

99022006080000

Nachlass bei vorzeitiger Rückzahlung der Ausbildungsförderung Gewährung

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/101246101/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99022006080000
Leistungsbezeichnung I	Nachlass bei vorzeitiger Rückzahlung der Ausbildungsförderung Gewährung
Leistungsbezeichnung II	Apply for early repayment of the BAföG loan
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Gewährung (80)
SDG-Informationsbereich	Bildungswesen in einem anderen Mitgliedstaat, einschließlich der frühkindlichen Betreuung, Bildung

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	und Erziehung, der Primar- und Sekundarschulbildung, der Hochschulbildung und der Erwachsenenbildung
Lagen Portalverbund	Studium (1030300)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	02.11.2020
Fachlich freigegeben durch	Federal Ministry of Education and Research (BMBF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/baf_g/_18.html https://www.gesetze-im-internet.de/darlehensv_2022/_6.html https://www.gesetze-im-internet.de/darlehensv_2022/BJNR188910022BJNE001600000.html
Teaser	You can reduce your BAföG debt by repaying the loan early.
Volltext	<p>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.</p> <p>The prerequisite is that you want to repay at least EUR 500.00 early. The Federal Office of Administration will inform you of the maximum possible discount in the notice of assessment and repayment, which you will receive approximately 4.5 years after the end of the standard period of study.</p> <p>You have from the day on which you receive the notice of assessment and repayment until one day before the first installment repayment date to obtain the maximum possible discount through early repayment. The discount will not increase the earlier you repay before this date.</p> <p>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.</p> <p>Even if you pay off your loan in installments first, you can still opt for full or partial early repayment at a later</p>

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date and receive a discount. The discount is 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 that 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 is only shortened towards the end. You remain obliged to pay the next regular installments according to the repayment schedule.

Erforderliche Unterlagen

none

Voraussetzungen

- You have received BAföG with a loan component during your studies
- You repay your BAföG loan in part or in full before the payment deadline expires
- In the case of partial early repayment, you must want to repay at least EUR 500.00

Kosten

none

Verfahrensablauf

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

- Submit an informal application to the Federal Office of Administration (BVA). This is also possible online. You must state when and how much you wish to repay early.
- You can also repay only a partial amount early, but you will then receive a smaller discount. To do this, you must want to repay at least EUR 500.00, the actual payment amount will be reduced by the discount.
- After the BVA has checked your application, you will receive a notice stating the amount to be repaid 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 notification.
- Note: The date on which the money is received in the account at the Bundeskasse-Halle is the date by which the deadline is met.

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If you have not yet started to pay 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 "Feststellungs- und Rückzahlungsbescheid" 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 take up the installment payment according to the repayment plan provided.
- 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) by the deadline.
- You can also repay only a partial amount early, but you will then receive a smaller discount. To do this, you must want to repay at least EUR 500.00, the actual payment amount will be reduced by the discount.
- In this case, submit an informal application to the Federal Office of Administration (BVA). This can also be done online. You must state when and how much you wish to repay early.
- After the BVA has checked your application, you will receive a notification with the 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 period specified in the notice.

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

Bearbeitungsdauer

As a rule, none. If you submit the application via the online procedure using the electronic ID card, two offers will be sent to your current address on the same day, containing an immediate or later payment date.

Frist

The maximum possible discount for early repayment is only granted up to the first due date of the first quarterly installment.

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weiterführende Informationen	https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/BAfoeG/4-Rueckzahlungszeitraum/VorzeitigeRueckzahlung/vorzeitigerueckzahlung_node.html https://www.bafoegonline.bva.bund.de/bafoeg-bo/app/flow/anmeldenFlow?execution=e1s1
Hinweise	You are not obliged to repay early.
Rechtsbehelf	You can lodge an objection to a decision with an offer of early repayment with the Federal Office of Administration within one month of it being issued, if necessary, due to the amount of the reduction determined therein. You must give reasons for the objection.
Kurztext	<ul style="list-style-type: none"> • Discount for early repayment of the educational grant Granted • informal application only necessary if repayment has already begun or the BAföG loan is not to be repaid in full, but only part of the loan before it falls due • The Federal Office of Administration provides information on the amount of the possible maximum reduction in the determination and repayment notice • responsible: Federal Office of Administration
Ansprechpunkt	
Zuständige Stelle	
Formulare	Forms: none Online procedure possible: yes Written form required: no Personal appearance required: no
Ursprungsportal	Nachlass bei vorzeitiger Rückzahlung der Ausbildungsförderung Gewährung, Nachlass bei vorzeitiger Rückzahlung der Ausbildungsförderung Gewährung