

Supported by:

Make it in Germany

Working in Germany: the official website
for qualified professionals

Welcome folder

for new employees from abroad



This Welcome folder is presented to you by:

The welcome folder was created as a template for companies that want to support their future employees in their immigration process and make their first steps in Germany easier. The folder was drawn up as part of the “Make it in Germany” project - the German government’s website for skilled workers from abroad. The “Make it in Germany” project is being conducted by the German Economic Institute on behalf of the Federal Ministry for Economic Affairs and Climate Action.

Status

November 2023

Download at www.make-it-in-germany.com/welcome-folder

Cover sheet

iStock.com/shironosov
CPN-stock.adobe.com
auremar-stock.adobe.com
Daniel Fröhlich-stock.adobe.com
TTstudio/Fotolia.com.
allexclusive-stock.adobe.com
iStock.com/sturti
Uwe-stock.adobe.com
Bogdan Lazar-stock.adobe.com

Header images

P.02 iStock.com/shironosov
P.03 luckybusiness-stock.adobe.com
P.06 christiane65-stock.adobe.com
P.10 Andrey Popov-stock.adobe.com
P.13 JuanCi Studio-stock.adobe.com
P.15 Stockfotos-MG-stock.adobe.com
P.19 REDPIXEL-stock.adobe.com
P.24 kamiphotos-stock.adobe.com
P.26 lassedesignen-stock.adobe.com
P.29 Rido-stock.adobe.com
P.32 Rido-stock.adobe.com
P.34 Bojan-stock.adobe.com
P.38 NongAsimo-stock.adobe.com



Table of contents

1. Onboarding / first steps in the company	3
2. Housing and finding accommodation	6
3. Authorities	10
4. Learning German.....	13
4.1 German language courses	13
4.2 Online opportunities	14
5. Salaries and taxes.....	15
5.1 Bank accounts in Germany	15
5.2 Gross and net salary	15
6. Social security, health insurance and other types of insurance	19
6.1 Types of social security	19
6.2 Health insurance	20
6.3 Additional insurance	22
7. Healthcare provision	23
8. Getting around.....	25
8.1 Buses and trains	25
8.2 Vehicles and driving licences	26
8.2.1 Driving licences	26
8.2.2 Do you have your own car?.....	26
9. Living in the area with your family.....	28
9.1 Childcare.....	28
9.2 The school system in Germany	28
9.3 Child benefit – financial support for families.....	29
9.4 Parental allowance and parental leave	30
10. Settling in quickly in Germany	31
11. Key contacts for skilled workers.....	33
11.1 Contact points.....	33
11.2 Websites	34
11.3. Important phone numbers	36
12. Checklist - first steps.....	37
13. Glossary.....	39
Notes.....	41



1. Onboarding / first steps in the company

Welcome

We wish you a warm welcome to Germany! You can find important information about life in Germany in the welcome folder of the official “Make it in Germany” portal. In addition to general information about things like finding accommodation, learning German, and the German insurance system, it may also contain specific information that your (future) employer has added about the company and the area. You can use this folder while you are still abroad to prepare for your first steps in Germany. Towards the end of the folder, you will find a checklist with important details about entering the country and what documents you will need. To find out more about working and living in Germany, or to find an advice centre near you, visit the “Make it in Germany” portal.

We hope you enjoy reading this folder and wish you good luck with your new venture!

About the company

Our company profile

Key contacts in the company

Your first day at the company

How to get to your workplace

Working hours and breaks, applying for annual leave

Eating options

Occupational health and safety

What to do in the event of illness



2. Housing and finding accommodation

There are many ways to feel at home in Germany. The following options are available to you:

Rental apartments

- Long-term accommodation (three months' notice)
- Not usually furnished; not always equipped with a kitchen

Short lets

- Temporary accommodation for a fixed period
- Usually furnished

Flatshare

- Individual and usually flexible rental periods and furnishing arrangements
- Shared accommodation with flatmates

Shared flats (called Wohngemeinschaften or WGs in German) are often a cheaper option than having a place of your own, especially in major cities. As it may take longer than expected to find suitable accommodation, a holiday apartment or furnished short let may be a good option for your first few months in Germany. This will also give you time to prepare the documents you will need to find accommodation, such as payslips or proof of having opened a bank account. When looking for accommodation, please note that in the case of short lets, you must be able to register with the [Residents' Registration Office](#) (Meldebehörde) ([Section 3](#))



Tip: Finding a place to live can take a long time, especially in major cities. You should therefore make as many enquiries as possible to increase your chances of getting a viewing.

In housing ads, you will often see phrases such as “2-room flat” (2-Zimmer-Wohnung). This usually means that the flat has two rooms (e.g. a bedroom and a living room) as well as a kitchen area and a bathroom with a toilet, shower or bath.

You could also purchase a property. Flat and house prices vary depending on the city and neighbourhood. Condominiums in Munich, for example, are more expensive than in other major German cities. If you are buying a flat or a house, you should be aware that there are additional costs to consider, such as [Land Registry fees](#), estate agent fees and notary fees.

How can I find accommodation?

To find a flat or a house, use the online search sites:

- You can quickly find the most popular property search sites by typing “Wohnung + name of your city” into the search engine.
- Online platforms allow you to write directly to providers and share general information about yourself, increasing your chances of being invited to view an apartment.
- After the viewing, the landlord or landlady will choose the future tenant.



Tip: Some landlords and landladies like to receive housing application documents (Bewerbungsmappe). This may include copies of your payslips and information about yourself (e.g. valid proof of identity and your residence permit). Make sure you have these documents ready when you start looking for accommodation, so that you can react at short notice. It is also a good idea to have your housing application documents with you at the viewing so that you can submit your application immediately if you are interested in the property.

What documents do I need to rent a flat?

Landlords and landladies will usually want to see recent payslips. Some will also ask for proof that you have no debt. In some cases, a reference from your bank in your home country will be sufficient.

If you do not yet have any **payslips**, some landlords and landladies will ask for a copy of your employment contract. This will give them an idea of whether you will be able to pay the rent regularly. An informal letter from your employer confirming that you work for the company may also be helpful.

Some landlords and landladies may also require additional documents (e.g. proof of legal residence). Before viewing the property, simply ask if any additional documents are required.



Tip: If you are moving to Germany for the first time, or moving within the country, you must register your new address with the [Residents' Registration Office](#) (Section 3). Please note that you will need a [tenancy confirmation letter](#) (*Wohnungsgeberbestätigung*) to register your new address. A tenancy confirmation letter is a document from the landlord or landlady confirming that the property has been rented to you. It must include the following information:

- The name and address of the provider of the accommodation and, if they do not own the property, the name of the owner
- The move-in date
- The address of the property
- The names of the people subject to registration.

