

99107053080000

zinsloses Darlehen nach § 3 Familienpflegezeitgesetz Gewährung

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/101180150/B100019>

Modul	Sachverhalt
Leistungsschlüssel	99107053080000
Leistungsbezeichnung I	zinsloses Darlehen nach § 3 Familienpflegezeitgesetz Gewährung
Leistungsbezeichnung II	Interest-free loan for the period in which working hours are reduced or completely suspended in order to care for close relatives
Typisierung	1 - Bund: Regelung und Vollzug
Quellredaktion	Bund
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	
Verrichtungskennung	Gewährung (80)

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SDG-Informationsbereich	Rechte und Pflichten im Bereich der sozialen Sicherheit in der Union, auch im Zusammenhang mit Renten
Lagen Portalverbund	Pflege (1130400)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	28.08.2017
Fachlich freigegeben durch	Federal Ministry for Family Affairs, Senior Citizens, Women and Youth
Handlungsgrundlage	https://www.gesetze-im-internet.de/fpfzg/ https://www.gesetze-im-internet.de/pflegezg/
Teaser	
Volltext	You are entitled to an interest-free loan for the time you are caring for close relatives. The loan: • Is intended to help cushion the loss of earnings you incur due to the reduction, or loss, of earned income, • is paid in monthly installments, • must be repaid in installments at the end of the leave, • is applied for at the Federal Office for Family and Civil Society Tasks. The monthly loan instalments are granted in the amount of half the difference between the flat-rate monthly net salaries before and during the family care leave, or the care leave. The decisive factor for calculating the lump-sum monthly net salary before the leave of absence is the monthly gross salary without taking into account benefits in kind paid in the last 12 months. One-time payments and other remuneration (such as vacation pay or bonuses) are taken into account in the calculation. Even in the case of a complete leave of absence during the care period, a fictitious gainful employment of 15 hours is assumed for the calculation of the loan.

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	Therefore, the loan replaces a maximum of half of the difference between the income before the care leave and the fictitious income from 15 hours per week. The loan instalments are transferred to the specified account at the beginning of each calendar month in which the eligibility requirements are met. You also have the option of applying for a lower loan - up to a minimum of 50 euros per month. You have to claim the loan as a priority before receiving means-tested social benefits. When calculating social benefits, a loan granted to you will always be counted as income.
Erforderliche Unterlagen	• Certificate of the need for care of the relative in need of care, • pay certificate from the employer for the last 12 months stating the weekly hours agreed in the employment contract, • written agreement with the employer on the reduction and distribution of working hours.
Voraussetzungen	
Kosten	none
Verfahrensablauf	
Bearbeitungsdauer	
Frist	A retroactive entitlement to an interest-free loan exists if the application is submitted within three months of the existence of the conditions for granting family care leave, otherwise the application is valid from the beginning of the month in which the application is submitted.
weiterführende Informationen	https://www.wege-zur-pflege.de/themen/zinsloses-darlehen.html
Hinweise	
Rechtsbehelf	
Kurztext	You are eligible for an interest-free loan for the period you reduce or completely stop working to care for

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	close family members. The loan: • Is intended to help cushion the loss of earnings you incur due to the reduction or elimination of earned income. • is paid out in monthly instalments • must be repaid in installments at the end of the leave, • is applied for at the Federal Office for Family and Civil Society Tasks.
Ansprechpunkt	
Zuständige Stelle	
Formulare	https://www.wege-zur-pflege.de/familienpflegezeit/service.html
Ursprungsportal	zinsloses Darlehen nach § 3 Familienpflegezeitgesetz Gewährung, zinsloses Darlehen nach § 3 Familienpflegezeitgesetz Gewährung