Financing Options

Financing for Students With Impairments

BAföG – A General Overview

BAföG is the abbreviation for "Bundesausbildungsförderungsgesetz" (Federal Education and Trainings Assistance Act) and is a form of governmental financial aid that enables students to pursue their education. In order to receive this aid, a BAföG application must usually be submitted each year. Students with disabilities or chronic illnesses can apply to claim sick leave compensation. We have listed the most important legal bases in the following summary. The relevant paragraphs are listed so you can read the information online and check the summary yourself. At the end of the document, you will also find alternatives to BAföG. If you are unsure or have any questions, you can of course always contact our consulting service.
Prerequisites
The impairment potentially already extended the duration of the individual's school education. § 10 III No. 3 defines the age for a valid BAföG application – a Bachelor's degree must be started before age 30, and a Master's degree before age 35.

Assets Limit
Normally, BAföG is dependent on the student's assets. Since students with chronic illnesses and disabilities may be more financially burdened, the asset limit of 8,200 euros stipulated in § 29 I can be eased. As Paragraph III states, "in order to avoid undue hardship," a further proportion of the assets can remain exempt. The amount of assets that remains exempt differs in each individual case according to illness and assets.

Certificate of Achievement
As a rule, a certificate of achievement is due at RWTH after four course semesters according to § 48. Students must demonstrate that they have earned 80 credit points in four course semesters at this time. However, students with a chronic illness or disability may request late submission due to 'serious reasons'. Serious reasons can be e.g. illness or the failure of an exam which is the basis for taking further courses or events. These serious reasons must be the cause of the delay. A medical certificate is required to prove the illness is the cause. This must briefly explain the diagnosis, name the onset and duration of the illness, and explain the effects on the ability to take exams and to study.
Duration of Funding

According to §15 IIa, financial aid will continue to be paid for three months if studies have to be interrupted or paused due to illness. The three months do not begin until the month following the onset of the illness. If the interruption or pause exceeds three months, it is advisable to take a leave of absence and to obtain benefits according to SGB (Social Security Code) II or SGB XII during this time. According to §15 IIa, individuals can apply for support several times (for three months at a time) during their studies.

Under Section III, financial aid is provided for a reasonable time beyond the maximum funding period if this was exceeded

1. For serious reasons (e.g. illness)

[…]  

5. As a result of a disability, pregnancy, or the care and upbringing of a child up to 14 years of age.

For Number 5, this financial aid is paid as a full grant (see §17 II No. 2).

Other Funding: Social Assistance, Scholarships, and Loans

Benefits According to SGB II

In individual cases, students may receive Hartz 4 benefits according to SGB II.
Scholarships

In addition to governmental assistance, numerous scholarships are available to support students with disabilities or chronic illness.

For certain illnesses or disabilities, special scholarships can be applied for.

It is possible to search specifically for scholarships for people with disabilities via the Federal Ministry's site [https://www.stipendienlotse.de/datenbank.php](https://www.stipendienlotse.de/datenbank.php)

ELFI offers a course-specific search option for funding opportunities [https://www.elfi.info/index.php](https://www.elfi.info/index.php)

The Foundation Index is a general database: [https://www.stiftungsindex.de/sfoerderung/](https://www.stiftungsindex.de/sfoerderung/)

For More Information

VORSCHUB can only provide a general overview. For more information, we recommend the overarching Student and Disability Handbook: [https://www.studentenwerke.de/de/handbuch-studium-behinderung](https://www.studentenwerke.de/de/handbuch-studium-behinderung)

For further advice on this topic, please contact the Student Financing Department of Studierendenwerk Aachen: [https://www.studierendenwerk-aachen.de/de/bafoeg_studienfinanzierung.html](https://www.studierendenwerk-aachen.de/de/bafoeg_studienfinanzierung.html)