



Federal Ministry
of the Interior

Welcome to Germany

Infos

Information for Immigrants



www.zuwanderung.de



Foreword

A warm welcome to the Federal Republic of Germany.

You have decided to come and live in Germany and to start afresh here, alone or with your family. This is a major step involving many changes and a certain amount of uncertainty. As such, it is all the more important you recognize and seize the opportunities that are part and parcel of a new start. The more familiar you are with German society, the easier this will be.

Modern immigration laws have created the framework for making successful, permanent integration possible. That said, we cannot achieve this aim without your own efforts and support.

Mastering the German language is probably the key to your successful integration. You should also get to know some basic facts about German society; it is particularly important to familiarize yourself with Germany's culture, history and legal system. The German government offers a special integration course, which will help you do just that.

This brochure is mainly intended for people who have recently arrived in Germany. It contains basic information on the main aspects of your new life here such as accommodation, work and school. Equally important, it tells you which people or organizations can help answer your questions and assist you in dealing with your new surroundings.

Do not hesitate to approach your fellow citizens for help. Many problems can be easily solved if you take the initiative to ask neighbors, colleagues, teachers or acquaintances. These people may be able to explain things that are new to you as well as give you sound advice.

I sincerely hope you and your family will be quick to settle in Germany and will soon feel at home here.

A handwritten signature in black ink, which appears to read 'Wolfgang Schäuble'. The signature is written in a cursive, slightly stylized font.

Dr. Wolfgang Schäuble, MP
German Minister of the Interior

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Introduction

Integration – An Opportunity for Participation

Some 82.5 million people live in Germany. Of these, about 6.7 million do not have German nationality. Many of them have lived here for longer than ten years. Around 1.4 million foreigners were born in Germany.

As a consequence, working towards integration, i.e., the peaceful co-existence of native Germans and immigrants is a crucial task for society, one that we need to address jointly. Integration opens up many opportunities. Most importantly, it offers immigrants the chance to participate in German society on an equal level with German citizens. However, for integration to be successful it also requires your active involvement. This means learning the German language, for instance, or identifying with German norms and values.

Language is the key to successful integration. As such it is worth making the effort to speak German with acquaintances and relatives, but above all with German people. It is only through personal contact that you will truly begin to belong here and become confident speaking the German language.

Integration requires your effort

No doubt you have already gained some initial impressions of Germany and also have a general idea of what you need to do in the coming days and weeks in order to create a solid foundation for your new start here. You will want to look for a suitable apartment, register your children at a kindergarten or school, swap your driving license – and naturally get to know some local people.

We hope you will make use of all the other integration services available in your neighborhood or district. Being accepted in society requires willingness on the part of all concerned to approach each other. It also requires your effort.

You will find plenty of opportunities for getting involved: You might want to get involved in local events and celebrations. That way you can get to know your neighbors and also show people you are interested in the social life your new home offers. Parent/teacher meetings and school meetings are a must. Not only will teachers be happy to give you advice on your children, you will also be helping to ensure your children get the best possible education. This will increase your children's chances of successfully settling in Germany on a permanent basis.

Integration Assistance and Advisory Services

Here are a few basic facts about Germany to help you get better acquainted with your new home. Democracy, federalism, the constitutional state and the welfare state are cornerstones of German society, which are anchored in its Constitution. The Federal Republic is made up of 16 federal states or Laender. The state is organized into three administrative levels: federal, state and local level. It is important that you familiarize yourself with life in your town, community or district, as these local authorities are responsible for regulating most of what happens in your local community.

Brochures

This brochure Welcome to Germany – information for Immigrants aims to make integration as easy as possible for you and contains a wealth of tips and information. Inserted in the rear pocket you will find two other brochures, namely Integration Course and Addresses. The Integration Course brochure gives you information on language and orientation courses. Important addresses of ministries, authorities and organizations you may wish to contact are listed in the Addresses brochure. The German and Russian editions also include a copy of the Late Repatriates brochure with specific information for late repatriates and their family members. In many cases, the names of authorities and ministries are given in German. You will find a complete list of the German names together with the English translations at the end of this brochure (p. 58).

Integration Course

If you recently arrived in Germany and intend to make Germany your permanent home you are generally entitled to attend an integration course. This consists of a language course comprising a maximum of 600 hours of teaching and an orientation course with 30 hours of teaching.

By attending the language course you will learn how to cope in German with the important situations that arise in your day-to-day routine and at work. These courses address practical situations such as shopping, using public transport, dealing with German authorities, as well as conducting everyday conversations. In short, you will become more confident about using the German language and will consequently find it easier to settle swiftly in Germany.

Following the language course there is an orientation course in German. Here you can find out about Germany's legal system, its culture and history. You will also learn some basic facts about German society, including its democratic system and the values which play an important role here. This information will also further your general understanding of the country you have opted to live in and become a part of.

For further details on the integration course please consult the brochure *Integration Course* and the leaflets you have received.

Initial Advice for Migrants

The services offered by the Initial Advice for Migrants are especially geared towards your situation. Staff members are trained to offer help and answer your questions. Having conducted an interview with you designed at appraising your situation, staff will subsequently work out a systematic plan with you on how you can best achieve your goals. They may also refer you to other integration services.

Initial Advice for Migrants is usually offered by the following organizations:

- Arbeiterwohlfahrt (AWO)
- Deutscher Caritasverband (DCV)
- Diakonisches Werk (DW) der Evangelischen Kirche in Deutschland (EKD)
- Deutscher Paritätischer Wohlfahrtsverband (DPWV)
- Deutsches Rotes Kreuz (DRK)
- Bund der Vertriebenen (BdV)

Internet: www.bamf.de

For more detailed information on the counseling services available locally you should ask at your Aliens' Registration Office, your temporary hostel, or the local authorities. The addresses of the federal offices of these organizations are listed in the *Addresses* brochure.

Services for Young Migrants

Young people aged between 12 and 27 on entering Germany can take advantage of Services for Young Migrants. The counseling and assistance are geared towards your specific situation.

If you are within the above age group and no longer legally required to attend school, the Services for Young Migrants will provide you with individual, specific assistance before, during and after the integration course to accelerate your integration in a school, at work and into German society. We sincerely hope you will take advantage of the services available in your area. This will allow you to settle in Germany more quickly and also improve your chances in the country.

The main aspects covered by the Services for Young Migrants include:

- individual support through case management and an integration plan,
- advisory services special measures targeting integration-related problems or crisis situations; such services/measures may also include parents,
- parents' evenings or evenings aimed at eliminating possible reluctance on the part of parents and showing them the importance of qualifications and the need for them to support their children with further training and vocational training,
- conception and implementation of group activities including young Germans,
- arranging participation in other integration services.

As these services, which are financed with funds from the Federal Ministry of Family Affairs, Senior Citizens, Women and Youth, pursue a single overall integration approach they may also extend to other members of your family.

The Services for Young Migrants collaborate with the following organizations, all of whom provide social services for young people:

- Bundesarbeitsgemeinschaft Evangelische Jugendsozialarbeit e. V.
- Arbeiterwohlfahrt Bundesverband e. V.
- Bundesarbeitsgemeinschaft Katholische Jugendsozialarbeit e. V.
- Internationaler Bund e. V. with Deutscher Paritätischer Wohlfahrtsverband and Deutsches Rotes Kreuz

Internet: www.jmd-portal.de

Integration Citizens' Service

Should you not be happy with the information you receive or the answers to your questions you can phone or write to the Citizens' Service at the Federal Office for Migration and Refugees:

Bundesamt für Migration und Flüchtlinge
 Bürgerservice
 90343 Nürnberg
 Tel.: (09 11) 9 43-63 90
 Fax: (09 11) 9 43-50 07
 E-mail: info.buerger@bamf.bund.de
 Internet: www.bamf.de

1.1 Late Repatriates

Late repatriates and their family members who have questions about citizenship can contact the municipal, local or district authorities responsible for their home town in Germany. Local authority staff will be happy to give you help and advice on all other official matters. Additional information is available in the Late Repatriates brochure.

1.2 Citizens from EU Nations

Persons entering Germany from EU nations are only required to register. You can do this at your local Residents' Registration Office, which provides you with confirmation of your registration.

If members of your family have non-EU nationality, they must apply to the local Aliens' Registration Office. This office is responsible for issuing the EU residence permit.

Foreigners' right to vote

All EU citizens registered as residents in Germany, who are over the age of 18, and have lived in the electoral area for at least three months are eligible to vote in local elections.

1.3 Non-Germans from Nations outside the EU

All persons entering Germany from nations outside the EU should contact their local Aliens' Registration Office on all matters relating to their stay in Germany. This office is responsible for visa-related issues and also issues residence or settlement permits. The Town Hall in your community or town can tell you which office to contact.

Residence Permits

Two types of permit are available for persons residing permanently in Germany: a limited residence permit and an unlimited settlement permit. Initially, persons entering Germany must have a national visa, which can then be converted to a residence permit or a settlement permit. It is therefore important you contact your local Aliens' Registration Office as soon as possible after arriving in Germany, and certainly before your visa expires.

