

LIVING COSTS

The cost of living will of course depend on the individual situation (and tastes) as well as on the city you choose to study. There are some points you need to consider. Please have a glance at the chart below about the arising costs at the different locations of ISM:

	Dortmund	Frankfurt	Cologne	Hamburg	Munich	Berlin
Accommodation (per month)	350 – 700 €	600 – 900 €			800 – 1000 €	450-700 €
GEZ (Gebühreneinzugszentrale)	In Germany we have the GEZ (Radio and TV license fee) of monthly 17,98 € for every apartment. This fee has to be paid anyway because it is bonded to the flat and not on the number of televisions or radios you own. Please check http://www.rundfunkbeitrag.de/ for further information regarding GEZ information in German only.					
Groceries (per month)	120 – 200 € The ISM in Dortmund has a cafeteria, a menu costs about 3,30 € to 4,50 €.					
Transportation (semester tickets are always valid for a whole semester)	With the semester ticket you can travel with public transportation in north-rhine-westphalia. ~210,00	With the semester ticket you can drive in “Rhein-Main-Verkehrsverbund”, “Nordhessischen Verkehrsverbund” and parts of the “Verkehrsverbund Rhein-Neckar”. 190,00 €	The semester ticket is valid all over Cologne. ~210,00	The semester ticket is valid all over Hamburg. 160,50 €	Depends on the area of application. 50 – 205 € (per month)	Option for a semester ticket needs to be confirmed
Coffee/cappuccino (in a café)	3,00 €					
Beer (at a restaurant or bar)	3,00 €		3,00 - 5,00 €		3,00 -10,00 €	3,00- 5,00 €
Study material/books	There is a library in every location printing and copies possible at ISM b/w copies 0,04 € & colour 0,18 €.					
Cinema-ticket (ask for student discount)	10,00 €					
SimCard for Smartphones	Some operator have contracts without a basic charge and you can cancel within 30 days e. g. O2, Alice, Congstar, Klarmobil, Simply, Simyo and Tchibo. The costs are about 30,00 €. Pre-Paid Cards are also an option. You pay a basic charge of approximately 20,00 €. Afterwards you can load money on the card for using the internet or calling with friends etc.					

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Internet (for home use)	Be careful before signing a contract, mostly it is for at least 1 year! The cost per month is approximately 30,00 €. Please have in mind that the allocation before you can use the internet takes about one month. Another option would be a UMTS-Stick however with 60,00 € it is more expensive.					
Health insurance	For every person in Germany a health insurance is compulsory. The monthly costs for students amount to approximately 80,00 €. if you have the European Health Insurance Card (EHIC), it covers the insurance in Germany as well.					
Students experience: What was your average expenditure per month (incl. rent, food, activities)	618,00 €	823,00 €	700,00 €	718,00 €	913,00 €	700-800 €