

# **How do I finance my studies as an international student ?**

**Speaker: Sibylle Hammer-Huba, Larissa Müller**



University:

→ Research and teaching



Studierendenwerk  
München Oberbayern:

→ Services for students



Studierendenwerk Fee:

→ 85 € (Wintersemester)

# Serviced universities





Student Accommodation



Mensa, Cafeteria



Student Finances



Studying with a Child



Culture, Social Activities



Advice and Counselling





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**General Advice and  
and Social Counselling**

as well as

**Advice for Students  
with a Disability and /  
or Chronic Diseases**

**Scholarship  
Counselling**

**General BAföG-Advice**

**Psychotherapeutic  
and Psychosocial  
Counselling**

**Study Coaching**

**Courses offered by  
the Advisory Network**

as well as

**Talks and  
Information Events**

**Advice for Students  
Expecting or  
With a Child**

**Student Loan Advice**

**Legal Advice**



# How do I finance my studies?



How much money do I need?  
Public or private health insurance?  
How do german students finance their studies?  
What is the minimum wage in Germany?  
What about taxes for students working in Germany?  
**Who can help me with my questions?**  
Do I need - a civil or private liability insurance?  
What do I have to consider as an international student?  
**How can I find student jobs?**  
What about BAföG?  
What about scholarships?



**Munich is a wonderful city  
to live in and spend  
your study time in.**

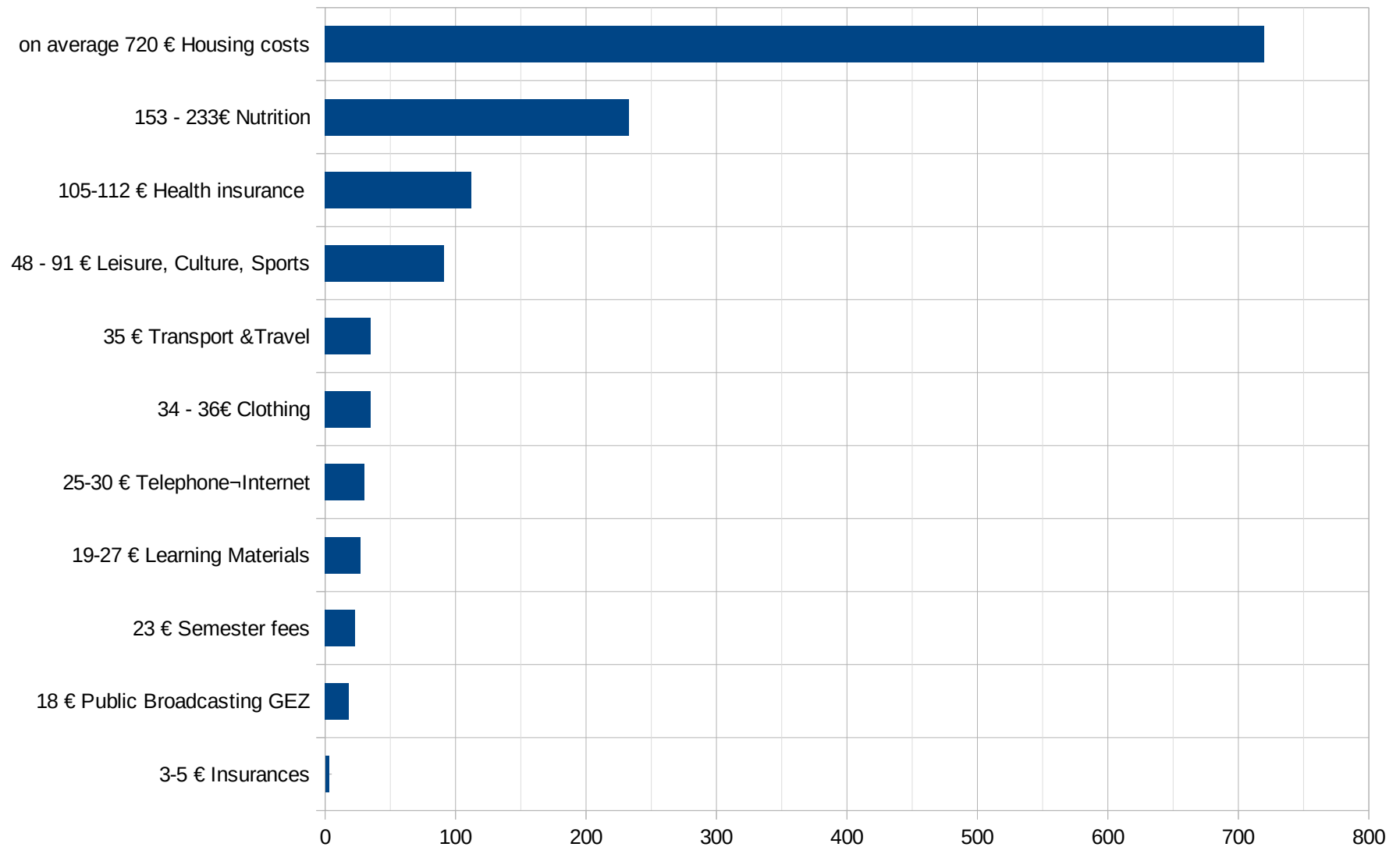


**Munich is also the city  
in Germany  
with the highest  
cost of living for students.**



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# Estimated monthly expenses





# Estimated monthly expenses

The screenshot displays a search results page for student housing in Munich. The interface includes a top navigation bar with filters for location (München - Bayern), search criteria (Auf Zeit & WG), and a search button. The main content area shows a list of apartment listings, each with a photo, title, location, and price. Red circles highlight the monthly rent for several listings: 790 €, 890 €, 1129 €, 495 €, 860 €, and 510 €. Below the main list, there are two larger images of apartment interiors. A blue stick figure points to a speech bubble that reads: "Rent will be a big part of your monthly costs!".

