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Applying for BAföG for a course of study

Heruntergeladen am 19.07.2025 https://fimportal.de/xzufi-services/107771979/L100041

Modul	Sachverhalt
Leistungsschlüssel	99022001017003
Leistungsbezeichnung I	Applying for BAföG for a course of study
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Brandenburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Bundesausbildungsförderung (022)
Verrichtungskennung	Bewilligung (017)
SDG-Informationsbereich	Bildungswesen in einem anderen Mitgliedstaat, einschließlich der frühkindlichen Betreuung, Bildung und Erziehung, der Primar- und Sekundarschulbildung, der Hochschulbildung und der Erwachsenenbildung





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Lagen Portalverbund	Studium (1030300)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	11.08.2023
Fachlich freigegen durch	Federal Ministry of Education and Research (BMBF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/baf_g/
Teaser	You can receive financial support for your studies or internship if your parents do not have a higher income or if you have already been employed for a longer period of time without being dependent on your parents. This support is called BAföG.
Volltext	BAföG is the abbreviation for Bundesausbildungsförderungsgesetz. BAföG is the colloquial term for the funding you can receive under this law. You receive this support to finance • your studies, • under certain conditions of a prescribed internship as part of your studies. In order to receive the monthly subsidy, you must meet a number of requirements. The most important are: • Your parents and/or spouse/domestic partner do not have a higher income. • You yourself have no or only a low income, for example from a "mini-job". • Your assets are below the exemption amount of EUR
	 15,000 until you reach the age of 30, or EUR 45,000 from the age of 30, or only slightly above. You are a full-time student. Age limit: 45 years (exceptions are possible). The amount of your BAföG is based on a fixed monthly need. Money is deducted from this requirement if your parents, your spouse/life partner or you yourself earn a little more. If you are studying, you will receive half of the funding





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as a loan and half as a grant. This means that you regularly only have to pay back half of the money after your studies. You generally do not have to pay interest on the loan ("interest-free loan"). The maximum repayment amount, regardless of how much the total grant was, is usually EUR 10,010, which corresponds to 77 monthly installments of EUR 130 each from the start of repayment. The Federal Office of Administration is responsible for loan collection. You do not begin repayment until 5 years after the end of the maximum period of support, which usually corresponds to the standard period of study. If you do not earn enough to cover the repayment of your loan, you can apply for a deferment of payment at the Federal Office of Administration. If you are a student, your monthly needs are made up of different parts:

- Basic needs: EUR 452 if you are completing your education at a higher technical school, academy or college (for example, a university).
- Accommodation needs: EUR 59, if you live with your parents, or EUR 360 if you do not live with your parents.
- If you cannot take out health/care insurance through your parents, you will receive an additional EUR 94 and EUR 28 respectively.
- If you have a child younger than 14 living in your household, you will also receive a childcare supplement: EUR 160 for each child.

Within the European Union and in Switzerland, studies can be supported from the beginning until the acquisition of the foreign educational qualification. For stays abroad outside the EU, BAföG is available for up to one year; in special exceptional cases, up to two and a half years. The stay abroad must be completed within a continuous period of time and in one country, unless the attendance of training facilities in several countries is of particular importance for the training.

A mandatory internship abroad can also be supported with BAföG. For this, the internship must last at least twelve weeks if it is completed outside the EU.

For a semester or year abroad or an internship abroad,





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supplements to travel expenses, tuition fees, and health insurance abroad can be applied for;; for stays abroad outside the EU/Switzerland, purchasing power compensation is also granted. Supplements for verifiably necessary tuition fees abroad do not have to be repaid.

The following amounts are credited, i.e. they reduce your BAföG requirement:

- The income of your parents and/or your spouse/life partner in the penultimate year before the start of the grant period, if it is above the tax-free amount. The tax-free amount is: EUR 2,415 if your parents live together, EUR 1,605 per parent if your parents live separately, and EUR 1,605 for a possible spouse/life partner. Note: If your parents or your spouse/life partner currently earn significantly less than in the year before last before approval, you can submit an update application. BAföG independent of parents: Your parents' income will not be taken into account if you have been gainfully employed for five years after reaching the age of 18, or have completed a three-year training program and have been gainfully employed for at least three years thereafter (if you have completed a shorter training program, you will be gainfully employed for a correspondingly longer period). In certain exceptional cases, if you are over 30 years of age when you start training
- Your own income, if it is more than EUR 520.00 per month.
- Your own assets, insofar as they are higher than EUR 15,000 up to the age of 30 or higher than EUR 45,000 from the age of 30.

