



hamboorg.city

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)