



# Welcome to Germany!

A guide for expats



HORBACH 



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## Welcome to Germany!

Welcome to Germany! We are delighted that you have decided to work, study or start a new chapter of your life here. Germany offers many exciting career opportunities, a diverse culture and a welcoming community. But we also know that moving to a new country can be a big challenge.

This guide is designed to help you find your feet in Germany more quickly. It provides you with information on all important topics such as dealing with the authorities, health insurance and finding accommodation.

# 1.

# The most important types of insurance in Germany

In Germany, there are a number of mandatory types of insurance. These cover basic risks in everyday life. An overview:

## 1.1 Health insurance for expats – mandatory in Germany

Everyone in Germany must have health insurance, regardless of whether they are working, studying or retired. There are two types of health insurance:

### Statutory health

**Krankenversicherung, GKV:** Everyone pays into the statutory health insurance scheme according to the principle of solidarity. Anyone who needs more medical help will receive it, regardless of how much they pay into the scheme.  
– People with an annual income of less than **€73,800 gross**

(the “compulsory insurance threshold” for 2025) are generally covered by statutory health insurance.

– Contributions to statutory health insurance are based on your gross income and are split between you and your employer (14.6% of your income). Please note the social security contribution ceiling (€5,512.20), which sets the maximum income level up to which your health insurance contributions as an employee are calculated. In addition, there is a **supplementary contribution** that each statutory health insurance fund sets individually to cover its expenses. The average supplementary contribution in statutory health insurance in 2024 was 1.7% of gross income (**from 2025 = 2.5%**).  
– You can choose from around 100 health insurance providers (Krankenkassen).

#### Advantages of statutory health insurance:

- Contributions depend on your income, not your age or state of health.
- Family members who do not have their own income are insured free of charge.
- A broad spectrum of medical services are covered by law.
- You can top up your statutory health insurance with supplementary private cover.

#### Disadvantages of statutory health insurance:

- Less choice of doctors and hospitals, as some medical practitioners and private clinics specialise in treating patients with private health insurance.
- You can be hit with additional costs due to the supplementary contributions.
- You may have to wait longer to see a specialist.

### Private health insurance

**(private Krankenversicherung, PKV):**

This is available to the self-employed, civil servants and employees with a higher income (over €73,800 gross per year (2025)).

Your contributions do not depend on your income, but on your age, state of health and chosen insurance plan.

#### Advantages of private health insurance:

- You can adapt your insurance to suit your own health needs.
- Faster appointments with specialists.
- Depending on your insurance plan, you may be eligible for special benefits during hospital stays (e.g. a private room).
- Some insurers offer refunds if you don't use any of your benefits.

#### Disadvantages of private health insurance:

- It can get significantly more expensive as you get older.
- Each family member has to be insured separately, which increases the overall costs.



## Tip

**Choosing between statutory and private health insurance depends on your personal situation.**  
Make sure you are well informed about both systems and seek advice from a specialist to help you make the best choice.



### 1.2 Long-term care insurance (Pflegeversicherung)

If you have statutory health insurance, you are automatically covered by statutory long-term care insurance. This insurance pays out if you become in need of care, for example home care or a stay in a nursing home. If you have private health insurance, you must also take out private long-term care insurance.

### 1.3 Pension insurance (Rentenversicherung)

All employees pay into the statutory pension insurance scheme. Payments are made automatically: your employer deducts your contribution from your salary and transfers it to the pension insurance scheme together with their contribution. Pension insurance ensures you a monthly pension when you retire. You are also entitled to payments if your earning capacity is reduced, and your surviving dependents are also entitled to payments. Certain groups of employees, such as civil servants, are exempt from paying into the statutory pension insurance scheme. Certain groups of self-employed people, such as tradesmen and women, teachers, midwives and carers, must also pay into the statutory pension insurance scheme. Other self-employed people have the option of taking out voluntary pension insurance. However, they must transfer their contributions to the pension insurance scheme themselves. Members of certain professional groups, such as doctors, can pay into separate pension schemes instead of the statutory pension insurance scheme.

### 1.4 Unemployment insurance (Arbeitslosenversicherung)

All employees pay into the statutory unemployment insurance scheme. These payments are also made automatically by your employer. If you become unemployed, you receive income support and help when looking for a job. Self-employed people can take out voluntary unemployment insurance.

### 1.5 Accident insurance (Unfallversicherung)

When it comes to accident insurance, there is a difference between statutory and private accident insurance. Under statutory accident insurance, you are automatically insured against accidents by your employer. The insurance pays out if you have an accident at work or on your way to work, or if you suffer from a job-related illness. The benefits provided by statutory accident insurance vary greatly depending on the type of accident and what you are entitled to, but in general they include things like rehabilitation, back-to-work benefits or cash benefits (e.g. insured person's pension).

### 1.6 Motor vehicle liability insurance (Kfz-Haftpflichtversicherung)

Anyone who registers a motor vehicle in Germany must take out liability insurance for that vehicle. If you injure someone or damage someone's property while driving, the damage caused is usually paid for through car insurance. For damage to your own vehicle, you can take out additional "comprehensive cover" in addition to the statutory liability insurance which covers damage caused to others.

### 1.7 Professional indemnity insurance (Berufshaftpflichtversicherung)

Professional groups such as doctors, lawyers and architects must take out professional indemnity insurance. As a rule, this pays out if they make mistakes in their profession that lead to claims for damages.



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## 2.

# Useful, but not mandatory types of insurance

In addition to the types of insurance required by law, there are some voluntary insurance policies that can be useful. The following list is not exhaustive, but forms an important basis for potentially useful additional cover.

## 2.1 Personal liability insurance (private Haftpflichtversicherung)

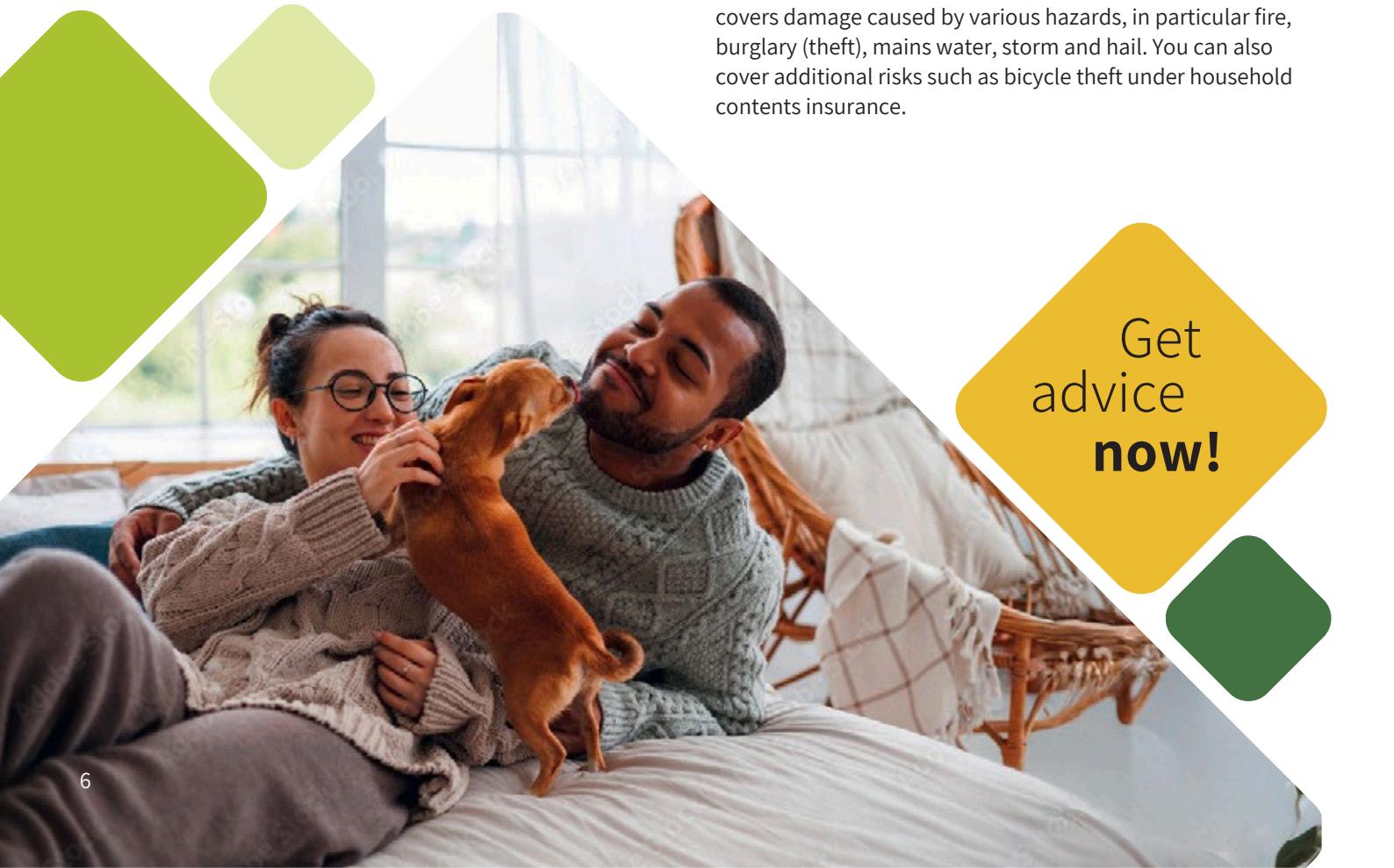
Personal liability insurance is an essential form of insurance that protects you against major losses for relatively low premiums. As a rule, it protects you if you accidentally or negligently cause damage to other people. Personal liability insurance pays compensation for justified claims for damages in the areas of property damage, personal injury and financial loss and, depending on your policy, may also help you with the legal costs for defending against unjustified claims for damages. Without this insurance, you would have to bear the resulting costs yourself, which can quickly become very expensive. This type of insurance is often inexpensive (usually less than 100 euros per year) and offers comprehensive cover.

