
1 Conditions for Funding

1 Which conditions must be met for your vocational training to be eligible for funding?

1.1 Which further training can be funded?

Provided the respective prerequisites are met, vocational further training or the catching-up (subsequent acquisition) of a vocational qualification can be funded.

1.1.1 Necessity of the further training

A vocational further training should significantly improve your job placement prospects. When funding vocational further training, your skills, previous professional career and prior knowledge, and your personal prerequisites such as suitability and mobility are taken into account. Based on these factors and after detailed counselling, the Employment Agency decides whether you need a qualification for professional integration. The demand on the labor market and your willingness to be mobile are of particular importance here. The necessity of the further training can be recognized for ending or avoiding unemployment. The goal is your lasting reintegration into the primary labor market.

1.1.2 Catching up a vocational qualification

If you are low-qualified, under certain conditions you have a legal claim to funding for the subsequent acquisition of a vocational qualification.

A person is considered low-qualified if they do not hold a qualification in an occupation with at least two years of vocational training, or if they are considered "re-unskilled." A "re-unskilled" person is someone who, although holding a vocational qualification, is unlikely to be able to practise the learned profession anymore due to having performed skilled or unskilled work for more than four years. A vocational qualification can, for example, be acquired subsequently within the scope of an individual in-company retraining.

1.2 Counselling

To determine whether you need vocational further training, it is essential that you receive counselling from the Employment Agency / Jobcenter as early as possible. Arrange an appointment with your local Employment Agency / Jobcenter. If you are a client of a Jobcenter, note that your Jobcenter can only determine the need for funding of vocational training and carry out a preliminary suitability check. After that, the Employment Agency is involved. The Employment Agency then conducts the further training counselling in accordance with §§81 et seq. of SGB III and finally checks the funding prerequisites.

During this counselling your questions related to vocational further training will be discussed and it will be determined whether the prerequisites for funding are met. It may also be

sensible, to determine your suitability, to arrange an appointment with the Medical Service or the Occupational Psychological Service of the Employment Agency.

1.3 Training voucher (Bildungsgutschein)

If the prerequisites for funding are met, you will receive a training voucher (Bildungsgutschein) which guarantees that the training costs and, where applicable, continued payment of unemployment benefit or citizen's benefit will be covered.

The training voucher is valid for a limited period and can be restricted to a specific region. A concrete training objective is always specified on the voucher. During the voucher's validity you may choose an approved measure that corresponds to the voucher. You can find measures on the KURSNET entry page of the Employment Agency website and on www.mein-now.de.

The voucher version intended for the chosen provider — by which the provider confirms your admission to the measure — must be submitted to the Employment Agency within the voucher's validity period and before the start of your participation.

Tip: To ensure that the benefits due to you can be approved in good time, you should submit the required documents to your Employment Agency in a timely manner before the start of participation.

1.4 Trainings commissioned by Employment Agencies

In addition to funding via the training voucher, there is also the possibility to participate in a commissioned measure. In this case a training provider conducts the further training on behalf of the Employment Agency. Instead of the training voucher, where you can choose the provider yourself, you will receive an offer to participate in a specific training course.

Employment Agencies can commission providers with the implementation of the following measures:

- Measures to acquire basic competencies (see also 1.7),
- Combined measures “acquisition of basic competencies” and further training that lead to a qualification in an apprenticeship occupation (retraining), or
- Measures that accompany in-company further training which leads to a vocational qualification (in-company retraining), i.e., retraining-accompanying assistance (see also 1.8).

1.5 Approval of the provider and the measure

The training provider and the intended measure must be approved for further training funding by a competent authority in accordance with the Accreditation and Approval Ordinance for Employment Promotion (AZAV).

Note: The training provider or the respective offering in the search portals will inform you about this.

1.6 Subsequent acquisition of a lower secondary school certificate (Hauptschulabschluss)

Under certain conditions there is a legal claim to the subsequent acquisition of a lower secondary school certificate or an equivalent school leaving certificate. Funding for the lower secondary school certificate is usually provided in combination with a previously individually determined vocational further training measure.

1.7 Acquisition of basic competencies

To prepare for further training or to improve employability, clients can receive funding for acquiring necessary basic competencies in the areas of reading, writing, mathematics, and information and communication technologies.

