

How to finance your studies?

Working & Interning as an International Student in Hamburg

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Counselling Centre for Social & International Affairs – BeSI

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Studierendenwerk Hamburg

Overview

1. Service for students by Studierendenwerk Hamburg
2. Finding a job / internship
3. Key issues in working / interning while studying
4. Legal areas when working / interning
5. Job types
6. Combining different job types
7. Regulations for students from non-EU countries (§ 16b AufenthG)
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10. Internship during studies: mandatory, voluntary, abroad
11. Main limits to be aware of
12. Contact information

1. Service for students by Studierendenwerk Hamburg



Gastronomy



Accommodation



Social &
International Affairs



Financing

- Health insurance
- Jobbing
- Social benefits, e.g. housing benefit (*Wohngeld*)
- Change to study status
- Crisis and conflict situations, e.g. emergency fund
- Studying with child, chronic illness, students from abroad

2. Finding a job / internship

- [TUHH: Job search](#)
- [www.stellenwerk.de/hamburg](#)
- [www.jobcafe.de](#) → region postcode area 2**** Hamburg
- [Federal Employment Agency](#) (*Bundesagentur für Arbeit*) → [Career Counselling Hamburg](#) (*Berufsberatung*) → [Program Wintersemester 2025/26](#)
- [www.meinestadt.de](#) → Hamburg

2. Finding a job / internship

- use own networks
- check 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

3. Key issues in working / interning while studying

- Study requirements & job(s) / internship – compatible in terms of time, etc.?
 - Combinability of different jobs / internship
 - Limits on working / voluntary internship days: student residence permit [§ 16b AufenthG](#)
 - Limits on working hours in a working student job (*Werkstudierenden-Tätigkeit*)
 - Limits on income, e. g. for
 - Family health insurance (*Familienversicherung*; details in our [info sheet health insurance](#))
 - German law on higher education grants ([BAföG](#))
- Read documents closely & keep them (contract, salary statements, registration certificate for social security, etc.)
- Inform all employers about student status & other job(s) / internship!
- Avoid illegal work & pseudo self-employment ([Scheinselbstständigkeit](#))

4. Legal areas when working / interning

- **Residence law**, esp. student residence permit § 16b: work permit limit, permit on request, ...
- **Social Security/Insurance**, (non-)contribution/deduction from monthly payroll to
 - Health insurance
 - Long-term care insurance
 - Unemployment insurance
 - Pension insurance
 - Accident insurance (contributions paid by employer resp. university/state only)
- **Taxes**: [IdNo](#) | (non-)deduction of tax from monthly payroll | determination of tax payment/refund per calendar year
- **Labor law** (individual, collective, occupational safety)
- **Financing sources considering income & other criteria**: [BAföG](#), [scholarship](#), [housing benefit](#) (*Wohngeld*), [child benefit](#) (*Kindergeld*), etc.

| | | |
|--------------------------|------------------|----------|
| Steuerklasse | 1 | |
| Gesamt-Bruttoentgelt | | |
| Steuer | Monat | |
| Freibetrag | | 0 |
| Steuer-Brutto | 30 | 1.200,00 |
| davon einmalig | | 0,00 |
| LSt | | 0,00 |
| SoliZ | | 0,00 |
| KiSt | | 0,00 |
| Kammer | | 0,00 |
| SV / Krankenkasse | 3 - AOK Baden-Wü | |
| SV-Brutto | | 1.186,81 |
| davon einmalig | | 0,00 |
| KV-Brutto | 0 | 0,00 |
| RV-Brutto | 30 | 1.186,81 |
| AV-Brutto | 0 | 0,00 |
| PV-Brutto | 0 | 0,00 |
| KV | 0 | 0,00 |
| RV (18,60%) | 1 | 109,14 |
| AV | 0 | 0,00 |
| PV | 0 | 0,00 |

| | |
|--------------------------------|-----------------|
| Summe der Brutto-Bezüge | 1.200,00 |
| Steuer* | 0,00 |
| Sozialversicherung** | 109,14 |
| Nettolohn | 1.090,86 |

Example: Social security & tax deductions on monthly payroll of a *Werkstudierenden-Tätigkeit* (working student job)

Salary before taxes

Wage tax deduction when applying [tax class 1](#) for single persons (LSt = *Lohnsteuer*)

Pension insurance deduction (*RV = Rentenversicherung*)

Tax deduction (*Steuer*)

Social insurance deduction (here: pension insurance only)

5. Job types

Werkstudierenden-Tätigkeit
(special German student job concept)

Minijob

**Short-term
employment**

**Dependent
employment /
Job types**

Midijob

**Part-/full-time
employment subject to
social insurance**

Honorary (*Ehrenamt*), Trainer (*Übungsleiter*)

