

Child Allowance Leaflet

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KiZ – the supplement to child benefits

The child allowance is a support benefit for families.

The child allowance is granted to parents who earn enough to provide for themselves, but who do not, or barely, earn enough to cover the entire family. If living expenses are especially high, or if several children inhabit the household, a reduced child allowance may even extend into the medium income bracket.

Since 1 January 2025, the child allowance has amounted to up to 297 euros per child. This maximum amount includes the immediate supplement for children of 25 euros a month. Your income and assets, including those of your child, are partly offset against the child allowance, thus reducing the level of the latter.

The child allowance is granted for six months. If your income or living costs change during this six-month period, this does not affect your child allowance.

Information

If you receive a child allowance, you are also eligible for education and participation benefits such as free day-care centre or school lunches, or support for personal school needs in total of 130 euros in the first half of the school year and 65 euros in the second half of the school year. You may also be exempted from payment of day-care centre fees. If your child starts a degree course in higher education, they can apply for support in the amount of 1,000 euros under the study start aid (*Studienstarthilfe*). For more details, see point 8 of the leaflet.

About this leaflet

The aim of this leaflet is to provide an overview of the legal regulations concerning the **Child Allowance**. Please read it carefully.

Further information can be found on the Internet at:

www.familienkasse.de or www.kinderzuschlag.de

There, you will also find the “KiZ Guide”, with which you can determine whether you are entitled to a child allowance.

Should you have any queries you cannot find an answer to, the Family Benefits Office will gladly assist you.

Make an appointment online to video chat face-to-face with the Family Benefits Office and ask your questions about the child allowance from the comfort of your own home.

The service hotline of the Family Benefits Office of the Federal Employment Agency is available Monday to Friday from 8 am until 6 pm at the following number:

0800 4 5555 30 (toll-free)

During telephone queries, please make sure you always have your child benefits number at hand!

1. Who is entitled to a child allowance?

1.1 General remarks

You can claim a child allowance for your children under 25 if:

- ➔ these children are members of your household and do not have children of their own, are not married or live with their own partner,
- ➔ you receive child benefits or equivalent benefits for these children, for example from abroad,
- ➔ as a couple, you have a gross monthly income of at least 900 euros, or 600 euros as a single parent (minimum income level; for details cf. 1.2),
- ➔ you earn enough for yourself, and can cover the needs of your family along with the supplementary child allowance (for details, cf. 1.3), and
- ➔ your income, when offset against the child allowance, is not so high that the child allowance is reduced to zero (for a calculation of income cf. 2.).

1.2 Minimum income level has been reached

You can usually receive the child allowance if your monthly income (e.g. the gross income from gainful employment, unemployment benefit or sickness benefit) reaches the minimum income level. This amounts to 900 euros for married couples, and 600 euros for single parents. This does not take into account the housing allowance, child benefits and child allowance.

The decision on the minimum income limit is based on the income of the last six months before the application is submitted and the average income is calculated (**assessment period**).

Please note:

If your and your partner's sole source of income during the assessment period has been the Citizen's Benefit, Social Assistance or benefits for asylum seekers and have not earned any other income, you are not entitled to the child allowance.

1.3 The family requirements can be covered with the child allowance

You can usually receive the child allowance if, along with your income, the child benefits, the housing allowance you are possibly eligible for, and the child allowance, you can cover the requirements of the entire family in accordance with the Second Book of the German Social Security Code (SGB II).

If, along with these benefits, you can only just not cover all of your family requirements, you can in certain cases nevertheless receive the child allowance via extended access (for details, cf. 1.4). You can otherwise apply to the Jobcenter for benefits in accordance with the Second Book of the German Social Security Code (SGB II).

Information

Even if you already have an income substantial enough to cover the needs of your family, you may in certain cases be eligible for a reduced child allowance. You may then also be granted education and participation benefits and other assistance (see point 8). For further information, please consult your Family Benefits Office.

The **sum of family requirements** consists of:

- the standard requirements of parents and children,
- possible additional requirements, and
- the family living costs.