## 2.2 Pet insurance (Tierversicherung)

In some federal states, dog owners are obliged to take out pet insurance, while in other federal states this obligation only applies if you have a dog breed that is categorised as “dangerous”. Overall, pet insurance is a sensible way to protect yourself against the high costs that can arise from veterinary care. You can choose from a wide range of policies.

## 2.3 Household contents insurance (Hausratversicherung)

By taking out household contents insurance, you can insure your personal possessions such as furniture, clothing and electrical appliances. This type of insurance typically covers damage caused by various hazards, in particular fire, burglary (theft), mains water, storm and hail. You can also cover additional risks such as bicycle theft under household contents insurance.



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2.4

## Buildings insurance (Gebäudeversicherung) for property owners

If you own a property, you would be well advised to take out buildings insurance. Depending on your policy, this will pay out for damage caused by fire, storm, hail or mains water, for example. It is also useful if you are trying to get a mortgage, as the financing banks often require you to take out buildings insurance.

2.5

## Disability insurance (Berufsunfähigkeitsversicherung)

Disability insurance pays out if you are no longer able to work in your profession due to illness or accident. It pays a contractually agreed monthly income and can help to secure your standard of living if state benefits are not sufficient. As a rule, insurers pay the full agreed pension from 50 per cent occupational disability, if this is expected to last or has already lasted at least six months.

2.6

## Legal expenses insurance (Rechtschutzversicherung)

Legal expenses insurance covers the costs of legal disputes. Depending on your policy, it covers lawyers' fees and court costs and helps to reduce financial risks in various areas, for example in the event of private, professional or traffic-related disputes. However, it doesn't generally cover intentional criminal offences or cases with no prospect of success.

2.7

## Foreign travel health insurance (Auslandsreisekrankenversicherung)

This insurance protects you in the event of medical emergencies abroad. It covers your medical expenses, hospital treatment and medication. Depending on your policy, it may also cover the costs of repatriation to your home country. This insurance is particularly important for expats who frequently travel abroad or are on holiday, as you are often not covered by normal health insurance.

Note: If your stay abroad lasts **longer than ten weeks**, regular travel health insurance will no longer cover you. If you have statutory health insurance, you will always need a special policy for long-term travel.

2.8

## Supplementary private health insurance (private Krankenzusatzversicherung)

Supplementary private health insurance can be useful, as it offers more benefits than what is covered by statutory health insurance. For example, it can help to reduce costs for dentures, glasses or alternative medicine. If you are admitted to hospital, supplementary private health insurance can give you easier access to private or twin rooms and treatment by senior consultants, depending on your policy.

### An Overview of Insurance:

Health

- Health insurance
- Long-term care insurance
- Accident insurance
- Private health insurance
- Foreign travel health insurance

Work & Pension

- Unemployment insurance
  - Rentenversicherung
  - Professional indemnity insurance
- 
- Legal expenses insurance
  - Disability insurance

Liability & Property

- Motor vehicle liability insurance
- 
- Personal liability insurance
  - Buildings insurance
  - Household contents insurance
  - Pet insurance

 Mandatory

 Not mandatory but useful

# Summary: The German social security system – an overview

The social security system in Germany supports people with the costs of, for example, age-related illness, unemployment and the need for long-term care. It is based on the principle of solidarity, whereby employees and employers both contribute.

## The five pillars of social security:

### 1. Health insurance:

- **Statutory health insurance (gesetzliche Krankenversicherung, GKV):** Mandatory for employees below a certain income threshold. It covers the costs of visits to the doctor, medication and hospitalisation.
- **Private health insurance (private Krankenversicherung, PKV):** Open to the self-employed, civil servants and employees with higher incomes.
- **Contributions:** 14.6% of income, shared between employee and employer. Plus a supplementary contribution to statutory health insurance.

### 3. Unemployment insurance:

- Provides financial support and help finding a job if you become unemployed.
- **Contributions:** 2.4% of income. Unemployment insurance contributions are paid **equally by employees and employers**.
- **Benefits:** 60% of your most recent net salary (67% with children) if you become unemployed, with an upper limit (for tax class 'I' and if you have no children, the maximum monthly payout is €2,539.80. If you earn more than this amount, it will not affect the amount of unemployment benefit you receive).

### 2. Pension insurance:

- Entitles you to a pension when you retire and in the event of your earning capacity being reduced.
- **Contributions:** 18.6% of income, shared between employee and employer.

#### Tip

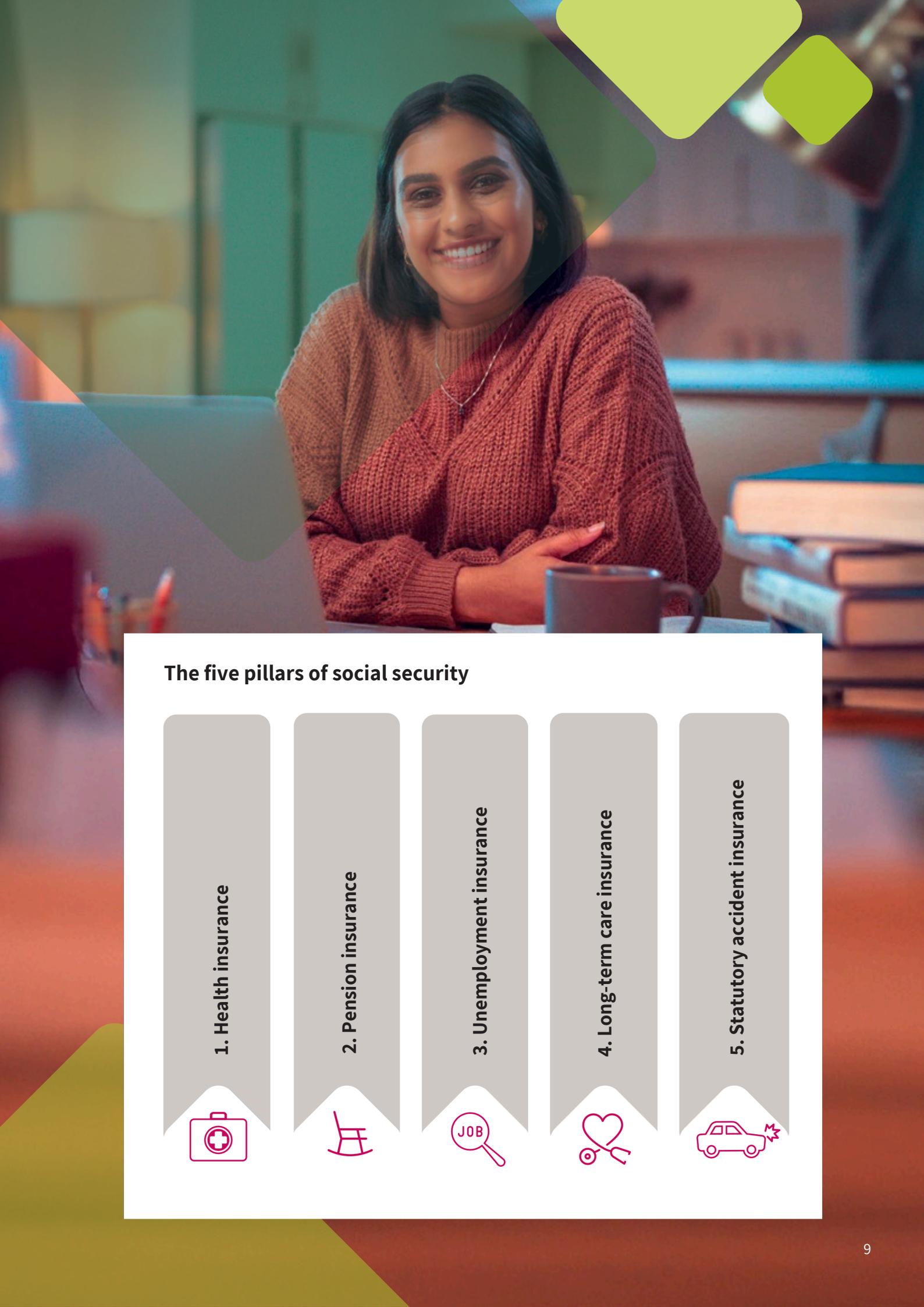
Although the **statutory pension insurance** in Germany offers you a basic level of security when you retire, it is often not enough to maintain your previous **standard of living**. This is particularly true for expats who may not spend their entire working life in Germany and therefore pay less into the pension system (exceptions may apply if they have paid into the system in another EU country). Having an **additional private pension** provides you with **more financial security and flexibility when you retire**. It is worth considering pension products at an early stage and **seeking professional advice** to find the right strategy for your individual situation.

### 4. Long-term care insurance:

- Covers care costs in retirement or if you require long-term care.
- **Contributions:** 3.6% of income (**2025**), (4.2% 2025 for those without children). Contributions to long-term care insurance are also paid **equally by employees and employers**.

### 5. Statutory accident insurance:

- Protects you if you have an accident at work or on your way to work, or if you suffer from a job-related illness.
- **Contributions:** Paid by the employer alone.



