

WORKING IN GERMANY

Salaries

Initial entry step and placement on the salary scale is calculated according to qualifications and experience (student teaching/ substitute teaching not considered). During service with the school, a teacher advances one step on the schedule for each complete year of employment until the maximum salary step. Salaries are paid into the teacher's bank account by the last calendar day of each month. More detailed information on salaries and other conditions of employment is available in our tariff agreement (Manteltarifvertrag MTV) which will be issued together with the employment contract.

Step	Gross ann. salary 2021/2022 in Euro	Step	Gross ann. salary 2021/2022 in Euro
1	57,961.20	19	91,191.85
2	59,584.10	20	93,289.29
3	61,252.46	21	94,924.03
4	62,967.54	22	96,587.41
5	64,730.63	23	98,279.98
6	66,543.09	24	100,002.13
7	68,406.29	25a	101,754.56
8	70,321.66	25b	101,754.56
9	72,290.66	26a	103,537.65
10	74,314.82	26b	103,537.65
11	76,024.07	27a	105,351.98
12	77,772.62	27b	105,351.98
13	79,561.36	28a	107,198.14
14	81,391.27	28b	107,198.14
15	83,263.28	29a	109,076.63
16	85,178.36	29b	109,076.63
17	87,137.46	29c	109,076.63
18	89,141.56	30	110,988.02

Taxable Salary per Year in Euro (€)

The salaries shown are gross salaries before deduction of income tax and social security. Teachers progress to the next step annually. A bonus system is in place for teachers who are awarded tenure and stay for longer than two years with the school.

Placement based on qualifications:

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| 1. Qualification less than Bachelor's | Step 1 |
| 2. Bachelor's (at least 3 years of study) | Step 5 |
| 3. Master's (at least 4 years of study) | Step 6 |
| 4. Doctorate (at least 6 years of study) | Step 8 |
- At least one year of full-time pedagogical study 1 extra step

Placement based on experience:

- 1–2 years of external service qualification plus 1 step
- 3–4 years of external service qualification plus 2 steps
- 5–6 years of external service qualification plus 3 steps
- 7–8 years of external service qualification plus 4 steps
- 9–10 years of external service qualification plus 5 steps
- > 10 years of external service qualification plus 6 steps

Retirement

As a supplement to the state old-age insurance program, the school maintains a private retirement plan with the Swiss Life company. To be eligible, a teacher must be in the third year of continuous employment and elect to match the school's contribution equivalent to 3% of salary.

Allowances

Teachers hired from abroad are reimbursed for economy-class airfare from the agreed point of hire to Frankfurt, and for the return trip at the end of service. The school also pays luggage forwarding expenses to and from Frankfurt up to € 882 for each member of the household who will be residing in Germany. The school pays up to € 640 towards the cost of agents' fees for finding living accommodation, and € 700 towards the cost of setting up and furnishing a household. All amounts are paid against receipts.

Legal Requirements

Newly contracted teachers are responsible for obtaining and renewing the necessary visas for Germany, if applicable. FIS will assist with obtaining the necessary residence and working permits. The initial cost for the residence and working permit will be covered by FIS for all family members. After that, the employee is responsible for the charges. It is also necessary to register one's address with the city authorities where one resides. Teachers are also subject to a review of credentials as part of the work permit application, and the school does not take responsibility for decisions made by the labor office regarding the qualification of a teacher for a particular post.

It will also be necessary to provide officially certified German translations of your marriage certificate, and of children's birth certificates, where applicable.

Income Tax and Child Allowance

The gross salary and certain benefits (e.g. the bonus and tuition remission for children attending the school) are subject to German income tax. The tax rates depend on family status and income level and range from 14% to 45% of income. Faculty with children receive a monthly child supplement from the government of € 219 for the first two children, € 225 for the third, and € 250 for any additional children. This is not subject to taxation.

Mandatory Social Security and Health Insurance

Every employee has social security contributions deducted from the monthly gross salary, and by law these payments are matched by the school. The deductions are based on fixed percentages of salary up to a maximum limit. Figures effective 1 January 2021 (employee's share) are noted under the respective paragraph.

The mandatory health insurance includes doctor's office visits, hospital coverage, dental coverage, and maternity benefits. Benefits are subject to certain examination requirements. Private health insurance is available in Germany.

1. Mandatory Health Insurance and Nursing Care Insurance

Social Security/Insurance Health Insurance is about 8 % of your monthly salary on up to € 4,837.50 per month

Germany has a comprehensive health insurance program. Everybody earning over a specified minimum must enroll in a statutory health scheme (Krankenkasse) with premiums paid in equal parts by FIS and the employee. Each member receives a health insurance card for medical and dental use. This comes in the form of a cheque-card. The services of all mandatory health insurers are regulated by the state.

