

schools in Armenia, offering a range from nurseries to high schools, with some also offering International Baccalaureates. While Armenian is the language most schools teach in, the international variations also offer curricula [in English and other languages](#).

**NOTE:** Most tuition fees do not include transportation (though it is almost always an option for private institutions), uniforms, textbooks, summer lessons, or private lessons.

#### QSI – QUALITY SCHOOLS INTERNATIONAL (NON-ARMENIAN CURRICULUM)

Available: Nursery, Primary/Elementary, Secondary  
Website: [www.qsi.org/armenia/arm/](http://www.qsi.org/armenia/arm/)  
Address: Gevorg Chavush 50, Section 12 0088 Yerevan, Republic of Armenia  
Phone: +374 10 349130  
Price: \$26,000 USD

#### CIS ARMENIA INTERNATIONAL SCHOOL (ARMENIAN + NON-ARMENIAN CURRICULUM)

Available: Preschool, Primary/Elementary, Secondary +  
Website: [www.cisarmenia.com](http://www.cisarmenia.com)  
Address: 2/3 Mesrop Mashtots Ave. 0015 Yerevan, Republic of Armenia  
Phone: +374 11 775577  
Price: Around 4 to 7 million AMD, depending on school age

#### BRITISH INTERNATIONAL SCHOOL OF ARMENIA

Available: Primary/Elementary, Secondary + (In 2020, only part time education after school hours)  
Website: [www.bis.am](http://www.bis.am)  
Address: 67/1 Baghramyan Ave. 0033 Yerevan, Republic of Armenia  
Phone: +374 43 509709  
Price: from 65k AMD a month (85k for middle school/month) to 1.1 mil AMD for high school

#### FRENCH INTERNATIONAL SCHOOL IN ARMENIA

Available: Kindergarten, Primary/Elementary, Secondary  
Website: [www.eng.ecolefrancaise.am](http://www.eng.ecolefrancaise.am)  
Address: 2 Nar Dos Ave. 0033 Yerevan, Republic of Armenia  
Phone: +374 10 582364  
Price: Around 2 to 3.5 million AMD

#### ANANIA SHIRAKATSI ARMENIAN NATIONAL LYCEUM

Available: Kindergarten, Primary/Elementary, Secondary  
Website: [www.shirakatsy.am/en/](http://www.shirakatsy.am/en/)  
Address: 35 Artem Mikoyan Street 0079 Yerevan, Republic of Armenia  
Phone: +374 10 640102 | +374 99 021124  
Price: 2,400,000 (elementary) 1,500,000-1.3mil (5-10 – scholarship – after half a year there, if studies well), 1.3 high school, IB diploma (3-4,000,000)

#### UWC DILIJAN INTERNATIONAL SCHOOL

Available: IB Diploma Programme (age 16-17)  
Website: [www.uwcdilijan.org](http://www.uwcdilijan.org)  
Address: 7 Getapnya Street 3903 Dilijan, Republic of Armenia  
Phone: +374 60 750800  
Price: Around 32,000 USD, though with the possibility of scholarships

**NOTE:** It is best to hire private tutors for the first year of your child's education, particularly in the Armenian language. This is especially the case if your children do not know any Armenian at all. Even if they do, it will not always be easy to follow all subjects in Armenian if they are used to studying in English, French, Spanish, Arabic, etc.

New schools open all the time, with CIS and BISA among the latest newcomers. See the full list of private schools [here](#)

#### ► EDUCATION CURRICULUM IN ARMENIA

School programs, curricula and, in general, all the documents related to the organization of the teaching process, which are available to the public, are posted on the website of the RA Ministry of Education, Culture and Sports. We also recommend you to refer to [Armenia's educational portal](#).

Kindergartens are under the jurisdiction of Yerevan Municipality and they are all guided by the same curriculum. Private curricula can be different. Unfortunately, these documents are not published. Each kindergarten, based on the program, compiles its packages for three months; moreover, the tutor's package and the methodology packages are compiled separately, to put together the daily plan. All public schools are guided by the same state-approved program. Private schools also mainly meet the requirements of the state. All classes are mandatory for everyone. The common curriculum in Armenia consists of Armenian language and literature, physical education and mathematics which are taught at every grade level.

#### ► EDUCATION FOR CHILDREN WITH SPECIAL NEEDS

Armenia has declared universal inclusive education as a guarantee for every child, aimed mainly at ensuring accessibility, opportunity of equal participation, and quality of education for every school-aged child. The law was adopted in 2014 and was fully introduced by August 1, 2025. A three-level system for responding to a child's education needs will be implemented, where children with special educational needs will receive pedagogical and psychological support at public schools, regional institutions, and psychological support centers. The list of inclusive schools of Armenia is available in [Appendix 9](#).

