

# FINANCING YOUR STUDIES

Department of Social Affairs

# Overview

- Presentation of the Department of Social Affairs (*Referat Soziales*)
- Ways to finance your studies
  - *Overview*
  - *Information on how to finance your studies*
  - *Summary*
- Additional advice

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DEPARTMENT FOR  
SOCIAL AFFAIRS

# Department for Social Affairs

- We help students in need
- We take all matters seriously and treat all cases discretely
- Examples for our consultation services:
  - *Studies (e.g. changing your subject)*
  - *Exams (failed exams, 2<sup>nd</sup> re-examination or failed thesis etc.)*
  - *Ways to finance your studies (BAföG, Loan, Housing benefit (Wohngeld), Scholarships)*
  - *Studying with child(ren)*
  - *Studying with (chronical) illness or handycap (compensation of disadvantages, vacational semesters)*
  - *Housing and living in Ilmenau (Studierendenwerk etc.)*
  - *help with financial, social and psycho-social problems*
  - *and much more...*
- Contact us for more information!

[ref-soziales@tu-ilmenau.de](mailto:ref-soziales@tu-ilmenau.de)

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# WAYS TO FINANCE YOUR STUDIES

# Your financing options

## Overview

Scholarships

Loans

Jobs  
(→ extra  
event)

Grants/Loans

Funding  
(emergency)

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# SCHOLARSHIPS

# What scholarships are possible for international students?

- Political scholarships only possible for people **eligible for Bafög**
- For religious scholarships:
  - also eligibility for Bafög
  - generally same Creed

Following scholarships are possible:

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# Scholarships

- [Studienstiftung des deutschen Volkes](#)
- [Studienförderwerk Klaus Murmann \(sdw\)](#)
- [Hans-Böckler-Stiftung](#)



# Scholarships

- [Cusanuswerk](#)
- [Evangelisches Studienwerk Villigst](#)
- [Avicenna-Studienwerk](#)
- [Ernst-Ludwig-Ehrlich-Studienwerk](#)



# Scholarships

- [Friedrich-Ebert-Stiftung](#)



- [Friedrich-Naumann-Stiftung](#)

Friedrich Naumann  
STIFTUNG FÜR DIE FREIHEIT

- [Rosa-Luxemburg-Stiftung](#)

**ROSA  
LUXEMBURG  
STIFTUNG**

# Scholarships

- [Heinrich-Böll-Stiftung](#)
- [Hanns-Seidel-Stiftung](#)
- [Konrad-Adenauer-Stiftung](#)



Für weitere Informationen  
[www.stipendiumplus.de](http://www.stipendiumplus.de)

# More scholarships

More information:  
[www.stipendienlotse.de](http://www.stipendienlotse.de)

- [Deutschlandstipendium](#)
  - Merit-based scholarship, 300 EUR p. m.
  - Next application deadline: Mai/June 2022
  - Contact: TU Ilmenau
  
- [PROMOS](#)
  - Support for studies abroad
  - Next application deadline: August 10, 2021
  - Contact: IO TU Ilmenau
  
- [DAAD scholarships for your Masters' degree](#)
  - Target group: international master students
  - Next application deadline: unknown
  - Contact: DAAD
  
- [DAAD scholarships for socially committed students](#)
  - Contact: IO TU Ilmenau/we4you

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# Scholarship for doctoral studies

- TU Ilmenau offers PhD completion scholarships
- Applications can be handed in for the following types of scholarship:
  - *Research Resumption Grants for female scientists who interrupted their scientific career for family reasons and wish to return to current research after parental leave*
  - *Doctoral Grant for researchers at the end of a doctoral degree*

# Scholarships for doctoral studies

- More information regarding the process: <https://www.tu-ilmenau.de/en/university/career/grants-and-foundations/scholarship-programs/thuringian-state-graduate-support>
- **Contact person:** *Consultant of the Prorector for Science*, Dr. Wittwer, Tel. 695022
- Statute on the commission for the award of scholarships and the concurrent funding guideline: <https://wwwalt.tu-ilmenau.de/en/scholarships/tu-ilmenau-scholarship/>

# INTEGRA - Welcome to the TU Ilmenau

With the DAAD's Integra project measures, the TU Ilmenau pursues the goal of preparing, integrating and supporting refugees before and during their studies.

## ■ Aim of the support

To support prospective students with a refugee background in achieving the language level (C1) necessary to take up studies at the TU Ilmenau.

## ■ What do we support?

We cover the cost of the preparatory courses (e.g. [APC](#)) for the subsequent admission of a study at the TU Ilmenau as well as the study orientation.

