

Students

Please remember to send us your **certificate of enrollment (Immatrikulationsbescheinigung)** for each semester so that we can continue to employ you under the student employee (Werkstudent) rules.

Student Employees (Werkstudent*innen)

If you are a student and work alongside your studies, you can generally be employed as a **student employee (Werkstudent)** if you work **no more than 20 hours per week during the lecture period**, provided the other requirements are also met. The key factor is that your studies remain your primary focus.

As a student at a state or state-recognized university or higher education institution, you can generally be covered by **student statutory health insurance (KVdS)**. If you meet the requirements for the Werkstudent rules, your employment with Smart is generally **not subject to compulsory health, long-term care or unemployment insurance contributions**. Pension insurance contributions, however, generally still apply. You are generally responsible for paying your student health and long-term care insurance contributions directly to your health insurance provider.

As a result, the social security contributions deducted through Smart are lower than for regular employment subject to social security contributions. The exact calculation will be determined individually when you start your employment.

For guidance, you will find three example calculations below that take your student status into account – i.e. without health and long-term care insurance contributions being deducted through your employment at Smart. The employment categories selected are examples only; you can be employed under any category. Your contributions will be calculated individually at the latest when you start your employment.

Calculation basis: 2026, tax class 1, no church tax, no child allowance, employment with Smart eG.

Category	Employer's gross salary	Employee's Gross salary	Net salary	Required net turnover
1	682	605	604	750

Category	Employer's gross salary	Employee's Gross salary	Net salary	Required net turnover
5	943	845	812	1037
9	1275	1150	1077	1402

Family Insurance

If you are a student **under 25** and are employed only through a **Minijob**, you may still be eligible for **family insurance**. In this case, you can generally be covered through the statutory health insurance of your parents living in Germany, provided the applicable requirements are met.

When does student health insurance end?

Student health insurance generally ends:

- when you complete your studies or are deregistered from your university (exmatriculation),
- at the end of the semester in which you **turn 30**, unless a statutory exception applies ([more information here](#)),
- if another form of compulsory health insurance takes precedence,
- if the requirements for the Werkstudent rules are no longer met, for example because you regularly work more than 20 hours per week during the lecture period.

A doctoral program does **not automatically** end student health insurance. Whether you can remain covered under the student health insurance scheme during a doctoral program depends on your individual circumstances.

If the Werkstudent rules do not apply to you, you will generally be employed by Smart as a regular employee. The calculations in the [employment categories table](#) then apply.

Check your residence permit For students from **non-EU countries**, additional immigration rules may apply. If you hold a residence permit for study purposes, you can generally work up to **140 full or 280 half working days per year**. Alternatively, you can work up to **20 hours per week during the lecture period**. Full-time work is also possible during the semester break.

During the **semester break**, you may therefore be able to work full-time without losing your status under the student insurance rules. This also applies to students who hold a visa for study purposes. However, for these students, the **annual limit on working days** must also be taken into account.

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