



#10 All you need to know about BAföG

With BAföG, the state supports young people who have little money during their education. But how does the application process actually work? And who is actually entitled to this social benefit? We answer these and other questions with Jutta Gerweck–Hahn from the funding department. She also tells you what you have to do to get your application approved as quickly as possible.

Mang: Hi and welcome to a new episode of our my–stuwe podcast. Today it’s all about money, or more precisely BAföG. This is a social benefit with which the state supports young people during their studies or training. Appropriately, today we have invited a guest from our funding department who deals with this topic on a daily basis and knows it inside out: Jutta Gerweck–Hahn, whom I would like to welcome here warmly. Ms Gerweck–Hahn, first of all, thank you for agreeing to appear before our microphone today.

To begin with, of course, we would like to get to know you. Perhaps you can tell us a little about yourself. How did you come to the Studierendenwerk? How long have you been there?

Gerweck–Hahn: Yes, thank you very much for the invitation. It’s great that I’m here today to take part in the podcast. I’m a case worker at the BAföG office in the field of education funding and I actually did something else before. I worked at a bank and then, after more than ten years in the financial services industry, I felt like doing something new. I saw the ad and had actually associated it with doing something that could be planned. You come into the office in the morning and know what you’re doing, and you leave in the evening and are satisfied. And that is indeed how it is. I am happy that I can also help young people with their financial needs, that I can give advice. That gives me joy. And we here at the StuWe are also a great team to work with.

Mang: Yes, working in the authorities – that really doesn’t sound that exciting to many outsiders at first, I would say. That’s why I think it’s great that you enjoy it so much. Now let’s move away from you as a person and towards your work: BAföG. Financing your studies

has always been a challenge. Recently, however, the cost of living here in the southwest has risen sharply. In addition, there have been crises recently, such as the Corona pandemic or the war in Ukraine. This has not exactly improved the financial situation of many students. Benefits under the BAföG can be a great help here. But let’s start in the abstract. What is BAföG anyway? What does the term stand for?

Gerweck–Hahn: Yes, BAföG is actually the abbreviation for the so–called Federal Training Assistance Act. But somehow it has also become colloquially what one understands by the benefits that one receives under this law, the BAföG. And in principle, BAföG simply makes it possible to receive and finance an education, even if the parents or the spouse cannot finance it. Because then the state grants this so–called BAföG as support.

Mang: And one of the first questions that students will now ask is certainly: Am I actually entitled to this benefit? Or to put it another way: Yes, what criteria do I have to fulfil in order to be able to apply for BAföG at all?

Gerweck–Hahn: Yes, that is a very central question. Who is entitled to BAföG? In this case, the law always refers to trainees. This means that trainees are eligible, which generally means German full–time students. And, under certain conditions, also school pupils and foreign students under certain conditions.

Mang: That sounds like a very large group of people at first! Are there any other requirements that have to be fulfilled in order for the funding application to be approved?

Gerweck–Hahn: Yes, there are. There are further personal requirements that really lie in the person of the trainee.

nee and requirements that relate to the training itself. Some of these requirements have also changed with the last BAföG Amendment Act of 2022, for example the age limit. At the beginning of the training period for which you want to be funded, you may not be older than 45. And, as already mentioned, German citizenship is also a prerequisite. But don't worry, non-Germans are also eligible under certain conditions.

It goes even further: in principle, only initial education is required. This means that if someone has already successfully completed a Bachelor's degree, they cannot be funded for a further Bachelor's degree. But then, of course, for a later Master's programme. And also very important: you must be entitled to receive BAföG. Unfortunately, you may not be entitled to receive BAföG if, for example, you changed your major at a late stage or if you changed your major several times, or if you exceeded the maximum period of eligibility and there is no legally recognised reason for this. The income of the parents, which many people think about, does not play a role in the first steps of the eligibility process, but rather later when calculating BAföG. And for married trainees, it also applies to the income of the spouse.

Mang: I think you can see that BAföG is also a complex topic. But let's assume that I meet all the requirements you mentioned earlier. How will the amount of my grant then be calculated? Are there any guidelines that the state might set?

