

**Studentenwerk  
München**

# **How to finance your studies**

## **Munich Student Union Studentenwerk München**

**TUM First Steps, September 9<sup>th</sup>, 2022**

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

- 1. What are the tasks of the Munich Student Union?**
- 2. What kind of services does the Munich Student Union provide?**
- 3. How do international Students finance their studies?**
- 4. Service & Information**

# 1. What are the tasks of the Munich Student Union?

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University:

→ Research and teaching



Munich Student Union:

→ Services for students



Student Union fee:

→ Basic fee € 75

# 1. What are the tasks of the Munich Student Union?

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Economic & Social support for university students since 1920

# 1. What are the tasks of the Munich Student Union?



Responsible for a total of 15 universities

## 2. What kind of services does Munich Student Union provide?

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Advice and Counselling



Student Accommodation



Student Finances



International



Cafeteria



Studying with a Child



Culture, Social Activities



## Who can help me with my problems?



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# Advice and Counselling

## Advice and Counselling Center in Munich Olympisches Dorf, Alte Mensa

**General Advice and Social Counselling**  
as well as  
**Advice for Students with a Disability and / or Chronic Diseases**

**Scholarship Counselling**

**General BAföG-Advice**

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

**Student Loan Advice**

**Legal Advice**

**Psychotherapeutic and Psychosocial Counselling**  
as well as  
**Advice Service "Sexual Abuse, Discrimination and Violence"**

**Study Coaching**

**Courses offered by the Advisory Network**  
as well as  
**Talks and Information Events**

Up-to-date contact details and opening hours can be found on our website at:  
[www.studentenwerk-muenchen.de/en/our-advisory-network](http://www.studentenwerk-muenchen.de/en/our-advisory-network)



## Advice and Counselling Centre in Rosenheim

**General Advice and Social Counselling**  
as well as  
**BAföG Information**

**BAföG Service-Desk**

**Psychosocial Counselling**

## Advice and Counselling Center in Freising, Weihenstephan Campus

**General Advice and Social Counselling**  
as well as  
**BAföG Information**

**Legal Advice**

**Psychotherapeutic and Psychosocial Counselling**

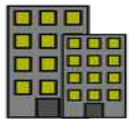
Release: October 2021





## Where can I live?

We provide...



around 9.000 apartments/rooms



Private Accommodation Service



Information and Service Desk



Resident Tutor Programme

## Are you new here?

We offer...



Information and advice for international students



Intercultural Encounters  
„Come to Munich – be at home“








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# 4. Service & Information

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## Need help?

-  **General Advice & Social Counselling**
-  **Scholarship Advisory Service**
-  **Student Loan Advisory Service**
-  **General BAföG Advisory Service**
-  **Legal Advisory Service**





## Where can I take a break?



- 1.26 million meals served in 2021  
4.7 million in 2019



- Service at all of our university locations



- autoloader – cashless payment



# Studying with a Child

## How to study with a child?

We provide...

- Advisory Service for students expecting or with a child
- 17 childcare centres near Campus
- For about 500 children



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## What about culture?

We offer..

a cultural programme every semester with

- trips, tours and visits
- workshops and cultureclubbing
- intercultural events



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## Programme of Events Summer Semester 2022