Since 1 January 2024, the **standard requirements** recognised by the Second Book of the German Social Security Code (SGB II) have amounted to:

Beneficiaries	Amount
Single parents	563 euros
Married couples	1012 euros (2 x 506 euros)
Children under six	357 euros
Children between 6 and 13 inclusively	390 euros
Children or adolescents between 14 and 17 inclusively	471 euros
Children of full age between 18 and 24 inclusively	451 euros

Additional benefit according to the Second Book of the German Social Security Code (SGB II) is approved in cases of:

- pregnancy,
- single parenthood for the parent who is applying for child allowance,
- disability (if special personal circumstances apply),
- costly nutrition on medical grounds,
- decentralised hot water production (e.g. using an instantaneous water heater) or
- unavoidable, regular additional needs in hardship cases.

What cannot be taken into account when assessing whether the family's overall needs can be covered are **one-off needs**, such as:

- initial furnishing of a flat,
- initial clothing,
- initial pregnancy and birth equipment,
- the purchase, rental or repair of therapeutic equipment or
- one-off accommodation and heating allowances to the amount required for the purchase of fuel.

Information

On application, benefits for these special needs may be granted by the Jobcenter in addition to the child allowance and housing allowance.

For rented housing, the **living costs** are determined in accordance with the conditions in the month of application. The basic rent, the utilities costs and the heating costs are taken into account.

In the case of owner-occupied living situations, the monthly costs in the calendar year preceding the approval shall be averaged. For example, the costs for heating, water, sewage, waste removal, property tax and building insurance are taken into account. If the corresponding values are not available for all months because the residential property was moved into during the calendar year, an average of the last available months (maximum 12) is formed.

Example 1: The family needs can be covered with the child allowance

*A married couple with two children aged 11 and 16 have **needs** of 2,773 euros a month according to SGB II:*

<i>standard needs of parents according to SGB II</i>	<i>child benefits beneficiary</i>	<i>506 euros</i>
	<i>spouse</i>	<i>506 euros</i>
<i>+ standard needs of children according to SGB II</i>	<i>16-year-old child</i>	<i>471 euros</i>
	<i>11-year-old child</i>	<i>390 euros</i>
<i>+ living expenses</i>		<i>900 euros</i>
<i>=overall needs</i>		<i>2,773 euros</i>

The parents have a gross income of 2,700 euros a month. Of this, a total of 1,600 euros monthly is taken into consideration in case of the child allowance due to the fact that various items are deducted (e.g. income tax, health insurance contributions, allowances for employed persons; cf. 3.1.2). They also receive 518 euros a month in child benefits for both children, and a housing allowance of 450 euros.

*Consequently, the family has **2,568 euros at its disposal** monthly (1,600 euros plus 518 euros in child benefits and a 450 euros housing allowance).*

Together with a child allowance of 594 euros, the family has a total income of 3,162 euros (2,568 euros + 594 euros), and is able to cover its needs of 2,773 euros. It is therefore not dependent on benefits according to SGB II, which means that there is no need for assistance pursuant to SGB II. The family can assert a claim for a child allowance.

Example 2: The family needs cannot be covered with the child allowance

Similar to Example 1, except that the parents have a gross monthly income of 1,300 euros. Of this, a total of 700 euros monthly is taken into consideration in case of the child allowance after deduction of the items listed in 3.1.2.

*Together with child benefits (518 euros), and the housing allowance (800 euros), the family thus has a monthly income of merely **2,018 euros** at its disposal.*

Even with payment of the child allowance, the total income (2,018 euros + 594 euros = 2,612 euros) would not be enough to cover the monthly needs of 2,773 euros. Instead of a child allowance and housing allowance, this family can apply at the Jobcenter for benefits in accordance with SGB II.

1.4 Extended access to the child allowance

If you don't receive benefits according to the Second Book of the German Social Security Code (SGB II), and have not currently applied for any, you may instead be eligible for a child allowance. The prerequisite for extended access to the child allowance is that you are a

maximum of 100 euros short of being able to cover the family needs in spite of earned income, child allowance, and, possibly, a housing allowance.

Example: Extended access to the child allowance

Similar to Example 1 under 1.3, except that the parents have a gross monthly income of 1,800 euros. Of this, a total of 1,030 euros monthly is taken into consideration in case of the child allowance after deduction of the items listed in 3.1.2.

