

99107067017000, 99107067017000

# Apply for a loan in certain acute emergency situations

Heruntergeladen am 31.05.2025

<https://fimportal.de/xzufi-services/407329232/L100008>

Modul	Sachverhalt
Leistungsschlüssel	99107067017000, 99107067017000
Leistungsbezeichnung I	Apply for a loan in certain acute emergency situations
Leistungsbezeichnung II	Apply for a loan in certain acute emergency situations
Typisierung	1 - Bund: Regelung und Vollzug, 2 - Bundesauftragsverwaltung: Regelung
Quellredaktion	Sachsen-Anhalt
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Sozialleistungen (107)
Verrichtungskennung	Bewilligung (017)
SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit in der Union, auch im Zusammenhang mit Renten
Lagen Portalverbund	Existenzsicherung und staatliche Unterstützung (1140100)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	08.03.2023
Fachlich freigegeben durch	Federal Ministry of Labor and Social Affairs (BMAS)
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/sgb_2/_24.html">https://www.gesetze-im-internet.de/sgb_2/_24.html</a> <a href="https://www.gesetze-im-internet.de/sgb_2/_37.html">https://www.gesetze-im-internet.de/sgb_2/_37.html</a> <a href="https://www.gesetze-im-internet.de/sgb_2/_42.html">https://www.gesetze-im-internet.de/sgb_2/_42.html</a>
Teaser	<p>If you receive citizen's allowance, you can apply for a loan from the Jobcenter in acute emergency situations if you are unable to pay an amount that is actually covered by your standard needs and you cannot defer payment.</p>
Volltext	<p>If you receive citizen's allowance, a lump sum is taken into account for your standard needs. In addition to current needs, this flat-rate standard requirement also includes needs that arise at irregular or long intervals. The amount of the standard requirement is based on the assigned standard requirement level, which depends on your age and your family situation.</p> <p>The standard requirement covers the following needs in particular:</p> <ul style="list-style-type: none"> <li>• Food,</li> <li>• clothing,</li> <li>• personal hygiene,</li> <li>• household effects,</li> <li>• household energy, excluding the share of heating and hot water production, and</li> <li>• personal needs of daily life (including participation in social and cultural life in the community).</li> </ul> <p>If, due to special circumstances, you need more money at short notice for your everyday needs than the standard requirement for your individual case provides for and you can neither pay these costs yourself nor postpone them, the Jobcenter will grant you an interest-free loan for the unavoidable need on</p>

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application.

An unavoidable need is given

- if it cannot be postponed and a loan is therefore unavoidable to avoid an acute emergency situation and
- it cannot be expected that you will be able to offset this need with the next benefits to cover the standard need.

Examples of this are

- Necessary repairs,
- necessary purchases (e.g. new winter clothing for growing children),
- the threat of the electricity supply (household electricity) being cut off due to so-called "new debts", unless you can avert the electricity cut-off in another way, for example by agreeing an installment payment with the utility company,
- theft or loss and
- fire in your home or apartment.

You must apply for the loan separately and you must always provide proof of unavoidable need. If you have assets, you must first use them to finance the expenses. Depending on the circumstances, the Jobcenter can also commission its field service to determine your needs.

The Jobcenter can also decide that you will receive benefits in kind instead of money. The amount of the loan then corresponds exactly to the value of the required needs.

You must use the loan for the intended purpose. The Jobcenter can request proof of this (e.g. proof of purchase).

You must repay the loan. If you continue to receive

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benefits under SGB II in the future, the loan will be offset against your benefit entitlement on a monthly basis:

- For one loan: in the amount of 10 percent of your standard needs (the relevant standard needs level)
- In the case of several loans: a maximum total of 30 percent of your standard needs (the relevant standard needs level).

How the loan is offset in your specific case will be explained to you in writing. Repayment begins in the month following payment of the loan.

## Erforderliche Unterlagen

- Proof that there is an unavoidable need and in what amount, for example
  - Notification of theft,
  - estimate of costs or order for repairs and/or
  - current bank statements.

