



Studierendenwerk
München Oberbayern

Studying in Germany: Costs, Funding and Student Employment

**Information slides by
Studierendenwerk München Oberbayern**

Serviced universities





Student Accommodation



Mensa, Cafeteria



BAföG Department



Studying with a Child



Culture, Social Activities



Advice and Counselling

Advice & Counselling



www.studierendenwerk-muenchen-oberbayern.de/en/advice-and-counselling-network/

- 1. Living Costs and Expenses**
- 2. Facts about Student Financing**
- 3. Working while Studying**
- 4. Work Regulations for International Students**
- 5. BAföG and Scholarships**
- 6. Conclusion and Q&A**

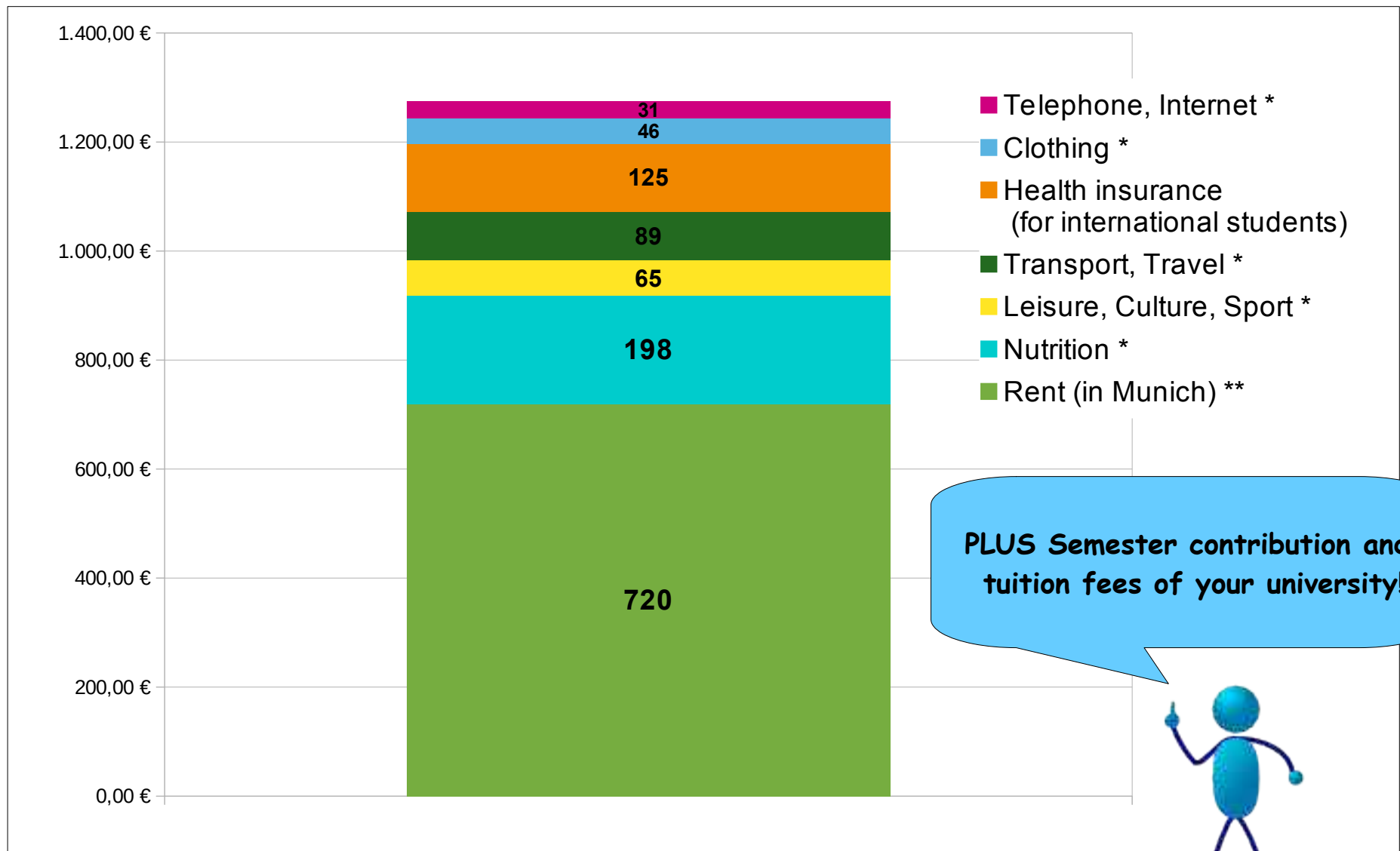
1. Living Costs and Expenses

Living costs as a student in Germany

- The living costs in Munich are **rather high**
- Average living costs for students are: 1250-1300€.
- You will need a **minimum of 1000–1200 € per month** only for living costs
- **Working** and an **economical lifestyle** can help to reduce expenses and make living in Germany more affordable
- But there are some **fixed costs** you should know about...

