

# WELCOME TO GERMANY

A guide by Expatrio



eXpatrio

# Introduction

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Are you about to embark on an adventure in Germany, be it for studies, an internship abroad, or a complete relocation?

Perhaps there are still some uncertainties about your new home for the time being. Whether it's the demanding search for an apartment that still lies ahead of you or all the bureaucratic paperwork around your first steps in Germany.

This guide will give you a detailed insight into moving to Germany and help you not to miss any steps in the planning process. It also serves as a great companion if you have just moved to Germany.

**Bonus:** We've created a checklist for you, so you know exactly what to do once you arrive in Germany!

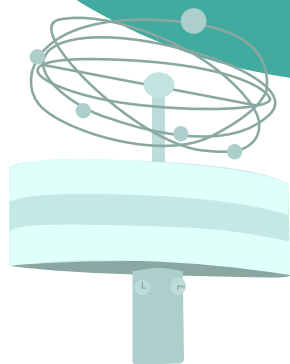
Our checklist is extremely useful because it covers everything from opening a current bank account and registering in Germany to extending your visa or obtaining a permanent residence permit. Just follow our checklist to nail your first weeks in Germany and have a great start!

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# 1. APARTMENT SEARCH



## ARE YOU LOOKING FOR ACCOMMODATION?

If you are planning to study in Germany, the easiest way is to live in a student dormitory. Many universities have extra capacity for international students.

In addition, student residences offer the opportunity to connect with other students immediately and easily make new friends.

Many dorms offer a communal kitchen, where you can cook and socialize together.

## ADVANTAGES:

- Often directly on campus;
- Inexpensive;
- Convenient (you don't have to bring furniture);

Many dorms offer a communal kitchen, where you can cook and socialize together.

Another way to immerse yourself in local life is to look for a **shared apartment** (or *Wohngemeinschaft*, WG for short).

Here, you will not only get to know (international) students, but possibly also locals, who can support you in settling into everyday German life.

## BUT WHAT IS A "WG" ANYWAY?

It is an apartment consisting of two or more rooms shared by individuals to save costs. In Germany, many people - especially younger ones - live in WGs. Living in a shared flat also offers a great social aspect: you don't live alone and won't be lonely. You'll always have people to talk to and can easily make new friends.

## ADVANTAGES:

- Cost-effective;
- Dive entirely in the "German way" of life;
- Make new friends;

By the way, Expatrio can help you find accommodation! Sign up to Expatrio's **User Portal** and have access to tailored accommodation offers.

If you want to learn more about living in Germany, you can visit [this page](#).

## 2. CURRENT BANK ACCOUNT



Now that we've talked about housing, let's get straight to the most crucial topic: finances.

The best way to handle all your transactions within Germany is to open a **current bank account** there. It means that you can save on transaction fees and conveniently pay with your local Giro (or debit) card.

**Info:** A current bank account is intended for handling everyday expenses, such as paying rent, getting a salary, or receiving monthly payouts from your Blocked Account. This account is not used for savings but is exclusively for payment transactions, i.e., transfers between two accounts, setting up direct debits, standing orders, or card payments.

In our [guide to setting up a current bank account](#), you can learn all about German bank cards and how to choose the right one for you.

## KEY TAKEAWAYS FROM THE GUIDE:

- We recommend the best current bank account options on the German market for international students. Anyone relocating to Germany will need a current bank account to get their money from their blocked account and pay for health insurance.
- All card suggestions on Expat.io are free of charge. That means you don't have to pay anything to set up the account or for monthly billing.
- With some banks, you get a credit card. With others, you get a Giro card, and you could even get both.
- Free ATM withdrawals are also available.

**Note:** You can probably open a current bank account conveniently from abroad via online banking, but you can only start using it in Germany because you have to activate it there.

# 3. ANMELDUNG -

City registration



Anyone coming to Germany needs a valid passport or passport replacement. In addition, non-EU citizens need a valid residence title such as a visa or a residence permit.

If you are staying in Germany for more than three months, you must register your address with the registration office no later than two weeks after your entry.



The *Anmeldung* (registration) takes place at the service center of the *Einwohnermeldeamt* (registration office) of your city. There are different terms for the *Einwohnermeldeamt* in Germany. It might be called *Bürgeramt* or *Bürgerbüro* in your town.

