

# Side income

## Own invoicing

If you have your own tax number, you can invoice part of your services yourself in addition to your employment at Smart.

### Annual Income Comparison

To remain insured through Smart, it's important that the majority of your orders are handled through the cooperative. We recommend a ratio of at least 60/40. All your income will be assessed on an annual basis, comparing your average gross salary at Smart with your annual profit from independent work.

If this ratio is not maintained, your status may change, and you may be classified as primarily self-employed, making you responsible for your own health insurance. In this case, you may also be required to pay backdated contributions as a voluntary insured person (*freiwillige gesetzliche Versicherung*).

### Working Hours

Not only your income level but also your working hours can impact your insurance status. You can refer to the [employment category table](#) to check how many work hours correspond to your contract. We recommend a contract with at least 20 hours per week if you are also invoicing independently.

Your health insurer may contact you to ask about your working hours and expected earnings from self-employment. If you receive a letter in this context and have questions, feel free to contact Smart.

The final decision regarding your insurance status lies with the health insurance provider.

If you only invoice a portion of your services using your own tax number, you may still be able to benefit from **the small business regulation**. The income limit for small businesses is specified in § 19 of the German VAT Act (UStG). More information in German can be found [here](#).

## Additional Employment

You can have multiple jobs simultaneously. Please contact us in case you take up a new employment, so we can provide optimal guidance.

Depending on your salary with us and with another employer, your tax class may change. If you earn more than 538 euros gross in both jobs, one job will be taxed under tax class 6.

Combining a main job (from 538 euros gross) and a [Minijob](#) (up to 538 euros gross) does not affect the tax class.

Please always inform us if you take on additional employment. It's important for us to know the gross income of other jobs, not only because of the tax class but also for calculating the taxes that we remit on your behalf.

---

Revision #2

Created 29 July 2024 13:46:30 by Maja

Updated 28 October 2024 11:09:13 by Maja