

## Holiday allowance - FerieKonto

If you're employed in Denmark, then you're entitled to get holiday allowance and (with a full-time job) 5 weeks of paid holiday/year. It is calculated by your employer, and you should be able to see it in your monthly payment slips, how much holiday allowance you generated that month. In general, this is 12.5% of your salary, which is (again, with a full-time job) 2.08 day of holiday/month (0.07 days of holiday/day).

The "collecting" period is from every year's September, until the next year's August (12 months). You can use this money immediately from September, until the next year's December 31<sup>st</sup> to be specific (16 months).

How to claim:

You can either go to [lifeindenmark.borger.dk](http://lifeindenmark.borger.dk) (Working/Holiday allowance/View and claim your holiday allowance) or just [borger.dk](http://borger.dk) (Arbejde, dagpenge, ferie/Ferie).

In [lifeindenmark.borger.dk](http://lifeindenmark.borger.dk):

You just need to click on Start and then log in, using your NemID.

In [borger.dk](http://borger.dk):

In "Se og bestil feriepenge" choose "Bestil feriepenge".

After this both pages will bring you into the same NemID login page, and from that point on, you'll use the Feriepenge page in Danish, so here are some step-by-step pictures how to claim your holiday allowance.

After finishing the procedure, the system will send you a message and a mail in [e-boks.dk](mailto:e-boks.dk) too about the claiming. Your money will arrive in maximum 4 days to your bank account (NemKonto).

## SKAT

When you move to Denmark and get a job, this should be the second most important thing to think about, immediately after getting a Danish bank account.

If you go to [skat.dk](http://skat.dk) you have the option to use the page in English (bottom of the page) and German too. Some of the guides are written in multiple languages which you can choose (like French, Lithuanian, etc.)

But after logging in you'll be redirected to the main the main personal taxation page, that is in Danish, and from this point forward you need to use it in Danish. Still, you can just click on the little question marks "?" and they will redirect you into the guideline pages, where you can read about them in English.

The Danish taxing is quite hard to understand, so the best you can do is to call them and ask for help with the understanding of your incomes and their taxations (as there is an A-kord and

B-kord system and they can be on different tax levels). You only need to know how much you'll earn a month and from where and they'll help you out.

## Shops

### Shopping Centres

#### Bruuns Galleri

In the middle of the city centre, connected with the train station itself, you can find Bruuns Gallery. You can find all kinds of shops here, from fashion to supermarkets, and also on the top floor an IMAX theatre.

#### Storcenter Nord

You can find this shopping centre a little bit outside of the centre of the city, but still, it's close to the Botanical Garden area. It has 60 shops and eateries, and the building is a huge modern styled glass giant. In the entrance they usually have some displays (the Christmas ones are great to look at especially), and Storcenter Nord has a free parking system!

#### City Vest

The shopping centre of the west side (Brabrand area) of Aarhus is a small, compact one. You can also find your everyday shops here and some restaurants, and a street away you can find Bazaar Vest too, a Middle Eastern influenced marketplace.

#### Viby Centret

In the middle of Viby, next to Viby Torv you can find this small retail centre with 35+ shops. If you can't find some things or want something else, no need to worry, you'll probably find some things at the surrounding places

#### Mega Syd

This shopping centre is maybe the most important to BAA students, as it is the closest to us (just a 5-minute walk from the Golden Tooth and 1-2 stop away from the main building itself). Free parking, huge options, fast food and pharmacy too in it. You can even find a Bauhaus!

## Hypermarket

### Bilka

### Supermarkets

#### Netto

#### Lidl

#### Føtex

#### Brugsen

REMA1000

Fakta

Kvickly

Aldi

EuroDeli

Shop Dubai

Drug stores:

Normal

Matas

Electrical shops

Elgiganten

Power

Furniture & assembling/building

IKEA

JYSK

Silvan

ILVA

BAUHAUS

STARK

Others:

Rødekors

Reuse

WeFood

Usual expenses

When you arrive there can be a lot of hidden expenses that you didn't expect, but we want to show you what will happen after the move, during a usual month.

