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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
I	Single, divorced, living separately	Standard
II	Single parents	Lower (relief)
III	Higher-earning spouse (partner has IV or V)	Lowest
IV	Spouses earning similarly	Standard
V	Lower-earning spouse (partner has III)	Highest
VI	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.

Editorial hamboorg.city · As of: April 2026 · Carefully prepared, regularly updated.
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