

What every newcomer in Germany must know  
**SympatMe Survival Guide to Germany**



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## Why Germany?

You can be sure that if you come to Germany by yourself or with your family, you will find yourself well-accommodated. More and more people are deciding to move to Germany to work. You may wonder why this is the case. Germany's social security system is one of the best in the world. If you fall ill or grow old in Germany, you can be sure to be well-taken care of. German kindergartens, schools and universities equip the coming generations with the skills that they will need to succeed in our global world. Germany's unemployment rate is one of the lowest in Europe.

What is less known is that Germany also has great landscapes. It's definitely worth exploring the country, while you're here. Whether you go skiing in the Alps, or swimming in the Baltic sea; hiking in the Black Forest or rowing on Lake Constance; there will be something for you. Cities like Berlin, Hamburg, Munich and Cologne are rich in their cultural offers, including diverse music and theatre scenes. Finally, the standard of living is very high in Germany and the streets are safe at night.

In order to give you a first insight into what living in Germany will be like and what steps you need to take once you arrive, we have compiled this guide for you. Of course it's not exhaustive, but it will give you a good idea of what to expect. Where useful and necessary, it will point you to other sources for further information and guidance.

## What Expats in Germany Say

### Tips and Advice

‘Don’t be afraid. Take your time to settle and you will find that Germany is a wonderful place to live and work.’ *Paul Van de Ven, the Netherlands*

‘I never knew that a public health insurance could be so good and efficient.’ *Annette Levers, USA*

‘Be punctual.’ *Rodrigo Garcias, Spain*

‘Make sure you research the cost of living in relation to your new salary.’ *Josh Stephens, UK*

‘Be sure to always have cash on you. In Germany everything runs on cash.’ *Paul Young, Canada*

‘Friendships with Germans will take time. Once you have a German friend, he will stay with you for a life time.’ *Joanna Manasterski, Poland*

‘Learning German will make your life so much easier.’ *Kristina Tashkinova, Russia*

‘Use people’s surnames when you don’t know them yet.’ *Danyang Li, China*

‘Believe me, you will end up loving this country and not want to leave it again.’ *Philippe Brassard, France*

## Moving to Germany

...is a big step! It is important to find an environment in which you feel at home. When you're looking for work in Germany, you should consider the different 'vibes' that are associated with different cities in Germany. In the following I would like to illustrate the pros and cons of living and working in Berlin, Hamburg and Munich.



## Hamburg

... is a harbour city located in the North of Germany and has 1.7 million inhabitants.

### + PROs+

- + also called 'the fine compromise between Berlin and Munich'
- + biggest harbour in Germany
- + Germany's 'greenest city'
- + according to a study, Germans living in Hamburg are the happiest

### -CONS-

- airport connects mostly to European destinations, not to international ones
- not as big an expat community as in Berlin and Munich

## Berlin

...is located in the North East of Germany and has 3.4 million inhabitants.

### + PROs+

- + cheap cost of living
- + very big international community
- + one of the greenest cities in Germany
- + interesting and diverse cultural scene
- + 3 hours by car from the Baltic sea

### -CONS-

- lower salary than paid in Hamburg and Munich
- surrounded by Brandenburg, not very beautiful landscape
- Berliners can seem 'rough' at first; but they are nice at heart



## Munich

...is located in the South of Germany and has 1.4 million inhabitants.

### + PROs+

- + high salary
- + close to the mountains
- + great for hiking, skiing, outdoor sports
- + big international community
- + international airport

### -CONS-

- high cost of living
- hard to find affordable housing
- Bavaria tends to be more conservative than the rest of Germany
- Bavarian dialect may be hard to understand





## Welcome to Germany

### Easy Steps to your new Life

#### 1. Apply for a German Visa

If you are not a EU-citizen, you may have to apply for a residence permit to live in Germany.

#### 2. Housing

First of all, you will need to find a place to stay.

#### 3. Registration

Once moved into your house, you must register at the registration office and at the GEZ agency.

#### 4. Tax ID

In order to work in Germany you need to get your tax ID from the tax office.

Do all steps online

#### 5. Banking

If you want to live and work in Germany, you should open a local or online bank account.

#### 6. Health Insurance

Everyone who lives in Germany must have either private or public health insurance.

#### 7. Social security number

Everyone who works in Germany must apply for a social security number.

#### 8. Get a (mobile) phone plan, Internet and TV

Order your free German SIM card online, get Internet access - get connected to the world!



## German Visa

### How to get your residence permit for Germany

Applying for a German visa is a complex process. You have to figure out, which type of residence permit you need. Then you must get all the necessary papers and forms. You have to make an appointment at the German embassy and the foreigners office in Germany, depending on whether you apply from Germany or from abroad. Beware of dubious online service providers that want to charge you for making an appointment at these places...

There are many types of German visa, or "resident permits" to use the official language.

### So which kind of visa should I apply for?

Let me present you with a few options. This list is not exhaustive. It gives you a quick idea of the different types of German visa you can choose from.

### Visa types, if you want to work in Germany...

- Work visa (for those that have a job offer or job contract in Germany)
- European Blue Card (for highly qualified individuals with an accepted university degree, who have a job offer in Germany)
- Visa for freelance and self-employed work (work as a freelancer in Germany)
- Internship visa (get an internship contract and do an internship in Germany)
- Job-seeking visa (highly qualified workers can search for a job in Germany for 6 months)
- Visa for academics and visiting scholars from abroad
- Visa types, if you want to study in Germany...