**Attention:** You should make an appointment for the *Anmeldung*. And you can most likely do it online.



The registration must be carried out by you personally or a representative authorized by you.



There are no fees for the registration.

The following documents have to be presented when registering at the city office:

- Valid passport;
- *Aufenthaltstitel* (residence permit);
- *Wohnungsgeberbestätigung* (housing provider confirmation).

We recommend that you register at the city office as soon as possible after arriving in Germany. Please note that in large cities, such as Berlin, it could take more than two weeks to get a *Termin* (appointment).

# 4. BLOCKED ACCOUNT ACTIVATION



A **Blocked Account** (*Sperrkonto*) is a special account that is, in most cases, a prerequisite for applying for a visa or a residence permit in Germany.

If you are an international university student, language student, or job-seeker, who is not from an EU member state, you must prove you have sufficient financial means to pay for your studies and stay in Germany. The document one should provide is called *Finanzmittelnachweis* (proof of financial means).

This proof of sufficient funds often requires opening a Blocked Account. The applicant must pay a legally required minimum amount regulated by the German government into the Blocked Account. Currently, you must pay €861 into the account for each month you wish to remain in Germany. With Expatrio, you can easily open a **German Blocked Account** for your visa application.

If you've already set up a Blocked Account and are arriving in Germany, you'll need to activate it to access your funds. Check out **how to activate your Blocked Account with Expatrio**:

1. Get your current bank account details, German address, and valid visa document (or residence permit).
2. Visit your **User Portal** on Expatrio.
3. Go to your "Blocked Account" page in the menu on the left under "Products."
4. On the very right, you will see an "Activate" button that you can click on.
5. Read the instructions carefully and submit the correct documents and information.
6. Once you have provided all the needed information, click on the "Submit" button in the bottom right corner.
7. The status of your activation will change to „Activation in Review.“ Your account will be activated as soon as we verify that your documents are sufficient.
8. You're all set! You'll receive your first monthly payout within 3-5 business days.

If you need a more detailed explanation on how to activate your Blocked Account (including screenshots), please **[click here](#)**.

# 5. UNIVERSITY ENROLLMENT

For international students



Once you have been accepted to a university, you need to remember that you have to do the actual enrollment after your successful application. In Germany, this is called *Immatrikulation* (matriculation).

**Important:** You may only attend classes, take exams, and earn a degree at the university if you are *immatrikuliert* enrolled.

Each university has its own rules and deadlines for enrollment. In most cases, you must come in person to the *Studierendensekretariat* (Students' Office) and bring the following documents:

- Passport with visa or residence permit;
- Letter of admission;
- Proof of statutory health insurance in Germany;

To be enrolled, you need to show a confirmation of health insurance coverage. Our TK Health Insurance Certificate serves as proof. You can obtain it on our **User Portal** by simply downloading it and then showing it to your university. The certificate is available in the "Documents" section of the portal.

By the way, your university's international office may even help you with some tips about the city and how to deal with the bureaucracy there.

**Tip:** Check the university website for the correct dates and times to pay your visit. Office hours in Germany can be very peculiar, so there may not be anyone there if you come in at 2 pm on a Friday afternoon, for example.

If you stay for more than one semester, you must remember to re-register on each semester break. Usually, you just need to pay the semester fee for the upcoming semester, and your enrollment will be automatically renewed. You can check the deadlines online in your student account on the university website.

**Note:** *You should pay attention to the deadlines because if you miss them, in most cases, you will be de-registered.*

# 6. HEALTH INSURANCE ACTIVATION



Health insurance is mandatory for all people residing in Germany. Most people are insured by statutory health insurance.

All people with statutory insurance have the same entitlement to care if they fall ill - regardless of how much they pay into their insurance each month. The amount of contributions is based solely on their income.

According to the solidarity principle of statutory health insurance, people who earn well pay more than poorer people, and the healthy pay the same as the sick. In this way, everyone who is insured jointly bears the personal risk of loss of earnings and the costs of medical care in the event of illness.

Students with no income or only a low income can insure themselves for a relatively low monthly premium. If you want to come to Germany as an international student, you need proof of health insurance to enroll at a German university and obtain a student visa.