Together with child benefits (518 euros), and the housing allowance (600 euros), the family thus has a monthly income of 2,148 euros.

Along with the child allowance, the total income (2,148 euros + 594 euros = 2,742 euros) would be just short of being able to cover the monthly needs of 2,773 euros. However, since a mere 31 euros are required to cover the needs and avoid the need for assistance according to SGB II, the family may apply for a child allowance per extended access.

Please note:

If you do not wish to receive any benefits in accordance with the Second Book of the German Social Security Code (SGB II), and have applied for a child allowance per extended access, you are no longer eligible for individual benefits or exemptions such as exemption from payment of the Broadcasting Licence Fee. Your Family Benefits Office can inform you about extended access.

2. How do your income and assets affect the child allowance?

Your income and assets, including those of your child, are offset against the child allowance to different degrees, thus reducing the level of the latter.

2.1 Child income

Your child's own **income** achieved in the last six months before the application was submitted and which must be taken into account (cf. 3.1), the highest possible child allowance of 297 euros is reduced. Not all of it, but a mere 45 percent, is offset against the child allowance.

Example: Offsetting maintenance against the child allowance

The child receives a monthly maintenance allowance of 300 euros. Of this, 45 percent, i.e. 135 euros, is offset against the child allowance of 297 euros. Consequently, a maximum child allowance of 162 euros is paid out.

Apart from income from gainful employment and the other parent's maintenance payments, the child's income includes benefits according to the *Unterhaltsvorschussgesetz* [Advance Maintenance Payments Act]. Because the child allowance is subordinate to other possible earnings of the child, you are obliged to focus on the primary benefits such as maintenance or advance maintenance payments as well as benefits under the Federal Educational Assistance Act (BAföG).

Information

The income of a child only reduces the child allowance of that particular child. It is not to be taken into account for other children in the family, and is not to be added together with the income of the parents.

2.2 Parental income

If your average income in the six months prior to the application (see 3.1), which is to be taken into account, is higher than your own total need (for details cf. 1.3), your child allowance would be lower.

When determining the parents' own needs, the following proportions of the actual living costs will be taken into account:

single parents with	parental share in %	parental couples with	parental share in %
1 child	77	1 child	83
2 children	63	2 children	71
3 children	53	3 children	62
4 children	46	4 children	55
5 children	40	5 children	50

Parents in this sense include

- mothers and/or fathers who are single parents or who live together,
- mutual spouses or civil partners who are not permanently separated from them, and
- partners who live with him or her in a consensual union.

If the **income** which exceeds the needs of the parents consists of income from gainful employment (including a self-employed activity), only 45 percent of the same is offset against the child allowance.

Information

Other income, such as sickness benefit, unemployment benefit or assets, is, however, fully offset.

Example 1: Reduction of child allowance due to parental income

A married couple with their three eight-, ten- and twelve-year-old children live in a common household. The monthly rent is 900 euros. The father has a monthly gross income of 2,500 euros. In his case, the income to be taken into consideration amounts to 1,585 euros. The mother has a monthly gross income of 750 euros. In her case, the amount to be taken into account is 330 euros. They also receive housing benefit to the amount of 500 euros per month.

The parental income to be taken into account of 1,915 euros (father 1,585 euros, mother 330 euros), is higher than their own needs of 1,570 euros.

standard requirement of parents according to SGB II	mother	506 euros
	father	506 euros
+ parental proportions of living costs	62 % of 900 euros rent	558 euros
= total parental needs		1,570 euros

The surplus amount of 345 euros will therefore be offset against the child allowance for the three children. However, only 45 percent goes into the calculation, because it is income from gainful employment. This means that 155,25 euros (45% of 345 euros) are offset against the child allowance of 891 euros (3 x 297 euros), and a child allowance rounded up to 716 euros is paid out to the family.

Example 2: Reduction of child allowance due to parental income

A married couple and their eight-year-old child live in a common household. The monthly rent is 800 euros. The father has a monthly gross income of 3,300 euros. In her case, the amount to be taken into account is 2,100 euros. The mother has no income of her own.