## Voraussetzungen

In order to receive the loan from the Jobcenter, you must prove that:

- You have an acute, one-off need which, by its nature, is part of your everyday needs (standard needs),
- you cannot compensate for this need with the benefit provided for this purpose (citizen's allowance) and you have no assets,
- you have no other means of meeting the need (e.g. via a second-hand goods store or clothing store) and,
- the need is unavoidable. This applies,
  - if you cannot postpone it and
  - you cannot offset the need with the next benefits to cover the standard need.

## Kosten

You do not have to pay any costs if you have an account. If you do not have an account, you will receive a payment instruction for a cash payment (ZzV cash). This is a check. However, you will incur costs as a result, which will be deducted directly from the benefit to which you are entitled. As the amount of the costs for the payment order can vary, please contact your

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	<p>local Jobcenter for more information. You can have the check paid out in cash. Payment is made exclusively via Postbank branches. The ZzV-Bar is a means of payment of Postbank AG, the use of which has been agreed separately between the Federal Employment Agency and Postbank.</p>
Verfahrensablauf	<p>In order to receive the loan, you must apply for it at your job center. This is also possible online (via the digital citizen's allowance application).</p> <ul style="list-style-type: none"> <li>• If possible, get in touch with your contact person at the Jobcenter.</li> <li>• Submit an application. You can also submit an informal application. You can obtain a form from your local Jobcenter.</li> <li>• Submit your application with all supporting documents to your Jobcenter.</li> <li>• The Jobcenter will check your application and your documents.</li> <li>• You will receive a notification from the Jobcenter about the decision on your application (approved or rejected).</li> <li>• As a rule, the loan amount will be transferred to your account. This is usually different, for example, in the case of electricity debts with the threat of an electricity cut-off. The loan amount is then generally transferred directly to your utility company.</li> </ul>
Bearbeitungsdauer	0 - 6 Monat(e)
Frist	1 Monat(e) There is no deadline.
weiterführende Informationen	<a href="https://www.arbeitsagentur.de/datei/dok_ba014179.pdf">https://www.arbeitsagentur.de/datei/dok_ba014179.pdf</a> <a href="https://www.arbeitsagentur.de/arbeitslos-arbeit-finden/buergergeld/finanziell-absichern/darlehen-unabweisbarer-bedarf">https://www.arbeitsagentur.de/arbeitslos-arbeit-finden/buergergeld/finanziell-absichern/darlehen-unabweisbarer-bedarf</a>
Hinweise	<p>The BA's technical directives only bind the job centers, which are run in the form of a joint institution (gE) of the Federal Employment Agency and the local authority (municipality or district). Supervision is the responsibility of the Federal Ministry of Labor and Social Affairs (BMAS).</p>

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There are also job centers that are run as approved municipal agencies (zkT) (so-called option municipalities). These are supervised by the respective federal states.

**Rechtsbehelf**

- Objection
- Summary proceedings before the social court
- Action before the social court

**Kurztext**

- Loan for unavoidable needs Approval
  - Loans for people who receive basic security benefits and need a loan in certain acute emergency situations if
    - the amount actually to be covered from the standard needs cannot be raised by themselves and
      - cannot be postponed (unavoidable need).
    - Examples of this are
      - Necessary repairs,
      - necessary purchases (e.g. new winter clothing for growing children),
      - the threat of disconnection of the electricity supply (household electricity) due to so-called "new debts", unless they can be covered in another way, for example by agreeing an installment payment with the utility company,
      - Replacement after theft or loss and
      - replacement after a fire in the home or house.
    - "Indisputable need" must be proven, for example by
      - theft report or
      - cost estimate/repair order and
      - the regular submission of current account statements.
    - If necessary, the need must be substantiated by a plausible explanation.
  - Loans are interest-free, but must be repaid
  - Benefits in kind are also possible instead of cash benefits
  - Responsible: Jobcenter

**Ansprechpunkt**
**Zuständige Stelle**
**Formulare**

Forms available: Depending on the job center  
 Written form required: No

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	<p>Informal application possible: Yes</p> <p>Personal appearance necessary: No</p> <p>Online services available: Yes</p>
Ursprungsportal	<p>Apply for a loan in certain acute emergency situations, Darlehen in bestimmten akuten Notsituationen beantragen</p>