## The five pillars of social security

1. Health insurance



2. Pension insurance



3. Unemployment insurance



4. Long-term care insurance



5. Statutory accident insurance



### 3.

## Financial basics in Germany

### 3.1 Opening a bank account

Having a German bank account is important for receiving your salary, handling everyday transactions and fulfilling contracts. It makes many things easier in everyday life. If you are buying a property, for example, you cannot pay in cash, so a bank account helps here too. **You will need the following documents to open a bank account:** – Identity card or passport – Registration certificate (Meldebescheinigung, your

proof that you live in Germany)  
– Sometimes also a certificate to prove that you are working or studying

 You can open an account in person at a branch or online using the Video-Ident procedure:  
<https://www.youtube.com/watch?v=-SWht4RXOK0>

#### Online bank or branch bank? Let's compare:

##### Advantages of online banks:

- Lower costs, often free accounts
- Round-the-clock access via the Internet or an app
- Fast, digital processes

##### Disadvantages of online banks:

- No personal contact, advice only available via chat feature, email or telephone
- Fewer special services (e.g. safe deposit boxes)
- You may be charged fees for withdrawing cash from other banks' ATMs

##### Advantages of branch banks:

- Personal advice on financial matters
- Wide range of services, for example safe deposit boxes and cash exchange
- Own network of ATMs for free cash withdrawals

##### Disadvantages of branch banks:

- Higher fees for account management and other services
- Limited opening times
- Slower processes, as many transactions require you to visit the bank in person

**Summary:** If you want personalised advice, a branch bank can be a good choice, but they usually have higher fees. If you are looking for flexibility and low costs, an online bank may make sense. As the services offered by banks vary greatly, it is worth finding out exactly what they offer.

- Single person
- No children
- Tax class I



### Example calculation for illustrative purposes:

**Gross monthly salary:**

**€ 4,000**

**Monthly deductions:**

1. Income tax: **€ 664.84**
2. Church tax (8%): **€ 53.19**
3. Solidarity tax: **€ 0.00** (below exemption limit)

**Social security contributions:**

- Health insurance (approx. 8.1% employee contribution): **€ 324.00**
- Pension insurance (approx. 9.3% employee contribution): **€ 372.00**
- Unemployment insurance (approx. 1.25% employee contribution): **€ 50.00**
- Long-term care insurance (approx. 2.125% employee contribution): **€ 85.00**

**Total deductions per month:**

**€ 1,549.0**

**Net income per month:**

$$\begin{array}{r} \text{€ 4,000} \\ - \text{€ 1,549.03} \\ \hline \text{€ 2,450.97} \end{array}$$



## 3.2 Taxes in Germany

### Income tax

In Germany, the rate of tax you pay increases as your income increases. It starts at 14% and goes up to 45% for very high incomes. There is a tax-free allowance (approx. €10,908 in 2024) – if you earn less than this, you pay no tax.

### Tax classes

Employees are categorised into different tax classes depending on their marital status and income. This influences the amount of income tax paid.

- **Tax class I:** Single and divorced people with no children
- **Tax class II:** Single parents
- **Tax class III:** Married people whose partner has no income;

if both partners have an income, a combination of tax classes III and V may make sense

- **Tax class IV:** Married couples with similar incomes
- **Tax class V:** Lower-earning partner in a marriage
- **Tax class VI:** For employees with several jobs

### Additional taxes

- Solidarity tax: 5.5% of income tax, only for higher incomes
- Church tax: 8-9% of income tax for members of recognised churches

### Income tax

Employees pay income tax every month, which is deducted directly from their salary. At the end of the year, this is offset in their income tax return.

### Value added tax (VAT)

This tax on goods and services is 19 per cent (7 per cent for food, books, medicines).



### Tax benefits for expats

- You can deduct certain expenses (e.g. travelling expenses, relocation costs) from your taxes.
- Germany has agreements to avoid double taxation. Check whether you have to pay taxes in your home country or in Germany.

**Note:** HORBACH Wirtschaftsberatung offers individual financial advice and not tax advice. In order to identify all potential tax advantages that apply to you, you might find it helpful to seek advice from someone who is authorised to provide tax advice.

### Tax ID: How to get it and why it's important

Your **tax identification number (Steueridentifikationsnummer)**, Steuer-ID) is a number that is linked to you as an individual and which will accompany you throughout your life in Germany. It is required for all tax matters.

### How do I get my tax ID?

- **After registering as living in Germany:** When you register as being resident in Germany, you will automatically receive your tax ID by post. You do not need to do anything else. It usually takes a few weeks.
- **For children:** Children also receive a tax ID, which is required for child benefit, for example.

### Why is my tax ID so important?

- Employer:** Your employer needs your tax ID in order to pay your income tax correctly.
- Tax return:** You need your tax ID for your tax return.
- Child benefit and social security payments:** You need your tax ID (or your child's tax ID) to apply for child benefit or other social security payments.
- Banking transactions:** Some banks require your tax ID for certain financial products.
- Communicating with authorities:** You often need your tax ID for official procedures related to taxes.

**Summary:** Your tax ID is essential for tax matters and will be sent to you automatically after you register as resident in Germany.



### Tax return

Under certain circumstances, you may be obliged to submit a tax return. Even if you are not required to by law, it may still make sense for you to submit a tax return. You may find it useful to consult a tax advisor to find out if this is the case.

#### Tip

You should seek help from a tax advisor to benefit from attractive tax advantages in Germany.

#### Potential advantages of submitting a tax return

- **Two households:** You can deduct the costs of running a second household in Germany and travelling home.
- **Tax-free benefits:** Employers can provide tax-free allowances for relocation costs or language courses.
- **183-day rule:** If you have a foreign employer and they send you to Germany for less than 183 days in the year, you do not have to pay tax in Germany. However, you will have to pay tax in your home country.
- **Child benefit:** Expats can claim child benefit (250 euros per child per month) or the tax-free child allowance, even if the children live in their home country.



### 3.3 Pension insurance

Pension insurance in Germany is intended to provide you with financial security when you retire or if you become unable to work, as well as to provide for your family after your death. All employees are covered by statutory pension insurance, including some self-employed people and freelancers, for example if they are insured through the Künstlersozialkasse (<https://www.kuenstlersozialkasse.de>)

#### Pension insurance contributions

Pension insurance contributions amount to 18.6 per cent of your gross salary. You and your employer share these costs. The exact amount depends on your income, but there is an upper threshold beyond which you pay no additional contributions.

#### Benefits

As a rule, pension insurance pays a monthly pension from the age of 67. If you retire earlier, there are deductions. It also covers payments if you are unable to work, as well as pensions for surviving dependents (spouse and children).

#### Entitlements for foreign skilled workers

Foreign skilled workers who work in Germany and pay contributions are entitled to pension benefits. You retain these entitlements even if you return to your home country. In many cases, there are agreements that ensure that your pension contributions can be credited in other countries.

#### Voluntary insurance

Self-employed people and people who are not covered by statutory insurance can take out voluntary insurance. There are also private pension options such as the Riester pension or occupational pension schemes that you can use to supplement your pension when you retire.

#### Building loan agreements (Baufinanzierungsverträge) and providing for your retirement in Germany

A building loan agreement is a popular way of saving to finance the purchase or renovation of a property. It combines a savings account with a favourable loan.

#### How a building loan agreement works:

**1. Savings phase:** You make regular payments until you

have reached around 40 to 50% of the target amount.

**2. Allocation phase:** You then receive access to a low-interest loan.

**3. Loan phase:** You utilise the loan and repay it over time.

#### Advantages:

- Fixed interest rates protect you against rising interest rates
- You may be eligible for government subsidies such as the housing subsidy and employee savings allowance
- You have a targeted savings plan which offers you security over the term of the loan
- You can use the loan flexibly to build, buy or renovate a property

#### Disadvantages:

- It's a long-term commitment, as the contract runs for years
- Low interest rate on the money you save during periods of low interest rates
- Costs in the form of a closing fee

## Example calculation

### Average target amount

- **Building loan savings amount:** € 50,000
- **Savings phase:** The saver must save 50% of the target amount, i.e. € 25,000.
- **Savings rate:** € 200 per month
- **Interest on savings balance:** 0.2% per year

### Savings phase:

- **Target amount saved after 125 months (ten years and five months):**  $\text{€ } 200 \times 125 \text{ months} = \text{€ } 25,000$  (excluding interest)
- Closing fee of 1% of the building loan savings amount = € 500

### Allocation phase:

- **Loan amount:** € 25,000 (50% of the building loan savings amount)
- **Loan interest:** 1.8% per year (fixed interest rate)
- **Loan repayments:** € 300 per month

### Repayment:

- **Term of the loan:**  $\text{€ } 25,000 / \text{€ } 300 = 83.3 \text{ months}$  (approx. seven years)
- **Total interest burden:** approx. € 1775

**Saved amount (per year) with a monthly deposit of €200.**



**Summary:** A building loan agreement can be useful for people who want to buy or renovate a property and are looking for secure conditions. However, you should consider the conditions and individual requirements (e.g. residence status and creditworthiness) before concluding a contract.

## 3.5 Additional pension provision

In addition to the statutory pension scheme, there are various pension options that can help to increase your financial security when you retire. These additional pension models are important, as the statutory pension is often not enough to maintain the standard of living you are used to

when you retire. The most common options include, for example, occupational pension schemes (betriebliche Altersvorsorge, bAV), private pension insurance, investment funds and ETFs.

### Pension provision in three layers

#### 3 2 PRIVATE ADDITIONAL PROVISION

Private life and pension insurance, real estate, funds, ...



