

Je, Unahitaji Kuweka €12,000 kwenye Blocked Account?

Ausbildung ya uuguzi inayolipwa: mshahara wako wa mafunzo unaweza kuhesabiwa kama uthibitisho wa fedha — badala ya blocked account ya takriban €12,000. Takwimu rasmi za serikali ya Ujerumani, 2026.

Maandishi makuu yako kwa Kiswahili. Maneno rasmi kama Ausbildung, blocked account na Verpflichtungserklärung yamebaki kwa jinsi yalivyo kwenye hati na tovuti rasmi.

Kiwango rasmi: €1,048 kwa mwezi

€12,000 si lazima kila wakati

Ausbildung dhidi ya Chuo Kikuu

Takwimu za 2026 · zimehakikiwa

Hili ni swali moja kati ya maswali yote ya njia ya uuguzi Ujerumani. Tuna mwongozo kamili unaoeleza njia mbili, mahitaji, lugha, utambuzi wa sifa na visa: [Uuguzi Ujerumani: Mwongozo Kamili \(Ausbildung\)](#).

This is one question on the German nursing route. We have a full guide covering the two routes, requirements, language, recognition and the visa: [Nursing in Germany: The Complete Guide \(Ausbildung\)](#).

Moja ya faida kubwa zaidi za **Ausbildung ya uuguzi inayolipwa na kampuni (company-based)** ni kwamba huenda **usihitaji kuweka takriban €12,000** kwenye blocked account — kiasi ambacho mara nyingi huhusishwa na hitaji la fedha kwa wanafunzi wa kimataifa wa vyuo vikuu vya Ujerumani.

*One of the biggest advantages of a **paid company-based nursing Ausbildung** is that you **may not need to deposit the approximately €12,000** that is commonly associated with the financial requirement for international university students in Germany.*

Huu ni utofauti muhimu kati ya kusoma katika chuo kikuu cha Ujerumani na kufanya **mafunzo ya taaluma yanayotolewa na kampuni (Ausbildung)**.

*This is an important distinction between studying at a German university and undertaking a **company-based vocational training programme (Ausbildung)**.*

Kwa Ausbildung ya kampuni, **mshahara wako wa kila mwezi wa mafunzo unaweza kutumika kama uthibitisho** kwamba una fedha za kutosha kujikimu nchini Ujerumani.

*For a company-based Ausbildung, your **monthly training salary can serve as proof** that you have sufficient financial means to support yourself in Germany.*

Blocked account (Kijerumani: Sperrkonto) — akaunti ya benki ambayo pesa hufungwa ndani; unachukua kiasi maalum kila mwezi.

1 Kiwango rasmi cha 2026

The official 2026 threshold

Kwa mujibu wa tovuti rasmi ya serikali ya Ujerumani — **Make it in Germany** — mwaka 2026, ikiwa mshahara wako wa mafunzo ni angalau:

*According to the German government's official **Make it in Germany** portal, in 2026, if your training allowance is at least:*

€1,048 kwa mwezi — kabla ya kodi (gross)

gross per month

au

or

€822 kwa mwezi — baada ya kodi (net)

net per month

maisha yako yanahesabiwa kuwa **yamehakikishwa kifiedha** kwa visa ya ukaazi ya mafunzo ya taaluma (vocational-training residence permit).

*your livelihood is considered **financially secured** for the vocational-training residence permit.*

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Hii inamaanisha nini kwa waombaji wa uuguzi?

What does this mean for nursing applicants?

Nafasi nyingi za Ausbildung za uuguzi hutoa mshahara wa mafunzo **unaoweza kufikia au kuzidi** kiasi kinachohitajika.

*Many nursing Ausbildung positions offer a training allowance that **can meet or exceed** the required amount.*

Kwa hiyo, mwombaji anayepokea **mkataba unaostahili wa Ausbildung ya uuguzi inayolipwa** si lazima aweke takriban €12,000 kwenye blocked account kabla ya kusafiri kwenda Ujerumani.

*Therefore, an applicant who receives a **qualifying paid nursing Ausbildung contract** does not necessarily need to put around €12,000 into a blocked account before travelling to Germany.*

Badala yake, **mshahara ulioandikwa kwenye mkataba wa Ausbildung** unaweza kutumika kama sehemu ya uthibitisho wa fedha katika maombi ya visa.

*Instead, **the salary specified in the Ausbildung contract** can be used as part of the financial proof for the visa application.*

3 Vipi ikiwa mshahara hautoshi?

What if the salary is not enough?

