

99019009017000

Apply for an education loan

Heruntergeladen am 12.07.2025

<https://fimportal.de/xzufi-services/573-99019009017000/L100022>

Modul	Sachverhalt
Leistungsschlüssel	99019009017000
Leistungsbezeichnung I	Apply for an education loan
Leistungsbezeichnung II	Apply for an education loan
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Baden-Württemberg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	

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Sachverhalt

Fachlich freigegeben durch

Handlungsgrundlage

Teaser

The education loan is a temporary, low-interest loan for students in advanced stages of their education. You can also take advantage of it in addition to funding under the BAföG.

Volltext

The education loan is a temporary, low-interest loan for students in advanced stages of their education. You can also take advantage of it in addition to funding under the BAföG.

Amount:

- Instalments of 100 euros, 200 euros or 300 euros possible
- monthly in advance
- up to 7,200 euros in total
- if required, a one-off payment of up to 3,600 euros in addition to the monthly payment

Type

- Low-interest loan
- maximum term of 24 months
- possible in addition to BAföG

Your income and assets as well as that of your Parents, Your Spouse or Your Spouse or civil partner does not play a role in the approval process does not play a role in the approval process. You do not have to provide proof of collateral.

Attention: There is no legal entitlement to the education loan. Unlike BAföG, it is a programme with a predefined budget.

You can also apply for an education loan for a second or subsequent education.

You can only claim the education loan until the end of the twelfth semester of study. You can still receive the education loan after that if you complete your

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education within a maximum of 24 months after approval

You can cancel the loan at any time, free of charge, at the end of the month.

Interest accrues on the loan from the day of disbursement. This interest will be deferred until repayment begins

Repayment begins four years after the first disbursement. You have to repay 120 euros per month. The Kreditanstalt collects the repayment instalments quarterly at the end of each quarter. Extraordinary repayments are possible at any time and in any amount. If you receive renewed funding for another training period, the repayment instalments will be deferred.

Erforderliche Unterlagen

- copy of your identity card on both sides
- Certificate of enrolment with details of the university semesters
- Certificate of having passed the preliminary or intermediate examination of the degree programme to be continued or
- if there is no preliminary or intermediate examination: written declaration from your training institution that your degree programme does not include a preliminary or intermediate examination and In the case of a Bachelor's degree programme, you have completed the usual work in the first year of study and in the case of other undergraduate degree programmes, you have completed the usual work in the first two years of study (in the case of the credit point system, proof of 60 credit points is usually sufficient)
- Proof of previously completed studies in the case of a postgraduate system
- Proof of admission to the final examination by means of the final examination form completed by the Examinations Office after the twelfth university semester has been exceeded
- in the case of stays abroad:
- Certificate from the German higher education institution confirming that the work performed abroad

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is related to the content of the studies in Germany

- in the case of practical training: Proof of how the internship is related to the studies (in the case of an internship abroad with a German translation)

for pupils additionally:

- a currently issued school certificate (not older than 3 months) stating the total duration and the degree sought;
- if applicable: proof of an existing vocational qualification if your training ends with a general education qualification (e.g. Abitur).

Voraussetzungen

- You are between 18 and 36 years old.
- You are pursuing full-time education.
- Are eligible Pupils, if they are in the last 24 months of full-time education, if they are already have a vocational qualification or will obtain this with the successful completion of their current school education. Students who have passed the intermediate examination, the physikum or the intermediate diploma of their degree programme and need a loan to continue this degree programme, without a specified intermediate examination, physicum or intermediate diploma, submit a written declaration from the educational institution that you have completed the customary work for at least the first two years of education, have passed the preliminary examination of a Bachelor's degree programme and require a loan to continue this degree programme, if a preliminary examination is not provided for, submit a written statement from the educational institution that you have fully completed the achievements of the first year of study, have successfully completed the first part of a consecutive degree programme and require a loan for the continuation of this programme, already have a degree in an undergraduate programme and require a loan for a postgraduate programme, e.g. Master's programme , are doing a domestic or foreign internship (also outside Europe) as part of their studies.

Attention: If you study abroad, the foreign training institution must be equivalent to a domestic one.

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Kosten	None
Verfahrensablauf	<p>You must apply for the education loan in writing.</p> <p>Request the form from the competent office or fill it out directly on the websites. In this case, you must submit the required documents by post.</p> <p>After the application has been reviewed, you will receive a written decision.</p> <p>If the application is approved, you will also receive a contract offer from Kreditanstalt für Wiederaufbau (KfW).</p> <p>With your signature you accept the conditions. You must have the signature confirmed by an office (e.g. the Studierendenwerk). If the signed contract arrives at KfW within the stipulated period, the loan contract has been concluded.</p> <p>Note: The deadline by which the signed contract must be received can be found in the notification of approval.</p> <p>In the further course (e.g. conclusion of the contract, payment in instalments, recovery), the credit institution is responsible for you.</p>
Bearbeitungsdauer	Depending on the individual case, the processing time can take several weeks. You will receive the money after you have sent the loan agreement signed and legitimised by you to KfW in Bonn.
Frist	Please enquire at the Federal Office of Administration about possible deadlines.
weiterführende Informationen	
Hinweise	For further questions, you can contact the education loan hotline at 0228/99358 - 4492.
Rechtsbehelf	
Kurztext	

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Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	