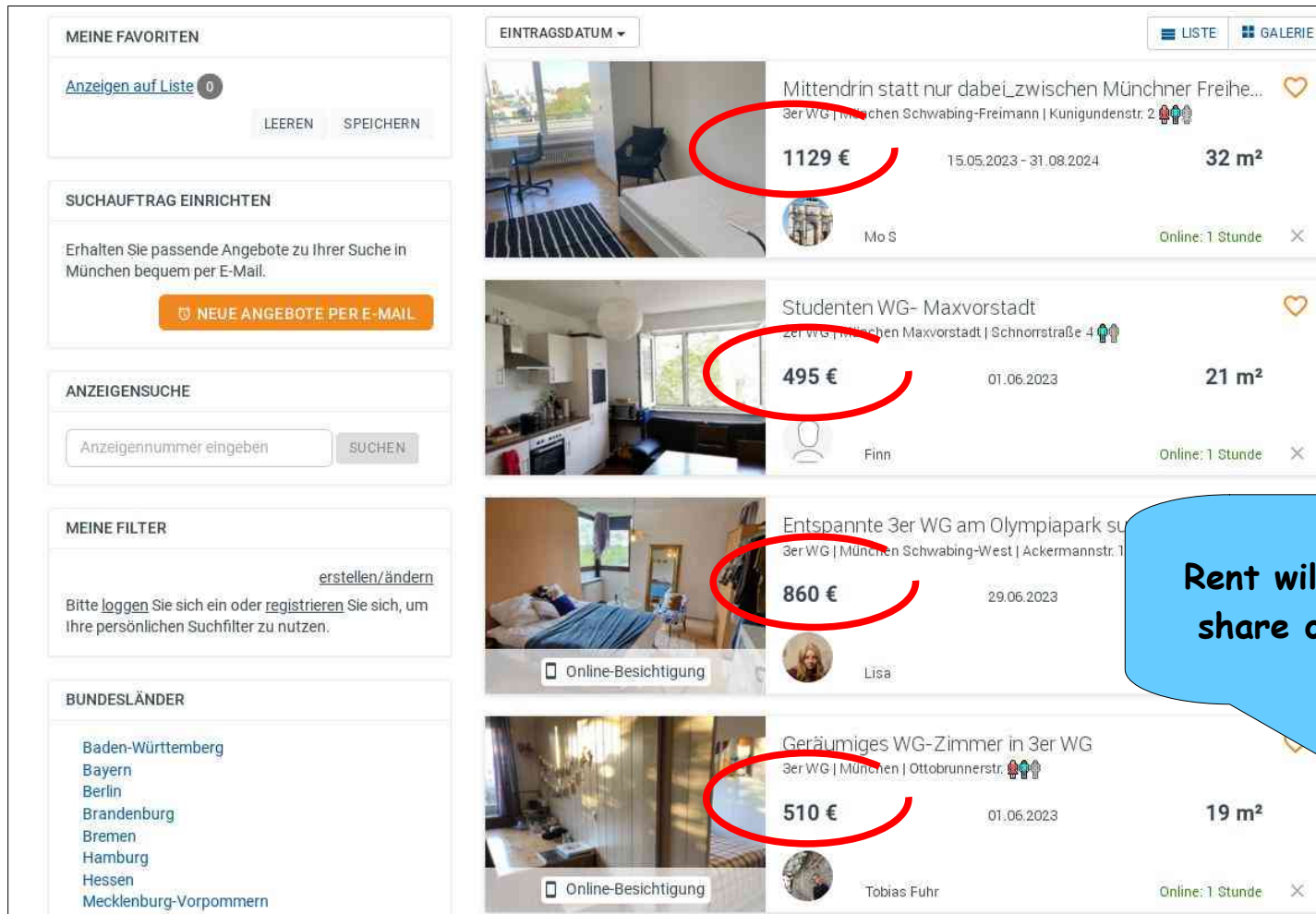
[Link: Living costs in Munich, Heilbronn and Straubing](#)

1. Living Costs and Expenses



* Quelle: * 22. Sozialerhebung DSW 2021 / **Hochschulstädte-Scoring des Moses-Mendelssohn-Instituts (MMI)

1. Living Costs and Expenses



The screenshot shows a real estate search interface with several listings. Red circles highlight the rent prices for four different apartments:

Apartment Description	Rent Price (€)	Area (m²)
Mittendrin statt nur dabei... 3er WG München Schwabing-Freimann Königundenstr. 2	1129 €	32 m²
Studenten WG- Maxvorstadt 2er WG München Maxvorstadt Schornstraße 4	495 €	21 m²
Entspannte 3er WG am Olympiapark... 3er WG München Schwabing-West Ackermannstr. 1	860 €	-
Geräumiges WG-Zimmer in 3er WG 3er WG München Ottobrunnerstr.	510 €	19 m²

Rent will make up the largest share of your monthly costs!

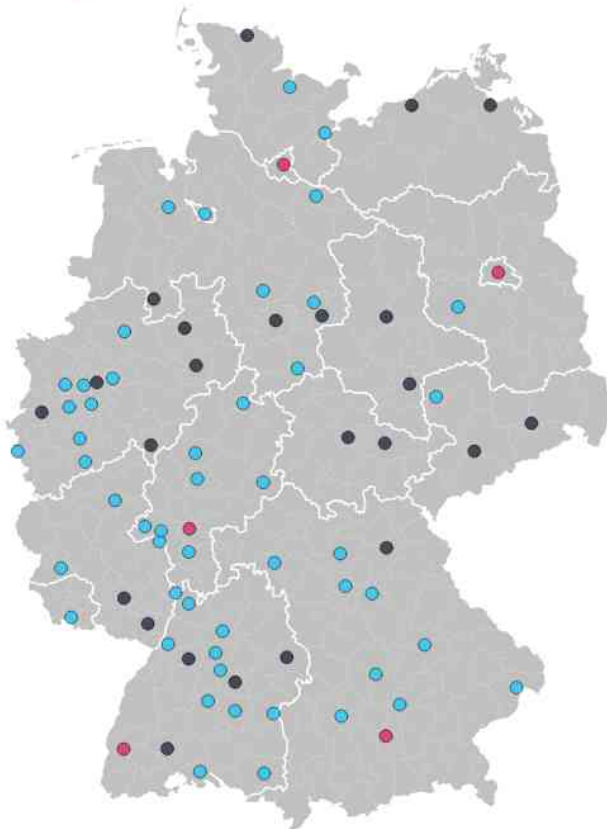


1. Living Costs and Expenses

WG-Zimmer-Preise in deutschen Hochschulstädten

Wohnkosten in Euro

■ < 400 ■ 400-600 ■ ≥ 600



Basis: 8.800 Angebote auf der Plattform "wg-gesucht.de" für ein Zimmer in einer Wohngemeinschaft mit insgesamt zwei oder drei Bewohnern an Hochschulstandorten mit mindestens 5.000 Studierenden.
Keine detaillierten Daten für: Cottbus, Deggendorf, Landkreis München, Lippe, Nordwestmecklenburg, Mittelsachsen, Rhein-Sieg-Kreis, Rosenheim und Soest.

Grafik: ZDFheute, th • Quelle: Moses Mendelssohn Institut • Kartenmaterial: © OSM

[**Hochschulstädte-Scoring des Moses-Mendelssohn-Instituts \(MMI\)](#)

Students in Germany often spend more than half of their monthly income on housing costs!



1. Living Costs and Expenses

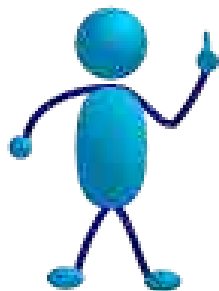
Health insurance

- Health insurance compulsory for all students: approx. **140-150 € per month** for public health insurance for students **up to the** age of 30
- Two types of health insurance: public and private insurance
- Please keep in mind: with private health insurance, you can no longer switch to public insurance during your studies!

