

99022003048000

Einkommensabhängige Rückzahlung Freistellung

Heruntergeladen am 03.07.2025

<https://fimportal.de/xzuft-services/575891/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99022003048000
Leistungsbezeichnung I	Einkommensabhängige Rückzahlung Freistellung
Leistungsbezeichnung II	Apply for an income-dependent deferral 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	Freistellung (48)
SDG-Informationsbereich	
Lagen Portalverbund	Studium (1030300)
Einheitlicher	

Modul	Sachverhalt
Ansprechpartner	Nein
Fachlich freigegeben am	06.09.2024
Fachlich freigegeben durch	Federal Ministry of Education and Research (BMBF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/sgb_3/_59.html https://www.gesetze-im-internet.de/estg/_33b.html https://www.gesetze-im-internet.de/baf_g/_18.html https://www.gesetze-im-internet.de/baf_g/_21.html
Teaser	If you have a low income, you can apply for a deferral of the repayment obligation for your BAföG loan.
Volltext	<p>If your net income is below a certain limit, the so-called total allowance, you can apply for a deferral of your BAföG repayment. If your net income exceeds the total allowance by less than EUR 130, you can apply for a partial exemption.</p> <p>From 01.10.2024, your basic allowance will be EUR 1,690 per month and will be increased by further allowances to your total allowance.</p> <p>Your basic allowance increases</p> <ul style="list-style-type: none"> • by EUR 850 if you are married or • live in a registered civil partnership and your spouse or civil partner does not earn any income and is not entitled to benefits such as BAföG or a vocational training allowance themselves • by EUR 770 per child if your adult children do not earn any income and are not entitled to benefits such as BAföG or vocational training allowance themselves • by further allowances on separate application • if you are physically or mentally impaired, for disability-related expenses • if you are single and live in a household with children under the age of 16, by the amount of the necessary expenses for care services for the first child by a maximum of EUR 175 per month and by a maximum of EUR 85 per month for each additional child

Modul

Sachverhalt

An exemption does not mean that you do not have to repay the loan at all, but that for a certain period of time you can either

- can pay reduced monthly installments or
- receive a payment deferral without paying any monthly installments at all.

This depends on the amount by which your net income exceeds your total allowance.

Full exemption:

- Your net income exceeds the total exemption amount by less than the minimum installment of EUR 42 that applies in the exemption.

Partial exemption with reduced installments:

- Your net income exceeds the total exemption amount by more than the minimum monthly installment of EUR 42 applicable in the exemption and by less than the standard monthly installment of EUR 130.

No exemption:

- Your income exceeds the total exemption amount applicable to you by more than the monthly installment set for you. You remain obliged to pay the monthly installment. However, you can submit a new application at any time if your income changes.

If you submit the first application for exemption after 01.10.2024 or the BVA decides on your first application after 01.10.24, you will generally be exempted from repayment for 2 years if the decision is positive. An exemption is not automatically extended. You must then submit a subsequent application, which is usually valid for one year.

You can only be exempted for monthly installments that are not yet due. Retroactive exemption is granted for a maximum of 4 months from the date of application.

Modul

Sachverhalt

If the four-month retroactive effect is not sufficient, you can apply for a deferral for the monthly installments that have already accrued. The deferral is a temporary suspension of payment of amounts already due. This includes not only loan installments due, but also reminder costs, costs for determining your address and interest on late payments.

You can apply for a deferral together with the application for exemption.

Please note:

In the following cases of compensation for disadvantages, you must apply separately for an increase in the exemption amount:

- due to disability-related expenses,
- as a single person with childcare costs for children living in your household.

Erforderliche Unterlagen

- Income determination form
- Current proof of income, for example
- Wage or salary statements notice of unemployment benefit or social assistance Current tax assessment notice
- Proof of your marital status and that of your children

Voraussetzungen

Your income may not exceed the total allowance to which you are entitled by more than the monthly installment set for you. Proof of income is required for this.

The allowances for spouses, life partners or children are only taken into account in full under the following conditions:

Additional allowances for spouses, civil partners and children are only available if:

- Your wife or husband, your civil partner or your children are not pursuing an education that can be supported by BAföG or a vocational training allowance.

