

99019009017000

# Bildungskredit Bewilligung

Heruntergeladen am 26.05.2025

<https://fimportal.de/xzufi-services/575549/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99019009017000
Leistungsbezeichnung I	Bildungskredit Bewilligung
Leistungsbezeichnung II	Apply for an education loan
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	
Verrichtungskennung	Bewilligung (17)
SDG-Informationsbereich	Bildungswesen in einem anderen Mitgliedstaat, einschließlich der frühkindlichen Betreuung, Bildung und Erziehung, der Primar- und Sekundarschulbildung, der Hochschulbildung und der Erwachsenenbildung
Lagen Portalverbund	Berufsausbildung (1030200), Studium (1030300), Existenzsicherung und staatliche Unterstützung (1140100)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	15.07.2021
Fachlich freigegeben durch	Federal Ministry of Education and Research (BMBF)
Handlungsgrundlage	<a href="https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Kreditruueckforderung/Foerderbestimmungen/foerderbestimmungen_no de.html">https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Kreditruueckforderung/Foerderbestimmungen/foerderbestimmungen_no de.html</a>
Teaser	If you need financial support for your school education or your studies, you can apply for a temporary low-interest education loan under certain conditions.
Volltext	<p>The education loan supports you in financing your school education or studies by providing you with financial relief so that you can concentrate on completing your school or university education.</p> <p>The loan is temporary and low-interest.</p> <p>Your income and assets or those of your parents or your spouse or partner are basically irrelevant for the approval of the education loan. However, you do not have a legal claim to the approval of the education loan. You can claim the loan even if you are already receiving BAföG or a KfW student loan.</p> <p><b>**Amount and duration of funding**</b></p> <p>The education loan can be granted as a loan up to a maximum of EUR 7,200 per training period. It can be taken out for a maximum of 24 months per training period.</p> <p>For studies, the loan can initially only be granted until the end of the 12th university semester. After the end of the 12th university semester, you must prove when submitting your application that you have been admitted to the final examination and that you will be able to complete the training within the possible funding period (24 months).</p>

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For school-based training, an education loan can only be approved for the last 24 months of training. In addition, you must complete your training with a vocational qualification or have previously acquired a vocational qualification. The training must be eligible for support according to the BAföG.

### **\*\*Studying abroad\*\***

You can also get an education loan if you are studying at a foreign university. The foreign educational institution must be recognized as equivalent. The Federal Office of Administration will check whether this is the case for you.

Your nationality is irrelevant when applying for an education loan. What is important is that the residence title you have been granted does not prevent you from applying. The Federal Office of Administration will also check this for you.

### **\*\*Disbursement and repayment\*\***

The KfW Bankengruppe will pay you the Student Loan in monthly instalments of EUR 100.00, EUR 200.00 or EUR 300.00 each. You cannot change the amount of the instalment you have applied for during the payment period you have applied for. However, you can receive an advance payment if you have a corresponding need, for example, for cost-intensive work materials. The down payment can be up to EUR 3,600 if the total of 24 monthly instalments and EUR 7,200 is not exceeded.

Repayment begins 4 years after the due date of the 1st payment. Repayment is made in monthly instalments of EUR 120.00.

You can repay the loan in full or in part at any time without incurring additional costs or fees.  
Interest

Interest is charged for the duration of the loan. The interest rate is variable and is based on the 6-month

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EURIBOR (European Interbank Offered Rate). It is fixed on 1 April and 1 October for half a year in each case. The nominal interest rate includes an administrative surcharge of one percent per year.

You can apply for an education loan in writing or online at the Federal Office of Administration (BVA).

## Erforderliche Unterlagen

When submitting your application, you must submit:

- with pupils:
  - copy of both sides of your identity card or passport with confirmation of registration (not older than 3 months)
  - current certificate of the school about beginning, end and aim of the education
  - if applicable, certificate of internship
- For students:
  - Copy of both sides of your identity card or passport with confirmation of registration (not older than 3 months)
  - Current certificate of enrolment with proof of completed university/study semesters and subject-related semesters
  - If applicable: Intermediate examination certificate or written declaration from your university that your course of study does not include an intermediate examination and that the usual achievements of the first two years of study, or the first year of study in the case of a Bachelor's course, have been completed, or an "intermediate examination form" completed by the university.
  - Proof of additional, supplementary or postgraduate studies pursued and a certificate of completion of an undergraduate course of study
  - Proof of the duration of the internship and of the connection with the attendance of the educational institution (in case of an internship abroad with a German translation of the proof)
  - Proof that the work done in the semester abroad can be credited
  - in the case of funding beyond the 12th university semester, proof that you have been admitted to the final examination (final examination form)
  - for foreign citizens additionally:

