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Digital Issue



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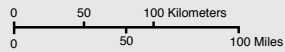
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HOW TO GERMANY

Digital Edition

Volume XI • Issue 1
Spring/Summer 2022



Publisher

Chuck Emerson

Contributing Writers

Cathy Matz-Townsend

Advertising Sales

Thomas A. Lipton

Advertising Design/Production

Ryan Schossow

Cover Photo: Moritzburg Castle in Dresden
© istockphoto.com/Freder

This digital publication is for all English-speaking people who want to know more about how to live and work in Germany.

A special thanks to all the advertisers. Their support and participation make it possible for this magazine to be made available to you free of charge.

For information on editorial, distribution and advertising, contact:

*Chuck Emerson Media Services,
Auf der Schorr 10*

*54331 Pellingen, Germany
Tel: +49 (0) 65 88-99 25 65*

E-mail: info@howtogermy.com

Website: www.howtogermy.com

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A MESSAGE FROM THE PUBLISHER

Leaving home and moving to a foreign country is always a challenge. Whatever the reasons for your relocation – work, school, accompanying a partner or looking for adventure or a better opportunity – when you arrive at your destination you will be face to face with many important tasks and decisions that will require your full attention. It is almost inevitable that you will have to enlist some sort of help to integrate and assimilate into your new life abroad.

Fortunately, there are now many places to find that assistance. *How To Germany* has been a source of information for over 23 years. We operate a website and now we are in the tenth year of digital publications.

We continue to provide authoritative, comprehensive and up to date information on just about every aspect of living, working and studying in Germany. We do this using all the available media platforms. If you need information about getting residence and work permits before leaving your home country, information about what to do in the first days and weeks after arrival in country or information that will make your continuing time in Germany pleasant and productive, *How To Germany* can help.

The publisher and writers are all long time expatriates. The experts we call on for editorial assistance and expertise are providers that specialize in products and services for the expat community.

As a pioneer in the expat publishing market we take pride in the fact that we been able to help countless people as they adjust to life in Germany. We have fielded thousands of questions about every topic imaginable. And we have answered every inquiry. If we don't know the specific answer to any of the questions we get, we can most certainly provide the information on where to get the answer.

We hope you enjoy this digital edition and find it useful. Don't forget to sign up for our newsletter to get the continuing updates. And, if you have any questions about life in Germany, by all means ask us.



Chuck Emerson
Publisher – How To Germany

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GERMANY: BASIC FACTS

Population: 80,4159,622 (July 2020 est.)

Size: 357,022 sq km (slightly smaller than Montana)

Bordering countries: Austria, Belgium, Czech Republic, Denmark, France, Luxembourg, Netherlands, Poland, Switzerland

Coastline: 2,389 km • Forests and woodland cover 31% of the country

Climate: temperate and marine; cool, cloudy, wet winters and summers; occasional warm, mountain (*foehn*) wind

Lowest point: Neuendorf bei Wilster (-3.54m) • **Highest point:** Zugspitze (2,963 m)

Life expectancy at birth: 78.7 for males, 83.6 for females (2020 estimate)

Religions: Protestant 25.5%, Roman Catholic 27.7%, Muslim 5.1%, unaffiliated or other 41.7% (2018 est.)

Government type: federal republic • **National capital:** Berlin • **Voting Age:** 18

States: Baden-Württemberg, Bayern, Berlin, Brandenburg, Bremen, Hamburg, Hessen, Mecklenburg-Vorpommern, Niedersachsen, Nordrhein-Westfalen, Rheinland-Pfalz, Saarland, Sachsen, Sachsen-Anhalt, Schleswig-Holstein, Thüringen

Political parties: Christian Democratic Union (CDU), Christian Social Union (CSU), Free Democratic Party (FDP), Social Democratic Party (SPD), Alliance 90/Greens, Left Party (Die Linke)

Currency: 1 euro (€) = 100 cents

Internet country code: .de • **Internet users:** 73.365 million (2016 est.) • **Broadband subscribers:** 33.217 million (2017 est.)

Telephones: Land lines - 44.4 million, Mobile phone subscribers- 106 million (2017 est.)

Railways: 43,468 km of track

Highways and roads: 644,480 km (12,800 km *Autobahn*)

Waterways: 7,467 km • **Airports (large and small, paved and unpaved):** 539

Source: CIA Fact Book

Number of residents in Germany from English-speaking nations as of 31 December 2018, not including members of the military:

USA	119,645	Canada	18,135
Great Britain.....	106,155	Australia/New Zealand	17,795
India	124,095	Ireland.....	16,065
Pakistan	73,975	South Africa	6,110

Source: Statistisches Bundesamt in Wiesbaden.

RESIDENCE PERMITS

You're not truly living in Germany until the paperwork's done. Here's a quick primer on what you may need.

All foreigners from outside the EU who wish to remain in Germany for longer than three months must obtain a residence permit (*Aufenthaltstitel*), of which there are now two types. You can apply for a residence permit at the local Foreigners Office (*Ausländerbehörde*) if you are in Germany on a valid visa. (It's important to know that a visa is not really a residence permit. Visas are normally issued for a limited period of time, for a very specific purpose, and normally have strict conditions regarding the length of stay as well as the number of times you can leave and re-enter Germany over the life of the visa.)

Citizens from some countries (including the USA, Canada, Australia, Japan, Israel, New Zealand and Switzerland) are allowed entry into Germany without a visa and may apply for a residence permit while in the country. If you don't come from any of these countries a visa can be issued by a German embassy or consulate in your country of residence. It may also be possible to directly apply

for a residence permit at the embassy or consulate in your country.

The rules for what you need to get a residence permit may vary somewhat from place to place and according to your status. You will certainly need following:

- a valid passport,
 - a couple of "biometric" photos
 - proof that you have a place to live
 - proof of health insurance and
 - proof that you can support yourself
- Other things you may need include:
- proof that you have a critical skill
 - proof that you are married
 - proof that you have independent means or a pension
 - a health certificate
 - a certificate of good conduct

If you decide that you are going to stay in Germany for a longer period you must have a registration certificate (*Meldeschein*) to prove that you have a residence. You get it at the Registry Office (*Einwohnermeldeamt*) that is responsible for your community or your city neighborhood. (You may have

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to call ahead to get an appointment at the local registration office or get an appointment online.)

Registering is a simple matter of going there and filling out a form. They will probably want to see a valid passport or identification card so have them with you. There is no charge for this registration.

A new regulation passed in 2015 requires that you also have a written confirmation from your landlord or property owner that you actually live at the address you are registering. This form is called a *Wohnungsgeberbestätigung* and has to be filled out and signed by the landlord or property owner of your residence. Every time you change your residence within Germany, whether you move next door or across the country, you must report this to the registry offices at both the old and new place of residence. This isn't an action directed at

foreigners. Germans, too, must keep the police posted when they move.