## Rent:

Depends on where you live and how many of you are there, usually the prices are between 6000 and 9000 DKK/month in the city centre for a 1-bedroom apartment. For this on the outside of the centre you need to pay between 3700-6000DKK/month.

If you're a student and you either use student housing (can give you apartment options for cheaper and the longer you're on the list, the better places they offer to you) or you live in a dormitory, these prices will go down. In the centre you can have a room for 3000-3500DKK/month, and on the outside, it can be even cheaper. If you live in a dorm where you share kitchen/bathroom or both, these prices will go down more.

## Utilities

If you live in a dorm, you're out of this calculation, but if you're in an apartment you have to pay for the utilities.

The prices can vary, based on the size of the place and also on the usage, but for example a 85 m2 apartment's monthly charge is between 900-3000DKK/month.

This price consists of the electricity, heating, water, and garbage prices usually.

You'll also have to pay for the internet, which once again, depends on a lot of things, but it's around 150-288DKK.

For your phone you can either pay monthly or use charges. You can choose which provider you want to use (Telenor, Lebara, Oister, etc) and choose the package/charge you want to get and then pay for it. There are a lot of different packages, so you can pay 40DKK or even 200+DKK/month too. It solely depends on your own preferences.

## Food

Food prices are quite high in Denmark, compared to other countries. If you don't eat and buy much, you can manage to spend a "small" amount of money on this. Small is "small" like this, just because this still will be the second most expensive category after the cost of your living space. Usually they estimate the monthly spend to be around 1500DKK/month.

## Transportation

It depends on how far you live, what kind of transportation you'll use and how much.

If you're with a bike, you need to think about buying one, and also the maintenance. If you can fix punctures, then you're set, a little box for puncture fixing is around 50DKK in Normal.

If you use a car, just pay attention to the gas prices closely. Sometimes it can drop a lot between days!

If you use bus, you have 3 options to buy tickets.

1. Midttrafik

It's the main app of the buses in this region. A ticket cost 22DKK and is valid for 2 hours (for a 2-zone ticket, if you use more zones, it'll be more expensive)

2. Rejsekort

This is the app that you can use all over Denmark. You also have an option to purchase a card for 100DKK and then just put money on it and you can use it on the buses, trains and Letbahn-s.

3. Buying ticket on the bus

You can still purchase a ticket on the bus – but only using cash. There is no option in there to use a card, and the price of a ticket is 23DKK. You'll get a little paper for it, that'll show when your 2 hours of rideability will end.

## Banks

### DanskeBank

Founded in 1871, currently the largest bank in Denmark, DanskeBank has all that you would need. They have 3.3 million personal and business customers, and you can find them in 8 countries currently. You can either use their website or their app to see your account – not just in Danish, but in English too. You can also make investments immediately from the app just by yourself.

### Nordea

Incorporated in 1989, Nordea Danish Banking A/S is the part of Nordea – the largest financial group in the Northern countries. Currently they have a huge ongoing sustainability project with a lot of goals, so they can help their customers to shift in a more sustainable way of living. They also have an English option next to Danish, but also Swedish, Norwegian, and Finnish.

### Jyske Bank

The third largest bank in Denmark, but also the second largest if we just look at Danish-owners. Founded in 1967 with the merge of 3 banks in Silkeborg, Jyske Bank needed a change to be better at the banking area. With a name and logo change (to be more appealing in the international market too) they got where they are and are trying to change the way of banking since their founding.

### Lunar

Denmark's fintech banking company Lunar now also can accept internationals and give them an easily useable app. The application and everything else are 100% digital, so in a way, much easier. You can still order a physical card for yourself, but it is also completely okay to just use with ApplePay or GooglePay.