## **Language course visa (learn German intensively in Germany)**

- Study preparation visa (prepare your university application and learn German)
- Student visa (get an admission offer from a German university to study in Germany)
- Graduate job-seeking visa (search for a job in Germany for 6 months after graduating from a German university)
- Student exchange visa (take part in a student exchange program and attend a German school)

## **Visa types, if you want to get a German visa for your family members...**

- visa for a foreign child born in Germany (possible, if your child was born in Germany and the parents with parental responsibility have valid German residence titles when the child was born)
- visa for your children and/or spouses (you are a German or EU citizen or you have a German residence title and want to get your close family members to Germany; you need proof of birth certificates, marriage certificates, or same-sex civil partnership certificates)

## **Other types of German visas...**

- Medical treatment visa (if you want to get medical treatment in Germany)
- Work holiday and Youth Mobility visa (for those taking part in the work holiday programme, only for participants from selected countries)
- Au Pair visa (find a host family and work as an au pair in Germany)
- Visa for foreigners with a long-term residence in an EU member state
- Visa for a right of return (for those that have lived in Germany rightfully for at least 8 years and have attended a German school for at least 6 years, who are older than 15 and younger than 22 years at the time of application)

### **Confused?**

Why not ask our visa expert to find out which visa suits your circumstances best? Just [fill out our visa expert form](#), if you want to get help with your German visa application.

## Get an expert to help you with your German visa application

### 1. Get personal support

You are not alone. Your personal visa assistant supports to through the whole visa application process. If you have questions, you can always contact your visa expert. Your personal assistant will answer as quickly as possible, check your paperwork, make appointments for you, and more.

### 2. Benefit from their visa expertise

Why not ask someone who can give you a reliable answer? There is so much contradictory information on the Internet. Every user and every website says something different. Rest assured that your visa expert can provide you with the right answers to your questions. Benefit from their long and extensive experience of guiding foreigners through the visa application process.

### 3. Increase your chances of success

You should get everything right the first time you apply for a visa. Things do not get easier, if you try again and again. Getting help from a visa expert will ensure that you have the best chances at getting your visa the first time you apply.

[Apply for Visa](#)



## Finding a Home in Germany

### Useful links

Once you have decided which city you would like to move to, you will have to look for flats or houses. Almost everyone uses the internet in order to find rentals or sales nowadays.

Most people find their future homes on the internet in Germany. Here's a listing of the top websites for finding accommodation:

**Housing Listings** (in English): [At Home](#), [Just Landed](#), [Easy WG](#), [Easyflatshare](#), [Dreamflat](#)

**Housing Listings** (in German): [Immobilienscout](#) (biggest online platform for apartments, rooms and houses in Germany), [WG Gesucht](#) (great for finding a flatshare), [Immowelt](#), [Wohnungsmarkt24](#)

### 3 Best Solutions for Finding an Apartment



## Housing in Germany

### Facts and Tips

There are many estate agents in Germany. They are usually responsible for selling people's houses or flats. Sometimes they also help landlords rent out their apartments or houses. For this service, there is of course a fee.

#### **Who has to pay the commission to the estate agent in Germany?**

- › If you want to buy a house or an apartment there normally is a commission (it varies between 3-6% of the price). The buyer has to pay this fee to the estate agent. Sometimes the commission is really worth the money, as the estate agent provides you with detailed information about the house.
- › If you rent a place, the landlord is usually required to pay this commission. This is also the reason why people prefer to use the internet instead of employing an estate agent.

#### **What documents you need for renting a flat in Germany**

Before you can sign your rental contract, you may have to provide documents, such as a pay statement, a copy of your passport, and a Schufa record (see below).

Most landlords want to see your bank statement of the last three months to prove that you have a regular income. You may get away with showing bank statements from your bank back in your home country. Be prepared for very personal questions that estate agents or landlords may ask you. For example, some of them enquire about job, your family situation etc.

Often it makes sense to get a sublet for the first few months. Then you can open a bank account in Germany and earn some salary first. It's very advantageous if you can show German bank statements with your regular income on them. It will make finding a flat a lot easier.

## **What is a ‘Schufa record’?**

Normally, a landlord asks you for your Schufa record. Schufa is a privately held company in Germany that keeps track of people's debts. As soon as you don't pay rent, or miss out on other invoices, the Schufa company will be notified by this. So landlords will check your Schufa records to make sure he/she gets a tenant who can actually pay his bills. Fair enough, if you think about it.

Obviously, if you have never lived in Germany before, you won't have a Schufa record. All you can do is try to show past bank statements, showcasing a regular income and that you've always paid your rent on time. [Here you can check](#), if you have a German Schufa records and get a copy of it (German only).

Additionally, it could help to present a reference letter from a previous landlord to demonstrate your reliability. Again, it helps bringing a German speaker along who can explain your situation and make sure you are a person that can be trusted.



## Registration in Germany

### Registering your Residence

Once you have moved to Germany, the very first thing you must do is register. This is also called *Anmeldung* (registration). It's a fairly simple process. You fill in a form and take it to a local registration office.

#### Who has to register in Germany?

Everyone who lives, works or studies in Germany must register. In order to sign any kind of contract you have to provide a 'registration confirmation form' (*Meldebescheinigung*).

If you stay in Germany for less than three months for the purpose of visiting and travelling, you don't need to register.

#### When must I register in Berlin?

You usually need to register within **one week** of moving into a new residence, or at least make an appointment in that period of time. In Schleswig-Holstein, Sachsen, Brandenburg and Berlin you have two weeks to register. It's usually not a problem if you register a few days late.

[Register now](#)



## **I've moved into a German place – how do I register?**

Great! Now you can go ahead and register. Note that everyone living in the same household can register together. To register, you first need to fill in the registration form. Without the registration form, you cannot register.

