

## **Interim financial aid for students in pandemic-related emergency situations provided by the Federal Ministry of Education and Research awarded by the 57 student service organisations (STW) organised in the German National Association for Student Affairs (DSW)**

[www.ueberbrueckungshilfe-studierende.de](http://www.ueberbrueckungshilfe-studierende.de)

### **FAQs for students**

#### **In a nutshell**

The Federal Ministry of Education and Research (BMBF) is reactivating the interim financial aid for the winter semester, i.e. the months of November 2020 until end of March 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.

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 from November 2020 on, 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 within the limits of the budgetary funds available. 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. 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](mailto: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 until the end 2021 and expanding the entitlement to the KfW Student Loan to international students
- emergency grants for students in an acute, pandemic-related emergency that you can apply for online [www.ueberbrueckungshilfe-studierende.de](http://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.

Students studying within an employment relationship or as part of service, for example at Universities of Applied Administrative Sciences (Verwaltungsfachhochschule) or Federal Army Universities (Bundwehrhochschule), 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, or through previously filed applications.

### 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 25<sup>th</sup> of November 2020, the account balance of the 24<sup>th</sup> of November 2020 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. 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?

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
- you are not expecting income through previously filed applications this month.

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

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

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 since Friday, November 20, 2020.

## 8. By when must I submit my application?

You must submit your application within the month for which you need interim financial aid. For the month of November, this means that you must send your application on November 30, 2020, at 11:59 pm at the latest.

## 9. What should I do if I cannot find my higher education institution (public or publicly recognised) in the portal?

Please write an Email to Deutsches Studentenwerk, and send it to [ueberbrueckungshilfe-studierende@studentenwerke.de](mailto:ueberbrueckungshilfe-studierende@studentenwerke.de) – you will then receive a reply from there.

## 10. 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 winter semester 2020/2021
- your identity card or equivalent proof of identity, such as a passport with a registration certificate (Meldebescheinigung)
- contact details of a bank account in Germany to which you have access
- 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. If you have received other forms of financial support that do not serve the purpose of paying for your living expenses, such as support from a technical grant for your

IT-equipment, or operational support for the self-employed, you can still receive interim financial aid as long as you can prove that your financial emergency is pandemic-related

- an explanation of why you are in a pandemic-related emergency situation, if possible proven by corresponding documents: termination of your employment contract by your former employer, or a self-declaration regarding the loss of your previous gainful employment, or a self-declaration that owing to the pandemic, family support has been reduced or terminated, or a documented, written rejection of at least two application letters or a similar self-declaration about your job applications and subsequent rejection letters
- account statements of all your accounts (including payment transaction services such as PayPal or Amazon Payments) as long as you have short-term access, for the two months before your application and up to the day (or the last banking day) before sending in your application. Important: you may not blacken anything on your account statements, otherwise the application is considered to be incomplete. All account statements must be easily legible and your name must be clearly identified.
- For all other accounts to which you do not have short-term access or on which there is not a credit 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)."
- A self-declaration that you can be expected to successfully complete your studies

### 11. What is new, better, or more simple than in the first round of the interim financial aid?

There are several improvements for students:

- If you cannot prove the pandemic-related cancellation of an existing working contract or if you cannot document this in written form, it is now sufficient to make a self-declaration that explains the reason and the circumstances of the notice of dismissal.
- If you cannot provide the required two written refusals from at least two job applications, it is now sufficient to make a self-declaration about the unsuccessful job applications and their refusal. This self-declaration must include clear and precise information about which job application was sent and when and by whom they were rejected. You must also explain to what extent the desired position was necessary to secure your living expenses.
- This time, you have to upload only the bank account statements of the preceding month as well as the month of application until the day before sending the application. If you receive only monthly account statements from your bank, please verify if your bank can deliver a comprehensive overview of income and expenditures for the (current) month of application from the date of the last account statement until the day (or last banking day) before your application for interim financial aid.

## 12. What must the self-declaration contain?

### a. For unsuccessful application initiatives:

- Notified employers (including concrete contact persons or organizational units)
- Date of unsuccessful applications and refusals
- Notified jobs and expected income
- Explanation 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. My identity card expired, but I cannot get an extension due to the pandemic. What should I do?

You may still file an application, as long as the expiry date of your identity card was after December 31, 2019.

**14. 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 and address, such as place of birth or religious affiliation, may be blackened.

**15. 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 bank statements (without any gaps) of all of your bank accounts to which you have short-term access. Exceptions are savings agreements (for example home loan savings contracts – or Bausparvertrag) or other accounts to which you do not have short-term access such as rent deposit accounts (Mietkaufionskonto), other blocked accounts (Sperrkonto) or trust accounts (Treuhandkonto). These are the only accounts to which you are not required to send in documents.

Similarly, you must provide information about online accounts such Comdirect or financial transaction services such as PayPal, Amacon 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.

For all other accounts to which you have no short-term access 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).”

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

Please upload a personal declaration to explain this.

**17. 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.

**18. 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.

### **19. 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](http://www.ueberbrueckungshilfe-studierende.de) and check the status of your application at the responsible student service organisation (Studenten- oder Studierendenwerk – 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 register 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](http://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.

**20. Can I submit an application more than once?**

Yes. This interim financial aid is granted monthly. If your emergency situation lasts longer than a month, you can submit a new application in the following month, i.e. for the months of December 2020, and if necessary, for January 2021, February 2021 and March 2021 respectively.

**21. 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
- 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 that covers the time from the last application up to the current one without interruptions

**22. I have already received interim financial aid in the summer of 2020; can I use my access data again?**

If you continue to be enrolled in the same higher education institution at which you were studying in the period from June to September 2020, please continue to use the same access data as during the summer. This means that you log in to the portal with the e-mail address that you have used in the summer months 2020 in order to make a follow-up application for November 2020 or the ensuing months.

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 log-in 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.

**23. I have already applied for interim financial aid in the summer of 2020, 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 from November 2020 with your new educational e-mail address. You will then receive a new application-ID for all new applications from November 2020. With this new application-ID, you can now follow your applications from November 2020 in the application tool. You no longer need your "old" application-ID from the summer of 2020.

**24. I have applied for interim financial aid for the last time in September 2020; what do I have to consider?**

This is important for you:

- Your certificate of enrolment must be for the winter term 2020/2021 and the declaration that you have not applied for other pandemic-related aid must also be up to date
- Your declaration about your pandemic-related emergency must concern the current month; please upload new or updated documents or declarations to prove this

**25. Can I also claim support after an emergency?**

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

**26. 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 residence permits. The positive verification of an application for interim financial aid relies on a sudden emergency through no fault of one's own and so that the given 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 Nr. 1 of the residence act (§ 5 Abs. 1 Nr. 1 Aufenthaltsgesetz).

**27. 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.

**28. What happens if my statements are incorrect or incomplete?**

You cannot receive interim financial aid with incorrect or incomplete statements.

**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 emergency aid, immediate aid or other support aid?**

That depends on the situation. Students submitting an application must declare that they do not expect further income for the month for which they apply for interim financial aid, and have not applied for or intend to apply for further pandemic-related support (such as from emergency funds, foundations or sponsoring associations). This excludes financial means that are not used to 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 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 be receiving less BAföG?**

No, the BMBF states that it is not 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, provided that 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-bafog-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).

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

Yes.

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

This interim financial aid is granted as a non-repayable allowance; it is meant to bridge the time up to when you have found new employment and are no longer in an emergency situation.

**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?**

No, and you confirm this by indicating your agreement to the funding guidelines of the Federal Ministry of Education and Research on the application portal. These exclude a legal claim.