

# FAQs about working alongside your studies

Many students work alongside their studies in order to earn a living. Various employment relationships can be agreed. Questions that arise before the start of employment include the scope of time to be considered, when specific (social) insurance obligations apply and what changes occur during the semester break. We would like to answer these questions in our overview. **Please note that this is only a guide and does not claim to be exhaustive.**

## Which job models are possible?

	Minijob	Midijob	Short term employment/Kurzfristige Beschäftigung	Working student/Werkstudierende
Definition	Income until Minijob limit/ Month (This amount is raised if the minimal wage increases))	Income until ø max. 2000€/Month	Time frame: max. 3 Month or 70 working days/Year	Time frame: max. 20h/Week
Social security	Subject to Compulsory pension insurance BUT: Exemption possible on request	Only proportionately subject to social security contributions (reduced contributions)	Free of social security	Subject to Compulsory pension insurance
Health insurance <b>*Note the 20h-Rule!</b>	Usually subject to family insurance, student insurance or voluntary insurance (over 30)	Dependent on specific working hours, > 20h/week Student status invalid!	Usually subject to family insurance, student health insurance or voluntary health insurance (over 30)	Usually subject to student insurance or voluntary insurance (over 30)
Leave of absence	Possible	Possible	Possible	Not possible!
Part time study	Possible	Possible	Possible	Only if study time > 20h/Week

If you regularly work more than 20 hours per week, this is generally employment **subject to social security contributions**. In this case, you are primarily an employee and not a student. Contributions to social insurance and income tax are therefore due on the gross salary. We have created a separate information sheet for questions relating to **freelancing/self- employment/fee-based work**, available on the social counseling page in the download area.



<https://www.studentenwerk-leipzig.de/en/counselling-social-issues/social-counselling/>



## What do I need to consider with regard to my health insurance?

In principle, health insurance is compulsory in Germany. As a student, you are usually covered by family insurance, student insurance or voluntary insurance.

If you would like to work while studying, this may affect your insurance status. You should therefore always talk to your health insurance provider before you start working to find out what arrangements (working hours/earnings) apply to you and whether you may need to switch to a different insurance status. The following applies as a rough guide:

- Family insurance until the age of 25 Years - ask your health insurance company about the job income limit / month
- Student insurance from the age of 25 Years until the age of 30 Years (in individual cases longer)  
/max. 20h per Week Work alongside study (more on this in the next section)
- Voluntary insurance usually as of the age of 30 Years – Amount of the health insurance contribution = income-dependent

If you are privately insured, other conditions may apply.

## What does it actually mean to exceed the 20-hour rule?

Under certain circumstances, it is possible to exceed the otherwise applicable 20-hour rule, e.g.:

- During the semester break
- If work is mostly carried out in the evening and at night or at weekends

However, it is essential to ensure that the overrun does not last longer than a total of 26 weeks or 182 calendar days over the course of 12 months (irrespective of the calendar year) and that it is contractually fixed for a specific period at the beginning.

**It is obligatory that you speak to your health insurance company before exceeding the 20 hours of work/week in addition to your studies.**

## Can I earn money despite receiving BAföG?

Yes, there is an income limit from employment during the approval period per year you are allowed to earn without any affects on the amount of funding (except in the case of internships or self-employment). The exact amount can be found on the website mentioned below. You must inform the BAföG office if you take up employment. If the income is earned through self-employment/freelance work or an internship, other allowances apply.



<https://www.studentenwerk-leipzig.de/en/bafoeg-financing/questions-and-answers/>



## Can I work as a student trainee/ working student during a leave of absence?

No, it is not possible to work as a student trainee under the following circumstances:

- During a semester **of leave of absence** (more information on the social counseling page under Download)

 <https://www.studentenwerk-leipzig.de/en/counselling-social-issues/social-counselling/>

- Alongside a **part time study** (if less than 50% of the actual study plan is completed) (more information on the social counseling page under Download)

 <https://www.studentenwerk-leipzig.de/en/counselling-social-issues/social-counselling/>

- Alongside a doctoral programme
- As a participant in a dual study programme

**BUT:** During a semester of leave of absence , you can generally use all other job models. However, be aware of possible changes in your health insurance status and possible exclusion criteria for the social benefits you may be entitled to.

## Excusus: Trainer and volunteer allowance

Income earned via the trainer allowance ("Übungsleiterpauschale") is tax-free up to 3,300 euros/year, or the volunteer allowance up to 960 euros/year.

People can make use of the trainer allowance if they work part-time for public institutions or non-profit organisations (sports clubs, cultural associations, universities, churches, youth centres, etc.) and if they:

- carry out courses, seminars, training or lessons or take part in other comparable educational work or
- are active in arts or
- are caring for the elderly, sick or people with.

This also favours the compensation of instructors, e.g. in the volunteer fire brigade. What do you need to consider with regard to the trainer and volunteer allowance?

- do not perform full-time
- Income (up to 3300 euros/960 euros) is tax-free, exempt from BAföG and family insurance
- Talk to your place of engagement about the possibilities.

## What applies to international students?

The general conditions for working alongside your studies for international students depend on your residence status. Make sure you are well informed before you start working alongside your studies.

Important first steps before starting a new job are:

- Check your residence permit and, if available, the green supplementary sheet. These documents contain information on the scope and type of work you are authorised to carry out.



[Detailed information on working day account for students with study residency](#)

- Please note that in most cases, self-employment or freelance work must be authorised by the immigration authority. This is also usually stated on your residence permit.
- If you have the employment contract, inform your health insurance by e-mail:
  - Number of hours you would like to work
  - Type of job you will perform when the employment contract begins and
  - the time period in which the job is to be executed.

Ask whether there will be a change in the amount of your health insurance contributions if you take up this employment.

**If you have any questions about working alongside your studies, you are welcome to contact our social counselling service. We will be happy to advise you individually.**



## **Checklist, before you can start working:**

- Social security card (if not (or no longer) available, application to the pension insurance)
- inform yourself well about the general conditions before starting work
- ask whether you work a fixed number of hours each month or whether you only work on call. This will give you a better idea of how much income you can expect each month. (Note the 20-hour/week rule)
- never work without an employment contract
- read the employment contract carefully, seek advice and ask questions if something is not clearly understood (this should include working hours, pay, holidays, sick leave, notice periods)
- the workplace must pay you the minimum wage - the actual amount can be found online easily
- Attention with trial work! Proportionality is important
- Please note: Additional expenses may be incurred before starting the job - ask about possible extra costs (work clothes, deposit or deposit for keys, possible extra costs for travelling to work, etc)
- document working hours
- check your payslip
- Keep copies of all documents that you have signed
- Disclosure of all income, informing all employers about other activities
- if applicable, inform health insurance, pension insurance, BAföG office
- If applicable, apply for a tax number (for fee-based and self-employed work)
- If applicable apply for a work permit (for international students)

# Counselling services



## Contact

### **Studentenwerk Leipzig — Social counselling**

Post address: Goethestraße 6, 04109 Leipzig

E-Mail: [sozialberatung@studentenwerk-leipzig.de](mailto:sozialberatung@studentenwerk-leipzig.de)



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## Your Advantages

- ✓ detailed advice on your individual situation
- ✓ support in your decision making process
- ✓ consultation is free of charge
- ✓ anonymous consultation upon request
- ✓ We are sworn to professional secrecy.

The social counselling team at Studentenwerk Leipzig will also be happy to advise you on any other social benefits you may be eligible for - e.g. half-orphan's pension, parental allowance, maternity benefit or ALG I/ Bürgergeld.