Forms for the tenancy confirmation letter can be found on the municipality's website or at the [Residents' Registration Office](#). Providers of accommodation are, in particular, landlords and landladies or their agents, including housing authorities. Friends, acquaintances or family members who you have moved in with are also providers of accommodation.

What to look out for when signing a tenancy agreement in Germany

Your tenancy agreement will include a list of all the costs you will be paying along with your rent.

- **Inclusive and exclusive rent:** Rent is classified as either inclusive (*Warmmiete*) or exclusive (*Kaltmiete*). Exclusive rent refers to the monthly rent of the property. Inclusive rent includes utilities such as water, heating and waste disposal. The inclusive rent is paid monthly to the landlord or landlady.
- **Deposit:** In addition, the landlord or landlady may ask you to pay a deposit of up to three months' exclusive rent as security when you sign the agreement. This will be refunded when you move out, unless you have damaged the property or failed to pay the rent.
- **Electricity and Gas** must usually be registered separately and are not normally covered by inclusive rent. Your local default supplier will provide you with electricity and gas on a temporary basis before you decide to take out a contract with them. However, you will still need to contact them and sign a contract. Alternatively, you can look for a supplier yourself and take out a contract with them. Use one of the free comparison sites on the internet to find the best deal for you. Some tenancy agreements include the cost of gas in the service charge. Check with your landlord or landlady.
- **Internet and licence fee:** You will usually need to sign up with an internet service provider yourself. To find out which providers are available in your area, simply search online. Once you have registered your place of residence in Germany, you will also be required to pay a monthly [licence fee](#) (GEZ-Gebühren). Simply complete the following form: https://www.rundfunkbeitrag.de/buer-gerinnen_und_buerger/formulare/anmelden/index_ger.html. [More information about the licence fee](#) can be found on this website, also in other languages such as English and Spanish.

Do you need advice?

Regional tenants' associations and the *Mieterschutzbund* (tenants' rights association) provide advice on tenancy rights and responsibilities, such as tenancy agreements, rent increases and notices of termination. After a free initial consultation, membership of a tenants' association or the *Mieterschutzbund* is required for a small fee for further legal assistance.

For more information, visit the "[Mieterschutzbund](#)" website.

You can also find general information on the subject of "[housing](#)" on the "Make it in Germany" portal.

You can also find extensive information on housing and finding accommodation, including government benefits and subsidies such as **housing benefit** and **social housing**, in the brochure "**Finding a place to live in Germany – A guide for migrants**". This brochure is available in the following languages: [German](#), [English](#), [Russian](#) and [Ukrainian](#).

Recommendations for the region

Local housing offers

Neighbourhoods



3. Authorities

Residents' Registration Office



Once you have found accommodation, you must register with the Residents' Registration Office (*Meldebehörde*) within two weeks of moving in. You can either make an appointment online with your local [Residents' Registration Office](#) or go there in person during office hours. You will receive an official registration certificate free of charge as proof of your registration. Please keep this document in a safe place. You will need to show your registration certificate to other authorities, such as the [Foreigners Authority](#), as proof of accommodation.

Each municipality has its own Residents' Registration Office (other German names for the *Meldebehörde* include *Bürgeramt*, *Bürgerservice* and *Einwohnermeldeamt*). You can usually find the competent authority online on the official website of your city or municipality.

What do I need to register for?

You are required by law to register at the Residents' Registration Office. You will also need it to apply for other things in Germany, such as a bank account and a German mobile phone number or SIM card.



Tip: You can buy a German SIM card in places like supermarkets, discounters and drugstore chains, or directly from a mobile phone provider's shop, and sometimes at kiosks and petrol stations. You will need to bring proof of identity to activate the card. If you do not yet have German documents such as a registration certificate or a residence permit, you may have problems with some providers. In this case, please contact the [consumer advice centre](#) (*Verbraucherzentrale*)  in the federal state where you live. For more information on mobile phones and contracts, please refer to the "Handbook Germany" website under the heading [Mobile Phone Contracts](#). 

What do I need to bring to the Residents' Registration Office?

For your appointment, you will need valid identification documents (e.g. passports) for all the people you want to register in the property, a [tenancy confirmation letter](#) from your landlord or landlady, birth certificates for your children, and a marriage certificate if you are married.

You may also need other documents to register your place of residence. Check the website of the Residents' Registration Office in your city or region before you go to your appointment. Please note that in the case of family reunification, you must register all other family members at the Residents' Registration Office. For persons under 16 years of age, the obligation to register must be fulfilled by the person

into whose home the minor is moving. Newborns born in Germany only have to be registered if they are moving to a home other than that of their parents or mother.

Foreigners Authority

The Foreigners Authority (Ausländerbehörde or Ausländeramt) is the competent authority for foreign nationals.

Its responsibilities include:

- Providing advice
- Issuing and renewing residence permits
- Issuing documents in lieu of passports
- Participating in the issue of visas, and much more besides

If you have entered Germany on an entry visa, you must apply for a residence permit for the purpose of your stay at your local [Foreigners Authority](#) in good time after your entry, depending on the duration of your visa. This may also apply to accompanying family members.

If you entered Germany legally without an entry visa, you must apply for a residence permit for the purpose of your stay at your local [Foreigners Authority](#) before your first day of work. This may be the case for nationals of Australia, Israel, Japan, Canada, the Republic of Korea, New Zealand, the United Kingdom of Great Britain and Northern Ireland, and the USA.

What do I need to apply for my residence permit at the Foreigners Authority?


You will usually need the following documents to apply for a residence permit:

- A valid passport
- Your [registration certificate](#) from the [Residents' Registration Office](#)
- Tenancy agreement
- Certificate from your health insurance provider
- Employment or apprenticeship contract
- Biometric passport photos

It is best to check with your local [Foreigners Authority](#) to find out exactly what documents are required.


The residence permit, in the form of an electronic ID card, is issued on the basis of the purpose of your stay.



Tip: It is advisable to make an appointment with the Foreigners Authority as early as possible, as waiting times can be long. You can use [BAMF-NAVI](#)  a tool offered by the Federal Office for Migration and Refugees (BAMF), to find the competent [Foreigners Authority](#) in your region.

Competent recognition authority


No doubt, you gained your professional qualifications abroad. If they have not yet been fully recognised in Germany, you can continue or start the process once you are in the country. If you work in a regulated profession, such as a doctor, the recognition procedure is compulsory. If you work in a non-regulated profession, you can improve your career prospects with a fully recognised professional qualification. Recognition can also be an advantage for residence purposes.

You apply for recognition of your foreign qualifications with the recognition authority responsible for your place of work and profession. You can find the competent body on the Federal Government's information portal www.anerkennung-in-deutschland.de.

The recognition authority will also tell you what documents you need to submit with your application.

