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Self-Employment in Germany — Gewerbe, Freiberufler and Taxes

Register a Gewerbe, become a Freiberufler or micro-entrepreneur: what you need to know about self-employment in Germany. Status: March 2026.

Deutsche Begriffe: Selbstständigkeit | Freiberufler | Gewerbe | Gewerbeanmeldung | Kleinunternehmerregelung

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Self-Employment in Germany — Gewerbe, Freiberufler and Taxes

> Status: March 2026. All information without warranty.

Gewerbe vs. Freiberufler

	Gewerbe	Freiberufler
Examples	Trade, gastronomy, craft, online shop	Doctor, lawyer, journalist, designer, IT consultant, translator
Registration	Gewerbeanmeldung at the trade office	Tax office only (questionnaire)
Trade tax	Yes (exemption: €24,500/year)	No
Chamber of Commerce membership	Yes (fees ~€150–300/year)	No
Accounting	Simple or double-entry	Income-excess statement

Gewerbeanmeldung — How to do it

1. Register at your local Gewerbeamt (trade office) — in person or online

2. Cost: **€15–60** (depending on city)

3. Bring: ID card, residence permit allowing self-employment (if applicable)

4. You'll receive a **trade certificate** — done!

5. The tax office will then automatically send you a **tax registration questionnaire**

Kleinunternehmerregelung (§ 19 UStG)

If your annual turnover is **below €25,000** (new threshold since 2025):

• You don't have to charge **VAT** on invoices

• Advantage: Simpler bookkeeping, lower prices for private customers

• Disadvantage: You can't reclaim input tax

Taxes for Self-Employed

Income tax

• Same as employees: progressive 0–45 %

• Basic exemption 2026: **€12,348**

• **Quarterly advance payments** to the tax office

VAT (value-added tax)

• 19 % (standard) or 7 % (reduced: food, books, culture)

• Monthly or quarterly **VAT return** (via ELSTER)

• Not applicable for Kleinunternehmerregelung

Trade tax (Gewerbesteuer)

• Only for Gewerbe holders

• Exemption threshold: €24,500/year

• Rate varies by city (e.g., Hamburg: 470 %, Munich: 490 %)

Health Insurance

As a self-employed person, you must **insure yourself**:

• **GKV (voluntary):** Minimum contribution ~€220/month (without income) to max. ~€1,100/month

• **PKV:** From ~€300/month (depending on age and health)

Tips

• **Hire a tax advisor** from the start — saves money and stress long-term

• **Open a business account** — keep personal and business finances separate!

• **Invoice correctly** (required information: name, tax ID, invoice number, date, service description, amount)

• For non-EU citizens: residence permit must **allow self-employment**

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