

Employment categories

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Employment categories

Smart eG

Here you will find the salary categories that can be selected for the employment contract with **Smart eG**. If you are employed by **Smart Bildungswerk**, please refer to the [employment categories of Smart Bildungswerk](#).

***Important:** All amounts in the table are rounded in € and refer to calculations based on the following: Year of validity 2026, tax class 1, without church tax, without child allowance, health insurance contribution 17,29% (Techniker Krankenkasse), pension insurance exemption for Minijob.

As your personal characteristics may differ from this calculation, the exact total cost of employment will be adjusted monthly in your budget. Minor differences are possible.

In the Smart Portal, you can select the employment category in the **employment form**. In the dropdown list you will be able to see the category number and the total employment costs including social security contributions and tax.

Employment Category - Total Cost ⓘ

2-783 ▼

1. Employment categories with access to social security system

In the table below you can find further information on the **gross wage** and number of **working hours** that will be shown in your employment contract, projected **net salary** as well as the **minimum turnover** needed to request the category.

Cat.	Total employment costs incl. Taxes and contributions		Gross Wage amount in your employment contract in €		Net sum to be transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
1	776		605		601		852
2	788		615		608		866
3	877		690		660		964
4	966		765		712		1.062
5	1.061		845		768		1.166
6	1.150		920		819		1.264
7	1.245		1.000		875		1.368
8	1.334		1.075		927		1.466
9	1.424		1.150		979		1.565
10	1.516		1.228		1.033		1.666
11	1.608		1.305		1.086		1.767
12	1.697		1.380		1.138		1.865
13	1.792		1.460		1.189		1.969
14	1.881		1.535		1.231		2.067
15	1.975		1.615		1.277		2.170

16	2.065		1.690		1.317		2.269
17	2.154		1.765		1.357		2.367
18	2.249		1.845		1.400		2.471
19	2.338		1.920		1.438		2.569
20	2.427		1.995		1.475		2.667
21	2.524		2.075		1.522		2.774
22	2.616		2.150		1.566		2.875
23	2.707		2.225		1.610		2.975
24	2.804		2.305		1.657		3.081
25	3.035		2.495		1.767		3.335
26	3.266		2.685		1.877		3.589
27	3.504		2.880		1.988		3.851
28	3.735		3.070		2.096		4.104
29	3.954		3.250		2.197		4.345
30	4.203		3.455		2.310		4.619
31	4.671		3.840		2.521		5.133
32	4.866		4.000		2.608		5.347
33	5.170		4.250		2.742		5.681
34	5.474		4.500		2.874		6.015

35	5.626		4.625		2.939		6.182
36	5.778		4.750		3.004		6.349
37	6.082		5.000		3.133		6.684
38	6.484		5.330		3.300		7.125
39	6.603		5.428		3.350		7.256
40	6.980		5.738		3.504		7.670
41	7.146		5.880		3.578		7.853
42	7.279		6.000		3.645		8.000
43	7.648		6.332		3.827		8.404
44	8.032		6.677		4.013		8.826
45	8.151		6.784		4.069		8.957
46	8.391		7.000		4.183		9.221
47	8.653		7.236		4.305		9.509
48	8.947		7.500		4.440		9.832
49	9.174		7.703		4.544		10.081
50	9.333		7.847		4.611		10.256
51	9503		8.000		4.683		10.443
52	9.729		8.203		4.778		10.691
53	10.033		8.480		4.909		11.025

54	10.256		8.703		5.027		11.270
55	10.633		9.080		5.227		11.685
56	11.053		9.500		5.450		12.146
57	11.553		10.000		5.715		12.696
58	14.053		12.500		7.074		15.443
59	16.580		15.027		8.481		18.220
60	21.553		20.000		11.251		23.685
61	26.553		25.000		14.025		29.179
100	0		0		0		0

2. Minijob categories (without access to health and unemployment insurance)

The calculations of the total costs are based on a Minijob that is exempt from pension insurance. If no exemption is desired, the net payment amount is reduced. You can find out more about exemption and Minijobs [here](#).

You can choose the Minijob category as well as set the pension insurance preference in the employment form:

Employment Category - Total Cost ⓘ

M10-678

Pension insurance ⓘ

Choose option

Category	Total employment costs incl. Taxes and contributions		Gross Wage amount in your employment contract in €		Netto-sum to be transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
M1	93		71		71		102
M2	131		100		100		144
M3	215		165		165		236
M4	280		215		215		308
M5	373		286		286		410
M6	467		358		358		513
M7	560		430		430		615
M8	587		450		450		645
M9	622		480		480		684
M10	678		520		520		745
M11	704		540		540		774
M12	757		580		580		832
M13	787		603		603		865

Employment categories

Smart Bildungswerk

Here you will find the salary categories that can be selected for the employment contract with **Smart Bildungswerk**.

***Important:** All amounts in the table are rounded in € and refer to calculations based on the following: Year of validity 2026, tax class 1, without church tax, without child allowance, health insurance contribution 17,29% (Techniker Krankenkasse), pension insurance exemption for Minijob.

As your personal characteristics may differ from this calculation, the exact total cost of employment will be adjusted monthly in your budget. Minor differences are possible.

In the Smart Portal, you can select the employment category in the **employment form**. In the dropdown list you will be able to see the category number and the total employment costs including social security contributions and tax.

Employment Category - Total Cost ⓘ

2-794 ▼

1. Employment categories with access to social security system

In the table below you can find further information on the **gross wage** and number of **working hours** that will be shown in your employment contract, projected **net salary** as well as the **minimum turnover** needed to request the category.

