

FAQs on Interim financial aid for students in pandemic-related emergency situations provided by Deutsches Studentenwerk (DSW)

The Federal Ministry of Education and Research (BMBF) provides interim financial aid 2020 until end of September 2021, in order to help again those students who are demonstrably in an acute, pandemic-related (economic or financial) emergency and require immediate support.

You can apply for interim financial aid if you are a German or international student enrolled at a public-funded and government-recognised higher education institution in Germany and if you have your domicile and habitual residence in Germany.

All the following information is provided to the best of our knowledge. Only the local Studierendens- or Studentenwerk (STW) that processes the application is responsible for the decision and for providing binding information on an application that has already been submitted.

In a nutshell

Those already receiving loans, grants or other support during the reference month may nevertheless obtain interim financial aid. Depending on proven need, you could receive between 100 € and 500 € as a non-repayable allowance.

Those with more than 500 € in their bank account at the time of submitting an application will not receive this interim financial aid and should please not file an application.

Applications can be submitted for the current month and must be renewed for each further month one at a time

Please submit your application online to the local student service organisation (Studierendenwerk or Studentenwerk – STW). Based on the details you have provided in your application, the STW will decide whether aid is granted. The order of processing of applications is generally guided by the time of **receipt of the complete documents** by the respective student service organisation.

You are not legally entitled to the award of interim financial aid. You confirm this when you submit your application by recognition of the ancillary provisions.

Applications must be submitted online on the portal
<https://www.ueberbrueckungshilfe-studierende.de/start>

Please use the most recent version of Internet-Browsers Chrome, Firefox or Opera, or the current standard browsers of mobile devices. If you use Edge as a browser, please update to Edge Chrome version 83.x. or higher. The system does not support versions of Internet Explorer.

Applications are submitted to the student service organisation (STW) operating for the higher education institution in Germany that you are studying at. In the case of an institution with several locations, the student service organisation where the **head office of your higher education institution** is located will be responsible for processing your application. In the case of higher education institutions without relevant student service organisations, the German National Association for Student Affairs (Deutsches Studentenwerk – DSW) will determine which student service organisation is responsible.

If you cannot find your higher education institution in Germany (only higher education institutions – but no other schools – are eligible) in the following list, please send an Email to ueberbrueckungshilfe-studierende@studentenwerke.de

1. What is the interim financial aid for students provided by the Federal Government?

The Federal Ministry of Education and Research refers to two types of interim financial aid for students:

- a temporary waiver of interest on the KfW Student Loan and expanding the entitlement to the KfW Student Loan to international students from June 1, 2020 until February 15, 2021
- emergency grants for students in an acute, pandemic-related emergency that you can apply for online www.ueberbrueckungshilfe-studierende.de

2. Which students can benefit from the interim financial aid? How can I qualify?

This aid shall benefit those students who are demonstrably in a pandemic-related emergency, who need immediate help and who can claim no other support. This applies equally to German and international students.

Students enrolled at a public-funded or government-recognised higher education institution in Germany are entitled to submit an application, provided they are not on leave and that Germany is their main place of residence.

Students studying within an employment relationship or as part of service, for example at Universities of Applied Administrative Sciences (Verwaltungsfachhochschule) or Federal Army Universities (Bundeswehrhochschule), students in courses alongside career or dual system courses, non-enrolled and occasional students (Gasthörer) as well as students at higher education institutions not recognised by the government are **not entitled** to apply.

The interim financial aid complements the initiatives that the Federal Government has previously launched to assist students in the current exceptional situation brought about by the corona pandemic. BAföG or the KfW Student Loan can provide more long-term support.

During the month in which you apply for this interim financial aid, you must not reckon with any other pandemic-related support for your living expenses, for example via emergency funds, foundations or sponsoring associations.

3. What do I receive, how much do I receive?

If you are demonstrably facing financial hardship brought about by the pandemic – for example because you have lost your part-time job and you have so far been unable to find any other part-time employment – you can obtain an allowance of 100-500 € a month from the government via the student service organisation (STW) that is responsible for your higher education institution.