Modul	Sachverhalt
	<p>If your wife or husband, your partner or your children, provided they are already of legal age, have their own income, their tax-free allowances are reduced accordingly by their own income.</p>
Kosten	Abgabe: Es fallen keine Kosten an
Verfahrensablauf	<p>From the start of repayment, you can apply for exemption from the repayment obligation online, by telephone or by post</p> <p>If you submit the application online:</p> <ul style="list-style-type: none"> • Go to the BAföG online portal of the Federal Office of Administration and register. • You will receive a confirmation by e-mail. • Follow the steps in the e-mail to complete the registration. • Log in with your e-mail address and password, complete the application form online and send it off. • You can also upload the required supporting documents to the online portal and send them to the Federal Office of Administration together with your application. • You will then receive the notification by post. <p>Apply online via eID - electronic identity card:</p> <ul style="list-style-type: none"> • Go to the BAföG online portal of the Federal Office of Administration. • Start the AusweisApp or a comparable installed software. • Log in with your electronic ID card. • Complete the relevant application form online and send it off. • You can also upload the required supporting documents to the BAföG online portal and send them to the Federal Office of Administration together with the application. • You will then receive the notification by post. <p>Please note: If you use the online procedure, you will be guided step by step through the application process. This procedure is therefore recommended.</p>

Modul	Sachverhalt
	<p>Application by post:</p> <ul style="list-style-type: none"> • Formulate an informal application for exemption. • Enclose all the necessary documents with your informal application and send it by post to the Federal Office of Administration. • You will then receive the notification by post.
Bearbeitungsdauer	<p>1 - 2 Monat(e)</p> <p>The processing time depends on whether you submit the relevant documents promptly.</p>
Frist	<p>There is no deadline for submitting an application. You can submit the application directly at the start of the repayment phase or as soon as your income changes. The deferral of payment through an exemption is valid for 2 years if granted for the first time from 01.10.2024. A subsequent application is usually valid for one year. A retroactive exemption is granted for a maximum of 4 months from the date of application.</p>
weiterführende Informationen	<p>https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/BAfoeG/4-Rueckzahlungszeitraum/Freistellung-Stundung/freistellung-stundung_node.html</p> <p>https://www.bafoeg.bund.de</p> <p>https://www.bafoegonline.de</p> <p>https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/BAfoeG/4-Rueckzahlungszeitraum/Freistellung-Stundung/Stundung/_documents/stundungsantrag.html</p>
Hinweise	<p>There are no indications or special features.</p>
Rechtsbehelf	<p>Appeal to the Federal Office of Administration within one month of notification of the decision.</p>
Kurztext	<ul style="list-style-type: none"> • Income-dependent repayment exemption • Exemption from the payment obligation possible with low income • Anyone who can prove an income of no more than EUR 1,690 per month from 01.10.2024 can be completely exempted from the obligation to repay the BAföG loan upon application • The limit before 01.10.2024 was EUR 1,605 • the total allowance may be higher depending on your

Modul	Sachverhalt
	<p>circumstances. This depends on Income of the spouse or partner Income of the cohabiting partner Age of the children living in the household Income of adult children</p> <ul style="list-style-type: none"> • as a possible hardship allowance must be claimed separately: Childcare costs if the applicant is single Disability-related expenses • anyone who exceeds the total allowance by less than the standard monthly installment of EUR 130 can receive a partial exemption with reduced installments • when the exemption is granted for the first time, it is usually granted for 2 years • thereafter, a new application must be submitted, which is usually valid for one year • Application: By telephone, post or online form • Responsible: Federal Office of Administration (BVA)
Ansprechpunkt	https://www.bva.bund.de/DE/Services/Buerger/Schule-Ausbildung-Studium/BAfoeG/Kontakt/kontakt_node.html
Zuständige Stelle	
Formulare	<p>Forms: informal application for exemption</p> <p>Online procedure possible: yes</p> <p>Written form required: yes</p> <p>Personal appearance required: no</p>
Ursprungsportal	Einkommensabhängige Rückzahlung Freistellung, Einkommensabhängige Rückzahlung Freistellung