Category	Total employment costs incl. Taxes and contributions		Gross Wage amount in your employment contract in €		Net-sum transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
1	787		605		601		865
2	799		615		608		878
3	890		690		660		978
4	980		765		712		1.077
5	1.077		845		768		1.183
6	1.167		920		819		1.282
7	1.264		1.000		875		1.388
8	1.354		1.075		927		1.488
9	1.445		1.150		979		1.588
10	1.539		1.228		1.033		1.691
11	1.632		1.305		1.086		1.794
12	1.723		1.380		1.138		1.893
13	1.819		1.460		1.189		2.000
14	1.909		1.535		1.231		2.098
15	2.005		1.615		1.277		2.203

16	2.096		1.690		1.317		2.304
17	2.187		1.765		1.357		2.403
18	2.283		1.845		1.400		2.509
19	2.374		1.920		1.438		2.608
20	2.464		1.995		1.475		2.708
21	2.562		2.075		1.522		2.816
22	2.656		2.150		1.566		2.918
23	2.748		2.225		1.610		3.020
24	2.847		2.305		1.657		3.128
25	3.081		2.495		1.767		3.386
26	3.316		2.685		1.877		3.644
27	3.557		2.880		1.989		3.909
28	3.792		3.070		2.096		4.167
29	4.014		3.250		2.197		4.411
30	4.267		3.455		2.310		4.689
31	4.742		3.840		2.521		5.211
32	4.940		4.000		2.608		5.429
33	5.249		4.250		2.742		5.768
34	5.557		4.500		2.874		6.107

35	5.712		4.625		2.939		6.276
36	5.866		4.750		3.004		6.446
37	6.175		5.000		3.133		6.785
38	6.583		5.330		3.301		7.234
39	6.703		5.428		3.350		7.366
40	7.086		5.738		3.504		7.787
41	7.255		5.880		3.578		7.972
42	7.390		6.000		3.645		8.121
43	7.765		6.332		3.827		8.533
44	8.156		6.677		4.013		8.962
45	8.277		6.784		4.069		9.095
46	8.521		7.000		4.183		9.363
47	8.787		7.236		4.305		9.656
48	9.086		7.500		4.440		9.984
49	9.317		7.704		4.544		10.238
50	9.478		7.847		4.611		10.416
51	9.651		8.000		4.683		10.605
52	9.881		8.203		4.778		10.858
53	10.190		8.480		4.909		11.198

54	10.417		8.703		5.027		11.447
55	10.801		9.080		5.227		11.869
56	11.229		9.500		5.450		12.339
57	11.738		10.000		5.715		12.899
58	14.284		12.500		7.074		15.697
59	16.858		15.027		8.481		18.525
60	21.923		20.000		11.251		24.091
61	27.016		25.000		14.025		29.687
100	0		0		0		0

2. Minijob categories (without access to health and unemployment insurance)

The calculations of the total costs are based on a Minijob that is exempt from pension insurance. If no exemption is desired, the net payment amount is reduced. You can find out more about exemption and Minijobs [here](#).

You can choose the Minijob category as well as set the pension insurance preference in the employment form:

Employment Category - Total Cost ⓘ

Pension insurance ⓘ

Category	Total employment costs incl. Taxes and contributions BW		Gross Wage amount in your employment contract in €		Net-sum transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
M1	93		71		71		102
M2	131		100		100		144
M3	215		165		165		236
M4	280		215		215		308
M5	373		286		286		410
M6	467		358		358		513
M7	560		430		430		615
M8	587		450		450		645
M9	622		480		480		684
M10	685		520		520		745
M11	704		540		540		774
M12	760		580		580		835
M13	790		603		603		868

Social security contributions

If you are employed (for the duration of the employment contract), social security contributions and income tax will be deducted from your earnings and paid by the cooperative. **Both the employer and employee contributions are paid by the member.**

How much income per month is invested in an employment can be freely decided on the basis of employment categories.

The social security contributions are made up as follows:

Public health insurance	14.6% plus additional contribution
Long-term care insurance	3.05 - 3.4%, with/ without child
Pension insurance	18.6%
Unemployment insurance	2.4%
Additional employer costs	contributions variable between 0.5% and 3.5%
Income tax	progressive, depending on income

The basic tax-free allowance for income tax (*Grundfreibetrag*) changes every year and depends on your personal characteristics. Use the [income tax calculator](#) on the website of the Ministry of Finance to accurately calculate how much income tax you may need to pay.

Gross, Net and Turnover

When you are employed as a member at Smart, you encounter different figures: **net salary, gross salary, employer gross, and turnover.**

Net turnover: This is the amount Smart invoices to your clients. From this amount, the **9% Smart fee** is also deducted. What remains goes into your budget.

Employer gross (total employment costs): Also called employment costs or total costs. This is the total amount needed to finance your employment for one month in your chosen category. This amount includes your net salary, social security contributions, and income tax.

From the employer gross, a first part of the social security contributions is deducted, resulting in the gross salary.

Gross salary (employee gross): This is the amount stated in your employment contract. It is calculated as the employer gross minus a portion of the social security contributions (at least half).

From the gross salary, the second part of the social security contributions as well as the wage tax are deducted, resulting in the net salary.

Net salary (employee net): This is the amount you receive in your bank account at the end of the month. It is calculated as the gross salary minus the remaining social security contributions and income tax.

Social security contributions and income tax are paid by Smart directly to the relevant authorities.