Studying at ISM
Financing Opportunities
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Studying – but where? Private or a public university? When choosing the right university, last but not least financial considerations playing an important role. After all, the investment in a study at a private university as the ISM is not easy for all prospective students and their parents. Nevertheless it pays off: Students at the ISM complete their studies not only in a shorter period of time, but have also comparatively better entry- and earning opportunities than graduates of public universities.

On the following pages we will give prospective students an overview of various financing opportunities, which will enable and facilitate a study at the ISM.

(*) All information on external financing opportunities are taken from the press materials of the providers. Therefore, the correctness cannot be guaranteed. In particular conditions may change.
Advice for Students

Should you have specific questions about financing your studies at the ISM, we will be pleased to answer them in a personal consultation.

Contact partner Bachelor/full-time:

**Campus Dortmund**
Katja Kißler  
Tel.: +49 231.97 51 9-43  
E-Mail: katja.kissler@ism.de

**Campus Munich & Stuttgart**
Sandra Sprogies  
Tel.: +49 89.2 00 03 50-43  
E-Mail: sandra.sprogies@ism.de

**Campus Cologne**
Magdalena Striffler  
Tel.: +49 221. 27 09 95-43  
E-Mail: magdalena.striffler@ism.de

**Campus Frankfurt/Main**
Melanie Reinmuth  
Tel.: +49 69.66 05 93 67-43  
E-Mail: melanie.reinmuth@ism.de

**Campus Hamburg**
Lena Goldhahn  
Tel.: +49 40.3 19 93 39-43  
E-Mail: lena.goldhahn@ism.de

**Campus Berlin**
Marrit Koenig  
Tel.: +49 30. 31 51 935-22  
E-Mail: marrit.koenig@ism.de
Contact partner Master/full-time:

**Campus Dortmund**

Ramona Nowak  
Tel.: +49 231.97 51 39-42  
E-Mail: ramona.nowak@ism.de

**Campus Berlin, Hamburg, Frankfurt/Main & Köln**

Katharina Bohm  
Tel.: +49 30.3 15 19 35-101  
E-Mail: katharina.bohm@ism.de

**Campus Munich & Stuttgart**

Nina Weidemann  
Tel.: +49 89.2 00 03 50-42  
E-Mail: nina.weidemann@ism.de

Contact partner MBA:

**Campus Dortmund (part-time)**

Ramona Nowak  
Tel.: +49 231.97 51 39-42  
E-Mail: ramona.nowak@ism.de

**Campus Munich (full-time)**

Nina Weidemann  
Tel.: +49 89.2 00 03 50-42  
E-Mail: nina.weidemann@ism.de
Contact partner Bachelor/Master extra-occupational:

**Campus Dortmund & Hamburg**

Hannah Hamann  
Tel.: +49 231.97 51 39-552  
E-Mail: hannah.hamann@ism.de

**Campus München & Berlin**

Linda Kohlsdorf  
Tel.: +49 89.2 00 03 50-55  
E-Mail: linda.kohlsdorf@ism.de

**Campus Frankfurt/Main**

Claudia Steiger-Korn  
Tel.: +49 69.66 05 93 67-94  
E-Mail: claudia.steiger-korn@ism.de

**Campus Köln**

Saskia Weerts  
Tel.: +49 221.27 09 95-42  
E-Mail: saskia.weerts@ism.de
Programs for ISM Students

Contact partner in the ISM funding committee:

Prof. Dr. Burkhard Bamberger
Manager funding committee
Tel.: +49 231.97 51 39-363
E-Mail: burkhard.bamberger@ism.de

Bachelor-Scholarship at the ISM

The ISM sponsors high dedicated applicants and students from the 1st term. There is the possibility of a Full Scholarship as well as a Partial scholarship.

Full Scholarship from the 1st term

High-performing beginners receive a full scholarship including all tuition fees for the bachelor program (six terms) as well as the tuition fee for the completing bachelor thesis. The scholarship does not contain financial support regarding accommodation, living costs, learning material, etc. Only the tuition fees for international partner universities that can be covered by the ISM’s tuition fee are covered by the scholarship. The remission of fees of the ISM full scholarship refers to the normal period of bachelor studies (only six term bachelor degree programs). An application for the full scholarship is only possible before the 1st term.

