

Payslip

— DIE LOHNABRECHNUNG

The Lohnabrechnung is the official payslip that shows how your pay is calculated: brutto, netto, Steuerklasse.

The number in your contract is not the number that lands in your account — **tax and insurance** sit in between. In Germany pay is always quoted gross. Here: the three blocks of a payslip, which deduction lines are tax and which are insurance, and the **Steuerklasse** box that can change your take-home pay by hundreds of euros a month.

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01 00:10

Right now: two numbers and a big gap

SHORTCUT ⚡ **brutto** = **before** deductions, **netto** = what you actually get. The difference goes into two groups: **tax** (Steuer) and **insurance** (Versicherung). Every line you see is one of the two.

The figure in a German employment contract is **always gross**. If the ad says “**2.800 € brutto**”, 2,800 will not arrive in your account. Job ads in the US and UK quote gross too, but the German gap is a big one: **roughly 25-40%**.

- ① In a job interview, **ask** whether the figure is **brutto** or **netto**. The default in Germany is gross, but asking is not rude: **Ist das brutto oder netto?**

The skeleton of a payslip: three blocks

A payslip looks complicated but it is made of **three blocks**. When you pick up the page, find these three first and read the lines afterwards.

BLOCK	GERMAN	WHAT IT SHOWS
1 - Earnings	Bezüge - Bruttobezüge	gross salary , overtime , bonuses , extra payments
2 - Deductions	Abzüge	taxes + social insurance contributions — the longest block
3 - Result	Auszahlungsbetrag - Netto	the amount that will be paid into your account

The number in block three appears as **Auszahlungsbetrag** or **Überweisungsbetrag**. If that is all you are after, look at the **very bottom** of the page.

The words on a payslip look long because they are all compounds. Read them **from the end to the beginning** and they make sense:

WORD	PIECES	MEANING
der Bruttolohn	brutto + Lohn	gross pay
die Lohnsteuer	Lohn + Steuer	income tax taken from your wages
der Arbeitnehmeranteil	Arbeitnehmer + Anteil	the employee's share
der Arbeitgeberanteil	Arbeitgeber + Anteil	the employer's share
der Auszahlungsbetrag	Auszahlung + Betrag	payout amount

Don't mix them up: **Arbeitnehmer** is literally the one who *takes* work, the **employee**. **Arbeitgeber** is the one who *gives* work, the **employer**. English says employ-ee and employ-er; German spells the idea out in plain words.

The deduction lines — who gets the money

Deductions fall into **two groups**. First come the **taxes** that go to the state, then the **insurance contributions** that go to social security. On the payslip they usually sit under separate headings.

LINE	IN ENGLISH	WHO GETS IT
die Lohnsteuer	income tax	the state — the biggest deduction
der Solidaritätszuschlag	solidarity surcharge	the state — on most salaries it is no longer charged
die Kirchensteuer	church tax	only if you are registered with a church
die Rentenversicherung	pension insurance	the pension fund
die Krankenversicherung	health insurance	your health insurer
die Pflegeversicherung	long-term care insurance	the care fund for old age and illness
die Arbeitslosenversicherung	unemployment insurance	the unemployment fund

The last four all contain **-versicherung**: they are **insurance**, not tax. You get something back — a pension, a doctor, unemployment benefit. The first three are taxes and go straight to the state.



TRAP 1

Church tax starts automatically

When you register your address (Anmeldung) the form asks for your **religion**. If you name a church there, **Kirchensteuer** is **taken from your pay automatically** — nobody asks you again.

✓ Religionszugehörigkeit: **keine**

Religion: none — no church tax is deducted.

You can leave the field empty or write **keine**. Being Muslim does not trigger this tax; **Kirchensteuer** is only charged to people **registered with a religious body that is officially recognised in Germany**.

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04 04:00

Steuerklasse: one small box, hundreds of euros

German tax is split into **six classes**, and which one you are in **directly changes what you take home**. With the same gross salary, a different class can mean a difference of several hundred euros a month.

CLASS	WHO	NOTE
I	single, divorced, widowed	the most common
II	single parent living alone with a child	extra allowance
III	married — the higher earner	lowest deduction
IV	married — both earn about the same	the default
V	married — the lower earner	highest deduction
VI	second job	highest rate

For married couples the key question is: **III + V** or **IV + IV**? The total tax paid ends up the same at year-end, but **what you take home during the month** is different. It is a choice and it **can be changed**.

On the payslip your class is shown as **StKI** or **Steuerklasse**, usually in the top right corner. Take a look — most people don't know their own class.



TRAP 2

Being in class V without noticing

When you get married, the couple moves to **IV + IV** automatically. If one partner earns clearly less, **III + V** leaves more money in the month — but **nobody tells you**; you have to file a request.

The reverse is true too: the partner in class **V** looks at the payslip and panics — “why is so much taken from me?” The deduction is high because **the couple's allowance has been loaded onto the other partner**. The account is settled at year-end with the **Steuererklärung**.

✓ Ich möchte die Steuerklasse wechseln.

I'd like to change my tax class.

✓ Welche Steuerklasse habe ich?

Which tax class am I in?

05 05:30

The part nobody tells you: a payslip is an application document

Textbooks treat the payslip as a “pay slip”, nothing more. In Germany it has a **second and more important job**: it is your **proof of income**. It is the paper people ask for when you rent a flat, take out a loan or buy a phone on instalments.

- **Flat application** — the landlord almost always asks for **die letzten drei Gehaltsabrechnungen** (your last three payslips). [The flat-hunting page](#).
- **Loans and instalments** — the bank looks at the payslip as proof of income.
- **Visa and residence permit** — asked for as proof that you can support yourself.
- **Tax refund** — at year-end the **Lohnsteuerbescheinigung** (annual summary) is built from your payslips.

- ① Practical result: **don't throw payslips away**. Put the page that arrives every month into a folder. "Do you have last year's payslips?" comes up in Germany far more often than you would think.

The second thing nobody says: overpaid tax can be **claimed back**. Even if the **Steuererklärung** (tax return) is not compulsory for you, it is worth filing — most employees get back **anywhere from a few hundred to a few thousand euros** a year. But this is a language page, not financial advice: the figure depends on your situation, and a **Lohnsteuerhilfeverein** or a tax adviser can give you the exact answer.

06 06:15

What to do this week

This topic sticks when you **read your own payslip**, not when you do exercises. Five minutes:

- Get out your latest payslip. Mark the three blocks: **Bezüge** · **Abzüge** · **Auszahlungsbetrag**.
- Find gross and net and work out the difference. What percentage is it?
- Sort the deduction lines into two piles: which are **Steuer**, which are **-versicherung**?
- Find the **Steuerklasse** line. Which class are you in — did you know?
- Take a line you don't understand and break it up from the end: **Sozialversicherungsbeitrag** → Beitrag (contribution) ← Versicherung (insurance) ← Sozial (social).

- ① Next up is health insurance: what you get in return for the contribution taken from your payslip.

07 BUILD

Build the sentence yourself

Tap the words and put them in order. This is the hardest part of German — and there are no options to pick from, **you** build it.

TAP THE WORDS

TAP THE WORDS

07 06:40

Test yourself

Tap an answer — we will look at why together.

+7

Take the full test

13 questions · timed · rule breakdown at the end



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