1.8 Retraining-accompanying assistance (ubH)

Retraining-accompanying assistance (ubH) is funded in connection with in-company individual retrainings. An in-company individual retraining takes place, like dual vocational training, in a company. The total duration of the ubH, the weekly time requirement, and the content are determined by the individual needs of the case with a view to successful participation in the retraining.

2 How to find the right training course

You have received a training voucher (Bildungsgutschein) from your Employment Agency. It specifies the training objective and the qualification contents that are intended to significantly improve your chances of integration into the labor market. It is now up to you to choose a suitable course from a training provider of your choice. To help you make the right choice, a wide range of information options is available:

- When it comes to your professional development, use the many options at » www.arbeitsagentur.de. In the online services of the Federal Employment Agency you will find further-training and qualification programmes in your chosen occupation and a number of other search options and background information. The occupational information on labor-market opportunities, further-training options and corresponding offers is presented to you in a clear and structured way. In addition to an overview of further training, you will also find the topics **career change** and **re-entry**. In **New Plan** you can use suitable tests to learn more about your strengths and find out what kind of job suits you. You can also get inspiration in New Plan from the career changes of other people and find a lot of useful information about these occupations. In addition, for selected occupations you can carry out a self-assessment in the form of a **BERUFEHECK**.

LINK

You can find the service at » www.arbeitsagentur.de » Karriere und Weiterbildung

- With the service “**Weiterbildungssuche**”, which is part of “**mein NOW – the National Online Portal for Vocational Further Training**”, you have a useful tool at » www.mein-now.de that helps you find the right vocational further training.
- The entry page » www.arbeitsagentur.de/kursnet leads you to the search module that best matches your concern. From there, for example, you can get to offers for vocational further training (» www.mein-now.de/weiterbildungssuche), to a retraining (Umschulung) or to programmes for catching up on a vocational qualification (» www.arbeitsagentur.de/berufsausbildung).
- You can also obtain information directly from all training providers.

What you should pay attention to:

- Before you register for a course, please check with the training provider whether the course you have chosen is approved under **Book III of the Social Code (SGB III)** and whether it corresponds to the training objective and qualification contents specified in your training voucher. You can only redeem your training voucher for such courses. If in doubt, please talk to your Employment Agency.
- Entry into the further training must take place **within the period of validity**. Otherwise the training voucher expires and you would have to apply for a new voucher.
- Submission of the training voucher to your Employment Agency must take place **before** the start of the further training.
- The training voucher gives you the option to choose a course **usually within the daily commuting area** of your place of residence. The daily commuting area is the region that can be reached by public transport within reasonable commuting times. If the daily course time is **more than six hours**, a total commuting time (outward and return journey) of **up to two and a half hours** is considered reasonable. If the daily course time is **less than six hours**, the reasonable commuting time is reduced to **a total of two hours**.
- If, in an individual case, the course you have chosen does **not** start within the validity period of your voucher or if you cannot find a suitable course, please contact your Employment Agency **immediately**.

NOTE

To support people interested in further training in choosing a professionally suitable and high-quality training measure, the **Federal Institute for Vocational Education and Training**

(BIBB) provides a checklist. It cannot and should not replace a personal counselling interview and is mainly aimed at those who have already basically informed themselves about which type of further training is suitable for them (» www.bibb.de/checkliste).

Ask the provider the following:

- Ask the training provider how many participants of the most recently completed course found a job afterwards.
- Ask the provider how they will support you in looking for a new job.
- Ask the provider to show you the classrooms and the technical equipment.
- Ask about the **learning formats**: Is the course held only in face-to-face classes or are there also online learning phases? How are these scheduled?
- Ask what qualifications the teaching staff have. If German is your second language, ask how the teaching staff can respond to this.
- Many providers offer a free “**trial lesson**” or an “**open day**.” You should definitely make use of this offer.
- Often, a **practical internship** is planned during a course. You should actively participate in finding a suitable internship place. Your own initiative is often the **first step to a new job!**

3 Which benefits are funded?

3 Which benefits are funded and to what extent?

3.1 Training (further education) costs

Training costs are the costs that arise **directly** from the further training:

- course (tuition) fees and, where applicable, costs for a necessary aptitude/suitability assessment,
- travel costs,
- costs for necessary accommodation away from home and meals,
- costs for the care of children in need of supervision, and
- costs for any necessary socio-pedagogical support during participation in the measure.