1. Living Costs and Expenses

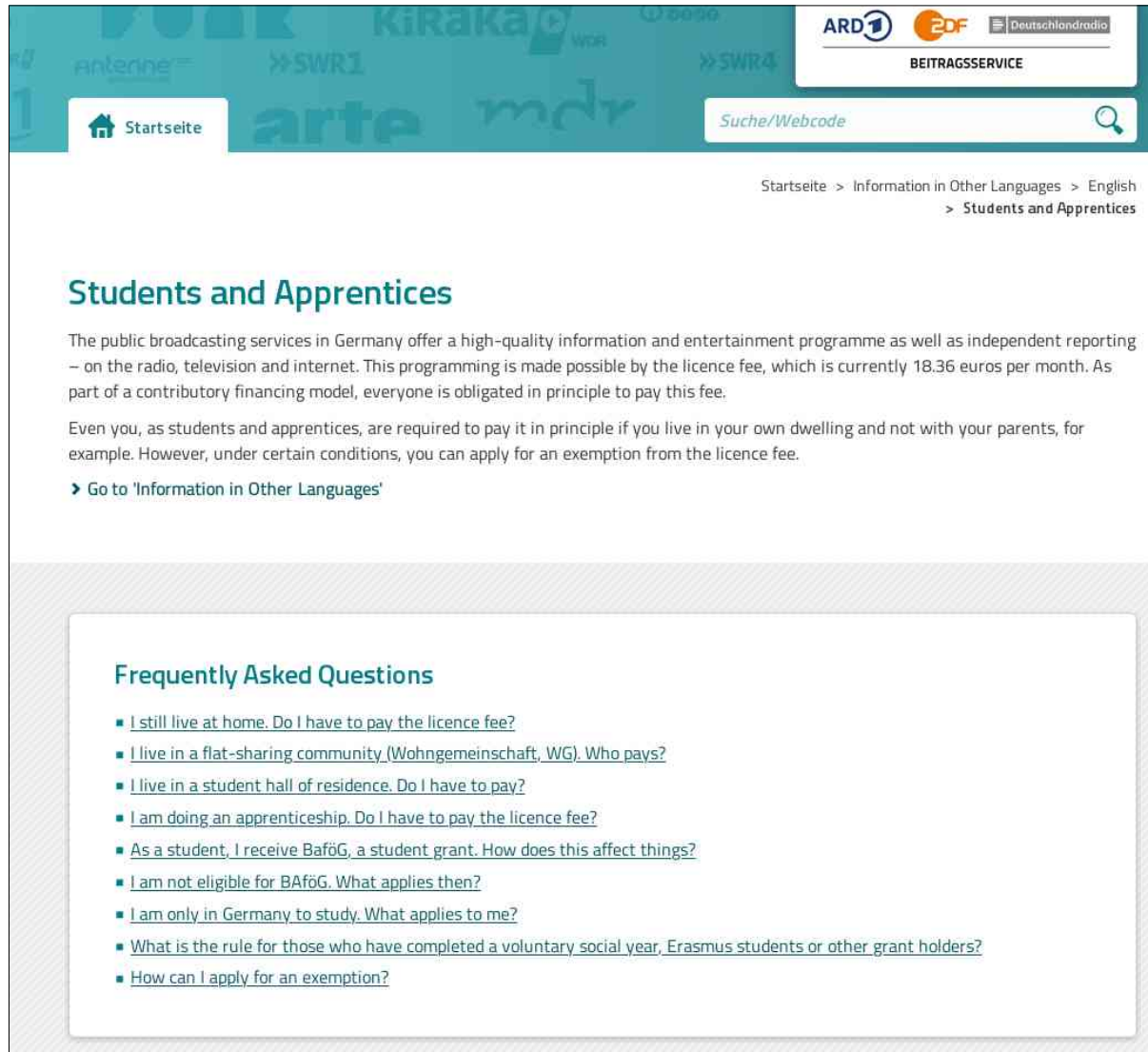
Public Podcasting Fees

- Public Podcasting Fees are regulated by law, every household: **18,36 € per month**
- You are committed to register **regardless** of the accommodation type you live in
- „One dwelling – one fee“ If several persons live together: only **one person** pays the fee



Don't forget to register for the broadcasting fee to avoid reminder fees and repayment obligations!

1. Living Costs and Expenses



The screenshot shows the ARD website interface. At the top, there are logos for ARD, ZDF, and Deutschlandradio, along with the text 'BEITRAGSSERVICE'. A search bar contains the text 'Suche/Webcode'. The main content area has a breadcrumb trail: 'Startseite > Information in Other Languages > English > Students and Apprentices'. The title 'Students and Apprentices' is displayed in a large, bold font. Below the title, there is a paragraph explaining that public broadcasting services in Germany offer high-quality information and entertainment programmes, funded by a licence fee of 18.36 euros per month. It states that everyone is obligated to pay this fee, including students and apprentices living in their own dwellings. A link is provided to 'Go to 'Information in Other Languages''. Below this, a section titled 'Frequently Asked Questions' contains a list of questions with blue square bullet points:

- [I still live at home. Do I have to pay the licence fee?](#)
- [I live in a flat-sharing community \(Wohngemeinschaft, WG\). Who pays?](#)
- [I live in a student hall of residence. Do I have to pay?](#)
- [I am doing an apprenticeship. Do I have to pay the licence fee?](#)
- [As a student, I receive Bafög, a student grant. How does this affect things?](#)
- [I am not eligible for Bafög. What applies then?](#)
- [I am only in Germany to study. What applies to me?](#)
- [What is the rule for those who have completed a voluntary social year, Erasmus students or other grant holders?](#)
- [How can I apply for an exemption?](#)

www.rundfunkbeitrag.de/welcome/englisch/students_and_apprentices/

1. Living Costs and Expenses

Public Transport for students in Germany

- Reduced „Deutschlandticket“ for students: **43 € per month in 2026**
- Valid in public transportation within Munich and most regional trains across Germany



2. Facts about student financing

How do German students finance their studies?

- **83%** financial support from parents*
- **69%** work alongside their studies in Munich*
- **15%** get BAföG *
- **4%** receive a scholarship*



Students usually need multiple sources of income to finance their studies.



