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Financial Aid for Students in Austria

Information Brochure by the
Austrian Study Grant Authority

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Student Support Act (German: "*Studienförderungsgesetz*") 1992, Austrian Federal Gazette BGBl. No. 305/1992 as amended

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I. Introduction

Study Grant Authority

The Study Grant Authority is responsible for any type of information, applications, appeals and intervention regarding questions concerning study grants, study allowances, transport cost allowance, grants upon completion of studies, insurance cost subsidies, mobility grant and grants for study abroad.

The Study Grant Authority consists of study grant departments and is headed by the Austrian Federal Ministry of Education, Science and Research. Study grant departments are located in Vienna, Graz, Innsbruck, Salzburg, Linz and Klagenfurt. Students located at Leoben are serviced by the Graz-based office. On the official website (www.stipendium.at) you can also find the forms to apply for financial student support (via online application or download).

The Legal Parameters

The legal parameters covering student support, as stipulated in the Student Support Act of 1992 and enacted in numerous ordinances relating to this act, are a very special legal matter with three specifically remarkable aspects:

1. The large group of students for whom a study grant, in addition to financial support payments, constitutes a considerable part of the financial resources required for their studies.
2. The function of the Student Support Act within the framework of the Austrian legal system, which is being increasingly harmonized with other social policy legislation (family allowances, social insurance). Therefore it reaches beyond the immediate scope of financial aid for students. As a result, the Student Support Act occupies a key role among pertinent social policy legislation for students.
3. The law on student support as a test case for public transfer payments, a perspective, which generates basic reflections on student aid.

The present paper on the legal parameters covering student support addresses the federal programs with the purpose of financing university studies for students. Moreover, it outlines the specific regulations of the Student Support Act of 1992.

II. Federal Aid for Students

The federal aid for students in Austria was introduced in the 1960s as an accompanying measure aiming towards the accessibility of universities also for children from low-income families in order to help them start an academic career. Since 1992, study financing has been more and more linked to other (indirect) federal aid measures. Moreover, eligibility criteria have been harmonised step-by-step.

The federal aid measures of Austrian study financing can be divided into two sections: transfer payments, which students receive directly in cash (direct study financing), and expenses which students benefit from either by transfer payments to the students' parents or non-cash benefits (indirect study financing).

Federal Aid for Students	
Direct federal aid for students:	
<ul style="list-style-type: none"> ▶ Study grants ▶ Study allowance for tuition fees ▶ Transport cost allowance ▶ Insurance cost subsidy ▶ Mobility grant ▶ Grants for study abroad (Travel cost allowance, Subsidies for language courses) 	<ul style="list-style-type: none"> ▶ Grant near completion of studies ▶ Student financial aid ▶ Childcare subsidy ▶ Performance-related grants ▶ Incentive grants ▶ Orphan's pension for students
Indirect federal aid for students:	
<ul style="list-style-type: none"> ▶ Family allowance ▶ Child tax credit ▶ Health and accident insurance for students ▶ Tax benefits 	<ul style="list-style-type: none"> ▶ Subsidies for student canteens ▶ Subsidies for the Austrian National Student Union

The Student Support Act serves as a link among all kinds of aid for students, as all social policy legislation for students repeatedly refers to the Student Support Act. Thereby a more intense integration and mutual consideration of other federal transfer payments is created which the state awards eligible students who study efficiently. In combination with the parental child maintenance, this system provides a cost-covering support during the academic year.

The refund of tuition fees is awarded to all students who receive a study grant and also those who successfully study but are not entitled to a study grant because of a slightly exceeding income level. Thus, this instrument of study financing resulted in the broadening of direct financial study support.

Through the amendment to the Student Support Act in 2020, the calculated amount of study grant was increased by 9% to 12%.

1. Direct Federal Aid for Students

As a rule, direct federal aid to students is only granted on the basis of differentiated social criteria and only in cases of concurrent academic success. There are only a few cases of direct federal aid awarded to students purely on the basis of performance criteria.

The various types of federal aid to students are regulated in the Student Support Act of 1992 and will now be discussed in detail.