Requirements:
· Proof of financial need
· Outstanding scholastic performance with a grade point average of 1.5 or better in the high school diploma
· Essential extracurricular activity e.g. student associations, student council or assistant as well as outside the school in charity organizations
· Passed admission test at ISM

Please note that all three requirements are evaluated as award criteria. All of them are therefore relevant.

Important: Prerequisites for application is the successful completion of the ISM admission test. A signed study contract is not necessary. While applying for the full scholarship, the university place will remain reserved until the decision by the funding committee.

Supporting documents:

The scholarship application can be downloaded from the following link:
en.ism.de/download-more-information
The required documents for your application are listed in the application form. Furthermore you will find an email address where you can submit the full scholarship application and all attachments.

**Application periods:**

- **For the spring term:** from 15 December until 15 January, midnight
- **For the fall term:** from 15 June until 15 July, midnight

of the respective year. Documents submitted after the said deadlines will not be considered.

**Special requirements for international applicants (domiciled abroad)**

The following application periods apply for applicants applying for a scholarship for the first term (**full and partial scholarship**) and who gained their university entrance qualification (e.g. Abitur) from a school outside Germany. The documents must be submitted as follows:

- **For the spring term:** from 15 November until 15 December, midnight
- **For the fall term:** from 15 May until 15 June, midnight

of the respective year. Documents submitted after the said deadlines will not be considered.

**Partial scholarship Bachelor**

This kind of scholarship covers a part of the complete tuition fees at ISM. It does not contain financial support regarding accommodation, living costs, learning material, etc. Partial scholarships are always granted for two terms. For an extension of the partial scholarship please apply after one year anew.

**Fee reduction:** The fee reduction will be enabled for students, who cannot pay the full tuition fees due to economic and/or social conditions.

**Requirements:**

- Proof of financial need
- Outstanding scholastic performance
- Essential extracurricular activity e.g. student associations, student council or assistant as well as outside the school in charity organizations
- Passed admission test at ISM

Please note that all three requirements are evaluated as award criteria. All of them are therefore relevant.

**Supporting documents:**

The scholarship application can be downloaded from the following link:
[en.ism.de/download-more-information](en.ism.de/download-more-information)

The required documents for your application are listed in the application form. Furthermore, you will find an email address where you can submit the full scholarship application and all attachments.

**Application periods:**

- **For the spring term:** from 15 December until 15 January, midnight
- **For the fall term:** from 15 June until 15 July, midnight

of the respective year. Documents submitted after the said deadlines will not be considered.
Special requirements for international applicants (domiciled abroad)

The following application periods apply for applicants applying for a scholarship for the first term (full and partial scholarship) and who gained their university entrance qualification (e.g. Abitur) from a school outside Germany. The documents must be submitted as follows:

For the spring term: from 15 November until 15 December, midnight
For the fall term: from 15 May until 15 June, midnight
of the respective year. Documents submitted after the said deadlines will not be considered.

Important! The ISM scholarship and the Germany scholarship CANNOT be combined!

Master-Scholarship at the ISM

The ISM sponsors students of a Master’s degree program from the first term with a Full Scholarship as well as a Partial scholarship.

Full scholarship from 1st term

High-performing beginners receive a full scholarship including all tuition fees for the master program (three terms) as well as the tuition fee for the completing master thesis. The scholarship does not contain financial support regarding accommodation, living costs, learning material, etc. Only the tuition fees for international partner universities that can be covered by the ISM’s tuition fee are covered by the scholarship. The remission of fees of the ISM full scholarship refers to the normal period of master studies. An application for the full scholarship is only possible before the 1st term.

Requirements:
· Proof of financial need
· Outstanding academic performance with a grade point average of 1.7 or higher in the first academic degree (e.g. Bachelor degree)
· Essential extracurricular activity e.g. student associations, student council or assistant as well as outside the school/university in charity organizations
· Passed admission test at ISM

Please note that all three requirements are evaluated as award criteria. All of them are therefore relevant.

Important: Prerequisites for application is the successful completion of the ISM admission test. A signed study contract is not necessary. While applying for the full scholarship, the university place will remain reserved until the decision by the funding committee.