**Wohnungen Studenten** | Auf Zeit & WG | München - Bayern | Ganzer Ort | Finden | Anzeige aufgeben | Meins

Kleinanzeigen München > Immobilien > Auf Zeit & WG in München > 1 - 2 von 2 Ergebnissen für „wohnungen studenten“ in München - Bayern

Sortieren nach: Neueste zuerst

**Kategorien**  
Alle Kategorien  
Immobilien  
Auf Zeit & WG (3)

**Wohnfläche**  
beliebig - beliebig

**Zimmer**  
beliebig - beliebig

**Anzahl Mitbewohner**  
beliebig - beliebig

**Verfügbar ab**  
Monat / Jahr

**Warmmiete**  
Von - Bis

**Alternative Anzeigen in der Umgebung**

**Helles WG Zimmer in München Blumenau**  
81241 Pasing-Obermenzing | 21.04.2023  
Vermietet wird ein WG Zimmer 16 (qm) möbliert. Am liebsten an weibliche Studenten oder junge...  
**790 €**  
16 m² - 1 Zimmer

**WG Zimmer in München (Blumenau) möbliert zu vermieten**  
81241 Pasing-Obermenzing | 04.04.2023  
Vermietet wird ein WG Zimmer 20 (qm) möbliert mit Balkon. Am liebsten an Studenten oder junge...  
**890 €**  
20 m² - 1 Zimmer

**Mittendrin statt nur dabei zwischen Münchner Freiheit...**  
3er WG | München Schwabing-Freimann | Kunigundenstr. 2  
**1129 €**  
15.05.2023 - 31.08.2024  
32 m²

**Studenten WG- Maxvorstadt**  
2er WG | München Maxvorstadt | Schnorrstraße 1  
**495 €**  
01.06.2023  
21 m²

**Entspannte 3er WG am Olympiapark sucht Neuzugang**  
3er WG | München Schwabing-West | Ackermannstr. 13  
**860 €**  
29.06.2023  
15 m²

**Geräumiges WG-Zimmer in 3er WG**  
3er WG | München | Stöckbrunnerstr. 13  
**510 €**  
01.06.2023  
19 m²

**Wohngemeinschaft**  
**Teilmöbliertes Zimmer mit Balkon langfristig zu vermieten**  
München  
Frei ab 01.06.2023  
17 qm  
**650€ pro Monat**  
Teilweise Möbliert

**Wohngemeinschaft**  
**Suche einen Mieter für eine schöne, im 2er 120mq WG im 3. Stock, in Au-Haidhausen**  
München - Au-Haidhausen  
Frei ab 01.05.2023  
35 qm  
**1000€ pro Monat**

**Rent will be a big part of your monthly costs!**

# How can I find an affordable place to live?

Please register:

## **TUM Infosession “Searching for accomodation”**

on friday, September, 8th 2023

1:00 – 2:25 p.m. with Ms. Özdemir



TUM students tell about  
their housing search!



Registration: <https://events.cst.ze.tum.de/first-steps/>

# How do German students finance their studies?

- Parents have to pay for student education
- On average, students receive roughly half their money from their parents
- Around 75% of German students work alongside their studies
- A quarter of their budget student earn themselves
- About 3% of German students receive a scholarship
- An estimated 25% gets BAföG

Quelle: [www.internationale-studierende.de](http://www.internationale-studierende.de)



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- Two types of health insurance: public and private insurance
- Proof of insurance must be attached to your university application
- With a private health insurance, you can no longer switch to public insurance during your studies!



Check if your private health insurance includes the sufficient coverage in Germany!

- A civil or private liability insurance is an optional insurance
- Available for around € 45 a year
- Not required to have it, but recommended!
- Insurance covers cost of all damages you cause by accident



This can protect you from high costs  
in the event of a claim!

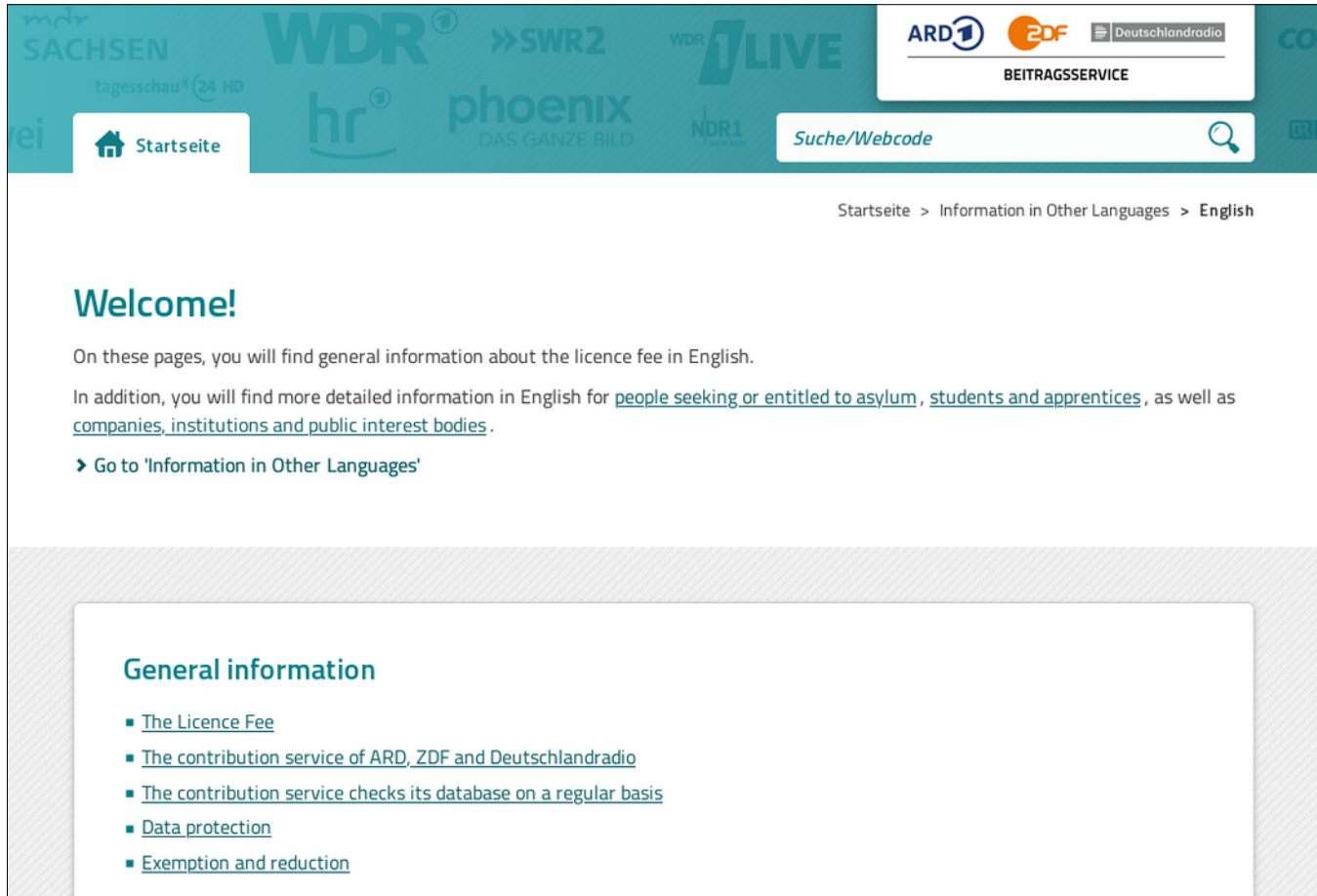
# What is Public broadcasting service ?

