

99022006080000

Apply for early repayment of the Bafög loan

Heruntergeladen am 05.07.2025

<https://fimportal.de/xzufi-services/6009371-99022006080000/L100022>

Modul	Sachverhalt
Leistungsschlüssel	99022006080000
Leistungsbezeichnung I	Apply for early repayment of the Bafög loan
Leistungsbezeichnung II	Apply for early repayment of the Bafög 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	

Modul

Sachverhalt

Fachlich freigegeben am

Fachlich freigegeben durch

Handlungsgrundlage

Teaser

You will receive a discount on your BAföG loan if you repay it partially or completely early. The actual payment amount is then lower than the nominal repayment amount by the amount of the discount.

Volltext

You will receive a discount on your BAföG loan if you repay it partially or completely early. The actual payment amount is then lower than the nominal repayment amount by the amount of the discount.

The prerequisite is that you want to repay at least EUR 500.00 early. You will be informed of the largest possible discount in the assessment and repayment notice from the Federal Office of Administration, which you will receive approximately 4.5 years after the end of the standard period of study.

You have from the day on which you receive the assessment and repayment notice until the day before the first date of repayment of the instalments to get the largest possible discount by early repayment. The discount will not increase the earlier you repay before this date.

You are free to accept the offer of early repayment by paying off the total amount reduced by the discount, or to start paying in instalments instead.

Even if you pay off your loan in installments first, you can still opt for early repayment in full or in part later and get a discount. The discount will reduce accordingly the lower the remaining loan amount is. In this case, please submit an informal application for a discount to the Federal Office of Administration. You will then receive a corresponding offer, which you can accept on the specified payment date.

Please note: You cannot "buy" a deferment of payment with an early partial repayment; the repayment period

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	is only shortened towards the end. You remain obliged to pay the next regular instalments in accordance with the repayment schedule.
Erforderliche Unterlagen	none
Voraussetzungen	<ul style="list-style-type: none"> • You have received BAföG with a loan component during your studies. • You repay your BAföG loan partially or completely before the end of the payment period. • In the case of partial early repayment, you must want to repay an amount of at least EUR 500.00.
Kosten	none
Verfahrensablauf	<p>You can apply for early repayment after you have already started repaying your BAföG loan in instalments in writing or online.</p> <ul style="list-style-type: none"> • Submit an informal application to the Federal Office of Administration (BVA). This is also possible online. In it, you must state when and how much you want to repay early. • You can also repay only a partial amount early, but then you will receive a smaller discount. For this, you must want to repay at least an amount of EUR 500.00, the actual payment amount is reduced by the discount. • After the BVA has checked your application, you will receive a notice stating the amount to be paid early and the discount. • You are free to decide whether to accept this offer. • If you accept the offer, you must transfer the payment amount within the period specified in the notice. • Note: The date the money is received in the Federal Cashier's Hall account will determine whether you meet the deadline. <p>If you have not yet started to pay off your BAföG loan in instalments:</p> <ul style="list-style-type: none"> • About 4.5 years after the end of the standard period of study, you will receive the so-called "Feststellungs- und Rückzahlungsbescheid" from the Bundesverwaltungsamt. • The notice contains an offer for early repayment of

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- the BAföG loan with the largest possible discount.
- You are free to decide whether to accept this offer or to start paying the instalments according to the repayment plan.
 - If you would like to accept the offer, you must transfer the amount of money stated in the notification to the account of the Bundeskasse Halle (BUKA) in due time.
 - You can also repay only a partial amount early, but then you will receive a smaller discount. In this case, you must want to repay at least an amount of 500.00 EUR, the actual payment amount is reduced by the discount.
 - In this case, submit an informal application to the Federal Office of Administration (BVA). This is also possible online. In it, you must state when and how much you want to repay early.
 - After the BVA has reviewed the application, you will receive a notice with your amount to be paid early and the discount.
 - You are free to decide whether to accept this offer.
 - If you accept the offer, you will transfer the payment amount within the period stated in the notice.

Note: If you still make repayments on these instalments during the period of exemption from repayment granted to you by the BVA because of low income, you will not receive a discount on these instalments.

Bearbeitungsdauer

Usually none. If you apply via the online procedure using the electronic ID card, two offers will be sent to your current address on the same day, with an immediate and a later payment date respectively.

Frist

Maximum possible discount for early repayment is only granted until the first quarterly instalment is due.

weiterführende Informationen
Hinweise

You are not obliged to repay the loan prematurely.

Rechtsbehelf
Kurztext

Modul	Sachverhalt
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Ansprechpunkt	
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Zuständige Stelle	
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Formulare	
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Ursprungsportal	
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