



Federal Ministry
of the Interior, Building
and Community

Federal Office
for Migration
and Refugees

ENGLISCH

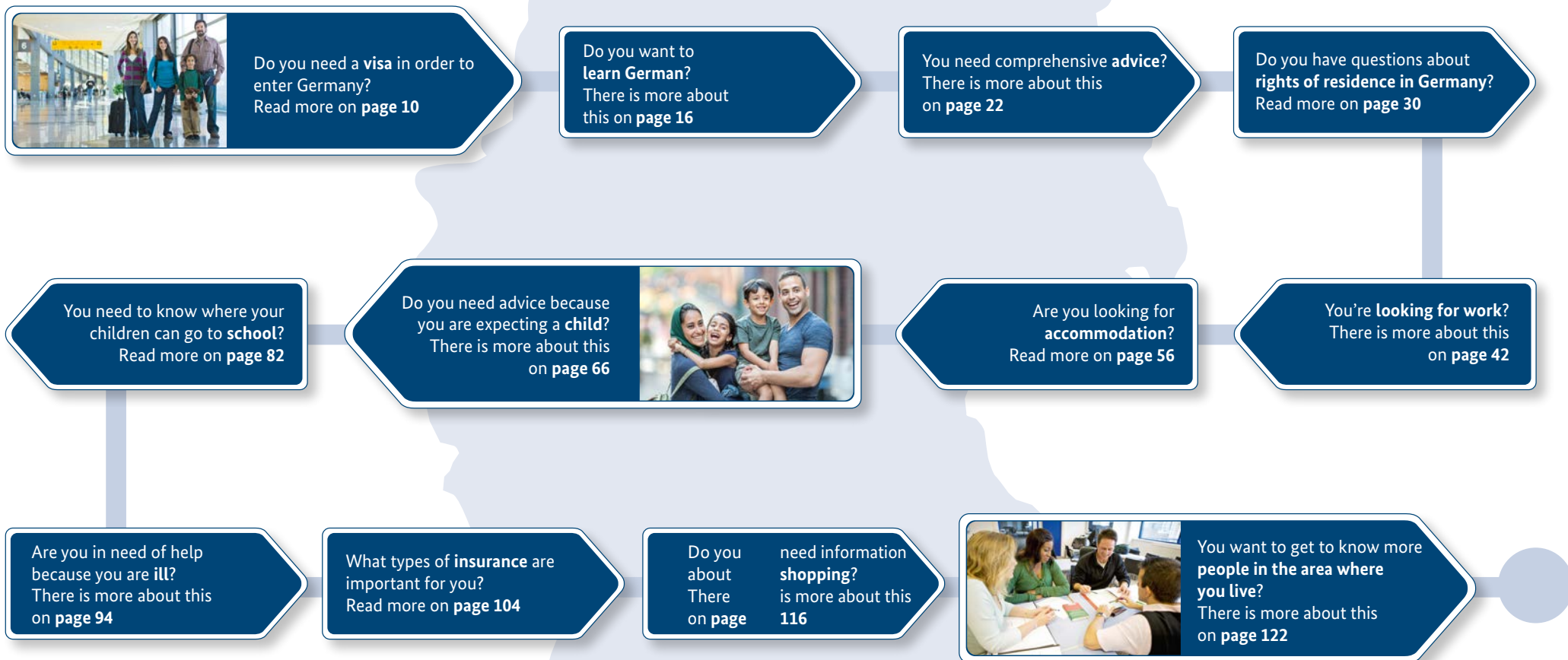
Welcome to Germany

Information for immigrants





Guide to this brochure





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Preface



Dear reader,

If you are holding this brochure in your hands, you have decided that you want to live in Germany permanently. We would like to congratulate you on your decision and bid you a warm welcome. We hope that you feel happy in Germany, that your wishes and expectations will be met, that you make new friends and acquaintances and that Germany will soon become your new home.

Our aim is to make your first steps in Germany that little bit easier. With the help of this brochure, you will find it easier to come to terms with your new surroundings, with an unaccustomed everyday life, with our customs and habits, and it should also help when you have to contact administrative authorities. We would like to encourage you to play an active role in your working environment, to volunteer your services where appropriate, to take part in cultural life as well as leisuretime and sports activities. This is the best way to get to know our way of life, our culture, our history and our homeland better.

Germany hopes and expects that both you and your family will do their best to become integrated in our community, to observe our rules and regulations and respect our values. This also involves learning the German language and providing for your own livelihood. The state supports a number of integration measures and projects to help you with this. We encourage your integration in Germany through numerous offers, but also call on you to make your own efforts.

The aim of our policy of integration is to ensure that everyone who lives legally in Germany is able to exercise their numerous freedoms and make the best use of their skills and abilities. Government-financed education, language support and advisory services are just some examples of what is on offer. Make the most of them!

You can start by making new contacts in your neighbourhood, town or city and beyond. There is a multitude of ways in which you can get actively involved. Germany has a very lively club life. Why not join one of them? Germany has millions of voluntary helpers who do charitable work. You can help them too! Find a sports club to join, attend the parents' evenings in your children's school or drop by a local community or neighbourhood centre! Solutions to many everyday problems can also often be found simply by asking your neighbours, colleagues and friends.

This brochure lists support programmes, places where you can find more information and advice, useful phone numbers, contact addresses and tips to make your everyday life easier, such as

- how to find work and how the Federal Employment Agency can help you (p. 42),
- where you can learn German and find the right course for you (p. 16),
- how to apply for child allowance and register your children in kindergarten and school (p. 82),
- how the health care system is organised in Germany (p. 94).

If you have any specific questions, you can always contact your local migration counselling centre.

You can download or order printed copies of this brochure from **www.bamf.de/willkommen-in-deutschland** in German, Arabic, Bulgarian, English, Farsi, French, Greek, Italian, Polish, Portuguese, Romanian, Russian, Spanish and Turkish.

Special information for ethnic German resettlers can be found here: **www.bmi.bund.de/SharedDocs/downloads/DE/publikationen/themen/heimat-integration/wid-spaetaussiedler**

I wish you a good start and hope that you enjoy getting to know our country (one that may even become your new home in future too).



Horst Seehofer
Federal Minister of the Interior, Building and Community

I. Entering Germany

1. Entry regulations

Citizens of a Member State of the European Union as well as citizens of the European Economic Area and Switzerland are in principle entitled to move freely within the European Union, to enter and stay in any other Member State without a visa. Third-country nationals – in other words other foreign nationals – always require a visa to enter the Federal Republic of Germany.



TIP

Nationals of certain third countries can enter Germany without a visa. You can find out if this applies to your country of citizenship by enquiring at one of Germany's diplomatic missions abroad or visiting the Foreign Office website **www.diplo.de**.

Otherwise, foreign nationals require a Schengen visa (C visa) for short stays of up to 90 days within a 180-day period and a national visa (D visa) for longer stays. Just which visa you have to apply for depends on the purpose of your travel and its planned duration. You should once again visit the homepage of the Foreign Office for more information.

Application procedure

You have to apply for a visa before travelling to Germany. The application should be made in your home country at the German diplomatic mission responsible for the area where you live or your ordinary place of residence. A requirement for applying for a visa from the German diplomatic mission and not any other Member State of the European Union is that your sole and main travel destination lies within the Federal Republic of Germany. Before you travel to the diplomatic mission, it is best to find out what documents you need to bring and if there are any special requirements



you need to fulfil. This information about the visa application procedure is available on the website of the embassy or consulate responsible, or by calling them. You can find an overview of all the different types of German missions abroad with their contact addresses and telephone numbers on the Federal Foreign Office website: www.diplo.de. This website also provides general information about entering Germany and the regulations that apply to visas. The visa fee is normally EUR 80 per person for stays of up to 90 days (Schengen visa) and EUR 75 for longer stays (national visa).

The diplomatic missions never need more than fifteen working days to process an application for a short-stay visa (up to 90 days). Further information can be found on the homepage of the relevant diplomatic

mission. If you need a visa for a longer stay, please be prepared for your application to take several months. You have to make an appointment with most German diplomatic missions on the relevant homepage if you wish to apply for a visa. You can help reduce the time needed to process your visa application by submitting all of the necessary documents and information with the application.

IMPORTANT INFORMATION

If you want to work in Germany, you must apply for a visa. This does not apply for citizens from the European Union, Iceland, Liechtenstein, Norway and Switzerland. Nationals of Australia, Israel, Japan, Canada, South Korea, New Zealand and the United States can also obtain the residence permit after entering the country from the relevant Foreigners' Authority in Germany. Remember that the intended economic activity may only be commenced after the residence permit has been issued.



Where to get more information

Internet:

- Foreign Office: **www.diplo.de**, menu item “Service/Visa und Aufenthalt” (Service/Visa and residence)
- German Academic Exchange Service (DAAD): **www.daad.de**
- Federal government’s portal for skilled workers from abroad **www.make-it-in-germany.com**

E-mail:

- Foreign Office Help Desk:
buergerservice@diplo.de

Telephone:

- Foreign Office Help Desk:
+49 30 5000 2000 (Monday to Friday, 9 am–3 pm)

2. Information on family reunification

Foreign spouses and unmarried minors in principle have the opportunity to enter Germany at the same time or at a later date. Other family members may be allowed to immigrate in exceptional cases. If a foreign spouse wants to come and permanently stay with their partner who lives in Germany, but the foreign spouse is not a citizen of an EU Member State or is not married to a citizen of an EU Member State, they must provide evidence that they have at least a basic command of the German language. This obligation to prove basic language skills when applying for a visa exists regardless of whether their spouse in Germany is a German citizen or not. Having a command of the German language will make it easier for them to participate in German society from the outset.

Exceptions to proof of basic language skills

There are some exceptions to this requirement, including cases where:

- The spouse holds an EU Blue Card, an ICT card, a mobile ICT card or a residence permit for researchers.
- The spouse resident in Germany can enter and work in Germany for a longer-term residence without a visa or if they have a long-term residence permit on the basis of regulations under European law.
- There is obviously little need of integration.
- Persons are reunified with a person entitled to asylum or with a refugee recognised in Germany, provided they were married at the time this person made Germany their home.
- The spouse seeking to enter Germany is incapable of demonstrating basic knowledge of the German language due to a physical, psychological or mental illness or disability.



TIP

You can find out more about what is meant by “basic knowledge” in the leaflet “Proof of knowledge of basic German for spousal reunification from abroad” available to order or download from the website of the Federal Office for Migration and Refugees at www.bamf.de/publikationen.



Where to get more information

Locally:

- Foreigners' Authority
- Migration counselling for adult immigrants (MBE)

Internet:

- Federal Office for Migration and Refugees:
www.bamf.de, menu item „Migration & Aufenthalt” (Migration and Residence)

E-mail:

- Hotline “Living and working in Germany” of the Federal Office for Migration and Refugees and the International Placement Services (ZAV) of the Federal Employment Agency
Contact form available from **www.bamf.de/kontakt**

Telephone:

- The service for citizens of the Federal Office for Migration and Refugees:
+49 911 943-0
- Hotline “Living and working in Germany” (ALID)
+49 30 1815-1111 (Monday to Friday)

Information material:

- Federal Office for Migration and Refugees (available at **www.bamf.de/flyer-ehgattennachzug**):
 - **Nachweis einfacher Deutschkenntnisse beim Ehegattennachzug aus dem Ausland** (Proof of knowledge of basic German for spousal reunification from abroad) (available in many languages)

II. Learning German

There are many ways to learn German: schools, universities, cultural centres, clubs and associations, adult education colleges and private language schools. One way to learn German is to attend an integration or vocational language course under the Federal government's basic programme for language acquisition. The basic conditions, contents and quality control are ensured on a nationwide level throughout Germany. Attending an integration and vocational language course has a number of advantages for everyday life and particularly when looking for work. Anyone who completes the integration course with an "Integration course certificate" has better chances when looking for work and also when applying for a settlement permit or in cases of naturalisation.



TIP

If you wish to live in Germany, you should try to learn German as quickly as possible. It is important to do so to meet new people, to make yourself understood in everyday life, and to find work. If you learn German in a language course then you know that you are learning to speak properly right from the beginning.

1. Integration courses: language and more

The integration course (Integrationskurs) is one way that the German state helps you to learn German. Integration courses consist of a language course and an orientation course. Generally the integration course lasts 700 lesson hours. There are full-time and part-time courses available.

You can attend one of these courses if you do not speak German well enough. Under certain circumstances you actually have to attend an integration course. The Foreigners' Authority, the providers of basic social protection or the authority responsible for supporting asylum seekers may demand that immigrants and refugees with good prospects of remaining in the country attend an integration course. If this is not the case, you can apply to the Federal Office for Migration and Refugees



for admission to an integration course. If you are entitled or obliged to attend an integration course, this will be financed by the state.

You can go online to find out if you are entitled or obliged to attend an integration course (www.bamf.de/integrationskurs). You can also pay for the integration course yourself. In this case, contact a local provider of integration courses for more information.

Language course

The language course normally lasts 600 hours, or 900 hours for special integration courses. You learn how to talk in German about important aspects of everyday life, including:

- Shopping and housing
- Health
- Work and career
- Educating and raising children
- Leisure time and social interaction
- Media and travel

You will also learn how to write letters and e-mails in German, to fill out forms, to make telephone calls and to apply for jobs.

Orientation course

The last module of the integration course is called an “orientation course” and usually lasts for 100 lesson hours. You will learn about and discuss the following topics:

- The German legal system, history and culture
- Rights and obligations in Germany
- The region where you live
- Important values in German society, such as freedom of worship, tolerance and equal rights

Special integration courses

People learn best when they are in groups with others who have similar interests and needs. This is also true for integration courses. So special integration courses for certain target groups are also available in addition to the general version:

- Literacy courses for people who need some help with reading and writing
- Women’s integration courses where only women attend and which offer a special focus on women’s needs
- Integration courses for persons learning a second alphabet who are literate in a non-Latin script and who first have to learn Latin letters
- Parents’ integration courses which have a particular focus on issues relating to education and bringing up children
- Youth integration courses which help prepare young people for an apprenticeship or higher education
- Integration courses for people with disabilities in which Braille, sign language or technical aids are used to help them learn the language
- Catch-up courses for people who have been living in Germany for some time and have a special language learning need

The integration course is also sometimes offered as a 430-hour intensive course for people who can learn quickly.

Integration course certificate

You have to take two tests, one at the end of the language course and one after the orientation course. If you pass both tests then you receive the “Integration Course Certificate” (Zertifikat Integrationskurs). This certifies that you have gained an adequate knowledge of German and important basic knowledge about German society. You may be able to be naturalised earlier if you have an “Integration course certificate”. And the certificate can also be of great help when applying for a job.



Where to get more information

Locally:

- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)
- Office for integration or intercultural office at your local municipal authority
- Cultural centres
- Language schools
- Employment agency and job centres

Internet:

- Federal Office for Migration and Refugees:
www.bamf.de/integrationskurs
www.bamf.de/bamf-navi

E-mail:

- The service for citizens of the Federal Office for Migration and Refugees:
contact form at www.bamf.de/kontakt

Telephone:

- The service for citizens of the Federal Office for Migration and Refugees:
+49 911 943-0

Information material:

- Federal Office for Migration and Refugees (available at www.bamf.de/publikationen):
 - **Lernen Sie Deutsch!** (Learn German!)
(Leaflet on the integration course in numerous languages)
 - **Deutsch lernen – Chancen verbessern** (Learn German – Improve your chances)
(Brochure about the youth integration course in German)
 - **Deutsch lernen – für die Zukunft Ihrer Familie** (Learn German – for the future of your family)
(Brochure about the parents' integration course in German, Arabic, English, Russian and Turkish)

2. German for professional purposes

It is important to have a good command of the German language if you want to find work and be successful in your choice of profession. So there are special courses where you can learn to speak the German you need in working life. You will learn the words, grammar and phrases that you need to understand and to be understood when talking to your colleagues, customers and your bosses and superiors. In addition, you will also learn to understand more complicated texts and instructions like those you find at work. You also learn about writing business e-mails and letters.

The Federal Office for Migration and Refugees offers free vocational language course for people with a migrant background. These courses can be combined with vocational qualifications and the chance to learn about a particular profession by completing a work placement (Praktikum).

The courses subsidised by the Federal Office for Migration and Refugees are not the only courses on offer with the name “German for professional purposes”. For other courses you often have to pay a fee. So it is advisable to look at them and compare them very carefully, since the course contents are often very different. Choose the course that is most suited to your interests and needs.



Where to get more information

Locally:

- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)
- Language schools and universities
- Employment agency, job centre or relevant local authority institution
- Employers

Internet:

- Federal Office for Migration and Refugees:
www.bamf.de/berufssprachkurse

E-mail:

- The service for citizens of the Federal Office for Migration and Refugees: contact form at **www.bamf.de/kontakt**

Telephone:

- The service for citizens of the Federal Office for Migration and Refugees: **+49 911 943-0**

Information material:

- Federal Office for Migration and Refugees (available at **www.bamf.de/publikationen**):
 - **Berufsbezogene Deutschförderung** (Vocational German language promotion)
leaflet on vocational language course (acc. to § 45a AufenthG) in 12 languages

3. German for children and juveniles

Children and young people have a variety of opportunities to learn German in their kindergarten or school. You can find out more in Chapter VIII of this brochure “School, Training and Studying” or by enquiring directly at your child’s kindergarten or school.