- Its regulated by law, every household: 18,36 € per month
- You are committed to register regardless of the accommodation type you live in
- „One dwelling – one fee“ If several persons live together: only one person pays the fee



To avoid reminder fees and repayment obligations, don't forget to register yourself for the broadcasting fee !

# What is Public broadcasting service ?



The screenshot shows the website of the contribution service for ARD, ZDF, and Deutschlandradio. The header features logos for various German public broadcasters (Sachsen, WDR, SWR2, WDR LIVE, hr, phoenix, NDR1, COS) and the 'BEITRAGSSERVICE' logo. A search bar labeled 'Suche/Webcode' is present. The main content area includes a 'Welcome!' section with text about finding general information about the licence fee in English, and a list of links under 'General information'.

Startseite > Information in Other Languages > English

## Welcome!

On these pages, you will find general information about the licence fee in English.

In addition, you will find more detailed information in English for [people seeking or entitled to asylum](#), [students and apprentices](#), as well as [companies, institutions and public interest bodies](#).

➤ Go to 'Information in Other Languages'

### General information

- [The Licence Fee](#)
- [The contribution service of ARD, ZDF and Deutschlandradio](#)
- [The contribution service checks its database on a regular basis](#)
- [Data protection](#)
- [Exemption and reduction](#)



[https://www.rundfunkbeitrag.de/welcome/englisch/index\\_ger.html](https://www.rundfunkbeitrag.de/welcome/englisch/index_ger.html)

# Important facts about student jobbing

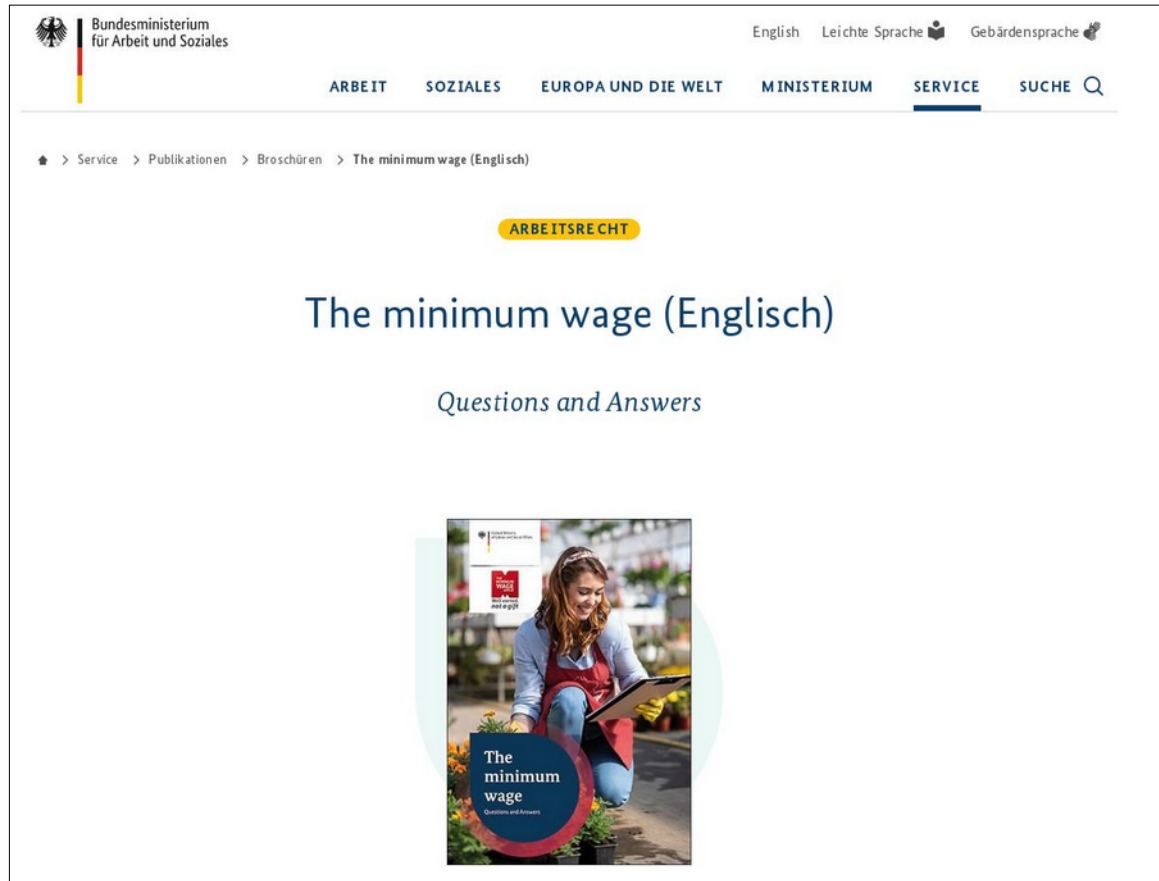


© Jan Eric Euler/Deutsches Studierendenwerk

- The legally defined minimum wage is 12.00 € / hour
- Does not apply to compulsory internships and internships lasting no longer than three months



Students are entitled to receive the legal defined minimum wage!



<https://www.bmas.de/DE/Service/Publikationen/Broschueren/a640e-mindestlohn-flyer-2023-englisch.html>

- Employment/Labour law regulations also applies to students
- For advice about labour law or your working contract ask at our legal advice service for students



For legal advice get in  
contact by phone!