#### 1 GOVERNMENT-SUPPORTED ADDITIONAL PROVISION

Company pension plans and Riester pension



#### BASIC PROVISION

Statutory pension and Rürup pension



## 4.

# Registration and red tape in Germany

Once you have arrived in Germany, there are a few important steps you need to take. One of the most important tasks is **registering your place of residence**.

## 4.1 Registering your place of residence

Anyone staying in **Germany for longer than three months** must register with the Residents' Registration Office (Einwohnermeldeamt). You must register within two weeks of moving into a property. If you don't, you may be fined.

### How to register your place of residence:

- 1. Find accommodation:** First of all you must find somewhere to live.
- 2. Make an appointment:** Make an appointment at the Residents' Registration Office or turn up without an appointment, which may take longer.
- 3. Required documents:**
  - Passport or identity card
  - Confirmation from your landlord or landlady (Wohnungsgeberbestätigung)
  - In some cities, you may also require a registration form

After registering, you will receive **confirmation of your registration (Meldebestätigung)**, which you will need for many things in Germany.

### Why is important that I register as an expat?

- **Legal obligation:** If you don't register, you may have to pay fines.
- **Residence permit:** You need a residence permit to stay in Germany. You can find more information on the official government website: [www.make-it-in-germany.com](http://www.make-it-in-germany.com)
- **Opening a bank account:** Many banks require a registered address before allowing you to open an account.
- **Health insurance:** You often need to be registered to take out health insurance.
- **Tax identification number:** Once you register you will automatically receive a tax ID, which you will need to work in Germany.
- **Making use of services:** You will need a registered place of residence for many contracts and services such as Internet suppliers or vehicle registration.

## 4.2 How to register a car in Germany

If you want to register a car in Germany, you need to follow a few steps.

### Make an appointment at the registration office (Zulassungsstelle):

Make an appointment at the **vehicle registration office** in your place of residence.

### Required documents:

- Passport or identity card
- Registration certificate
- Vehicle registration certificate part I and part II

(vehicle licence and vehicle registration document)  
- eVB number (proof of vehicle insurance) – TÜV certificate (general vehicle inspection) – Purchase contract or invoice – SEPA direct debit mandate for vehicle tax **Licence plate:** You can reserve a licence plate number in advance for a fee or have one allocated to you on site. Once you are allocated a licence plate, you need to have it made by a licence plate maker. There are different types of licence plates, in particular temporary plates. **On site at the registration office:** The registration office checks your documents, assigns you a licence plate (if not reserved) and you receive the registration certificate part I and part II. In addition, the stickers for the TÜV certificate and registration are affixed to the licence plate.





**Vehicle tax and insurance:** Vehicle tax is automatically debited from your account and your insurance is activated by the eVB number. You choose an insurance provider yourself and pay the premiums either by direct debit or bank transfer.

**Attach licence plates:** Attach the licence plates to your car.

**Special cases:** – In the case of second-hand vehicles, the vehicle must

have been deregistered by the previous owner.

– Additional documents and checks are required for vehicles from abroad.

#### Costs:

Registration costs around €25 to €50, licence plates around €15 to €30. There may also be fees for special licence plates.

#### Basic requirements for the Blue Card EU:

**1. University degree:** You need a degree from a German

university or a degree from a foreign university that is comparable to a German one.

**2. Employment contract:** You must have an employment contract or a job offer in Germany that matches your qualifications.

**3. Minimum salary:** For 2024, the minimum salary was €58,400 gross per year, or €45,552 for occupations with a shortage of skilled workers (e.g. IT, engineering).

**4. Health insurance:** Health insurance, either statutory or private, is mandatory.

#### Difference to a work visa:

A work visa is open to people **without a university degree** and also for non-academic professions such as trades or nursing professions.

4.3

### Blue Card EU – advantages for skilled workers

The Blue Card EU is a special residence permit for highly qualified skilled workers from non-EU countries who wish to work in Germany. It offers many advantages over a normal visa.

**Important:** Check with the official authorities or get legal advice to see whether you are eligible for an EU Blue Card.

## 5.

# German society and culture

There are a number of social and cultural characteristics in Germany that influence life here. The more you know about them, the easier it will be for you to settle in. Germany is also a country of red tape – we have many regulations that do not exist in other countries. Here is a short, by no means exhaustive extract to help you avoid culture shock:

## 5.1 Sunday – day of rest

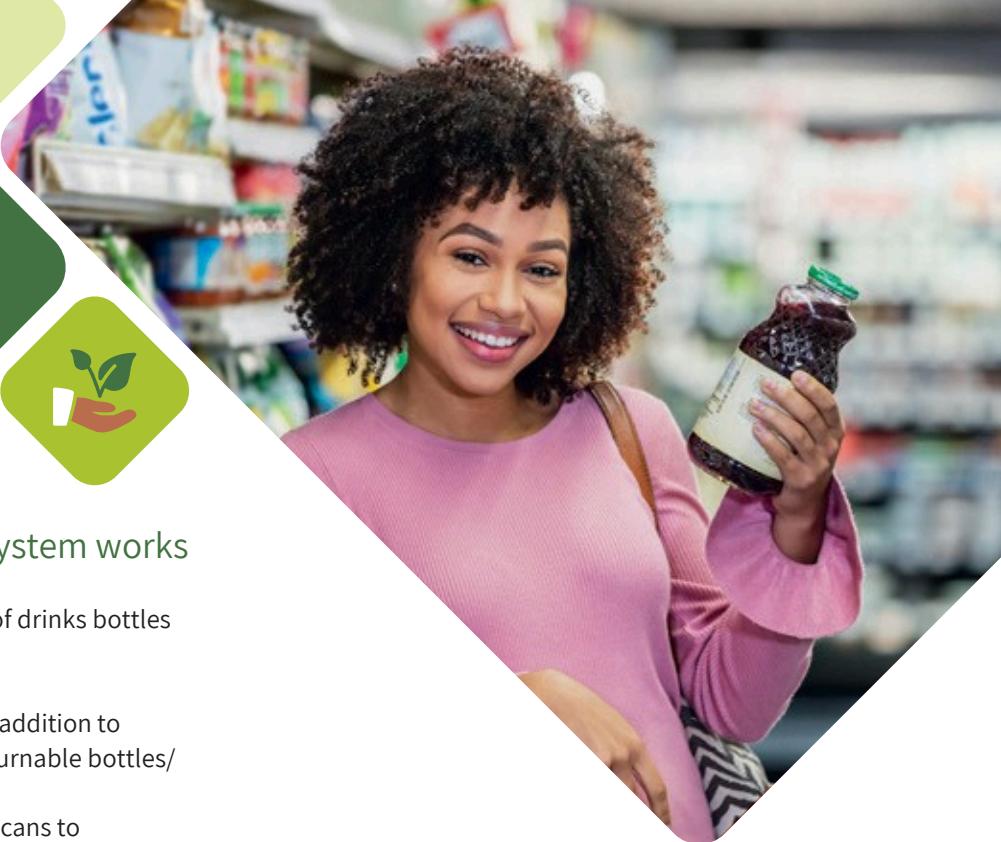
Sunday is a day of rest in Germany. Shops are closed and many activities are restricted.

– **Shops closed:** Supermarkets, shopping centres and pharmacies are closed on Sundays. Only petrol stations, bakeries and emergency pharmacy services are open. In addition, certain shops at larger railway stations are often open.

– **Keep quiet:** You are not permitted to carry out noisy work such as lawn mowing, drilling or DIY on Sundays. Make sure to conduct yourself quietly in your neighbourhood.

– **Leisure activities:** Many Germans use Sundays to go for walks, spend time with family or visit cafés and restaurants. Sporting events and cultural activities such as museum visits are also popular.





## 5.2 How the deposit (Pfand) system works

The deposit system promotes the recycling of drinks bottles and cans.

- **Deposit on purchase:** You pay a deposit in addition to the price of the drink (25 cents for non-returnable bottles/cans, 8 to 15 cents for returnable bottles).
- **Returns:** You can return empty bottles and cans to vending machines in supermarkets and beverage stores. You will receive a voucher which you can exchange for cash or put towards the price of your shopping.
- **Items subject to a deposit:** Plastic and glass bottles and drinks cans are generally subject to a deposit. There is no deposit for cartons, wine bottles and bottles containing more than 15 per cent alcohol.

## 5.3 Recycling and waste separation in Germany

Germany has a very advanced waste separation system. It helps to reduce waste and conserve valuable resources.

### Waste bins and categories:



**Yellow bin/bag:** Packaging made of plastic, metal and composite materials (e.g. yoghurt pots, drinks cans)



**Blue bin:** Paper and cardboard (e.g. newspapers, cardboard boxes)



**Green/brown bin:** Organic waste (e.g. food scraps, coffee grounds)



**Black bin:** Residual waste (e.g. sanitary products, nappies)



**Glass container:** Glass bottles, sorted by colour (white, brown, green)

### Hazardous waste and recycling centres:

- **Bulky waste:** Large items such as furniture, mattresses or carpets. In most towns and municipalities, you can request to have **bulky waste collected**. This usually takes place once or twice a year free of charge or for a small fee. Alternatively, you can also take your bulky waste to a **recycling centre** yourself.
- **Electrical appliances:** Take old appliances to **recycling centres** or return points in shops.
- **Batteries:** You can return used batteries to supermarkets and pharmacies.
- **Used textiles:** Many towns and municipalities set up **collection containers**, often in easily accessible places such as car parks, supermarkets or recycling centres. You can put clean, still wearable clothes and shoes (tied in pairs) in these containers. Note: It is important to pack clothes in bags to protect them from moisture. Textiles that are no longer wearable can often be handed in at municipal **recycling centres**.
- **Hazardous waste:** You must take chemicals and paints to a recycling centre.

