



Bundesministerium
des Innern

Bundesamt
für Migration
und Flüchtlinge

Welcome to Germany

Information for Immigrants



www.bamf.de

About this Brochure

Are you planning to move to Germany? Or did you arrive recently, intending to stay here permanently? Taking a step like this involves a lot of changes. This brochure has been designed to help you find your way in Germany. It contains basic information to help you settle in more easily and quickly in your new home and integrate into life here.

On the following pages you will find:

- Important information for your life in Germany
- Useful telephone numbers, recommended reading and contact addresses
- Tips to make your everyday life easier

There are probably many questions you want to ask: How can I find work? Where can I improve my German? What documents are important? Where can my children go to school? The information on the following pages will help you find the answers to these questions and many more. You will also find some advice about who you can contact for more specific advice, such as the staff of the migration advice offices in the area where you live. Solutions to many problems can also often be found simply by asking your neighbours, colleagues and friends.

Welcome to Germany – online, too

Extra information about the topics dealt with in this brochure can be found in a selection of languages on the website of the Federal Office for Migration and Refugees (BAMF) at:
www.bamf.de/willkommen-in-deutschland.

Information for ethnic German resettlers

If you are coming to Germany as an ethnic German resettler (Spätaussiedler), there is a special brochure with particular information relevant to your situation. It is called “Willkommen in Deutschland – Zusatzinformationen für Spätaussiedler” (Welcome to Germany – Additional information for ethnic German resettlers). It can be ordered from the government publication office “Publikationsversand der Bundesregierung” (see the back cover of this brochure for the address).

Guide to this Brochure



Do you need a **visa** in order to enter Germany? Read more on **page 8**.

Do you want to **learn German**? There is more about this on **page 12**.

You need comprehensive **advice**? There is more about this on **page 18**.

Do you have questions about **rights of residence** in Germany? Read more on **page 24**.

You need to know where your children can go to **school**? Read more on **page 68**.

Do you need advice because you are **expecting a child**? There is more about this on **page 56**.



Are you **looking for accommodation**? Read more on **page 48**.

You're **looking for work**? There is more about this on **page 34**.

Are you in need of help because you are **ill**? There is more about this on **page 80**.

What types of **insurance** are important for you? Read more on **page 92**.

Do you need information about **shopping and consumer protection**? There is more about this on **page 104**.



You want to **get to know more people** in the area where you live? There is more about this on **page 110**.



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I. Entering Germany

1. Entry regulations

Citizens of an EU Member State can enter Germany without a visa. Other foreign nationals normally require a visa.



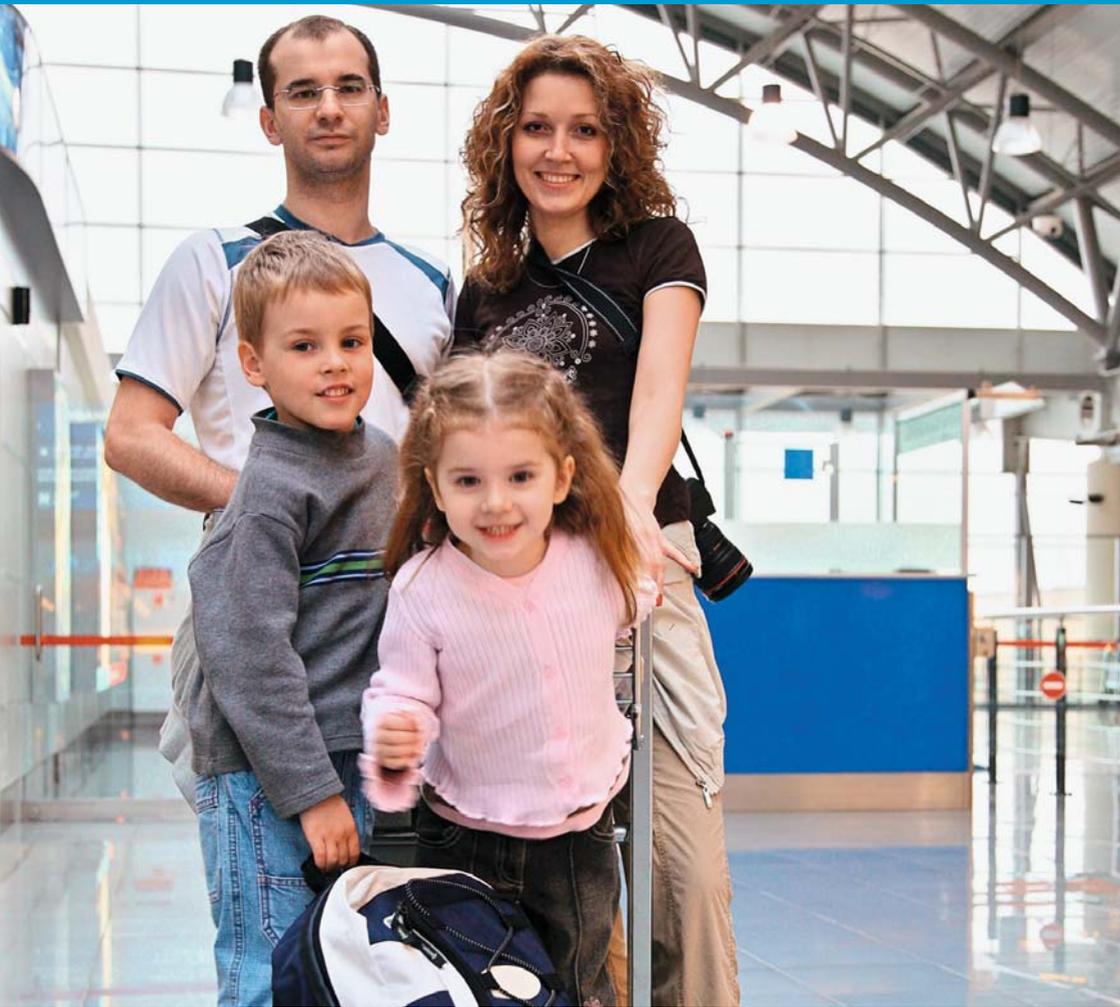
TIP

A visa is not required for semi-annual visits of up to three months for nationals of those countries for which the European Union has abolished the visa requirement. You can find out if this applies to your country of citizenship by visiting the Foreign Office website www.diplo.de or enquiring at one of Germany's diplomatic missions abroad.

Application procedure

You have to apply for a visa in person 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. 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 fee for a visa is generally 60 euro per person.

On average, the diplomatic missions need between two and ten working days to process an application for a short-stay visa (up to three months' stay). During holiday seasons this can take longer. If you need a visa for a longer stay, please be prepared for your application to take several months. Please also note that there are large numbers of visitors to many German



missions abroad, which means that an appointment often needs to be arranged in advance and that you may have to wait a long time there.

IMPORTANT INFORMATION

If you would like to work in Germany you generally need to apply for a visa, unless you are a national of an EU Member State, Iceland, Liechtenstein, Norway or Switzerland.



Where to get more information

Internet:

- Foreign Office: **www.diplo.de**, menu item “Entry and Residence”
- German Academic Exchange Service (DAAD): **www.daad.de**

E-mail:

- Foreign Office Help Desk: **buergerservice@diplo.de**

Telephone:

- Foreign Office Help Desk:
+49 30 1817-2000 (Monday to Friday, 9 am–3 pm)

2. Information about subsequent immigration of spouses

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, they will need to provide evidence that their command of the German language is sufficient to have simple conversations before they enter Germany. 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.



