

THE ULTIMATE GERMANY STARTER PACK

Everything you need to know about moving to Deutschland!

PRACTICAL KNOWLEDGE

TO-DO LIST

When you first arrive in Germany, there are a few things you have to think about.

You have to report to the **registration authority**, the **Bürgeramt**, in order to get a **Meldebescheinigung** (known as the **Anmeldung**: a document certifying where you live) shortly after you arrive.

You also need **health insurance**. You can decide if you want to use public or private insurance. You need to go to a **Krankenkasse** (health insurance company) and apply; there are different options that you can choose from.

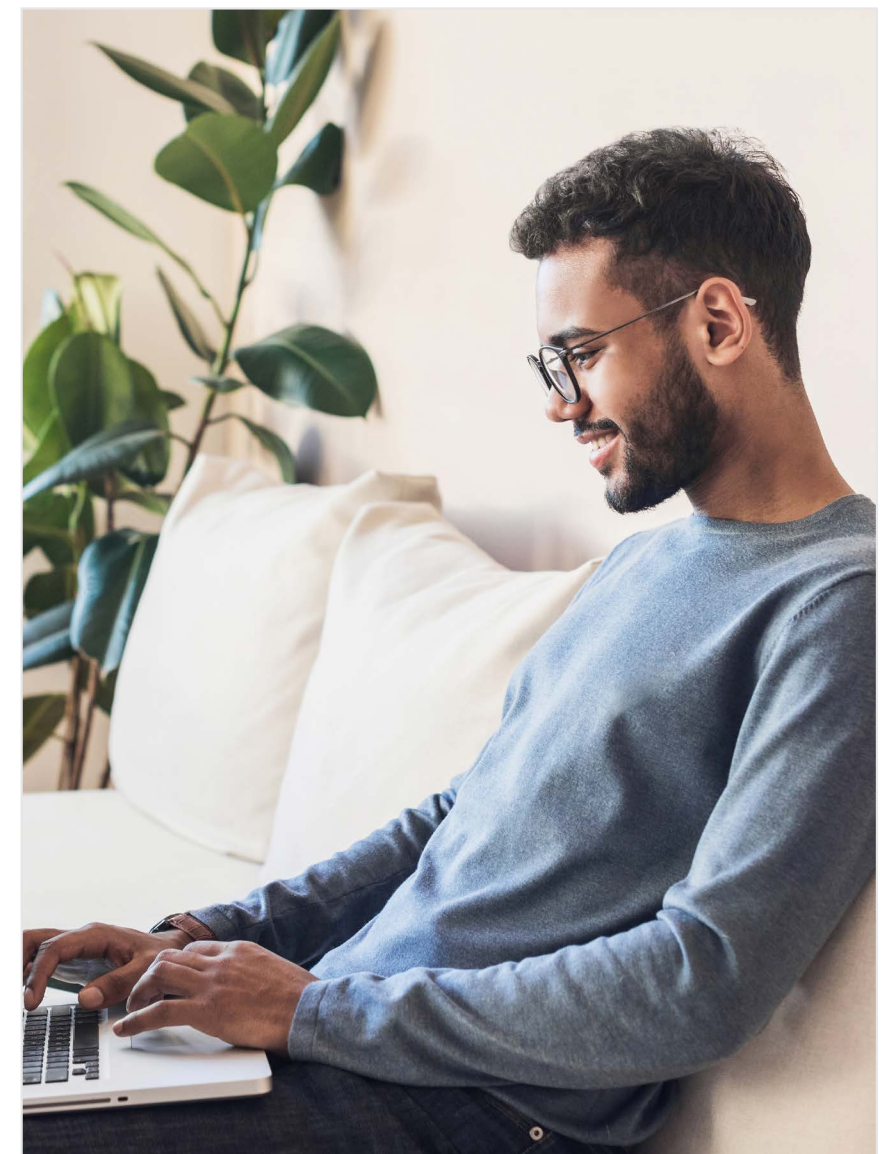
You have to **open a bank account**. The most important requirement for this is the **Meldebescheinigung**. You will get a German **EC-Karte** that you can use to pay at most places in Germany.

You need to get a **German mobile phone number**.

When you want to rent a flat you need a **Mietschuldenfreiheits-bescheinigung** (a document which shows if you are in debt or not) and a document certifying your credit record.

You also need to think about the **Haftpflichtversicherung**. It is an insurance that covers you from little accidents.

You will need to pay for the **German TV tax**. You will receive a letter with further details once you have registered at the **Bürgeramt**.



ADDRESSES AND NAMES AT THE DOOR

In Germany, you will find the **surnames of the people who live** in a flat or a house at the door: **der Name an der Klingel**. The same goes for letter boxes. If people with different surnames live at the same flat or house, you will see their different surnames listed next to their **Klingel**.

If you are visiting someone in an apartment block, **you need to know the surname of the person who lives in the flat** to be able to ring at their door.

Addresses of flats in apartment blocks normally lack a floor number or a flat number, since the delivery person only needs to look up the surname. **Make sure your surname is spelt properly and clearly presented**, otherwise you may not get your post!

If you want your post to be delivered at a place where you do not live, **you need to add a line specifying this**: for instance: bei Julia Freimann. This way, the delivery person will look for Freimann and not for your surname. Another possibility is using **c/o**: c/o Julia Freimann.



SOME GENERALLY ACCEPTED RULES

It is very common to **take off your shoes** when you are visiting someone else's house. Some people do not mind you leaving your shoes on, but you should always double check and ask at the door: **Soll ich die Schuhe ausziehen?** (Should I take off my shoes?). It is also not uncommon to leave your shoes outside of the door.

Germans do not **cross the street when the street lights are red, even if no cars can be seen**. It is especially bad when there are kids around!

If you are not at home, it is quite common to **get your post delivered to your neighbours'**. You may also receive post for your neighbours that they will pick up at some point. This is a good reason to keep a good relationship with them!

It is considered as **very impolite for men to use toilets in a standing position**. You will find signs explaining this in some public toilets.



IS THAT RENT COLD OR WARM?

The rent that you pay for your flat is called **cold (Kaltmiete)** if it does not include all additional costs (such as electricity, water, heating, internet connection, etc.) The amount that includes all these additional costs is called **warm (Warmmiete)**. The biggest difference is that with a warm rent, you **will not need to get an additional contract** for electricity or internet connection. Warm rent is usually only available for short term stays.

If you have to look for a flat or a place to stay, **make sure that you understand whether the rent that the landlord has set is cold or warm.** A misunderstanding in this issue can lead to unexpected costs.

You can also **save a lot of money by switching gas and electricity providers regularly.** Make sure you check online comparison websites for further details. **Whether you pay your bills quarterly or yearly** can also have a big impact on how much you pay.



I NEED A GERMAN PHONE NUMBER!

Prepaid cards: you can buy a prepaid SIM card at supermarkets, petrol stations or phone shops. You can also order them online. You will need to **top-up your credit (Guthaben aufladen)** if you want to keep using your phone. You can also top-up your credit at supermarkets or online.

Contract: With a contract you **pay monthly** and normally have a minimum term (**Mindestlaufzeit**) of **2 years**. Make sure that you are going to stay in Germany for that period if you choose a contract. You will need to provide your data, typically by showing your **passport or ID**, and bank details.

You can also have a phone number with a contract **without buying a mobile phone**. Make sure your current device will work in Germany, since **some are locked** to a provider or a region.

If you have **a phone number from another country in the European Union**, you do not need to rush to get a new number. However, you **will need a German number in the long term** to avoid additional costs.



CARPOOLING AND REMOTE BUS

There are various different transportation systems: **S-Bahn**, **U-Bahn**, **bus**, **tram**, **regional train**, **remote bus**, **carpooling**, **rented cars**, etc.

The most common means of **public transportation** in cities are the **S-Bahn** (local trains inside the city) and **U-Bahn** (underground trains, metro or subway). But **buses** and **trams** are also very popular. **Regional trains** can take you to neighbouring towns.

Carpooling is a very common thing in Germany, particularly with students, since it's a cheap option to get from one city to another. There are different providers for carpooling. You can register to offer rides and look for rides you can join.

There is also the option to use a **remote bus** to travel from villages into the city. You can buy tickets online (homepage or app) or at the ticket office.



HOW TO GET A VALID TICKET

It is very important to remember that normally you do not only need to buy a ticket (**kaufen**), but you also need to stamp it for it to be valid (**stempeln**). You have different possibilities to buy and stamp a ticket:

S-Bahn and U-Bahn: You can buy a ticket at the **ticket machines at the stations**. You must **stamp the ticket** at the stamping machine **before you get on the S-Bahn or U-Bahn**. That means you **cannot** buy or stamp a ticket once you are in the S-Bahn or U-Bahn. You can also buy a ticket at the **ticket office** or at some **kiosks**. Remember that you need to stamp the ticket at the S-Bahn or U-Bahn station **even if you do not need to cross any security doors to access the trains**.

Bus: You can also buy a ticket **from the bus driver**. Ask the bus driver if you need to stamp it: **Muss ich dieses Ticket noch stempeln?**

Tram: On some **trams there are machines** where you can buy **a ticket that is already stamped**. Make sure that this is the case in your city.

Trains and regional train: You can buy tickets at the ticket office or at the ticket machines at the stations. **You also need to have a valid ticket before you get on the train**. The **inspector** will check your ticket **on the train**.

In most German cities, you can use more than one means of transportation **with the same ticket** to get to your destination.



TICKETS, AREAS AND INSPECTORS

Plain-clothed **inspectors** regularly patrol trams, buses, S-Bahns, U-Bahns and trains. They will **ask you to show your valid ticket**, typically after the doors are closed. Remember that even if you do not need to cross a security door to access the train, you need a valid ticket!

In some German cities there are **different travel areas which need different tickets**. In Berlin, for example, there are the A, B and C areas. The area A is the area covering the city centre, B is the area around the centre and C is the outskirts of the city. You may **need to buy a different ticket** to get to the airport!

The **price** of the tickets are different in every city or village. They also sometimes **depend** on the **length of the trip**, on the **duration**, on the **traveller's age** (children and pensioners have special discounts) and on the **travel areas**.



WORKING IN GERMANY

If you do not come from a European Union (EU) country, the first document you need to be able to work in Germany is a **residence permit (Aufenthaltstitel)** in which it explicitly states that you are allowed to take on paid employment. If you are an **EU-national**, this document is **not necessary**.

It is a mandatory requirement to have **health insurance (Krankenversicherung)** and to have your **registration certificate (Meldebescheinigung)** proving that you have a German address and that you are officially registered as living in Germany.

The requirements also depend on the **contract** that you get: for instance it is not the same to **work full-time as an employee** or as **self-employed**.



WHAT IS MY TAX ID?

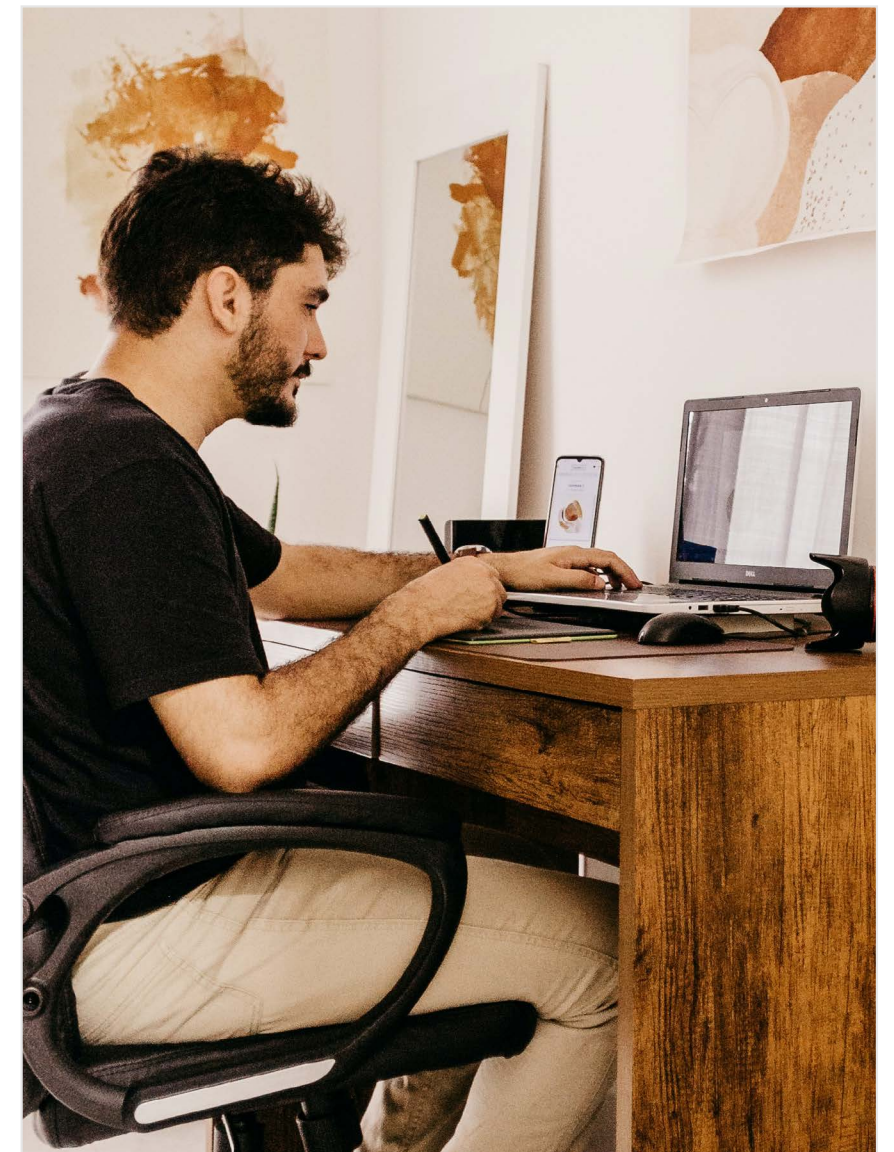
The tax ID (**Steueridentifikationsnummer**) is 11 digits and is given to **you** by the **German government**.

You receive it via post after you get your **registration certificate** or **Meldebescheinigung**. It is sent to your registered address within 2 weeks. If you have not received it, contact the federal centre for taxes (Bundeszentrale für Steuer).

It will accompany you through every job you have in the country. This number **singularly identifies you as a taxpayer**. It will be necessary for your regular **tax declarations (Steuererklärungen)**, your payroll and many other documents.

If you are a **freelancer**, depending on the type of work that you do, you also require a different ID for your invoices: the **business permit number (Gewerbenummer)**.

If you have a regular full-time or part-time contract (or student, intern, minijob...), you do not need this additional ID: the regular **Steueridentifikations-nummer** is all you will need.



WHERE CAN I FIND A JOB?

Where are the best places to find a suitable job when you move to Germany?

At the public **job centre (Agentur für Arbeit)**. Employees at the job centre can also support you in your job search.

On the **internet** on popular **job boards**: always check both **generic job boards** (with all kinds of jobs) and specific ones (for your chosen career path).