* Quelle: 22. Sozialerhebung DSW 2021

2. Facts about student financing

Time spent for studies and part-time jobs on average in 2021 per week *

- Time required for the full-time study program
→ **34,6 hrs***
- Average time students spent for jobbing
→ **15,1 hrs***
- Workload per week
→ **49,7 hrs***



* [Quelle: 22. Sozialerhebung DSW 2021](#)

2. Facts about student financing

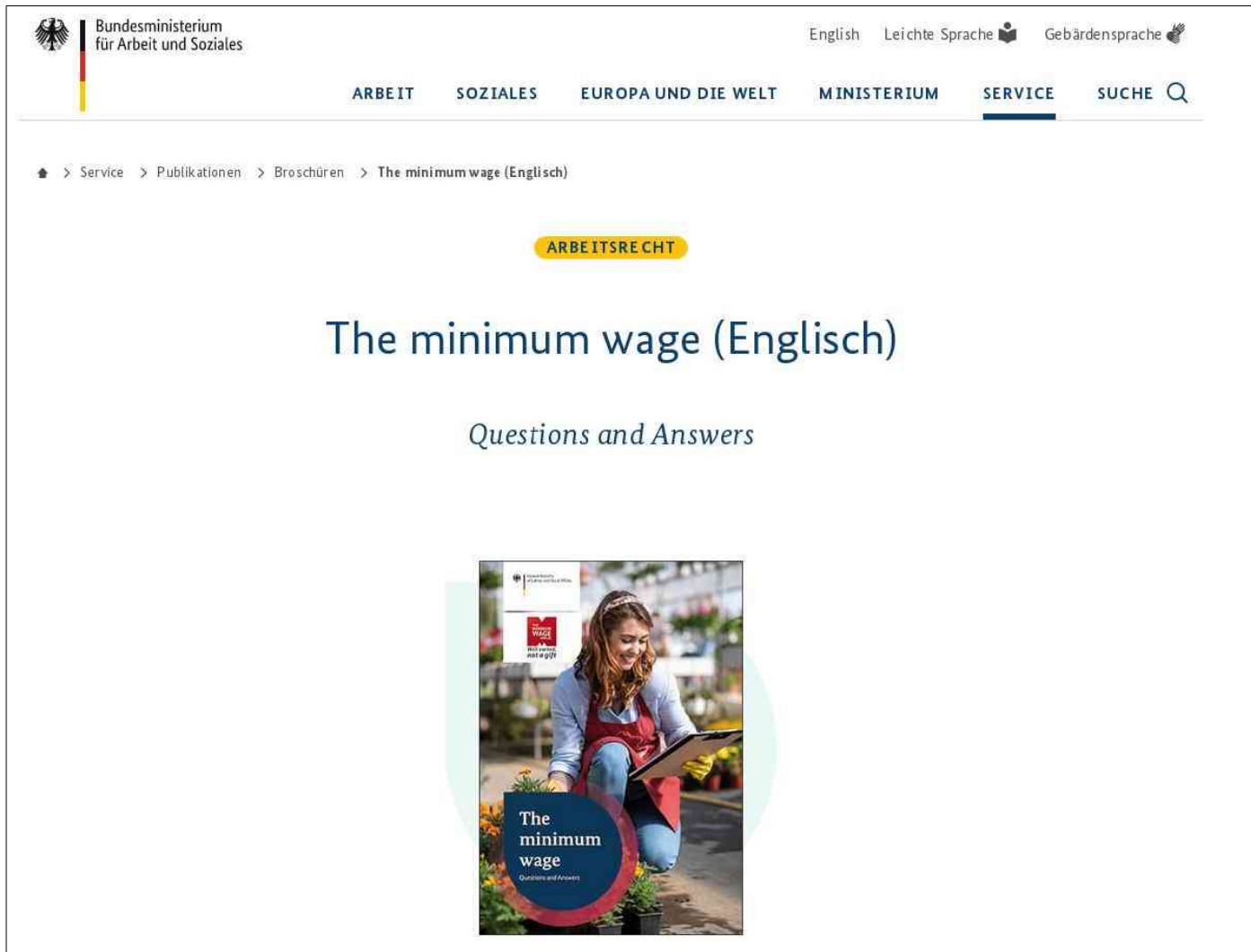
Minimum wage in Germany

- The legally defined minimum wage in Germany for students **2026 13,90 € per hour**
- Students are also entitled to receive **at least** this legal defined minimum wage **per hour** for jobbing.
- Depending on the job offer you get, it can **be more than** the minimum wage!



Minimum wage **does not apply** to compulsory internships and internships lasting no longer than three months!

2. Facts about student financing



The screenshot shows the website of the Bundesministerium für Arbeit und Soziales. The page is titled 'The minimum wage (English)' and is categorized under 'ARBEITSRECHT'. The breadcrumb trail indicates the path: Service > Publikationen > Broschüren > The minimum wage (English). The main heading is 'The minimum wage (Englisch)' with the subtitle 'Questions and Answers'. Below the text is a promotional image for the brochure, featuring a woman in a red apron looking at a tablet. The image includes the text 'The minimum wage Questions and Answers' and a small logo with the text 'WAGE mit einem mit a gift'.

[Link: The minimum wage in Germany](#)

2. Facts about student financing

Taxes in Germany

- After registration at the residents' registration office you will get a **tax number** → „**Steuer ID**“
- The basic tax-free amount in **2026** is **12.348 € per year**
- If taxes are deducted, you can **file a tax return** at the end of the year



Only certified tax advisors
can advise on tax law!

2. Facts about student financing

The screenshot shows the homepage of the 'Make it in Germany' website. At the top, there are tabs for 'For skilled workers' (selected) and 'For employers'. Language options for DE, EN, ES, and FR are available. The header includes the logo of 'The Federal Government', contact icons for email, phone, and chat, an FAQ icon, and a search bar. The 'Make it in Germany' logo and a '10 Years' anniversary badge are also present. A navigation menu below the header lists categories: Working in Germany, Study & training, Visa & residence, Living in Germany, Service, and About us. The main content area features a large image of a woman in a blue hard hat and a man in a suit looking at a tablet. A teal callout box over the image reads: 'Salary, taxes & social security' followed by the text: 'What is the difference between gross and net? Here you can find information on social security and taxes.' At the bottom of the page, a breadcrumb trail shows: 'Working in Germany > Working environment > Salary, taxes & social security'.

[Link: Salary, taxes & social security](#)

2. Facts about student financing

Social security contributions

- Anyone permanently employed in Germany usually pays **social security contributions**
- This includes contributions for **health insurance, long-term care, pension and unemployment insurance**
- Working students in Germany have to pay social security contributions **depending** on
 - their **employment status**
 - **the working hours**
 - the **type of work** they do

2. Facts about student financing

SOCIAL SECURITY

Social Security at a Glance (englisch)



[Link: Social security in Germany](#)

3. Working while studying

Different types of jobs for students:

- **Working student job**
 - „Werkstudententätigkeit“
- **Marginal employment**
 - „Minijob“
(part time - salary limit)
- **Marginal employment**
 - „Kurzfristige Beschäftigung“
(short term – time limit)



You can combine different job types!
Get advice from us!