TIP

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

Exceptions

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

- The spouse resident in Germany is employed as a researcher or highly-skilled worker and the marriage took place before they entered Germany.
- 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.



Where to get more information

Locally:

- Foreigners' Authority
- Migration advice for adult immigrants
- Youth migration services

Internet:

- Federal Office for Migration and Refugees: **www.bamf.de/ehgattennachzug**
- Information about proving basic German language skills for spouses planning subsequent entry: Goethe Institute: **www.goethe.de**, menu item: "Learning German/Immigration of spouses"

E-mail:

- Information service of the Federal Office for Migration and Refugees: **info.buerger@bamf.bund.de**

Telephone:

- Information service of the Federal Office for Migration and Refugees: **+49 911 943-6390** (Monday to Friday, 9 am–12 noon)

Brochures:

- Federal Office for Migration and Refugees (on the website **www.bamf.de/publikationen**):
 - **Evidence of basic knowledge of the German language in the event of the subsequent immigration of spouses 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 all offer German language courses. Do not think that the most expensive course has to be the best. Instead, compare them carefully. How many lesson hours are on offer? How many students are in each class? What are the contents of the course? What training and qualifications do the teachers have?



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. You can attend one of these courses if you do not speak German well enough to make yourself understood in everyday life. Under certain circumstances you actually have to attend an integration course. Integration courses are subsidised by the government and consist of a language course together with an orientation course. Generally the integration course lasts 660 lesson hours (each lesson hour is 45 minutes). There are full-time and part-time courses available. You can go online to find out if you fulfil the conditions to attend an integration course: www.bamf.de/integrationskurs.

Language course

The language course has 600 lesson hours, sometimes 900. 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 lasts for 60 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
- Culture in the country where you come from

Special integration courses

People learn best when they are in groups with others who have similar needs and wishes. This is also true for integration courses. So special integration courses 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 their needs
- 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
- Catch-up courses for people who have missed out on parts of their education

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. If you have the Integration Course Certificate, this entitles you to apply for German citizenship after seven years of regular residence in Germany (normally the requirement is eight years). And the certificate can also be of great help when you are applying for a job.



Where to get more information

Locally:

- Migration advice for adult immigrants
- Youth migration services
- Office for integration or intercultural office at your local municipal authority
- Cultural centres
- Language schools and universities
- Employment agency and job centres

Internet:

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

E-mail:

- Bürgerservice des Bundesamtes für Migration und Flüchtlinge:
info.buerger@bamf.bund.de

Telephone:

- Information service of the Federal Office for Migration and Refugees: **+49 911 943-6390** (Monday to Friday, 9 am–12 noon)

Brochures:

- Federal Office for Migration and Refugees, available on the website **www.bamf.de/publikationen**:
 - **Learn German!**
(German, Arabic, Czech, English, French, Italian, Kurdish-Kurmanji, Persian, Polish, Russian, Spanish, Turkish and Vietnamese)
 - **Learn German – Improve your chances**
(Brochure about the youth integration course; German, English, Russian and Turkish)
 - **Learn German – For the future of your family**
(Brochure about the parents' integration course; German, 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 (BAMF) offers free “German for professional purposes” (Deutsch für den Beruf) courses for people with a migrant background. These are part of the “ESF-BAMF” programme and combine German language tuition, 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 needs.



Where to get more information

Locally:

- Migration advice for adult immigrants
- Youth migration services
- Language schools and universities
- Employment agency, job centre or relevant local authority institution
- Employers

Internet:

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

E-mail:

- Information service of the Federal Office for Migration and Refugees: **info.buerger@bamf.bund.de**
- ESF administration office (Dept: German for professional purposes):
esf-verwaltung@bamf.bund.de

Telephone:

- Information service of the Federal Office for Migration and Refugees: **+49 911 943-6390** (Monday to Friday, 9 am–12 noon)
- ESF administration office: **+49 221 92426-400**
(Monday to Thursday, 9 am–3 pm and Friday, 9 am–2 pm)

Brochures:

- Federal Office for Migration and Refugees, available at the website **www.bamf.de/publikationen**:
 - **German for Professional Purposes**
(German, Arabic, English, French, Russian and Turkish)

3. German for children and young people

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 many organisations in Germany which will gladly help you when you need advice. This chapter lists some of these.

1. Migration advice for adult immigrants

The employees at the migration advice 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?)

- **School 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?)

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 support programmes available 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 advice for adult immigrants is free of charge at all times.

Where can I find immigration advice?

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

- Arbeiterwohlfahrt (AWO – Workers' Welfare Association)
- Caritas Germany
- Diakonie (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)



Where to get more information

Locally:

- Migration advice for adult immigrants
- 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: You can use the WebGIS search engine to find advice centres in your local area.

E-mail:

- Information service of the Federal Office for Migration and Refugees: **info.buerger@bamf.bund.de**

Telephone:

- Information service of the Federal Office for Migration and Refugees: **+49 911 943-6390** (Monday to Friday, 9 am–12 noon)

Brochures:

- Federal Office for Migration and Refugees (on the website **www.bamf.de/publikationen**):
 - **Benefit from professional advice!**
(German, Arabic, Czech, English, French, Italian, Persian, Polish, Russian, Spanish, Turkish and Vietnamese)

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

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 up to the age of 27 who are no longer required to attend school.

IMPORTANT INFORMATION

The advice provided by the youth migration services 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:

- Parenting, childhood and youth
- School and education
- Career planning
- Using computers and programmes to learn German

There are youth migration services throughout Germany at over 420 locations. They are provided 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 (youth, social work and training association, incl. Paritätischer Wohlfahrtsverband and the German Red Cross).



Where to get more information

Locally:

- Youth migration services
- Foreigners' Authority
- Temporary hostels for immigrants
- Urban, municipal and district authorities
- Friends, family and neighbours
- Employers
- Clubs and associations

Internet:

- Use the following website to find an advisory service near you:
www.jugendmigrationsdienste.de

3. Information service 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 information service of the Federal Office for Migration and Refugees. The information service staff will provide you with more information, particularly regarding the Immigration Act and related issues such as integration courses, right of residence or naturalisation.

You can contact the information service by telephone on **+49 911 943-6390** (Monday to Friday, 9 am–12 noon) or by e-mail at **info.buerger@bamf.bund.de**.

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

“Welcome to Germany” content provided by the Federal Office for Migration and Refugees. The address is www.bamf.de/willkommen-in-deutschland.

IMPORTANT INFORMATION

More and more people are regularly using the internet. 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/Broschüren”. The staff at consumer advice centres and the staff providing migration advice for adult immigrants and youth migration services 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” 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



Another 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®) is now available online, too: www.gelbeseiten.de

IV. Residence and Naturalisation

1. Contacts regarding your 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.

Contacts 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' office (Ausländerbehörde/Ausländeramt) will officially grant you a document confirming your right of residence. It will grant a "residence card" (Aufenthaltskarte) to your family members if they hold a different nationality to you.

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' office to certify your right of residence.

**TIP**

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.

Contacts 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' office for all issues concerning their right of residence. This office is responsible for all matters pertaining to legal resi-

dence, including permission to pursue an economic activity. It grants residence and settlement permits as well as the EC 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' office is responsible for you.

Contacts 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 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 European Economic Area (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 three more types of residence title for longer-term residence in Germany:

- Residence permit (Aufenthaltserlaubnis)
- Settlement permit (Niederlassungserlaubnis)
- EC long-term residence permit (Erlaubnis zum Dauer-aufenthalt-EG)

Residence permit

The residence permit is temporary: it is valid for a limited period of time. It is granted to persons who:

- would like to complete a course of education or industrial training in Germany
- would like to work in Germany

- 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.

