

Information sheet on the mitigation of financial emergencies caused by the Corona pandemic

As a result of the Corona pandemic, many students experience a sometimes considerable worsening of their financial situation, e.g. through terminations of employment by their employer, suspension of employment or a collapse of the financial situation in case of self-employment.

With this information sheet, we would like to give you an overview of (short-term) financing options you can consider and provide tips on how you can organize your ongoing costs in the corona pandemic.

Hamburg Corona Emergency Loan for Students:

You can apply for the Hamburg Corona Emergency Loan for the months of April, May and June 2020 with 400 Euros each via the Studierendenwerk Hamburg [website](#). The emergency loan is to be repaid at the earliest 12 months after the approval month in monthly installments of EUR 50.00. If repayment is not possible due to financial difficulties, there are deferral and waiver options that can be applied for at the Studierendenwerk Hamburg.

Applying for BAföG:

International students unfortunately are not eligible for BAföG benefits in most cases. One of the requirements that must be met in order to receive BAföG is nationality. You can find more information on this [here](#).

General information on BAföG you can find under www.bafög.de. An overview of which documents are required for BAföG applications and where to find them you can find [here](#).

Deferral of payments for costs of living (rent, water, electricity, radio licence fees, mobile phone costs, loan contracts, etc.):

You can try to suspend the payments of individual posts (**deferral**):

Landlords may not terminate the lease for rent debts arising from the period between April 1st 2020 and June 30th 2020 if the rent debts are due to the effects of the COVID 19 pandemic. However, the obligation of the tenant to pay remains in force. Tenants should inform the landlord if payment of rent is not possible due to the Corona pandemic and may agree to defer payment.

As a tenant, you then have until June 30th 2022 to pay the rent debt (based on the law on mitigating the consequences of the COVID 19 pandemic in civil law, insolvency law, and criminal proceedings law). However, interest on arrears may become due. Further information you can find [here](#) and on [this linked website](#) (both only available in German).

The same applies to the other costs of living that become due, such as electricity, water, TV/broadcasting license fee (*Rundfunkbeitrag*), mobile phones, etc. ([see here](#); only available in German), for which we also recommend a deferral request or a request for payment in instalments if you are no longer able to pay the costs.

Requests for deferral of payment must be addressed to the creditor in writing, either by mail (registered letter), by fax (with confirmation of dispatch), or by e-mail (with confirmation of read receipt). It is advisable to keep the deferral request and the proof of dispatch/receipt in a safe place.

Deferral of payment for the Semester's fee at the university:

Hamburg's universities offer students who cannot pay the semester fee or tuition fees for the summer semester the opportunity to pay the fees until 15.07.2020. Please contact your university. Further information on the effects of COVID-19 on Hamburg's universities and the study program you can find [here](#) (only available in German).

Working:

Even during the Corona pandemic, you may be able to get a job. On the one hand, you can check the usual online job portals, e.g. <https://www.stellenwerk-hamburg.de>, <https://www.jobcafe.de>, <https://jobboerse.arbeitsagentur.de>, <https://jobs.meinestadt.de/hamburg>, <https://de.indeed.com/>.

In addition, there are currently areas that have increased recruiting. Try to apply there: delivery services for food and beverages, supermarkets, grocery stores, logistics, cleaning companies, petrol stations, harvest work (<https://daslandhilft.de>).

On our website you will find answers to numerous questions about jobbing such as: Which students are entitled to social benefits? Can students who are released from their jobs take on another job during this time? Do students receive short-time work compensation? Can students work more than 20 hours because the start of the lecture period has been postponed? Do self-employed students have any claims for compensation?

Deferral of payment for health insurance or offer of payment by instalments:

Health insurance coverage is a prerequisite for enrolment/registration. If students in the compulsory student insurance do not pay their contributions, the health insurance company can suspend the health insurance cover and must inform the university. In such cases, the student may be threatened with de-registration. In addition, the suspension of insurance cover has dire consequences for all insured persons, regardless of the tariff, in times of a pandemic, as only emergency treatment is covered.