<https://www.studentenwerk-muenchen.de/en/culture/semester-programme/>

# 3. How do I finance my studies?



**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.**

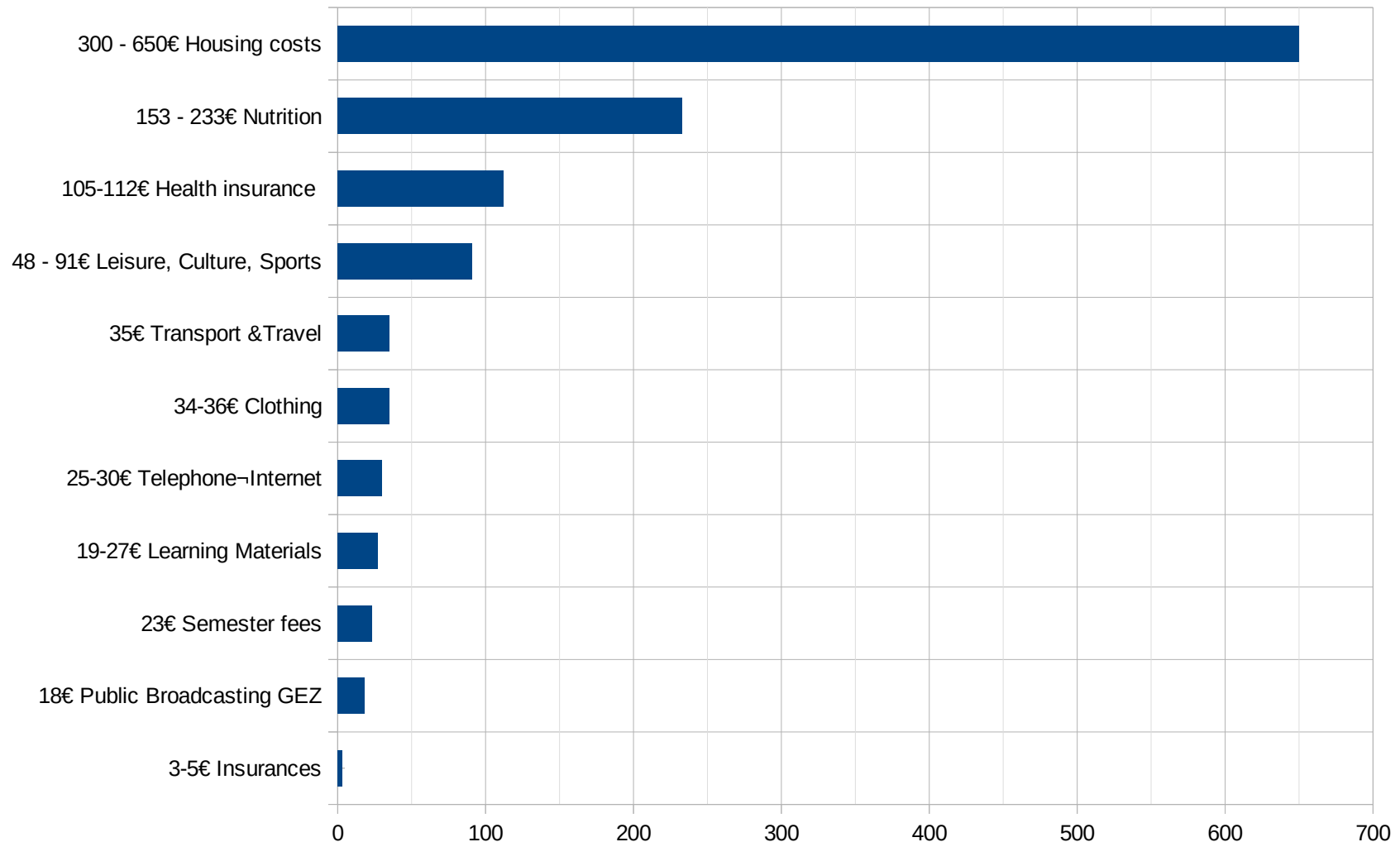


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# 3. How do I finance my studies?

## Variety of costs - Estimated monthly expenses in Munich



# 3. How do I finance my studies?

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## 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



A quarter of their budget students earn themselves



Around 75% of German students work alongside their studies



About 3% of German students receive a scholarship

# 3. How do I finance my studies?

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## Public health insurance or private health insurance ?



Two types of health insurance: public and private insurance



Proof of insurance must be attached to your university application



Private insurance can only be granted in exceptional cases



If you have private insurance, you can no longer switch to public insurance during your studies!

# 3. How do I finance my studies?

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## Do I need – a Civil or Private Liability Insurance?