If you are a **non-Austrian citizen**, you must fulfil some special conditions to be granted equal status with Austrian citizens regarding all kinds of direct federal aid for students.

Due to the complexity of the legal parameters, it is mandatory that non-Austrian citizens contact the responsible study grant department for further information!

1.1 Study Grants

The Austrian system of study grants basically provides **financial aid via transfer payments**. In general, there is no obligation to pay back the grants received except in the case of missing proof of academic success after the first two semesters (as well as the illegal acceptance of grants).

Other systems of financial aid to students in other countries include:

- ▶ financial support in combination with exemption from payment of tuition fees,
- ▶ redistribution of funds via payment of all students into one fund for study grants,
- ▶ linking of direct and indirect aid for students,
- ▶ financing of financial aid for students by introducing a tax for post-graduates,
- ▶ extensions of financial aid to students by introducing financial aid for post-graduates with obligation to pay back subsidies.

Eligibility

One of the basic preconditions is to study at an Austrian post-secondary educational institution. Studies abroad will only be financially supported under special conditions. The following groups of students are eligible:

- ▶ Regular students at Austrian universities,
- ▶ Students at Austrian "Fachhochschulen" (Universities of Applied Sciences),
- ▶ Applicants admitted to the Austrian university entrance qualification exam (preparatory course) for two semesters maximum,
- ▶ Regular students at Austrian teacher training colleges,
- ▶ Students at Austrian conservatories (in case of individual courses),
- ▶ Students at Austrian theological colleges,
- ▶ Under certain circumstances at Austrian private universities, "Fachhochschulen" (Universities of Applied Sciences) and universities in South Tyrol (Autonomous Province of Bolzano).

Preconditions

Social Need

The social need is assessed on the basis of income and the number of family members of the student, his/her parents and his/her spouse or registered partner.

The student's income is only relevant for periods of time during which the student receives study grants.

Attention: Any proof of income from non-German-speaking countries must be submitted as a certified translation into German! Please contact the responsible study grant department for further information!

Income

Income according to the Student Support Act would be the annual gross income minus social insurance contributions, promotional costs and extraordinary expenses as well as similar expenses of relevance in terms of tax law. A certain amount of tax-free income and depreciation will be added. The term "income" as stipulated in the Student Support Act is in accordance with the income tax law of 1988.

It is required to submit proof of any income according to the most recent tax assessment, income from gainful employment by means of a pay slip of the most recent calendar year and income from agricultural and forestry activities as determined by the most recent assessed taxable property value (if there is no income tax assessment).

Attention: Any proof of income from non-German-speaking countries must be submitted as a certified translation into German! Please contact the responsible study grant department for further information!

Academic Success

During the first two semesters of studies, admission as a regular student will be sufficient as proof of academic success. After the first two semesters a proof of academic success of 30 ECTS (for regular students in diploma and bachelor study programs) or 20 ECTS (for regular students in master study programs) credits has to be submitted. However, the pre-determined timeframe for completing one's study program may not be exceeded by more than **one** semester ("semester of tolerance"). If applications are submitted after the sixth semester of a doctoral study, proof of academic success has to be given by presenting a written confirmation by the supervisor of the dissertation. The supervisor has to confirm the successful progress of the applicant's dissertation.

Completion of Studies

The student is **not allowed** to have **completed another study program** or a comparable post-secondary education in Austria or abroad (exception: a master program that follows a completed bachelor program or a doctoral program that follows a completed master program can be supported).

Age

The student must start his/her studies before having reached his/her 33th birthday. Gainful employment, childcare or disability increases the age limit as well as the beginning of a master program to a maximum of 38 years of age.

Generally, students are allowed to work and be gainfully employed during their time of studies. If their annual income exceeds the amount of € 15.000 the exceeding amount will have to be paid back. If the student does not receive a study grant throughout the whole year, following calculation is applied: € 1.250 x number of months in which a study grant was received.

Please note: Special payments are to be included in the annual income!

Change of Studies

The student may not change his/her field of studies more than two times and not later than after the second semester of former studies. A delayed change of one's study program will result in non-eligibility for grants. It is possible, however, to be included in the program of subsidies again after a required elapse of time and convincing academic success. The regulations of change of studies are also valid for the receipt of family allowance.