The two types of residence permits are limited (*Aufenthaltserlaubnis*) and unlimited (*Niederlassungserlaubnis*). The *Niederlassungserlaubnis* can normally only be applied for after several years of continuous residence or if certain special requirements are met. The limited permit carries an expiration date. You may be allowed to apply for an extension of that permit when the expiry date nears.

Perhaps you are joining a family member who is already here. Perhaps you want to study here. Or perhaps you qualify for asylum. Such persons usually get a residence permit unless there is a good reason not to grant it, such as a criminal record or no visible means of support.

Or perhaps you want to work here. This makes things more complicated. If you come from a non-EU country,



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you will need a residence permit that gives you the right to work in Germany. Competition for many jobs can be tough in Germany, so the permission to work may be difficult to get in certain circumstances. Much depends on whether or not a job can be filled by a German, EU citizen or others that have earned “preferential treatment”. If you’ve been offered a job by a German company, it can probably help you in getting the necessary permission. For those interested in being self-employed, it is still possible to get a residence permit provided that you meet certain criteria.

People from EU countries have the status of Germans when it comes to working and don’t need special permission.

If you are a highly qualified professional or have a critical skill your chances of getting a permission to work are greatly enhanced. You may very well get a residence permit and a well paying job. Germany’s immigration laws are geared to making a move to the country attractive to the highly qualified.

Even if they don’t have critical skills there are certain cases under which a non-EU citizen is allowed to seek work. Family members of persons with critical skills can also seek work even if they don’t share those critical skills. This is a measure aimed at attracting those sought after employees.

The Foreigner’s Office (*Ausländerbehörde*) coordinates with the local branch of the Labor Office (*Bundesagentur für Arbeit*) to determine whether or not the permission to work is granted. Permission to work may be granted for a particular job only, not employment in general.

Starting on September 1, 2011 German residence permits were no longer put in passports in the form of a “sticker”. According to the *Bundesamt*

für Migration und Flüchtlinge these adhesive labels have been replaced by an electronic residence permit (eAT) in credit card format.

The new cards have a chip on it that includes biometric features – a photograph and two fingerprints - as well as other information. A photograph is displayed on the card as well. The additional information on the chip can, in many cases, be used as an electronic identity document as well as a qualified electronic signature.

This is an EU requirement in an effort to standardize residence permits throughout the member countries. It is also intended to “strengthen the bond between the document and the document’s holder.” Furthermore, “all residents of non-member states (including infants and children) shall be issued their own electronic residence permits.”

The practical implications of this new requirement means that family members will have to submit “biometric” photos and those over the age of 6 will have to visit the *Ausländerbehörde* to be fingerprinted before a residence permit is issued.

Those who currently have the residence permits in their passports do not have to get the new card right away. Their residence permits will remain valid until 30 April 2021. If the passport expires before that date the new card will be issued upon renewal of the residence permit. ■

THE EU BLUE CARD

A residence/work permit for highly skilled non-EU citizens and fewer restrictions on foreign students studying at German universities.

A European Union Directive from 2009 set terms and conditions to allow certain highly qualified and skilled citizens of non-EU countries to more easily obtain residence/work permits in certain EU member countries. In August 2012 the German government finalized legislation that put this directive into practice.

The primary feature of the new law is the introduction of a new type of residence permit commonly referred to as the EU Blue Card. The legislation is designed to make emigration to Germany more appealing to qualified foreign citizens in order to fill the ever-growing number of jobs that require highly skilled workers.

The law also eases various restrictions on foreign students who want to stay and work in Germany after completing their university studies.

Important information on the new legislation has been posted on the [German Federal Government](#) website and other [non-official websites](#). Here are some of the main points according to those sites.

EU Blue Card for Germany

- To qualify for the Blue Card an applicant must have a university or college degree and an employment contract with a German company that pays a salary of at least €53,600 (2019) per year.

- For certain occupations that suffer from shortages of skilled labor the salary level



photo: istockphoto.com/delectus

is €41,808 (2019) per year. This pertains to engineers, qualified communications and technology experts, medical doctors and certain other fields.

- To hasten the process for qualified applicants there will be no “priority reviews”. This means that the time-consuming procedure of checking whether there are qualified Germans or non-Germans that may be first in line for certain positions may be waived.

- The Blue Card may initially be valid for up to four years. (If a work contract is shorter than four years the validity period may be shorter than four years.)

- An application for unlimited residence permit (*Aufenthaltstitel*) may be applied for after three years. If a Blue Card holder has sufficient knowledge of the German language (Level B1) he or she may apply for the unlimited residence permit after two years.



- Family members of a Blue Card holder are allowed an unrestricted right to work in Germany. Spouses do not have to speak German to join the Blue Card holder in the country.

- Moving from one EU country to another or leaving the country for an extended period of time is possible, but there may be restrictions depending on each country's laws and interpretation of the EU directive. (For example, Blue Card holders that get their Blue Card from Germany must stay in Germany for eighteen months before moving to another country.

Easing of restrictions on non-EU university students and graduates

- Non-EU students at German universities will now be allowed to work for 120 full days or 240 half-days a year while

studying. (This is an increase from 90 full days and 180 half-days.)

- Graduates of German Universities will be allowed to stay in Germany for 18 months to find a job in their specialty. Graduates of vocational schools will be allowed 12 months to find a job in their specialty. Both groups of graduates will be allowed to work without restriction during these time periods.

As mentioned, these are the most important parts of the new legislation. There are other provisions. Anyone interested in more information about the Blue Card and student restrictions should contact the local authorities if they are currently in Germany. If living outside of Germany a person may make an application for a Blue Card at the nearest German Embassy or Consulate in their country of residence. ■

THE RELOCATION SPECIALIST

There are specialists in moving and relocation nowadays; people set up to relieve employees of the problems of acclimation and acculturation. They offer a wide range of services and are continually increasing the breadth and depth of their services.

Large and small companies, as well as individuals moving to foreign countries, seek out the services of these specialists.

The most common responsibilities taken on by relocation specialists include finding housing and schools; address registration; residence permit assistance; help with work permits and banking connections, and arranging for utilities and phone service. In addition to these basics, other services offered can involve help in getting driver's licenses, insurance, career counseling for spouses, vocational training, language and cultural training and finding doctors and dentists.

Their job includes everything and anything that enhances or accelerates the period

of adjustment for the new arrivals' rapid integration in a new environment.

The moving and relocation industry has evolved and many companies have formed cooperative relationships and partnerships with other firms within Germany, Europe and worldwide. Many of the international relocation companies have added offices around the world to meet the demands of a growing market.