3. Working While studying

Working student job - „Werkstudententätigkeit“

- **Studies must have priority over employment:**
 - max. **20 hours** per week **during lecture period**
 - **outside** lecture period **up to full time**
- **Less** social security contributions than in a **regular non-student part-time employment**
- **Health insurance** as a student is **obligatory**
- **No limit** on your **income**
- Income is **taxable**



3. Working while Studying

Marginal employment – „Minijob“

- A so called „Minijob“ is restricted to a certain **salary limit per month** → **603 € in 2026**
- **No social security contributions**, except for pension insurance (exemption from pension insurance is possible)
- Tax is paid **by the employer**
- **Health insurance** as a student is **obligatory**



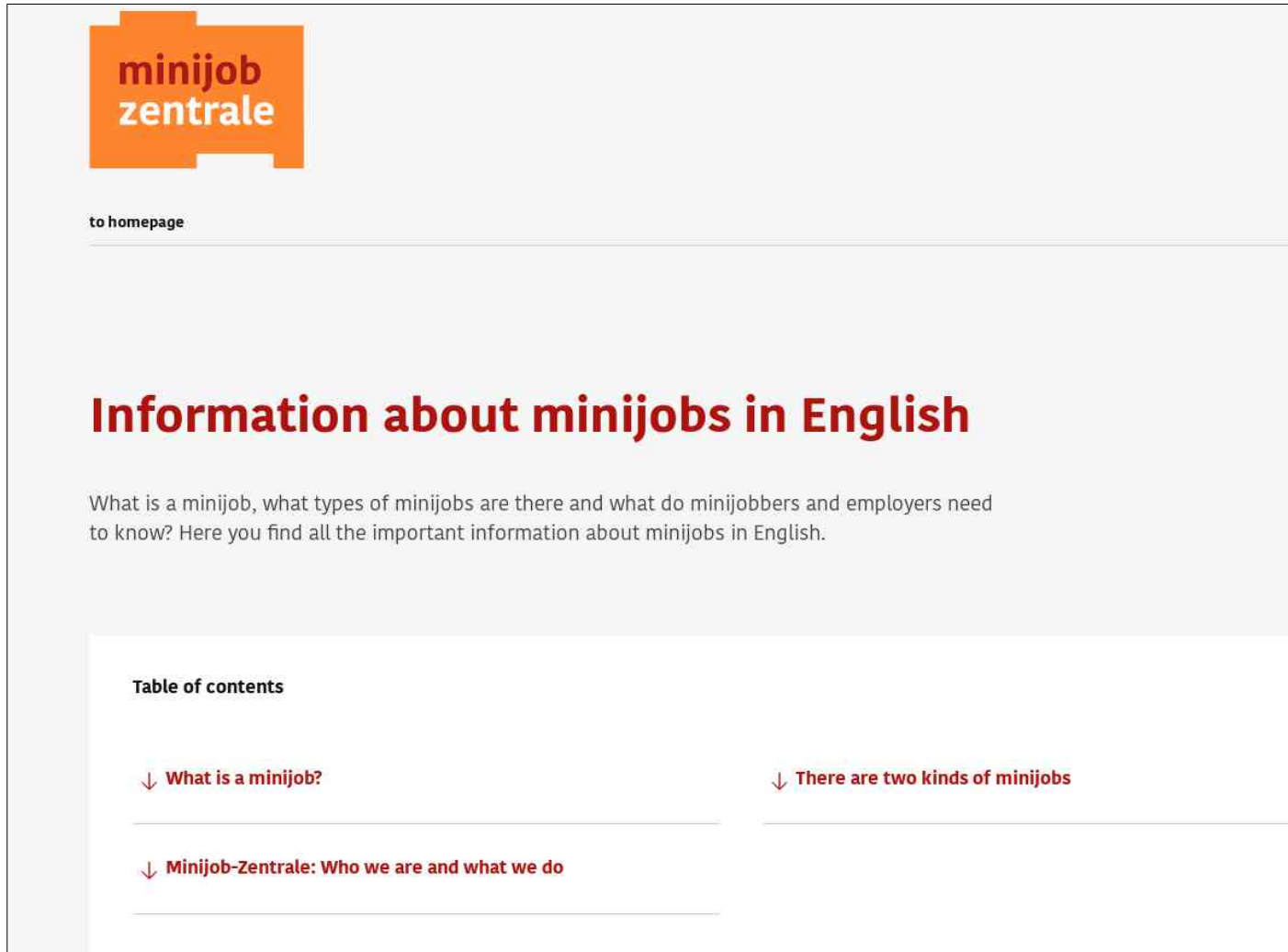
3. Working While Studying

Marginal employment – „Kurzfristige Beschäftigung“

- A short term employment, so called „Kurzfristige Beschäftigung“ is restricted to a certain **time limit per year** → up to three months or 70 days
- **No** salary limit
- **No** social security contributions
- **Income is taxable**
- For example: jobs during semester break, e.g. at trade fairs



3. Working While Studying



The screenshot shows the 'minijob zentrale' website. At the top left is the logo 'minijob zentrale' in white text on an orange background. Below it is a link 'to homepage'. The main heading is 'Information about minijobs in English' in red. Below the heading is a paragraph: 'What is a minijob, what types of minijobs are there and what do minijobbers and employers need to know? Here you find all the important information about minijobs in English.' Below this is a 'Table of contents' section with three items, each with a red downward arrow: 'What is a minijob?', 'There are two kinds of minijobs', and 'Minijob-Zentrale: Who we are and what we do'.

www.minijob-zentrale.de/DE/service/informationen-in-englisch/detailseite.html

3. Working While Studying

Working student position	Minijob	Short term employment
1. Only for enrolled students	1. Everyone can have it	1. Everyone can have it
2. No restrictions on earnings more than 603 € per month	2. You can <u>only</u> earn up to 603 € per month	2. No restrictions on earnings more than 603 € per month
3. Less social security contributions (only pension insurance)	3. Usually no social security contributions (exemption from pension insurance possible)	3. No social security contributions
4. Income is taxable	4. No taxes – (only the employer)	4. Income is taxable
5. Up to 20 hours per week during lecture time	5. Based on minimum wage: around up to 10 hours per week	5. Time limit per year: up to three months or 70 days
Advantage: Higher wage, good job entry opportunity	Advantage: No tax, no social insurance	Advantage: Higher wage, flexible working possibilities
Please note: Keep the 20-hour rule in mind, otherwise other contributions apply!	Please note: Do not exceed an average of 603 € per month, otherwise it is no longer considered a mini-job!	Please note: Keep time limits in mind – if exceeded, social security contributions are payable!

3. Working While Studying

Working student position	Minijob	Short term employment
1. Only for enrolled students	1. Everyone can have it	1. Everyone can have it
2. No restrictions on earnings more than 556 € per month		
3. Less social security contributions (only pension insurance)		
4. Income taxable		
5. Up to 20 hours per week during lecture time	5. Based on minimum wage: around up to 10 hours per week	5. Time limit per year: up to three months or 70 days
Advantage: Higher wage, good job entry opportunity	Advantage: No tax, no social insurance	Advantage: Higher wage, flexible working possibilities
Please note: Keep the 20-hour rule in mind, otherwise other contributions apply!	Please note: Do not exceed an average of 556 € per month, otherwise it is no longer considered a mini-job!	Please note: Keep time limits in mind – if exceeded, social security contributions are payable!