**Freelancing / fees
(*Honorartätigkeit*)**

**Self-
employment**

Own business

Minijob

- Max. monthly income € 556 (€ 603 from 1 January 2026) (regularly)
- Oftentimes no fixed weekly/monthly working hours
- Independent of student status (full-time, part-time, sabbatical semester)
- Mostly **social security** free (*sozialversicherungsfrei*):
 - Exemption from compulsory pension insurance possible at job start
 - No employee contributions for health, long-term care and unemployment insurance
(health insurance must be paid by the student independent of the minijob)
- **Taxes:** tax class taxation paid by employee or flat-rate taxation of 2 % usually paid by employer

Short-term employment

- Max. **3 months** or **70 working days** respectively (per calendar year)
- No professional employment (*keine Berufsmäßigkeit*), see page 4 [here](#)
- Earnings are irrelevant
- Independent of student status (full-time, part-time, sabbatical semester)
- Usually **social security** free (*sozialversicherungsfrei*):
No contributions to pension, health, long-term care and unemployment insurance (health insurance must be paid by the student independent of the short-term employment)
- **Taxes:** [tax class](#) taxation or
under specific circumstances flat-rate taxation of 25 %
paid by 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**:
 - Health insurance must be paid by the student independent of the *Werkstudierenden-Tätigkeit*
 - Compulsory pension insurance contribution → transition area (€ 556.01 – € 2,000.-)
 - No unemployment insurance contribution
- **Taxes**: tax class taxation, example: currently no income tax deduction on **monthly** payroll with a monthly gross up to approx. € 1,400 with tax class 1 according to this calculator
- **Tax liability per calendar year** starts from € 12,096 (2025) + € 1,230 (2025) employee lump sum as income-related expenses (*Werbungskosten*) per year, further personal tax details (e.g. course costs) may apply
- * Attention! Working hours of all jobs are added up, including minijob & self-employment!

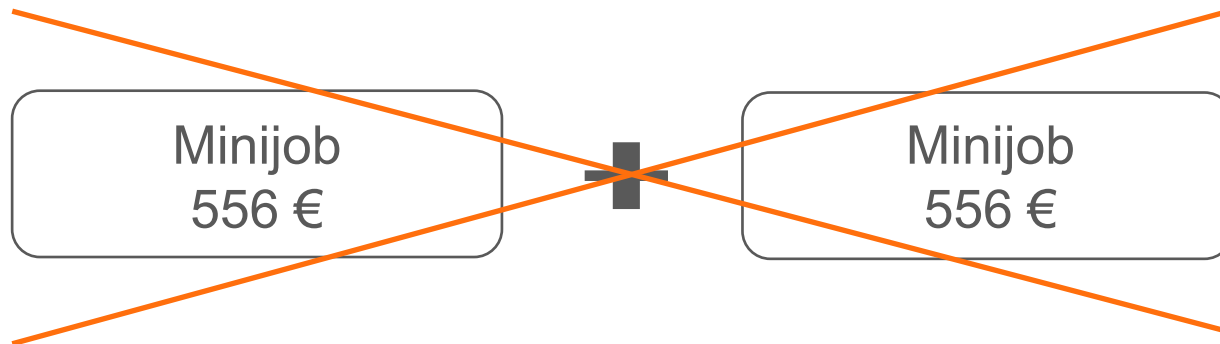
Self-employment (*Selbstständigkeit*)

- Different types: freelancing, fees, trade licence, own business
- Distinction: part-time or full-time (*haupt- oder nebenberuflich*)?
 - ‚Part-time‘ e.g. if max. **20 hours/week** and income is **not the main source of livelihood**
- **Social security** (for part-time self-employment):
 - Health insurance must be paid by the student independent of self-employment
 - Compulsory pension insurance contribution yes/no? → check with *Deutsche Rentenversicherung*
 - No compulsory unemployment insurance contribution
- **Taxes, etc.:** **Apply for tax number for self-employment with your tax office!**
If applicable, register trade
- **Attention!** Self-employment must be explicitly permitted by your Foreigners' Registration Office if you have a student residence permit according to § 16b Residence Act