**Contact Person:**

Mr. Gerald Lauber

Legal Advisory Service

Phone: +49 151 25734975



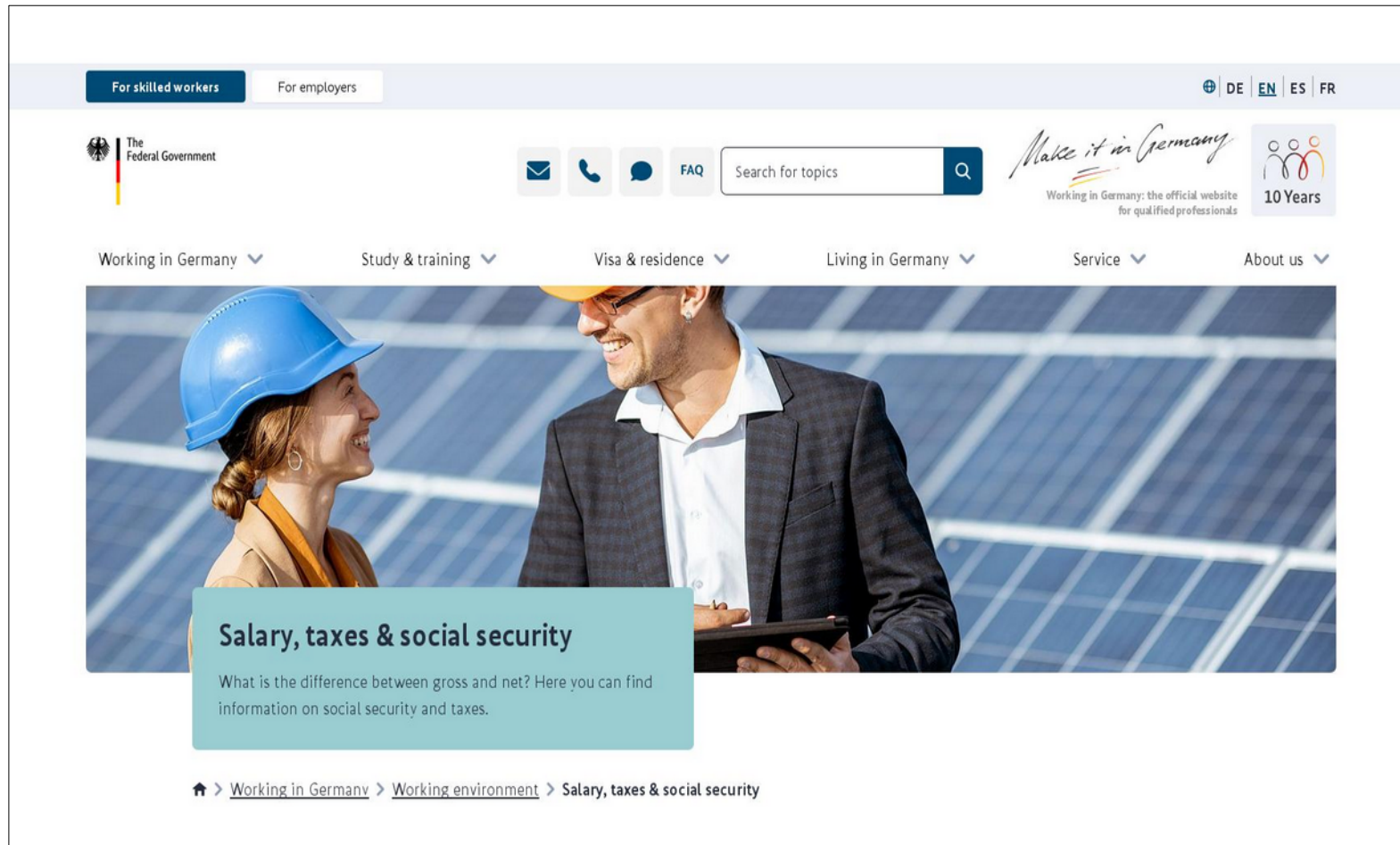


- Students can hold a Mini-Job and earn up to 520 € per month without having to pay taxes
- If you regularly earn more than 520 €, you will need a tax number, and a certain amount will be taken from your wages every month



Only certified tax advisors  
are allowed to advise on tax law!

# Taxes for working students



<https://www.make-it-in-germany.com/en/working-in-germany/working-environment/salary-taxes-social-security>

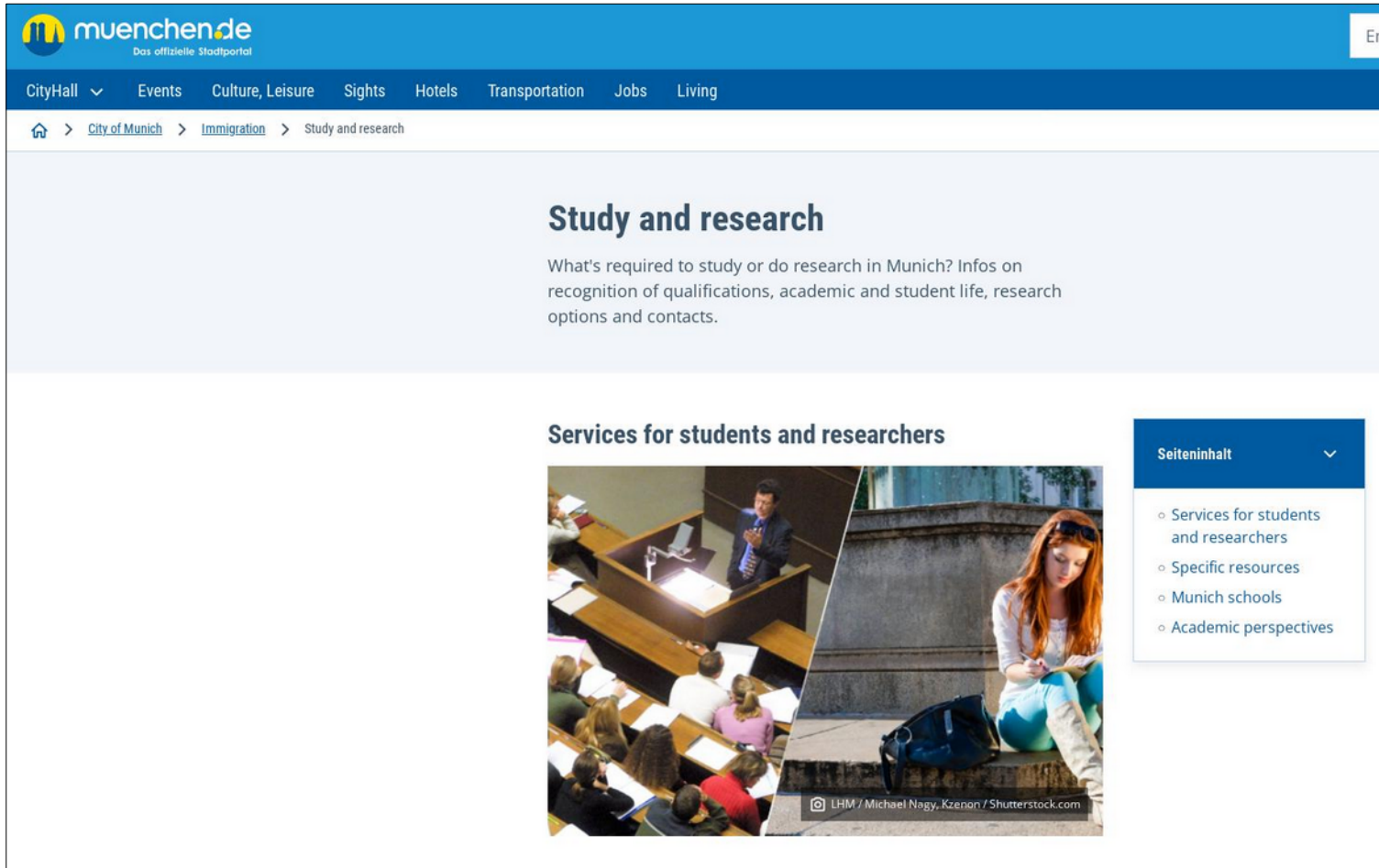
International students from **none-EU** countries get permission to work:

- 120 full days or 240 half days or combination of both are allowed
- Selfemployed work or work as freelancer is not allowed
- No restriction on the number of working days for jobs as a student assistant at a german university or public research institution (HiWi-Job)!



