Loans
The rules governing the award of BAföG-loans to international students, especially non-EU students, are very complicated (§8 BAföG). To determine your eligibility, please contact your lender or the BAföG Amt.

Federal Training Assistance Act (BAföG)
A BAföG-loan is a monthly loan of up to €735 (as of April 2019) of which 50% must be repaid in instalments once the maximum period of assistance has ended. Please note: age and income restrictions apply.

Those eligible for support include: German nationals, recognized refugees, EU citizens who have been in Germany for at least five years or persons married to an EU national, non-EU nationals who worked for five years in Germany before starting to study and who hold a settlement permit (Niederlassungserslaubnis) or a permanent residence permit (DauerAufenthalt-EU), and EU students who are working in Germany.

Bildungskredit and Studienkredit
If you are in the later stages of your study programme, you can apply for a student loan from the German government and the state-owned bank KfW. Eligibility rules are the same as for BAföG loans.
www.kfw.de

Wohngeld (Housing benefit)
The German government offers some financial support for housing costs based on your income and the cost of accommodation. Application forms are available online.
www.saarland.de/70611.htm

Contact
For detailed information on specific grants or scholarships, please contact the awarding body directly.

If you have any other question, you can of course contact our Welcome Center.

Welcome Center
Building A4 4, Ground Floor
66123 Saarbrücken

Tel: +49 (0)681 302-4480
Email: welcome@uni-saarland.de

Students in financial crisis
International students experiencing unforeseen and exceptional financial hardship can contact the Welcome Center to learn more about possible short-term financial assistance.
Scholarships & other means of financial support

German state funding covers the tuition fee for all Bachelor and consecutive Master programmes. Therefore, the number of scholarships given by Saarland University itself is very limited.

Saarland-Stipendium [StudienStiftungSaar]
International students and doctoral candidates who are in the final stages of their programme can apply with this online application for financial support from the ‘Saarland-Stipendium’ scheme. [https://studienstiftungsaar.de](https://studienstiftungsaar.de)

Deutschlandstipendium
The Deutschlandstipendium provides financial and networking/logistical support to high-achieving and socially committed students. [https://studienstiftungsaar.de](https://studienstiftungsaar.de)

GradUS
The GradUS programme offers scholarships and workshops for doctoral students with a focus on fostering cooperative, interdisciplinary and international research. [www.uni-saarland.de/forschung/gradus](http://www.uni-saarland.de/forschung/gradus)

Alexander von Humboldt Foundation (AvH)
The Alexander von Humboldt Foundation awards fellowships to foreign scientists and scholars. The AvH Foundation also funds academics from developing nations and CIS states. [www.humboldt-foundation.de](http://www.humboldt-foundation.de)

The UniGR Mobility Fund
Students and researchers at universities within the UniGR network can apply for mobility funding in order to deepen and strengthen collaboration between members of the UniGR network. [www.uni-gr.eu/en/mobility-funds/saarland](http://www.uni-gr.eu/en/mobility-funds/saarland)

DAAD scholarship database
The German Academic Exchange Service (DAAD) offers a number of different student scholarship schemes in a searchable database. [www.daad.de/deutschland/stipendium](http://www.daad.de/deutschland/stipendium)

Funding database managed by Euraxess Germany
This database contains information for internationally mobile research scientists on the numerous programmes provided by major funding organizations in Germany. [www.euraxess.de/germany/jobs-funding](http://www.euraxess.de/germany/jobs-funding)

The Foundations Index
An online search facility for anyone interested in the funding programmes offered by German foundations and political parties. [https://stiftungssuche.de/](http://https://stiftungssuche.de/)

External academic awards and prizes
[www.uni-saarland.de/chancen](http://www.uni-saarland.de/chancen)

Financial hardship refund for the semester ticket
Students who are experiencing exceptional financial hardship can apply to Saarland University’s General Student Committee (AStA; Building A5.2) to have the price of their semester travel ticket refunded.

Refund of the administrative charge
In certain cases, students may be eligible for a refund of the €50 administrative fee that is part of the semester fee payment. Grounds for a refund include: caring for children or close relatives, receiving financial support for educational needs (BAföG), early deregistration. [www.uni-saarland.de/studium/im/organisation/beitraege/](http://www.uni-saarland.de/studium/im/organisation/beitraege/)

Jobs
Non-EU students are allowed to work up to 19 hours a week for a period not exceeding 120 days or 240 half-days per year, unless otherwise specified on their visa. If you are unsure about your eligibility to work, please contact the team at the Welcome Center for assistance.

There are numerous job search engines available online:
- [http://jobs.meinestadt.de/saarbruecken](http://jobs.meinestadt.de/saarbruecken)
- [www.academics.de](http://www.academics.de)
- [www.jobs.uni-saarland.de](http://www.jobs.uni-saarland.de)
- [www.studentenwerk-saarland.de/Kommunikation/Pinwand](http://www.studentenwerk-saarland.de/Kommunikation/Pinwand)

For support and assistance with your application, please contact the Career Center or the students@work service run by AStA. [www.uni-saarland.de/einrichtung/career-center](http://www.uni-saarland.de/einrichtung/career-center) [https://asta.uni-saarland.de/studentswork](https://asta.uni-saarland.de/studentswork)

Monthly cost of living in Germany*

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rent and utilities</td>
<td>€323</td>
</tr>
<tr>
<td>Food and drink</td>
<td>€168</td>
</tr>
<tr>
<td>Clothing</td>
<td>€42</td>
</tr>
<tr>
<td>Study materials</td>
<td>€20</td>
</tr>
<tr>
<td>Car and public transportation</td>
<td>€94</td>
</tr>
<tr>
<td>Health insurance, medical costs, medicine</td>
<td>€95</td>
</tr>
<tr>
<td>Telephone, internet, TV</td>
<td>€31</td>
</tr>
<tr>
<td>Recreation, culture, sports</td>
<td>€61</td>
</tr>
<tr>
<td>Semester contribution **</td>
<td>€47</td>
</tr>
<tr>
<td>Total</td>
<td>€881</td>
</tr>
</tbody>
</table>

* figures based on calculations by www.study-in.de
** added specifically when studying at Saarland University