If a third party (e.g. your employer) pays part or all of the costs of the measure (e.g. course fees), the Employment Agency will only cover the costs that **remain after** the amounts paid by the third party have been deducted.

If you are a Jobcenter client and you no longer need benefits to secure your livelihood (citizen's benefit/Bürgergeld) during the course of the measure — e.g. because your partner's income is sufficient — you **may still continue** to take part in the measure.

3.1.1 Course (tuition) costs

Course costs can include:

- course fees,
- costs for the necessary learning materials,
- work clothing,
- examination pieces,
- examination fees for legally regulated or generally recognized interim and final examinations,

insofar as these are **necessary costs**.

Work clothing and learning materials that you need during the measure are, as a rule, provided to you by the training provider.

Costs for **necessary socio-pedagogical support**, including **coaching**, can also be covered as part of the reimbursement of course costs.

3.1.2 Travel costs

Travel costs can be covered

- for journeys **between home and the training location** (commuting trips),
- in case of **necessary accommodation away from home**: for arrival and departure and for **one family trip home per month**, or instead of the family trip home, **one monthly trip of a family member** to your place of stay.

Travel costs are reimbursed **up to the amount** that would be incurred when using the **most appropriate, regularly operating public means of transport in the lowest class**.

The costs for a **Deutschlandticket** can also be reimbursed if no cheaper tickets can be used.

If you use **another means of transport** (e.g. your own car), a **distance allowance** is paid in accordance with § 5 (1) of the Federal Travel Expenses Act (BRKG), which is **€0.20 per kilometre travelled**.

If you, as a Jobcenter client, can obtain **discounted access** to local public transport, this will be taken into account when reimbursing travel costs.

For **arrival and departure** in case of necessary accommodation away from home, as well as for **one monthly family trip home**, the costs of the most appropriate public transport in the lowest class are reimbursed.

If other means of transport are used, **€0.20 per kilometre** between your home and the training location is paid for the arrival, departure and one monthly family trip home.

For arrival, departure and the monthly family trip home, a **maximum amount of €130** is applied **each** when using other means of transport.

Monthly commuting costs can be covered **up to €588**.

NOTE

Your kilometre information for travel costs will be checked by the Employment Agency using an online route planner. Processing is faster if you attach a printout of the distance calculation.

3.1.3 Accommodation away from home

If you have to stay outside your home because of the training, the following can be paid:

- for accommodation: **€60 per day**, but **no more than €420 per calendar month**.
 - for meals: **€24 per day**, but **no more than €168 per calendar month**.
-

3.1.4 Childcare costs

Costs for the care of **children in need of supervision** of the employee participating in the measure can be covered **up to €160 per month per child**.

Children are generally considered to be in need of supervision if they **have not yet reached the age of 15**.

If a third party (e.g. the Youth Welfare Office) already pays benefits for childcare, this third party must be informed that childcare costs are also being paid by the participant.

NOTE

For information on childcare costs, the form **“Questionnaire on the funding of participation in a vocational further training measure”** must be used.

3.2 Benefits related to participation in a qualification-oriented (abschlussorientierte) training

Participants in **qualification-oriented** trainings such as **retrainings (Umschulungen)**, **modular/partial qualifications**, or **preparatory courses for external examinations / school-external examinations** can receive **additional benefits**.

3.2.1 Training allowance (Weiterbildungsgeld)

Participants in **funded qualification-oriented trainings** receive a **monthly allowance of €150** (Weiterbildungsgeld).

3.2.2 Training bonus (Weiterbildungsprämie)

For certain trainings you can receive a **training bonus**.

- For **successfully passed interim examinations** in the context of a retraining: **€1,000**. (Prerequisite: the relevant vocational training act or training regulation provides for an interim examination.)
- For **passing the final examination** in the context of a retraining or an external / non-student examination: **€1,500**.

To receive the bonus, you must submit to your Employment Agency **an official final proof** from the examining body showing that you have successfully passed the interim or final examination (e.g. a copy of the chamber certificate).