III. Information and Advice

In your first weeks and months in Germany, a lot will seem somewhat strange. Things that were obvious and easy in the country you came from might happen in a completely different way here. Obtain as much information as possible and make use of the advisory services. There are a number of organisations in Germany who will gladly help when you need advice. This chapter lists some of these:

1. Migration counselling for adult immigrants (MBE)

The employees at the migration counselling service for adult immigrants (Migrationsberatung für erwachsene Zuwanderer – MBE) will be pleased to help you find a solution to your problems – quickly and without too much bureaucracy. They will support you from your first day in Germany and know how to help you when you have questions, for example, about the following issues:

- **Learning German**
(e.g.: Where can I learn German? Do I have to pay for the course myself? How do I register for an integration course?)
- **Training and career**
(e.g.: Will my school-leaving qualifications or my training be recognised? How and where can I find work?)
- **Housing**
(e.g.: How do I find accommodation?
How much does accommodation cost?)
- **Health**
(e.g.: Do I need health insurance?
Which doctor can I go to?)
- **Marriage, family and raising children**
(e.g.: Who will help me during pregnancy?
How can I find advice about marital problems?
How can I find help with childcare?
Can my children attend kindergarten or school straight away?)

Solving problems together

The advisors normally understand your language and are familiar with your culture and the problems and challenges you might face settling into life in Germany. After a private conversation with them, they will help you to develop a plan to quickly settle in to daily life in Germany. Your own skills and knowledge are your most important resources here and form the focus of the advisory session. They will also tell you about available support programmes and how you can use these, including chances to learn German. Our advisors also check whether you are eligible to attend state-funded integration and orientation courses or other programmes to assist integration.

IMPORTANT INFORMATION

Migration counselling for adult immigrants (MBE) is free of charge at all times.

Where can I find immigration counselling?

There are migration counselling offices in many German cities. The following organisations offer free immigration counselling:

- Arbeiterwohlfahrt (AWO – Workers’ Welfare Association)
- Caritas Germany
- Diakonie Deutschland – Evangelisches Werk für Diakonie und Entwicklung e.V. (Social Welfare Organisation of the Protestant Church in Germany)
- Paritätischer Wohlfahrtsverband (Association of Welfare Organisations)
- Deutsches Rotes Kreuz (German Red Cross)
- Zentralwohlfahrtsstelle der Juden in Deutschland (Central Jewish Welfare Office in Germany)
- Bund der Vertriebenen (Association of Displaced Immigrants)

Online advice portal “mbeon”

A large number of counsellors can also be reached through the online advice portal “mbeon”. You can contact counsellors round the clock with the “mbeon” chat app and ask them your questions. You can find more information at www.mbeon.de.



Where to get more information

Locally:

- Migration counselling for adult immigrants (MBE)
- Foreigners' Authority
- Temporary hostels for immigrants
- Urban, municipal and district authorities
- Friends, family and neighbours
- Employers
- Clubs and associations

Internet:

- Federal Office for Migration and Refugees:
www.bamf.de/migrationsberatungsstellen
www.bamf.de/bamf-navi

E-mail:

- The service for citizens of the
Federal Office for Migration and Refugees:
contact form at www.bamf.de/kontakt

Telephone:

- The service for citizens of the
Federal Office for Migration and Refugees:
+49 911 943-0

Information material:

- Federal Office for Migration and Refugees (available at
www.bamf.de/publikationen):
 - **Lassen Sie sich beraten!** (Get the right advice!) (leaflet on migration counselling in numerous languages)

2. Youth migration services – Advice for young people with a migrant background (JMD)

The initial phase of living in a foreign country is exciting yet also challenging. This is especially true for young people, who quickly want to find new friends and prove themselves at school or at work. The youth migration services (Jugendmigrationsdienste – JMD) help young people to meet the challenges of integrating into life in Germany. They advise and help immigrant young people and young adults between the ages of 12 and 27 through their school, vocational and social integration process.

■ **IMPORTANT INFORMATION**

The advice provided by the youth migration services (JMD) is free of charge at all times for you and your children.

Special services and personal advice

The programmes offered by the youth migration services range from personal help with an integration support plan and advice for individual cases through to work with parents and group activities or courses. They provide you with information and assistance regarding issues such as:

- School and education
- Career planning
- Application techniques
- Using new media, in particular programmes to learn German
- Taking part in all fields of social, cultural and political life

There are youth migration services throughout Germany at over 470 locations. Advice is provided here by organisations involved in youth social work:

- Bundesarbeitsgemeinschaft Evangelische Jugendsozialarbeit (Federal Association of Evangelical Youth Social Work)
- Bundesarbeitsgemeinschaft Katholische Jugendsozialarbeit (Federal Association of Catholic Youth Social Work)

- Arbeiterwohlfahrt (AWO – Workers’ Welfare Association)
- Internationaler Bund, Paritätischer Wohlfahrtsverband (International Association, Joint Welfare Organisation) and the German Red Cross

Online advice portal “jmd4you”

Online advice is available in different languages for young migrants up to the age of 27. Questions can be asked publicly via a chat function or individually.



Where to get more information

Locally:

- Youth migration services (JMD)
- Foreigners’ Authority
- Youth welfare office
- Temporary hostels for immigrants
- Urban, municipal and district authorities
- Friends, family and neighbours
- Employers
- Clubs and associations

Internet:

- Use the following website to find a youth migration service near you
www.jugendmigrationsdienste.de
- Online advice at
www.jmd4you.de (German)
www.your-way-in-germany.org (English)
www.putjwgermaniju.org (Russian)
www.almanyayolu.org (Turkish)
www.bousaletuk-fi-almanya.org (Arabic)
www.udherrefyesi-gjermani.org (Albanian)

Information material:

- A leaflet on the youth migration services is available at
www.bmfsfj.de/bmfsfj/service/publikationen

3. The service for citizens of the Federal Office for Migration and Refugees

If you have questions which go beyond the scope of the advisory services listed above, please contact the service for citizens of the Federal Office for Migration and Refugees.

The information service staff will provide you with more information, particularly regarding migration and immigration and related issues such as integration courses, right of residence or naturalisation.

You can contact the service for citizens by telephone on **+49 911 943-0** or you can use the contact form at www.bamf.de/kontakt.

4. Using the Internet to find information

The Internet can be very useful when it comes to finding out information. Many public authorities, town/city councils and public offices now have informative websites. You can also find more information, addresses and useful tips relating to the everyday issues covered in this brochure by browsing the website of the Federal Office for Migration and Refugees under the menu item “Integration”: www.bamf.de/integration.

IMPORTANT INFORMATION

In order to protect yourself from online fraud you should be very careful when using the Internet, especially if you are asked to enter your bank details or other private information. And make sure you are also well informed before you purchase anything online.

You can find a good overview of the risks you face when using the Internet in the brochure “**Verbraucherschutz kompakt – Guter Rat in Alltagsfragen**” (Compact guide to consumer protection – good advice for everyday issues) from the Press and Information Office of the Federal Government, available at www.bundesregierung.de, menu item “Service/Publikationen” (Service/Publications). The staff at consumer advisory services and the staff providing migration counselling for adult immigrants (MBE) and youth migration services (JMB) will also be pleased to help you.

Please remember: not all online offers are correct or trustworthy. Some websites contain false information. Check who is responsible for a website by looking for the “Impressum” (Imprint) link (on English pages of German websites you often see Imprint or Legal notice). Websites published in Germany are legally required to have an Impressum, so if you are suspicious about a website and it does not provide this information, then it is better not to trust the site. The websites provided by government ministries, authorities and offices are particularly trustworthy.

TIP

One way to find out important addresses and telephone numbers is to look in the Yellow Pages (Gelbe Seiten®). This is a telephone directory with all the entries sorted according to topic or category and published in different directories for each city or region. Public offices, the housing office for example, are often listed under the heading “Behörden” (government authorities). The Yellow Pages (Gelbe Seiten®) are available online, too: **www.gelbeseiten.de**. You can also search the Internet for the addresses and telephone numbers of offices, institutions and other authorities.

IV. Residence and Naturalisation

1. Points of contact for right of residence

If you would like to make Germany your home or have moved to Germany already, the rules covering the right of residence are particularly important to know. The basic conditions governing your right of residence in Germany depend on whether you are immigrating as: an ethnic German resettler; a citizen of a Member State of the European Union (EU) or of the European Economic Area (EEA – comprises the EU Member States plus Iceland, Liechtenstein and Norway) or Switzerland; or a national of a country outside of the European Union.

Points of contact for citizens from the European Union, the European Economic Area or Switzerland

If you are a citizen of the EU or EEA and you would like to live permanently in Germany, you may take advantage of the laws ensuring freedom of movement (Freizügigkeitsrecht). These also apply to family members, even if they themselves hold a different nationality. Upon entering Germany, you have to register your residence legally at the residents' registration office (Einwohnermeldeamt), just as every German citizen does. The local Foreigners' Authority (Ausländerbehörde/Ausländeramt) will grant a so-called "residence card" (Aufenthaltskarte) to your family members if they hold a different nationality than those listed above.

Swiss nationals also enjoy freedom of movement in Germany on account of the Freedom of Movement Agreement between the European Union and Switzerland. A residence permit will be issued to you by the local Foreigners' Authority to certify your right of residence.



IMPORTANT INFORMATION

All citizens of the EU registered in Germany who have been living in Germany for at least three months and have had their 18th birthday may vote in local authority elections.

Points of contact for people from countries outside of the European Union, the European Economic Area or Switzerland

Citizens from states that do not belong to the EU, the EEA or Switzerland should contact their town's or local area's Foreigners' Authority for all issues concerning their right of residence. This office is responsible for all matters pertaining to legal residence - including the pursuit of an economic activity. It grants residence and settlement permits, the EU Blue card, ICT card, mobile ICT card as well as the EU long-term residence permit. The town, local or district administration in your area will help you further if you do not know which local Foreigners' Authority is responsible for you. You can also find the responsible Foreigners' Authority with the BAMF search function:

www.bamf.de/auslaenderbehoerden.



TIP

The “Fachkräfteeinwanderungsgesetz” (Immigration Act for Skilled Workers) that came into force on 1 March 2020 greatly extends the immigration opportunities for skilled workers from third countries, making it easier for them to stay and work in Germany. Skilled workers are persons with a German university degree, a recognised foreign degree or one that is comparable to a German degree, or persons who have completed qualified German vocational training, or vocational training abroad that is comparable to German qualified vocational training.

The Immigration Act for Skilled Workers makes things easier for skilled workers in regulated professions and improves the prospects for skilled workers from countries outside the European Union. If deficits between foreign and German qualifications are identified in the recognition process, you can still enter Germany for an additional qualification. If you are an IT specialist, you can enter Germany without a formal qualification if you have great practical experience in your work.

An accelerated procedure for skilled workers has also been introduced so that this target group can enter Germany quicker. Employers can apply to the responsible Foreigners' Authority for this procedure.

Information on the individual steps can be found at **www.make-it-in-germany.com** in the section for employers (Arbeitgeber).

Points of contact for ethnic German resettlers

If you are an ethnic German resettler or a family member of an ethnic German resettler, you can contact the town council or local or district authority in your area about issues of nationality. The employees there can also help with all other official issues. You can find more information in the brochure “Willkommen in Deutschland – Zusatzinformationen für Spätaussiedlerinnen und Spätaussiedler” (Welcome to Germany – Additional information for ethnic German resettlers).

2. Information regarding right of residence

If you are not a national of a Member State of the EU, the EEA or Switzerland and you would like to remain permanently in Germany, you will need a permit to do so: this is called a residence title (Aufenthaltstitel). The first type of title is a visa (Visum), which allows entry and subsequent temporary stay. Then there are six more types of residence title for longer-term residence in Germany:

- Residence permit (Aufenthaltserlaubnis)
- EU Blue Card
- ICT card
- Mobile ICT card
- Settlement permit (Niederlassungserlaubnis)
- EU long-term residence permit (Erlaubnis zum Daueraufenthalt-EU)

A residence title in Germany is issued as a separate document with an electronic storage and processing medium containing biometric data, amongst other things.

Residence permit

The residence permit is temporary and tied to a specific purpose. It is granted, for example, to persons who:

- are undergoing vocational training in Germany, are looking for an apprenticeship or place at a university, or who wish to complete higher education studies,
- want to work or carry out research in Germany, or search for employment as a skilled worker,

- are entitled to remain in Germany for humanitarian or political reasons or under international law,
- are migrating to Germany for family reasons,
- are foreign nationals and former Germans who would like to return to Germany,
- have a long-term residence permit in another Member State of the European Union.

Its issue is subject to certain requirements. In principle, a residence permit can only be extended if the conditions for its issue are still fulfilled.

■ IMPORTANT INFORMATION

Foreign nationals from a "third country" (Drittstaat – this covers all states not in the EU, EEA or Switzerland) with a valid residence title are allowed to work in Germany unless this is prohibited by law. The residence title indicates whether they are allowed to work here or if there are any restrictions on this. More information about this is available from the responsible Foreigners' Authority in the area where you live.

Before you can work in Germany with a foreign qualification, the foreign qualification or university degree normally has to be recognised as being equivalent to a German qualification of university degree.

Please refer to Chapter V "Work and career" for more details.

The EU Blue Card

The EU Blue Card is a temporary residence title for the purpose of highly qualified employment. In order to obtain an EU Blue Card, you must satisfy the following requirements:

- You can provide proof that you have a university degree. If your university degree was not obtained in Germany, the degree must either be recognised in Germany or be the equivalent of a German degree.
- You have an employment contract or binding job offer with a specified minimum gross annual salary. The gross salary limit is adjusted annually and was EUR 55,200 in 2020. In so-called “shortage occupations”, which include professions related to natural sciences, mathematics, engineering, information and communication technology as well as human medicine (except dentistry), the required minimum gross salary is lower. This is also adjusted annually and was EUR 43,056 in 2020.

The EU Blue Card is initially issued for four years if your employment contract is valid for an equivalent or longer period. It is in principle possible for the time limit to be extended.

ICT card and mobile ICT card

The ICT card is a temporary residence title that is issued for the purpose of an internal company transfer. It allows executives, specialists or trainees working in a company located outside the EU to be temporarily employed in a subsidiary of the same company, or in a company within the same group of companies, inside Germany.

To apply for an ICT card, you must have been with the company for at least six months before the start of the transfer and stay with it during the entire transfer period. The ICT card is issued temporarily for the duration of the transfer, though at the longest for three years for executives and specialists or one year for trainees.

The mobile ICT card is issued to ensure mobility during the internal company transfer lasting more than 90 days if you already hold an ICT card issued by another EU state.

Settlement permit

The settlement permit is permanent: its validity does not have a time limit. It allows you to work in Germany. In general, to obtain a settlement permit you must have had a residence permit (Aufenthaltserlaubnis) for five years and also fulfil further conditions. For example, anyone wishing to apply for a settlement permit always has to provide for his/her own livelihood and that of his/her dependent family members, and have adequate German language skills. A criminal record may also exclude the issue of a settlement permit. A shorter waiting period of four years applies for skilled workers with vocational or academic training.

In cases where vocational training or higher education studies have been completed in Germany, the deadline for the issue of a settlement permit is shortened to two years; holders of the EU Blue Card may be able to apply for a settlement permit after 33 months, or only 21 months if they have adequate knowledge of the German language.

EU long-term residence permit

The EU long-term residence permit is also a permanent residence title that entitles the holder to pursue an economic activity. Its issue assumes that the foreign national has been living in Germany with a residence title for five years; as for the rest, the requirements are similar to those of § 9 German Residence Act (AufenthG) for the issue of a German settlement permit. The EU long-term residence permit also entitles the holder to mobility within the European Union by granting a right to a temporary residence title in the other Member States.

IMPORTANT INFORMATION

The proof of adequate German language skills required for a settlement permit and an EU long-term residence permit can be obtained by attending an integration course and passing the exam. You can find more information about integration courses in this brochure in Chapter II “Learning German”.

TIP



Please do not hesitate to ask for information if you have any questions about your residence title. You will find someone who can help you in every migration counselling office.



Where to get more information

Locally:

- Urban, municipal and district authorities:
Foreigners' Authority; passport office
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- Federal Ministry of the Interior, Building and Community:
www.bmi.bund.de, under “Themen” (Topics), menu item “Migration” (Migration) or “Heimat & Integration” (Community & Integration)
- Federal Office for Migration and Refugees: **www.bamf.de**,
menu item “Migration & Aufenthalt” (Migration and Residence)
- Make it in Germany: **www.make-it-in-germany.com**

E-mail:

- Federal Ministry of the Interior, Building and Community: Contact form at **www.bmi.bund.de**, menu item “Service/Kontakt/Bürgerservice” (Service/Contact/Service for citizens)

Telephone:

- Information service of the Federal Ministry of the Interior, Building and Community: **+49 30 18681-0** or **+49 228 99681-0**
- Hotline “Arbeiten und Leben in Deutschland” (living and working in Germany): **+49 30 1815-1111**

IMPORTANT INFORMATION

Holders of an EU Blue Card, EU long-term residence permit, an ICT card or a residence permit for the purpose of study or research may be entitled to mobility rights within the EU under certain circumstances.

Under this EU mobility regulation, persons who hold a residence title from another EU state are allowed to enter Germany, and holders of a German residence title are allowed to enter other EU states. Students, researchers and internal company transferees do not require a German residence title for short stays. The host entity in Germany or the company in the first EU member state only has to notify the Federal Office for Migration and Refugees.

Attention: these regulations apply in all EU states except Denmark and Ireland.

Further information on the requirements can be found at www.bamf.de, menu item “Migration & Aufenthalt/Zuwandernde aus Drittstaaten/Mobilität in der EU” (Migration and Residence/Migrants from third countries/Mobility in the EU).

3. Naturalisation

If you are living in Germany permanently, you can be naturalised (Einbürgerung – gain German citizenship) if you fulfil certain conditions. To do so, you must first submit an application. In the case of children and juveniles under the age of 16, the legal representatives, usually the parents, have to make the application.

The Federal Länder are responsible for processing applications to become a German citizen. You can obtain application forms from the naturalisation authorities responsible. You can find out which authority is responsible for your naturalisation process at your municipal or district authority, the local Foreigners’ Authority, the youth migration services or the migration counselling service for adult immigrants.