#### ► SCHOOLS WITH A SPECIFIC PROFESSIONAL ORIENTATION

Schools with specific orientation are very popular among Armenians. Most of these public institutions provide after school lessons starting after 2 or 3 pm on a school day. [These schools are not free of charge](#): As of March 2018, Yerevan Municipality set the charge of 8,000 AMD per month for all music and art schools, with specific exceptions:

► One of the child's legal representatives is permanently or actually registered in Yerevan;

- ▶ The child's parent is in the army or was killed on duty
- ▶ He/she is a two-sided orphan;
- ▶ He/she is the child of a Syrian-Armenian

The most popular in this area are music and art schools, where children can learn to play various music instruments, sing, dance, draw, and perform. Depending on the departments and musical instruments, the study cycle varies from 5 to 7 years.

The application procedure is mainly the same for such schools:

1. Children are admitted at the age of 7 on a competitive basis. So, be ready for the school to check a child's ear for music and sense of rhythm.
2. Applications are submitted between September 1 – October 1
3. Required documents: copy of child's birth certificate, 2 photos (3x4 size), application

The list of available public music and arts schools of Yerevan is available [here](#). Creativity and aesthetic centers in Yerevan that offer dance, drawing, drama classes as well as decorative wood processing and art of speaking can be found [here](#).

## ▶ HIGHER EDUCATION INSTITUTIONS

The Ministry of Education and Science is responsible for developing and implementing the state policy, as well as for the compliance and improvement of the legislation in higher education. The Ministry defines the state educational standards, issues, licenses, and state credentials. It develops the state-commissioned order for colleges and universities; approves the admission rules [for state and private higher education institutions](#), as well as supervises implementation.

The main programs of higher professional education include a system based on three cycles: bachelor–4 years; master–up to 2 years, PhD (aka aspirantura or candidate of science)–3 years, each semester equal to 60 credits. These are conducted through full-time or part-time modules. Doctoral programs, depending on whether it's full-time or part-time/aspirantura or research program, last from 3 to 5 years and require 180 ECTS credits for completion.

## ▶ REQUIREMENTS

Bachelor's degree: Secondary education graduation certificate or its equivalent

Master's degree: A Bachelor's degree or specialist diploma

Doctoral degree: A Master's degree

Each higher education institution in Armenia has specific admission requirements, so contact the institution for detailed information before applying. Students must apply directly to the higher education institution of their choice. For the 2025-2026 academic year, two admission exams were required to apply for the higher education institution. Admission exams are usually held from June 10 to July 10. When applying to the university of your choice, you will need all or most of these documents:

- ▶ Application form and fees
- ▶ Application for admission addressed to the Ministry of Education, Science, Culture and Sports of the Republic of Armenia (international students)
- ▶ Health certificate: Indicating no infectious disease
- ▶ A copy of passport or birth certificate
- ▶ Six passport-size photos
- ▶ Documents confirming the right to benefits (if any)
- ▶ Academic Certificates: Secondary education certificate; copies of degrees earned
- ▶ Curriculum Vitae: Include personal information, education, honors and awards, professional experience/interests, co-curricular or volunteer activities; and references
- ▶ Statement of Purpose: Include details about you, your academic interests and motivation, relevance of previous activities and summarize your research (if any). Add career goals and skills you possess. Depict what makes you, you. Keep it concise
- ▶ Letters of Recommendation: At least three recommendation letters from professors, faculty members or colleagues commenting on academic and professional capabilities
- ▶ Research proposal (for postgraduate studies): It should include research title or question, aim of research, methodology, significance, existing literature of the field, and references. The research proposal must be between 2-3 pages
- ▶ Language test: TOEFL or IELTS will be issued

TOEFL: Test of English as a foreign language iBT score of 79 is acceptable

IELTS: International English language testing system score of 6.5+ is acceptable

**\*\* All documents must be translated or in English, Russian or Armenian.**

There are 27 public and 31 private higher education institutions under the coordination of the Ministry of Education, Science, Culture and Sports of the Republic of Armenia, 6 universities under the supervision of other authoritative organizations, as well as 5 universities created as a result of the intergovernmental agreement between the Republic of Armenia and certain countries. Universities are mostly located in the capital city. There are only 9 universities outside the capital city. The top ranked universities in all of Armenia [as of 2025](#) are the following:

- ▶ Yerevan State University
- ▶ American University of Armenia
- ▶ Russian Armenian State University
- ▶ National Polytechnic University of Armenia
- ▶ State Economic University of Armenia

In the French university (UFAR), students have the option of studying from Y3 in French only.

**NOTE:** In general, foreign students study at a 25% premium over RA citizen tuition costs. Some universities, however, waive this difference and apply equal tuition for all.

## ▶ STUDENT VISAS

Students from countries requiring visas to enter Armenia must obtain their student visas. To do so, they will need:



1. Visa application form: It must be completely filled and signed
2. A valid travel document: Passport
3. Three passport sized photos
4. Invitation (if required)
5. Cover letter: It should include the purpose and duration of stay in Armenia
6. Admission letter from the Armenian educational institution
7. Tuition fee receipt
8. Educational credentials: Certificates, degrees and mark sheets; secondary education graduation certificate or university certificates.
9. English language proficiency proof: TOEFL / IELTS score certificates
10. Accommodation proof: Can be rent agreement or letter from institution (if taken university accommodation)
11. Evidence of financial means
12. Evidence of a valid health insurance

\*\*All the documents mentioned above must be translated to the English language.