The level of the allowance depends on pandemic-related, individual needs and is calculated as follows:

Account balance	Interim financial aid
Less than 100.00 €	500.00 €
Between 100.00 € and 199.99 €	400.00 €
Between 200.00 € and 299.99 €	300.00 €
Between 300.00 € and 399.99 €	200.00 €
Between 400.00 € and 499.99 €	100.00 €

What counts is the account balance on the day before the application is submitted (or the last banking day before you send in your application).

This means, for example, that if you submit your application on the 15th of April 2021, the account balance of the 14th of April 2021 is relevant.

You will be informed by E-Mail if and how much interim financial aid you may receive after verification of your online application.

4. 500-Euro-Ceiling in your accounts: Will I get nothing if I have 500 € or more than 500 € in my account?

Yes, that is what the criteria stipulate. This interim financial aid is meant for acute emergencies.

5. How high may my other monthly income be for me to still qualify for support?

You may apply for interim financial aid even if you have a monthly income. Any other monthly income is not relevant as long as:

- a demonstrable pandemic-related emergency prevails at the time of submitting the application and
- you assure that you have not filed any further applications for allowances as comparable support during a pandemic-related emergency situation for the month that you are now applying for. Such applications could be other emergency funds, foundations or sponsoring associations, and

6. How and where do I apply for this interim financial aid?

You can only apply online via the portal www.ueberbrueckungshilfe-studierende.de. Your application is forwarded directly to the student service organisation (STW) responsible for your support and will be processed there.

Therefore, it is important that you state at which higher education institution in Germany you are studying. In the case of institutions with branches or locations in further cities, the system will assign a student service organisation according to the head office location of the institution. Please complete the online application mask. The student service organisation responsible for you will assess your application and notify you whether and when you will be receiving interim financial aid.

7. From when on can I submit my application?

You can submit your application again for each month on any day during the respective month.

8. I cannot find my higher education institution in the pull-down menu on the portal?

If you cannot find your higher education institution, please check the style of writing. The name of the higher education institution must be spelled out completely and correctly – no abbreviations. You can also search for the head office of your higher education institution.

You can only submit an application if you are enrolled in a public or publicly recognised higher education institution in Germany, as long as you are not on leave and as long as your main place of residence is within Germany.

You are not entitled to apply if you are studying within an employment relationship or as part of service, for example at Universities of Applied Administrative Sciences (Verwaltungsfachhochschule) or Federal Army Universities (Bundeswehrhochschule). Also, students at universities abroad, students in courses alongside career or dual system courses, non-enrolled and occasional students (Gasthörer) as well as students at higher education institutions not recognised by the government are not entitled to apply.

If you are enrolled at a public or publicly recognised higher education institution in Germany and still cannot find our institution in the application portal, please write an Email to Deutsches Studentenwerk, and send it to ueberbrueckungshilfe-studierende@studentenwerke.de – you will then receive a reply from there.

9. What kind of proof do I have to provide? Which documents must I submit online?

For an application, you need:

- your institution's certificate of enrolment for the summer semester 2021
- your identity card or equivalent proof of identity, such as a passport with a registration certificate (Meldebescheinigung). Foreign students having a residence permit for the purpose of studying (according to Aufenthaltsgesetz §16) are required to provide a valid residence permit.
- contact details of a bank account in Germany to which you have access
- a declaration that you have not applied for or expecting any further pandemic-related support for the month that you are herewith applying for (such as from emergency funds, foundations or sponsoring associations). Short-time unemployment benefits are also considered as a pandemic-related support option in the current exceptional situation caused by Covid19.
- an explanation of why you are in a pandemic-related emergency situation, if possible proven by corresponding documents. The reasons for the emergency must have occurred within the month that your are

submitting your application or in the two months before. If the beginning of the emergency dates further back, you must document current initiatives that could lead to an improved financial situation in the near future. For further details, please refer to question 10.