Note: The starting point for calculating income is always the sum of positive income. In the case of training assistance law, this is the gross income less the

- income-related expenses.
- social lump sum and the
- actual taxes paid, including church tax and solidarity surcharge.





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Child benefit that your parents receive for you is not counted.

You can receive BAföG until the end of the standard period of study. Only in exceptional cases can your BAföG be extended thereafter, for example if you

- have failed the final examination for the first time,
- have a disability
- are or were pregnant,
- have raised a child up to the age of 14,
- are or have been active in committees and bodies of the university, the student self-administration, the student unions or the federal states as provided for by law or the articles of association, or
- have cared for close relatives classified at least in care degree 3.

If you drop out of a course of study and start another course of study ("change of course of study"), your new course of study can only be supported if

- the change has taken place in the 2nd semester at the latest, or
- the change has taken place in the 3rd semester and there is an important reason for the change or
- the change follows from the 4th semester and there was an unavoidable reason for the change, for example: a disability or allergy to certain substances, which occurred after the start of the education, and which makes it impossible to continue the education or to pursue the profession previously pursued.

Interns:

BAföG can only support internships that you complete while you are undergoing training that is eligible for support under BAföG. Only mandatory internships are eligible for funding. These are internships that are required by your study regulations or training plan, i.e. that you have to do in order to complete your studies or training. Compulsory internships that are completed outside the EU are only eligible if they last at least 12 weeks. Compulsory internships within EU member states can also be funded if they are shorter than 12





weeks. You can also receive BAföG if you complete your entire studies abroad in the EU.

Erforderliche Unterlagen

- Completed application
- Certificate of enrollment with the imprint "nach § 9 BAföG" in the original or certificate of the educational institution.
- If applicable, copy of the identity card, passport or current residence permit.
- If you do not live with your parents: Copy of the rental contract or of the registration certificate.
- If you are not covered by family insurance: Proof of health and long-term care insurance with legal basis and contribution amount.
- If applicable, proof of your own income during the period of approval, for example Wage statement, part-time job, contract for work, Orphan's pension certificate, Scholarship notification, Riester pension certificate.
- Proof of assets or debts on the day of application, for example bank statement.
- If you have a car: Estimate of value, for example, printout from an Internet site with a comparable offer, and motor vehicle registration certificate.
- From the 5th semester: proof of achievement from your university.

Depending on the case, further documents may be necessary. Please follow the instructions in the application forms. The BAföG office responsible for you will request any missing documents.

Voraussetzungen

You can receive BAföG if

- You are attending a university, an academy or a higher technical college. If it is a private educational institution, it must be state-recognized.
- you are studying full-time.
- You either you are a German citizen or you are a foreigner and, for example: have a permanent residence permit or a settlement permit, are a citizen of the Union and are entitled to freedom of movement under Union law as an employee or self-employed person, or are themselves entitled to freedom of movement as the child or spouse of such a citizen of





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the Union, have prospects of remaining in Germany, for example a corresponding residence title for family, humanitarian or political reasons, or have already resided in Germany for 5 years or more prior to the start of the training and have worked during this time. Note: Since the legal regulations are very complex, you should contact your responsible office for educational support at an early stage.

• you are younger than 45 years of age Exceptions: You have acquired your university entrance qualification through the second educational pathway, You have enrolled at a university solely on the basis of professional qualification, You were prevented from starting the education section on time for personal or family reasons, in particular due to the uninterrupted upbringing of a child under the age of 14 (and did not work more than 30 hours per week), or You have become needy due to drastic changes in your personal circumstances. You were therefore unable to complete a training course eligible for support under the BAföG in a way that qualified you for a profession.

Internship:

You will receive BAföG for the internship as long as it is required by the education regulations and, in the case of internships outside the EU, lasts at least 12 weeks. In the case of stays abroad within the EU, shorter mandatory internships can also be funded.

Kosten

There are no costs involved.

Verfahrensablauf

If you would like to apply for BAföG for your studies online:

- Register with BAföG Digital and create a "simple" user account.
- Fill in the form data fields online using the application wizard and send your data electronically to the relevant office.
- As an alternative to creating a user account at BAföG Digital, you can also register using the online ID function of your ID card.

