

Elterngeld Genau

Plan dossier

Elterngeld (German parental allowance) for Anna and Marc

Due date: 5 May 2028

Created on 23 September 2026, on your device

This dossier writes down your plan: who takes which months and what they pay, the tax-class deadline, how the amounts are calculated, what goes into the application, what to enclose and by when. To keep, to pass on and to copy from. You file the application yourselves, online or on paper; we submit nothing for you. The calculator also shows every figure, free of charge.

An Elterngeld reform is in draft

For births from 1 November 2027, a new Elterngeld could apply: a reform is in draft. How many months it would grant, how high the amounts would be, whether there would still be a Partnerschaftsbonus — none of that is settled. It is not law yet. This calculation uses the law in force today. If the reform is passed, calculate again.

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Your inputs

Federal state	Hamburg
Due date	5 May 2028
Single parent	No
Married or in a registered civil partnership	Yes
Older children in the household	No
Anna	€3,000.00 gross a month, tax class IV, church tax: No, health insurance: statutory
Marc	€5,500.00 gross a month, tax class IV, church tax: No, health insurance: statutory

Basis of the calculation

Calculation basis: BEEG as at 22.12.2025 · wage-tax program 2025/2026 · engine version 1.0.0

Dieses Angebot stellt keine Rechtsberatung und keine Rechtsdienstleistung im Sinne des § 2 RDG dar. Die Berechnung erfolgt automatisiert auf Grundlage eurer Eingaben. Eine rechtliche Prüfung eures Einzelfalls findet nicht statt.

This offering does not constitute legal advice or a regulated legal service under §2 of the Legal Services Act. The calculation is performed automatically from your inputs. No legal review of your individual case takes place.

1. Your plan

Who takes which month of life, and what it pays. A month of life runs from the day of the birth in one month to the day before it in the next; Elterngeld is paid by months of life, not calendar months. The three forms keep their German names, because that is what the application and your Elterngeldstelle (parental allowance office) use: Basiselterngeld, the full monthly amount; ElterngeldPlus, half the amount for twice as long; Partnerschaftsbonus, extra ElterngeldPlus months if you both work part-time.

Month of life	1	2	3	4	5	6	7	8	9	10	11	12	13	14
■ Anna	P	P	B	B	B	B	B	B	B	B	B	B		
■ Marc													B	B

B Basiselterngeld P ElterngeldPlus + Partnerschaftsbonus /// Maternity protection: maternity pay is set off

Month	Dates	■ Anna	■ Marc
1	5 May 2028 – 4 June 2028	Basis · maternity	€0.00 –
2	5 June 2028 – 4 July 2028	Basis · maternity	€170.69 –
3	5 July 2028 – 4 August 2028	Basis	€1,280.18 –
4	5 August 2028 – 4 September 2028	Basis	€1,280.18 –
5	5 September 2028 – 4 October 2028	Basis	€1,280.18 –
6	5 October 2028 – 4 November 2028	Basis	€1,280.18 –
7	5 November 2028 – 4 December 2028	Basis	€1,280.18 –
8	5 December 2028 – 4 January 2029	Basis	€1,280.18 –
9	5 January 2029 – 4 February 2029	Basis	€1,280.18 –
10	5 February 2029 – 4 March 2029	Basis	€1,280.18 –
11	5 March 2029 – 4 April 2029	Basis	€1,280.18 –
12	5 April 2029 – 4 May 2029	Basis	€1,280.18 –
13	5 May 2029 – 4 June 2029	–	Basis €1,800.00
14	5 June 2029 – 4 July 2029	–	Basis €1,800.00

■ Anna: €12,972.49 over 12 months

■ Marc: €3,600.00 over 2 months

Together: €16,572.49

Your plan and the best one we found

The search looked for: The most Elterngeld in total

Your plan: €16,572.49 Best plan we found: €21,770.69

+€5,198.20

The best plan we found pays €5,198.20 more than yours.

