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Unemployment Benefit (ALG I) and Bürgergeld — Your Rights When Losing Your Job

What you're entitled to when unemployed: ALG I, Bürgergeld (formerly Hartz IV), application procedures and deadlines. Status: March 2026.

Deutsche Begriffe: Arbeitslosengeld | ALG I | Bürgergeld | Agentur für Arbeit | Sperrzeit

Unemployment Benefit (ALG I) and Bürgergeld — Your Rights When Losing Your Job

> Status: March 2026. All information without guarantee.

ALG I — Unemployment Benefit

Requirements:

- You were employed subject to social security contributions for at least **12 months** within the last 30 months
- You have **registered as jobseeker** (at least 3 months before end of employment!)
- You are available to the labor market

Amount:

- **60 %** of your last net salary (without children)
- **67 %** of your last net salary (with children)

Duration:

| Employment Duration | ALG I Duration |
|---------------------|----------------|
| 12 months | 6 months |
| 16 months | 8 months |
| 20 months | 10 months |
| 24 months | 12 months |

From age 50: longer benefit periods possible (up to 24 months from age 58).

⚠ Avoid Sperrzeit!

If you **resign yourself** or are dismissed due to your own fault, you face a **12-week waiting period** — no ALG I during this time!

Bürgergeld (formerly Hartz IV)

If your ALG I entitlement expires or you don't have one:

Standard rates 2026:

| Person | Monthly |
|----------------------|---------|
| Single adult | 563 € |
| Partner (per person) | 506 € |
| Child aged 14-17 | 471 € |
| Child aged 6-13 | 390 € |
| Child aged 0-5 | 357 € |

Additionally covered by Jobcenter:

- Rent and heating costs (in appropriate amount)
- Health insurance
- One-time needs (e.g., initial furnishings)

Who is eligible?

- Age 15-66 years (standard retirement age)
- **Capable of working** (able to work at least 3 hours/day)
- **In need of assistance** (income/assets insufficient for living)

- Residence in Germany
- **Also foreigners** with residence permit permitting employment (after waiting period)

Where to apply?

| Benefit | Responsible Agency | Contact |
|------------|---------------------------|--|
| ALG I | Agentur für Arbeit | arbeitsagentur.de, tel. 0800 4 5555 00 |
| Bürgergeld | Jobcenter | jobcenter-ge.de, in person on-site |

Tips

- **Register as jobseeker immediately** — don't wait until your last day of work!
- **Show initiative** — document your applications
- Submit Bürgergeld application **online** (saves time)
- If sanctioned: file an **objection** (deadline: 1 month)