Thus, it is essential to take proper **health insurance** coverage as one of the initial steps before coming to Germany.

With Expatrio, you can sign up for a **Blocked Account and Health Insurance** at the same time and benefit from a hassle-free visa application and have a worry-free stay in Germany.

As soon as you have arrived in Germany, you can activate your Techniker Krankenkasse (TK) Public Health Insurance.

Check out our quick tutorial on how to do that in the next page.

## How to activate your TK Public Health Insurance:

**Necessary prerequisites:** You should be enrolled at your university and have received an *Immatrikulationsbescheinigung* (Certificate of Enrollment). Read about this in detail in Chapter 5 of this guide. You also need to have opened a current bank account. Please read about this again in Chapter 2.

1. Now, you can go to your Expatrio **User Portal** and select "Health Insurance" under "Products."
2. You will see a button asking you to "Activate" - please click on it.
3. Enter your German address and phone number. Please make sure you spell everything correctly, as TK will send you letters by mail.  
If you don't have a German phone number yet, you can skip this information.
4. In the next step, confirm your current bank account details. Your monthly health insurance contributions will be deducted from this account by direct debit.
5. Now you just have to confirm your arrival and study start dates. You must also upload your Certificate of Enrollment (*Immatrikulationsbescheinigung* or *Studienbescheinigung*) from your German university.
6. Hit the "Activate" button, and you're all set. Now you just need to wait for TK letters to arrive.

Once the activation process is finished, TK will send you a few letters to your German address confirming the activation of your insurance. So, don't forget to check your letterbox regularly!

It usually takes 2-4 weeks for the health insurance activation process to be completed. But don't worry! During this time, you'll be able to go to the doctor with your TK confirmation.

Please visit [this page](#) for detailed instructions on how to activate your TK Health Insurance.



# 7. RADIO TAX



The *Rundfunkbeitrag* (formerly "GEZ") (**radio tax**) is a model for financing public broadcasters in Germany. Every household must pay the radio/tv tax. It does not matter whether radio, television, or computers are actually present, nor does the number of people within the household.

International students also have to pay the radio tax. As soon as you are registered with your new address in Germany, you will receive a letter from the "ARD ZDF Deutschlandradio Beitragsservice" and have to pay €18.36 each month.

If you live in a dormitory, you must pay the contribution even if you only occupy one room there, as a room in a dormitory is already considered one household. If you live in a shared apartment, you are also regarded as a household, which means that you and your flatmates can share the tax amount.

You can sign up **online** to pay the radio tax. There, you can also choose whether you want to pay by bank transfer or issue a direct debit authorization (SEPA *Lastschriftverfahren*).

**Important:** The radio tax must be paid within four weeks of the due date.

To ensure that you do not forget any payment, you can use the convenient SEPA direct debit procedure.

# 8.VISA EXTENSION

Changing to the residence permit



Nationals from countries outside the EU or the EEA who wish to study in Germany generally require a residence permit.

Applicants from certain countries can temporarily enter Germany without a visa. If you stay longer than 90 days, you will need a residence permit.

Other internationals who enter Germany with a national visa usually receive the visa document with a validity of 90 days. Before the visa expires, they should also apply for a residence permit.

The residence permit for the purpose of studying can be issued for at least one year and a maximum of two years. If you have not graduated during this time, your residence permit can be extended upon application.

Requirements for the extension of the residence permit for study purposes are:

- Studies at a state or state-recognized university or comparable educational institution;
- Study as the main purpose of residence;
- Your livelihood and health insurance in Germany are assured.

During your studies, you are allowed to work 120 full days or 240 half days per year. So you can apply for part-time student jobs.

After successful completion of your studies, you may apply for a residence permit for the purpose of **seeking employment** in Germany.

This residence permit is issued for up to 18 months to find qualified employment. As long as you are looking for a position, you may pursue any employment.

As soon as you have a job offer, you can have your residence permit for searching for a job converted into a residence permit for employment as a skilled worker or into an EU Blue Card.

**Important:** As a graduate of a German university, you can apply for a permanent settlement permit after only two years of employment in Germany.

Read more about the German permanent residence permit [here](#).

On March 1, 2020, new rules for the immigration of skilled workers came into force. The new law expands the opportunities for skilled workers from non-EU countries to come to Germany for the purpose of taking up employment.