- comprehensive account statements of all your accounts to which you have short-term access, in chronological order and sorted by date for the full calendar before the month in which you file your application, and for the current month up to the until the last (banking) day before your submit your application. For further details, please refer to question 14.
- A self-declaration that you can be expected to successfully complete your studies

10. What does “proof of pandemic-related emergency situation” mean?

The interim financial aid is intended to support those students that can prove that they are in a pandemic-related emergency financially, that they need direct help, and that they cannot draw on other forms of support.

To prove such a situation, the following preconditions must be met:

- a) the account balance of all your combined accounts must be less than 500 €
- b) b) the emergency situation has been caused by a pandemic-related loss of income within the current months or in the two preceding months

A pandemic-related loss of income may have occurred by the following reasons and corresponding proof must be provided:

- termination of a work contract or proof that employment has been suspended by the employer, or – where such proof cannot be delivered – a corresponding self-declaration that includes in particular the length and amount of the employment up to now, as well as the reason and circumstances of termination; **and/or**
- a documented rejection of at least two applications at different employers for the time up to your application. Exceptionally, you can explain the job applications and rejections in your self-declaration if such documents cannot be produced due to the pandemic; **and/or**
- a self-declaration about the cessation of self-employment (information about clients, type and amount of work; information about which contracts have been lost to what amount; amount of lost revenues); **and/or**
- a self-declaration about the cessation of allowances from your parents (information about which allowances have been lost when, and to what amount, and for what reasons).

If the reason for the pandemic-related loss of income dates back longer than the two months before the current month, e.g. if you apply for interim financial aid in April 2021 but have lost your job before the end of January 2021, you must document own current initiatives to improve the pandemic-related emergency (such as applications for part-time jobs, commissions in self-employment). In order for such documentation to be “current”, the must date from the last two months before the current month and up to the day of your application for interim financial aid.

11. My employment contract is only temporarily suspended but not terminated, do I have to look for other jobs?

If the reason dates back longer than two calendar months before your application, you must document your own current initiatives to improve the pandemic-related emergency (e.g. applications for part-time jobs, offers for self-employment). Thus, if your employment contract has been suspended since January 2021 when you apply for interim financial aid in April, the same rules apply as in a termination of contract; correspondingly, you must document current efforts in the time-period of the two calendar months before your application respectively in the current month up to your application.

12. What must the self-declaration contain?

a. For unsuccessful application initiatives:

- contacted employers (including concrete contact persons or organizational units)
- Date of unsuccessful applications and refusals
- expected jobs and expected income
- reasons why applications and refusals cannot be substantiated by relevant documents

b. In the event of cessation or restriction of self-employment:

- Former clients
- Type and extent of self-employment, in particular details of which contracts have been eliminated and to what extent
- Average income from self-employment before the Corona pandemic
- The extent of lost revenue due to the pandemic or, if it has been a process since March 2020, the decrease in order (financial and temporal)

c. In the event of loss or limitation of the support received so far:

- By whom and in what amount and until when maintenance payments were made
- Specify the reason for the failure or of the reduction of maintenance
- When the maintenance payment is reduced, the amount of the current maintenance payment should also be documented

d. In the event of loss or restriction of employment caused by the pandemic:

- Duration and scope of previous employment
- Reason and circumstances of terminations
- Name of former employers
- Duration of the activity that was terminated
- Precise timing of the termination (incl. last working day)
- Average income from previous employment
- An explanation of why this cannot be explained by appropriate documents

13. May I blacken out specific information on my identity card or passport?

Yes, you must only provide comprehensive documents regarding the pandemic-related emergency. Information in your identity card that do not directly serve the proof of identity, address, and validity of the document such as place of birth or religious affiliation, may be blackened.

14. Do I have to provide information about all my bank accounts? Even a PayPal account? What about a home loan savings contract (Bausparvertrag) or a rent deposit account (Mietkaufionskonto)?

To prove that you are in a financial emergency, you need to provide the comprehensive bank statements (without any gaps) of all of your bank accounts to which you have short-term access. These are all accounts to which you have the sole or at least shared right of disposition.

You must provide the bank statements of all accounts (including payment transaction services such as PayPal or amazon payments), to which you have short-term access, listed in chronological order and sorted by date for the full calendar months before the current month and **for the current month up to the last (banking) day before you file your application**. Lists of transactions can be accepted instead of bank statements as long as the transactions are listed comprehensively (without any gaps).