For more Information: E-Mail: [gefuechtete@tu-ilmenau.de](mailto:gefuechtete@tu-ilmenau.de)

Phone: 03677 692573





# Funding opportunities for international students

## Study completion scholarships

- **Aim:** to enable foreign students and doctoral candidates in hardship cases, that they face through no fault of their own, to concentrate on their studies and complete their degree
- **Conditions:** good study performance and expectation of successful completion of studies within one year
- **Funding:** 250 euros per month for a maximum of six months (extension possible in exceptional cases)
- **More information:** <https://www.tu-ilmenau.de/international/service/we4you-studierendenservice/foerdermoeglichkeiten>

# Funding opportunities for international students

## Scholarships for voluntary commitment from we4you and DAAD

- **Aim:** To support and honor students who are involved in voluntary work alongside their studies.
- **Conditions:** participation in voluntary initiatives, associations and committees
- **Application:** will be published as soon as funds are approved (probably July 2021)
- **Funding:** depending on funding approval (probably in the range of approx. 100 euros/month)
- **More information:** <https://www.tu-ilmenu.de/international/service/we4you-studierendenservice/foerdermoeglichkeiten>



# Funding opportunities for international students

## DAAD Prize

- **Aim:** to honor outstanding achievements of international students at German universities
- **Application:** probably in September 2021
- **Award:** one time 1,000 euros
- **Further information:** <https://www.daad.de/de/der-daad/was-wir-tun/preise-auszeichnungen/daad-preis/>

## Prize for intercultural commitment of the city of Ilmenau

- **Aim:** Recognition of intercultural commitment
- **Application:** probably in September 2021
- **Award:** one time 500 Euro



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LOANS

# Loans [KfW Student Loan]

Conditions for KfW Student Loan	
Interest rate	3,91 %
Interest-free payment period	May 1, 2020 – March 31, 2021
Financial bridging assistance for foreign students in pandemic-induced emergency situation	July 1, 2020 – March 31, 2021
Maximum award p. m.	650 EUR
Maximum age at the beginning of your studies	44 years
Grace period	14 semesters
Usual waiting period	18 months
Maximum repayment period	25 years

# Loans [KfW Student Loan]

- Usually for German citizens and their relatives, EU citizens with a stay for over 3 years, their relatives and „*Bildungsinländer\*innen*“
- Restricted application period für foreign students → from June 1, 2020 on
- Federal Ministry of Education and Research (BMBF) finances the interest for the above mentioned period of time (only for the period of payment)
- **Please note:** This loan is not free of interest rate!

# Loans [other]

- some banks such as Advanzia offer a credit
- some models combined with a loan on the credit card
- Interest rates of 11 % and more!
- Be **careful!** This sort of offers may lead you into a debt trap!

GRANTS/LOANS



# Grants/Loans [student services (Studierendenwerk)]

## ■ [Short-term loan during the corona crisis](#)

- *For students who face financial difficulties through no fault of their own and caused by the corona crisis*
- *Up to 800 EUR*
- [interim aid](#) for November

## ■ [Middle- and long-term hardship loan](#)

- *Maximum of 12 months*
- *For students in financial need*
- *Directly enforceable guarantee or bank guarantee needed*
- *Loan for up to 10.236 EUR*

**Contact:** Studierendenwerk Thüringen, ASB

Applications to: [asb@stw-thueringen.de](mailto:asb@stw-thueringen.de)



# Grants/Loans [StuRa loan]

- Period of payment: usually 6 – 12 months
- Loan for up to 1.800 EUR
- No interest rate
- Consultation and review of your financial situation with the Department of Social Affairs (Referat Soziales) mandatory
- Payment plan discussed individually

Contact: Referat Soziales ([ref-soziales@tu-ilmenau.de](mailto:ref-soziales@tu-ilmenau.de)), StuRa



# Grants/Loans [case of hardship]

## Loan in a case of hardship based on § 27 SGB II

- Recognized reasons for the receipt of the loan:
  - *Financial hardship close to finishing your studies*
  - *Exceedance of the maximum age or grace period due to a disability*
  - *Students under exceptional life circumstances (e. g. child care, disability etc.)*

Contact: *employment agency/job center*

FUNDING  
(EMERGENCY)

# Funding (emergency) [on campus-offerings]

## ■ [Thesis completion grant by the German Academic Exchange Service \(DAAD\)](#)

- *Support of international students to finish their studies*
- *For up to 6 months*
- *Payment rate p. m. individually*
- *Grant*

**Contact:** IO TU Ilmenau/we4you

## ■ [Emergency aid by TU Ilmenau](#)

- *For all students who find themselves in emergency and not self-inflicted situations of financial hardship*

**Contact:** IO TU Ilmenau/we4you

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# Funding (emergency) [on campus-offerings]

## ■ [Food stamps](#)

- *170 food stamps each valued 1,50 EUR for up to 2 semesters*
- **Contact:** *Studierendenwerk Thüringen, ASB*

# Funding (emergency) [external offerings]

- [Emergency fund by the DAAD-Stiftung](#)
  - *Financial aid between 1.000 and 10.000 EUR*
  - **Contact:** DAAD-Stiftung
  
- *Emergency assistance for international students*
  - **Contact:** ESG and KSG

# ADDITIONAL ADVICE



# Additional advice

- Agreement on payment in arrears with the landlord/insurance/mobile communications provider or regarding GEZ for dunning block as possible solution in case of financial struggles
- Masters: file for taxes → study-related expenses as tax allowable expenses (loss carry forward)
- (not only) long-term students: possibly take a vacational semester and get previous voluntary work (student council and similar) acknowledged

QUESTIONS &  
DISCUSSION

# Contact us if you have questions!

Contact:

- [ref-soziales@tu-ilmenau.de](mailto:ref-soziales@tu-ilmenau.de)
- [we4you@tu-ilmenau.de](mailto:we4you@tu-ilmenau.de)
- [ref-internationales@tu-ilmenau.de](mailto:ref-internationales@tu-ilmenau.de)

Online:

- [stura.tu-ilmenau.de](http://stura.tu-ilmenau.de)
  - *Departments*
  - *Social Commitment*