

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 Studierendenwerk Karlsruhe (student union) will assist you in applying and can give you further information on the possibilities of financing your studies.

#### Contact:

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Adenauerring 7, 76131 Karlsruhe, Germany  
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[View more information on this:](#)

BAFÖG

### Student Loans

Along with the Kreditanstalt für Wiederaufbau (KfW) and the Federal Office of Administration, the BMBF (Federal Ministry for Education and Research) 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

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, many 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

### 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