



# HAMBOORG.CITY

Free platform for foreigners in Germany

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## BAföG — Study Financing for Foreigners and EU Citizens

BAföG eligibility for foreigners, funding up to €992/month, repayment max. €10,010, and application process.

**Deutsche Begriffe:** BAföG | Studienfinanzierung | Amt für Ausbildungsförderung | Darlehensanteil | Rückzahlung | Förderungshöchstdauer

### What is BAföG?

**BAföG** (Bundesausbildungsförderungsgesetz) is Germany's government-funded student support system. It assists students and trainees whose parents cannot fully finance their education.

### Funding Rates (as of 2025)

Item	Amount
Basic needs	€475
Housing allowance (own apartment)	€380
Health insurance	€122
Long-term care insurance	€15
<b>Maximum total rate</b>	<b>€992/month</b>

Living with parents: no housing allowance → maximum rate approx. €612/month.

**Important:** BAföG consists of **50% grant** (non-repayable) and **50% interest-free loan** (repaid after studies).

## BAföG for Foreigners — Who is Eligible?

Not every foreigner can receive BAföG. Eligibility depends on your **residence status**:

### Automatically Eligible

- **EU/EEA citizens and Swiss nationals** with freedom of movement
- **Permanent residence permit** (unlimited stay)
- **Residence permit** with work permission (minimum 15 months residence **or** one parent employed in Germany for 3 years)
- **Recognized refugees** and those entitled to subsidiary protection

### Not Eligible

- Student visa (§ 16b AufenthG) **without** prior employment in Germany
- Tourist or business visa
- Suspension of deportation (in most cases)

**Tip:** If you're unsure, apply anyway — the office will verify your eligibility.

## Application Process — How It Works

### Competent Authority

The **Amt für Ausbildungsförderung** (BAföG Office) is usually located at your university's **Studierendenwerk** (student services organization).

### Required Documents

- Forms 1, 3 (parents), 5 (performance certificate from 5th semester onwards)
- Lease agreement (copy)
- Residence permit (copy)
- Parents' income statements (previous tax year)
- University enrollment certificate

### Online Application

Since 2024, you can apply for BAföG completely **digitally**:

- **BundID + eID** — via your Studierendenwerk's online portal
- **BAföG Digital** (bafög-digital.de) — nationwide portal

## Deadlines and Processing Time

- Submit your application **as early as possible** — funding is only granted from the month of application onwards
- Processing time: **2-4 months** (initial application), renewal faster
- **Maximum funding period** = standard study duration for your program

## Repayment — Maximum €10,010

You must repay the loan portion **5 years after your maximum funding period ends:**

- Monthly rate: **€130/month** (€1,560/year)
- **Maximum €10,010** — even if your loan portion was higher
- **Discount for lump-sum payment:** Up to 20% reduction with immediate repayment
- Income exemption threshold: Below approx. **€1,605/month net** → repayment suspended
- Responsible office: **Bundesverwaltungsamt** (BVA), Cologne