No more is possible, and this is why:

The Partnerschaftsbonus needs both of you to work 24 to 32 hours a week in the same months. With the hours you entered, that is not possible.

§ 4b Abs. 1 Nr. 1 BEEG

The best plan we found

Month of life	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
■ Anna	E	E														
■ Marc			P	P	P	P	P	P	P	P	P	P	P	P	P	P
Month of life	17	18	19	20	21	22	23	24	25	26						
■ Anna																
■ Marc	P	P	P	P	P	P	P	P	P	P						

SAMPLE

2. Tax class

Apply for the change by 31 August 2027.

In your case, that is a difference of about €1,710.00 in Elterngeld. As at 23 September 2026: 342 days left.

The switch: Anna to class III, Marc to class V.

The new classes then apply from September 2027.

In the meantime: From September 2027 until the birth (9 months)

Anna takes home about €260.00 more a month

Marc takes home about €530.00 less a month

€270.00 a month less between you.

This evens out in your joint tax return, which classes III and V make compulsory.

Estimated with the 2026 wage-tax program.

How the switch works: you apply together at the tax office, for example through Mein ELSTER with the „Antrag auf Steuerklassenwechsel bei Ehegatten/Lebenspartnern“. It applies from the month after the application (§ 39 Abs. 6 Satz 5 EStG). For the current year, the application must be made by 30 November (Satz 6).

§ 2c Abs. 3 BEEG · § 39 Abs. 6 EStG

What the calculation uses

Expected birth: May 2028.

For Anna: income between March 2027 and February 2028.

March 2028 and April 2028 do not count (Maternity protection or maternity pay), which moves the window back 2 months.

For Marc: income between May 2027 and April 2028.

Some Elterngeldstellen are stricter

Some Elterngeldstellen require the new tax class to apply in seven of the twelve months. Our date follows the law as the Federal Social Court reads it and is not enough for that. To be safe, apply for the change by 31 July 2027.

§ 2c Abs. 3 BEEG

3. How the amounts are calculated

From gross pay to Elterngeld, line by line, each with the paragraph it comes from, so you can compare your Elterngeldstelle's decision with it line by line.

■ How this figure was calculated: Anna

Assessment period: March 2027 to February 2028

Skipped because they do not count: March 2028 (Maternity protection or maternity pay); April 2028 (Maternity protection or maternity pay)

§ 2b BEEG

Regular gross pay, average per month 12 months together: €36,000.00 § 2c Abs. 1 BEEG		€3,000.00
Standard employment allowance, one twelfth § 2c Abs. 1 Satz 1 BEEG	–	€102.50
Wage tax, solidarity surcharge, church tax (class IV, program 2026), estimated § 2e BEEG	–	€298.00
Flat-rate social contributions (statutory rates, not your actual ones) § 2f BEEG	–	€630.00
Net income for Elterngeld, per month § 2c BEEG	=	€1,969.50
Replacement rate § 2 Abs. 2 BEEG	x	65 %
Basiselterngeld per month, before supplements At least €300, at most €1,800 a month. ElterngeldPlus without income: half, €640.09 a month. § 2 Abs. 1 BEEG	=	€1,280.18

Month by month: Anna

Month	Type	Elterngeld	offset	Paid
1	Basiselterngeld	€1,280.18	–€1,280.18	€0.00
2	Basiselterngeld	€1,280.18	–€1,109.49	€170.69
3	Basiselterngeld	€1,280.18	–	€1,280.18
4	Basiselterngeld	€1,280.18	–	€1,280.18
5	Basiselterngeld	€1,280.18	–	€1,280.18
6	Basiselterngeld	€1,280.18	–	€1,280.18
7	Basiselterngeld	€1,280.18	–	€1,280.18
8	Basiselterngeld	€1,280.18	–	€1,280.18
9	Basiselterngeld	€1,280.18	–	€1,280.18
10	Basiselterngeld	€1,280.18	–	€1,280.18
11	Basiselterngeld	€1,280.18	–	€1,280.18
12	Basiselterngeld	€1,280.18	–	€1,280.18

Anna: €12,972.49 over 12 months

Maternity pay and the employer's supplement are offset in the months of maternity protection (§ 3 Abs. 1 BEEG).