When it's time to go home again, the relocation specialists go into reverse. They book your flight, engage the movers, cancel your lease, arrange for the renovation that is called for in many German leases, and much more.

Relocating without help is an invitation to frustration and lost productivity. Check out the various companies and sign on with one that will fit your needs. It will be well worth the effort.

HOUSING: WHAT YOU NEED TO KNOW

In Germany, the quest for domestic bliss begins with finding the right house or apartment. But it doesn't end there.

It's important to know German practices and terminology when you set out to find a house or apartment here. If you want two bedrooms with a living room and dining room, you will actually be looking for a *vier Zimmer* (four-room) home in Germany. Bathrooms, WCs (literally, water closets), kitchens and halls aren't included in the number of rooms. Furnished apartments are rare, and will cost a great deal more than an unfurnished place.

Unfurnished apartments here are just that: completely unfurnished. They don't have built-in cabinets, closets or even lighting fixtures. You'll often have to buy everything, perhaps even the proverbial kitchen sink! Stoves, refrigerators, kitchen cabinets, wardrobes, bookshelves, tables, beds, chairs, curtains, curtain rods, lights and everything else are your problem.

It's advisable to employ the services of a lawyer or legal advisor before signing a lease. Even if you speak excellent German, the lease may be too long and too couched in legalese for a layman to comprehend. It might even contain a pitfall like an annual rent increase.

On the other hand, you may be responsible for some things that aren't spelled out in the lease. The main parts of a landlord-tenant relationship are codified in a law. There may be nothing in the lease

dealing with notice periods, renovations required or actions in the event of non-payment of rent, but these things are still covered because of the law.

An agreement to rent an apartment or house for a fixed term can't be terminated early except under extraordinary circumstances. A transfer is usually not an extraordinary circumstance.

Your payment to the landlord, which is usually made monthly, is in two parts: the rent, which cannot be changed for the duration of the lease; and the *Umlagen* - or *Nebenkosten* - which can. The latter can include such things as a share of the landlord's property tax, heat, stairwell cleaning, trash collection and water. If the price of one of these is raised during the period covered by the lease, your *Umlagen* can be increased accordingly. You generally pay separately for your electricity and gas, though these can be included in the *Umlagen*. And you might also pay separately for some of the things we mentioned as being in the *Umlagen*, especially heat.

A few other matters concerning living in German rented quarters:

- It's a good idea to have an inventory of anything that is in your new place and any deficiencies that are seen should be noted. This is simply protection for you and your landlord.



- Avoid loud noises between 1 p.m. and 3 p.m. and from 10 p.m. to 7 a.m. Monday through Saturday and all day Sunday.

- Most cities now require that trash be separated in a number of ways. There will usually be separate receptacles (mainly on the landlord's property but sometimes community ones on a nearby sidewalk) - one for metal and plastic, one for paper, one each for green, brown and white glass, and one for all else. If you want to get rid of something such as a piece of furniture that's too big for the trash containers, you can call the sanitation office and request its removal. This will usually be done on a *Sperrmüll* (large trash) day. In most cities

they will even haul away an abandoned car by appointment.

- Wash and dry laundry only in the areas or rooms provided by the landlord.

- Leave cars, bicycles, baby carriages, etc., only in areas provided by the landlord. The cleaning of rugs, blankets and the like should be done only in designated areas.

- Obtain the landlord's written permission if you wish to keep a pet.

- Close entrance doors from 9 p.m. to 7 a.m. if more than one family lives in the building.

APARTMENT/HOUSE RENTAL TERMS

Finding apartments in Germany these days is normally done by searching the internet or through newspaper ads. Even if you speak good German, the terms used to describe house and apartment rentals may throw you for a loop. This is especially true with abbreviations used in newspaper ads. What if you saw an ad in a newspaper offering an "80QM 3Zi BJ 96 DG BAD WC" apartment? It might not be as unfathomable as you think.

Here are some key words, their abbreviations and what they mean:

Quadratmeter (QM or M2) – this is accompanied by a number and tells you how big the apartment is in square meters. **Zimmer (Zi)** accompanied by a number tells you how many rooms the place has.

The term **Baujahr (BJ)** followed by a number means year built. The terms **Water Closet (WC)**, **Bath (Bad)** and **Dusche (Du)** tell you about the sanitary facilities. Bath

means only a tub, and a WC is a room with a toilet but no bathing facilities. The words **Erdgeschoss (EG)**, **Obergeschoss (OG)** and **Dachgeschoss (DG)** tell you how high up in the building you'll be; respectively "ground floor", "upper floor" and "attic floor"

Kautio (Ka, Kt and Kaut) is the "security deposit" that you must lay down over and above your rent. This is usually followed by a number, which tells you what the security deposit is in euros. **Gepflegt (Gepfl)** means "well cared for" and **Ruhig (Ruh)** means "quiet". **Nebenkosten (NK)** means "incidental expenditures" that may not be included in your rent; such as trash collection, stairwell cleaning and water. If you happen to be looking for a fully furnished apartment, keep an eye peeled for the term **Möbliert (Möbl)**, and if you are looking for such comfortable amenities as central heating, a balcony, a garden or a garage look for **Zentralheizung (ZH)**, **Balkon (Balk)**, **Garten (Gart)** or **Garage (Gge)**.





- Close and lock all doors and windows in your apartment during periods of extended absence.

- Install satellite dishes and television or radio antennas only with the permission of the landlord and in compliance with local laws.

- Inform the landlord immediately of any damage to heating, gas, water or electrical lines.

- Find out from the rental agreement who is responsible for the cleaning of halls, stairways, front walk, etc. It could be you!

- Never grill, barbecue or make an open fire on a balcony.

- Never pour or shake anything from windows or balconies. Make sure flowerpots or boxes on windows or balconies are secure and that watering them doesn't create a nuisance to neighbors below.

There are several approaches to finding a place to live in Germany. The first and probably quickest is through an *Immobilienhändler*, a real estate agent.

Laws are changing regarding the payment of fees to real estate agents. Previously the person who was moving into a rental property was responsible for paying the (sometimes substantial) fees to the real estate agent. Now those fees are the responsibility of the property owner. This is a new change and its effects are difficult to predict for the agents and property owners. Be sure to check how the agent's fees are to be paid before signing any agreement.

Another method of finding a place is through the newspaper. The draw-

back to this is that a good place may well be snapped up before your call gets through. There also may be a language problem.

A third method, the oldest and sometimes best, is finding a place through word of mouth. Your friends and colleagues often know of places in their own area, or one being vacated by a departing coworker. Networking is useful in your professional life, and no less so when trying to find a place to live in Germany.

