

Content

1. Cost of living

2. Financial means for entry

- (1) blocked account
- (2) letter of sponsorship
- (3) Scholarship

3. Financial means for duration of stay

- (1) Scholarship
- (2) German Federal Training Assistance Act (BAföG)
- (3) Student Jobs

Cost of living

What do you need to budget for?	Estimated monthly expenses
Rent (including utilities)	410 €
Groceries	198 €
Clothing	46 €
Transportation	89 €
Health insurance and medical expenses	100 €
Communication (phone, internet, etc.)	31 €
Work materials	31 €
Leisure, culture and sport	65 €
Other costs	144 €
Total	1.114 €

Current
semester fee
394,30 €

Source: DSW's Social Study 2021

Financial means for visa / residence permit

Blocked account

- Proof that living expenses are covered
- Money can only be withdrawn after account holder has arrived in Germany
- Annual standard requirement: **11,904 € (992 € per month)**
- Must be opened before arrival
- Providers: expatrio, fintiba, care concept,...
- **Tip: bring some cash for the first few days**

Letter of sponsorship

- If an international student is not able to finance him/herself, he/she can be sponsored by another person living in Germany.
- The person covers: all costs including, emergencies (medical treatments or deportation)
- Duration: until international guest leaves Germany or is granted a residence permit for another purpose. 5 years the latest
- **Important:** Once the visa has been issued, a letter of sponsorship can no longer be withdrawn.

Financial means for duration of stay

Scholarship

- Financial support + non-financial
- Financing the studies or a stay abroad
- Does not need to be repaid
- Not only for “high achievers” but depends on:
 - Study programme
 - Place of study
 - University
 - Education Phase
 - social and community engagement
- Application: online → in home country or in Germany
- Research: scholarship providers, scholarship databases
- German language skills are usually a must

Scholarship examples for international students

- Deutschlandstipendium
 - www.uni-saarland.de/deutschlandstipendium
- Saarland-Stipendium (support during final stages of your studies)
 - www.uni-saarland.de/saarlandstipendium
- Friedrich-Ebert-Foundation
 - www.fes.de
- Heinrich-Böll-Foundation
 - www.boell.de
- Friedrich Naumann Foundation for freedom
 - www.freiheit.org
- Santander Scholarships
 - www.santanderopenacademy.com



German Federal Training Assistance Act (BAföG)

- BAFöG (=Bundesausbildungsförderungs-Gesetz) is a type of governmental funding for students.
- Combination of federal grants and interest-free loans
- Depending on parents' income, students receive funds for their studies
- up to 992 € per month, 50% are free, 50% interest-free
maximum loan repayment: 10.010 €
- **Students with visa or residence permit § 16 are not eligible**

- Students from EU, Iceland, Liechtenstein, Norway and Switzerland → unrestricted access to German labour market
- Students from non-EU / EEA countries („third-country nationals“) → special legal regulations apply
 - Only possible with work permit
 - 140 full days / 280 half days (not more than 4 hours a day)
 - No more than 20 hours per week (important for health insurance)
 - German language skills are mostly required

Student jobs

- Mini-job
 - total salary not more than € 603 per month / statutory minimum wage € 13.90
- Short-term employment (e.g. semester break job)
 - limited to a maximum of three months or 70 working days in a calendar year
- Werkstudierende
 - more than marginally paid employment


→ Always remember your studies are your priority

Current Announcements

- Santander Scholarship - **Stipendienprogramm UdS International**
(Application deadline: May 31st)
- Santander Sorgenfrei Stipendium
(Application deadline: June 7th)
- Deutschlandstipendium 2026
(Application deadline: June 30th)
- Scholarship to promote greater equality of opportunity
•(Application deadline: tbd)

How to contact us?



 Building A4 4, ground floor
Opening hours: Monday to Friday,
09.30 – 12.30 / 13.30 – 15.00



welcome@uni-saarland.de



<https://t1p.de/zdknj>



<https://t1p.de/f9ltg>





Please take the time to complete a short questionnaire

Thank you for your attention

