

With the support of:

CareLend Bildungsgesellschaft mbH

Information brochure

for new nursing staff from abroad



This information brochure / welcome folder is presented to you by:

CareLend Bildungsgesellschaft mbH 06667 Weißenfels Feldstraße 4a





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1. Onboarding in the

Greeting

Welcome to Germany! The welcome folder provides you with important information about life in Germany. There is some general content, e.g. about looking for accommodation, learning German or the German insurance system. In addition, your (future) employer can add specific information about the company and the region. You can use this folder while you are still abroad to prepare for your first steps. At the end you will find a checklist with important information about your journey or the documents you will need. If you would like to find out more about working and living in Germany or are looking for an advice center in your region, visit the portal www.carelend.de

Enjoy reading and have a good start!

Dear Nurse,

On behalf of all our , we would like to welcome you CareLend Bildungsgesellschaft mbH!

This welcome folder should help you to quickly feel at home with us and get off to a good start.

It contains important information and useful tips on living and working in Germany. The folder provides you with an overview of the most important contacts, information on language courses, the German tax system and much more.

We cordially invite you to browse through this folder and refer to it from time to time as required. We will also be happy to help you personally at any time

We wish you a good and successful start with us!

Managing Director :	Mohammed Behairy
Management Assistant:	Marion
Zimmermann and all our lecturers	

We introduce ourselves

Our company profile

Carelend Bildungsgesellschaft mbH was founded on 10.08.2022 with the aim of further education and training courses in the healthcare sector. In cooperation with Carelend GmbH, based in Borna, Carelend Bildung offers the best conditions for nursing staff from abroad and people with a migration background to integrate into the German healthcare system.

We the corresponding adaptation course for this purpose. The aim of the adaptation measure is to eliminate all theoretical and practical deficits of the foreign qualifications that have been determined by the relevant state authority.

A specialized team and experienced teachers from the healthcare sector will prepare you thoroughly for the adaptation test.

Contact persons in the company

CLB (CareLend Bildungsgesellschaft mbH) 06667 Weißenfels Feldstraße 4a

Managing Director: Mohammed Behairy

Assistant to the management: Marion Zimmermann

CL (CareLend GmbH) 04552 Borna , Witznitzer-Werkstr. 16e

Managing Director : Mohammed Behairy

Assistant to the management: Melanie Fichtler

First working day

How to get to the workplace

Feld Str. 4a

06667 Weißenfels

Please drive or walk to the inner courtyard of Feldstr. 4

On the right side last front door of the house with Rotziegelstein. Signage CareLend Bildungsgesellschaft mbH

We welcome you to the 2nd floor

Working and break time regulations and vacation requests

The measure is carried out as a full-time measure.

The theoretical part of the adaptation measure in our training company is a total of 720 hours of theory and includes a 6-month internship.

The weekly training period is 40 hours with 45-minute teaching units. Theoretical lessons take place on weekdays from Monday to Friday from 7.30 am to 2.30 pm. During the adaptation measure, you are entitled to 30 days of vacation per year with a 5-day week. The leave is taken pro rata in the theoretical and practical phases.

Please submit an informal written application.

Food options

Snack bar Tagewerbener Str. 33 / Food on site or to take away

MC Döner Weißenfels, Merseburgerstraße 34 / Tel.: 03443-4227048 (200 m)

Snack bar Busbahnhof Weißenfels, Promenade 44 / food on site or to take away (800m) Happy

Pizza, Merseburgerstraße 22 / Tel.: 03443-2190373 (200m)

Occupational safety

Contact person Mr. Hofmann

What to do in the event of illness?

In the event of incapacity for work due to illness, the participant is obliged to submit a medical certificate of incapacity for work and its expected duration to the employer no later than the end of the third calendar day after the start of the incapacity for work.

2. Housing and house hunting

There are various ways to feel at home in Germany. You have the following options:

Rented apartment

- Long-term accommodation (notice period of three months)
- Mostly unfurnished, not always equipped with a kitchen

Apartment for interim rent

- Temporary accommodation for an agreed period
- Mostly furnished

Shared apartment (WG)

- Individual and usually flexible rental period and furnishings
- Shared living with flatmates

A shared flat is often a cheaper option compared to your own apartment, especially in large cities. As the search for a suitable apartment can take longer than planned, a vacation apartment or a furnished apartment for interim rent is also a good option for the first time in Germany. This is also a good way to prepare the necessary documents, such as proof of residency or opening a bank account, for your apartment search. When searching, please note that it must be possible to register with the [registration office](#) (Chapter 3) for the interim rental!



Tip: Finding an apartment can longer, especially in large cities. Therefore, send out as many inquiries as possible to increase your chances of finding a viewing appointment.

Apartment advertisements often use terms such as "2-room apartment". These usually mean that the apartment has two rooms (e.g. a bedroom and a living room) and also has a kitchen area and a bathroom with a toilet, shower or bathtub.

You can also buy property. The price of a condominium or house varies depending on the location and city. Condominiums in Munich, for example, are more expensive than in other major German cities. When buying an apartment or a house, bear in mind that there are other additional costs such as [land registry fees](#), estate agent fees and notary fees.

You can use the following portals to search for suitable accommodation:

www.immobilienscout24.de

www.immonet.de

www.immowelt.de

www.kleinanzeigen.de

www.meinestadt.de

www-wg-gesucht.de

We are also happy to help you with your search

How do I find an apartment?

If you are looking for an apartment or a house, use online search portals:

- Enter "apartment+ name of your city" in the search engine. You are sure to quickly find the most popular platforms for finding accommodation.
- On online platforms, you can write directly to the providers and provide initial information about yourself to increase your chances of viewing an apartment.
- After viewing the apartment, the landlord or landlady selects the future tenant.



Tip: Some landlords and landladies appreciate the so-called "Application folder". You can include copies of your salary statements and information about yourself (e.g. valid proof of identity and residence permit) in the folder. Prepare this folder at the beginning of your apartment search so that you react spontaneously. You should also have the application folder with you when you view an apartment so that you can apply immediately if you are interested.

What documents do I need to rent an apartment?

As a rule, landlords require you to provide current proof of salary. Some landlords also want proof that you have no debts. In some cases, a reference from your bank in your country of origin is sufficient.

If you do not yet have proof of salary, some landlords ask for a copy of your employment contract. This enables the landlord or landlady to assess whether you can pay the rent regularly. An informal letter from your employer confirming your employment at the company can help here.

In addition, some landlords require further documents (e.g. proof of legal residence). Simply before viewing the apartment whether further documents are required.