## **Is there anything I have to be aware of when filling in the registration form?**

Yes. Unless you want to pay church tax (up to 9% of your income tax), leave the box for 'Religion' blank. Furthermore, be aware that the information you submit in the registration form will be shared with political parties and the TV license organisation (GEZ). If you want prevent your information to be shared with third parties, you need to complete another form called *Übermittlungssperre*. You can download this form in our '[Welcome Package](#)'. You should take it with you to the registration office.

## **What documents do I need for registration?**

Once you have filled in the registration form, you have to make an appointment at your nearest *Bürgeramt* (registration office). You have to bring the following documents to the registration office:

- 1 Filled-in Registration Form
- 2 Passport
- 3 Visa (if applicable)
- 4 Tenancy Agreement (*Mietvertrag*)
- 5 Landlord Confirmation Form\* (*Einzugsbestätigung*)
- 6 If you want to work in Germany, you should also bring your marriage certificate and birth certificates of your children - if your spouse and children move to Germany with you.

\* As of November 2015, the landlord / owner of the place that you want to move into, has to confirm in a written form that you have actually moved in. This confirmation has to include the following data: Name and address of the landlord, move-in date, as well as the address and name of the tenant. Fill out the registration form on SympatMe, and get the landlord confirmation form for free.

## Does the registration affect my tax bracket (i.e. your income tax)?

Yes, it does. The information you give on the registration form affects which tax bracket (see chapter 5) you will be in. It's best to register together with your wife/husband/civil partner and to bring your marriage certificate and your children's child certificates, as it will ensure you are put in the right tax bracket; it may also save you money because married people pay less income tax.

If you register by yourself without any certificates of your family members, then you will usually be classified into tax bracket 1 until you prove that you ought to be classified differently. You can always apply for a change of tax bracket later on. You can download the application form 'change of tax bracket' in our '[Welcome Package](#)'.

## Where do I register?

You have to go to your local registration office (*Bürgeramt* or *Einwohnermeldeamt*) in order to register. In our free [Registration Office Guide](#), you can find the addresses and opening times, as well as internet links for making an online appointment at the registration offices in major German cities.

## What if I move to another place within Germany? Do I need to register again (*Ummeldung*)?

If you should move to another place within Germany, you need to register the change of address at the registration office. This means repeating that you have to simply repeat the process of residence registration. The forms for a change of address (*Ummeldung*) and residence registration (*Anmeldung*) are identical. [Here](#) you can fill in the form for a change of residence address.

## SympatMe Language Guide

### At the Registration Office (Bürgeramt)

Do you know where the registration office is?	<i>Wissen Sie, wo das Bürgeramt ist?</i>
Hello, I'd like to register.	<i>Hallo, ich möchte mich anmelden.</i>
I have an appointment.	<i>Ich habe einen Termin.</i>
I don't have an appointment.	<i>Ich habe keinen Termin.</i>
Where can I get my waiting number?	<i>Wo bekomme ich eine Wartenummer?</i>
Where do I have to go?	<i>Wo muss ich hingehen?</i>
I don't speak German.	<i>Ich spreche kein Deutsch.</i>
Do you speak English?	<i>Sprechen Sie Englisch?</i>
How long do I need to wait for?	<i>Wie lange muss ich warten?</i>
Is there a problem?	<i>Gibt es ein Problem?</i>
Could you please write that down?	<i>Könnten Sie das bitte aufschreiben?</i>
I have...	<i>Ich habe....</i>
I don't have...	<i>Ich habe kein/keine...</i>
Registration / registration form	<i>Anmeldung / Anmeldeformular</i>
Confirmation of move-in	<i>Einzugsbestätigung</i>
Landlord	<i>Vermieter</i>
Place of Residence	<i>Wohnsitz</i>
Wife / Spouse	<i>Ehepartner</i>
Child / children	<i>Kind / Kinder</i>
Minor child	<i>minderjähriges Kind</i>
Tax bracket	<i>Steuerklasse</i>
Marriage certificate	<i>Eheurkunde</i>
Birth certificate	<i>Geburtsurkunde</i>
Thank you very much	<i>Vielen Dank!</i>
Goodbye	<i>Auf Wiedersehen.</i>



## Broadcasting License

### Register at GEZ

Everyone who is registered in Germany must pay public broadcasting fees and register at the GEZ agency. GEZ fees are also referred to as “Rundfunkgebühren” (broadcasting fees).

GEZ is a German public agency, which collects fees for German public broadcasting. In other words, the GEZ is a state organisation that takes money from the people in order to produce public TV and radio programmes, such as ARD, ZDF, InfoRadio etc.

If you live in a shared flat or with your family, one monthly GEZ payment covers the entire household. It is not paid by person, but by each registered apartment / house.

### Who must register at GEZ?

Everyone who lives in Germany must pay a monthly fee for this public broadcast. You must pay it regardless of whether you actually have a TV, Internet access or a radio.

Many people think that the monthly fee is very high and do not want to pay it. The GEZ agency makes sure that everyone pays their contribution and charges you with fines if you do not pay the bills.

### 5 Steps - How to register at GEZ

1. To register at GEZ, simply **fill out the GEZ-form on our website.**
2. Fill out your personal details and your payment details - in English.
2. Our system will automatically transfer your data onto the German original GEZ-form.
3. Print the form.
4. Sign the form and send it to the GEZ agency in Cologne (the exact address is printed on the letter that we send you).
5. Done!



## Health Care in Germany

### Public and Private Health Insurance

Everyone who lives in Germany is obliged (by law) to have either private or public or private health insurance. Which you should get depends on your individual circumstances. In the following we will illustrate the most important aspects about private and public health insurance in Germany.

## Public Health Insurance in Germany

### Facts and Figures

About 70 million out of 90 million Germans have public health insurance. The public health insurance in Germany is one of the best in the world. If you are employed in Germany and your gross salary is less than 4,575 Euros per month in 2015 then membership in the 'GKV', public health insurance, is mandatory. There are various health insurance providers, but they all charge the same rate of 14.6% plus a possible median supplemental rate of 0.9% of your eligible gross salary to a maximum monthly income of 4,125 Euros (2015 figures). If you earn more than this, you do not pay a higher insurance premium.