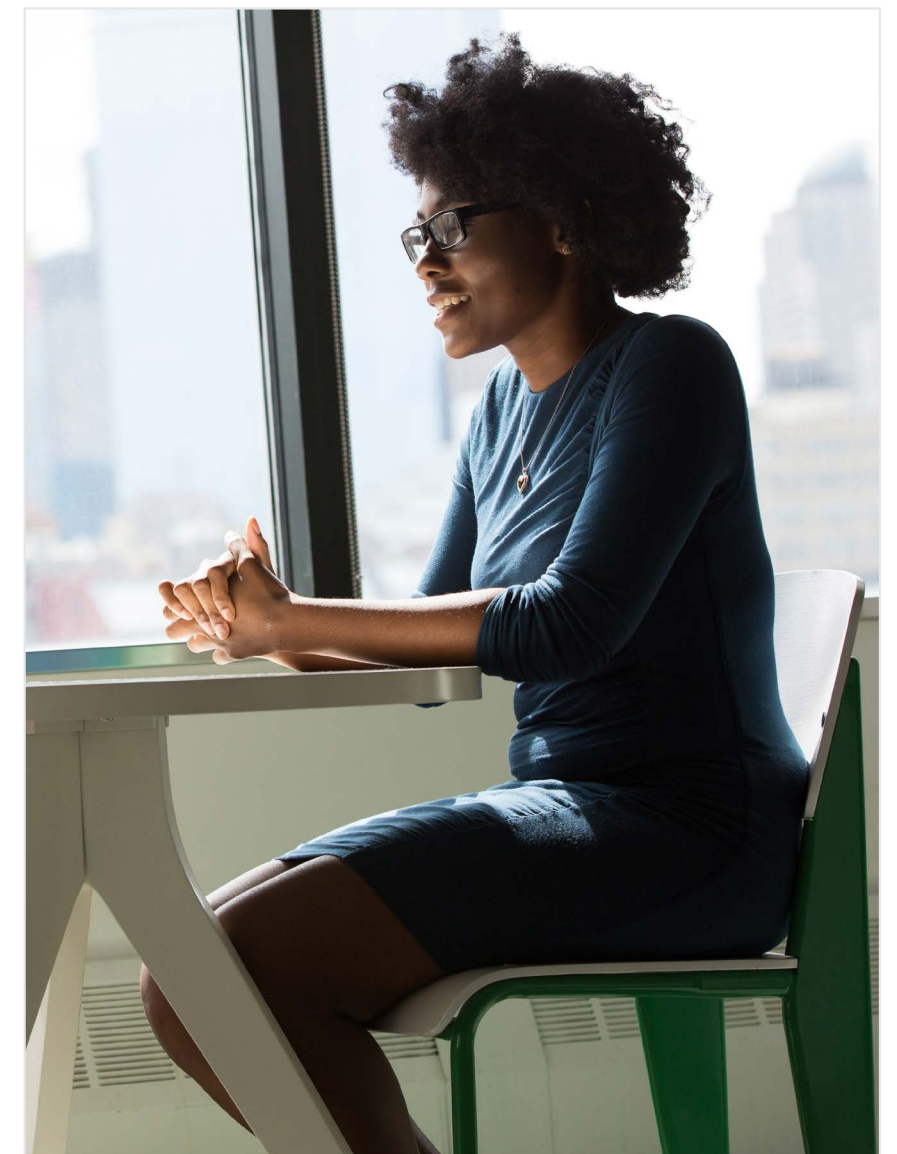
On **expat groups** on social networks and **business social networks**.

On **job pages** of **companies that you would like to work for**. First, do a bit of research about interesting companies and then check their websites.

Sometimes it also helps to check traditional formats: **newspapers, notice boards**, etc.

Some companies do not require high German language skills for certain positions. This is the case especially in cities like Berlin, where there is an **international start-up culture**.

However, if you plan to settle in Germany, **speaking German fluently will be necessary in the long term** to have access to better positions and a higher salary.



RECYCLING

In Germany, recycling is a very serious matter.

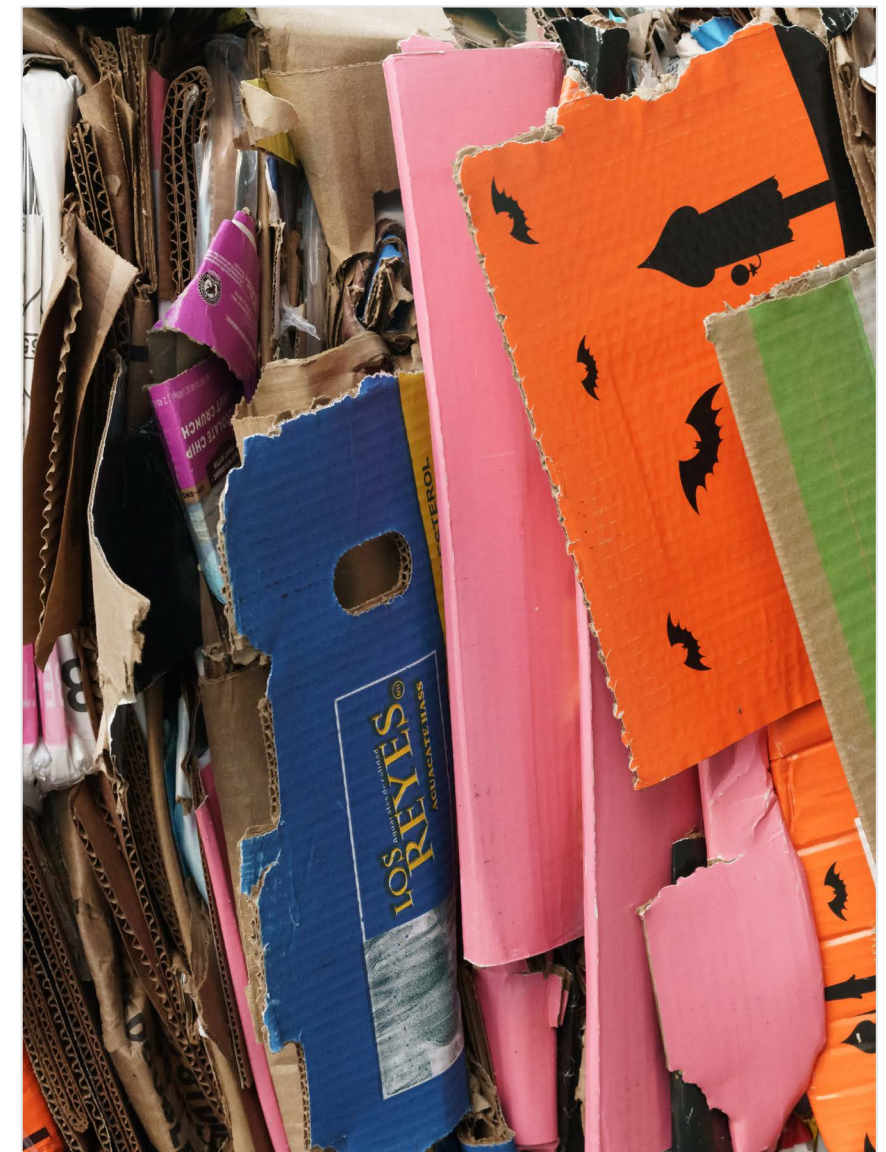
Around **two thirds of all rubbish** produced in Germany gets recycled every year!

Germans are **very conscious of the need and importance of recycling**. They achieve this by implementing legal measures encouraging companies to recycle but also by taking this issue very personally.

In big German cities, you normally find **recycling containers** for glass, paper and biological waste **in the inner yards** of each building (or in areas where only people living in a particular building have access), since rubbish collection is paid individually through a **rubbish tax (Müllsteuer)**.

There is even the possibility of knowing when your rubbish is going to be collected with the **rubbish collection calendars (Müllabfuhrkalender)**! This way you can plan when it is most convenient to bring your rubbish down to the bins.

For **glass**, however, you need to go to **specific points** in your neighbourhood to find the containers.



WHAT BELONGS WHERE?

There are six different types of rubbish bins:

Plastic and packages go in the **yellow** container.

Paper and cardboard goes into the **blue** container.

Biological waste or **Biomüll** (*biogarbage*) goes into the **grey or brown** container.

Glass goes into the **green** container, but you will normally not find glass containers next to other containers.

Sometimes there are **different containers for different types of glass**: white glass, brown glass and green glass.

Restmüll (everything that's not glass, paper, biological or specific waste).

Be careful with throwing away bottles with **Pfand**! They get recycled at the supermarket and you get your deposit back.

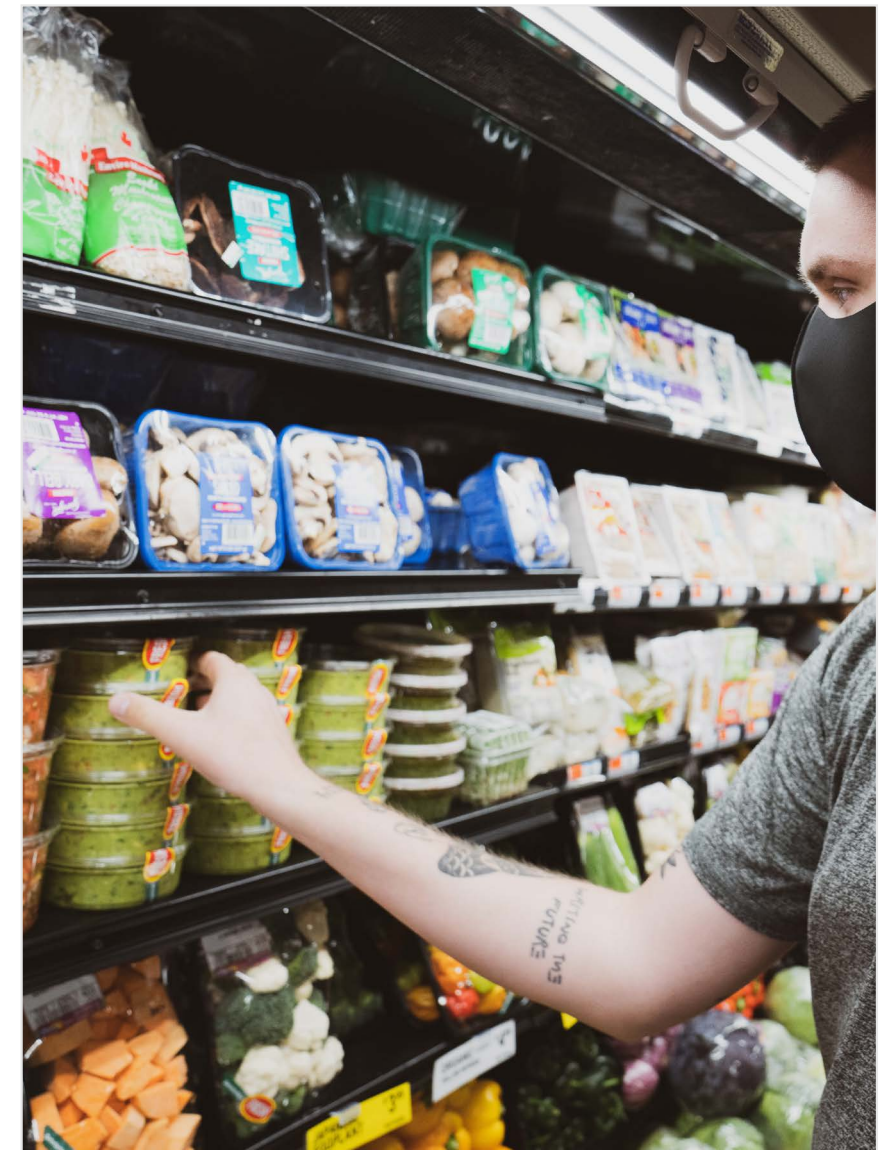


GERMAN SPÄTIKULTUR

Aside from the usual **supermarkets**, it is very common in Germany to buy at the **Spätis** or **Spätkauf** (literally meaning *late purchase*).

Spätis are shops that are **open 24 hours a day and 7 days a week**. In bigger cities, like Berlin, you can find them on almost every street corner. Spätis make it **easy to buy food on a Sunday**, when all of the other supermarkets are closed. They are also a good place to buy drinks for a party at a friend's place on a Saturday night!

Going to a **Späti**, or a **regular supermarket**, is always an experience for a language learner!



HOW MUCH FOR A LETTER?

The **prices** of sending postcards, letters and packages when using Germany's postal system (**Deutsche Post**) depends mostly on their **size** and **weight**.

Another important factor that makes your **Sendung** (shipment) more expensive is whether you want to send it via **registered post (mit Einschreiben)**. If you do this, you can track your letter or package online with your **Sendungsnummer**.

A stamp for a regular letter (around 20g) costs **typically less than 1€** both for sending letters inside of Germany or for international letters. If you want to send it **via registered mail** you will need to pay **an additional 2 to 3€**.

These costs will be higher if the weight and size of your letter or package are bigger. If you pay a bit more, you can have your package **delivered personally to your addressee** so that he or she must confirm the receipt **by signing**.



HOW TO GIVE A TIP

In German restaurants it is very common to pay additional money as a tip for the service. Normally, it is **between 10 and 15 percent**, but most people leave even more if they have especially enjoyed the service.

Giving no tip at all is also fine, but it is perceived as sending the message that **you are unhappy with the service** you have received.

When you ask for the bill, a waiter will always come to you with a wallet and **will let you know exactly how much your bill is** (either by telling you or with a ticket). This is the moment **you have to tell the waiter the total amount that you want to pay**, including the tip.

This means that in Germany, as opposed to other countries, **it is uncommon to leave the tip on the table** or a plate after the waiter has left. You can also pay the total amount, including tip, with your credit card.

You may want to think about how much tip you want to leave **before you ask for the bill**, so that you have enough time! 10 percent is also easy to quickly work out mentally.



WHAT IS MY SIZE AGAIN?

Clothes shops in Germany normally use the **standard European sizing system**.

Shoe size: for women, they range from **32** to **45**. Men's can go up to **52**, but are typically between **41** and **46**. You can get half shoe sizes like **38.5** (you read it: achtundreißig**einhalb**).

Shirts, t-shirts, coats and jackets: **XS, S, M, L, XL, XXL...** (as in extra small, small, medium, etc.) They are different for men and for women and sometimes sizes vary slightly in different shops.

Trousers: They are generally sorted by **waist size in inches** and the **length of the leg in inches**, so your size will look something like **32 / 31**. Sometimes you will also find sizes in the **XS-XL** scale.



RENTING A BIKE

The use of **bikes** for **everyday transportation** is very popular in Germany. Many people rent **e-bikes** using apps.

Big German cities generally have **bike lane networks**. Many of these lanes are segregated from car traffic.

Cycling comprises of 13% of all traffic in Berlin and almost 20 percent of all streets have a bike lane. Plans are underway to make this number bigger, including building bike highways and big parking lots for bikes.

Munich has a first-class cycling network that comprises of **50% of the total road network**, and cycling accounts for 17% of all traffic. There are even plans to build a **100km bike superhighway** between Duisburg and Hamm.

Whenever there is no bike lane, **cyclists are allowed to ride on the main road**: car drivers are generally very considerate with cyclists and give them preference.