TIP

Before submitting your application, it will help to have an advice session with a member of the authority’s staff. This will help clarify any questions you may have.

Costs

Naturalisation normally costs EUR 255 per person. For minors who are to be naturalised together with their parents, there is a fee of EUR 51. If you are on a low income or have several children who will be naturalised (independently or together with you), the fee can be reduced, or payment in instalments can be agreed.

Requirements

CHECKLIST



You have a right to naturalisation in accordance with § 10 of the Nationality Act (StAG) if you fulfil the following requirements:

- Your identity and nationality have been clarified.
- Your legitimate and ordinary place of residence has been in Germany for at least eight years.
- A right of residence at the time of naturalisation that is based on a permanent residence.
- You are committed to the free democratic constitutional order of the Basic Law of the Federal Republic of Germany and to the issue a declaration of loyalty.
- You have independent means of securing your livelihood (including for family members entitled to maintenance) without resorting to welfare payments and unemployment benefit II ("Hartz IV").
- You have usually lost or renounced your former nationality.
- You do not have any convictions on account of a criminal offence.
- You have adequate German language skills.
- Knowledge of the legal and social order as well as living conditions in Germany as proven through a naturalisation test.
- Integration into the German way of life must be guaranteed.

If one or more of these conditions are not fulfilled, you generally do not have the right to naturalisation. However, the naturalisation authority can agree to grant naturalisation if there is a public interest in your naturalisation and at least some of the main minimum requirements listed above are fulfilled. The necessary period of residence in Germany may also be shortened, for example in case of special integration efforts.

Arrangements for children

Children born in Germany have an automatic right to German citizenship if their mother, their father or both parents are German. Children of foreign nationals take German nationality when born in Germany if, at the time of their birth, Germany has been the ordinary and legitimate place of residence of at least one parent for eight years and if that parent has a permanent right of residence. They only have to decide between the German nationality and the nationality of their parents if the other nationality is not that of an EU Member State or Switzerland and they did not grow up in Germany after their 21st birthday.

Naturalisation test

If you are applying for German citizenship, you must take a test to prove that you have sufficient knowledge about Germany. The naturalisation test has 33 questions. You have passed the test if you answer at least 17 questions correctly. 30 questions relate to the subject areas of “Living in a democracy”, “History and responsibility” and “People and society”. Three questions will be asked about the Federal Land where you live.

You can find a sample test and all of the possible naturalisation test questions on the website of the Federal Office for Migration and Refugees www.bamf.de/einbuengerung.

IMPORTANT INFORMATION

You do not have to take the test if you have a German school-leaving qualification or if you cannot fulfil the requirements because of a physical, psychological or mental illness, a disability or your age.

TIP

The online preparation test from the Federal Office for Migration and Refugees is free. However, there are also private courses advertised online to help you prepare for the naturalisation test. They often hide the information about costs in small print at the side or end of the page. So please read the course provider's General Terms and Conditions (Allgemeine Geschäftsbedingungen – AGB) very carefully!



Where to get more information

Locally:

- Urban, municipal and district authorities:
Foreigners' Authority; passport office
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- Federal Government Commissioner for Migration, Refugees and Integration: **www.einbuengerung.de**
- Federal Office for Migration and Refugees:
www.bamf.de/einbuengerung

E-mail:

- The service for citizens of the Federal Office for Migration and Refugees: Contact form at **www.bamf.de/kontakt**

Telephone:

- The service for citizens of the
Federal Office for Migration and Refugees:
+49 911 943-0

Information material:

- Brochure from the Federal Government Commissioner for Migration, Refugees and Integration (available from **www.integrationsbeauftragte.de**, menu item "Service/Publicationen" (Service/Publications)): **"Die deutsche Staatsbürgerschaft. Alles was Sie darüber wissen sollten"** (German citizenship. Everything you need to know)



V. Work and Career

In this chapter you will find information about the recognition of foreign qualifications; looking for work; advanced vocational training; self-employment; employment law; income and taxes.

IMPORTANT INFORMATION

Whether or not you have the opportunity to pursue an economic activity in Germany depends on the country you come from. Nationals of EU Member States as well as people from Iceland, Liechtenstein, Norway and Switzerland do not need to obtain a permit in order to pursue an economic activity in Germany. If you come from Croatia or a country outside of the EU, you can find out about the conditions for seeking employment in Germany on the website of the International Placement Services (ZAV) of the Federal Employment Agency (www.zav.de).

1. Recognition of foreign qualifications and documents

The Assessment and Recognition of Foreign Professional Qualifications Act, or Recognition Act (BQFG) sets out the recognition process for professions that fall under the jurisdiction of the federal government. It ensures that your professional qualifications from another country are referred to the responsible authority here to find the German equivalent for the relevant profession. This means that you have a legal right to have your foreign professional qualifications reviewed and recognised as being equivalent to a German vocational qualification where appropriate. This does not depend on your nationality, just on the professional qualification.

You can start work in many trades in Germany – the so-called “non-regulated professions” – without a formal recognition of your professional qualification. Nonetheless, a review of your qualifications is advisable because it allows employers and companies to better judge your skills and know-how. However, recognition is a requirement when applying for a residence title as a skilled worker in accordance with §§ 18 ff. German Residence Act (latest version). However, for the so-called “regulated professions” (reglementierte Berufe) you do need formal recognition of your foreign training and qualifications. These professions are mainly those found in the health care sector (e.g. doctor, nurse) and social or education professions.

The following website will tell you whether you need formal recognition to work in your qualified profession: **www.anerkennung-in-deutschland.de**. There you will also find out which offices are responsible for your profession and where you can find more detailed advice and counselling. You can also ask any questions you have in either English or German by calling the “Living and working in Germany” hotline (phone number: **+ 49 30 1815-1111**).

The recognition process takes place in the Federal Land where you want to work. However, you can send in your application from anywhere, even abroad. You may need certified copies of your certificates and a translation by a sworn or publicly authorised translator in Germany or abroad for the procedure. (A database of sworn or certified translators in Germany can be found on the website **www.justiz-dolmetscher.de**.) You can often have photocopies of your documents authenticated at resident registration offices (Einwohnermeldeamt), church institutions and

notaries in Germany. Photocopies can be authenticated abroad in some German diplomatic missions.

■ IMPORTANT INFORMATION

Do not forget to ask the responsible office which documents you need and what form you have to provide them in (e.g. do they need to see the original, an authenticated translation, or a notarised copy?).



Where to get more information

Locally:

- Advice services from IQ support programme
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- www.anererkennung-in-deutschland.de
- www.bmbf.de
- www.bamf.de
- www.anabin.de
- www.netzwerk-iq.de
- For non-regulated higher education qualifications:
www.kmk.org, menu item “ZAB (Zentralstelle für ausländisches Bildungswesen)” (ZAB (Central Office for Foreign Education))
- Federal Employment Agency: www.arbeitsagentur.de
- Database of interpreters & translators: www.justiz-dolmetscher.de

E-mail:

- Federal Office for Migration and Refugees: contact form at www.bamf.de/auslaendische-berufsabschluesse

Telephone:

- Hotline “Arbeiten und Leben in Deutschland” (living and working in Germany): **+49 30 1815-1111** (Monday to Friday)

Information material:

- Federal Office for Migration and Refugees (available at www.bamf.de/publikationen):
 - **Anerkennung ausländischer Berufsabschlüsse** (Recognition of foreign professional qualifications) (leaflet in numerous languages)
 - **Anerkennung Ihres Berufsabschlusses – Ein Schritt auf Ihrem Weg zum Arbeiten in Deutschland** (Recognition of your professional qualifications – One step towards working in Germany) (leaflet in numerous languages)
 - **Berufliche Anerkennung für Spätaussiedler** (Professional recognition for ethnic German resettlers) (leaflet in German and Russian)

2. Careers advice, job and training placement services

It is not always easy to find a suitable job or training place. So this section is designed to provide some useful information about careers advice and looking for work or training.

To find a suitable profession in Germany you must be proactive. The Vocational Information Centres (BIZ) in the Employment Agencies offer a lot of information about the different professions available in Germany, the tasks involved and the necessary qualifications. Additionally, employees at the Employment Agency will advise you and help you to find a suitable job, training placement or apprenticeship. These agencies are located throughout Germany. Find out which one is responsible for you in your region. The website of the Federal Employment Agency can help you find this www.arbeitsagentur.de, section “Privatpersonen” (Private individuals), menu item “Dienststelle finden” (Find agency).

The ESF federal programme “Stark im Beruf – Mütter mit Migrationshintergrund steigen ein” (Strong at work – mothers with a migrant background come on board) offers the opportunity of finding out more about looking for work or training, applying for these and qualifications in one of around 90 nationwide projects.

IMPORTANT INFORMATION

In Germany, training for many professions (particularly in the areas of trade and commerce) is provided under the “dual system”. This means that training takes place both in a company (work experience) and in a vocational training school (theory).

Looking for work online and in the newspapers

There are various online job portals that will help you to find a job according to your qualifications and/or in a specific region (e.g. the job exchange of the Federal Employment Agency). You can register with some websites to be automatically informed by e-mail whenever there is a new advertisement for the type of job you are looking for.

In addition you can find out about job vacancies by consulting the companies' own websites. You will often find the job advertisements listed under “Jobs” or “Karriere”.

Some job adverts can also be found in daily newspapers. The job vacancies are often published on Wednesday and Saturday.



CHECKLIST

The following newspapers include a large nation-wide vacancies section:

- Süddeutsche Zeitung
- Frankfurter Allgemeine Zeitung
- Frankfurter Rundschau
- Die Zeit

Another way to look for a job is to put an advertisement in a newspaper in the “Situations Wanted” column (Stellengesuche) or create a profile of yourself on a job portal on the internet. In this way, you can present your skills and qualifications and describe the type of work you are looking for.



TIP

Approach potential employers directly and speak to them personally.

IMPORTANT INFORMATION

Caution: there are sometimes dubious advertisements on the internet or in daily newspapers (e.g. for “working from home”). You should therefore make detailed enquiries about the kind of work involved before signing any contract.

Job applications

To be successful in your job search you must submit a convincing application which describes your relevant qualifications and experience. Employers usually expect a written application with a covering letter, a CV or résumé (in Germany these usually include a photo and signature) and all the necessary documentation that is required to assess your qualifications for the job. You should submit certificates and other important documentation with a German translation. You can often submit applications online. Enquire about how the employer would like to receive your application.



CHECKLIST

An application should include the following:

- Covering letter
- CV or résumé with photo and signature (CV can be written as a table or as text)
- Certificates, references, certificates of employment/testimonials (translated into German)



TIP

The Employment Agency offers training courses about how to make job applications. You will learn what an application should look like and what it should contain.



Where to get more information

Locally:

- Employment Agency
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- Federal Employment Agency:
www.arbeitsagentur.de and **www.planet-beruf.de**
- Federal Ministry of Labour and Social Affairs: **www.bmas.de**
- Information about training and education: **www.ausbildung.net**
- Information about working in Germany:
www.ba-auslandsvermittlung.de
- Online portal for job vacancies from the Employment Agency:
www.jobboerse.arbeitsagentur.de
- Online job portals:
www.stepstone.de, www.jobrapido.de, www.monster.de
- Information on job applications:
www.bewerbungsdschungel.com
- Information for mothers with a migrant background:
www.starkimberuf.de

Telephone:

- Service centre of the Employment Agency **0800 4 5555 00***
(Monday to Friday, 8 am–6 pm)

Information material:

- Federal Employment Agency
(available from **www.arbeitsagentur.de**):
 - **Die JOBBÖRSE** (The JOB MARKET) at **www.arbeitsagentur.de**
 - Themed booklets “**durchstarten**” (getting started)
 - **planet-beruf.de, Mein Start in die Ausbildung**
(My entry into training) (workbook for school pupils)
 - **planet-beruf.de, Berufswahl begleiten** or **Meslek seçiminde destek** (Helping with the choice of career) magazine for parents and guardians)

* only within Germany, free of charge

3. Professional further education

Professional training and further education are very important in Germany. In many professions, after the initial training it is necessary to take further courses and to acquire new qualifications. There are many qualification and further education programmes available:

- Courses and seminars
- Retraining programmes
- Study courses (distance learning, virtual learning)
- eLearning

The Federal Employment Agency is an important point of contact for issues concerning your professional further education. The “Integration with Qualification” support programme (IQ) also offers information and advice about professional integration and further education. And employers themselves also often offer further training. If you would like to attend further training courses, you should speak to your employer.



Where to get more information

Locally:

- Employment Agency
- Training and continuing education institutions
- Migration counselling for adult immigrants (MBE)

Internet:

- Federal Employment Agency:
kursnet-finden.arbeitsagentur.de
- **www.bildungsserver.de**
- IQ support programme: **www.netzwerk-iq.de** (menu items “Anerkennung” (Recognition), “Berufsbezogenes Deutsch” (German for professional purposes), “Diversity Management”, “Existenzgründung” (Setting up a business), “Qualifizierung” (Qualification))
- DGB Bildungswerk (qualification and further education):
www.dgb-bildungswerk.de

4. Setting up a business and self-employment

Self-employed business people play an important role in German society. Germany needs people with creative ideas who can develop new products, processes and services. However, one problem for anyone setting up a business is the financial risk. So good preparation and adequate financial protection are required. If you would like to set up a business, you can apply for public funding to help.

IMPORTANT INFORMATION

Whether or not a foreign national is allowed to set up in self-employment is governed by the Residence Act and the Freedom of Movement Act (EU). In particular, if you are from a country outside the EU, you should make detailed enquiries about the laws that apply to you.



Where to get more information

Locally:

- Chambers of industry and commerce, trade chambers
- Regional start-up initiatives and networks
- Migration counselling for adult immigrants (MBE)

Internet:

- The online portal for start-ups from the Federal Ministry of Economic Affairs and Energy (also includes specific information for business founders with a migrant background):
www.existenzgruender.de
- Make it in Germany – the Federal government’s portal for skilled workers from abroad: **www.make-it-in-germany.com**
- Gründerplattform (Start-up platform) – the interactive guide of the BMWi and KfW on self-employment: **www.gruenderplattform.de**
- IQ support programme: **www.netzwerk-iq.de**
- Central points of contact of the tax authorities for foreign investors at the Federal Central Tax Office:
www.germantaxes.info

Telephone:

- Hotline of the Federal Ministry of Economics and Energy:
Hotline for SMEs and start-up businesses: **+49 30 340 60 65 60**
(Monday to Thursday, 8 am–8 pm, Friday, 8 am–12 noon)

Information material:

- Publications of the Federal Ministry of Economics and Energy (available at **www.existenzgruender.de**, menu item “Mediathek/ Publikationen”) (Media centre/Publications):
 - **Starthilfe – Der erfolgreiche Weg in die Selbständigkeit** (Start-up aid – Successfully entering self-employment)
 - **EXIST – Gründerstipendium** (EXIST – Business founder grant)
 - **Infoletter GründerZeiten** (Info letter GründerZeiten)
 - **Gründungslotse Deutschland** (Start-up guide Germany)

5. Employment law: working hours, holiday entitlement and illness

A full-time position in Germany means that you work for about 40 hours in a week. It is also possible to work part-time. There is a statutory maximum working day set at an average of 8 hours (the absolute maximum is ten hours, which has to be offset within six months to bring the average down to 48 hours per week). A rest period of at least eleven hours is prescribed after work. It is legal to ask workers to work on all working days in the week (Monday to Saturday) and to ask them to work at night and/or in a shift system. In many sectors, for example in the healthcare, transport or restaurant sectors, working on Sundays and public holidays is also allowed. Most people work from Monday to Friday in Germany.

If an employee works five days per week, they have a legal right to at least 20 days' holiday entitlement per year. If young employees work a five-day week, they have a longer holiday entitlement: under 16 at least 25 days; under 17 at least 22.5 days and under 18 at least 20.8 days.

Illness

If you become ill, your employer continues to pay your full salary for six weeks. If you are ill for longer than six weeks and have statutory health insurance (*gesetzliche Krankenkasse*), the health insurance fund will then pay you 70 per cent of your salary. The private health insurance funds each have different rules and regulations. Please ask them directly.

It is important that you tell your employer immediately when you become ill. If you are ill for longer than three days, you have to give your employer a sick note signed by your doctor on the fourth day of your illness at the latest. However, employers are also entitled to demand that their employees send in a sick note earlier than this.

IMPORTANT INFORMATION

You do not have to tell your employer what illness you have. This information is covered by medical confidentiality rules and is therefore not included on the sick note that you receive from your doctor.

Kündigungsschutz (Protection against dismissal)

Companies in Germany with more than ten employees have to obey the Protection against Dismissal Act which protects employees against unfair termination of their employment status. This comes into effect if they have been employed for more than six months (so-called “Wartezeit” or qualifying period). There are also special regulations covering members of the works council in a company, staff who are pregnant or mothers up to four months after the birth of their child, workers taking parental leave, and severely disabled employees.

The longer you work for one company, the longer the statutory period of notice which your employer has to give you when they terminate your employment. These periods of notice are also governed by any collective wage agreement valid in your company.



Where to get more information

Internet:

- Federal Ministry of Labour and Social Affairs: www.bmas.de
- Information portal on working life and disability: www.talentplus.de

Information material:

- Publications from the Federal Ministry of Labour and Social Affairs (available from www.bmas.de, menu item “Service/Publikationen” (Service/Publications)):
 - **Das Arbeitszeitgesetz** (Working Time Act)
 - **Kündigungsschutz** (Protection against dismissal)
 - **Arbeitsrecht** (Employment law)
 - **Teilzeit – alles, was Recht ist** (Part-time – Everything legal)

6. Income and taxes

In Germany you have to pay taxes on your income. The way you do this depends on whether you are an employee or self-employed.

As an employee, you receive your net income transferred to your bank account by your employer. They have already deducted pension insurance, health insurance, unemployment insurance and long-term care insurance from your wages and made these payments for you directly. Payroll tax, possibly the solidarity surcharge and church tax (where applicable) will also already have been paid to the tax office. If you are self-employed you are responsible for paying your taxes yourself.