Amounts of Study Grants

Maximum amount of study grant (per month)	Euro
Students under the age of 24	
- in general	362
- living far away from parents	632
- orphans	632
- married or living in a registered civil partnership	632
- with legal custody of at least 1 child	632 + 120 per child
Students aged 24 and over	891
Students aged 27 and over	923
„Self-Supporters“	923
- under the age of 27	891
- aged 27 and over	923

Severely disabled students receive an additional payment of **€ 160** or **€ 420** per month depending on the degree of their disability.

The study grant is paid out twelve times a year.

Calculation of Study Grants

The actual amount of study grants for two semesters result from the calculation that a reasonable amount of maintenance payments by the parents and the spouses is subtracted from the annual maximum study grants.

The amount of reasonable maintenance payments from parents is determined via the income and the number of family members, for whom the parents or the spouses have to pay maintenance. The tax deductions provide the opportunity to compensate for social imbalance to a major extent (gainful employment) and to consider the different expenses according to age and education of the other children subject to maintenance. The amount of reasonable maintenance payments from spouses is 30% of the sum that exceeds € 8.400 of the assessment basis.

An example for the calculation of study grants:

A student (21 years old) from Amstetten – Lower Austria, studies at the Vienna University of Economics and Business and lives in a student dorm in Vienna. The student earns a small income from a work contract.

Maximum study grant for non-resident students/ per year (according to § 26 II Student Support Act)	€ 7.020
minus parental maintenance payments	- € 2.301
= annual study grant	€ 4.719
plus 8%	€ 5.096,52
divided by 12 (= study grant per month)	~ € 425

Should a student earn an income of his or her own during the period of eligibility, which exceeds € 15.000 this would lead to a recalculation with a corresponding request for a return payment of study grants. Further financial support for educational purposes received simultaneously with Austrian Study Grant (e.g. BAföG (German Study Grant)) reduces Austrian Study Grant if a legal entitlement exists.

Applications for Study Grants

Applications for study grants must be submitted in the legally determined, exact periods of time (winter term: September 20th to December 15th, summer term: February 20th to May 15th). This can be done through online application (<http://www.stipendium.at/antrag-stellen/online-antrag/>) or, if not possible, through the official forms of application provided by the study grant authority that can be downloaded (<http://www.stipendium.at/service/formulare-zum-download/>) and are to be filled in. All required documents of proof are to be included. If an application is submitted after expiration of the application period, the study grant may be allocated as per the month of the application. Applications for alterations are effective immediately.

Payment of Study Grants

The study grants are awarded for two semesters each. Since the introduction of the system application, the succeeding application is filed automatically if no major changes – e.g. change of field of study or educational institution – occur. Only if these changes have occurred or if the eligibility to receive a study grant has (temporarily) expired, the student needs to file a new application.

The study grant valid for two semesters is paid out on a monthly basis. A renouncement of payout is possible at the request of the student. The renouncement is valid for the remaining period of the two semesters.

The time of eligibility for study grants (= period of time for which the maximum amount of study grants is allocated) generally includes the legally determined times of study courses per study program plus one semester of tolerance.

Examples:

1. Medical studies $2 (+1) + 6 (+1) + 4 (+1) = 15$ semesters of eligibility

(In a study course that entitles to the academic title "Diplom" that is divided into sections of study, one tolerance semester is given per section).

2. Electrical engineering: Bachelor program: $6 (+1) = 7$ semesters

3. Master program: $4 (+1) = 5$ semesters of eligibility

Due to important reasons (e.g. study abroad, illness, childcare, pregnancy, disablement) it may be possible to request a prolongation of the period of eligibility for study grants.

Return Payment of Study Grants

Unlike the systems of study grants in other countries it is generally not required to pay back study grants received in Austria. Proof has to be given concerning academic success. Having received less than 15 ECTS in the first 2 semesters requires a repayment. This repayment is offset completely if at least 30 ECTS are submitted before the end of the application deadline for the fifth semester. If the annual additional earning limit is exceeded, the study grant will be reduced.