Tip: If you are moving to Germany or relocating, you must register your new address with the [registration office](#) (Chapter 3). Please note that you will need a [landlord's confirmation of residence](#) for this registration. A landlord's confirmation of residence is a written confirmation issued by the landlord of the apartment. It must contain the following information:

- Name and address of the landlord and, if the landlord is not the owner, also the name of the owner,
- Move-in date,
- Address of the apartment,
- Names of persons subject to registration.

Forms for the landlord's confirmation of residence can be found on the municipality's website or at the [registration office](#). In particular, landlords or their representatives are considered landlords, including housing management companies. Friends/acquaintances/families with whom you have moved in are also landlords.

What do I need to consider when signing a rental agreement in Germany?

In the rental agreement you will find a list of all the costs that you pay with the rent.

- **Cold and warm rent:** A distinction is made between cold and warm rent. The cold rent describes the costs for the use of the room per month. The warm rent also includes ancillary costs such as water, heating and waste disposal. The warm rent is paid to the landlord on a monthly basis.
- **Deposit:** The landlord can also demand a deposit of a maximum of 3 basic rents as security when you sign the contract. You will get this amount back after you move out, unless, for example, you have damaged something in the apartment or have not paid the rent.
- **Electricity and gas** generally have to be registered separately and are usually not included in the rent. The basic supplier at your place of residence will also supply you with electricity and gas temporarily before the contract is concluded. You still need to contact them and conclude a contract. Alternatively, you can look for a supplier yourself and conclude a contract with them. You can use free comparison portals on the Internet to find the best offer for you. In some rental contracts, gas costs are included in the service charges. Ask the landlord or landlady about this.
- **Internet and broadcasting fee:** As a rule, you must conclude a contract with an Internet provider yourself. You can easily find out which provider is available in your region by searching online. If you are registered in an apartment in Germany, you must also pay a monthly [broadcasting fee](#). To do this, you must fill out the following form: https://www.rundfunkbeitrag.de/buergerinnen_und_buerger/formulare/anmelden/index_ger.html. On this page you will find further information on the [broadcasting fee](#), also in other languages such as English or Spanish.

Do you need advice?

Regional tenants' associations or the tenants' protection association provide advice on rights and obligations when renting, such as the tenancy agreement, rent increases or terminations. After a free initial consultation, further legal support from the tenants' association or tenants' protection association requires a small fee-based membership.

You can find more information on the website of the "[Mieterschutzbund](#)".

3. Authority

Registration office

Once you have found an apartment, you must register with the [registration office](#) within two weeks of moving in. To do this, you can either make an appointment online with the relevant registration office or visit them in person during office hours. You will receive an official confirmation of registration free of charge as proof of registration. Please keep this carefully. You will need the confirmation of registration as proof of your residence at other authorities, e.g. at the [immigration office](#).

Every municipality has its own registration office (other names: Bürgeramt, Bürgerservice, Einwohnermeldeamt). You can usually find the responsible authority online on the official website of your city or municipality.

What do I need the registration for?

Registration with the registration office is required by law. It is also necessary in order to apply for other things in Germany, such as a bank account and a German mobile phone number (also known as a "cell phone number") or SIM card.



Tip: You can buy a German SIM card e.g. in supermarkets/discounters, drugstores, directly from mobile phone providers in stores and sometimes also in kiosks and petrol stations. To activate the card, you must bring proof of identity/ID with you. If you do not yet have German documents such as confirmation of residence or a residence permit, you may encounter problems with some providers. In this case, please contact the [consumer advice center](#) in your federal state. You can also find more information [on the subject of mobile telephony and contracts on the "Handbook Germany" page under Mobile phone contract.](#)

What do I need to bring to the registration office?

For the appointment, you will need a valid proof of identity (e.g. passport) of all registered in the

apartment, a landlord's [confirmation of residence](#) filled out by your landlord and the birth certificate for your children as well as the marriage certificate for married couples.

Additional documents may be required to register your place of residence. Find out in advance online on the website of the office in your city/region. Please note that you must register all other family members with the [registration office](#) if you are reuniting with your family

For persons up to the age of 16, the obligation to register must be fulfilled by the person whose home the minor is moving into. Newborns born in Germany only need to be registered if they move into a home other than that of their parents or mother.

Foreigners' Registration Office

A [foreigners authority](#) is an authority responsible for foreigners. Its tasks include, among others:

- Consulting
- Issuing and renewing residence permits
- Issuing passport replacement documents
- Participation in visa issuance and much more

If you have come to Germany with an entry visa, you must apply for the residence permit appropriate to the purpose of your stay in good time - depending on how long your visa is valid - after entering the country at your local [immigration authority](#). This may also apply to accompanying family members.

If you are permitted to enter Germany without an entry visa, you must apply for the residence permit appropriate to the purpose of your stay at your local [immigration authority](#) before your first day of work. This may apply to nationals of Australia, Israel, Japan, Canada, the Republic of Korea, New Zealand, the United Kingdom of Great Britain and Northern Ireland and the USA.

What do I need to apply for my residence permit at the Foreigners' Registration Office?

As a rule, you will need the following documents to apply for a residence permit:

- valid passport
- [Confirmation of registration](#) from the [registration office](#)
- Rental agreement
- Certificate from the health insurance company
- Employment contract or training contract
- Biometric passport photos

It is best to find out directly from your local [immigration office](#) which documents are required.

The residence permit is issued according to the purpose of your stay and is issued in the form of a card with an electronic ID function.

Responsible foreigners authority

Schönburger Str. 41, 06618 Naumburg (Saale)
Phone: 03443-202878

Competent recognition authority

You have probably acquired your professional qualification abroad. If this has not yet been fully recognized in Germany, you can continue or start the procedure after entering the country.

The recognition procedure is mandatory if you work in a regulated profession such as nursing. If you work in non-regulated professions, you can increase your career opportunities with a fully recognized professional qualification. Recognition can also be advantageous under residence law.

You apply for recognition of your foreign qualification at the recognition authority responsible for your place of work and your profession

The recognition authority will also tell you which documents you need for the application.

State Administration Office Saxony-Anhalt/ State Examination Office for Health

Professions Maxim-Gorki-Str. 7, 06114 Halle (Saale)

Tel.:0345-514-0

E-mail: poststelle@lvwa.sachsen-anhalt.de

If the competent recognition authority has determined that parts of your training are recognized and others are not, you can an [adaptation qualification](#) or [compensatory measure](#) in order to obtain full recognition.

Further contact and service points

There are other authorities that may be relevant for you as a foreign skilled worker, advice centers such as the Welcome Center and other service points. You can find an overview of various on the "Make it in Germany" portalrelevant contact points .

4. Learn German

4.1 German courses

There are various ways to improve your German language skills after your arrival in Germany. For example, you can attend a language school. The German state provides financial support for the [German courses for work](#) offered by the BAMF financially.

