



Educational Loan of the Federal Government

Study financing

Educational Loan of the Federal Government

Up to 300 euros per month - a temporary, low-interest loan supports the last years of training.

The Federal Government set up this programme in 2001 in order to allow **students in advanced stages** to complete their studies. This programme offers a temporary, low-interest loan to support students in advanced training stages of **full-time study programmes**. For a maximum of two years, EUR 100, EUR 200 or EUR 300 per month are granted, that means no more than EUR 7,200 in total. There is no legal claim to the loan.

Funding is available for German students and interns as well as, under certain conditions, for foreign students. Applicants must be **under 36 years of age**.

The loan is applied for online at the **Bundesverwaltungsamt** (BVA) in Köln. Provided that the credit requirements are met, the BVA issues a so-called approval notice with which the student can conclude a loan agreement under private law with the credit institut **KfW Bankengruppe** in Frankfurt am Main. The loan instalments are paid out monthly directly by KfW Bankengruppe.

The loan (plus interest) is to be repaid to KfW Bankengruppe in monthly instalments of EUR 120 four years after the first payment.

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