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- Copy of your passport
- Proof of residence permit
- current certificate of residence
- and, if applicable
- Residence status form filled out by the responsible Foreigners' Registration Office
- in the case of a German spouse or partner:
  - Copy of the marriage/partnership certificate
  - in the case of a German parent
  - Copy of birth certificate

Please note: Depending on the individual case, further documents may be required, which you can find in the online application. The Federal Office of Administration will request any missing documents.

[https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular\\_Zwischenpr%C3%BCfung.pdf?\\_\\_blob=publicationFile&v=1](https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular_Zwischenpr%C3%BCfung.pdf?__blob=publicationFile&v=1)

[https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular-Abschlusspruefung.pdf?\\_\\_blob=publicationFile&v=4](https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular-Abschlusspruefung.pdf?__blob=publicationFile&v=4)

[https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular\\_Abschlusspruefung\\_RA.pdf?\\_\\_blob=publicationFile&v=1](https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular_Abschlusspruefung_RA.pdf?__blob=publicationFile&v=1)

[https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular\\_Aufenthaltsstatus.pdf?\\_\\_blob=publicationFile&v=1](https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Fo rmular_Aufenthaltsstatus.pdf?__blob=publicationFile&v=1)

## Voraussetzungen

Applications for education loans can be made by

- Students of legal age, schoolchildren up to a maximum of 36 years of age, whose education is already advanced.

Further requirements:

- Only education at institutions that are eligible for

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funding under the Federal Education and Training Assistance Act (BAföG) will be funded.

- Own current account in Germany or if studying abroad also there.

Students:

- As a student, you can receive an education loan if you:
  - are pursuing a Bachelor's degree, Master's degree or a degree leading to a state examination or diploma on a full-time basis,
  - are pursuing an additional, supplementary or postgraduate course of study and already have a degree from an undergraduate course of study,
    - spend a semester abroad as part of your studies,
    - spend a semester studying at a foreign university that is equivalent to a domestic university,
    - or are doing an internship at home or abroad (also outside Europe), have passed the intermediate examination in an undergraduate degree programme, e.g. in a Bachelor's degree programme.

Hint:

If your study regulations do not provide for an intermediate examination, you must have completed the usual achievements of the first two years of study - for students in Bachelor's degree programmes, those of the first year of study.

Pupils:

- As a pupil you can receive an education loan if they:
  - are undergoing full-time training at a training institution eligible for support under the BAföG,
  - have a vocational qualification or will achieve a vocational qualification with the training to be supported and
    - are in the penultimate or final year of training.

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Please note: as a rule, a (three-year) school-based training course is only funded from the second year of school attendance onwards.

## Kosten

none

## Verfahrensablauf

You can apply for an education loan online or in writing at the Federal Office of Administration.

- Go to the Education Loan Online Portal of the Federal Office of Administration and register there.
- Following the registration, you will receive a confirmation by e-mail. Follow the steps in the email to complete the registration.

• After the registration was successful, you can log in with your e-mail address and password. In the portal you will find the corresponding application form.

- Complete and submit the online application.

Information is required on:

- Personal details
- Training
- Training institution
- Study or school-based training to check whether your studies have progressed or whether you have a vocational qualification or will achieve a vocational qualification with the training to be funded- desired amount of payment instalments (maximum EUR 300.00)
- Bank details
- After submitting your application, you will receive an online identification number to identify your application.
- Once you have registered, you can also download the application, fill it out on the computer and print it out, or print it out blank and fill it out by hand. In the latter case, the application must be signed.
- Compile the required documents for your application and submit them to the Federal Office of Administration by post or scanned by e-mail within 14 days, stating the online ID.
- If you apply with the electronic ID card, more functions will be available to you.
- The Federal Office of Administration will check your

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application to see whether the eligibility requirements have been met.