6. Combining different job types

Combinations I

Minijobs

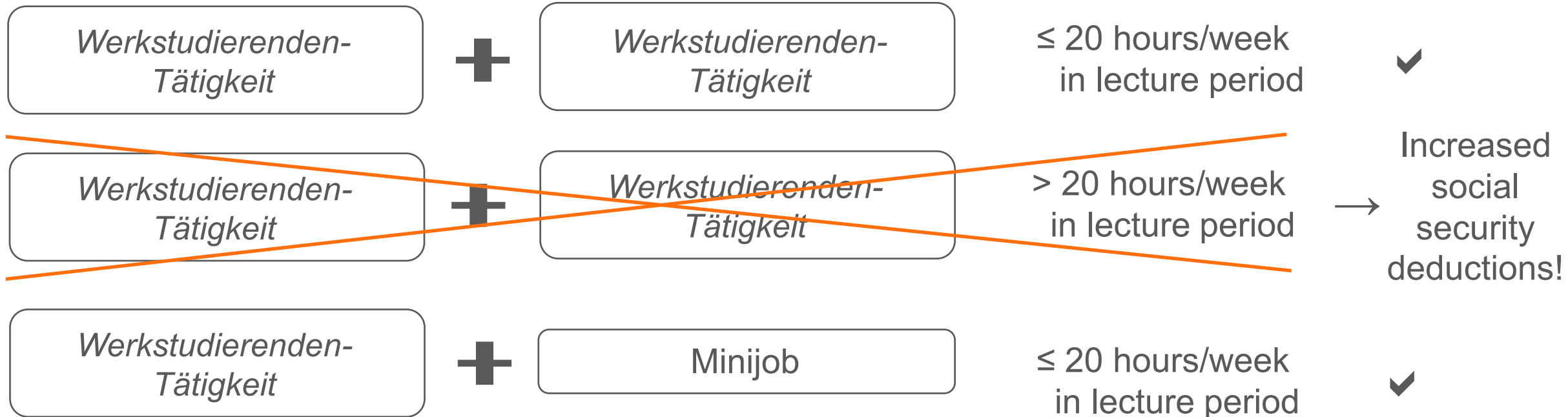


→ Subject to social security
(*Sozialversicherungspflicht / SV-Pflicht*),
if max. 20 hours/week in lecture period:
according to the rules for a
Werkstudierenden-Tätigkeit!