You may also be interested in finding a place through any number of dedicated real estate websites. You may even find some that have information and listings in English. Most of the real estate websites allow you to browse listings selected by price, location, size and other criteria. Most listings have many photographs that allow you the opportunity to take a "virtual tour".

As we've said, deposits usually are two to three months' rent, which is in addition to your first month's rent. However, the deposit will be returned with interest when you leave, provided your quarters are in good order. This usually means a renovation, and it is sometimes required that this be the work of a professional. ■



RENTAL FURNITURE

The Smart Alternative for Expats Moving to Germany

The furniture rental market in Germany is growing. Once considered a niche market in Germany, the number of customers taking advantage of this service is on the upswing. Much of this increase is due to the increasing number of working expatriates arriving in Germany for assignments that last anywhere from a few months to a few years. Furniture rental has long been successful in countries such as the U.S., and experts agree that this success has influenced the popularity of furniture rental in other countries.

Daniel Ishikawa, owner of Frankfurt based [Furniture Leasing Corporation](#) says that although there are a limited number of furniture rental businesses in Germany, major change is in the offing, and this concept is rapidly gaining popularity with consumers.

In countries like the U.S., where furniture rental is popular, people who move away from home for the first time, as well as those who move frequently because of their jobs, find rental to be an efficient way to furnish their temporary homes. Renting furniture also offers the convenience of avoiding the hassle and expense of moving a complete household on a regular basis. For people who must relocate to a different country, such as Germany, it makes good economic sense. When you move abroad, it could take weeks or months for your household goods to arrive, and the cost of moving can be expensive. It might also require living in a hotel until your belongings arrive. This could be cost prohibitive,

with many employers being unwilling to cover such expenses. The major question is; what can you do to make the process less painful and expensive?

Furnished rental apartments are few and far between in German cities - even such large ones as Hamburg, Stuttgart, Munich, Heidelberg, Berlin or Frankfurt. These apartments become almost non-existent if you are relocating to a smaller town. Even if you are lucky enough to locate such an apartment, you will usually discover that the furnishings and appliances are old and shoddy. Landlords in Germany are not very cooperative about replacing these items, preferring to hang on to their money and wait for a willing tenant.

Germans, as a rule, have never really been interested in renting household items for their own homes, preferring the lesser cost in the long run of ownership. They have also traditionally enjoyed a great deal of job stability, remaining in the same jobs and locations for many years. Changing jobs has never been a common occurrence for Germans, and so they have had no real need for such services as furniture rental. Today, however, this attitude is slowly changing among Germans.

The rental furniture business in Germany has been a small niche market catering almost entirely to the expat community. The expats are predominantly North Americans used to the availability of furniture rental services. They found the lack of the service in Germany to be frustrating and inconvenient. Purchasing furniture was and has been their only recourse for a very



long time. The problem with purchasing furniture is that the process of actually taking delivery could take as long as it would for a container to arrive from home. Since many expats are on temporary assignment in Germany, this leads to the further problem of disposing of the furniture they purchased when their temporary stays ended. For a long time, even if expats desired to rent furniture, it was almost impossible to do so locally.

Current Demand for Furniture Rental

These days, furniture rental services are increasingly in demand for foreign expats arriving in Germany to work on temporary assignments. Expats constitute the majority of the consumers using furniture rental services. In reality, Germany's furniture rental demand originated with expats, and has since developed to cater to their needs.

Today, changes in the operating structures of many German companies are requiring German employees to take short assignments in a variety of locations, sometimes for only one or two years. German employees, who would once never have thought of such a thing as temporary relocation being possible, are now required to be far more flexible about their work than ever before. Some industries require staff members to change location every two to three years. While a variety of different types

of accommodations are available specifically for these employees, the majority chooses rental apartments over the alternatives because they find it to be far easier to maintain a comfortable household for their families.

There are generally two choices of apartment accommodations, furnished or unfurnished. There are very few furnished apartments, and they tend to be quite expensive. Unfurnished apartments are more plentiful and far less costly. This has created a great demand for furniture rental services, as opposed to far more expensive purchased furniture. The cost of renting an unfurnished apartment and the necessary furniture can cost less per month than the rental of a furnished apartment, and the furniture can be returned at the end of the temporary assignment.

Ishikawa has said, "Our studies have shown that renting an unfurnished apartment and furniture can save our customers up to 35% versus renting a furnished apartment. The argument for unfurnished apartments becomes even more compelling when you take into account the fact that our customers get to choose from a wide variety of brand new furniture items."

According to Ishikawa, German cities such as Frankfurt, Heidelberg, Munich and Berlin are common destinations for temporary assignments in finance, IT,



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and consulting - "Here I see a high degree of influx, especially from India."

Once upon a time, prior to the economic and financial crises of recent years, many companies provided generous living and moving allowances for their employees, often paying for the whole family to live in a hotel for weeks, until the employee's shipping container could arrive from the home country. In order to cut expenses, many Human Resource departments now allot only enough money for inexpensive unfurnished apartments, and furniture rental services.

Relief for Expats

Expats today are relieved that furniture rental services are now more widely available in Germany. T. Mukherjee, who is an IT company consultant says, "When I moved to Germany from India on a 12 month assignment near Heidelberg, we were looking for furnished apartments – in vain. That is when I Googled rental furniture and found this to be an interesting alternative for me and my family." Mr. Mukherjee, like many expats from all over the globe, was able to immediately settle into a home for his family in Germany. The current availability of furniture rental services has made the transition to Germany much more pleasant and convenient for expats, when compared to only a short time ago.

Furniture Rental Companies in Germany

With the expanding availability of furniture rental, Germany is now one of the easiest countries for expats to settle in to, and it makes moving in and out of the country far more convenient than ever before.

Presently, there are a limited number of companies in the furniture rental market in Germany. These companies

normally have locations in larger cities in Germany, can deliver Germany-wide and offer a variety of packages and pricing. [Furniture Leasing Corporation](#) offers furniture and appliance rental packages that begin at only €200 per month under a 24-month lease. All delivery, assembly and pick-up charges are included in the cost of the lease. They can provide their services to consumers located anywhere in Germany. They also offer four-week rental packages. These packages include necessary items for the short term that can see a family through until the arrival of their own furniture.

Furniture Rental While You Wait

Many expats entering Germany on a work assignment may end up in a hotel for weeks as they wait for their furniture to arrive in country. This can be expensive. A reasonable alternative for expats who are waiting for their personal belongings to arrive is to go ahead and rent an unfurnished apartment, and use rental furniture until their own arrives.

