

DECLARATION OF CONSENT

Student Loan and Scholarship Fund of the University of St.Gallen [DSR] Awarding principles and power of attorney

Introductory note:

These principles must be read and signed by all applicants. By doing so, applicants declare that they are in agreement with the principles and the rule, that they are aware of the fact that fraud within the meaning of Art. 146 of the Swiss Criminal Code and the falsification of documents within the meaning of Art. 251 of the Swiss Criminal Code are punishable offences. Applicants have to satisfy the requirements laid down by the principles for them to be able to apply. These principles are a more specific supplement to the Regulations for the Loan and Scholarship Fund and other funds of the University of St.Gallen of 11 December 2017.

Power of attorney:

Applicants authorise the Commission (senior staff of the Advice Center for Study Funding, as well as the Chair) to obtain information from authorities and relatives.

Principles

1. The Student Loan and Scholarship Fund is subsidiary in nature. Students have to provide evidence of their own working income, possible scholarships and parental allowances. These documents must be signed.
2. It is compulsory for Swiss nationals to apply for cantonal scholarships first of all and to submit a ruling from the relevant cantonal scholarship office along with their application. If such a reply is not available yet, they have to submit a copy of the application sent to the scholarship office.
3. According to the Regulations, payments from the Loan and Scholarship Fund of the University of St.Gallen are granted from the second regular degree course semester after initial enrolment or re-enrolment. Applications from first semester students are also accepted – the criteria of financial need is examined more thoroughly.
4. Generally speaking, it is the difference between an applicant's income and appropriate living costs that is to be granted in terms of funding. The calculation ceiling for scholarships takes its bearings from the maximum support rate of federal scholarships (<https://www.unisg.ch/de/studium/informationsangebote/studiumfinanzieren/lebenshaltungskosten>). Higher living costs must be clearly reasoned and justified.

5. The amount of the scholarship awarded depends on individual cases, with the following criteria being decisive factors:
 - income (through side jobs, scholarships, family) / assets,
 - family situation (children, siblings in education),
 - diligence and record (both academic and extracurricular),
 - scholarships and loans
6. Study funding is primarily the responsibility of the parents, the students themselves and other persons legally bound to assume such responsibility. Scholarships/loans are expressly granted only provided that a student's parents live in income and asset conditions in which they cannot be expected to bear the costs of that student's education on their own. It is assumed, however, that parents will contribute an appropriate amount to it. The Advice Center for Study Funding can request a reasoned, written and signed confirmation from the applicant's legal guardians/parents.
7. Fiscal documents must be submitted by the student and his or her parents. Only tax returns and definitive tax assessments or tax statements are regarded as sound documents. Tax bills or tax estimates are not sufficient.
8. Scholarship recipients are expected to be above-average academic achievers. The relevant assessment factor is the grade average of the last notification of grades, which should be above the grade average of all the students of that major.
9. Semesters abroad are in principle co-funded. The assessment criteria are in line with living costs and Swiss circumstances. In financial bottlenecks, a regular exchange at one of the partner universities of the University of St.Gallen is recommended, where students can apply for other scholarships such as ERASMUS+.
10. The letter of motivation, which must be submitted along with the application, should give a concise and transparent overview of the student's situation (approx. 1-1.5 pages A4):
 - motivation for the degree course,
 - family background,
 - financial situation,
 - purpose of the scholarship,
 - further funding of studies,
 - extracurricular activities,
 - future perspectives.
11. Students are expected to be in gainful employment. The amount of their own contribution (without parents' allowances) depends on the workload of the educational level. Students' own contributions are CHF 3000 per semester at Bachelor's and Master's Level. Lower contributions must be justified with clear reasons. In special circumstances (for instance childcare, health reasons, no working permit), students may be partly or wholly exempt from providing contributions of their own.
12. The completed application must have been received by the Advice Center for Study Funding by **1 March (spring term)** or **1 October (autumn term)** of the year. The Advice Center for Study Funding will conduct a personal interview with the applicant after receipt of a complete application.



For a partial or full waiving of the tuition fees, the deadline for this application is the deadline for tuition fee payments - namely in the second week of January for the spring semester and the second week of August for the fall semester.

13. All loanees will be given a contract. Loans must be repaid in accordance with contract regulations.
14. Personal data must be exclusively used for the application procedure. Any persons who gather, evaluate and manage data are bound to secrecy. Any students involved are entitled at any time to view the data or to request corrections.

Scholarship and Loan Commission
St. Gallen, May 2019

The applicant hereby confirms that he/she accepts the principles, that he/she will submit the requisite documents and that he/she authorises the Commission to obtain information from authorities and relatives as stated above. Moreover, the undersigned declares that he/she is aware of the legal consequences entailed by the provision of false information.

Date/place: _____

Signature: _____

In block letters:

Applicant's first name(s) and surname: _____