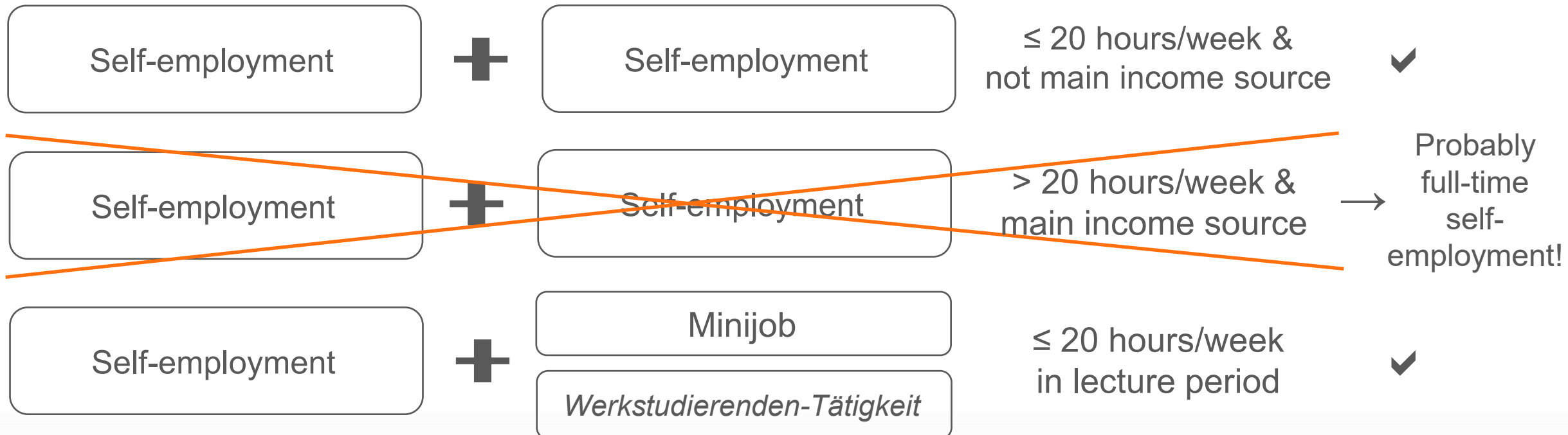
Combinations II

Werkstudierenden-Tätigkeiten



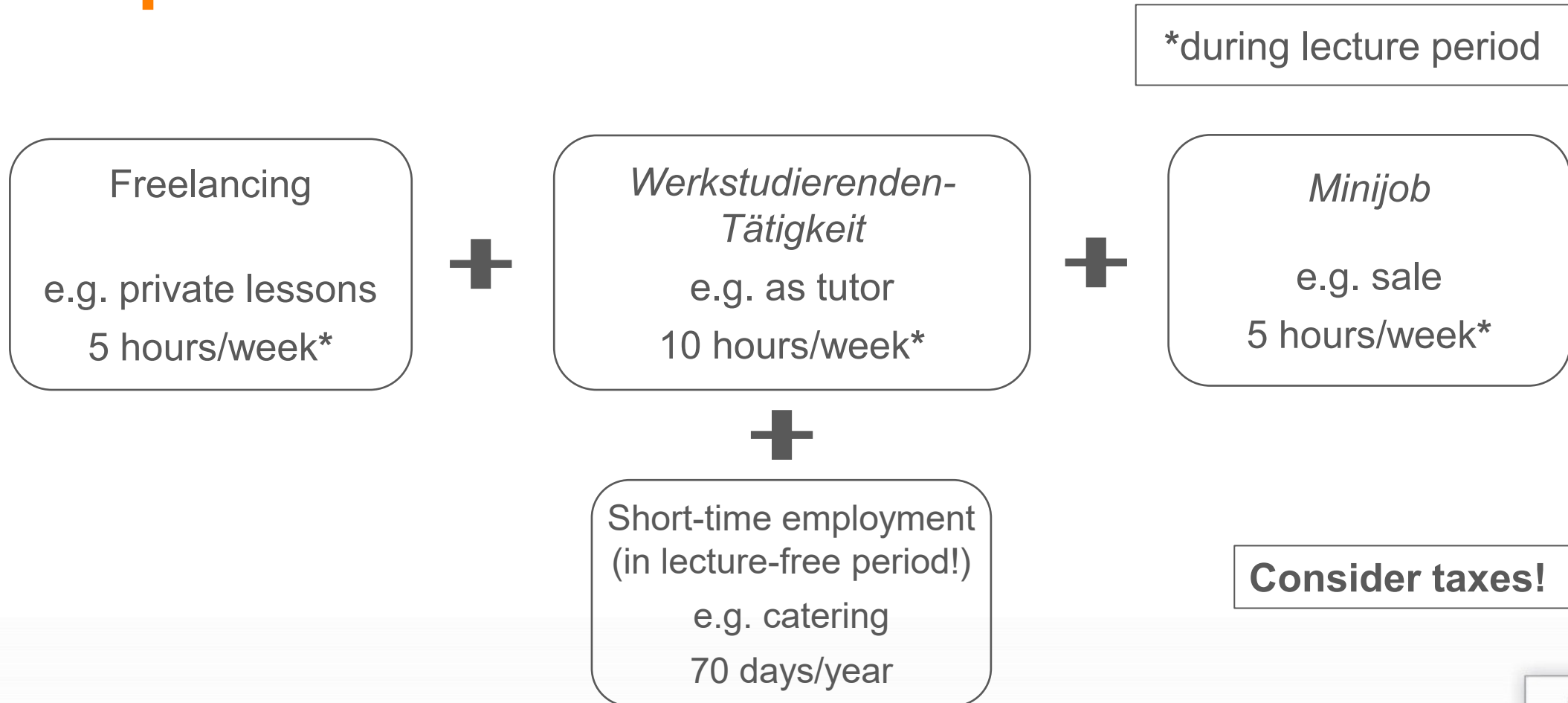
Combinations III

Self-employment (part-time)