### Important tips

- Check local regulations, as they can differ from city to city.
- If you don't separate your waste correctly, this can lead to conflicts and fines.
- Use the deposit system to receive money for returned bottles.



## 5.4 Neighbourhood rules in Germany

In Germany, there are clear rules that make sharing a neighbourhood more pleasant. These rules mainly concern quiet times, waste separation and communal areas. **Observe quiet times:** – **Overnight quiet time:** from **10 pm to 6 am.**

Avoid loud

- activities such as listening to music or drilling.
- **Afternoon quiet time:** In some areas from **1 pm to 3 pm.**
- **Sunday – day of rest:** Noisy activities such as lawn mowing or DIY are not permitted on Sundays.

### Stairwells and communal areas:

Keep the stairwell clean. Do not leave objects such as bicycles or pushchairs there permanently if they obstruct the passageway.

### Separating and disposing of waste:

Separate your waste correctly and put your bins out for collection in good time.

### Barbecues and parties:

Inform neighbours about parties in advance and avoid making noise. Barbecues are often not permitted on balconies.

### Parking:

Only park in designated spaces and do not block driveways.

### Friendly interaction with neighbours:

Saying a friendly “hello” is polite and helps to maintain good relationships with your neighbours.

### Bicycle and cellar rooms:

Use the designated areas and keep them clean.

### Conflict resolution:

If problems arise, talk to your neighbours in a friendly manner. If necessary, you can involve the landlord or the property management.

## 5.5 Public holidays and customs in Germany

There are many public holidays and traditions in Germany. Public holidays and customs vary depending on the federal state. These are the most important ones:

### New Year (1 January):

Start of the new year, celebrated with fireworks and parties on New Year's Eve (31 December).

### Good Friday (Friday before Easter):

A quiet Christian holiday. Many events are prohibited on this day.

### Easter (Easter Sunday and Monday):

Christian celebration of the resurrection of Jesus. There are traditions such as Easter egg hunts and family meals.

## 5.6 Broadcasting licence fee (GEZ)

The licence fee is a compulsory contribution that every household in Germany has to pay. It finances public broadcasters such as ARD, ZDF and Deutschlandradio.

### What is the licence fee?

- Every household pays €18.36 per month, regardless of whether you use TV, radio or internet devices.
- This contribution finances TV, radio and online programmes that are accessible to everyone.

### Who has to pay?

- Every household must pay the contribution, regardless of the number of people living there.
- In shared flats, only one person pays for everyone.
- Companies also pay for their business premises.

### How do I pay the licence fee?

- After registering with the Residents' Registration Office, you will receive a request to register for the licence fee by post.
- You can pay monthly, quarterly, half-yearly or annually, usually by direct debit.

### Licence fee exemption:

People on low incomes, such as recipients of social security benefits or BAföG, can apply for an exemption from the licence fee ([https://www.rundfunkbeitrag.de/buergerinnen\\_und\\_buerger/formulare/befreiung\\_oder\\_ermässigung\\_beantragen/index\\_ger.html](https://www.rundfunkbeitrag.de/buergerinnen_und_buerger/formulare/befreiung_oder_ermässigung_beantragen/index_ger.html)).

### What happens if I don't pay the licence fee?

If you don't pay, initially you will receive reminders. This may be followed by fines and legal action if you continue not to pay.

### Labour Day (1 May):

Public holiday that celebrates the rights of workers. In some regions there are maypole festivals.

### Ascension Day (40 days after Easter):

A Christian holiday that is also celebrated as "Father's Day". Men often go on outings.

### Whitsun (Whit Sunday and Whit Monday):

Christian festival 50 days after Easter, often with family celebrations and church services.

### Day of German Unity (3 October):

Celebration of the reunification of East and West Germany in 1990.

### Christmas (24-26 December):

Christmas is the most important family celebration in Germany with presents, a Christmas tree and a festive meal. On Christmas Day and Boxing Day (25 and 26 December), most people in Germany are off work and shops are usually closed. In many federal states, special regulations also apply to Christmas Eve (24 December), even if this day is not a public holiday.

### Other customs:

#### Saint Martin (11 November):

Children parade through the streets with lanterns to honour Saint Martin.

#### Carnival/Fasching (February/March):

Before Lent, there are colourful parades and celebrations, especially in the Rhineland.

#### St. Nicholas (6 December):

Children place their boots in front of the door, which are filled with sweets.



## 6.

# Things to know about everyday life in Germany

## 6.1 Mobile phone contract

Taking out a mobile phone contract in Germany is easy. Here are the most important steps:

### 1. Choosing a provider:

- In addition to large providers, there are also smaller ones. It can be worth comparing prices and services.
- You can choose prepaid (without a contract) or a contract (maximum term of 24 months).

### 2. Documents required:

- Passport/ID card, registration certificate and bank details.

### 3. Choosing a contract:

- Choose according to data allowance and phone minutes. Some contracts also include a smartphone, but this usually increases the monthly fee.

### 4. Contract duration:

- Contracts have a longest minimum term of 24 months. If you wish to cancel your contract, give notice in good time to avoid automatic renewal. Pay attention to the contractually agreed form for giving notice, as under certain contracts cancelling verbally or by email is not sufficient.

### 5. Prepaid option:

- Flexible and good for short stays. You can buy prepaid SIM cards in supermarkets.

## 6.2 Internet contract

It is also easy to set up an Internet contract in Germany. What you should bear in mind:

### 1. Choosing a provider:

- Various providers offer different types of Internet connection (DSL, cable, fibre optic). Availability varies by region.

### 2. Choosing a plan:

- Select the speed (for example 500 Mbit/s) and the contract duration (usually 24 months). Some plans also include calls to landlines, flat rates for calls or streaming services.

### 3. Documents required:

- Passport/ID card, registration certificate and bank details.

### 4. Installation:

- A technician may need to visit your home to activate the line. Providers often supply the router, or you can purchase or rent one separately.

### 5. Contract duration:

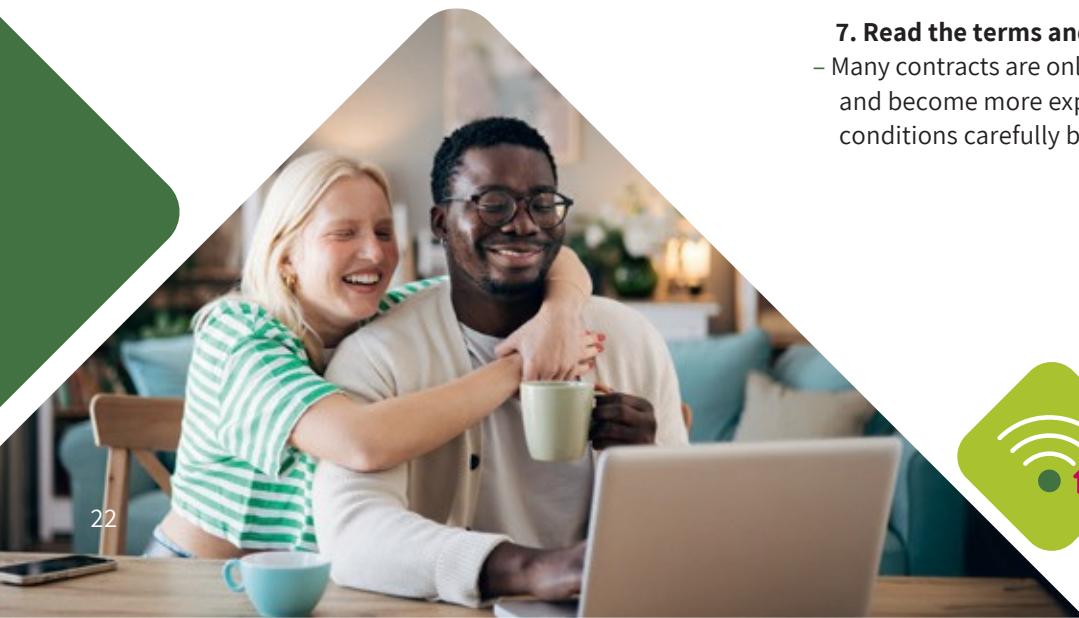
- Most contracts run for 24 months. If you wish to cancel your contract, give notice in good time to avoid automatic renewal.

### 6. Check availability:

- Check that the provider's offer is available where you live before signing the contract.

### 7. Read the terms and conditions carefully

- Many contracts are only favourable for the first few months and become more expensive later on. Read the terms and conditions carefully before you sign a contract.





## 6.3 Public transport in Germany

Public transport in Germany includes buses, trams, underground trains, local trains and regional trains. A brief overview:

### Means of transport:

- **Buses:** Buses are available in almost all cities.
- **Underground trains (U-Bahn):** In large cities such as

Berlin, Hamburg or Munich. The transport network is underground.

- **Trams (S-Bahn):** Connects city centres with suburbs. Trams are only available in larger cities if the infrastructure is designed for them.

### Tickets:

- **Single tickets:** for single journeys (valid for one to two hours).
- **Day tickets: unlimited journeys for one day.**
- **Weekly/monthly tickets:** for regular travel, are often cheaper overall.
- **Short-distance tickets:** for short journeys (three to five stops, often differences between tram or underground and bus).
- **Job tickets or student cards:** They make it cheaper to use public transport.
- **Deutschlandticket:** Allows unlimited travel on public buses, trams, underground trains, suburban trains and regional trains (RE, RB) throughout Germany. It can be cheaper than single tickets or local monthly travelcards, especially for commuters and frequent travellers.