Where to get more information

Locally:

- Local tax payers' association (Lohnsteuerhilfverein)
- Tax office
- Federal Central Tax Office

Internet:

- Income tax calculator of the Federal Ministry of Finance:
www.bmf-steuerrechner.de
- Some explanations of terms used in German tax law are in the glossary on the following website:
www.bundesfinanzministerium.de, menu item "Service/
Publikationen/Amtliche Handbücher (Umsatz-, Lohn-, Einkommen-,
Körperschaft- und Gewerbesteuer)/Broschüren" (Service/Publications/
Official guides (VAT, payroll, income, corporation and trade tax)/
Brochures) (includes "Steuern von A bis Z" (Taxes from A to Z))
- Specialist information on taxes, e.g. the tax identification number:
www.bzst.de
- Search for tax office near you: **www.finanzamt.de**

Telephone:

- Information hotline of the Federal Ministry of Finance:
+49 30 18682-3300
- Tax information centre (SIC) of the Federal Central Tax Office:
+49 228 406-1240

VI. Housing

1. Looking for accommodation

If you are looking for a flat or a house, the internet is the first source of information. There you will find providers who specialise in acting as agents for flats and houses. Many newspapers also publish advertisements for flats and houses on their website.

Advertisements in newspapers

It is also worth having a look at advertisements in the local newspaper. Find out in advance from neighbours, friends or from the newspaper itself which day the property adverts are published. They are often in the weekend editions.

When you have found something suitable in the newspaper, you have to contact the landlord or the vendor. The adverts give either a telephone number or an e-mail address. Sometimes code numbers or code letters are listed – these are known as “box numbers” (Chiffre). If a box number is given, you must reply in writing by sending a letter to the newspaper. Your letter is then automatically forwarded to the landlord or the vendor. Do not forget to write the relevant box number on the envelope and refer to it in your letter.

Help from the housing office

The housing office (Wohnungsamt) in your town or community can also help you with finding accommodation. The office often arranges accommodation directly. If this is not the case, the housing office staff can at least help you further by supplying useful addresses and information.



Commissioning an estate agent

You can also use the services of estate agents. They find accommodation and houses in exchange for a fee. You can find contact addresses for agents in trade directories or local telephone directories.

■ IMPORTANT INFORMATION

If you enlist the help of an estate agent, you may incur a fee for their help renting or buying accommodation. For rented accommodation, this fee will be a maximum of two months' basic rent (plus VAT). The estate agent's fee has to be paid by the landlord if they have commissioned the estate agent. For a purchase, it is generally between 3 and 6 per cent of the purchase price (plus VAT). If you buy a house or apartment through an estate agent, the buyer only has to pay half the brokerage fee at most if the estate agent was commissioned by the seller or by both parties. What's more, the buyer only has to pay after the seller has proven that they have already paid their share of the brokerage fee.



Where to get more information

Locally:

- Urban, municipal and district authorities: housing office
- Daily newspapers
- Advertising newspapers
- Estate agents (fee may be payable for successful brokerage)

Internet:

- Websites of daily newspapers
- Property agency sites on the internet

2. What happens after I have moved?

Re-registering your address

As soon as you have found new accommodation and therefore have a new address, you have to inform the registration office (Meldebehörde/Einwohnermeldeamt) in your community within 14 days. You also have to present a "Wohnungsgeberbestätigung" (a document issued by the landlord confirming tenancy) to the registration office.

Notification of change of address

When you have moved you should notify the Post Office of your change of address. Your letters and parcels will then be forwarded automatically to your new address for an agreed period. However, a fee is charged for this Nachsendeauftrag service. You should also use the period during which your mail is being redirected to inform your bank, insurance company, official authorities and other important contacts of your new address.

Re-registering your telephone

If you have a landline you should consider re-registering or discontinuing the service in good time before you move.

IMPORTANT INFORMATION

If you re-register too late after your move, you may have to pay a fine. In addition, late re-registration can, in certain circumstances, have negative repercussions for your residence status.

3. Support from the state

Social housing

This type of accommodation is available in most towns and municipalities and is funded by the state to enable a low rent. This type of housing may thus only be let to people in need. To rent such accommodation you need a certificate of eligibility for social housing (Wohnberechtigungsschein). If your income is below a certain threshold you can apply for this certificate of eligibility from your urban or municipal authority. Usually the housing office (Wohnungsamt) is responsible for this.



IMPORTANT INFORMATION

A certificate of eligibility for social housing is only valid for a specific length of time. Therefore you must apply for an extension in good time.

Housing benefit

As a tenant, you may be entitled to housing benefit (Wohngeld). The amount of any entitlement depends on how many people are in your household, the level of your overall income and the amount of rent that you have to pay.



TIP

You can check whether you are entitled to housing benefit (and how much) by using a "housing benefit calculator". You can find this kind of calculator on the Internet, for example on the website of the Federal Ministry of the Interior, Building and Community (BMI) at www.bmi.bund.de or the website of the Land North Rhine-Westphalia at www.wohngeldrechner.nrw.de.

If you are the owner of your own flat or house and need financial assistance, you may be entitled to a mortgage and home upkeep support (Lastenzuschuss). The amount of any entitlement depends on how many people are in your household, the level of your overall monthly income and the amount of housing-related costs that you have to pay. Further information and the necessary forms can be obtained from the housing benefit offices in your town or local authority.



Where to get more information

Locally:

- Urban, municipal and district authorities: housing office

Internet:

- Federal Ministry of the Interior, Building and Community:
www.bmi.bund.de

E-mail:

- Federal Ministry of the Interior, Building and Community:
poststelle@bmi.bund.de or use the citizen's services contact form on the BMI website

Telephone:

- Federal Ministry of the Interior, Building and Community:
+49 30 18681-0

4. Rent and tenancy law

The tenancy agreement is an important document and regulates numerous details of the tenancy. It is binding for both you and the landlord/landlady provided its content does not contradict the statutory regulations on the protection of tenants. You should therefore always read the tenancy agreement very carefully before signing it.

A tenancy agreement can legally be agreed verbally, but to ensure legal certainty it is definitely recommended to make the agreement in writing. Landlords/landladies generally use printed contracts published by the landlords' associations which also have to satisfy the statutory tenant protection regulations.

In addition to the tenancy agreement, you often have to sign a handover certificate (Übergabeprotokoll) when you move into new accommodation. This records the condition that the accommodation was in when you moved in and you confirm this when you sign it. So read through the handover certificate very carefully because your landlord could later

claim that you are responsible for defects that are not explicitly noted in this certificate.

The landlord can demand a deposit as security for the accommodation. Your landlord is entitled to retain either the entire deposit or part thereof at the end of the tenancy if you are in arrears with (part of) the rental payment, have not met your contractual obligations to carry out aesthetic repairs and/or have caused damage to the accommodation which has to be repaired by the landlord. The deposit may be as high as the equivalent of three months' basic rent not including ancillary costs (known in German as "cold rent" or Kaltmiete).



CHECKLIST

Before agreeing and signing a tenancy agreement, you should make sure you know all the relevant details, for example:

- How much the rent is
- How much the ancillary costs are (Nebenkosten) (particularly important are the heating costs; ask your landlord to show you the Energy Performance Certificate – Energieausweis)
- How much the deposit is
- If there are any brokerage fees (e.g. from the estate agent)
- If the rent is a stepped rent (Staffelmiete) (this is a rent that is automatically increased on a regular basis)
- The length of the tenancy (for a fixed term or unlimited period),
- The contractual obligation to carry out aesthetic repairs.

TIP

Ensure that all agreements are specified in a written tenancy agreement. Verbal agreements are often disputed later.



Where to get more information

Locally:

- Urban, municipal and district authorities: housing office
- Tenants' associations (membership fee applies)

Internet:

- Federal Ministry of Justice and Consumer Protection:
www.mieterschutz.bund.de
- Deutscher Mieterbund e.V. (German Tenants' Association):
www.mieterbund.de

Ancillary costs and waste disposal

In addition to the rent for the accommodation (also called the net “cold rent”) you also generally have to pay for service charges (Betriebskosten), which are often known as ancillary costs (Nebenkosten). These are calculated once a year. They include, in particular, costs for heating and water, as well as sewage and waste collection charges. You generally pay a specified sum every month for the operating costs, either as a flat rate or in advance. If you pay in advance, you will receive a settlement of the actual costs and your share of these within one year of the end of the settlement period (usually the calendar year) at the latest. You should check this settlement of the service charges very carefully.

In Germany, waste is collected and disposed of after having been separated into different categories. There are usually separate bins for paper and cardboard, organic waste (such as fruit and vegetable waste) and all other waste. In addition there are collection points or containers for other types of waste, for example, for glass and for special waste (such as varnish and paint) or bulky waste.

Being a good neighbour!

Activities between 10 p.m. and 6 a.m. generally have to be carried out at a normal household noise level. In addition, the tenancy agreement may include a set of house rules (Hausordnung) specifying other periods during which noise levels must be kept down. The house rules set out the rules for all residents of the apartment building and contain rights and obligations that apply for all residents. You will receive a copy of the house rules from the property manager (Hausverwaltung) or your landlord. As a tenant of a house or a flat you have specific obligations. For example, you must pay the agreed rent on time. But you also have rights, for example, if major repair work is needed. If you have questions about tenancy law, the different tenants' associations (Mieterbund and Mieterverein) are good points of contact. They have offices in many towns which you can contact for advice. However, they sometimes charge a fee for their services.



Where to get more information

Locally:

- Urban, municipal and district authorities
- Property manager
- Landlord
- Tenants' associations (membership fee applies)
- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide

Internet:

- Federal Ministry of Justice and Consumer Protection:
www.mieterschutz.bund.de
- Deutscher Mieterbund e.V. (German Tenants' Association):
www.mieterbund.de
- Mieterschutzbund e.V. (Tenants' Protection Association):
www.mieterschutzbund.de
- Consumer advisory services: **www.verbraucherzentralen.de**

VII. Children and Family

The family is a very important aspect of life for many people in Germany. It makes its mark on our lives in many ways. Most people in Germany consider bringing up children to be the responsibility of both mothers and fathers. Many mothers go out to work and an increasing number of fathers take the decision to stay at home and look after their child for a while after the birth.

1. Pregnancy and maternity protection

Pregnancy advice

Specific advice and counselling is available for women, men and couples preparing to become parents. If you are expecting a child, pregnancy advisory services can help you with issues surrounding pregnancy and birth. They can support you before and during pregnancy with medical, social and legal advice. This advice is provided anonymously and in several languages on request.

You will be provided with information on the following topics and more in the pregnancy advice:

- Questions connected to pregnancy and birth
- Financial and social support measures during and after pregnancy
- Employment law (e.g. maternity protection, parental leave)
- Terminating a pregnancy (abortion)
- The option of a confidential birth
- Help for families and children
- Childcare options

Special counselling is provided for pregnant women who are in a conflict situation and are considering an abortion. This is one of the requirements for an abortion within the 12-week deadline. Counselling will be anonymous on request, is always free and is not aimed at a specific result. A state-recognised counselling service for pregnant women in conflict situations near you can be found at www.familienplanung.de/beratung/.



The Federal Foundation “Mutter und Kind - Schutz des ungeborenen Lebens” (Mother and Child – Protect Unborn Life) provides fast and unbureaucratic help for pregnant women in distress through additional financial support in connection with individual counselling. Pregnant women in distress can receive foundation funds if they do not have enough money to cover the costs of the pregnancy and birth as well as the subsequent care and education of their child, following a review of their income situation by the pregnancy advisory service. Support benefits can only be granted if the person is living in Germany, presents a maternity certificate and if other benefits are not enough to cover expenses or are not received in time. The application for financial aid from the Federal Foundation Mother and Child has to be made during the pregnancy through a pregnancy advisory service. Applications are no longer possible after the birth.



TIP

Welfare and family associations, churches, social services offices, health authorities and doctors all offer pregnancy advice and counselling. They also offer counselling for pregnant women in conflict situations. Most counselling services are free of charge and can also be used anonymously. There are also services available over the internet or telephone, in addition to face-to-face counselling.

Early Support

Early support is available for families with children from the start of the pregnancy up to the age of 3. Early support helps if you are feeling unsure during pregnancy and after the birth of your child. Early support can provide the assistance you need to care for your child. The offers are voluntary, confidential and free for families. Early support helps you, for example, in the following situations:

- You often feel exhausted in daily life with your child.
- You have questions about how to care for and bring up your child.
- There are disputes with your partner.
- You often feel left on your own and would like to swap experiences with other parents.
- You don't know who to turn to with your problems in Germany or who is responsible for you.
- You are a single parent and would like assistance.
- Your baby cries a lot and you are at the end of your tether.

Early support includes a wide variety of offers to help you out, such as:

- Family midwives
- Family paediatric nurses
- Welcome visits after the birth of your child
- Voluntary/honorary helpers (family sponsors)
- Parenting advice
- Open meetings for parents
- Open consulting hours for babies

Where can I find Early Support?

Information on early support offers can be found at www.elternsein.info. You can also search for early support offers near you based on your post code.

The parent's hotline of "Nummer gegen Kummer" (Numbers to help with Worries) and the bke online advice portal (Bundeskongferenz für Erziehungsberatung e.V. - Federal Conference on Educational Guidance) also inform pregnant women and parents of young children up to the age of 3 about early support offers in their neighbourhood. Both of these offers are available nationwide and are anonymous, free and confidential.

Pregnancy and the post-natal period

During the pregnancy and just after the birth you are entitled to care from a midwife (Hebamme) or a doctor. As soon as you know that you are pregnant, you should visit a gynaecologist every four weeks – and every two weeks after the 32nd week of pregnancy. The costs of pregnancy care are met by your health insurance fund (Krankenkasse).

Expectant mothers who are employed by others enjoy a particular form of protection known as maternity protection or legal protection for working mothers (Mutterschutz). The period of maternity protection is stipulated by law, beginning six weeks before the birth and ending eight weeks after the birth. During this period, pregnant women are not allowed to work. Their job has to be kept open for them and they can return to it at the end of their maternity leave. Pregnant women must not work longer than 8.5 hours per day or undertake heavy physical work. You can find out more about this from your employer or one of the advisory offices listed here.



Where to get more information

Locally:

- Gynaecologists (Frauenärztin/Frauenarzt)
- Pregnancy counselling/counselling for pregnant women in conflict situations
- Local health authority
- Employers

Internet:

- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth:
 - www.bmfsfj.de
 - www.familienportal.de
- Bundesstiftung "Mutter und Kind – Schutz des ungeborenen Lebens" (Federal Foundation "Mother and Child – Protect Unborn Life): www.bundesstiftung-mutter-und-kind.de
- Help for pregnant women in emergencies and conflict situations: www.schwanger-und-viele-fragen.de
- Search engine to find gynaecologists: www.frauenaerzte.de
- Federal Centre for Health Education: www.familienplanung.de
- Guidebook for parents from the Bavarian Youth Welfare Office: www.elternimnetz.de
- www.elternsein.info
- www.bke-elternberatung.de
- www.fruehehilfen.de (website of the National Centre for Early Support (NZFH))
- Advisory services of the "Nummer gegen Kummer" (Numbers to help with Worries): www.nummergegenkummer.de

Telephone:

- Hotline of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **+49 30 201 791 30** (Monday to Thursday, 9 am–6 pm)
- Emergency hotline for pregnant women wishing to remain anonymous of the Federal Office for Family Affairs and Civil Society Matters: **0800 40 40 020***
- Parents' hotline of the Numbers to help with Worries ("Nummer gegen Kummer") **0800 111 0 550***

* only within Germany, free of charge

Information material:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from www.bmfsfj.de):
 - **Leitfaden zum Mutterschutz** (Guidelines on Maternity Protection)
 - **Schwangerschaftsberatung § 218**
(Pregnancy advice in context of § 218 of Penal Code)
 - **Die vertrauliche Geburt - Informationen über das Gesetz zum Ausbau der Hilfen für Schwangere und zur Regelung der vertraulichen Geburt** (The confidential birth – Information about the law on the extension of help for pregnant women and on the regulation of the confidential birth)
 - **Hilfe und Unterstützung in der Schwangerschaft – Bundesstiftung Mutter und Kind** (help and support during pregnancy – Federal Foundation Mother and Child)
 - Info leaflet on the services of the **Bundesstiftung “Mutter und Kind”** (Federal foundation “Mother and Child”) (in numerous languages)

2. Parental leave and parental allowance

Parental leave

In Germany, you can take parental leave as time-out from your normal working life to look after and bring up your children yourself. Employees can demand that their employer grant them parental leave for up to three years. Parental leave can be taken by the mother and father individually or jointly. Grandparents may also be entitled to parental leave under certain circumstances.

Each parent can split their total parental leave over three periods of time. Parental leave for the child’s mother begins after maternity protection at the earliest. The maternity protection period is deducted from parental leave. Part of the up to 24 months of parental leave can also be taken between the child’s third and eighth birthday. The employer has to be given the following notice:

- seven weeks if parental leave is taken any time before the child reaches the age of three,

- thirteen weeks if parental leave is taken when the child is between the ages of three and eight.

You do not have to work if you have taken parental leave, but are free to do so if you wish. However, you may not work for more than 30 hours a week. You will not receive any pay or wages if you do not work, but can apply for parental allowance as compensation.

You also enjoy special protection against dismissal during parental leave. Your employer may only dismiss you in exceptional cases. You can return to your old job at the end of your parental leave.



CHECKLIST

The following criteria are important:

- You live with the child together in one household.
- You are the main person who looks after and brings up the child.
- You do not work for more than 30 hours a week during this period.

Parental allowance

The parental allowance (Elterngeld) is a state benefit for parents who look after their child themselves after the birth and therefore are not in full-time work or not working at all. This applies even if the parent was not working before the birth.