Even German employees today are moving more and more within Germany due to their job requirements. Job stability is not what it once was, and changing locations and even employers is now a far more common occurrence. In some cases, these changes of location can continue through the length of their careers. Therefore, German employees are requiring more affordable housing options in the form of unfurnished apartments, and more of them are taking advantage of rental services to furnish their living spaces. ■

APARTMENT RENTAL

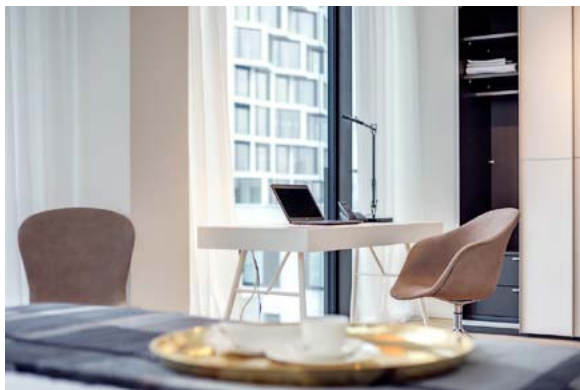
How the Corona pandemic has changed our living conditions

Since March 2020, our home has taken on a new significance:

It has become our workspace or is being used as a gym. At times it has even been the day-care center or the school desk for our children. Now it is replacing the restaurant visit with the family or the company Christmas party and game evenings with friends - being held online of course.

We clearly notice the serious changes in the needs of our tenants and thus the increasing demands on the living space. Where in the past the connection to the subway or suburban train with a direct route to the workspace was particularly important for the location of the apartment, today the parameters of work space and a flawless Internet connection are of utmost importance.

[Mr. Lodge, the leading provider for furnished rentals in Munich](#) and the surrounding area, advises property owners and tenants alike and provides suitable living space even in these special times. Our property owners appreciate our expertise and benefit from our broad range of services. With the help of our interior design consulting and technical services, the properties can be adapted to the new challenges of these times. Our tenants enjoy the support of our international team in finding the property they want and have a contact person who will assist them throughout the rental period.



Are you also looking for a new home that meets your modified needs?

Then please contact us. We will help you find a modern furnished apartment for a temporary rental or your dream property for purchase: www.mrlodge.com. ■

Article contributed by Mr. Lodge

About Mr. Lodge: Apartments in Munich:

With over 2,500 apartments and houses successfully brokered each year, and over 25 years' experience, Mr. Lodge is the leading provider of furnished temporary rentals in Munich and surrounding areas. Whether you're a project employee, young professional, expat, or manager seeking an apartment or house, our team of over 80 multilingual experts will make sure that you find a suitable furnished property quickly, with no complications. For this purpose, Mr. Lodge is able to use approximately 200 accommodation offers available on short notice. All apartments come fully equipped with individual furnishings and have flexible rental periods. These range from a few months to several years. In addition, Mr. Lodge is active in real estate sales and helps owners to optimally position their property on the market. Further information: www.mrlodge.com



APARTMENT RENTAL IN MUNICH

With about than 2,500 apartments and houses successfully brokered each year, and over 25 years' experience, Mr. Lodge is the leading provider of temporary rentals in Munich and surrounding areas. Our tenants enjoy the support of our international team in finding the right property and have a contact person who will assist throughout the rental period.

Contact us!



Furnished and fully equipped

Whether you're a project employee, young professional, expat, or manager seeking an apartment or house, our multilingual experts will make sure that you find a suitable furnished property quickly, without complications.



2,500 apartments
brokered annually



Over 2,000 customer re-
views on various portals



Interior design and
technical service



Over 25 years of
experience in the market



Interactive panoramic
photos and virtual tours

THE WORKPLACE

If you work for a German firm you'll be subject not only to German taxes but also to premiums for various health, unemployment and retirement plans. (See the separate articles on [benefits](#), [health insurance](#) and [retirement](#).) These can take a bite out of your take-home pay. If you don't intend to work in Germany the rest of your life, it may be possible to be exempted from payments to the retirement insurance (*Rentenversicherung*) or to collect some of the money you have contributed when you leave if certain conditions are met.

On the positive side, you might get a housing subsidy (*Wohngeld*) to help with your rent and a child subsidy (*Kindergeld*) to help with the raising of your children. Often a company may subsidize the cost of getting to and from work, and perhaps pay all or part of the cost of your lunch. Many companies have an employee canteen where low cost lunches and other food items are sold.

If hired, an employee must usually expect a probationary period of three to six months, during which time he or she can be dismissed with two weeks' notice. Once you have successfully weathered this probation it becomes increasingly difficult for the company to dismiss you. It must convince the unions and/or labor court that the reasons are very good, and in any case must give a proper notice.

If the employee is of relatively recent hire, the notice period will be four weeks. The notice period may lengthen progressively for those who have been with the employer for longer periods, and can be seven months for a person who has been employed 20 or more years. If an employee resigns, the law requires him

to give four weeks notice, up to either the first or 15th of a month.

The usual German workweek these days varies between 38 and 42 hours, and some employers shut up shop early on Friday afternoons. The law requires a minimum of 20 working days of vacation annually, but some companies give much more than that, sometimes as much as 30 working days. In some companies employees may earn increasing days of vacation from year to year. Unpaid leave is also permitted under certain circumstances.

Paid sick leave is six weeks, during which you will continue to receive your full salary. After that time, health insurance pays 70% of your last salary until you either return to work or have to retire because of your health.

German law is generous when it comes to maternity and paternity leave. Mothers are allowed six weeks leave at full pay prior to the child's birth and eight weeks at full pay afterward. In the case of a multiple birth, 12 weeks paid leave is allowed. The mother or father is then allowed up to three years of unpaid leave to stay at home with the child. Recently, the German government initiated a program that allows direct subsidies to new parents (*Elterngeld*). It is funded by the federal tax system. It is not a permanent subsidy and is limited to the first 12 or 14 months following the child's birth. The amount of the *Elterngeld* is based on the after taxes income of the parent dedicated to caring for the newborn.

Salaries are generally deposited directly into your bank account around the 25th of each month. ■



FINDING A JOB IN GERMANY

Germany has tens of thousands of jobs available in many sectors

Germany has a relatively healthy economy compared to many other countries. Currently, IT specialists, engineers and scientists are in particular demand. There is also a demand for doctors and healthcare personnel as well as experts in other service sectors that include the hotel and gastronomy industries and the construction industry. This doesn't mean that other sectors aren't hiring. There are thousands of vacancies in academics, trades, administration and other areas.

If you want to work in Germany, and think you will be allowed to, there are a number of steps you can take either before or after entering the country. If you are in Germany the search is naturally less strenuous because you can network more easily. However, whether here or not, the process is about the same. The most popular option is checking out the numerous websites that can be searched for jobs. Another option is checking the help wanted ads in the newspapers.