[Get Public Health Insurance](#)

**+ PROs+**

- + conditions and fees are fixed by state
- + your employer pays roughly half of your monthly health insurance payments
- + your family members are insured along with you for free

**-CONS-**

- longer waiting times for appointments
- if you earn a lot of money public health insurance may be too expensive
- you need to be employed (except for some EU-citizens)

**Who is eligible for public health insurance?**

- |                                      |                 |
|--------------------------------------|-----------------|
| √ Anyone with an employment contract | √ Self-employed |
| √ Registered as unemployed           | √ Students      |

## Public Health Insurance

### Special Offer

Selected public health companies offer their services in English. We can point you in the right direction.

**Get a free consultation with a public insurance representative now!** The consultation will take place in English. You can ask all your questions. If you are eligible, you can become a member right away!





## Private Health Insurance in Germany

### Facts and Figures

Private health insurance works best for self-employed people and those who are in employment but earn more than a certain amount (approximately 4700 Euros) per month. Self-employed people have to pay all their health insurance themselves, there is no employer contribution to the payments. This is why it's often the cheapest to get private health insurance for freelancers and self-employed people.

#### + PROs+

- + cheaper, if you have a high salary
- + high quality treatments
- + little waiting time for appointments

#### -CONS-

- each of your family members needs to get insured and pay separately
- the application may be complex, as your medical history is taken into account
- not advisable for people with a severe medical history

[Get Private Health Insurance](#)



## Health and Emergency

### Tips and Advice

Here are some typical expat questions regarding doctors and emergencies in Germany. Find out what to do if you feel sick on the weekend and why you have to call the fire brigade in order to get an ambulance in Germany.

#### **“What if I don't feel well on a Sunday or at night?”**

Imagine: It's Sunday and all doctors are at home with their families... Where to go to? You are in urgent need of medical attention during the night or on the weekend? Then you can report to the *Ambulanz* or *Notaufnahme* ward (Accident and Emergency) at any hospital (*Krankenhaus*). For this just google "Krankenhaus + your city". There may also be weekend or emergency doctors who you could call at night. If it's very urgent call the emergency number 112. If it's not so serious an issue, you may call the country-wide 24 hours contact number 116 117.

#### **“Emergency! Who do I call?!”**

The emergency numbers in Germany are 110 (police) and 112 (fire brigade). Strangely enough, in Germany you call the fire brigade in case of health-related emergencies. They will ask you questions like where you are, what happened and forward your information to the nearest hospital. And if there's a fire, then you don't call the police, but also the fire brigade...

#### **“Do I still get paid, if I fall ill for a couple of weeks?”**

Should you fall ill while in Germany, your employer will normally pay six weeks' full salary, after which the government scheme health insurer pays a percentage of your income as *Krankengeld* ('public sick pay') for up to a maximum of 78 weeks. As you can see, you're well taken care of.



### **“Do I need to make an appointment to see a doctor?”**

You don't necessarily need an appointment to see a doctor or specialist. There are visiting hours where you can come in without an appointment. Just ring the reception and ask whether you can visit on the same day. You are best advised to call first thing in the morning and go there as early as possible. Otherwise, you might have to wait a few hours before you see a doctor in Germany...

Most of the time, however, people do make appointments. This applies especially to routine visits. It saves you waiting time at the doctor's. Be sure to make appointments as early as possible.

### **“I have private health insurance. How does it work with the payment?”**

If you're privately insured, it works as follows. When you see a doctor in Germany, he/she will send you an invoice a few working days after the treatment. You need to pay the invoice yourself first. Then submit the invoice to your private insurance provider. Be sure to keep a copy of it though. And be aware that your insurance provider may not cover everything. After a few weeks, your health insurance provider should reimburse you at least part of the fee by bank transfer. For this, you need to have a German bank account. Don't have one yet? [Open it online](#).

### **“I have public health insurance. Do I have to pay anything at the doctor's?”**

No. You just present your health card at the desk of the doctor's, your public health insurance provider will cover the costs for your visit automatically. This applies for most of your treatment and medicine. However, some medicine and 'exclusive' treatments may not be covered. This is particularly the case for visits at the dentist. Make sure to ring up your public health insurance provider to ask what exactly they cover, so you can make an informed decision before undertaking treatment, or even a surgery. Travel vaccinations also present a somewhat confusing area - some health insurance providers cover all the costs, yet others only pay part of your travel vaccines. So again, make sure to call your health insurance to ask them before you get a shot.



## Social Security in Germany

### Become part of it

If you are an employee in Germany and pay into the social security funds, then you will usually be a member of the following five statutory social security organisations:

- Public health insurance fund
- Public long-term care insurance fund
- Public pension insurance fund
- Public accident insurance
- Public unemployment insurance fund

For example, if you become unemployed, then you can claim unemployment payments for a certain period of time. Or, if you happen to have an accident on the way to work - you're covered. The social security also makes sure that you receive pension payments in old age, and that you get care if you are old and need help with your daily life.

### Get your Social Security Number

In order to be part of the social security system in Germany, you have to get a social security card with a unique number. You only get a German social security number issued once in your life. If you have lost your card or number, or you need to apply for one, you can do this by contacting your public health insurance provider or going to the so-called Rentenversicherung.

[Get Social Security Number](#)



## Who is part of the German Social Security System?

Everyone who is employed in Germany and earns more than 450 Euros per month is - in most cases - part of the social security system in Germany. As such, you benefit from the various social funds listed further below (health insurance, unemployment benefits etc).

