How do I finance my studies as an international student?

Speaker: Sibylle Hammer-Huba, Larissa Müller
Studierendenwerk – Tasks

University:
→ Research and teaching

Studierendenwerk München Oberbayern:
→ Services for students

Studierendenwerk Fee:
→ 85 € (Wintersemester)
Serviced universities

- ISM International School of Management
- LMU Ludwig Maximilians University München
- Hochschule für Politik München
- Technische Hochschule Rosenheim
- Hochschule für Fernsehen und Film München
- Hochschule für Musik und Theater München
- Hochschule der Bayerischen Wirtschaft
- Hochschule für Philosophie München
- SDI Internationale Hochschule University of Applied Sciences
- Katholische Stiftungshochschule München University of Applied Sciences
Studierendenwerk – Services

Student Accommodation
Mensa, Cafeteria
Student Finances
Studying with a Child
Culture, Social Activities
Advice and Counselling
Advice & Counselling

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Advice & Counselling

- General Advice and Social Counselling
- Advice for Students with a Disability and/or Chronic Diseases
- Advice for Students Expecting or With a Child
- Legal Advice
- Scholarship Counselling
- General BAföG-Advice
- Student Loan Advice
- Psychotherapeutic and Psychosocial Counselling
- Study Coaching
- Courses offered by the Advisory Network as well as
- Talks and Information Events
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?
Study in Munich

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.
Estimated monthly expenses

- on average 720 € Housing costs
- 153 - 233€ Nutrition
- 105-112 € Health insurance
- 48 - 91 € Leisure, Culture, Sports
- 35 € Transport & Travel
- 34 - 36€ Clothing
- 25-30 € Telephone–Internet
- 19-27 € Learning Materials
- 23 € Semester fees
- 18 € Public Broadcasting GEZ
- 3-5 € Insurances

Estimated monthly expenses on average 720 € Housing costs.
Estimated monthly expenses

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 accommodation”**
on Friday, September 8th 2023
1:00 – 2:25 p.m. with Ms. Özdemir

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

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Public or Private Health Insurance

- 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!
Civil or Private Liability Insurance

- 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?

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
Important facts about student jobbing
Minimum wage in Germany

- 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!
Minimum wage in Germany

The minimum wage (Englisch)

Questions and Answers

https://www.bmas.de/DE/Service/Publikationen/Broschueren/a640e-mindestlohn-flyer-2023-englisch.html
Facts about employment law for students

- 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

Contact Person:
Mr. Gerald Lauber
Legal Advisory Service
Phone: +49 151 25734975

For legal advice get in contact by phone!
Taxes for working students

- 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

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

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

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!
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!
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“

- 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

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

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30.08.2023

Studentische Hilfskraft am Klinikum rechts der Isar (Chirurgie)

Wir suchen studentische Hilfskraft aller Fachrichtungen zur Unterstützung der Live-Datenaufzeichnung von chirurgischen Eingriffen und Annahme 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, workshops, and seminars. 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 hierarchies. Flexible working hours in coordination with the team. Own office space in Augustinstraße 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 the 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: b.support@tum.de

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/

- 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?
How can I find student jobs in Germany?

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.

https://www.study-in-germany.de/en/germany/career/career-application-tips/
Study and work - what should I keep in mind?

- 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!
Facts about BAföG

- 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
Facts about BAföG

- 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!
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
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

Contact Person:
Ms. Gulsara Allerdings
Scholarship Advisory Service
Phone: +49 8161 71 - 1204
Email: stipendienberatung@stwm.de
Advice & Counselling

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
Need more information?

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

https://www.studierendenwerke.de/beitrag/jobbing
https://www.internationale-studierende.de/en/during-your-studies/jobbing
Find us on our website, Instagram, Facebook, and Twitter:
www.stwm.de
@stuwerkmuc
#stuwerkmuc
Enjoy your studies!