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Tax Return Step by Step — ELSTER, Allowances and Tips

File your Steuererklärung via ELSTER: Werbungskosten €1,230 allowance, special expenses, deadlines, and average refund of €1,095.

Deutsche Begriffe: Steuererklärung | ELSTER | Werbungskosten | Sonderausgaben | Einkommensteuerbescheid | Lohnsteuerbescheinigung | Finanzamt

Why File a Tax Return?

In Germany, taxes are **deducted monthly from wages** (income tax). Employees often overpay — a tax return helps you get your money back. The **average refund** is around **€1,095**.

Required or Voluntary?

Required (filing is mandatory):

- Married with tax class III/IV
- Additional income over €410/year
- Wage replacement benefits (short-time work allowance, parental leave, sick pay) over €410
- Multiple employers simultaneously

Voluntary — almost always worthwhile:

- Employees with tax class I or IV
- High commuting costs, relocation, training

Step-by-Step Guide

Step 1: Set Up ELSTER Access

ELSTER (elster.de) is the official online portal of the tax authority:

1. Register an account on **elster.de**
2. **Activation code** arrives by mail (takes about 2 weeks)
3. Download certificate file and store securely

Alternative: Tax software like WISO Steuer, Taxfix, or SteuerBot — often easier than ELSTER directly.

Step 2: Gather Documents

- **Wage tax certificate** — from employer (by end of February)
- **Commuting costs** — distance from home to work in km
- **Bank statements** — for deductible expenses
- **Donation receipts**
- **Invoices** for craftspeople, household help
- **Receipts** for training, professional literature, work materials

Step 3: Enter Werbungskosten

Werbungskosten are expenses related to your profession:

Item	Amount
Employee allowance	€1,230 (automatic)
Commuting allowance	€0.30/km (from 21st km: €0.38)
Home office allowance	€6/day, max. €1,260/year
Work materials	Laptop, office chair, professional books
Training costs	Course fees, travel expenses
Job-related relocation	Allowance €886 (2025)

Tip: If your actual Werbungskosten exceed **€1,230**, it's worth collecting all receipts.

Step 4: Special Expenses and Extraordinary Burdens

- **Health and long-term care insurance** — basic coverage fully deductible
- **Donations** — up to 20% of total income
- **Church tax** — automatically included
- **Childcare** — 2/3 of costs, max. €4,000/child

- **Medical costs** — glasses, dentures, medications (above reasonable burden)

Step 5: Household Services

- **Craftspeople costs:** 20% of labor costs, max. €1,200/year tax reduction
- **Household services:** cleaning, garden care — 20%, max. €4,000/year

Step 6: Submit and Review Assessment

- **Deadline:** July 31 of the following year (with tax advisor: end of February of the year after)
 - **Voluntary filing:** Possible retroactively up to **4 years**
 - **Income tax assessment** arrives by mail — refund is transferred
 - **Objection:** 1 month after receiving the assessment
- Status: March 2026. All information provided without warranty.