3.3 Benefits for living expenses

Unemployment benefit (Arbeitslosengeld)

For the duration of a **funded** further training, unemployment benefit is paid **as long as** the eligibility requirements for unemployment benefit are met.

The regulations for unemployment benefit **continue to apply unchanged** even during the further training.

You can find detailed information on unemployment benefit in **“Information Sheet 1 for Unemployed Persons (Merkblatt 1 für Arbeitslose)”**, which is available from your Employment Agency.

Reduction of entitlement more slowly

During funded further training, your entitlement period is reduced **more slowly**: for **every two days** on which you receive unemployment benefit **because of vocational further training**, your entitlement is reduced by **only one day**.

EXAMPLE

You take part in a funded further training from 01.06. to 30.09. (four months) and receive unemployment benefit during this time.

The entitlement period is reduced at a ratio of **2 to 1**, so that for four months of benefit receipt the entitlement is reduced by **two months**.

A **reduction does not take place at all** if, **at the beginning** of the training, your remaining entitlement is **90 days or less**.

If, because of the reduction during training, your remaining entitlement **reaches 90 days**, no **further** reduction occurs.

This ensures that **after** completion of the training, if you are still unemployed, you still have at least **90 days** of unemployment benefit.

If you had **less than 90 days** remaining at the beginning, **only this remaining entitlement** can be used.

If, at the start of training, the remaining entitlement is **less than 90 days** and you are funded **for at least six consecutive months**, the entitlement is **increased once to 90 days**.

Citizen's benefit (Bürgergeld) for employable persons

For the duration of a funded training, Bürgergeld continues to be paid **as long as** the requirements for these benefits are met.

You can obtain detailed information from your Jobcenter and from the leaflet "**Bürgergeld – Basic Income Support for Jobseekers – SGB II**" which your Jobcenter provides.

4 Credit of Income (Anrechnung von Einkommen)

4.1 Crediting of income

If you carry out **employment, self-employment, or work as an assisting family member** during the measure, the resulting **secondary income** is credited (offset) against your unemployment benefit.

Information about the crediting of secondary income can be found in the leaflet "**Useful Information on the Topic of Secondary Income**".

LINK

You can find the leaflet under

» www.arbeitsagentur.de → Download Center → *Arbeitslos und Arbeit finden* → *Arbeitslosengeld – Nebeneinkommen*.

LINK

For the **Citizen's Benefit (Bürgergeld)** for employable persons, different rules for income

crediting apply. These can be found in the leaflet “**Bürgergeld – Basic Income Support for Jobseekers – SGB II.**”

4.2 Crediting of benefits

If, as a recipient of unemployment benefit, you receive **wages, remuneration, or other allowances** intended for your livelihood from your employer or the training provider due to participation in the measure — or from a previous or existing employment relationship (even without performing work) — the following applies:

After deduction of **taxes** and **social insurance contributions** (including unemployment insurance) and a **tax-free allowance of €400 per month**, the remaining amount is credited against your unemployment benefit.

EXAMPLE

You receive €500 net per month from your employer during your training. After deducting the €400 monthly allowance, €100 per month will be offset against your unemployment benefit.

LINK

The form “**Certificate on Employer/Provider Benefits**” (**Bescheinigung über Arbeitgeber-/Trägerleistungen**) can be found at

» www.arbeitsagentur.de/formulare-a-z → *Weiterbildungskurse – Bescheinigungen.*

NOTE

For Citizen’s Benefit (Bürgergeld), the above rule differs:

Such allowances are counted as **income** when calculating Citizen’s Benefit for employable persons. For further details, please contact your personal adviser.

5 Health, Nursing Care, Pension, and Accident Insurance

(5 Die Kranken-, Pflege-, Renten- und Unfallversicherung)

5.1 Health and Nursing Care Insurance

While you are receiving **unemployment benefit (Arbeitslosengeld)** or **citizen’s benefit (Bürgergeld)** as an employable person, you are **in principle compulsorily insured** under the statutory **health** and **nursing care insurance** systems.

Health and nursing care insurance are provided by the **health insurance fund** (Krankenkasse) with which you are registered. The **Employment Agency** or **Jobcenter** (or the responsible basic security authority) pays the **full contributions** for these insurances.