A residence permit is issued for those reasons stated in the Residence Act, namely education and gainful employment, as well on humanitarian, political or family grounds or under international

law. In order to take up employment in Germany, permission to do so must be specifically granted by the Aliens' Registration Office and indicated in the residence permit.

A settlement permit is generally issued to foreigners who have been in possession of a residence permit for five years and fulfill a number of additional conditions: these include the ability to earn a living and an adequate command of the German language. Foreigners must be able to provide proof of their language skills, for example, by attending and successfully completing an integration course. Holders of a settlement permit are entitled to take up employment.

1.4 Naturalization

Germany has in place modern naturalization legislation under which you can, if you wish, gain German citizenship. This creates ideal conditions for your becoming fully integrated into German society. Through naturalization and being awarded German citizenship you enjoy the same rights and are subject to the same duties as all German citizens. If you are interested in becoming naturalized you should contact your local Aliens' Registration Office or the nationalization office of your state for more details on how to apply, and exactly what naturalization involves.

How and where can I get information?

- Locally:**
- municipal, local and district authorities:
Aliens' Registration Office, Naturalization Office,
Residents' Registration Office, Town Hall
- Internet:**
- Bundesministerium des Innern:
www.bmi.bund.de
 - Beauftragte der Bundesregierung für Migration, Flüchtlinge und Integration:
www.integrationsbeauftragte.de
www.einbuengerung.de

2.1 Looking for an Apartment

If you are looking for an apartment or a house the daily newspapers are a valuable source of information. The weekend editions are particularly helpful, often including comprehensive details on the current situation in your area. Depending on your personal needs, but above all on your financial means, you can choose between renting or buying an apartment or house. However you decide, you should bear in mind that both supply and prices can vary tremendously from one area to another.

Having found something suitable in the newspaper under rentals, property or real estate, the next step is to contact the landlord/lady or seller. Ads generally include a phone number or a code number/code letters (box number). If you are replying to an ad with a box number you must send a written application to the newspaper. Remember to include the box number. The newspaper will then forward your letter to the person concerned.

Your local housing office can also be a useful source of help either by supplying offers of flats or providing you with useful addresses and information that will facilitate your search.

It is also possible to engage the services of an estate agent. Addresses are listed on the Internet, in your area phone book and in the Yellow Pages (Gelbe Seiten). A real-estate agent will charge you a fee. The standard charge is two months' basic rent plus 16% VAT.

Once you have moved to your new apartment, you must inform your Residents' Registration Office of your change of address at the earliest opportunity. And remember, you must still do this even if you only move a few blocks. If you fail to inform the office of your new address within the given time you will have to pay a fine. Some offices require notice of your new address within one week of your move. Late notification may even have a negative impact on your residence status.

It is also worthwhile asking the post office to forward your mail automatically to your new address. For this you need to submit a mail-forwarding application. You must pay for this service; costs vary depending on how long you wish your mail to be forwarded. You should also remember to have your old phone connection switched off and apply for a new one at your new home. Your bank, insurance firms and so on should also be informed of your new address.

How and where can I get information?

Locally:

Looking for an apartment:

- municipal, district or local authorities:
Housing Office
- daily newspapers
- free papers
- online versions of the daily papers
- real-estate agents (fee if you sign a rental contract)

Registration:

- municipal, district or local authorities:
Residents' Registration Office

2.2 Housing for Low-Income Families – Housing Subsidy

Most towns and cities have a supply of inexpensive apartments, which are subsidized with government funds. In order to be eligible for such an apartment you must have a subsidized housing permit. Provided your income does not exceed a certain amount you can apply for a permit via your local authorities. In most cases, permits are issued by the Housing Office. As permits are only valid for a limited period of time, it is important to bear this in mind and find out about the regulations for extension. If you are renting an apartment you may be entitled to a housing subsidy. The amount you receive depends on the number of family members making up your household, your total income and amount of rent.

If you own a house or apartment you may – under certain conditions – still be eligible for government assistance. For application forms and further information you should contact your local government's housing subsidy office.

How and where can I get information?

Locally:

- municipal, local and district authorities:
Housing Office

Internet:

- Bundesministerium für Verkehr, Bau und Stadtentwicklung: www.bmvbs.de

E-mail:

- Bundesministerium für Verkehr, Bau und Stadtentwicklung:
buengerinfo@bmvbs.bund.de

Phone: ■ service phone, Bundesministerium für Verkehr, Bau und Stadtentwicklung
(Mon–Fri 9 a.m.–12 p.m.), **(0 30) 20 08-30 60**

Brochures: ■ Wohngeld – Ratschläge und Hinweise

Ordering information:

in writing: Bundesministerium für Verkehr, Bau und Stadtentwicklung

Referat Bürgerservice und Besucherdienst

Invalidenstraße 44

10115 Berlin

by phone: (Mon–Fri 9 a.m.–12 p.m.), (0 30) 20 08-30 60

Fax: (0 30) 20 08-19 42

E-mail: buergerinfo@bmvbs.bund.de

Internet: www.bmvbs.de

2.3 Rent and Law on Tenancy

The rental contract is an important document that you should read through very carefully before signing. It regulates all the particulars of your tenancy and is legally binding both for you and the landlord. Before signing a rental contract you should therefore make sure that you are fully informed about the basic rent, the ancillary costs and the deposit. You should insist that all agreements are included in the rental contract as verbal agreements are not binding and often lead to disputes. The landlord is entitled to demand a deposit as security in order to carry out repairs or to pay for rent arrears. However, this deposit may not exceed three months' rent (basic rent not including ancillary costs).

If you wish to find out whether you are paying a fair amount of rent, in keeping with local rents, you can consult a special list that shows fair levels of rent for your area. It is binding and is available at the local Housing Office.

How and where can I get information?

Locally: ■ municipal, local and district authorities:
Housing Office
■ tenants' associations (membership fee)

Internet: ■ Bundesministerium der Justiz: www.bmj.de/Ratgeber
■ Federation of German Tenants (Deutscher Mieterbund e. V.): www.dmb.de

2.4 Ancillary Costs and Waste Disposal

In addition to the basic rent you pay for your apartment or house you must also pay a fixed amount for such things as heating, water, as well as waste water and waste disposal. Once a year the actual costs are calculated and you will receive a copy of this calculation. It makes sense to read it carefully. However, ancillary costs are only paid in addition to the basic rent when this is stipulated in the rental contract.

In Germany waste is collected and disposed of separately. Special bins are provided for paper and cardboard, bio refuse and normal or other waste. In addition, there are special collecting points for other types of waste such as glass as well as for potentially hazardous waste (paint, varnishes etc.).

How and where can I get information?

Locally: ■ municipal, local and district authorities
■ tenants' association (membership fee)

Internet: ■ German Tenants' Association (Deutscher Mieterbund e. V.): www.dmb.de

3.1 Consumer Advice and Opening Hours

Food and other everyday essentials can be bought in supermarkets, shopping centers and specialist stores. You will already have noticed that there are great differences between the various stores and the goods they sell. You may pay twice as much for a liter of milk in one store as in another. Moreover, really good bargains are often only valid for a short period of time, so if you wish to save money it makes sense to shop around and compare prices. If you plan to make a larger purchase, such as a washing machine or car, it is all the more important you make sure you are getting good value for money. Objective, unbiased consumer advice can help you make the right decision: you might want to visit a consumer advice center, consult one of the specialist magazines or visit a Web site offering consumer advice. All offer information, product tests and a means of comparison.

Stores in Germany are generally only open on weekdays, from 6 a.m. at the earliest until around 8 p.m. at the latest. Most stores are closed on Sundays and public holidays. However, gas stations and stores in larger railroad stations and airports are often open on Sundays, and some of them stay open all day. You can pay by cash everywhere in Germany. Most stores now also offer card payment facilities. You must have a bank or savings bank account together with an EC card or credit card. The money is then automatically debited from your account.

How and where can I get information?

- Locally:**
- consumer advice centers (Consumer Advice)
 - phone book, Yellow Pages
- Internet:**
- Bundesministerium für Ernährung, Landwirtschaft und Verbraucherschutz: www.verbraucherministerium.de
 - Verbraucherzentrale Bundesverband e. V.: www.verbraucherzentrale.de
 - Stiftung Warentest: www.stiftung-warentest.de
- E-mail:**
- Verbraucherzentrale Bundesverband e. V.: info@vzbv.de
- Phone:**
- Verbraucherzentrale Bundesverband e. V.: (0 30) 2 58 00-0
 - Stiftung Warentest: (0 30) 26 31-0
- Brochures:**
- “test” magazine published by Stiftung Warentest (from newsagents)
 - Ratgeber für Verbraucher (**Internet:** www.ratgeber.vzbv.de)

3.2 Door-to-Door Selling, Internet Shopping

Sometimes goods and services are offered by door-to-door salespersons. Anyone with access to the Internet can also access a virtually unlimited range of goods via the Web. Though both types of shopping are convenient they also involve certain risks. We often make a spur-of-the-moment decision to buy something without thinking about it properly in advance. However, special regulations and laws are in place to protect consumers in such situations, and to regulate Internet purchases as well as the signing of contracts or purchase of goods at the front door. It is best to find out about any obligation you incur or special regulations relating to such purchases in advance. Equally importantly, you should find out about the regulations relating to canceling the contract or returning goods. As a general rule of thumb, you should not sign anything you do not fully understand!