1.2 Study allowance

Starting with the academic year 2001/2002, obligatory tuition fees have been introduced at Austrian universities. The "*Fachhochschulen*" (Universities of Applied Sciences) have permission to do so as well. Simultaneously, a supportive measure in the framework of financial aid for students, the so-called **study allowance**, was introduced. It was designed to help financing the tuition fees via federal means in the case of **students in need of financial support**.

Based on the recent amendment to the University Act the tuition fees are abolished for the majority of students from the summer semester 2009 on. Starting in the summer term 2009 students who receive a study grant will only be granted a study allowance if they provide the study grant authority with a notification from their educational institution for the semester in question with the tenor that the tuition fee is not refunded by the educational institution or that the request for abatement from the obligation to pay tuition fees was rejected.

1.3 Transport Cost Allowance

Transport cost allowance is designed in order to partly compensate students eligible for study grants for the eliminated supportive measures according to the Equalization Fund for Family Allowances Act. The amount of the transport cost allowance is paid out by the authorities for study grants by law and depends on the actual transportation costs. There is no legal title to such an allowance (no notice).

1.4 Insurance Cost Allowance

Preconditions

Insurance cost allowance is granted to students receiving study grants and who have the opportunity of self-insurance within the framework of health insurance, if there is no option for co-insurance with parents. Students eligible for study grants receive an insurance cost subsidy. It amounts to 19 € per month (twelve times per year).

Payment

The insurance cost allowance is ex officio paid out regularly after the end of the semester by the study grant authority.

1.5 Grants for Study Abroad

Grants for study abroad are awarded in two ways: first, through **extension of eligibility for study grants** for the period of study abroad but by no longer than four semesters; secondly, through additional supportive measures such as grants for study abroad, including travel cost allowance and subsidies for language courses.

Preconditions

- ▶ General preconditions for eligibility for study grants.
- ▶ Two semesters of credit counting towards completion of one's studies.
- ▶ Studies at the foreign university must be equivalent to studies at an Austrian post-secondary educational institution.
- ▶ Minimum of one month (grant offered for a maximum of 20 months) abroad.

A study program entirely conducted abroad cannot be supported through these measures.

Actual Amount of Supportive Measure

The study abroad grant amounts to a maximum of € 630 per month. The exact determination of the monthly amount depends on an ordinance by the Federal

Minister of Science and Research and is based on the costs of living and studying in the respective country.

Examples:

- ▶ € 73 to € 146 monthly for Eastern European countries,
- ▶ € 116 to € 276 for Germany, France, Italy or the Netherlands,
- ▶ Up to € 429 for the United Kingdom and € 487 for the USA,
- ▶ € 472 to € 582 for Japan.

Return Payment

Those students receiving assistance for study abroad will have to provide proof of academic success to the authority for study grants after completion of one's study abroad, otherwise they will have to pay back the money granted.

Subsidies for Language Courses

As a preparatory measure for a student's study abroad, the ministry offers subsidies for ad-hoc language courses. These subsidies may cover part of the costs for a language course, or result in the extension of the grant for one's study abroad by an additional month. There is no legal title to such a supportive measure.

Travel Cost Allowance

Travel cost allowance may be granted for travelling to the respective university site abroad. There is no legal title to such a supportive measure.

1.6 Mobility Grant

In the winter term 2008/2009 the mobility grant has been introduced as a new form of financial student support. The mobility grant intends to support students who study the total course of their bachelor, master or diploma program at a post-secondary educational institution outside Austria but within the European Economic Area (EEA), United Kingdom or Switzerland. The mobility grant is not available for doctoral programs.

Preconditions for the mobility grant are:

1. The applicant has not applied for other financial support according to the Student Support Act.
2. The applicant has not completed any academic degree yet (exception: a master program that follows a completed bachelor program can be supported by the mobility grant).
3. social need, age limit and academic success according to the criteria for Study Grant.

1.7 Grant near Completion of Studies

The “grant near completion of studies” is designed to offer those students who have been gainfully employed during their studies the opportunity to complete them without stress at their jobs, especially during the period of time needed for the completion of one’s final diploma papers. This supportive measure is granted for a maximum of eighteen months to finish one’s study.