Here is some essential information about the parental allowance:

- There are three kinds of parental allowance: “Basiselterngeld” (basic parental allowance), “ElterngeldPlus” (parental allowance plus) and “Partnerschaftsbonus” (partnership bonus). It normally amounts to 65 percent of the net income the parent earned before the birth and that was lost after the birth. Just how much parental allowance you receive depends on how much you earned in the year before your child was born. Depending on your income, the “Basiselterngeld” is

between EUR 300 and EUR 1,800 a month and the “ElterngeldPlus” between EUR 150 and EUR 900 a month.

- “Basiselterngeld” is paid for the first 14 months after the birth. The “Basiselterngeld” is paid to parents in twelve monthly instalments.
- If the mother and father share the parental leave entitlement and lose income, they receive a maximum of 14 months’ “Basiselterngeld” together. In this case, one parent can claim a minimum of 2 and a maximum of 12 months’ parental allowance. “Basiselterngeld” can only be paid during the first 14 months after the child’s birth; after this, parents may only receive “ElterngeldPlus” or the “Partnerschaftsbonus”.
- Parents can be paid the “ElterngeldPlus” for twice as long as the “Basiselterngeld”: one month of “Basiselterngeld” corresponds to two months of “ElterngeldPlus”.
- Parents each receive an additional four months of “ElterngeldPlus” as a “Partnerschaftsbonus” if they both work 25 to 30 hours a week in four consecutive months.
- Single parents are entitled to the full 14 months’ “Basiselterngeld” if they receive it as a compensation for lost earnings. Parents who are separated are also entitled to parental allowance.
- If you do not have a job before the birth you are still entitled to receive the minimum “Basiselterngeld” of EUR 300 or EUR 150 “ElterngeldPlus”.

CHECKLIST



To receive parental allowance you must fulfil the following conditions:

- You look after and raise your child after the birth yourself.
- You live with your child in one household.
- You do not work at all or not for more than 30 hours a week.
- You live in Germany.

Nationals of EU Member States, Iceland, Liechtenstein, Norway and Switzerland are entitled to parental allowance in the same way as German nationals if they live or work in Germany. For other foreign nationals the entitlement depends on the residence title. People with a settlement permit (Niederlassungserlaubnis) are entitled to receive parental allowance. You can also receive parental allowance if you have a EU long-term residence permit. Those who have a residence permit

(Aufenthaltserlaubnis) are only entitled to parental allowance if they are also entitled to work in Germany or have already legally worked here. Please seek advice about the precise regulations.

You can apply for your parental allowance at your local parental allowance office. In certain Federal Länder, you can also apply for your parental allowance with the help of “ElterngeldDigital” at www.elterngeld-digital.de.



TIP

You can calculate the probable amount of the parental allowance that you will receive using the parental allowance calculator. You can find it on the website of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth www.bmfsfj.de, menu item “Familie” (Family).



Where to get more information

Locally:

- Urban, municipal and district authorities
- Family counselling offices
- Parental allowance offices

Internet:

- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth www.bmfsfj.de, menu item “Familie” (Family)
- Online service portal of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: www.familienportal.de

Telephone:

- Hotline of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **+49 30 201 791 30** (Monday to Thursday, 9 am–6 pm)

Information material:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from www.bmfsfj.de):
 - **Elterngeld, ElterngeldPlus und Elternzeit** (Parental allowance and parental leave)

3. Child allowance and supplementary child allowance

Child allowance

Parents are entitled to child allowance (Kindergeld) payable until their child's 18th birthday if the child lives in Germany, an EU Member State or in a country where the European Economic Area agreement applies. If the child takes up a place on a vocational training course or is studying, this entitlement continues until the child's 25th birthday at the latest. You will receive a monthly payment of EUR 219 per child for the first two children, EUR 225 for the third child and EUR 250 for every subsequent child. To receive child allowance you first have to apply at the Family Benefits Office at the Employment Agency. In addition, families are also granted special income tax allowances to take account of dependent children. You can obtain the application form for child allowance from the Family Benefits Office. It is also available online from www.familienkasse.de.

IMPORTANT INFORMATION

Nationals of EU Member States, Iceland, Liechtenstein, Norway and Switzerland are entitled to child allowance in the same way as German nationals if they live or work in Germany. For other foreign nationals the entitlement depends on the residence title. People with a settlement permit (Niederlassungserlaubnis) are entitled to receive child allowance. Those who have a residence permit (Aufenthaltserlaubnis) are only entitled to child allowance if they are also entitled to work in Germany or have already legally worked here. Please seek advice about the precise regulations.

Supplementary child allowance

Families with a low income also receives state support in the form of a supplementary child allowance (KiZ). Supplementary child allowance is paid to parents who earn enough to look after themselves, but whose income is not or barely enough for the whole family.

You may be entitled to supplementary child allowance if one of the following applies:

- Your children are aged under 25 and live with you in the same household and are neither married nor partnered.
- You receive child allowance or comparable benefits, for example from abroad, for your children.
- You have a gross monthly income of EUR 900 as a couple or EUR 600 as a single parent (minimum income level).
- Your income is enough for yourself and you can cover your family's needs together with the supplementary child allowance.



TIP

If you receive benefits under the “Asylbewerberleistungsgesetz” (Benefits for Asylum Seekers Act), are studying or training that is eligible for support under the “Bundesausbildungsförderungsgesetz” (Federal Training Assistance Act for students at secondary schools and universities in Germany – BAföG), you can only receive the supplementary child allowance under certain conditions.

■ IMPORTANT INFORMATION

If you only receive benefits according to SGB II (Book II of the German Social Code) or social welfare benefits according to SGB XII and do not have any other income, you are not entitled to the supplementary child allowance.

The supplementary child allowance can be up to EUR 205 per child per month. Your income and assets, as well as those of your child, may be deducted from the supplementary child allowance and thus reduce this.

You have to make a written application to the Family Benefits Office of the Federal Employment Agency for the supplementary child allowance. You can obtain the application form for supplementary child allowance from the Family Benefits Office at www.kizdigital.de. You can also apply online.

If you receive a supplementary child allowance, you will also be entitled to benefits to support your child's education and participation, such as free midday meals in child daycare centres and schools as well as school supplies package worth EUR 150 each school year. You may also be eligible for exemption from the fees for child daycare centres.

Please apply to the responsible municipal offices for these benefits for education and participation. To find out which office is responsible for the application, visit the homepage of the Federal Ministry of Labour and Social Affairs (www.bmas.de, menu item "Themen/Arbeitsmarkt/Grundsicherung/Leistungen zur Sicherung des Lebensunterhaltes" (Topics/Labour market/Basic benefits/Benefits to secure a livelihood)).

You may also be entitled to a housing benefit. Please contact your housing benefit office for more information.



Where to get more information

Locally:

- Family counselling offices
- Family Benefits Offices of the Federal Employment Agency
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- Family Benefits Office: www.familienkasse.de or www.kinderzuschlag.de
- Online service portal of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: www.familienportal.de

Telephone:

- Family Benefits Offices (Monday to Friday, 8 am–6 pm):
 - Questions about child allowance and supplementary child allowance: **0800 4 5555-30***
 - Recorded messages about payment schedule for child allowance and supplementary child allowance: **0800 4 5555-33***

* only within Germany, free of charge

Information material:

- Publications from the Family Benefits Office (available from www.familienkasse.de):
 - **Merkblatt Kindergeld** (Child allowance information sheet)
 - **Merkblatt Kinderzuschlag** (Supplementary child allowance information sheet)

4. Types of childcare

It is important for children to attend a child daycare facility as early as possible because this can help ensure that their development and their command of the language reach the highest level possible. The centres also advise parents how to support their children and their family at home. Children who have reached the age of 1 are legally entitled to a place in a childcare facility. There are many options for childcare in Germany, in particular:

- Up to 3 years old:
 - Toddler groups
 - Childminders
 - Playgroups
 - Crèches
 - Kindergartens for mixed age groups
- From 3 years to school age:
 - Kindergartens
 - Other types of pre-school institution
 - Childminders
- School age:
 - Full-day schools
 - After-school facilities
 - Supervised homework clubs

TIP

You have to register your children in advance if you want them to participate in these groups: sometimes places are in short supply due to high levels of demand. The best thing to do is to enquire as soon as possible about vacancies.



Where to get more information

Locally:

- Urban, municipal and district authorities
- Family counselling and youth welfare offices
- Migration counselling for adult immigrants (MBE)
- Child day-care facilities

Internet:

- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: www.bmfsfj.de, menu item “Kinder und Jugend” (Children and youths)
- Information about childcare: www.fruehe-chancen.de
- Numerous other links: www.familienportal.de

5. Disputes, crises and violence in the family

Crises and disputes can occur in any family. But if the level of disputes gets out of hand, and especially if arguments end in violence, you should seek professional help. All advisory centres are free of charge and the employees there will help you quickly and efficiently – even if you do not want to give your name. All children in Germany have the right to be brought up non-violently. This means that all children, above all babies and young children, need us to be alert. If you fear that a child is being neglected or mistreated, please contact the police, the youth welfare office or a parenting advice centre.



Where to get more information

Locally:

- Parenting, family and marriage guidance offices
- Youth welfare offices
- Specialised counselling centres for victims of trafficking in human beings and sexual violence against children

Internet:

- German Child Protection League (Deutscher Kinderschutzbund): **www.dksb.de**
- Information on advice offices for children, juveniles and parents in your area and advice in your language is available here: **www.bke.de**
- Bavaria Centre for Family and Social Affairs/Bavaria Youth Welfare Office: **www.elternimnetz.de**
- Numbers to help with Worries ("Nummer gegen Kummer e.V.") also offers online advice per mail or chat for children and juveniles: **www.nummergegenkummer.de**
- **www.hilfeportal-missbrauch.de/startseite.html**
- **www.kinderschutz-zentren.org/zentren-vor-ort**
- **www.infektionsschutz.de/beratung**
- **www.schwanger-und-viele-fragen.de**
- **www.hilfetelefon.de**
- **www.nina-info.de** (help in cases of sexual abuse)

Telephone:

- Hotline "Gewalt gegen Frauen" (violence against women), nationwide, around the clock, anonymous: **0800 116 016*** or **www.hilfetelefon.de**
- Telephone helpline "Psychische Gesundheit" (mental health) **0800 2322783***
- Hotline for "Schwangere in Not" (pregnant women in emergencies) **0800 40 40 020***
- Helpline "Sexueller Missbrauch" (sexual abuse) **0800 22 55 530*** (Monday, Wednesday and Friday: 9 am–2 pm, Tuesday and Thursday: 3–8 pm)
- Crisis Hotline (around the clock): **0800 1110111*** and **0800 1110222***
- "Nummer gegen Kummer" (Numbers to help with Worries): Helpline for children and juveniles: **116 111***
Parent Hotline: **0800 111 0 550***

* only within Germany, free of charge

Information material:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from www.bmfsfj.de):
 - **Kinder- und Jugendhilfe** (Child and Youth Services)
 - **Häusliche Gewalt – Kinder leiden mit** (Domestic violence – Children suffer too) (German, Arabic, Russian and Turkish)
- www.ecpat.de: Flyer “Ich brauche Hilfe” (I need help) in 13 languages



VIII. School, Training and Studying

1. The school system and types of schools in Germany

Compulsory school attendance

All children who live in Germany have to go to school. Compulsory school attendance generally begins in the autumn of the calendar year in which the child has his or her sixth birthday. Generally, compulsory schooling then lasts until the end of the school year in which a young person has his or her 18th birthday. The rules on compulsory school attendance differ in each of the Federal Länder. There are also possibilities for a child to start school at other times during the school year.

Attendance at state-run schools is free. There are also private schools in Germany, which generally charge school fees.

Types of schools

In Germany it is the Federal Länder that are responsible for schooling. The school system differs from one Land to another, particularly with regard to the names given to the different kinds of secondary types of schools. However, the education received by children and juveniles is similar throughout Germany:



TIP

An initial overview of the school system, types of school and qualifications can be found in numerous languages on the website www.wir-sind-bund.de, menu item, “Eltern” (Parents).

Primary school

All children begin by attending primary school (Grundschule) for four years (or six years in the case of Berlin and Brandenburg). The place of residence determines which school they attend: children generally go to a primary school near their home. In some Federal Länder parents can choose their child’s primary school themselves.

In the final year of primary school a decision is made concerning which secondary school (weiterführende Schule – Sekundarstufe I) the child will attend next. The primary school teachers make a school recommendation (Übergangsempfehlung) and also meet the parents to provide advice. In most Federal Länder parents can decide which secondary school their child will attend after primary school. Crucial factors involved in the recommendation are the child’s grades in primary school and the teachers’ assessment of the child.

Secondary schools (secondary level I and II)

In some Federal Länder a child can attend a trial lesson to try out a particular secondary school. An overview of the individual regulations is available on the website of the Standing Conference of the Ministers of Education and Cultural Affairs (www.kmk.org).

The secondary education system (levels I and II) in Germany differentiates between different types of school and school-leaving options. So parents and children should talk to the teachers and carefully consider which

educational path would be the most appropriate for each child. The education authorities also offer information about this.

The different types of secondary school are listed here:

- Hauptschule (general school – up to year 9 or 10)
- Realschule (intermediate school – up to year 10)
- Schools with several curricula (which offer both Hauptschule and Realschule leaving qualifications)
- Gymnasium (academic secondary school – up to year 12 or 13)
- Gesamtschule (comprehensive school – with and without the final years of higher secondary school known as gymnasiale Oberstufe.) This school covers all the different school-leaving options.

In several Federal Länder there are other types of school in which Hauptschule and Realschule curricula are amalgamated (since they are all forms of general or lower secondary school):

- Mittelschule (intermediate school, Bavaria)
- Sekundarschule oder integrierte Sekundarschule (secondary or integrated secondary school in Saxony-Anhalt, North Rhine-Westphalia, Berlin)
- Regelschule (regular school in Thuringia)
- Oberschule (secondary school in Brandenburg, Lower Saxony, Bremen, Saxony)
- Realschule plus (intermediate general education school in Rhineland-Palatinate)
- Stadtteilschule (district school in Hamburg)
- Regionalschule (regional school in Mecklenburg-Western Pomerania)
- Werkrealschule/Werkhauptschule (specialised technical secondary college in Baden-Württemberg)
- Gemeinschaftsschule (comprehensive school in Saarland, Schleswig-Holstein)

School attendance is also compulsory for children and juveniles with disabilities or special educational needs. The school authority will use an official procedure to determine whether a child has special educational needs. Either the child's parents or the school must apply for this procedure to be carried out. If the procedure determines a need, then the child may continue to attend a general school (with support) or they may be transferred to a school for children with special educational needs

(Förderschule). There are various types of special schools, which in different Federal Länder are referred to as “Sonderschule”, “Förderzentrum” or “Schule für Behinderte”. There are also schools that offer inclusive classes where children with and without disabilities are taught together. The different Federal Länder deal with the topic of inclusion differently.

After passing the school-leaving qualification at a general school (Hauptschule) or intermediate school (Realschule), young people can then attend a school at secondary level II and obtain their “Abitur” or “Fachabitur” school-leaving certificates (see below) or they can go on to attend vocational training at a vocational school (Berufsschule). In general, a school-leaving certificate (Abschluss) from a “Realschule” opens up more areas of work than one from a “Hauptschule”. Schooling at a “Gymnasium” or a school offering the “gymnasiale Oberstufe” ends after year 12 or 13. The school-leaving certificate is known as the “Abitur” or “Abi”, and the official title is “Allgemeine Hochschulreife”. This qualifies the young person to attend university or another form of higher education. There is the general “Abitur” and also the subject-restricted version (Fachabitur). In some Federal Länder, the “Abitur” can also be taken at vocational schools if the pupils already have the school-leaving qualification from the intermediate school (Realschule).

During their time at school, pupils do have the possibility to change from one type of school to another if their school performance is good enough.

TIP



Find out which types of secondary school there are in the Federal Land where you live. Make sure you understand which school-leaving certificates they offer and which types of education your children can then attend with these certificates. The ministries for schools, education or cultural affairs in each Federal Land all have websites describing the different educational pathways available. The school administration and the schools themselves also offer advice. Most schools will arrange an open day (often held at the beginning of the year) to give parents and children a chance to have a look at the options available.



CHECKLIST

Individual schools can be very different. Find out from the education authority, the Internet or from other parents about the schools in your area. The following questions might help you select a school for your child:

- Which school-leaving qualifications does the school offer?
- What additional classes does the school offer (e.g. foreign languages)?
- Are there additional programmes on offer for the children (e.g. study groups, sports lessons, cultural music programmes or drama/theatre programmes)?
- Are there extra support programmes (e.g. language support, help with homework)?
- What help do children with special learning needs receive?
- What do the classrooms look like?
- Does the school offer a whole-day programme or after-school care?
- Is a hot midday meal provided at school?
- Are there parent-teacher meetings or other programmes for parents?



■ IMPORTANT INFORMATION

Class trips, excursions, school festivals, school concerts and swimming lessons are all part of the learning package and everyday school life in Germany. Your child should take part in these events as they are a valuable way of learning and because such joint activities can boost children's motivation to learn and their enjoyment of school, as well as improving how well they speak.

Special support programmes

For children and juveniles who grow up with a native language other than German, there are special language support programmes in the kindergarten or school. Some of these are in German and some in the children's mother tongue. The special language learning needs of children of a pre-school age are covered by different instruments under the jurisdiction of the Federal Länder. Some Länder survey the language level of all children at a certain time before they start school, others test certain groups or record the language level during ongoing educational work. Each Federal Land then has a different range of special support programmes on offer. The Federal Ministry for Family Affairs, Senior

Citizens, Women and Youth encourages the everyday integration of language learning as a fixed part of daytime childcare in the federal programme “Sprach-Kitas: Weil Sprache der Schlüssel zur Welt ist” (language child daycare centres - because language is the key to the world) and thus provides an important nationwide boost.