Should you encounter problems you can contact a consumer advice center or one of the organizations listed below.

How and where can I get information?

- Locally:**
- consumer advice centers (Consumer Advice)
 - phone book, Yellow Pages (GelbeSeiten)
- Internet:**
- Bundesministerium für Ernährung, Landwirtschaft und Verbraucherschutz: www.verbraucherministerium.de
 - Verbraucherzentrale Bundesverband e. V.: www.verbraucherzentrale.de
- E-mail:**
- Verbraucherzentrale Bundesverband e. V.: info@vzbv.de
- Phone:**
- Verbraucherzentrale Bundesverband e. V.: (0 30) 2 58 00-0

4.1 Career Advice, Employment Agencies and Apprenticeships

Your local Employment Agency (Agentur für Arbeit) can offer you assistance and advice in finding a job. Staff are also specially trained to offer advice on your choice of profession. In addition, all agencies also post lists of job vacancies on a special Web site. These lists can also be accessed using the agency's own computer facilities. Furthermore, special career information centers (BIZ) offer comprehensive information on careers, entry qualifications and requirements, as well as opportunities on the labor market.

In some cases, the Employment Agency will also offer you financial support, for instance by reimbursing the expenses you incur when job hunting. It is a good idea to find out in advance about the costs the Agency is prepared to reimburse. When looking for work it is well worth contacting private employment agencies. Other helpful sources are job ads in newspapers and job exchanges on the Internet. Self-initiative is also very important when job hunting. There is no need to feel embarrassed about approaching potential employers directly or seeking to obtain an interview.

Since a well-written, comprehensive application plays a decisive role in finding work, it makes sense to find out about the available options for attending a job application training course. Most employers will ask for a written application consisting of a Curriculum Vitae (CV), cover letter, a recent photo and documents enabling them to assess your suitability for the job. Bear in mind that you will need to supply all your certificates and documents in German, together with official certification.

How and where can I get information?

Locally: ■ Agentur für Arbeit

Internet: ■ Bundesagentur für Arbeit: www.arbeitsagentur.de

4.2 Recognition of Documents

The official recognition of the education you gained in your native country together with your university or professional qualification is crucial to your personal progress in Germany. It is therefore vital you have certificates and documents translated and legally recognized as quickly as possible.

Once you have done this you can contact one of the organizations listed below. They will inform you whether your qualifications are recognized in Germany. These organizations can also give you information on additional qualifications or further training measures.

How and where can I get information?

Locally:

- general information: Agentur für Arbeit
- regarding duration of studies and qualifications: universities and technical colleges
- regarding professional qualifications: chamber of commerce, industry or handicrafts

Internet:

- Bundesagentur für Arbeit: www.arbeitsagentur.de
- Bundesministerium für Wirtschaft und Technologie: www.bmwi.bund.de
- Bundesministerium für Bildung und Forschung: www.bmbf.de
- Deutscher Akademischer Austauschdienst: www.daad.de
- Central Office for the Education of Foreigners: www.anabin.de

Phone:

- Bundesministerium für Wirtschaft und Technologie: (0 18 88) 6 15-9 (normal rate)
- Bundesministerium für Bildung und Forschung: (0 18 88) 57-0 (normal rate)
- Deutscher Akademischer Austauschdienst: (02 28) 8 82-0

4.3 Professional Training and Further Training

Today's labor market requires employees to have qualified training, a high degree of flexibility and the willingness to engage in continuous further training. However, you should not feel discouraged if the professional training you acquired in your home country is not adequate for you to find the sort of job you would like in Germany.

Your willingness to undertake further training is vital if you are to enter the labor market as swiftly as possible. Once again, numerous options exist for people wishing to train, re-train or gain higher qualifications. In some cases, you may even be eligible for government support.

The Otto Benecke Stiftung offers a special graduate program for immigrants who hold a university degree. Services include complementary courses and advice on further studies. In some cases, grants are available.

How and where can I get information?

- Locally:**
 - municipal, local or district authorities: Office for Training Grants
 - Agentur für Arbeit
 - chamber of commerce, industry or handicrafts
- Internet:**
 - Bundesagentur für Arbeit: www.arbeitsagentur.de
 - Otto Benecke Stiftung e. V.: www.obs-ev.de

4.4 Self Employment

Germany is one of the world's leading export nations and an attractive place to do business. For decades now a highly-qualified workforce and a powerful economy have guaranteed a high standard of living. This is why our country needs creative people with ideas and visions, who are both willing and able to translate their innovative potential into new products, processes and services.

A major ingredient of entrepreneurial success is adequate preparation for a business start-up. Though the number of new businesses in Germany continues to rise, it is not by any means the case that every new firm enjoys long-term success. One reason for lack of success can be mistakes made in the early stages. As such, it is important to reduce possible mistakes and thus the risk of failure to an acceptable level by securing valuable information and advice prior to setting up business. Advice can be obtained at the organizations listed below.

How and where can I get information?

- Locally:**
 - chamber of commerce, industry or handicrafts
 - Agentur für Arbeit
- Internet:**
 - Bundesministerium für Wirtschaft und Technologie: www.bmwi.bund.de
www.existenzgruender.de (also in English, Russian, Turkish, French)
- E-mail:**
 - Bundesministerium für Wirtschaft und Technologie: info@bmwi.bund.de
expertenforum@existenzgruender.de
- Phone:**
 - service phone, Bundesministerium für Wirtschaft und Technologie (Mon–Thurs 8 a.m.–8 p.m., Fri: 8 a.m.–12 p.m.)
small and mid-sized business start-ups:
(0 18 05) 6 15-0 01 (2 cents/min. calls from German fixed-line network)
hotline for promotion programs (excl. labor market promotion):
(0 18 88) 6 15-80 00 (normal rate)
- Brochures:**
 - Starthilfe – Der erfolgreiche Weg in die Selbstständigkeit
 - InfoLetter GründerZeiten (51 editions on special topics: No. 10 on immigrants)
 - Wirtschaftliche Förderung. Hilfen für Investitionen und Arbeitsplätze
 - Softwarepaket für Gründer und junge Unternehmen 8.0 (CD-ROM, PC required)
- Ordering information:**
in writing: Bundesministerium für Wirtschaft und Technologie
Referat Kommunikation und Internet/Versand
11019 Berlin
by phone: (0 18 88) 6 15-9 (normal rate)
Fax: (02 28) 42 23-4 62
E-mail: bmwi@gvp-bonn.de
Internet: www.bmwi.bund.de

4.5 Income

You must pay tax on your income. The kind of tax you pay depends on whether you are self-employed or are employed by another person.

If you work for someone else you receive a net sum, which is generally transferred to your account every month. Your employer is obliged to pay your social security contributions to the insurer and income taxes (wages tax and solidarity surcharge) to the Tax Office. If you also belong to a religious community in Germany, church tax may also be deducted.

If you are self-employed you are not liable to pay social security contributions, but pay taxes directly to the Tax Office.

How and where can I get information?

Locally:

- Tax Office
- tax consultant (consultancy fee)

Internet: ■ Bundesministerium der Finanzen: www.bundesfinanzministerium.de

Brochures: ■ Einkommen- und Lohnsteuer

Ordering information:

in writing: Bundesministerium der Finanzen
Referat Bürgerangelegenheiten
Wilhelmstr. 97
10117 Berlin

by phone: (0 18 05) 77 80 90 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 77 80 94 (12 cents/min. from the German fixed-line network)

E-mail: buengerreferat@bmf.bund.de

5.1 Types of School and Compulsory Education

Attending a school is compulsory for children throughout Germany from the age of 6 years. Children normally attend elementary school for four years. In exceptional cases, it is possible for them to start school at the age of five, while seven is the maximum age. There is no uniform secondary school system in the 16 German states. However, though the names of the types of schools and school exams may vary from state to state, they are mutually recognized.

Having completed elementary school, the pupil, teaching staff and parents decide what form the child's further education should take. The decision is based not only on the child's academic achievements but also his or her personal circumstances.

There are three main types of secondary school: secondary general school, intermediate school and high school. Comprehensive schools, which exist in most states, combine all forms of secondary education in a single school. Alternatively, it is possible to attend schools offering the secondary general school and intermediate school leaving certificates.

Having attained a secondary general school or intermediate school leaving certificate, pupils have several choices: they can attend a school that qualifies them for a career or further studies, or they can begin professional training in the dual system – so called because it combines both practical and theoretical knowledge. On completion of the 9 or 10 years of schooling required by law, pupils are required to attend vocational school for a further three years. The final examination taken by pupils attending a Gymnasium is known as the Abitur. Pupils who gain this qualification are entitled to study at a university or technical college.

Education at state-run schools is free of charge. Should you not wish to send your children to a state-run school, a number of alternatives exist: these include privately-run day schools and boarding schools, not to mention Waldorf Schools.

As a young immigrant entering Germany you may need to take special courses and additional instruction in order to be integrated into the German school system. Most towns offer international courses that prepare young people for the transition to the regular school system. Integration into a secondary school can prove particularly difficult. Local education authorities can give you information on the opportunities that exist.