A residence permit can be extended. When considering an application for extension, it will be taken into consideration whether the foreign national has properly attended an integration course.

IMPORTANT INFORMATION

Foreign nationals from a “third country” (Drittstaat – this covers all states not in the EU, EEA or Switzerland) are only allowed to work in Germany if this is expressly permitted in their residence permit. Citizens of the EU, EEA or Switzerland enjoy the freedom of movement for workers. More information about this is available from the responsible foreigners’ office in the area where you live.

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 has to provide for his/her own livelihood and that of his/her dependent family members, have adequate German language skills and must not have a criminal record. In certain circumstances, a settlement permit can be granted without meeting the relevant conditions regarding time of stay. An example here is the case of highly qualified immigrants.

EC long-term residence permit

The EC long-term residence permit is also a permanent residence title that entitles the holder to pursue an economic activ-

ity. The conditions of its issue are very similar to those of the settlement permit. However, the EC 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. It is not permitted to grant both these permanent residence titles to one person.

IMPORTANT INFORMATION

The proof of adequate German language skills required for a settlement permit and an EC 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 advice office.



Where to get more information

Locally:

- Urban, municipal and district authorities: Foreigners’ office; passport office
- Migration advice for adult immigrants
- Youth migration services

Internet:

- Federal Ministry of the Interior: www.bmi.bund.de, menu item “English/Topics/Migration and Integration/Nationality”

E-mail:

- Federal Ministry of the Interior: Contact form on the website www.bmi.bund.de, menu item “Kontakt/Bürgerservice”

Telephone:

- Information service of the Federal Ministry of the Interior: +49 30 18681-0 (Monday to Friday, 7 am–8 pm)

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. Foreign nationals who have had their 16th birthday can submit this application themselves; parents must make the application on behalf of children and young people under the age of 16.

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’ office, the youth migration services or the migration advice 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 costs EUR 255 per person. For minors who are to be naturalised together with their parents, there is a fee of EUR 51. Minors who are to be naturalised without their parents have to pay EUR 255. 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.

Conditions



CHECKLIST

You have a right to naturalisation if you fulfil the following conditions:

- You have a permanent right of residence at the time of being naturalised.
- You have passed the naturalisation test (knowledge of the legal and social order, and living conditions in Germany).
- Your ordinary and legitimate place of residence has been in Germany for eight years.
- 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 adequate German language skills.
- You do not have any convictions on account of a criminal offence.
- You are committed to the free democratic constitutional order of the Basic Law of the Federal Republic of Germany.
- You have lost or renounced your former nationality.

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.

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. Children then have to decide between their 18th and 23rd birthdays if they wish to retain their German nationality or the nationality of their parents.

Naturalisation test

If you are applying for German citizenship, you must take a test to prove that you have sufficient knowledge about life in Germany. The naturalisation test has 33 questions. You have 60 minutes to answer these questions. For each question, four possible answers are given and you have to choose the correct one. If you answer at least 17 questions correctly, then you pass the test. 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.

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.

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.

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' office; passport office
- Migration advice for adult immigrants
- Youth migration services

Internet:

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

E-mail:

- Information service of the Federal Office for Migration and Refugees: **info.buerger@bamf.bund.de**

Telephone:

- Information service of the Federal Office for Migration and Refugees: **+49 911 943-6390** (Monday to Friday, 9 am–12 noon)

Brochures:

- Publications from the Federal Government Commissioner for Migration, Refugees and Integration (available from **www.integrationsbeauftragte.de**, menu item “Publications”):
 - **Wege zur Einbürgerung. Wie werde ich Deutsche – wie werde ich Deutscher?**
(Paths to Naturalisation. How do I become a German?)



V. Work and Career

In this chapter you will find information about working in Germany and pursuing a career. Important topics covered include: the recognition of foreign qualifications; looking for work; 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 (except Bulgaria and Romania) 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 Bulgaria, Romania or a country outside of the EU, you can find out about the conditions for seeking employment in Germany on the website of the Federal Ministry of Labour and Social Affairs: www.bmas.de.

1. Recognition of foreign qualifications and documents

The Recognition Act (Anerkennungsgesetz) 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 quality of the professional qualification.

Many trades in Germany are classified as “non-regulated professions”, which means you can start work as soon as you find a job, without a formal recognition of your professional qualification. Nonetheless, you benefit from the recognition process because it helps to make your foreign qualification understandable for a potential employer. This is the case even if it is determined that it has no formal German equivalent. However, for the “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.erkennung-in-deutschland.de**. There you will also find out which offices are responsible for your profession and where you can find more detailed advice. You can also ask any questions you have in either English or German by calling the hotline of the Federal Office for Migration and Refugees: **+49 30 1815-1111**.

The recognition process takes place in the Federal Land where you live or want to work. However, you can send in your application from anywhere, even abroad. For the recognition process you will usually need notarised (authenticated) copies and translations of your certificates. The translation can be done in Germany or abroad, but the translator has to

be publicly authorised (often known as a certified or sworn translator). A database of such translators and interpreters in Germany is available online at www.justizdolmetscher.de. You can also have photocopies of your documents authenticated at resident registration offices (Einwohnermeldeamt) or church institutions.

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 service from “Netzwerk IQ”
- Migration advice for adult immigrants
- Youth migration services

Internet:

- www.anerkennung-in-deutschland.de
- www.bmbf.de
- www.bamf.de
- www.bmas.de (www.bmas.de/DE/Themen/Arbeitsmarkt/Auslaenderbeschaeftigung/auslaenderbeschaeftigung.html)
- www.anabin.de
- www.netzwerk-iq.de
- For non-regulated higher education qualifications:
www.kmk.org/zab/zeugnisbewertungen.html
- Federal Employment Agency: www.arbeitsagentur.de
- Database of interpreters & translators: www.justiz-dolmetscher.de

Telephone:

- Hotline of the Federal Office for Migration and Refugees:
+49 30 1815-1111

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, menu item “Kontakt/Anschriften der Agenturen vor Ort”.

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 in the newspapers and online

Many job adverts can 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

Job vacancies can also often be found online. There are various online job portals that will help you to find a job according to your qualifications and/or in a specific region. 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 in companies in your region by consulting the companies' own websites. You will find the job advertisements listed under "Jobs" or "Karriere".

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 advice for adult immigrants
- Youth migration services

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, menu item “Germany” (click on flag)
- 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.de

Telephone:

- Information hotline of the Employment Agency: **+49 180 1 555111**
(cost from landline 3.9 cent/minute; max. cost from mobile network: 42 cent/minute)

Brochures:

- Federal Employment Agency (available from www.arbeitsagentur.de):
 - **Jobvermittlung der Agentur für Arbeit**
(Job placement service at the Employment Agency)
 - **Jobprofi: Tipps zur erfolgreichen Jobsuche**
(Tips about how to find a job)
 - **“durchstarten”**: 2009 edition on temporary work
 - **Neue Perspektiven für Arbeitnehmer/-innen: Zeitarbeit**
(New outlooks for employees: Temporary work)
 - **planet-beruf.de, “Mein Start in die Ausbildung”**
(“My entry into training” workbook for school pupils)
 - **planet-beruf.de, “Berufswahl begleiten”** or **“Meslek seçimine destek”** (“Helping with the choice of career” magazine for parents and guardians)

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 contact for issues concerning your professional further education. The “Integration with Qualification” network (Netzwerk IQ) also offers a lot of information and advice about professional integration and further training. And employers themselves also often offer further training. If you would like to attend further training courses, you should speak to your employer. Immigrants with academic qualifications have the opportunity to attend special further training courses through the programme for academics run by the Otto Benecke Foundation.