The general provisions of **employment law apply also to all students** working in Germany!

For **questions about employment law** such as your employment contract **get in touch with our legal advisory service** (for enrolled students only).

3. Working While Studying

How can I find a student job?

There are free websites to search for a student job - only a few examples:

<https://englishjobs.de/in/bayern>

<https://karriere.unicum.de>

<https://www.jobmensa.de>

www.studis-online.de/jobben/studentenjobs.php

<https://www.nebenjob.de>

<https://www.studentjob.de>

<https://de.indeed.com/Werkstudent-Jobs>

<https://www.stepstone.de>

<https://www.jobcafe.de>

<https://www.absolventa.de/werkstudentenjobs>

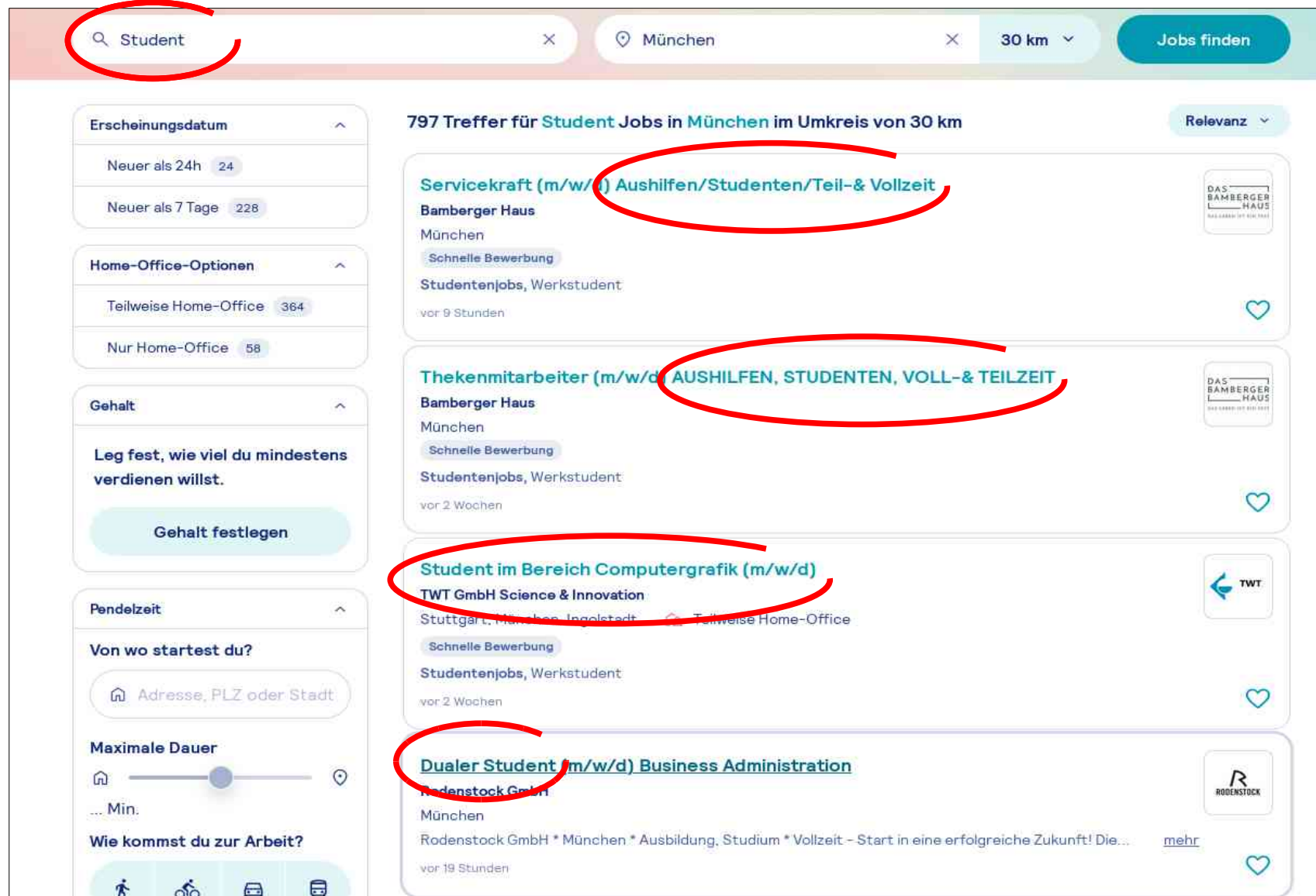
3. Working While Studying

How can I find a student job?

- Most job search engines are in german - use a digital translator!
- For job searching work with german terms like:
 - „Nebenjob“, „Teilzeitjob“,
 - „Werkstudentin / Werkstudent“,
 - „Hilfskraft“, „Minijob“,
 - „Studierendenjob...“



3. Working While Studying



Search filters: Student, München, 30 km, Jobs finden

797 Treffer für Student Jobs in München im Umkreis von 30 km

- Servicekraft (m/w/d) Aushilfen/Studenten/Teil- & Vollzeit**
Bamberger Haus
München
Schnelle Bewerbung
Studentenjobs, Werkstudent
vor 9 Stunden
- Thekenmitarbeiter (m/w/d) AUSHILFEN, STUDENTEN, VOLL- & TEILZEIT**
Bamberger Haus
München
Schnelle Bewerbung
Studentenjobs, Werkstudent
vor 2 Wochen
- Student im Bereich Computergrafik (m/w/d)**
TWT GmbH Science & Innovation
Stuttgart, München, Ingolstadt
Schnelle Bewerbung
Studentenjobs, Werkstudent
vor 2 Wochen
- Dualer Student (m/w/d) Business Administration**
Rodenstock GmbH
München
Rodenstock GmbH * München * Ausbildung, Studium * Vollzeit - Start in eine erfolgreiche Zukunft! Die...
vor 19 Stunden

3. Working while studying

How can I find a student job?

The university team („Hochschulteam“) at the Munich Employment Agency advises students:

- Career planning during their studies
- Finding internships and working student positions
- They help you with your application documents and offer workshops...



**Hochschulteam,
Agentur für Arbeit München
muenchen.hochschulteam@arbeitsagentur.de**

4. Work regulations for international students

Students from EU, Iceland, Liechtenstein, Norway or Switzerland:

- No special permission from the immigration office is required, as the European Union promotes the free movement of people between its member states.