NOTE

You can find more information in

- » *Merkblatt 1 für Arbeitslose* (Information Leaflet 1 for Unemployed Persons) or
- » *Merkblatt "Bürgergeld – Grundsicherung für Arbeitsuchende – SGB II"* (Citizen's Benefit – Basic Income Support for Jobseekers – SGB II).

If you do **not** receive any benefits, you are **not insured** through these authorities.

In that case, you must contact your **last responsible health insurance fund** yourself.

5.2 Pension Insurance

If you receive **unemployment benefit**, you are generally **compulsorily insured** under the **statutory pension insurance** scheme.

During your benefit period, the **Employment Agency** pays the **compulsory pension contributions** to the pension insurance institution.

NOTE

More information can be found in *Merkblatt 1 für Arbeitslose*.

If you receive **citizen's benefit (Bürgergeld)**, you are **not** compulsorily insured in the statutory pension scheme.

However, the **Jobcenter** reports your Bürgergeld period to the **pension insurance provider**, which checks whether it counts as a **credited period (Anrechnungszeit)**.

5.3 Accident Insurance

As a **participant in a vocational training measure**, you are **insured against accidents** during:

- the scheduled **practical and theoretical sessions**, and
- the **journey between your home and the training location** and back.

The **accident insurance provider** in these cases is the **employers' liability insurance association (Berufsgenossenschaft)** to which the training provider (training institution, company, etc.) belongs.

Accident reports must therefore be sent **to the responsible Berufsgenossenschaft**, **not** to the Employment Agency / Jobcenter or the basic security authority.

If you receive **unemployment benefit** or **citizen's benefit**, you are also insured against accidents when you, at the request of the Employment Agency / Jobcenter, attend appointments at those offices or other authorities (e.g. for a medical examination).

In such cases, you must report the accident **immediately** to your Employment Agency or Jobcenter.

Here, the responsible accident insurance institution is **Unfallkasse Bund und Bahn**, not the Berufsgenossenschaft of the training provider.

6 Employee Qualification (Beschäftigtenqualifizierung)

The Employment Agencies have various options to promote the **further training of employees**, in order to support companies in dealing with challenges such as **structural change, digitalization, and the shortage of skilled workers**.

6.1 Funding of employed workers

Employed workers can also be supported through **partial or full coverage of further-training costs**.

In addition, their **employers** can receive a **wage subsidy** for working time lost due to training.

The **type and scope** of funding depend largely on the **size of the company**.

Your Employment Agency will inform you in detail about the specific funding conditions.

For employed workers, the issue of a **training voucher (Bildungsgutschein)** can be **waived**, if both the employer and the employee agree to this, or if the funding is part of a **collective application procedure (Sammelantragsverfahren)**.

Under the collective application procedure, the employer can submit **a single application** for the funding of vocational training for **multiple employees**.

Employers receive advice from the Employment Agency in this process.

Other training-related costs, such as **travel expenses** or **childcare costs**, are only covered for employees **if they arise additionally** because of participation in the training.

For employees participating in training **through the collective application procedure**, **special rules** apply.

Also, **disability-related additional costs** that are necessary for participation in the measure are covered.

The claim for reimbursement is submitted by the **participant** in the funded training measure.

6.2 Qualification Allowance (Qualifizierungsgeld)

The **qualification allowance** is a **wage replacement benefit** designed to enable employees to remain in their current company despite changing job requirements caused by **structural transformation**, by participating in further training.

It amounts to **60% (or 67%) of the net income** lost due to the training period.

The **costs of the training** itself are financed by the **employer**.

Necessary **disability-related additional expenses** (as mentioned above) that arise in connection with participation in the funded measure are also covered.

The claim is made by the **participant** in the training measure funded with the qualification allowance.

Further information can be found in the

LINK

» *Information Sheet on the Qualification Allowance (Merkblatt Qualifizierungsgeld).*

6.3 Vocational further training during short-time work in transfer companies

(Berufliche Weiterbildung bei Transferkurzarbeitergeld)

The Employment Agencies can also support employees who receive **Transfer Short-Time Allowance (Transferkurzarbeitergeld)**.