TIP

Good German language skills are important for your children’s educational success. Therefore, you should take advantage of the language support programmes available locally. In some Federal Länder it is compulsory for children to attend German programmes if they do not speak the language well enough. In many Federal Länder it is also possible to choose some languages spoken in migrants’ countries of origin (e.g. Turkish, Italian, Russian, Spanish) as a foreign language studied in school. This depends on the type of school. Information about programmes to improve your child’s German skills or to study their mother tongue is available directly from their kindergarten or school. Or you can ask the local migration counselling service and youth migration services.

Children and juveniles who come to Germany after they have already started school in another country need particular support. There are often support and language-learning classes for them in which they are taught by specially qualified teachers before subsequently transferring to mainstream classes. The education authority can inform you about the programmes available.

TIP

If you want to provide the best support for your child it is important for you to be well-informed about the education system in Germany and the range of services available in your area. You should also know what happens in your child’s everyday school life and you should keep track of your child’s progress. So schools arrange parents’ evenings and other events to give you an opportunity to talk to your child’s teachers and discuss any problems. All German schools also have parent representation bodies (Elternvertretung). Contact the representative body at your school so that you can exchange your ideas and views with other parents. Each Federal Land also has a parent representation body (Landeselternvertretung), which is another source of advice.



Where to get more information

Locally:

- School authorities/Education authority
- School/School directors
- Parents' representation bodies and parent networks
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)
- Migrant organisations

Internet:

- Standing Conference of the Ministers of Education and Cultural Affairs of the Länder in the Federal Republic of Germany: **www.kmk.org**
- German Education Server: **www.bildungserver.de**
- Federal Ministry of Education and Research: **www.bmbf.de**
- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **www.bmfsfj.de**
- Federal Council of Parents: **www.bundeselternrat.de**
- Federal administration: **www.wir-sind-bund.de**
- **www.handbookgermany.de**, menu item "Lernen" (Learning)

2. Vocational training

Good training is the most important factor when starting out in a career. If you are trying to find work in Germany it is important to have completed a vocational training course or a course of studies in higher education.

A vocational training course generally lasts two or three years and is usually organised within Germany's "dual system". Here, "dual" means that the course combines two aspects: practical on-the-job training in a company and theoretical elements provided in a school. Some training courses, such as in the care sector, are only offered in schools. The minimum entrance requirement for applicants to a vocational training course is generally a school-leaving certificate from a general school (Hauptschule).

Choice of career

In Germany there are approximately 400 different regulated professions with designated training courses. The Employment Agency offers young

people assistance with their choice of an occupation. Just ask the staff at the Vocational Information Centre (Berufsinformationszentrum) of your local Employment Agency.

The federal administration is looking for applicants of all nationalities for more than 130 different regulated professions. Visit the website **www.wir-sind-bund.de** to find out which professions these are and how you child can apply. The information for parents is provided in numerous languages.

Before the start of a vocational training course, the trainee and the company providing the training both sign a written training contract. This contract sets out the content and aims of the training. Young people who require financial support during their training can apply for a vocational training grant from the Employment Agency.

TIP



The ability to speak other languages is important for many jobs. Find out together with your child if there are specific areas of work in which your mother tongue would be an advantage.



Where to get more information

Locally:

- Careers counselling service at the Employment Agency
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- Federal Employment Agency:
 - **www.arbeitsagentur.de**, section “Privatpersonen” (Private individuals), menu item “Schule, Ausbildung und Studium” (School, Training and Studying)
 - **www.planet-beruf.de**
 - **www.berufenet.arbeitsagentur.de**
- Federal Institute for Vocational Education and Training: **www.bibb.de**, menu item “Berufe” (Vocations)
- Federal administration: **www.wir-sind-bund.de**

Telephone:

- Service centre of the Employment Agency:
0800 4 5555-00* (Monday to Friday, 8 am–6 pm)

Information material:

- Publications from the Employment Agency (available from **www.arbeitsagentur.de**, menu item “Download-Center”):
Beruf aktuell – Lexikon der Ausbildungsberufe
(Current professions – lexicon of regulated professions)

* only within Germany, free of charge

3. Studying in Germany

There are several different types of higher education institution in Germany:

- Universities
- Technical universities
- Music and art colleges
- Teacher training colleges
- “Fachhochschule” (technical colleges) and Universities of Applied Science
- Colleges of public administration

Requirements to study in higher education

Candidates must have gained the school-leaving qualification that entitles them to study at the type of institution of their choice (Hochschulreife/Fachhochschulreife, also known as Abitur). If an applicant went to school abroad and has foreign qualifications, the admissions office at the higher education institution is responsible for deciding whether the application conditions have been fulfilled. The institutions themselves decide on the extent to which course credits that have been gained during higher education studies in another country can be counted towards a qualification in Germany. You can also contact the “uni-assist” certification office for a preliminary check across all institutes of higher education; a fee will be charged for this service.

The “Garantiefonds-Hochschulbereich” higher education support programme offers particular support when learning the German language. It provides extensive advice and counselling for young recognised refugees,

ethnic German resettlers and their dependents who are living in Germany and who want to gain their higher education entrance qualifications and prepare for a course of study at an institution of higher education as well as financial assistance - provided they are eligible for support. More information and addresses on this topic can be found at www.bildungsberatung-gfh.de and www.obs-ev.de.

Tuition fees

No general tuition fees (Studiengebühr) are charged for Bachelor courses at German state universities. Each student has to pay a so-called semester contribution (Semesterbeitrag). Certain Federal Länder also charge tuition fees for long-term students, second degrees or for international students who enter Germany from outside the EU to study. Tuition fees may be charged for certain Master programmes. Private institutions usually charge considerably higher fees. There are grants available to finance all or part of a course, for example, those awarded by the government support scheme for talented students (Begabtenförderung) or by some foundations.

Apart from the classic courses that are only taught at universities and other institutes of higher education, an increasing number of “dual” courses have been offered over the past years. These take a much more practical approach. Students sign a contract with the company that usually includes a payment of some sort.

TIP



Students who fulfil certain conditions are entitled to receive state education assistance, known in Germany by its acronym BAföG. Part of this has to be paid back after the training or course of education has finished.

IMPORTANT INFORMATION

The Federal administration also offers dual courses, descriptions of which can be found on the website www.wir-sind-bund.de.



Where to get more information

Locally:

- Universities/Office for education assistance at the student welfare service (Studentenwerk)
- Youth migration services (JMD)
- Migration counselling for adult immigrants (MBE)

Internet:

- Federal Employment Agency: **www.arbeitsagentur.de**, section “Privatpersonen” (Private individuals), menu item “Schule, Ausbildung und Studium” (School, Training and Studying)
- Online portal “abi” of the Federal Employment Agency: **www.abi.de**
- German Academic Exchange Service (DAAD): **www.daad.de**
- Youth migration services: **www.jmd-portal.de**
- Otto Benecke Foundation: **www.obs-ev.de**
- Bildungsberatung Garantiefonds Hochschule (University Educational Guidance Guarantee Fund): **www.bildungsberatung-gfh.de**
- uni-assist: **www.uni-assist.de**
- Information about recognition of foreign educational qualifications: **www.anabin.de**
- Federal Ministry of Education and Research: **www.bafög.de**
- Overview of scholarships: **www.stipendienlotse.de**
- Organizations for the promotion of young talent: **www.bmbf.de**, menu item “Bildung/Begabtenförderung/Begabtenförderungswerke” (Education/Support schemes for talented students/Organisations promoting talented students)
- Federal administration: **www.wir-sind-bund.de**

Telephone:

- Service centre of the Employment Agency: **0800 4 5555-00*** (Monday to Friday, 8 am–6 pm)
- Free BAföG hotline of the Federal Ministry of Education and Research: **0800 223 63 41*** (Monday to Friday, 8 am–8 pm)
- Otto Benecke Foundation: **+49 228 8163-0**

* only within Germany, free of charge

4. Adult education

There are many options in Germany that allow you to continue to learn even after you have left school or university. Adult education classes offer you the chance to acquire general qualifications or school-leaving certificates. There are day-time and evening courses and you can even do your lessons from home (for example, as part of a distance-learning course from a Telekolleg or Fernuniversität).

The Federal Employment Agency is an important point of contact for issues concerning your professional further education. You can also find further education and training institutions in the telephone book and in the Yellow Pages (Gelbe Seiten®). There are also adult education colleges (Volkshochschule or VHS) which offer courses in almost every town in Germany.

They include, for example:

- Further education courses
- Language courses
- Placement service for internships (Praktikum)
- Special integration courses for young adults



Where to get more information

Locally:

- Employment Agency
- Adult education colleges (Volkshochschule)
- Training and continuing education institutions
- Migration counselling for adult immigrants (MBE)

Internet:

- Federal Employment Agency: www.arbeitsagentur.de, section “Privatpersonen” (Private individuals), menu item “Karriere und Weiterbildung” (Career and further education)
- KURSNET – the online portal for professional continuing and further education: www.kursnet.arbeitsagentur.de
- Directory of adult education colleges: www.volkshochschule.de
- German Education Server: www.bildungsserver.de



IX. Health and Preventive Health Care

1. Help in the case of illness and accidents

If you are ill you should visit a general practitioner/primary physician (Allgemeinarzt) in your area. He or she will help you and refer you to a specialist doctor (Facharzt) if necessary.



IMPORTANT INFORMATION

Health insurance is compulsory in Germany. The costs of any medical treatment are usually borne by the statutory health insurance funds or are reimbursed by the private health insurance funds. You may have to pay a small portion of the costs (Eigenanteil) for certain services. The costs covered by the statutory and private health insurance funds differ.

Most people in Germany are insured by a statutory health insurance fund (gesetzliche Krankenkasse). Persons in more than marginal employment are subject to compulsory insurance. If you earn more than a certain maximum, you can choose whether you would like to be part of a statutory health insurance fund or pay into a private health insurance fund (private Krankenkasse). For detailed information, see Chapter X “Banks and Insurance”.

If the doctor prescribes medicines for you, these are available from a pharmacy (Apotheke). Here there is only a small proportion of the cost which you pay yourself (a maximum of EUR 10), because your health insurance will pay the rest. Medicines for children and juveniles up to 18 years of age are free of charge if they are prescribed by a doctor. The system for payment is different if you are insured with a private health insurance company. You have to pay for visits to the doctor and medicines yourself and then you send the bills to your health insurance fund, which will reimburse the costs.

IMPORTANT INFORMATION

In the event of accidents, emergencies or if you fall ill outside of consulting hours, you can call the emergency medical service or, in cases of extreme emergency, you can contact the emergency services.

The most important national emergency telephone numbers are:

- **Emergency services: 112**
- **Toxic substance (poisons) emergency hotline: +49 30 19240**
- **Emergency medical service: 116 117**

Pharmacies also operate a night and emergency service. You can find up-to-date information about this in your local newspaper.

Help in your language

If you do not speak much German and would like to visit a doctor who speaks your language, contact the Association of Statutory Health Insurance Physicians (Kassenärztliche Vereinigung) in the Federal Land in which you live. They will help you find the right doctor. You can find their addresses and telephone numbers on the website www.kbv.de, menu item „Service/Arztsuche” (Service/Search for a doctor).

Medical confidentiality

Without your permission, doctors are, as a matter of principle, not allowed to pass on information about you to others (for example, official authorities, your employer or family members). Sometimes this also applies to information about the health of your children. For example, your 16-year-old daughter's gynaecologist cannot give you information about her medical examination results without your daughter's permission.



Where to get more information

Locally:

- Family doctor or general practitioner/primary physician
- Paediatrician
- Health insurance funds

Internet:

- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Independent Patient Counselling Germany:
www.unabhaengige-patientenberatung.de
- Federal Centre for Health Education: **www.bzga.de**
- German Medical Association (Bundesärztekammer):
www.bundesaerztekammer.de,
menu item "Arztsuche" (Search for a doctor)
(doctor search tool for all Länder)
- **www.gkv-spitzenverband.de**, menu item "Die gesetzlichen Krankenversicherungen" (The statutory health insurance funds)
(overview of statutory health insurance funds)
- Association of private health insurance funds: **www.pkv.de**

E-mail:

- Federal Ministry of Health:
poststelle@bmg.bund.de, **info.gehoerlos@bmg.de**

Telephone:

- Federal Ministry of Health (Monday to Thursday, 8 am–6 pm and Friday, 8 am–12 midday):
 - Health insurance issues: **+49 30 340 60 66-01**
 - Preventive healthcare issues: **+49 30 340 60 66-03**
 - Counselling service for the deaf and hearing-impaired:
Sign language telephone (videotelephony)
www.gebaerdentelefon.de/bmg/, Fax: **+49 30 340 60 66-07**

2. Preventive medical check-ups and vaccinations

Many illnesses are easy to treat if they are diagnosed at an early stage. Early recognition examinations and preventive check-ups for children and adults help to do this. For example, men and women between the ages of 18 and 34 can have one medical check-up, and men and women over the age of 35 can have a medical check-up every three years. What's more, men and women are entitled to regular early recognition check-ups for certain types of cancer. Health insurance funds pay for many types of preventive check-up. Ask your doctor for advice about this.

Vaccinations are one of the most important and effective preventive measures. Modern vaccines are well-tolerated and protect patients from serious illnesses. All vaccinations in Germany are voluntary, apart from the obligation to prove sufficient protection against measles for anyone born after 1970 in community and healthcare facilities. However, there are some protective vaccinations that are officially recommended. The costs are met by your health insurance fund.

Preventive healthcare and vaccinations for children

Infectious diseases can be particularly dangerous for babies and children, so the first vaccinations are recommended for when babies are just six weeks old. By the time they reach the age of 3 at the latest, your children should be fully immunised against the most dangerous illnesses.



TIP

In Germany there are specific recommended vaccinations for babies, children, young people and adults. These are summarised in a vaccination calendar (Impfkalender), which is available on the website of the Federal Centre for Health Education www.bzga.de under the menu item “Infomaterialien” (Information material).

Early detection check-ups for children

In Germany there is a series of standard check-ups for children, taking place from birth until when they begin school. They are known as the U1 to U9 check-ups. These check-ups help to ensure an early diagnosis for developmental disorders and diseases in children, in turn helping to improve the treatment possibilities. At the same time, parents are told about ways in which they can encourage the development of their child and avoid health risks. Each of the check-ups should take place at a specific point during your child’s development. The costs of the check-ups during this set period are borne by the health insurance funds. Undergoing the check-up is voluntary but it is important to have regular check-ups to support your child’s development. A specific appointment needs to be made with your paediatrician for each check-up.



Where to get more information

Locally:

- Paediatrician
- Family doctor or general practitioner/primary physician
- Health insurance funds

Internet:

- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Federal Association for Prevention and Health Promotion:
www.bvpraevention.de

- Information on child health:
 - www.kindergesundheit-info.de
 - www.bundesgesundheitsministerium.de,
menu item “Themen/Prävention/Kindergesundheit” (Topics/
Prevention/Children’s health)

E-mail:

- Federal Ministry of Health: poststelle@bmg.bund.de

Telephone:

- Federal Ministry of Health:
information hotline on “Health prevention”:
+49 30 340 60 66-03 (Monday to Thursday, 8 am–6 pm,
Friday, 8 am–12 midday)

Information material:

- Federal Ministry of Health
(available on the website www.gesundheitsministerium.de,
menu item “Service/Publikationen” (Service/Publications))

3. HIV/AIDS counselling/information on sexually transmitted infections (STI)

Certain illnesses can be contracted through sex, for example HIV, hepatitis and syphilis. Condoms can protect against infection.

An HIV infection can be very well treated today with medicines, which is why it is important to have a test done as early possible. Other sexually transmitted infections (STI) can also be treated easier and faster the earlier they are detected.

Find out more for free from the relevant advisory offices or the local health authority and have yourself tested. You can also get advice and have a test without disclosing your name.



Where to get more information

Locally:

- Local health authority
- pro familia
- AIDS counselling offices

Internet:

- www.aidshilfe.de
- www.liebesleben.de
- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Federal Centre for Health Education: www.bzga.de,
 - menu item “Programme und Aktivitäten/HIV/STI-Prävention” (Programs and activities/AIDS/STI prevention)
 - menu item “Service/Beratungsstellen” (Service/Information centres)
- www.profamilia.de, menu item “Information centres” (Beratungsstellen)

E-mail:

- Federal Centre for Health Education:
telefonberatung@bzga.de (in German)

Telephone:

- Federal Centre for Health Education:
+49 221 892031 (Monday to Thursday, 10 am–10 pm, Friday to Sunday, 10 am–6 pm)
- Health Centre for Migrants, Cologne:
+49 221 420398-0 (Monday to Thursday, 8:30 am–5 pm, Friday, 8:30 am–3 pm, information also available in Russian and Turkish)
- VIA-Afrikaherz, Berlin: **+49 30 35050013**

Information material:

- Federal Centre for Health Education: (available from www.liebesleben.de, menu item “Infomaterial” (Information material))

4. Drug and addiction counselling

Drugs, alcohol, nicotine, medicines, gambling, food, the Internet and even shopping – many things can be addictive. And every addiction is an illness that should be taken seriously. So addicts and their families need advice and professional help. For this they can contact a doctor or a counselling centre. The sooner an addiction is treated, the better the chances of recovery. There are many organisations and self-help groups offering quick and anonymous help.



