A young man in a grey hoodie and blue jeans is performing a skateboard trick, jumping over a concrete ledge. A grey backpack with brown straps sits on the ledge. In the background, a glass door has the text "T...ISCHE UNIVERSITÄT" visible.

Flexible Study Financing  
+ Coaching Program =  
**Deutsche Bildung**

January 2019



## Our vision

We aim to enable every single young person who is showing a high motivation to realize their full potential by pursuing a university degree through our financial and personal development program.

## Partnership with Deutsche Bildung

As a University, Graduate school or Business School you are interested to offer funding alternatives to your future students.

You want to promote your study programs to interested students worldwide.



For your future students from Germany/Austria, Deutsche Bildung can be your partner.

We support your marketing efforts by promoting your programs through our social media channels

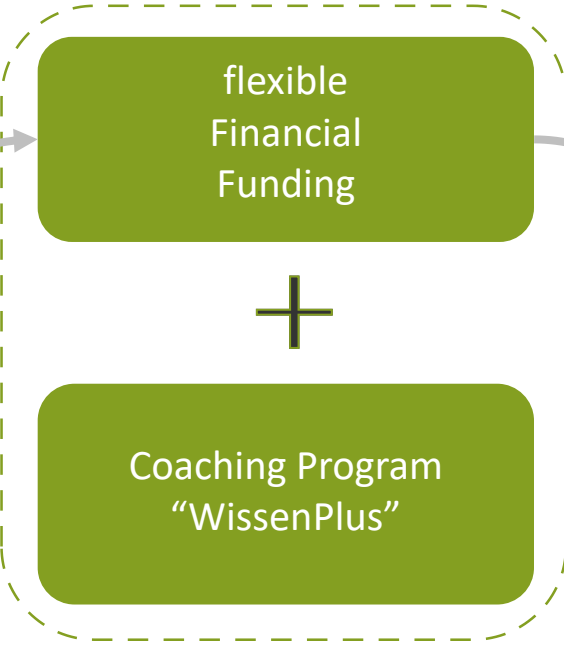
As Deutsche Bildung is looking for future grantees who pursue an international education a partnership will be mutually beneficial.

# How it works...

Institutional and private Investors fund “Deutsche Bildung Studienfond” and enable selected young academics of all disciplines to obtain an academic degree.

Investors

“Deutsche Bildung Studienfond”



Granted Students

Students receive flexible study funding and are by and large protected against indebtedness. We achieve greater employability through our coaching program “WissenPlus”.

Repayments of the young professionals flow back into “Deutsche Bildung Studienfonds” to finance the next generation of students and as return to investors.

income-linked Repayment

Having started successfully into professional life the graduates pay back an individually set percentage of their income over an individually set period of time. Maximum payment is limited.

## ...and why it works!

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We regard equal access as a precondition necessary to pursue ones interests and strengths.

We also acknowledge the multiple/versatile challenges students and young professionals face in today's fast-changing/fast-paced world.

Hence, the program we offer combines a sustainable financial footing alongside extracurricular training and access to expertise and networks.

We believe in the success of the students we fund. Repayment does not start prior to successful entry into professional life. This measure prevents excessive indebtedness on part of the students and allows them to focus entirely on the completion of their degree.

## Our Offer to Students with a German High School Diploma

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Students with a German High School diploma can apply for up to €30.000 financing.

The flexible financing is combined with an extracurricular personal development program enabling students for greater employability and a successful start on the way to their career goals.

Students pay back an individually set percentage of their future income over a certain period of time once they have entered their first job.

Funding can be combined with scholarships and other loans



- Flexible monthly, semi-annual, annual or lump-sum payments
- Max financing:
  - Up to €15.000 for Bachelor
  - Up to €25.000 for Master
  - Up to €30.000 for MBA / Promotion
- Can be combined with BAföG, scholarships, loans and other financial aid
- Independent from parental income
- If income falls short of the agreed minimum, redemption will be postponed. A pre-agreed repayment ceiling ensures fairness
- Funding period: up to 48 months

# Repayment

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- Income-linked Repayment in accordance with individual work and life situation (3-10 % rate over 3-10 years)
- Protection against indebtedness:
  - At least gross salary of 1.500 €
  - Maximum income capped
  - General grace period of 24 months
  - Deferral in case of graduate studies/ “Referendariat“/ “Volontariat“
  - Deferral in case of maternity and parental leave
  - In case of long-term unemployment/ occupational disability the repayment is offset
- The repayments ensure that the next generation of students can be supported



## How to get it

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- Online application throughout the year via [www.deutsche-bildung.de](http://www.deutsche-bildung.de)
- Deutsche Bildung support team looks through the information you provided, answers your questions and prepares your individual contract
- After the contract has been signed mutually you receive an online-greeting and an introduction to our voluntary coaching program
- Open for Students of all Subjects registered at officially accredited universities with a high motivation to study and no negative pledge at credit rating agencies (like Schufa, Creditreform etc.)
- Open for studies in Germany and abroad (study abroad or semester abroad) s