Supporting documents:

The scholarship application can be downloaded from the following link: en.ism.de/download-more-information The required documents for your application are listed in the application form. Further-more you will find an email address where you can submit the full scholarship application and all attachments.
Application periods:

For the spring term: from 15 December until 15 January, midnight
For the fall term: from 15 June until 15 July, midnight
of the respective year. Documents submitted after the said deadlines will not be considered.

Special requirements for international applicants (domiciled abroad)

The following application periods apply for applicants applying for a scholarship for the first term (full and partial scholarship) and who gained their university entrance qualification (e.g. Abitur) from a school outside Germany. The documents must be submitted as follows:

For the spring term: from 15 November until 15 December, midnight
For the fall term: from 15 May until 15 June, midnight
of the respective year. Documents submitted after the said deadlines will not be considered.

Partial scholarship Master

This kind of scholarship answers its purpose to cover a part of the complete tuition fees at ISM. It does not contain financial support regarding accommodation, living costs, learning material, etc. Partial scholarships are always granted for two terms. For an extension of the partial scholarship please apply after one year anew.

Fee reduction: The fee reduction will be enabled for students, who cannot pay the full tuition fees due to economic and/or social conditions.

Requirements:
· Proof of financial need
· Outstanding scholastic performance
· Essential extracurricular activity e.g. student associations, student council or assistant as well as outside the school in charity organizations
· Passed admission test at ISM

Please note that all three requirements are evaluated as award criteria. All of them are therefore relevant.

Supporting documents:

The scholarship application can be downloaded from the following link: en.ism.de/download-more-information

The required documents for your application are listed in the application form. Furthermore, you will find an email address where you can submit the full scholarship application and all attachments.
Application periods:

For the spring term: from 15 December until 15 January, midnight
For the fall term: from 15 June until 15 July, midnight
of the respective year. Documents submitted after the said deadlines will not be considered.

Special requirements for international applicants (domiciled abroad)

The following application periods apply for applicants applying for a scholarship for the first term (full and partial scholarship) and who gained their university entrance qualification (e.g. Abitur) from a school outside Germany. The documents must be submitted as follows:

For the spring term: from 15 November until 15 December, midnight
For the fall term: from 15 May until 15 June, midnight
of the respective year. Documents submitted after the said deadlines will not be considered.

Translation of Grade

To translate your school grade into the German grading scale please use the so-called Bavarian formula:

\[ N = 1 + 3 \cdot \frac{P_{max} - P}{P_{max} - P_{min}} \]

- Maximum grade (P_{max}) minus the grade you reached (P),
- divided through maximum grade (P_{max}) minus lowest sufficient grade (P_{min})
- Then multiply the result by three, plus 1.
- Please indicate clearly the minimum and maximum grade in your country.

Withdrawal

The bachelor’s and master’s scholarships may be revoked at any time for the future or taken back with retroactive effect at the discretion of the funding committee, if circumstance exist or are known, suggesting a lack of suitability for promotion of the scholarship student.

This applies in particular, but not exclusively, if

· the scholarship was obtained by incomplete or inaccurate information or the promotion has been obtained in any other way
· commitments were not meet by the scholarship student, in particular a violation of the ISM “Code of Conduct”
· facts concerning the students behavior or appearance are known by third party which are likely to damage the reputation of the ISM

In case of withdrawal of scholarship with retroactive effect, the promotions received must be repaid immediately to the scholarship provider.

Important! The ISM scholarship and the Germany scholarship CANNOT be combined!
MBA-Promotion

The International School of Management promotes diversity within the MBA students. We support powerful participants, from the first term with a partial scholarship.

With this scholarship, ISM tuition fees can be partly financed. It does not contain financial support regarding accommodation, living costs, learning material, etc.

Fee reduction to a 50 percent tuition fee waiver: The ISM supports participants, who enrich our program in a particular way, such as:

- International participants
- Woman leaders
- Leaders from SMEs

For granting the promotion following criteria are decisive:

- Proof of financial need
- Outstanding scholastic performance
- Essential extracurricular activity

Supporting documents:

The scholarship application can be downloaded from the following link:
ism.de/images/downloads/mba-foerderung.pdf

Please send the required documents via email to:
- Full-time MBA: Nina Weidemann, nina.weidemann@ism.de
- Part-time MBA: Ramona Schulte, ramona.schulte@ism.de

In addition to the documents mentioned above, international candidates have to further submit the following documents to the email address just mentioned:

