

## **Regulations for Awarding Loans to Students from the Baden-Württemberg Emergency Assistance Fund for Hardship Due to Student Jobs that Cannot be Performed**

In consequence of the government measures for containing the spread of the coronavirus, most areas of the public life have ground for a halt. By closing restaurants, cafés, and shops and by stopping on campus teaching at the higher education institutions, students have only very few opportunities to earn money in part-time jobs to finance their studies and livelihood. However, before the coronavirus pandemic, two in three students had an income from a part-time job and therefore, many students are probably in significant financial troubles.

The Ministry of Science, Research and Arts provides funds of €1,000,000 for students to bridge the income gap from their part-time job, in case they are in a difficult financial situation due to the pandemic.

### **1. Amount of the loan**

Students can request the interest-free loan of up to €450 for two months (hence, in total up to €900) retroactively from April. International students can request a loan of up to €450 for up to three months (hence, in total up to €1,350).

The amount of the loan depends on the income from the month of March. It may also be granted if a student can proof that they would have received their first income in April.

### **2. Purpose of the loan**

The loan is only to be used for the livelihood of the applicant and costs relating to their studies (including learning resources and costs for field trips and internships). The loan may also be used to repay existing liabilities, provided that these occurred because a part-time job was lost due to the coronavirus pandemic. The loan is not to be used to support third parties or to cover other expenses that do not relate to the studies.

### **3. How to submit a request**

The request for the loan needs to be submitted in written form. The applicants must submit proof for the amount of their need.

Please submit the following documents with your request:

**3.1 A short statement describing your financial situation as a student**

- for example, describing how you previously financed your studies, a current bank statement,
- explanations and supporting documents for the reason of your request.

**3.2 A statement describing your private situation (why you are in financial difficulties).**

**3.3 Supporting documents**

- valid enrollment certificate,
- copy of your ID or passport, or, for international students, a copy of your registration certificate,
- copy of your bank card (debit card) or another proof of your bank details,
- direct debit authorization in form of a SEPA direct debit mandate.

**5. Payment arrangements**

The Studierendenwerk decides on the payment at its own discretion:

- up to €450/month for max. two months if relevant proof is provided; international students can request a loan of up to €450 for another month if relevant proof is provided,
- funding period until Mai 2020, for international students until June 2020,
- loans for more than one month can be paid as a lump sum.

**6. Repayment arrangements**

**6.1** The loan needs to be repaid according to the arrangements stipulated in the loan contract, starting by June 2021 at the latest. If a repayment in installments is stipulated in the loan contract, the minimum installment is €75.

**6.2** The Studierendenwerk can terminate the loan in written form and declare the outstanding amount due for repayment, if the borrower moves their residence to an address outside of Germany.

In case the Studierendenwerk declares the outstanding amount due, the borrower can present a guarantee as a substitute

- ↳ of a person who is resident in Germany
- ↳ with a proof of a the registration certificate for foreign nationals
- ↳ with a proof of employment or the retirement pension of the guarantor