DRIVING IN GERMANY

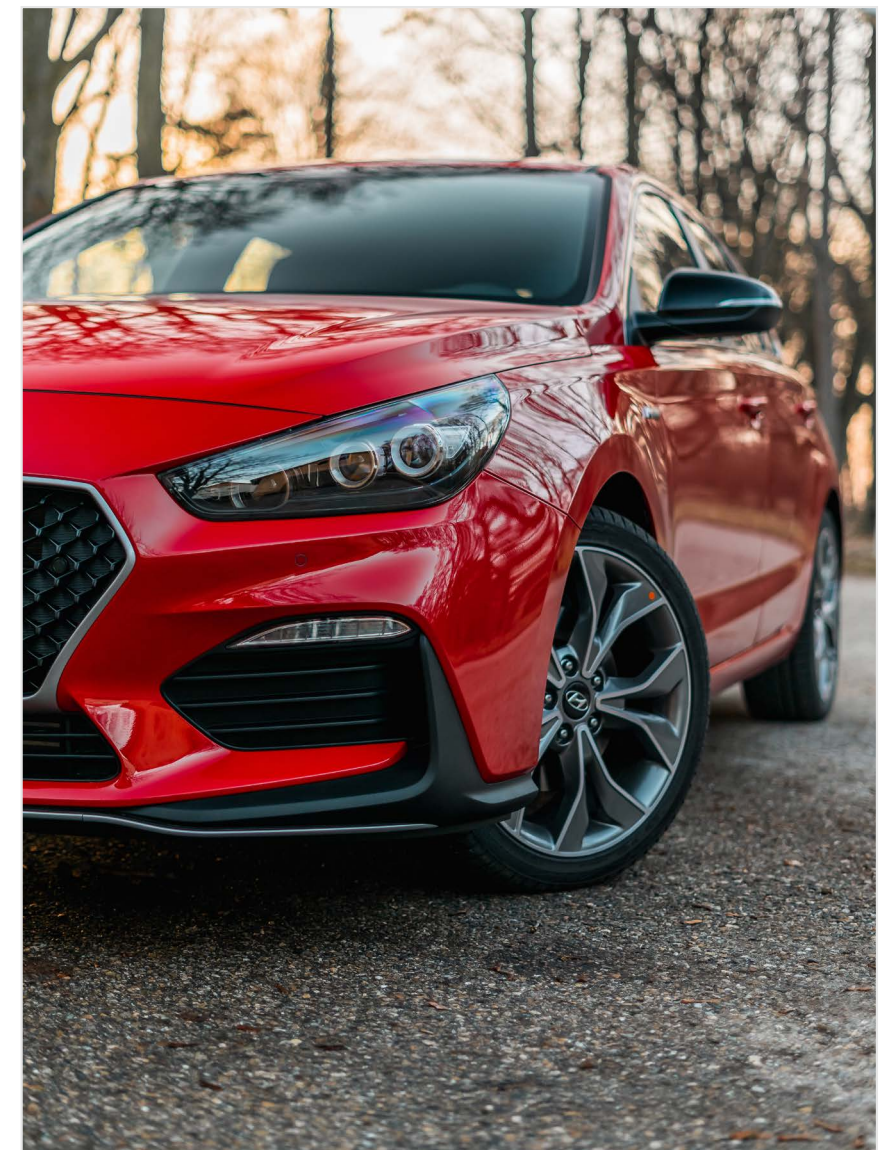
In Germany, people are allowed to drive a car from the age of **18** (or 17 when accompanied by an experienced driver). **Driving licences from other countries are normally valid in Germany**, especially from countries within Europe. These are important things to consider when driving in Germany:

Some German motorways (**Autobahn**) have no speed limit (**Tempolimit**), but a speed of **130 km/h** is recommended. However, this is not the case on all motorways: make sure that you are aware of the speed limit every single time you drive!

German motorways are **free to use**: there is **no need to pay a toll**.

Some **car rental companies** allow for one-way car rentals, this means you can give the car back to the same company in your destination city. Normally they do not set any limit to the amount of kilometres you are allowed to drive.

The use of **apps to rent a car** are becoming increasingly popular. If you are subscribed to the service, they allow you to **spontaneously pick up a car** close to your location at the click of a button!

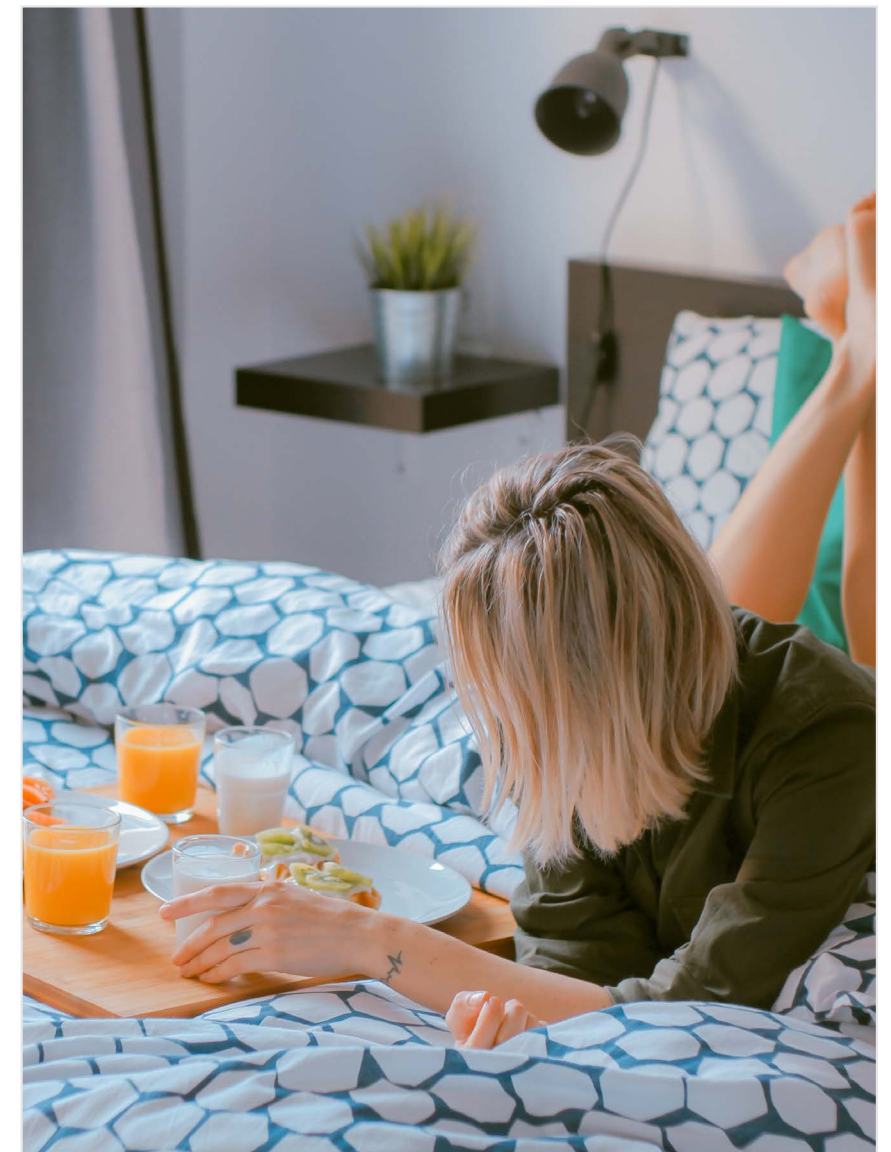


AT THE HOTEL

Tipping is generally expected in German hotels.

This includes tips for room service, luggage carriers, parking clerks and concierges (if they arrange any special service). The amount is normally **between 1€ and 5€ depending on the service**. For room service, it is common to **leave a tip on the pillow or the nightstand** when you leave the room. To make clear that it is a tip, say **Danke** when giving it to the hotel employee or you may prefer to leave a note. It is also possible to leave a totalised tip at the reception desk before paying for all services received. However, it is **uncommon to round up the hotel bill** when you are paying.

It is also worth noting that Germans are known for **leaving towels on chairs next to the beach or the swimming pools** to reserve these seats. If you want to laze in your favourite sunspot, you may want to wake up early!



HOLIDAYS IN GERMANY

There are official set national holidays and regional holidays called **Feiertage**.

These vary in every **Bundesland**, so you may want to check the holidays of the one you live in.

However, there are some national holidays which are celebrated **bundesweit** (all across the federation). The most important one is **October 3rd, Tag der deutschen Einheit**, or German Unity Day. This day celebrates the **reunification of Germany (Wiedervereinigung)** after The Wall of Berlin fell.

Other famous holidays are, of course, **Christmas (Weihnachten)** and **Easter (Ostern)**.

May 1st is always **Labour day (Tag der Arbeit)** or simply **Erster Mai**, which is a big celebration in Berlin's Kreuzberg quarter. There are also two religious holidays: **Ascension day (Himmelfahrt)**: 40 days after Easter) and **Whit Monday (Pfingsten)**: 50 days after Easter).

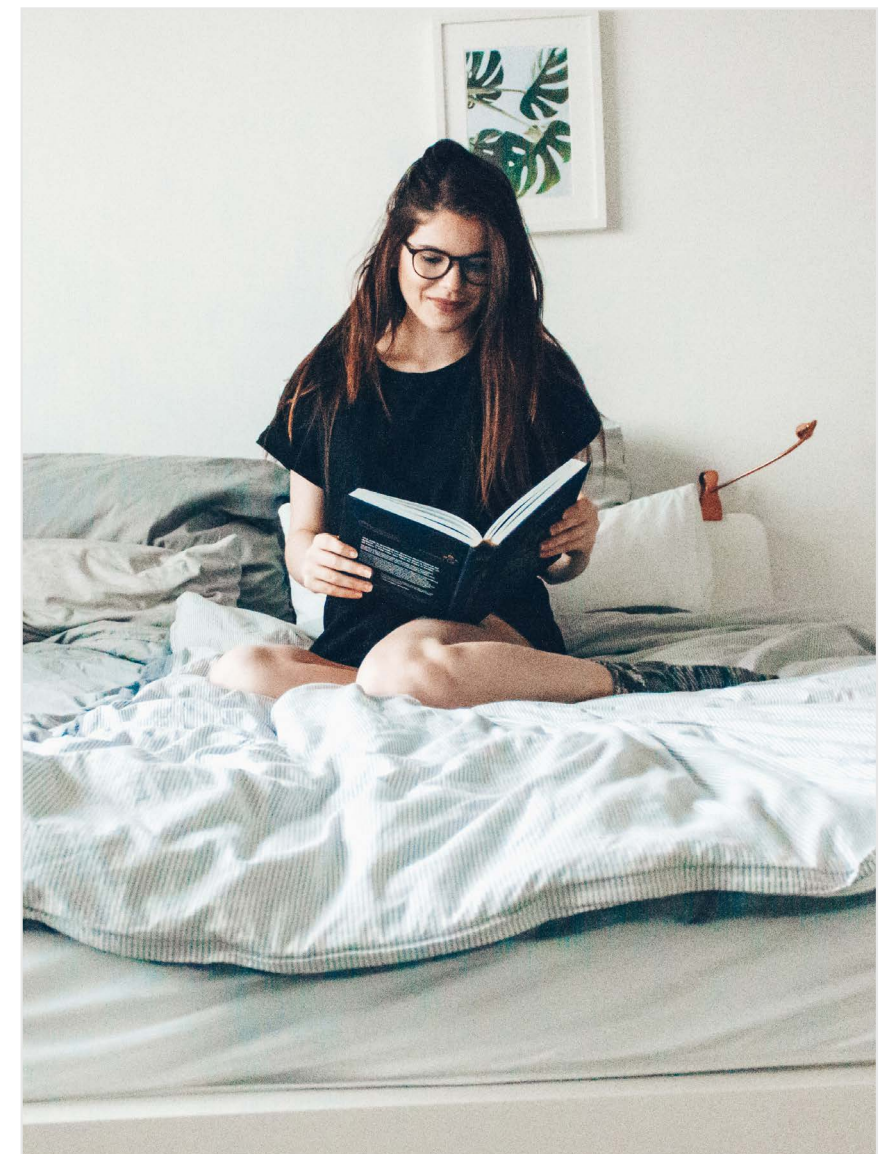


TAKING A DAY OFF

If the official holiday falls on a Tuesday or a Thursday, you may want to **take a day off between the holiday and the weekend**. This is called the **Brückentag** or **bridge day**.

Some companies require you to take those days off since the office, shop or working space remains closed. Make sure to double check you holiday allowance, **you may need to keep some for these days**.

This is similar for the Christmas period encompassing the days between the official holidays of **December 25th and 26th**, and **January 1st**. Some companies remain closed during the whole week and require you take the additional days out of your days off. In some **Bundesländer**, **this may go until January 6th**, which is a regional holiday celebrating the **Dreikönigstag** (or the Day of Three Wise Men).

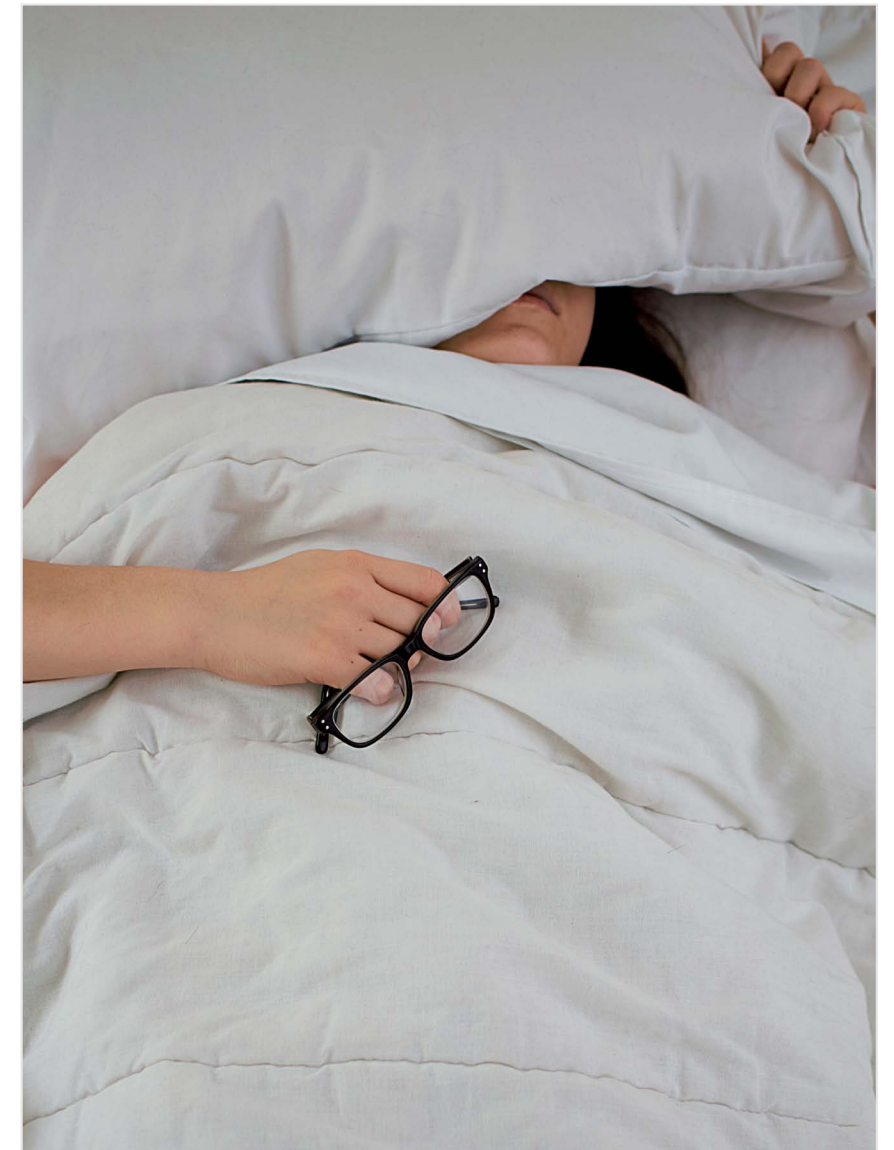


CALLING IN SICK

Sickness is taken very seriously in Germany.