If you're a freelancer, then you're not automatically part of the social security. Instead freelancers usually have private health insurance, a private pension scheme etc. It is however possible to also pay into the public pension fund as a freelancer; and in some instances it is even obligatory to do so, for example for private language teachers.



## Five German Social Security Funds

### #1 Public Pension Scheme

Pension insurance is also part of social security in Germany. The pensions insurance in Germany makes sure that you get paid pension once you retire. The amount of pension in Germany depends on how much you have paid into the German pension insurance scheme over your life time. You're also eligible to receive your married/civil partner's pension, if they die before you. Self-employed people and civil servants are exempt from statutory pension insurance.

Expats who have worked even just a few years in Germany may be eligible to claim their pension benefits after they have returned to their home country, if they are EU-citizens. If you're from outside the EU, you may be able to waive the pension insurance fee, which you have to pay otherwise. For this, get in touch with the English-speaking *Rentenversicherung* (pension insurance).

Most Germans also have a private pension plan to make sure they won't have financial worries once old age arrives. Expats are also eligible to get into private schemes, and continue pay them, even if they go abroad again.

## #2 Health Insurance

One of the most relevant parts of the German social security system is the health insurance. If you're employed in Germany, then you are normally part of the public health insurance system.

## #3 German unemployment benefits

If you become unemployed in Germany, you're covered by the unemployment insurance. Normally you receive the so-called *Arbeitslosengeld*, unemployment benefits. There are certain conditions attached to receiving these unemployment benefits, however. They usually are only paid to those that have at least paid full social security payments for two years (i.e. have been in employment in Germany for two years). If not eligible for this, you may be able to apply for the social benefit Hartz 4.

## #4 German accident insurance

For accidents that happen during work or occupational training, the accident insurance will cover fees, such as injuries, medical rehabilitation, injury compensation, and more, if applicable. The institution behind this insurance is the employers liability insurance associations. So for example, if you have an accident on the way to work, then this is not a 'normal', 'private' accident, but one for which your employer has to take responsibility, and pay contributions for your time away as well as medical expenses. This applies to expats, too, if they're part of the social security in Germany.

## #5 German long-term care insurance

Anyone, if young or old, can get into the situation of needing nursing care. This also applies to foreigners, immigrants and expats who live and work in Germany. An accident, for example, may prevent you from taking up employment again. In this situation, care and nursing assistance needs to be covered for you. Note: All publicly insured people can only claim benefits once they have been insured themselves or as a family dependent for at least five years. As such, long-term care insurance is also part of social security in Germany.





## Banking and Finances

### Open a bank account

There's a few things expats should know about German debit cards, online banking, overdrafts loans etc. How long do national and international bank transfers take? Which is the best bank for expats in Germany? Before rushing ahead and opening an account at a random bank, here's some facts you should know.

### Do I need to get a German bank account?

Well, it's not written anywhere that you're obliged to get a bank account in Germany. If you have a bank account in the Eurozone already, in most cases you should be able to use the IBAN and BIC number for receiving and sending payments. Nevertheless, it's strongly recommended to get a German bank account once you move to Germany as it will make your life a lot easier.

### Can anyone open a bank account in Germany?

To be able to open a bank account in Germany, you must be registered in Germany. This is not the case for Onlinekonto, where you can open a German bank account from abroad.

### What kinds of bank cards do Germans use?

The most popular bank card is the *EC-Karte*, a debit card. You can use it to pay in shops and to withdraw money at ATMs. Note that some banks charge you if you don't get cash at cash machines associated with your own bank. So for example, if you have an account with Sparkasse, then you can only get cash at Sparkasse cash machines for free. Alternatively, if you have an account at Deutsche Bank or Berliner Bank, then you can get cash at branches of Deutsche Bank, Berliner Bank, Commerzbank, Postbank without being charged. You can also choose to get an online bank account like Comdirect. With the master card you can get free cash at any cash machine in Germany. The banking is purely online though. The only way to put money into your online account is by transferring it - you cannot cash it in at a branch.

**Note:** Most Germans still use cash. Many shops and cafes still do not accept any cards. So be sure to always carry some cash with you.

## **My bank doesn't want to give me a VISA card and an overdraft loan!**

If you've never lived in Germany before and you don't have a Schufa (SCHUFA is the credit rating system used in Germany), you may not get a credit card and an overdraft loan right away. This is because banks first want to check whether you generate any income. Once you've had a regular income for about three months, the bank usually grants you a credit card and an overdraft loan depending on the amount of your salary. Here you can get [a copy of your German Schufa record](#).

## **I don't speak any German. What options do I have?**

There are several banks that offer all, or parts of their services in English. Examples of this are Number26, which offers free online accounts. Everything is in English and you can open the account on the same day, it is all online. Deutsche Bank, Commerzbank and Sparkasse offer more and more services in English. Their accounts have a small monthly fee. Usually you have at least one English speaking staff member in every branch. Then there are online banks like DKB and Comdirect. They are free of charge, but their services are all in German.

[Compare Bank Accounts](#)



If you send money abroad from Germany, you should distinguish between Euro and non-Euro countries.

When it comes to sending money to a country with another currency, then a financial transfer service is the cheapest and fastest. For example, if you want to send money to the UK, the US or China, then we recommend you using [Transferwise](#). It was initiative by the founders of Skype and is arguably the cheapest and fastest way to transfer money internationally.

It's very cheap and simple to send money to another country within the Eurozone. For this you can use a German bank account. Sending money from one Eurozone country to another takes between 1-3 working days.

### 3 Ways to Transfer Money

## **Sending money abroad**

### **with Transferwise**

Our No. 1 for international bank transfers is TransferWise. It is fast and cheap for money transfer to countries with another currency and / or outside of the EU.

