

Apply for hardship waiver of BAföG repayment debt after rejection of a cooperation waiver

If Cooperation Forgiveness has been denied, you may apply for hardship forgiveness of your loan under certain circumstances.

Competent Department

- [Bundesverwaltungsamt \(BVA\), BF I - Ausbildungsdarlehen](#)

Basic information

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

- lead to a hardship waiver:
 - You will have the (remaining) debt of your BAföG loan forgiven.
- 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).

Requirements

You can submit an application if

- you have been refused a cooperation waiver by the Federal Office of Administration (BVA).

Requirements for the hardship waiver:

- within the repayment period
 - address tracing costs have been levied against you no more than once
 - ▪ This happens if you have not notified the Federal Office of Administration (BVA) of a change of name or address and the BVA has had to investigate this.
 - you have never been definitively fined
 - ▪ fines are levied if you have not reported changes to the relevant family and income circumstances during an exemption or deferral
 - you have settled all payment obligations, including claims for costs and interest
 - ▪ interest on arrears has accrued for a maximum period of 150 days.

Note

Interest is always charged if you are more than 45 days in arrears with a payment.

Procedure

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 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.

Legal bases

- [§ 18 Absatz 12 Satz 2 bis 4 Bundesausbildungsförderungsgesetz \(BAföG\)](#)
- [§ 2 Verordnung über die Einziehung der nach dem Bundesausbildungsförderungsgesetz geleisteten Darlehen \(DarlehensV\)](#)

What deadlines must be paid attention to?

Within 1 month after the rejection of the cooperation decree.

How long does it take to process

3 months

What are the costs?

gebührenfrei