If the competent recognition authority has determined that parts of your training are recognised and others are not, you can undertake [refresher training](#) or a [compensation measure](#) to gain full recognition. Seek advice to find the right skills programme.

Other contact and service points

There are also other authorities that may be relevant to you as a skilled foreign worker, as well as advice centres such as Welcome Centres and other service points. You can find an overview of the various relevant contact points in the [“Advisory & contact services”](#) section of the “Make it in Germany” portal.



4. Learning German

4.1 German language courses

There are various ways to improve your German once you have arrived in Germany. For example, you can attend a language school. The Federal Government provides financial support for the [German vocational language courses](#) offered by the Federal Office for Migration and Refugees (BAMF).

- Alternatively, [Adult Education Centres](#) (Volkshochschulen) offer affordable German courses. Most cities in Germany have an adult education centre. Get in touch directly with the adult education centre in your city or region, or use the [“vhs-Kursfinder”](#) to find the right course for you.
- Integration courses are also a good opportunity for new immigrants with little or no knowledge of German: in addition to learning German, participants also get to know more about the German culture and society, covering everyday topics such as the workplace and careers, shopping, television and radio or child education. To find out more about the conditions for participation, refer to the [“Learning German”](#) section on the “Make it in Germany” portal. You can also use [BAMF-NAVI](#) to search for an integration course near you.
- You can also attend your first German course in your home country, for example at the Goethe-Institut. The Goethe-Institut offers German courses at 158 locations. To find a Goethe-Institut near you, go to our world map of [“Advisory & contact services”](#).
- The Goethe-Institut's Welcome Coaches also organise free in-person and online events in Germany. In addition to offers for learning German, you can get advice on many important questions when arriving in Germany. You can register here for free: www.goethe.de/willkommen. The Welcome Coaches are looking forward to meeting you in the Goethe-Instituts and in the infohouses: <https://www.goethe.de/prj/mwd/en/hilfinden/infohaus.html>
- Start preparing for your life in Germany already in your country of origin. Here, you can find more information about the project “Pre-Integration and Transition Management - Ensuring a successful migration process: https://www.goethe.de/en/spr/eng/vuu.html?wt_sc=migration-gestalten

Regional language courses

Language tandems and clubs are another way to learn the language – and meet new people at the same time! You can find out about these opportunities through local universities or on social media sites.

4.2 Online opportunities

There are also many online resources that you can use to learn German. We recommend the following:

- **VHS learning portal:** Here you will find free online German courses at levels A1 to B2. An online tutor corrects your work and helps you to learn.
- **Deutsche Welle:** On the Deutsche Welle news channel's "Learn German" page, you can find slowly spoken news reports in German, interactive learning activities and a Deutschtrainer to improve your pronunciation, for example. There is also a placement test to help you determine your current language level.
- **Goethe-Institut:** The Goethe-Institut platform offers a range of free media, including a vocabulary trainer, learning games and online exercises.

You can also use a wide range of apps to learn German. Some apps are even free.

5. Salaries and taxes

5.1 Bank accounts in Germany

Do I need an account?

If you do not already have a bank account in Germany, we recommend that you open a current account. You will need this account for things like receiving your salary and transferring your rent. The associated [debit card](#) (e.g. “Girocard” or formerly “EC card”) will also allow you to make everyday payments, e.g. at the supermarket. You can also use your [debit card](#) in other countries.

Do I need a credit card?

If you plan to do a lot of online shopping or book travel (flights, hotels, rental cars, etc.), you may want to consider a credit card in addition to your debit card, especially if you are travelling outside Europe. When you open your bank account, ask if you can also apply for a credit card, which is usually subject to a fee.

How do I open a bank account?

The first thing you need to do is decide which financial institution you want to bank with. Then contact the bank to open an account.

To open a current account, you will usually need:

- A valid passport
- Your residence permit
- Your [registration certificate](#)
- Your payslip or salary statement

Please note! Before you can open a bank account, you must officially register with a German address. To find out how to do this, refer to [Section 3](#).

Recommendations for a bank

5.2 Gross and net salary

German employment contracts usually state your gross salary. However, gross is not the same as net. This means that you will ultimately be paid less than what is stated in your employment contract.

What is the difference between gross and net?


Your gross salary is stated in your employment contract. Taxes and social security contributions are deducted from this amount. The amount you end up with in your account is your net salary.

What taxes do I have to pay on my salary?


- The most important tax for employees in Germany is **income tax**. Every month, your employer will pay income tax on your behalf to the Tax Office in the form of a “payroll tax”.
- If your income tax or payroll tax exceeds a certain amount, you must also pay the [solidarity surcharge](#) (Solidaritätszuschlag).
- If you are a member of a tax-collecting religious community, you will also be liable for [church tax](#). It is therefore important that you declare your religious affiliation correctly to your employer.

As well as tax, social security contributions will also be deducted from your salary. Read more about this in [Section 6](#).

Each month you will receive a **salary statement** (or payslip) from your employer showing your exact gross and net pay and the contributions you have paid. In addition, at the end of the year you will normally receive a “printout of the electronic wage tax statement” for the whole calendar year. Keep all tax-related documents in a safe place. You will also need them when you file your tax return.

To get an idea of how much tax you can expect to pay before receiving your first salary, simply use the tax calculator provided by the Federal Ministry of Finance (BMF) on the internet at <https://www.bmf-steuerrechner.de/>. 



Tip: It may be worth filing a [tax return / income tax return](#) each year. If you have paid too much tax, for example, you may get a refund. [The Federal Central Tax Office](#)  website provides information on tax returns, also in English.

How much tax will I pay on my salary?

This depends on a number of personal factors that may affect the amount of your income in any given year (for example, whether you are married or have certain special expenses). In general, the higher your income, the more tax you pay. Income tax rates range from 14% to 45% of wages. If your income tax or payroll tax exceeds a certain amount, you will also pay the [solidarity surcharge](#) of up to 5.5% on this tax. If you are liable for church tax, the church tax rate is 8% or 9% of the income tax or payroll tax, depending on the federal state.

In addition, employees are placed in different tax brackets (I to VI) depending on their personal circumstances. A number of factors, some of which are listed below, determine your tax bracket:

- Marital status: Are you married, single, divorced or in a registered same-sex partnership?
- **If you are married:** If your marriage took place abroad, it is not automatically valid in Germany. Contact your local register office (Standesamt) in Germany to find out how to register your foreign marriage certificate in Germany.

- Does your partner have a salary? If this is the case, is their salary higher or lower than yours?
- Do you have children? Are you raising them alone or in a partnership or marriage?
- Do you have another job where you get paid?

Two examples:

- Singles (unmarried and without children) are usually in tax bracket I (1).
- A second job is taxed in tax bracket VI (6).

Need assistance?