Where to get more information

Internet:

- On advisory offices:
 - Federal Centre for Health Education: **www.bzga.de**, menu item “Service/Beratungsstellen” (Service/Information centres)
 - Deutsche Hauptstelle für Suchtfragen e.V. (The German Centre for Addiction Issues) (DHS): **www.dhs.de**, menu item “Suchthilfe” (Help with addiction)
- **www.caritas.de/onlineberatung**, menu item “Sucht” (Addiction)
- Fachverband Sucht e. V. (Specialist Association for Addiction): **www.sucht.de**
- **www.drugcom.de**, **www.kenn-dein-limit.de**, **www.rauchfrei-info.de**, **www.check-dein-spiel.de**, **www.ins-netz-gehen.de**

Telephone:

- Federal Centre for Health Education:
 - info hotline about preventing addiction: **+49 221 892031** (Monday to Thursday, 10 am–10 pm, Friday to Sunday, 10 am–6 pm)
 - Addiction & drugs hotline: **+49 1806 313031** (around the clock)

Information material:

- Federal Centre for Health Education: (available from **www.bzga.de**, under the menu item “Infomaterialien/Suchtvorbeugung” (Information material/Addiction prevention))
- Deutsche Hauptstelle für Suchtfragen e.V. (The German Centre for Addiction Issues) (DHS) (available at the website **www.dhs.de**, under menu item “Informationsmaterial” (Information material))

5. Participation of people with disabilities

The German state supports people with physical, psychological or mental disabilities so they can participate equally in society. The severely disabled are also entitled to particular protection in their working and professional life, for example in the event of their contract being terminated.

If you are afflicted with a disability or severe disability you can apply for a (severely) disabled person's ID card ([Schwer-]Behindertenausweis) from the pension office. This document verifies the level of your disability and enables you to receive assistance, such as concessions on public transport.



Where to get more information

Locally:

- Health insurance funds, pension insurance funds
- Employment Agency
- Urban, municipal and district authorities: social services department (Sozialamt) and pension office (Versorgungsamt)
- Joint service offices of the rehab organisations

Internet:

- Federal Ministry of Labour and Social Affairs:
 - **www.bmas.de**, menu item “Themen/Teilhabe und Inklusion” (Topics/Involvement and inclusion):
 - **www.einfach-teilhabe.de**
- Federal Government Commissioner for Matters relating to Persons with Disabilities: **www.behindertenbeauftragter.de**
- German Pension Fund, joint service offices: **www.reha-servicestellen.de**

E-mail:

- Federal Ministry of Labour and Social Affairs: **info@bmas.bund.de**, **info.gehoerlos@bmas.bund.de**

Telephone:

- Federal Ministry of Labour and Social Affairs (Monday to Thursday, 8 am–8 pm):
 - Informationen für Menschen mit Behinderung (Information for People with Disabilities): **+49 30 221911-006**
 - Service for the deaf and hearing-impaired: sign language telephone, **www.gebaerdentelefon.de/bmas**

Information material:

- Publications from the Federal Ministry of Labour and Social Affairs (available from **www.bmas.de**, menu item “Service/Publikationen” (Service/Publications)):
 - **Ratgeber für Menschen mit Behinderungen** (Guide for People with Disabilities)
 - **Rehabilitation und Teilhabe von Menschen mit Behinderungen** (Rehabilitation and Participation of People with Disabilities) (German, English and French)
 - Menu item “Service/Gesetze” (Service/Laws): **Das Gesetz zur Gleichstellung behinderter Menschen** (Act on Equal Opportunities for Persons with Disabilities)

X. Banks and Insurance

1. Money and methods of payment

Many financial transactions take place in Germany without using cash. Accounts known as current accounts (Girokonto) are used for payments that do not involve cash. All money transactions can be carried out with a current account. Money can be credited to these accounts (e.g. through bank transfers or cash deposits) and transferred out of them (e.g. through cash withdrawals, card payments, bank transfers, direct debit, standing orders). The current account is used in particular to pay bills and settle regular expenses (rent, electricity). Wages and salaries are also transferred directly to your current account. So it is particularly important to have a current account at a bank if you are working.

Ask for further details at the bank of your choice about how to set up a current account. Make sure you ask about the terms and conditions and costs involved, as these can vary a lot from bank to bank. Also ask about the documents you have to submit when you apply to open an account.

Every consumer is entitled to a so-called “basic account” (Basiskonto) that has to offer certain minimum functions. These include a cash-in and cash-out service, direct debits, banks transfers and standing orders as well as card payments. The bank can charge appropriate account management fees for the basic account.

Loans

Banks often offer loans if you want to make a great purchase. The bank will usually charge interest on the loan which may be very high. So consider your options carefully before taking out a loan or any form of credit. Remember that you might have to pay back the credit over many years and that your income may change. Find out as much information as you can. Check that the offer is from an institution with a good reputation and always compare it with several other offers.

**TIP**

Ask for professional help as soon as possible if you realise that you are having problems to pay back a loan. There are debt counsellors in every large town. The staff at the migration counselling service for adult immigrants (MBE) will also be able to help you.

Bank overdrafts

If you have a current account, your bank will often allow you to have an overdraft facility, known in Germany as Dispositionskredit or Überziehungskredit. This allows you to spend more money than is available in your account but only up to an agreed limit. This provides you with flexibility for purchases that you need to make at short notice. However, the interest rates for an overdraft facility are much higher than the interest rate normally charged on bank loans. Using your overdraft facility is therefore only a suitable option if you need small amounts of money for a short period.



Where to get more information

Locally:

- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide
- Local savings banks (Sparkasse) and banks

Internet:

- Consumer advisory services: www.verbraucherzentrale.de

Telephone:

- Consumer hotline of BaFin (Federal Financial Supervisory Authority):
0800 2 100 500*

* only within Germany, free of charge

2. Statutory social insurance

Persons in paid employment in Germany are always protected under the statutory social insurance scheme. The German social insurance system is a statutory insurance system that provides effective protection against life's most serious risks and their consequences, such as illness, accidents, unemployment, old age and long-term care needs. It is intended to ensure a relatively stable standard of living for everyone and provide support in times of need. It also provides a pension when people reach the end of their working life.

The social insurance scheme is a mandatory form of insurance. Half of the contribution for the statutory social insurance scheme is always paid by the employer. The other half is paid by the employee and is automatically deducted from their salary or wages. There are some exceptions, for example: in certain cases, employees may pay slightly more than their employers for their long-term care insurance; in return, employers pay the whole contribution for accident insurance. By paying these contributions, you build up your entitlement to benefits from the different areas of the statutory social insurance scheme.

Your social insurance contribution generally varies according to your income. However, there is an assessment ceiling for all areas except accident insurance. If your income is above this, the contributions do not increase anymore.



Where to get more information

Internet:

- Federal Ministry of Labour and Social Affairs: www.bmas.de, menu items “Themen/Soziale Sicherung” (Topics/Social security) and “Themen/Rente” (Topics/Pensions)
- Central German Social Insurance Associations: www.dsv-europa.de

E-mail:

- Federal Ministry of Labour and Social Affairs: info@bmas.bund.de

Information material:

- Federal Ministry of Labour and Social Affairs (available from www.bmas.de, menu item “Publikationen” (Publications)):
 - **Soziale Sicherung im Überblick** (Social Security at a Glance) (German, English, French, Italian, Spanish and Turkish)
 - **Sozialhilfe und Grundsicherung** (Social benefits and basic social protection)

Pension insurance

It is generally compulsory for employees to be insured under the statutory pension fund. The pension insurance ensures that you are financially secure in your old age. You must have paid in contributions for at least five years to receive a pension. The pension age is gradually being raised. At present, you can claim a pension if you are aged 65 years and 8 months or older (born in 1954); after this date, the pension age rises gradually to 67; this age limit will then apply for anyone born after 1964 as of 2031. However, there will be exceptions, including people who have paid into the statutory pension fund for a particularly long time. The pension insurance fund also supports you before the statutory pension age in cases of incapacity. This means, for example, that you receive support if you have a serious illness or disability which prevents you from working full or part-time within the foreseeable future under the normal conditions of the general labour market. There is also support if you are widowed or an orphan.

IMPORTANT INFORMATION

The statutory pension is lower than your income during your working life. To maintain your standard of living during old age, you should supplement the statutory pension insurance with a private preventive care.



Where to get more information

Locally:

- Urban, municipal and district authorities: insurance office
- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide
- Information and advisory offices of the Deutsche Rentenversicherung (German Pension Fund)

Internet:

- Federal Ministry of Labour and Social Affairs: www.bmas.de, menu item “Themen/Rente” (Topics/Pensions)
- German Pension Fund: www.deutsche-rentenversicherung.de
- Consumer advisory services: www.verbraucherzentrale.de, menu item “Geld & Versicherungen” (Money and insurances)

E-mail:

- Federal Ministry of Labour and Social Affairs: info@bmas.bund.de
- German Pension Fund: info@deutsche-rentenversicherung.de

Telephone:

- Free hotline of German Pension Fund: **0800 1000 4800*** (Monday to Thursday, 7:30 am–7:30 pm, Friday, 7:30 am–3:30 pm)
- Service hotline of the Federal Ministry of Labour and Social Affairs on the topic of “Rente” (Pension): **+49 30 221 911-001**

* only within Germany, free of charge

Information material:

- Brochures from the Federal Ministry of Labour and Social Affairs (available from www.bmas.de, menu item "Publikationen" (Publications)):
 - **Ratgeber zur Rente** (Advice on Pensions)
 - **Erwerbsminderungsrente** (Incapacity Pension)
 - **Zusätzliche Altersvorsorge** (Additional Retirement Planning)

Health insurance

The statutory health insurance helps you and your family when you are ill. In addition, it pays for many costs of preventive health care (for example, the dentist), rehabilitation care and the costs of childbirth. If you cannot work for a prolonged period because of illness and therefore do not receive your salary from your employer, the statutory health insurance pays you sick pay (Krankengeld) as compensation.

The statutory health insurance cover is mandatory for employees with an income up to a specific level (the general and special annual income limits). Employees who earn more than these limits can choose whether they want to be a member of the statutory health insurance (gesetzliche Krankenversicherung) or a private health insurance scheme (private Krankenversicherung). You have to choose one of these options; you cannot forego health insurance cover completely.

**TIP**

Self-employed people are also allowed to choose whether they wish to be insured using the statutory health insurance scheme or through a private scheme. Different private health insurance schemes often offer different benefits and the level of contributions you have to pay varies, too. So research these carefully and always compare several schemes! The staff at the migration counselling service for adult immigrants will also be able to help you.



Where to get more information

Locally:

- Health insurance companies (Krankenkasse) and local authority insurance offices (Versicherungsamt)
- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide

Internet:

- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Consumer advisory services: **www.verbraucherzentrale.de**
- Overview of statutory health insurance funds of the National Association of Statutory Health Insurance Funds:
www.gkv-spitzenverband.de, menu item “Krankenkassenliste” (List of health insurance funds)

E-mail:

- Federal Ministry of Health: **poststelle@bmg.bund.de**
- Counselling service for the deaf and hearing-impaired:
info.gehoerlos@bmg.bund.de

Telephone:

- Federal Ministry of Health: information hotline on “Healthcare insurance”: **+49 30 340 60 66-01** (Monday to Thursday, 8 am–6 pm, Friday, 8 am–12 midday)
- Counselling service for the deaf and hearing-impaired:
Videotelephony: **www.gebaerdentelefon.de/bmg/**
Fax: **+49 30 340 60 66-07**

Information material:

- Federal Ministry of Health (available from **www.bundesgesundheitsministerium.de**, menu item “Service/Unsere Publikationen” (Service/Our publications)):
 - **Ratgeber Krankenversicherung – Alles was Sie zum Thema Krankenversicherung wissen sollten** (Health Insurance Guide – Everything you need to know about health insurance)
 - **Ratgeber Krankenhaus – Was Sie zum Thema Krankenhaus wissen sollten** (Hospital Guide – Everything you need to know about hospitals)

Long-term care insurance

Long-term care insurance (Pflegeversicherung) will help you if you cannot look after yourself in old age or because of a severe illness and are dependent on nursing care. The long-term care insurance provides financial aid and advice for people in need of care as well as their caring dependents. If you would like to claim for benefits from the long-term care insurance scheme, you must submit an application to your long-term care insurance fund.

If you are in a statutory health insurance fund, you are automatically covered by the social long-term care insurance. If, however, you are insured with a private healthcare insurance scheme, you must take out an obligatory private long-term care insurance policy.



Where to get more information

Locally:

- Statutory or private insurance funds
- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide

Internet:

- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Consumer advisory services: **www.verbraucherzentrale.de**

E-mail:

- Federal Ministry of Health: **poststelle@bmg.bund.de**
- Counselling service for the deaf and hearing-impaired:
info.gehoerlos@bmg.bund.de

Telephone:

- Federal Ministry of Health: information hotline on “Long-term care insurance”: **+49 30 340 60 66-02** (Monday to Thursday, 8 am–6 pm, Friday, 8 am–12 midday)
- Counselling service for the deaf and hearing-impaired:
Videotelephony: **www.gebaerdentelefon.de/bmg/**
Fax: **+49 30 340 60 66-07**

Information material:

- Federal Ministry of Health (available from www.bundesgesundheitsministerium.de, menu item “Service/ Unsere Publikationen” (Service/Our publications)):
 - **Ratgeber Pflege – Alles, was Sie zum Thema Pflege wissen sollten** (Care Guide – Everything you need to know about healthcare)
 - **Ratgeber Demenz – Informationen für die häusliche Pflege von Menschen mit Demenz** (Dementia Guide – Information about caring for people with dementia at home)
 - **Pflegeleistungen zum Nachschlagen** (Care services reference)

Accident insurance

The statutory accident insurance helps you and your family cope with health and financial problems that are the immediate consequence of an accident at work or occupational illness. Accidents at work also include accidents on the way to and from work or school.



Where to get more information

Locally:

- Employers, accident insurance funds

Internet:

- Federal Ministry of Labour and Social Affairs: www.bmas.de
- DGUV (German Statutory Accident Insurance) – Umbrella association of the accident insurance institutions for the industrial and public sectors (Berufsgenossenschaft and Unfallkasse respectively): www.dguv.de

Unemployment insurance

In Germany, anyone who becomes unemployed through no fault of their own is not left to manage alone. They receive support from the state which is more than just financial assistance. They also have the

opportunity to take advantage of the job placement services from the Federal Employment Agency. And if necessary, there are also measures to assist reintegration into employment. These include training and further training as well as support payments and benefits.

Unemployment benefit

If you lose your job, you can apply for unemployment benefit (Arbeitslosengeld) within 30 months of registering as being unemployed if you have been employed in a position paying compulsory social insurance for at least twelve months previously. The Federal Employment Agency will check that you fulfil the conditions to qualify. You will receive unemployment benefit for a maximum of twelve months. From the age of 50 you will receive it for a maximum of 15 months, from 55 years old you receive it for a maximum of 18 months and if you are aged 58 or older you will receive it for a maximum of 24 months.

IMPORTANT INFORMATION

You must report in person to the Employment Agency no later than three months before your job ends and notify the Agency that you are looking for work. If you do not report to the Agency in time, you might be disqualified from receiving unemployment for one week (Sperrzeit). If you are unable to adhere to this deadline because you only learn at short notice that you are going to lose your job, you must report to the Agency by no later than the third day following the day on which you are told that your contract is to be terminated.

Support through unemployment benefit II

Even persons who are not entitled to claim unemployment insurance benefits can claim support under certain circumstances if they need help. The basic benefits for job-seekers provide this kind of support for employable persons – in other words, persons who are fit for work – and the members of their household (members of their family living with them). The basic benefits for job-seekers cover not only counselling and means of securing a livelihood, but also unemployment benefit II, income support and possibly benefits for education and participation, benefits for integration in training or work, for example. An initial requirement is that the members of the respective household are unable to secure their livelihood

as a whole, or only insufficiently, from their own income or assets. The residence status also plays a role for foreign nationals. Foreign nationals without a right of residence, or with a right of residence that only allows them to look for work, for example, cannot claim these benefits.

Further information about these benefits and the precise rules can be obtained from the Federal Employment Agency and the job centres. The staff at the migration counselling service for adult immigrants will also be pleased to help you.



Where to get more information

Locally:

- Employment Agency
- Local authority job centres
- Migration counselling for adult immigrants (MBE)

Internet:

- Federal Employment Agency: www.arbeitsagentur.de

Telephone:

- Service centre of the Employment Agency: **0800 4 5555 00***
(Monday to Friday, 8 am–6 pm)

Information material:

- Federal Employment Agency
(available from www.arbeitsagentur.de, menu items
"Download-Center" or "Für Menschen aus dem Ausland" (For people
from abroad))

* only within Germany, free of charge

3. Property and personal insurance

In addition to the statutory insurance schemes, there are many types of private insurance available, for example:

- Personal liability insurance
- Home contents insurance
- Occupational disability insurance
- Life assurance
- Motor vehicle liability insurance

Every insurance policy you take out costs money. So you should consider carefully what you really need before agreeing to an insurance contract. If you own a car or motorbike it is mandatory to have motor liability vehicle insurance (KFZ-Haftpflichtversicherung). Personal liability insurance (Privathaftpflichtversicherung) is also very important. This type of insurance will pay out damages if you cause unintentional injury to another person.



Where to get more information

Locally:

- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide
- Insurance companies

Internet:

- Federal Financial Supervisory Authority (BaFin): www.bafin.de
- Consumer advisory services: www.verbraucherzentrale.de

Telephone:

- Consumer hotline of BaFin (Federal Financial Supervisory Authority): **+49 228 29970299** (Monday to Friday, 8 am–6 pm)

XI. Shopping and Consumer Protection

1. Shopping and paying

You can buy food and other things you need on a daily basis in grocery stores, shopping centres and specialist shops. However, please take care because the same or similar goods do not always cost the same in different shops. And special offers are often only valid for a short period. So it is worth finding out the exact details of offers, and comparing quality and prices.

If you are purchasing bigger, more expensive items it can be a good idea to read test reports about the products. There are lots of ways of finding out how good an offer really is. The Stiftung Warentest foundation and the Länder's consumer advisory services provide information and product evaluations in press reports, specialist magazines and online publications.

