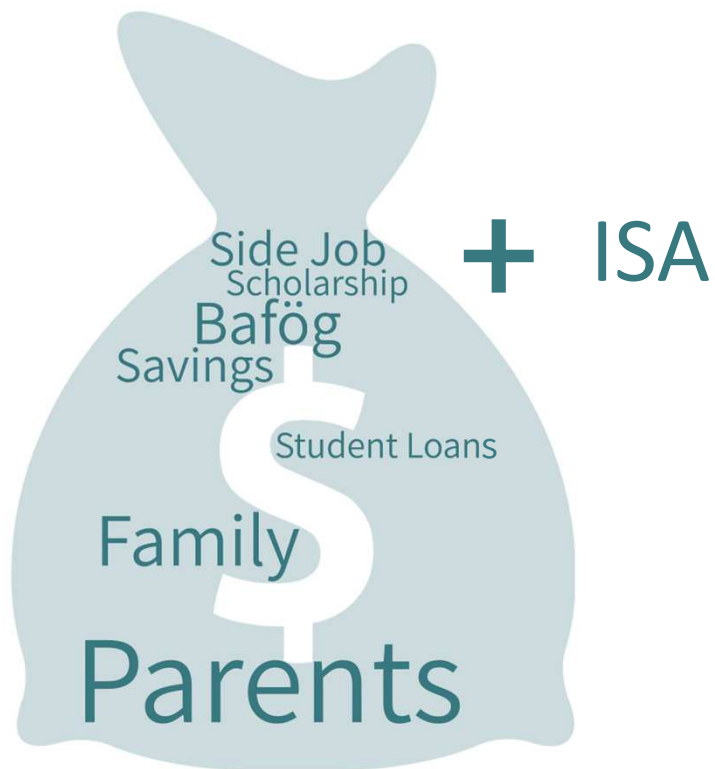


# Deutsche Bildung Student Financing

Income Share Agreement as an  
alternative to student loans



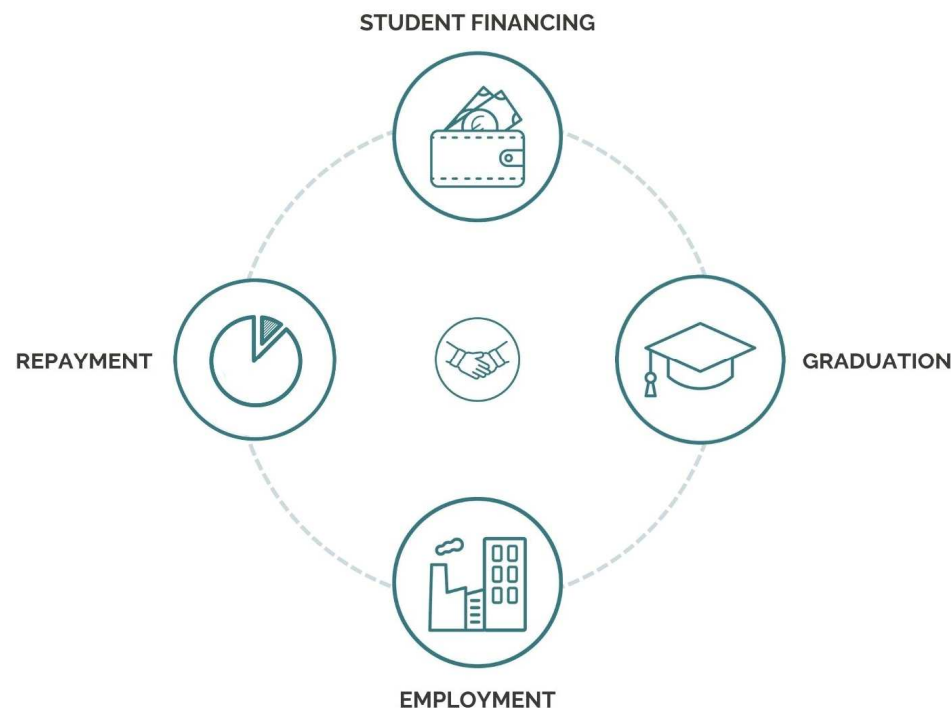
# Funding sources of German students



Deutsche Bildung student financing

- a supplement to state funding and
- an alternative to student loans

# Reverse intergenerational contract: A cycle between academic generations



- Institutional and private investors fund 'Deutsche Bildung Study Fund'.
- Selected young academics of all disciplines can receive flexible student financing as well as participate in a coaching program.
- Having entered successfully into professional life, graduates pay back 7.5-12.5 % of their income over a set period of time to Deutsche Bildung Study Fund.
- Repayments flow back into financing the next generation of students.