- Certified translation of the university entrance qualification and possibly the bachelor and/or master certificate or transcript (English or German)
- Transformation of the final grades in the German grading system based on the so-called Bavarian formula

For detailed information about the application process visit:
ism.de/images/downloads/mba-foerderung.pdf

Deadlines:

The application documents must be submitted as follows prior to the start of the term:

- Full-time MBA: by 31 March, midnight and by 15 May, midnight
- Part-time MBA: by 31 January, midnight

Documents submitted after the said deadlines will not be considered.
Dortmunder-Volksbank-Foundation

The Dortmunder-Volksbank-Foundation awards for each, spring and fall term, a term abroad scholarship in the amount of 2,500 Euro unique to 4th terms (Bachelor) or rather 3rd term (Master) students of ISM in Dortmund.

In the 3rd term (Bachelor) and 2nd term (Master) the students choose from the university network of the ISM another university, where they spend their integrated term abroad. In this context the choice of a foreign university often depends on the costs, course content and location of the partner university. Therefore, the Dortmunder-Volksbank-Foundation in cooperation with the ISM funding committee wants to enable the possibility of choosing the desired university without financial worries to highly qualified students.

The scholarship amounts to 2,500 Euro per term and offers committed students of the ISM Campus in Dortmund the possibility to finance the costs of a foreign university more easily.

The application requirements for the scholarship are outstanding scholastic performance, essential extracurricular activity and the proof of financial need.

Supporting documents:

The scholarship application can be downloaded from the following link: en.ism.de/download-more-information

The required documents for your application are listed in the application form. Furthermore, you will find an email address where you can submit the full scholarship application and all attachments.

Deadlines:

The documents must be submitted as follows:

For the spring term: by 15 January, midnight
For the fall term: by 15 July, midnight
of the respective year. Documents submitted after the said deadlines will not be considered.

Please use the application form for the ISM scholarship and indicate on the application, that you are applying for a scholarship from the Dortmunder-Volksbank. Please enclose, in addition to the documents listed in the scholarship, an ISM lecturer’s application letter of reference.

Discount scheme at the ISM

Younger siblings of ISM students receive a 10% discount on the study fees for a period of six terms. The ISM also grants a discount of 10 percent to the children of former students.

For students of the ISM’s Bachelor programs, there is a 15 percent discount on a Master’s degree. This is independent of whether it is a full-time course, a part-time course or an MBA.

Discounts cannot be combined.
ISM award/Frommknecht award

The ISM awards the ISM sponsorship prize once a year. The prize includes a subsidy of €1,000, which is awarded once at the beginning of the fall term at each location (with the exception of Dortmund, €2,000). All high-performance bachelor’s students from the fifth and sixth terms are eligible for this award. The basis for the selection of a candidate is the average grades from the first to the third terms.

In Dortmund, the prize is awarded by the Heinrich und Christa Frommknecht Foundation, a funding program for undergraduate students which began in 2008. Because of this reason, a higher amount of funding is possible. The award is presented by Heinrich Frommknecht, who, as long-standing chairman of the ISM Board of Trustees, has supported the development of the university since 2001.

ISM Best Thesis Award (ISM-BTA)

The ISM awards once-year the best final thesis with the “ISM Best Thesis Award”. The aim of the ISM-BTA is to evaluate and publish outstanding Bachelor Theses as well as Master Theses, thus making ISM’s manifold research performance more visible.

The ISM-BTA is a combination of money and discounts towards further study at the ISM (master and doctorate):

Bachelor’s Level:

1st prize: 1,000 € and 75% discount on an ISM Master’s Program
2nd prize: 500 € and 50% discount on an ISM Master’s Program
3rd prize: 300 € and 25% discount on an ISM Master’s Program

Master’s Level:

1st prize: 1,000 € and 100% discount on a doctorate at the ISM (regarding ISM study fees)
2nd prize: 500 € and 50% discount on a doctorate at the ISM (regarding ISM study fees)
3rd prize: 300 € and 25% discount on a doctorate at the ISM (regarding ISM study fees)

In addition, the theses can be published in the working paper series or in the ISM Research Journal.

