

Before commencing academic study in Germany, every student should first consider how they are going to finance their studies and living costs.

Before they can apply for a visa, university applicants from Switzerland or countries outside the EU or EEA will need to produce a financial statement proving that they have adequate funds to cover living costs (on a blocked account, for example). You'll find detailed information on this in the "[Visa and Residence Permit](#)" info sheet.

Many students work part-time to finance their studies and still rely on additional funding from their families, for example, or from a scholarship.

## Scholarships

All students who do not have adequate funds to cover their living costs have the opportunity to apply for a scholarship. Please be aware, however, that although there are only very few scholarships available, there are large numbers of applicants.

The DAAD has a **Scholarship Database**, organized according to the applicants' countries of origin.

[www.daad.de/deutschland/stipendium/de/](http://www.daad.de/deutschland/stipendium/de/)

At HGU you can also apply for a **Deutschlandstipendium**. For further information and application deadlines go to: [www.hs-geisenheim.de/hochschule/foerderungunterstuetzung/foerderungen/deutschlandstipendium](http://www.hs-geisenheim.de/hochschule/foerderungunterstuetzung/foerderungen/deutschlandstipendium)

## Financial Support for Students with Families

Students who require support in situations of family conflict should contact the *Jugendamt* (Youth Welfare Office) responsible for their city/district. The *Jugendamt* will also help them find appropriate childcare.

Please note that non-EU citizens with a residence permit for purposes of study are not entitled to claim *Kindergeld* (child benefit), *Elterngeld* (parental allowance), *Erziehungsgeld* (child-raising allowance) or an *Unterhaltsvorschuss* (maintenance advance). An entitlement only arises once you are in possession of a residence permit for the purpose of gainful employment. There are some exceptions, however. Please enquire at the social advisory centres (particularly in an emergency!) and contact the relevant Foreigners' Authority (*Ausländerbehörde*) for information on provisions for exceptional circumstances.

Students from the EU/EEA and Switzerland with children are entitled to benefits such as *Kindergeld* or *Elterngeld*, even during a semester of academic leave.

## Living and Studying Costs in Germany

Listed below are several examples of expenses which may arise when living and studying in Germany:

### 1) HGU Semester Fee

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Unlike other countries, Germany – and thus HGU – does not charge tuition fees for normal Bachelor's degree courses or consecutive Master's degree courses. There is only a semester fee, which must be paid at the beginning of each new semester. Upon payment you will receive your Student Card, which also functions as a 'Semester Ticket', entitling you to free travel on public transport throughout large areas of Hessen and parts of Rheinland-Pfalz. The fee also covers administration costs and includes a social contribution to the *Studierendenwerk Frankfurt*, a student services organisation that finances student canteens, accommodation, sports facilities etc.

### **2) Library / Canteen at HGU**

As a student at HGU you have access to a wide range of specialist literature in the university library. This service is free of charge.

### **3) Living Expenses**

In Geisenheim and the Rheingau region the average cost of living amounts to approx. 600-850 Euros per month and includes the following basic expenses:

#### Rent

At between 300 and 400 Euros per month, rent for a room or apartment accounts for a large proportion of living expenses. A room in a shared apartment (i.e. you have your own bedroom, but share kitchen and bathroom with your flatmates) or a student residence may be cheaper.

#### Internet/Telephone/Mobile Phone

In Germany there are many providers offering combined internet and landline phone packages or mobile phone deals. There are different contract periods, e.g. 1-2 year contracts which are automatically renewed if the statutory periods of notice are not observed. For mobile phones you can choose between deals with or without contractual obligations. If you are planning to stay in Germany for only a limited time and don't want to take any financial risks, it would be best to opt for a mobile phone deal without contractual obligations. These are available either as "Prepaid" (you load a certain amount of credit onto the SIM-card and you cannot exceed this amount), or "Postpaid" (you are billed according to usage). These tariffs often include "flatrates" for mobile data usage or phone calls, and can offer an inexpensive and simple alternative to a home internet package, because applying for an internet connection for your apartment can sometimes take weeks or even months! Using the local wifi network at the Hochschule Geisenheim University campus is an alternative which is free of charge and open to all enrolled students.

#### Electricity/Heating Costs

In most cases electricity costs are not included in the rent of an apartment and you have to find your own energy provider. You sign a contract with your chosen conventional or green energy provider. The cost for a single tenant in a 1-room apartment can amount to approx. 25-45 Euros (depending on usage patterns). Once a year you will receive a statement from your energy provider, indicating whether you will be getting money back or need to pay more, depending on how much electricity you have used. Heating costs are dealt with in a similar way. Many rental contracts include a flat charge for heating and the landlord uses a

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particular gas or oil provider. In this case you will normally receive a heating statement once a year (usually together with the statement for ancillary costs), indicating whether you will be receiving a rebate or owe more money. It is difficult to estimate these costs in advance, as they also depend on the condition of the apartment (age of the apartment, insulation, energy performance certificate) and your individual usage patterns.

Some students also pay their landlord a monthly, all-inclusive rent which covers electricity and heating costs, so that they do not have to find their own energy provider and will not normally have to pay any additional costs.

### Health Insurance

When you are insured as a student with a German statutory health insurance provider (*gesetzliche Krankenkasse*), membership will cost approx. 82 Euros per month, provided you are not older than 30 or have not yet completed the 14<sup>th</sup> semester of your degree course. After that, the membership fee rises to at least 160 Euros. The cost of private health insurance can vary. You can find an example in the [“Medical Care” info sheet](#).

### TV & Radio Licence Fee (GEZ)

Every household in Germany pays a TV & radio licence fee to the German TV Licencing Office (*Gebühreneinzugszentrale*) for the public broadcasting services ARD, ZDF and Deutschlandradio. Each household is charged a monthly amount of 17.98 Euros, even if they are not in possession of a receiving device (such as TV, radio, PC with internet or smartphone). The Residents' Registration Office (*Einwohnermeldeamt*) passes on your details to the regional broadcasting agency (*Landesrundfunkanstalt*). Further information:

[www.studis-online.de/StudInfo/rundfunkbeitrag-fuer-studenten.php](http://www.studis-online.de/StudInfo/rundfunkbeitrag-fuer-studenten.php)

### Food/Shopping

In the Rheingau and Rheinhessen you can buy high quality fresh fruit, vegetables and wine directly from local producers at relatively reasonable prices. In Geisenheim and the surrounding villages there are also a large number of small shops for your everyday needs. You'll find that supermarkets offer the widest choice of products. These are usually conveniently located on major roads and squares and they also have lots of cheap offers. Organic products are healthier, but more expensive and are becoming increasingly popular in Germany. Depending on your personal preferences you'll need between 30 and 50 Euros per week for food. A limited range of clothes is available in Geisenheim and the surrounding area, either new or in second-hand shops. You can also travel further afield to the cities of Wiesbaden or Mainz.

For further information and cost examples, please go to:

[www.study-in.de/de/aufenthalt-planen/geld-und-kosten/lebenshaltungskosten\\_28220.php](http://www.study-in.de/de/aufenthalt-planen/geld-und-kosten/lebenshaltungskosten_28220.php)

Enquiries about financing your studies

**International Office**

international@hs-gm.de

Enquiries about the Pre-Study-Project

**International Office**

pre-study@hs-gm.de

