

Apply for early repayment of the BAföG loan

You can reduce your BAföG debt by repaying the loan early.

Competent Department

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

Basic information

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 discount amount.

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 you receive the assessment and repayment notice until one day before the first installment repayment date to get the largest possible discount by repaying early. The discount will not increase the earlier you repay before this date.

You are free to accept the offer of early repayment by repaying the total amount reduced by the discount, or to start paying in installments 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 receive a discount. The discount will be reduced 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.

Note: You cannot "buy" a deferral of payment with an early partial repayment; the repayment period is only shortened towards the end. You remain obligated to pay the next regular installments according to the repayment schedule.

Requirements

- 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 at least an amount of EUR 500.00

Procedure

You can apply for early repayment after you have already started repaying your BAföG loan in installments in writing or online.

- 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 application has been reviewed by the BVA, 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, transfer the payment amount within the deadline stated in the notice.
- Note: The date the money is received in the account at the Federal Cashier's Office-Hall will determine whether the deadline has been met.

If you have not yet started paying off your BAföG loan in installments:

- Approximately 4.5 years after the end of the standard period of study, you will receive the so-called "Determination and Repayment Notice" from the Federal Office of Administration.
- The notice contains an offer for early repayment of the BAföG loan with the largest possible discount.
- You are free to decide whether to accept this offer or to start paying the installments according to the repayment plan.
- If you wish to accept the offer, you must transfer the amount of money stated in the notice 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. For this, 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 installments 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 installments.

Legal bases

- [§ 18 Absatz 10 Bundesausbildungsförderungsgesetz \(BAföG\)](#)
- [§ 6 der Darlehensverordnung \(DarlehensV\)](#)
- [Anlage zu § 6 der Darlehensverordnung](#)

More information

You are not obligated to make early repayment.

What deadlines must be paid attention to?

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

How long does it take to process

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 later payment date respectively.

What are the costs?

none