

# 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 denied a cooperation waiver by the Federal Administrative Office (BVA).

Requirements for the hardship waiver:

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- within the repayment period
  - Address investigation charges have been levied against you on no more than 1 occasion
  - - This happens if you did not report the change in your name or changes in your home address and the Federal Administrative Office (BVA) had to determine them.
  - no final fine has ever been imposed on you
  - - fines are levied if you have not notified changes in the relevant family and income circumstances during an exemption or deferral period
  - you have paid all payment obligations, including costs and interest
  - - interest on arrears is accrued for no more than a total of 150 days.

#### Note

Interest will be charged whenever you are more than 45 days behind on 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?**

none