

Expense Breakdown Sheet

Funding

Germany is not so expensive in European terms. The cost of food, accommodation, clothing, and cultural activities is just slightly above the EU average. Our examples show you what studying in Germany might cost.

Costs of studying abroad

The main costs of studying abroad are living costs, university tuition fees, semester fees, and health insurance.

Scholarships can enable you to finance your study abroad.

992 Euros a Month Living Cost

992 euros a month is, on average, what you will need to cover your living costs as a student in Germany. You can expect to pay the following:

- A Semester Fee
- living costs (rent, food, clothing, books, telephone, etc)
- Health Insurance
- and – depending on the German state in which you are located – tuition fees



You can significantly reduce the monthly costs of studying depending on where you go to university and how thriftily you live – if you use a bicycle instead of public transport, for instance, eat in the university canteen to cut food bills, or move into shared accommodation. Other costs, on the other hand, are fixed and cannot be reduced. Rent will make up the biggest proportion of your monthly costs. That, however, varies according to location. Students generally pay between 290 and 560 euros for accommodation. Rents are above average in some cities like Cologne, Munich, Hamburg, Düsseldorf, and Frankfurt.

A MONTH IN GERMANY

German students have approximately 992 euros at their disposal (source: an updated calculation based on a 2023 survey carried out by the Deutsche Studentenwerk, the body that provides support services to students). Monthly costs:

rent 425,- euros

food 250,- euros

clothing 48,- euros

transport costs (car/public transport) 49,- euros

health 131,- euros

telephone/internet/TV-radio license fees/postage 32,- euros

study materials or equipment (books, etc) 24,- euros

leisure, culture, and sport 33,- euros

total 992- Euros

Model Calculation

The sum of 992 euros is just intended to give you a ballpark figure – you could get by with less, or you might need more in some cities. Most students live in [student halls](#) or a [flat share](#). By contrast, renting your apartment is quite expensive. And you have to pay a deposit upfront for an apartment or rented room. The amount differs considerably. Sometimes a deposit of several hundred euros is required.

Important

PROOF OF SUFFICIENT FUNDS

In 2019, a new law was introduced that stipulated that you must prove that you have sufficient financial resources before coming to Germany (when you apply for a visa). This ensures that you can cover the costs of your studies.

As from 1st September 2024, the sum has been set at 992 euros per month or 11,904 euros per annum and you have to prove that you have these funds when you apply for a visa. This can be done, for example, by supplying proof of your parent's income, or a deposit made to a blocked bank account.

Ask the German embassy or consulate in your country about the terms and conditions.

SEMESTER FEE

All students at a higher education institution are required to pay the semester contribution. It includes contributions to the body providing student support services (Studentenwerk) and the student representative body (AStA). The amount varies depending on the higher education institution and can range from 100 to 350 euros. You have to pay the charge when you register to study and before the start of each new semester. Whether you will have to pay for study materials, like books and photocopies, will depend on your particular study program.



At many higher education institutions, the semester contribution also includes the cost of a “Semester ticket”: This is a travel pass that allows you to use public transport in the area without paying a fare. These tickets can range in price from

<https://www.study-in-germany.de/en/plan-your-studies/preparation/funding/>

25 euros to 200 euros depending on the area and their range. At some higher education institutions, however, you have to pay for the semester ticket on top of the semester fee. In this case, you can usually decide whether you want to buy this ticket. If you live close to a higher education institution, for example, you might not need it.

BREAKDOWN OF THE SEMESTER FEE

Example: University of Cologne, Winter Semester 2022/23

Semester ticket for the state of North Rhine-Westphalia 201.40 euros
social contribution to the Studentenwerk 90.00 euros
student representative body (AStA) 10.00 euros
student sport 1.75 euros
faculty-student councils (Fachschaften) 2.50 euros
fees for administration and hardship funds 3.50 euros

Total: 309.15 Euros

TUITION FEES

As a rule, state higher education institutions do not charge tuition fees for bachelor's or many master's degree courses. In a few German states, you are charged fees for a second-degree course, or if you do not complete your study program within a certain period.

Exception: The state of Baden-Württemberg introduced tuition fees of 1,500 euros per semester (Bachelor's, Master's, Diploma, Statesmen) for non-EU citizens in the winter semester of 2017/18. The fees do not apply to doctoral students. Students who were already enrolled before the charges were introduced can also complete their degree programs without incurring tuition fees.

Certain master's programs and online degree programs do charge tuition fees – and they can be high. In some exceptional cases, you might have to pay more than 10,000 euros per semester. Private higher education institutions mostly charge very high tuition fees.

In Germany, the amount of tuition fees does not reflect the quality of the education provided. Degree programs that are free of charge are also of very high quality.

HEALTH INSURANCE

If you want to enrol at a German higher education institution, you will need health insurance – that also applies to students from other EU countries. EU citizens, however, must only prove that they have public health insurance in their home countries. If the health insurance in your country is not valid in Germany, then you will have to take out insurance here. Public health insurance in Germany costs approximately 110 euros per month, if you are 30 years of age or under, or you have not yet exceeded 14 semesters of study. Insurance contributions rise to at least 166 euros per month after that.



SCHOLARSHIP PROGRAMMES FOR STUDENTS

There are many ways of funding your studies in Germany. The DAAD offers scholarship programs for German and foreign undergraduates, postgraduate students, as well as researchers.

International students can also apply for scholarships from political or business-linked foundations or religious organizations.

Please note that it is rarely possible to get funding from the DAAD and most other institutions for your entire program of study — from your first to your last semester. Generally, scholarships are not awarded to students who are just starting out. The selection criteria are very exact. You have no general entitlement to a scholarship.

THE DAAD SCHOLARSHIP DATABASE

You can find details of DAAD scholarships in our scholarship database, but it also lists other grant-making organizations. Ask, too, in your own country whether you are able to apply for scholarships or other funding possibilities there. [To scholarship database](#)

ERASMUS+

There are special exchange programs for students from each one of the 27 EU states, as well as Iceland, Liechtenstein, Norway, Turkey, and Macedonia. The Erasmus+ scheme is one example.

The project supports people who want to study or do an internship abroad. While internships can last from two months to a year, study placements last from three to 12 months. Under Erasmus+ you can also apply for a total of 12 months' funding for each academic stage (Bachelor's, Master's, doctorate). You will receive a grant on a monthly basis. Your home university will determine how much you will receive, according to European Commission guidelines. Erasmus+ students are also exempt from paying tuition fees at the higher education institution that they are visiting abroad.

You can receive information and advice about the various options, application processes, and application deadlines at the international office of your university and [here](#).

CONCLUSION

WHEN CHOOSING YOUR PLACE OF STUDY IN GERMANY, IT IS WORTH INFORMING YOURSELF ABOUT THE COST OF LIVING THERE. THOSE COSTS VARY FROM CITY TO CITY.

THERE ARE VARIOUS SCHOLARSHIP PROGRAMS AVAILABLE THAT MIGHT HELP YOU TO FUND YOUR STUDIES IN GERMANY.