- An overview and explanation of all the different tax brackets can be found on websites such as [Handbook Germany](#) (information in several languages).
- If you are not sure which tax bracket applies to you, contact your local Tax Office. You can use the [Tax Office Finder](#) to locate your competent Tax Office. To do this, you will need the postcode of the place where you are registered (not the location of the company).

What is a tax ID?

When you move to Germany and register with the [Residents' Registration Office](#), you will automatically receive a letter from the [Federal Central Tax Office](#) containing a number called a **tax identification number (ID)**. All tax IDs have 11 digits. You must give this number to your employer so that they can deduct payroll tax from your salary. Your tax ID is valid for life. This means that if you have previously worked in Germany and received a tax ID, you must use the same number. If you no longer have your tax ID, you should contact your local Tax Office.

The letter containing your tax ID number will look something like this:



Sample tax ID notification letter. Source: Federal Central Tax Office, https://www.bzst.de/EN/Private_individuals/Tax_identification_number/tax_identification_number_node.html

What if I am unable to provide my employer with my tax ID in time for my salary to be paid?

Your employer can deduct payroll tax without your tax ID for a maximum of three months. If you do not provide your tax ID and date of birth within three months, your employer will be obliged to calculate the tax according to payroll tax bracket VI, which is usually the least favourable one. It is therefore important that your employer receives your tax ID and date of birth as soon as possible.

If you have any questions about your tax ID, you should contact your local Tax Office.



6. Social security, health insurance and other types of insurance

Germany has a well-developed social security system that provides people with financial security, for example in times of illness or unemployment.

For example: If you have an accident, your health insurance company will pay for your hospital treatment. If you then need rehabilitation, this will be paid for by your pension insurance. If you are subsequently unable to return to work immediately, you will receive sick pay.

This is how the **system** works: In principle, all employees and apprentices are covered by the social security system. If you earn more than a certain amount, you are **subject to social security contributions**. This means that you automatically become a member of the social security system. As a member, a certain amount is deducted from your salary each month and paid to the insurance companies. You do not have to do anything – your employer will make sure that the money is paid on time and to the right recipient.

To find out more, visit the [Deutsche Rentenversicherung \(German Pension Insurance\)](#)  website: for example, you might like to read the brochure [“Career starters and the social security system”](#). 


6.1 Types of social security

The social security system comprises five different types of insurance schemes, also known as “branches of social security”. These include the following schemes:

- **Statutory health insurance:** This covers the cost of GP visits and numerous medications and therapies. For more details about health insurance, please refer to [Section 6.2](#). If you are ill, your employer will continue to pay your wages for up to six weeks while you are off work. If you are off sick for more than six weeks, you will receive sick pay from your statutory health insurance provider. “Electronic sick notes” (or “eAU” for short) can be issued in Germany. The medical practice sends the electronic sick note to your health insurance provider. Your employer will then request the work incapacity data from your health insurance provider. All you have to do is inform your employer of your absence. Ideally, you should talk directly to your employer about what to do if you fall ill.
- **Statutory social care insurance:** This insurance provides basic cover in the event that you need longterm care due to illness or disability. The elderly are most often affected. You are entitled to social care insurance if you have been insured for a certain qualifying period, which is two years within the last ten years before you apply. Whether and what benefits people in need of nursing care receive from the insurance depends on the duration of the need for care, the care level (*Pflegegrad*) and the type of care.
- **Statutory pension insurance:** When employees retire at the end of their working lives, the pen-

sion scheme pays them a monthly pension for the rest of their lives. The amount of the pension depends mainly on your income and the number of years you worked in Germany.


- **Statutory accident insurance:** If you have an occupational accident or disease, your accident insurance will pay for your medical treatment and help you get back to work.
- **Statutory unemployment insurance:** When employees lose their jobs, unemployment insurance pays a monthly amount for a certain period to replace lost wages, if certain conditions are met: Among other things, they must usually have been insured for at least one year over the last 30 months and must be looking for work again. If you are an employee, your unemployment benefit will be around 60% of your average salary. Under tax legislation, the amount of unemployment benefit is 67% if you have children.

You can also find information about the different branches of social security on the [Federal Employment Agency website](#). 

How much does social security cost?

In the social security system, there are fixed percentages for each type of insurance, with the exception of health insurance. Health insurance contributions may vary. This means that the more you earn, the more you pay in **social security contributions**. In total, you will have to pay around 20% of your gross income in social security contributions.

Your employer will also contribute to your social security, paying about the same amount as you do.

Pension insurance example: In 2023, the contribution to pension insurance was 18.6% of gross salary. This means that 9.3% of your gross salary is deducted for pension insurance. A contribution of 9.3% is also paid by your employer. You can find out the exact amount from [Deutsche Rentenversicherung \(German Pension Insurance\)](#)  and from your first payslip.

How do I register for social security?

You do not have to register yourself – your employer will register you with Deutsche Rentenversicherung, which will then send you a letter containing your **insurance number certificate**. This certificate will show your insurance number and your first and last name. You will need this insurance number throughout your working life, for example if you change jobs or claim benefits.

If you do not have a social security number when you start work, your employer will apply for one for you when they register your employment. You can also apply for one yourself from Deutsche Rentenversicherung or your health insurance provider.

6.2 Health insurance

In principle, everyone living in Germany must have health insurance (compulsory insurance). There are two systems in place:


- Statutory health insurance (GKV)
- Private health insurance (PKV)

Statutory health insurance and private health insurance have different terms and conditions, and you

cannot switch between them at will.

The majority of employees and apprentices are covered by statutory health insurance. Comprehensive private health insurance is only available to certain groups of people and is mainly relevant for the self-employed, civil servants and employees with a certain, higher income. Information on private health insurance can be found at the end of this section.

What do I need to know about statutory health insurance?

- How much you pay depends mainly on your income.
- If you have statutory health insurance, most medical and pharmaceutical costs are paid directly by the insurance company. You will therefore not normally receive an invoice.
- As a person insured under the statutory health insurance system, you can choose from a wide range of health insurance providers. You can find a list of all statutory health insurance providers at [GKV Spitzenverband \(National Association of Statutory Health Insurance Funds\)](#). 
- Family insurance: Under certain conditions, you can include non-working family members in your statutory health insurance. For more information, contact your health insurance provider.

What treatments are covered by statutory health insurance?

It covers:

- Outpatient medical care, such as in doctors' surgeries (including dental surgeries)
- Medication, remedies and medical aids
- Inpatient stays and treatments, e.g. in hospitals and clinics
- Medically necessary rehabilitation
- Pregnancy and childbirth care

There are differences when it comes to other medical services. For example, some health insurance providers pay for professional teeth cleaning or cover part of the cost of artificial insemination, while others do not. If you have any questions about whether certain services are covered, please contact your health insurance provider directly.

What is the health card / European Health Insurance Card?

