



# 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 | Steuerklasse | Steuer-ID | Sozialversicherungsnummer | Zuschläge | Urlaubsgeld | Weihnachtsgeld | Lohnsteuer | Solidaritätszuschlag | Kirchensteuer | Rentenversicherung | Krankenversicherung | Pflegeversicherung | Arbeitslosenversicherung | Beitragsbemessungsgrenze | Arbeitgeberanteil | Grundfreibetrag | Lohnsteuerbescheinigung | vermögenswirksame Leistungen

## Lohnabrechnung — Pay Slip

### What will you find on it?

Basic information:

- Your personal data, Steuer-ID, Sozialversicherungsnummer
- Tax class (Steuerklasse) — determines the amount of Lohnsteuer

Earnings (Brutto):

- Gehalt/Lohn (base salary), Zuschläge (night/weekend allowances), Bonus/Prämie
- Urlaubsgeld (holiday allowance), Weihnachtsgeld (13th salary)

Deductions (Abzüge) — employee contribution rates 2026:

Contribution	% of gross (employee share)
Lohnsteuer	depends on Steuerklasse
Solidaritatzuschlag	5.5% of tax (higher incomes only)
Kirchensteuer	8–9% of tax (if church member)
Rentenversicherung	9.3%
Krankenversicherung	7.3% + ~half Zusatzbeitrag (~1.4%)
Pflegeversicherung	1.8% (2.4% childless 23+)
Arbeitslosenversicherung	1.3%

**Important:** your employer pays the other half of social contributions (Arbeitgeberanteil) — the real cost of your work is much higher than gross. Contributions are calculated only up to **Beitragsbemessungsgrenze** (2026: health/care €66,150/year, pension/unemployment €101,400/year) — above that, they don't increase.

Net:

**What you get in your account.** The first ~€12,348 of annual income is tax-free (Grundfreibetrag 2026).

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

Item	Amount
Brutto	€3,500
– Lohnsteuer	~€450
– Soli	€0 (below threshold)
– Rentenversicherung	~€325
– Krankenversicherung	~€280
– Pflegeversicherung	~€70
– Arbeitslosenversicherung	~€45
<b>= Netto</b>	<b>~€2,330</b>

**Where to check?**

Gross-net calculator:

- [brutto-netto-rechner.info](https://brutto-netto-rechner.info)
- [nettolohn.de](https://nettolohn.de)

## Important for foreigners!

- Check your pay slip monthly — errors in Steuerklasse or contributions happen often
- Keep pay slips and annual **Lohnsteuerbescheinigung** — needed for tax return, credit, housing, Elterngeld and visa extension
- Minijob up to €603 has a simplified slip — no deductions except pension
- Some employers pay **vermögenswirksame Leistungen** (VL) — ask HR