

Maternity benefit

Maternity benefit is paid by the statutory health insurance funds during the protection periods (six weeks before and eight weeks after childbirth and for the day of delivery). Only members of the statutory health insurance funds who are voluntarily or compulsorily insured are entitled to maternity benefits. The amount of maternity benefit is based on the average net income of the last 3 months. This is calculated by your employer. Based on this, your health insurance fund will pay you a daily maternity benefit of 13 euros. If your daily net salary is higher, this will be compensated by the employer's allowance.

Maternity pay

If you are prohibited from working due to your pregnancy, you do not have to worry about any financial disadvantages. The maternity protection wage is calculated based on the last 3 months before pregnancy in which you received remuneration.

Child support

Child benefit is paid for every child under the age of 18 who lives in Germany. The application for benefits must be made shortly after the birth. The requirement is that it is your biological child and grows up in your household. For each child, you receive 250 euros per month.

The application can be made online.

Parental allowance

Parental allowance is a stat benefit to provide financial support to mothers and fathers after the birth if income is reduced due to childcare. The period of entitlement and amount depend on the chosen model (basic parental allowance, parental allowance plus, partnership bonus) and income. More information is available from the [BMFSFJ](#).

Sibling- / multiple sibling bonus

Families receive the sibling bonus if at least one additional child under the age of 3 or at least 2 other children under the age of 6 or a disabled child under the age of 14 lives in the household. The amount is calculated from the parental allowance. You will receive an additional 10% of this (min. 75 euros and max. 180 euros per month). The bonus is paid to both parents if the requirements are met.

The multiple bonus is granted to families with twins, triplets, etc. Since the parental allowance can only be received for one child, only the youngest multiples are eligible for benefits. The duration and amount depend on the chosen parental allowance model (e.g. max. 300 euros/month for basic parental allowance).

Child supplement

The child supplement is intended to relieve low-income families. Whether and to what extent an entitlement exists is calculated considering all income and expenses (max. 292 euros/month). The allowance is only granted for 6 months. A new application is required for continuation.

Education and participation benefits

If you receive the child supplement, you are also entitled to receive benefits from the education and participation package for your child. These include, for example, free lunch at kindergarten, costs for school materials (max. 195 euros/school year) or the payment of club fees or similar.

REMINDER

Since 2017 the Federal Ministry for Family, Senior Citizens, Women and Youth (BMFSFJ) has provided the [Family benefits Infotool](#), which allows you to find out which benefits you are entitled to within a few clicks.

Source: Federal Ministry for Family Affairs, Senior Citizens, Women and Youth