



## Application for deferment

### Declaration about personal and economic circumstances

Last name, first name	Financial aid number	File number
Postal code, place of residence, street, house number	Birth date	Telephone

since \_\_\_\_\_  unmarried    married    widowed    divorced    permanently separated

I request the deferment of the currently outstanding claim of € \_\_\_\_\_ until \_\_\_\_\_

For the already submitted application of \_\_\_\_\_ for deferment of the financial aid of currently € \_\_\_\_\_ I make the following statements with supporting documents.

*I am willing to pay back the claim from \_\_\_\_\_ in monthly instalments of € \_\_\_\_\_ .*

*In anticipation of the decision about the deferment I began with the transfer of the monthly repayment instalments on the date named or I will begin on the date named*

#### **Training, professional activity etc.**

On \_\_\_\_\_ I completed/withdrew from/ had not yet completed my studies – expected date of completion: \_\_\_\_\_ (A current certificate of enrolment is enclosed.)

At present I am pursuing the following training: \_\_\_\_\_  
(Documentary proof is enclosed.) Expected completion on \_\_\_\_\_

I have been employed as \_\_\_\_\_  
for \_\_\_\_\_  
(Employer with address) since \_\_\_\_\_ (The last certificate of earnings is enclosed.)

I have not been employed since \_\_\_\_\_.

Reason: \_\_\_\_\_

Was an assessment to income tax carried out for the foregoing calendar year or is it to be expected?

yes                       no            (if “yes”, enclose notification)

Is it to be expected that an assessment to income will be carried out for the current calendar year?

yes                       no

#### **Earnings**

All of the earnings are to be itemised and verified – such as e.g. pensions, unemployment benefits, unemployment assistance, social security benefits, housing benefit, educational endowment, service pay, child benefit, childcare benefits, maintenance payments, payments in kind of any type etc.

I have the following monthly earnings:

(Net amount = Gross amount minus taxes and expenditures for social security)

Earned income <b>gross</b>	€ _____	<b>net</b> € _____
€ _____	€ _____	€ _____
€ _____	_____	€ _____
€ _____	_____	€ _____
€ _____	_____	€ _____
Total amount of the monthly net earnings		€ _____

As maintenance payments I receive from my parents/father/mother/spouse/divorced spouse

monthly payments in the amount of € \_\_\_\_\_ as well as

Payment in kind as  accommodation  food  clothing

Flat with parents

own household in a flat **not** rented from parents together with

Spouse – monthly net income € \_\_\_\_\_

Child/children – monthly net income € \_\_\_\_\_

## Assets

yes  no

In the following please state your real estate assets and other assets (e.g. savings, building society savings, premium bond savings, securities, surrender value of life insurance, tangible assets such as a motor vehicle etc.) according to their type and amount and prove with documents (for real estate with a notice of assessment)! This also applies to debts and financial costs which limit the assets.

Asset category \_\_\_\_\_ amount \_\_\_\_\_ €

Asset category \_\_\_\_\_ amount \_\_\_\_\_ €

for motor vehicles:

make: \_\_\_\_\_ year of manufacture \_\_\_\_\_ km/status \_\_\_\_\_

## Compilation of the necessary monthly expenses

The expenses to be entered in the following are to be verified.

Rent (in flat shares only the proportion of the rent) € \_\_\_\_\_

Travel expenses to work/training facility € \_\_\_\_\_

Voluntary health insurance contributions € \_\_\_\_\_

Living expenses € \_\_\_\_\_

Total amount of the **necessary** monthly expenses € \_\_\_\_\_

## Possibility taking out a loan to settle the debt

The following declarations and relevant supporting documents must **always** be furnished if you receive earned income (wages, vocational training pay etc.).

a) Overdraft facility:

granted credit line € \_\_\_\_\_, amount taken € \_\_\_\_\_

(if credit was taken up, document is required!)

b) was another credit taken up?

no  yes, in the amount of \_\_\_\_\_ € (provide document!) Repayment period \_\_\_\_\_

c) was another credit taken up thereafter?

no  yes, in the amount of \_\_\_\_\_ €

If the previous question is answered in the negative or if the credit line named is below the amount of the debt to be paid, then an appropriate supporting document of the respective financial institution must be enclosed!

### Change of the economic circumstances

I expect a change of my economic circumstances by \_\_\_\_\_ due to/because \_\_\_\_\_

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### Surety

For repayments of more than € 2,000 a surety in accordance with the following possibilities is required.

The following is provided as surety:

- absolute suretyship by a qualified surety
- mortgage
- the cession of a life insurance policy
- security assignment
- a lien

I hereby declare that the information stated above is correct and complete and that I will inform about any changes that occur immediately.

I give my consent to employers, funding agencies, tax authorities and financial institutions to provide information about my income situation insofar as the relevant documents regarding the income have not been submitted or have not been submitted in full.

I hereby pledge, in the event of an income tax refund, to transfer the amount refunded without delay to the Office for Educational Support to repay the amount of the debt.

\_\_\_\_\_  
Place, date

\_\_\_\_\_  
Signature

In accordance with § 59 of the State Budget Act a deferment can only be granted if the immediate collection of the demand would cause considerable hardships for you and the entitlement is not jeopardised by the deferment, whereby as a rule a surety is to be provided. In order to be able to check these requirements, the above-mentioned information about your personal and economic circumstances is necessary.

As a precautionary measure it is pointed out that pursuant to clause 4.2 of the guidelines for the uniform application of the State Budget Law, when there is a change of entitlement in accordance with § 50 of the tenth book of the German Social Code (SGB X) as well as §§ 20, 37 and 47a BAföG of 26.10.1981 an interest of 6 % is to be charged at the beginning of the deferment period (1<sup>st</sup> month after the submission of your application for deferment). For repayments in accordance with § 47a BAföG (the spouse's/life partner's or parents' obligation to indemnify), the interest charged begins from the time the undue payment was made.

In accordance with clause 4.1 for those who oppose the repayment claim and are undergoing training, no interest will be charged for the duration of the training provided the income of said person does not exceed the amount of € 716.40.