



What you need to know

Financing Possibilities

Student Loans

The possibilities for non-EU students to be granted student loans are unfortunately quite limited. The decisive factor for granting student loans to this group of people is their legal residence status in Germany, which is closely linked to the nationality of the applicant. Together with the Kreditanstalt für Wiederaufbau (KfW) and the Federal Office of Administration, the BMBF (Federal Ministry for Research and Education) grants the **Education Loan**, the KfW grants the **Student Loan**. However, both loans are subject to tight restrictions on the group of eligible persons.

View more information on this:

KFW

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." However, any of these foundations have the same citizenship and residence requirements specified by BAföG, and are therefore restricted to Germany and EU/EEA students. Some of them have special programs for international students, though!

View more information on this:

BMBF

DAAD

Please also have a look at the **scholarships offered by Karlsruhochschule** in cooperation with voluntary services and youth organizations, like Weltwärts, AFS, and others. Further details can be found on our website on [Fees & Funding/Scholarships](#).

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

In addition, **there are many possibilities to get a student job in Karlsruhe**. It may be difficult, though, as long as don't speak enough German. So you better count on this only from your 2nd year of study onwards. Also the Karlsruhochschule itself offers a limited number of jobs (library, marketing, service desk, assistants for professors). The Studierendenwerk Karlsruhe (student union) has a job board for student jobs that can be very helpful.

STUDENT JOBS

For U.S. Veterans

Karlsruhochschule supports US GI Bill beneficiaries. A GI Bill beneficiary must have a Certificate of Eligibility for an approved program. Contact the Admissions Service for further information.

More Information

Useful information and hints on studying in Germany and financing possibilities also offers the website Study-in-Germany by the Federal Ministry of Education and Research.

STUDY IN GERMANY

Don't Forget: You might need to set up a blocked account of €11,208 in order to secure your study visa. This is a lump sum amount that you would need before you start your studies. For more information about the blocked account, please see page 2. Remember, it is possible to combine a variety of financing options in order to meet your financial needs!