From a German perspective, there is a general perception that **you should not go to the office if you are sick**, mostly because you could transmit your sickness to other colleagues. This may be shocking for people coming from working cultures where struggling to come to work while you are sick is seen as a sign of dedication and commitment. As the Germans say, **krank ist krank** (sick is sick). If your German employer sees that you are sick, he or she is likely to kindly ask you to go home.

Sick leave policies are different in every company but you **always need to let your employer know if you cannot come to the office due to illness**. After typically one or two days (this depends on the company), you will need to go to the doctor to get a **Krankschreibung** (a document stating that you are sick and cannot go to work until a certain date). If you then recover earlier than the time covered by your **Krankschreibung**, you will need to visit the doctor again to lift the sick leave.



IF YOU ARE SICK...

If you are sick (or slightly sick) and you are meeting someone, it is very common **to warn people before they hug you or shake your hand**. This is not perceived as rude or impolite. Some people will even thank you for warning them before telling you **Gute Besserung!** (Get better!).

If you feel ill, you simply do not come to the office for the period specified by the doctor in your **Krankschreibung** and your employer will still pay you. However, there is a maximum limit of **6 consecutive weeks**.

There is an exception to this: If you recently got a new job and get sick within the **first month**, your employer **will not pay you the days you have been sick**. However, **your health insurance** can give you **compensation** for these days if you ask for it. Make sure to check with your **Krankenkasse** (health insurance company).



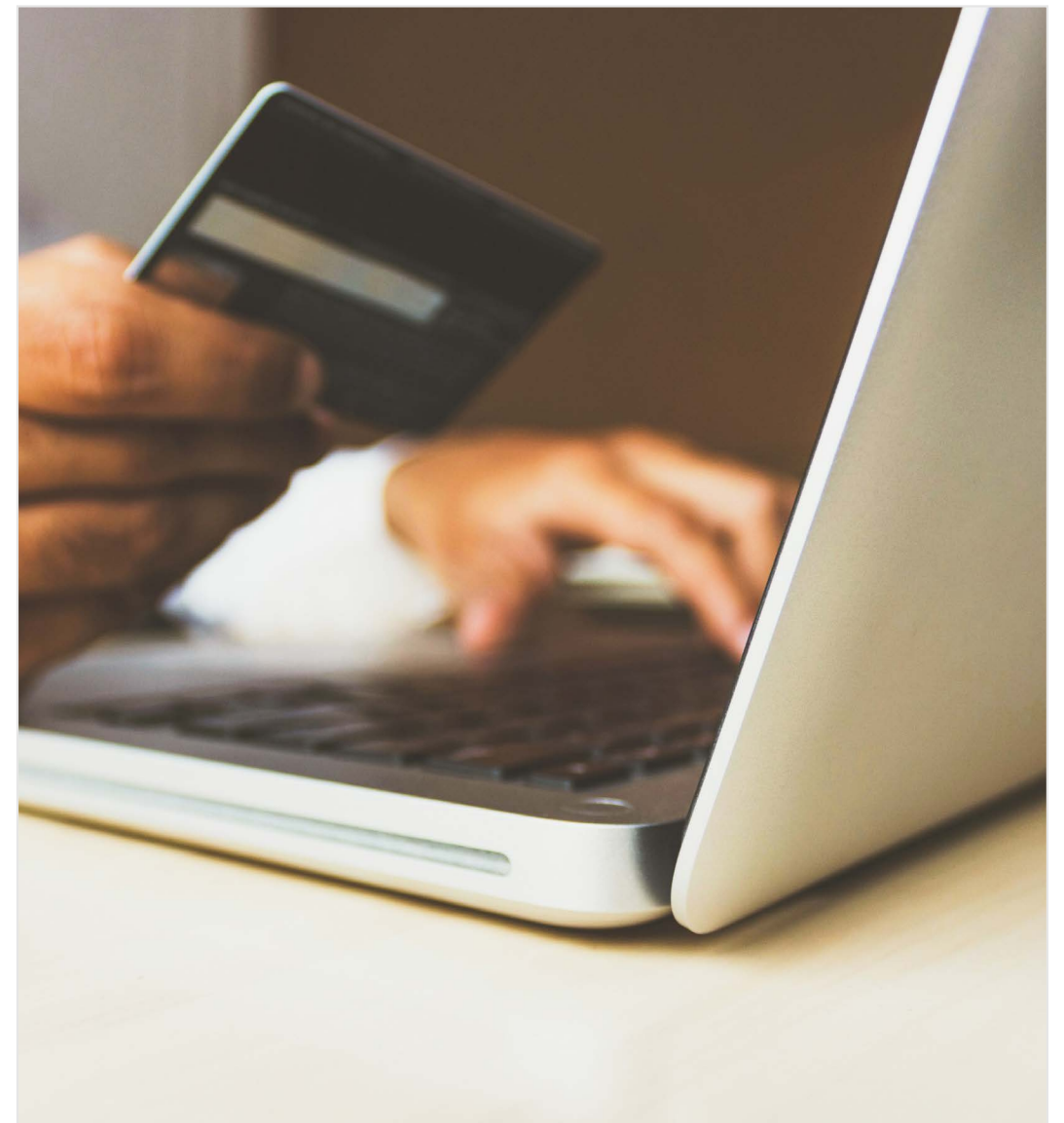
OPENING A BANK ACCOUNT

Opening a bank account is a very important step when moving to a new country.

A factor that you will need to consider when choosing a bank is the **availability of ATMs where you can withdraw money for free**. In Germany, paying with card is not as common as in other European or American countries, so it is important to **keep an eye on how much cash you have left and where you can go to get some more**.

The most important requirement that you will need for almost any bank account is the **Meldebescheinigung** (the certificate of registration, including your German address) together with your **Passport or ID document**.

Some banks now offer more flexibility in these aspects, allowing for a certain number of free withdrawals in any ATM and even support in English. **Be sure to check in advance!**



EC-KARTE

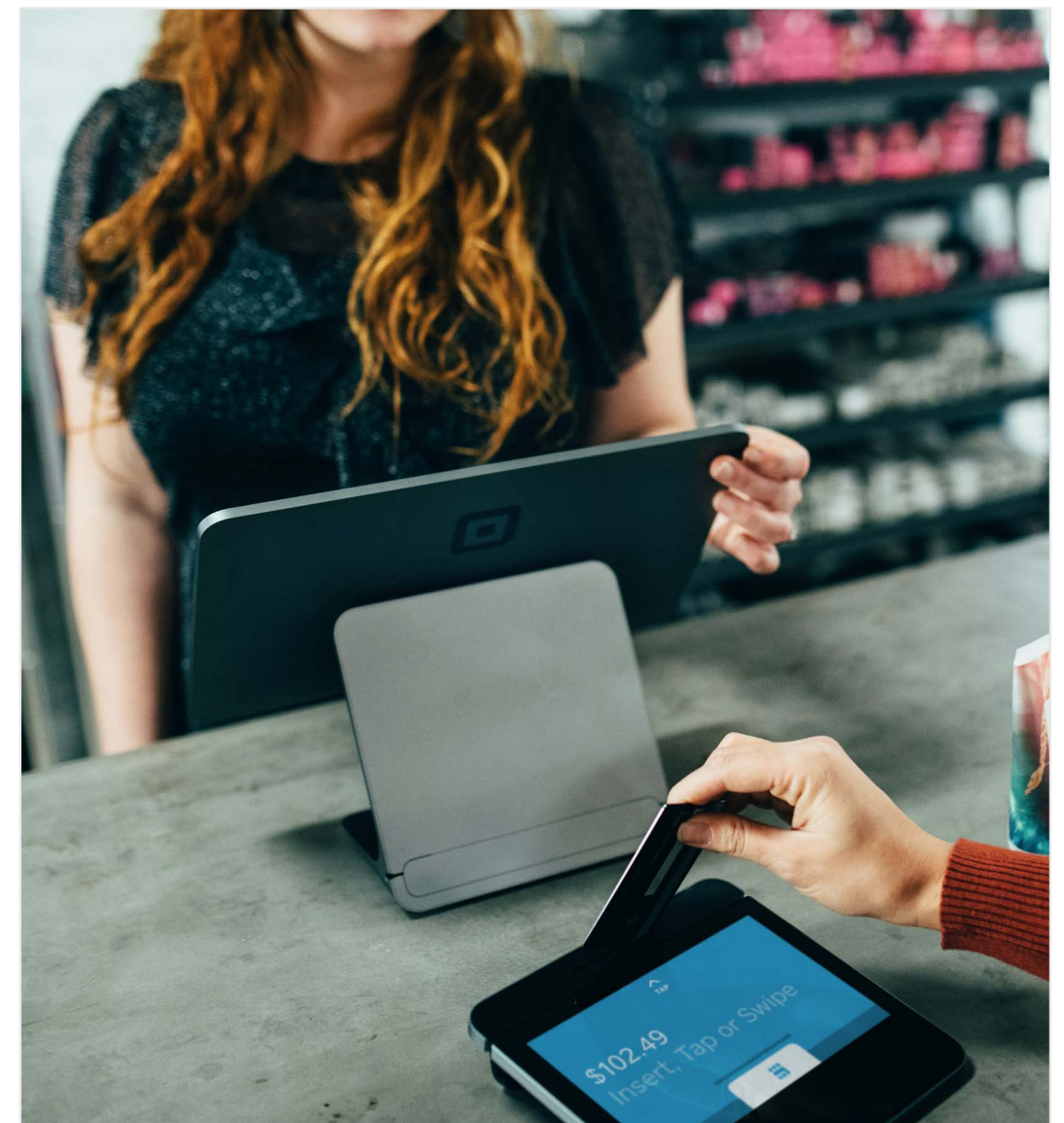
When you open a bank account in Germany, you will receive an **EC-Karte** (from *electronic cash*).

This is a particular type of **debit card** which is very popular in Germany. You can use it to both **withdraw money at an ATM** and **pay at places such as supermarkets and some restaurants**.

You can ask your bank for a **credit card in addition to your EC-Karte**. Even if you find more banks offering them for free, it is common to be required to **pay additional fees for a credit card**.

If you only have a credit card, be careful when you ask **Darf ich mit Karte zahlen?** (Can I pay with card?). Make sure you clarify that you would like to pay with your credit card. In a large number of German shops and restaurants **it is only possible to pay with EC-Karte and not with credit card**.

Be careful when **using debit cards from your home country**. When Germans say **Debitkarte** (or debit card in English) they normally mean **German EC-Karte!** If your debit card is not a German EC-Karte, it is likely to be considered as a credit card here!



FINDING A PLACE TO STAY

Due to growing demand, it is becoming harder to find a flat in big German cities.

A good piece of advice is to **avoid looking for a place in the busy months**, such as September and October. Your chances of finding a good place to stay are greater in months like February or March. Also, let all your friends know that you are looking for a flat; most people find good places through **Vitamin B** (from **Beziehung**, connections or relations).

You will also have to visit dedicated websites to find ads for rented accommodation. If that is the case, here is some advice: you are more likely to be successful if you invest **20 minutes at different times of the day to find new ads**, rather than investing 2 hours in a row, since you are likely to end up with old ads that already have many applicants. **Being one of the first applicants is key!**

Also, be careful with scam ads! Never send any money if you have not visited the flat first!



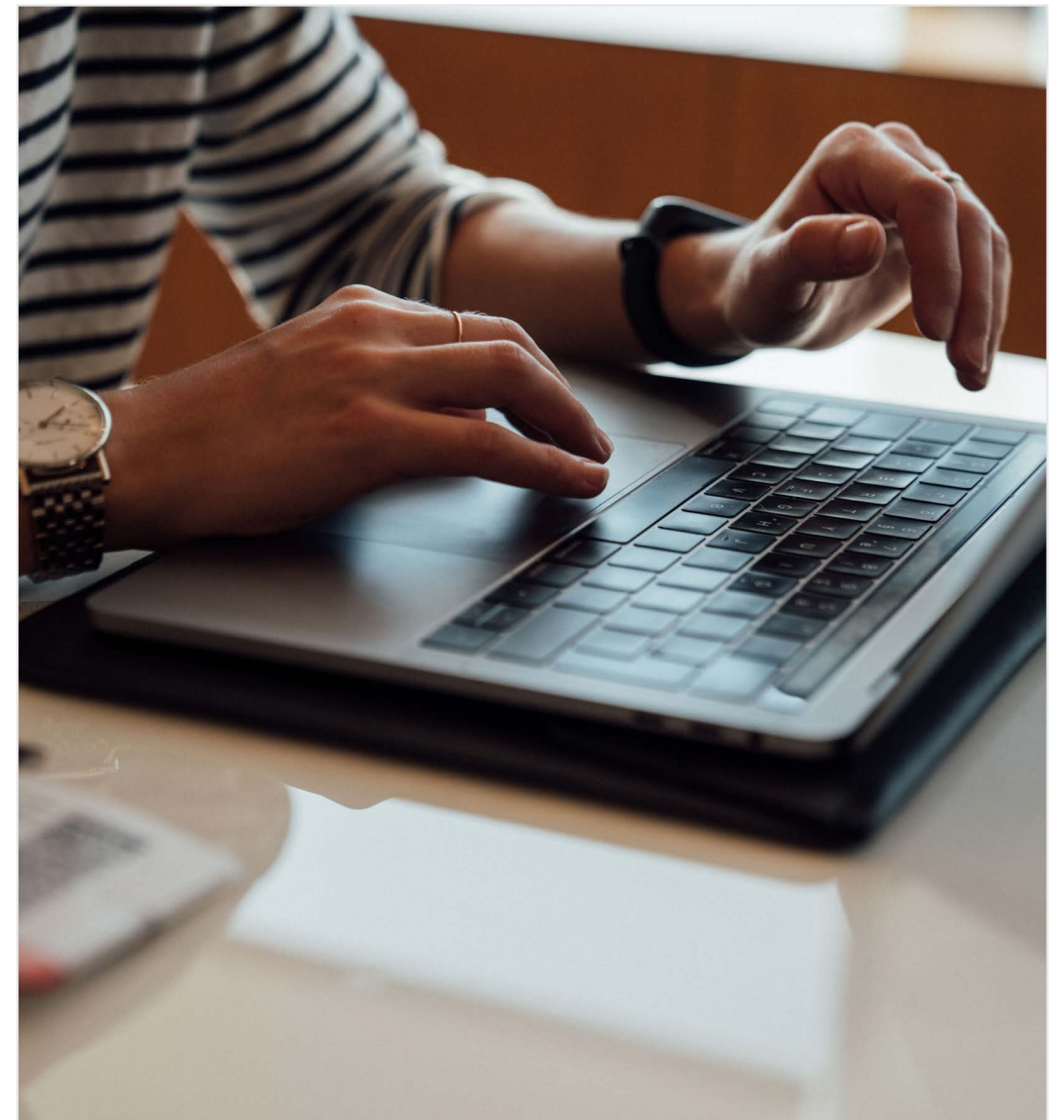
DO I HAVE A CREDIT RECORD

There are companies who keep credit records, which measure your ability to pay your rent, your debts, your bills, etc.

