Interim aid for students: frequently asked questions

(as of 01 November 2021)

Note on the preparation of the application

Before preparing your application please note the following, as you should have documentation available in the right file format:

- You will need the complete bank statements of the last month previous to the month of application and up to the last bank day before the application.
- Your name and your bank account number need to be recognizable on your bank statement. Please do not use screenshots taken with your mobile phone but rather PDF documents. Usually it is easier to create PDFs from the desktop view.
- Please include all accounts that are available to you at short notice (e.g. checking account, online deposits, securities portfolio). The bank statements must also reflect sub-accounts completely. The withholding of sub-accounts may be punishable by law.
- It is absolutely necessary to submit either the notice of termination of employment or the suspension of employment from the employer(s) or a declaration by the applicant of the loss of self-employment or a declaration by the applicant of the loss of parental financial support. If it is not obvious from the notice of termination of employment that the termination is due to the corona pandemic, please state this in your declaration. If your parents cannot continue to provide you with financial support, please upload proof of the circumstances.
- It is important that the synopsis of all submitted documents makes the pandemic-related financial hardship plausible.
- You must submit either your identity card or your passport and certificate of residence (Meldebescheinigung) as proof of your current address. The front and back of your ID must be generally recognizable. Your usual place of residence must be within Germany. This will be checked on the basis of your documentation. If you are in Germany to study in accordance with section 16b of the Residence Act (Aufenthaltsgesetz – AufenthG) please use your electronic residence permit.
- You must also submit your higher education enrolment certificate for the current semester (no other).

How does the interim aid work?

The interim financial aid is intended for students who demonstrate pandemic-related financial hardship and require immediate help. The aid provided students with up to €500 for each of the months of June till September 2020. In November 2020 it was reinstated. Applications for aid have to be made separately for each month. The BMBF extends the grant of the interim financial for the whole summer semester 2021. This happens in cooperation with the German National Association for Student Affairs (Deutsches Studentenwerk). The local Studentenwerke are responsible for processing

the applications.

Who is eligible for the interim financial aid?

Students can apply for interim financial aid if they are enrolled at a public or state-recognized institution of higher education in Germany and are not on leave of absence from their studies at the time of application. Both German nationals and international students are eligible. There are no age restrictions on eligibility.

Ineligible are students enrolled at institutions of higher education at which studying usually is part of an employment relationship, e.g. universities of applied administrative sciences or universities of the Bundeswehr, as well as part-time students studying alongside a career (berufsbegleitendes Studium). The same applies to guest students.

How does one apply?

Applications can only be submitted via the <u>online portal</u>. The local student organization decides whether to grant the interim financial aid from the available funds. There is no entitlement to the interim financial aid.

The additional regulations, which apply to the interim financial aid, can be consulted <u>here</u>. The regulations for applications submitted on April 1st or later were revised in a very few places. The regulations applicable to applications submitted until March 31st can be found <u>here</u> (in German).

How much financial aid can I receive?

If you can prove, you are suffering pandemic-related financial hardship, for example because

- you lost a part-time job
- you have not yet found (new) employment
- you lost commissions (as a freelancer)
- or maintenance payments from your parents are no longer possible due to the pandemic

you may be eligible to receive between €100 and €500 per month as a state grant from your local student services organization.

The amount of aid depends on your bank balance at the time you submit the online application, i.e., the bank balance on the day before the date of the application. Financial need is determined as follows:

Bank balance	Grant
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

Your account balance on the last bank day before your application is considered definitive. The amount

of aid is based on your pandemic-related individual hardship. Depending on actual need, you may also apply for a lower amount of aid.

Can I receive the interim financial aid if I suffer only minor income losses?

As explained above, the interim financial aid is paid out in steps of €100. The smallest amount that can be granted is €100. Therefore, income losses become only relevant above €100.

What do you need to know from me? What documentation do I have to submit online?

The online application tool asks you to upload and submit among others the following documents:

- Enrolment certificate from your institution of higher education for the current semester,
- Your identity card or equivalent official proof of ID (e.g. passport with residence registration certificate). If you are in Germany to study in accordance with section 16b of the Residence Act (Aufenthaltsgesetz AufenthG) please use your electronic residence permit.
- Details of a bank account in Germany (please note that the financial aid can only be transferred to your own bank account).
- Proof of your pandemic-related hardship. Complete bank statements need to be submitted for the previous month and the month of application until the last bank day before the application. Please note that no part of your bank statement may be blanked out, as it will not count as complete.