Shop opening hours

Shops in Germany do not all have the same opening hours; they differ from Land to Land. Usually shops are open from 9 a.m. to 8 p.m. from Monday to Saturday.

Paying for purchases

You can pay for purchases with cash almost everywhere in Germany. And in many shops you can also pay by other methods (cash-free). If you have an account at a bank or savings bank (Sparkasse) you will often be given a girocard or a credit card (sometimes for a fee). With these cards, the cost of the goods you pay for is automatically deducted from your current account (see also Chapter X "Banks and Insurance").



Online shopping

Nowadays you can use the Internet to purchase many things. However, not all offers on the Internet are genuine. So you should be very careful when shopping online and participating in Internet auctions. Further information can be found in Chapter III, section 4 “Using the Internet to find information”. One safe way of shopping on the Internet, for example, is choosing options where you only have to pay after you have received the goods and the invoice (Rechnung). Another secure method is the direct debit system (Lastschriftverfahren) that deducts funds directly from your bank account (see also Chapter X “Banks and Insurance”). You have to give your permission for this beforehand. This method has the advantage that you can usually claim your money back via your bank within eight weeks if the goods are not received.

TIP



If you are the victim of Internet fraud, you should report the incident to the police as soon as possible and inform the website operator. Do this as soon as possible: every day counts when it comes to finding the person who defrauded you.

IMPORTANT INFORMATION

Take care with competitions

Always be careful if you are asked to enter any contact details in order to take part in a competition. Organisers of such competitions often collect these details in order to send advertising later by post, e-mail or telephone. Many people do not want to receive this unwanted advertising and feel disturbed. Store cards and loyalty cards can also help these organisations collect addresses to send unwanted advertising.

2. Warranty and guarantee

Every seller has to ensure that the customer receives their goods without any faults. If a customer notices faults or defects that existed at the time of delivery within two years of delivery, they have a statutory entitlement to a warranty (Gewährleistung). This entitlement exists for two years after the purchase and also applies to goods purchased at a reduced price or as part of special offers. Of course, this warranty entitlement does not cover faults that arise if a product wears out because it has been used. If a fault occurs within the first six months after purchase between a businessman and a consumer, the burden of proof lies with the seller: they have to prove that the goods were sold to you without faults or defects. If more than six months have passed, you as the customer have to prove that the fault was present at the time of purchase.

Exchanging goods

Shops are not obliged to exchange purchased goods if the goods are not faulty. The exchange of goods (Umtausch) always takes place on a voluntary basis.



TIP

If you want to return or exchange something because it is faulty, you do not need the original packaging. No one can demand that you keep boxes or plastic wrappers. You also do not necessarily need the till receipt. The receipt does make it easier, however, to prove where a product was bought. But this can also be proven by showing a detailed entry on a bank statement or with a statement from a witness.

IMPORTANT INFORMATION

Guarantees (Garantie) and warranties (Gewährleistung) are not the same thing, although in common speech many people use the word guarantee to cover both. A guarantee is the manufacturer's promise that their product has particular features and/or will function for a particular length of time. Guarantees are given on a voluntary basis. Manufacturers are not obliged to give a guarantee for their goods.

3. “Door-to-door selling” and contracts concluded by letter, e-mail or on the Internet

Sometimes contracts are agreed too quickly, especially on the Internet, over the phone or if the salesperson is standing at your front door. For this reason, the law normally grants you, the consumer, a right of withdrawal (Widerrufsrecht) from contracts, meaning you can cancel the contract within 14 days. You are then no longer bound by the contract. You do not have to give reasons for your withdrawal. However, for reasons of proof we recommend that the withdrawal be made in a text form (i.e. in a letter or e-mail, for example). If problems arise when you try to exercise this right you can contact a consumer advisory services (www.verbraucherzentrale.de).

As a general rule, never sign anything that you have not understood properly. Before making a purchase, make sure you know if and how you can cancel the contract and what the exceptions are (e.g. in the case of hotel reservations). Generally, you will only have 14 days in which to withdraw. So do not wait too long if you want to withdraw from an agreement that you are unhappy with.



CHECKLIST

This law generally applies to:

- Agreements entered into at your workplace, at a private residence, on the telephone, on the street or on public transport,
- (Sales) contracts that have been concluded on commercial premises but for which you were approached beforehand personally and individually by the businessman outside the commercial premises,
- Contracts (sales and others) that are agreed on the internet,
- Orders from mail-order catalogues,
- Agreements made by letter or e-mail,
- Agreements made on promotional trips (often called a Kaffeefahrt (Promotional trip)).



Where to get more information

Locally:

- Consumer advisory services in the Länder with around 200 consumer advice centres nationwide
- Migration counselling for adult immigrants (MBE)
- Product tests on TV, on the Internet, in newspapers and in particular in the “test” magazine from the foundation “Stiftung Warentest”

Internet:

- Foundation “Stiftung Warentest”: www.test.de
- Federal Ministry of Justice and Consumer Protection:
www.bmju.de
- Federation of German consumer advisory services (umbrella organisation of 16 consumer advisory services from the Federal Länder and 26 associations involved in consumer policy): www.vzbv.de
- Federal Centre for Nutrition (BZfE): www.bzfe.de
- Agricultural Information Centre (BZL):
www.ble.de, menu item “Das BLZ” (The BLZ)
- Deutsche Gesellschaft für Ernährung e.V. (German Nutrition Society):
www.dge.de
- Consumer advisory services: www.verbraucherzentrale.de
- Handbook Germany: www.handbookgermany.de

Information material:

- Information brochure offering general consumer protection advice
“**Ratgeber Verbraucherschutz kompakt – guter Rat in Alltagsfragen**”
(Compact guide to consumer protection – good advice for everyday issues) (available at www.bundesregierung.de, menu item
”Service/Publikationen der Bundesregierung” (Service/Federal government publications))



XII. Associations and Organisations

1. Associations and clubs

There are thousands of different clubs and associations in Germany. These are organisations of people with common interests or goals. Many are simply members and others take on voluntary tasks in the association. In German this voluntary work is called “Ehrenamt”: helping of your own free will and without payment. Children and juveniles also join clubs and associations. As a member of an association you benefit from its activities and also meet lots of people with similar interests. Some clubs charge a small membership fee.

The areas covered by the clubs and associations can be very varied. They include, for example:

- Sports clubs
- Music associations
- Social clubs
- Youth clubs

- Parents' associations
- Animal protection associations
- Art clubs
- Cookery clubs
- Computer clubs

Many clubs, associations and self-help groups offer support for families. For example, they provide help if you have problems with your children or in cases of illness, or simply if you need a little help in everyday life. The range of support options is broad. Find out which organisations are active in your area.



TIP

You will feel at home more quickly in your new environment if you are able to meet people in your area and to get involved in your community and with the people there. You should therefore take advantage of the programmes offered by associations in your new area.

If you would like to join and get involved in an association but do not know which associations there are in your area, the citizens' advisory service and the websites for your area can help you. You can find out about the different clubs and associations as well as how you can get involved locally on a voluntary basis from the Federal Association of Volunteer Agencies (Bundesarbeitsgemeinschaft der Freiwilligenagenturen) and its local volunteer agencies.

Youth associations offer a lot of opportunities for children and juveniles to get involved and spend time with each other. Youth associations are alliances of young people with common interests or goals in very different fields. Municipal and district youth associations in your region can provide information about what is on offer locally.

Local sports associations:

Some sports clubs also make special offers for people who are new in Germany. They try and make it easier for them to join a new group and also help with everyday questions and problems. You will find these "Stützpunktvereine" (support clubs) and further information about the

“Integration durch Sport” (Integration through sport) programme of the German Olympic Sports Confederation at www.integration-durch-sport.de.



Where to get more information

Locally:

- Citizens' advisory service
- Migration counselling for adult immigrants (MBE)

Internet:

- Association forum (Verbandsforum): www.verbandsforum.de
- German Federal Youth Council:
www.dbjr.de/ueber-uns/mitgliedsorganisationen/
- Federal Association of Volunteer Agencies:
www.bagfa.de

2. Migrant organisations

In Germany, there are many organisations where people with a migrant background come together. Most migrant organisations operate at a local level as associations, and people work for these organisations as volunteers. In addition, there are a few umbrella organisations bringing together associations from all over Germany. Valuable contributions to integration work are made by many of these organisations – large or small, local or national. For example, parents' associations are important here. These provide parents with a migrant background with an opportunity to support their children's education.

The members of migrant organisations usually have personal experience of migration, so they can offer particularly good help to those who have recently arrived in Germany and want to settle into life here.

The organisations are as varied and diverse as the immigrants themselves. There are, for example:

- Leisure and sports clubs
- Cultural associations

- Religious associations
- Workers' associations
- Political associations
- Students' associations
- Employers' associations
- Parents' associations

Migrant organisations often offer a diverse programme of services, such as:

- Interpreting services
- Advice and counselling
- Events
- Courses and further training
- Educational programmes, such as supervised homework clubs
- Parental education
- Integration projects

In addition, migrant organisations represent the interests of their members. They are becoming increasingly important contacts in the fields of politics, business and government.



Where to get more information

Locally:

- Offices of local migrants' organisations
- Integration Commissioner or immigration offices in your municipality
- Migration counselling for adult immigrants (MBE)

Internet:

- Federal Office for Migration and Refugees:
www.bamf.de/migrantenorganisationen
- Federal Ministry of the Interior, Building and Community:
www.bmi.bund.de, menu item "Themen/Heimat & Integration/Integration/Migrantenorganisationen" (Topics/Community & Integration/Integration/Migrants' organisations)
- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth:
www.bmfsfj.de, menu item "Themen/Gleichstellung/Gleichstellung und Teilhabe/Migrantinnenorganisationen in Deutschland" (Topics/Equality/Equality and involvement/Migrants' organisations in Germany)

XIII. Life in Germany

1. The political and legal system

The constitution of the Federal Republic of Germany is known as the Basic Law (Grundgesetz). It is the most important legal foundation governing life in Germany.

Basic rights

Articles 1 to 19 of the Basic Law assure the constitutional rights of the individual in their relationship to the state. Particularly important basic rights are:

- Protection of human dignity
- Right to life and physical integrity
- Equality of all people before the law
- Freedom of faith
- Freedom of expression
- Freedom of assembly
- Freedom to choose and practise a profession
- Guarantee of property and the right of inheritance
- Freedom of the press

Article 20 describes the most important principles according to which the political system of the Federal Republic of Germany is structured:

- Federal Republic
- Democracy
- Constitutional state
- Welfare state



Federal Republic

The Republic of Germany is a federation consisting of 16 Federal Länder (Bundesländer). These are listed here (some have traditional English names, which are given in brackets):

- Baden-Württemberg
- Bayern (Bavaria)
- Berlin
- Brandenburg
- Bremen
- Hamburg
- Hessen (Hesse)
- Mecklenburg-Vorpommern (Mecklenburg-Western Pomerania)
- Niedersachsen (Lower Saxony)
- Nordrhein-Westfalen (North Rhine-Westphalia)
- Rheinland-Pfalz (Rhineland-Palatinate)
- Saarland
- Sachsen (Saxony)
- Sachsen-Anhalt (Saxony-Anhalt)
- Schleswig-Holstein
- Thüringen (Thuringia)

Democracy

Germany is a democratic state. This means that all the power of the state comes from the people. Democracy is exercised through:

- Elections
- Votes
- Legislative bodies (parliament)
- Executive bodies (government and administration)
- Judicial bodies (courts)

The Bundestag (lower house of parliament) is made up of the elected representatives of the people.

Welfare state

Germany is a welfare state. This means that in principle every citizen should provide for him- or herself by working. However, the state helps people who for one reason or another are unable to provide any or enough income for themselves. By doing this, it helps to compensate for disadvantages. The state provides a range of social security benefits and allowances. The most important include the statutory social security and unemployment benefit II (see Chapter X “Banks and Insurance”), and also child benefit (see Chapter VII “Children and Family”).



Where to get more information

Internet:

- Federal Agency for Civic Education: www.bpb.de

Information material:

- Printed information from the Federal Agency for Civic Education is available at www.bpb.de, menu item “Shop”

2. Political involvement and political parties

Political parties

Every citizen has the chance to be involved in political life in Germany and to have an influence on politics at a local, Land and federal level. One key way of doing this is to become involved in interest groups, citizens' initiatives, trade unions and political parties.

Political parties nominate candidates for local, Land, federal and European elections, including the elections for:

- Local (municipal) and town/city councils
- Land parliament (Landtag)
- Federal parliament (Bundestag)
- European Parliament

The political parties in Germany each have different agendas and political programmes. You can find out about their points of view regarding individual issues on the parties' websites.

Elections

Elections in Germany are general, direct, free, equal and secret.

This means:

- **General:** all men and women who are German citizens and at least 18 years old can vote and be elected. The minimum voting age for a Land parliament (Landtag) and municipal elections in certain Federal Länder is 16.
- **Direct:** the people elect members of parliament directly or by means of a list and not indirectly through electoral delegates.
- **Free:** no-one may exert pressure on voters to elect a specific candidate. Voting is not compulsory.
- **Equal:** each vote carries the same weight.
- **Secret:** the vote of each individual voter is kept confidential: no-one else knows how he or she voted. Only the overall result is published.

If you have German nationality, you may vote in all elections. If you are a citizen of another EU state and have been living in Germany for more than three months, you are eligible to vote in municipal and city council elections and also in European Parliament elections.

Voting for the Bundestag (the national, or Federal Parliament) and most Land parliaments works like this: each voter has two votes, a first vote and a second vote. The first votes cast by voters are for a candidate from their constituency (first-past-the-post election). The second vote is cast for a party (proportional representation). Each party submits a list of candidates. Put simply, the result of all second votes decides how many seats a certain party has in a parliament. The votes for municipal councils operate according to laws passed in each Federal Land. So they can operate differently. But in all cases they follow the principle mentioned above: general, direct, free, equal and secret elections.

3. Integration councils and advisory boards

There are councils or advisory boards for integration in almost all communities to represent the political interests of immigrants. They might be called: Integrationsrat, Integrationsbeirat (council or advisory board for integration), Migrationsrat, Migrationsbeirat (migration council or advisory board), or Ausländerbeirat (advisory board for foreign nationals). They advise the municipal and town councils on all issues related to migrants, immigration and integration. In many local areas they have the right of petition and right to speak in the local government meetings.

In addition, they also help immigrants themselves with important issues, such as social, cultural and legal asylum matters.

The integration advisory boards are generally elected by all the immigrants in a community.



Where to get more information

Locally:

- The office of the local integration advisory board
- Migration counselling for adult immigrants (MBE)
- Youth migration services (JMD)

Internet:

- Federal Immigration and Integration Council:
www.bzi-bundesintegrationsrat.de

4. Religion

In Germany, the Basic Law (the constitution) guarantees everyone freedom of worship. The rights to choose your religion freely and profess a religion together with other people are both important elements here, as is the right not to belong to any religion at all. Another main principle of the freedom of worship is that all religions are treated equally. This is why Germany's constitution declares that there is no state church. The state must remain neutral with respect to religion; it may not favour or disadvantage any religion. The state and religious communities do, however, cooperate on a partnership basis.

The large majority of people in Germany are Christians: more than 22 million people in Germany belong to the Catholic Church and the Protestant Church has more than 20 million members. But German society also includes members of Christian orthodox churches, Muslims, Jews and Buddhists. Muslims, accounting for around 4 million people, are the third-largest faith community in the country.

The laws concerning Sundays and public holidays are based on Christian festivals, for example, Christmas and Easter. In some Federal Länder it is also possible to exempt children from school on the main festivals of other religions.

Parents can decide if their child should attend religious education classes at school. As a rule, Protestant and Catholic religious education classes

are offered in schools. If there is sufficient demand, Christian Orthodox and Jewish religious education classes may also be held. Pilot schemes for Islamic religious studies classes, held in German, are being carried out in most of the Federal Länder in western Germany. There are plans to expand these pilot schemes to many other Federal Länder.



TIP

Ask your child's teacher about the regulations and religious education classes offered at your child's school.



Where to get more information

Locally:

- Migration counselling for adult immigrants (MBE)
- Churches and religious communities

Internet:

- Protestant Church in Germany: www.ekd.de
- Catholic Church in Germany: www.katholisch.de
- Orthodox Churches in Germany: www.kokid.w-srv.net
- Central Council of Jews in Germany: www.zentralratjuden.de
- Turkish-Islamic Union of Religious Affairs (DITIB):
www.ditib.de
- Association of Islamic Cultural Centres (VIKZ): www.vikz.de
- Alevi Association Germany (AABF): www.alevi.com
- Central Council of Muslims in Germany (ZMD):
www.zentralrat.de
- German Islam Conference (DIK):
www.deutsche-islam-konferenz.de

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In Case of Emergency

Sometimes time is of the essence. You need help immediately. So it is important for you to know the following telephone numbers. They will help you find assistance very quickly.

Important telephone numbers at a glance

Emergency doctor/Ambulance (Notarzt): 112

This is the number to call if someone is very seriously ill or injured.

Fire department (Feuerwehr): 112

Call this number immediately if you discover a fire in your house or another building.

Police (Polizei): 110

Has someone attacked you? Or did you see a crime being committed? Then call the police straight away! You can trust police officers.

Emergency medical service (Ärztlicher Bereitschaftsdienst): 116 117

The emergency medical service can help if your normal doctor's surgery is closed but you cannot wait until the next day with your illness.

Crisis hotline (Telefonseelsorge): 0800 1110111* or 0800 1110222*

Are you in despair? Do you have the feeling that you can't continue living? The staff at the Crisis Hotline (Telefonseelsorge) (also known as the Samaritans in some countries) are there to help you and listen to you. You do not need to tell them your real name.



TIP

All of these emergency numbers are free and you can call them 24 hours a day. Do not be afraid to ask for help!

* only within Germany, free of charge

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