This credit record is automatically created once you get your **Meldebescheinigung** (your registration certificate). **Banks or phone providers will check this record** when you apply for their services to see **if you are a reliable client**.

If you do not pay back your debts, if you leave bills and fines unpaid or your bank account is regularly overdrawn, you will get **negative entries on your credit record**, so make sure to only commit to debts you can pay back.

It is common for landlords to ask you to **provide a document showing your credit record before signing a contract**. You can normally apply for it online.



OTHER IMPORTANT DOCUMENTS

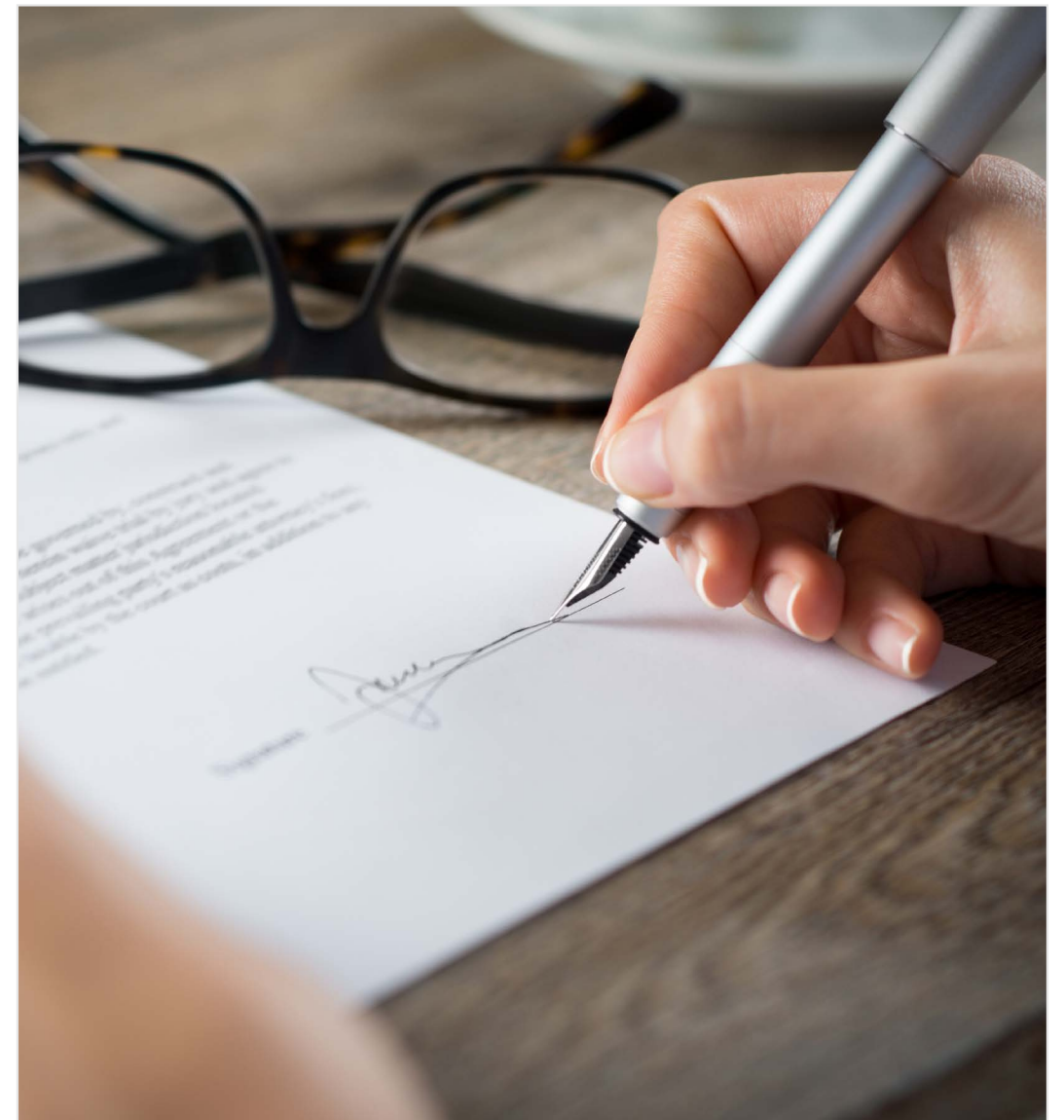
On top of the document with your **credit record and score**, there are some other documents that landlords typically ask for.

Some ask for a statement signed by your previous landlord saying that you are free of debts linked to your previous accommodation. This is the **Mietschuldenfreiheits-bestätigung** (there are many templates you can download for free on the web).

It is also not uncommon to ask for a salary statement (**Lohnnachweis**) of the **last three months**, to prove that you have a job and how much you earn.

You may be asked to provide **Selbstauskunft** (literally *information about yourself*), this is standardised form that you can download from the internet to provide personal and financial details.

Some landlords want you to have a **Haftpflicht-versicherung** (*liability insurance*) so they know that you are insured in case you accidentally break something that does not belong to you.



WHY SHOULD I REGISTER?

The idea that you need to officially register as living at a certain address is not common in many European countries.

In Germany, however, **being registered as living at a certain address is a requirement for many other things**, such as opening a bank account or getting a tax ID.

In order to register, you need to make an appointment at the closest **Bürgeramt** (citizen's office): make sure you choose the one corresponding to your **Bezirk** (district). It may be complicated getting an appointment, since many people need the services these **Bürgerämter** offer. They offer appointments on their website, in person or by calling on the phone. You are expected to be registered within the **first two weeks** of moving into your new home.

Once you register, you will get a document called **Meldebescheinigung** (certificate of registration) which you should keep and not lose!

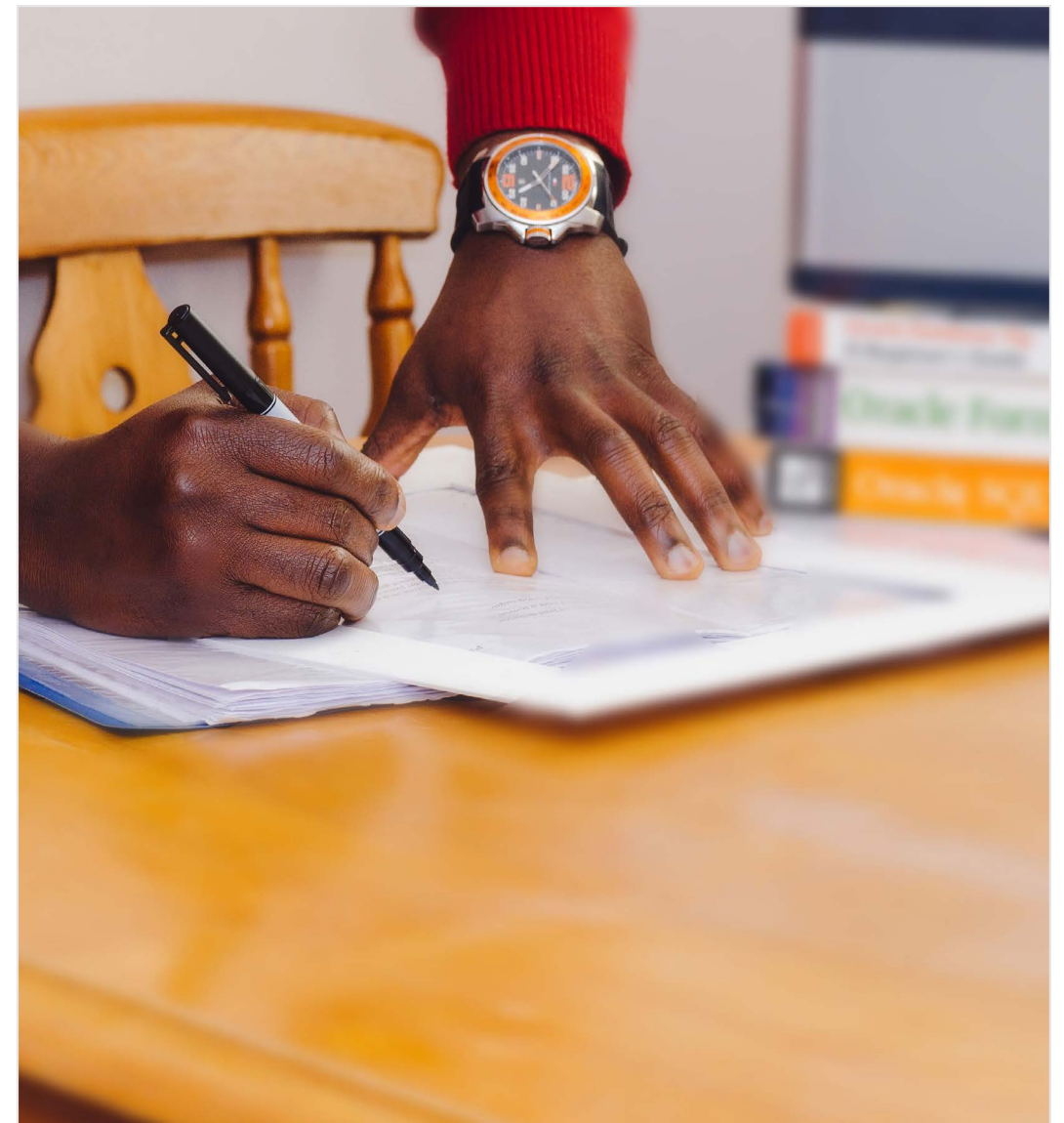


CERTIFICATE OF REGISTRATION

The **Meldebescheinigung** (popularly known as the **Anmeldung**) is going to be your second ID while you live in Germany. It is the most common official document to prove where you live.

Among the requirements, the most important one is the **Mietvertrag** (accommodation contract) including the address that will appear in the certificate of registration, as well as your ID or passport. Additional documents might be necessary, such as the **Einzugsbestätigung** (a letter signed by your landlord verifying that you live at this address). Check the current requirements at your local **Bürgeramt** to make sure that you do not miss anything.

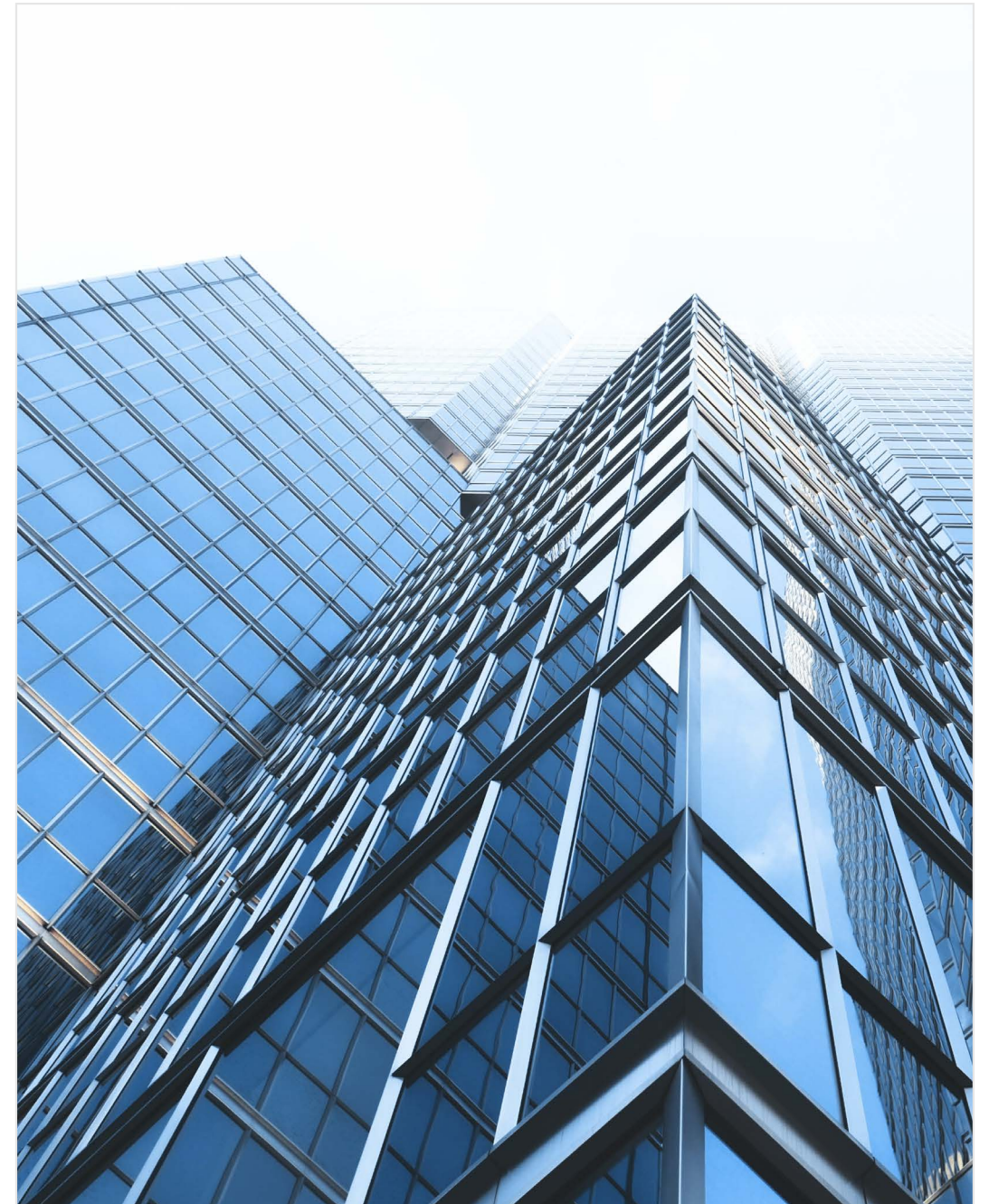
Those who hold German citizenship will simply get an official sticker with the new address on their **Personalausweis** (German ID). As a foreigner, you will get a **Meldebescheinigung** in the form of an A4 paper document.