What is the deadline for applications?

You can apply for aid for the month up until the last day of the month. Applications are reviewed for the month in which the application is made; in other words, an application dated 30 April 2021 will be reviewed for April 2021.

Can I also apply for interim financial aid if I am a recipient of a student loan or scholarship?

In principle, yes. You must nevertheless prove that you are suffering pandemic-related financial hardship despite funding from these other sources. However, pandemic-related financial support such as emergency funds or short-term allowance (Kurzarbeitergeld) preclude eligibility for the interim financial aid.

Can I apply for aid if I have exceeded the standard period of study?

Yes.

I am enrolled in a distance-learning course. Am I eligible? Yes.

I am in my second course of university studies. Am I eligible? Yes.

I study at a private institution of higher education (state-recognized/not state-recognized). Am I

eligible?

Yes, if you are enrolled at a state-recognized institution of higher education.

When can applicants expect disbursement of aid?

The 57 local student organizations (Studentenwerke) in Germany were provided the financial means to disburse aid to students in need. The application portal as well as the portal to process applications by the local student organizations still online. Thus, applications can be processed and the interim financial aid disbursed.

You can log in at any time under <u>www.ueberbrueckungshilfe-studierende.de</u> and inform yourself about the status of your application.

Once your local student organization has completely processed your application you will receive an email to the address under which you registered at the portal. If you then log in to the portal you will find out if and how much interim financial aid you will receive.

How quickly you will get this notification from the system depends on how many applications arrive at your local student organization. Applications are processed in order of their arrival at the local student organization. The employees try to process the applications quickly. Under certain circumstances, processing delays cannot be avoided.

Please refrain from calling or contacting your local student organization. Even if you are in a personally difficult situation and under pressure, we ask you in your own interest to refrain from threatening the employees of your local student organization or doing anything similar. In every case that is relevant to criminal law a report to the police will be considered by the local student organization.

According to the information currently available to us, if your application is approved, it takes about a week until the money is transferred to your bank account by your local student organization.

Can I apply for the grant retroactively?

You can only apply for the interim financial aid for the month of November. A retroactive application is not possible.

Are there other possibilities to apply for the interim financial aid?

No. You can only apply for the interim financial aid using the websites <u>www.überbrückungshilfe-studierende.de</u>.

I turned in a complete application. Now I would like to upload additional documents or change details. Is this possible?

No. As a rule, once your application is submitted nothing can be added. Your local student organization will ask for additional documents if something is unclear or the documentation is incomplete or incorrect. These documents can then be submitted within a certain amount of time.

Be sure to carefully check the application before sending it off. Using the log-in button on the first page you can log in as often as necessary. Thus, it is possible to work on an application for several days.

Where can I find technical advice on the online application?

The Deutsches Studentenwerk put together some advice here.

Where can I find answers to questions that other students already asked?

The Deutsches Studentenwerk published answers to the ten most frequently asked questions here.

I study at a foreign university. Can I apply for the interim financial aid?

No. According to Number 1.1 of the auxiliary conditions (regulations), students who are enrolled at a public or state-recognized institution of higher education in Germany and are not on leave at the time of application are entitled to apply for interim financial aid.

I have a Bausparvertrag savings agreement or a special blocked account (Sperrkonto). Do I need to submit bank statements for those?

No. Statements of savings agreements (e.g. construction loans in the saving period) or other accounts, which cannot be accessed, on short notice (e.g. rent deposit accounts, other escrow accounts, or trust accounts) do not have to be submitted. Please note:

- In the case of blocked accounts (Sperrkonten) which are intended to secure international students' living expenses, it is possible to withdraw a certain amount during the ongoing month; therefore, these accounts must be declared in your application. Please additionally provide a declaration, which states the freely accessible account balance on the last business day before submitting your application.
- If a bank account for shared accommodation (WG-Konto) is held in the name of one or all of the occupants, the account should be declared together with an explanation of how it works to provide clarity about the account balance in relation to the different occupants.

How can I prove that I have a (shared) right of use of the declared bank account?

Ideally, you will be able to provide confirmation from the bank. If such a confirmation is not available, a screen shot will be accepted. Confirmation by the person in whose name the account is held will not be sufficient.

Must international students who are in Germany to study provide proof of how they finance their living costs?