A civil or private liability insurance is an optional insurance



Not required to have it, but recommended!



Insurance covers cost of all damages caused by accident



Available €45 a year

# 3. How do I finance my studies?

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## What is - Public broadcasting services (GEZ) ?



Every household: 18,36 € per month for TV/Radio licence



Applicable/independently of whether or not you own a TV/radio



Applicable regardless of accommodation type,  
student accommodation included



Channels also available on the Internet

# 3. How do I finance my studies?

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## What are the types of student jobs in Germany?

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



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# 3. How do I finance my studies?

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## Marginal employment ★ Mini Job

- Employment that is intended to be permanent
- Part-time with low wage
- Total salary no more than € 520 per month
- The employer is obliged to register the mini-job with the Minijob-zentrale
- Several parallel mini-jobs are allowed if the total monthly wage does not exceed € 520
- Pension insurance is automatically deducted from pay by the employer (exemption from pension insurance is possible)
- Flat rate taxation



# 3. How do I finance my studies?

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## Short-term employment ★ Kurzfristige Beschäftigung

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





# 3. How do I finance my studies?

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## Student Trainee ★ Werkstudententätigkeit

- 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 lecture period
- Work > 20 hours per week outside lecture period for a maximum of 26 weeks per year



# 3. How do I finance my studies?

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## **Student assistant ★ HiWi-Job at university**

- 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 allowed
- But you have to inform the foreigners' office



# 3. How do I finance my studies?

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## What do I have to consider as an international student?

International students from none-EU countries have to observe restrictions on work (Residence Act – Aufenthaltsgesetz)

- 120 full days or 240 half days or combination of both are allowed
- The rule does not apply for jobs as a student assistant at a german university or public research institution
- Students who want to work more than that need permission from immigration authority (Ausländerbehörde)
- Selfemployed work or work as freelancer is not allowed  
Exemptions: approval of immigration authority



# 3. How do I finance my studies?

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## What is the minimum wage in Germany?

- Students are also entitled to receive -at least- the legal minimum wage!
- From October 1, 2022, the statutory minimum wage will be 12.00 € / hour
- Does not apply to compulsory internships and internships lasting no longer than three months
- On any legal questions about your employment contract, contact our legal advisory service!



# 3. How do I finance my studies?

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## Good to know:

- It is essential to find a good balance between work and study
- You might need your time throughout the week to get along with your studies, especially in the beginning
- This makes it important to have a financial buffer!



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# 3. How do I finance my studies?

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## How can I find student jobs in Germany?

- Are you looking for a student job at TUM? - use this link:  
[https://portal.mytum.de/schwarzesbrett/hiwi\\_stellen/newsboard\\_view?](https://portal.mytum.de/schwarzesbrett/hiwi_stellen/newsboard_view?)
- 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/>

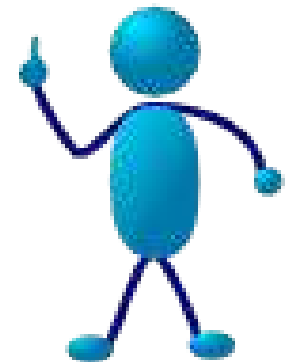


# 3. How do I finance my studies?

## 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!



# 4. Service & Information

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## Need help?

-  **General Advice & Social Counselling**
-  **Scholarship Advisory Service**
-  **Student Loan Advisory Service**
-  **Legal Advisory Service**