**EU students** have no restrictions from foreign office on the number of days they can work!

# Working regulations by foreign office



The screenshot shows the official website of the City of Munich (muenchen.de). The header includes the logo and navigation links for CityHall, Events, Culture, Leisure, Sights, Hotels, Transportation, Jobs, and Living. The breadcrumb trail indicates the path: City of Munich > Immigration > Study and research. The main heading is 'Study and research', followed by a subtext: 'What's required to study or do research in Munich? Infos on recognition of qualifications, academic and student life, research options and contacts.' Below this, there is a section titled 'Services for students and researchers' with two images: a man speaking at a podium and a woman sitting on a bench. A sidebar on the right, titled 'Seiteninhalt', lists the following items: Services for students and researchers, Specific resources, Munich schools, and Academic perspectives.

**Study and research**

What's required to study or do research in Munich? Infos on recognition of qualifications, academic and student life, research options and contacts.

**Services for students and researchers**

**Seiteninhalt**

- Services for students and researchers
- Specific resources
- Munich schools
- Academic perspectives



<https://stadt.muenchen.de/en/info/study-and-research.html>

# Different types of student jobs

- Marginal employment ★ Mini-Job
- Short-term employment ★ Kurzfristige Beschäftigung
- Student Trainee ★ Werkstudententätigkeit
- Student assistant ★ HiWi-Job



Basically: different types of employment require different social insurance contributions!



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# Marginal employment – „Mini Job“

- Employment that is intended to be permanent
- Part-time with low wage
- Total salary not more than 520 € per month
- The employer is obliged to register the mini-job with the Minijob-zentrale
- Pension insurance contribution is automatically deducted from pay by the employer (exemption from pension insurance is possible)



Under certain conditions:  
Several mini-jobs at the same time are possible!



minijob  
zentrale

to homepage

## Information about minijobs in English

What is a minijob, what types of minijobs are there and what do minijobbers and employers need to know? Here you find all the important information about minijobs in English.

### Table of contents

↓ What is a minijob?

↓ There are two kinds of minijobs

↓ Minijob-Zentrale: Who we are and what we do



<https://www.minijob-zentrale.de/EN>

# Short-term employment – „kurzfristige Beschäftigung“

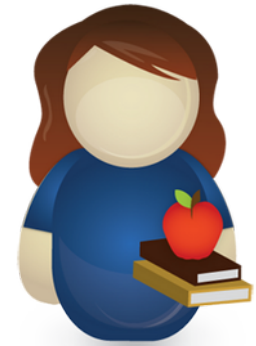
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- Semester break job
- Employment that is limited to a maximum of three months / 70 working days in a calendar year
- Amount of income does not matter
- Duration must be contractually agreed in advance or limited by type of employment (work at trade fairs or Christmas markets)
- Students are exempt from health & longcare and unemployment contributions (Kranken-, Pflege- und Arbeitslosenversicherung)
- Students are exempt from pension insurance contributions (Rentenversicherung)





- More than marginally paid employment
- Employment that is intended to be permanent
- Total salary more than 520 € per month
- Study must have priority over employment
- Employment of maximum 20 hours per week during the lecture period
- Work over 20 hours per week outside lecture period for a maximum of 26 weeks per year



- Employment that is intended to be permanent
- Total wage more than 520 € per month
- Study must have priority over employment
- Employment of maximum 20 hours per week
- Research or scientific assistant working days do not count towards the 120 full / 240 half days (None-EU students)
- No time restrictions – no separate permission from Foreign Office



But you **have to** inform the Foreign Office about HiWi-Job!

# Student assistant – „HiWi“-Job at university

Login Register Support de | en Suche

MyTUM-Portal  
Technische Universität München

Home  
Neuigkeiten  
Kalender  
Wichtige Dokumente & Verwaltungsinfos  
Jobs/Stellenangebote  
Online-Services & Logins  
Schwarzes Brett  
Kontakt & Hilfe

Sitemap > Schwarzes Brett > Studentische Hilfskräfte, Praktikantenstellen, Studienarbeiten

## Studentische Hilfskräfte, Praktikantenstellen, Studienarbeiten

Hier finden Sie Stellen für Studentische Hilfskräfte, Praktikantenstellen an der TU München sowie Studienarbeiten

Eine Anleitung zum Erstellen finden Sie in der [Kurzanleitung für Stellenanzeigen](#) und (ausführlicher) im [Best Practice Manual Stellenanzeigen](#) (pdf)

[Diese News als RSS abonnieren](#)

1 | 2 | 3 | 4 | ... | 22 Die nächsten 10 Artikel

**30.08.2023**  
**Studentische Hilfskraft am Klinikum rechts der Isar (Chirurgie)**

Wir suchen studentische Hilfskräfte aller Fachrichtungen zur Unterstützung der Live-Datenaufzeichnung von chirurgischen Eingriffen und Annotation dieser aufgezeichneten Daten.  
[read more](#)

**30.08.2023**  
**Student Assistant (m/f/o) (Administration/Social Media) for the Professorship of Family Business Culture and Ownership, Prof. Dr. Melanie Richards**

soon as possible. You should bring this with you: Independent and flexible working style Reliability Creativity Team spirit Studying at the TUM School of Management Your activities: Take over administrative responsibilities among the professorship Assistance in coordinating and running research and teaching activities Creation of material for lectures, events, workshops, and seminars Support our web and social media presence and report our events Support in exam supervision What we offer: A wide range of exciting and varying tasks The opportunity to be part of the development of a new professorship Young and dynamic team and flat hierarchies Flexible working hours in coordination with the team Own office space in Augustenstraße 44 next to the Main Campus We look forward to receiving your application with a CV and a Transcript of Records. Please send your application documents by e-mail to [tina.schoenfeld@tum.de](mailto:tina.schoenfeld@tum.de). If you have any questions, do not hesitate to contact us. People who have a disability will receive preferential treatment if they are essentially equally qualified. Notes on data protection: As part of your application for a position at the Technical University of Munich (TUM), you provide personal data. Please note our data protection information pursuant to Art. 13 Data Protection Basic Regulation (DSGVO) on the collection and processing of personal data in connection with your application. By submitting your application, you confirm that you have taken note of the TUM's data protection information.  
[read more](#)

Kontakt: [it-support@tum.de](mailto:it-support@tum.de)

**Aktuelles**

29.08.2023  
**Deutschlandticket führt kaum zum Verzicht aufs Auto**

28.08.2023  
**Geschmacksgeheimnis von Sauerteigbrot entschlüsselt**

23.08.2023  
**Inklusion und verantwortungsvolle KI**

18.08.2023  
**Wahlsieger nach München**

18.08.2023  
**Stimmungsbericht nach Verbot personalisierter Werbung**

17.08.2023  
**„The State of Design“**

[RSS](#)

**TERMINE HEUTE**  
no events today.



[https://portal.mytum.de/schwarzesbrett/hiwi\\_stellen/newsboard\\_view?](https://portal.mytum.de/schwarzesbrett/hiwi_stellen/newsboard_view?)

