

99022001047000

Ausbildungsförderung Rückzahlung

Heruntergeladen am 16.06.2025

<https://fimportal.de/xzufi-services/575850/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99022001047000
Leistungsbezeichnung I	Ausbildungsförderung Rückzahlung
Leistungsbezeichnung II	Repaying a BAföG 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	Rückforderung (47)
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	Studium (1030300)
Einheitlicher	

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Ansprechpartner	Nein
Fachlich freigegeben am	27.02.2024
Fachlich freigegeben durch	Federal Ministry of Education and Research (BMBF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/baf_g/ https://www.gesetze-im-internet.de/darlehensv_2022/BJNR188910022.html
Teaser	If you received BAföG support during your studies, you must repay the loan portion.
Volltext	<p>If you are studying, you will generally only receive half of your BAföG as a grant. The other half is paid as an interest-free loan, which you must repay. If you have received a grant for graduation assistance, among other things, you repay the entire grant amount (so-called full loan).</p> <p>You will receive the request from the Federal Office of Administration approximately 4.5 years after the end of the standard period of study or, in the case of training at a higher technical college or academy, 5 years after the end of the training period stipulated in the training and examination regulations. You are obliged to inform the Federal Office of Administration of your current address at all times. If you do not do this and therefore do not receive the request for repayment, the loan installments will become due by law.</p> <p>Regardless of the amount of your BAföG loan, you must repay a maximum of EUR 10,000; this does not apply to the full loan. Those who received BAföG funding for the first time from 01.09.2019 or later must repay a maximum of 77 monthly installments of EUR 130.00 each (i.e. a maximum total of EUR 10,010). Repayment installments reduced on application due to low income count as full monthly installments, so the total repayment amount can also be lower.</p> <p>If you want to pay at least EUR 500.00 at the start of repayment, you can receive a discount and have to repay less. With a repayment amount of EUR 500.00,</p>

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the payment amount is EUR 475.00 according to the current discount table.

You will receive the largest possible discount if you pay the payment amount specified in the request from the Federal Office of Administration in one go before the start of the repayment period.

In principle, you do not have to pay interest on the BAföG loan and have up to 20 years to repay it if you make use of a deferral of the repayment obligation.

The amount of the monthly repayment installment is EUR 130.00.

The installments are paid every 3 months in the amount of EUR 390.00. If you have a low income, you can apply for a deferral of the repayment obligation of your BAföG loan or the payment of lower installments ("income-dependent repayment"). If you pay an installment more than 45 days late, reminder fees and interest will be charged.

At the end of the repayment period of 20 years, the Federal Office of Administration will automatically check whether the remaining loan debt can be waived. You can be released from the remaining debt if you

- were financially unable to repay the BAföG loan in full and
- have fulfilled your payment and cooperation obligations throughout the repayment period or
- have only breached them slightly.

A minor breach is deemed to have occurred if you have never been fined during the entire repayment period and have not incurred costs for the investigation of your address more than once or more than 150 days of interest.

Erforderliche Unterlagen

none

Voraussetzungen

- You received BAföG with a loan component during

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	<p>your studies.</p> <ul style="list-style-type: none"> • You did not exclusively receive an interest-bearing BAföG bank loan, as was granted until 31.07.2019, for example, for graduation assistance.
Kosten	none
Verfahrensablauf	<p>You must repay your BAföG loan by SEPA direct debit mandate or by bank transfer. Communication can take place in writing or via the online procedure.</p> <p>Written procedure:</p> <ul style="list-style-type: none"> • Approximately 4.5 years after the end of the standard period of study for your first BAföG-funded degree course, you will receive a letter from the Federal Office of Administration, the so-called "assessment and repayment notice". • The letter informs you of the amount, when and exactly how you must repay the BAföG. • It also contains an offer for early repayment of the BAföG loan and informs you of the maximum possible discount you can receive. • If you wish to take up the offer of early repayment, simply pay the amount stated in the notice of assessment and repayment into the account specified there by the specified date (receipt in the borrower's account at the Federal Treasury). • If you start paying in accordance with the repayment plan, please complete the direct debit authorization form enclosed with your notice and return it to the Federal Office of Administration. The installments will then be collected from your account every 3 months via a SEPA direct debit mandate. • If you have missed a payment deadline by more than 45 days, interest will be charged. From the due date, 6 percent interest will be charged annually on your remaining debt until the outstanding amount is repaid in full. • Please remember to notify us immediately of any changes to your name or home address. This will help you to avoid the costs of finding them out (currently EUR 25.00).

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Online procedure:

- Go to the BAföG online portal of the Federal Office of Administration and register there.
- After registering, you will receive a confirmation by e-mail. Follow the steps in the e-mail to complete the registration.
- Once you have successfully registered, you can log in with your e-mail address and password. In the portal you will find all the essential forms relating to the repayment of your BAföG loan.
- If you log in with your electronic ID card, more functions are available to you. For example, you can view your current outstanding loan debt and your current payment plan.

Bearbeitungsdauer

not applicable

Frist

Receipt of payment on the due date on the account at the Bundeskasse Halle: • Pay on the payment date (receipt of money in the account at the Bundeskasse Halle) to avoid reminder costs Note: If your payment has not been credited to the account at the Bundeskasse Halle after 45 days, you will have to pay late payment interest.

weiterführende Informationen

<https://www.bafoeg.bund.de>

Hinweise
Rechtsbehelf

You can lodge an objection against the assessment and repayment notice against the determined amount of the loan debt or against the determined maximum funding period with the Federal Office of Administration in Cologne or against any other notice issued by the Federal Office of Administration within one month of notification. The objection must be substantiated by you, i.e. it must contain information as to why you do not agree with the decision of the Federal Office of Administration.

Kurztext

- Repayment of education grants
- Student BAföG does not have to be repaid as it is granted as a full grant

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- Students generally have to repay a maximum of half of the BAföG funding received during the standard period of study
- Students who have received funding for graduation assistance repay the entire amount of funding
- Start of repayment:
 - 5 years after the end of the maximum funding period (usually the standard period of study) of the first funded period of study
- The monthly repayment installment:
 - 130.00 EUR
- Installments are paid every 3 months:
 - 390,00 EUR
- Discount repayment:
 - Anyone who wants to pay at least EUR 500.00 in one sum before the due date can apply for a discount, so that the payment amount is reduced accordingly by the current discount
- Exemption repayment:
 - Anyone with too little income can apply for an exemption
 - for first-time funding from 01.09.2019, a maximum total of EUR 10,010 must be repaid, regardless of the actual loan amount
- Deferral of amounts due:
 - anyone who is financially unable to repay installments and/or costs, interest already due can apply for a deferral
- Responsible: Federal Office of Administration in Cologne

Ansprechpunkt

Zuständige Stelle

Formulare

Ursprungsportal

Ausbildungsförderung Rückzahlung,
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