Working while studying – What’s to know?

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Overview

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2. What is important when it comes to working while studying?
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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
- Inform all employers about student status & further jobs
- Avoid illegal work & pseudo self-employment (*Scheinselbstständigkeit*)
3. Job types

- Minijob
- Short-term employment
- Freelancing / fees (Honorartätigkeit)
- Job types (dependent employment)
- Midijob
- Employment subject to social insurance
- Self-employment
- Own business

Werkstudierenden-Tätigkeit

special German student job concept
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 – 1.600,- €)
  • no unemployment insurance contribution

• tax liability starts from 10.347 € (2022) + 1.200 € 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
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Combinations I

Minijobs

- Minijob 520 €
- Mini-Job 200 €
- Mini-Job 160 €
- Mini-Job 160 €

\[= 520 \text{ €}\]

→ Subject to social security!
(Sozialversicherungspflicht / SV-Pflicht!)

= 520 €
4. Combining different types of jobs

Combinations II

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) ✔
Combinationself-employment (part-time)

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

Self-employment + Self-employment > ca. 15-20 hours/week → Full-time self-employment!

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

4. Combining different types of jobs
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**Example**

- 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 (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
Combinations - Example

4. Combining different types of jobs

- Freelancing: e.g. private lessons, 5 hours/week*  
  § 16b Residence Act: unlimited (on campus activity)

- Werkstudierenden-Tätigkeit: e.g. as tutor, 10 hours/week*  
  § 16b Residence Act: self-employment → extra permit!

- Short-time employment: e.g. catering, 70 days/year
  § 16b Residence Act: 120/240-day-rule

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

Consider taxes!
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

6. Working contracts

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 → 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.

Counselling via video call possible

besi@stwhh.de

Back again – open office hours:
Grindelallee 9, 20146 Hamburg, 3rd floor
Tuesdays, 1 to 4 p.m.
Thursdays, 10 to 12 a.m.
Thank you for your interest!
Chat questions?