



# HAMBOORG.CITY

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## Lohnabrechnung — Payslip in Germany

A German payslip (Lohnabrechnung) shows your personal data, gross income including salary and bonuses, and deductions for taxes and social insurance. The net amount is what you actually receive in your bank account.

**Deutsche Begriffe:** Lohnabrechnung | Gehaltsabrechnung | Brutto | Netto | Abzüge

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## Lohnabrechnung — Payslip

### What will you find on your payslip?

Basic information:

- Your personal data
- Steuerklasse (tax class)
- Steuern-ID (tax ID)
- Sozialversicherungsnummer (social insurance number)

Earnings (Brutto):

- Gehalt/Lohn — basic salary
- Zuschläge — allowances (night shifts, weekends)
- Bonus/Prämie — bonuses
- Urlaubsgeld — holiday allowance
- Weihnachtsgeld — 13th month salary

## Deductions (Abzüge):

|                          |                                   |  |
|--------------------------|-----------------------------------|--|
| Contribution             | % of gross                        |  |
| -----                    | -----                             |  |
| Lohnsteuer               | depends on Steuerklasse           |  |
| Solidaritätszuschlag     | 5.5% of tax                       |  |
| Kirchensteuer            | 8-9% of tax (if member of church) |  |
| Rentenversicherung       | 9.3%                              |  |
| Krankenversicherung      | 7.3% + surcharge                  |  |
| Pflegeversicherung       | 1.8-2.4%                          |  |
| Arbeitslosenversicherung | 1.3%                              |  |

Netto:

**This is what you receive in your account!**

## Example for €3,500 gross (Steuerklasse 1, no children):

| Item               | Amount         |
|--------------------|----------------|
| Brutto             | €3,500         |
| – Lohnsteuer       | ~€450          |
| – Soli             | ~€25           |
| – Pension          | ~€325          |
| – Health insurance | ~€280          |
| – Care insurance   | ~€70           |
| – Unemployment     | ~€45           |
| <b>= Netto</b>     | <b>~€2,300</b> |

## Where to check?

Calculators:

- [brutto-netto-rechner.info](http://brutto-netto-rechner.info)

- [nettolohn.de](https://www.nettolohn.de)

## Important!

- Check your payslip every month
- Keep payslips (minimum 2 years)
- You need them for: loans, apartment rental, Elterngeld, visas

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[hamboorg.city/knowledge/article/lohnabrechnung/](https://hamboorg.city/knowledge/article/lohnabrechnung/)  
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