THE BÜRGERAMT

The **Bürgeramt**, or citizen's office, is a very common institution in Germany. Not only do they provide **Meldebescheinigungen** but they also offer a wide range of other services. For instance, they issue passports and ID cards for German citizens, they make certified copies of official German documents, they issue driver's licences, etc. **They also deal with any problems related to those documents:** renewing them, reissuing if the original one is lost or stolen, etc.

Whenever you get an appointment at the Bürgeramt, **make sure that you have all the necessary documents that you need.** They normally have very specific and exhaustive lists on their website. If you miss anything, they will surely tell you **Das steht aber alles online! (it is all listed online!)** and they are normally right.



DRINKING IN GERMANY

It is very common to **gather with friends in a park for some drinks and a BBQ**. You are allowed to drink alcohol in public spaces.

In some **Bundesländer**, you are **not allowed to buy drinks after a certain time** (typically 10pm). This is not the case in big cities like Berlin, Hamburg, Cologne or Munich. In Berlin, for instance, buying drinks at a **Späti** late in the evening is very common.

In most bars and clubs **you cannot pay with credit cards nor with an EC-Karte**. There are also **no ATMs inside most clubs and bars**, so make sure that you have enough cash before going out.

In some bars you are allowed to smoke. In other bars there is a **separated smoking area**.

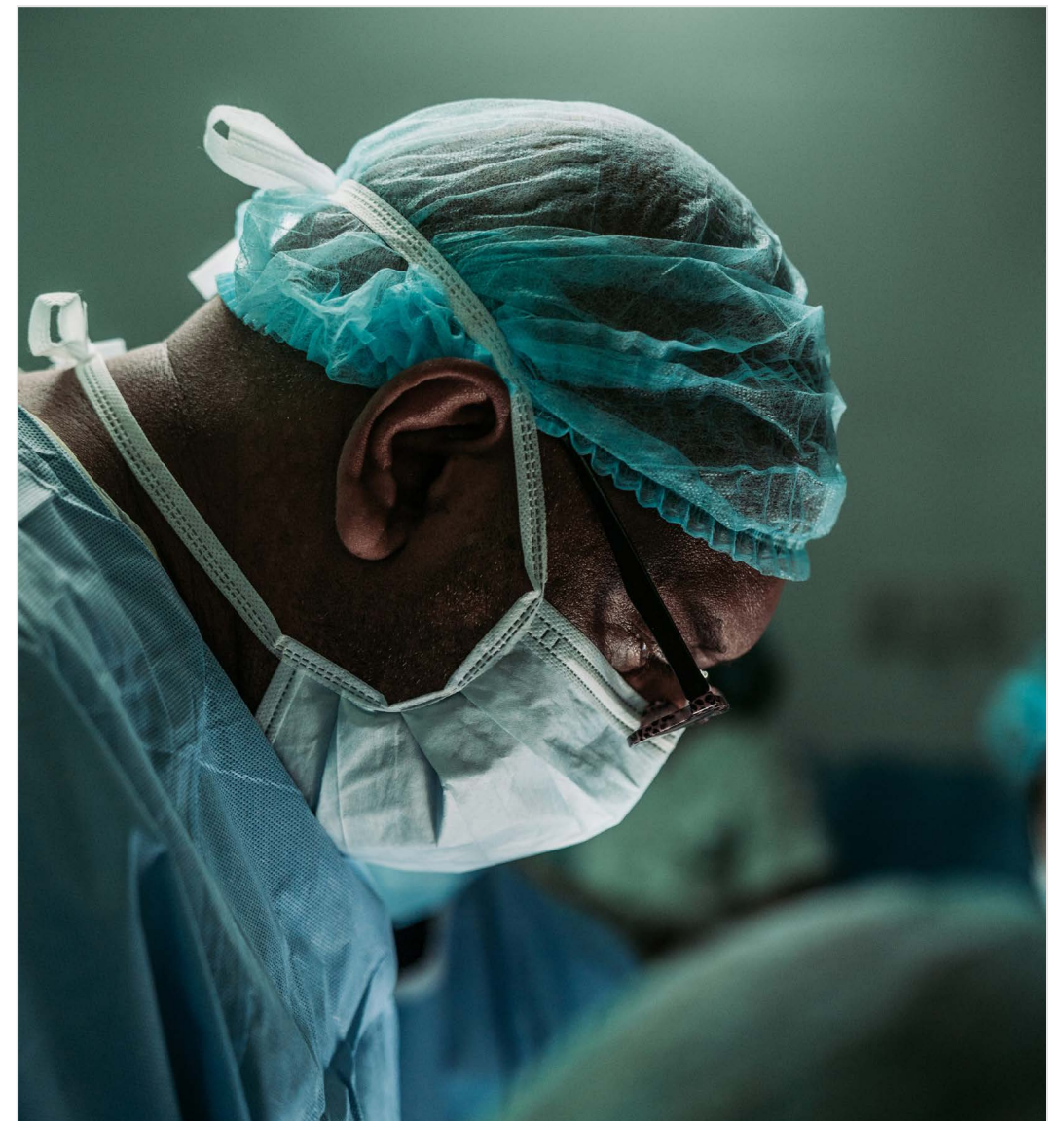


HEALTH INSURANCE IN GERMANY

In Germany, **having health insurance is a requirement** when getting a job, enrolling at university or doing many basic social activities.

Germany's health insurance system is a hybrid of a public and a private system: there are many different **Krankenkassen** (health insurance companies) that you can choose from. All of them work closely with the state to deliver their services, but **some of them are public companies and some are private.**

Someone with an average income is typically **insured with a public company (gesetzlich versichert)**. This is compulsory for people with an income that is below a certain threshold per year. **A part of the total rate is paid by your employer and the other part is taken directly from your salary.** If you are self-employed (freelancer) you need to pay it yourself. Check the **freiwillige Krankenversicherung** (voluntary insurance) in that case.



PRIVATE HEALTH INSURANCE

The rate that you pay for public insurance is related to your income, so the more you earn, the more you pay.

For this reason, **beyond a certain point, it may not be worth paying the public insurance anymore.** When this happens, people typically change to private insurance.

Having a private health insurance comes with some advantages like **less waiting time or additional services** that you would normally have to pay for in the public system – for instance, getting a private room when you are in hospital. However, it is normally very hard to move back to a public insurance if you have already changed to a private one, so make sure that it is a step worth taking.

Whether you choose private or public, bear in mind that **having health insurance in Germany is not really an option** and you should definitely **start choosing your most convenient Krankenkasse as soon as you arrive** in Germany!



INFORMATION REGARDING HEALTH INSURANCE

When you leave a job, it is very important to let the **Krankenkasse** know, **otherwise you will be covered as though you were still working.**

You can also pay additional amounts of money to get **Zusatzleistungen** (additional services) like alternative medicine, dental services, etc. that are not included in your basic insurance.

There may be a **Krankenkasse** specialised in **your particular profession** (there are **Krankenkassen** for artists, technicians, etc.). Some big companies even have their own **Krankenkasse** just for their employees.

If you want **to apply for a visa or a residence permit**, you will need health insurance. You are more likely to have less bureaucratic problems if you get one from a German **Krankenkasse**, especially if you come from outside the EU.



TYPES OF CONTRACT (1/2)

There are different types of contracts in the German working environment:

Full time contract (Vollzeit): Full time employees work **40 hours per week** (or 8 per day). Full time contracts can be **temporary (befristet)** or **indefinite (unbefristet)**. The **probationary period (Probezeit)** will depend on the duration of your contract; this will affect the notice period you or your employer have if any party wants to end the working relationship.

Part time contract (Teilzeit): Typically any job with **10 to 30 hours** of work per week that is not an internship, minijob or a student job. The amount of hours in the contract varies depending on the position, the nature of the tasks involved and the company you work for. Part-time contracts can also be temporary or indefinite.

Minijob: Minijobs are either **limited to 450€ monthly** (salary limit) or are **limited to a certain amount of days per year** (typically 3 months). There is a difference between minijobs in the commercial sector and in private households.

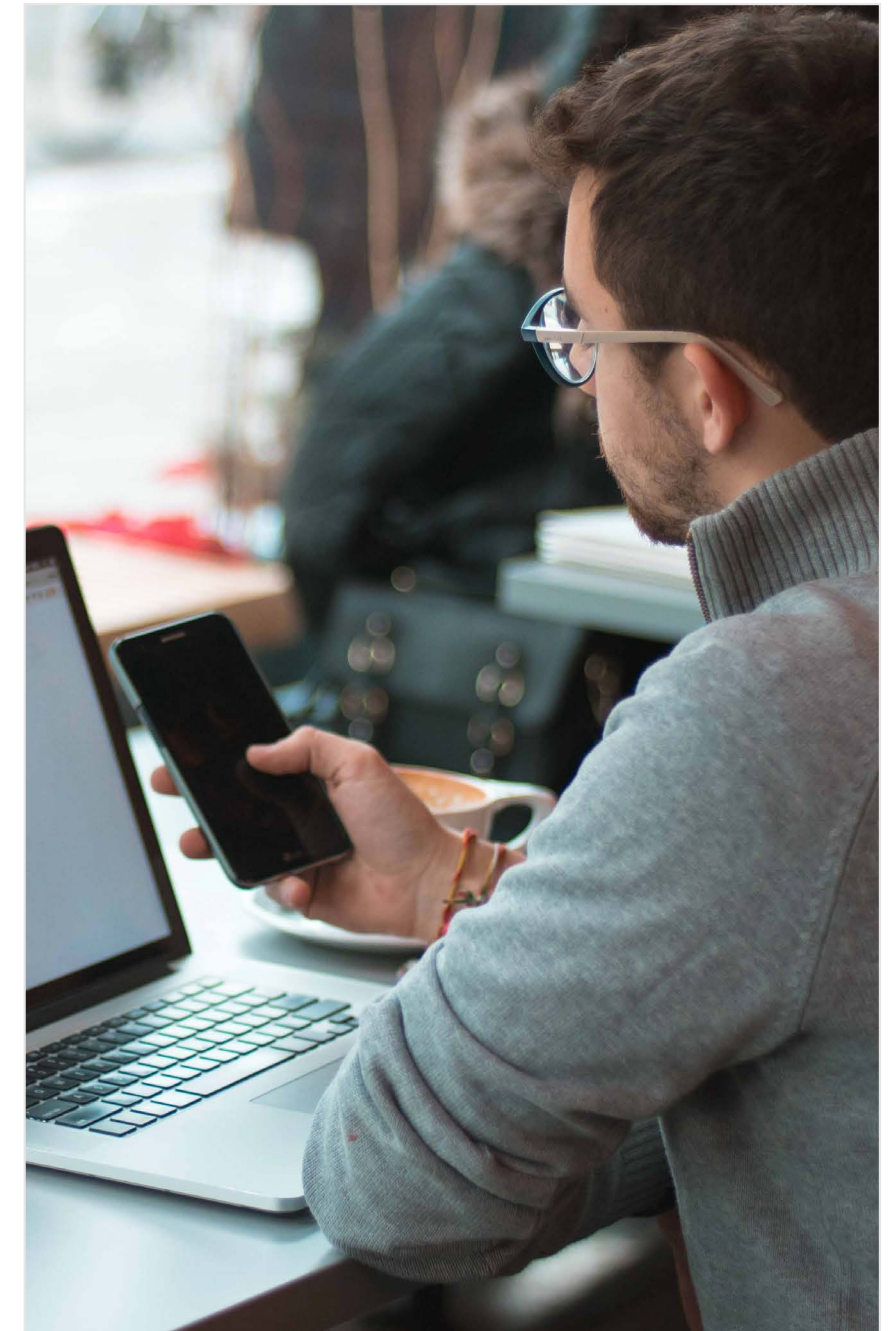
Internship (Praktikum): you do not need to be a student to be an **intern (Praktikant)** in Germany. Starting as an intern in a company is very common. If you need to do an internship as a part of a study programme, then your internship is a **mandatory internship (Pflichtpraktikum)** which is subject to different rules.



TYPES OF CONTRACT (2/2)

Student job (Studentenjob): university students are legally allowed to work **up to 20 hours per week**, even though this amount can be higher during university holidays. **These are specific jobs for students and they have many benefits**, such as flexible working hours around lectures and no need to declare taxes.

Freelance: The English concept of a freelancer encompasses two different types of job in Germany: **free workers (Freiberufler or freie Mitarbeiter)** and **self-employed** (this when you need to register your own business or **Gewerbe**). Depending on the nature of the work that you do, you will need to do one or the other. Make sure you **inform yourself** before starting to do any freelance work.



GET YOUR CV RIGHT

When handing in a **Bewerbung** (application) for a job in Germany it is important to get the **layout** of your CV right.

Nowadays, tendencies are changing and **some candidates prefer not to stick to a traditional format** in order to stand out. They use attractive colours or include a short profile before listing experience, education, languages, etc. However, **German CVs**, as opposed to CVs from English speaking countries, normally **include a photo** of the candidate. It is not compulsory, but **your employer is likely to expect to see a photo of you**. It should not be just any random selfie that you took during your last holiday, but rather a professional **Bewerbungsfoto**. If you go to your local photographer and ask for one, he or she will know exactly what you mean.



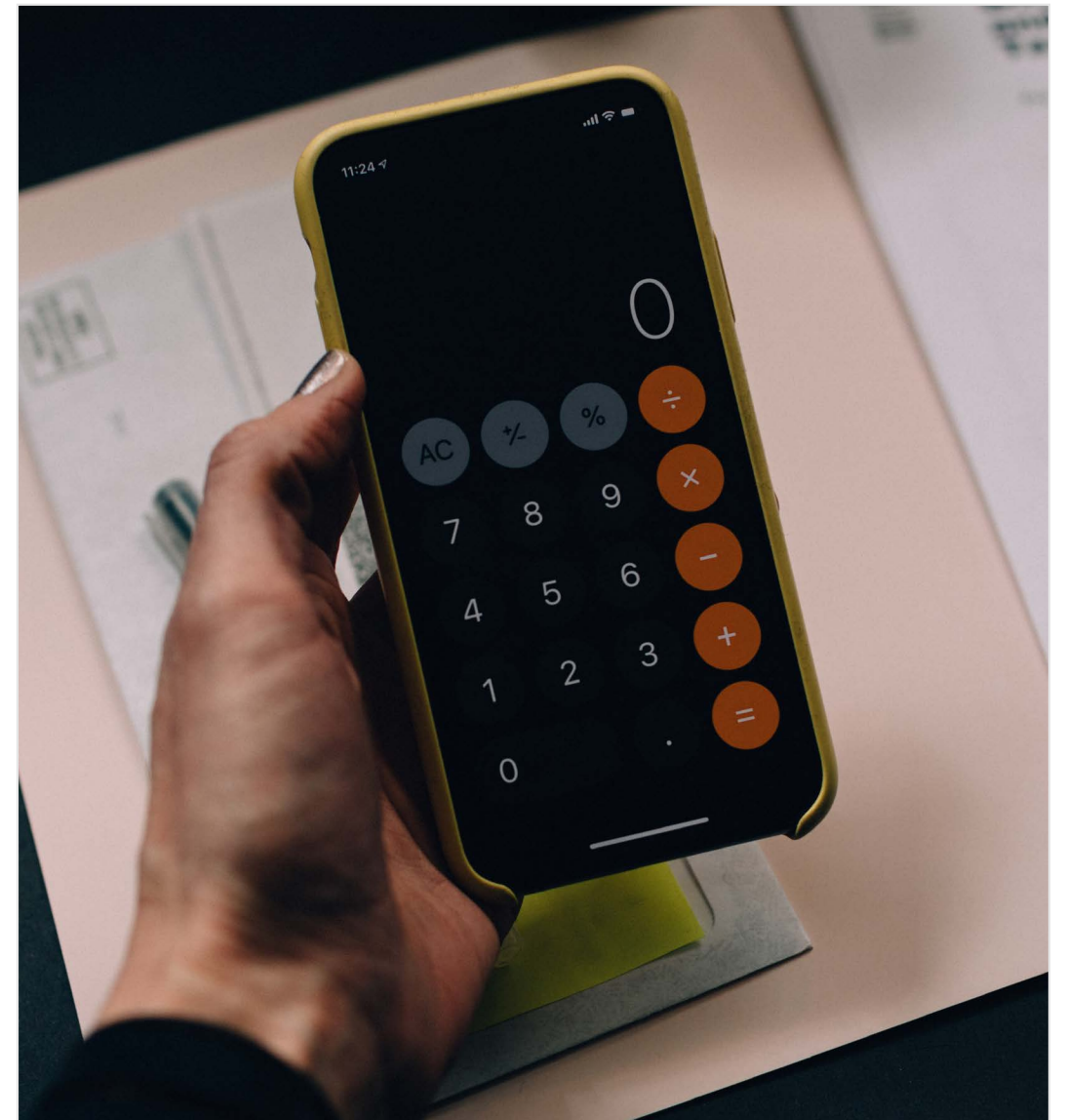
DECLARING TAXES

In Germany, most people are required to declare their taxes by doing their own **tax return** or **Steuer-erklärung**.