Combinations - Example

6. Combining different job types

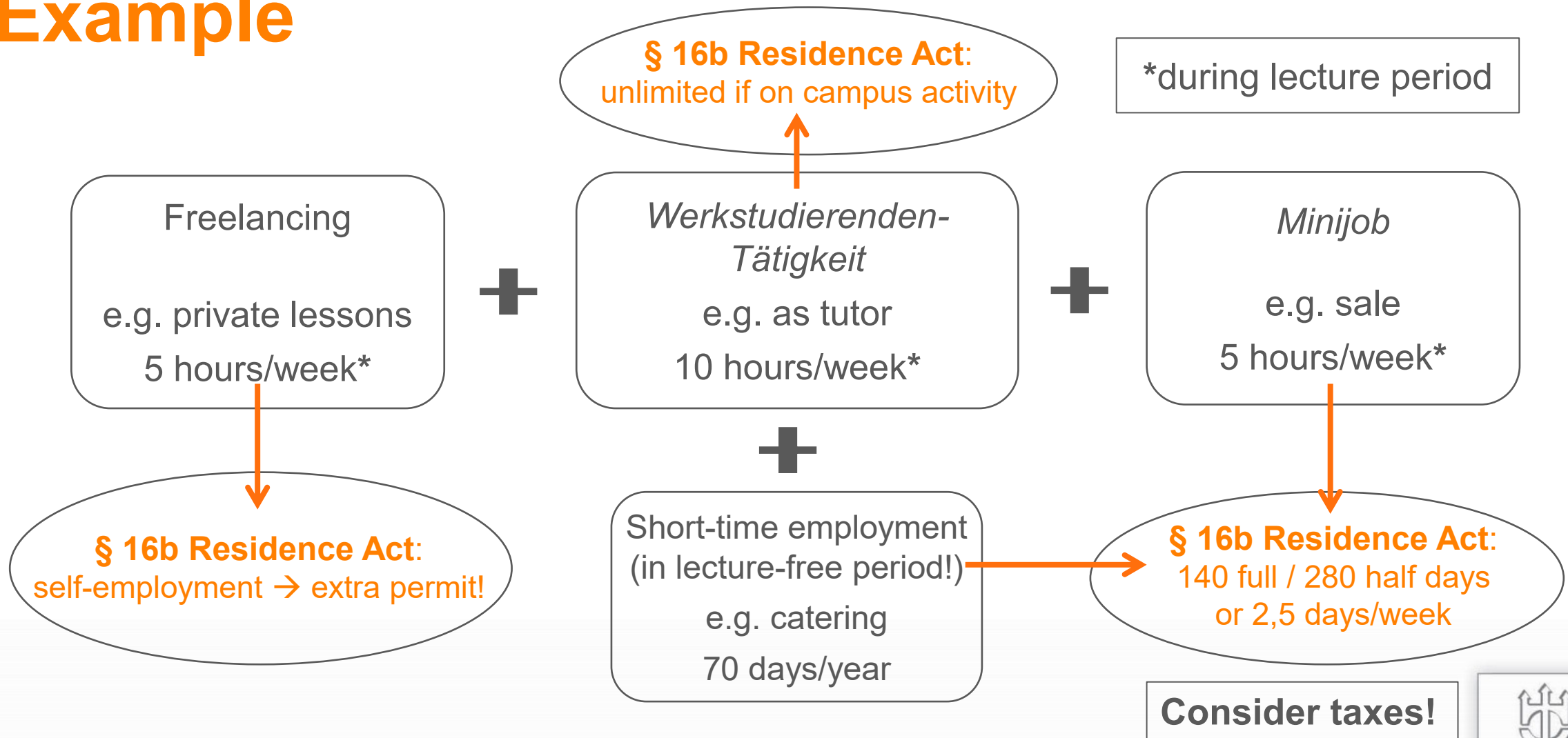


7. Regulations for students from non-EU countries with residence permit according to § 16b AufenthG

- 140-day rule: working day account per calendar year
 - Work up to 4 hours = half working day
 - More than 4 hours = full working day or
 - Work up to 20 hours per week during lecture periods and unlimited working hours (e.g. 40) per week outside lecture periods = each week counts as 2.5 working days (favourability check for part-time work per calendar week)
 - Days not worked (illness, vacation, public holiday) do not count
- Work at universities, academic institutions and university-related organisations (e.g. AStA, Studierendenwerk) e.g. as a student or research assistant is **not counted** towards your working day account (in doubt: ask at Foreigners' Registration Office)
- Self-employment not permitted! Apply for permission at Foreigners' Registration Office

Combinations - Example

6. Combining different job types



8. Working contract

- Relevant for dependent employment (minijob, etc.)
- Regulated aspects can be:
 - Probation period
 - Weekly working hours / working days
 - Requirements in case of illness / incapacity
 - Vacation
 - Overtime
 - Termination
- Keyword ‚*Werkstudierenden-Tätigkeit / Werkstudent:in*‘
- Become suspicious when employee rights are not respected

Helpful brochures



[Jobbing DSW](#)



[Labor Law \(Arbeitsrecht\) BMAS](#)



[Studium. BAföG. Job. DGB](#)

9. Counselling on jobbing

- Counselling Centre for Social & International Affairs – BeSI
- UHH General Students' Committee (AStA): Advice on student tax issues → Beratung zu studentischen Steuerfragen
- Unions, e. g. DGB Jugend → *Studium* → *Themen* → Dein Job
- University Career Center, esp. at TUHH
- Federal Employment Agency (*Bundesagentur für Arbeit*) → Berufsberatung
- Public Legal Advice (ÖRA): low-cost legal consultation, dispute settlement and mediation assistance in all legal fields

10. Internship

is a **learning relationship**

Differentiation on / by

- the timeline: before / during / after studies
- type: mandatory / voluntary
- remuneration: without / with
- location: domestic / abroad