# Student financing details

- Deutsche Bildung Student Funding to cover tuition fee / living costs / mobility costs /... = any costs related to studies
- Flexible payments as needed: Monthly and / or lump-sum payments (money is transferred to student's bank account)
- Can be combined with BAföG, scholarships, loans and other financial aid ( but usually not to be combined with another ISA)
- Independent from parental income
- No cosigner needed
- **Application possible all year round and at any point of time before / during the studies**



# Who can apply?

- Legal age
- German university entrance qualification +  
German citizenship / unlimited residence permit with
- studying at a state-recognized university in Germany or  
a comparable university abroad
- No negative credit report



# How to apply?

- Online application: [www.deutsche-bildung.de](http://www.deutsche-bildung.de)
- After a few details, there is an initial assessment of the possible scope of financing
- Requested information: scope of required financing, personal data, study program, qualifications, CV
- 30-45 minutes
- Application checked within 2 weeks
- Non-binding, transparent offer
- **Application possible throughout the whole year and at any point of time before / during the studies**
- Contracting parties: student + Deutsche Bildung, The university usually is not part of the deal.



# Necessary documents for the application

- Certificate of enrolment or conditional offer from future university
- Curriculum Vitae (CV)
- Copy of your university entrance qualification
- Current transcript of records
- Two-sided copy of your ID or residence permit for Germany



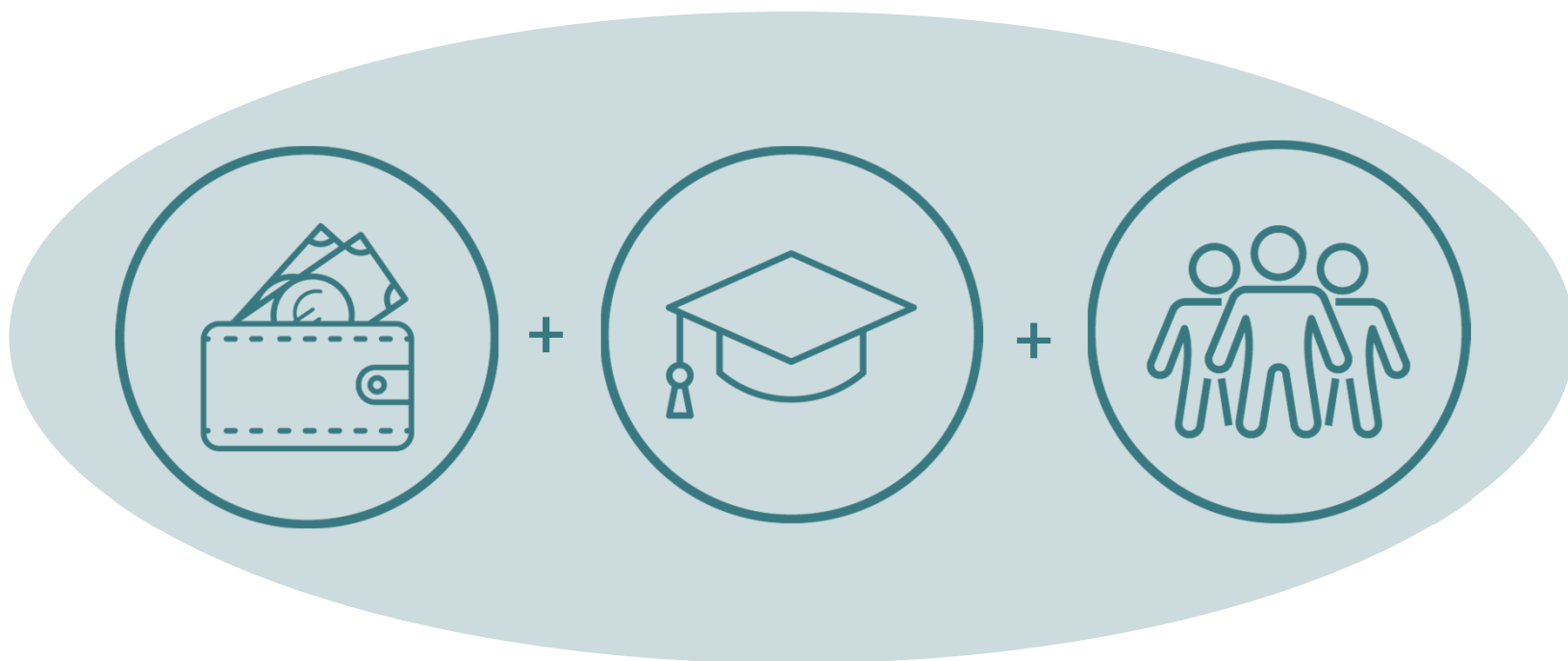
# Study now, pay back later

- Future repayment is determined upon conclusion of the contract:
  - Set income share (7.5 -12.5%) of future salary
  - Individual number of months of repayment, depending on amount of money requested
- Repayment suits actual economic situation:
  - Minimum income necessary for repayment to start
  - Maximum amount of repayment is capped
  - Grace periods for job search, further studies, parental leave, sabbatical...
  - Repayment is waived in case of permanent unemployment / occupational disability





## Financing program including Academy and access to network



# Your students' advantages

- Student financing to cover tuition fee and living expenses
- Independent from parental income
- Open to all subjects
- Application possible 24/7
- No cosigner needed
- Disbursement + repayment suits individual situation
  - Study now, pay back later
  - Protection against indebtedness
  - Protection in case of permanent unemployment or incapacity for work
- Principle of solidarity
- Membership Deutsche Bildung Academy until the end of repayment period



[www.deutsche-bildung.de](http://www.deutsche-bildung.de)