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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
Maximum total rate	**€992/month**

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** (bafoeg-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

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