For training measures that **end during** the period of receiving transfer short-time allowance, the **training costs** can be **partially covered**, provided that the employer contributes at least

- **50%** of the course costs (for companies with 250 or more employees), or
- **25%** of the course costs (for companies with fewer than 250 employees).

For participation in training measures that **end after** the period of receiving transfer short-time allowance, the Employment Agency covers **the full course costs** after the end of the allowance period.

If you are entitled to **unemployment benefit during further training**, this benefit will be paid **after** the end of the transfer short-time allowance period.

7 Responsibility (Zuständigkeit)

You must apply for benefits for the **promotion of vocational further training** at the **Employment Agency responsible** for the district in which you reside.

PLEASE NOTE

Help facilitate the decision-making process regarding your benefits by **filling out the forms carefully** and **submitting them completely before the start of the training measure**.

The Employment Agency **relies on the accuracy** of the information you provide.

Some of your personal data may already be **pre-printed on the forms** when you receive them from the Employment Agency.

Before submitting the documents, **check all information carefully**, as changes — for example, due to a move — may have occurred.

For **employed persons** who participate in vocational training through the **collective application procedure (Sammelantragsverfahren)**, **special regulations** apply.

8 Decision (Bescheid)

The Employment Agency will inform you of its decision regarding the **training costs** you applied for **in writing**.

During the period of funded vocational training, **unemployment benefit** will continue to be paid **as long as** the entitlement requirements remain in place.

You will usually receive a **separate written decision (notice)** only if there are **changes** to your benefit entitlement.

You will also receive a written decision if:

- your application **is not approved**, or only **partially approved**,
- the **amount of training costs** changes,
- the **payment of benefits** must be **completely discontinued**, or
- you have received **benefits improperly** and are required to **repay** them.

The **Citizen's Benefit (Bürgergeld)** for employable persons will continue to be granted **as long as neediness exists**.

9 Appeal against Decisions (Widerspruch gegen Entscheidungen)

If you disagree with a **written decision** (notice) issued by the Employment Agency, you may **file an appeal (Widerspruch)** against it.

Filing an appeal causes the Employment Agency to **review its decision once again**.

If you wish to submit an appeal, you must do so **within one month** after the decision has been officially communicated to you.

The appeal must be:

- submitted **in writing** or **electronically**, or
- **declared in person** at the Employment Agency that issued the decision.

Please refer to the **legal remedy section (Rechtsbehelfsbelehrung)** of the decision you wish to appeal for more details.

If your appeal cannot be granted — or only partially granted — you will receive a **written appeal decision (Widerspruchsbescheid)**.

You can then file a **lawsuit (Klage)** against it.

The **court, time limit, and form** in which the lawsuit must be filed are specified in the legal remedy section of the appeal decision.

In the event of a lawsuit, the Employment Agency must submit the **complete benefit records** to the **Social Court (Sozialgericht)**.

Medical and psychological reports in these files will be **excluded from submission** only if you have **explicitly objected** to their transfer.

10 Payment of Benefits (Auszahlung der Leistungen)

10.1 Payment Procedure

Unemployment benefit and the amounts that the Employment Agency covers for training costs are paid **free of charge** only if you have them **transferred to a domestic or foreign bank account within the SEPA area**,
or if you can prove that, **through no fault of your own**, it was **not possible** for you to open a domestic bank account.

If you do not yet have a bank account, it is in your interest to **open one immediately**.

If you do not have your benefits transferred to a SEPA account and **cannot prove** that you were unable to open a domestic account,
the benefits will be paid via a **payment order for settlement (Zahlungsanweisung zur Verrechnung, ZzV)** through **Postbank**,
with **processing fees deducted** from the payment.

The payment order (ZzV) is delivered by **Deutsche Post** and can be **cashed within one month** at any payment office of **Deutsche Post** or **Deutsche Postbank**.

If you have proven that you were not at fault for being unable to open an account, the ZzV will be sent to you **free of charge**.

Otherwise, a **basic fee of €3.85** is deducted for each ZzV issued.

If you cash the ZzV at a Post office, an additional **amount-dependent fee** will be deducted as follows:

- up to €50.00 → **€3.50**

- more than €50.00 to €250.00 → **€4.00**
- more than €250.00 to €500.00 → **€5.00**
- more than €500.00 to €1,000.00 → **€6.00**
- more than €1,000.00 to €1,500.00 → **€7.50**

If you submit the ZzV to a bank for crediting to your account, **no fee** will be charged.