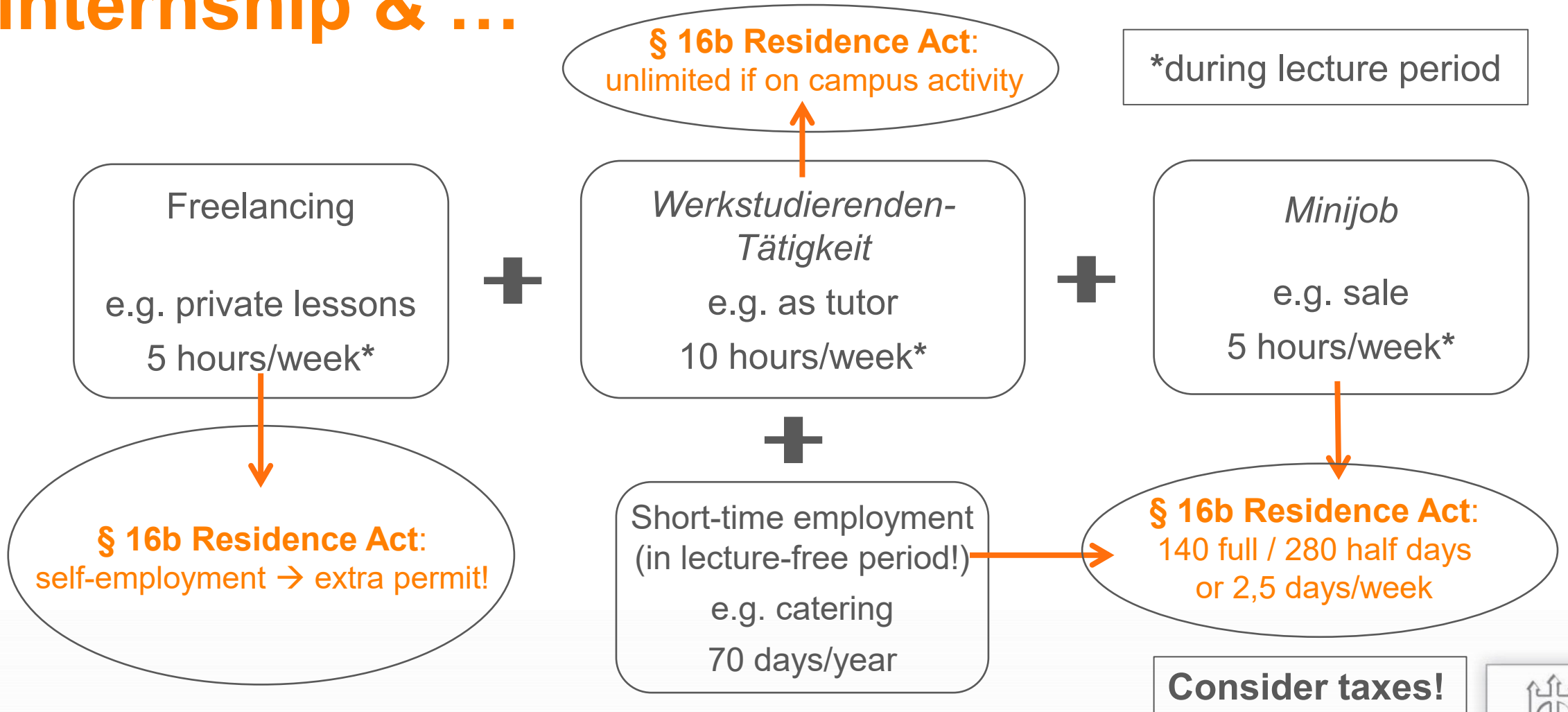
10. Mandatory internship during studies

i. e. **required** according to study and examination regulations

- transfer of training from the university to the company
- permitted by residence law and not credited to 140 full / 280 half days in your working day account
- no entitlement to remuneration and vacation
- no social security obligation (also applicable during a sabbatical semester)
- remuneration is taken into account, e.g. for BAföG and family health insurance
- can be combined with job(s)

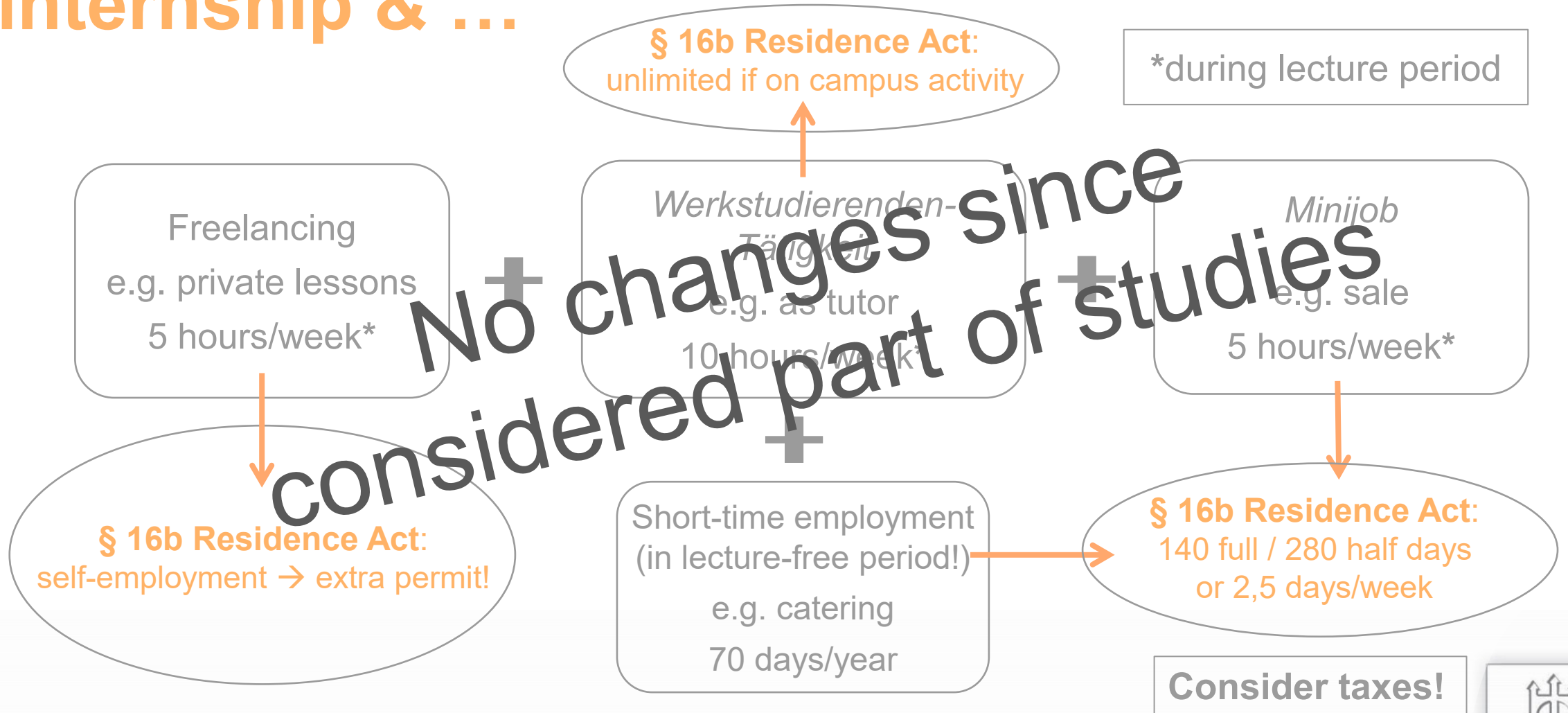
Mandatory internship & ...