Kuna **hali muhimu ya pekee**.

*There is an **important exception**.*

Ikiwa mshahara wako wa mafunzo uko **chini ya kiwango cha fedha kinachohitajika**, huenda ukahitajika kuonyesha jinsi utakavyolipia tofauti hiyo.

*If your training allowance is **below the required financial threshold**, you may need to demonstrate how you will cover the difference.*

Serikali ya Ujerumani inasema pengo hilo linaweza kufidiwa kwa kutoa **aina nyingine inayokubalika ya uthibitisho wa fedha**, kama vile:

*The German government states that the shortfall can be compensated by providing **another accepted form of financial proof**, such as:*

- Pesa kwenye blocked account
Money in a blocked account
- Hati ya dhamana — declaration of commitment (*Verpflichtungserklärung*)
A declaration of commitment (Verpflichtungserklärung)
- Aina nyingine yoyote ya msaada wa kifedha inayokubalika rasmi
Another officially accepted form of financial support

Kwa maneno mengine: **usidhani kwamba kila mwombaji wa Ausbildung anahitaji €12,000 moja kwa moja**, lakini pia **usidhani kwamba kila mwombaji hatahitaji uthibitisho wowote wa ziada**. Inategemea mshahara ulio kwenye mkataba wako maalum wa mafunzo na hali yako binafsi ya visa.

*In other words, you should **not assume that every Ausbildung applicant automatically needs €12,000**, but you also should **not assume that every applicant will require zero additional financial proof**. It depends on the salary in your specific training contract and your individual visa circumstances.*

4 Ausbildung dhidi ya Chuo Kikuu: tofauti ya kifedha

Ausbildung vs University: the financial difference

Hapa ndipo mkanganyiko mwingi unapotokea.

This is where much of the confusion comes from.

4.1 Masomo ya chuo kikuu

University studies

Wanafunzi wa kimataifa wanaokuja Ujerumani kwa masomo ya chuo kikuu kwa ujumla wanatakiwa **kuonyesha fedha za kutosha kwa gharama zao za maisha**. Hili mara nyingi hufanyika kupitia blocked account.

*International students coming to Germany for university studies generally have to **demonstrate sufficient funds for their living expenses**. This is commonly done through a blocked account.*

4.2 Ausbildung ya uuguzi inayolipwa na kampuni

Paid company-based nursing Ausbildung

Unaingia katika **mafunzo ya taaluma yanayolipwa**. Mshahara wako wa mafunzo **unaweza kuhesabiwa kama sehemu ya** hitaji la fedha. Mshahara ukifika kiwango kinachotumika, maisha yako yanahesabiwa kuwa yamehakikishwa.

*You are entering a **paid vocational training programme**. Your training allowance **can count toward** the financial requirement. If the allowance reaches the applicable threshold, your livelihood is considered secured.*

4.3 Ausbildung ya shule (school-based)

School-based Ausbildung

Mafunzo ya taaluma yanayofanyika shuleni yanafuata **sheria tofauti za kifedha**. Waombaji kwa ujumla wanahitaji kuonyesha fedha za kutosha kupitia njia inayokubalika — kama blocked account, udhamini, au hati ya dhamana (declaration of commitment).

*School-based vocational training follows **different financial rules**. Applicants generally need to demonstrate sufficient funds through an accepted method — such as a blocked account, scholarship or declaration of commitment.*

5

Kwa hiyo — je, unahitaji €12,000?

So, do you need €12,000?

Kwa Ausbildung inayostahili ya uuguzi inayolipwa na kampuni: inawezekana HAPANA.

For a qualifying paid company-based nursing Ausbildung: potentially NO.

Usitarajie kuweka €12,000 moja kwa moja kwa sababu tu wewe ni mwombaji wa nje ya Umoja wa Ulaya (non-EU). Badala yake, **angalia mshahara ulioandikwa kwenye mkataba wako wa Ausbildung.**

*You should not automatically expect to deposit €12,000 simply because you are a non-EU applicant. Instead, **look at the salary stated in your Ausbildung contract.***

Mshahara wa mafunzo $\geq$ kiwango kinachotumika → mshahara wako unaweza kuwa uthibitisho wa kujikimu.

Training salary $\geq$ applicable threshold → *your salary can establish your livelihood.*

Mshahara wa mafunzo $<$ kiwango kinachotumika → huenda ukahitaji uthibitisho wa ziada wa fedha kwa tofauti hiyo.