If you are a member of a statutory health insurance scheme, you will receive an electronic health card, which is like a health insurance membership card. Bring this card with you when you go to the doctor. In most cases, you will not have to pay anything at the doctor's surgery because they will send the invoice to your health insurance provider and settle it with them. The card is also valid in all EU countries, as well as in Great Britain, Iceland, Liechtenstein, Norway and Switzerland. Find out more about the healthcare system in [Section 7](#).

What are the special features of private health insurance?

- In the case of private health insurance, the amount of the premium depends on the scope of the insured benefits and the individual insured risk (e.g. age, occupation and state of health).
- Family members cannot be included free of charge on your policy.
- If you have private health insurance, you must pay the invoices yourself and then submit them to your insurance company for reimbursement.

It is also possible to be covered by statutory health insurance and to take out individual supplementary private insurance (e.g. supplementary dental insurance or insurance that provides benefits in the event of hospitalisation).

For your first few days or weeks in Germany, or before you are covered by German health insurance, it is advisable to take out global health insurance in your home country. You may be asked to provide proof of health insurance when you apply for a visa.

6.3 Additional insurance

As well as being covered by social security, which is compulsory in Germany, most people in this country take out other types of insurance that are voluntary. These can be useful depending on your circumstances and exposure to risk.

Liability insurance

Personal liability insurance covers you if you damage or destroy someone else's property. For example: You break someone's vase or spill coffee on a friend's smartphone. Many people in Germany have such insurance because, according to the [consumer advice centre \(Verbraucherzentrale\)](#), it is an essential coverage. It is also inexpensive and protects you from having to pay for damage out of your own pocket.

Home contents insurance

This insurance covers all items in your house or flat. Your home contents insurance will cover you in the event of theft or damage to your furniture and clothing by fire, storm or water. The cost of home contents insurance depends on factors such as the size of your home.


Income protection insurance

A serious illness or accident may prevent you from continuing to work in your profession. Income protection insurance covers you in the event of the long-term loss of working capacity. In the event of a long-term loss of working capacity of at least 50% , your income protection insurance will pay you a monthly pension.

Accident insurance

You are automatically covered by statutory accident insurance through your employer. This means that if you have an accident at work or on the way to or from work, you are covered for things like medical treatment. Statutory accident insurance also covers you in the event of an occupational disease. Contributions to statutory accident insurance are paid solely by the employer.

You can take out private accident insurance to cover accidents outside work. You are responsible for paying the contributions.

For general information on supplementary insurance options in Germany, see also "[Handbook Germany](#)".  To find out which types of insurance are right for you and for more information, you can also contact the [consumer advice centre](#). Some consumer advice centres also offer advice in several languages.



7. Healthcare provision

Germany has a dense network of hospitals, surgeries and pharmacies. Mandatory health insurance (for more information, refer to [Section 6](#)) makes necessary treatment affordable for all. If you or a family member need to see a doctor, you will find that you can get help quickly and cheaply.

How do GP visits work in Germany?

In Germany, you have a “free choice of doctor”, which means you can choose which doctor you want to see. Normally, you should see your general practitioner (GP) first. If necessary, they will refer you to a specialist or a hospital.

How can I find a doctor's surgery?

If you need help finding a suitable doctor, visit the National Health Portal at <https://gesund.bund.de/en>

If you need medical help, but your doctor's surgery is closed, you can call the national emergency numbers 116 or 117 for the non-emergency medical on-call service or 112 for emergency services. You can also use 116 117 to make an appointment to see a doctor if you have an acute problem. 116 117 is also available as a website and an app: <https://www.116117.de/de/englisch.php>

How can I get medication?

Medicines can only be dispensed by pharmacies. Pharmacies can be identified by a sign with a large red letter A. You can also find online and mail-order pharmacies on the internet, which can deliver medicines to your home by post.

There are two ways to get medication:

1. Many medicines, including some that you can buy over the counter from pharmacies in your home country or in other countries, are prescription-only medicines in Germany. Your doctor must prescribe the medicine for you, i.e. issue a prescription. You can either take the prescription to your local pharmacy or order your medicine online from a mail-order pharmacy. There is a maximum co-payment of €10; the rest of the cost is covered by your health insurance provider.
2. Non-prescription medicines are available over the counter, without a prescription, from your pharmacy. All non-prescription medicines (i.e. medicines that do not require a prescription) are available from pharmacies. However, you will usually have to pay for them yourself. Classic examples are low-dose painkillers and medicines for colds. Your pharmacist will also be able to give you expert advice if you describe your problem.

You will always be able to find an emergency pharmacy in your area at weekends, on public holidays and at night. Addresses are available here: <https://www.aponet.de/apotheke/notdienstsuche>

Drugstores and pharmacies in Germany

In addition to prescription medicines, pharmacies also sell health and beauty products. Medicines such as painkillers are not available from the various drugstore chains in Germany. However, you can buy cheaper toiletries and personal care items there, as well as health teas, cough sweets, vitamin tablets, and herbal products and ointments.

Going to hospital

Germany has public hospitals, private clinics and charitable hospitals run by faith-based relief organisations. As a rule, your GP will arrange to have you admitted to hospital. You should only go straight to hospital in an emergency if you cannot get appropriate care from a doctor's surgery or a medical on-call service. Most hospitals have an accident and emergency (A&E) department (Notaufnahme) that is open 24 hours a day. In the event of a life-threatening illness or injury, call the free emergency number 112.

Your health insurance will usually cover the cost of your hospital stay. However, since hospitalisation can be very expensive, it is a good idea to check beforehand whether all your treatment costs will be covered. If you have statutory health insurance, you will usually have to pay the hospital €10 for each calendar day of hospital treatment (up to a maximum of 28 days per calendar year).



8. Getting around

There are a number of ways to get around in Germany. The main means of transport are cars, buses, trains and bicycles. Cycling can be a quick and cheap alternative in both rural and urban areas. It is a very popular mode of transport in Germany. Second-hand bicycles can be bought cheaply, for example at bike flea markets.

8.1 Buses and trains

You do not necessarily need a car to get around. You can also use public transport: buses, metros, suburban trains, trams, regional trains (RE or RB), long-distance trains (ICE and IC) and long-distance coaches.

Buses and trains make it easy to get around the city and from one place to another. In general, Germany has a well-developed public transport infrastructure, especially in urban areas.

How much does it cost to use buses and trains?

The cost of public transport varies according to the region and the route you take. Each region usually has its own transport association, which sets the prices. Please check the transport association's website for prices. Many transport associations also offer free apps so you can check timetables and buy tickets at the touch of a button.

If you use public transport regularly, it is usually worth buying a season ticket or monthly pass. You pay a fixed price and can travel as often as you like.