# 4. Service & Information

**We will also answer questions by phone, by videocall or by e-mail.**



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## **Contact Person:**

Larissa Müller

General Advice and Social Counselling

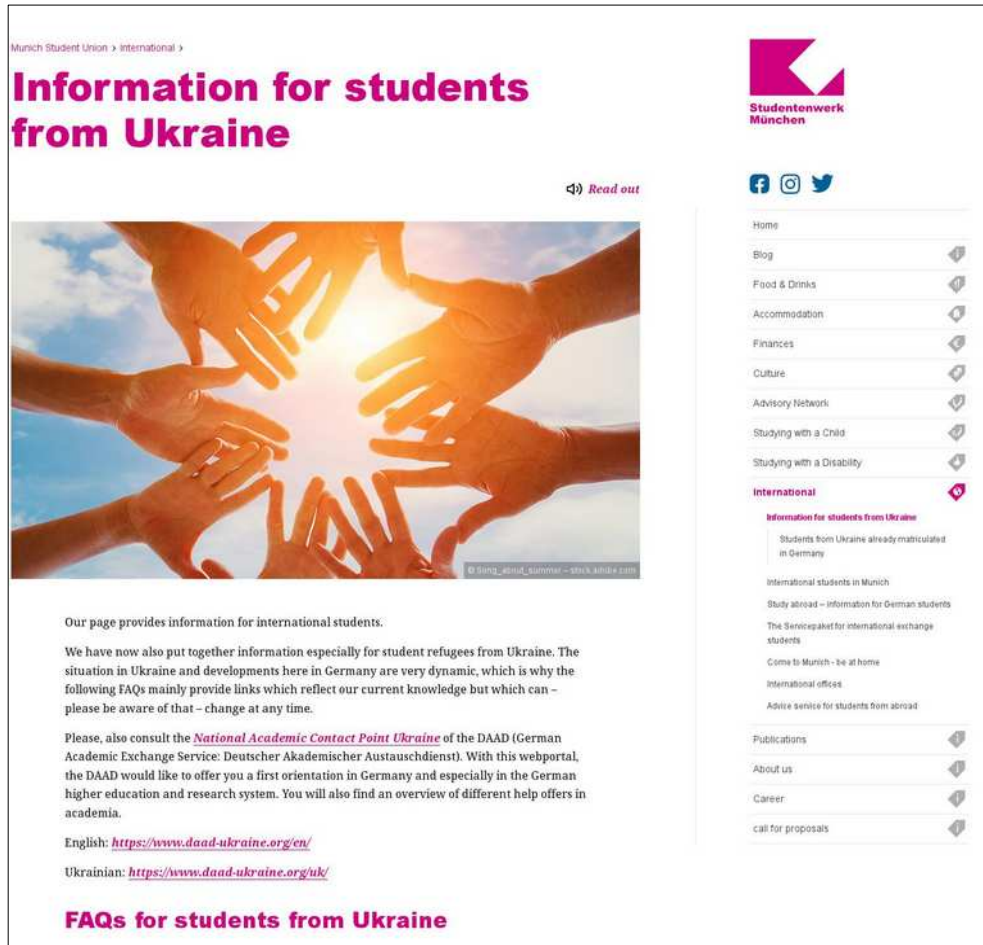
Telefon: +49 8161 71 - 2496

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



# 4. Service & Information


## You are a student from Ukraine?



Munich Student Union > International >

### Information for students from Ukraine

🔊 Read out



Our page provides information for international students.

We have now also put together information especially for student refugees from Ukraine. The situation in Ukraine and developments here in Germany are very dynamic, which is why the following FAQs mainly provide links which reflect our current knowledge but which can – please be aware of that – change at any time.

Please, also consult the [National Academic Contact Point Ukraine](#) of the DAAD (German Academic Exchange Service: Deutscher Akademischer Austauschdienst). With this webportal, the DAAD would like to offer you a first orientation in Germany and especially in the German higher education and research system. You will also find an overview of different help offers in academia.

English: <https://www.daad-ukraine.org/en/>  
Ukrainian: <https://www.daad-ukraine.org/uk/>

#### FAQs for students from Ukraine

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- Studying with a Disability

**International**

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- International students in Munich
- Study abroad – information for German students
- The Servicepaket for international exchange students
- Come to Munich – be at home
- International offices
- Advice service for students from abroad

Publications

About us

Career

call for proposals

<https://www.studentenwerk-muenchen.de/en/international/information-for-students-from-ukraine/>

# 4. Service & Information

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## Need more information?