Ensure time compatibility and feasibility!



Mandatory internship & ...

Ensure time compatibility and feasibility!



10. Voluntary internship during studies

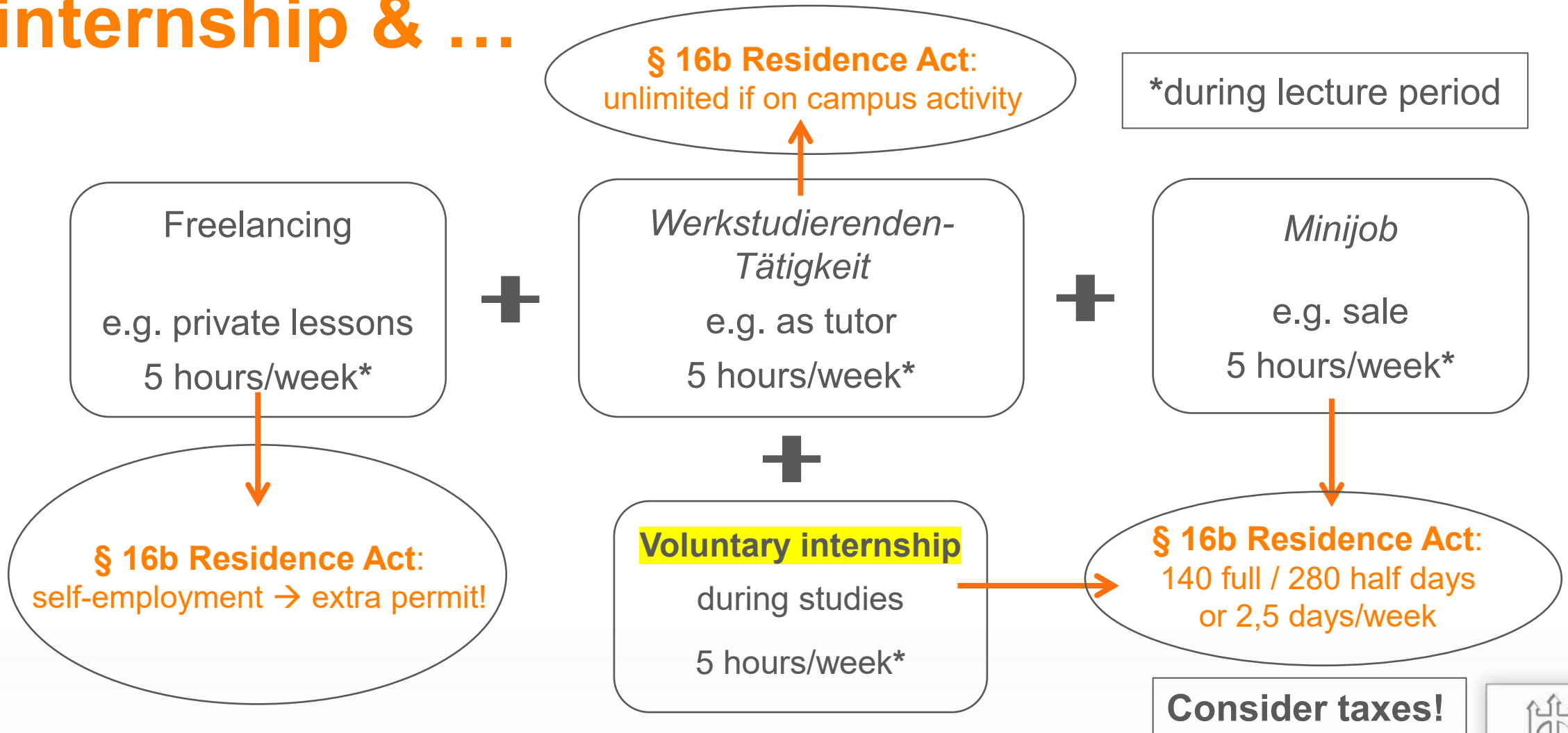
i.e. out of **own motivation**, e.g. to get insight into a field/company, to improve your career prospects, to make contacts in practice

- seen as a **job** by residence law (no matter if paid or unpaid),
optional: application for exceeding the 140 full / 280 half days in your working day account
- **employee status** with entitlement to appropriate remuneration (in the sense of a subsidy for living expenses; negotiation), vacation, continued payment of wages in case of illness, creation of a simple or qualified internship certificate
- subject to **social security contributions**
- possibly **taxable**

Conclude a written internship contract!

