**

No income-based clawback: even if you earn well later, you never pay more than €10,010.
Repayment starts 5 years after your standard study period ends: giving you time to settle into your career.

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BAföG (*Bundesausbildungsförderungsgesetz*)

Are international students eligible?

1. EU/EEA Citizens

You're eligible if you combine studies with **part-time work or self-employment** (since 2021 reform of **§ 8 BAföG — Eligibility Based on Nationality and Residence)**

No need to prove long-term residence: just be enrolled and working legally.

2. Non-EU/EEA Students with Long-Term Residence Prospects

Have **permanent residence status** or a **long-term visa** (e.g., student visa with extension options).

Are **socially integrated** — e.g., you've lived in Germany for years, speak German, attended school here.

Are a **recognized refugee** (including from Ukraine since June 2022).

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BAföG (*Bundesausbildungsförderungsgesetz*)

How much money does BAföG actually offer? Well, it's complicated…

BAföG maximum €934/month

but **Individual need depends on**

- Your living costs (standard rate)
- Your own income & assets
- Parents' income & assets (if under 25 and not independent)
  If your parents earn to much, you might not be eligible
- Your age & independence status
- Your study situation (full-time, planned study stay abroad, etc.)
- Your family situation (marriage, children)
- Your housing situation (with parents or independent)
- Special allowances (e.g., for children)

BAföG-calculator:
calculate your individual need
→ BAföG Rechner

Information and application:
Der BAföG-Antrag

§8 BAföG:
Unsure about eligibility?
Call BAföG-Hotline +490800 223 6341
Email: bafog@stw-mainz.de
Make an appointment:
https://www.bafoeg.uni-mainz.de/

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The Study Start Grant/Studienstarthilfe

A **one-time grant of €1,000** that **does not need to be repaid** and **is not counted toward BAföG or other income-based social benefits**.

Purpose: To help cover **initial study-related costs** – e.g., laptop, textbooks, rental deposit, etc.

You are eligible if you:

- **under 25 years old**,
- **enrolling for the first time** at a university in **Germany/EU/Switzerland**,
- received **one of the following benefits** in the **month before your studies begin**:
  - Bürgergeld (Citizen's Benefit) or Social assistance / Basic security
  - Integration assistance
  - Benefits under the Social Compensation Act
  - **Benefits under the Asylum Seekers' Benefits Act**
  - Child benefit supplement (Kinderzuschlag)
  - Housing benefit (Wohngeld)
  - Benefits under child and youth welfare services.

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The Study Start Grant/Studienstarthilfe

Nationality does not matter – non-EU citizens can also qualify if they receive one of the listed benefits

Parents' income is irrelevant – the grant is independent of family income

No expense documentation required – you don't need to explain how you spent the money

Independent of BAföG – you can receive both simultaneously

When can you apply?

From the start of your studies until the end of the following month

More info: Studienstarthilfe

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Scholarships: Merit-based & Need-Based

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Deutschlandstipendium

A **federal scholarship program** for **high-achieving and socially engaged students**.

Not need-based — awarded based on **academic excellence, extracurricular engagement, and personal initiative**

- **Funded 50% by the German federal government**, 50% by **private sponsors** (companies, foundations, alumni, etc.)
- **Amount**: **€300 per month** for **2 semesters (1 year)**, renewable for up to **2 years** (Bachelor) or **1.5 years** (Master)

→ approximately nineteen percent of recipients of this grant are international students!

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Deutschlandstipendium

WHO IS SPONSORED?

Funding will be provided for high-performance and goal-oriented students who are socially committed and/or have to overcome particular obstacles in their educational history. Students in bachelor's and master's degree programs can apply for the Deutschlandstipendium from the 1st semester onwards.

Who selects the recipients?
The selection is made by the selection committee of Mainz University of Applied Sciences.

More info: Overview - Hochschule Mainz



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The Rhineland-Palatinate Scholarship Foundation

- Provides funding to universities in Rhineland-Palatinate
- €300 per month for a duration of one year
- The foundation is independent of politics, religion, and ideology

Who's eligible?