International students wishing to study in Armenia may also be eligible for scholarships, provided by the Ministry of Education and Science. This assistance is provided based on:

- A contract fee basis as per the regulation
- A tuition fee basis, in conformity with intergovernmental and interdepartmental agreements
- A tuition free basis for candidates from Diaspora as set by the government of the RA

Preference is given to Armenian Diaspora pupils applying for a Bachelor's in Armenian studies, art, and pedagogy. Many institutions offer scholarships to local as well as international students. These scholarships cover some percentage of the tuition fee and are awarded on the basis of academic records and need. Each university and program differs in amount covered and fees. Unfortunately, there are no opportunities to study at colleges for free for foreign citizens. One must have 12 years of formal education in the RA for consideration, unless decreed by state order. There are no free education scholarships for Master's and PhD degrees.

#### ► FAST TRACK SCHOOLING IN ARMENIA

In today's world, it is quite easy to get a desired specialization within a couple of months through a variety of training courses. Armenia is not an exception. In numerous training centers one can learn computer programming, accounting, marketing, management, languages, cooking, cake making, nursing, interior design, jewelry, hairdressing, cosmetology, epilation, massage etc.

IT and software development are quite popular in Armenia, that is why there are so many opportunities to learn new technology within this field. More training as well as e-learning courses are available [here](#). Also, check out this IT school – [Armenian Code Academy](#) which offers intensive IT courses and potentially secures employment based on student's performance.

#### ► SPORTS

A wide range of sports are played in Armenia. Popular sports include *football, basketball, volleyball and hockey*. Armenia sends athletes to the Olympics in *boxing, wrestling, weightlifting, judo, gymnastics, track and field, diving, swimming and shooting*. Armenia's mountainous landscapes provide great opportunities for the practice of skiing and rock climbing. Water sports can only be practiced on lakes, notably Lake Sevan.

Armenia has always been very successful at *chess, weightlifting, and wrestling* at the international level. The country is also very active in the international sports community, with full membership in the *Union of European Football Associations (UEFA), Federation of International Bandy (FIB), and International Ice Hockey Federation (IIHF)*. It also hosts the Pan-Armenian Games occurring every 4 years.

#### ► SPORTS SCHOOLS FOR CHILDREN AND YOUTH

School	Contact information
YEREVAN AVAN CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL	214 Khudyakov Str., Yerevan +374-10-620770
CHILDREN AND YOUTH OLYMPIC SAMBO AND JUDO SCHOOL	53 Nar-Dos Str., Yerevan +374-10-558680 +374-10-553205 <a href="http://www.sambo.am">www.sambo.am</a>
OLYMPIC YOUTH SPORTS SCHOOL OF SPORT, ARTISTIC GYMNASTICS AND ACROBATICS AFTER HRANT SHAHINYAN	2 H. Shahinyan Str., Yerevan +374-12-555442
CHILDREN AND YOUTH OLYMPIC BOXING SCHOOL NAMED AFTER VLADIMIR YENGIBARYAN	50 Nalbandyan Str., Yerevan +374-10-520802
CHILDREN AND YOUTH OLYMPIC WRESTLING SCHOOL AFTER NORAYR MUSHEGHYAN	17 Deghatan Str., Yerevan 52 75 91, 52 75 61 56 44 60
CHILDREN AND YOUTH OLYMPIC ATHLETICS SCHOOL	1/1 Zavaryan Str., Yerevan +374-10-541262 +374-10-541263
YEREVAN CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL AFTER HMAYAK KHACHATRYAN	74 David Bek Str., Yerevan +374-10-456600
YEREVAN STATE SPORTS COLLEGE OF OLYMPIC RESERVE	31 Manukyan Str., Yerevan +374-10-773430
YEREVAN FIGURE-SKATING AND HOCKEY SPORTS SCHOOL	27/10 Isakov Ave., Yerevan +374-11-210107 <a href="mailto:fsschool2015@mail.ru">fsschool2015@mail.ru</a>
G. TSARUKYAN SPORTS AND CULTURAL CENTER	Kotayk region, c. Aboyan, Barekamutyun square 4 +374-222-24531
JUNIOR SPECIALIZED DIVING SCHOOL OF OLYMPIC RESERVE AFTER DAVID HAMBARDZUMYAN	M. Khorenatsi Str., 1-st lane, bldg. 1 +374-10-564460



YEREVAN SHENGAVIT CHILDREN AND YOUTH CHESS SCHOOL AFTER RAPHAEL VAHANYAN	11 Tarontsu Str., Yerevan +374-11-641164
CHESS SCHOOL / MALATIA SEBASTIA	South-West district, B-2 district +374-10-747424 <a href="http://www.facebook.com/malatiashaxmatidproc">www.facebook.com/ malatiashaxmatidproc</a>
SPORTS SCHOOL NAMED AFTER NORAYR MUSHEGHYAN	17 Deghatan Str., Yerevan +374-10-527561
CHILDREN AND YOUTH FENCING SCHOOL	Noragavit, 1st Str., bldg. 99, Yerevan +374-10-485314
YEREVAN SHENGAVIT CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL	11 Tadevosyan Str., Yerevan +374-11-446584
YEREVAN KANKER-ZEYTUN CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL	2 Rubinyants Str., Yerevan +374-10-248331