Eligibility criteria are a minimum of half-time employment for at least 36 months in the previous four years, including officially recognised periods of childcare. The diploma paper must be in progress and there must be only a few exams left. Gainful employment must be given up for the period of time during which the grant is paid out. The age limit is 41.

The grant amounts between € 700 and € 1.200 depending on the number of working hours of a student’s recent gainful employment. Fully employed individuals receive higher grants, others the respective percentage. Should there be no evidence of a completed study twelve months after the last payment of the grant near completion of studies, the entire amount of money received will have to be reimbursed.

1.8 Childcare subsidies

The Austrian Federal Ministry of Education, Science and Research grants **childcare subsidies** for childcare costs for students, who receive study grants or “grant near completion of studies”. Preconditions: Two semesters of credit counting towards completion of one’s studies The supportive measure amounts up to € 150 per month per child.

1.9 Student Financial Aid

Preconditions

Student financial aid is designed to

- ▶ compensate for social needs or
- ▶ particularly difficult conditions for a student's academic career,
- ▶ promote excellent academic performance,
- ▶ support housing costs,
- ▶ promote students, those enrolled in non-Austrian universities offering distance-learning study courses, and to promote study-related practical experience,
- ▶ to promote stays abroad,
- ▶ to promote scientific or artistic work,
- ▶ to promote relevant professional experiences,
- ▶ to help financing tuition fees,
- ▶ to support disabled students (with a disability of at least 50%).

For example, special supplementary payments are offered for childcare expenses during study-related practical training, or during the final period of one's studies. Student financial aid represents a non-bureaucratic tool designed to compensate for special needs deriving from strict interpretation of the law.

Amount of Student Financial Aid

The amount of these supportive measures ranges from € 120 to the maximum amount offered as study grants (for two semesters).

Eligibility

There is **no legal title** to such a supportive measure. Students may apply for it at the respective ministry. Eligibility is granted within the sphere of "public administration acting under private law".

1.10 Performance-related Grants

Preconditions

Performance-related grants may only be awarded to students who have an excellent record of academic progress (at Austrian universities or private universities, "Fachhochschulen"/ Universities of Applied Sciences and theological colleges) and

- ▶ have not exceeded the eligibility period of the respective section of the study program.
- ▶ have a grade point average of no higher than 2,0.

The definition "excellent record" is determined by the universities, the private universities, the Universities of Applied Sciences and the theological colleges.

Note: There is no precondition of social need (income and property of parents are not taken into consideration).

Amount of Performance-related Grant

The amount of the performance-related grant may not be lower than € 750 per academic year.

Eligibility

There is **no legal title** to performance-related grants. Students may apply for this supportive measure in their respective courses. The deans, heads of the respective educational institution and/or the respective organ responsible for legal matters in this field will decide on a student's eligibility.

1.11 Incentive Grants

Preconditions

Incentive grants may only be granted to students of Austrian universities, private universities, "Fachhochschulen"/ Universities of Applied Sciences and theological colleges,

- ▶ in order to engage in scientific or artistic work, and submitting proof of above-average success in one's studies,
- ▶ after presentation of the opinion of a university professor about the respective work,
- ▶ if the student is still within the timeframe of eligibility.

Amount of Incentive Grants

The actual amount of incentive grant varies between € 750 and € 3.600 for one academic year.

Eligibility

There is **no legal title** to incentive grants. Students may apply for this supportive measure in their respective courses. The deans, heads of the respective educational institution and/or the respective organ responsible for legal matters in this field will decide on a student's eligibility.

2. Indirect Federal Aid for Students

Indirect federal aid for students, which represents an important component of social support during the course of studies, consists mainly of financial resources made available to students' parents (and/or students via their parents). The legally determined obligation of the parents to care for their children until they developed a capacity for self-preservation constitutes the foundation of entitlement to this type of financial aid. Federal aid for students should provide support to parents in this effort. There are subsidies designed to be made available to students by subsidies for or reductions of certain expenses.

The supportive character of these measures is indicated by the fact that indirect federal aid for children usually terminates at the end of a child's 18th year of age. In case of students, this period may be extended to the age limit of 24 or 25 years.

