

Graduation loan

Information and application for the granting of a graduation Loan

Guidelines for the Award of the Deutsches Studierendenwerks DSW

On behalf of the Deutsches Studierendenwerk e.V. (DSW), the umbrella organisation of all 57 student unions in Germany, the Studierendenwerk grants a graduation loan.

The funds from the „hardship fund“ represent a bridging financial aid that is intended to enable the successful completion of studies.

You should first read through the [guidelines](#) to see if you belong to the eligible target group.

Purpose of the loan

- For students in an economic emergency situation to secure their livelihood as well as the Living expenses as well as study costs incurred for the completion of studies
- **Cannot be used** for purposes unrelated to studies (medical treatment costs, maintenance to third parties, repayment of existing liabilities)

Loan amount

- Maximum of 12 times the BAföG maximum rate, i.e. a maximum of 934 euros per month

Disbursement, term, repayment

- Payment in monthly instalments, at most up to the BAföG maximum rate
- Maximum 60 months, from the date of the first payment
- Repayment from the 7th month after granting the last loan instalment
- Repayment in instalments is possible, with a minimum instalment of 55 euros
- The loan is granted **interest-free**

Application and advice

- Your application must be submitted in person to the Social Counselling Office of the Studierendenwerk Vorderpfalz - Xylanderstraße 17 -76829 Landau in Pfalz - Tel. ++49 6341-9179-180 / 181.
- You can only apply if you can present the signed and [certified guarantee](#) of a third party.

Decision

- There is no legal entitlement to the loan. The loan is granted according to the proven need of the available funds, taking into account your projected degree.

Please fill in the following application form completely, legibly and truthfully.

Problems filling out the form? Just give us a call, we'll help you without any fuss!

Social services and counselling
Manfred Kleinecke / Bettina Cornelius
Phone: 06341 - 9179 180 /181
Mail: beratung@stw-vp.de

Application on the following pages

To the
Studierendenwerk Vorderpfalz
Institution under public law
Xylinderstr. 17
76829 Landau / Palatinate



Application for a Graduation Loan from the DSW Hardship Fund

Please fill out the application completely and truthfully!

The application and your accompanying documents must be submitted in person!

Telephone appointment: ++49 6341-9179-180 / 181!

I request a loan in the amount of _____ **Euro**

Applicant

Name, first name,

Birth name

E-Mail

Phone

Born on _____ in _____

Nationality

Identity card no.

issued on _____ from _____

Marital status	single	married	divorced/ living separately	widowed
		since _____	since _____	since _____

Number of children

Number of siblings _____ thereof in education

Enrolment

University	RPTU Landau	Semester
	FTSK Germersheim	Semester
	University Ludwigshafen	Semester
	University Worms	Semester

Intended degree

Matriculation number _____ Semester

Expected end of studies _____ Please enter month and year

Address at the study location:

Street

Postcode / City

Country

further delivery address (if available):

Street

Postcode / City

Country

Partner

Name, first name

Birth name

Date of birth

Occupation

Current activity

Net income per month in Euro

Guarantor:

Name, first name

Birth name

Geburtsdatum

Occupation

Current activity

Street

Postcode / City

Country

Phone

Appointment of two address guarantors (close relatives / trusted persons)**1. address guarantor:**

Name, first name

Birth name

Street

Postcode / City

Country

2. address guarantor:

Name, first name

Birth name

Street

Postcode / City

Country

Information on your income:

Supporting documents, certificates or notifications must be brought in person

(see also checklist „Necessary supporting documents and evidence“).

The reasons and the cause of my current economic hardship are attached.

	I have income / expenses through...	received until:	Euro monthly
	BAföG		
	Subsidies from parents		
	Own work		
	Own pension		
	Scholarships		
	Housing benefit		
	Further		
	Funding from DAAD or similar		
	other contributions		
	Debts, other payment obligations		
Total amount available to you each month:			

Loans already received:

Lender	Height €	Payment on	Repayment due on	Monthly load	Interest rate

The attached justification is part of this application!

Please explain your social hardship in detail so that the award committee can decide on the application:

Statement:

To the best of my knowledge, I confirm that the information I have provided is complete and correct. I confirm that any benefits wrongly received from the Studierendenwerk Vorderpfalz are to be reimbursed immediately.

I am aware of the [guidelines of the German Student Union](#) for the awarding of loans from the loan fund are known to me. See page 1 of the application.

I consent to the processing of my personal data for the purpose of handling of my application. I can revoke my consent at any time by sending an email to beratung@stw-vp.de at any time! I have read the information on data protection under the link [Privacy Policy of the Studierendenwerk](#) and I agree to it.

Place, Date

Signature applicant

Please print out the application, sign it and bring it to the Studierendenwerk in person after making an appointment with our Counselling Department.

CHECKLIST**of the necessary supporting documents and evidence for the application for a graduation loan**

Current valid enrolment certificate

Evidence of study progress / **prognosis** certificate

Written justification - as an informal application for the loan

Rental contract / or **account receipts of the rental payments**

Receipt health insurance **or** costs of health insurance according to **bank statement**

Last scholarship / **BAföG notification** or rejection notification or proof of parental maintenance.

Possibly existing loan agreements (KfW, other...)

Current balance of all your accounts (3 months backwards from date of application)

Sealed declaration of surety

Proof of income and assets of the applicant and his or her Payers of maintenance payments

If available: Salary and pension statements

If available: Housing benefit notices