## MILITARY SERVICE

Armenia has compulsory 2-year military service for youth from the age of 18 to 37, with reserves up to the age of 53. It is the obligation of every citizen to serve in the military in one form or another, utilizing talents or developing them for the benefit of the country. The enlistment process is handled by the commissions of the military commissariats in the area where the men are registered, during the months of January and May. Civilians present themselves there (if they are unregistered, they must report to the nearest commissariat) after the draft declarations. Declarations are made twice a year, from April to June and October to December. Troops may serve as scouts, mechanized infantrymen, tankmen, or engineers. For more information, click [here](#).

Ministry of Defense Hotline  
1-28 or 012-210-000  
M-F – 9-6

There are four commissariats in Yerevan. The full list with commissariats across the country can be found [here](#).

There are two programs new conscripts could take part in, as well.

### ► “Motherland Defender” Programme

“Motherland Defender” programme provides the possibility for enlisted and officer staff, after their first 6 months of compulsory military service, to switch to contract military service in accordance with the established procedure by the government, setting 5 years for the service, as well as in case of early dismissal from service on the basis of the contractual period or recognition of unfit for health reasons, establishing for them the right to receive fee, the amount of which is planned to be set 5 million drams (the fee can be freely disposed). Military personnel who have signed a contract will have to pass certification in accordance with the procedure established by law, and in case of positive results, they will be charged an allowance provided for their positional group.

### ► “I Have the Honor” Programme

Designed to link the postponement of one’s service to a future as commander. It is open to young men enrolled in state or private universities who meet health and study requirements, setting them up as future potential officers. Throughout their studies, they will attend courses at the Vazgen Sargsyan Military University on Saturdays, completing their studies with a Bachelor’s degree and a lieutenant’s ranking. They will then serve in the army for three years. After completing the university program and military training in accordance with the established procedure, the conscript is awarded the rank of lieutenant, a contract is signed with him about serving as a contract junior officer, and he is appointed to the service by draw:

- *for a period of 2 years and 3 months, of which the first 3 months as a conscript in case of readiness to fill positions of platoon commanders;*
- *for a period of 4 years in case of readiness to fill positions requiring medical specialization, after completing the university program and 1 year of study in a clinical residence by the order of the Ministry of Defence of the Republic of Armenia.*

Those with dual citizenship, who have previously served in another country's military for a minimum of 12 months before obtaining Armenian citizenship, are generally exempted from doing so in the RA. Exemptions may also be provided based on education or family status, temporary health conditions, and by the decision of the presiding government. Failing to complete military service in Armenia leaves you open to criminal charges by the government.

According to the amendment to the RA Law "On Military Service and the Status of a Serviceman" male citizens aged 27 to 37 are subject to compulsory military service as of February 12, 2024. You can learn more about the amendment [here](#).



## DAY-TO-DAY LIFE



### ► LOCAL LIFESTYLE

It may seem odd at first, but there are things you will have to get used to when living in Armenia.

- Local cuisine is heavily influenced by foreign cuisines, especially Middle Eastern.
- People cook daily in Armenia, for the most part. Leftovers might be reheated for breakfast the next morning. Breakfasts are usually simple and generally include honey, jam, bread, eggs, and coffee or tea. It's the dinner table that is most lavish, especially when guests have been invited or there's a special occasion. Local staples include a lot of rice, buckwheat, lentils, pasta, and potatoes.
- Seasonal foods are how people plan their menus here. When spring arrives, expect an abundance of leafy greens. With the onset of summer, tables are filled to the brim with fruits of all types. During each fruit's peak month, jams and compotes are cooked and set aside for winter. Vegetables are pickled all summer long. As August approaches, so does grape season, and when fall arrives, expect apples and pears and quinces. Locals know when it's the best time to buy certain foods. Talk to them and you will enjoy it all throughout the year. Don't forget to chop everything that's in season and store in your freezer! Might need a large one, just for your winter stash.
- You will be fed a lot more carbs and a lot less protein than you're used to. Meat is expensive and generally saved for special occasions. Expect a lot more salt, butter, sugar, and plain fat to be used.
- You won't find a separate laundry room in most houses in Armenia. Most only have a washing machine, which is located either in the kitchen or the bathroom. Few people take their laundry to dry cleaning and laundromats don't really exist.
- Armenians like imported items. It's a fact that has roots in Soviet society. Certain children's brands are a dime a dozen now, such as Bubchen and Johnson & Johnson. Certain Turkish brands are also very common, though mostly in textiles. American, German, and French brands, especially, are highly regarded among the local populace. Many people order from platforms like Amazon, ebay, Wildberries, Aliexpress, Temu, etc. Orders can be delivered by HayPost, Globbing or Onex.

### ► SEASONAL FRUITS

If you want to figure out when to buy the freshest fruits in Armenia, and a summer harvest is simply too delicious to pass up, keep this chart in mind. It is normal for vendors to let you taste their wares before you buy, as well. Most fruits are offered as such to entice customers.

