



FAQ: STUDENT JOBS AND FINANCING IN TIMES OF COVID-19

What kind of student finance does the KfW bank offer for students in need?

Students in need can apply for an interest-free loan from the “Kreditanstalt für Wiederaufbau” (KfW) from 8 May 2020. The KfW Student Loan will be interest-free for all applicants from May 2020 until 31 March 2021. The interest-free loan can be paid out and applied for online up to an amount of 650 euros per month.

The Student Loan is also open to foreign students from July 2020 to March 2021. They too can take advantage of the bridging loan in the form of the interest-free loan in the start-up phase.

Please note: For the new conclusion of KfW emergency loans, **you can arrange an on-site appointment with your contact person from the social counselling service from 14.05.2020 onwards, strictly adhering to the hygiene concept.**

Please observe the following (hygiene) measures:

- For the signing date, students can make an appointment with the social counsellors. Further information on this is available on this page: <https://www.stwno.de/de/beratung/geld-im-studium/darlehen-kredite/kfw-studienkredit>
- Advice on the KfW Student Loan is given before the signing date by e-mail, telephone or video telephone with the respective social adviser on site.
- Binding appointments are made between the student and the social counsellor for signing. The appointment serves only to sign the documents. There will be no further consultation. The appointment should be kept as short as possible.
- Please note that you are required to wear a mask when entering the premises of the Studentenwerk and that you must bring your own pens to sign the documents. Please keep a minimum distance of 1.5 m.

We ask students who show symptoms of illness to refrain from signing a contract.

For further information please contact the social counselling service:

<https://www.stwno.de/de/beratung/geld-im-studium/darlehen-kredite/kfw-studienkredit>

Further information on the KfW Student Loan:

[www.kfw.de/inlandsfoerderung/Privatpersonen/Studieren-Qualifizieren/Finanzierungsangebote/KfW-Studienkredit-\(174\)/](http://www.kfw.de/inlandsfoerderung/Privatpersonen/Studieren-Qualifizieren/Finanzierungsangebote/KfW-Studienkredit-(174)/)

I'm considering taking a leave of absence for the Corona crisis.

For more Information see: www.stwno.de/corona

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What effect will this have on my study financing?

There is no BAföG entitlement for semesters on leave of absence - which after all represent a break from studying - because the studies are not continued! Please be sure to inform yourself before a semester of leave of absence about the consequences this would have on your financing of your studies. You can contact the Social Counselling Department (Sozialberatung) to find out about the requirements for receiving benefits in accordance with the SGB II (Grundsicherung, "Hartz IV") during the semester of leave of absence. But it is important to know that a semester of leave of absence is not a course of study and that you are not allowed to do any academic work during the semester of leave of absence.

Please note the deadlines for applying for a leave of absence semester at your university!

If I lose my job or do not receive my salary, am I currently entitled to housing benefit (Wohngeld)?

If you currently have no income due to losing your job or not paying your wages, you are not automatically entitled to claim housing benefit (Wohngeld). The basic prerequisite of a BAföG refusal "on the merits" and the examination of the coverage of the monthly living costs remains.

In short: the eligibility requirements for housing benefit remain the same.

More information: <https://www.stwno.de/de/beratung/geld-im-studium/wohngeld>

If I lose my part-time job or my wages are not paid, am I entitled to ALG II benefits?

No, you are not currently entitled to ALG II benefits.

Full-time students are generally excluded from benefits under SGB II.

Exceptions exist in only a few cases, for example:

- during a **semester of leave of absence** due to pregnancy/child rearing or leave of absence due to own illness/impairment. It is important that no study activities are carried out during the leave of absence due to the reasons mentioned above, otherwise ALG II benefits are at risk and can be reclaimed. Furthermore, other requirements must be fulfilled. You can clarify whether you are entitled to ALG II with the **social counselling department**.
- in **part-time studies** due to pregnancy or bringing up children and in case of leave of absence due to own illness or impairment. There are also some things to be considered here, and further requirements must be fulfilled. Get advice from the **social counselling department**.
- in cases of **hardship**, for example in the event of a break in financing through no fault of your own and in the case of advanced studies, benefits can be examined by the Job Centre as a loan in accordance with § 27 Paragraph 3 SGB II.