Where to get more information

Locally:

- Employment Agency
- Training and continuing education institutions
- Migration advice for adult immigrants

Internet:

- Federal Employment Agency:
kursnet-finden.arbeitsagentur.de/kurs/index.jsp
- **www.bildungsserver.de**
- Netzwerk IQ: **www.netzwerk-iq.de**
(recognition, diversity management, German for professional purposes, starting a business, qualifications)

- Qualification and further training: You can find out further information at www.proqua.de
- Otto Benecke Foundation: www.obs-ev.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:

- Employment Agency
- Chambers of industry and commerce, trade chambers
- Migration advice for adult immigrants

Internet:

- The online portal for start-ups from the Federal Ministry of Economics and Technology (also includes specific information for business founders with a migrant background):
www.existenzgruender.de
- The BMWi infoletter for start-ups “GründerZeiten”:
www.existenzgruender.de/publikationen/gruender_zeiten/index.php
- NetzwerkIQ: **www.netzwerk-iq.de** see topic “Starting a business” (Existenzgründung)

Telephone:

- Hotlines of the Federal Ministry of Economics and Technology:
 - Hotline for support programmes: **+49 3018 615-8000**
(Monday to Friday, 9 am–4 pm)
 - Hotline for SMEs and start-up businesses: **+49 180 5 615-001**
(Monday to Thursday, 8 am–8 pm and Friday, 8 am–12 noon;
cost from landline 14 cent/minute; max. cost from mobile
network: 42 cent/minute)

Brochures:

- Brochures from the Federal Ministry of Economics and Technology (available at **www.existenzgruender.de** under menu item “Publikationen”):
 - **“Starthilfe – Der erfolgreiche Weg in die Selbständigkeit”**
(Start-up aid – Successfully entering self-employment)
 - Business founder grant **“EXIST – Gründerstipendium”**

5. Employment law: Working hours, holiday allowance 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 week set at an average of 48 hours (the absolute maximum is 60 hours in a week, which has to be offset within 6 months to bring the average down to 48 hours per week). Normally you work from Monday to Friday. 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.

If an employee works five days per week, they have a legal right to at least 20 days' holiday allowance 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 23 days and under 18 at least 21 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, an employer is 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.

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. 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

Brochures:

- Publications from the Federal Ministry of Labour and Social Affairs (available from www.bmas.bund.de, menu item "Publikationen"):
 - **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, 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

Internet:

- Deductions calculator and payroll tax tables:
www.abgabenrechner.de
- Some explanations of terms used in German tax law are in the glossary on the following website:
www.bundesfinanzministerium.de, menu item "Glossar"

Telephone:

- Information hotline of the Federal Ministry of Finance:
+49 30 18682-3300

VI. Housing

1. Looking for accommodation

If you are looking for a flat or a house, it is worth having a look at advertisements in the 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 help you with finding accommodation. The office often arranges accommodation directly. If this is not the case, the housing office staff can 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). For a purchase, it is generally between 3 and 6 per cent of the purchase price (plus VAT).

Looking for accommodation on the internet

You can also look for flats and houses on the internet. Many newspapers also publish the adverts from their print edition on their website. In addition, there are websites that specialise in acting as an agency for flats and houses.



Where to get more information

Locally:

- Urban, municipal and district authorities: Housing office
- Daily newspapers
- Advertising newspapers
- Estate agents (fee 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) responsible.

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. Some authorities specify a deadline of one week.

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.

3. Support from the state

Social housing

This type of accommodation is available in most towns and municipalities and is particularly good value because it is funded by the state. 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 (Wohnungssamt) 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 find out if you are entitled to housing benefit (and how much) by using a “housing benefit calculator”. Some of the Federal Länder offer an online housing benefit calculator 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 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 Transport, Building and Urban Development:
www.bmvbs.de/wohngeld

E-mail:

- Federal Ministry of Transport, Building and Urban Development:
buengerinfo@bmvbs.bund.de

Telephone:

- Federal Ministry of Transport, Building and Urban Development:
+49 30 18300-3060 (Monday to Friday, 9 am–12 noon)

4. Rent and tenancy law

The tenancy agreement is an important document. It regulates all the details of the tenancy and is binding for both you and the landlord/landlady to the extent that the regulations are permitted under law. 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.

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 if the building has an 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)
- If there are any obligations on the tenant to redecorate the accommodation

TIP

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

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. He can use this deposit to pay for repairs if you leave the accommodation in a bad condition when you move out, or use it to settle your rent arrears if you have not fully paid the rent. 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).



Where to get more information

Locally:

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

Internet:

- Federal Ministry of Justice: www.bmj.de/Mietrecht
- Deutscher Mieterbund (German Tenants' Association): www.mieterbund.de

E-mail:

- Federal Ministry of Justice: poststelle@bmj.bund.de

Ancillary costs and waste disposal

In addition to the rent for the accommodation 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, for example, costs for heating and water, as well as sewage and waste collection charges. Generally you pay a specified sum in advance every month for ancillary costs and then the actual costs are settled at the end of the year. 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).

Being a good neighbour!

Statutory provisions in Germany stipulate that there should be no noise that could disturb neighbours between 10 p.m. and 6 a.m. (Nachtruhe). In addition, there are house rules (Haus-

ordnung). This is a voluntary arrangement, which you agree to by signing the tenancy agreement. The house rules specify the rules for all residents of the apartment building. 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 contacts. 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

Internet:

- Deutscher Mieterbund (German Tenants' Association):
www.mieterbund.de
- Mieterschutzbund (Tenants' Protection Association):
www.mieterschutzbund.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 who are going to become a mother and for 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.

They can provide information about the following topics (and more):

- Questions connected to pregnancy
- Financial and social support measures during and after pregnancy
- Employment law (e.g. Maternity Protection Act, parental leave)
- Terminating a pregnancy (abortion)
- Childcare options



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.



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).

Employed expectant mothers enjoy a particular form of protection known as maternity protection or legal protection for working mothers (Mutterschutz). Pregnant women must not work longer than 8.5 hours per day or undertake heavy physical work. 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. 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**
- Online service portal of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **www.familien-wegweiser.de**
- Search engine to find gynaecologists: **www.frauenaerzte.de**
- Federal Centre for Health Education: **www.familienplanung.de**
- Bavaria Centre for Family and Social Affairs/Bavaria Youth Welfare Office: **www.elternimnetz.de**

Telephone:

- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **+49 180 1 907050** (cost from landline 3.9 cent/minute; max. cost from mobile network: 42 cent/minute)

Brochures:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from **www.bmfsfj.de**):
 - **Mutterschutzgesetz – Leitfaden zum Mutterschutz** (Maternity Protection Act – Guidelines on Maternity Protection)
 - **Schwangerschaftsberatung §218** (Pregnancy advice in context of §218 of Penal Code)
 - **Federal Foundation Mother and Child**
(German, Bulgarian, Danish, English, French, Greek, Hungarian, Italian, Polish, Russian, Serbian and Turkish)

2. Parental leave and parental allowance

Parental leave

In Germany, the state supports you in raising your children. As an employee you are entitled to parental leave (Elternzeit) until your child's third birthday. Parental leave offers you the opportunity of looking after your child whilst allowing you to maintain contact with your working life. You can work for up to 30 hours per week during your parental leave, but you are not obliged to work during this period. Your job remains open to you and your contract cannot be terminated by your employer. Parental leave can be taken by the mother and father individually or jointly. Grandparents may be entitled to parental leave so they can take care of the newborn. This applies if the parent is still a minor or is in the final or penultimate year of a training course that was commenced when they were still a minor.

