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## Tax Advisor (Steuerberater) — Costs, Benefits and Alternatives

When a tax advisor pays off, fees under StBVV, tax assistance association as budget option (€150–400/year).

**Deutsche Begriffe:** Steuerberater | StBVV | Lohnsteuerhilfeverein | Steuererklärung | Steuerklasse | Einkommensteuererklärung

### Do I need a tax advisor?

German tax returns are complex — over **25 million Germans** file one annually. For foreigners, additional topics often arise: tax class selection, family benefits, foreign income. A **Steuerberater** (tax advisor) can quickly pay for itself.

### When is a tax advisor particularly worthwhile?

- **Tax classes 3/5 or 4/4 with factor** — married couples' combination
- **Self-employed and freelancers** — revenue surplus calculation, VAT
- **Foreign income** — double taxation agreements, credit method
- **Rental income** — depreciation, business expenses
- **First tax return** in Germany — understand the basics
- **High business expenses** — commuting allowance, home office, training, relocation

### Costs under StBVV

Fees are determined by the **Tax Advisor Remuneration Regulation (StBVV)** and depend on your income level.

## Estimated costs for employees

Annual gross salary	Tax return costs (approx.)
€30,000	€400-700
€50,000	€600-1,100
€80,000	€900-1,600
€100,000	€1,100-2,000

**Note:** The tax advisor can charge within a range (tenth-rates). Costs are partly tax-deductible as **special expenses** or **business expenses**.

### What's included in the costs?

- Preparation of income tax return (main form + attachments)
- Review of tax assessment
- Objection against incorrect assessment (charged separately)
- Consultation meetings (often included in the price)

## Lohnsteuerhilfverein — The budget alternative

A **tax assistance association** offers tax advice for employees, retirees and trainees — at significantly lower costs.

### Advantages

- **Cost:** approx. **€150-400 per year** (income-dependent)
- **Membership fee** covers everything: return preparation, assessment review, objection
- **Personal advice** on-site or digital
- **No hidden fees**

### Limitations

- **Only for employees, retirees, students** — not for self-employed
- **No advice on:** business income, VAT, rental income over €18,000/year
- **Waiting times:** Popular associations have long waiting lists

### Major associations in Germany

- **Vereinigte Lohnsteuerhilfe (VLH)** — largest association, over 1 million members
- **Lohnsteuerhilfe Bayern** — strong in southern Germany
- **Aktuell Lohnsteuerhilfeverein** — nationwide

## Finding a tax advisor

- **Tax Advisor Chamber:** [steuerberaterkammer.de](https://steuerberaterkammer.de) — official search
- **Google reviews** and **recommendations** from acquaintances
- **Tip for foreigners:** Look for tax advisors experienced in "international tax law" or "expat tax advice"

## Prepare your tax return yourself?

For simple cases (one employer, no additional income), you can prepare the return yourself:

- **ELSTER** ([elster.de](https://elster.de)) — free, official tax office portal
- **Wiso Steuer** — from approx. €30/year, user-friendly
- **Taxfix** — app, approx. €40, especially simple for beginners

**Average refund 2025:** approx. **€1,063** — filing a tax return almost always pays off!