Yes, if they are in Germany to study in accordance with section 16b of the Residence Act, they must provide details of how they finance their living costs (even if their residence status has already been extended).

The proof of financing may take the following forms: recognized scholarships, bank guarantees, financial guarantees by persons living in Germany, and parents' proof of income. The German embassy or mission, which issues your visa decides what form the required proof takes. Where visas are extended in Germany, the responsible foreigners office decides on the proof needed to show guaranteed coverage of living costs. Special blocked accounts (Sperrkonten) that serve as proof of adequate funds for foreign students should be declared in a way that makes clear what amount of funds the holder is empowered to withdraw or use in the month in question. You will also need to

provide a declaration of the remaining amount of funds accessible on the (banking) day before the date of the application. A similar declaration should be provided if your living costs are secured through the income or assets of your parents or by means of a financial guarantee from a person who lives in Germany. The information you supply is meant to show whether you have already used the funds available to you from these sources. A situation of immediate financial hardship will only be recognized if students have already used up the money available according to the proof of adequate funds (currently €861 per month) in the month of application – where such funds have still been available.

Can I blank out certain information in my identity card?

Yes. Only documentation that proves the pandemic-related financial hardship needs to be provided in complete form. Details on your identity card, which are not directly related to your identity, your address or the validity of the document, can be blanked out. However, please make sure that both the front and back of your ID are generally recognizable despite the blanking out.

What can I do if I lack documentation (self-declaration)?

Especially when proving your pandemic-related hardship it can be that you do not have documentation for all of your reasons. Under such exceptional circumstances, it is possible to submit a self-declaration. This declaration must provide information that relevant documents would contain as well. In the online tool and here in the FAQs you will find details of what the self-declarations need to include. All self-declarations must be plausible, credible, and when considered together with the submitted documentation, they must demonstrate the acute, pandemic-caused financial hardship in a convincing way. All in all, your documentation must prove consistent efforts to end your pandemic-related hardship. Incorrect statements of facts relevant to the decision or withholding of such facts may be punishable by law.

How can I prove the loss of financial support from my parents?

You can submit a **self-declaration** of the pandemic-caused loss of maintenance payments from your parents.

Your self-declaration must include the following:

- Who you received maintenance payments from, how much you received and until when payments were made.
- Details of the exact reasons why maintenance payments were stopped or reduced. If maintenance payments have been reduced, documentation should also be provided regarding the current scope of payment received.

How can I prove the loss of income from work as an employee?

The standard form of proof is a notice of termination, documentation of the suspension of the employment <u>or</u> the employment contract together with a self-declaration stating that the contract was not extended due to the pandemic. The documents should be from the last two months prior to the application or from the month of application.

In exceptional cases, a termination that occurred in the first shutdown can be accepted. As this can be

more than a year ago, proof of more recent effort, e.g. two rejected applications, needs to be submitted.

It is also possible to submit a self-declaration. Your **self-declaration** should include the following:

- Duration and scope of previous employment
- Reasons and circumstances of the termination of your employment
- Details of your former employer(s)
- Duration of the terminated activities
- Exact dates of the termination of your employment (including date of last working day)
- Average income from previous employment
- Statement explaining why corresponding documentation cannot be provided for this

How can I prove unsuccessful applications?

You should provide proof of **rejections for at least two applications** to separate employers from the two months before or the month during which you apply for interim financial aid. The jobs, which you applied for must be suitable to alleviate the pandemic-related financial hardship within a short amount of time.

In exceptional cases, you may provide a self-declaration about the unsuccessful applications.

Your self-declaration must include the following:

- Prospective employer(s) (including specific contact person or department)
- Date of unsuccessful applications and rejections
- Envisaged scope of work and expected income
- Statement explaining why corresponding documentation cannot be provided to verify applications and rejections.

Certain circumstances relating to rejections of applications arise quite frequently. Here we briefly explain how these are dealt with:

• Continued rejection of a return to work by your previous employer

If your part-time job is suspended and you have received repeated rejections from your employer to your enquiries about a return to work, this can be regarded in the same way as a job application in accordance with 5.4.5 of the regulations for the implementation of interim financial aid which would also require a further application to another employer.