# WissenPlus

Online trainings and workshops for the development of key qualifications

Development & Career Day

Exclusive online portal revolving around studying and career start

Career Advice

Attractive network to other students, universities and selected employers

# Coaching program WissenPlus

Trainings & Workshops	Annual Conference	Online-Reception	Employer Network	Online-Portal	Coaching
50-60 Online events p.a. Variety of topics: Stressmanagement Leadership Application progress Projekt Management Digitalisation	2014: Persönlichkeitsentwicklung 2015: „future@work“ 2016: „skilling me softly“ 2017: „Marke Ich“	Mandatory for our students: Rights and Obligations of your contract, Content of WissenPlus	Presentations by EY Telekom USM MSW & Partner ...and many more	Coaching through Experts E-Learning classes	Application Coaching Business Coaching



**Result:**

- To foster personal development, to support succesful studying, to improve employability
- The interests of Deutsche Bildung, our students and investors are aligned through WissenPlus

# A strong Academic Network

EXEMPLARY



Logos of various universities and student organizations including WHU, IESE, ESADE, bdvb, INSEAD, WESTERN SYDNEY UNIVERSITY, MARKET TEAM, btS, CBS, LSE, CBS COLOGNE BUSINESS SCHOOL, BVHI, and mtp.

## Universities

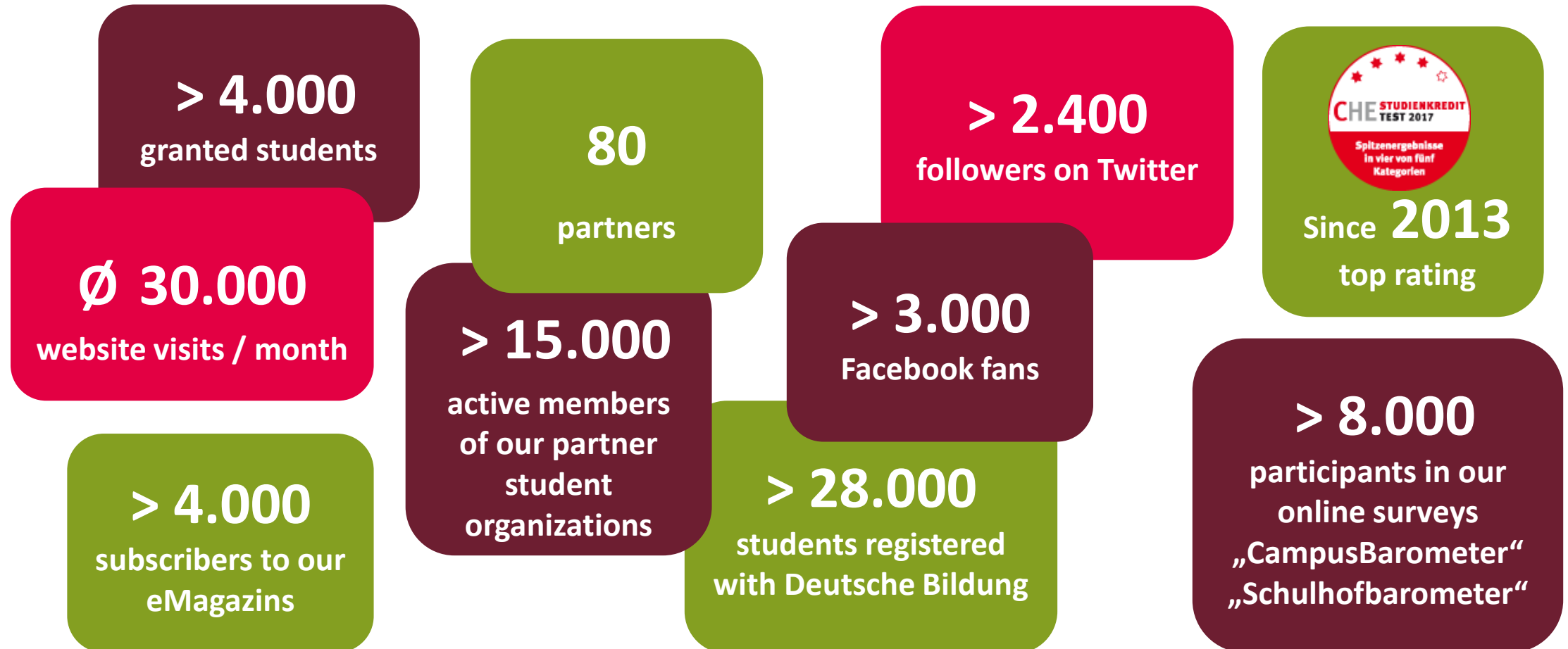
## Student Organizations



Logos of various media partners including campushunter, mentorium, ThinkNew, STIFTERVERBAND, UNICUM, QS, iec, e-fellows.net, and staufenbiel Institut.

## (Media) Partner

# Deutsche Bildung in Numbers



# Our Team: Driven by passion for education and personal development



We look forward to getting in touch

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