- Alternatively, [adult education centers](#) offer inexpensive German courses. There are adult education centers in most cities in Germany. Enquire directly at the [adult education center](#) in your city or region or take a look at the ["vhs-Kursfinder"](#).
- Integration courses are also a good option for new immigrants with little or no knowledge of German: Here you not only learn the German language, but also get to know German culture and society better: It's about everyday things like work & profession, shopping, television & radio or raising children.
- You can also attend initial German language courses in your country of origin.
- Prepare for your life in Germany in your country of origin. Here you can find more information on the project "Pre-integration and transition management - successfully shaping the migration process"

You can also use language tandems or clubs not only to learn the language, but also to meet new people! You can find these offers via universities or social media, for example.

In addition, we offer free courses to improve your German language skills. The aim of our courses in Germany is not to obtain a specific language certificate. It is more about improving everyday language use and technical language (including terminology and simulations of nurse-nurse, nurse-doctor, nurse-patient).

4.2 Online offer

There are also many digital offers that you use to learn German. We recommend:

- **VHS learning portal:**  Here you can find free online German courses at levels A1 to B2. An online tutor corrects and helps you learn.
- **Deutsche Welle:**  In the "German" category of the Deutsche Welle news channel, you will find Learn slowly spoken news in German, interactive learning offers and a German trainer to your pronunciation, for example. There is also a placement test to find out your current language level.
- **Goethe-Institut:**  The Goethe-Institut platform provides various free services, e.g. a vocabulary trainer, learning games and online exercises.

You can also use numerous apps to learn German. Some apps are even free of charge.

5. salary and taxes

5.1 Bank account in Germany

Do I need an account?

If you do not yet have a bank account in Germany, we recommend that you open a current account.

You need the account, for example, to receive your salary and transfer your rent. But you can also use your [debit card](#) (e.g. "Girocard" or formerly "EC card") for everyday transactions.

z. e.g. the supermarket. You can also use the [debit card](#) in other countries.

Do I need a credit card?

If you want to do a lot of online shopping or book trips (flights, hotels, rental cars, etc.), then a credit card could be useful for you in addition to your [debit card](#). Especially if you are traveling to countries outside Europe.

When opening an account, ask whether you can also apply for a credit card. In most cases, fees are charged for the credit card.

How do I open an account?

First you have to go to a bank. Then contact the bank to open an account.

To open a current account, you normally need:

- Your valid passport
- Your residence permit
- Your [registration certificate](#)
- Your pay slip/salary statement

Attention! You must first officially register with a German address so that you can open your bank account. You can find out how to do this in [chapter 3](#).

Recommendations for a bank

Sparkasse Burgenlandkreis, Markt 22, 06667 Weißenfels, Tel.: 03441-7270 (850 m)

Volks-u. Raiffeisenbank, Markt 8, 06667 Weißenfels, Tel.: 03443-34770 (1.0 km)

Sparda- Bank Berlin, Klosterstraße 4-6, 06667 Weißenfels Tel. :030-42080420 (1,0 km)

HypoVereinsbank an der Pforte 1, 06667 Weißenfels Tel.: 080-37848000 (750.0 m)

5.2 Gross and net salary

As a rule, your gross salary is stated in German employment contracts. However, gross is not the same as net. This means that you end up receiving less money than stated in your employment contract.

What is the difference between gross and net?

Your employment contract states your gross salary. Taxes and social security contributions are deducted from this. The amount that is transferred to your account at the end is the net salary.

What taxes do I have to on my salary?

- The most important tax for employees in Germany is income tax. Your employer will pay income tax each month in the form of the so-called transfer "wage tax" to the tax office for you.
- If your income tax or wage tax exceeds a certain amount, the [solidarity surcharge](#) also be paid.
- If you are a member of a tax-collecting church, you must also pay [church tax](#). It is therefore important that you declare your religious affiliation correctly to your employer.

In addition to taxes, social security contributions are also deducted from your salary. Read more about this in [chapter 6](#).

You will receive your **payslip** (or "remuneration certificate") from your employer every month, which shows your exact gross and net salary and the taxes you pay. You will also normally receive a so-called "printout of the electronic wage tax certificate" for the entire calendar year at the end of the year. Keep all tax documents in a safe place.

You will also need the documents later for your tax return.

To an idea of the possible tax deductions before you receive your first salary, you can use the BMF's tax calculator on the Internet at <https://www.bmf-steuerrechner.de/>. 



Tip: It can be worth a every year. submitting [income tax return](#) if you [tax return](#) / For example, have paid too much tax, this will be refunded to you. You can also find information on tax returns in English at the [Federal Central Tax Office](#)

How high are the taxes on my salary?

This depends on various personal factors that can affect the amount of your income in the respective year (for example, whether you are married or have certain special expenses). As a general rule, the higher your income, the more tax you pay. The income tax rate is between 14% and 45% of your salary. If your income tax or wage tax exceeds a certain amount, you also pay the [solidarity surcharge](#) of a maximum of 5.5% on this tax. If you are obliged to pay church tax, the church tax rate is 8% or 9% of the income tax or wage tax, depending on the federal state.

Employees are also assigned to different tax brackets (I to VI) depending on their personal circumstances. Classification into a tax bracket on various factors, including the following aspects:

- Marital status: Are you married, single, divorced or in a registered same-sex civil partnership?

If you are married: you got married abroad, the marriage is not automatically valid in Germany. Ask the relevant registry office at your place of residence in Germany how you can register your foreign marriage certificate in Germany.

- Does your partner receive a salary?
If yes: Is this wage higher or lower than your salary?
- Do you have children?
Are you raising them alone or in a partnership or marriage?
- Do you have another job where you receive a salary?

Two examples:

- Single persons (not married and no children) are generally in tax class I (1).
- A second job is taxed with tax class VI (6).

Do you need help?

- An overview and explanation of all the different tax classes can be found, for example, at [Handbook Germany](#) (information in several languages).
- If you do not know which tax class applies to you, contact the tax office. You can search [tax office finder](#). You will need the zip code (PLZ) of your place of residence where you are registered (not the location of the company).for your local tax office using the

What is the tax ID?