#### **Why is it good?**

- It's one of the cheapest ways to transfer money internationally.
- It's simple: you use your debit card or a normal bank transfer.
- The money usually arrives on the same day.

#### **What you need to do**

1. You enter how much you're transferring and where to. You can send to your own account abroad or another person or business.
2. Pay TransferWise in your local currency. Use your debit card, just like shopping online, or make a normal bank transfer.
3. TransferWise converts your money at the mid-market rate and matches you with people sending in the other direction. That's why it costs so little.
4. The converted money is sent to the target bank account. Everyone gets notified by email, so you always know where the money is.

**Get first transfer for free**



## **Sending money abroad with your German bank account**

It has become very easy to transfer money in between the Eurozone since 2012. This is because the EU introduced international bank account numbers all over Europe. So every EU-citizen has got IBAN and BIC codes now. They are the equivalent to the SWIFT code.

### **When should I use a normal bank transfer?**

- for bank transfers within the European Union
- when the recipient has the same currency

### **How much does it cost?**

If you transfer money from a German to a French account, for example, it's free and very quick (1-2 working days) when the two EU countries share the same currency. If the recipient's account is in another currency, you may be charged for the transfer and it may take a little longer.

### **How does it work?**

You can usually transfer money abroad from Germany using online banking. You need the IBAN and BIC of the recipient's account. It's very simple. Deutsche Bank, Berliner Bank, Postbank, Comdirect are just a few German banks that offer you to do online banking. It takes one to two working days to transfer money from one European bank account to another.



## Tax Identification Number

### How to get it

Everyone who is employed in Germany must get a Tax ID from the Central Tax Office in Germany. Your employer will ask you to provide them with your Tax ID before your first working day.

Applying for your tax ID is very simple. All you have to do is register your address at the local registration office. Based on the information you provide during the registration, the Central Tax Office will send you a letter with your unique tax identification number about one week after you have registered.

[Get Tax ID now](#)





## Income Tax in Germany

### Facts and Figures

#### Who must fill in the income tax declaration in Germany?

Everyone who works in Germany is eligible to get a tax refund. Expats are obliged to file a tax declaration, if they are in tax bracket 3 or 5, or if they received indemnities of more than 410 EUR (child benefit, unemployment benefit etc.).

#### Where to get your income tax declaration form in Germany

You can download the tax declaration form online ([www.elster.de](http://www.elster.de)) or get a print version at your local tax office (Finanzamt). Bear in mind that the form only exists in German.

#### How much income tax do I have to pay in Germany?

Firstly, the amount of your income determines the tax rate.

##### **1. If you earn under a certain amount of money in Germany, then you are exempt from paying income tax:**

**Scenario 1.** If you earn less than 8,355 euros in the period from January to December 2014, and you're unmarried and not in a civil partnership, then you don't have to pay any income tax in Germany. In 2013, this basic tax allowance was 8,130 euros. It varies from year to year.

**Scenario 2.** If you're married or in a civil partnership, you can earn up to 16,708 euros in 2014 and 16,260 euros in 2013 without paying income tax.

## **2. Generally speaking, the higher your taxable income, the higher the rate of taxation.**

Scenario 1. The maximum tax rate is 45% and only applies for incomes exceeding 250,730 euros a year if you are unmarried/not in a civil partnership.

Scenario 2. For couples who are married or in a civil partnership, the maximum tax rate is of 45% only applies if you earn more than 501,460 euros.

## **3. Your family situation affects the amount of income tax you have to pay.**

Depending on your marital/family status, you get a so-called 'tax bracket'. Once you register in Germany, the information on your registration form will automatically affect the tax bracket you will be in.

If, for example, you register together with your wife, you'll automatically be put into tax bracket 3, 4 or 5. If you register by yourself, you'll be put into tax bracket 1, even if you're married. You'll need to show evidence of your marriage, such as your marriage certificate etc. and then ask for a 'change of tax bracket' (*Antrag auf Lohnsteuerklassenwechsel*) if you wish to change your tax bracket.



## Find out your Tax Bracket in Germany

### Income Tax

In Germany, all tax payers are divided into so-called tax brackets (*Lohnsteuerklassen*) depending on their social situation, the amount of their income and so on. Your tax bracket will determine the amount of income tax you need to pay in Germany.

All tax payers including expats are divided into the following tax brackets (*Lohnsteuerklasse*), which will decide upon the amount of income tax you need to pay. If you're in tax bracket 3 or 5, or receive social indemnities, you are obliged to submit an income tax declaration.

#### **Tax bracket 1:**

If you are single, permanently separated or divorced, then you are in tax bracket 1.

#### **Tax bracket 2:**

This tax bracket is for single parents who live alone and apply for tax relief.

#### **Tax bracket 3:**

Employees who are married or in a civil partnership can choose this tax bracket if one of the spouses does not work or earns considerably less than the other. The other spouse or partner then comes under tax bracket 5. Note that if the two spouses or partners earn about the same amount, tax bracket 4 is better for them.

**Tax bracket 4:**

Married couples/civil partners can apply annually for a factor to be applied. This takes into account the amount of income tax that is payable together under the income splitting system.

Income splitting is a tax policy of fictionally attributing earned income of one spouse to the other spouse for the purposes of assessing personal income tax, thus reducing tax rates paid by the spouse who earns more and increasing rates paid by a spouse who earns less (or nothing).

**Tax bracket 5:**

Jobholders who are married/in a civil partnership are in this tax bracket if their spouse or partner comes under tax bracket 3.

**Tax bracket 6:**

This applies to all those who have a second job or additional income source.



## Mobile Phone

### Get Connected

Staying in touch with old friends and family is just as important as finding new contacts in Germany. For both you need to have a mobile phone that allows you to surf online.