Tip: The “Deutschland-Ticket” was launched on 1 May 2023. The ticket, available only as a monthly cancellable subscription, currently costs €58 per month, and offers unlimited travel throughout Germany on all local public transport (buses, metros, regional trains, etc.). It is not valid on long-distance trains (IC, ICE).

For longer journeys, you can use long-distance buses and trains. In this case, it is worth comparing prices and taking advantage of early bird offers, as there are often a limited number of cheap “Sparpreis” fares available. For timetables and fares, contact the relevant transport company, e.g. [Deutsche Bahn](#) for long-distance rail services.

8.2 Vehicles and driving licences

8.2.1 Driving licences

If you hold a driving licence issued in your home country, different rules apply in Germany depending on the country where you originally obtained your driving licence.

Driving licences issued in the EU, Liechtenstein, Norway and Iceland:

Your driving licence is valid without restrictions. You do not need to have anything amended or exchanged.

Driving licences issued in another country:

You can use your driving licence to drive in Germany for six months (from the time you register your place of residence in Germany). After that, you will need a German driving licence. Whether you will need to take another driving test in Germany to obtain a German driving licence depends on the country in which you obtained your driving licence.

For more information on the validity of driving licences issued abroad, visit:

<https://www.handbook-germany.de/en/driving-licence>.

If you want to obtain a driving licence in Germany, you have to take a course of theory and practical lessons at a driving school.

8.2.2 Do you have your own car?

Registration

You must register your car at a [Motor Vehicle Registration Office](#) (Kraftfahrzeug-Zulassungsbehörde or Kfz-Zulassungsstelle). You will need your vehicle registration document (Fahrzeugschein) and your car insurance policy. If you are bringing your car from abroad, check with the Registration Office to see if you need any additional documents.

General inspection (Periodical Technical Inspection)

In addition to registration, every car in Germany must pass a [general inspection](#) (Hauptuntersuchung – HU) every two years. A sticker (Plakette) on your registration plate (number plate) shows when your next general inspection is due. The inspector from the officially recognised inspection organisation (e.g. DEKRA) or technical inspection organisation (e.g. TÜV) checks the vehicle’s roadworthiness and exhaust and emissions performance. You must arrange and pay for this inspection yourself. If your vehicle has defects, a new sticker will not be issued until the defects have been rectified.

Insurance

There are different types of insurance for your car.

- All cars in Germany must have motor vehicle **liability insurance**. This insurance pays for damages if

you cause an accident with your car or injure someone. It does not cover the cost of repairing your own car.

- If you want to cover damage to your own car, you can take out [fully comprehensive insurance](#).
- If you have accident and **breakdown cover**, your insurer will pay for things like towing or a hire car if you break down or have an accident.

Motor vehicle tax

If you own a car in Germany, you must pay motor vehicle tax. Registration for payment of motor vehicle tax takes place at the relevant Registration Office as part of the vehicle registration process (see above).

What else should I be aware of when driving in Germany?


Right-hand driving is compulsory in Germany, as are **seat belts**, winter tyres and **child seats**. The legal limit for drinking and driving in Germany is 0.5 mg/ml. However, even 0.3 mg/ml can result in a penalty if other road users are at risk. You must also carry your driving licence, vehicle registration document and identity card with you at all times when driving. If you are involved in a car accident, call the emergency number 110 (police emergency number).



9. Living in the area with your family

If you are planning to move to Germany with your children, there are a few things you need to think about.

9.1 Childcare

In Germany, children from the age of one have a legal right to childcare in a nursery or with a childminder. Parents can choose between different types of childcares: [nurseries](#), crèches, kindergartens and childminders. For more information, see, e.g. the [Family Guide issued by the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth \(BMFSFJ\)](#). 

How do I find childcare for my children?

Your local Youth Welfare Office (*Jugendamt*) or the competent state Ministry for Family Affairs will be able to help you find suitable childcare in your area. In cities, rural districts and boroughs, the Youth Welfare Office is usually responsible for arranging [nursery places](#).

Please note that there are often long waiting lists for places, so it is worth registering your child early. In addition, churches and social institutions often offer supervised playgroups for children (e.g., in family centres). Foreign language playgroups are also available in many cities.

You can also arrange private childcare, such as babysitting, in your neighbourhood, through work colleagues or via internet portals.

Tips for your area

9.2 The school system in Germany

Germany has a federal system of education. This means that there are different routes to a qualification in the 16 states of the Federal Republic of Germany, but the qualifications are mutually recognised on the basis of uniform standards.

Children usually start school at the age of six. After this age, parents must enrol their children of com-

pulsory school age in a school (primary school). Home education is only allowed in exceptional cases, such as when children are ill and unable to attend school for a prolonged period. As a parent, you will receive an invitation from the relevant school authority with details of the exact dates and registration procedures. You can also obtain information on compulsory school attendance from the relevant Ministry of Education.

In Germany, **primary school** is usually from the first to the fourth grade. In Berlin and Brandenburg, primary school does not end until the sixth grade. In primary school, children are taught the basics of reading, writing and arithmetic. At the same time, they are expected to develop their psychomotor skills and social behaviour.

After primary school, the school system in Germany offers different educational paths, depending on your child's abilities and the region. These pathways are followed in secondary schools (*Hauptschule* or *Realschule*), integrated schools or grammar schools (*Gymnasium*). Which school you can enrol your children in depends on the state in which you live. Your child's class teacher will advise you well before the end of primary school.

State schools are free in Germany. Some private schools, such as international schools, charge fees.

Tips for your area

9.3 Child benefit – financial support for families

If you are a resident of Germany, you can get child benefit for your children. If you are not entitled to freedom of movement, your right to child benefit depends on whether you have a residence permit. In general, a residence permit allowing you to work in Germany for at least six months is sufficient.

[Child benefit](#) is only payable for children who are resident in Germany, another European Union (EU) country, European Economic Area (EEA) country, or Switzerland.

[Child benefit](#) is usually paid until your child reaches the age of 18. In certain cases, [child benefit](#) can also be claimed for children over the age of 18. For example, you may need to show that your child is in education or training.

You must claim [child benefit](#) for each child. You can do this by using the online form provided by the [Family Benefits Office](#).[☞] Please note that only one person (e.g. you as the parent) can get child benefit for each child.

[Child benefit](#) is €255 per child. It is paid on a monthly basis. For the exact dates, please refer to the [Federal Employment Agency](#).[☞]



Tip: Do you need information on family reunification? You can find all the information you need about visas and other residence requirements in the [“Family reunification”](#) section of the “Make it in Germany” portal.

9.4 Parental allowance and parental leave

Parental allowance is a benefit for parents of babies and toddlers. It is meant to allow parents to spend time with, raise and care for their child. Parental allowance compensates where parents' income is lower because they are temporarily working fewer hours or stop working after the birth of their child. Thus, parental allowance helps secure the financial livelihood of these families. Even parents who had no income at all before their child was born are entitled to receive parental allowance. There are three different types of parental allowance:

- Basic Parental Allowance
- Parental Allowance Plus
- Partnership Bonus

These three options can also be combined.

