

99102004080000, 99102004080000

Heruntergeladen am 12.06.2025

<https://fimportal.de/xzufi-services/434504742/L100040>

Modul	Sachverhalt
Leistungsschlüssel	99102004080000, 99102004080000
Leistungsbezeichnung I	
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Niedersachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Steuern (102)
Verrichtungskennung	Gewährung (080)
SDG-Informationsbereich	Besteuerung in einem anderen Mitgliedstaat
Lagen Portalverbund	Steuererklärung (1060100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	

Modul
Sachverhalt
Fachlich freigegeben durch
Handlungsgrundlage

https://www.gesetze-im-internet.de/vermbg_2/_13.html
https://www.gesetze-im-internet.de/vermbdv_1994/_6.html

Teaser
Volltext

The employee savings allowance promotes the employee's capital formation through agreed capital-forming benefits (VL). These are funds that the employer invests for the employee in a specific form of investment (e.g. securities savings contract or building society savings contract).

The following information is transmitted electronically to the tax office after the end of the calendar year in which the capital-forming benefits were paid, subject to consent:

- the annual amount and type of investment of the VL,
- the calendar year to which the VL are to be allocated and
- the end of the blocking period, if applicable.

The savings bonus is 9% (in the case of a home loan and savings contract or the direct use of capital-forming benefits to build a home)
 or
 20% (for so-called participation savings) of the amount of the capital-forming benefits.

If **two eligible contracts** are concluded (e.g. a building society savings contract and a securities savings contract), **the allowances are granted in parallel**.

The employee savings allowance is determined annually by the tax office as part of your income tax assessment and paid to the investment institution in one lump sum after the determination period has expired (usually 7 years).

Modul	Sachverhalt
Erforderliche Unterlagen	**The income tax return**
Voraussetzungen	**Income limits** - The taxable income (see Section 2 of the Income Tax Act) of the employee may not exceed EUR 17,900 (e.g. for a home loan and savings contract) or EUR 20,000 (e.g. for an equity fund). For capital-forming benefits invested after December 31, 2023, the taxable income may not exceed EUR 40,000. - In the case of joint taxation of spouses, the amounts are doubled. - If the income exceeds the aforementioned limits, but is within the limits for the granting of a housing construction premium, it is possible to claim the capital-forming benefits paid into a building society savings contract as own payments for the granting of the housing construction premium. **Maximum amount of the subsidized amounts** - The capital-forming benefits are eligible for the savings bonus up to a maximum of EUR 470 per year (e.g. for a building society savings contract) or up to a maximum of EUR 400 per year (e.g. for an equity fund). The allowance is then granted at nine percent of a maximum of (42.30 euros) or 20 percent of a maximum of (80 euros). - If both spouses are employed, both can claim the savings allowance. **Deadline for submission** The application for the employee savings allowance must be submitted by the end of the fourth year after the savings year at the latest. **Consent to data transfer**
Kosten	Abgabe: Es fallen keine Kosten an
Verfahrensablauf	
Bearbeitungsdauer	
Frist	
weiterführende	

Modul	Sachverhalt
Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	Tax offices
Zuständige Stelle	Country
Formulare	
Ursprungsportal	Arbeitnehmersparzulage Gewährung