When you move to Germany and with the [registration office](#), you will automatically receive a number [Federal Central Tax Office](#), the so-called **tax identification number (ID)**. The tax ID has 11 digits. You must give this number to your employer so that they can deduct income tax from your salary. You keep your tax ID for the rest of your life. This means that if you have ever worked in Germany and received a tax ID, you must use the same number. If you no longer have your tax ID, you can request it from the relevant tax office.by post from the

The letter with the number looks something like this:

The image shows a sample letter from the Bundeszentralamt für Steuern (Federal Central Tax Office). The letter is titled 'Zuteilung der Identifikationsnummer nach § 139b der Abgabenordnung (AO)' (Assignment of the identification number according to § 139b of the Tax Code). It is addressed to 'Sehr geehrte Dame, sehr geehrter Herr,' (Dear Madam, Dear Sir). The letter states that the Bundeszentralamt für Steuern has assigned the identification number 99 999 999 999 to the recipient. It emphasizes that this number is valid for life and must be kept safe. The letter also mentions that the identification number should be provided when making applications, declarations, and communications regarding income tax to financial authorities. The letter is dated 'TT.MM.JJJJ' and includes the website 'www.identifikationsmerkmal.de' for general information.

Example of a letter with the tax ID.

Source: Federal Central Tax Office, https://www.bzst.de/DE/Privatpersonen/SteuerlicheIdentifikationsnummer/taxidentificationnumber_node.

What happens if I unable to provide my employer with my tax ID in good time before my wages are paid?

For a maximum period of three months, the employer can deduct income tax without the tax ID. If the tax ID and date of birth are not available after three months, the employer must calculate the tax according to income tax class VI, which is generally the least favorable tax class. It is therefore important that the employer receives the tax ID and date of birth as soon as possible.

If you have any further questions about the tax ID, please contact your tax office.

6. social security, health insurance, other Insurances

Germany has a well-developed system that protects people in the event of illness, unemployment etc. financially secure.

For example: you have an accident. Then your health insurance pays for treatment in hospital. If you need rehabilitation afterwards, pension insurance will pay for this. If you are unable to return to work immediately afterwards, you will receive sickness benefit.

The system basically works like this: in principle, all employees and trainees are covered by social insurance. If you earn a sum that is above a certain limit, you **are subject to social insurance**. This means that you automatically become a member of social insurance. As a member, part of your salary is then paid to the insurance company each month. You do not have to do this yourself, your employer ensures that this money is transferred on time and to the right place.

You can obtain information Deutsche Rentenversicherung: For example, read the brochure "Career starters and their social insurance".from

6.1 Types of social insurance

Social insurance is made up of five different types of insurance, also known as "branches of social insurance". called "security". These are

- **Statutory health insurance:** This pays the costs for visits to the doctor and for many medicines and therapeutic measures. You can find out more about health insurance in chapter 6.2. If you are ill, you will continue to receive your salary from your employer for a period of 6 weeks while you are unable to work. If you are ill for longer than 6 weeks, you will receive sickness benefit from the health insurance fund with which you are legally insured. In Germany, there is the "electronic certificate of incapacity for work" (eAU for short). The eAU is from the doctor's surgery to your health insurance fund. Your employer then the incapacity to work data from your health insurance fund. You only need to inform your employer of your absence. It is best to talk to your employer directly about what to do in the event of illness.
- **Statutory long-term care insurance:** This insurance provides basic cover in the event that you are permanently dependent on care due to illness or disability. This usually affects people in old age. You are entitled to long-term care insurance if you completed a certain "pre-insurance period". This is two years within the last ten years before applying. When people in need of care receive benefits from the insurance and what these benefits are depends on the duration of the need for care, the level of care and the type of care.

- **Statutory pension insurance:** employees retire at the end of their working life, the pension insurance pays them a monthly pension for the rest of their lives. The amount of the pension is based primarily on income and the number of years you have worked in Germany.
- **Statutory accident insurance:** If you have an accident at work or an occupational illness, accident insurance is responsible for covering the costs of medical treatment and for reintegration (support in returning to work).
- **Statutory unemployment insurance:** If employees lose their job, unemployment insurance pays a monthly sum of money for a certain period to replace the lost wages if certain conditions are met: Among other things, you must generally have been insured for at least one year in the last 30 months and be seeking employment again. The amount of your unemployment benefit for employees is around 60% of your average salary. If you have a child, amount of unemployment benefit for tax purposes is 67%.

You can also find information on the various branches of social insurance at the [Federal Employment Agency](#).[↗]

How much do I pay for social insurance?

For social insurance, there are fixed percentages for each insurance. One exception is health insurance. Here contributions can vary. This means that the more you earn, the more **social insurance contributions** you pay. In total, you pay around 20% of your gross earnings for social insurance.

Your employer also pays social security contributions, about as much as you do.

An example for pension insurance: The pension insurance contribution in 2023 was 18.6% of your gross salary. 9.3% will then be deducted from your gross salary for pension insurance. Your employer also pays an additional 9.3% on your behalf. You can find out the exact, current values from [Deutsche Rentenversicherung](#)[↗] and with your first payslip.

How do I for social insurance?

You do not have to register yourself, but your employer will register you with the German Pension Insurance. German Pension Insurance will then send you a letter with your **insurance number**. It contains your insurance number, first name and surname. You will need the insurance number for your entire working life, e.g. if you change jobs or if you apply for social benefits.

If you do not yet have a social security number when you start work, the application is made when your employer registers your employment. You can also apply for one yourself at the German Pension Insurance or at your health insurance fund.

6.2 Health insurance

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

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

The conditions of statutory health insurance and private health insurance differ and you cannot switch at will. Most employees and trainees are **covered by statutory health insurance**. Private comprehensive health insurance can only be chosen by certain groups of people and is particularly relevant for the self-employed, civil servants and employees above a certain, higher income. At the end of this chapter you will find information on private health insurance.

What do I need to know about statutory health insurance (SHI)?

- How much you pay depends above all on your own income.
- With statutory health insurance, most doctor and medication costs are paid directly by the insurance company. You will therefore not normally receive an invoice.
- As a person with statutory health insurance, you can choose the health insurance company that best suits you from a wide range of insurers. You can find a list of all statutory health insurance companies at the [GKV Spitzenverband](#).
- Family insurance: Under certain conditions, you can include your family members who do not work in your GKV contract. Ask for advice on this.

Which treatments are covered by statutory health insurance?

She pays:

- outpatient medical treatment, for example in doctors' surgeries (including dental surgeries)
- Medication and remedies and aids
- Inpatient stays and treatments, e.g. in hospitals
- Medically necessary rehabilitation measures
- Services for pregnant women and during childbirth

There are differences for other medical services. For example, some health insurance companies pay for professional teeth cleaning or cover a proportion of the costs of artificial insemination, while others do not. If you have any questions about the assumption of costs for certain services, you can contact your health insurance company directly.

What is the health card/European Health Insurance Card?

If you are a member of a statutory health insurance scheme, you will receive your electronic health card, a type of health insurance membership card. You bring the card with you to every visit to the doctor. In most cases, you do not have to pay anything to the doctor, as the doctor's surgery sends the bill to the health insurance company and settles it with them. The card is also valid in all countries.

the EU as well as in the UK, Iceland, Liechtenstein, Norway and Switzerland. You can find out more about the healthcare system in [chapter 7](#).

