

# Repay BAföG loan

If you received BAföG support during your studies, you must repay the loan portion.

## Competent Department

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

## Basic information

If you are studying, you will generally only receive half of your BAföG as a grant. The other half is paid as an interest-free loan, which you must repay. You will receive the request from the Federal Office of Administration for this about 4.5 years after the end of the standard period of study.

Regardless of the amount of your BAföG loan, you must repay a maximum of EUR 10,000. For those who received BAföG funding for the first time from 01.08.2019 or later, a maximum of 77 monthly instalments of EUR 130.00 each must be repaid (i.e. a maximum of EUR 10,010 in total; repayment instalments reduced on application depending on income count as full monthly instalments, so the total repayment amount can then also be lower, even if a total of more than EUR 10,010 was paid out as a loan).

If you want to pay at least EUR 500.00 before the start of the repayment period, you can get a discount and have to repay less. You will receive the largest possible discount if you pay the full amount in one go before the start of the repayment period.

You generally do not have to pay interest on the BAföG loan and have up to 20 years to repay it.

- The amount of the monthly repayment installment is EUR 130.

The installments are paid every 3 months in the amount of EUR 390. If your income is low, you can apply for a deferral from the repayment obligation of your BAföG loan or for the payment of lower installments ("income-based repayment"). If you pay an installment over 45 days late, reminder fees and interest will apply.

At the end of the 20-year repayment period, the Federal Office of Administration will automatically check to see if you can be forgiven the remaining loan debt. You can be released from the remaining debt if you

- received BAföG funding with a loan component for the first time as of 01.08.2019,
- were financially unable to repay the BAföG loan in full, and
- have fulfilled your payment and cooperation obligations throughout the repayment period.

## Requirements

- You have received BAföG with a loan component during your studies
- You have not exclusively received an interest-bearing BAföG bank loan, as was the case for graduation assistance, for example, until July 31, 2019

## What documents do I need?

- As a rule, no documentation is required.

## Procedure

You can repay your BAföG loan in writing or via online procedure:

Written procedure:

- Approximately 4.5 years after the end of the standard period of study of your first BAföG-funded degree program, you will receive a letter from the Federal Office of Administration, the so-called "Feststellungs- und Rückzahlungsbescheid".
- The letter informs you about the amount, when and how exactly you have to repay the BAföG.
- It also contains an offer for early repayment of the BAföG loan and informs you about the highest possible discount you can receive.
- Please then complete the direct debit authorization form and return it to the Federal Office of Administration. The installments will then be collected from your account every 3 months via a SEPA direct debit mandate.
- If you miss a payment date by more than 45 days, interest will accrue. From that point on, 6 percent interest will be charged annually on your remaining debt. This interest will continue until the outstanding balance is paid in full.
- Please remember to notify us immediately of any changes in your name or address. By doing so, you will avoid costs for determining your address (EUR 25).

Online procedure:

- Go to the BAföG-Online portal of the Federal Office of Administration and register there.
- Following the registration, you will receive a confirmation by e-mail. Follow the steps in the email to complete the registration.
- After the registration was successful, you can log in with your e-mail address and password. In the portal you will find all essential forms concerning the repayment of your BAföG loan.
- If you log in with your electronic ID card, more functions will be available to you.

For example, you can view your current outstanding loan debt and your current payment schedule.

## Legal bases

- [§§ 18, 18a, 21 Bundesgesetz über individuelle Förderung der Ausbildung \(Bundesausbildungsförderungsgesetz - BAföG\)](#)
- [Verordnung über die Einziehung der nach dem Bundesausbildungsförderungsgesetz geleisteten Darlehen \(DarlehensV\)](#)

## What deadlines must be paid attention to?

Receipt of payment on the account at the Bundeskasse Halle:

- 15 days after payment date at the latest to prevent reminder costs.

Note: If your payment has not been received in the account at the Bundeskasse Halle after 45 days, you will have to pay late interest.

## What are the costs?

none