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## Steuerklassen — Tax Classes in Germany (I-VI)

Which tax class suits you? How to reduce taxes? Simple explanation of Steuerklassen.

**Deutsche Begriffe:** Steuerklasse | Lohnsteuer | Finanzamt | Steuererklärung

## Steuerklassen — Tax Classes in Germany

### What are tax classes for?

**Steuerklasse** (tax class) determines how much tax is deducted from your salary. The better your class — the more net income you receive.

### 6 Tax Classes

Class	For Whom	Tax
<b>I</b>	Single, divorced, living separately	Standard
<b>II</b>	Single parents	Lower (relief)
<b>III</b>	Higher-earning spouse (partner has IV or V)	Lowest
<b>IV</b>	Spouses earning similarly	Standard
<b>V</b>	Lower-earning spouse (partner has III)	Highest
<b>VI</b>	Second job (Minijob doesn't count)	Highest

## Example: How much difference does the class make?

At €3,500 gross salary:

- Class I: ~€2,400 net
- Class III: ~€2,700 net (€300 more!)

## How to change your tax class?

1. Go to [elster.de](https://www.elster.de) (tax portal)
2. Submit request "Antrag auf Steuerklassenwechsel"
3. Or visit Finanzamt with the form

**Important:** Change takes effect the following month.

## Tips

☐ **Married:** If one earns significantly more — choose III/V ☐ **Single parent:** Make sure you have class II (lower tax) ☐ **Minijob up to €520:** Doesn't affect your class ☐ **Two jobs:** Second job always has class VI (worst)

## Steuererklärung evens out differences

Regardless of your class, after filing your annual tax return (Steuererklärung) the office calculates what you actually owe and refunds the difference.