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Understanding Gehaltsabrechnung — From Gross to Net

What is deducted from your salary: income tax, social insurance, and what remains. Status: March 2026.

Deutsche Begriffe: Gehaltsabrechnung | Brutto | Netto | Sozialabgaben | Lohnsteuer

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Understanding Gehaltsabrechnung — From Gross to Net

> Status: March 2026. All information without guarantee.

Gross vs. Net

- **Gross (Brutto)** = your salary before all deductions (stated in employment contract)
- **Net (Netto)** = what arrives in your account
- Rule of thumb: Net ≈ **55–65 %** of gross salary

What is deducted?

1. Social Insurance (employee contribution, ~20 %)

Insurance	Contribution rate 2026	Your share	
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Health Insurance	14.6 % + avg 2.9 % surcharge	8.75 %	

Pension Insurance	18.6 %	9.3 %	
Unemployment Insurance	2.6 %	1.3 %	
Long-term Care Insurance	3.6 % (childless: 4.2 %)	1.8 % (2.1 %)	
Total		**~21.15 %**	

2. Income Tax Lohnsteuer (0–45 %)

Depends on tax class and income. Examples for tax class I:

Gross/month	Income tax	Soli	Net (approx.)	
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2,500 €	~259 €	0 €	~1,730 €	
3,500 €	~470 €	0 €	~2,320 €	
5,000 €	~870 €	~22 €	~3,100 €	

3. Church Tax (optional)

- 8 % (Bavaria/Baden-Württemberg) or 9 % (all other regions) of income tax
- **Not a church member?** No deduction! Register withdrawal at registry office.

Key lines on your Gehaltsabrechnung

1. Gross salary — total compensation

2. Tax gross — basis for income tax

3. Insurance gross — basis for social insurance

4. Income tax — Lohnsteuer

5. Solidarity surcharge — 5.5 % of income tax (threshold: €19,950)

6. KV, RV, AV, PV — the 4 social insurances

7. Net salary — amount paid to you

8. Asset-building benefits (VL) — employer subsidy for savings

Tips

- **Use gross-net calculator**: brutto-netto-rechner.info
- **Check your tax class** — wrong class = over/underpayment
- **Church tax:** If you're not a member, verify it's not being deducted
- Check your **Gehaltsabrechnung every month** — errors happen

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