If you would like to submit the application in paper





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	form,
	 Go to the BAföG website and download the application forms that concern you. Alternatively, you can pick up the applications at your student union. You can fill out the forms on your computer and print them out, or print them out and fill them out by hand. You must fill in your name at the bottom of the application form. Attach the necessary supporting documents. Send the completed application forms with the supporting documents directly to your local Office of Student Financial Aid.
	The Office for Educational Support will check the documents for completeness. If documents are missing, they will be requested. If the application is complete, it will be checked and the decision will be communicated by notice.
Bearbeitungsdauer	4 - 6 Woche(n) If, on presentation of the complete documents • the required findings cannot be made by the Office within 6 calendar weeks, or • payments cannot be made within 10 calendar weeks, the Office shall make an advance payment up to the amount of four-fifths of the estimated monthly needs.
Frist	There is no deadline, but BAföG will only be granted from the start of training, at the earliest, however, from the month in which you submit your application. Submit your application as completely as possible, then a decision on your application can usually be made quickly.
weiterführende Informationen	https://www.xnbafg-7qa.de https://www.bmbf.de/SharedDocs/Publikationen/de/b mbf/4/31559_BAfoeG_Studierendenflyer.htm
Hinweise	There are the following indications:
	 False or incomplete information or failure to report changes may be prosecuted or punished as an administrative offense with a fine. Any amounts wrongly paid may be recovered. You must notify the Office of Training in writing





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without delay of any change in your economic situation or family and educational circumstances. This includes, for example, if your income changes, if you change, discontinue or terminate your education, or if your siblings do so.

• If the preconditions are met, the information provided on income earned or assets can be checked by comparing data at the relevant offices.

Rechtsbehelf

Kurztext

- Financial support for studies Approval for students
- Financial support for studies according to the Federal Training Assistance Act (BAföG)
- Possible if parents do not have a high income or the requirements for parent-independent BAföG are met, there is no or only little income and assets of the students and studies are carried out full time
- Half of the monthly support is granted to students as a grant and half as an interest-free loan.
- Repayment after completion of education
- You do not begin repayment until 5 years after the end of the maximum subsidy period, which usually corresponds to the standard period of study.
- You must repay a maximum of EUR 10,010, which corresponds to 77 monthly installments of EUR 130 each from the start of repayment. Under certain conditions, unpaid remaining debts can be forgiven after 20 years.
- Internships are only supported if it is a compulsory internship within the curriculum and the study is already supported by BAföG
- Amount for students is based on 1. according to fixed monthly needs for Living expenses and accommodation, if applicable, costs for health insurance, children, if any, 2. according to income of the student and, if applicable, of parents and/or spouse/life partner, which will be deducted from the need: Parents' income above allowance of EUR 2,415, if parents live together, EUR 1,605 per parent, if parents live separately, if applicable, income of a spouse/life partner exceeding the tax-free amount of EUR 1,605 and if applicable, own assets if they are higher than EUR 15,000 up to the age of 30 or higher than EUR 45,000 after the age of 30.





Modul **Sachverhalt** BAföG for students is exceptionally granted independent of parents if applicant has been gainfully employed for at least 5 years or the applicant has been gainfully employed for at least three years after a three-year course of study (in the case of a shorter course of study, the period of gainful employment is correspondingly longer) or in certain exceptional cases, if the student has reached the age of 30 at the start of studies. • For stays abroad, supplements are granted for travel expenses, tuition fees, and health insurance abroad; for stays abroad outside the EU/Switzerland, purchasing power compensation is also granted. • In foreign countries, correspondingly higher needs rates apply, which is why there can be an entitlement to educational support for an education abroad even if there is no entitlement to educational support for an education in Germany because the parents' income is too high. • Support is possible until the end of the standard period of study, thereafter only in exceptional cases. • Responsible: Offices for educational grants, usually the student union of the university attended. • In the case of education abroad, the relevant international office. **Ansprechpunkt** Zuständige Stelle **Formulare** Forms available: Yes Written form required: No Informal application possible: No Personal appearance required: No

Online services available: Yes

for a course of study

BAföG für ein Studium beantragen, Applying for BAföG

Ursprungsportal