Employment categories

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- Social security contributions

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 2024, tax class 1, without church tax, without child allowance, health insurance contribution 15.8% (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 €	Working time / week in h		Net sum to be transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
1	720		560	9		556		790
2	785		615	10,5		595		863
3	875		690	12		645		962
4	965		765	13		700		1.060
5	1.060		845	14,5		755		1.165
6	1.150		920	16		810		1.265
7	1.242		1.000	17,25		865		1.365
8	1.331		1.075	18,5		918		1.465
9	1.420		1.150	20		970		1.560
10	1.515		1.228	21,25		1.025		1.665
11	1.605		1.305	22,5		1.080		1.765
12	1.695		1.380	24		1.130		1.865
13	1.790		1.460	25,25		1.175		1.965
14	1.880		1.535	26,5		1.220		2.065

15	1.975		1.615	28		1.265	2.170
16	2.062		1.690	29,25		1.305	2.265
17	2.151		1.765	30,5		1.345	2.365
18	2.246		1.845	31,75		1.390	2.468
19	2.335		1.920	33		1.425	2.565
20	2.425		1.995	34,5		1.465	2.665
21	2.525		2.075	36		1.510	2.775
22	2.615		2.150	37,25		1.555	2.875
23	2.705		2.225	38,5		1.600	2.975
24	2.800		2.305	40		1.645	3.080
25	3.032		2.495	40		1.755	3.335
26	3.263		2.685	40		1.865	3.586
27	3.500		2.880	40		1.975	3.846
28	3.731		3.070	40		2.080	4.100
29	4.200		3.455	40		2.295	4.615
30	4.667		3.840	40		2.505	5.130
31	5.621		4.625	40		2.920	6.180
32	6.477		5.330	40		3.278	7.120
33	6.596		5.428	40		3.325	7.250

34	6.950		5.738	40		3.495	7.640
35	7.108		5.880	40		3.572	7.810
36	7.610		6.332	40		3.820	8.365
37	7.994		6.677	40		4.000	8.785
38	8.115		6.784	40		4.055	8.920
39	8.353		7.000	40		4.165	9.180
40	8.615		7.236	40		4.275	9.467
41	9.136		7.703	40		4.495	10.040
42	9.295		7.847	40		4.560	10.215
43	9.675		8.203	40		4.740	10.635
44	9.950		8.480	40		4.885	10.935
45	10.175		8.703	40		5.005	11.181
46	16.500		15.027	40		8.485	18.135
47	10.550		9.080	40		5.205	11.595
48	995		818	5		640	1.095
49	1.170		940	16		820	1.290
50	3.495		2.847	40		1.970	3.840
100	0		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 €	Working time / week in h		Netto-sum to be transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
M1	93		71	1		71		102
M2	131		100	1,5		100		144
M3	215		165	2,5		165		236
M4	280		215	3		215		308
M5	373		286	5		286		410
M6	467		358	6		358		513
M7	560		430	7		430		615
M8	587		450	8		450		645
M9	622		480	8		480		684
M10	678		520	8		520		745
M11	704		540	8		540		774

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 2024, tax class 1, without church tax, without child allowance, health insurance contribution 15.8% (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 BW		Gross Wage amount in your employment contract in €	Working time / week in h		Net-sum transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
1	740		560	9		556		815
2	790		615	10,5		595		870
3	888		690	12		645		975
4	980		765	13		700		1.075
5	1.076		845	14,5		755		1.182
6	1.167		920	16		810		1.282
7	1.261		1.000	17,25		865		1.385
8	1.351		1.075	18,5		918		1.485
9	1.441		1.150	20		970		1.585
10	1.538		1.228	21,25		1.025		1.690
11	1.630		1.305	22,5		1.080		1.791
12	1.721		1.380	24		1.130		1.891
13	1.817		1.460	25,25		1.175		2.000
14	1.908		1.535	26,5		1.220		2.100

15	**2.005**		1.615	28		1.265	**2.205**
16	**2.093**		1.690	29,25		1.305	**2.300**
17	**2.184**		1.765	30,5		1.345	**2.400**
18	**2.280**		1.845	31,75		1.388	**2.505**
19	**2.371**		1.920	33		1.425	**2.605**
20	**2.462**		1.995	34,5		1.465	**2.705**
21	**2.563**		2.075	36		1.510	**2.820**
22	**2.655**		2.150	37,25		1.555	**2.920**
23	**2.746**		2.225	28,5		1.600	**3.020**
24	**2.843**		2.305	40		1.645	**3.125**
25	**3.078**		2.495	40		1.755	**3.385**
26	**3.313**		2.685	40		1.865	**3.640**
27	**3.553**		2.880	40		1.975	**3.905**
28	**3.788**		3.070	40		2.080	**4.162**
29	**4.264**		3.455	40		2.295	**4.686**
30	**4.738**		3.840	40		2.505	**5.210**
31	**5.707**		4.625	40		2.920	**6.270**
32	**6.576**		5.330	40		3.278	**7.225**
33	**6.696**		5.428	40		3.326	**7.360**

34	**7.056**		5.738	40		3.495	**7.755**
35	**7.217**		5.880	40		3.572	**7.930**
36	**7.727**		6.332	40		3.818	**8.490**
37	**8.118**		6.677	40		4.000	**8.920**
38	**8.241**		6.784	40		4.055	**9.055**
39	**8.483**		7.000	40		4.165	**9.321**
40	**8.749**		7.236	40		4.278	**9.615**
41	**9.279**		7.704	40		4.500	**10.195**
42	**9.440**		7.847	40		4.560	**10.375**
43	**9.827**		8.203	40		4.740	**10.800**
44	**10.107**		8.480	40		4.887	**11.105**
45	**10.336**		8.703	40		5.005	**11.360**
46	**16.778**		15.027	40		8.485	**18.440**
47	**10.718**		9.080	40		5.205	**11.780**
48	**1.010**		818	5		640	**1.110**
49	**1.187**		940	16		820	**1.305**
50	**3.548**		2.847	40		1.970	**3.900**
100	**0**		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 ⓘ

| M4-280 | ▾ |

Pension insurance ⓘ

| No | ▾ |

Category	Total employment costs incl. Taxes and contributions BW		Gross Wage amount in your employment contract in €	Working time / week in h		Net-sum transferred to your bank account* in €		Required monthly net turnover (Total employment costs + Smart Fee) in €
M1	93		71	1		71		102
M2	131		100	1,5		100		144
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M8	587		450	8		450		645
M9	622		480	8		480		684
M10	685		520	8		520		745
M11	704		540	8		540		774

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.