This also applies to deposits, such as equity deposits, investment funds/deposits or BitCoinDepots. If you have a monthly disposal limit for longer-term savings accounts, this must be taken into account.

Exceptions are savings agreements (for example home loan savings contracts in the savings period – or Bausparvertrag) or other accounts to which you do not have short-term access, i.e. within the current month, such as rent deposit accounts (Mietkautionskonto), or trust accounts (Treuhandkonto). These are the only accounts to which you are not required to send in documents.

Attention: so-called blocked accounts (Sperrkonto) that are used as proof of sufficient financial resources for foreign students do allow for access within the current month in a determined amount, thus they must be indicated – in which a declaration about the determined accessible amount on the last (banking) day before your application within the current month must be given.

Similarly, you must provide information about online accounts such Comdirect or financial transaction services such as PayPal, Amazon Payments etc. as long as the balance is available at short-notice – or you must declare that you currently do not have any credits on those accounts.

If a bank account exists for the residents in a shared apartment (Wohngemeinschaft) and that account is registered for one person (the applicant for financial aid) or also for all persons who share the apartment, this account should be listed together with an explanation of how the account works – this will explain the (proportional) creditability of the balance on the account.

For all other accounts to which you have no short-term access within the current month or on which you do not have a current balance, the following declaration will suffice: “I confirm that I have provided comprehensive information about the available balance on my accounts and that I do not have any current balance on other accounts. Beyond this, there is no current balance available on other payment transaction services if these services are not listed (such as e.g. PayPal or Amazon Payments).”

It must be discernible from your documents that the applicant has a sole (or shared) right of disposal for the bank account within Germany to which the interim financial aid should be transferred.

You may only list a loan/credit to the amount in which a redemption obligation is bidding for the current month. If such repayments are made in cash, you should not only provide a self-declaration but also a transaction receipt from the recipient of the payments.

15. My parents usually support me with cash; how should I declare this with my bank accounts?

Please upload a personal declaration to explain this.

16. How do I ensure that I am really submitting the application for myself?

In the course of the online application, you will have to upload a photo of yourself several times, including once with your identity card or passport (together with the registration certificate), and there is a further authentication step with an automatically generated number code that will be sent to your Email address. This is meant to prevent abuse and cheating.

17. I forgot to upload something when I made my application. Can I still send this in?

No. Later uploads are not possible.

In the application process, please make sure that you have completely uploaded all the right documents before sending the application. Your documents are shown immediately after the upload, and you can see if they are not the correct ones or not readably, delete and change them. You can also go back and verify if all documents are correct and complete before sending the application. If you do not have the documents ready at hand, please interrupt the work on your application and log in again later to upload the right documents. You should only send the application when it is completely finished!

The online application tool will automatically show you if your application is complete when uploading documents.

18. When do I learn whether and how much interim financial aid I will receive?

You can always log in to the portal www.ueberbrueckungshilfe-studierende.de and check the status of your application at the responsible student service organisation (Studenten- oder Studierendenswerk – STW in short). To do so, click "LOGIN" on the start page and enter the e-mail address that you have used in your application. We send you a six-digit “token” or code via e-mail; you can use this code to access the information of your application.

When your STW has finished processing your application, you receive a message to the e-mail address with which you are registered on the portal.

If you log in to the application portal again, you find out if and in what amount you receive the interim financial aid. To do so, please click “LOGIN” again and use the six-digit token/code that we send you per e-mail.

Important: you receive the e-mail message directly from the application portal www.ueberbrueckungshilfe-studierende.de, but not from the STW that has processed your application.

Please refrain from phone calls or inquiries at your student service organisation.

How quickly you receive a message from the system depends on how many applications the student service organisations receive. Staff will do their best to process the applications swiftly. Many student service organisations have set up their own teams specifically for this purpose.

If your application is approved, you can reckon with the money being transferred in a week’s time.

19. Can I submit an application more than once?

Yes. This interim financial aid is granted monthly. If your emergency lasts longer than a month, you can submit a new application in the following month.

