



Proof of financial support

Guide to Sperrkonto

Why do I need proof of financial support?

Before you can commence your studies at the HWR Berlin, you must prove that you are able to support yourself financially for an academic year. This means submitting “proof of funds”, which is usually required when you apply for a visa in your home country. The most common yet least understood means is the Sperrkonto or Blocked Bank Account.

Note: This guide is a part of the Studierendenservice’s **NICE Project** (DAAD Stibet 1 – 2024) initiatives. The author is not responsible for the content of any external links or references. All information provided is without liability.

How much money do I need?

As of September 1st 2024, international student applicants are required to demonstrate that they have **11,904 euros** per year. The amount of money deemed sufficient to live is determined by the regulations of the BAföG Act (Federal Training Assistance Act), which is based on the basis of average income and the economical situation. The Sperrkonto must then only permit the withdrawal of a certain amount per month.

How can I prove this?

1. You can submit your parent’s/parents’ proof of their income and financial status.
2. A person residing in Germany can guarantee to cover the costs of your studies.
3. You can pay the sum of **11,904 euros** into a blocked bank account (ie. Sperrkonto).
4. You can submit a bank guarantee.
5. You submit proof that you are in receipt of a scholarship from a recognised provider.

Please direct any questions about the preferred form of proof to your local German embassy.

Further resources:

- <https://www.study-in-germany.de/en/plan-your-studies/requirements/proof-of-financing/>
- <https://www.studying-in-germany.org/de/sperrkonto-benoetigungspruefer/>
- <https://www.auswaertiges-amt.de/en/sperrkonto/388600>
- <https://www.mygermanuniversity.com/articles/List-of-German-blocked-accounts>