

99102004080000

Apply for an employee savings allowance

Heruntergeladen am 12.06.2025

<https://fimportal.de/xzufi-services/1045/L100022>

Modul	Sachverhalt
Leistungsschlüssel	99102004080000
Leistungsbezeichnung I	Apply for an employee savings allowance
Leistungsbezeichnung II	Apply for an employee savings allowance
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Baden-Württemberg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	
Einheitlicher	

Modul	Sachverhalt
Ansprechpartner	
Fachlich freigegeben am	
Fachlich freigegeben durch	
Handlungsgrundlage	<p>[Fünftes Gesetz zur Förderung der Vermögensbildung der Arbeitnehmer (Fünftes Vermögensbildungsgesetz - 5. VermBG):](https://www.gesetze-im-internet.de/vermbg_2/)</p> <ul style="list-style-type: none"> • § 13 Anspruch auf Arbeitnehmer-Sparzulage
Teaser	<p>The employee savings allowance is a cash allowance granted by the state to encourage employees to invest in capital formation. It is a state bonus for capital-forming benefits.</p>
Volltext	<p>The employee savings allowance is a cash allowance granted by the state to encourage employees to invest in capital formation. It is a state bonus for capital-forming benefits.</p> <p>Capital-forming benefits (VL) are cash benefits that your employer invests for you, for example on the basis of a collective agreement, a works agreement or an employment contract.</p> <p>The prerequisite for the state allowance is that your employer - and not you - pays the capital-forming benefits into an investment account set up by you.</p> <p>The employee savings allowance for</p> <ul style="list-style-type: none"> • Building society savings: 9 % of the annual VL (maximum EUR 43.00) • Participation savings: 20 % of the annual VL (maximum EUR 80.00) <p>If two eligible contracts are concluded (e.g. a building society savings contract and a securities savings plan), the allowances are granted in parallel.</p>

Modul
Sachverhalt

Note:

You can also claim the employee savings allowance if your employer does not pay any capital-forming benefits. In this case, ask your employer to deduct the payment into your investment account from your salary.

Erforderliche Unterlagen

Since the 2017 savings year, your investment institution has been transmitting all necessary data (electronic asset statement) electronically to the tax authorities. The prerequisite is that you have agreed to the data transfer with your investment institution.

Voraussetzungen

- The capital-forming benefits must be channelled into eligible forms of investment. The following are eligible:
 - Building society savings (e.g. building society savings contract, debt relief on residential property, loan repayment for owner-occupied property)
 - Investment savings (e.g. purchase of shares, share certificates in equity funds or certain shareholdings in the employer's company)
 - Your taxable income in the savings year must not exceed certain limits.
 - Individuals:
 - for building society savings: EUR 40,000 (until 31/12/2023 EUR 17,900)
 - for investment savings: EUR 40,000 (until 31 December 2023 EUR 20,000)
 - Joint assessment of spouses/life partners:
 - for building society savings: EUR 80,000 (until 31 December 2023 EUR 35,800)
 - for investment savings: EUR 80,000 (until 31 December 2023 EUR 40,000)

If both spouses or partners are employed, both can claim the savings allowance.

The application for the employee savings allowance must be submitted by the end of the fourth year after the savings year at the latest.

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	<p>Please note:</p> <p>Does your taxable income exceed the specified limits but is within the income limits for the housing construction premium? If so, you can claim the capital-forming benefits paid into a home loan and savings contract as your own payments for the granting of the housing construction premium.</p>
Kosten	none
Verfahrensablauf	<p>The easiest way to apply for the employee savings allowance is to submit your income tax return.</p> <p>You do not have to enclose a certificate with your income tax return. Your provider will transmit the necessary data (electronic capital formation certificate) electronically to your tax office, provided you have agreed to the data transmission.</p>
Bearbeitungsdauer	
Frist	at the latest by the end of the fourth year after the savings year
weiterführende Informationen	
Hinweise	none
Rechtsbehelf	Objection
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	