• Loss of parental income and continuing income from a part-time job

As soon as the lost parental income is no longer applicable as a reason for pandemic-related financial hardship (i.e. the loss of this income has occurred more than two calendar months before the month of application – see 5.4.5 of the regulations) a continued part-time job would be considered equivalent to making a job application but an additional effort towards employment within the meaning of 5.4.5 of the regulations would also be required.

• Resumption of a suspended part-time job – accepted effort

The resumption of a suspended job is to be regarded like the starting of a new job – if the income from the resumed job is not sufficient and a continued application is made for interim financial aid, this is regarded as sufficient proof of one's own effort to remedy one's individual situation of financial need

just like a newly accepted part-time job (in the previous two months or the current month) which does not compensate financially for the lost or suspended job or the pandemic-related financial hardship in general.

How can I prove the loss of income from self-employment / work as a freelancer?

Your self-declaration regarding the loss of self-employment should include the following:

- Former client(s)
- Type and scope of self-employed work, including specific information about which and to what extent commissions have been cancelled
- Average income from self-employed work prior to the outbreak of the COVID-19 pandemic
- Amount of income lost due to the pandemic or, if lost gradually over the course of the pandemic starting in March 2020, a statement documenting the decline in commissions (i.e. financial impact over time)

How do other social security benefits affect your eligibility for interim financial aid (and vice-versa)?

Unemployment benefit (Arbeitslosengeld)

As a rule, if you draw unemployment benefit you are not entitled to interim financial aid for students. Students can only draw unemployment benefit if they can prove to the employment office that their course of study allows for employment, which takes up at least 15 hours per week without hindering their ability to fulfil the examination requirements of the course. Thus, such cases could concern students who are studying alongside a career (berufsbegleitendes Studium), in other words that their studies are not their primary activity. This group of students is excluded from eligibility for interim financial aid in the regulations on interim financial aid (no. 1.2).

However, there can be circumstances where students have provided the above-mentioned proof to their employment office without belonging to this group of students.

In the online application form for interim financial aid, eligible applicants must confirm that they are not studying alongside a career (berufsbegleitendes Studium). They must also confirm that the information they have provided is correct. This enables the simultaneous drawing of unemployment benefit and interim financial aid for students in such cases – if the necessary further proof has also been provided.

Short-time working allowance (Kurzarbeitergeld)

Recipients of short-time working allowance (Kurzarbeitergeld) are excluded from eligibility for interim financial aid. The receipt of Kurzarbeitergeld is 1) a strong sign that the recipient is in a state of employment that is subject to social insurance contributions and is therefore not a regular student, i.e. being a student is not their primary activity. The receipt of Kurzarbeitergeld during the pandemic also means with high probability that 2) the Kurzarbeitergeld is currently being granted directly as a pandemic-related allowance for living expenses, because the suspension of work and related pay which provides its justification is highly likely to be due to pandemic-related economic reasons or unavoidable events and is thus incompatible with interim financial aid based on the regulations on interim financial

aid for students (nos. 1.2 and 5.4.4).

Unemployment benefit II (Arbeitslosengeld II / ALG II)

Interim financial aid must be taken into account in calculating unemployment benefit II (ALG II). Anyone who is undergoing training which is eligible for BAföG funding is excluded from benefits towards living expenses provided for in section 7 (5) Book 2 of the Social Code (SGB) with the exception of benefits provided for in section 27 SGB Book 2. Exceptions are defined in section 7 (6) SGB Book 2. Students who still live with their parents therefore receive ALG II if they are in need of assistance and they still receive BAföG funding. When the BAföG funding ends, ALG II also ends, so that the BAföG assessments (e.g. for calculating the maximum duration of funding) cannot be circumvented.

According to the Federal Ministry of Labour and Social Affairs (BMAS), which does not, however, have the power to issue instructions to all Job Centers, hardship payments as defined in section 27 (3) SGB Book 2 are only possible if an application has first been made for interim financial aid. A secondary application for assistance under section 27 (3) would take account of the interim financial aid provided.

Why was my application rejected?

We are sorry that your application could not be accepted. You can be sure that it was considered carefully and in a nationwide standardized way.

The BMBF itself does not grant the interim financial aid. The Studentenwerke are responsible for the online application and processing. For reasons of data privacy, the BMBF does not have access to individual applications.

Is there any other form of financial aid for students faced with pandemic-related hardship?

Longer-term support is available in the form of a <u>KfW student loan</u> and as grants under the Federal Training Assistance Act (<u>BAföG</u>).