For more information on parental allowance, visit: <https://familienportal.de/familienportal/meta/languages/family-benefits>

Parental leave is time off work for parents who are looking after and raising their children themselves. As an employee, you can request up to three years off work from your employer. During this time, you do not have to work. But if you choose not to work, you will not receive any pay. One way to compensate for this is to apply for parental allowance. You can take parental leave before your child's third birthday. You can also take some parental leave between your child's third and eighth birthdays. In other words: you can take parental leave when you and your child really need it.

For more information on parental leave, visit:

<https://www.bmfsfj.de/bmfsfj/themen/familie/familienleistungen/elternzeit/elternzeit-73832>

You can find the brochure “Parental Allowance and Parental Leave” here: <https://www.bmfsfj.de/bmfsfj/meta/en/publications-en/parental-allowance-142790>



10. Settling in quickly in Germany

There is a wide range of leisure activities on offer in Germany and plenty of opportunities to meet new people. Here are some tips to help you settle in quickly in Germany.

Getting to know new people

- Do you like to play football, or have you always wanted to try your hand at a new sport? Germany has a strong club culture, both in rural and urban areas. You are free to join any sports club and meet new people. Check out the clubs in your area – either in person or online – or just ask your new colleagues.
- [Adult education centres](#) offer a wide range of courses to help you learn new skills and languages.
- You can also get involved in creative activities. For example, you can take a drawing class, join a drama group, or sing in a choir. Again, check the internet for suitable opportunities.
- Check your local website to see if there are any interesting communities or charities. You can meet new people and maybe even get involved in a good cause yourself. Search using the keyword “*Ehrenamt*” (volunteering).
- Some clubs are dedicated to promoting intercultural exchange in a city, offering activities such as cooking evenings, bar meetings or tandem language learning partnerships.
- You may also be interested in expat clubs or associations related to your own culture, or migrant organisations.
- Many cities and municipalities across Germany hold a variety of town festivals, especially during the summer months, with stage shows, food and more. You can also find out more about initiatives of this kind online and on social media.

Tips for your area

Of course, you can also use social media to meet new people. There are many groups for specific hobbies as well as expat networks (for people from abroad) that you can join and socialise with.

Recreation in Germany

It is entirely up to you to decide how to spend your free time in Germany. Whether you fancy hiking through German forests, relaxing in the park, doing a cycling tour or perhaps taking short trips to other German cities: Germany has a lot to offer! Visit [“Germany Travel”](#) to discover some exciting destinations.

If you enjoy visiting museums, Germany has more than 6,800, giving you plenty of opportunities to learn more about technology, art, or history. Many German cities also host “Museum Days” or the “Long Night of Museums”, where you can either get discounted tickets or even free entry. Check your local website for more information on cultural activities. Find out about cultural events such as guided tours, festivals, concerts, etc.

There are often weekend flea markets where people sell second-hand clothes, furniture, bicycles, games and other items for little money.

Tips for your area

Dining in Germany

Germany offers a wide range of dining options not only in the big cities, but also in rural areas. In a “Brauhaus”, you can try typical German dishes such as spaetzle, potato pancakes or escalope. International cuisine is also very popular in Germany, enabling you to either find dishes from your home country or try something new. Italian cuisine and a variety of Asian restaurants are particularly popular, as are snack bars: chips, currywurst and doner kebabs can be found all over Germany! There is a wide choice of food, especially in the major cities, with many vegetarian, vegan and fusion options.

If you want to save money, you can take advantage of lunchtime specials (“Mittagstisch”) in many restaurants. Lunch is usually served between noon and 2 pm and dinner between 6 pm and 8 pm.



11. Key contacts for skilled workers

Do you need extra support to help you get settled in Germany? You can use the following advice centres and websites:

11.1 Contact points

The Working and Living in Germany hotline

Simply call the hotline (+49 [0] 30 1815 1111) to get individual advice in German or English on the following topics:

- Working and careers
- Recognition of foreign qualifications
- Visas and residence permits
- Learning German

Would you prefer to go to an advice centre in person? You can also visit the following **regional contact points**. Please make an appointment in advance.

Recognition advisory services

Have the professional qualifications you gained abroad not yet been recognised in Germany or do you want to acquire further qualifications? The recognition advisory services in your area, such as IQ Network, can show you how to do this.

In addition to the IQ Network, you can also search for recognition advisory services in your area here: <https://www.anerkennung-in-deutschland.de/html/en/counselling.php>

Local chambers

The Chambers of Commerce and Industry (IHK) and the Chambers of Trades (HWK) also provide advice on topics such as recognition, integration and professional development.










Migration advice services and programmes

In many regions of Germany, migration advice services are offered by various public bodies. The Migration Advice Service for Adult Immigrants (MBE), which is specifically aimed at new immigrants, is available primarily during the first three years after arrival. Its aim is to support the integration of immigrants in terms of language, work and social life. MBE provides advice on a wide range of everyday issues, including language courses, housing, work, health, childcare/schooling and simple legal questions. This service is supported by the online advice service mbeon (<https://www.mbeon.de/en/home/>). You can also use the [BAMF-NAvI](#) tool to find such services in your area.

11.2 Websites

- www.make-it-in-germany.com: The Federal Government's portal for skilled workers from abroad provides information in four languages (German, English, French and Spanish) on the most important steps to take before and after coming to Germany.
- <https://www.anerkennung-in-deutschland.de/html/en/index.php>: The Federal Government's portal provides information in twelve languages on the possibility of having professional qualifications acquired abroad recognised. The Recognition Finder will help you find the competent recognition authority, and the Counselling Search will help you find a counselling centre near you.
- www.anabin.kmk.org/anabin: The Central Office for Foreign Education (ZAB) operates the anabin

database, which provides information on the assessment of foreign higher education qualifications and universities. The database is currently only available in German.