# How can I find student jobs in Germany?

- Are you looking for a HiWi- Job ? - use joblinks from TUM or other universities

[https://portal.mytum.de/schwarzesbrett/hiwi\\_stellen/](https://portal.mytum.de/schwarzesbrett/hiwi_stellen/)

- What about other side jobs? - find here the english job board from Federal Employment Agency (Arbeitsagentur):

<https://www.arbeitsagentur.de/en>

- There are many different free websites to search for a student job  
- only a few examples:

<https://karriere.unicum.de>

<https://www.jobmensa.de>

<https://www.studis-online.de/jobben/studentenjobs.php>

<https://www.nebenjob.de>

<https://www.studentjob.de>

<https://www.stepstone.de>

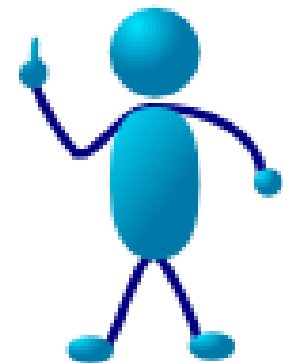
<https://www.jobcafe.de>



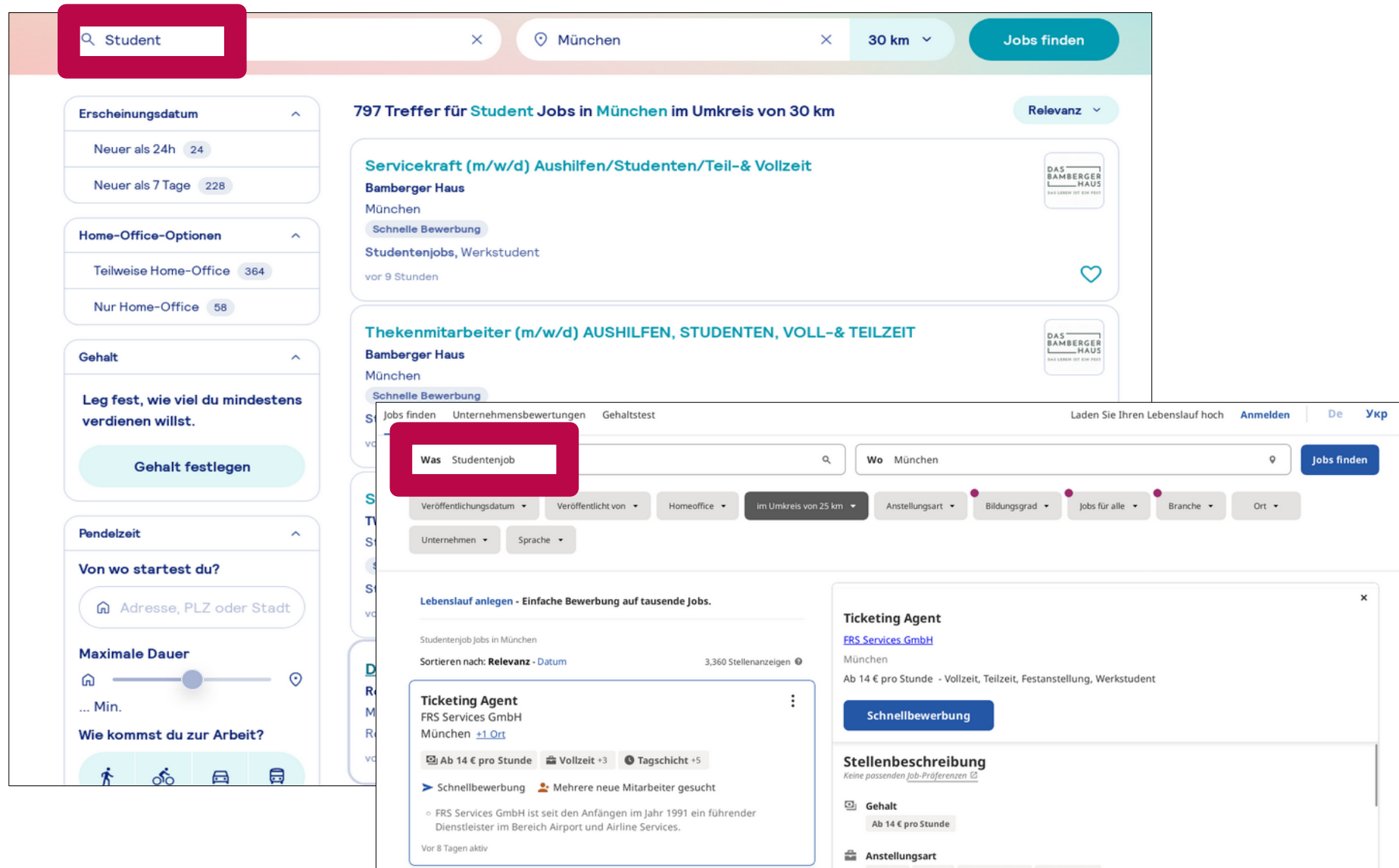
# How can I find student jobs in Germany?

- Most job search engines are in german - use a digital translator!
- For job searching - work with german terms like:
  - „Nebenjob“, „Teilzeitjob“,
  - „Studentin / Student“,
  - „Werkstudentin / Werkstudent“,
  - „Hilfskraft“, „Minijob“,
  - „Studentenjob...“

It is an advantage in working life to have a basic knowledge of the German language!