Training salary $<$ applicable threshold → *you may need additional financial proof for the difference.*

Hii ndiyo sababu waombaji wanapaswa **kuangalia mshahara kwa makini kabla ya kukubali ofa ya Ausbildung.**

*This is why applicants should **carefully check the salary before accepting an Ausbildung offer.***

6 Onyo muhimu

Important warning

"Hakuna haja ya blocked account ya €12,000" haimaanishi "hautahitaji pesa kabisa."

"No €12,000 blocked account required" does NOT mean "you need no money at all."

Waombaji bado wanapaswa kupanga bajeti ya:

Applicants should still budget for:

- Ada za kujifunza lugha ya Kijerumani na mitihani yake
German-language training and examination fees
- Gharama za passport na nyaraka
Passport and document expenses
- Tafsiri zilizothibitishwa (certified translations)
Certified translations
- Utambuzi wa sifa za kitaaluma (qualification recognition) pale inapohitajika
Qualification recognition where applicable
- Ada za visa
Visa fees
- Usafiri kwenda Ujerumani
Travel to Germany
- Malazi ya awali
Initial accommodation
- Chakula na usafiri kabla ya mshahara wa kwanza
Food and transportation before the first salary
- Gharama nyingine za kuhamia nchi
Other relocation expenses

Kiasi halisi unachohitaji wewe mwenyewe **kitategemea hali yako**.

*The exact amount you personally need **will depend on your circumstances**.*

Pia, hitaji la fedha linaweza kubadilika kadiri muda unavyopita. Takwimu hapo juu ni **za 2026** zilizochapishwa na serikali ya Ujerumani — **ziangalie tena wakati unapoomba**.

*Also, the financial requirement can change over time. The figures above are the **2026 figures** published by the German government and should be **checked again when you apply**.*

7 Jambo la msingi

The bottom line

Ausbildung ya uuguzi inayolipwa na kampuni inaweza kuwa rahisi zaidi kifedha kuliko masomo ya chuo kikuu cha Ujerumani — kwa sababu mshahara wako wa mafunzo unaweza kuhesabiwa kama uthibitisho wa fedha za kutosha.

A paid company-based nursing Ausbildung can be significantly more financially accessible than studying at a German university — *because your training salary can count as proof of sufficient funds.*

Kwa hiyo **usidhani kwamba lazima uwe na takriban €12,000 kwenye blocked account** kabla ya kuomba Ausbildung ya uuguzi inayolipwa.

*You should therefore **not assume that you need approximately €12,000 sitting in a blocked account** before applying for a paid nursing Ausbildung.*

Daima **thibitisha mahitaji ya sasa na mamlaka za Ujerumani** unapoandaa maombi yako ya visa.

*Always **check the current requirements with the German authorities** when preparing your visa application.*



Vyanzo rasmi

Official sources only

- make-it-in-germany.com/en/visa-residence/types/training — tovuti rasmi ya serikali ya Ujerumani: visa ya mafunzo ya taaluma (kwenye ukurasa huu ndipo takwimu za 2026 zipo)
the German government's official portal: the visa for vocational training (this is the page with the 2026 figures)
- make-it-in-germany.com — Sperrkonto — ufafanuzi rasmi wa blocked account
the official definition of a blocked account

Una swali kuhusu kesi yako?

Question about your own case?

Mwongozo huu ni wa jumla. Kama unataka kuangalia hali yako mwenyewe — mshahara wa mkataba wako, ofa ya Ausbildung, au mahitaji ya visa — niandikie.

This guide is general. If you want your own situation looked at — the salary in your contract, an Ausbildung offer, or the visa requirements — message me.

Niandikie WhatsApp

Message me on WhatsApp

Huu si ushauri wa kisheria na mwandishi si wakili wa uhamiaji. Sheria, viwango na ada hubadilika — thibitisha kila kitu kwenye tovuti rasmi kabla ya kulipa au kuwasilisha chochote. Uamuzi wa visa uko mikononi mwa mamlaka za Ujerumani pekee.

This is general information, not legal advice, and the author is not an immigration attorney. Rules, thresholds and fees change — verify everything on the official sites before paying or submitting. The visa decision belongs to the German authorities alone.

Kuhusu mwongozo huu. Umeandaliwa na Mr Fly Away (Eden World), Dar es Salaam, Septemba 2026. Taarifa zimechukuliwa kutoka make-it-in-germany.com.

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