How and where can I get information?

Locally:

- education authority
- schools
- technical schools
- vocational schools
- private schools

Internet:

- Ständige Konferenz der Kultusminister der Länder in der Bundesrepublik Deutschland: www.kmk.org
- Deutscher Bildungsserver: www.bildungsserver.de

5.2 Studying

In Germany it is possible to study at universities, technical universities, music and art academies, colleges of education, technical colleges and management business schools. In order to study in Germany you must have a school-leaving certificate; the type varies according to the type of university/college. It is up to the International Office of the respective university to decide whether a student is suitably qualified or not; increasingly, this assessment is being conducted by a special agency known as uni-assist.

In most German states immigrants from Eastern Europe can take special courses to convert the qualification gained in their home country to a German one. In addition, many universities offer special preparatory courses for those immigrants whose school-leaving certificate can only be recognized by means of a special assessment procedure.

Though currently no charges are made for studying at a German university many German states are planning to introduce tuition fees of about € 500 per semester. Students must also pay university fees for each semester.

How and where can I get information?

Internet:

- Deutscher Akademischer Austauschdienst: www.daad.de
- Otto Benecke Stiftung e. V.: www.obs-ev.de
- uni-assist e. V.: www.uni-assist.de

5.3 Educational Grants

Under certain circumstances you or your child are entitled to state support in the form of an educational grant (BAföG) during your education or studies at a university or college. Generally, this grant must be paid back in part on completion of your studies. For particularly gifted students with documentary proof of their outstanding abilities scholarships may be available. Applicants must undergo a selection procedure. In some cases, financial support may be available for those undergoing vocational training.

How and where can I get information?

- Locally:**
- on university education:
general: Student Office for Training Grants;
for late repatriates and persons who have residence status in accordance with Section 23 of the German Residence Act:
Otto Benecke Stiftung e.V., Kennedyallee 105-107, 53175 Bonn
 - on school education: municipal, local and district authorities:
Office for Training Grants
 - on professional training: Agentur für Arbeit

- Internet:**
- Bundesministerium für Bildung und Forschung: www.bafög.bmbf.de
 - Institutes Offering Scholarships for Gifted Students:
www.begabtenfoerderungswerke.de
 - Agentur für Arbeit: www.arbeitsagentur.de
 - Otto Benecke Stiftung e. V. : www.obs-ev.de

- Phone:**
- Bundesministerium für Bildung und Forschung, BAföG-Hotline:
(Mon–Fri. 8 a.m.–8 p.m., Sat 10 a.m.–2 p.m.):
(08 00) 2 23 63 41 (toll-free)
 - Otto Benecke Stiftung e. V.: **(02 28) 81 63 0**

- Brochures:**
- Ausbildungsförderung: BAföG, Bildungskredit und Stipendien

Ordering information:

in writing: Bundesministerium für Bildung und Forschung
Postfach 300235
53182 Bonn

by phone: (0 18 05) 2 62-3 02 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 2 62-3 03 (12 cents/min. from the German fixed-line network)

E-mail: books@bmbf.bund.de

Internet: www.bmbf.de

5.4 Adult Education

Adult education courses offer you the opportunity to gain general and professional qualifications. Courses are available both during the day and in the evening, while correspondence courses offered by distance learning institutes are ideal for people who lack the time to attend a course.

You will find details of adult education institutes in your local phone book or Yellow Pages (Gelbe Seiten). In cooperation with other associations and institutions, the adult education center (Volkshochschule) offers courses throughout most of Germany. A particular advantage: they are generally relatively inexpensive.

It is also well worth checking out the courses offered by the Federal Employment Agency and your local Employment Agency, particularly if you wish to gain professional qualifications.

There is a wide choice of options ranging from further training courses and language courses to practical on-the-job training. The Agency also certifies the aptitude of persons with special needs and offers special integration courses for young adults.

The Otto Benecke Stiftung runs a special program designed to help graduate immigrants enter the German labor market swiftly. It cooperates with various universities to offer graduates special complementary courses of study by way of preparing them for work in Germany.

How and where can I get information?

- Locally:**
- Agentur für Arbeit
 - Volkshochschule
 - training institutes, further training institutes

- Internet:**
- Bundesagentur für Arbeit: www.arbeitsagentur.de
 - list of Volkshochschulen: www.vhs.de
 - Deutscher Bildungsserver: www.bildungsserver.de; www.iwwb.de
 - Otto Benecke Stiftung e. V.: www.obs-ev.de

Children and Family

6.1 Prenatal Counseling

If you are a mother-to-be or parents expecting a child you can obtain advice on pregnancy and birth-related issues, not to mention personal concerns, from an officially recognized prenatal advice center. Staff at these centers can help you solve any problems you might have and give you advice concerning your pregnancy or a possible termination. In addition, you can find out about financial and social support available to you during your pregnancy and following the birth of your child.

How and where can I get information?

- Locally:** ■ charitable associations such as Pro Familia
- Internet:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
www.bmfsfj.de
- E-mail:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
info@bmfsfj.service.bund.de
- Phone:** ■ service phone, Bundesministerium für Familie, Senioren, Frauen und Jugend (Mon–Thurs 7 a.m.–7 p.m.):
(0 18 01) 90 70 50
(9 a.m.–6 p.m.: 46 cents/min., 7 a.m.–9 a.m. and 6 p.m.–7 p.m. 25 cents/min. from the German fixed-line network)
- Brochures:** ■ Bundesstiftung Mutter und Kind – Informationen für schwangere Frauen in einer Notlage
■ Schwangerschaftsberatung § 218

Ordering information:

in writing: Publikationsversand der Bundesregierung

Postfach 48 10 09

18132 Rostock

by phone: (0 18 05) 77 80 90 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 77 80 94 (12 cents/min. from the German fixed-line network)

E-mail: publikationen@bundesregierung.de

Internet: www.bmfsfj.de

6.2 Pregnancy and Legal Protection for Expectant Mothers

As an expectant mother in Germany you will receive special health care during your pregnancy. Your gynecologist will inform you about the kind of care that is usual and what is advisable in your particular case for you and your baby. (S)he will discuss with you all the stages of the pregnancy through to the birth. Moreover, all gynecologists have free information leaflets on pregnancy and childbirth. Your health insurance will assume the costs for your health care. If you do not have any health insurance you should contact your local social welfare office. You can also gain support during your pregnancy from the local health center or the advisory services offered by the churches and welfare organizations, as well as independent organizations. Advice and support is also available to expectant mothers and fathers-to-be who, as a result of the pregnancy, find themselves in personal or financial troubles. Special legislation is in place for the protection of pregnant women who are in salaried employment. You can find out more about this from your employer or one of the advisory centers mentioned earlier.

How and where can I get information?

- Locally:** ■ gynecologist
■ municipal, local or district authorities:
health center
■ counseling services
- Internet:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
www.bmfsfj.de
- E-mail:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
info@bmfsfj.service.bund.de
- Phone:** ■ service phone, Bundesministerium für Familie, Senioren, Frauen und Jugend (Mon–Thurs 7 a.m.–7 p.m.):
(0 18 01) 90 70 50
(9 a.m.–6 p.m.: 46 cents/min., 7 a.m.–9 a.m. and 6 p.m.–7 p.m. 25 cents/min. from the German fixed-line network)

Brochures: ■ Mutterschutzgesetz – Leitfaden zum Mutterschutz**Ordering information:**

in writing: Publikationsversand der Bundesregierung

Postfach 48 10 09

18132 Rostock

by phone: (0 18 05) 77 80 90 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 77 80 94 (12 cents/min. from the German fixed-line network)

E-mail: publikationen@bundesregierung.de

Internet: www.bmfsfj.de

6.3 Child Benefit

Normally, parents are entitled to child benefit for those of their children living in Germany. Up to the age of 18 this benefit is paid irrespective of whether the child is in education or has its own income.

Child benefit is not paid automatically. You must apply for it to the Family Benefits Office of the Employment Agency. Please note that your residence status also plays a role in your entitlement to child benefit.

How and where can I get information?

Locally: ■ Agentur für Arbeit: Family Benefits Office**Internet:** ■ Bundesagentur für Arbeit: www.familienkasse.de
■ Bundesministerium für Familie, Senioren, Frauen und Jugend: www.bmfsfj.de**E-mail:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
info@bmfsfj.service.bund.de**Phone:** ■ service phone, Bundesministerium für Familie, Senioren, Frauen und Jugend
(Mon–Thurs 7 a.m.–7 p.m.):
(0 18 01) 90 70 50
(9 a.m.–6 p.m.: 46 cents/min., 7 a.m.–9 a.m. and 6 p.m.–7 p.m.: 25 cents/min. from the German fixed-line network)**Brochures:** ■ Merkblatt Kindergeld**Ordering information:**

in writing: Publikationsversand der Bundesregierung

Postfach 48 10 09

18132 Rostock

by phone: (0 18 05) 77 80 90 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 77 80 94 (12 cents/min. from the German fixed-line network)

E-mail: publikationen@bundesregierung.de

Internet: www.bmfsfj.de

6.4 Child-Rearing Benefit – Maternity/Paternity Leave

If you have a child under the age of two you may, as parents, be entitled to child-rearing benefit. Your local authorities can supply you with information on how to apply for this benefit and the conditions you must fulfill to be entitled to it.

