

Understand your German payslip

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Read the period and personal details first

Check the pay period, start date and whether the month is complete. Then review the recorded tax and social-insurance details. A one-off bonus, unpaid period or correction can make two months look different even when the base salary is unchanged.

The route from gross to payment

Gesamtbrutto: total gross remuneration. Steuerbrutto and SV-Brutto: the amounts used for tax and social-insurance calculations; they can differ from total gross. Nettoentgelt: gross less statutory deductions. Auszahlungsbetrag: the resulting payment after further relevant additions, deductions or offsets.

Typical labels: Lohnsteuer (wage tax), Kirchensteuer (church tax), Solidaritätszuschlag (solidarity surcharge), KV (health), RV (pension), AV (unemployment) and PV (long-term care). Not every line or deduction applies to everyone.

Compare the bank transfer with Auszahlungsbetrag, not automatically with Nettoentgelt. Employer contributions are not simply another amount to subtract from your net pay.

Illustrative reconciliation

Gross EUR 3,000 - statutory deductions EUR 800 = net EUR 2,200. Add an expense reimbursement of EUR 50 and subtract an advance of EUR 100: payment EUR 2,150. These are invented amounts to explain the layout, not a tax estimate.

The BMF wage-tax calculator covers wage tax, not a complete personalised net-pay calculation. Use payroll to explain the bases and adjustments on your actual statement.

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Check your own statement

Pay period / full or partial month / bonus or correction

Gesamtbrutto / Steuerbrutto / SV-Brutto (EUR)

Statutory deductions / Nettoentgelt (EUR)

Further additions or deductions / Auszahlungsbetrag (EUR)

Bank transfer / difference to investigate (EUR)

If something does not match

First compare the statement with the agreed salary and actual pay period. Identify the exact line and ask payroll how it was calculated. Avoid concluding that the tax class or a deduction is wrong from the payment amount alone.

Message: On my statement for [period], [line] is EUR [amount]. My understanding was [reason]. Please explain the calculation basis and whether any correction, one-off item or missing information is involved.

Payroll question / date sent / answer or correction expected

Plan with your actual take-home payment

Official sources / checked 7 September 2026

Entgeltbescheinigungsverordnung section 1 (www.gesetze-im-internet.de)

BMF: wage-tax calculator FAQ (www.bundesfinanzministerium.de)