Guide in English · step by step

am-finanzvergleich.de

Compare in your language.

Loan in Germany: the comparison calculator step by step

The comparison calculator is in German. Here you see the screens in order and what each field means, in English. That way you can fill everything in yourself.

How to use it: keep this guide open. Open the comparison calculator at the address below and fill in the screens in order.
The comparison calculator is here: am-finanzvergleich.de/en/loan-in-germany/

1. **The start: three fields.** “Wie viel?” (how much): the amount you need. “Wie lange?” (how long): the loan term, for example “12 Monate” (12 months). “Wofür?” (what for): the purpose of the loan. “Freie Verwendung” means you can spend the money on whatever you like. The offers appear below. With the offer you choose, press the button “weiter” (next).

2. **The login page: you don’t have to create a user account.** After you enter your email address, a login page appears. If you don’t want to create a user account, press “Ich möchte als Gast fortfahren” (I want to continue as a guest) at the bottom of the page.

3. **“Person” (the person).** “Anzahl Kreditnehmer”: how many people take out the loan, “1 Person” or “2 Personen”. “Anrede”: “Herr” (Mr) or “Frau” (Ms). “Vorname(n)”: your first name. “Nachname”: your surname. “Geburtstag”: date of birth, day, month and year. “Mobilfunknummer”: your mobile number. Write your first name and surname exactly as they are written in your passport or ID card.

4. **“Anschrift” (address).** “Straße”: street. “Haus-Nr.”: house number. “PLZ”: postcode (Postleitzahl). “Ort”: town. “Dort lebend seit”: since when you’ve lived at this address, month and year. “Familienstand”: marital status, “ledig” means single, “verheiratet” married. “Geburtsort”: the city where you were born, not the country. “Geburtsland”: the country where you were born, for example “Vereinigtes Königreich” (United Kingdom) or “Indien” (India). “Staatsangehörigkeit”: your citizenship.

5. **“Optional: Konto verbinden” (optional: connect your account).** The form asks whether you want to connect your bank account. This isn’t compulsory. You can continue by choosing “nein, Daten selbst eingeben” (no, I’ll enter the data myself).

6 **“Beruf & Haushalt” (job and household).** Your job: “Angestellte/-r” employee, “Arbeiter/-in” worker, “Angestellte/-r im öffentl. Dienst” public sector employee, “Beamte/-r” civil servant with permanent status, “Rentner/-in” pensioner, “Selbstständig” self-employed, “andere” other. “Name des Arbeitgebers”: your employer’s name. “Branche”: sector. “Sitz des Arbeitgebers”: the country where your employer is based. “Beim Arbeitgeber seit”: since when you’ve worked there. “Befristetes Arbeitsverhältnis”: whether you have a fixed-term employment contract, “ja” yes, “nein” no. “Kinder im Haushalt”: how many children live in the household. “Kindergeld”: child benefit. “PKW vorhanden?”: whether you have a car. “Wohnsituation”: how you live, “zur Miete” renting, “im Wohneigentum” in a flat or house you own. “Sie vermieten”: whether you rent something out to others, “keine Vermietung” means no.

7 **“Einnahmen & Ausgaben” (income and expenses).** “Ihr Nettoeinkommen”: your monthly income after tax. “Sonstige Einnahmen”: whether you have other income. “Wohnnebenkosten”: extra housing costs on top of the rent. “Priv. Krankenversicherung”: how much you pay for private health insurance. “Unterhaltsverpflichtungen”: maintenance you pay. “Mtl. Rate selbst genutzte Immobilie”: the monthly instalment for a flat or house you own. “Bestehende Kredite”: whether you already have other loans. Enter the real numbers, the bank will check them later against your documents.

8 **“Kreditoptionen” (loan options).** “IBAN”: the number of the bank account the money will be paid into. As the form says, nothing is taken from this account, the number is only needed to pay out the loan. “Wann benötigen Sie Ihren Kredit?”: when you need the loan, “schnellstmöglich” as soon as possible, “in den nächsten 4 Wochen” in the next 4 weeks, “egal” doesn’t matter. At the end there is the button “Angebot anfordern” (request an offer). When you press it, your data will be sent. Before that, check everything you’ve entered once more.

On every screen “zurück” means back, and “weiter” next. You can go back or close the page at any time.

If this guide helped you, send it to a friend or family member in Germany.
am-finanzvergleich.de/en/loan-in-germany/

We are neither advisers nor brokers. The comparison is free for you. If you sign a contract through our partners, we may receive a commission. The price for you doesn’t change. There are no extra costs for you. The comparison calculators belong to our partners and the screens may change over time. Before you sign a contract, check that you understand everything.