While many people have a landline phone at home, most Germans use their mobile phones to communicate today. WhatsApp has become extremely popular and is used by old and young to send photos, videos as well as text and voice messages.

Most people decide to get a prepaid card for the first few weeks after arriving in Germany. Especially if you make lots of international calls, you may want to go for a free prepaid SIM that allows cheap international calls.

If you intend to stay in Germany longterm, it's advisable to get a 2-year mobile phone plan. It sounds like a very long commitment but the majority of Germans have 2-year plans, as they are by far the cheapest and you get the latest smartphone on top of it. If you prefer to be more flexible, there are also plans which can be cancelled on a monthly basis. Here you can compare different mobile phone plans in Germany:

Get FREE SIM card



## Telecommunications

### Internet, Phone and TV

Most people still have a landline phone, as it's common to receive the phone line together with your internet access. Also, the voice quality of landline calls are still a lot better than mobile phone calls in Germany.

Most people get their internet, phone and TV all in one package, as you save money and time this way. There is also a public TV fee for which everyone in Germany has to pay on a monthly basis, regardless of whether or not you have a TV (or radio, for that matter). But next to the public programmes, most people also use digital or satellite TV to receive the private programmes.

High speed internet in Germany is not as fast and as widespread as it should be. In many public places you still have to pay for WiFi unless you're a Telekom customer. Telekom is the largest internet and phone provider in Germany. As such, the network is the fastest in all of Germany and has public hotspots.

[Get Internet, Phone and TV](#)





## Learn German

### Schools and Methods

Before starting to look for a specific school, ask yourself some questions in order to understand which school is best for you and your language learning goals:

Where do you want to study? Is it nearby the district where you live?

What kind of program do you want to study? Are you looking for an intensive course?

How many hours per week do you want to study?

Are you looking for evening classes because of job commitments?

### 3 Ways to Learn German

## The Volkshochschule - the cheap way

When you ask about a German course in Germany, most people will answer *Volkshochschule* (literally, the ‘people’s university’). The *Volkshochschule* (*VHS*) is a public institution and state-subsidised. For this reason it is by far the cheapest way to learn German in Berlin. As always, the quality of the teaching highly depends on the individual teacher. The classes vary from 12-20 people. There are *VHS* schools all over Germany.

## The Goethe Institute - the efficient way

**The Goethe Institute** is one of the most popular and well-known language schools in Germany. They also exist abroad, where they not only offer German courses but also teach German culture and traditions. They have courses that are designed for all levels, from beginners to advanced learners. In addition, they arrange accommodation for the duration of your stay upon request. You can find Goethe Institutes in various German cities. They offer flexible course times.

There is also an individually-tailored Goethe German course online with a free online tutor. So if there is no Goethe Institute nearby you, or you just prefer to be flexible, this may be a great option for you.

## Language exchange and expat meetings

You can try to find someone who wants to learn your native language in exchange for you learning German. This is a good way to meet new people and saves money. There are so-called Tandem events and group meetings for learning German on the expat platforms Meetup or Internations. On these websites you can also see general meet-ups for expats. Usually there are quite a few Germans too, so you can definitely practise your German there as well. The events are often also great networking opportunities.

## Babbel App - Learn German online

If you prefer learning German online, you should try out the app ‘Babbel’. It’s a language project funded by the European Commission. It is an app with which you can learn German on your phone. You can also use it on your laptop.

To give it a shot, download Babbel **for free**.



## Family and Children

As parents you want to make sure that your children in Germany are in good hands and that they live in a safe and positive environment. Find out about kindergartens, alternatives for child care as well as how to claim ‘Kindergeld’ - state financial support for your children.

### Kindergartens in Germany

Attending a Kindergarten is not free and not compulsory in Germany. The state may contribute to the costs: this depends on the income of the parents. The German government checks if the caretakers of the Kindergarten have at least a three-year qualified education or are under special supervision during training. If you have small children in Germany, then the kindergarten day care may be the right choice for you. There are also bilingual kindergartens, which may be a good option for expats. However, these kindergarten usually have quite a high cost - around 500-1000 Euros a month for a full day care.

To apply for a public Kindergarten space for your child, you must apply for a so-called ‘Kita-Gutschein’, i.e. a voucher. You can do this online. Just google ‘Kita-Gutschein + your city’.

Here you can download the application form for the [Kita-Gutschein in Berlin](#).

### Applying for *Kindergeld* - financial support for your children

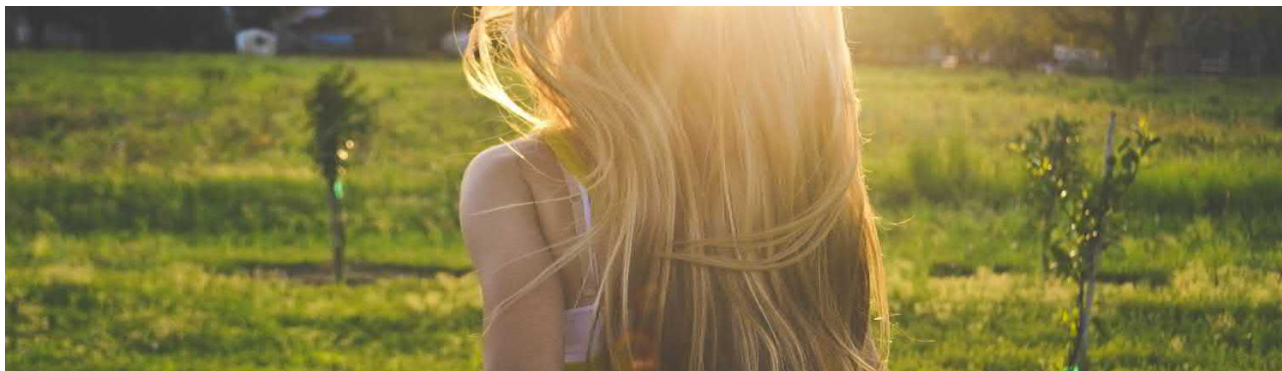
*Kindergeld* is money that parents get when they live for more than six months with their children in Germany. If they live for more than six months in Germany the state supports the parents with tax reductions and child allowance (*Kindergeld*). For each child under 18 years old, parents receive about 190€ a month (even more if you have more than one child). The parents can use this money to spend on the kindergarten in Germany.