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.

You have to submit the application for parental leave to your employer no later than seven weeks before parental leave is due to begin. When the parental leave period expires, your employer must offer you a job of equal standing.

Parental allowance

The parental allowance (Elterngeld) is a state benefit for parents who would like to 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:

- It amounts to around two-thirds of your income to date. The minimum amount is EUR 300 and the maximum EUR 1,800.
- It is paid for twelve months.
- If the mother and father share the parental leave entitlement and lose income, they receive a maximum of 14 months' parental allowance together. In this case, one parent can claim a minimum of 2 and a maximum of 12 months' parental allowance.
- Single parents are entitled to the full 14 months' parental allowance if they receive it as a compensation for lost earnings.
- If you do not have a job before the birth you are still entitled to receive parental allowance.



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 for more than 30 hours a week.
- You are resident 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. 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 must apply for the parental allowance in writing. The Federal Länder have set up parental allowance offices for this purpose.

TIP

You can calculate the 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** under the menu item “Familie”.



Where to get more information

Locally:

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

Internet:

- You can find information about parental leave and parental allowance, an overview of the parental allowance offices in the Federal Länder and a list of frequently asked questions on the website of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth **www.bmfsfj.de** under the menu item “Familie”.
- Online family issues service portal of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **www.familien-wegweiser.de**

Telephone:

- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: **+49 180 1 907050** (cost from landline 3.9 cent/minute; max. cost from mobile network: 42 cent/minute)

Brochures:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from **www.bmfsfj.de**):
 - **Elterngeld 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 184 per child for the first two children, EUR 190 for the third child and EUR 215 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. In the case of other foreign nationals: 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

The German state supports families with a low income by means of the "supplementary child allowance" (Kinderzuschlag) which is granted subject to the following conditions:

- Your unmarried children are aged under 25 and live with you in the same household.

- Your income and assets are sufficient for the parents to live on but not enough to support the children as well.
- You are not entitled to social welfare benefits (Sozialhilfe) or unemployment benefit II.

The level of the supplementary child allowance depends on the parents' income and assets. It can be a maximum of EUR 140 per child per month. You can obtain the application form for child supplement from the Family Benefits Office. It is also available online from www.familienkasse.de.

TIP



You can calculate how much supplementary child allowance you could receive using a supplementary child allowance calculator available online. It has been made available by the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth on its website: www.bmfsfj.de.

In addition, as of January 1, 2011 there are additional payments available to parents who receive supplementary child allowance or housing benefit. These are designed to support their children's education and participation and include:

- One-day excursions with the school or child daycare centre
- Class trips with the school or child daycare centre that last more than one day
- EUR 100 each year for school supplies
- Grant towards travel costs for school pupils
- Learning support measures where appropriate
- Midday meal at school, in the child daycare centre or after-school facility
- Payments to help participation in your community's social and cultural life

The municipalities are responsible for making these education and participatory payments. This means you should apply to your urban, municipal or district authority.



Where to get more information

Locally:

- Family counselling offices
- Family Benefits Office
- Migration advice for adult immigrants
- Youth migration services

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.familien-wegweiser.de**

Telephone:

- Family Benefits Office (Monday to Friday, 8 am–6 pm)
 - For questions about child allowance and supplementary child allowance: **+49 180 1 546337***
 - Recorded messages about payment schedule for child allowance and supplementary child allowance: **+49 180 1 9245864***

* For these calls there is a cost from landlines of 3.9 cent/minute and a maximum cost from mobile networks of 42 cent/minute.

Brochures:

- 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 centre because this can help ensure that their development and their command of the German language reach the highest level possible. The staff at the centres also help parents to

support their children at home in the best way. 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, child daycare centre
 - 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: Youth welfare offices
- Family counselling
- Migration advice for adult immigrants
- Child day-care facilities

Internet:

- Federal Ministry for Family Affairs, Senior Citizens, Women and Youth: www.bmfsfj.de, menu item “Kinder und Jugend”

- Information about childcare: www.fruehe-chancen.de
- Many more links: www.familien-wegweiser.de

Brochures:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from www.bmfsfj.de):
 - **Kinder in Tageseinrichtungen und Tagespflege** (Children in daycare and with childminders)
 - **Ausbau und Qualität der Kinderbetreuung – Gleiche Bildungschancen für alle Kinder von Anfang an** (Expansion and quality of childcare – Equal chances for all children right from the start)
 - **Die neuen Familienleistungen machen vieles leichter. Kinderbetreuungskosten** (The new services for families make a lot of things much easier. Meeting the costs of childcare)
 - **Familienwegweiser – Staatliche Hilfen im Überblick** (Family guide – An overview of state assistance)

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

Internet:

- German Child Protection League (Deutscher Kinderschutzbund): **www.dksb.de**
- Information on advice offices for children, young people 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**

Telephone

- Parent Hotline (free) from German Child Protection League (Deutscher Kinderschutzbund): **+49 800 1110-550** (Monday and Wednesday, 9–11 am; Tuesday and Thursday, 5–7 pm)
- Crisis Hotline (national, 24hrs, free): **+49 800 1110111** or **+49 800 1110222**
- Children’s Crisis Helpline (free) “Nummer gegen Kummer” (Numbers to help with Worries):
 - for children and young people: **+49 800 1110333**
 - for parents: **+49 800 1110550**

Brochures:

- Publications from the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth (available from **www.bmfsfj.de**):
 - **Familienwegweiser – Staatliche Hilfen im Überblick** (Family Guide – An Overview of State Assistance)
 - **Kinder- und Jugendhilfe** (Child and Youth Services)
 - **DAJEB-Beratungsführer – Die Beratungsstellen in Deutschland** (DAJEB Guide to Advice Offices in Germany)
 - **Häusliche Gewalt – Kinder leiden mit** (Domestic violence – Children suffer too) (German, Arabic, Russian and Turkish)
 - **Kindeswohlgefährdung: Erkennen und Helfen** (Endangerment of a child’s welfare: How to recognise it and how to help)



VIII. School, Training and Studying

1. The school system and types of school in Germany

Compulsory school attendance

All children who live in Germany have to go to school. Compulsory schooling 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 schooling 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.

TIP

The earliest date on which your child may or is obliged to attend school depends on the law in the Federal Land in which you live. Find out about the rules that apply in your Land by contacting the school authority in your local area or town or by contacting the migration advisory service.

Types of school

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 school. However, the education received by children and young people is similar throughout Germany.

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 option. 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 (the English terms listed are only approximate equivalents):

- 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, no English equivalent terms are listed here):

- Mittelschule (Saxony, Bavaria)
- Sekundarschule (Saxony-Anhalt, Bremen, Berlin)
- Regelschule (Thuringia)
- Oberschule (Brandenburg, Lower Saxony)
- Erweiterte Realschule (Saarland)
- Realschule plus and “Verbundene” or “Zusammengefasste” (combined) Haupt- und Realschule (Rhineland-Palatinate)
- Integrierte Haupt- und Realschule or Stadtteilschule (Hamburg)
- Regionalschule (Rhineland-Palatinate, Mecklenburg-Western Pomerania, Schleswig-Holstein)
- Werkrealschule (Baden-Württemberg)

School attendance is also compulsory for children and young people 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 school, which in different Federal Länder are referred to as Sonderschule, Förderzentrum or Schule für Behinderte.