For executives and specialists with sought-after skills, probably the best way to start your job search is with an executive search firm (*Personalberatung*). The service is usually at no cost for those candidates who are searching for a position.

A third option is the *Bundesagentur für Arbeit*. It has extensive listings of vacancies, which you can examine without charge even regardless of your current status. They have very good informa-

tion in English on their website - www.arbeitsagentur.de. They even have International Placement Services offices throughout Germany to assist foreigners.

Another option is work with one or more the many temporary employment agencies in Germany. These companies are playing an increasingly important role in supplying workers to many companies throughout Germany.

If a company is interested in you, then you may be required to fill out a job application and submit a resumé (C.V.). German resumé's are customarily very detailed and include a complete education and work experience summary. It's also a good idea to include copies of citations, letters of recommendation and other documents you think will impress the potential employer; and a recent photograph.

The next step is most likely an interview. Prospective employers are permitted under the law to ask questions as to an applicant's health and criminal record, if any, but they may not ask a woman whether she is pregnant. Employment interviews are formal in Germany. Dress accordingly.

Though knowledge of English is often a "plus" in today's German labor market, a reasonable knowledge of German is also often necessary for a supervisory, clerical or sales job. ■

SOCIAL SECURITY AND EMPLOYEE BENEFITS IN GERMANY

Expatriates can take advantage of the generous German social security system while living here and even, in some cases, when they return home.

Germany has an elaborate social security system that sees to it that its citizens live comfortably even if they're sick, disabled, unemployed or retired. Expatriates can also participate in the system to a large degree.

People with jobs must, as a rule, make payments to four parts of the system, for health insurance, long-range nursing care, pensions and unemployment. The total payments will usually come to about 40% of gross income, **but the employer pays almost half of the cost, meaning that the employee is out of pocket only about 20% of his income.** Other pillars of the social security program are company accident insurance, paid for completely by the employer, and social indemnity, which the state handles.

The premiums depend on income. The greater it is the more must be paid, up to a certain limit. In 2020, the premium is about 14.6% of gross income for the national health insurance, the exact amount depending on the insuring company. Premiums are paid on income up to €56,250 per year (€4,688) monthly). For long-range nursing care insurance the payment is 3.05% or 3.3% on monthly income up to €4,538 (€54,450 per year). The monthly premium can reach a maximum of about € 155/month. The 2020 yearly income limits for pension

and unemployment insurance are €82,200 in the former West Germany and €77,400 in the former East Germany. The charges are 18.6% for pension insurance and 2.4% for unemployment insurance.

Health insurance

About 85% of the German population is insured under the *Gesetzliche Krankenversicherung* (GKV), the German version of a national health insurance system. It covers such things as hospital stays, dental care, routine doctor visits, drugs, eyeglasses, immunizations and x-rays. It also compensates persons for loss of income due to illness.

Employed persons making more than €5,212 monthly (€62,550 per year) have the option of either remaining in the statutory health insurance plan or taking out private insurance. The employer still may, with certain limitations, pay up to half the premiums of the private insurance plan. Self-employed persons can, under certain circumstances, also be insured under the statutory plan, or they may take out private insurance regardless of their income.

Persons in both the statutory and private health plans are automatically enrolled in the long-range nursing insurance (*Pflegeversicherung*) plan, covering health costs resulting from old age or



disability. (For more information, read our article on [Health Insurance](#).)

Pension insurance

This statutory old age insurance fund ensures that employees can maintain an appropriate standard of living when they retire. Payments are generally made from around age 65, and the maximum payout currently amounts to some 67% of average net income during the insured's working life. (The retirement age is to be gradually increased to 67 over the next 15 years.) Pensions are determined by the number of years worked as well as the amount earned. It is not unusual for persons to receive retirement payments from two or more countries. When expatriates return to their homeland any German pension entitlement can be sent to them there. Under certain circumstances expatriates returning home may also be able to file a claim to recover their share of contributions that were made to the retirement system. This normally applies to non-EU citizens whose time in Germany was less than five years. (For more information read our article on the [German Retirement System](#).)

Unemployment Insurance

Unemployment benefits can be received by persons who have paid their premiums for at least one year during the past five years. They must register with the Labor Office (*Bundesagentur für Arbeit*) and be available to its placement service, agreeing to accept a job found for them if it is consistent with their training and experience. And they must check regularly with the Labor Office. If they do this they will receive a percentage of their most recent net income. The exact payment depends on the individual's circumstances.

These payments will continue for six months to two years, depending on your

age and length of employment. After that state assistance kicks in. With the state assistance the unemployed person gets a monthly sum plus allowances for housing and certain other things. But they only get this money if they need it. They may get less, or none at all, if they have independent means or if their spouse works.

Accident insurance

The statutory accident insurance system offers protection and assistance in the event of mishaps at work, or on the way to and from work. And it provides the same for your children at school or on the way to or from school. It also covers any job-incurred illnesses. Payments cover the costs of treatment and recuperation, pensions in the event of invalidity and funeral costs in the event of death. The employer pays the premiums on this one in their entirety.

Social indemnity

This benefit is for persons whose adverse condition is considered the responsibility of the community, and is paid by the state. Those covered include disabled war veterans, war widows and orphans, soldiers with service-incurred health problems and the victims of violent crime.

Some exceptions to these insurance plans may be made in the case of foreigners. For example, if you know you are only working temporarily in Germany you may be able to get a special health insurance plan with favorable premiums. You could possibly also bring your health or long-term nursing insurance coverage with you from your homeland, and be partially or entirely freed from these obligations in Germany. You may also be able to continue to receive any retirement payments that are due you in Germany even if you return to your home country. ■

THE EDUCATION SYSTEM

The German education system is different in many ways from the ones in other countries, but it produces high-performing students. The overwhelming majority of German students attend public schools. However, there are also many private schools. The German education system, including the universities, is available to the children of bona fide expatriates. The catch, of course, is that the language of instruction in the public schools is German, which is usually all right for school beginners but becomes more and more of a problem as the children get older. (There are a number of private international schools that offer instruction in English.) Although education is a function of the federal states, and there are differences from state to state, some generalizations are possible.

Children aged three to six, may attend kindergarten. After that, school is compulsory for nine or ten years. From grades 1 through 4 children attend elementary school (*Grundschule*), where the subjects taught are the same for all. Then, after the 4th grade, they are separated according to their academic ability and the wishes of their families, and attend one of three different kinds of schools: *Hauptschule*, *Realschule* or *Gymnasium*. *Grundschule* teachers recommend their students to a particular school based on such things as academic achievement, self-confidence and ability to work independently. However, in most states, parents have the final say as to which school their child attends following the fourth grade.

