Working while studying – What’s to know?

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Studierendenwerk Hamburg
Overview

0. Studierendenwerk Hamburg – Service for students
1. Finding a job
2. What is important when it comes to working while studying?
3. Job types
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5. Regulations for students from non-EU countries
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0. Studierendenwerk Hamburg – Service for students

- Eating
- Accommodation
- Social & International Affairs
  - Jobbing
  - Health insurance
  - Housing benefit
  - Social benefits
  - Emergency fund
- Finance
1. Finding a job

- www.stellenwerk-hamburg.de
- www.jobcafe.de
- Federal Employment Agency (Bundesagentur für Arbeit)
- www.meinestadt.de → Hamburg
- University Websites
- Programme ConAction of Studierendenwerk Hamburg
- Studierendenwerk Hamburg as employer

Make use of filters!
1. Finding a job

- use own networks
- check job application documents (*Bewerbungsunterlagen*)
- prepare for job interview (*Vorstellungsgespräch*)
- unsolicited application (*Initiativbewerbung*)
- search for a study-related job
- ask former employers for job references (*Arbeitszeugnis*)
- improve German language skills
2. What is important when it comes to working while studying?

• Study requirements & job – compatible (in terms of time)?
• Combinability of different jobs
• Limits on working hours, e. g. regarding health insurance
• Limits on income, e. g. for
  • Family (health) insurance
  • BAföG
• Residence permit: limited work permit
• Read documents closely & keep them (e. g. contracts, salary statements etc.)
• Inform all employers about student status & further jobs
• Avoid illegal work & pseudo self-employment (Scheinselbstständigkeit)
3. Job types

- **Minijob**
- **Werkstudierenden-Tätigkeit**
- **Job types (dependent employment)**
- **special German student job concept**
- **Midijob**
- **Employment subject to social insurance**
- **Freelancing / fees** (Honorartätigkeit)
- **Self-employment**
- **Own business**
Minijob

• max. monthly income € 520 (regularly)
• Oftentimes no fixed weekly/monthly working hours
• Independent of student status (full time, part time, semester of academic leave)
• Mostly social security free (*sozialversicherungsfrei*):
  • exemption from pension insurance possible
  • No contributions for health, long-term care and unemployment insurance
  • Health and long term care insurance must be paid individually
• Taxes: tax ID or flat-rate taxation of 2 %, paid by employer or employee
Short-term employment

- max. 3 months or **70 working days** respectively (per calendar year)
- Earnings are irrelevant
- Independent of student status (full time, part time, semester of academic leave)
- Usually no social security for employees (**sozialversicherungsfrei**):
  - No contributions to pension, health, long-term care or unemployment insurance
  - Health and long-term care insurance must be paid individually
- Taxes: tax ID or under specific circumstances flat-rate taxation of 25%, paid by employer or employee
Werkstudierenden-Tätigkeit

- during lecture period: max. 20 hours/week (regularly)*
  during lecture-free period: > 20 hours/week (e.g. 40 hours/week)

- social security:
  - own payments to health insurance / long-term care insurance
  - pension insurance contribution → transition area (520,01 – 2.000,- €)
  - no unemployment insurance contribution

- tax liability starts from **10.908 €** (2023) + **1.230 €** (2023) income-related expenses (*Werbungskosten*) per year

* Attention! Working hours of all jobs are added up, including Minijob & self-employment!
Self-employment (Selbstständigkeit)

- different types: freelancing, fees, trade licence, own business
- distinction: full-time or part-time?
  - working hours: max. 15-20 hours/week
  - earnings: also relevant
- social security (for part-time self-employment):
  - own payments to health insurance / long-term care insurance
  - Pension insurance → check with Deutsche Rentenversicherung
  - no unemployment insurance contribution
- taxes: Apply for tax number for self-employment with tax office! If applicable, register trade
- **Attention!** Self-employment must be explicitly permitted by Foreigners’ Registration Office if you have a residence permit according to § 16b Residence Act
4. Combining different types of jobs
Combinations I

4. Combining different types of jobs

Minijobs

Minijob 520 € crossed out
Subject to social security! (Sozialversicherungspflicht / SV-Pflicht!)