What is special about private health insurance (PKV)?

- With private health insurance, the premium amount depends on the scope of the insured benefits and the individual insured risk (e.g. age, occupation and state of health).
- Family members cannot be insured free of charge.
- With private health insurance, you must first pay the bills yourself and then submit the bills to your insurance company for reimbursement.

It is also possible to be insured under the statutory health insurance scheme and supplement this with individual private supplementary insurance policies (e.g. supplementary dental insurance or insurance that offers you benefits during hospital stays).

For the first few days or weeks in Germany or before you have German health insurance, it is to take out international health insurance in your country of origin. Proof of health insurance can also be requested when applying for a visa.

6.3 Further insurances

In addition to social insurance, which compulsory in Germany, most people in Germany have other voluntary insurances. These can vary depending on the life situation and -risks can make sense.

Liability

Personal liability insurance covers you if you damage or destroy another person's property. For example: you break a vase or spill coffee on a friend's smartphone. Many people in Germany have this type of insurance because, according to [the consumer advice center](#), it is an essential service. What's more, it's not expensive and protects you from having to pay for the damage out of your own money.

Household contents insurance

With this insurance, you can insure all the items in your house or apartment. For example, household contents insurance pays out if furniture and clothing are stolen or damaged by fire, storms or water damage. The cost of household contents insurance depends, among other things, on the size of your home.

Occupational disability insurance

Serious illness or a serious accident can mean that you are no longer able to work in your profession. Disability insurance you in the event of long-term absence from work. Disability insurance pays you a monthly pension if you are unable to work for at least 50% of the time.

Accident insurance

You are automatically a member of the statutory accident insurance scheme through your employer. This means that you are insured in the event of accidents at work or on the way to work and receive medical treatment in these cases, for example. Statutory accident insurance also covers you for occupational illnesses. Only the employer pays contributions to statutory accident insurance.

General information on supplementary insurance in Germany can also be found on "[Handbook Germany](#)".

You can also find out which insurance policies make sense for you and how you can obtain further information from the [consumer advice center](#). Some consumer advice centers also offer multilingual advice.

7. health care

Germany has a dense network of hospitals, doctors' surgeries and pharmacies. Thanks to compulsory health insurance (more on this in [chapter 6](#)), the necessary treatment remains affordable for everyone. If you or your family do need to see a doctor, you will find that you can get help quickly and cheaply.

How do visits to the doctor work in Germany?

In Germany, you have a "free choice of doctor", which means that you can decide for yourself which doctor you want to see. Normally, your first port of call is your family doctor, i.e. a doctor with general medical training. If necessary, they will refer you to a specialist or hospital.

How do I find a doctor's practice?

If you are looking for doctors, the National Health Portal at <https://gesund.bund.de/suchen/aerztinnen-und-aerzte> will help you find the right doctors.

Do you need medical help, but your doctor's surgery is not currently open? Then you can call 116 or 117 for the medical on-call service or 112 for emergency rescue, which is valid throughout Germany. The 116 117 number can also arrange appointments for acute problems.

How can I obtain medication?

You can only obtain medication from pharmacies. You will recognize pharmacies by a sign with a large red A. You can also find online and mail-order pharmacies on the Internet that deliver medicines to your home by post.

There are two ways to obtain medication:

1. Many medicines, including some that you can buy directly from the pharmacy in your home country or in other countries, are "prescription-only" in Germany. Your doctor must "prescribe" the medication for you, i.e. issue a prescription. You can fill the prescription at a local pharmacy or order the medication online from a mail-order pharmacy. You only have to a maximum co-payment of 10 euros, the remaining costs are covered by your health insurance.
2. If a medicine is not available on prescription but is freely available without a prescription, the second route takes you directly to the pharmacy. There you can obtain all freely available medicines (i.e.

without a prescription). However, you usually have to pay for these yourself. Classic examples are low-dose painkillers or medication for a cold. You will also receive expert advice at the pharmacy when you describe your problem.

At weekends, on public holidays and at night, you can always find an emergency pharmacy nearby in an emergency. You can find the addresses here: <https://www.apotheken-locator.net/>

Drugstores and pharmacies in Germany

In pharmacies, you can obtain prescription medicines, among other things, as well as other health and cosmetic products. Branches of the various drugstore chains in Germany do not sell medicines such as painkillers. However, in addition to hygiene and care products, you can also buy health teas, cough drops, vitamin tablets and herbal products and ointments there at a lower price.

When you go to hospital:

In Germany, there are public hospitals, private clinics and charitable hospitals by church aid organizations. In most cases, your family doctor will refer you to hospital. Only in an emergency, if care in a doctor's surgery or through the medical on-call service is not sufficient or possible, do you go directly to hospital. Most hospitals have an "emergency room" that is open around the clock. For life-threatening illnesses or injuries, call the free emergency number 112.

Your health insurance will usually cover the costs of your hospital stay. However, as these can be very high, it is better to clarify in advance whether all treatment costs will be reimbursed. If you have statutory health insurance, you generally have to pay 10 euros to the hospital for each calendar day you are treated in hospital (maximum 28 days per calendar year).

8. mobility

There are various ways to get around in Germany. In addition to the car, buses, trains and bicycles are important means of transportation. The bicycle can be a quick and inexpensive alternative in the countryside and in the city. It is very common in Germany. You can also buy used bicycles for little money, e.g. at bicycle flea markets.

8.1 Bus & Train

You don't necessarily need a car to be mobile. You can also "public transportation": Bus, U-Bahn, S-Bahn, streetcar, regional train or train (RE or RB), long-distance train (ICE and IC) and long-distance bus.

You can use buses and trains to move easily both within a city and from place to place. In general, there is a well-developed public transport infrastructure in Germany, especially in cities.

How much does it cost to travel by bus & train?

The cost of public transport varies depending on the region and route. A transport association is usually responsible for each region and sets the prices. You can find out the prices directly on the transport association's website. Many transport associations also offer free apps so that you have the timetables and, if necessary, tickets directly to hand.

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



Tip: The "Deutschland-Ticket" was introduced on May 1, 2023. It currently costs 49 euros per month in a monthly cancelable subscription and is valid throughout Germany for local transport (bus, subway, regional trains, etc.). You cannot use it on long-distance trains (IC, ICE).

If you want to travel longer distances, you can use long-distance buses or trains. It is worth comparing prices and taking advantage of offers early on, as there are often limited, so-called "saver fares" are available. Check the timetables and prices with the respective transport companies, for example with [Deutsche Bahn](#) for long-distance passenger rail services.