All payments made by the Employment Agency (except for the training allowance/Weiterbildungsgeld) are **coded** with a **four-digit identifier** on your account statement or payment order.

You will find this same code in your approval notice.

If you already received unemployment benefit **before** starting your training, the code may **change** during your participation period.

Your ongoing benefit entitlements can be **transferred, pledged, or garnished** just like wages.

To protect your benefits from garnishment, you should open a **protected account (Pfändungsschutzkonto)** under §850k of the German Code of Civil Procedure (ZPO) and have your benefits transferred there.

Within the protection limits, the money in this account **cannot be seized**.

10.2 Payment Dates

Unemployment benefit is usually paid **monthly in arrears**, while **citizen's benefit (Bürgergeld)** for employable persons is paid **monthly in advance**.

Training-related benefits (e.g. course fees) are generally paid **directly to the training provider**.

If benefits are paid **to you**, course costs and related expenses (e.g. travel costs) are usually paid **monthly in advance**.

If you are entitled to the **training allowance (Weiterbildungsgeld)**, it will be paid **after the month of participation** (i.e. retrospectively).

The time period for which the transfer applies will be shown on your **account statement or payment order**.

Individual payments **under €10** are not paid immediately but **accumulated** until the amount reaches €10.

However, if this would result in **no payment for more than six months**, a smaller amount will generally be paid.

Payment may also be postponed if it is not made to a bank account and, after deducting the **€3.85 processing fee**, the remaining amount would be too small to pay out.

10.3 First Payment

You can find out **when to expect your first payment** when you submit your documents to the Employment Agency.

If a **final decision** is not yet possible, you may receive an **advance payment (Vorschuss)** if it is clear that you are basically entitled to benefits, but determining the exact amount will take more time.

If it is still uncertain whether you are entitled to benefits, the Employment Agency may issue a **provisional decision** if:

- determining the final eligibility will likely take time,
- but it already appears **sufficiently probable** that the requirements are met, and
- the delay is **not your fault**.

The Employment Agency will automatically check — **without any special request** — whether an **advance** or a **provisional decision** can be made.

Any advances or payments made under a provisional decision must be **repaid** if it is later determined that you were **not entitled** to them, or if the amount **exceeds** what you were actually entitled to receive.

PLEASE NOTE

If you have **questions about transfers** or about the **amount or duration** of your benefits, please contact your **Employment Agency**.

11 Duties of Disclosure, Cooperation, and Repayment (Auskunfts-, Mitwirkungs- und Erstattungspflichten)

11.1 Duty to Provide Information (Auskunftspflichten)

Employees who are currently participating or have participated in **vocational training measures** funded by the Employment Agency are obliged to:

- provide the **Employment Agency / Jobcenter** or the **training provider** with information, upon request, about the **success of the measure** and any other data necessary for **quality evaluation**, and
 - allow the training provider to issue an **assessment** of their **performance and behavior** during the measure.
-

11.2 Duty to Cooperate (Mitwirkungspflichten)

When you apply for or receive benefits, you must provide **all information requested in the application** that is **relevant to approval**.

You may also be required to:

- give **consent for third parties** to provide information,
- name or submit **evidence** (documents, certificates),
- **appear in person**, or
- attend a **medical or psychological examination**.

Participation in the examination itself is **voluntary**, but please note: if you **refuse to cooperate** in an examination that is essential for the decision, your **benefits may be partially or fully withdrawn**.

If you fail to meet your cooperation duties, the Employment Agency can **deny or revoke** your benefits **in whole or in part**.

You are also required to **inform your Employment Agency or Jobcenter immediately and without being asked** (even by phone) of **any changes** that may affect your entitlement. This obligation continues even if your application has **not yet been decided**.

If you are **absent from class** (e.g. miss days), your **training provider** must report this. Notifying other institutions (e.g. your health insurance fund or local registration office) is **not sufficient**.

If you are unsure whether a change affects your benefit entitlement, you should **still report it** to your Employment Agency or Jobcenter.