■ How this figure was calculated: Marc

Assessment period: May 2027 to April 2028

§ 2b BEEG

Regular gross pay, average per month 12 months together: €66,000.00 § 2c Abs. 1 BEEG		€5,500.00
Standard employment allowance, one twelfth § 2c Abs. 1 Satz 1 BEEG	–	€102.50
Wage tax, solidarity surcharge, church tax (class IV, program 2026), estimated § 2e BEEG	–	€933.08

Flat-rate social contributions (statutory rates, not your actual ones) § 2f BEEG	–	€1,155.00
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Net income for Elterngeld, per month At most €2,770 a month is taken into account. § 2c BEEG	=	€3,309.42
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Replacement rate § 2 Abs. 2 BEEG	×	65 %
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Basiselterngeld per month, before supplements At least €300, at most €1,800 a month. ElterngeldPlus without income: half, €900.00 a month. § 2 Abs. 1 BEEG	=	€1,800.00
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Month by month: Marc

Month	Type	Elterngeld	Paid
13	Basiselterngeld	€1,800.00	€1,800.00
14	Basiselterngeld	€1,800.00	€1,800.00

Marc: €3,600.00 over 2 months

Before you decide

Maternity pay for Anna is set off against Elterngeld day by day. With the employer's top-up it equals the net pay; the calculator counts one thirtieth of the net pay it determines for Elterngeld per calendar day. That is why the first months are lower; they still count as months of Basiselterngeld.
§ 3 Abs. 1 BEEG

The wage-tax program for the relevant year has not been published yet. The wage tax is therefore estimated with the 2026 program; we recalculate when the right one appears.
§ 2e Abs. 1 BEEG

One thing the calculator cannot work out: if your taxable income in the calendar year before the birth was above €175,000, there is no Elterngeld. The figure is on your tax assessment notice.
§ 1 Abs. 8 BEEG

4. Transfer sheet for the application

Vorläufig: Die Bildschirme von mein-elterngeldantrag.de können abweichen; die Abschnitte entsprechen dem Antragsformular.

Provisional: the screens of mein-elterngeldantrag.de may differ; the sections follow the application form.

You file the application free of charge via mein-elterngeldantrag.de (log-in with BundID) or with the paper form. The online service produces the uniform federal „Antrag auf Elterngeld“ (version August 2025); the sections below follow that form. Here is what from your plan goes into it; the application asks everything else itself.

1. Angaben zum Kind (the child)

Child's name (1.a)	enter after the birth
Date of birth (1.b)	the actual date; calculated with 5 May 2028

2. Angaben zu den Eltern (the parents)

Single parent (2.a)	No
Parents (2.b)	Anna and Marc
Marital status (2.b)	married or registered civil partnership
Total taxable income in the calendar year before the birth (2.e)	not answered
Health insurance, Anna (2.i)	statutory
Health insurance, Marc (2.i)	statutory

6. Vor der Geburt: Bemessungszeitraum (assessment period)

Anna	March 2027 to February 2028
Skipped months, Anna (6.c)	March 2028: Maternity protection or maternity pay; April 2028: Maternity protection or maternity pay
Marc	May 2027 to April 2028
Skipped months, Marc (6.c)	none

In section 6.c you tick the reason for each skipped month; earlier months take their place (§ 2b BEEG).

7. Vor der Geburt: Einkommen (income before the birth)

Anna	income from employment, regularly about €3,000.00 gross a month
Marc	income from employment, regularly about €5,500.00 gross a month

The Elterngeldstelle takes the exact amounts from the payslips you enclose.