No matter what kind of school a student attends, he/she must complete at least nine years of education. A student dropping

out of a *Gymnasium*, for example, must enroll in a *Realschule* or *Hauptschule* until nine years have been completed. Students are required to study at minimum one foreign language for at least five years.

Hauptschule

The *Hauptschule* (grades 5-9) teaches the same subjects as the *Realschule* and *Gymnasium*, but at a slower pace and with some vocational-oriented courses. It leads to part-time enrollment in a vocational school combined with apprenticeship training until the age of 18.

Realschule

The *Realschule* (grades 5-10 in most states) leads to part-time vocational schools and higher vocational schools. It is now possible for students with high academic achievement at the *Realschule* to switch to a *Gymnasium* on graduation.

Gymnasium

The *Gymnasium* leads to a diploma called the *Abitur* and prepares students for university study or for a dual academic and vocational credential. The most common education tracks offered by the standard *Gymnasium* are classical language, modern language, and mathematics and natural science. In recent years many States have changed the curriculum so students can get the "Abi" at the end of the 12th grade. Other States are making the transition but may still require a 13th grade.

Gesamtschule

The *Gesamtschule*, or comprehensive school, is only found in some of the states. It takes the place of the *Hauptschule*,



Realschule and *Gymnasium*. It enrolls students of all ability levels in the 5th through the 10th grades and for those who want to do *Abitur* to 12th grade. Students who satisfactorily complete the *Gesamtschule* through the 9th grade receive the *Hauptschule* certificate, while those who satisfactorily complete schooling through the 10th grade receive the *Realschule* certificate and those who finish grade 12 or 13 and pass the exams get the *Abitur*.

Berufsschule

Beyond the *Hauptschule* and *Realschule* lies the *Berufsschule*, combining part-time academic study and apprenticeship. The successful completion of an apprenticeship program leads to certification in a particular trade or field of work. These schools differ from the other ones mentioned in that control rests not with the local and regional school authorities, but with the federal government, industry and the trade unions.

The School Day

German students at public schools normally attend school in the morning. Classes normally start between 7:30 and 8:15 a.m. and can end between 12 noon and 1:30 p.m. Class periods are normally 45 minutes long with a short break in between. There is no provision for serving lunch.

The School Year

The school year consists of two semesters and normally starts around the middle to end of August. There are longer breaks at Christmas and in the summer. Shorter breaks are at Easter and in Fall. There is no school on public holidays. The Christmas break is usually 2 weeks and the summer break is about 6 weeks. The exact dates of the various vacations and breaks are set by the individual Länder.

Special Needs students

There are different schools for students with special needs called *Sonderschule* or *Förderschule*. Depending on the individual's needs and a school's availability, a student can attend one of the special schools. These schools are staffed with specially trained teachers. Some special needs students are integrated into a *Hauptschule* or *Gesamtschule*.

Private Schools

There are a number of different types of private schools in Germany. These schools usually charge tuition and may offer courses leading to the German *Abitur* as well as other diplomas and certificates at the conclusion of studies.

The *Internat* are German boarding schools. Most offer the *Abitur* and may offer additional specialized courses in different subjects or pursuits. There are sports *Internat*, music *Internat* as well as *Internat* that specialize in other areas.

The several dozen *International Schools* in Germany normally offer courses in English leading to an IBO or other diploma or certificate that allows students to continue on to college or university.

There are many *Parochial* schools (Protestant and Catholic) that offer the standard German *Abitur*.

Home Schooling

Home schooling is illegal in Germany. The law requiring students to attend public schools or approved private schools has been upheld despite challenges to it.

Higher Education

There are several types of university-level schools. The classical universities, in the tradition of Alexander von Humboldt, provide a broad general education and students usually attend them from four to six years. The Technical Universities (*Technische Hochschulen*) are more

aimed at training students for specific careers and are usually attended for four years. There are also *Hochschulen* for art and music. There are also many

private schools that offer various degree programs in a variety of subjects. Some of these schools offer instruction in English. (See the article on [Higher Education](#).) ■

GRADE				AGE	
13 <i>(in some, but not all Länder)</i>				19	
12		11		18	Secondary School (Second Phase)
11		10		17	
10		9		16	
9		8		15	
Berufsschule <i>(Apprenticeship - combines work and classes)</i>				University and college preparatory classes in Gymnasium and some Gesamtschulen	
Berufsfachschule <i>(Vocational Training)</i>		Fachoberschule			
Vocational Training <i>(full or part-time classes)</i>					
Hauptschule students usually graduate after 9 years. Realschule students graduate after 10 years.					
10 <i>(Some schools have a 10th year)</i>				16	
9		8		15	Secondary School (First Phase)
8		7		14	
7		6		13	
6		5		12	
Hauptschule		Realschule		Gesamtschule <i>Comprehensive School (may combine elements of other 3 schools)</i>	
Orientation Stage					
4				11	
3				10	
2				9	Primary/Elementary School
1				8	
Grundschule <i>Primary/Elementary School (in the States of Berlin and Brandenburg extends through Grade 6)</i>				7	
Kindergarten				6	Pre-school
				5	
				4	
				3	

HOW TO GERMANY DIGITAL

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SPRING/SUMMER 2022



INTERNATIONAL SCHOOLS IN GERMANY

There are compelling reasons why you might choose to send your children to one of Germany's many fine international schools.

Many expatriates are educating their children at Germany's international schools, and an education at such a school has numerous advantages.

There is, of course, instruction in English. And, since the student body is usually quite international, they expose the young people to a variety of cultures.

They also do a good job of introducing the students to current technology and normally offer a varied program of sports and extracurricular activities. Most of the schools normally have small class sizes.

Most of the schools are day schools, but there are a number of them that offer boarding options.

Physical plants and facilities are usually quite modern, clean and comfortable, with new equipment. And the curricula among international schools is uniform, allowing ease of transfer. They usually are accredited by the New England Association of Schools and Colleges (NEASC) and the European Council of International Schools (ECIS) and normally offer the International Baccalaureate. They may also offer the American high school diploma, British A Levels and, sometimes, the German *Abitur*.

In recent years there has been an increase in the number of bilingual schools in Germany. These can be an alternative to an international school. Lessons are normally taught in German and one other language. Like many of the

international schools, bilingual schools may offer education from Kindergarten through primary school (and in some cases pre-school). There are also some that offer bilingual instruction through secondary school.

The costs vary from school to school. Preschool and elementary school grades may cost 30 to 50 percent less. Additional costs could include transportation, lunches, class trips and extracurricular activities.

Following is a selection of some of the International Schools by German State:

Bavaria (*Bayern*)

Bavarian International School

BELIEVE. INSPIRE. SUCCEED.