20. Do I have to provide everything again for each subsequent application?

No. All you have to provide with a subsequent application is:

- a declaration that you have not applied for any further pandemic-related support for the month that you are herewith applying for (such as from emergency funds, foundations or sponsoring associations) or are not expecting further support through applications that you have already submitted; also, short-term unemployment benefits must be declared here
- if the uploaded personal identity document is no longer valid, you must upload a new one
- your declaration about your emergency situation caused by the pandemic must concern the current month; thus, you have to upload new or updated documents or self-declarations.
- the latest bank account statement(s) that cover(s) the time from the last application up to the current one without interruptions

21. I have already received interim financial aid before; can I use my access data again?

If you continue to be enrolled in the same higher education institution at which you were studying before, please continue to use the same access data as back then. This means that you log in to the portal with the e-mail address that you have used in your last application in order to make a follow-up application.

If you have transferred to another higher education institution, please create a new application-ID with the new e-mail address of your current institution. You are then taken through the identity verification in the application phase again and will then have two different application-IDs on the portal. It is important that you always use the right E-Mail address to login to the portal and that you make new applications or modifications in the correct application profile, since your E-Mail address is linked with a particular application-ID.

22. I have already applied for interim financial before, but transferred to another higher education institution in the meantime. I have a new educational e-mail address now. What does this mean for me?

Please file a new application for interim financial aid with your new educational e-mail address. You will then receive a new application-ID. With this new application-ID, you can now follow your applications in the application tool. You no longer need your “old” application-ID.

23. Can I also claim support after an emergency?

No. The pandemic-related emergency must exist at the **point of submitting the application and** must be proven. You can prove this difficult situation with account statements and further required information.

24. I am an international student. Can it have negative effects on my legal situation in Germany if I apply for interim financial aid?

No. Claims for interim financial aid have no influence on questions of the right of residence. The application for interim financial aid relies on a sudden emergency through no fault of one’s own. Such a situation must be considered a case of hardship for granting a temporary and limited emergency aid. Thus, this is an exemption from the standard requirement to provide proof of your own living costs according to Art. 5 Par. 1 No. 1 of the residence act (§ 5 Abs. 1 Nr. 1 Aufenthaltsgesetz).

25. I am an international student and have come to Germany for studying purposes, do I have to provide information on the financing of my living costs in the application?

If you are studying in Germany pursuant to Section 16b of the Residence Act, you must also provide details on how to finance your living costs (even if your residence status has already been extended).

The following forms of proof of funding are possible: recognised scholarships, bank guarantees, guarantees by persons living in Germany and proof of income from parents. The form in which the proof is to be provided is decided by the competent German embassy/consulate issuing the visa. In the case of visa extensions in Germany, the competent immigration offices decide on the proof that the costs of living are covered. For example, blocked accounts that serve as proof of financial support for foreign students must be indicated to the extent that it is clear which funds can be accessed during the current month.

In addition, a declaration must be made about the amount that is still available on the day before or on the bank day before you submit your application. The same would apply if you cover your cost of living by means of the income/assets of your parents or by means of a guarantee from a person living in Germany.

It should be clear whether you have already used the possible funds from these sources. An immediate emergency situation will only be recognised if students have already used the funds available to them from the proof of funding (€861) during the application month – if such funds are still available.

26. Do I have to pay the money back?

No. The interim financial aid is a non-repayable allowance from the Federal Government.

However, this does not apply if your financial situation has changed in the meantime, e.g. due to a new job or payments from parents or other relief funds for your living expenses.

If it is subsequently established that you have provided false information, you must repay the grant.

27. What happens if my statements are incorrect or incomplete?

You cannot receive interim financial aid with incorrect or incomplete statements. If it turns out afterwards that you have provided incomplete or even incorrect information, you will have to pay back the financial aid you received. In case of false information, there is also a risk of criminal proceedings.

