Working while studying – What's to know?

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Studierendenwerk Hamburg

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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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0. Studierendenwerk Hamburg – Service for students









- Jobbing
- Health insurance
- Housing benefit
- Social benefits
- Emergency fund



1. Finding a job

- www.stellenwerk-hamburg.de
- www.jobcafe.de

Make use of filters!

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



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

Werkstudierenden-Tätigkeit

special German student job concept

Minijob

Short-term employment

Job types (dependent employment)

Midijob

Employment subject to social insurance

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Freelancing / fees (Honorartätigkeit)

Selfemployment

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



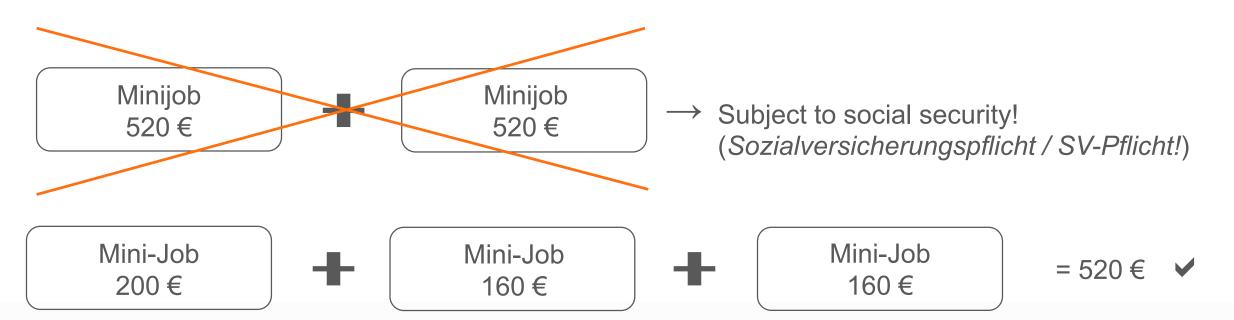
4. Combining different types of jobs



4. Combining different types of jobs

Combinations I

Minijobs





Combinations II

Werkstudierenden-Tätigkeiten

Werkstudierenden-Tätigkeit



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



Werkstudierenden-Tätigkeit



Werkstudierenden-Tätigkeit > 20 hours/week (lecture period)



Werkstudierenden-Tätigkeit



Minijob

< 20 hours/week (lecture period)





4. Combining different types of jobs

Combinations III

Self-employment (part-time)





Combinations - Example

4. Combining different types of jobs

*during lecture period

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

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



4. Combining different types of jobs **Combinations** -Example § 16b Residence Act: *during lecture period unlimited (on campus activity) Werkstudierenden-Minijob freelancing Tätigkeit e. g. private lessons e. g. sale e.g. as tutor 5 hours/week* 5 hours/week* 10 hours/week * short-time employment § 16b Residence Act: 16b Residence Act: (lecture-free period!) self-employment → extra permit! 120/240-day-rule e. g. catering 70 days/year **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...



6. Working contracts

Helpful brochures









<u>Arbeitsrecht – Informationen</u> <u>für Arbeitnehmer und</u> <u>Arbeitgeber (bmas.de)</u>

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. <u>DGB Jugend</u> → Studium → Themen → <u>Dein Job</u>
- Federal Employment Agency (*Bundesagentur für Arbeit*) → <u>Berufsberatung</u>
- 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.



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.



besi@stwhh.de



Counselling via video call possible



Contact information

Counselling for students with child



Counselling via phone 040/41902-183

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



Open office hours (in person):

Grindelallee 9, 20146 Hamburg, 3rd floor

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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?