If you are in paid employment, in addition to child-rearing benefit, you are also entitled to maternity/paternity leave. During this time you can work part-time so that devoting time to your child does not mean having to give up your profession. It is advisable to contact your employer about this in good time.

How and where can I get information?

Locally: ■ municipal, local and district authorities:
Child-rearing Benefit Office**Internet:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
www.bmfsfj.de**E-mail:** ■ Bundesministerium für Familie, Senioren, Frauen und Jugend:
info@bmfsfj.service.bund.de**Phone:** ■ service phone, Bundesministerium für Familie, Senioren, Frauen und Jugend
(Mon–Thurs 7 a.m.–7 p.m.):
(0 18 01) 90 70 50
(9 a.m.–6 p.m.: 46 cents/min., 7 a.m.–9 a.m. and 6 p.m.–7 p.m.: 25 cents/min. from the German fixed-line network)

- Brochures:**
- Staatliche Hilfen für Familien. Wann? Wo? Wie?
 - Erziehungsgeld, Elternzeit

Ordering information:

in writing: Publikationsversand der Bundesregierung
Postfach 48 10 09
18132 Rostock

by phone: (0 18 05) 77 80 90 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 77 80 94 (12 cents/min. from the German fixed-line network)

E-mail: publikationen@bundesregierung.de

Internet: www.bmfsfj.de

6.5 Day-Care Facilities for Children

There is a wide range of child-care facilities in Germany. If you have children below the age of three, they can be looked after in day-care centers or day nurseries. Children between the ages of three and school starting age can attend a kindergarten.

If you would like your children to attend a nursery or kindergarten you must register them at one. As vacant places are often in short supply and demand is great, it is advisable to ask about vacancies as early as possible.

Child-care facilities are offered by city and town authorities, the churches, various charitable institutions and other organizations. It makes sense to ask around about the different options available. Your local Youth Office or Regional Youth Service will be able to offer you assistance. Families in your neighborhood who have children will also be able to offer you valuable tips and advice.

How and where can I get information?

- Locally:**
- municipal, local and district authorities:
Youth Office
- Internet:**
- Bundesministerium für Familie, Senioren, Frauen und Jugend:
www.bmfsfj.de

7.1 Aids Counseling

Aids is a life-threatening disease. Since no vaccine exists to protect against infection, and there is no effective cure against the disease itself, adequate protection against infection is imperative. A number of organizations in Germany offer advice on Aids; some offer free Aids testing. You are under no obligation to give your name.

How and where can I get information?

- Locally:**
- municipal, local and district authorities: health center
 - health insurance companies, counseling services
- Internet:**
- Bundeszentrale für gesundheitliche Aufklärung: www.aidsberatung.de, www.gib-aids-keine-chance.de
- E-mail:**
- Bundeszentrale für gesundheitliche Aufklärung: telefonberatung@bzga.de
- Phone:**
- German: Bundeszentrale für gesundheitliche Aufklärung (Mon–Thurs 10 a.m.–10 p.m., Fri–Sun 10 a.m.–6 p.m.): **(0 18 05) 5 55-4 44** (12 cents/min. from the German fixed-line network)
 - Turkish: Immigrants' Health Office Cologne: **(02 21) 95 15 42 31**
 - Russian, Spanish, French, English: VIA-AKAM (drop-in center and coordination office for the health education of immigrants, Berlin): **(0 30) 29 00 69 49**
- Brochures:**
- Aids von A bis Z: Fragen, Antworten, Informationen zu Aids, HIV und zum Test
 - HIV transfer and the danger of Aids
(This brochure is available in German, English, French, Russian, Turkish.)

Ordering information:

in writing: Bundeszentrale für gesundheitliche Aufklärung, 51101 Köln
 Fax: (02 21) 89 92-2 57
 E-mail: order@bzga.de
 Internet: www.gib-aids-keine-chance.de

7.2 Advice on Drugs and Addictive Substances

Addiction to drugs, alcohol, nicotine or medication is a serious illness. Addicts and their families are in urgent need of advice and help. If you are directly or indirectly affected by this problem, you should not hesitate to contact a doctor or an advice center. The earlier you do this, the greater the chance of recovery. You can also obtain anonymous and un-bureaucratic assistance from numerous organizations and self-help groups.

How and where can I get information?

- Locally:**
- municipal, local and district authorities: health center
 - health insurance firms, counseling services
- Internet:**
- Bundeszentrale für gesundheitliche Aufklärung: www.bzga.de, www.drugcom.de, www.rauchfrei-info.de
 - Deutsche Hauptstelle für Suchtfragen e. V.: www.dhs.de
- E-mail:**
- Bundeszentrale für gesundheitliche Aufklärung: telefonberatung@bzga.de
 - Deutsche Hauptstelle für Suchtfragen e. V.: info@dhs.de
- Phone:**
- Bundeszentrale für gesundheitliche Aufklärung (Mon–Thurs 10 a.m.–10 p.m., Fri–Sun 10 a.m.–6 p.m.): **(02 21) 89 20 31**
 - Deutsche Hauptstelle für Suchtfragen e. V.: **(0 23 81) 90 15-0**
- Brochures:**
- Alles klar – Tipps & Informationen für einen verantwortungsvollen Umgang mit Alkohol
 - Drogen nehmen? (German and Russian)
 - Ja, ich werde rauchfrei!

Ordering information:

in writing: Bundeszentrale für gesundheitliche Aufklärung, 51101 Köln
 Fax: (02 21) 89 92-2 57
 E-mail: order@bzga.de
 Internet: www.bzga.de

7.3 Health and Health Care

If you fall ill, you should first make an appointment to see a general practitioner in your area. (S)he will help you or, if necessary on medical grounds, refer you to a specialist. If you have statutory health insurance you must pay a treatment fee to the first doctor you visit every quarter. Having paid this fee once, subsequent visits to doctors that fall within this period are free. If your doctor prescribes medication you can obtain this from a pharmacy. In many cases, you will have to pay part of the cost yourself.

If you have an accident or require treatment outside normal surgery hours you can either ring the emergency service or in urgent cases go straight to the casualty department of your nearest hospital.

In many cases, the earlier serious illnesses such as cancer are diagnosed the better your chances of recovery. Testing for the early detection of such illnesses is often available free of charge and we would strongly advise you to take advantage of it. You should also bear in mind that vaccination can protect against a number of infectious diseases.

Doctors are obliged to report certain infectious diseases; these include hepatitis, tuberculosis, diphtheria, measles and rabies. This obligation to report is a crucial and effective measure in the fight against plagues and epidemics. The doctor who treats the infectious disease is responsible for notifying the authorities.

Though you must also pay a certain contribution, in most cases your health insurance firm covers the major cost of treatment – including hospital treatment. Consequently, it pays to take out statutory or private health insurance.

How and where can I get information?

Locally:

- general practitioner
- health insurance firm

Internet: ■ Bundesministerium für Gesundheit: www.bmg.bund.de

E-mail: ■ Bundesministerium für Gesundheit: info@bmg.bund.de

Phone:

- Bundesministerium für Gesundheit
(Mon–Thurs 8 a.m.–8 p.m.):
(0 18 05) 99 66 02
(queries on health insurance; 12 cents/min. from the German fixed-line network);
(0 18 05) 99 66 09
(queries on health care; 12 cents/min. from the German fixed-line network)

Service for the deaf and people with impaired hearing:

Text telephone: (0 18 05) 99 66 07 (12 cents/min. from the German fixed-line network)
Fax: (0 18 05) 99 66 08 (12 cents/min. from the German fixed-line network)
E-mail: info.gehoerlos@bmg.bund.de or info.deaf@bmg.bund.de

Brochures:

- The Reform of the Health System – a healthy Decision for all involved!
(This brochure is available in German, English and Turkish.)

Ordering information:

in writing: Bundesministerium für Gesundheit
Öffentlichkeitsarbeit
11055 Berlin

by phone: (0 18 05) 27 85 27 1 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 27 85 27 2 (12 cents/min. from the German fixed-line network)

E-mail: info@bmg.bund.de

Internet: www.bmg.bund.de

7.4 Integrating Persons with Special Needs

Persons who already have or are likely to develop special needs, be they physical, mental or emotional – are entitled to assistance in securing their self-determination and equal participation in society. For this reason, persons with severe disabilities are granted particular legal protection at work, for instance as regards (unfair) dismissal. If you have special needs or are severely disabled, you should apply to the Welfare Office for a special identity card stating the degree of your disabilities.

How and where can I get information?