8.2 Car & driver's license

8.2.1 Driver's license

If you already have a driver's license from your home country, different regulations apply depending on the country.

Driving licenses from the EU, Liechtenstein, Norway and Iceland:

Your driver's license is valid without restriction. You do not need to have anything changed or rewritten.

Driving licenses from another country:

can drive in Germany with your driver's license for six months (from day you register your residence in Germany). After that, you will need a German driving license. Whether you have to take another driving test in Germany depends on the country in which you obtained your license.

You can find more information on the validity of foreign driving licenses at: <https://www.handbookgermany.de/en/driving-license>.

If you want to obtain a driving license in Germany, you must take a course with theory and practice lessons at a driving school.

8.2.2 Do you have your own car?

Registration

You must register your car at a [vehicle registration office \(Kfz-Zulassungsstelle\)](#). To do this, you will need your vehicle registration document and the policy of your car insurance. If you are bringing your car from abroad, ask the registration authority whether you need any other documents.

Main inspection (periodic technical inspection)

In addition to registration, every car in Germany must the so-called [main inspection \(HU\)](#) every two years. A sticker (sticker) on your license plate indicates the date of the next general inspection. The person carrying out the inspection at the official recognized inspection organization (e.g. DEKRA) or technical inspection body (e.g. TÜV) to check the road safety as well as the exhaust and emission behavior of the car. You must arrange and pay for this inspection. If your vehicle has any defects, these must be repaired before you receive a new sticker for your car.

Insurance

There are different types of insurance for your vehicle.

- Every car in Germany must have **motor vehicle liability insurance**. The insurance pays for damage if you cause an accident with your car or injure someone. Repairs to your own car are not covered.
- If you also want damage to your own car to be insured, you can take out a
Take out [comprehensive insurance](#).
- **With a cover note**, the provider covers the costs if, for example, you break down or have an accident and therefore need a towing service or a rental car.

With a cover note, the provider covers the costs if, for example, you break down or have an accident and therefore need a towing service or a rental car.

Vehicle tax

If you have your own vehicle in Germany, you must have the so-called
Pay motor vehicle tax (vehicle tax). Registration for the payment of vehicle tax takes place at the responsible registration authority as part of the vehicle registration (see above).

What else do I need to consider when driving in Germany?

In Germany, **driving on the right is mandatory**, as are **wearing a seatbelt**, winter tires and **child seats**. In addition, the blood alcohol limit in Germany is 0.5, but even a value of 0.3 or more can result in penalties if you endanger other road users. You are also obliged to always carry your driving license, vehicle registration document and ID with you when driving. If you are involved in a car accident, call the emergency number 110 (police emergency number).

9. living with the family in the region

If you are planning to move to Germany with your children, there are a few things you should bear in mind.

9.1 Childcare

In Germany, children from the age of one are legally entitled to care and support in a childcare facility or daycare center. Parents can choose between different forms of childcare: [Daycare center \(Kita\)](#), child

crèches, kindergartens, . Further information can be found, for example, in the [Family Guide of the Federal Ministry for Family Affairs, Senior Citizens, Women and Youth](#).

How do I find a childcare place for my children?

The local youth welfare office or the responsible state ministry for families can provide you with helpful information when looking for a suitable childcare facility in your area. In cities, counties and districts, the youth welfare office is usually responsible for finding a place in a daycare center.

Please note that there are often longer waiting times for a place for your child, which is why it is worth applying early. Churches and social institutions also often offer supervised playgroups for children (e.g. in family centers). In many cities, you will also find playgroups in foreign languages.

You can also find private care, e.g. babysitters, in the neighborhood, from colleagues at work and at home. -colleagues and via Internet portals.

9.2 The school system in Germany

Germany has a federal education system. This means that in the 16 federal states of the Federal Republic of Germany, different paths can be taken to obtain a degree, but the

However, degrees are mutually recognized due to uniform standards.

As a rule, school starts for children from the age of 6. After that, parents must register their school-age children at a school (elementary school). Home schooling is only permitted in exceptional cases, for example if the children are unable to attend school for a longer period of time due to illness. As a parent, you will receive an invitation from the responsible school authority with information on exact dates and registration procedures. You can also obtain information on compulsory school attendance from the relevant Ministry of Education.

Elementary school in Germany usually lasts from the first to the fourth grade. In Berlin and Brandenburg, elementary school only ends after the sixth grade. In elementary school, your children

are taught the basics of reading, writing and arithmetic. At the same time, they should develop their psychomotor skills and social behavior.

According to this, the school system in Germany provides for different educational pathways - depending on your child's abilities and the region. These educational pathways are followed at Hauptschulen, Realschulen, integrated schools or Gymnasien. Which school you can register your children at on your federal state. The class teacher will advise you in good time before the end of primary school.

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

9.3 Child benefit - financial support for families

If you live in Germany, you can receive [child](#) benefit for your children. If you are not entitled to freedom of movement, entitlement to child benefit depends on possession of a residence permit. As a rule, it is sufficient to have a residence permit that allows you to work in Germany for at least six months.

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

Child benefit is generally paid until the child's 18th birthday. If your child older than 18, you are also entitled to child benefit in certain cases. You must then prove, for example, that the child is in school or vocational training.

You must apply for child benefit for each child. You can the ['s online form](#) use for this purpose. Please note that for each child [Family Benefits Office](#) only one person (e.g. you as the parent) receives child benefit.

Child benefit is 250 euros per child. Payment is made monthly. You can find out the exact date from the [Federal Employment Agency](#).



Tip: Do you need information on family reunification? On the portal "Make it in Germany" can be found under "[Family reunification](#)" all important Information on visas and other residence regulations.

9.4 Parental allowance and parental leave

Parental allowance is a benefit for parents of infants and young children. It is intended to enable parents to the time to raise and care for their child. Parental allowance provides compensation if parents have less income because they temporarily work less or not at all after the birth. In this way, parental allowance helps to secure the financial livelihood of families. Parental allowance is also available for parents who had no income at all before the birth. There are three types of parental allowance:

- Basic parental allowance
- Parental allowance plus
- Partnership bonus

You can combine these variants with each other.

Further information on parental allowance can be [found at](#):
<https://www.bmfsfj.de/bmfsfj/themen/fami->

Parental leave is a break from working life for parents who are looking after and bringing up their children themselves. As an employee, you can request that your employer releases you from work for up to 3 years. You do not have to work during this time. However, if you do not work, you will not receive any pay. To compensate for this, you can apply for parental allowance, for example. You can take your parental leave before your child's 3rd birthday. You can also take part of it in the period between your child's 3rd and 8th birthday. This means that you can take your parental leave when you and your child really need it.

