

Submitting your income tax return

Do you receive an income? If so, you are generally required by law to file an annual income tax return.

Competent Department

- [Finanzamt Bremerhaven](#)
- [Finanzamt Bremen](#)

Basic information

Based on the information you provide in your tax return, the tax office issues the income tax assessment. The amount of tax depends on the amount of income. When calculating the income, the expenses incurred for work ("income-related expenses"), insurance contributions, medical expenses and various other expense items are also taken into account.

Requirements

The obligation to submit an income tax return depends on the type of income and the amount of income.

1) If only wages are received for which income tax has already been withheld, there is only an obligation to submit an income tax return under certain conditions, for example if

- the wages were received from several employers
- the tax class combination III / V or IV / IV with factor has been applied to spouses/ partners during the year
- an allowance has been taken into account when deducting income tax and the salary earned in the calendar year is higher than the sum of the basic allowance, the employee lump sum and the special expenses lump sum. In the case of spouses who can be jointly assessed for income tax, the sum of the double basic allowance, the employee lump sum and the double special expenses lump sum is decisive
- the employer has not calculated the wage tax for other remuneration (such as bonuses, severance pay) according to the rules for current wages
- parents who are not taxed jointly apply for an allowance for education away from home or for a lump sum for disabled persons to which a joint child is entitled to be split differently than half.

2) If the income is made up of other income in addition to wages (e.g. rental income, pensions, self-employment/commercial activity), the tax declaration obligation depends on the amount of the other income.

If this (other) income exceeds the amount of EUR 410 in a calendar year, there is an obligation to submit an income tax return.

The annual amount of EUR 410 also applies to the receipt of tax-free wage replacement benefits (e.g. unemployment benefit, sickness benefit, parental benefit). As these benefits have an influence on the tax rate (so-called progression proviso), a tax return must also be submitted if the amount of EUR 410 is exceeded.

3) If, on the other hand, no wages are received, but the income consists exclusively of other income (e.g. rental income, pensions, self-employment/commercial activity), an income tax return must be submitted if the total amount of income exceeds the so-called basic tax-free allowance. This requires a case-by-case assessment.

In 2025, this basic allowance amounts to

- for single persons: EUR 12,096 / in 2024: EUR 11,784
- for jointly assessed spouses/life partners: EUR 24,192 / in 2024: EUR 23,568

Information on the simplified declaration for retirement income can be found on the right under "Further information" - "Where can I find out more?".

What documents do I need?

- Tax return form
 - You will need the tax return form.
 - The attachments you need to submit depend on the income you have received and the costs you wish to deduct.
 - In principle, you do not need to submit any receipts or separate statements.
 - It is sufficient if you keep these for possible queries and submit them when requested by the tax office.

Procedure

Online via the ELSTER portal:

- If, among other things, income is generated from commercial or self-employed activities, the tax return must generally be submitted to the tax office online via ELSTER.
- ELSTER is a barrier-free and platform-independent access to the electronic services of the tax administration. You can find the link under "Further information" - "Online service".
- You need a certificate for the electronically authenticated transmission. You will receive this following your registration on ELSTER.

- Please note that the registration process can take up to 2 weeks.
- The tax office will check the information and send a notification by email when the tax assessment can be accessed electronically.
- To protect tax confidentiality, the tax assessment will only be made available in encrypted form. To retrieve the data, the encrypted file must first be downloaded to your own PC and decrypted using the selected authentication method.
- If your tax office requests receipts from you, you can also simply submit them electronically in the ELSTER portal.
- You can find this function in the ELSTER portal under Forms & services > All forms > Applications, objections and notifications > Submission of supporting documents for tax returns.
- Further information on submitting receipts can be found in the leaflet "Handling receipts" under "Further information" - "Where can I find out more?".