9. Nach der Geburt: Mutterschaftsleistungen (maternity benefits)

Anna	Mutterschaftsgeld (maternity pay) from statutory health insurance; the employer's supplement to maternity pay – 24 March 2028 to 30 June 2028
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The dates are the maternity protection period as the calculation assumes it; the application uses the dates on the certificate.

10. Planung der Elterngeld-Monate (the months)

Month	Dates	Anna	Marc
1	5 May 2028 – 4 June 2028	Basiselterngeld	–
2	5 June 2028 – 4 July 2028	Basiselterngeld	–
3	5 July 2028 – 4 August 2028	Basiselterngeld	–

Month	Dates	Anna	Marc
4	5 August 2028 – 4 September 2028	Basiselterngeld	–
5	5 September 2028 – 4 October 2028	Basiselterngeld	–
6	5 October 2028 – 4 November 2028	Basiselterngeld	–
7	5 November 2028 – 4 December 2028	Basiselterngeld	–
8	5 December 2028 – 4 January 2029	Basiselterngeld	–
9	5 January 2029 – 4 February 2029	Basiselterngeld	–
10	5 February 2029 – 4 March 2029	Basiselterngeld	–
11	5 March 2029 – 4 April 2029	Basiselterngeld	–
12	5 April 2029 – 4 May 2029	Basiselterngeld	–
13	5 May 2029 – 4 June 2029	–	Basiselterngeld
14	5 June 2029 – 4 July 2029	–	Basiselterngeld

Months of life 1 to 12: Basiselterngeld, Anna

Months of life 13 to 14: Basiselterngeld, Marc

This is how you tick section 10: per month of life and parent, Basiselterngeld, ElterngeldPlus or Partnerschaftsbonus.

11. Nach der Geburt: Elternzeit (parental leave)

Anna 1 July 2028 to 4 May 2029

Marc 5 May 2029 to 4 July 2029

From your plan: the months with Elterngeld. Elternzeit and Elterngeld need not be the same length; enter the Elternzeit you request from your employer.

12. Nach der Geburt: Einkünfte (income during Elterngeld)

Anna no income in the months with Elterngeld, according to your plan

Marc no income in the months with Elterngeld, according to your plan

13. Abschließende Angaben (final details)

Signatures (13.d) Anna and Marc: both parents sign the application, even if only one of them receives Elterngeld.

Not from your plan; the application asks for it itself: address, tax ID, citizenship, relationship to the child, health insurer, benefits such as sickness pay, bank account.

5. Checklists

Documents to enclose

Following the application form's notes on documents, for your answers. Only the birth certificate goes in as the original, everything else as a copy.

- ☐ Birth certificate „zur Beantragung von Elterngeld“ (for the Elterngeld application), original (section 1)
- ☐ Income tax notice for the calendar year before the birth, if you already have it (section 2.e)
- ☐ Anna: proof of the maternity protection period or maternity pay (certificate from the employer or the health insurer) (section 6.c)
- ☐ Anna: payslips from March 2027 to February 2028 (section 7.a)
- ☐ Marc: payslips from May 2027 to April 2028 (section 7.a)
- ☐ The health insurer's certificate of maternity pay, or you give consent in the application for the Elterngeldstelle to fetch the data (section 9)
- ☐ Proof of the employer's supplement to maternity pay (payslips or employer's certificate) (section 9)

Signing and sending

- ☐ Elterngeld application: Anna and Marc both sign, even if only one of them receives Elterngeld. With the online application, the service tells you at the end whether to print, sign and post it. (section 13.d)
- ☐ Elternzeit: Anna requests it from the employer in text form, as a letter or an e-mail; no handwritten signature is needed (§ 16 Abs. 1 BEEG). The template is enclosed.
- ☐ Elternzeit: Marc requests it from the employer in text form, as a letter or an e-mail; no handwritten signature is needed (§ 16 Abs. 1 BEEG). The template is enclosed.

Deadlines

Calculated with the birth date 5 May 2028. If your child arrives on another day, the months of life move and these dates with them; then calculate again in the calculator.