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

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



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

<https://www.internationale-studierende.de/en/footer-english/service/links-and-downloads#c2496>

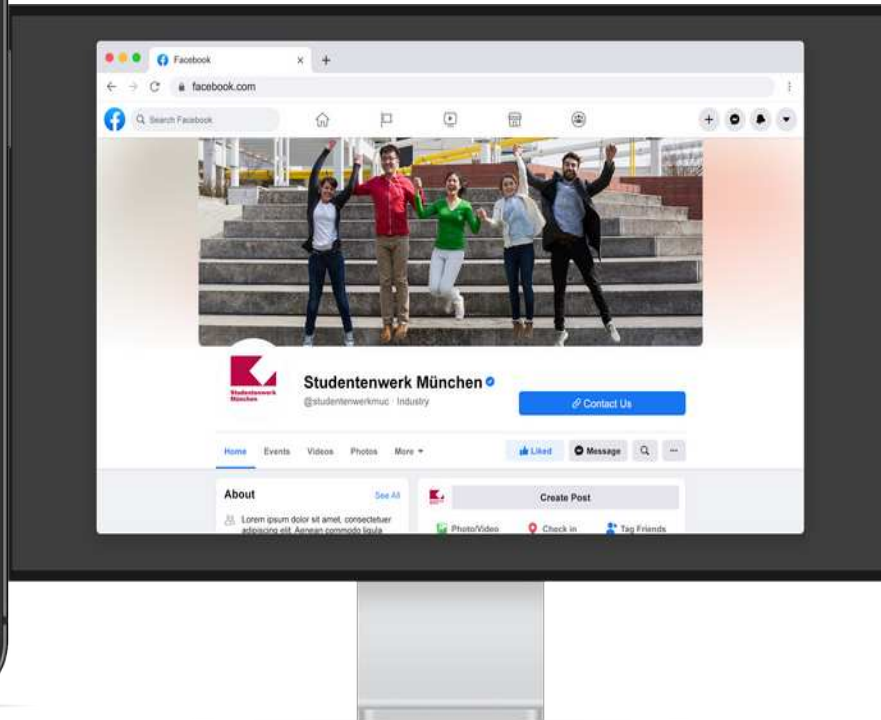
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# 4. Service & Information

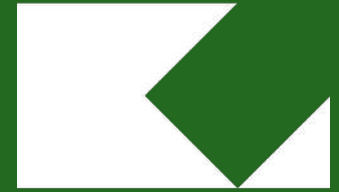


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**Have a good start with  
your studies!**

## Further information

- Students from the European Union, Iceland, Liechtenstein, Norway and Switzerland have unrestricted access to the German labour market.
- International students from non-EU countries with a residence permit for study purposes are only allowed to work 120 full days or 240 half days per year or a combination of both. They are not allowed to be self-employed or work as freelancers. Exceptions can only be approved by the immigration authority.
- Mini-job: Special payments (e.g. holiday pay, Christmas bonus) are added to the earnings proportionately. With monthly wages of € 450 plus a Christmas bonus, students can no longer be marginally employed.
- In case an internship is completed during the course of studies and is prescribed in the study or examination regulations, no contributions to health, long-term care, unemployment and pension insurance have to be paid, regardless of the amount of the internship remuneration.
- The general minimum wage of € 9.82 gross per hour also applies to students. This does not apply to compulsory internships and internships lasting no longer than three months.

## Important information

on health and long-term care insurance

It is mandatory to have health insurance in Germany. All students must provide proof of statutory or private health insurance (including long-term care insurance). Without health insurance, enrolment is not possible. All public health insurance companies offer a student rate.

Before entering Germany, students should choose a statutory health insurance and apply for membership there. The statutory health insurance company must accept students who are under 30 years of age and have a certificate of enrolment from a German university.