- German and international students
- Good grades
- Social engagement: (e.g., student council, student parliament, unpaid student projects, voluntary work, leadership roles in clubs or initiatives

Deadline 2026: May 31st

Stipendienstiftung Rheinland-Pfalz - Hochschule Mainz

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Party-Affiliated Foundations

Foundations linked to Germany's Bundestag parties actively invest in high-achieving, civically minded students

For example: Konrad-Adenauer-Stiftung, Friedrich-Ebert-Stiftung, Rosa-Luxemburg-Stiftung, Hanns-Seidel-Stiftung, Friedrich-Naumann-Stiftung and Heinrich-Böll-Stiftung. . .

Applicants do not have to be members of the respective party, but they should support its values.

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Konrad-Adenauer-Stiftung – General Scholarships

Scholarships for undergraduate, graduate and phd students

- financial support (depending on your/parents' income)
- up to 752 Euros per month plus 300 Euro for study-related expenses (books, writing material etc.), more for phd-candidates
- seminars: political, economic, academic and cultural topics,
- access to network of fellow scholarship holders and alumni,
- career counselling and support with your first steps into the labor market

You fulfill the citizenship requirements according to § 8 BAföG!

Deadline: until 15 January or 15 July annually

Begabtenförderung und Kultur - Konrad-Adenauer-Stiftung

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Konrad-Adenauer-Stiftung – International Scholarships

International Scholarship Program

- is primarily aimed at international students and doctoral candidates from **non-EU countries**
- a Bachelor's, Master's, postgraduate, or PhD program



Stipendien für Geflüchtete - Begabtenförderung und Kultur - Konrad-Adenauer-Stiftung

Looking for: "young, driven individuals who demonstrate both **academic excellence** and **social responsibility**. You should be **actively engaged in your community** and committed to **democratic values**…"

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Denominational Organisations

Denominational organizations offer financial and academic support primarily to members of their respective faith communities.

Non-members may also be considered if their research meaningfully aligns with the denomination's theological, historical, or cultural mission — subject to review and approval.

For example Jewish, Muslim, Protestant, Catholic organizations

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Avicenna Studienwerk

Provides scholarships funded by the German Federal Ministry of Education and Research

- 844 Euro-1275 Euro/month
- highly talented and socially engaged Muslim students/researchers
- monthly grant and a fixed sum for study/research expenses
- also includes semesters abroad, conferences, internships and language courses abroad
- regional group meetings and educational programs such as seminars and study trips.

Scholarship – Avicenna-Studienwerk e.V.

Requirements:
§ 8 BAföG; German Abitur abroad; refugee

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GLOBAL JEWISH LEADERSHIP PROGRAM
Ernst Ludwig Ehrlich Studienwerk

"The Global Jewish Leadership Programme is exclusively for **Jewish students *who* are not EU citizens**. Applicants must be members of a **Jewish community** in their country of origin: ELES and the JFF recognize as Jewish anyone who has at least one Jewish parent or has completed a recognized conversion process. Applicants must **not have resided in Germany for more than 18 months** prior to application, with the **exception** of those already **enrolled in a study program**. We particularly encourage applications from students who are actively involved in their communities, as well as from individuals from **less privileged backgrounds with outstanding academic achievements**."
(Global Jewish Leadership Scholarship Program - ELES)

For EU-citizens: general ELES scholarships → also secular students

Startseite - ELES

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Scholarships for students with vocational training

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Stiftung Begabtenförderung berufliche Bildung (SBB)

(Foundation for the Promotion of Talented Individuals in Vocational Education)

Continuing Education Scholarship
(Weiterbildungsstipendium)

- Have you successfully completed a *Berufsausbildung/vocational training*?
- And are you working (minimum of 15hrs/week) while studing full-time?
- Example: electrician → architect/engineer

Weiterbildungsstipendium: Kann ich mich bewerben? - SBB Stipendien

Upward Mobility Scholarship
(Aufstiegsstipendium)

- Have you successfully completed a *Berufsausbildung/vocational training*
- + work experience > 2 years?

Aufstiegsstipendium: Kann ich mich bewerben? - SBB Stipendien

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Some *More Specialized* Scholarships:

Otto-Benecke-Stiftung

Barrierefrei-studieren = Students with special needs

Stiftung der Deutschen Wirtschaft: Media-focus

Young Wings (for orphans)

www.arbeiterkind.de (1st generation academics)

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Scholarship Databases

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Scholarship databases

www.stipendienlotse.de (scholarship database of the Federal Ministry of Education and Research)
www.stipendienindex.de (Publisher: Federal Association of German Foundations)
www.stipendiumplus.de (Joint portal of the 13 organizations for the promotion of gifted students)
www.elternkompass.info (Independent and free scholarship advisory service)
Stipendien-Datenbank - e-fellows.net (most comprehensive colllection of scholarships)
Suchmaschinen für Stipendien

Useful link:
www.test.de (Stiftung Warentest, German consumer watchdog)

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DAAD-Search Engine

DAAD = German Academic Exchange Service

Indludes DAAD-funds as well as other scholarships

Filters by: study subject, nationality, duration, degree, age, . . . → Do your research here!

