

BAföG – Educational Assistance

Requirements:

- For Ukrainian students in accordance with § 8 in conjunction with §61 BAföG with a residence permit in accordance with § 24 of the Residence Act
- Age under 45 at the start of training
- First education or directly subsequent master's degree
- Actual study at a domestic university/college
- If the academic achievements are exclusively at a Ukrainian university, the Chemnitz-Zwickau Student Services Association is responsible for the BAföG application. If rejected, citizen's income can be applied for.
- Funding is only possible if there is financial need. This is assessed based on the parents' income as well as the student's own income and assets.

Requirement Rates	living with parents	living away from home
Requirement	534.00 €	855.00 €
Self-insurance surcharge		
Health insurance surcharge	102.00 €	102.00 €
Nursing care insurance surcharge	35.00 €	35.00 €
Maximum funding	671.00 €	992.00 €
HI-surcharge for over 30s	185.00 €	185.00 €
NCI-surcharge for over 30s	48.00 €	48.00 €
Maximum funding for over 30s	767.00 €	1,088.00 €
Childcare surcharge	160.00 €	160.00 €
*for each of your own children until the completion of their 14th year of life		

Repayment

- **Only half of the BAföG must be repaid**, up to a maximum of €10,000.
- **Repayment begins approximately five years after the end of the funding period.** The Federal Administrative Office is responsible for repayment.

Application

- The application must be submitted **in writing or online via BAföG-Digital** to the relevant office for educational assistance.
- **Submit early** – if possible, in the first month of training.
The application can also be submitted before the start of training if admission has been granted. The follow-up application should be submitted two months before the end of the current approval period, if possible.

Combining BAföG and scholarships – what you need to know

What is permitted?

- **Performance-based scholarships** (e.g., Deutschlandstipendium) are **exempt from deduction** up to *€300 per month* – they do not affect your BAföG.
- **Earmarked scholarships** (e.g., book allowances, travel allowances) are **not considered income** and are also not taken into account.
- You can even **combine several scholarships** as long as the allowances are observed.

What is counted or excludes BAföG?

- **Social education grants** (e.g., vocational training grants) are **fully counted toward BAföG**.
- **Full scholarships from organizations that promote gifted students** (e.g., Studienstiftung des deutschen Volkes, Heinrich-Böll-Stiftung) **completely exclude BAföG**, as they serve the same purpose.

Further information

- The **type of funding provider** plays a role: scholarships from **private funding providers** are often favored, while **state-funded scholarships** are more likely to be taken into account.
- **Saved scholarship funds** count as assets – the usual BAföG asset limits apply here (e.g., €15,000 for students under 30 and €45,000 for students aged 30 and over).