Further information on parental leave can be found at:

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

You can find the brochure "Parental allowance and parental leave" here:
<https://www.bmfsfj.de/bmfsfj/service/>

10. settling in Germany

Germany has a wide range of leisure activities and offers many opportunities to new people. Here are some tips to help you settle into life in Germany.

Get to know new people

- Do you enjoy playing soccer or have you always wanted to try out a new sport? Whether you live in the countryside or in the city, Germany has a strong club culture. You can join any sports club and meet new people at the same time. Simply locally or online about suitable clubs in your area - or ask your new colleagues.
- [Adult education centers](#) offer numerous courses to learn new skills and languages.
- But you can also let off steam creatively. For example, you can a drawing course, join a theater group or sing in a choir. You can also search the Internet for research suitable offers.
- Have a look at your local website to see if there any interesting communities and charitable associations. You can meet new people there and perhaps even get involved in a good cause yourself. Search for the keyword "volunteering" here.
- There are also associations that specifically promote exchange between different cultures in a city and offer activities such as cooking evenings, meetings in bars or tandem partnerships for language learning.
- You may also be interested in diaspora/cultural associations of your own culture or migrant organizations.
- In the summer months in particular, many cities and municipalities throughout Germany organize various city festivals with stage programs, food options and much more. You can also find out about such initiatives on the internet and social media.

Tips for the region

For information on current group offers, please contact: City of Weißenfels, Cultural Office, Markt1, 06667 Weißenfels

In the Weißenfels City Library, Klosterstraße 24,
loan of books, CDs, audio books, etc.

Of course, you can also meet new people via social media. There are numerous groups for certain hobbies or expat networks (for people from abroad) that you can join and exchange ideas with.

Leisure time in Germany

How you spend your free time in Germany entirely on your preferences. Whether it's hiking in German forests, relaxing in the park, cycling tours or perhaps short trips to other countries.

German cities: Germany has a lot to offer! With "[Germany Travel](#)" you can discover exciting Discover excursion destinations.

If you like visiting museums, Germany offers many opportunities to learn about technology, art or even history with more than 6,800 museums. In many German cities, there are also so-called "Museum Days" or "Long Night of Museums", where you can either get discounted tickets or even free admission. You can find more information about the cultural offerings on your local website. You can also find out about city tours, festivals, concerts and more.

There are often flea markets at the weekend: people sell second-hand clothes, furniture, bicycles, games and more for very little money.

Tips for the region

Sports and leisure facilities in the town of Weißenfels can be found at:
<https://www.sport-freizeitbetrieb-weissenfels.de/index.php/sportvereine.html>

Culture at a glance:

[weissenfels-erlebnis.de](https://www.weissenfels-erlebnis.de) / [schuetzhaus-weissenfels.de](https://www.schuetzhaus-weissenfels.de) / [bootsverleih-weissenfels.de](https://www.bootsverleih-weissenfels.de) / [allwetterrodelbahn.de](https://www.allwetterrodelbahn.de) / [museum-weissenfels.de](https://www.museum-weissenfels.de) / [hoefisch-weihnacht.de](https://www.hoefisch-weihnacht.de)

Germany's gastronomy

Germany offers a wide range of restaurants not only in large cities, but also in rural areas. You can sample typical German cuisine in so-called "Brauhausern", such as spaetzle, potato pancakes or schnitzel. But international cuisine is also well represented in Germany. So you can either find dishes from your home country or get to know new ones. For example, Italian cuisine and various Asian restaurants are particularly popular, as are snacks: French fries, currywurst and doner kebabs can be found all over Germany! In large cities in particular, you will find even more choice and many options with vegetarian, vegan or even fusion cuisine.

If you want to save money, you can take advantage of the lunch offers ("Mittagstisch") at many restaurants. The typical time for lunch is around 12-14 hrs and for dinner from 18-20 hrs.

11. important contact persons for professionals

Do you need further support in arriving in Germany? The following advice centers and websites are at your disposal:

11.1 Contact points

Hotline Working and living in Germany

Call the hotline (Tel. 030 1815-1111) for individual advice in German or English on the following topics:

- Work and profession
- Recognition of foreign qualifications
- Visa and residence permit
- Learn German

Welcome Center Saxony-Anhalt: offer a wide range of services and support directly on site:

<https://www.welcomecenter-sachsen-anhalt.de>

visit Support Center at

or make an appointment with the staff of CareLend GmbH

Advice on recognition

Have you not yet had your professional qualification acquired abroad recognized in Germany or would you like to gain further qualifications? The advisory services for recognition in your region, such as the IQ funding program, will show you how you can proceed.

For detailed information please contact: Carelend

GmbH, Witznitzer Werkstr. 16e, 04552 Borna

Tel.: 03433-9179998

E-Mail: info@carelend.de

Advice on recognition in your area can be researched beyond the IQ network here: <https://www.iq-network.de>

Chambers in the region

The Chambers of Industry and Commerce (IHK) and the Chambers of Crafts (HWK) also provide advice on topics such as recognition, integration and further training.

IHK Halle-Dessau Office Weißenfels Markt 6,
06667 Weißenfels
Phone: 03443-43250
Opening hours: 9.00 - 16.00

Regional office of the Halle Chamber of Crafts
Gewerbering 27, 06667 Weißenfels Ot Langendorf
Tel.: 03443-8007824

Migration advice and programs

In many regions of Germany, migration counseling is offered by various public institutions. The "Migration advice for adult immigrants (MBE)" advice service, which is specially tailored to new immigrants, is primarily available within the first three years after arrival. It aims to support immigrants in their linguistic, professional and social integration. The MBE advises on a wide range of everyday issues - including language courses, housing, work, health, childcare/school and simple legal questions

You can find support on the subject of language, pastoral care, sport and donations in kind at:
<https://www.engagiertes-weissenfels.de/>

11.2 Websites

- www.make-it-in-germany.com: The Federal Government's portal for skilled workers from abroad provides information in several languages on the most important steps before and after entering Germany.
- www.anerkennung-in-deutschland.de:[↗] The portal of the Federal Government provides information in twelve Languages for the recognition of professional qualifications acquired abroad. The "Recognition finder" helps you find the responsible recognition authority and the advice center search helps you find an advice center near you.
- www.anabin.kmk.org/anabin The Central Office for Foreign Education (ZAB) operates the anabin database, which contains information on the assessment of foreign educational certificates and

universities. The database is currently available in German.