- If documents are missing, the Federal Office of Administration will request them.
- If you meet the requirements:
- You will receive a notice of approval and a framework loan agreement from KfW Bankengruppe (loan agreement offer).
- In order to accept the offer, you must forward the signed loan agreement and confirmation of an identity check carried out on you (confirmation of identity) to KfW Bankengruppe.
- KfW will take care of the conclusion of the loan agreement, the disbursement of the instalments and the later reclaiming of the loan. The loan is paid out to your current account in Germany, and if you are studying abroad, it is usually paid out to your foreign current account. Your foreign current account must be in the country in which you are studying.
- If you do not, or do not yet, meet the requirements:
- You will receive a rejection notice. If necessary, you can appeal against this or submit a new application at a later date.

**Bearbeitungsdauer**

Processing time can be several weeks.

**Frist**

- Submission of the required documents: within 14 days from the date of application, quoting the online ID

**weiterführende Informationen**

[https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/Bildungskredit/bildungskredit\\_node.html](https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/Bildungskredit/bildungskredit_node.html)  
<https://www.kfw.de/kfw/de/Inlandsfoerderung/Programmuebersicht/Bildungskredit/Konditionen.jsp>  
[https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Kreditruueckforderung/Rueckzahlungsschwierigkeiten/Stundungsantrag/stundungsantrag\\_node.html](https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Kreditruueckforderung/Rueckzahlungsschwierigkeiten/Stundungsantrag/stundungsantrag_node.html)

**Hinweise**
**Rechtsbehelf**

- opposition
- administrative claim

**Kurztext**

- Education loan approval (awarding)
- Education loan can apply for:



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- Students and pupils
- Temporary, low-interest loan to help finance the education of students and pupils in advanced stages of their education.
- Promotion of training-related internships at home and abroad
- Support also for second and subsequent education
- independent of own income and assets as well as income or assets of parents and/or spouse or partner
- The recipient must be between 18 and 36 years of age.
- Education loan can be granted as a loan up to a maximum of EUR 7,200 per training period
- One-time payment of up to EUR 3,600 for training-related expenses possible
- maximum duration of the claim is 24 months
- Disbursement is made in monthly installments of:
  - EUR 100.00,
  - EUR 200.00 or
  - EUR 300.00
- Amount of the requested instalment cannot be changed during the requested payment period
  - no proof of performance required after approval
  - for studies, the loan can initially only be approved until the end of the 12th university semester
  - combination with other financing offers - such as BAföG or KfW student loan - possible
  - Low monthly repayment instalment of EUR 120
  - Possibility of deferring the instalments
  - extraordinary repayments possible at any time and in any amount free of charge
  - free cancellation possible at any time to the end of the month
  - Repayment does not begin until four years after the due date of the first payment
  - The interest rate is variable, based on the 6-month EURIBOR (European Interbank Offered Rate) and is fixed on 1 April and 1 October for half a year in each case, plus a 1 percent surcharge for administrative costs (for a link to the current interest rate for the education loan, see "Further information").
  - There is no legal entitlement to loan approval.
  - Information by: Federal Office of Administration (BVA)

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	<ul style="list-style-type: none"> <li>• The application for an education loan must be submitted in writing or online to the Federal Office of Administration (BVA).</li> <li>• Approval is granted by the Federal Office of Administration (BVA).</li> <li>• Disbursement by and repayment to KfW</li> <li>• responsible: Federal Office of Administration (BVA)</li> </ul>
Ansprechpunkt	
Zuständige Stelle	
Formulare	<p>Forms: no</p> <p>Online procedure possible: yes</p> <p>Written form required: yes</p> <p>Personal appearance required: no</p> <p><a href="https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular_Zwischenpr%C3%BCfung.pdf?__blob=publicationFile&amp;v=1">https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular_Zwischenpr%C3%BCfung.pdf?__blob=publicationFile&amp;v=1</a></p> <p><a href="https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular-Abschlusspruefung.pdf?__blob=publicationFile&amp;v=4">https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular-Abschlusspruefung.pdf?__blob=publicationFile&amp;v=4</a></p> <p><a href="https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular_Abschlusspruefung_RA.pdf?__blob=publicationFile&amp;v=1">https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular_Abschlusspruefung_RA.pdf?__blob=publicationFile&amp;v=1</a></p> <p><a href="https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular_Aufenthaltsstatus.pdf?__blob=publicationFile&amp;v=1">https://www.bva.bund.de/SharedDocs/Downloads/DE/Buerger/Schule-Ausbildung-Studium/Bildungskredit/Formular_Aufenthaltsstatus.pdf?__blob=publicationFile&amp;v=1</a></p>
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