Deutscher Akademischer Austauschdienst (DAAD)

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DAAD-Study Scholarships: “Master Studies for All Academic Disciplines”

Funded by the German Federal Foreign Office

[Study Scholarships - Master Studies for All Academic Disciplines - DAAD - Deutscher Akademischer Austauschdienst]

Funding for:

- **a whole postgraduate or Master's degree programme**
  or
- **one year of study** in Germany as part of a second or Master's degree completed at your home university

Funding is not possible for a Master's degree programme that has already begun in Germany.

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DAAD-Study-scholarship programs: “for artistic disciplines and the field of architecture”

Architecture &
Fine Art/Design/Film

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Common Questions

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Is it hard to get a scholarship in Germany?

"Yes, scholarships in Germany are **competitive for international students**. While there's a wide variety of scholarships available from major providers like DAAD and various political and religious foundations, many are designed to cover living expenses (as public university tuition is often free). All these scholarships demand **high academic standards and specific eligibility criteria**, which can include factors like **nationality, programme level, or social engagement**.

Despite the competition, the availability of numerous dedicated scholarships means that securing funding is a **realistic goal for academically strong international applicants who strategically identify and apply for scholarships that match their profile**." (AECC Scholarships in Germany for International Students)

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False Assumptions about Scholarships

- only for *elite* students
- impossible for students with average grades

→ fit, individual motivation and *engagement* is more important than grades

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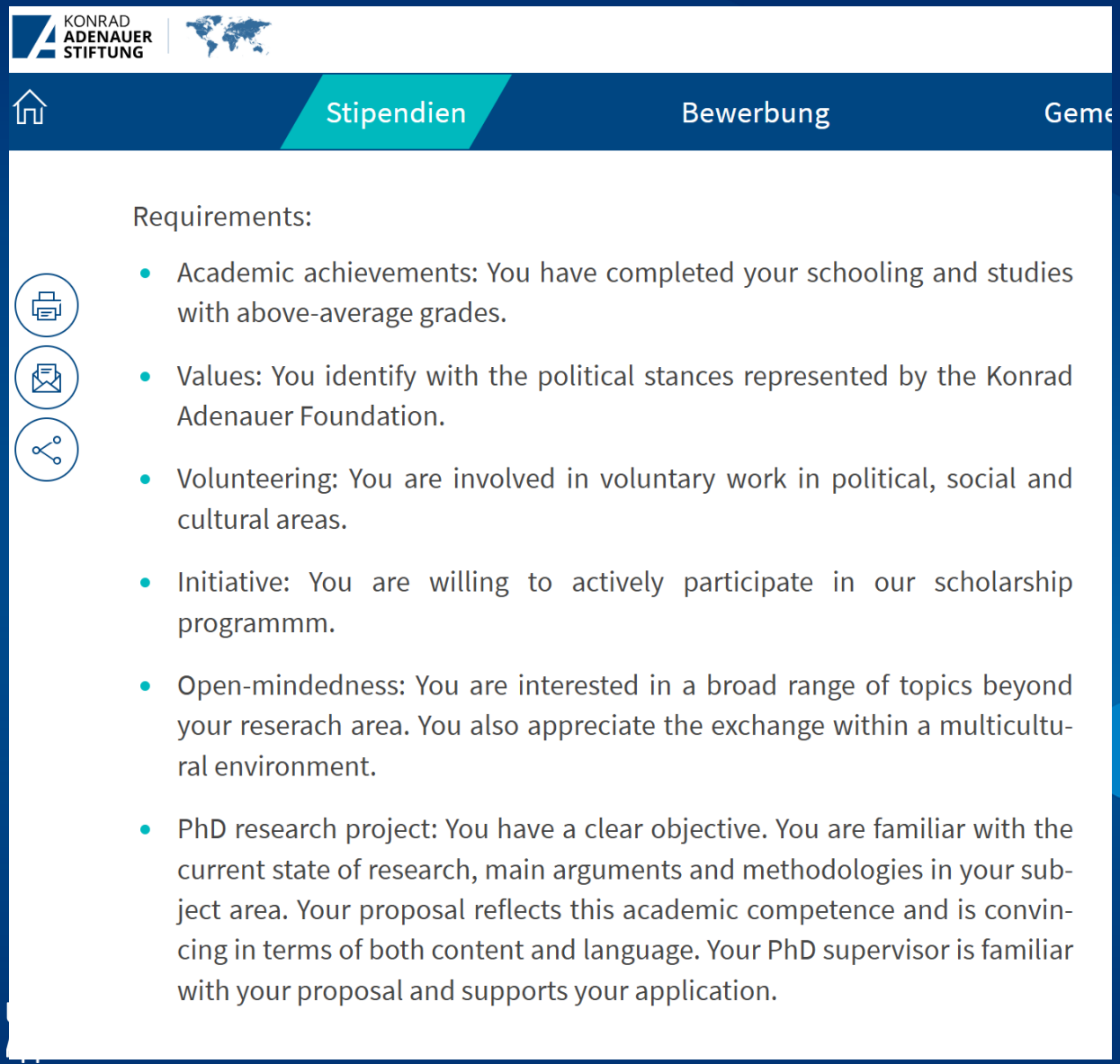
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What does “engagement” mean?

