



SRH Berlin
University of Applied Sciences

Invest in your career.
Study now, pay later.
100% financing for EU students.

Study now, pay later – At a glance

A fair financial solution where repayments are based on your income. The SRH Education Fund with Brain Capital ensures equal access to education with a fair financial solution, irrespective of your current financial status.

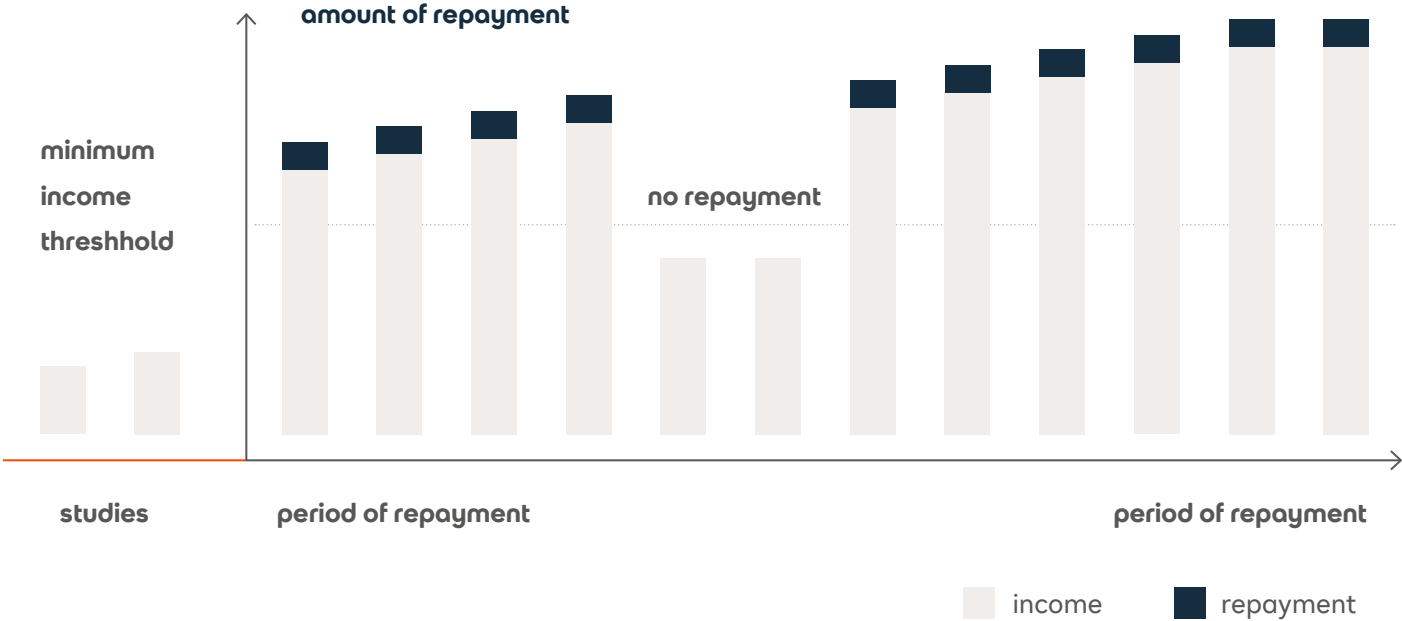
Study

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. (6 - 13,5% with Brain Capital)
- 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.

Key facts and requirements:

Brain Capital

EU nationality	Yes
Partner university admission	Yes
Good school performance	Min. 3.0 GPA (German, as calculated by Brain Capital)
German language	Not necessary, but recommended
Threshold (gross)	25,000 €
Maximum repayment period	20 years
Duration of repayment	usually 10 years
Website	srh-berlin.braincapital.de/en

How to apply

- 1** — Apply for admission & receive your Tuition Contract from SRH Berlin University of Applied Sciences at: apply.srh.de
- 2** — Apply for financing via srh-berlin.braincapital.de/en
— Pass Interview
- 3** — Receive confirmation of financing from Education Fund

Apply for the SRH Education Fund with Brain Capital here



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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.