Germany Scholarship Bachelor, Master, MBA and extra-occupational

The Germany Scholarship is made possible through equal donations from the German federal government and private sponsors. Scholarship students initially receive 300 euros a month for two terms. To be eligible for the scholarship, applicants must be currently enrolled as students or hold an offer of admission at the time of application. The selection process takes numerous aspects into account, including excellent results (grade point average higher than 2.0) in qualifications already obtained by the applicants and their participation in social engagement work.

Supporting documents:
For more information as well as the official application platform, please visit:
bewerbung.dstip.de/ism

Students can only apply during June and July. Please remember that applications outside of these periods are not possible.

Important! The ISM scholarship and the Germany scholarship CANNOT be combined!
Federal training assistance act (BAföG)

The purpose of BAföG is to provide training assistance for those students who are not able to finance a course of training that suits their talents and interests, provides if they meet the criteria stipulated in BAföG. The act represents a sound contribution towards the establishment of equal opportunities in education. When introducing BAföG, the federal legislators considered it a constitutional duty to ensure that young people could benefit from comparable opportunities when embarking on careers, despite considerable differences in their social backgrounds. Although BAföG has undergone various amendments during its 40 years, this guiding principle still applies today. Such as all social security benefits, training assistance can only be claimed if the individual's financial means have been exhausted. For this reason, BAföG is dependent on family circumstances; the income of the student, his/her spouse, and his/her parents are all taken into consideration.

Who is eligible?

German nationals and students from EU or EEA Member States may be eligible for training assistance if they meet certain conditions: generally, applicants must live in Germany, and EU/EEA citizens must either as children have freedom of movement within the EU, or have themselves been gainfully employed in Germany. Other foreign nationals with certain legal statuses (for example, a permanent residency status) may also be eligible. Furthermore, training assistance can be awarded to other foreign nationals if they - or at least one parent - have been gainfully employed in Germany for several years prior to the commencement of training.

Overseas students coming to study in Germany and not meeting any of the above criteria are generally not entitled to BAföG support.

For detailed information about BAföG visit: bmbf.de/en/the-german-federal-training-assistance-act-bafog-provides-educational-opportunities-2010.html

Further information

Studentenwerk Dortmund
Amt für Ausbildungsförderung
Vogelpothsweg 85
44202 Dortmund
Tel.: +49 231.75 53 64 2
Fax: +49 231. 9751 2864
Email: info@stwdo.de
studentenwerk-dortmund.de

Studentenwerk Dortmund is also responsible or students from the ISM campuses in Frankfurt, Munich, Hamburg, Cologne and Stuttgart.
Funding the integrated term abroad

BAföG for studying abroad

BAföG for a study/internship abroad is usually possible only after a full year if studying in Germany. Since the need for the additional services provided by the BAföG surcharge regulation (foreign allowance, travel expenses, tuition fees abroad) can be significantly higher than in Germany, students who otherwise would not receive support because of their amount of income (applicant, parent, spouse) at home, may be entitled for educational grant. The scholarship application should be submitted to the responsible grant authority at least six month before the departure. Further requirement for international students is the ownership of a residence permit, or the ownership as a spouse, partner or child of a foreigner with permanent residence permit. Further information about the conditions and relevant authorities: bmbf.de/en/the-german-federal-training-assistance-act-bafog-provides-educational-opportunities-2010.html, das-neue-bafoeg.de, auslandsbafoeg.de.

DAAD

The DAAD supports more than 100,000 German and international students and scholars all over the world every year - making it the world’s largest funding organization of its kind. The DAAD’s various scholarships can be viewed under the following scholarship database. daad.de/deutschland/stipendium/en

Further information on the application procedure can be found at daad.de.

The Erasmus+ and PROMOS scholarships are available through funding from the DAAD. These two scholarships will then be awarded directly through the ISM. Therefore, please contact the International Office of your ISM Campus.

ERASMUS scholarship

Erasmus+ International scholarships for students are awarded directly by the ISM. Students who wish to go abroad through the Erasmus+ program should contact the International Office for further information and advice. The possible funding sum currently amounts to between 150 and 500 euros per month as a subsidy towards the cost of living. For an internship, students can receive a funding sum of at least 250 to the maximum amount of 700 euros. The funding level is based on three country groups (created according to cost of living), which the EU Commission has established. Erasmus+ scholarships can be combined with BAföG and the German fellowship.

