

Funding Sources	Specific guidance for students with chronic illnesses/disabilities
Maintenance from parents	
Child benefit *	If applicable, extension beyond the child's 25th birthday if the child is unable to meet all necessary living expenses through his or her own means due to a disability.
BAföG *	<ul style="list-style-type: none"> ▪ Exceeding the age limit (completion of the 45th year of life) at the beginning of the study program, e.g. due to illness or disability, may be permissible ▪ If applicable, additional hardship allowance when calculating the income of the parents or spouse ▪ If applicable, additional asset allowance for students ▪ If applicable, submission of the performance record at a later date (The reasons for delay must be causal.); and ▪ if applicable, funding beyond the maximum funding period (The reasons for delay must be causal.) ▪ Change of specialization for an unavoidable reason may be possible, e.g. after the unexpected occurrence of a disability or an allergy during the course of study, which makes it impossible to study or pursue the intended profession. ▪ If applicable, consideration of disability-related expenses in loan repayment <p>The Counselling Centre for study financing – BeSt and the BAföG office staff at the Studierendenwerk Hamburg offer advice on BAföG.</p>
Jobbing	<p>If, in the official part-time status of the study, half or less than half of the time of full-time study is spent on studies, and during a leave of absence, salary-dependent contributions to health, nursing care, unemployment and pension insurance are due in the case of dependent employment with monthly earnings above € 538 (regular employee status in social security), i.e. the "working student privilege" (no salary-related contributions for health, nursing care and unemployment insurance if the weekly working time does not exceed the 20-hour limit during the lecture period) does not apply in these cases.</p> <p>In the case of self-employment, the health insurance advises on the obligations to pay contributions.</p>
Scholarships	<p>An overview of scholarships aimed in particular at students with chronic illness/disability is published by the Counselling Centre for study financing – BeSt of the Studierendenwerk. The BeSt also offers initial advice on scholarships.</p> <p>In the case of scholarships from the "Begabtenförderungswerke", apply for disadvantage compensation if necessary.</p> <p>If applicable, check whether the scholarship is also paid in official part-time status of the study or during a leave of absence.</p>
Student loans *	<p>If applicable, check whether the student loan is also possible in part-time status of the study or during a leave of absence.</p> <p>The Counselling Centre for study financing – BeSt of the Studierendenwerk provides information on student loans as part of a detailed student financing consultation.</p>
Housing benefit *	<p>If housing benefit is received, e.g. allowance in annual income for each severely disabled household member to be taken into account with a degree of disability of 100.</p>
Basic income support for jobseekers * ("Bürgergeld/citizen's income") resp. Social assistance *	<p>Possible if applicable, e.g.</p> <ul style="list-style-type: none"> ▪ in official part-time status of the study ▪ during a leave of absence ▪ as a loan in cases of particular hardship, especially during the graduation phase ▪ an additional need for costly nutrition for medical reasons ▪ an additional need, insofar as there is an unavoidable, special need in the individual case <p>The Counselling Centre for Social & International Affairs – BeSI of the Studierendenwerk provides advice on this.</p>

Funding Sources	Specific guidance for students with chronic illnesses/disabilities
Pensions *	E.g. pension for reduced earning capacity: While receiving a (needs covering) reduced earning capacity pension, it is usually possible to pursue a course of study.
Integration assistance for people with disabilities to attend a university according to SGB IX (in German so called ' Hochschulhilfen ')*	Only for students with disability-related and study-related additional technical or personnel support needs and under certain other conditions. Examples 'group of persons' and 'benefits': <ul style="list-style-type: none"> ▪ Blind and visually impaired students: Reading assistance, technical aids ▪ Deaf and hard of hearing students: Sign language and written interpreters, note takers, FM system ▪ Physically disabled students with assistance needs: study assistance, note takers.
Discounts	E.g.: <ul style="list-style-type: none"> ▪ If applicable, refund of the semester ticket for health, local, spatial or social reasons. The application must be submitted online to the Studierendenwerk Hamburg in the "semesterticket refund" section in good time before the start of the semester (cut-off deadline) ▪ If applicable, reduction or exemption from the broadcasting licence fee at the ARD ZDF Deutschlandradio Contribution Service ▪ If applicable, residence emergency certificate* (in German: Dringlichkeitsschein; authority helps in the search for housing) for persons who have lived in Hamburg for at least three years and are not able to find adequate housing themselves, e.g. due to a disability.
Temporary assistance for the start of studies resp. in the event of temporary financial hardship	If applicable, for the semester contribution resp. e.g. for living and medical expenses, for loss of salary due to illness, for aids required due to disability. Application for assistance from the Studierendenwerk Emergency Fund at the Counselling Centre for Social & International Affairs – BeSI of the Studierendenwerk.

Public health insurance	Specific guidance for students with chronic illnesses/disabilities
Family insurance	If applicable, extension beyond 25th birthday if a child with a disability is unable to support him/herself.
Health insurance for students (KVdS)	If applicable, extension beyond 30th birthday, e.g. due to illnesses affecting studies (duration at least three months) or disabilities affecting studies.
Co-payments	If applicable, exemption from further co-payments for the remainder of the year after reaching the burden limit of two percent (or one percent in the case of serious chronic illness) of gross annual income.

* Students with a [residence permit for the purpose of studying](#) according to § 16b Residence Act usually do not have access to this source of funding or only under certain conditions.

Terms such as "disability" and "illness" are used differently in the laws. It is therefore important to find out exactly whether a particular regulation applies in an individual case.

This highly simplified list serves as an overview, makes no claim to completeness and does not replace individual advice. No liability or legal guarantees can be made for any of the information. As of January 2024.

Published by Studierendenwerk Hamburg | Counselling Centre for Social & International Affairs – [BeSI](#)
Grindelallee 9, 20146 Hamburg | Tel. +49 / 40 / 419 02 - 155 | besi@stwhh.de