After passing the school-leaving qualification at a Hauptschule or 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 Realschule school-leaving qualification.

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 (usually 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 young people 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. In all Federal Länder there is a language test for young children before they start school (often in the kindergarten). This determines if the child has a particular special language learning need. Each Federal Land then has a different range of special support programmes on offer.

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 advisory service and youth migration services.

Children and young people 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 advice for adult immigrants
- Youth migration services
- 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.bildungsserver.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**

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 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.



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.

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.



Where to get more information

Locally:

- Careers counselling service at the Employment Agency
- Migration advice for adult immigrants
- Youth migration services

Internet:

- Federal Employment Agency:
 - www.arbeitsagentur.de, topic “Working and Job-Seeking”, menu item “Counselling Service”
 - www.planet-beruf.de
 - www.berufenet.arbeitsagentur.de

- Federal Institute for Vocational Education and Training:
www.bibb.de, menu item “Berufe”

Telephone:

- Information hotline of the Employment Agency: **+49 180 1 555111**
(cost from landline 3.9 cent/minute; max. cost from mobile network: 42 cent/minute)

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
- Universities of Applied Science (Fachhochschule)
- 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, either the international office at the higher education institution or the “uni-assist” certification office are 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.

Through its “Garantiefonds-Hochschulbereich” higher education support programme, the Otto Benecke Foundation supports young migrants who want to gain their higher education entrance qualifications and prepare for a course of study at an institution of higher education. The fund targets young people who are living as refugees, Jewish immigrants or ethnic German

resettlers in Germany and their dependents. You can obtain information and addresses at www.jmd-portal.de, menu item “Bildungsberatung”.

Tuition fees

In some Federal Länder, students have to pay tuition fees (Studiengebühr) of approximately EUR 500 per semester to study at German state institutions of higher education. This is different to the semester contribution (Semesterbeitrag), which each student also has to pay. 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.

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.



Where to get more information

Locally:

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

Internet:

- Federal Employment Agency: www.arbeitsagentur.de, topic “Bürgerinnen und Bürger”, menu item “Studium”
- 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
- 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.begabtenfoerderungswerke.de

Telephone:

- Free BAFöG hotline of the Federal Ministry of Education and Research: **+49 800 2236341** (Monday to Friday, 8 am–8 pm)
- Otto Benecke Foundation: **+49 228 81630**

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 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 advice for adult immigrants

Internet:

- Federal Employment Agency: www.arbeitsagentur.de, topic “Bürgerinnen und Bürger”, menu item “Finanzielle Hilfen”
- KURSNET – the online portal for professional continuing and further education: www.kursnet.arbeitsagentur.de
- Directory of adult education colleges: www.vhs.de
- German Education Server: www.bildungserver.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

In Germany, the costs for medical treatment, a stay in hospital or medicines are generally paid by your health insurance fund, so it is important to have statutory or private health insurance (Krankenversicherung). You have to pay a small portion of the costs yourself (Eigenanteil).

Most people in Germany are insured by a statutory health insurance fund (gesetzliche Krankenkasse). This is compulsory for employees earning up to a specific level of income. If you earn more than this 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 you are insured by a statutory health insurance fund and visit a doctor’s practice, you have to pay a “medical consultation fee” (Praxisgebühr) of EUR 10 once every three months. After you pay this once, all other visits to doctors during this three-month period are free of charge. 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 young people 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 doctor 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: 1 92 40**

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”.

Medical confidentiality

Without your permission, doctors are 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:

- General practitioner/primary physician (Allgemeinarzt), also known as “family doctor” (Hausarzt)
- Paediatrician/children’s doctor (Kinderarzt)
- 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**
- Doctor search tool for all Länder: **www.bundesaeztekammer.de**, menu item “Patienten/Arztsuche”
- Search tool for doctors and hospitals in particular locations: **www.aok.de**, menu item “Gesundheit/Behandlung/ Suche Ärzte & Co”
- Overview of statutory health insurance funds: National Association of Statutory Health Insurance Funds:
www.gkv-spitzenverband.de menu item “Gesetzliche Krankenversicherung(GKV)/Alle gesetzlichen Krankenkassen”

E-mail:

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

Telephone:

- Federal Ministry of Health (Monday to Thursday, 8 am–6 pm and Friday, 8 am–12 noon):
 - Health insurance issues: **+49 180 5 9966-02***
 - Preventive healthcare issues: **+49 180 5 9966-09***
 - Advice centre for the deaf and hearing-impaired (textphone/minicom): **+49 180 5 9966-07***; Sign language telephone via ISDN-videophone: **+49 180 5 9966-06***; Sign language telephone via Video over IP: **gebaerdentelefon.bmg@sip.bmg.buergerservice-bund.de**

* For these calls there is a fixed cost from landlines of 14 cent/minute and a maximum cost from mobile networks of 42 cent/minute.

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 help to do this. 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. There are some protective vaccinations that are officially recommended but having vaccinations is a voluntary matter in Germany. 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 three months old. By the time they are 14 months old, your children should be 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” in German and several other languages.

Early detection check-ups for children

In Germany there is a series of standard early detection check-ups for children, taking place from birth until when they begin school. They are known as the U1 to U9 check-ups. These regular check-ups help to ensure an early diagnosis for developmental disorders and diseases in children, in turn helping to improve the treatment possibilities. The costs for early detection check-ups are met by the health insurance funds. Each of the U1-U9 early detection check-ups should take place at a specific point during your child’s development. 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:

- General practitioner/primary physician (Allgemeinarzt), also known as “family doctor” (Hausarzt)
- 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.bundesgesundheitsministerium.de**, topics from A to Z, letter K
 - **www.kindergesundheit-info.de** menu item “Für Eltern”

E-mail:

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

Telephone:

- Federal Ministry of Health: **+49 180 5 9966-09***
(Monday to Thursday, 8 am–6 pm and Friday, 8 am–12 noon)

Brochures:

- Federal Ministry of Health: **“Ratgeber zur gesundheitlichen Prävention”** (Guide to Preventive Healthcare).
You can order this brochure:
 - by telephone: **+49 180 5 7780-90***
 - by fax: **+49 180 5 7780-94***
 - in writing: **Publikationsversand der Bundesregierung, Postfach 48 10 09, 18132 Rostock**
 - or by e-mail: **publikationen@bundesregierung.de**

* For these calls there is a fixed cost from landlines of 14 cent/minute and a maximum cost from mobile networks of 42 cent/minute.

3. AIDS counselling

There is still no known vaccination or cure for HIV or AIDS. So you have to protect yourself from infection by using condoms. Find out more information free of charge from the counselling offices responsible for this subject. And you can take an HIV test there too. The counselling and HIV tests are both available without having to give your name.



Where to get more information

Locally:

- Local health authority
- Health insurance funds
- AIDS counselling offices

Internet:

- www.aidshilfe.de
- www.gib-aids-keine-chance.de
- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Federal Centre for Health Education: www.bzga.de under the menu item “Themen/Aidsprävention”
- Directory of AIDS counselling offices: www.bzga.de under the menu item “Service/Beratungsstellen/AIDS”

E-mail:

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

Telephone:

- **German:** Federal Centre for Health Education: **+49 180 5 555444** (Monday to Thursday, 10 am–10 pm and Friday to Sunday, 10 am–6 pm; cost from landline 14 cent/minute; max. cost from mobile network: 42 cent/minute)
- **Turkish:** Health Centre for Migrants, Cologne: **+49 221 95154231**

- **Russian, Spanish, French, English:** Contact and coordination point for health education among migrants, Berlin:
+49 30 29006949

Information materials:

- Federal Centre for Health Education (available on the website **www.bzga.de** under the menu item “Infomaterialien”, for example **“HIV Transmission and the AIDS risk”** available in several languages)

TIP



“LOVE LIFE STOP AIDS” is an AIDS education film available in many different languages and two different versions: one for men and one for women. For youth or social workers or other people who can organise a showing of the film, it can be ordered in writing or online from **www.gib-aids-keine-chance.de**: “LOVE LIFE STOP AIDS” – DVD, Order No. 70402000.