Typically, if you are unmarried and your only source of income is a salary as an employee, you will get a big **tax refund**!

This is a procedure that you do at the **Finanzamt** (or tax office). However, many people choose to do their tax return via various official online tools. That way, **you can get your tax return done from home** and only send necessary documents via post, when requested. If your only source of income is your salary, it is a very simple process. However, the language used in this process is normally quite complicated and subject specific, so it may be a good idea to get a **Steuerberater** (tax consultant) to do it for you. If you do not feel confident about filing in your taxes on your own but cannot afford a **Steuerberater**, there are some **online tools that guide** you through the process for a small fee.

Generally, you need to do your tax return before the end of May for the previous year. If you choose to use the services of a **Steuerberater**, make sure to book them in advance!

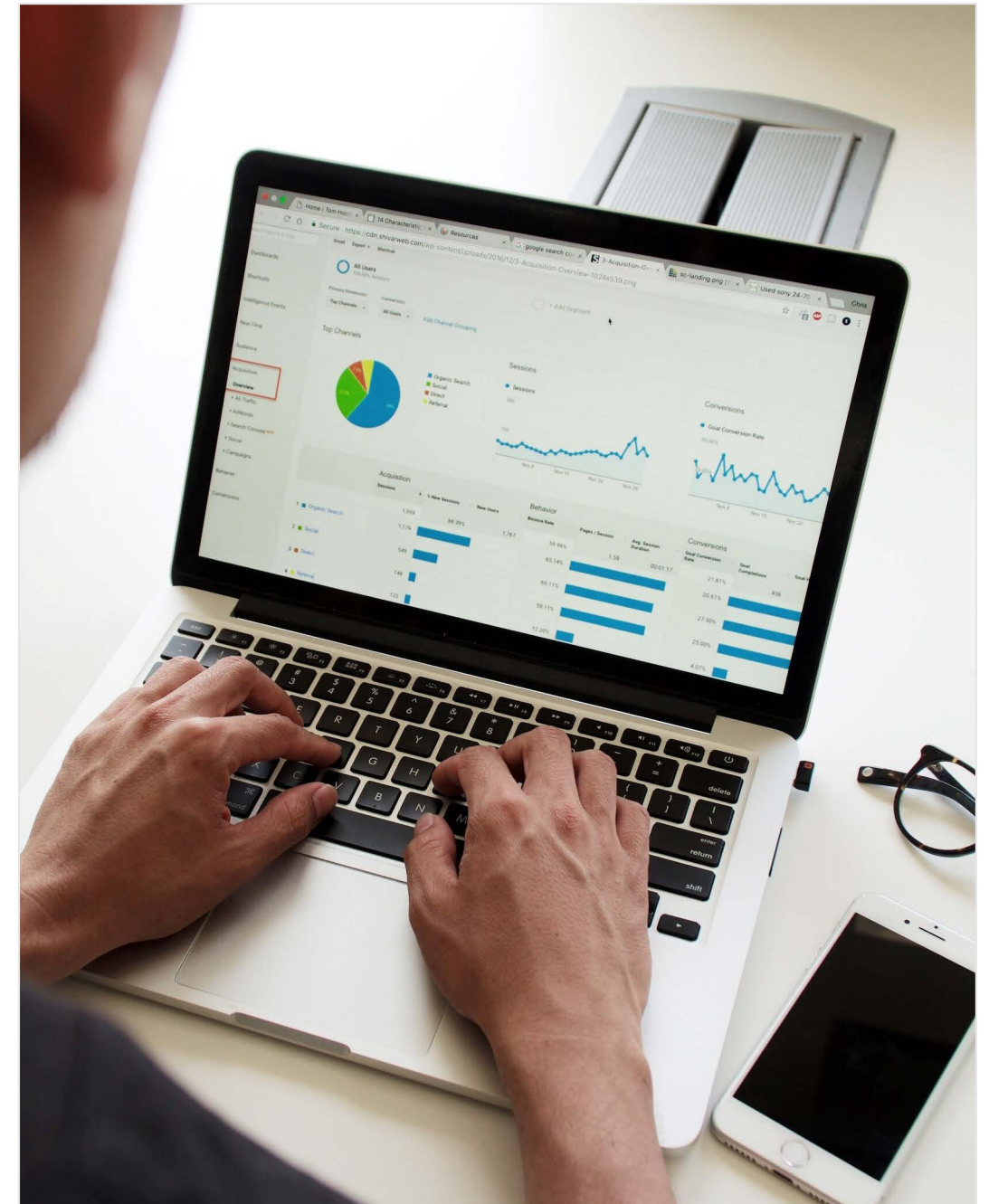


CHURCH TAX? TV TAX?

There are **some taxes that are uncommon in other European and American countries** that you need to be aware of.

One of them is the **Kirchensteuer** or church tax. This is only relevant for you **if you come from a country with a catholic tradition**. If you are baptised, this means that you are officially a part of the Catholic Church and you should pay this tax. In order to avoid paying it, you should do a **Kirchenaustritt** (church withdrawal) which is not always free (it depends on the Bundesland).

Even though it is not a **Steuer**, the **Rundfunkbeitrag** (literally: broadcasting contribution), or TV tax, is a fixed amount of money that **everybody is required to pay per household** (if you live with flatmates or family, you can divide it by the total number of people living with you). **It is used to fund German public TV and radio** and everybody is required to pay it whether they watch public TV or not. You will get a letter about it right after you get your **Meldebescheinigung**.



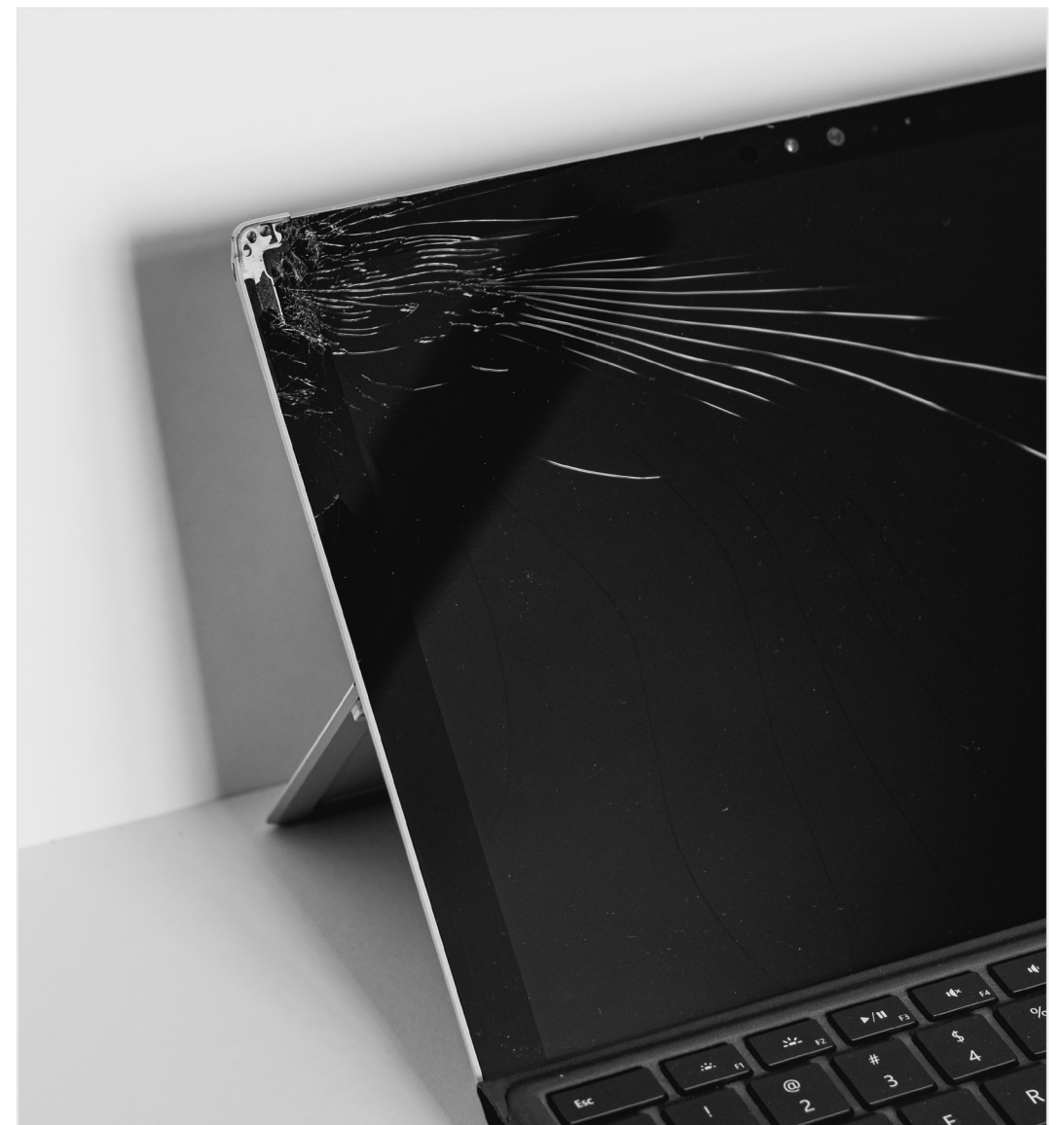
INSURANCES IN GERMANY

Germans are known for having **many types of insurances for many different things.**

Even though most of these insurances exist in most European and American countries, most people are not aware of them outside of Germany because **they are not as popular.**

The most prominent example is the **Haftpflicht-versicherung** or the third party liability insurance. It is an insurance that covers **any damage that you may cause to things that do not belong to you.** It is extremely popular in Germany and most people expect everybody to have one, including landlords! **There are many options to get it** and having one can get you out of trouble in case you accidentally break your friend's smartphone while taking a picture of him or her!

But **this is not the only insurance you can get:** there are insurances to cover accidents, your house, your car, to cover possible legal costs, etc.



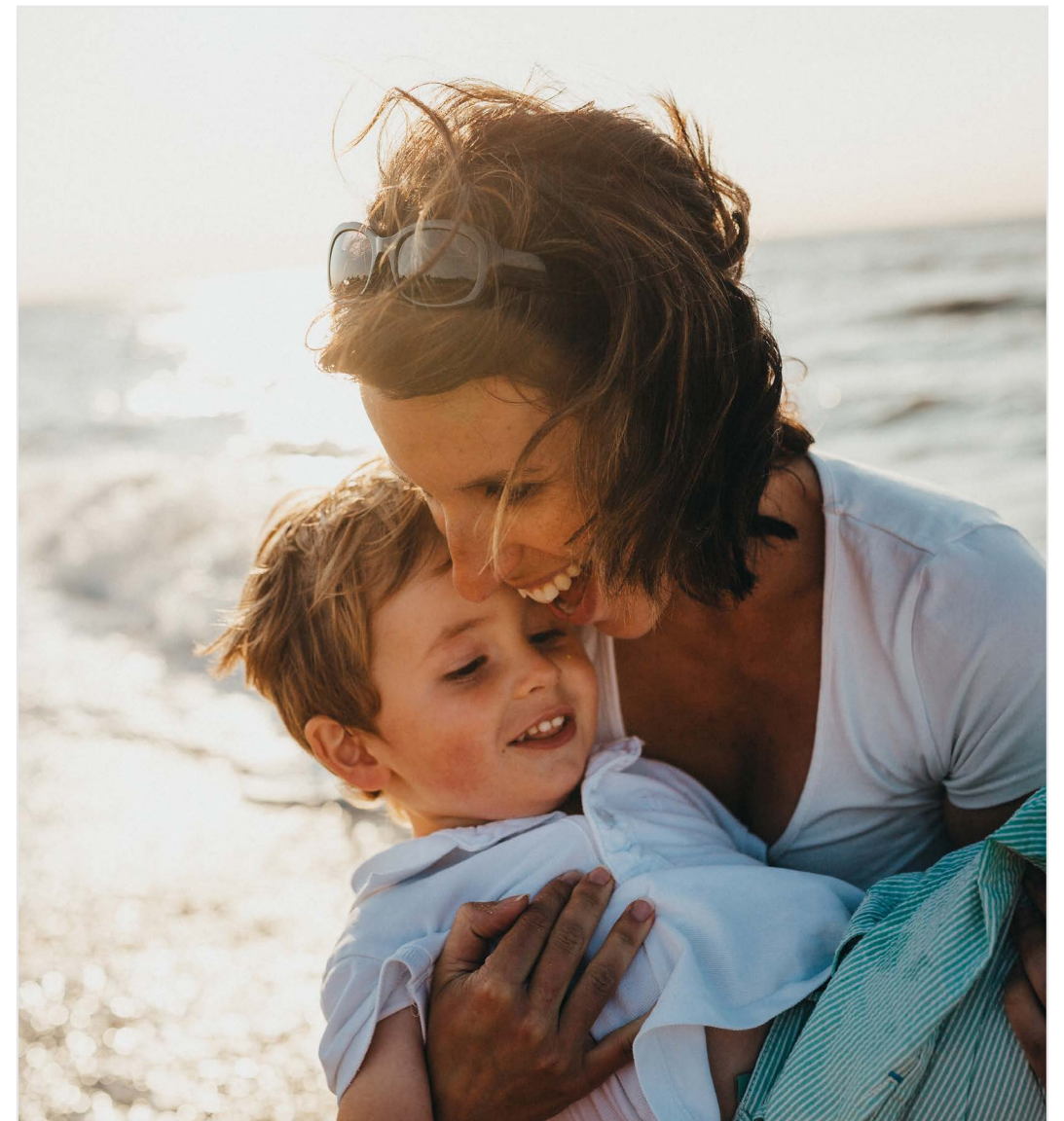
OTHER INSURANCES

On top of the **Krankenversicherung** (which is legally required to get a job) and the extremely popular **Haftpflichtversicherung**, most Germans also have an **Hausratversicherung**.