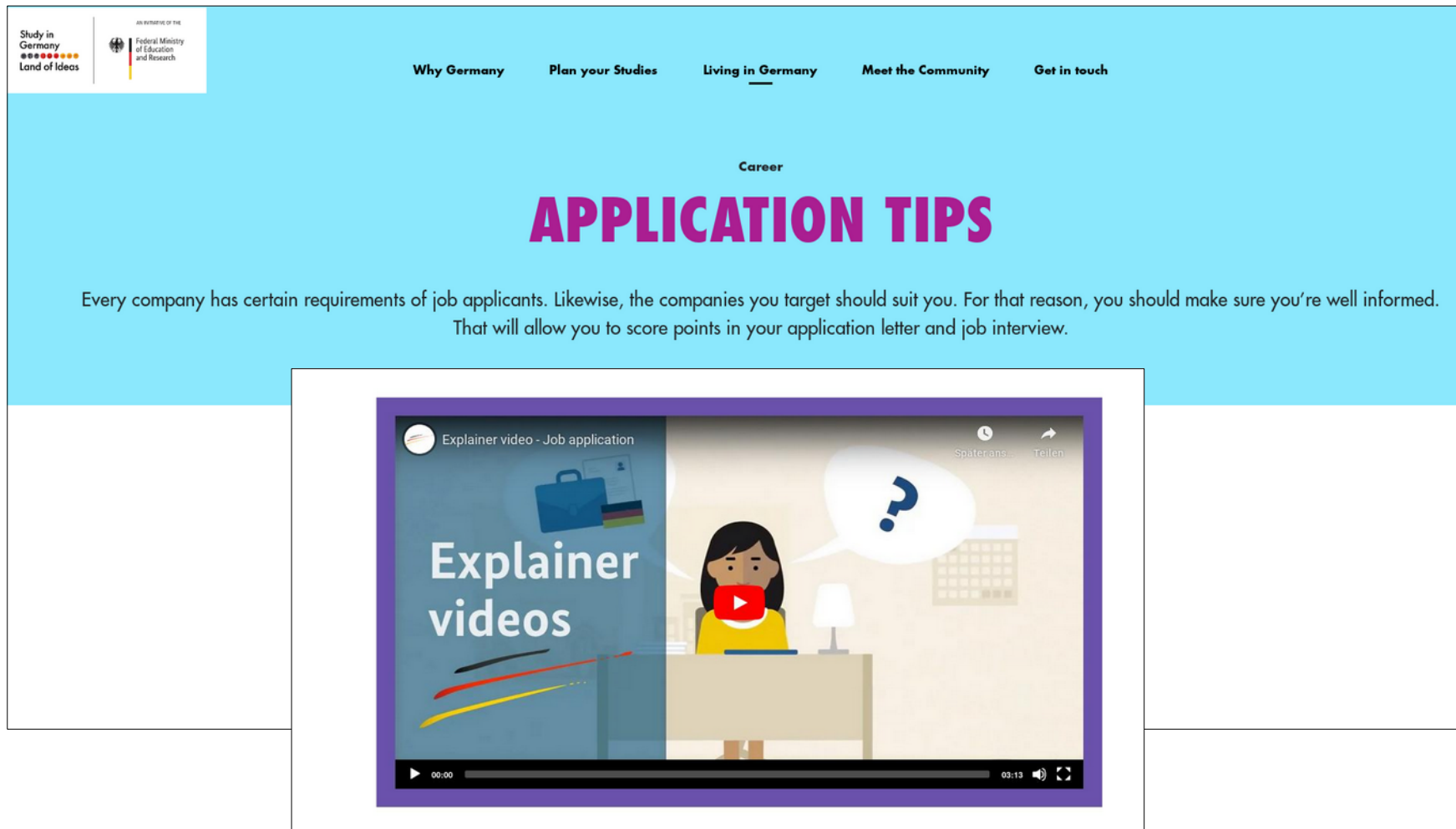


# How can I find student jobs in Germany?



The screenshot displays the job portal interface for Studierendenwerk München. The top navigation bar includes a search bar with 'Student' entered, location filters for 'München' and '30 km', and a 'Jobs finden' button. The left sidebar contains filters for 'Erscheinungsdatum' (Neuer als 24h: 24, Neuer als 7 Tage: 228), 'Home-Office-Optionen' (Teilweise Home-Office: 364, Nur Home-Office: 58), 'Gehalt' (Leg fest, wie viel du mindestens verdienen willst. Gehalt festlegen), and 'Pendelzeit' (Von wo startest du?, Adresse, PLZ oder Stadt; Maximale Dauer; Wie kommst du zur Arbeit?). The main content area shows 797 results for 'Student Jobs in München im Umkreis von 30 km'. Two job listings are visible: 'Servicekraft (m/w/d) Aushilfen/Studenten/Teil- & Vollzeit' and 'Thekenmitarbeiter (m/w/d) AUSHILFEN, STUDENTEN, VOLL- & TEILZEIT', both from 'Bamberger Haus'. A search filter overlay is active, showing 'Was: Studentenjob' and 'Wo: München'. Below the overlay, there are filters for 'Veröffentlichungsdatum', 'Veröffentlicht von', 'Homeoffice', 'im Umkreis von 25 km', 'Anstellungsart', 'Bildungsgrad', 'Jobs für alle', 'Branche', 'Ort', 'Unternehmen', and 'Sprache'. A 'Lebenslauf anlegen' button is also present. The bottom right shows a detailed view of a 'Ticketing Agent' job at 'FRS Services GmbH' in München, with a salary of 'Ab 14 € pro Stunde' and a 'Schnellbewerbung' button.

# How can I find student jobs in Germany?



The screenshot shows the 'Study in Germany' website. The header includes navigation links: 'Why Germany', 'Plan your Studies', 'Living in Germany', 'Meet the Community', and 'Get in touch'. Below the header, the word 'Career' is centered, followed by the title 'APPLICATION TIPS' in large, bold, pink letters. A paragraph of text reads: 'Every company has certain requirements of job applicants. Likewise, the companies you target should suit you. For that reason, you should make sure you're well informed. That will allow you to score points in your application letter and job interview.' Below this text is a video player. The video is titled 'Explainer video - Job application' and features an illustration of a person sitting at a desk with a speech bubble containing a question mark. The video player includes a play button, a progress bar, and a timestamp of 03:13.



<https://www.study-in-germany.de/en/germany/career/career-application-tips/>

- It is essential to find a good balance between work and study
- If you work more than 20 hours per week, not only will your studies suffer, you will also have to pay health, unemployment and nursing care insurance contributions.



This makes it important to have a financial buffer!



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- BAföG (Bundesausbildungsförderungsgesetz) is the Federal Education and Training Assistance Act for university students in Germany
- BAföG is a social benefit for german students, legally defined and follows many regulations
- Whether students receive BAföG can only be checked by submitting an official application to the BAföG Office (Amt für Ausbildungsförderung)

**Contact Person:**

Ms. Larissa Müller

General Advice and Social Counselling

Phone: +49 8161 71 - 2496

Email: [asberatung-freising@stwm.de](mailto:asberatung-freising@stwm.de)



- International Students:
  - § 16 of the Residence Act (AufenthG) are NOT entitled!
- Students from the EU:
  - May have entitlement to BAföG by working in Germany
- Non-German students who have been in Germany for a long time before starting their studies:
  - May have entitlement with Settlement/Residence Permit
- Students who have fled war or are recognized refugees:
  - May have entitlement



As an EU student or refugee, please be sure to seek personal advice on BAföG **in time!**  
Contact our advisory service!