Gerweck-Hahn: Yes, there are. And I get this question quite often in my office hours. And that's why it's important to me now to explain a little bit how BAföG is calculated. How this whole process of determining funding works. We have just said that I have to fulfil certain personal requirements. If this is the case and I, or in this case you, are basically entitled to receive BAföG, then the office – that is, we – determine the so-called need. And this need has been determined by the legislator. This means that the state specifies certain amounts that trainees typically need to cover their living expenses. That means for rent, food, clothing, textbooks and so on. The actual costs don't matter. They are really fixed amounts. And to briefly underpin this with figures: Since the winter semester of 2023, the BAföG maximum rate – i.e. this concerns basic needs and the need for accommodation for students who do not live in their parents' household and are under 25 and have family health insurance, which is actually the classic case – is €812 per month. Once this need has been determined, it is examined

what the trainee must contribute from his or her own income and assets, if he or she has any at all. Because before BAföG is paid, the state actually expects the student to first use his or her own money for the education. But don't worry, there are tax-free allowances. This means that income and assets remain untouched up to a certain amount. Since the last BAföG amendment last year, the current allowance for assets is €15,000. And in the case of income, for example if you have a part-time job, it's €523 per month, which does not affect BAföG. And on top of that: the state only steps in if the parents or spouse cannot finance the education. This is because the parents or the spouse are obliged to support the trainee. And this also applies – and many people are under a misapprehension here – when the trainee is of age and no longer lives at home. So we hear this again and again in the office hours. But that is the case. And on the basis of the parents' income, it is then checked with what monthly amount the parents have to support the trainee. And this amount is then deducted from this need. And what remains is the amount of support that is then paid out as BAföG. Well, it's true that if your parents earn too much, you may be eligible for a grant, but you get little or no support.

Mang: Well, I think it definitely comes through that blanket statements like „how much money do I get?“ are not really possible, because it really depends on a lot of individual factors. You have already mentioned the term several times. One of the most frequently asked questions is about income limits. Is there really such a limit on the parents' earnings as to whether the student receives BAföG in any case?

Gerweck-Hahn: Well, if one parent earns 500,000 €, then it is relatively clear. But unfortunately you can't say a general amount limit now. Top or bottom. You can go below that, but you can't go above it, because it depends on too many individual factors. For example, how much do they need? Does the trainee live at home or not? How is he or she covered by health insurance? Are there any siblings? Because there are also allowances from the parents' income for siblings. I understand – and we often have this discussion in our counselling sessions – that you might want to know in advance whether you have any chance at all of receiving BAföG. So if you want to know in advance, you can get an overview with one of the many, many BAföG calculators that are offered on the internet. Just take a little time, enter your key data and see what the calculator spits out. After a while, you can get an idea of what might be possible. Of course, these calculators are not binding.

Mang: What would you say? Is it perhaps a good tip nevertheless, if you are unsure, to make an application? And to risk in any case that one might not be entitled?

Gerweck-Hahn: Definitely. It's always worthwhile because only then do you have a binding answer as to whether you can receive BAföG and how much. You simply have to invest a little time. Often it is enough to submit your parents' income data with supporting documents and information on the relevant forms, so that the effort is manageable.

Mang: That's good to know. We have now talked a lot about the theoretical requirements that have to be met in order to receive BAföG. Let's now move on to the very practical issues. How can I apply for BAföG as a student?

Gerweck-Hahn: Well, there are various options. For some time now, there has also been the new online portal BAföG digital, which can be used to submit the application. All the necessary documents for processing the application can be uploaded there. But otherwise, the application can still be submitted in the traditional way on paper. It can be submitted by post. In principle, however, it can also be submitted by email.

Mang: By the way, you can find the correct post office box or the e-mail addresses to which you send an application on our website my-stuwe.de/en. Here you can also download all the forms if you really want to submit the application by post. What about deadlines? Do I have to pay attention to anything?

Gerweck-Hahn: Yes, there are also deadlines in the BAföG application process. Very important. The application must be submitted no later than the month in which the funding is to begin. Otherwise, this month could no longer be funded. Funding cannot be paid out for the period before the application is submitted. Unfortunately, this means that the application cannot be submitted retroactively.

Mang: That is certainly important information. Now our listeners are certainly looking forward to some really practical first-hand tips from you. From your point of view, what needs to be taken into account so that my application can be approved as quickly as possible?

Gerweck-Hahn: Yes, very important may sound banal, but make the application early and then take care of the necessary documents in good time. In the BAföG

application process, you do need some documents from third parties, for example from your parents. That's where it starts, or also from the health insurance company or the bank, as far as proof of income is concerned. And that can sometimes take time and delay the processing of the application.

We have checklists on our homepage. You can take a look at them beforehand to see which documents and proofs are needed in the application process. And perhaps one more tip: You can submit your application even if you don't have all the supporting documents yet. You don't have to collect them and submit them all together, but you can submit the application and then quickly submit the required documents. So don't wait too long to submit your application.

Mang: You just mentioned these checklists, for example. We have already made a lot of information available on the internet. But there are always students who would like more personal, individual advice, especially on such a complex topic. What options are there? For example, can I get information about BAföG on site at my respective place of study?

