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## How much tax do I actually pay? My payslip is confusing

Finanzen | 12.04.2026 11:53 | Jurek | 1 votes | 86 views

3500€ brutto but only 2300€ net. Where does the rest go?

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### 1 answers

#1 | Jurek | 12.04.2026 11:53 | 1 votes

✓ Accepted answer

Income tax ~350€, health insurance (8.75%) ~306€, pension (9.3%) ~326€, unemployment (1.3%) ~46€, care insurance (1.8-2.4%) ~63-84€. Total ~34% deductions.

[[Brutto-Netto Calculator](#)](/knowledge/calculator/brutto-netto/) | [[Payslip explained](#)](/knowledge/article/lohnabrechnung/)