PROMOS scholarship

Very high-performance students can receive a PROMOS scholarship to fund their foreign terms. The monthly funding is about 300 euros (which varies according to the target country and is based on the DAAD countries). The PROMOS foreign scholarships for students are awarded directly by the ISM. Please contact the International Office of your ISM Campus directly for details.

Please note that the Erasmus+ and the PROMOS scholarship cannot be combined with each other.
Further information

Fiscal aspects

Marketability

For those for whom the ISM is a secondary form of education i.e. they have already completed a vocational training, study or vocational qualification courses, the study fees and the total costs (literature, board / second home, travel to the university etc and if the student pays for them themselves, advertising costs) are tax deductible, even in future years.

For those for whom ISM is an initial training course and at the same time have a taxable income, the above-mentioned costs can be written off as special expenses. However, this is only possible up to a maximum of 6,000 euros and can only be applied in the year in which the costs actually incurred, it is not possible to carry them forward to future years. At the moment it is the opinion of the Bundesfinanzhof that this system is unconstitutional and this is why the scope of tax deductibility is currently the subject of various tax court proceedings.

If the parents or third parties bear the costs, parts or the entire study expenses are potentially tax-deductible for the parents.

For an individual assessment, an accountant should be able to advise directly.

Information on current developments can be found at:
finanztip.de/ausbildungskosten/
finanztip.de/steuervorteile-fuer-eltern/
mystipendium.de/studienfinanzierung/kosten-studium
unicum.de/Lebenskostenrechner

PLEASE NOTE THE FOLLOWING
The listed information and instructions are for informational purposes only and do not constitute an alternative to advice from the tax consultant. For a binding analysis of your tax options, we recommend you to consult a tax consultant who can respond individually to your case. ALL INFORMATION IS GIVEN WITHOUT WARRENTY.
Student Jobs

In addition to the various practical experiences that you will gain during your studies, a student job is a great way to supplement your wallet and, at the same time, make useful contacts with potential employers. We recommend not working more than 10 hours per week during the lecture periods. So, please be aware that you first of all a student.

There is definitely an impact on earning potential depending on which form of employment is chosen:

· **Student trainee**
  In this field of employment, salary varies according to industry, employer, degree program and scope of activity. The study must take priority. Therefore, working students are allowed to work a maximum of 20 hours per week. Contributions for health and long-term care insurance only accrue if the earnings exceed 450 euros per month. The BAföG will also not be affected by the earnings if this allowance is not exceeded during the approval period

· **Vacation job**
  In the case of a vacation job, the employment relationship is always limited to a fixed period and may not exceed 50 working days or two months per calendar year (from 2019 onwards). If more than 900 euros a month are earned, the employer is obliged to pay the taxes to the tax office. However, you can get back the money in the form of a tax return at the end of the year, if the basic allowance is not exceeded. A tax declaration is necessary

· **Mini job**
  With this employment form, a maximum monthly salary of 450 euros is possible. In addition, a flexible work schedule is often possible and one has the right to basically leave and continue receiving pay in case of illness. Another advantage: The gross income is "net" because the employee has no tax liability due to low income

· **Midi job**
  Where the mini-job ends, the Midi job begins: This type of job is for someone who regularly earns more than 450 euros, but at the most 850 euros per month. Someone who chooses a Midi job works in the so-called glide zone (workers have to pay depending on income, gradually increasing contributions to the pension insurance). Contributions to health, long-term care and unemployment insurance do not apply to students as long as they stay below the limit of 20 weekly hours. Unlike the Mini job, the Midi job is fully taxed. If the monthly income exceeds 450 euros, you have to compulsorily insure yourself.

**IMPORTANT INFORMATION FOR FOREIGN STUDENTS**

Students from the European Union, Iceland, Liechtenstein, Norway and Switzerland have free access to the German labor market and are practically equal to German students in this respect. For students from other countries special legal rules apply: International students from other countries may work a maximum of 120 full or 240 half days a year (regulation of 2018). You may not become self-employed or work freelance. If you want to work more, you need the approval of the Employment Agency and the Immigration Office. It depends on the labor market situation: In regions with low unemployment, the chances are better.

As an international student, it is important to know the labor law regulations. Anyone who violates this can be expelled from Germany. If you have any questions about the conditions, please contact the International Office or the Immigration Office.

**Further information:**
daad.de/deutschland/in-deutschland/en/