Voluntary internship & ...

Ensure time compatibility and feasibility, respect time limits of working hours act!

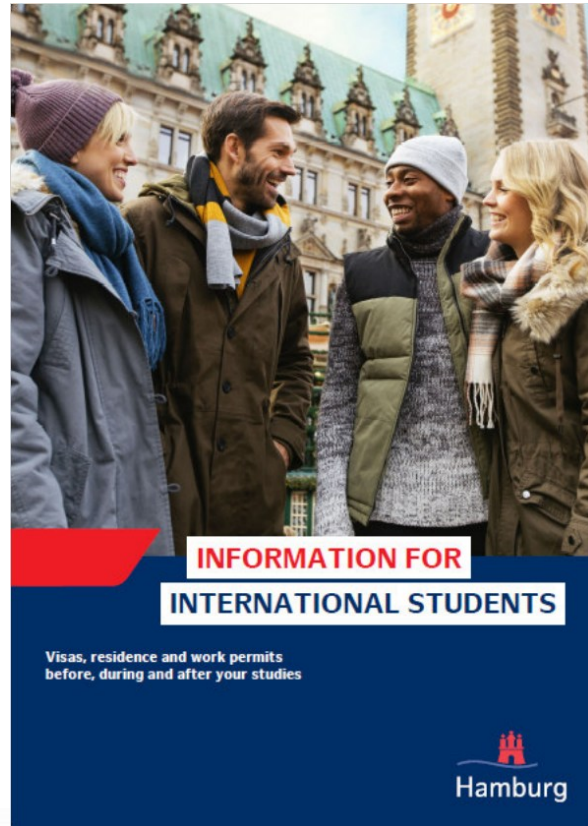


10. Internship abroad during studies

i. e. outside Germany

- Non-EU nationals: Visa necessary? (e.g. for non-Schengen states)
- Expiration of residence permit when leaving Germany for more than six months!
→ early on presentation of longer contract to your Foreigners' Registration Office to get a written agreement for a period of > 6 months
- Funding: (sufficient) remuneration? / [Erasmus+](#) / [BAföG abroad](#) / [DAAD-Kurzstipendium, etc.](#) / [research options for financing a stay abroad during your studies](#)
- Health insurance abroad?

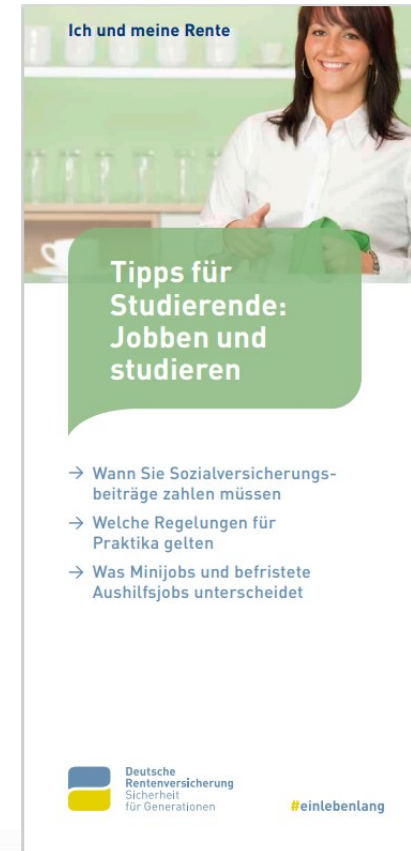
Helpful brochures



Residence Law for students
Foreigners' Registration Office



Internship (Praktikum) DGB



Social security contributions
when working / interning

11. Main limits to be aware of...

...for non-EU nationals with a residence permit for study purposes according to § 16b residence act:

- 140 full / 280 half days in your working day account per calendar year
- Working / voluntary interning up to 20 hours per week in the lecture period to maintain the appearance ‚student‘ in the social security in order to not question the student residence permit or its extension
- Self-employment not permitted by default – apply for explicit permission first!



12. Contact information

Counselling Centre for Social & International Affairs – BeSI



Counselling by **phone**

+49 / 40 / 419 02 - 155

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



Counselling in **person** in Grindelallee 9 (3rd floor)

20146 Hamburg

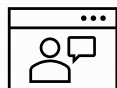
without appointment:

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



via **e-mail** besi@stwhh.de

and with [appointment](#)



via **video call** with [appointment](#)

12. Contact information

Counselling for students with a **child**



Counselling by **phone**

+49 / 40 / 419 02 - 183

Mondays 12 to 3 p.m.



via **e-mail** studierenmitkind@stwhh.de



via **video call** on request



Counselling in **person**
in Grindelallee 9 (3rd floor)

20146 Hamburg

without appointment:

Mondays 1 to 3 p.m.

Tuesdays 1 to 4 p.m.

Thursdays 10 to 12 a.m.

Appointment on request

Thank you for your interest!

Chat questions?



Disclaimer

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 General Students' Committee (AStA) of the University of Hamburg, income tax assistance associations or tax consultants.