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:

- Counselling offices of various organisations: see **www.bzga.de**, menu item “Service/Beratungsstellen“
- Online advice from Caritas: **www.beratung-caritas.de**, menu item “Beratungsbereiche/Online-Beratung”, keyword “Suchtberatung”
- The German Centre for Addiction Issues (DHS): **www.dhs.de**
- Fachverband Sucht (Specialist Association for Addiction): **www.sucht.de**
- **www.drugcom.de**, **www.kenn-dein-limit.de**, **www.rauchfreiinfo.de**, **www.spielen-mit-verantwortung.de**

E-mail:

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

Telephone:

- Federal Centre for Health Education: Info hotline about preventing addiction: **+49 221 892031** (in German: Monday to Thursday, 10 am–10 pm and Friday to Sunday, 10 am–6 pm)

Brochures:

- Federal Centre for Health Education (available on the website **www.bzga.de** under menu item “Infomaterialien”)
- The German Centre for Addiction Issues (DHS) (available at the website **www.dhs.de** under menu item “Infomaterial”)

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)

Internet:

- Federal Ministry of Labour and Social Affairs:
www.bmas.de, menu item “Teilhabe behinderter Menschen”;
www.einfach-teilhabe.de
- Federal Commissioner for the Disabled:
www.behindertenbeauftragter.de

E-mail:

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

Telephone:

- Federal Ministry of Labour and Social Affairs (Monday to Thursday, 8 am–8 pm):
 - Information for disabled people: **+49 180 5 6767-15***
 - Service for the deaf and hearing-impaired (textphone/minicom): **+49 180 5 6767-16***

* For these calls there is a fixed cost from landlines of 14 cent/minute and a maximum cost from mobile networks of 42 cent/minute.

Brochures:

- Publications from the Federal Ministry of Labour and Social Affairs (available from **www.bmas.de**, menu item “Services/Publications”):
 - **CD-ROM: Informationen für behinderte Menschen** (Information for disabled people – includes a selection of brochures)
 - **Ratgeber für Menschen mit Behinderung** (Guide for People with Disabilities)
 - **Rehabilitation and Integration of People with Disabilities** (German, English and French)
 - **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. Money is deposited into these accounts and transferred out of them. If you have a current account, you can withdraw cash from your account at the cashier's desk in the bank or from an automatic teller machine (ATM), known in Germany as a Geldautomat. 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.

Loans

If you want to make a large purchase and you do not have sufficient funds to do so, you can apply for a loan from a bank. The bank will charge a fee for providing the loan, and you will also need to pay interest on the money that you borrow. But the interest rates can 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. 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 advice service for adult immigrants 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
- Local savings banks (Sparkasse) and banks

Internet:

- Federation of German Consumer Organisations:
www.verbraucherzentrale.de

Telephone:

- Federation of German Consumer Organisations: +49 30 25800-0

2. Statutory social insurance

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, 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 paid by the employer. The other half is paid by the employee and is automatically deducted from their salary or wages. There are two exceptions: employees pay slightly more than their employers for their health insurance; 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. For contributions to the statutory pension fund and health insurance there is an assessment ceiling. 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.bund.de, menu items “Our Topics/Social Security” and “Our Topics/Pensions”
- Central German Social Insurance Associations:
www.deutsche-sozialversicherung.de

E-mail:

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

Brochures:

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

Pension insurance scheme

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. Until 2012, people have been able to receive a pension when they become 65 years old. From 2012, the pension age will be raised gradually to 67 and from 2029 this age limit will apply to all those who were born in or after 1964. 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 means you can no longer work or can only work part-time. 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 scheme.



Where to get more information

Locally:

- Urban, municipal and district authorities: Insurance office
- Consumer advisory services
- Information and advisory offices of the Deutsche Rentenversicherung (German Pension Fund)

Internet:

- Federal Ministry of Labour and Social Affairs:
www.bmas.bund.de, menu item “Our Topics/Pensions”
- Deutsche Rentenversicherung (German Pension Fund):
www.deutsche-rentenversicherung.de
- Guide from the consumer advisory services at
www.verbraucherzentrale.de

E-mail:

- Deutsche Rentenversicherung (German Pension Fund):
info@deutsche-rentenversicherung.de

Telephone:

- Free hotline of Deutsche Rentenversicherung (German Pension Fund): **+49 800 10004800** (Monday to Thursday, 7:30 am–7:30 pm and Friday, 7:30 am–3:30 pm)
- Federal Ministry of Labour and Social Affairs: Service hotline about pensions: **+49 180 5 676710** (cost from landline 14 cent/minute; max. cost from mobile network: 42 cent/minute)

Brochures:

- Brochures from the Federal Ministry of Labour and Social Affairs (available from www.bmas.bund.de, menu item “Publikationen”):
 - **Ratgeber zur Rente** (Advice on Pensions)
 - **Rentenratgeber für Frauen** (Advice on Pensions for Women)
 - **Erwerbsminderungsrente** (Incapacity Pension)
 - **Handbuch Altersvorsorge** (Handbook on Retirement Planning)
 - **Zusätzliche Altersvorsorge** (Additional Retirement Planning) (German and Turkish)
 - **Checkheft Altersvorsorge** (Retirement Planning Checklist)

Health insurance

The statutory health insurance helps you and your family when you are ill. In addition it pays for many costs of 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 and satisfy some further conditions are allowed to choose whether they want to be a member of the statutory health insurance (gesetzliche Krankenversicherung) or a private health insurance scheme (private Krankenversicherung).

TIP

If your income is above a specific limit you can take out private health insurance. 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!



Where to get more information

Locally:

- Health insurance companies (Krankenkasse) and local authority insurance offices (Versicherungsamt)
- Consumer advisory services

Internet:

- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Federation of German Consumer Organisations:
www.verbraucherzentrale.de, www.vzbv.de
- Overview of statutory health insurance funds:
www.gkv-spitzenverband.de,
menu item “Gesetzliche Krankenkassen”

E-mail:

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

Telephone:

- Federal Ministry of Health: **+49 180 5 996602***
(Monday to Thursday, 8 am–6 pm and Friday, 8 am–12 noon)

Brochures:

- Federal Ministry of Health:
“Ratgeber zur gesetzlichen Krankenversicherung”
(Guide to statutory health insurance), can be ordered
 - by e-mail: **publikationen@bundesregierung.de**
 - by telephone: **+49 180 5 778090***
 - in writing: **Publikationsversand der Bundesregierung,
Postfach 48 100 9, 18132 Rostock**

* For these calls there is a fixed cost from landlines of 14 cent/minute and a maximum cost from mobile networks of 42 cent/minute.

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. In addition, long-term care insurance provides financial support and advice to those who care for their relatives. If you would like to claim for benefits from the long-term care insurance scheme, you must submit an application.

If you have statutory health insurance you are automatically a member of the statutory long-term care insurance scheme. If, however, you are insured with a private healthcare insurance scheme, you must take out an additional private long-term care insurance policy.