- www.faire-integration.de: You can find out everything you need to know about your rights as an employee in Germany from the "Integration through Qualification" (IQ) funding program on their website on integration in Germany.
- www.familienportal.de: The portal for families, which is partly multilingual, offers comprehensive information on all family benefits and other support options in Germany. It is aimed at parents and children as well as those who advise them. Get an overview for yourself!
- <https://www.gkv-spitzenverband.de/service/krankenkassenliste/krankenkassen.jsp>: the information provided by the National Association of Statutory Health and Long-Term Care Insurance Funds before you decide on a health insurance fund.
- <https://www.verbraucherzentrale.de/beratung>: Find out more about the work and advisory services of the consumer advice centers in the 16 federal states.
- <https://www.antidiskriminierungsstelle.de/DE/wir-beraten-sie/wir-beraten-sie-node.html>: Have you experienced discrimination or sexual harassment? You can find advice and support here.
- <https://bamf-navi.bamf.de/de/>: Find contact points in your area - for example, migration advice centers, authorities and integration courses.
- <https://www.bamf.de/SharedDocs/Anlagen/DE/Integration/Berufsbezsprachf-ESF-BAMF/berufssprachkurse.html?view=renderPdfViewer&nn=284044>: Here you will find a contact person for all aspects of professional language courses
- <http://www.mbeon.de/>: The app of the Migration Counseling Service for Adult Immigrants (MBE) - here you can get advice via chat.
- www.esfplus.de/iq: Find the relevant offices at the IQ Network that can advise you on the topics of recognition, qualification and business start-ups.

11.3 Important phone numbers

In an emergency, it is important to act quickly. You should therefore always have the most important emergency numbers such as the police or fire department in Germany to hand. It is best to save them in your phone so that you can call them quickly:

Emergency service	Phone number
Police	110
Rescue service and fire department	112
Medical on-call service	116 or 117

Five important questions

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

To make this work, you can use five important questions as a guide:

1. What exactly happened?
2. Where did something happen?
3. How many people are affected?
4. What type of emergency/injury is there?
5. Wait for further questions!

12. checklist - first steps

Have you thought of everything?

Before entering the country

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

- ☒ Identity card/personal national ID card Birth
- ☒ certificate
- ☐ Credit card
- ☒ (Possibly: marriage certificate+ certified translation+ apostille if necessary)
- ☒ Certificates of qualifications
- ☒ (school/study/profession) Certificate of German
- ☐ language skills
- ☐ Possible proof of financing: proof of salary, declaration of commitment, savings,
- ☒ Proof of health insurance for the first period of your stay
- ☐ Depending on the time of entry, take winter clothing with you if necessary, e.g. a jacket or winter shoes

The first few days in Germany: Registering

- ☒ your home address with the registration office
- ☒ Opening a bank account
- ☒ Mobility: e.g. get a public transport ticket, buy a bicycle Register with
- ☒ a German health insurance company
- ☒ Get a German SIM card
- ☒ Conclude a contract for telephone and Internet

Apartment:

- ☐ Book accommodation for the first few days
- ☒ Prepare documents for your apartment search
- ☒ Register your apartment for the [broadcasting](#)
- ☐ [fee](#)
- ☐ Search for an Internet and possibly electricity provider

Others to organize:

- ☐ Search for a German course+ register
- ☒ Make an appointment at the [immigration office](#)

(We recommend making an appointment as early as possible due to the long waiting times)

13.

Adaptation qualification: "Adaptation qualification" refers to practical or theoretical training measures that lead to full equivalence of a vocational qualification for non-regulated activities. This includes, for example, internships, in-company post-qualification training etc.

Foreigners authority/foreigners office: A foreigners authority (Ausländerbehörde or Ausländeramt) is an authority task is to implement the Residence Act and clarify the legal status of immigrants. As a rule, there are foreigners authorities in every district or independent town.

Compensatory measure: Foreign skilled workers who wish to pursue a regulated activity in Germany and have received a notice with conditions must undergo a compensatory measure in order to obtain full recognition of their professional qualification. These can be, for example, adaptation courses, knowledge tests or aptitude tests.

Deutschland-Ticket: The Deutschland-Ticket is a monthly ticket for local public transport valid throughout Germany. The ticket can be canceled monthly.

Debit card: In many places, the debit card is still referred to as the "Girocard" or even, like its predecessor, the "ec card". This guarantees you access to two German debit card payment systems: Chip-based payment directly from your account and cash dispensing at ATMs in Germany. The cards are issued by banks in conjunction with a current account.

Income tax return: In the income tax return, the taxpayer provides information on their income situation. The tax office uses this data to determine the individual tax liability.

Registration office: The registration office (or residents' registration office, citizens' office, citizens' service, etc.) is an authority at which persons in Germany who are required to register must register or deregister at their place of residence.

Land register: The land register is a public register in which the properties and existing ownership relationships are recorded.

Comprehensive insurance: Comprehensive insurance is a voluntary insurance for a motor vehicle, aircraft or ship in Germany. It protects against damage, theft and destruction of the vehicle. A distinction is made in car insurance between partially comprehensive and fully comprehensive insurance.

Child benefit: Child benefit is a transfer payment based on family policy and is part of the equalization of family benefits for tax purposes. The aim of the equalization of family benefits is to take into account the unavoidable special burden for parents from maintenance obligations in the amount of their child's minimum subsistence level, including the need for care and education or training.

Daycare center (Kita): Daycare centers (Kita for short) are institutions that education, upbringing and care for children. Children in these institutions are cared for in groups by socio-educational specialists.

Motor vehicle registration authority: The vehicle registration authority is a traffic authority responsible for the registration and deregistration of motor vehicles and for monitoring their liability insurance cover.

Church tax: Church tax is payable by members or affiliates of a religious community that levies church tax. It is collected by the tax office on behalf of the churches.

Registration certificate: The registration certificate is official proof of existing registration in a current home. It can be used for official and private purposes. It is issued by the registration office.

Broadcasting fee: The public broadcasters in Germany are financed through the payment of the broadcasting fee. A monthly contribution is levied for each home.

Solidarity surcharge: The solidarity surcharge is a supplementary tax that must be paid in addition (e.g. income tax or wage tax) if the statutory exemption limit is exceeded.

Main inspection: The main inspection (HU) is mandatory for every motor vehicle in Germany in order to be able to participate in road traffic. The main inspection checks whether the vehicle is roadworthy and safe. If the main inspection is successful, a test sticker is issued to identify the vehicle.

Consumer center: You will find consumer centers in all federal states. The consumer centers are independent, mainly publicly funded, non-profit organizations. The aim of their work is to inform, advise and support consumers in matters of private consumption.

Adult education center: Adult education centers (VHS for short) are public institutions for the education and further education of adults. They offer low-cost courses and events on various topics and are open to all interested parties.

Landlord's confirmation of residence: A landlord's confirmation of residence is a written confirmation from the landlord or landlady that you have moved in. The landlord's confirmation of residence is required when registering with the registration office.

Explanations of other words relating to professional recognition can be found in the glossary on the information page 

