

Federal Training Assistance Act (BAföG) FAQs

Frequently Asked Questions about BAföG

[1. Who is responsible for processing applications?](#)

Students' applications for educational grants to study at institutions of higher education are processed by the individual Student Services Centre supervising each institution – with the exception of the Rhineland-Palatinate, where the universities themselves also function as financial aid offices. The Studentenwerk Göttingen is responsible for the University of Göttingen, the University of Applied Sciences Hildesheim/Holzminden/Göttingen (HAWK) in Holzminden and Göttingen and the Göttingen Private University of Applied Sciences (PFH).

[2. Where is the BAföG office?](#)

Studentenwerk Göttingen, Platz der Göttinger Sieben 4, 37073 Göttingen (Main Dining Facility [Zentralmensa])

Administrative floor (up the stairs to the left when entering the Foyer)

[Google Maps view](#)

[3. What are the BAföG office opening times?](#)

A general advisory service is offered regularly Monday – Thursday from 11:00 – 14:30 CET and Friday from 11:00 – 12:00 CET. There are some months where the opening times are limited to Tuesdays and Thursdays. You can also make an appointment (see "[Opening times](#)").

[4. Who is entitled to BAföG?](#)

In principle, every student has a legal right to receive BAföG funding, so consult your advisor! Besides a few personal prerequisites (e.g. nationality, age), a student's eligibility depends on whether the funds necessary to support them during their degree programme are not otherwise available. If the student's personal income or savings and assets are sufficient, or the student's spouse/life partner or parents can cover the cost of studying, then there is no need for government support. Whether or how much BAföG is granted generally depends on the student's parents' income. Since many factors play a role when calculating how much a student receives, it is not possible to cite any universally applicable "guidelines" here. We offer students to simply come in for a personal consultation and have their individual entitlement calculated in advance. This typically requires nothing more than their parents' tax return from the penultimate calendar year.

[5. When do I have to submit the application?](#)

Eligibility for financial support can only be applied for. No funding will be paid out retroactively for before the month of application. Forms are available at the Studentenwerk (in the Main Dining Facility and in the Northern Dining Facility at the AOK service point) or online at www.bafög.de. The initial application should be submitted immediately after matriculation. Subsequent applications are usually due once a year. In order to avoid payment interruptions, these should be submitted two to three months before the expiry of the last entitlement period. If you have questions about filling in the forms, the Student Financing Department's staff at the Studentenwerk will gladly assist you.

6. What forms are required?

The official forms are called "**Formblätter**" (pre-printed forms). The following pre-printed forms are available:

- **Pre-printed Form 1** (actual application requiring personal information including income and savings and assets)
- **Attachment 1 to Pre-printed Form 1** (curriculum vitae, which is only required for the first application or after an interruption in the student's degree programme)
- **Attachment 1 to Pre-printed Form 1** (childcare allowance, only if the applicant already has his or her own children)
- **Pre-printed Form 2** (only for an internship; otherwise replaced by the digitally generated studies certificate "pursuant to Section 9 BAföG")
- **Pre-printed Form 3** (Personal and income details of a spouse or registered domestic partner and each parent; required for every person with their own income)
- **Pre-printed Form 4** (required for foreigners only)
- **Pre-printed Form 5** (Transcripts, which only have to be submitted once in the 5th subject-related semester and which can be substituted by proof of ECTS credits earned in BA/MA degree programmes)
- **Pre-printed Form 6** (for study abroad only)
- **Pre-printed Form 7** (Update application, only if the currently considerably lower income needs to be offset)
- **Pre-printed Form 8** (Advance payment application, when the parents do not pay the offset amount)

For the initial application, you therefore need Pre-printed Form 1, Attachment 1, the digitally generated studies certificate and Pre-printed Form 3. Each form details which documents of proof must be submitted. The parents' tax return from the penultimate calendar year is required on a regular basis as well.

7. What is the maximum payable BAföG allowance?

The needs evaluation is governed by law and includes the following amounts for domestic studies:

Students living with their parents:

- Basic need: € 451.00
- + health insurance: max. € 71.00
- + nursing care insurance: € 15.00

- maximum allowance: € 537.00

Students living in their own flat:

- Basic need: € 649.00
- + health insurance: € 71.00
- + nursing insurance: € 15.00
- maximum allowance: € 735.00

	Students living with their parents	Students living in their own flat
Basic need	€ 451.00	€ 649.00
+ health insurance	max. € 71.00	€ 71.00
+ nursing care insurance	€ 15.00	€ 15.00
maximum allowance	€ 537.00	€ 735.00

8. Is the student's rent considered in the calculation?

A total of € 250 for the cost of accommodation is already included in the legally prescribed amount of financial need. The amount of rent and utilities to be paid in individual cases is not taken into consideration.