The **Hausratversicherung** is an insurance which covers everything you own and have in your house. It protects you from burglary, accidental fires, water damages due to broken pipes, etc. This is **especially important if you own expensive items**. Also consider getting it if you **live in an area which is exposed to burglars**: such as the city centre or the ground floor of a block of flats. Normally, it does not cover big windows or mirrors, for that you will need a **Glasversicherung**!

Other insurances worth noting, but maybe not strictly necessary, are the **Kfz-Versicherung** (**Kfz** is short for **Kraftfahrzeug** or motor vehicle), which will ensure everything related to your car, and the **Unfall-versicherung**, which will cover possible accidents that happen to you.

There are many more! Check the ones that are **most convenient for you** and the kind of job you have.



CULTURAL KNOWLEDGE

THE GERMAN PFANDSYSTEM

There is a **small deposit** called the **Pfand** that is required for most **cans, beer bottles and plastic bottles**.



You pay this in addition to the price of your drink and **you get it back if you take the bottle to the place where you bought it**. Normally, you can also take the bottle to another supermarket or shop, but make sure that they sell the drink you bought!

Normally you have to pay a bit more for **cans and plastic bottles** than for **beer bottles**. Big wine bottles do not have **Pfand**.

This system is in place to help **reduce waste**. People need to **collect** their empty bottles and cans and take them back to the supermarket to get their deposit back.

This is the reason why there are long queues at the **machines** in big supermarkets where you can hand over the returnable bottles. After **returning** the empty bottles and cans you normally **get a coupon** that you have to show to a cashier to get your money back.

GERMAN PUNCTUALITY

German people are generally very strict about **punctuality (Pünktlichkeit)**.



If you **meet German friends** or have an **appointment** you should always try to be on time. In general, Germans do not like being late since it is perceived as being **unreliable**.

Of course, not everyone thinks this way, but you should try to **arrive earlier for meetings**. Coming **even one minute too late** is already a reason to say **Entschuldigung!** (Sorry!) to the person who is waiting for you.

If you see that you are going to be late because of the traffic or something you cannot control, always **send a message** or **call the person who is waiting for you**. They will understand that you are doing your best to be on time.

There is a German saying expressing this idea: **Pünktlichkeit ist die Höflichkeit der Könige** (Punctuality is the politeness of kings). It expresses the idea that other people's time is worth respect.

PLAN AHEAD!

Germans like to plan events ahead of time.



It is not unlikely for a German to **invite you to a party two or three weeks in advance** (especially birthday parties, special events, etc.). The reason for this type of long-term planning is to **make sure that you have no other appointments** and that you keep the specified time free.

If you organise a party, make sure to invite your German friends well in advance. If you decide to organise **an event for tomorrow, it is very unlikely that your German friends will come**, since they probably have committed themselves to other appointments.

When you propose to do something, sometimes you will hear the expression **Lass uns darüber spontan entscheiden!** (Let's decide spontaneously about that!). This means, in the opinion of your friend, that the particular event you are discussing may not need thorough planning. But funnily enough, it sounds like your friend is **planning to be spontaneous!**

SUNDAY SHOPPING

All supermarkets and shops are typically closed on Sunday.



This day is considered to be a **Ruhetag** or a **resting day**. Only certain shops are allowed to open on Sundays, such as **Spätis, restaurants, bars or any shop located in a train station** (sometimes including supermarkets and pharmacies). If you urgently need milk or eggs, you can always go to your closest Späti or, if you can travel a bit further, to the nearest train station and do some **Sunday shopping!**

On selected Sundays **all shops are open from 13:00 to 20:00**. This regular event is called **verkaufsoffener Sonntag** (literally: Sunday open to sell) and will fall on a different Sunday in every **Bundesland** or region. On these chosen dates, you can enjoy the clothes shops, electronics shops, or even whole shopping centres!

TABLE MANNERS: DOS AND DON'TS

German dining etiquette is not very different from that of other European or American countries, but there are some things that you may want to keep in mind:



Before starting to eat, **you should wish everyone a good meal**. There are different expressions you can use to say this. The most common one is **Guten Appetit!** (similar to French's *bon appetit!*). You can also say **Mahlzeit!** (especially with Austrians) and, if you are with friends, you can also say a shorter version of Guten Appetit: just **Guten!**

When **toasting** with one another, use the word **Prost!** or **Zum Wohl!** It is also very important that you **look in the eye of the person you are toasting with**. Not looking in the eye is considered to bring bad luck! This may feel a bit strange for you at the beginning, but it is such a widely spread habit that you will find yourself doing that also with your non-German friends very soon!

AT THE SHOPPING CENTRE

German Einkaufszentren (shopping centres) are very similar to the ones in other countries and you will see that **the most famous clothes shops in your country are probably also here** – sometimes even selling the same pieces! There are just a couple of particularities that may catch your attention!



Shopping centres in Germany **usually have big supermarkets in them**. The reason is mainly to make it easier for people to **combine clothes and food shopping**. You will always find one or two of the major supermarket chains in every shopping centre.

In German shopping centres (as well as in train stations and many other public areas), you normally **need to pay** for the use of **public toilets**. Sometimes you will find the cleaner at the door with a plate requesting you to leave **a small payment**.

Remember that on some chosen dates every month, shopping centres (as well as many other shops) are open **on Sunday**, on the **verkaufsoffene Sonntage**.

German shopping centres are **normally open until 9pm**.

SMALL TALK

As opposed to what you might have heard, Germans do engage in **small talk**.

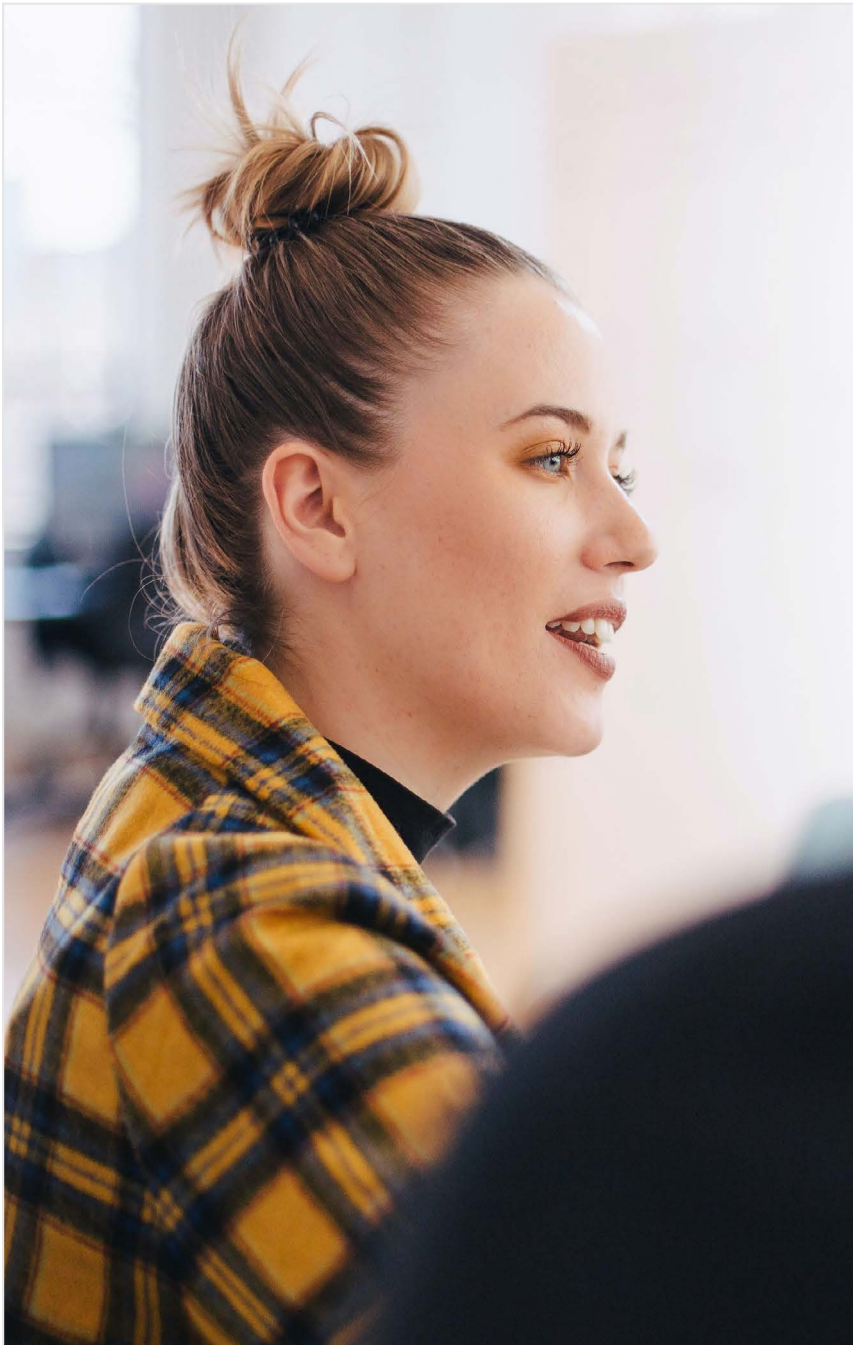


German small talk conventions are probably different from your country's, so it may feel a bit alien at the beginning. For instance, **it is not very common** to have small talk **in a working environment** or in business meetings. But you will see that your German colleagues talk a lot during their **lunch break**.

In general, Germans are wary of **talking about personal details with strangers**, so you may want to avoid asking personal questions, even if you are doing it just for the sake of a nice conversation. This does not mean that you can only **talk about the weather** (even if that is generally a very good ice-breaker). Germans generally enjoy **commenting on the juicy details of specific topics**: food, sports or the latest news are always good choices.

At the end of the day, it is also a matter of **personality**, and some people just like to talk more than others!

GERMAN CONVERSATION ETIQUETTE



It is perceived as **very rude to interrupt others** while they are talking, even if it is just to correct an inaccuracy. Allow each speaker to make his or her point before responding, or you may hear **Darf ich bitte ausreden?** (Can I finish my talk?). Even in controversial debates, everyone is expected to have their turn.

The question **Wie geht's?** (How is it going?) is normally **not used in the context of informal small talk with strangers**. You can use it to start a conversation or to inquire about how the other person is doing (because you have not seen him or her in a long time), but **typically only with friends or people you know**.

You will see that you can use the formal **Sie** with colleagues or even your boss, but also **be fun, friendly and even make jokes**. Using the **Sie** does not mean that you need to stick to solemn or serious topics.

NIGHTLIFE IN GERMAN CITIES

The nightlife in German cities is known to be one of the best in the world.



Every big city has very different options to enjoy a night out. Cities like **Berlin**, **Hamburg** or **Cologne** have a **clubbing scene** that is considered a reference to the world. There are many different **bars and clubs for any type of taste**: from mainstream pop to hard-core rock, including Latino music, hip-hop, house, and, of course, the very renowned techno scene.

People normally go out at around 9 or 10pm, **gather in a bar for some drinks** and then go to a club at around midnight. Clubs are normally open until 6 or 7am.

In cities like Berlin, **you will find clubs that are open until later than that**. Some are open throughout the whole weekend!

GERMAN GREETING ETIQUETTE

In Germany, as opposed to some other European countries, **it is not common to greet friends with a kiss.**



Kisses are considered very intimate expressions of affection and **are normally kept for loved ones**, such as immediate family, boyfriend or girlfriend, very close friends, etc.

When meeting a stranger, you only greet them by **shaking or waving hands**, and introducing yourself at the same time by saying something like **Schön, dich kennenzulernen!** (It's nice to meet you!). If you are in a formal situation, you may **stick to shaking hands** and using the **Sie** form: **Sehr angenehm, Sie kennenzulernen** (It's a pleasure to meet you!). If you are meeting **friends you know well**, the common greeting is a **hug**. If you really like that friend, **you may hug him or her tighter!**

If you have not seen that friend for a long time, you may say **Lange nicht mehr gesehen!** (Long time no see!)

MY FRIEND? DO YOU MEAN MY BOYFRIEND?

In German, the words **Freund** and **Freundin** usually mean what the English word **friend** means, but they also mean what you refer to in English as a **boyfriend** or **girlfriend**.



If you say **mein Freund** or **meine Freundin** (with the possessive determiner **mein-**), you normally refer to **your boyfriend or girlfriend**. If you want to refer to a friend, you would rather say **ein Freund von mir** or **eine Freundin von mir** (with the indefinite article **ein-** and then the expression **von mir**): this way you imply that there is more than one, as opposed to the use with the possessive determiner **mein**, which implies in this context that there is only one.

However, **if it is clear from the context** that the person you are referring to is not in a formal relationship with you and is just your friend, you can also call them **mein Freund** or **meine Freundin**. Just make sure that you get the not-always-so-clear difference between friendship and love right, or you may hear something like **Lass uns Freunde bleiben!** (Let's stay friends!)

BEER AFTER WORK

In Germany, investing in your social life is considered key to having a good work-life balance.



The concept of **Feierabend** (end of working day, literally meaning celebration evening) is a very important part of German culture. You normally do something after work, like drinking a **Feierabendbier** with your colleagues.

This is why **it is not common in Germany to go for a coffee at 5 or 6pm**, since it is typically a time when work is done and you are supposed to celebrate your free time, which you do normally by drinking beer. **You will see that most coffee places close at around 6 or 7pm.** Also, having the same place offer both coffee and tea and then later beer and alcoholic beverages is unusual in traditional German places. These are typically separated into **Cafés** and **Kneipen** (which are the German equivalents to pubs). However, now these tendencies are changing, especially in big cities.

Bear in mind that you would also say **Schönen Feierabend!** (happy end of work!) if you finish work at 2pm, which is still far from the **Abend!**

MAHLZEIT

Germans normally take their lunch break (**Mittagspause** or **Mahlzeit**) between 12 and 1pm.



This is considered as precious time off the otherwise fully organised working days. During this time, you can **allow yourself to be more informal and socialise** with your colleagues, including your boss. Going for **Mahlzeit** with colleagues when you start a new job is always a good way to get to know them!

The word **Mahlzeit** has different meanings: in some regions (especially in North Germany) it is **simply a greeting** and you would reply to it by also saying **Mahlzeit!** However, it is also used as an alternative to **Guten Appetit**, especially in Austria – this is what you say to wish a good meal to the people you are eating with. But it also has **a well extended ironic meaning**: whenever something spoils some fun plans you had (for instance, when a flight gets cancelled or when a water leak in the ceiling spoils your planned party), you can also hear someone ironically say **Na, Mahlzeit!**

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