Convalescence Care Insurance:

A further mandatory insurance is the nursing care insurance (Pflegeversicherung), 3,05% (but 3,3% for employees without children) of your gross salary.

Note: When traveling to a foreign country, it is recommended to secure travel insurance to cover unexpected sickness abroad.

2. Private Health Insurance

Private health insurance is available in Germany for those earning over a specified annual salary. They offer the same basic coverage as public insurers but may offer some additional benefits. Most private policies require subscribers to pay a portion of their costs and have high deductibles. If you have foreign health coverage you will be billed directly by the doctor. When being treated by the hospital you may be asked to pre-pay.

3. Unemployment Insurance

1.2% of monthly salary on up to € 7,100 per month
All employers and employees contribute to this insurance.

4. Old Age Insurance

State Pension Insurance: 9.30% of monthly salary on up to € 7,100 per month.

The salaried employees' pension insurance is administered by the Federal Insurance Institute for Salaried Employees (Deutsche Rentenversicherung Bund, 10704 Berlin). Every employee pays old age insurance, which is deducted from their monthly salary. The employer has to pay the same amount. Employees will automatically receive a letter with their Social Security number, which will be applied for by the employer. Upon receipt of this document a copy must be submitted to your employer.

In the German system, periods of coverage are measured in calendar months (rather than calendar quarters as in the USA). Under German law some citizens, including American, Australian, New Zealand and Canadian, have the right to claim their personal contribution – not the school's share. This only applies to employees who have been living away from Germany for more than two years and who have worked here for not more than 59 months. If the employee has exceeded 59 months of employment s/he is entitled to a German pension. In this case, the contributions will either be combined with the pension scheme they have in their home country or a separate pension will be received at retirement age. It cannot be collected prior to retirement.

Filing a German Tax Return

Income tax declarations are due by 31 July following the previous tax year. An information session regarding tax returns is offered in April/May each year.

Banking

Upon arrival in Germany, personnel from FIS will assist you in opening a bank account. To open an account the bank will ask for your passport and your employment contract.

Monthly statements are not automatically sent out to customers by mail. You can receive statements online with online banking, or make your own printout after inserting your bankcard in the machine provided by the bank. Cash and the EC cards are the preferred method of payment in Germany, although credit cards are becoming more and more accepted. Payment transfers (Überweisungen) are also used.

Accommodation

Housing is the responsibility of the teacher. However, the school provides faculty with ample assistance in locating a suitable place to live. Choices are discussed prior to arrival, and in most cases apartments will be ready upon arrival of the teacher. NB: Pets are not permitted in school apartments.

Many apartments are located within walking distance of the school. A member of staff will be there to meet you upon arrival and assist you with the settling-in and with subsequent issues arising with landlords and authorities.

DRIVING IN GERMANY

A valid driver's license is required to drive a car in Germany. According to German law, the home country license is valid for six months only. If stopped by the police or involved in an accident after that time, the liability insurance is invalid and a fine will be charged.

In the case of New Zealand, Australia and Canada, and certain States in the USA, a simple transfer of the non-EU license can be made.

All other countries/ states need to complete a reduced theoretical or a practical driving test in Germany. This can be expensive and time consuming, but the school will assist in getting reduced group instruction if possible.

Holders of licenses with a limited period of validity must ensure that their national license has been valid for at least two years when using it to apply for the German driver's license. If this is not the case, they should obtain written confirmation from the relevant driving license authority in their home country that they have held a driver's license continuously for more than two years and should have the date of first issue confirmed.

Citizens of a European Union member state can use the driver's license from their home country. If the faculty member does not speak German, they have to be accompanied by a translator to help with the formalities.

Car Registration, Insurance, Purchase

If a faculty member brings a car from abroad, and is intending to stay longer than 185 days in Germany, the car must be registered and a German license plate has to be obtained immediately. If the stay is shorter than 185 days, this is not necessary.

To obtain a no-claims insurance bonus, new faculty should secure confirmation from their previous car insurer of accident-free insurance years.

Regardless of whether a car is brought into Germany, or purchased here, it is necessary for faculty members to present the following documents to the registration authorities:

- Passport
- Official certificate of registration (Meldebescheinigung),
- Proof of insurance together with the insurance code (this can be obtained from your insurance company).

Road and Car Tax

The local authority where a faculty member initially registers their car informs the proper tax authorities who, in turn, will deduct the annual charge directly from the owner's bank account (Einzugsermächtigung).