

Employment

Even though the primary focus of studies are in the academic field, most students have a part-time job. Either for earning a living or simply to gain experience in a professional environment. Most students have probably heard of mini-jobs, but there are some aspects to consider when working as a student. In the following chapter, you will find all the relevant information you should be considering if you want to take on a part-time job.



Compulsory social insurance: Students who are in employment may be required to pay social insurance and must therefore also pay social contributions for unemployment and pension insurance. This amount is shared equally by the employer and the student. The obligation to pay insurance depends on whether time and labour are predominantly taken up by the studies. An activity is free of contributions to unemployment, health and long-term care insurance if:

- The employment is exclusively during the semester break,
- the employment is limited to a maximum of 3 months or 70 working days per year (irrespective of the number of hours and the amount of pay),
- a working time of no more than 20 hours per week during the semester, with the possibility of extending this employment to more than 20 hours only during the lecture-free period.



Pension insurance: Students are only exempt from insurance in the statutory pension insurance if they are in a low-income occupation. Mini-employment is, firstly, low-paid employment (less than 15 hours a week, maximum 450 euros a month) and, secondly, short-term employment (less than 70 working days or 3 months a year). Several low-income jobs are added together.



Lecture-free period: For jobs during the lecture-free period, there is an exemption from insurance for health, nursing care and unemployment insurance. The weekly working hours and the amount of the earnings have no INFLUENCE on this assessment. However, the exemption from insurance only applies as long as the student is not yet considered a professional employee.

With regard to health, long-term care and unemployment insurance, the following principle applies: exemption from insurance only exists if the student's time and labour are predominantly taken up by his or her studies. The Federal Social Court (Bundessozialgericht) has used the weekly working hours as a decision criteria here and has defined the limit at 20 hours per week. The amount of earnings does not play a role in this context. The following variants are therefore conceivable:

- The student does not work more than 20 hours a week during the lecture period: There is exemption from insurance.
- The student works more than 20 hours a week during the lecture period: there is compulsory insurance.
- In the course of a year, the student has several jobs with a working time of more than 20 hours per week each and is employed for more than a total of 26 weeks: There is compulsory insurance.



Employment and BAföG: It is important to note that additional income can lead to a REDUCTION of BAföG benefits. In simplified terms, a gross income of € 5,416.32 in twelve months or € 451.36 is exempt from taxation. This does not reduce the entitlement to BAföG benefits. To be on the safe side, however, BAföG recipients should have their "unobjectionability" confirmed by the responsible BAföG office when taking up a part-time job.

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Students for Students is a Projekt of RCDS (Ring Christlich-Demokratischer Studenten)
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