June	◊ Strawberries ◊ Sour cherries (Bal) ◊ Cherries (Keras) ◊ Mulberries (Tut)	September	◊ Apples ◊ Blackcurrants (Sev Hagharch) ◊ Bramble (Mosh) ◊ Rose Hips (Masur) ◊ Raspberry (Mori)
July	◊ Apricots ◊ Peaches ◊ Plums ◊ Watermelons	October	◊ Pomegranate
August	◊ Melons ◊ Grapes ◊ Pears ◊ Figs	November	◊ Persimmon (Arkayanarinj)

## ► FOOD AND NUTRITIONAL HEALTH

As much as Armenians love to claim that the food grown here is fully organic, you should be aware that it often is not. On the contrary, pesticides are commonly used on trees, many plants are fed fertilizers of different types, and much of the food that's off season comes from greenhouses. However, quite a bit of it is very much on the natural side, as well. You will find that many that caused allergies elsewhere do not do so here. However, you might also find the opposite to be true. While a lot of the fruits and veggies are locally grown, do expect a large number of imports, even for things such as apples and pears, which are abundantly available in Armenia.

If you're going to have meat, try to make sure it's fresh; and if you're going to eat beef or lamb cooked medium or rare, make sure you're somewhere with a strong reputation for serving only high-quality meats. The same goes for fish: although landlocked, Armenia does have imported seafood and even sushi restaurants. Don't be shy about trying seafood, including sushi, but make sure that you're going somewhere which has a reputation for high quality and freshness.

Tap water is normally perfectly drinkable in Armenia. However, for those newly arriving to the country, it might take a few weeks for the body to acclimate itself. Don't be surprised if you have an upset stomach. It's best to keep to bottled waters and the use of a filter, especially at first. Different parts of the country also receive their water from different sources, so what tastes amazing in one place might not be so palatable elsewhere. Springs across the country are great sources for when you're on the road, particularly in the mountainous regions.

The importance of bread and salt must not be underestimated. Every table set by an Armenian family will include both of these. They are the cornerstone of every home, and one that doesn't offer you bread and salt (even the poorest can offer these), doesn't respect the tradition of hospitality. It is a great affront to guests. Most common breads you'll see include:

- Lavash: famous Armenian bread baked in a tonir with special tools. Fresh lavash from the tonir tastes like heaven. It is thin and large, used to wrap kebab into a sandwich. If the kebab was also cooked in the tonir, you're in for a very pleasant surprise;
- Matnakash: A thicker bread, the name literally meaning the pulling of a finger.
- Boulki: Sweet breads that often include raisins and other fillings.

## ► ANIMALS AND INSECTS

You will probably need to watch out for certain things in Armenia. Of course, we do not have any of the frightening insects found in places such as Australia, but the ones that do exist could be equally annoying. In certain parts of Yerevan, expect to find scorpions, especially in "valley" areas. Flies are a dime a dozen all throughout the spring and summer. Large mosquitoes don't actually touch you, normally. There are, however, a lot of insects in the forests and plains that will happily suck your blood or leave a sting mark. Bees are all over the country, and many people keep hives on their lands. Enjoy the honey!

Dogs and cats live in the streets and their sounds can be heard all night long. It gets mighty annoying, but there are few shelters, and those like [DINGO](#) are already full. Many people just bring home an animal off the street to keep as a pet. There are vets all over the capital.

## ► FUN AND IMPORTANT PHRASES YOU SHOULD KNOW

There are a lot of fun phrases you will come across when you arrive in Armenia. Which of these do you know already?

- Tsavt tanem – Literally meaning "let me take your pain away" and used both in a positive and negative manner. It often equals affection and literally means the person wishes his/her best for you. It can mean "I hear you" or even "sorry, not what I meant" as well as "back off" if things are escalating
- Aper or quro jan – Brother or sister, literally. It can be used endearingly or as a warning, take note of the tone of voice
- Lav eli – exasperated or annoyed, normally. Means "All right, already"
- De lav – "okay, fine" or full affirmative, depending on tone of voice.
- Esa galis em – "I'm coming" or "I'll be right out," said when you have people waiting for you

## ► NON-ARMENIAN WORDS THAT ARE USED ALMOST DAILY

It may be frustrating at first, but a large number of Russian, and even Turkish, words have made it into colloquial language. It is similar to American slang or Arabic phrases and words used by repats, really. The only difference is that Armenia has had heavy Turkish and Russian influence over the past century. Half the population are genocide survivors, while the other half lived under Tsarist rule before communism. Some of the words you really should know are:

- **Privet:** Hello!
- **Kak dela:** How are you? What's up?
- **Poka (Paka):** Bye!
- **Vsyo:** That's it
- **Voobshe (Vabshe):** At all, in general
- **Sdacha (zdachi):** Manr
- **Marshrutka:** Public minibus
- **Na vsyakiy:** Just in case



- ▶ **Prosto:** Just, simply (oughaki)
- ▶ **Davay:** Come on! Let's...
- ▶ **Podyezd:** Entrance
- ▶ **Razvorot:** U-turn
- ▶ **Svetofor:** Traffic light
- ▶ **Probka:** Traffic jam
- ▶ **Povorot:** Turn
- ▶ **Zazhigalka:** Lighter
- ▶ **Podval:** Basement

## LIFESTYLE

### ► POSTAL SERVICES

Armenia's national post is [HayPost](#), from whence you may send and/or receive parcels, packages, and money. You may pick up pensions, open a PO Box, conduct business, and even shop from America through its ShopIn program. Money transfers through RIA and a few other services are also available from Haypost. Other postal services working out of Armenia include: [FedEx](#), [DHL](#), [UPS](#), [Cargo Jet Line](#), [CDEK](#) (post-soviet countries).