Locally:

- health insurance firms, pension insurance firms
- Agentur für Arbeit
- municipal, local and district authorities:
Social Welfare Office

Internet: ■ Bundesministerium für Arbeit und Soziales: www.bmas.bund.de

E-mail: ■ Bundesministerium für Arbeit und Soziales: info@bmas.bund.de

Phone: ■ Bundesministerium für Arbeit und Soziales (Mon–Thurs 8 a.m.–8 p.m.):
(0 18 05) 67 67 15
(information for persons with special needs; 12 cents/min from the German fixed-line network)

Service for the deaf and people with impaired hearing:

Text telephone: (0 18 05) 67 67 16 (12 cents /min. from the German fixed-line network)

Fax: (0 18 05) 67 67 17 (12 cents /min. from the German fixed-line network)

E-mail: info.gehoerlos@bmas.bund.de or info.deaf@bmas.bund.de

Brochures: ■ Ratgeber für behinderte Menschen

Ordering information:

in writing: Bundesministerium für Arbeit und Soziales
Information, Publikation, Redaktion
53107 Bonn

by phone: (0 18 05) 1 51 51-0 (12 cents /min. from the German fixed-line network)

Fax: (0 18 05) 1 51 51-1 (12 cents /min. from the German fixed-line network)

E-mail: info@bmas.bund.de

Internet: www.bmas.bund.de

8.1 Social Security

Social security is the most important instrument in Germany for ensuring the social welfare of the country's citizens. It provides material support during unemployment, illness as well as for persons in need of care. Old age pensions are also financed through social security.

Social security is compulsory for everyone in paid employment. Half the amount is paid by your employer while the other half is deducted from your salary and paid into the social security system. The situation is somewhat different for statutory accident insurance; in this case, the contributions are paid in full by your employer. The payment of social security contributions entitles you to the benefits available under pension insurance, unemployment insurance and nursing care insurance.

If your taxable income exceeds a certain amount you are no longer obliged to pay social security. Instead, you can choose, along with self-employed persons, which risks you wish to have covered (for example, by taking out private insurance).

How and where can I get information?

Brochures: ■ Social Security at a Glance
(This brochure is also available as a CD in English, French, Italian, Spanish and Turkish.)

Ordering information:

in writing: Bundesministerium für Arbeit und Soziales
Information, Publikation, Redaktion
53107 Bonn

by phone: (0 18 05) 1 51 51-0 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 1 51 51-1 (12 cents/min. from the German fixed-line network)

E-mail: info@bmas.bund.de

Internet: www.bmas.bund.de

8.2 Pension Insurance

Having paid contributions into the pension insurance scheme you are entitled to receive an old-age pension or financial assistance if you are unfit to work. In order to draw an old-age pension you must have attained a certain age and have paid in contributions for a minimum number of years. Provided you meet both of these criteria you can apply for a pension. It is no longer advisable to rely on the state pension alone. Many people now take out additional private insurance cover. And since the government wishes to encourage this trend it offers various government sponsored private pension schemes such as the Riester-Rente.

How and where can I get information?

Locally: ■ insurance firms
■ municipal, local or district authorities:
Insurance Office
■ consumer advice centers

Internet: ■ Bundesministerium für Arbeit und Soziales:
www.bmas.bund.de, www.ratgeber.vzbv.de

E-mail: ■ Bundesministerium für Arbeit und Soziales: info@bmas.bund.de

Phone: ■ Bundesministerium für Arbeit und Soziales (Mon–Thurs 8 a.m.–8 p.m.):
(0 18 05) 67 67 10 (12 cents/min. from the German fixed-line network)

Service for the deaf and persons with impaired hearing:

Text telephone: (0 18 05) 67 67 16 (12 cents /min. from the German fixed-line network)

Fax: (0 18 05) 67 67 17 (12 cents /min. from the German fixed-line network)

E-mail: info.gehoerlos@bmas.bund.de or info.deaf@bmas.bund.de

Brochures: ■ Ratgeber zur Rente

Ordering information:

in writing: Bundesministerium für Arbeit und Soziales
Information, Publikation, Redaktion
53107 Bonn

by phone: (0 18 05) 1 51 51-0 (12 cents /min. from the German fixed-line network)

Fax: (0 18 05) 1 51 51-1 (12 cents /min. from the German fixed-line network)

E-mail: info@bmas.bund.de

Internet: www.bmas.bund.de

8.3 Health Insurance

Should you or a member of your family fall ill it is reassuring to know you have (statutory) health insurance. In most cases it covers the cost of health care such as basic dental care, cancer screening and rehabilitation measures. And in addition to paying the cost of medical treatment, your health insurance will pay sickness benefit if illness prevents you from working and earning money.

How and where can I get information?

Locally:

- health insurance firms and insurance offices
- consumer advice centers

Internet:

- Bundesministerium für Gesundheit: www.bmg.bund.de
- Verbraucherzentrale Bundesverband e. V.: www.verbraucherzentrale.de, www.ratgeber.vzbv.de

E-mail: ■ Bundesministerium für Gesundheit: info@bmg.bund.de

Phone: ■ Bundesministerium für Gesundheit (Mon–Thurs 8 a.m.–8 p.m.):
(0 18 05) 99 66 02
(information on health insurance; 12 cents/min. from the German fixed-line network)

Service for the deaf and persons with impaired hearing:

Text telephone: (0 18 05) 99 66 07 (12 cents /min. from the German fixed-line network)

Fax: (0 18 05) 99 66 08 (12 cents /min. from the German fixed-line network)

E-mail: info.gehoerlos@bmg.bund.de or info.deaf@bmg.bund.de

Brochures: ■ Ratgeber zur gesetzlichen Krankenversicherung

Ordering information:

in writing: Bundesministerium für Gesundheit

Öffentlichkeitsarbeit

11055 Berlin

by phone: (0 18 05) 27 85 27 1 (12 cents /min. from the German fixed-line network)

Fax: (0 18 05) 27 85 27 2 (12 cents /min. from the German fixed-line network)

E-mail: info@bmg.bund.de

Internet: www.bmg.bund.de

8.4 Nursing Care Insurance

If you have statutory health insurance cover you automatically also have nursing care insurance cover. However, if you have private health insurance cover entitling you to basic hospital treatment you must take out additional private nursing care insurance.

Having nursing care insurance reduces your financial risk if you are in need of care. What is more, those persons providing nursing care are also entitled to receive advice and reimbursement of nursing costs. However, you must make a specific application for the services available under nursing care insurance. This applies both to nursing care provided at home and care provided in a hospital.

How and where can I get information?

Locally:

- health insurance firms or private health insurance firms
- consumer advice centers

Internet:

- Bundesministerium für Gesundheit: www.bmg.bund.de
- Verbraucherzentrale Bundesverband e. V.: www.verbraucherzentrale.de, www.ratgeber.vzbv.de

E-mail: ■ Bundesministerium für Gesundheit: info@bmg.bund.de

Phone: ■ Bundesministerium für Gesundheit (Mon–Thurs 8 a.m.–8 p.m.):
(0 18 05) 99 66 03
(information on nursing care insurance; 12 cents/min. from the German fixed-line network)

Service for the deaf and persons with impaired hearing:

Text telephone: (0 18 05) 99 66 07 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 99 66 08 (12 cents/min. from the German fixed-line network)

E-mail: info.gehoerlos@bmg.bund.de or info.deaf@bmg.bund.de

Brochures:

- Pflegeversicherung
- Pflegen Zuhause

Ordering information:

in writing: Bundesministerium für Gesundheit

Öffentlichkeitsarbeit

1055 Berlin

by phone: (0 18 05) 27 85 27 1 (12 cents/min. from the German fixed-line network)

Fax: (0 18 05) 27 85 27 2 (12 cents/min. from the German fixed-line network)

E-mail: info@bmg.bund.de

Internet: www.bmg.bund.de

8.5 Accident Insurance

Having statutory accident insurance cover helps you and your family master health or financial problems that are the direct result of work injuries, occupational diseases and complaints.

Statutory accident insurance cover is compulsory for trainees and persons in salaried employment. However, the insurance contributions are paid in full by your employer.

How and where can I get information?

- Locally:** ■ employer, accident insurance firms
- Internet:** ■ Bundesministerium für Arbeit und Soziales:
www.bmas.bund.de
■ Bundesverband der Unfallkassen e. V.:
www.unfallkassen.de
- E-mail:** ■ Bundesministerium für Arbeit und Soziales:
info@bmas.bund.de

8.6 Unemployment Insurance

If like most people in paid employment in Germany you are obliged to pay social security, then you and your employer automatically pay equal unemployment insurance contributions throughout the term of your employment.

Should you become unemployed, you can apply for financial assistance. The Employment Agency will determine what kind of assistance you qualify for.

How and where can I get information?

- Locally:** ■ Agentur für Arbeit
- Internet:** ■ Bundesagentur für Arbeit:
www.arbeitsagentur.de

Brochures: ■ Was? Wie viel? Wer? Finanzielle Hilfen der Agentur für Arbeit auf einen Blick

Ordering information:

in writing: Bundesagentur für Arbeit

Bestellservice

c/o IBRo Funk- und Marketing GmbH

Kastanienweg 1

018184 Roggentin

by phone: (01 80) 5 00-38 65 (12 cents/min. from the German fixed-line network)

Fax: (01 80) 5 00-38 66 (12 cents/min. from the German fixed-line network)

E-mail: arbeitsagentur@ibro.de

Internet: www.arbeitsagentur.de

8.7 Non-Life and Personal Insurance

Alongside the statutory insurance you are obliged to take out there are a large number of private insurance firms offering cover for all manner of risks. These include liability insurance, household contents insurance, occupational disability insurance and life insurance, not to mention insurance providing private pension cover.

