



hamboorg.city

---

# Studying in Germany — Application, Costs and Tips for Foreigners

How to study in Germany: types of universities, admission, costs, financing and residence status.

**Deutsche Begriffe:** Studium | Universität | Fachhochschule | Immatrikulation | Semesterbeitrag | BAföG | Studentervisum

---

## Why Study in Germany?

Germany is one of the most popular study destinations worldwide — and for good reasons:

- **No tuition fees** at public universities (only semester contribution)
- **High quality** — many universities in international rankings
- **International programmes** — over 1,800 English-language degree programs
- **Residence rights** — 18 months job search permitted after graduation
- **Good job market** — shortage of skilled workers in many sectors

## Types of Universities

Universität (Uni)

- **Research-focused** — much theory, scientific work
- **Degrees:** Bachelor (6–8 semesters), Master (2–4 semesters), Doctorate (Dr.)
- **Study programmes:** all fields of study, including medicine, law, teaching
- Examples: TU Munich, Uni Heidelberg, Humboldt University Berlin

Fachhochschule (FH) / Hochschule für angewandte Wissenschaften (HAW)

- **Practice-oriented** — many projects, mandatory internships
- **Degrees:** Bachelor, Master
- **Study programmes:** engineering, business administration, computer science, social work, design
- Smaller groups, more personal supervision

### Duales Studium

- Combination of **study and work** in a company
- **Remuneration** from employer (€800–1,500/month)
- High workload, but **practical experience from day one**

## Admission and Application

### Requirements

**1. Hochschulzugangsberechtigung (HZB)** — Your foreign school certificate must be recognized

- Check on **anabin.kmk.org** whether your certificate is recognized
- If not: **Studienkolleg** (1 year preparation + entrance exam)

**2. Language certificate**

- German-language programmes: **TestDaF** (TDN 4) or **DSH** (level 2)
- English-language programmes: **IELTS** (6.0–6.5) or **TOEFL** (80–100)

**3. Possibly entrance exam** — e.g. for medicine (TMS), art (portfolio), music (audition)

### Application Deadlines

Semester	Deadline
<b>Winter semester</b> (October)	15 July (international applicants often 15 June)
<b>Summer semester</b> (April)	15 January

### Where to Apply

- **uni-assist** (uni-assist.de) — central application office for many universities (fee: €75 + €30 per additional university)
- **Directly at the university** — some universities accept applications directly

- **Hochschulstart** (hochschulstart.de) — for medicine, dentistry, veterinary medicine, pharmacy

## Costs

### Semester Contribution

At public universities there are **no tuition fees** (exception: Baden-Württemberg charges €1,500/semester for non-EU students). The **Semesterbeitrag** (€150–400) covers:

- **Semester ticket** (public transport in the region)
- **Studentenwerk** (cafeteria, counselling, student housing)
- **AStA** (student representation)

### Cost of Living

Item	Cost/month
<b>Rent</b> (shared flat/dorm)	€300–600
<b>Food</b>	€200–300
<b>Health insurance</b>	€110–120 (student insurance)
<b>Learning materials</b>	€30–50
<b>Internet/mobile</b>	€20–40
<b>Transport</b> (often in semester ticket)	€0–50
<b>Leisure</b>	€50–100
<b>Total</b>	<b>approx. €850–1,200</b>

### Blocked Account for Studentervisum

For the **Studentervisum** you must demonstrate a **blocked account** with at least **€11,904** (€992/month × 12). You can withdraw a maximum of €992 per month from this.

Providers: **Expatrio, Fintiba, Deutsche Bank**

## Financing

## BAföG (Bundesausbildungsförderungsgesetz)

- **Who?** Students up to 45 years old with certain residence status
- **How much?** Max. **€934/month** (maximum rate 2025/26)
- **Repayment:** 50% as interest-free loan (max. €10,010), rest is a gift
- **Application:** at your university's Studierendenswerk

**Important for foreigners:** You receive BAföG only with certain residence statuses (e.g. Niederlassungserlaubnis, after 15 months with Aufenthaltserlaubnis, as recognized refugee).

## Scholarships

- **DAAD** (daad.de) — largest German scholarship organization for foreigners
- **Deutschlandstipendium** — €300/month, merit-based
- **Foundations** — Studienstiftung, Heinrich-Böll, Konrad-Adenauer, Friedrich-Ebert and others
- **Stipendienlotse** (stipendienlotse.de) — scholarship search engine

## Part-time Work

- As a student you may work **120 full days** or **240 half days** per year
- As **Werkstudent** (max. 20 h/week during lecture period): reduced social contributions
- **Minijob** (€556/month): tax-free, no social contributions for you
- During **semester breaks**: unlimited work permitted

## Residence Status for Studies

### Studentenvisum (§ 16b AufenthG)

- **Before entry** apply at the German embassy
- **Duration:** initially 1-2 years, extendable for study duration + max. 10 years
- **Requirements:** admission, proof of financing, health insurance
- **Part-time work permitted** (120/240 days)

### After Graduation

- **18 months Aufenthaltserlaubnis for job search** (§ 20 AufenthG)
- Then: **Aufenthaltserlaubnis for employment** (§ 18b AufenthG)

- After 2 years: possibility of **Blue Card EU** or **Niederlassungserlaubnis**

## Health Insurance

Up to age 30 (or 14th semester): **student statutory health insurance** (approx. €110–120/month). After that: voluntary insurance (approx. €200–250/month).

**Tip:** Arrange insurance **before registration** — without health insurance certificate you cannot enroll!

## Tips for International Students

- 1. Apply early** — especially for popular programmes and student housing
- 2. Learn German** — even for English-language programmes, German helps in daily life
- 3. Student housing** — cheaper than shared flats, apply via Studierendenwerk
- 4. Buddy programmes** — many universities offer mentoring for international students
- 5. AStA and Fachschaft** — student groups help with problems
- 6. Internships** — use mandatory internships to gain professional experience

--- Status: March 2026. All information without guarantee.