You must inform the Employment Agency / Jobcenter immediately if you:

- still receive or are entitled to **wages, severance pay, or holiday compensation** from a previous job,

- start or perform any **employment, self-employment, or family assistance**, or if your **income or working hours** increase,
- receive payments from your **employer or training provider** due to participation in a measure, or from a previous or existing employment relationship (even without working),
- become **incapable of work (sick)** or when you recover; if your training provider does not forward this information, inform the agency yourself,
- apply for or receive **maternity allowance, pensions, transition allowance**, or any **third-party benefit** for vocational training,
- give up your **main residence** and receive **accommodation or meal benefits**,
- **move** (change address) or **change your bank account (IBAN/BIC)**,
- **fail to start, interrupt, or end** your participation in a measure (even for single days), or if the **last day of training/exam** differs from the original schedule,
- **marry**, enter a **civil partnership, separate**, or **end** your marriage/partnership,
- have your **tax class changed**, apply the **factor method**, or have the **factor adjusted**; if it remains valid for the next year, submit confirmation from the **tax office**,
- no longer meet the conditions for a **higher benefit rate** (e.g. your child reaches age 18),
- perform **voluntary military service, federal voluntary service, or youth voluntary service**,
- withdraw **insured working-time credit** for leave (§§ 7 ff SGB IV),
- perform a **voluntary or honorary activity** for at least one week,
- **use different routes or transport** or your **travel costs change**,
- no longer have **childcare expenses**,
- receive any **training-related payments** from your employer or another organization.

PLEASE NOTE

The duty to report continues:

- during **holidays**,
- during an **appeal or court procedure** concerning your benefits, and

- even **after** your benefits have ended if the changes **retroactively affect** your entitlement.

TIP

You can easily report changes online at

» www.arbeitsagentur.de/eServices.

11.3 Duty of Repayment (Erstattungspflicht)

Anyone who has **received benefits without entitlement** must **repay them** once the related approval has been **withdrawn or revoked**, or if the benefits were paid **without formal approval**.

Repayment includes not only the benefit itself but also the **health and nursing insurance contributions** (around **35% of the benefit**) paid on your behalf.

An approval is revoked retroactively if benefits were **not legally due**, especially if the person:

- **knowingly or negligently** provided **false or incomplete information**, or failed to report changes in circumstances,
- **knew or should have known** that no (or a lower) entitlement existed, or
- earned **income** that would have reduced or eliminated entitlement.

NOTE

This applies even if benefits were paid **in advance** and **already spent**.

Revocation of approval is also permitted if benefits were **not used for their intended purpose** (e.g. travel costs).

PLEASE NOTE

Always provide **accurate information** and **report changes immediately** to your Employment Agency or Jobcenter.

If you give **false or incomplete information** or **fail to report changes**, you may be required to **repay benefits received in error**.

The Employment Agency may also initiate **administrative offence** or **criminal proceedings**.

12 Data Protection (Datenschutz)

The **Social Code (Sozialgesetzbuch)** protects you—especially—against the **unauthorized collection and processing of your personal data**.

Your personal data may only be **collected, processed, or used** if this is **permitted by law** or if **you have given your consent**.

The **Employment Agency** requires your data to:

- determine your **entitlement** to unemployment benefit or training costs, and
- make the corresponding **payments**.

Your duty to cooperate arises from **Sections 60 and following of the Social Code, Book I (SGB I)**.

When you apply for benefits, the **necessary personal data** are **recorded and stored** in files or databases.

These records are normally **deleted no later than 10 years** after the benefit process has been completed;

automatically stored data are in some cases deleted **after 4 years**.

You have the right to:

- **request information** about data stored about you,
 - **correct** inaccurate data, and
 - in legally defined cases, have your data **restricted or deleted**.
-

Your personal data may also be used, **to the necessary extent**, to carry out **other tasks** of the Federal Employment Agency and its local offices (Employment Agencies / Jobcenters) under the Social Code.

Your data will be shared with **external institutions** (e.g. health insurance funds, pension insurance institutions, or other authorities) **only to the extent permitted by law**.

Medical and psychological assessments are excluded from transmission if you have **explicitly objected** to their transfer.

Further information about data protection can be found at:

» www.arbeitsagentur.de/datenerhebung