Before they can apply for their visa, interested people need **official recognition of their professional qualifications**. Interested professionals should initiate these procedures early.

# 9. LEARN GERMAN



If you want to **learn German**, it is a good idea to take an online language course before your stay in Germany. There are many different providers **online**, and there is definitely something for every budget. Some are even free! Your phone is something of a “gold mine.” You can download really great apps for language learning at no cost.

If you have the time, you can also take a German language course at your university before the semester starts. These usually last one to two months and give you a great start in your German university and everyday life. This way, you can get a taste of everything and make new friends, who will most likely study at the same university as you.

It is best to contact the International Office to find out if your university offers a language course before the start of your studies.

If you want to continue learning German during the official semester, most universities offer free accompanying or intensive German language courses.

So, you can quickly become an absolute pro in German!

Of course, it is not a big deal if you “only” speak English, as you will get along fine in Germany - especially in larger cities. But to fully immerse yourself in the German way of life and have good job opportunities later on, you should definitely start learning German as early as possible.

If you are still looking for inspiration, you can use our [Study Finder](#) to find a suitable language school. Just filter by City and Course Type, and it will dish out a program tailored to you!

# 10. MAKING NEW FRIENDS



We have already mentioned how easy it is to make new friends in a dormitory, shared apartment, or language course. But you definitely can't meet too many new people, especially in a new country.

That's why we have a few more suggestions for you, a **"How to make new friends in Germany 101"**, so to speak:

- Before you arrive in your city, you can already download a meetup app and join some groups there, for example, a regulars' table or a hiking group. Once you arrive in Germany, you can join the meetups and find new people on the spot.

- There are many university clubs as well - what about joining the university radio or film crew? You can also offer to be a tandem partner for someone who wants to learn your language, and you can share your language skills over an informal coffee meeting or a walk around the city.

- There may be unique communities for people from your country, in case homesickness hits! Perhaps you can have a weekly cookout, so you don't miss food from home as much.

- If you love being with people from all over the world, you can also look for communities for international people in your city in Germany. You could explore Germany together or even take weekend trips to super beautiful neighboring countries like Austria, Switzerland, or the Netherlands!



# BONUS: GETTING A SIM CARD



Getting a SIM card in Germany is sometimes confusing, even for Germans. That's why we've included this little bonus in our guide! In fact, you can find a SIM card without much stress in the following way.

If you do not plan to stay in Germany for more than two years, we do not recommend a cell phone contract. Contracts usually last at least two years and you can't get out of it during that time without paying a cancelation fee.

Mobile "stuff" - especially internet data - is pretty expensive in Germany, at least if you compare it to other European countries. However, you can actually get some cheap prepaid SIM cards if you do your research!

Don't forget to mention that you are a student when you buy them in a store. Online, you can easily filter for student deals. These are often cheaper than a regular prepaid card, and you might get a nice student bonus - like extra data - on top.

The most popular providers are:

- **Aldi Talk**
- **Lidl Connect**
- **Premium SIM**
- **Smartmobil.de**

The most popular network providers are:

- 1&1
- O2
- Telekom
- Vodafone

SIM card providers could also work as resellers. So, if you are interested in Aldi Talk, for example, you can check which network operator they use (Aldi Talk uses O2) and decide if the coverage is good enough for you.

From experience, it can be said that even if you choose a very good (and often expensive) network operator, like Telekom, you still won't get good network coverage on the road. In Germany, it's often a pain to get a mobile connection on the train, so we recommend downloading games or movies beforehand if you have a long train ride ahead of you. However, in the city you will probably always get a pretty decent connection, no matter which network provider you choose.

We recommend you to pick the one whose conditions suit you best. Aldi Talk, for example, offers some great packages and you can get 1 GB of high-speed internet for just €3.99 (it lasts for 4 weeks). You may know completely different prices from your own country and think that's not "cheap" at all. But believe it or not, for Germany it is super cheap!

By the way, you can use your prepaid SIM card all over Europe without any additional costs! That's pretty handy and saves you quite a bit of time and money on weekend trips, for example.

**Remember:** Once you have “used up” your - let’s take our Aldi Talk example - 1 GB of high-speed internet, you can still use it until the end of the month, it will just be very very slow and you won’t be able to send more than WhatsApp messages or emails.

