

## Information sheet for the application of a loan

### 1. The loan:

Each student of the Hochschule Bonn-Rhein-Sieg can make a request for an interest-free loan from the study body.

The maximum amount is 500€. The loan taker commits him-/ herself to start the redemption three months after the pay-out.

The redemption consists of a minimum rate of 25€. The AStA reserve itself the specific right to raise the rate.

In reasonable cases the loan taker can reduce the outstanding rates for a time span of three months. This must be communicated in a written petition.

A default interest and possibly damage for delay are enforced in case the redemption isn't started after the agreed date of maturity or the amount of the loan isn't paid back according to the contract.

Each application for a granting of a loan is reconsidered in a personal interview.

Prior to the granting of a loan are at first public financial assistances like e.g. Bafög, accommodation allowance, dwelling allowance, exemption of the GEZ which are to be checked.

### 2. The application:

The aim of the granting of the loan is to help students who are in a financial distress in context with their studies at Hochschule Bonn-Rhein-Sieg.

The granting of the loan is decided by the Student parliament on the recommendation of the AStA in each single case and according to the circumstances.

In a written application the applicant has to comment on the following points and to source it with documents:

- What are you studying and in which semester are you?
- Which height should have the loan?
- For which purpose do you need the money?
- How high are your monthly earnings all together? Where do these earnings come from?

Thus:

- Do you get e.g. Bafög? If so, how much?
- Do you have a job? How much do you earn?
- Do you get financial support from your parents? If so, how much?

How high are your frequent (obligatory) expenses?

Thus:

- How high is e.g. your rent (including utilities)
- Which insurances do you have and how much do you pay for them?
- How high is your average telephone bill?

Do you have debts? If so, how high and what from they are?

All information have to be sourced as fare as possible in written form.  
The AStA can ask for further statements to prepare the decision-  
At any rate a bank account has to be given.

### **3. Required documents:**

Together with the written application form, there have to be provided the following documents as copies:

- Student ID card or certificate of
- ID Card or passport
- Registration card (not older than two weeks)
- Account statement of the last three month of all bank accounts
- Vehicle registration document
- If so account statements of the marriage partner
- If so rejection notice of the BAföG
- If so rejection notice of the accommodation allowance
- If so rejection notice of the dwelling allowance
- Possible contract of employment
- Completely filled-in application of loan
- Complete information about earnings and expenses:
  - Earnings form a job
  - Expenses for the rent
  - Expensese für the utilities
- Information on further assets (car,...)
- Information on open payment obligations

IN case of a foreign student:

- Visa
- Work permit

All documents can be brought in the original. The AStA can make the necessary copies so that the student has no more costs.

The AStA has the right to claim further documents for the decision-making.

Questions concerning the granting of the loan can be asked during the air time of theAStA's social welfare officer. For the findings of a meeting time just write an e-mail to: [hochschulpolitik-und-soziales@asta.h-brs.de](mailto:hochschulpolitik-und-soziales@asta.h-brs.de)