If you are currently unable to pay your contribution due to the effects of the pandemic, please contact your health insurance company immediately and request a deferral of your payments; this is currently also possible via e-mail. Under certain circumstances, the health insurance company may require you to provide proof. If your request for a deferral is rejected, try to arrange for payment in instalments as an alternative.

Please note: If you already had payment difficulties before the COVID 19 pandemic and, for example, have agreed to pay in instalments, you must clarify your options with your health insurance company. It may be helpful to at least partially cover older debts so that the current contribution payments can be deferred or paid in instalments.

Further study financing options:

Wohngeld (housing benefit) as a subsidy for rent is only possible in certain constellations (see further information [here](#); only available in German). When examining the entitlement to Wohngeld, the type of housing and the amount of rent are just as important as the type and amount of income and assets, as well as the question of why BAföG is not granted. Thus, the loss of employment income or income from self-employment does not automatically lead to a Wohngeld claim. International students with a residence permit for the purpose of study/"visa" must have the required means of subsistence without Wohngeld and should seek advice at Studierendewerk Hamburg before applying for Wohngeld to avoid that the Foreigners Registration Department withdraws the residence permit and requests to leave the country. You can find your competent Wohngeld office [here](#).

The **Bildungskredit** is a loan from the KfW-Förderbank. Students who fulfil the criteria for BAföG on the basis of their residence permit, are entitled to submit an application. Students with a residence permit for the purpose of study/"visa" are not eligible.

The Bildungskredit must be repaid four years after the first disbursement in monthly instalments of EUR 120. The interest rate is currently 0.72 %. You can also get a one-time payment of up to EUR 3.600. You can only apply for the one-time payment for study-related costs, such as laptop, software, specialist literature, semester contribution, tuition fees, costs for semesters abroad (even in advance), if this is required or recommended, costs for a compulsory internship at another location, other study-related costs. You don't need to submit receipts for these costs.

Applications must be submitted to the Bundesverwaltungsamt under www.bildungskredit.de.

The **KfW Studienkredit** is a loan from the KfW-Förderbank. From 1st of July 2020 on all students who study at a German university and who are not older than 44 years at the beginning of their studies, can apply for the KfW-Studienkredit. Monthly disbursements between EUR 100 and EUR 650 are possible during the period of study. The repayment starts 18 months after the last disbursement.

From 1.7.2020 to 31.3.2021 the KfW Studienkredit is interest-free, but from 1.4.2021 onwards interest has to be paid.

Applications must be submitted to KfW-Förderbank [here](#) (Information in English language) and [here](#) (request). We recommend that you seek advice beforehand from the Studierendenwerk Hamburg, Counselling Centre for study financing - BeSt. There you can also conclude the contract. Further information: [here](#).

Loans from the loan fund: The Studierendenwerk Hamburg maintains a loan fund and can use these funds to bridge various emergencies, e.g. the period of the graduation phase. Further information: [here](#).

Scholarships are a very inexpensive form of financing your studies, but almost always have a long application phase and therefore do not represent a short-term financing option. For your medium-term financial planning, you can find additional information [here](#).

International students (students with a stay for the purpose of study/"visa", students from the EU/EEA, students with refugee background): You can find information on financing your studies [here](#).

Students with children should urgently have their entitlement to a Children's Allowance (*Kinderzuschlag*) checked. The application has currently been simplified due to the effects of the Coronavirus. Detailed information on the so-called "Notfall-KiZ" you can find [here](#) (only available in German). For questions regarding your entitlement and the application procedure, please contact the [Familienkasse Nord](#). In addition, due to the changed income situation in the family, supplementary benefits from unemployment benefit II (ALG II) and/or Wohngeld may be considered under certain circumstances. Students with a residence permit for the purpose of study/"visa" are not eligible for Kinderzuschlag and unemployment benefit II (ALG II).

**FAQs on other topics from the
social counselling / student financing you can find here.**

This information sheet is intended to provide an overview and makes no claim to completeness. All information without guarantee.
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