Get Kindergeld

## Child care alternatives

There are a lot of alternatives if you cannot find a good kindergarten for your child. Here are some alternatives for the Kindergarten:

1. A *Tagesmutter* is more often than not a woman who looks after children in her own home during the day while the parents are working.
2. A *LeihOma* is usually a woman who is over the age of fifty who helps in the house during the day and takes care of the children.
3. An *Au pair* is a person, usually a girl aged between 17 and 27 years, that helps a family take care of their children and the household for at least several days a week.



## German Public Holidays

### Cultural Know-How

Here's everything you have to know about German public holidays. Are the shops open? Why do Germans go crazy about *Brückentage* ("bridge days")? What are the traditions on Christmas in Germany? Find out the most important things about public holidays in Germany here!

#### **“Do I have to work on national public holidays in Germany?”**

On national public holidays, people in Germany generally do not work. However, some service industries, such as cafes, restaurants and bakeries, as well as entertainment industries, like theatres and cinemas remain open.

#### **“What are the most important holidays in Germany?”**

Christmas and Easter are arguably the most important holidays in Germany. They are usually spent with the family. Whilst the tradition of going to church service on those occasions continues, the importance of religions has declined in many people's lives over the last few decades in Germany.

#### **“What's a ‘Brückentag’?”**

A *Brückentag* or "bridge day", is a working day that falls between two work free days. For example, if a public holiday happens to be on a Thursday, then the Friday would be a so-called *Brückentag*. You have to know that these bridge days are extremely important for the vacation planning of the travel-loving Germans. If you are able to take vacation or a day off work on one of these bridge days, this means you can get a long weekend and go travelling! Yes. Germans go crazy when it comes to *Brückentage*. So you better understand this quickly: at the beginning of the year, Germans sit down and search the calendar for these bridge days, just to be the first ones in January to go to the work team calendar and take a day off on these days. Some teams at work even do a 'bridge day lottery'. No kidding. Bridge days are in high demand.

### **“What happens on October 3?”**

On the 3rd October 1990 East and West Germany were officially reunited. The Berlin Wall had already come down on November 9, 1989. On the Reunification Day, there are no military parades but many festivals and gatherings with political speeches that celebrate the reunification of East and West. In Berlin, for example, there are usually celebrations at the Brandenburg Gate.

### **“How do Germans celebrate Christmas?”**

Christmas celebrations in Germany usually last for three days. The most important day is the 24th of December (*Heiligabend*). On this day, the closest family members have dinner together, sometimes potato salad and sausages. The tradition of opening the presents together by the Christmas tree in the living room is referred to as the *Bescherung*. Some families ‘rent’ a Father Christmas for the evening. He brings the presents for the children.

Christmas is the time when most people attend church in Germany, even if they’re not active church members otherwise. Many weeks before Christmas already, people tend to decorate their houses, apartments and rooms. Decorations include Christmas lights, candles and the so-called *Adventskränze* to count down the weeks until Christmas arrives.

### **“What is ‘Silvester’?”**

Germans celebrate the beginning of a new year on the 31st of December. The 31st of December is not a public holiday, however, most people work only half day. In Germany, Silvester is usually celebrated with friends. Christmas is usually spent with the family.

Fireworks are legally allowed to be used from six pm onwards on Silvester. They can be purchased at any shops about two weeks in advance. Many cities like Berlin and Hamburg also offer public fireworks.

In some parts of Germany Silvester traditions includes watching the famous English sketch ‘Dinner for one’. Public TV shows this sketch several times on Silvester Day. You can also watch it online on Youtube.





## Leaving Germany

### Deregistering

If you leave Germany and move to another country, you must deregister. Deregistering is also a necessary way to get out of contracts in Germany. For example, if you have a 24-month gym contract, but you show the gym a deregistration confirmation after 4 months, then it is legally obliged to cancel the contract with you.

If you **do not** deregister, all your contracts are still enforceable as you are technically still living in Germany. So deregistering is highly important.

[Deregister online](#)

### **I have left Germany already and have forgotten to deregister. What now?**

No worries. Just fill in the deregistration form and indicate the correct leaving date, even if it is in the past. It is extremely important to deregister because if you are still registered in Germany, a) you may have to continue paying for tax and certain contracts etc. b) you may have problems if you want to travel to or move back to Germany in the future.

## Free Welcome Package

### Your Ultimate Survival Kit in Germany



#### Free E-Book & Application Forms

Download now "What Every Newcomer in Germany Must Know" - and get guided through the German bureaucratic jungle.



#### Supportive Community

Join our online community. Here you get answers to all your questions around housing, childcare, job search and more.



#### Get discounts & deals

Here you can find the best deals for expats: Get discounts on your pizza delivery or a voucher for a German course!

**Free Welcome Package**

### What is the 'Welcome Package'?

You're new to Germany? Need advice and don't speak German? Perfect! Our Welcome Package gives you access to all of our expat guides, local deals and online community.

### How much does it cost?

Signing up and getting access to the 'Welcome Package' is completely free. There are no fees.

### What happens after I sign up?

We will send you an email with your log in information for the member area, where you can claim all the benefits of the Welcome Package.



## About us

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