### Buying tickets:

- **Ticket machines:** at railway stations and stops.
- **Apps:** Buy tickets via apps from regional providers or the “DB Navigator” (<https://www.bahn.de/service/mobile/db-navigator>) from Deutsche Bahn.
- **On the bus:** In some places, you can also buy tickets from the driver.

### Price zones:

- The ticket price depends on the zones you travel through. The further you travel, the more expensive the ticket.

### Punctuality and timetables:

- In most major cities and metropolitan areas, transport is usually **on time**. However, **regional and long-distance trains** (such as those operated by Deutsche Bahn) can be **delayed**, especially in bad weather or in the event of technical faults. **Allow extra time for long journeys.**
- **Timetables** are available online (website and app) and at stops. Watch out for peak travel times. Many means of transport run less frequently at weekends and on public holidays.
- **Ticket inspections:** Ticket inspections are frequent. If you don't have a ticket, you could be **fined at least €60**.

### Accessibility:

- Many train stations and buses are accessible for **wheelchairs** and **pushchairs**.

## 6.4 Learning German

There are many ways to learn German in Germany. Here is a selection of options:

### **Language schools:**

#### **- Adult education centres (Volkshochschulen, VHS):**

Inexpensive courses for all levels, often in the evenings or at weekends.

#### **- Private schools:** More expensive, flexible courses such as at the Goethe-Institut (<https://www.goethe.de/ins/de/de/kur.html>) or Berlitz.

### **Integration courses:**

These courses offer German lessons up to B1 level for immigrants and information about life in Germany. Often subsidised.

### **Online courses and apps:**

Platforms such as Babbel, Duolingo and YouTube (for example “Easy German”) offer flexible learning at home.

### **Language exchange:**

Practise German with a local person who wants to learn your language in return. Platforms such as Tandem (<https://tandem.net/de>) help you to find a language exchange partner.

### **Practise German in your everyday life:**

Speak German when shopping or with colleagues. Watch films or series in German to improve your listening comprehension.

### **Support programmes:**

Job centres or employment agencies sometimes offer free language courses. Enquire about local programmes for immigrants.



## 6.5 The German school system

The school system in Germany can seem complex.

Here is a simple overview:

### **Compulsory schooling:**

Children from the age of six must attend school for nine to ten years.

### **Primary school (Grundschule, years 1-4):**

Children start at primary school, where they learn subjects such as German, Maths and English.

### **Further schooling (from year 5):**

#### **- Secondary general school (Hauptschule, years 5-9/10):**

Prepares children for practical professions.

Note: Only available in the federal states of Bavaria, North Rhine-Westphalia, Hesse and Lower Saxony.

**- Secondary school (Realschule, years 5-10):** Leads to intermediate school-leaving certificate (Schulabschluss), vocational training or vocational baccalaureate diploma (Fachabitur).

**- Academic secondary school (Gymnasium, years 5-12/13):**

Leads to the Abitur exams, which give access to university.

**- Comprehensive school (Gesamtschule, years 5-12/13):**

Pupils with different performance levels and goals learn together here without being assigned to a specific type of school such as Hauptschule, Realschule or Gymnasium from the outset. Depending on how they perform, pupils can obtain various qualifications, including the Abitur qualifications.

**- Some of the federal states have community schools (Gemeinschaftsschulen):**

Here, pupils are taught together up to year 10 without differentiating between different types of school.

### **Vocational school (Berufsschule) and integrated degree programme:**

After Hauptschule or Realschule, pupils can do vocational training that combines school (at a specialised vocational school) and practical placements.

### **Abitur qualifications and university:**

With the Abitur qualifications, pupils can study at universities or universities of applied sciences.

### **All-day schools and half-day schools:**

All-day schools offer care and activities until the afternoon, while half-day schools usually end at midday.

### **Federal system in Germany:**

The school system differs depending on the federal state.

### **International schools:**

Expats can send their children to international schools (<https://www.ibo.org/programmes/find-an-ib-school/>), which often teach classes in English.



## 7.

# Working in Germany

## 7.1 Employment contract and employment rights

In Germany, employment contracts and employment rights are well regulated. Here is a selection of important points:

**Employment contract:** Usually in writing and contains information such as working hours, salary, holidays and notice periods. **Working hours:** Maximum 48 hours per week (for six working days), usually 8 hours a day. Overtime is possible, but with breaks. Break times are often not remunerated in Germany. **Minimum wage:** The statutory minimum wage in 2024 was €12.41 per hour. There are higher minimum wages in some sectors. **Holidays:** The statutory minimum amount of holiday is 20 days a year based on a five-day week. Employers often grant more holiday.

### Notice of termination:

The notice period is usually at least four weeks. In certain cases, you can take legal action to protect yourself from dismissal. You can find out about this from legal experts.

### Maternity leave and parental leave:

Pregnant women are not allowed to work for six weeks before and eight weeks after the birth. Parents can take up to three years of parental leave between them. Parental benefits are available for about one year.

### Illness:

If you are ill, you will continue to be paid for up to six weeks. After that, your health insurance provider will pay sick pay if you have submitted a sick note from your doctor.

### Works council:

In companies with at least five employees, there is often a works council that supports the employees.

## 7.2 Living and working in Germany

There are various residence permits in Germany. These can authorise you to live and/or work in Germany. The requirements for issuing a residence permit vary depending on the type of permit, your country of origin and your occupation. Here you will find a list of the most common permits that authorise you to take up a professional activity. The accompanying description is for guidance only; you should seek legal advice if you have any questions about the requirements for individual permits. Please note that you must apply for some permits before you enter the country.

- **Work visa:** You must apply for a work visa before you enter

the country.

- **Blue Card EU:** For highly qualified professionals with a university degree and an annual salary of at least €58,400 (or €45,552 in occupations with a shortage of skilled workers).
- **Visa for qualified professionals:** For professions that are recognised in Germany, often with language skills.
- **Job-seekers' visa:** For people with a university degree who want to look for work in Germany.
- **Visa for self-employed people:** For entrepreneurs who wish to open a business in Germany; among other things, they must present financial means and a business plan.
- **Residence permit for students:** There are various ways for students to obtain a visa, for example to apply for a degree or for study purposes.

**Citizens of European Union member states, the European Economic Area and Switzerland:**  
Generally no work permit required. Citizens of these countries can generally live and work in Germany without a permit. You still have to register with the Residents' Registration Office, however.

## 7.3 Looking for work in Germany – important websites for expats

There are many job portals in Germany that can help you find a suitable position.

### Indeed:

One of the largest job portals with many jobs in various sectors. You can upload your CV and apply directly.

### StepStone:

Very well known in Germany, offers jobs for entry-level and skilled workers. It also offers career tips.

### XING Jobs:

Part of the XING network, ideal for specialists and managers. You can make contacts and apply for jobs.

### LinkedIn:

International network that is also popular in Germany. Here you can network and find jobs.

### Federal Employment Agency (Bundesagentur für Arbeit) job board:

Official platform of the Federal Employment Agency with many jobs in all areas. It also offers career counselling and further training opportunities.

### Monster:

Another large job portal that offers jobs for a variety of career experiences.

### Jobware:

Aimed at specialists and managers, with high-quality job postings

### Kimeta and Joblift:

These metasearch engines collect job offers from several websites and display them in one place.

### Absolventa:

Ideal for students, university graduates and young professionals. Also offers internships and trainee programmes.





## 7.4 Applying for jobs – tips for foreign professionals

The application process in Germany has clear rules. Here is a brief guide to finding your dream job:

### **Application documents:**

- Use job portals such as StepStone, Indeed or LinkedIn.
- Read the job posting carefully to understand the requirements (e.g. qualifications, language skills).

### **Application documents:**

- Cover letter:** Explain why you are suitable for the position. Tailor your cover letter to the position in question.
- CV:** Create a tabular CV (maximum two pages) that shows your professional experience and qualifications.
- References and certificates:** Attach relevant documents as PDF files.
- Photo:** An application photo is common in Germany, but not mandatory.

### **Submitting your application:**

Applications are usually submitted via online portals or by email. Make sure that the files are clearly named and well structured (e.g. "Application\_Your Name\_Job.pdf").

### **Waiting for feedback:**

It may take several weeks to receive a reply. However, many employers will get back to you more quickly.

### **Interview:**

- Preparing for an interview:** Gather information about the company and the job.
- Punctuality:** Arrive on time; ten minutes before is ideal.
- Dress code:** Look neat and professional; dress appropriately for the job.
- Questions:** Be prepared for questions about your career to date and to ask your own questions.

### **Second interview or assessment centre:**

Some companies will invite you to a second interview or ask you attend an assessment centre (group tasks, tests).

### **Contract negotiations:**

If you receive a job offer, you can negotiate salary, holidays and additional benefits.

### **First day of work and probationary period:**

You will be introduced to the team and start work. There is often a probationary period of up to six months.

## 7.5 Getting your qualifications recognised in Germany

Foreign qualifications have to be officially recognised to ensure that your training is comparable with German standards. This is particularly necessary in professions that are regulated by law in Germany (e.g. doctors, teachers). Without recognition, you are not allowed to work in these professions.

### Important steps:

#### Regulated professions:

For professions such as doctor or lawyer, you need recognition in order to be allowed to work. Without this, you are not allowed to practise your profession in Germany.

#### Non-regulated professions:

In professions such as IT or design, recognition is not mandatory, but it can help to improve your chances on the job market.