<https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/entering/admission-labour-market/students>

4. Work regulations for international students

Students from non-EU countries:

- You are allowed to work up to **140 full/280 half days** per year
- A combination of both is possible
- Up to 4 hours it counts as half a day
- Vacation days and sick days don't count
- **Alternatively**, you are allowed to work **up to 20 hours** per week
- The immigration office will choose the best alternative for you

<https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/entering/admission-labour-market/students>

4. Work regulations for international students

Students from non-EU countries:

- **Self-employment** or working as a freelancer is **not permitted**
- Work carried out online or for employers based outside Germany must also remain within the limits of your work permit
- **Voluntary internships** count towards a total of 140 full/280 half days per year

4. Work regulations for international students

Student/research assistant:

- Student/research assistant („HiWi“) jobs are positions at your university
- Working days as student assistant **do not count** towards the total of 140 full / 280 half days per year
- No separate permission from **immigration authority** needed
→ **but you have to inform them!**
- Examples: laboratory/research assistant, working at the library at your university etc.



<https://www.make-it-in-germany.com/en/looking-for-foreign-professionals/entering/admission-labour-market/students>

4. Work regulations for international students

MyTUM-Portal
Technical University of Munich

de | en Suche


Home
News
Calendar
Important documents
Jobs
Online services and login pages
Bulletin board
Contacts and support

Sitemap > Bulletin Board > **Studentische Hilfskräfte, Praktikantenstellen, Studienarbeiten**

Studentische Hilfskräfte, Praktikantenstellen, Studienarbeiten

Hier finden Sie Stellen für Studentische Hilfskräfte, Praktikantenstellen an der TU München sowie Studienarbeiten

Stellenanzeigen sollen von den jeweiligen Einrichtungen selbst eingetragen werden. Dazu sind Mitarbeiterrechte im Portal erforderlich. Dies ist bei allen in TUMonline enthaltenen Mitarbeitern automatisch der Fall.
Eine Anleitung finden Sie in der [Kurzanleitung für Stellenanzeigen](#) und (ausführlicher) im [Best Practice Manual Stellenanzeigen](#) (pdf)

 Diese News als RSS abonnieren

1 | 2 | 3 | 4 | ... | 9 Next 10 items

Ist diese Seite veraltet oder sind die Informationen falsch?
[Mail an Verantwortlichen](#)

28.07.2025
Student Assistant (m/f/d) for Digital Marketing Research Group at TUM Campus Heilbronn

The Digital Marketing Research Group at the Center for Digital Transformation of the TUM School of Management, Campus Heilbronn, Prof. Dr. Martin Meißner, invites applications for the position of a Student Assistant (m/f/d).
[read more](#)

Kontakt: www.futhe@tums.de

25.07.2025
Help Shape IT Projects & Events @ TUM – Student Assistant (6–16 hrs/week)

TUM IT Management – Enterprise Team at the Technical University of Munich (TUM) is looking for a committed Master's student to support with project and event management.
[read more](#)

Kontakt: hiring@it.tum.de

25.07.2025
Master's Student (m/f/d) - Thesis

The Leibniz Institute for Food Systems Biology at the Technical University of Munich (Leibniz-LSB@TUM) is a prominent member of the Leibniz Association. The research group "Transcriptome & Proteome Profiling" is currently seeking a motivated Master's student to begin a thesis project starting in August 2025.
[read more](#)

Kontakt: recruiting.leibniz-lsb@tum.de

24.07.2025
Studentische Hilfskräfte (m/w/d) mit Schwerpunkt Informatik

Das Schularbeitsamt der TUM School of Computation, Information and Technology (CIT) ist mit den zentralen organisatorischen und administrativen Vorgängen der School betraut. Wir suchen ab sofort zum nächstmöglichen Zeitpunkt mehrere Studentische Hilfskräfte (m/w/d) mit Schwerpunkt Informatik.
[read more](#)

Kontakt: paul@tum.de

News

28.07.2025
Artificial intelligence in medicine and everyday clinical practice


25.07.2025
3D-Printed nesting façade benefits people and wildlife

25.07.2025
Beta-Carotene keeps enzymes active under heavy load

24.07.2025
Breakthrough in Efficiency, Affordability and Sustainability

24.07.2025
Therapeutic vaccine for hepatitis B enters first clinical trial

23.07.2025
Nuclear fusion research using neutrons from FRM II

 **RSS**

TODAYS EVENTS
no events today.

Calendar of events

https://portal.mytum.de/schwarzesbrett/hiwi_stellen/

5. BAföG and Scholarships

BAföG

- **BAföG (Bundesausbildungsförderungsgesetz)** is the Federal Education and Training Assistance Act for university students in Germany
- BAföG is a **social benefit** for german students based on legally defined regulations



www.bmfr.bund.de/EN/Education/HigherEducation/Funding/Bafoeg/bafoeg_node.html

5. BAföG and Scholarships

BAföG

- **International students with § 16 b of the Residence Act (AufenthG):**
→ usually are **NOT** entitled!
- **Students from the EU:**
→ **may** have entitlement to BAföG
- **Non-German students who have lived in Germany for a long time before starting their studies:**
→ **may** be entitled based on their Settlement Permit
- **Students who have fled war or have been granted refugee status:**
→ **may** be entitled based on their Residence Permit

5. BAföG and Scholarships

BAföG Advisory Service

(Only for students within the area of responsibility of the **Munich Student Union**)

- General information on BAföG
- Assistance to your **BAföG application**
- Advice on **individual questions** and BAföG repayment

As an EU student or refugee,
please seek personal advice!



Contact:

BAföG Advisory Service

Phone: +49 8031 805 – 2256

Phone: +49 8161 71 – 2496

Phone: +49 89 38196 – 1219

Email: asberatung-rosenheim@stwm.de

Email: asberatung-freising@stwm.de

Email: beratung-m@bafoeg-bayern.de



www.studierendenwerk-muenchen-oberbayern.de/en/advice-and-counselling-network/bafoeg-advisory-services/

5. BAföG and Scholarships

Scholarship Advisory Service

- Information about the range of scholarships for internationals
- Support in finding suitable scholarships
- Application checks
- Assessing your chances of receiving a scholarship

Contact Person:

Ms. Gulsara Allerdings

Scholarship Advisory Service

Phone: +49 8161 71 - 1204

Email: stipendienberatung@stwm.de



www.studierendenwerk-muenchen-oberbayern.de/en/advice-and-counselling-network/scholarship-advisory-service/

6. Conclusion and Q&A

Good to know...

- Consider that a full-time study is **not** compatible with a full-time job!
- Find a **good balance** between working and studying
- Essential for many jobs: **German language skills**
- Make a plan for the **whole duration** of your studies
- It is always good to keep a **financial buffer!**



6. Conclusion and Q&A

Good to know...