The parental income to be taken into account of 2,100 euros is higher than their own needs of 1,676 euros.

standard needs of parents according to SGB II	mother	506 Euro
	father	506 Euro
<u>+ parental proportions of living costs</u>	<u>83 % of 800 euros rent</u>	<u>664 Euro</u>
<u>= total parental needs</u>		<u>1,676 Euro</u>

The surplus amount of 424 euros will therefore be offset against the child allowance. However, only 45 percent goes into the calculation, because it is income from gainful employment. This means that 190,80 euros (45% of 424 euros) are offset against the child allowance of 297 euros, and a child allowance rounded up to 106 euros is paid out to the family.

2.3 Assets of the parents or children

Significant **assets** to be taken into account will be fully offset. Assets are considered to be significant if they exceed a total of 40,000 euros for the person making the application and 15,000 euros for each additional person living in the same benefit community.

If the assets taken into consideration are **lower** than the monthly claim to the child allowance, the latter will be lowered in the first month of the approval period by the corresponding amount. From the following month, the assets will be considered consumed, so that the child allowance will be paid out without a deduction of assets.

If the assets taken into consideration are **higher** than the monthly claim to the child allowance, the claim to a child allowance will expire. As soon as the assets are consumed, a new application for child allowance can be submitted.

3. What must be taken into account concerning income and assets?

The income and asset amounts to be taken into account when calculating the child allowance are stipulated according to the Second Book of the German Social Security Code (SGB II). During determination, various tax-free allowances are deducted. The “income and assets to be taken into account” when calculating the child allowance always denotes the income and assets after deduction of all items and tax allowances in accordance with the Second Book of the German Social Security Code (SGB II). Child benefits, housing allowance, child allowance and benefits according to the Second Book of the German Social Security Code (SGB II) are not taken into account.

3.1 Income

“Income” generally means all monetary earnings and everything with a monetary value. The type and origin of these earnings, whether they are required to cover living expenses or are taxable, or whether they accrue once-off or repeatedly, is irrelevant.

Income includes, for example,

- income from dependent employment or self-employment,
- maintenance benefits (spousal and child maintenance) or benefits according to the *Unterhaltsvorschussgesetz* [Advance Maintenance Payments Act],
- wage compensation such as unemployment benefit or sickness benefit,
- parental allowance,
- pensions from social insurance,
- capital and interest earnings,
- and income from renting and leasing,
- income in the form of non-cash assets.

3.1.1 Lack of income

Because of their special intended purpose, the following earnings are **not** considered to be income in connection with the child allowance:

- nursing care insurance benefits,
- Social compensation benefits under Book XIV of the Social Code (SGB XIV),
- maternity benefits,
- study start aid (*Studienstarthilfe*).

3.1.2 Deductible amounts

Deductibles from gross income are as follows:

- income tax, solidarity surcharge, church tax and capital gains tax,
- contributions to statutory health, nursing care, and pension insurance as well as unemployment insurance,
- other insurance contributions, providing these contributions are required by law or deemed appropriate (e.g. voluntary or private health and nursing care insurance, pension schemes for persons not subject to statutory pension insurance, motor vehicle liability insurance contributions),
- pension contributions subsidised according to the *Einkommensteuergesetz* [Income Tax Act] (for “Riester” pensions),
- advertising costs (e.g. travel expenses to a place of work and contributions to professional associations and trade unions),
- a tax allowance for the gainfully employed of at least 100 euros and a maximum of 378 euros, subject to the level of income (special rules apply to apprentices, school pupils and students who are under 25 years of age),
- expenses to comply with legal maintenance obligations, as far as they are legally enforceable or notarised,
- the amounts of income taken into account for the promotion of training of at least one child,
- and an exempt amount on a parental allowance of up to 300 euros monthly when receiving a basic parental allowance or up to 150 euros when getting *ElterngeldPlus*

[Parental Allowance Plus], payable to people eligible for parental benefits who were employed before the birth of a child.

3.2 Assets

Generally speaking, all exploitable items of property can be taken into account as assets. These include in particular cash, (savings) deposits such as securities, a credit balance on a building society account, and residential property and land. The assets are exploitable when used as living expenses, or when their monetary value can be exploited for sale, rental or lease.