**PRO TIP:** You might face customs hassles when receiving packages. It is preferable simply to use these express ones to send. [Globbing](#) and [Onex](#) also allow you to ship out as well as receive from a warehouse in the countries they work out of.

HayPost also implements social payments from the state budget. These are benefits and pensions which are paid either at the post offices of HayPost or via home deliveries by postmen.

### ► RECYCLING

As of 2025, Armenia still doesn't have any laws pertaining to recycling. However, there are multiple NGOs and private companies dealing with the issue, offering services to businesses, households, and individuals. Recycling plants do exist in Armenia, and bins specifically for the recycling of glass, plastic and paper are beginning to pop up around the city. Deposit systems are also to be implemented across the country.

At the moment, residents of Armenia have three options:

- Take the recyclables to the plants yourself
- Follow NGOs such as [EcoAghb](#) and drop off your recyclables at specific locations
- Sign up for private pickup service with [Apaga](#) (household pickup) or [ISSD](#) (business). At the moment Apaga is the only service provider which accepts all types of plastic (other than PS and PET, which they sort out themselves).
- In all districts of Yerevan, recycling containers are available for plastic, paper and glass. The container map is available [here](#).

### ► DOMESTIC TOURISM

We recommend the following service providers:

[ArmLand Adventure Group](#), [Armenian Geographic](#), [Go Armenia](#), [HIKEArmenia](#) – hiking in the mountains

[Oneway Tour](#), [Hyur Service](#), [Yerani Travel](#) – classic group and individual tours

[Scream of Soul](#), [Overz Club](#), [Yell Extreme Park](#) – extreme tours, rock climbing

[Armenian Speleo Team](#) – caves of Armenia

## ► SAFETY IN ARMENIA

Armenia is deemed one of the safest countries in the world. There are many stories of people leaving bags and phones in taxis or public transportation, only to have their belongings returned by a good samaritan. But, as with anywhere, it is always best to exercise caution and attentiveness, especially in unfamiliar places. Always keep an eye on your personal belongings.

Biggest safety concerns these days are around pickpocketing, particularly in public transportation. Be vigilant about your wallets and bags and keep them where you can easily protect them. Crimes in Armenia have centered around theft and bribery. The government is cracking down on the latter, however, and you are expected to report any cases where such extortion was apparent, be it traffic police or medical doctors. For more statistics, [click here](#).

For women in Armenia, walking the streets alone is considered very safe, no matter the time of day or night. Violent crimes are rare, as are muggings. Drugs are few and kept in tight circles.

911 works in Armenia as in most countries. Use it if there's a problem and they will respond immediately to your emergency. The police are there to help you. Contact them when necessary.

## ► PENSIONS IN ARMENIA

For those who plan on working in Armenia, a pension fund has been in operation for many years now, originally voluntary and now a required part of your income tax regime. A portion of each paycheck is deposited into the pension fund, which will then be allocated to you once you reach the age of 63.

The basic pension is 21,000 AMD. The minimum pension is 36,00 AMD after July 2023. The average pension was 50,000 AMD in 2024. The increase might happen in 2025. Retirees will continue receiving 12% cashback for non-cash transactions.

From January 2023, the government and the employers pay half at half at 5% the 10% of the pension allocation.

## ► DEATH AND FUNERAL FUNDS AND TRADITIONS

While it isn't the most pleasant of topics, there are many things one should know about death in Armenia and the funerary traditions that follow. Of course, there are laws and stipends to also take into consideration here.

A funerary stipend or benefit is provided within three months from the date of death, particularly in the case of those receiving disability pensions. The amount is provided after a proper examination by the coroner. It is provided only once and sent to an account of your choice once you've been approved. You will receive this benefit within a week of your application, possibly within a single work day. The amount of the one-time funeral benefit provided by the state is 200,000 AMD as of 2022.

Funeral benefit is also paid within mandatory social insurance from unemployment. Payment of a funeral benefit in case of death of the unemployed who has more than one year insurance pattern. The mentioned sum is paid on submission of a request in accordance to the order set by the Government of the Republic of Armenia. The benefit equal to threefold of the unemployment benefit is paid to the person who carries out the funeral procession if a request and the necessary documents are submitted to the national employment service within six months from the death of an unemployed person according to the order set by legislation.

