

Living expenses while studying at TH OWL

Please assess your financial means realistically!

To help you with your budget calculation we have compiled a list of the average living expenses in OWL:

Living expenses per month	Low [€]	Regular [€]	High [€]
Accommodation	250	350	450
Food & Drinks	150	200	300
Clothing	35	40	55
Health insurance	130	130	130
Liability insurance	10	10	10
Study materials and semester dues (55 €)	90	100	120
Telephone & Internet	25	35	40
Leisure, travel & sports	55	70	120
Total expenses	800	935	1225

You will have to pay the [semester dues](#) of 334,00 € at the beginning of each new semester which includes the semester ticket for using public transport in the whole region of NRW.

The regular expense structure corresponds with the amount that NON-EU students have to show in their blocked account for visa application.