Where to get more information

Locally:

- Statutory or private insurance funds
- Consumer advisory services

Internet:

- Federal Ministry of Health:
www.bundesgesundheitsministerium.de
- Federation of German Consumer Organisations:
www.verbraucherzentrale.de, www.vzbv.de

E-mail:

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

Telephone:

- Federal Ministry of Health: **+49 180 5 996603**
(Monday to Thursday, 8 am–6 pm and Friday, 8 am–12 noon;
cost from landline 14 cent/minute; max. cost from mobile network: 42 cent/minute)

Brochures:

- Federal Ministry of Health (available on the website www.bmg.bund.de under the menu item “Pflege/Publicationen”):
 - **Ratgeber Pflege: Alles was Sie zur Pflege wissen müssen** (Care guide: Everything you need to know about long-term care)
 - **Pflegen Zuhause – Ratgeber für die häusliche Pflege** (Caring at home – Guide to domestic nursing care)
 - **Pflegebedürftig. Was nun?** (I need care. What do I do now?)

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.bund.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) 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 a short time (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.

Long-term unemployed? Unemployment benefit II

If you are unemployed for a longer period of time you are also entitled to support. People who can work but who have not been able to find work for a long time are entitled to receive unemployment benefit II (Arbeitslosengeld II). Additionally, this type of state support is also granted to people who do not earn enough to support themselves and their dependants who live together with them. Unemployment benefit II is paid for as long as you are unemployed and have no income. Unlike unemployment benefit I, it is financed by taxes.

Further information about unemployment benefit II and the precise rules can be obtained from the Federal Employment Agency. The staff at the migration advice service for adult immigrants will also be pleased to help you.



Where to get more information

Locally:

- Employment Agency
- Local authority job centres
- Migration advice for adult immigrants

Internet:

- Federal Employment Agency: www.arbeitsagentur.de

Brochures:

- Federal Employment Agency (available from www.arbeitsagentur.de, menu item “Veröffentlichungen”):
 - **Was? Wie viel? Wer? Finanzielle Hilfen der Agentur für Arbeit auf einen Blick** (What? How much? Who? An overview of the financial support offered by the Employment Agency)
 - Turkish and Russian translations of the most important forms used by the Federal Employment Agency are available from www.arbeitsagentur.de under the menu item “Bürgerinnen und Bürger/Arbeit und Beruf/Arbeits- und Jobsuche/Arbeit in Deutschland/Migrantenberatung”

3. Property and personal insurance

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

- Liability insurance
- Home contents insurance
- Occupational disability insurance
- Life assurance
- Motor vehicle 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 vehicle insurance (KFZ-Ver-sicherung). Liability insurance (Haftpflichtversicherung) is also very important. This type of insurance will pay out damages if you or your under-age children cause unintentional injury to another person.



Where to get more information

Locally:

- Consumer advisory services
- Insurance companies

Internet:

- Federal Financial Supervisory Authority (BaFin): www.bafin.de
- Federation of German Consumer Organisations:
www.verbraucherzentrale.de

Telephone:

- Consumer hotline of BaFin (Federal Financial Supervisory Authority): **+49 228 29970299** (Monday to Friday, 8 am–6 pm)
- Federation of German Consumer Organisations: **+49 30 25800-0**

XI. Shopping and Consumer Protection

1. Shopping and paying

You can buy food and other things you need on a daily basis in grocery shops, 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 generally 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 larger, 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 Federal Länder's consumer organisations 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 all over Germany. And in many shops you can also pay by other methods (cash-free). To do this you need an account at a bank or savings bank (Sparkasse) that will provide you with an "EC-Karte" (the most common debit card) or a credit card which you can use to pay for purchases. 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. One safe way of shopping on the internet 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. You have to give your permission for this beforehand. This method has the advantage that you can claim your money back via your bank within six 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 his goods are not faulty. If a customer notices faults or defects that existed at the time of purchase, 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, 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.

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 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.

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.

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.

3. Right of withdrawal

Sometimes contracts are agreed too quickly, particularly if the salesperson is standing at your front door or if you are online or on the telephone. For this reason, the law grants you a “right of withdrawal” (Widerrufsrecht) from contracts, meaning you can cancel the contract within 14 days without penalty. The contract then becomes invalid. You do not have to give reasons for your withdrawal. If problems arise when you try to exercise this right you can contact a consumer advice centre (Verbraucherzentrale).

CHECKLIST

This law applies to:

- Agreements entered into in the workplace, at a private residence, on the telephone or on public transport
- Contracts (sales and others) that are agreed on the internet
- Orders from mail-order catalogues
- Agreements made by letter, fax or e-mail
- Agreements made on promotional trips (often called a Kaffeefahrt) or at open-air events

As a general rule, never sign anything that you have not understood properly. Before making a purchase, make sure you know how you can withdraw and what the exceptions are (e.g. in the case of insurance contracts and hotel reservations). Generally, you will only have two weeks in which to withdraw and you have to do this in writing. So do not wait too long before withdrawing from an agreement that you are unhappy with.



Where to get more information

Locally:

- Consumer organisations in the 16 Federal Länder with around 200 consumer advice centres nationwide
- Migration advice for adult immigrants
- Product tests on TV, on the internet, in newspapers and in particular in the “test” magazine from Stiftung Warentest

Internet:

- Stiftung Warentest: www.test.de
- Federal Ministry of Food, Agriculture and Consumer Protection: www.bmelv.de
- Federation of German Consumer Organisations (umbrella organisation of 16 consumer organisations from the Federal Länder and 26 associations involved in consumer policy): www.vzbv.de
- aid Infodienst (information service about agriculture, food and nutrition): www.aid.de
- German Nutrition Society (DGE): www.dge.de

Brochures:

- Information brochure offering general consumer protection advice “**Verbraucherschutz kompakt – guter Rat in Alltagsfragen**” (Compact guide to consumer protection – good advice for everyday issues) (available online at www.bundesregierung.de, menu item “Service/Publikationen/Broschüren”)
- Brochures from the Federal Ministry of Food, Agriculture and Consumer Protection (available online at www.bmelv.de, menu item “Publications/Consumer Protection and Information Rights”)



XII. Associations and Organisations

1. Associations and clubs

In Germany there are over 500,000 different clubs and associations. 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 young people 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.

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

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

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

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.

TIP

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.



Where to get more information

Locally:

- Citizens' advisory service
- Migration advice for adult immigrants

Internet:

- Bundesverband Deutscher Vereine und Verbände (Association of German Associations and Clubs): www.bdvv.de
- Verbandsforum (portal for associations): www.verbandsforum.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 and religious communities
- 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 homework clubs for children
- 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 advice for adult immigrants

Internet:

- www.bamf.de/migrantenorganisationen

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

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.

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.
- **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. The second vote is more important because it decides the distribution of seats in the parliaments. 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 advice for adult immigrants
- Youth migration services

Internet:

- Federal Immigration and Integration Council:
www.bundesauslaenderbeirat.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: around 26 million people in Germany belong to the Catholic Church and around 25 million belong to the Protestant Church. However, Orthodox Christians, Muslims, Jews and Buddhists are also part of the society in Germany. 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 studies 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 programmes offered at your child's school.



Where to get more information

Locally:

- Migration advice for adult immigrants
- 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.de
- 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.aabk.info
- Central Council of Muslims in Germany (ZMD): www.islam.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.

Crisis hotline (Telefonseelsorge):

+49 800 1110111 or +49 800 1110222

Are you in despair? Do you have the feeling that you can't continue living? The staff at the Crisis Hotline (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!

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