By the decision of the Ministry of Social Affairs and Labour in March 2020, the RA citizens [can submit an application for a funeral benefit through the Civil Registry Office](#). After registering the death certificate of the pensioner, the [Civil Registry Office](#), with the consent of the applicant, may send an online application for a funeral benefit. This means that there is no need to visit the regional office of the Social Security Service or submit an online application. The citizen can choose the banking organization from which he/she wants to receive the funeral benefit. The list of banking organizations and the necessary recommendations will be provided by the Civil Registry Office staff during the state registration of death. Currently, the maximum dead-line for the transfer of funeral benefits is one week, but the Ministry is working to reduce it to one working day

As far as 95% of Armenians are members of the Armenian Apostolic Church, a typical Armenian funeral follows this religion's traditions. The funeral process typically consists of the following components: the wake (the night before the funeral), the church service, burial and post-funeral meal. The funeral is usually followed by the 40-day mourning period during which those close to the deceased may wear dark colored clothing and men do not shave until the 40th day. They also visit the grave of the deceased on the 7th and 14th days after death, as well as the 1-year death anniversary and other holidays. Everyone brings food, alcohol, or flowers as offerings for the deceased.

## ► INSURANCE COMPANIES IN ARMENIA

For many of us, especially those coming from the Western world, insurance is a very important necessity. In Armenia, a handful of insurance companies meet local and repats' needs. These are as follows:

- ▶ [Liga Insurance](#)
- ▶ [Armenia Insurance](#)
- ▶ [INGO Armenia](#)
- ▶ [SIL Insurance](#)
- ▶ [Nairi Insurance](#)
- ▶ [Rego Insurance](#)
- ▶ [Efes Insurance](#)
- ▶ [Export Insurance Agency of Armenia](#)

# ENTREPRENEURSHIP



If you are moving to Armenia with a mind to do business, it is recommended to do your due diligence. Armenia is no different than any other country. Be careful who you partner with and follow the laws and you will be fine.

The [process of opening a business](#) in Armenia, if you are present, takes less than a day, overall. This is in the case of using sample documents. When using customized documents or through remote registration, it can take up to three days. There are no capital requirements and no government fees for registering (or renewing the registration of) the business. There are no requirements to rent a space, hire staff, or open a bank account.

There are multiple corporate forms you can register your business on [e-register.am](#)

- ▶ Private Entrepreneur (PE)
- ▶ Limited Liability Company (LLC)
- ▶ Joint-Stock Company (JSC)
- ▶ Closed Joint-Stock Company (CJSC)
- ▶ Partnership
- ▶ Cooperative
- ▶ Branch Office
- ▶ Subsidiary
- ▶ Non-Profit Organization
- ▶ Private Equity Fund

**NOTE:** Owning or managing an operational company in Armenia will generally qualify you and your family for a residency status. It may also become a basis for citizenship by exception through a direct petition sent to the Prime Minister of the RA. Three years of residency generally makes one eligible for citizenship.

For more information and to compare each form, [click here](#). To figure out what documents are needed to begin your business, [check out our article here](#).

Currently, Armenia is seeing growing opportunities to work with Iran, China, India, and Southeast Asia. As a member of the Eurasian Economic Union (EEU), Armenia has free access to Russia, Kazakhstan, Kyrgyzstan, and Belarus. Free Trade agreements also exist with Ukraine, Moldova, Tajikistan, Turkmenistan, and Georgia.

Armenia is also the only CIS country to enjoy the “GSP+” arrangement with the European

Union, allowing the export of over 7,000 products with reduced or no tariffs. A GSP agreement also exists with the US, Canada, Japan, Norway, and Switzerland.

In general, there are 3 main steps to opening a business in Armenia:

- ▶ Register your company
- ▶ Create a company seal
- ▶ Open a corporate bank account

It is recommended to [have an accountant](#) to ensure your monthly reporting is done on time and in line with the local laws. The fewer mistakes on this front, the better for you.

## ► DOCUMENTS NEED TO SET UP A COMPANY

You will need certain things before getting ready to register your company:

- ▶ Passport – original and Armenian notarized translation
- ▶ Local phone number (cell phones work, as well)
- ▶ Local address (not your rental home to prevent any problems) – it is recommended to use a company providing virtual offices if you don't have a physical one.

**PRO TIP:** Contact Repat Armenia, and the team will put you in touch with professional business consultancy partners.

## ► OPENING A CORPORATE BANK ACCOUNT

Setting up a corporate account at the bank of your choice will take you a few hours to complete. Only the minimum number of documents are required, for the most part, but you'll have to check with the bank in question to be sure. Normally the passports of the shareholders and directors should be enough. You will receive a registration certificate with the taxpayer ID number, ready for immediate operation.

**NOTE:** You will need a company seal to open an account, for the most part.

Armenia's banks offer a wide range of business-oriented services to foreigners as well as locals. You are able to open an account in most major foreign currencies, conduct international bank transfers, pick up a safety deposit box, use state of the art mobile banking, etc.

**NOTE:** Not all banks will work with clients from Iran and Syria due to international restrictions. We recommend contacting different banks about your preferred business accounts. Most are quite flexible and willing to match another's incentives to keep you to themselves.