Gerweck-Hahn: Yes, of course, there are BAföG InfoPoints in Tübingen, Hohenheim and Reutlingen. And at the beginning of each semester, there are also office hours at the universities in Rottenburg, Trossingen, Nürtingen, Geislingen and Albstadt. Unfortunately, these personal consultation hours have fallen behind somewhat due to Corona, but they are still very helpful. And we are pleased when students take advantage of them.

Mang: Now it's like this: We've talked a lot about BAföG in Germany, but many students decide in the course of their studies to perhaps spend some time abroad. In other words, to do a semester abroad. But is BAföG really available for this? And if so, what do I have to do? Can I simply take my BAföG with me abroad?

Gerweck-Hahn: No. That would be nice, but it's not possible. Under certain conditions, students who study abroad can also receive international funding for the time during which they complete their studies abroad (i.e. attend lectures, take exams or do an internship). To do this, you must apply to the relevant International Office, just as you would for domestic funding. Here, too, the rule is: apply as early as possible, preferably at least six months before the start of your stay abroad. If you want to study abroad in Asia or Turkey, you can even apply for BAföG at our International Office at the

StuWe Tübingen–Hohenheim. We are responsible for all countries in Asia and Turkey. Other student services are responsible for other countries, and you can find the information on the internet.

Mang: Let's now go one step further and leave the topic of applications behind us. So I have now submitted my application. Is there then a fixed contact person I have with BAföG Amt whom I can turn to if there are still any questions?

Gerweck–Hahn: We have that for domestic promotion. We have assigned administrators for this. You can find out who they are on our homepage. As is the case with many offices, responsibility is determined by the first letter of the student's surname. Just look on the homepage. You will find the contact information there. It's different with the International Office. We don't have assigned subject areas, but work with a pool model. That's why we have a central email address and a central telephone number for telephone consultations, which the whole team can access.

Mang: So you really notice that on the website you can also find really important information that can be relevant for you later, such as your contact person, among other things. There is one topic we definitely have to talk about when it comes to BAföG. There is always criticism of the Studierendenwerk or the BAföG office. Students complain that it takes a long time to apply for BAföG and that it's difficult to reach the person in charge. Perhaps you could explain this to us: Why is it like that?

Gerweck–Hahn: Yes, that is unfortunately true. Currently, processing applications takes longer than many students are used to. And believe me, that doesn't satisfy us at all. There are various reasons for this. The main reason is that the number of applications has increased at an above-average rate. There were many applications from students who benefited from last year's BAföG reform, i.e. who were completely new. There were numerous applications from refugees. Unfortunately, digitalisation has not yet progressed as far as we would like. That means we still do a lot with paper, which also costs time. The pandemic is a bit to blame for the funding abroad in particular. Many are now catching up on their stay abroad, which was not possible during the pandemic.

The number of applications has also increased enormously and unfortunately the staff has not grown to the

same extent. But we are doing our best to speed up the processing of applications. And we are working flat out on the applications because we know how important the financial resources are for the students. Nevertheless, I ask for your understanding if it takes longer or if we are difficult to reach. We had reduced the telephone consultation hours because we had simply put an emphasis on processing the applications so that the applications can be processed quickly and the students get their money quickly. We are working hard to make things better again.

Mang: Well, I think that's really an important point, which you are now addressing again. The criticism is quite justified. I think we all see it that way. But we would like to be faster ourselves. But unfortunately there are also reasons why it doesn't happen as quickly as many students would like. And there's simply more understanding for our case workers, who really do everything they can to make things happen as quickly as possible.

Finally, we should perhaps clarify what happens with repayment. This is another question that students always ask themselves. Do I have a huge mountain of debt waiting for me?

Gerweck–Hahn: No. And that is the good thing. BAföG is a social benefit. So only the loan portion of the BAföG grant has to be repaid, because half of the grant is paid out as an interest-free loan. In total, the BAföG loan only has to be repaid up to a total amount of 10,010 €. It doesn't matter whether you received domestic or foreign funding and whether it was more than 10,010 €.

Repayment begins five years after the end of the maximum funding period, which usually corresponds to the standard period of study. After 20 years, the debt is considered repaid, so that's good too. Even if not everything has been repaid. However, this only applies if the student has made a real effort to repay the debt and to participate in the repayment process.

Mang: All right. Yes, I think we have clarified all the important questions about BAföG for now. Ms Gerweck–Hahn – thank you very much for the really, I think, very valuable information for students. In the next episode on the topic of student financing, we will talk about possible alternatives to BAföG. As always, we also welcome your feedback or further questions on the topic. Just use our Instagram channel or the contact

form. Otherwise, thank you for listening and see you next time.

**Note: This transcription of the podcast was generated with the help of machine software. We apologise for any minor discrepancies or spelling mistakes.*