Deutsches Studentenwerk

## STWs Student Service Organisations

Germany's 57 Studentenwerke and Studierendenwerke (student service organisations) are responsible for the economic, social, health and cultural life of students:

- Dining halls and cafeterias
- Student residence halls
- Student financial aid
- Day care centres
- Psychological and social counselling
- Counselling for students with disabilities or chronic diseases
- Cultural activities

Deutsches Studentenwerk  
[www.studentenwerke.de](http://www.studentenwerke.de)

Updated: March 2022

doppelpunkt.com

Deutsches Studentenwerk



Information for  
students

English version

# Jobbing

This flyer explains the ways in which students can earn money while studying in Germany. It provides information about the social security contributions and taxes that employed students have to pay.

**Note** International students from non-EU countries have to observe the special restrictions on work that arise from the Residence Act (Aufenthaltsgesetz).

## Mini-job

### Marginal employment (part-time with low wage)

- Employment that is intended to be permanent
- Total salary not more than € 450 per month
- Total amount of € 450 per month can be exceeded in case of additional short-term employment

Several parallel mini-jobs are only allowed if the total monthly wage does not exceed € 450. The employer is obliged to register the mini-job with the Minijob-Zentrale.

### Mini-job in the commercial sector

#### Income tax

- Students are liable to income tax, or, more typically, the employer decides to pay a flat rate of 2% for income tax

#### Health and long-term care insurance as well as unemployment insurance

- Students are exempt from insurance contributions
- The employer must pay a 13% flat-rate contribution – unless the student has private health insurance

#### Important information on health and long-term care insurance

➡ at the end of this flyer

#### Pension insurance

- Students are required to pay insurance contributions, for which a deduction is made from the income earned (3.6% deduction = own contribution)
- The employer must pay a flat-rate contribution of 15%

Students can apply in writing to their employers for exemption from pension insurance if they wish to save their own contribution.

### Mini-job in private household

Employment in a private household that would otherwise be done by a member of that household, e.g. cleaning or ironing. Students pay neither income tax nor contributions to health, long-term care and unemployment insurance, but a contribution of 13.6% to the pension insurance. They can apply in writing to their employers for exemption from pension insurance if they wish to save their own contribution.

## Short-term employment

### e.g. semester break job

- Employment that is limited to a maximum of three months or 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 (e.g. work at trade fairs or Christmas markets)

**Note** In addition to short-term employment, a mini-job is also possible. Both salaries are not added together.

#### Income tax

- Students are liable to income tax

If the income remains below the basic tax-free amount (2022: € 9,984 per year), the income tax paid can be refunded via the income tax return (in the following year).

#### Health and long-term care insurance as well as unemployment insurance

- Students are exempt from insurance contributions

#### Important information on health and long-term care insurance

➡ at the end of the flyer

#### Pension insurance

- Students are exempt from insurance contributions

## Werkstudenten

### More than marginally paid employment

- Employment that is intended to be permanent
- Total wage more than € 450 per month
- Study must have priority over employment (employment of maximum 20 hours per week)

Employment as a Werkstudent is not possible during part-time studies, vacation semesters, research studies, dual studies.

#### Income tax

- Students are liable to income tax

If the income remains below the basic tax-free amount (2022: € 9,984 per year), the income tax paid can be refunded via the income tax return (in the following year).

#### Health and long-term care insurance as well as unemployment insurance

- Students are exempt from insurance contributions if they do not work more than 20 hours per week

#### Important information on health and long-term care insurance

➡ at the end of the flyer

Exceptionally, it is possible to work longer than 20 hours per week during the semester if the employment takes place on week-ends, in the evenings or at night. However, this only applies if these exceptions last a maximum of 26 weeks or 182 calendar days within a time year (e.g. 12.10.2021 to 11.10.2022). This is called the 26-week rule.

**Note** During the lecture-free period, it is possible to work more than 20 hours per week (up to full-time). The 26-week rule is also applied in this case.

#### Pension insurance

- Students are required to pay insurance contributions, for which a deduction is made from the income earned