One type of insurance you might decide to take out is private liability insurance. Should you or one of your children cause damage to another person, your insurance company will, in most cases, pay for the costs incurred. One reason why this is so important is that as parents you are liable (legally responsible) for children under the age of 18.

Naturally, exactly what and how much private insurance you decide to take out depends on your individual needs and financial circumstances.

How and where can I get information?

- Locally:** ■ consumer advice centers
- Internet:** ■ Bundesanstalt für Finanzdienstleistungsaufsicht:
www.bafin.de
■ Verbraucherzentrale Bundesverband e. V.:
www.verbraucherzentrale.de

9.1 Postal Service

In order to ensure that letters and packages you send by post arrive on time you should bear in mind the following: Make sure the address of the recipient and your own address are written clearly in Latin letters. You should include the person's surname, the name of the authority, firm etc), the street name and house number or PO Box, the five-digit post code and the destination. Post codes are listed in the book "Postleitzahlenbuch" (a list of all German postal codes) or on the Internet. In larger cities there are several post code areas. If you are sending post abroad make sure that you write the country in large, clear letters. Postage varies according to weight and destination. Apart from Deutsche Post, a number of private companies now also handle post (see list below).

How and where can I get information?

Locally:

- Deutsche Post outlets
- private post and package firms

Internet:

- Deutsche Post: www.deutschepost.de
- DHL Germany: www.dhl.de
- UPS Germany: www.ups.de
- GLS Germany: www.gls-germany.com

9.2 Phone

A number of operators in Germany offer fixed-line and mobile telephone services. Before signing a contract either for a fixed-line connection or mobile phone it pays to find out exactly what you are getting and how much it will cost. By choosing the operator that best suits your needs you can save a lot of money. If you wish to make a call from a public phone you will need a phone card, though some also take coins. Phone cards are available at telephone operator outlets, kiosks, gas stations and from machines.

If you are looking for an inexpensive way to phone, Internet telephony may be the best choice for you. Your Internet provider will give you information on the technical requirements.

If you are looking for a private phone number you should try the local phone book; for phone numbers of firms you should check the Yellow Pages. If you can't find the number you need, you can call directory enquiries (though this service now costs money) or search for the number on one of the Web sites listed below.

How and where can I get information?

Locally:

- consumer advice centers
- public libraries

Internet:

- directory enquiries:
www.dastelefonbuch.de
www.gelbseiten.de
www.dasoertliche.de
- Verbraucherzentrale Bundesverband e. V.:
www.verbraucherzentrale.de

Phone:

T-Com directory enquiries

- **11 8 33** National directory enquiries
(first minute € 1.19 /min., each subsequent minute 99 cents/min. from the German fixed-line network)
- **11 8 34** International directory enquiries
(first minute € 2.18 /min., each subsequent minute € 1.19 /min. from the German fixed-line network)
- **11 8 37** National directory enquiries in English
(first minute € 1.19 /min., each subsequent minute 99 cents/min. from the German fixed-line network)
- **11 8 36** National directory enquiries in Turkish
(first minute € 1.19 /min., each subsequent minute 99 cents/min. from the German fixed-line network)

You can find other operators and prices by visiting
www.tariftip.de

9.3 Internet

Public libraries often have both Internet access and computer facilities (PC, monitors, printers). Sometimes these services are free, but normally a small fee is charged. This means you can surf the Web and send or receive emails. Internet cafés offer the same services but may be more expensive.

If you have had no, or only little, experience of using the Internet, you may want to sign up for one of the many courses on offer. If you have your own computer the home page of the Federal Office for Security in Information Technology offers free software that will protect your computer and files against viruses.

How and where can I get information?

Locally:

- public libraries
- Internet cafés

Internet:

- Bundesamt für Sicherheit in der Informationstechnik:
www.bsi-fuer-buerger.de
www.internet-fuer-einsteiger.org

10.1 Means of Payment

Germany adopted the euro (€) as its currency on January 1, 2002. In introducing the euro, Germany joined many other EU nations. Euro notes are issued in denominations of: 5, 10, 20, 50, 100, 200 and 500 euros.

Coins come in denominations of 1, 2, 5, 10, 20 and 50 cents. There are also 1 and 2 euro coins. There are 100 cents to a euro. Should you have money from your home country, you can change it into euros at most banks.

Cash is seldom used for money transactions these days. For instance, if you are in salaried employment you will need a current account for the payment of your wages/salary. How does a current account work? Money is paid into the account, and can be transferred from it.

Before you open a current account you should compare the conditions and charges very carefully as they can differ enormously from one bank to another. And remember to ask what documents you need to take with you in order to open a current account.

Once you have a current account you can draw out money. You can either do this at the counter, or by using a cash machine. To use a cash machine you need a cash card and your PIN number. This is a convenient way of drawing money from your account when you are abroad.

How and where can I get information?

Locally:

- consumer advice centers
- savings banks and banks

Internet:

- Verbraucherzentrale Bundesverband e. V.:
www.verbraucherzentrale.de
- Europäische Zentralbank:
www.euro.ecb.int

10.2 Loans

Before arranging an overdraft facility or taking out a loan you should make a realistic assessment of your financial situation and means. It is vital to take into account the credit period, in other words the amount of time you have before you have to pay back the loan including bank charges and interest. It is worth taking the time to compare several offers. Loans can also be obtained from firms other than banks. Bear in mind that you will also have to pay interest and fees.

It is important to check that the bank or loan institute is trustworthy, and that the arrangement is both fair for you and financially feasible. Do not hesitate to seek advice; do not feel embarrassed about seeking help should you not be in a position to pay back the loan. Most larger towns have an advice center for debtors.

You can only use an overdraft facility in conjunction with a current account. The term overdraft comes from overdraw, which means to spend more money than you have in your account (overdraw your account). Your bank will arrange a limit or ceiling with you, which depends on the amount you normally have in your account and your income. Once you have an overdraft facility, you can withdraw money, make transfers and so on, and naturally pay in money so as to cancel your overdraft. Notwithstanding the overdraft limit, an overdraft facility gives you a great degree of flexibility. Your bank statement gives details of interest, charges and your current balance.

The interest on an overdraft facility is higher than for an installment loan. Installment loans are granted by banks, as well as department stores and mail-order firms. If you wish to take out a loan for a large amount, say to finance a house purchase, you must be able to prove you have a regular income, which will enable you to pay back the loan. This is called collateral or security.

How and where can I get information?

Locally:

- consumer advice centers
- financial institutions
- advice center for debtors

Internet:

- Verbraucherzentrale Bundesverband e. V.:
www.verbraucherzentrale.de
- Bundesarbeitsgemeinschaft Schuldnerberatung e. V.:
www.bag-schuldnerberatung.de

11.1 Vehicle Registration and Driving License

In Germany you can only drive a registered motor vehicle (Kfz) on public roads. Registered vehicles can be recognized by their registration number or license plate and registration papers. You must carry these documents and a valid driving license with you at all times.

In order to register your vehicle you should apply to the registration office in your area. You will need your passport, confirmation that you are registered with the authorities, your vehicle registration documents to prove right of ownership and documentation of third-party motor insurance. For second-hand cars you must also be able to prove your vehicle has passed the road safety test (HU) and exhaust emission test (AU). Provided you meet the required standards you will be given a sticker for each test. These are fixed onto the license plate. You will also receive a pass certificate, which you should carry with you at all times.

The road safety test and exhaust emission test are carried out every two years by specially authorized vehicle inspection associations such as the Vehicle Inspection Association (TÜV) or the German Vehicle Inspection Association (DEKRA). Some garages are authorized to carry out exhaust emission tests. Once your vehicle has satisfied all the necessary registration requirements you will be issued with a vehicle registration document.

If you have a foreign driving license it is generally valid for six months after your entry into Germany. However, there are exceptions to this, for instance if it is a provisional driving license or you have been banned from driving either in your home country or Germany. Once six months have elapsed you need a German driving license. Whether you are entitled to a German driving license also depends on which country issued the driving license you hold. You are advised to find out which regulations apply to you before the deadline expires.

Provided the license holder lives in Germany on a permanent basis, a driving license issued by an EU nation is also valid in Germany until its expiry.

If you do not hold a driving license and would like to acquire one in Germany you should contact a driving school in your area. As driving schools receive neither state nor local funding but are privately run, taking lessons and acquiring a license can be a somewhat costly matter.

How and where can I get information?

- Locally:**
 - municipal, local, district authorities:
Road Traffic Authority, Vehicle Registration Office
 - road safety organizations (e. g. TÜV or DEKRA)
 - insurance firms
 - driving schools
- Internet:**
 - Bundesministerium für Verkehr, Bau und Stadtentwicklung:
www.bmvbs.de
- E-mail:**
 - Bundesministerium für Verkehr, Bau und Stadtentwicklung:
buergerinfo@bmvbs.bund.de
- Phone:**
 - service phone, Bundesministerium für Verkehr, Bau und Stadtentwicklung
(Mon–Fri 9 a.m.–12 p.m.):
(0 30) 20 08-30 60

11.2 Important Traffic Regulations

As a road user in Germany you must abide by the traffic regulations. It is in your own interest, as well as that of other road users, that you observe its rules and regulations in order to ensure a minimum of safety. Heavy fines are in place for some traffic offences; if the offence is particularly serious you may also have your driving license confiscated and be entered on the traffic offenders' register in Flensburg. Do bear in mind the following basics: In Germany traffic drives on the right-hand side of the road. Driver and passengers alike must wear seat-belts. Children below the age of 12 or smaller than 1.50 meters must have additional protection in the form of a child's seat or baby seat. And, while at the wheel you are only permitted to use a mobile phone in combination with a hands-free set.

