FAQ: Corona and my Studies
Social Counseling + Loans

I have a child and now my childcare facility is closed and I am unable to do my part-time job. What can I do?
To support parents and their children during the Corona period, the Federal Ministry of Family Affairs has initiated an Emergency Childcare Supplement (KiZ). The regulations are part of a social protection package that has come into effect starting March 29. With this, the Ministry of Family Affairs are able to support families in which the earnings are not sufficient for the entire family.

Further information is available at:

If I lose my job or am not able to pay because of my salary, am I entitled to the housing benefits?
Not automatically. You are not automatically entitled to claim housing benefits if you have lost your job or have lost your salary because it has not been paid out. The basic requirements of a BAföG refusal and the check of the monthly living costs still remain. In short: The criteria for housing benefits remain the same.

If I lose my part-time job or my salary is not paid, am I entitled to ALG II benefits?
No, you are not currently entitled to ALG II benefits.
Full-time students are generally excluded from the benefits under the Social Security Code II.

Exceptions only exist in a few cases. For example:
- During a leave of absence due to pregnancy/raising a child or an absence due to illness/impairment. Important is that during the leave of absence, no student activities are carried out otherwise the benefits of ALG II are at risk and can be reclaimed. In addition, other requirements must be met. You can discuss whether you can claim ALG II benefits with the social counseling service of your Studierendenwerk.
- Part-time studies due to pregnancy or raising a child or leave of absence due to illness or impairment. Here too, further requirements must be met. Ask for advice from the social counseling service.
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- In cases of hardship, i.e. in the event of a loss of funding through no fault of one’s own and in the case of advanced studies, the Job Center can examine the benefits in accordance with §27.3 SGB II.
- Additional benefits for some according to §21 SGB II; concerning for example students with children or students with disabilities.

I have lost my job. Where can I search for job opportunities?
On online job portals These are available especially for students with a regional focus. Currently, there are areas that have increased staffing needs. Try to apply actively there:

- Food and beverage, delivery services
- Supermarkets, grocery stores
- Logistics
- Cleaning companies
- Gas stations
- Harvest helper; here is a new website that was started: https://www.daslandhilft.de/
- Job platform of the ASTA at the university: https://asta-uni-mannheim.de/jobboerse/
- Job at the Uni: https://www.uni-mannheim.de/studium/karriere-und-weiterbildung/jobboersen/
- Jobs at the HS https://www.hs-mannheim.de/stellenangebote.html
- Job platform at the employment agency: https://jobboerse.arbeitsagentur.de

Can I receive short-time work benefits as a student?
No. Working students are exempt from health, nursing, and unemployment insurance. Which means: Those who do not pay into unemployment insurance cannot get short-time work benefits.
I am self-employed or freelance and have lost or can no longer do my job due to government measures to contain the Corona Virus. Can I claim any compensation according to the Infection Protection Act?

We have to add a little information here: The German Protection Against Infection Act allows drastic measures to contain the spread of infectious diseases to facilitate treatment. Such measures as activity bans and quarantine. Official bans on activities or ordered quarantine for a person can trigger a claim for compensation under the Infection Protection Act.

Be aware: Voluntary quarantine, for example, does not qualify a claim for compensation. According to §56.2 IfSG, compensation is calculated based on the loss of earnings. The first six weeks are granted in the loss of earnings. Beginning in week seven, it shall be granted in the amount of the sickness benefits according to §47.1 of book five of the Social Code. Providing that the loss of earnings does not exceed the annual earnings limit for compulsory health insurance.

The compensation is calculates at 1/12 of the net monthly income (average of the last year before the prohibited activity) earned for self-employed persons. Self-employed persons who livelihood is under threat as a result, may be reimbursed by the respective authorities for additional expenses during periods of loss to a reasonable extent. If the business must close, the duration according to the IfSG can be compensated to an appropriate extend for the business expenses that continue to be incurred during this period.

Compensation must be applied for and the deadlines are very short. Applications must be submitted to the authorities within a period of three months after the limited activity has come to an end.

What can I do if I cannot pay my health insurance, rent, mobile phone bill, etc.?

Actively contact your contract partner and inform them you cannot pay at this time. Ask for a deferral and if necessary a dunning block. If you are able to do so, then you can ask whether a reduced amount can be paid.

Where can I receive financial assistance? Do I need to take out a loan?

Ask for advice at your Studierendenwerk.
**What should I consider when opening a student loan?**

Obtain various offers and compare them carefully. Pay close attention to the requirements, processing fees, interest rates, and repayment terms. It is also important to look at the total repayment amount of the loan in different repayment methods before signing a contract. Also ask about any additional costs.

It would be advised to contact student financial advisory or the social counseling service of the Studierendenwerk by e-mail or phone.

**Information, Contacts, and Service Hours:**

- [www.stw-ma.de/corona](http://www.stw-ma.de/corona)
- [www.stw-ma.de/bafög](http://www.stw-ma.de/bafög)