9. Which savings and assets must be declared?

The total existing savings and assets on the date of application for BAföG must be declared. These savings and assets include land, houses and condominiums, motor vehicles as well as monetary and fixed assets in every conceivable form, e.g. the cash balance of checking accounts, savings accounts, savings bonds, asset-creating financial investments, building loan contracts, life insurance policies with surrender value, stocks and other securities. Any credit applied for in the name of the applicant must be disclosed. Household items do not count as assets.

10. How much of a student's (family's) savings and assets are exempted?

An allowance of € 7,500 for personal savings and assets is exempted from the BAföG calculation. For the student's spouse and each child, the amount is increased by € 2,100. Anything beyond that is offset in full. An additional part of the savings and assets can be exempt from the allowance to avoid undue hardship (e.g. a modest, single-family home occupied by the student).

For cars and motorcycles, the dealer purchase value is determined and added to the other savings and assets.

11. How much can I earn in addition to my entitlement?

The amount of € 450.00 (gross) per month may be earned from a job during each month of the entitlement period (usually one year: € 5,416.00). All that matters is the sum of the monthly incomes, i.e. it is not detrimental to earn higher amounts in individual months. If the student's income is higher than this amount, the student should generally expect 80% of additional income to be offset because there are no remaining allowances. Further details can be found in this separate Info Sheet.

12. What is the income ceiling for a student's parents?

The extent to which the parents' income offsets the student's entitlement depends on so many factors that an income ceiling cannot be simply looked up in a table. Nevertheless, the Quick Calculator can be used to estimate whether or not a student is eligible for financial aid. To make sure, bring your parents' income statements from the penultimate year (usually their tax return) into the Studentenwerk during our opening times. Our advisors will give you a more precise calculation of your entitlement potential.

13. What if my parents' income has decreased?

Generally, the penultimate calendar year is decisive for the extent to which your parents' income affects your entitlement, even if their current income is higher. If their income has decreased, an "update application" (Pre-printed Form 7) can be submitted. The student must submit this application before the entitlement period expires. Upon approval, the respective pro-rata income earned in the calendar years encompassing the entitlement period is used for the calculation. The updated financial aid will be granted conditionally and a final decision will not be made until you furnish definitive proof of your parents' income.

14. What is "parent-independent BAföG"?

Under strict conditions, taking the income of a student parents' into account can be dispensed with, which often leads to full funding. The most common case where this applies is when a student pursuing a degree programme has earned a previous degree followed by at least three years of gainful employment. If the period of employment is less, an "advance entitlement procedure" can be used to individually examine whether the parents are still obligated to provide maintenance at all during the student's degree programme.

15. Do students with children have greater entitlement?

BAföG is intended to help students cover their own living and study-related costs. There is therefore no supplement granted to support children. However, the amount of entitlement rises by € 130.00 for each of the applicant's own children living in the same household as the applicant. On top of this, an additional allowance for personal income, savings and assets will be granted. Moreover, financial assistance is granted for longer when the maximum aid period has to be extended due to childcare commitments.

16. Must students demonstrate their study progress?

BAföG is generally granted during the first four semesters without any monitoring of study progress. Students must submit their [transcripts](#) once in the fifth subject-related semester. If the required credits have not yet been earned, an application for delayed submission may be made under certain circumstances (e.g. documented illness, childcare). Please take advantage of the personal counselling service to get informed!

17. How long is BAFöG paid?

Financial aid is granted from the beginning of the month in which the application is received by the Studentenwerk, but not before the start of the degree programme. Aid is also paid out during the semester breaks and, provided that the student continues to apply, until the student passes their final exam or until the maximum aid period based on the normal period of the respective degree programme has expired (for example, 6 semesters for a Bachelor's, 4 semesters for most Master's degree programmes). In individual cases of study delays, you can apply (where applicable) for an [extension of the financial aid period](#) or additional aid during the examination phase in the form of an interest-bearing bank loan.

18. What is a "financial aid for graduation"?

Students will be provided with financial aid for graduation for a maximum of one year after the expiry of the normal study period once they have been admitted to the final exam, which must have been achieved within four semesters. In addition, the Examining Division must confirm that the degree programme can be completed within 12 months. The financial aid for graduation is granted in the form of an interest-bearing bank loan.

19. If BAFöG paid as a grant or a loan?

Financial aid at institutions of higher education is usually 50% grant and 50% interest-free loan. 100% grants will only be given for the period of continued funding after the normal study period if the reason is pregnancy, childcare or disability. For a second degree programme, the duration of additional semester necessitated by switching to a different subject of study, or after the end of the normal period of study, only an [interest-bearing bank loan](#) will be granted as financial aid for graduation.

20. When and how will the loan fall due?

Students must begin paying back the loan component five years after expiry of the maximum entitlement period. Unless the student's income is less than € 1,145.00, the monthly instalment is € 105.00. Additional exemptions are given for the spouse and children. Parents and spouses are not obligated to repay the loan. The Federal Administrative Office in 50728 Köln is responsible for administrating loans. For inquiries, please state your financial aid number. Other conditions apply for interest-bearing bank loans.