

# BAFÖG 101:



## What is BAföG?

This is the Federal Education Assistance Act (Bundesausbildungsförderungsgesetz), which provides financial support from the state for pupils and students to be ensured during their education. Students receive half of this of the money as a grant and the other half as an interest-free loan, but the amount is capped "only" at €10,010. The repayment of the BAföG begins five years after completing your degree. The maximum period for the repayment is 20 years, after 77 installment payments there is also residual debt waiver. It's also worth putting money aside for BAföG in the first five years of your job! Early one-time repayments allow for significant discounts. There is a discount table at [bva.bund.de](http://bva.bund.de). You can thus even 20% of the debt get waived!

## Who is entitled to BAföG?

- People who have not yet graduated from university (full-time initial education). The exception to this is if you want to apply for a master's degree
- Your assets must not be higher than the exempt amount (currently €15,000, from the age of 30 it is €45,000)
- The parents' income limit is around €35.00 gross income. From an annual gross of €65,000 from both parents within family, support is unlikely.
- You must start your bachelor's degree before the age of 45.
- If you **do not** have German citizenship, you need a permanent residence card or a settlement permit in order to be able to apply for BAföG.
- Graduation is aimed for! Simply prove it by regularly submitting your study certificate.

## How much funding do I get?

In most cases, the amount of monthly support required is calculated based on the income of the parents. The BAföG maximum rate is currently €934 (with your own health insurance up to the age of 29) and €812 if you have family insurance. Even if you still live with your parents, you are entitled to basic BAföG support. What amount you exactly depends on many factors, e.g. whether you are married, have children, receive an orphan's pension and much more...

The online calculator at [bafog-rechner.de](http://bafog-rechner.de) can provide you with a fairly accurate estimate.

## Parent-independent BAföG

This is also possible in some cases:

- If your parents refuse maintenance
- Beginning of your studies (due to an exception) is after your 30th birthday
- If you have already worked for at least 5 years since you're of legal age



## Working despite BAföG?

Even if you receive BAföG, you can still earn money thanks to a allowed income. Within an approval period (usually 12 months/ 2 semesters) you may earn a gross total of €6 240. So you can earn €520 during your studies or look for a temporary job during the lecture-free period, as long as you do not exceed the allowed income.

## TOP TIPS:



- **Copy and save** your documents so that you have less effort for the next application and know what and how you filled out last time.
- You can simply submit your application online via the online portal, without any signature or paperwork ([www.bafog-digital.de](http://www.bafog-digital.de)).
- **Changing majors:** you can change your major once up to the 3rd semester and still be financially supported.
- **Abroad-BAföG:** People who are otherwise not entitled to the BAföG can apply for the so called Auslands-BAföG, if you're doing a semester or internship in other countries.
- If possible: extend the funding period! This is possible, for example, in the case of some failed exams, serious illnesses or membership in the university committee (ASTA or study parliament).

## QUESTIONS?

If you have any difficulties or questions regarding the applications, please do not hesitate to contact us. Simply send us an e-mail with the subject "BAföG" and describe your request: [woso@asta-giessen.de](mailto:woso@asta-giessen.de)