

How to apply

- 1** — Apply for admission & receive your Tuition Contract from SRH Berlin University of Applied Sciences
- 2** — Discuss financing with your Study Advisor
 - Apply for financing with the Education Fund
 - Pass Interview
- 3** — Receive confirmation of financing from Education Fund

For additional financing options and information on the SRH Berlin Scholarship Programme, please visit our website:



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The Berlin Senatsverwaltung für Bildung, Jugend und Familie is responsible for SRH Berlin University of Applied Sciences in all areas of higher education law.



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SRH Berlin
University of Applied Sciences

**Invest in your career.
Financing options for
EU students**

Study now, pay later – At a glance

A fair financial solution where repayments are based on your income. Both the SRH Education Fund with Brain Capital and Chancen's Income Share Agreements (ISA) ensure equal access to education with a fair financial solution, irrespective of your current financial status.

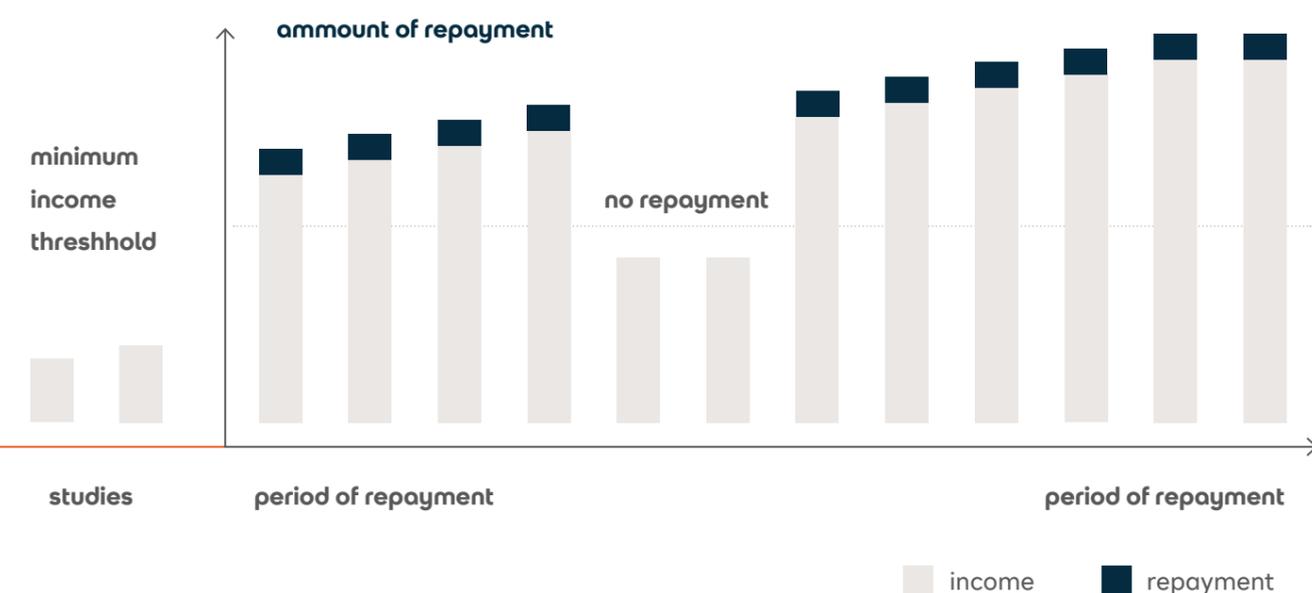
Study

Our financial partner takes care of your tuition fees so you can focus on your studies.



Repayment

Payments only start when you earn above the minimum threshold of 25 – 27,000 Euros gross.



What is it?

The principle is that of "solidarity community": "Top earners" take on less successful sponsors so that future generations can continue to use the funding.

- Income-dependent repayment
- Funded person pays a percentage of the gross annual income for max. 10 years of repayment
- The percentage depends on the chosen course and the funding amount. Brain Capital for example is within the 6 – 13.5 % bracket
- Repayment is suspended if the minimum income falls below the threshold (e.g. master's degree or parental leave)
- Minimum scenario: No repayment is required if the minimum income has never been reached within 20 years
- Maximum scenario: 2 x funded amount

Tax deduction?

Tuition fee repayments are partially deductible as part of the income tax return.

Brain Capital

- Created in 2005
- One of the largest education fund providers in Europe
- Currently around 5,000 sponsors throughout Germany

Study first, pay later: the Next Generation Contract is an innovative model designed to finance your education. With this model, every qualified applicant can study at their preferred university without paying tuition.

Chancen e.g.

- Created in 2018
- Social enterprise, has the goal to reduce financial barriers to higher education, provide equal opportunity and autonomy
- 714 members (as of August 2020)

Income Share Agreements allow students to focus on their studies, while CHANCEN eG takes care of their tuition fees. Once you are employed and you earn above the minimum income threshold, your income based repayments will fund the education of current students. In contrast to standard debt, you do not face a high risk of over-indebting yourself or being restricted by rigid repayment plans.

Key facts and requirements:

	Brain Capital	Chancen e.g.
EU nationality	Yes	Yes
Partner university admission	Yes	Yes
Good school performance	Yes	Yes
German language (A2 if programme in EN)	Recommended	Not necessary
Threshold (gross)	25,000 €	27,000 €
Maximum repayment period	20 years	25 years
Duration of repayment	usually 10 years	As stipulated in ISA