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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 | Neue Grundsicherung | arbeitssuchend | Bemessungsentgelt | Hinzuverdienst

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Unemployment Benefit (ALG I) — Your Rights After Job Loss

ALG I is an insurance benefit (not social assistance) — you're entitled to it if you paid contributions. It's the first safety net after losing your employment contract.

ALG I — Conditions

• At least **12 months** of employment covered by contributions in the last 30 months

• Registration as **arbeitssuchend** at Agentur für Arbeit — immediately after receiving notice, at the latest **3 days** after (or 3 months before contract end)

• Registration as unemployed at the latest on the **first day** of unemployment

• Availability for the labor market

How Much?

• **60%** of last net salary (without children)

• **67%** of last net salary (with children)

Calculated based on the so-called Bemessungsentgelt (average earnings from the last 12 months).

How Long?

Employment Period	ALG I Duration
12 months	6 months
16 months	8 months
24 months	12 months

After age 50, the period is longer — up to **24 months** from age 58.

⚠ Avoid Sperrzeit!

If you **resign voluntarily** without good reason or are dismissed for your own fault — you face a **Sperrzeit of 12 weeks** (no ALG I) and shortening of the total period. Signing an Aufhebungsvertrag also typically triggers Sperrzeit.

Additional Earnings (Hinzuverdienst)

You can earn up to **€165 per month** without deductions. Working more than 15 hours/week means losing unemployed status — a Minijob within the hour limit is possible.

When ALG I Ends or You Don't Have It

Then **Bürgergeld** (social assistance from Jobcenter) applies — full amounts for 2026 and conditions are described in a separate article Bürgergeld. **Note:** from **July 1, 2026** Bürgergeld is gradually being transformed into "Neue Grundsicherung" — the name and some rules change, but basic rates remain unchanged (Nullrunde: single €563).

If you work but your income doesn't cover rent, also check Wohngeld (housing allowance).

Where to Apply?

Benefit	Institution	Contact
ALG I	**Agentur für Arbeit**	arbeitsagentur.de, tel. 0800 4 5555 00
Bürgergeld	**Jobcenter**	in person or online

Tips

- **Register immediately** — don't wait until your last day of work
- Document your applications (Eigeninitiative)
- If sanctioned, file a **Widerspruch** within **1 month**

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