



What you need to know

## Financing Possibilities

### BAföG

BAföG is the German Federal Law on Training and Education promotion, a state support system for the education of students in Germany. Half of this monthly amount is a grant; the other half must be paid back later (interest-free). As a general rule, the accessibility of these funds is restricted to German and EU/EEA citizens, students with a settlement permit, or recognized refugees or asylum seekers. **In short, they are accessible for students that have a prospect of staying in Germany long-term.** The Studierenwerk Karlsruhe will assist you in applying and can give you further information on the possibilities of financing your studies.

#### Contact:

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View more information on this:

BAFÖG

### Student Loans

1. Along with the Kreditanstalt für Wiederaufbau (KfW) and the Federal Office of Administration, the BMBF grants the **Education Loan**. There is also the **Student Loan** by the KfW. **Both loans are granted independently of BaföG and income.**

View more information on this:

KFW

2. In cooperation with Chancen eG, we also offer the **Reverse Generation Contract (UGV)**. With this model, CHANCEN eG assumes the study costs. In return, the students commit themselves to enabling the next generation to do the same: as soon as they are in employment, they pay back a percentage of their income to finance subsequent study places.

View more information on this:

REVERSE GENERATION CONTRACT

### Scholarships

In addition to financing your studies through public grants or loans, there are some public and private scholarships available. These include scholarships available through the federally funded "Begabtenförderungswerke." Many of these foundations have the same citizenship and residence requirements specified by BaföG. However, some of them have special programs for international students.

View more information on this:

BMBF

DAAD

Private and public organizations in your home country may also provide scholarships to study internationally. We recommend that you research this in your home country as well.

### Student Jobs

**There are many possibilities to get a student job in Karlsruhe.** Also the Karlsruhochschule itself offers jobs (library, marketing, assistants for professors etc.) to finance your studies.