Information

You are only required to provide information on assets if the assets are significant. Significant assets are considered to exist for the entire benefit community starting from the following amounts:

- 2 persons: **55,000 euros**
- 3 persons: **70,000 euros**
- The sum increases by **15,000 euros for each additional child**

Lack of assets

Not to be taken into account as assets in connection with child allowances are, for example:

- appropriate household goods (all items required or commonplace in housekeeping),
- assets earmarked for retirement if they are expressly funded as retirement assets under federal law,
- a self-occupied property (own home or own apartment), or
- an appropriate motor vehicle for every person in the benefit community who is capable of work.

4. Approval period

Approval period

The child allowance is granted for six months (approval period). The approval period starts the month in which you submit an application for child allowance.

Example: Approval period

If the application for child allowance was made on 15 January 2026, the child allowance is granted for the period from January 2026 to June 2026.

Notice of changes within the approval period

If there are changes to your income or living costs during the approval period, you need not notify the Family Benefits Office, because this does not affect your child allowance.

However, if someone moves into or out of your household, or if a child is born in the family, this has consequences for your approval. Changes of this kind must therefore be reported immediately to the Family Benefits Office (see also Point 7).

Tip

If your financial situation deteriorates to the extent that the child allowance does not suffice to cover all of the family's needs, it is possible to apply for additional benefits in accordance with the Second Book of the German Social Security Code (SGB II) at the *Jobcenter*.

5. Who is the child allowance paid out to?

Only one person may receive a child allowance for one and the same child. This is paid to the parent who also receives the Child Benefit. The child allowance is paid out together with the child benefits.

6. What must I do to receive the child allowance?

As a rule, the child allowance must be applied for in writing.

You can also apply for child allowance **online** at www.kiz-digital.de. If you have a BundID, you do not need to print out the online application, but can submit it directly online to the Family Benefits Office without signing it. The BundID is a central account that allows you to identify yourself for all your online applications (e.g. with an online ID card). You can have the form of your online application pre-filled by saving your personal data. This saves time, is secure and prevents typos.

Without identification via BundID, you will need to print out the application, sign it and send it to the Family Benefits Office.

Tip

Use the [**Family Benefits Office profile**](#) and set up a permanent digital communication channel with the Family Benefits Office. Use the Your Family Benefits Office profile in the Federal Employment Agency's online account is your digital access to the family benefits office, which can be used to submit applications, submit evidence, and report changes.

Alternatively, you can access the application forms on the Internet at www.kinderzuschlag.de in the download area, fill them in, print them out and sign them. The application shall be lodged with or sent to the competent Family Benefits Office of the Federal Employment Agency.

You can find the Family Benefits Office responsible for you on the aforementioned websites
>> on the bottom left under "Ihre Familienkasse vor Ort" ["Your local Family Benefits Office"]
>> "Dienststelle finden" ["Find Office"].

Please note:

Please make the application as quickly as possible, because you are usually unable to receive a child allowance for months prior to the application.

A new application must be made for each new approval period.

As a rule, documentary evidence of all particulars must be provided. The application for child allowance specifies which particular documentation you require.

If you do not have all the required evidence available when filling out the application, you can still submit the application for child allowance and submit any missing supporting documents **online** via the eService "[**Notification to the Family Benefits Office**](#)" feature.

When renewing a full application, you have the option of making a short application, providing no significant changes have taken place since your last application. In the short application, the child allowance is determined according to the existing particulars, meaning that you are not obliged to submit any documentary evidence.

Information

The Family Benefits Offices of the Federal Employment Agency maintain your files in electronic form. Please note that the paper documents you submit are destroyed soon after they are transferred electronically. If possible, you should therefore submit **copies** of the required evidence **rather than original documents**.

7. What do you have to disclose to the Family Benefits Office?

If you have applied for, or have been granted a child allowance, you are obliged to immediately inform the Family Benefits Office of the Federal Employment Agency of any changes which may affect your allowance. It is not enough to merely inform another authority or institution of the changes.

It is crucial to notify your Family Benefits Office if

- a further child is born to the family,
- a further child under 25 moves into the household,
- a child moves out of your household,
- a child gets married, has moved into and lives with their partner in your household, or has had a child,
- a child is registered as a missing person or has died,
- you, the other parent, or your partner have moved out of the common household, or you have moved into one household together,
- your family has moved to a foreign country.

