

In Germany, most teachers work on a freelance basis - very few have permanent contracts, and it is estimated that less than 15% have full- or part-time contracts.

Working as an EFL teacher in a state school is virtually impossible without a German teaching qualification. Even then, one state may not recognise qualifications awarded in another.

Working in Germany is further compounded by the compulsory pension contributions freelance teachers are expected to pay, which amount to 19.5% before tax. Added to general teaching expenses and health insurance, which can be as much as 15%, more than half of a teachers' wages can be swallowed up before any tax is paid.

*Extract from an article first appeared last year in the **Guardian Weekly** on Thursday, 20 May 2004*

A lot of new EFL teachers are unaware of the costs they face as freelancers in Germany. The €15 or €20 you are being paid will be quickly whittled away by your expenses, taxes, compulsory social insurance and health insurance contributions.

In a pay cost survey carried out by MELTA (Munich English Language Teachers' Association) amongst members in 2001, expenses and deductions accounted for well over 50% of their members' gross income from teaching after expenses. Nothing has changed for the better on that front since then.

As a rule of thumb, you should work on the basis that approx. 20% of your gross income will go on your expenses connected to teaching, another 20% for social insurance payments, 10-15% on health insurance and between 15-25% for income and solidarity tax (and maybe church tax, if you pay it), leaving you with about a third of what you thought you had earned.

And, don't forget, what's left, still has to pay the rent, buy food and drink and all the other necessities of life.

If an employer offers you 20 hours teaching a week at €20 an hour, don't rush out and buy a bottle of champagne!

20 x €20 is €400 a week or about €1,600 a month. Ask yourself whether you will manage to live on that. You will be left with a disposable income about €600... that's not much more than someone living on social security gets – and someone living on social security gets the rent paid for them. You won't!

It is certainly true that a lot of English teachers in Germany earn a lot less than that a month, but, generally speaking, most of these teachers have partners who are prepared to support them financially.

It is usually best to do some sums before you even begin looking for work. Ask yourself these questions:

1. How much rent will/do I have to pay? (Don't forget electricity, gas, water and the additional costs)
2. How much will/do I need a month for food, drink, clothes, etc?
3. What other costs will/do I have, e.g. telephone, car, insurances (other than health insurance – which is already included in the two-third deduction)?
4. How much do I want to set aside a month for a well-deserved holiday now and again?
5. How much do I need a month for my subscriptions, hobbies, etc?
6. What other costs do I have?

Make a list of your “fixed costs” and add them all up. What’s the total? How much do or will you need to earn to cover them – as a rule of thumb, you will need to earn three times that. So, if your “fixed costs” come to €750 a month, you really need to find enough work to ensure you are earning about €2,250 a month... and at €20 an hour that means about 28 teaching hours a week.

I know most of us start the other way round, i.e. find some, but not enough work and then hope we will eventually find a bit more work to make ends meet, but if you haven’t got enough savings behind you, or don’t want to have to bridge the gap by eating into your savings, then I would recommend doing some sums first.

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