#### What does recognition mean?

– **Equivalence:** Your qualification is recognised as

#### Costs and support:

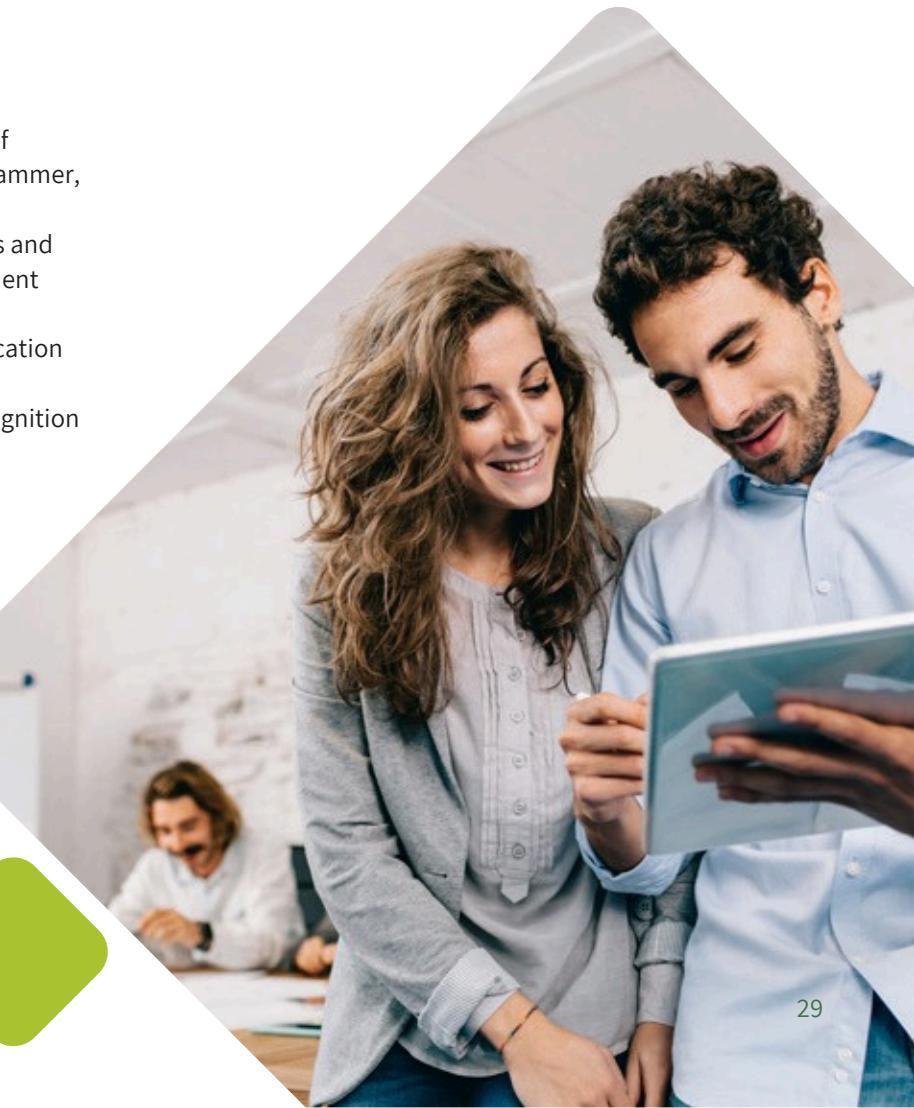
- **Costs:** Recognition costs between €100-600.
- **Advice:** You can get help from advice centres such as “Recognition in Germany” (<https://www.anerkennung-in-deutschland.de/html/de/beratungs-suche.php>). There are also funding programmes to help you cover the costs, for example from the Federal Employment Agency.

equivalent to a German qualification.

– **Partial recognition:** You may have to take additional exams to get full recognition.

#### The process:

- 1. Submit an application:** Apply for recognition to the relevant authority, for example the Chamber of Industry and Commerce (Industrie- und Handelskammer, <https://www.ihk.de>).
- 2. Submit documents:** You will need certified copies and translations of your certificates, proof of employment and your passport.
- 3. Verification:** The authority compares your qualification with German standards.
- 4. Notification:** You will receive confirmation of recognition or recommendations for what you need to do to achieve equivalence.



## 8.

# Studying in Germany

Germany is home to globally recognised universities with excellent reputations, particularly in fields such as engineering, medicine, economics and natural sciences. Degrees from German universities are held in high regard worldwide. This makes it easier for expats to enter the global job market.

## 8.1

### Requirements for studying in Germany

In order to study in Germany, international students must fulfil certain **requirements**:

#### **University entrance certificate/qualification**

#### **(Hochschulgangsberechtigung, HZB):**

You need a school leaving certificate that is comparable to the German Abitur. Sometimes international applicants have to complete a preparatory course (Studienkolleg).

#### **Language skills:**

- **German-language degree programmes:** You must provide proof of your German language skills (e.g. TestDaF or DSH).
- **English-language degree programmes:** For English-language programmes, you will need proof of your English language skills (e.g. TOEFL or IELTS).

#### **Visa and residence permit:**

Non-EU citizens need a student visa and residence permit.

#### **Financial resources:**

You must prove that you have enough money to live on in Germany (approx. €11,208 per year, as of 2023). You must deposit this money in a blocked account. Alternatively, you can ask a sponsor in Germany to submit a declaration of commitment (Verpflichtungserklärung) on your behalf.





#### **Health insurance:**

Health insurance is mandatory. Students under the age of 30 can take out statutory health insurance.

#### **Specific requirements:**

Some degree programmes have additional requirements such as:

- **Numerus Clausus (NC):** In some subjects, access is restricted by your average academic grade.
- **Aptitude tests:** For art or sports degree programmes in particular, you may be required to complete a test.

#### **Applying via uni-assist:**

International students often have to apply via the uni-assist website (<https://www.uni-assist.de>), which checks the formal requirements. It is important that you find out about specific requirements directly from the universities.

## 8.2 Overview of the German higher education system – universities (Universitäten) versus universities of applied sciences (Fachhochschulen)

The German higher education system offers different educational pathways:

#### **Types of higher education institutions:**

- **Universities (Universitäten):** Focus on research and theory, broad range of subjects, offer doctoral opportunities (doctorate).
- **Universities of applied sciences (Fachhochschulen):** Practice-orientated degree programmes, often in cooperation with industry, doctoral opportunities are not offered.
- **Universities of art and music (Kunst- und Musik-hochschulen):** For creative subjects such as art, music and theatre.
- **Universities of education (Pädagogische Hochschulen):** Specialised in teacher training, available in some federal states.

#### **Programme structure:**

- **Bachelor's degree:** Undergraduate degree, lasts 6 to 8 semesters.
- **Master's degree:** Builds on the Bachelor's degree, 2 to 4 semesters.
- **Doctorate (Promotion):** Doctorate, requires original research.

**Admission and Numerus Clausus (NC):** Some degree programmes are open to all, while others have limited places based on your average academic grades (NC). Medicine and psychology often have high NC values. **State and private universities:** - **State universities:** Tuition fees are low or non-existent,

you only pay semester fees.

- **Private universities:** Fees apply, classes are smaller, specialised programmes. **International orientation:** Germany offers many English-language programmes, especially at Master's level, and promotes international exchange (for example via the Erasmus programme). **Integrated degree programme:** Combines study with practical training, particularly popular at universities of applied sciences. **Quality assurance and ECTS credits:** All degree programmes are accredited and meet international standards. ECTS credits enable academic achievements throughout Europe to be compared.

## 8.3 Tuition fees and funding options

### State universities:

No tuition fees for German and EU students in most federal states, only semester fees of €150-400.

### Exceptions:

Non-EU students in Baden-Württemberg pay around €1500 per semester. There are fees for long-term students.

### Private universities:

Charge higher fees, often between €5000-20,000 per year.

### Part-time jobs:

Students can work up to 20 hours per week. Typical jobs include tutoring or working student jobs.

### Erasmus+ and other programmes:

Support exchange programmes and internships abroad, for example through scholarships from the German Academic Exchange Service (DAAD, <https://www.daad.de/de/>).

### Family support:

Child benefit up to the age of 25 (€250 per month) and tax benefits for parents.

### International students:

Non-EU students can also take advantage of scholarships and loans, but may have to pay higher tuition fees depending on the federal state.

### BAföG:

Interest-free loan for students in need, but half of it must be repaid. In exceptional cases, foreign students can also receive BAföG in Germany under certain conditions, provided they have a permanent right of residence. You can find out whether you are entitled to BAföG from the BAföG advice service at the respective university.

### How to fund your studies in Germany

#### Scholarships:

- **Deutschlandstipendium:** €300 per month, regardless of parental income.

- **Scholarships for gifted students (Begabtenförderwerke):** Scholarships for talented and committed students.

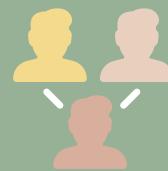
#### Student loans:

State loans, for example from the KfW Bank, to bridge funding gaps. Often repaid after you graduate.



## Making contacts more easily in Germany – seven tips

**1. Learn German** Even though many degree programmes are taught in English, speaking German makes everyday life easier. Universities often offer **language courses**, and there are online resources and **exchange programmes**. **2. Take advantage of university programmes** Take part in **orientation programmes** and join student groups or clubs to make social contacts and get to know the culture better. **3. Build on your intercultural skills** Be open to the German culture, which emphasises **punctuality and directness**, for example. Taking part in German holidays and traditions helps you to understand the country better. **4. Build up social networks** **Make friends** with international and German students. Taking part in **language exchange programmes** and sporting activities promotes cultural exchange. Halls of residence or shared flats are good places to make contacts. **5. Gain practical experience** **Part-time jobs or internships** help you to improve your language skills, gain work experience and get to know the German culture and work ethic better.