Furthermore, please inform your Family Benefits Office, if something has changed in your personal circumstances, such as your address or bank account.

You can notify your changes to the Family Benefits Office directly **online** using the **eService "Notification to the Family Benefits Office"** [Mitteilung an die Familienkasse]. You can also upload and submit supporting documents online.

Please note:

If you are late in indicating changes or provide no notification of them, you may have to pay back the unduly granted child allowance, but must also expect a fine or legal consequences. If you are not exactly sure how changes affect the child allowance, please consult your Family Benefits Office.

8. Education and participation benefits and other forms of support

If you get the child allowance, you can also obtain **benefits for education and participation** for your children. The following individual benefits are possible:

- full cost of one-day school, day-care centre or day-care trips,
- full cost of class trips lasting several days as well as day-care centre or day-care trips lasting several days,
- a cash allowance for personal school equipment of 195 euros per school year,
- full cost of school transport,
- full cost of reasonable educational training if school performance is inadequate, independent of the risk of transfer,
- participation in joint school (including after-school cooperation), day-care centre or day-care lunches (full cost) as well as
- allowances for social and cultural community participation (monthly lump sum of 15 euros).

You can apply for these benefits at the responsible municipal authority. The website of the Federal Ministry of Labour and Social Affairs provides details of the authorities responsible for benefit applications:

www.bmas.de/bildungspaket

The responsible authorities provide further information on education and participation benefits.

For information on the "**Education Package**", the **service hotline 030 221 911 003** can be reached from Monday to Thursday between 8 am and 5 pm and on Fridays between 8 am and 12 noon.

If you receive the child allowance, you can apply for an **exemption from paying the *KiTa* (nursery) fee**. For information on the exemption, please contact **the responsible Youth Welfare Office**.

Furthermore, you or your child can apply for a **study start aid (*Studienstarthilfe*)** via **BAföG Digital** for the first enrolment at a university or academy within the meaning of Section 2 (1), sentence 1, point 6 of the BAföG, if the person to undertake the education measure has not yet reached the age of 25 when beginning their studies and in the month before the start of the training a social benefit, e.g. child allowance, referred to in Section 56 (1) of the BAföG is received. Please note the short period for submitting the application.

9. Notes on data protection

The Family Benefits Office of the Federal Employment Agency requires your data in order to establish your entitlement to child allowance and, if applicable, to be able to pay this benefit to you. All information you provide to the Family Benefits Office in this context is subject to **secrecy as social data** and to **data protection**. This means that your data will only be transferred to other bodies if this is necessary for the fulfilment of their tasks and such transfer is permitted by law. Your personal data required for processing will be electronically saved and stored by the Family Benefits Office, processed electronically and protected from access by third parties.

Please make sure to render any data of special categories of personal data (Article 9 of the General Data Protection Regulation of the European Union (GDPR)) unreadable in your application documents. Special categories of personal data contained in documentation, such as information on your ethnic origin, political opinions, religious and philosophical beliefs, trade union membership, health or sex life, may be redacted in the supporting documents submitted.

For example, an expectant mother's expected due date is required to process the child allowance. Other health data on this supporting document may be redacted.

In order to take account of the additional need due to a costly diet, it is necessary to obtain data and information subject to confidentiality from the treating doctor. The declaration of release from professional confidentiality by you is voluntary.

There is also the possibility of redacting individual bookings in bank statements which are not necessary for the fulfilment of the task.

Income may **not** be redacted on the bank statements. This is because the Family Benefits Office needs to check any received income to see whether it reduces the entitlement to benefits. For postings of expenses, the posting and value date or the amount must also not be redacted. Only certain parts of the recipient and the booking text may be redacted, if the underlying transaction remains plausible for verification.

For more information about how the Family Benefits Office processes your data and about your rights under Articles 13 to 22 GDPR, please visit www.arbeitsagentur.de/datenschutz-familienkasse. Here you will also find the contact details of the data protection officer.

Documents in the electronic file relating to the child allowance will normally be kept for a period of six years after the child allowance has been paid.

Current information concerning
Family Benefits Office services and benefits can also be found on the **Internet** at:

www.familienkasse.de or

www.kinderzuschlag.de

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