If you are driving you should not drink any alcohol at all. If you are involved in an accident or can no longer drive safely and the level of alcohol in your blood exceeds 0.3 milligrams per liter you must reckon with a fine. Bear in mind that the police regularly conduct random breathalyzer tests. Similar checks are carried out to detect possible drug consumption.

If you are involved in a road accident or your car has a breakdown you must ensure that the spot is safe for other drivers, and that you do not cause a dangerous obstruction. Switch on your warning lights and place a warning triangle on the road in front of the obstacle. You should then call the emergency services - 110 for the police and 112 for the fire department or paramedics - and get help. On the autobahn you can use the orange-colored emergency phone. Do not leave the scene of the accident without giving your particulars to the person(s) involved. If you are unable to reach anyone to give them this information you should report the matter to the police, say if you damage a parked car.

How and where can I get information?

- Locally:**
- driving schools
 - automobile associations
- Internet:**
- Bundesministerium für Verkehr, Bau und Stadtentwicklung:
www.bmvbs.de
- E-mail:**
- Bundesministerium für Verkehr, Bau und Stadtentwicklung:
buengerinfo@bmvs.bund.de
- Phone:**
- service phone, Bundesministerium für Verkehr, Bau und Stadtentwicklung
(Mon–Fri 9 a.m.–12 p.m.):
(0 30) 20 08-30 60

11.3 Means of Transportation

Most areas in Germany are covered by an excellent public transport network. Destinations that are closer to home can be reached by bus, regional train or suburban train. For travel within cities and towns you can make use of the underground, tram or bus.

Timetables are available on the Internet, by phone, at airports and railway stations, and at stations/stops. Tickets can be bought from machines, travel agencies or the counters of the respective firm.

How and where can I get information?

- Locally:**
- railway stations
 - airports
 - bus stations
- Internet:**
- www.bahn.de
- Phone:**
- German Rail timetable information (interactive voice response system):
(08 00) 1 50 70 90 (free)
 - German Rail travel advice and ticket sales:
1 18 61 (max € 1.44 /min. from the German fixed-line network)

12.1 Religious Communities

Germany is a secular state and does not have a state religion. The division of state and churches/denominations is one of the cornerstones of the legal system, as is the basic right to freedom of worship as guaranteed by the Constitution.

It follows that Germany is a neutral nation in terms of ideology. In other words, the state cannot identify with a specific religion. However, on matters that concern them both, the state and religious communities do indeed cooperate. All religious communities have the vested right, as set out in the Constitution, to manage their internal matters free of state interference.

However, it goes without saying that churches and religious communities are obliged to observe those laws that apply to all citizens.

Just under two-thirds of the population are of the Christian faith and belong to either the Protestant or Catholic Church. However, Germany is also home to number of other Christian churches, for instance the orthodox churches of the East, the other major world religions, primarily Judaism and Islam, not to mention a host of smaller religious communities.

State legislation on Sundays and public holidays only covers those religious holidays observed by Christians such as Christmas, Easter and Whitsun. In some German states, children of other faiths can be excused from lessons for religious reasons on days celebrated as major religious holidays.

While Protestant and Catholic religious instruction is taught routinely at schools, Christian Orthodox and Jewish religious instruction are also offered. In instances where agreement is reached on cooperation with other religious communities, the school will also offer instruction on other religions, such as Islam studies. A child's legal guardians, normally its parents, can decide whether their child should attend religious instruction or not.

How and where can I get information?

- Locally:**
- church authorities
 - religious communities

12.2 Cultural Scene and Media

Germany has a very lively cultural scene: Classical and modern music, theater, opera, cabaret, movies, museums and art exhibitions are all extremely popular, which explains why they occur in such profusion. To find out what is happening in your area, as well as further afield, you should look out for posters and billboards, the "What's On" section of newspapers and magazines. Cultural events are also advertised on the radio, TV and Internet.

Often cities and towns organize cultural events such as festivals, and they finance local cultural centers and institutions such as libraries and children's theater.

By getting involved in such activities you will not only improve your knowledge of German, and experience Germany's cultural and leisure scene first hand, you will also have the opportunity to meet people and make friends.

You can also enjoy culture in the comfort of your own home by tuning in to the many cultural programs broadcast on public and private TV and radio.

You must have a license for both a TV and radio. License fees are payable to the TV/Radio License Authorities (GEZ). Registration forms are available in banks, savings banks and via the Internet.

How and where can I get information?

- Locally:**
- municipal, local and district authorities
 - daily newspapers
 - city magazines, "What's On" magazines
 - radio and TV
 - cinema

- Internet:**
- www.kulturserver.de
 - www.kulturportal-deutschland.de
 - www.goethe.de
 - www.gez.de

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List of authorities and ministries

Agentur für Arbeit
Employment Agency

Arbeiterwohlfahrt (AWO)
Workers' Welfare Association

Arbeiterwohlfahrt Bundesverband e. V.
Workers' Welfare Federation

Beauftragte der Bundesregierung für Migration, Flüchtlinge und Integration
Federal Government Commissioner for Migration, Refugees and Integration

Berufsinformationszentren (BIZ)
Career Information Centers

Bund der Vertriebenen (BdV)
Federation of Expellees

Bundesagentur für Arbeit
Federal Employment Agency

Bundesamt für Migration und Flüchtlinge
Federal Office for Migration and Refugees

Bundesamt für Sicherheit in der Informationstechnik
Federal Office for Security in Information Technology

Bundesanstalt für Finanzdienstleistungsaufsicht
Federal Banking Supervisory Agency

Bundesarbeitsgemeinschaft Evangelische Jugendsozialarbeit e. V.
Federal Association of Protestant Youth Social Work

Bundesarbeitsgemeinschaft Katholische Jugendsozialarbeit e. V.
Federal Association of Catholic Youth Social Work

Bundesarbeitsgemeinschaft Schuldnerberatung e. V.
Federal Association of Debtor Advice

Bundesministerium der Finanzen
Federal Ministry of Finance

Bundesministerium der Justiz
Federal Ministry of Justice

Bundesministerium des Innern
Federal Ministry of the Interior

Bundesministerium für Arbeit und Soziales
Federal Ministry of Labor and Social Affairs

Bundesministerium für Bildung und Forschung
Federal Ministry of Education and Research

Bundesministerium für Ernährung, Landwirtschaft und Verbraucherschutz
Federal Ministry of Food, Agriculture and Consumer Protection

Bundesministerium für Familie, Senioren, Frauen und Jugend
Federal Ministry of Family Affairs, Senior Citizens, Women and Youth

Bundesministerium für Gesundheit
Federal Ministry of Health

Bundesministerium für Verkehr, Bau und Stadtentwicklung
Federal Ministry of Transport, Building and Urban Development

Bundesministerium für Wirtschaft und Technologie
Federal Ministry of Economics and Technology

Bundesstiftung Mutter und Kind
National Mother and Child Foundation

Bundesverband der Unfallkassen e. V.
Federal Association of the Statutory Accident Insurance Institutions of the Public Sector

Bundeszentrale für gesundheitliche Aufklärung
Federal Center for Health Education

Deutsche Hauptstelle für Suchtfragen e. V.
German Central Office for Addiction-Related Matters

Deutscher Akademischer Austauschdienst (DAAD)
German Academic Exchange Service

Deutscher Bildungsserver
German Education Server

Deutscher Caritasverband (DCV)
German Caritas Association

Deutscher Kraftfahrzeug-Überwachungsverein (DEKRA)
German Vehicle Inspection Association

Deutscher Paritätischer Wohlfahrtsverband (DPWV)
German Parity Welfare Association

Deutsches Rotes Kreuz (DRK)
German Red Cross

Deutsches Studentenwerk
National German Association for Student Affairs

Diakonisches Werk (DW) der Evangelischen Kirche in Deutschland (EKD)
Charitable Organization of the Protestant Church in Germany

Europäische Zentralbank
European Central Bank

Gebühreneinzugszentrale (GEZ)
TV/Radio License Authorities

Internationaler Bund e. V.
an inter-denominational organization engaged in youth and social work

Pro Familia
Pro Familia – a non-governmental family planning association

Publikationsversand der Bundesregierung
Mailing service of the Federal Government

Ständige Konferenz der Kultusminister der Länder in der Bundesrepublik Deutschland
Standing Conference of the Ministers of Education and Cultural Affairs of the Laender of the Federal Republic of Germany

Stiftung Warentest
a German consumer watchdog organization

Technischer Überwachungsverein (TÜV)
Vehicle Inspection Association

Verbraucherzentrale Bundesverband e. V.
National Association of Consumer Advice Centers

Volkshochschule
adult education center

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Please note:

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