Mini-Job 200 €

Mini-Job 160 €

Mini-Job 160 €

= 520 €
4. Combining different types of jobs

**Werkstudierenden-Tätigkeiten**

- **Werkstudierenden-Tätigkeit** + **Werkstudierenden-Tätigkeit**
  - < 20 hours/week (lecture period)

- **Werkstudierenden-Tätigkeit** + **Werkstudierenden-Tätigkeit**
  - > 20 hours/week (lecture period)
  → Social security!

- **Werkstudierenden-Tätigkeit** + **Minijob**
  - < 20 hours/week (lecture period)

**Combinations II**
Combinations III

Self-employment (part-time)

- Self-employment + Self-employment
  - < ca. 15-20 hours/week

- Self-employment + Self-employment
  - > ca. 15-20 hours/week

- Self-employment + Minijob
  - max. ca. 20 hours/week (lecture period)
  - Werkstudierenden-Tätigkeit

4. Combining different types of jobs

Full-time self-employment!
Combinations - Example

Combining different types of jobs

- Freelancing
  - e.g. private lessons
  - 5 hours/week*

- Werkstudierenden-Tätigkeit
  - e.g. as tutor
  - 10 hours/week *

- Minijob
  - e.g. sale
  - 5 hours/week*

- Short-time employment (lecture-free period!)
  - e.g. catering
  - 70 days/year

* during lecture period

Consider taxes!
5. Regulations for students from non-EU countries

- 120/240-day-rule
  - What is counted as a full, what as half a working day?
  - Illness, vacation etc.

- On-campus jobs
  - Not counted towards 120/240-day-rule

- Self-employment not permitted
  - Application for permission possible at Foreigners’ Registration Office
Combining different types of jobs

- Freelancing: e.g., private lessons 5 hours/week*
  - § 16b Residence Act: self-employment → extra permit!

- Werkstudierenden-Tätigkeit: e.g., as tutor 10 hours/week *
  - § 16b Residence Act: unlimited (on campus activity)

- Short-time employment (lecture-free period!): e.g., catering 70 days/year
  - § 16b Residence Act: 120/240-day-rule

- Minijob: e.g., sale 5 hours/week*

Consider taxes!

* during lecture period
6. Working contracts

- relevant for dependent employment
- regulated aspects can be:
  - probation period
  - weekly working hours / working days
  - Requirements in case of illness / incapacity
  - vacation
  - overtime
  - termination
- keyword *Werkstudierendenverhältnis*
- Stumble upon…
Helpful brochures

Arbeitsrecht – Informationen für Arbeitnehmer und Arbeitgeber (bmas.de)

Studium. BAföG. Job. (dgb.de)
7. Counselling on jobbing

• Counselling Centre for Social & International Affairs – BeSI
• UHH General Students‘ Committee (AStA) → Beratung zu studentischen Steuerfragen
• Unions, e. g. DGB Jugend → Studium → Themen → Dein Job
• Federal Employment Agency (Bundesagentur für Arbeit) → Berufsberatung
• University Career Center
• Public Legal Advice (ÖRA)
• Verbraucherzentrale
Contact information
Counselling Centre for Social & International Affairs – BeSI

Counselling via phone
040/41902-155

Office hours:
Mondays, 12 to 3 p.m.
Wednesdays, 1:30 to 3:30 p.m.

besi@stwhh.de

Counselling via video call possible

Open office hours (in person):
Grindelallee 9, 20146 Hamburg, 3rd floor

Mondays, 1 to 3 p.m.
Tuesdays, 1 to 4 p.m.
Thursdays, 10 to 12 a.m.
Contact information
Counselling for students with child

Counselling via phone
040/41902-183

Office hours:
Mondays, 12 to 3 p.m.

studierenmitkind@stwhh.de

Open office hours (in person):
Grindelallee 9, 20146 Hamburg, 3rd floor

Mondays, 1 to 3 p.m.
Tuesdays, 1 to 4 p.m.
Thursdays, 10 to 12 a.m.

Counselling via video call possible
One more thing

We have carefully researched the contents of this presentation, however, we cannot guarantee the accuracy and completeness of the information and do not assume liability.

The presentation cannot replace an individual consultation on jobbing alongside studies at the Counselling Centre for Social & International Affairs - BeSI of the Studierendenwerk Hamburg or a consultation on tax issues by the advice on student tax issues of the student union (AStA) of the University of Hamburg, income tax assistance associations or tax consultants.
Thank you for your interest!
Chat questions?