

# Information on Financing Your Studies For International Degree Seeking Students

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International as well as German students are themselves responsible for financing their studies. Without a solid financial basis, studying will be very difficult. So get informed about your options ahead of time!

**You have questions about financing your studies or you are currently facing financial difficulties?  
Make sure to get advice at the International Office!**

<https://www.uni-muenster.de/InternationalOffice/en/studiereninms/beratung.html>

## Requirements of the Foreigners' Office

Especially students from non EU countries must have a solid financial basis for their studies, as this is a condition to get a **residence permit**. The Foreigners'Office requires financial means of **861 €, either officially assured by a guarantee/a sponsor or stored on a blocked bank account for a year (in total about 10.332 €)**.

Be aware: Student jobs are usually not accepted as proof of financial means! Furthermore, **students from non EU countries are allowed to work only a limited number of days per year (120 full days or 240 half days)** in jobs not related to the university. Usually, this is not enough to gain a living.

Be careful when starting a **freelance job**: **Students from non EU countries who would like to work as a freelancer, e.g. as a language or music teacher, have to ask the Foreigners' Office for permission!** Also **fee-based jobs with a working contract, like jobs as "Honorarkraft" at the University, are considered as freelance work!** If you are not sure whether your job is considered as a freelance job or not, better check with the Foreigners' Office!

## Costs of Living

**Monthly living costs** in Münster are usually **around 800 – 900 €** with rent, health insurance, groceries, internet, public broadcasting fees and additional expenses.

**Initial costs** of moving to Münster will be higher due to the purchase of basic necessities and the payment of a guarantee for renting a room or an apartment. If you do not have a room or apartment right from the start, you also have to calculate the costs for short-term accommodation like a hostel.

There are no tuition fees but there is a **social service contribution** of about **~300 € per semester**, which includes a semester ticket that covers regional public transport within the German federal state of NRW.

In some **degree programmes**, you may need to buy certain materials, books or will have other **unavoidable costs**. Make sure to ask your study coordinator or the student representatives in advance about the expectable costs.

Students from non EU countries should consider that they will need at least **~100 € per year for visa processing**.

## Funding opportunities for international students

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### Scholarships

Students who have **excellent results** in their studies or a particularly **outstanding social or intercultural commitment** can apply for scholarships. For example, there are the Pro-Talent scholarship of the WWU, scholarships from companies, from foundations and from the German Academic Exchange Service (DAAD). Please note that only few scholarships are accessible to foreign students. Get informed in advance, since the application deadlines are early on and the selection process takes months!

<http://www.uni-muenster.de/studium/en/kosten/stipendien.html>

<https://www2.daad.de/deutschland/stipendium/datenbank/en/21148-scholarship-database/>

<http://www.stipendienlotse.de>

### Loans

Only few student loans are accessible to foreign students. For instance, the KfW student loan is accessible to students from EU countries and for a limited time, related to the corona pandemic, also for students from non EU countries. The DAKA Darlehen is accessible also to students from non EU countries. Please note: Often, the requirements are very strict and often, you need a guarantee issued by a German sponsor.

<https://www.uni-muenster.de/studium/en/kosten/studiendarlehen.shtml>

### Part-time jobs

Financing your studies through a part time job is extremely difficult. The high workload in your study programme will not allow much time for extra work on the side. Student jobs are in high demand and it can be hard to compete with German applicants without good language skills. If possible, do not rely on financing yourself through a side-job! **Please also note that student jobs can affect health, pension and social insurance contributions as well as your tax obligation!**

#### Note for students from non EU nations:

During their studies, students from non EU nations are only **allowed to work a maximum of 120 full days (or 240 half-days)** per year in jobs that are not offered by the university.

For **freelancer jobs**, e.g. as a language or music teacher, the Foreigners' Office has to be asked for permission! Be careful: Also fee-based jobs with a working contract, like jobs as "Honorarkraft" at the University, are considered as freelance work! If you are not sure whether your job is considered as a freelance job or not, better check with the Foreigners' Office!

Job offers are regularly published in the regional daily papers (*Westfälische Nachrichten, Münstersche Zeitung*) and the local event gazettes (e.g. *Na Dann, Ultimo, GIG*). There are also student assistant positions (*studentische Hilfskraft/SHK*) in the faculties, institutes and various facilities of the University. On the **WWU Career Portal (KAP.WWU)**, job offers such as work placements, student traineeships and graduate positions can be found: <https://www.uni-muenster.de/KAP.WWU/>

More information and links: <https://www.uni-muenster.de/studium/kosten/jobben.html>