- <https://www.faire-integration.de/en/>: You can find out all you need to know about your rights as an employee in Germany from the “Integration through Qualification” (IQ) funding programme on their website about integration in Germany.
- <https://familienportal.de/familienportal/meta/languages/family-benefits>: The portal for families, multilingual in parts, offers comprehensive information on all family benefits and other support options in Germany. It is aimed at parents and children as well as those who advise them. Take a look for yourself!
- <https://www.gkv-spitzenverband.de/service/krankenkassenliste/krankenkassen.jsp>: Before deciding which health insurance fund to choose, use the information provided by the GKV Spitzenverband (National Association of Statutory Health Insurance Funds).
- <https://www.verbraucherzentrale.de/beratung>: Find out more about the work and advisory services of the consumer advice centres (Verbraucherzentralen) in the 16 federal states.
- <https://www.antidiskriminierungsstelle.de/EN/homepage/homepage-node.html>: Have you experienced discrimination or sexual harassment? You can find advice and support here.
- <https://bamf-navi.bamf.de/en/>: Find contact points such as migration counselling centres, authorities and integration courses in your area.
- https://www.bamf.de/SharedDocs/Anlagen/DE/Integration/Berufsbezsprachf-ESF-BAMF/berufssprachkurse-en.pdf?__blob=publicationFile&v=8  This is where you can find out who to contact about vocational language courses.
- <https://www.mbeon.de/en/home/>: The Migration Advice Service for Adult Immigrants (MBE) app - use the chat function for advice.
- www.esfplus.de/iq: Use the IQ Network to find competent bodies that can advise you on recognition, qualifications and setting up your own business.

11.3 Important phone numbers

It is important to act quickly in an emergency. You should therefore always have the main emergency numbers, such as the police or fire brigade, to hand. Ideally, you should save them in your phone for quick access:

Institution	Phone number
Police	110
Emergency services and fire brigade	112
Medical on-call service	116 or 117

Five key questions

If you have an emergency and call the police (110) or the emergency call centre (112), it is important to describe exactly what has happened.

These five key questions can help you:

1. What exactly has happened?
2. Where did it happen?
3. How many casualties are there?
4. What is the nature of the emergency/injury?
5. Wait for any further questions!



12. Checklist - first steps

Have you thought of everything?

Before entering Germany:

You should bring the **following documents** with you to Germany:

- ☐ Passport
- ☐ Personal identity card / national ID card
- ☐ Birth certificate
- ☐ Credit card
- ☐ (Possibly: marriage certificate + certified translation + apostille, where applicable)
- ☐ Certificate of German language proficiency
- ☐ Possibly proof of funding: payslips, declaration of commitment, savings, ...
- ☐ Proof of health insurance for the first part of your stay
- ☐ Depending on when you arrive in Germany, you may need to bring winter clothing, such as a jacket and winter boots

Your first few days in Germany:

- ☐ Register your residential address with the Residents' Registration Office
- ☐ Open a bank account
- ☐ Mobility: e.g. buy a ticket for local public transport, buy a bicycle
- ☐ Register with a German health insurance provider
- ☐ Buy a German SIM card
- ☐ Sign a phone and internet contract

Accommodation:

- ☐ Book your accommodation for the first few days

- ☐ Prepare documents for house-hunting
- ☐ Register your flat for the [licence fee](#)
- ☐ Search for an internet service provider and electricity supplier, if necessary

Other things to organise:

- ☐ Find and enrol in a German course
- ☐ Arrange an appointment with the [Foreigners Authority](#)

(We recommend that you book your appointment as early as possible due to long waiting times)

13. Glossary

Adaptation programmes: Skilled foreign workers who wish to pursue a regulated occupation in Germany and who have received a recognition notice with conditions must undergo an adaptation programme to obtain full recognition of their professional qualification. Examples of such measures include adaptation periods, knowledge tests and aptitude tests.

Adult Education Centres: Adult Education Centres (or VHS for short) are public adult education and training institutions. They offer affordable courses and events on a variety of topics and are open to all.

Child benefit: Child benefit is a transfer benefit based on family policy and is part of the fiscal equalisation of benefits for families. The aim of equalisation of benefits for families is to take account of the unavoidable special burden on parents resulting from maintenance obligations in the amount of the child's subsistence level, including the child's needs for care and education or training.

Church tax: Church tax is payable by members of a religious community that levies church tax. It is collected by the Tax Office on behalf of the religious communities.

Comprehensive insurance: Fully comprehensive insurance is a type of insurance in Germany that is optional for motor vehicles, aircraft and ships. It covers damage, theft and destruction of the vehicle. A distinction is made between partial and fully comprehensive car insurance.

Consumer advice centre: Consumer advice centres (Verbraucherzentralen) can be found in all the federal states of Germany. Consumer advice centres are independent, largely publicly funded, non-profit organisations. The aim of their work is to inform, advise and assist consumers in matters relating to private consumption.

Debit card: In many places, the debit card is still referred to as a "Girocard" or even its predecessor, the "EC card". This card gives you access to two debit card payment systems in Germany: chip-based payment, where money is debited from your account, and cash withdrawals from ATMs in this country. The card is issued by financial institutions in combination with a current account.

Deutschland-Ticket: The Deutschland-Ticket is a monthly pass offering unlimited travel throughout Germany on all local public transport. The ticket can be cancelled on a monthly basis.

Foreigners Authority: The Foreigners Authority (Ausländerbehörde or Ausländeramt) is an authority that is tasked with enforcing the Residence Act (AufenthG) and clarifying the legal status of immigrants. There is usually a Foreigners Authority in every rural district (Landkreis) or city constituting a district in its own right (kreisfreie Stadt).

General inspection: The general inspection (HU) is mandatory for all motor vehicles in Germany before they can be used on the roads. The main inspection checks that the vehicle is roadworthy and safe. If the vehicle passes the general inspection, an inspection sticker is issued for the vehicle.

Income tax return: Taxpayers declare their income on their income tax return. The Tax Office uses this information to determine how much tax each person owes.

Land Register: The Land Register is a public record of property and ownership.

Licence fee: Public service broadcasters in Germany are funded by licence fees (GEZ-Gebühren). Every

household pays a monthly fee.

Motor Vehicle Registration Office: The Vehicle Registration Office is a transport authority responsible for registering and deregistering motor vehicles and monitoring their liability insurance cover.

Nurseries: Nurseries are institutions for the education, upbringing, and care of children. Children in such institutions are looked after in groups by social education professionals.

Refresher training: Refresher training refers to practical or theoretical training leading to full recognition of the equivalence of a professional qualification in non-regulated occupations. This includes measures such as placements, second-chance training, etc.

Registration certificate: The registration certificate is official proof of having registered a current address. It can be used for official and private purposes. Registration certificates are issued by the Residents' Registration Office.

Residents' Registration Office: The Residents' Registration Office (called the Meldebehörde, Einwohnermeldeamt, Bürgeramt, Bürgerservice, etc.) is an authority where people subject to registration in Germany must register their arrival in or departure from the place in Germany where they live.

Solidarity surcharge: The solidarity surcharge is a supplementary tax (e.g. to income tax or payroll tax) that is payable when the statutory exemption limit is exceeded.

Tenancy confirmation letter: A tenancy confirmation letter is written confirmation from the landlord or landlady that the tenant can move in. The tenancy confirmation letter is required to be able to register at the Registration Office.

Explanations of other words related to the recognition of professional qualifications can be found in the glossary on the information page <https://www.anerkennung-in-deutschland.de/html/en/service/glossary.php>.