- We expect applicants to demonstrate social or socio-political engagement and to continue this engagement throughout their ELES funding period. Without such engagement, an application is unlikely to be successful.
  Engagement includes, for example, involvement within the Jewish community, but also work in the social or civil society sector, in clubs, youth work, or student organizations. Support in daycare centers, parent initiatives, and in the neighborhood can also be considered significant social engagement.” (ELES)

Example from ELES-Website

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2. What are the selection criteria for obtaining a scholarship?

As a scholarship applicant to the Konrad-Adenauer-Stiftung you should possess the following qualities and abilities:

- open mindedness, high commitment and wide range of interests,
- above average learning or academic achievements at school or university,
- social engagement and willingness to assume social and political responsibility,
- identification with our values and our views.

Stipendien für Geflüchtete - Begabtenförderung und Kultur - Konrad-Adenauer-Stiftung

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SOP = Statement of Purpose

Demonstrate social commitment or personal initiative

Examples:
Volunteering (e.g., in NGOs, student organizations, tutoring, refugee support).
Leadership roles (student council, club president, project manager).
Overcoming personal hardship (e.g., financial challenges, migration background, disability).
Entrepreneurial projects, research, or creative work.

The fit: illustrate the ways in which you fulfill the requirements and values! Be specific, no vague filler words!

Ask professors, peers, advisors for feedback before submitting your application!

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Volunteering/Engagement

When describing your engagement in an application, focus on your motivation, then be specific:

1. What you did
2. How often and for how long
3. Your responsibilities
4. The results or impact
5. What you learned from the experience

If possible: add a letter of recommendation/proof of volunteering

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Loans

CHE (Centrum für Hochschulentwicklung)

The German higher education research institute conducts **regular comparative tests** (called *"Studienkredit-Tests"*) of **student loan offers** from banks and public lenders (like KfW)

These tests evaluate:

Interest rates
Repayment flexibility
Fees
Customer service
Eligibility criteria
Transparency of terms

→ Test 2025: CHE-Studienkredit-Test 2025

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Loans

Education Loan/“Bildungskredit“

- provided by the **Federal Administrative Office/Bundesverwaltungsamt** is designed to support and accelerate studies during advanced academic phases.
- monthly disbursements of €100, €200, or €300 for a maximum duration of two years
- can be combined with other funding programs such as BAföG and the KfW Student Loan

→ German nationals, EU-citizens, non-EU applicants according to §Bafög8

kfw-Study Loan

- fixed, low-interest, government-backed
- Eligibility: Many restrictions for applicants: only German/, EU-citizens; if non-EU → need an EU-family member
- https://www.kfw.de/

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Loans

Lendorse

- startup
- **Income Share Agreements (ISAs)**
- targets students from non-EU countries — especially those from developing and emerging economies — who are pursuing a Master's degree in Germany
- The funding covers tuition fees, living expenses, and the financial proof required for a visa (€11,208).
- (page 33 in CHE-Studienkredit-Test 2025

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Summary: Funding your studies is a puzzle!