- ☐ Apply for the tax-class switch at the tax office by 31 August 2027 (§ 2c Abs. 3 BEEG)
- ☐ Anna: request Elternzeit from the employer by 13 May 2028, seven weeks before it starts on 1 July 2028 (§ 16 Abs. 1 BEEG)
- ☐ File the Elterngeld application: Elterngeld is paid retroactively only for the last three months of life before the month of life in which the application arrives (§ 7 Abs. 1 BEEG). If it arrives by 4 September 2028, the end of the fourth month of life, nothing is lost. Still, file it as early as you can.
- ☐ Marc: request Elternzeit from the employer by 17 March 2029, seven weeks before it starts on 5 May 2029 (§ 16 Abs. 1 BEEG)

6. Extras: calendar, Elternzeit letter, paper form

Calendar file

The dates from the deadlines are embedded in this PDF as a calendar file (.ics); many PDF programs show it under "Attachments" or a paper clip. The download page offers it separately, too. The file contains dates, no amounts.

Elternzeit letter to the employer

The last pages hold a template for each parent with an employer, filled from your plan: the periods are your months with Elterngeld. Add names and addresses, change what does not fit, and send it. You request Elternzeit in text form, as a letter or an e-mail, at least seven weeks before it starts, and state at the same time for which periods within two years you take it. Each parent can split it into three sections, more with the employer's consent (§ 16 Abs. 1 BEEG).

The letters are in German, for your employer.

Anna: 1 July 2028 to 4 May 2029

Marc: 5 May 2029 to 4 July 2029

The dates use the birth date 5 May 2028. If you send a letter after the birth, first calculate again with the actual birth date.

The official application form (for paper applications)

For paper applications: for Hamburg we fill in the official form, as a separate PDF file on the download page. It needs the details the calculator does not have (address, tax ID, health insurer, bank account) and your state's form file.

Template from your plan dossier: the Elternzeit letter for Anna, to copy into a letter or an e-mail

Anna [Nachname]
[Straße Hausnummer]
[PLZ Ort]

[Arbeitgeber]
[Personalabteilung]
[Straße Hausnummer]
[PLZ Ort]

[Ort], den [Datum]

Elternzeit nach § 16 BEEG

Sehr geehrte Damen und Herren,

hiermit verlange ich Elternzeit nach § 16 Abs. 1 BEEG für mein Kind. Der errechnete Geburtstermin ist der 5. Mai 2028.

Ich nehme Elternzeit in folgenden Zeiträumen:

- vom 01.07.2028 bis zum 04.05.2029

Die Elternzeit schließt an die Mutterschutzfrist nach der Geburt an.

Damit erkläre ich, für welche Zeiten innerhalb von zwei Jahren ich Elternzeit nehme (§ 16 Abs. 1 BEEG).

Bitte bestätigen Sie mir die Elternzeit schriftlich.

Mit freundlichen Grüßen

Anna [Nachname]

Template from your plan dossier: the Elternzeit letter for Marc, to copy into a letter or an e-mail

Marc [Nachname]
[Straße Hausnummer]
[PLZ Ort]

[Arbeitgeber]
[Personalabteilung]
[Straße Hausnummer]
[PLZ Ort]

[Ort], den [Datum]

Elternzeit nach § 16 BEEG

Sehr geehrte Damen und Herren,

hiermit verlange ich Elternzeit nach § 16 Abs. 1 BEEG für mein Kind. Der errechnete Geburtstermin ist der 5. Mai 2028.

Ich nehme Elternzeit in folgenden Zeiträumen:

- vom 05.05.2029 bis zum 04.07.2029

Damit erkläre ich, für welche Zeiten innerhalb von zwei Jahren ich Elternzeit nehme (§ 16 Abs. 1 BEEG).

Bitte bestätigen Sie mir die Elternzeit schriftlich.

Mit freundlichen Grüßen

Marc [Nachname]