

Own Income

Meaning: You are only entitled to BAföG (financial aid) if you cannot afford to pay for your costs of living and training/education yourself. The own income of an applicant can therefore lead to the reduction of the entitlement to the financial support and is relevant in other respects as well (e.g. for the social security obligations).

Entitlement period for financial aid: the income that is received in the year the financial aid was granted is crucial (e.g. from October 1st until September 30th of the following year). The level of the income in the individual months is irrelevant. The total amount is what counts. What is also important is when you received the income and not the month it was intended for.

Allowances:

- If you have a job during your studies, the gross earnings of up to € 451 per month are exempt, for a year up to € 5, 416.
- Other income, e.g. from self-employment, a commercial business or rental or leasing are exempt up to € 368 per month, yearly then € 4, 416.
- If you are married, live in a civil partnership or if you have children, there are higher allowances (spouse/partner € 570, per child € 520), to which, however, the own income of the members of the family, who are not allowed to be taking part in a training, is added.
- An orphan's allowance or an orphan's pension is also added except for an allowance of € 130 per month.
- No allowance is made for training salaries. If it is payment for a mandatory internship, that is income from employment, at least the employee's standard allowance of € 83, 33 monthly (€ 1, 000 annually) is not considered income. For a voluntary internship, the income limit of € 451 monthly is the norm.

Note: The criteria listed above apply only to the financial aid for education in accordance with BAföG. Mini jobs that pay up to € 450 monthly are accepted in the social insurance. A student's own tax obligation only arises from an annual income of € 8, 652. The parents' child benefit and educational tax allowance can lapse without any link to income in a second course of study if employment in a job of more than 20 hours per week is carried out and it is not a case of marginal employment ("mini job").

Procedure: When applying, the future income is to be estimated. If there are changes, we must be informed in writing. If necessary, the income must be verified later. If income is credited later, the financial aid for education must be repaid to that extent.

Legal reference

§ 22 and 23 BAföG

Any questions?

PERSONAL ADVICE

 Tue 9.00–12.00
Thurs 1.00–3.00
During the personal advice sessions we would ask you to refrain from calling us by telephone. We thank you for your understanding.

TELEPHONE ADVICE

 Mon and Wed 10.00–12.00

ZENTRALER INFO-POINT

Phone 0251 837-95 09
 Mon to Thurs 9.00–12.00
and 1.30–4.00
Fri 9.00–12.00
and 1.30–2.00