28. What does it mean when the application portal is signaling “need for action” (Handlungsbedarf)?

When the application portal shows a message about “need for action” (Handlungsbedarf), this means that the processing of your application has started, but cannot be completed without your intervention. Click on the pop-up icon in the application portal in order to read the message from the caseworker. You will then learn what you still need to do. Usually, you will be asked to provide further documents or information. You can only provide missing information by uploading them to the application portal.

29. Can I also apply for interim financial aid if I have taken out a loan or am receiving a grant?

Generally yes, if you are demonstrably in a pandemic-related emergency despite the other loans or grants.

30. Can I also apply for this interim financial aid in addition to other pandemic-related emergency aid, immediate aid or short-term unemployment allowances?

That depends on the situation. Students submitting an application must declare that they have not applied for or intend to apply for further pandemic-related support (such as from emergency funds, foundations or sponsoring associations) in the month of application for interim financial aid. If you receive short-term unemployment allowances (Kurzarbeitergeld) you cannot apply for interim financial assistance. This excludes financial means that do not pay for daily living costs such as the support from a technical grant for your IT equipment, or operational support for the self-employed. If you are in a proven pandemic-related emergency, you can also receive interim financial aid irrespectively from such other support.

31. I am receiving some BAföG – does that mean that I do not qualify for the interim financial aid?

Yes, you do qualify! BAföG notifications are not tested. What counts is that you are nevertheless in a pandemic-related emergency. Your account statements must demonstrate that previous income of the same amount from jobs and/or family support has ceased owing to the pandemic.

32. This BMBF interim financial aid is an allowance. Will this allowance be deducted from my BAföG support? Does this mean that I will receive less BAföG?

No, the BMBF states that interim financial aid is not an income in the sense of the BAföG, cf. BMBF online source:

“In some Federal States or student service organisations, emergency aid is available for trainees and students who have lost their (part-time) job owing to the pandemic. Recipients of payments in accordance with the BAföG can also apply for such aid and will receive it, if they qualify. Such loans are referred to in § 21 Para. 4 No. 4 BAföG and **are hence not to be treated as income in the sense of the BAföG. [...] This regulation is to be applied correspondingly for emergency aid in the form of allowances.**”

<https://www.bafög.de/keine-nachteile-beim-bafög-wegen-corona-756.php>

33. Can I submit an application if I have already exceeded the standard period of study?

Yes.

34. I am doing a correspondence or distance course at a higher education institution in Germany. Am I entitled to apply?

Yes, as long as it is not a course alongside a career (berufsbegleitendes Studium) and as long as your domicile and habitual place of residence is within Germany.

35. I am doing a second-degree course. Am I entitled to apply?

Yes.

36. If I find a job again when I have received this interim financial aid, must I pay the money back?

If you find a job within the same months and receive income, then yes. If this only happens in the following month, then no. Interim financial aid is meant to bridge the time of one month.

37. Is there an age limit?

No.

38. Why do I have to provide an e-mail address and mobile phone number when making an online application?

This is both for secure identification and protects you and other students from fraud.

Each time you log in, you receive a six-digit token or code that is valid for two hours. You must request a new token for each login. **Make sure you always use the same e-mail address with which you have made your application.**

In order to finally send and finish your application, you receive a six-digit confirmation code per text message on your mobile phone when your online application is ready and all documents have been uploaded completely.

Thus, you always receive e-mail tokens when you complete your application after a break or if you want to check the status of your application, while you receive the six-digit text message code to your cell phone only once in order to send in your application.

39. What about data protection? What happens to my data?

Data protection is ensured in accordance with the General Data Protection Regulation (GDPR) of the European Union.

40. Am I legally entitled to this interim financial aid and where can I complain in case of refusal?

No, interim financial aid is an additional contribution by the State to mitigate the consequences of the pandemic on students. You do not have a legal entitlement and you actually confirm this by indicating your agreement to the funding guidelines of the Federal Ministry of Education and Research on the application portal.

The sole responsibility for the decision about your application lies with the Studierenden- or Studentenwerk (STW) that is processing your application. You can only get binding information about your application there. There is no other institutions for appeals. Furthermore, neither the Federal Ministry for Education and Research (BMBF) nor Deutsches Studentenwerk (DSW) are entitled to view applications or decisions about applications.