

# claim unemployment benefits

If you lose your job or your training position, you can apply for unemployment benefits so that you are financially secure.

## Competent Department

- [Agentur für Arbeit Bremen-Bremerhaven](#)
- [Agentur für Arbeit Bremen-Vegesack](#)
- [Agentur für Arbeit Osterholz-Scharmbeck](#)
- [Bundesagentur für Arbeit](#)

## Basic information

Unemployment benefit is a remuneration replacement benefit and is intended to partially replace the remuneration that employees are unable to earn due to unemployment.

You are entitled to unemployment benefits as soon as you first meet the requirements.

The length of time you are entitled to unemployment benefits depends on the length of time you were insured during the last 5 years before becoming unemployed and on the age you reached when your entitlement arose. You are entitled to at least 6 months of unemployment benefit if you have been in an employment relationship subject to compulsory insurance for at least 12 months within the last 30 months. The maximum period of entitlement is

- for unemployed persons under 50 years of age: 12 months and requires an insurance period of at least 24 months.
- for unemployed persons over 50: 24 months and requires that the unemployed person has reached the age of 58 and has completed at least 48 months of insurance.

As a rule, your unemployment benefit is calculated on the basis of the gross salary you earned on average in the last year before your entitlement to unemployment benefit arose. The amount is

- for unemployed persons with one child, 67 percent
- for other unemployed persons 60 percent

of the gross pay reduced by the statutory deductions that usually apply to employees.

While you are receiving unemployment benefits, you are generally covered by statutory health, nursing care and pension insurance. The contributions are paid by the Federal Employment Agency. If you were last exempt from compulsory pension insurance or health and long-term care insurance, the BA can usually partially cover the contributions for a private pension plan.

You are covered by accident insurance if you receive a special request to visit the Employment Agency or another office while receiving benefits.

You must notify them immediately of any changes (such as illness, vacation, moving, starting a job), most easily online. Alternatively, you can also make the notifications in writing, by telephone or in person.

## **Requirements**

You are entitled to unemployment benefit if

- you are unemployed, that is,
  - you are not in an employment relationship or
  - you are only engaged in gainful employment for less than 15 hours a week, and
  - You are available to the placement efforts of the Employment Agency. In other words, you are able and willing to take up employment subject to compulsory insurance under conditions customary in the labor market
- You are
  - electronically using an electronic proof of identity, for example an ID card with online ID function, in the eServices portal of the Federal Employment Agency, or
  - registered as unemployed in person at the relevant employment agency. When you register for unemployment in person, you are considered to have applied for unemployment benefits. In addition, a claim form must be filled out
- you have been subject to compulsory insurance for at least 12 months within the last 30 months before registering as unemployed (the so-called framework period).
  - Periods during which you were subject to compulsory insurance for employment promotion due to the receipt of income replacement benefits, such as sickness benefits, or - under further conditions - due to the care of a relative or the upbringing of a child, for example, are also taken into account.
  - Periods during which you were subject to compulsory insurance (so-called voluntary continued insurance) can also be taken into account as insurance periods, for example because you have taken up self-employment.
  - In special cases, periods during which you performed development service in accordance with the Development Workers Act (Entwicklungshelfergesetz) or worked abroad on the basis of a secondary employment contract are also taken into account.

## **What documents do I need?**

- Identity card with current registration address
  - Passport/replacement document in connection with a current certificate of registration
  - Certificate of employment (to be filled in by the employer)
  - In the case of an online unemployment report:
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- ID card with online ID function enabled and activated
- The Employment Agency may request additional documentation, for example:
  - Termination letter
  - Declaration of termination of employment
  - Certificate of receipt of sickness benefit
  - Certificate of additional income
  - Proof (notice of approval, proof of benefits) of previous receipt of benefits (unemployment benefits, also from another employment agency)
  - Proof of contribution (compulsory application for unemployment insurance)

## Procedure

You can apply for unemployment benefits online or in person.

Apply for unemployment benefits online:

- To apply online, go to the online portal "eServices" of the Federal Employment Agency and click on the tile "Arbeitslosengeld beantragen" (apply for unemployment benefits).
- Note that even in this case, you must register for unemployment in order to receive unemployment benefits.
- The Employment Agency will check your entitlement to unemployment benefits.
- If your application documents or other reasons do not yet allow a final decision, the Employment Agency can grant you an advance payment upon application, provided that a claim to benefits exists on the merits.
- You will receive a written decision by mail about the approval of the benefits, in which the amount and duration of your entitlement to unemployment benefits are noted. You can also receive the notice online by selecting the appropriate notification option in your online profile.
- Unemployment benefits will be paid monthly in arrears, free of charge, to the account you specify. This means that the benefit for the current month will be paid at the end of the month. In case of financial difficulties, this principle can be deviated from upon request. Ask your agency about this.
- In exceptional cases, you can have your unemployment benefit paid by check. You can submit the "payment order for clearing" sent to you by mail to your financial institution for credit within one month or have the amount paid out to yourself (or to a person authorized by you) in cash at any Deutsche Post or Deutsche Postbank disbursement office. However, this will incur additional costs.

Apply for unemployment benefits in person:

- To apply in person, contact your local employment agency. You will usually receive the application form and, if necessary, other documents (so-called "supplementary sheets") when you register for unemployment in person.
- The Employment Agency will check your entitlement to unemployment benefits.
- If your application documents or other reasons do not yet allow a final decision, the Employment Agency can grant you an advance payment upon application, provided that a claim to benefits exists on the merits.
- You will receive a written decision by mail about the approval of the benefits, in which the amount and duration of your entitlement to unemployment benefits are noted. You can also receive the notice online by selecting the appropriate notification option in your online profile.

- Unemployment benefits will be paid monthly in arrears, free of charge, to the account you specify. This means that the benefit for the current month will be paid at the end of the month. In case of financial difficulties, this principle can be deviated from upon request. Ask your agency about this.
- In exceptional cases, you can have your unemployment benefit paid by check. You can submit the "payment order for clearing" sent to you by mail to your financial institution for credit within one month or have the amount paid out to yourself (or to a person authorized by you) in cash at any Deutsche Post or Deutsche Postbank disbursement office. However, this will incur additional costs.

## Legal bases

- [§ 323 Sozialgesetzbuch Drittes Buch \(SGB III\)](#)
- [§ 327 Sozialgesetzbuch Drittes Buch \(SGB III\)](#)
- [§§ 136 bis 164 Sozialgesetzbuch Drittes Buch \(SGB III\)](#)
- [§ 337 Sozialgesetzbuch Drittes Buch \(SGB III\)](#)

## More information

Please also note the information on personal unemployment registration. This is an essential prerequisite for receiving unemployment benefits.

## What deadlines must be paid attention to?

Unemployment benefits are deemed to have been claimed when you personally register for unemployment, unless you make a different declaration. You avoid disadvantages if

- you register personally as unemployed on the 1st day of unemployment at the latest,
- you register as a jobseeker in due time and
- immediately report any changes that occur in your personal circumstances after you have filed your claim

The deadline for lodging an objection and the form in which an objection can be lodged is stated in the notice of appeal. An objection may be lodged within one month of notification of the decision. If the notice is issued abroad, the objection period is 3 months.

## What are the costs?

There are no costs involved.