Submission in person and by post at the tax offices:

- In all other cases, the tax return can also be submitted in person or by post.
- You can download all forms from the forms portal of the Federal Ministry of Finance.
 - You can find the link to the form portal under "Further information" - "Forms" - "Income tax return".
- Fill in the form on your electronic device or print it out by hand and sign it.
- Send the tax return with attachments by post to your local tax office or hand in the tax return in person at the central information and collection points of the Bremen tax offices.
- The central information and collection point is available to answer any questions you may have. Detailed tax advice is generally reserved for the tax advisory professions and may not be provided by the tax offices.
- If you make an appointment on site at the central information and collection points, please bring the documents relating to your completed tax return with you.
 - You can find the link to make an appointment at your tax office under "Further information" - "Make an appointment".

Legal bases

- [Einkommensteuergesetz \(EStG\)](#)
- [Einkommensteuer-Durchführungsverordnung](#)

More information

Information on the processing status of tax returns can be found under "Further information" - "Where can I find out more?" - "Processing status of the tax return".

What deadlines must be paid attention to?

Persons not advised for tax purposes:

The annual income tax return must generally be submitted by 31.07. of the following year (for example, for the 2020 assessment period generally by 31.07.2021, for the 2021 assessment period by 31.07.2022) if there is an obligation to submit the return.

However, due to the effects of the coronavirus pandemic, these submission deadlines for

the 2020 to 2023 assessment periods have been extended by law as follows

2021 assessment period: 01.11.2022

Assessment period 2022: 02.10.2023

Assessment period 2023: 02.09.2024

Employees for whom there is no obligation to submit a return, i.e. who submit an income tax return voluntarily, have four years to do so (for example: assessment period 2021; end of submission period = 31.12.2025).

This so-called application extension usually applies to employees who want to obtain a refund of excess income tax withheld by their employer.

Persons receiving tax advice:

The annual income tax return must generally be submitted by the last day of February of the second following year (e.g. for the 2020 assessment period by 28.02.2022, for the 2021 assessment period by 28.02.2023) if there is an obligation to submit the return.

However, due to the effects of the coronavirus pandemic, these submission deadlines for the 2020 to 2024 assessment periods have been extended by law as follows

2020 assessment period: 31.08.2022

Assessment period 2021: 31.08.2023

Assessment period 2022: 31.07.2024

Assessment period 2023: 02.06.2025

Assessment period 2024: 30.04.2026

How long does it take to process

The processing time depends on the time of submission and the scope of the tax return.

What are the costs?

There are no fees or costs for the income tax assessment.

Frequently asked Questions

- **Which tax office is responsible?**

In principle, the tax office at the place of residence is responsible.

- **Which tax office is responsible for separated spouses/partners?**

In principle, the tax office of residence is responsible for each partner.

- **As a private individual, do I have to keep receipts such as tradesmen's invoices, bank statements, etc.?**

In the private sector, there are generally no statutory retention periods for tax purposes - except for tradesmen's invoices in connection with a property (= 2 years from issuance of invoice) and for donation receipts/confirmations of donations (= 1 year from notification of tax assessment).

However, it is advisable to retain tax-relevant documents (invoices for tax-reducing expenses, bank statements, tax certificates, etc.) until the tax office has completed processing the tax return or until the deadline for appealing the tax assessment has expired. However, if receipts are important for several years (e.g. medical certificates), they should be kept for a correspondingly longer period.

- **What is the tax-free amount for income from capital assets?**

Income from capital assets is tax-free up to the amount of the saver's lump sum of € 1,000 in the case of individual assessment or € 2,000 in the case of joint assessment.

However, taxes on investment income such as savings interest, dividends and capital gains from the sale of securities are withheld directly by the respective bank and paid to the tax office (withholding tax). Therefore, this investment income only has to be declared in the income tax return if no domestic capital gains tax (final withholding tax) has been withheld. This would be the case, for example, with foreign investment income or interest from a personal loan.

In order to avoid an excessive deduction of capital gains tax, you can either issue the bank with a so-called exemption order <https://www.finanzen.bremen.de/steuern/einkommensteuer/abgeltungsteuer-5240> up to the amount of the saver's lump sum or apply to the tax office of your place of residence for a so-called non-assessment certificate (NV certificate).

- **How long must the income tax assessment be kept?**

There are no statutory deadlines for this. Nevertheless, the income tax assessment should be kept in your own interest, as it also serves as proof of income for submission to other authorities (e.g. for parental allowance, benefits under BAFöG, daycare fees).