- **additional requirements** for certain persons entitled to benefits according to § 21 SGB II; this concerns, for example, students with children or students with disabilities

More information: <https://www.stwno.de/de/beratung/geld-im-studium/hartz-iv-leistungen>

I lost my job. Where can I look for job offers?

On online job portals. These are also available especially for students, also with a regional focus. Currently there are areas that have increased personnel requirements. Try to apply there actively:

- Food and beverage delivery services
- Supermarkets, grocery stores
- Logistics
- Cleaning companies
- Petrol stations
- Harvesters

More information:

"Jobbing in the Corona Crisis", tips from Studis online: <https://www.studis-online.de/Jobben/jobben-in-der-corona-krise.php>

New online job portal for agriculture: <https://www.daslandhilft.de/>

<https://www.stwno.de/de/beratung/geld-im-studium/jobben>

Can I also receive short-time work benefits (Kurzarbeitergeld) as a student who is working?

No. Jobbing students are exempt from health, nursing and unemployment insurance.

It follows from this: Whoever does not pay into the unemployment insurance, cannot get short-time work benefits (Kurzarbeitergeld).

I am self-employed or freelance while I am studying and have lost my orders or can no longer carry them out due to government measures to contain the coronavirus. Do I have claims for compensation according to the Infection Protection Act (Infektionsschutzgesetz)?

This is where we need to make a difference: The Infection Protection Act (IfSG) allows in part very drastic measures to contain the spread of infectious diseases and facilitate their treatment.

Measures can be, for example, activity bans or quarantine measures. Concrete official activity prohibitions or quarantine measures ordered by the authorities against a person who in individual cases poses a risk of infection can trigger a claim for compensation under the IfSG.



But beware: voluntary quarantine, for example, does not trigger a claim for compensation. According to § 56 para. 2 IfSG, the compensation is calculated according to the loss of earnings. For the first six weeks it is granted in the amount of the loss of earnings. From the beginning of the seventh week, it is granted in the amount of the sickness benefit pursuant to § 47 para. 1 of Book 5 of the SGB, provided that the loss of earnings does not exceed the annual earnings limit applicable to the statutory health insurance obligation.

For self-employed persons, the compensation is calculated at 1/12 of the net monthly income earned (average of the last year before cessation of the prohibited activity). Self-employed persons who are exposed to a threat to their livelihood as a result of a measure under the IfSG may receive reasonable compensation from the competent authority for additional expenses incurred during periods of loss of earnings. Should the business have to close down, an appropriate amount of compensation will also be paid for the duration of the measure under IfSG to cover any uncovered business expenses which continue to be incurred during this period.

Compensation is only available on application, and very short application deadlines apply! Applications must be submitted to the competent authority within a period of three months after cessation of the prohibited activity or the end of the isolation (quarantine).

What else can I do if I cannot pay my health insurance, rent, mobile phone bill etc.?

If you are currently unable to pay your health insurance, rent, mobile phone contract, radio licence fee, etc., you should actively contact your insurance company. Please ask for a deferral of your contributions and, if necessary, for a dunning block. If it is possible for you, you can ask if a reduced amount can be paid on account.

Where can I get financial help? Do I have to take out a loan?

The best thing is to **contact social counselling**. We need to know your individual situation to be able to explain your financial help options.

What is important when considering a student loan?

Obtain various offers and compare them carefully. Pay attention to the requirements for a student loan from the respective providers, the processing fees, the interest rate and repayment modalities. It is important to look at the total repayment amount of the loan in different repayment constellations before signing the contract. In addition, you should inform yourself about possible additional costs that you might have to face. It is best to seek advice on this subject from the **social counselling department**.

More information: <https://www.stwno.de/de/beratung/geld-im-studium/darlehen-kredite>