## BAföGdigital

 Gebärdensprache  Leichte Sprache  Anmelden

### Service Description

**Financial support for studies:  
BAföG for Students of Universities, Academies or  
higher level Technical Colleges**

[How is BAföG calculated?](#)

[For how long is Bafög granted?](#)

[How is an internship supported?](#)

[What are the prerequisites?](#)

[Which documents are required?](#)

[Are there costs involved?](#)

[What is the application procedure?](#)

[How long does processing take?](#)

[What are the relevant deadlines?](#)

[What conditions must be observed?](#)

[What legal assistance is available?](#)

[In which languages is the service available?](#)



Find the BAföG office responsible for you



<https://www.bafoeg-digital.de>



## TUM Scholarships

TUM Center for Study and Teaching  
Fees and Scholarships



Immediately following our presentation,  
Ms. Raffaella Ulfers will give you an  
overview!



In addition to the TUM, you can also make use of the Studierendenwerk's counseling services

- Assessing with choosing the right scholarships
- Application checks
- Information about the range of scholarships for internationals



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## Contact Person:

Ms. Gulsara Allerdings

Scholarship Advisory Service

Phone: +49 8161 71 - 1204

Email: [stipendienberatung@stwm.de](mailto:stipendienberatung@stwm.de)





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**We will also answer questions  
by phone, by videocall or by email.**

**We are always happy to help  
- confidentially and free of charge!**

## Contact Person:

Ms. Larissa Müller

General Advice and Social Counselling

Phone: +49 8161 71 - 2496

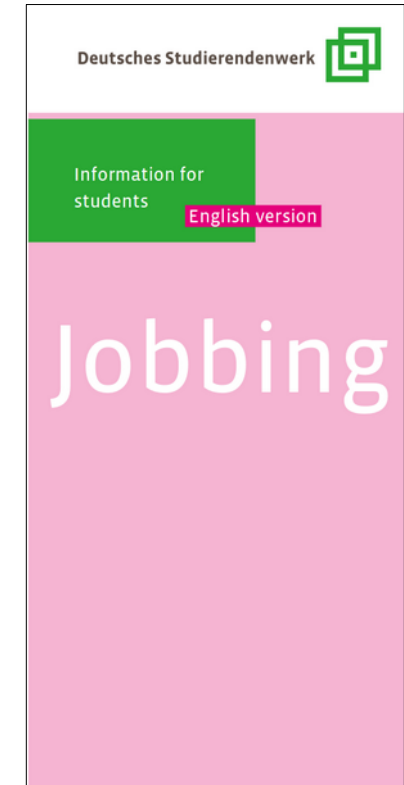
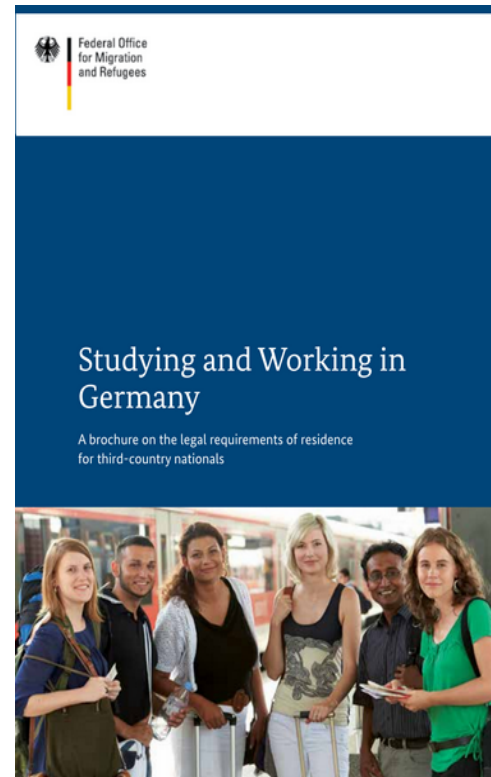
Email: [asberatung-freising@stwm.de](mailto:asberatung-freising@stwm.de)



# Need more information?



Video: Tips for International students – How do I finance my studies in Germany



<https://www.make-it-in-germany.com/en/study-training/studies-in-germany/work>

<https://www.studierendenwerke.de/beitrag/jobbing>

<https://www.internationale-studierende.de/en/during-your-studies/jobbing>

<https://www.daad.de/en/study-and-research-in-germany/first-steps-germany/side-jobs>

<https://www.bamf.de/SharedDocs/Anlagen/EN/Integration/bildung-und-beruf-in-deutschland.html?nn=282388>



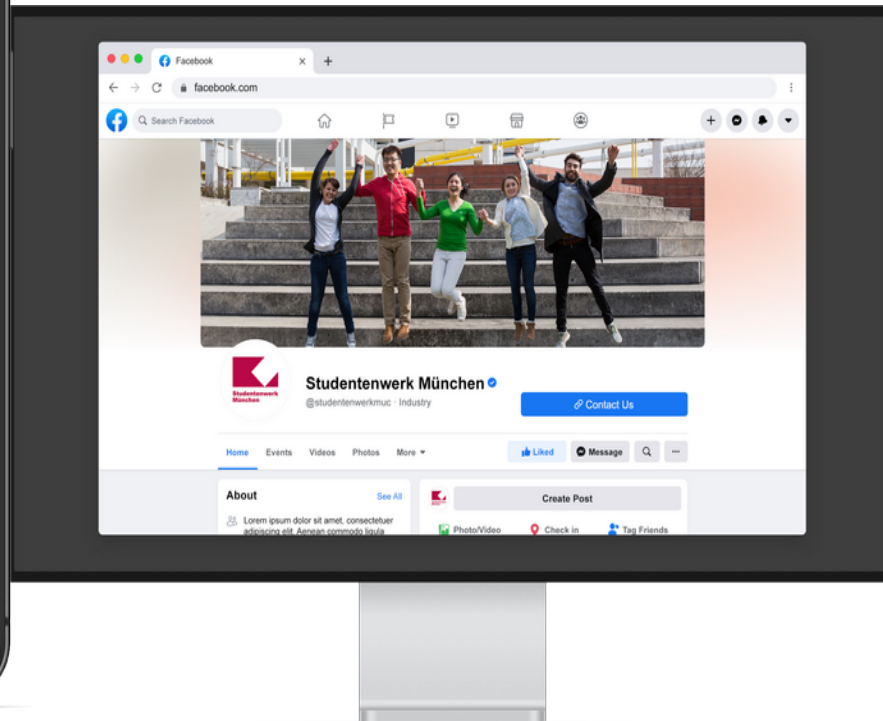
# Need more information?

Find us on our website, Instagram, Facebook, and Twitter:

[www.stwm.de](http://www.stwm.de)

@stuwerkmuc

#stuwerkmuc



© Sprungbild: SiT/Studierendenwerk München Oberbayern



Studierendenwerk  
München Oberbayern



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# Enjoy your studies!