### 6. Mentoring and buddy programmes

Take advantage of university programmes where more experienced students act as **mentors** to help you with academic and day-to-day issues. The **buddy programme** is an initiative designed to connect newcomers – especially expats – with local employees or experienced people in the company or community. Your buddy can answer practical questions you might have about, for example, administrative procedures, local traffic rules or the best restaurants and leisure activities in the area. Overall, the buddy programme is a **valuable support for expats** as it helps them to settle into their new professional and social environment more quickly.

### 7. Working while you study

International students are allowed to work **up to 120 days a year**. This is a good way to integrate professionally and socially.



## 9.

# Tips for finding accommodation

The housing market is tight in many German cities, especially in larger cities such as Berlin, Hamburg, Frankfurt or Munich. Start your search early, preferably before you come to Germany.

## 9.1 Understanding tenancy agreements – important points for expats

### **Tenancy agreement (Mietvertrag):**

Always conclude a written tenancy agreement and read it carefully. Pay attention to the rental period, notice periods and service charges.

### **Deposit:**

You usually pay up to three months' net rent as a deposit, which you get back when you move out if there are no damages. You can often pay the deposit in three instalments.

### **Service charges:**

In addition to the rent, you pay service charges for water, waste disposal and so on. These are paid monthly and you will receive an annual statement. Costs for heating and electricity may be included in the service charges, but may also be calculated separately. In this case, tenants must pay for heating and electricity themselves.

### **Minimum rental period:**

Some tenancy agreements have a minimum rental period (e.g. one year) during which you cannot terminate the agreement.

### **Notice period:**

As a rule, the notice period is three months. You should give notice in writing and in good time. Pay attention to deadlines for giving notice, as notice must often be received by the 1st or 15th of the month.

### **Maintenance obligations:**

Check whether you have to carry out decorative repairs, such as painting walls, when you move out.

### **Rent control:**

In many cities, there is a limit on how much the rent can rise. Find out whether this applies to your city.

### **Sub-letting:**

You need the landlord's or landlady's consent to sub-let. Clarify this in advance.

### **Keep a log when moving in and out:**

Document the condition of the flat in writing when you move in and move out to avoid misunderstandings.

### **Liability insurance:**

Private liability insurance can be useful to cover damage to your accommodation.



## 9.2 Helpful websites for finding accommodation

### **Use online platforms:**

Popular websites for finding accommodation include ImmobilienScout24, WG-Gesucht (for shared flats) and Immowelt. Many flats are offered there. You should also check Facebook groups or local classified ad websites.





9.3

## Finding accommodation for expats – extra tips

These tips will make it easier for you to find accommodation in Germany.

### **Viewings:**

Be punctual, well prepared and friendly to increase your chances. Landlords in Germany usually expect a few **documents** from prospective tenants:

- **Copy of your ID card or passport**
- **Proof of income or employment contract**
- **SCHUFA information** (proof of creditworthiness,

important for many landlords)

- **Certificate of no rent arrears** (Mietschuldenfreiheitsbescheinigung, proof that you have no debts with your last landlord)

**Guarantee:** Sometimes a guarantee (Bürgschaft) is required – this is a form of financial security that landlords often ask prospective tenants to provide, especially students or young people without an income of their own. If a person such as a student wants to rent a flat and has little or no income, a guarantor, often a parent or a close relative, can sign a guarantee. This person then undertakes to pay the rent if the tenant is unable to do so themselves.

### **Checklist:**

- Copy of your ID card or passport
- Proof of income or employment contract
- SCHUFA information
- Certificate of no rent arrears
- Guarantee
- 
- 



**Beware of fraud:** Never pay in advance without having seen the flat or having met the landlord or landlady in person.

**Temporary accommodation:** For short-term temporary accommodation, online platforms such as Airbnb and Wunderflats are good options. **Shared flats (Wohngemeinschaften, WGs):** Often a cheaper option, and especially good for meeting people and short-term solutions.

You will share a flat with at least one other person. Living in a shared flat is often cheaper and gives you a good chance of making friends. **Estate agents:** Estate agents help you to find a suitable flat or property to rent or buy. They organise viewings, negotiate contracts and clarify formalities. They can also facilitate communication with landlords. **Important:** The costs (commission) are usually borne by the person who has commissioned the estate agent – i.e. usually the landlord or landlady when renting in Germany. However, when buying a property, the buyer may also pay a proportion of the estate agent's fees.

## 10.

# Health matters and emergencies – important information for expats

### 10.1 Seeing a doctor and going to the pharmacy:

- In Germany, **family doctors (general practitioners)**

are your first point of contact for health issues. They can refer you to specialists if necessary. You can find family doctors via online portals or recommendations.

- **Pharmacies** (recognisable by the red “A” for Apotheke) are widespread. For minor complaints, you can seek advice at the pharmacy and buy over-the-counter medication. You will need a prescription from a doctor or prescription-only medication.



### 10.2 Emergency numbers:



**112**

Call for **emergency medical attention (ambulance)** and the **fire service**.



**110**

Call the **police** for emergencies and criminal incidents.



**116 117**

**Medical on-call service for medical assistance** outside normal consultation hours. **Not for life-threatening emergencies.**

### 10.3 Vaccinations and preventative healthcare:

- You are recommended to keep up to date with **standard**

**immunisations** (such as tetanus, measles, influenza) in accordance with the guidelines of the Robert Koch Institute (RKI). Vaccinations are available from family doctors/general practitioners or health centres.

- **Regular preventative check-ups** such as cancer screening or general health checks are widespread in Germany and are often covered by health insurance. Talk to your family doctor about the recommended check-ups.

## 11.

# Integration and networking for expats in Germany

### 11.1 Associations and clubs:

Clubs are very important in Germany. There are clubs for almost every activity such as sports, artistic interests or social engagement. Joining a club is a good way to meet new people and integrate. Many cities also have clubs specifically for expats.

### 11.2 Meet-ups and expat groups:

Platforms such as Internations and MeetUp organise events for expats where you can meet new contacts, make friends and build professional networks.

### 11.3 Cultural differences:

Values such as punctuality, directness and orderliness are important in Germany. Communicating openly and respectfully avoids misunderstandings and helps you to integrate better.



## 12.

# Notice of departure from Germany (Abmeldung)

### 12.1 Why and when should I give notice that I am leaving Germany?

You should give notice (deregister) if you move abroad permanently or give up your accommodation in Germany.

### 12.2 Where do I deregister?

You should deregister with the Residents' Registration Office in your last place of residence, usually in person or in writing. Some cities also offer online deregistration.

### 12.3 Deadlines and formalities

You must deregister one week before or after you move at the latest. You will receive a confirmation of deregistration (Abmeldebestätigung), which you will need to cancel any contracts.

### 12.4 Consequences

When you deregister, your tax liability in Germany ends (except for German income) and your health insurance expires. Your pension entitlements remain unaffected.

### 12.5 Other points to bear in mind when leaving Germany

You should also deregister with the tax office and set up mail forwarding so that important letters are forwarded to you.

#### Tip

Deregistering in good time avoids problems with insurance and taxes.





# Finally, the most important thing: **We wish you every success in Germany!**

Dealing with the authorities, insurance and so on – it can all seem quite daunting at first.

Many aspects of life in Germany are complex and perhaps different from those in your home country. This guide provides you with important information to help you find your way around everyday life in Germany more quickly.





## Are you looking for an **expat financial advisor in your area?**

HORBACH has 40 centres in 29 cities throughout Germany. Use our location search to find HORBACH financial advisors in your region. Whether you are discovering German traditions, making new friends or starting your career or studies, **we wish you a wonderful, exciting and successful time in Germany!**

### Our Tip

Professional expat financial advisors will help you to comply with legal requirements and avoid financial disadvantages. Together we will find the right insurance options for you so that you can concentrate on your career and life in Germany.







# Checklist for expats

## Employment contract and recognition of qualifications

- Sign employment contract
- Apply to have your qualifications recognised (for regulated professions)

## Find accommodation

- Search for accommodation
- Sign a tenancy agreement

## Register your place of residence

- Register with the Residents' Registration Office
- Register to pay the licence fee (GEZ)

## Get health insurance

- Take out statutory or private health insurance
- Choose a health insurance provider and register with them

## Register for tax purposes

- Get a tax identification number
- Clarify your tax class with your employer

## Open a bank account

- Open a bank account with a bank based in Germany

## Social security

- Get your social security number

## Work permit

- Check if you need a work permit and apply if necessary

## Driving licence

- Transfer your driving licence (if necessary)

## Language course

- Take a German language course (if necessary)

## Childcare and school

- Organise childcare or a school place for your child(ren)

## Private insurance

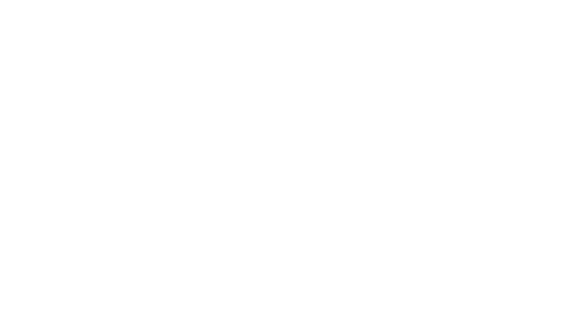
- Take out private liability insurance
- Take out further insurance (e.g. household contents insurance)

## Build your network

- Build up a network of professionals and locals



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