In general, if you are looking for the cheapest option, you should only consider data prepaid cards. Calling and texting usually costs extra and may not even be necessary, as you can easily make your calls online these days.

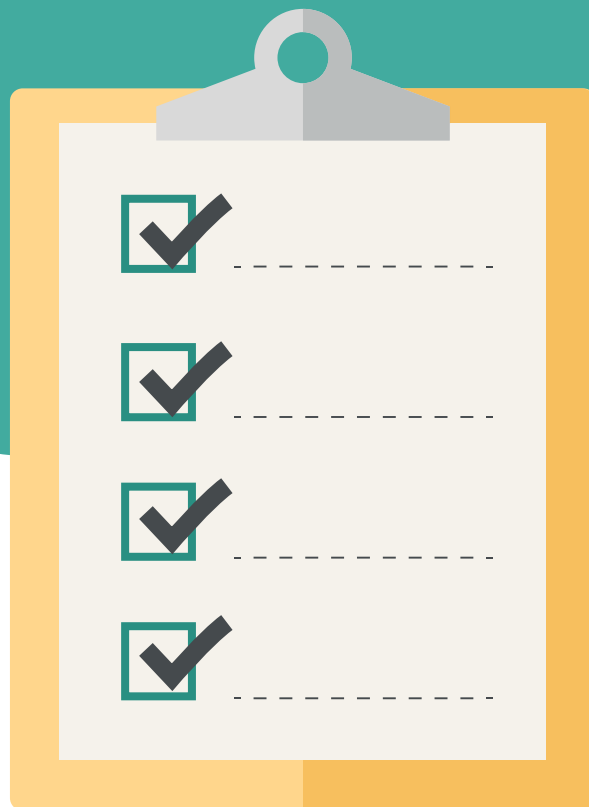
If you’re looking to buy a contract plan, there are a few things to keep in mind:

- Long notice period
- Address registration required (i.e., you can only sign up for a contract once you are registered in Germany)
- Bank details (IBAN) required

A contract is a good way to actually get unlimited internet that you can use outside and also at home as a substitute for wifi. The cheapest “unlimited” contract starts at around €30 per month. But that doesn’t necessarily give you super-fast internet and usually has some limitations, so we recommend looking at prices above €40 for a monthly contract. This gives you convenient access whenever and wherever you are. SMS and phone calls are included, of course.

# CHECKLIST

What to do once you move to Germany:



Now that we have hopefully checked off all boxes in terms of information in our comprehensive Welcome to Germany guide, we're giving you a few more boxes to mark! Use our checklist as you prepare for your new journey in Germany.

## ARRIVAL IN GERMANY, CHECKLIST:



### Open a current bank account

You can open a **current bank account** from your home country. If you choose one of our suggestions, you will have access to your card in your first weeks in Germany! And it will be very helpful because you can then pay with your card almost immediately - without any extra costs!



### Do your Anmeldung

We know you're jet-lagged and want to rest for a few days before you face the bureaucratic tasks in Germany. But just get an appointment online as soon as possible and then go to the *Einwohnermeldeamt* (registration office) to do your *Anmeldung* (registration).



### Activate your Blocked Account

Now you can activate your **Blocked Account** and update your arrival date. Payouts to your current bank account will start within a few working days! You can even attend our webinar on **How to activate my Expatrio Blocked Account**.



### Enroll at your university

It is time to enroll on campus. Make this a priority on your list and go to the registration office in person to do so.



### Activate your TK Health Insurance

Activate your health insurance. Check out **our article** or browse through our **Expatrio Help Center** for more information on Frequently Asked Questions and our service.



### Pay the radio tax

Once you are settled in, you should take care of paying the **radio tax**. Don't skip this, it's really important. Remember, if someone in your household is already paying it, you don't have to! Just enter their membership number **online**, fill out the form and you're good. This service is only available in German, so it's best to have a roommate or friend who speaks German help you out.



### Get your residence permit

Get your residence permit within 90 days of your arrival in Germany. A residence permit is required if you are staying in Germany for more than 90 days to work or study, or if you intend to move to Germany permanently. Please note that it takes about 2-3 weeks to process your residence permit.

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