2.1 Family Allowance

This type of financial aid has its legal base in the **Equalization Fund for Family Allowances Act**. The amount of family allowance paid depends on the age of the child.

Since September 2013, it is possible for students to directly receive the family allowance. Eligibility depends on the proof of academic success. The respective departments for family allowances at the financial authorities are responsible for the implementation of financial aid to students and their families.

For further information, please visit <https://www.bundeskanzleramt.gv.at/en.html>

2.2 Orphan's Pensions

Orphan's pensions will be granted after the death of one parent for students beyond the age of 18 but no longer than until the age of 27, provided that a student pursues his/her studies in a serious and goal-oriented manner. The annual proof of successfully passed exams is necessary.

For further information, please visit <https://www.sozialministerium.at/en.html>

2.3 Health and Accident Insurance

Through the **General Social Security Law** students are covered in the mandatory system of **accident insurance**. All accidents are covered which occur in connection with university studies as regards place, time and reason. Accident

insurance is obligatory and does not require the student to pay separate fees. The equalization fund for family allowances completely covers the lump-sum expenses.

According to the rules of the General Social Security Law, students may choose to be covered under the **health insurance** policies as **relatives** of their parents or spouses. This type of **co-insurance** depends on the following preconditions: proof of academic success in the first period of post-secondary studies of eight credit hours per year; no special proof in the second period of studies, age limit of 27 years. **Self-insurance within (the system of mandatory) health insurance** is a way of providing students with favourable health insurance contracts if none of the opportunities of co-insurance via parents, spouses or registered partners, or gainful employment, are available. The preconditions for the subsidized self-insurance, in a modified way, orient themselves towards: income below € 15.000 per year, maximum of two changes of courses, minimum time required for studies may not be exceeded by more than 4 semesters.

For further information, please visit <https://www.sozialministerium.at/en.html>

2.4 Tax Benefits

Students eligible for family allowances are also entitled to receive financial aid in accordance with the regulations of the Family Allowance Tax Act amending the **income tax law** of 1988:

Parents living with their children who are enrolled in university studies are eligible for a **child tax credit**. Those who do not live with their children in a joint household are eligible to receive a **child support tax credit**.

On the basis of the income tax law it is possible to additionally file for a tax reduction due to **extraordinary expenses** for students studying outside their places of residence.

Only parents of students eligible for family allowances qualify for tax benefits. This ensures the eligibility for subsidies only for those students providing proof of academic progress in their field of study. Thus, reference is made to key regulations of the Student Support Act.

For further information, please visit <https://www.bmf.gv.at/en.html>

2.5 Subsidies for the Austrian National Student Union (Österreichische HochschülerInnenschaft, ÖH)

The National Student Union (Österreichische HochschülerInnenschaft, ÖH) receives annual funds from the Austrian Federal Ministry of Education, Science and Research with the aim of granting students financial support.

This is typically given in the form of low-cost meals to students, through financial support in the case of housing and expenses for childcare, as well as via subsidies in case of social distress or conflicts with parents about support payments (the Student Union bears costs for legal counselling or mediation).

For further information, please visit <https://www.oeh.ac.at/en>

III. Procedures and Legal Measures

The Study Grant Authority decides on study grants according to the "General Law on Administrative Procedures" (AVG) by means of a notice following an application or appeal. This procedure relies on data-processing techniques and a shortened procedure of assessment. Decisions are made on the basis of clearly identified certificates by authorities and statements by students and their parents. The required simplicity and swiftness of this procedure is determined by the shortened period of decision (3 months) and, thus, by the shortened period of appeal to a higher authority according to § 73 AVG.

The right of appeal against such a notice includes **personal intervention** which will be decided on in the course of an **assessment procedure** by a senate of the Study Grant Authority (collegial body consisting of university professors, student representatives and officials of the Study Grant Authority, at a ratio of 1:2:1) by way of a notice. It is possible to obtain an intervention-related preliminary decision from a case officer of the Study Grant Authority – similar to the preliminary decision on an appeal according to § 64a AVG.

This notice by the Senate regarding the intervention may be answered by an **appeal** to the Federal Administrative Court.