Scholarships

- around 2,600 foundations in Germany
- Large&small/governmental&privat organizations
- individual support programs: from intangible mentoring to full coverage of living expenses.

Above-average academic performance is not always expected, but high personal motivation and social commitment are almost always required.

no comprehensive overview of all possible scholarships.

+ Part-time work

+ Loans

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Working as an international student

A **student residence permit** (usually issued under § 16 (2) AufenthG) **automatically includes the right to work** under the following conditions:

Condition	Detail
Maximum working time	**120 full days** or **240 half-days** per calendar year (≈ 20 h/week on average). A "full day" = > 3 h of work; a "half-day" = ≤ 3 h.
Weekly limit during the semester	**≤ 20 h per week** on average. Exceeding this can trigger full-time-worker status (see § 5 BeschV).
During semester breaks	Working may be full-time **as long as the 120/240-day ceiling is not exceeded**.
No separate work permit needed	If you stay within the limits above, you do **not** have to apply for a separate employment permit.
If you exceed the limits	You must obtain a **"Erlaubnis zur Erwerbstätigkeit"** (work permit) from the Ausländerbehörde and, in most cases, approval from the Federal Employment Agency (Bundesagentur für Arbeit). Otherwise the residence permit may be revoked.

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Working as an international student

- Earnings affect health-insurance contributions (> € 470/month) and pension contributions are generally mandatory
- After graduation, a **18-month job-search visa** or a **Blue Card / skilled-worker permit** can be obtained for unrestricted employment.
- EU/EEA/Swiss nationals are exempt from these work-hour limits.

More information about regulations and your rights: Job regulations for international students in Germany

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Looking for a student job? Start here!

- HS Mainz/JGU websites: HiWi / Research Assistant Jobs & ask your professors!
- Job database: Indeed.de, Step-Stone, Monster.de, LinkedIn

- Werkstudenten-Jobs: A Werkstudent is a student enrolled at a university who is employed part-time (usually 10–20 hours per week) in a position that is **academically or professionally relevant** to their studies; usually well-paid! (legal status)

→ Other jobs: Tutoring, Language Schools, Retail, Hospitality, and Service industry, Childcare, Courier-Services, Bartender, Field work, etc, …

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Financial bottleneck?
Don‘t worry, there‘s emergency help!

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Studierendenwerk Mainz: Financial Aid

The **Barbeihilfe** (Cash assistance fund) provides assistance in cases of hardship through no fault of your own – with up to approx. 950 euros.
- As a rule, students in their **third semester** or later may only apply for the cash grant **once per semester**. Your academic progress must demonstrate a prospect of graduation.

The **Freitisch** (voucher for free meal) offers free cafeteria meals in acute emergencies – quickly and unbureaucratically.

- can be used in all cafeterias and cafés run by the Studierendenwerk Mainz.
- 100Euro

Both are grants that do not have to be repaid!

Studierendenwerk Mainz: Financial Aid

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Emergency Fund of the Protestant University-Parish (ESG)

ESG offers financial aid and consultation for international students in social or financial crisis.

Emergency funds available for students in unavoidable hardship situations

- from the global south: Africa, Latin America, Asia, South-/Eastern Europe
- no older than 30 years
- holding a student visa (§16) or being refugees
- academically successful at the start of their studies
- committed to an open democratic society
- participating in intercultural and interreligious dialogue

(no English website available, only in German)

Emergency Fund of the Protestant University-Parish (ESG)

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University Chaplaincy (KHG)

The catholic diocese of Mainz: Diocesan Aid Fund for international students

KHG Solidarity Fund (for international and German students), which is supported through church service collections and donations.

Beratung in der KHG Mainz – Wir unterstüzten dich!

(No funds available in summer 2026)

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DAAD-Stiftung: Emergency Fund

DAAD Stiftung

The *Notfall-Fonds* (Emergency Fund) is a special funding project by the DAAD-Stiftung.

Generally, all students can apply for support in an exceptional unexpected emergency situation.



Lohmann/DAAD

Emergency Fund – DAAD Stiftung

May 2026: "No Notfall-Fonds application possible
Due to a an ongoing difficult staffing situation the DAAD-Stiftung currently cannot accept any applications for the Notfall-Fonds."

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Need support?

Any questions?

Please do reach out!

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Need support?

Any questions?

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