

99022008080000

Außer Kraft - Erlass des Ausbildungsdarlehens zur Vermeidung unbilliger Härte Gewährung

Heruntergeladen am 14.07.2025

<https://fimportal.de/xzufi-services/102789935/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99022008080000
Leistungsbezeichnung I	Außer Kraft - Erlass des Ausbildungsdarlehens zur Vermeidung unbilliger Härte Gewährung
Leistungsbezeichnung II	Apply for hardship waiver of BAföG repayment debt after rejection of a cooperation waiver
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	

Modul	Sachverhalt
Verrichtungskennung	Gewährung (80)
SDG-Informationsbereich	
Lagen Portalverbund	Studium (1030300)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	04.12.2020
Fachlich freigegeben durch	Federal Ministry of Education and Research (BMBF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/baf_g/_18.html https://www.gesetze-im-internet.de/darlehensv_1980/_2.html
Teaser	If Cooperation Forgiveness has been denied, you may apply for hardship forgiveness of your loan under certain circumstances.
Volltext	Your decision for or against a BAföG education loan should not lead you to fears of debt. Thus, you can apply for a hardship waiver if the cooperation waiver was rejected. Hardship means only a minor violation of your obligations to pay and cooperate throughout the repayment period. Your request may • Result in a hardship waiver: You will be forgiven the (remaining) debt of your BAföG loan. • lead to a rejection: You must repay the remaining debt in the amount of your BAföG loan, including outstanding costs and interest. You can submit your application informally • by telephone, • in writing and • online at the Federal Office of Administration (BVA).

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Erforderliche Unterlagen	• none
Voraussetzungen	You can submit an application if • You have been denied a cooperation waiver by the Federal Administrative Office (BVA). Requirements for the hardship waiver: • Within the repayment period address investigation costs have been levied against you no more than 1 time; this happens if you have not notified the change of your name or the changes of your residential address and the Federal Office of Administration (BVA) had to determine them no final fine has ever been imposed on you; Fines are levied if you have not reported changes in the relevant family and income circumstances during an exemption or deferral period you have settled all payment obligations, including claims for costs and interest; you have accrued interest on arrears for no more than a total of 150 days. Note Interest is charged whenever you are more than 45 days in arrears on a payment.
Kosten	• none
Verfahrensablauf	You can send the request informally • by telephone • in writing and • online at the Federal Office of Administration (BVA). • If you submit your application by telephone: Call one of the BVA phone numbers provided. Make the request. • If you make your application in writing: Send the informal, as well as signed application - stating your reference number - by mail to the BVA. • If you submit your application online: Open the BAföG online portal of the BVA and register there. After registration, you will receive a confirmation by e-mail. Follow the steps in the email to complete the

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	registration. Log in to the BAföG-Online portal. Click on "Application Forms" and select the "Hardship Waiver" form by clicking on the "Submit Application" button. Fill out the form and press the button "Send". • You will receive the decision on your application by mail from the BVA. • If your application is approved, you will be debt-free and will not have to repay the loan. • If your application is denied, you will have to repay the remaining loan debt, including any outstanding costs and interest, in one lump sum.
Bearbeitungsdauer	• Application processing time: 3 months
Frist	Application: within 1 month after rejection of the cooperation decree.
weiterführende Informationen	https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/BAfoeG/26_BAfoeG_AendG/erlass-ordner/Haertefallerlass/haertefallerlass.html https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/BAfoeG/26_BAfoeG_AendG/erlass-ordner/Kooperationserlass/kooperlass_node.html https://www.bafoegonline.bva.bund.de/
Hinweise	
Rechtsbehelf	
Kurztext	• Waiver of the education loan to avoid undue hardship Granting • If the cooperation waiver is rejected, the borrower has the possibility to apply for an examination of the existence of a case of hardship with the possible waiver of the BAföG repayment debt within one month after receipt of the rejection. • hardship means a minor violation of the obligations to pay and cooperate during the entire repayment period • the granting serves the protection against lifelong debts debt fears • Application for hardship waiver may be made: if a cooperation waiver has been refused • Information provided by: Federal Office of Administration (BVA) • Application for hardship remission can be made

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	informally by telephone in writing online • be submitted to the Federal Office of Administration (BVA) • responsible: Federal Office of Administration (BVA)
Ansprechpunkt	
Zuständige Stelle	
Formulare	• Forms: no • Online procedure possible: yes • Written form required: no • personal appearance: no https://www.bafoegonline.bva.bund.de/
Ursprungsportal	Außer Kraft - Erlass des Ausbildungsdarlehens zur Vermeidung unbilliger Härte Gewährung, Außer Kraft - Erlass des Ausbildungsdarlehens zur Vermeidung unbilliger Härte Gewährung