Shop around for the best bank for you. You will at least need your company seal, registration certificate (obtained from registration office once completed), notarized Armenian passport translation, and a local phone number. Certain banks might have a slew of other documents to present, however, so call or connect with them beforehand.

## ► FREE ECONOMIC ZONES

Free economic zones (FEZ), also known as free economic territories (FETs) or simply free zones (FZ), are regions specifically designated for trade activities that are taxed differently from the rest of the country. They are either taxed lightly or not at all, bolstering economic activity. Each

country has its own FEZ rules, depending on the country of export.

#### Armenia's FEZ include:

- ▶ Alliance (for Hi-Tech and Pharmaceuticals) in Yerevan
- ▶ Meridian (Jewelry and Watchmaking) in Yerevan
- ▶ Meghri (for cooperation with Iran, 2km from the Iranian "Aras" FEZ)
- ▶ ECOS in the Hrazdan region is focusing on production, Hi-Tech, and blockchain.

An investor can be a FEZ resident by obtaining permission from the Government of Armenia upon evaluation of Application, Business Plan, and Reference provided by the organizer about activities performed in the FEZ. The process could take up to 4 months. [Click here for more.](#)

#### ▶ TAXES

When opening a business, you get to opt for turnover or micro-business tax regimes within 20 calendar days of the company's registration.

There are special tax regimes in place for small family businesses, exempting them from corporate income tax and value added tax if their annual turnover **does not exceed 9 million AMD (~22,000 USD)**. From 2025, up to **115 million AMD** turnover is subject to a **10% tax**, replacing the Corporate Income Tax (CIT) and Value Added Tax (VAT). Over that, businesses are expected to pay **18% CIT and 20% VAT**. A Patent Tax of a flat monthly fee would replace the CIT and VAT for certain trades, such as dentist offices, games and entertainment facilities, small restaurants, auto and transportation services, beauty salons, etc. Dividends are taxed at 5%, but double treaties may lower this amount.

Payroll taxes include both personal income tax (PIT) and social security payments (SSP) withheld from employees and contractors. The taxes apply to salaries, benefits, bonuses, temporary disability compensation, maternity leave compensation, and such others. Check with your accountant for the full list. The **SSP withheld is 5% of incomes up to 500,000 AMD, or 10% of incomes above that**. The maximum amount held back each month cannot exceed 25,000 AMD.

Imported goods are subject to taxation at **20% VAT**, though there are a number of exceptions. For certain government-approved projects, VAT payments can be deferred for up to three years. There are no import duties for items shipped from Russia, Belarus, Kazakhstan, and Kyrgyzstan.

There are no taxes on capital gains on the sale of securities, real estate, or other assets. However, depending on the nature of the company, you can expect excise, environmental, road, real estate, and/or vehicle property taxes to be added. Excise taxes are expected to increase by **3% per year**.

**NOTE:** A zero-tax regime exists for certain types of business, including micro (defined as having sales under 24 million AMD a year) not in the Yerevan region, those operating outside the capital (especially in border regions) or in a FEZ, etc.

#### ▶ FOREIGN OWNERSHIP

Foreigners may own 100% of the company without the need for local partnership. There are no citizenship restrictions applied to ownership or stakeholders. All employees can also be foreigners. There are no laws forcing a certain ratio to be local employees. A local address is also unnecessary. The foreigner may be the only director as well as the full owner of the company.

#### ▶ FOREIGN INVESTMENT

- ▶ An investor in Armenia is freely allowed to export their cash and profits made during their investment. Types of investment allowed in Armenia by foreigners, include:
- ▶ Foreign currency deposits
- ▶ Movable and immovable property
- ▶ Securities provided by the legislation of the RA
- ▶ Economic activities allowed by legislation
- ▶ Extraction of natural resources
- ▶ Acquisition of existing enterprises
- ▶ Opening of branches and representative offices of foreign legal entities
- ▶ Opening a foreign legal entity
- ▶ Acquisition of shares in existing companies in the RA

#### ▶ GOVERNMENT INCENTIVES

Certain incentives for your business include:

- ▶ Up to 30% profit tax reduction for new jobs created for a period of 3 years
- ▶ VAT payments postponement for up to 3-year period for importing equipment and goods
- ▶ Profit tax privileges for large importers
- ▶ Reduced corporate tax for large exporters
- ▶ 0% VAT, corporate, property, customs duty taxes up to 10 years in Free Economic Zones: residents of Free Economic Zones (FEZ) are exempt from all taxes except the payroll taxes.
- ▶ 0% corporate tax, income tax and VAT in specific territories of Armenia
- ▶ Customs duty exemption for materials and equipment/technology
- ▶ Support for creation of startups by SME DNC
- ▶ Inactive (dormant) companies do not pay taxes or file tax returns
- ▶ IT companies applying for an IT Start-Up certificate (issued by the Ministry of High-Tech Industry) after May 18, 2019, are exempted from corporate tax. As of 2025, certified IT startups pay a **turnover tax of 1% and income tax on salaries of only 10%**. You can read more [here](#).

**NOTE:** This is only available to companies with under 30 employees, as well as those not considered subsidiaries or branch offices for foreign companies.