If questions and problems in your studies or study financing occur **seek advice in good time!**



www.studierendenwerk-muenchen-oberbayern.de/en/advice-and-counselling-network/

6. Conclusion and Q&A

General Advice and Social Counselling Service

Contact:

Phone: +49 89 38196 - 1209

Email: asberatung-muenchen@stwm.de

Phone: +49 8031 805 - 2256

Email: asberatung-rosenheim@stwm.de

Phone: +49 8161 71 - 2496

Email: asberatung-freising@stwm.de



www.studierendenwerk-muenchen-oberbayern.de/en/advice-and-counselling-network/general-advice-and-social-counselling/

Legal Advisory Service

Contact:

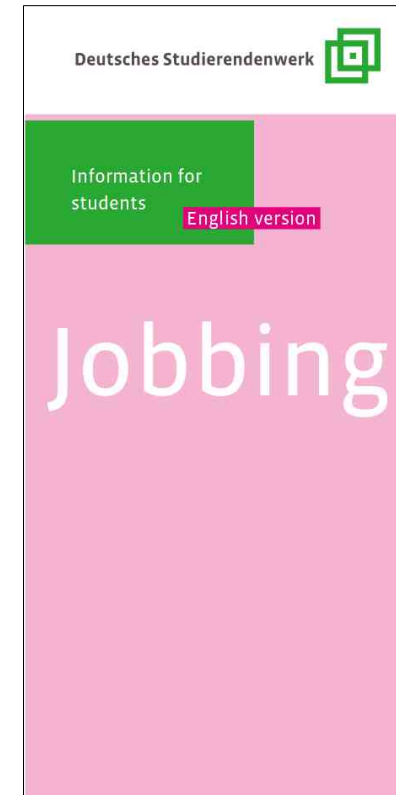
Mr. Gerald Lauber

Phone: +49 151 25734975



www.studierendenwerk-muenchen-oberbayern.de/en/advice-and-counselling-network/legal-advisory-service/

6. Conclusion and Q&A



<https://www.youtube.com/watch?v=fUxebiS44ww>

<https://www.make-it-in-germany.com/en/study-training/studies-in-germany/work>

<https://www.studierendenwerke.de/beitrag/jobbing>

<https://www.studierendenwerke.de/beitrag/job-regulations-for-international-students-in-germany>

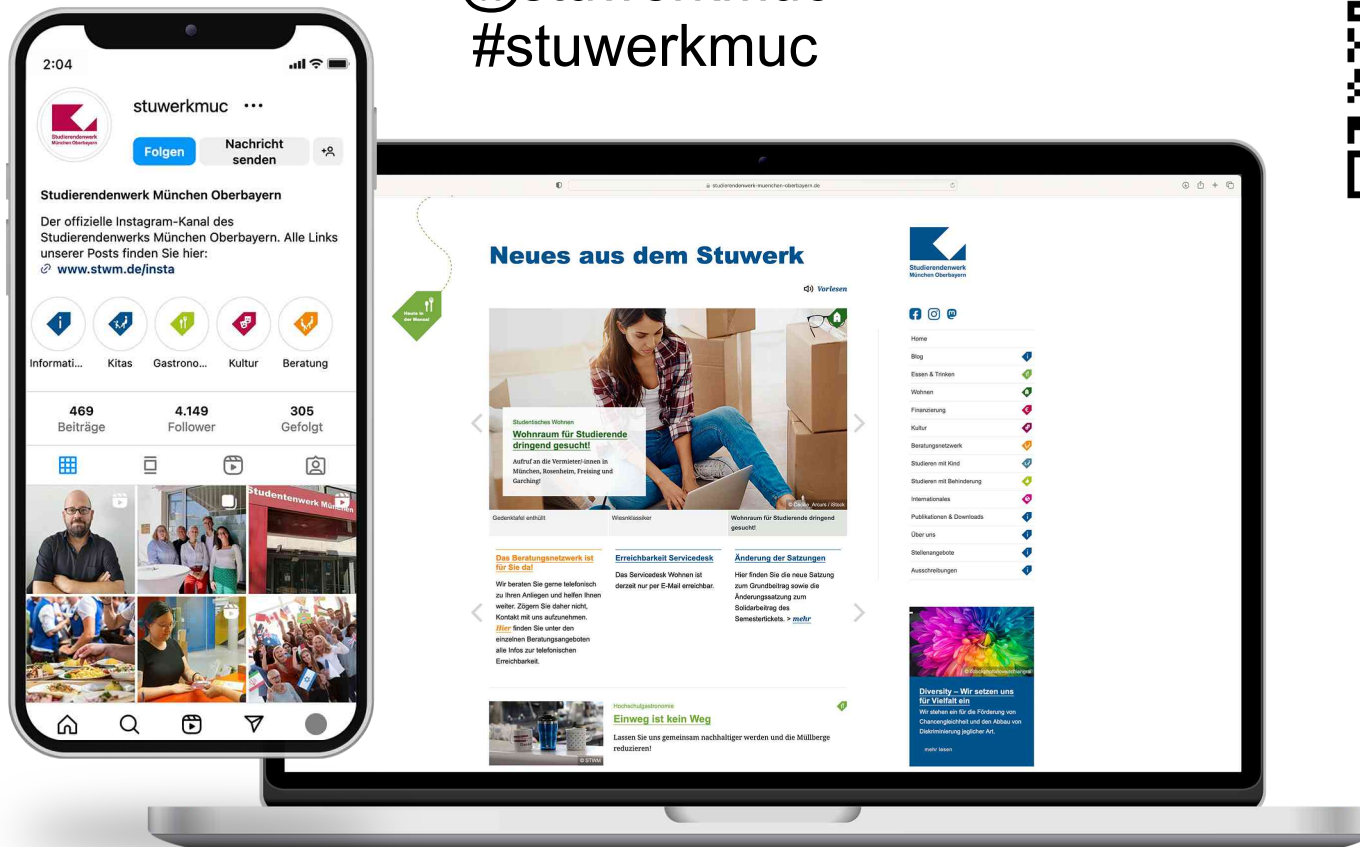
<https://www.internationale-studierende.de/en/during-your-studies/jobbing>

<https://www.daad.de/en/studying-in-germany/work-career/side-jobs/>

6. Conclusion and Q&A

Find us on our website, Instagram, Facebook, and Twitter:

www.stwm.de
[@stuwerk muc](https://www.instagram.com/stuwerk muc)
[#stuwerk muc](https://twitter.com/stuwerk muc)





Studierendenwerk
München Oberbayern



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Enjoy your studies!