Inspiring Global Citizens

First class Munich Address: Bavarian International School educating 1,200 students from 56 nations under the motto "Believe. Inspire. Succeed."

1,200 students from 56 nations study at the Bavarian International School between their two campuses. One campus is located in the village of Haimhausen and the other campus is in the city center of Munich. The motto, "Believe. Inspire. Succeed", shapes the pedagogically rich and holistic education the students, aged 3 through to 18, receive from this IB World School. Intercultural competence, collaborative and inspirational learning, respect and social responsibility; this is what char-

acterises the spirit of this accredited IB World School.

170 teachers from 29 nations provide BIS students with an exceptional teacher-student ratio that allows teachers to identify and accommodate the individual needs and strengths of each child. The tangible proof of this successful approach is seen each year in BIS students' IB Diploma scores. In 2019 the average score was 34.3 points; well above the worldwide average of 29.7. Bavarian International School strives for state-of-the-art school standards by investing in interactive whiteboards and Apple TV's, iPads (1:1 programme for Grades 4-6), MacBooks (1:1 programme for Grades 7-12), science and technology laboratories, art and design studios, sports halls, theater spaces, an auditorium and an extensive extra-curricular programme.

A Personalised Focus

"We provide our students with the intellectual, intercultural, social, emotional and, most importantly, with the critical perspectives they will need as adults in a global, technological world. Our students will be able to solve the challenges of the future and make the world a better place," says Dr. Chrissie Sorenson, Head of School at BIS, Germany's third largest international school. "Each child's individual development is placed at the very centre of the educational focus at BIS." Internationalism and diversity is truly the DNA of this school. The language of instruction is English, however German language classes are offered from Grade 1 onwards for all proficiency levels.

Starting in Grade 6, French, Spanish, Japanese, Mandarin and the optional "Mother-Tongue Programme" allows students to maintain and develop literacy in their native language. Mother-tongue learning is currently offered in 17

languages. Merely 25% of the students are German natives, meaning the remaining 75% come from international families.

Students and parents alike regard the multitude of extracurricular activities on offer as an exceptional feature of BIS. These activities include approximately 40 sports offerings over the two campuses, as well as CAS (Creativity, Activity, Service), the Model United Nations debate team, the Eco-School project, the Duke of Edinburgh's International Award, a mix of fitness, scouting and expeditions. The social engagement, interdisciplinary collaboration and the exploring of new horizons plays a particularly significant role in an educational environment, according to Dr. Sorenson.

An IB World School

BIS is one of only two schools in Germany authorised by the International Baccalaureate Organization (IBO) to offer all four IB programmes: the Primary Years Programme (PYP), the Middle Years Programme (MYP), the Diploma Programme (DP) and the Career-related Programme (CP). The IB Diploma is recognised by the best universities in Germany and the world.

The Future Through Innovation

Development, innovation and the future all drive the curriculum and teachings at BIS. Specifically at the Haimhausen campus, the management team set a goal to build a state-of-the art "Creativity & Innovation Centre" (CIC). Serving as the modern heart of the Haimhausen campus, the CIC will be designed to support the teaching and learning in the "STEAM" disciplines: "S" for Science, "T" for Technology, "E" for Engineering, "A" for Arts and "M" for Mathematics.

BIS has launched a fundraising and sponsorship initiative to achieve their grand vision. The goals are the building of the CIC, further development of the city



campus and last but not least, the fostering of excellence (e.g. financial aid programme, school awards etc). The Creativity & Innovation Centre (CIC) will allow students to experiment, learn and create. "If there is one big headline to describe everything that we do at the Bavarian International School, then it's 'Shaping the Future,'" concludes Dr. Chrissie Sorenson.

To find out more visit our website at www.bis-school.com.

Hesse (Hessen)
accadis International School Bad Homburg (ISB)

At accadis ISB, you will find a bilingual learning environment allowing children to reach their full social, emotional and academic potential. Located in a newly constructed school building just north of Frankfurt, [accadis International School Bad Homburg](#) offers international education from **Preschool** to **Secondary School**. With a strong emphasis on promoting intercultural understanding, accadis ISB takes pride in being the only educational institution in Germany providing high quality programs from preschool to university.

accadis ISB is just a short walk from [accadis Hochschule](#), where university students can choose from a variety of management programs. Internationality, scientific principles, practice-orientation

and personal development have been the cornerstones of accadis' success in higher education for over 35 years.

Both institutions are non-profit organisations in private ownership of a Bad Homburg based family dedicated to high quality education.

Preparing young minds for a successful life in a globalized world has been the focus of accadis education since its very beginning. With 450 pupils from 47 different nations, it provides a personal atmosphere and plans to slowly expand towards a maximum of 550 students.

The accadis **Preschool** provides a child-centered bilingual learning environment, where children are immersed in two languages, German and English, on a day-to-day basis. There are two teachers in every group – an English-speaking and a German-speaking one. All activities are conducted in both languages using the Immersion Method. Children are aged 2 to 5.

In accadis ISB **Elementary School** our 5 year old **Primary Class** students already receive extensive early learning support in all areas of the child's development. This includes intensive training of pre-reading skills (sounds in words, syllables, rhyming etc.) in German. Written language acquisition in English has already begun at this level and is continued through Grade 1.



accadis International School
 Bad Homburg

accadis ISB is a bilingual school that provides children from age 2 to Secondary School with a first-rate education.

- Bilingual instruction in English and German
- Nurturing and caring learning environment
- Cambridge IGCSE at the end of Grade 10
- International Baccalaureate Diploma Programme in Grades 11 and 12

info@accadis-isb.com | +49 6172 9841-41 | www.accadis-isb.com
 Norsk-Data-Straße 5 | 61352 Bad Homburg





The accadis **Elementary School** meets the curricular requirements of the State of Hesse and is a state-approved “Ersatzschule”, yet the language of instruction is a balance between German and English. The overall effect is that of genuine bilingualism, offering transferability both to international and to German schools.

The accadis ISB **Secondary School** offers differentiated instruction, learning support for individual students or small groups and thorough preparation for the Cambridge IGCSE at the end of Grade 10 and the International Baccalaureate Diploma at the end of Grade 12. The goal is to help each student reach his or her individual potential. Additionally, international students can find friends among local families and become immersed in the German culture while German students enjoy an internationally oriented school life.

Our educators are both local and

international professionals as well as University professors teaching at accadis Hochschule. Please contact the Admissions Office for more information at: www.accadis-isb.com.

Frankfurt International School

The Frankfurt International School (FIS), founded in 1961, is one of the largest international schools in Europe, with a student population of over 1,800 from more than 60 countries. It employs nearly 300 well-qualified and experienced faculty and staff from 20 different countries. The school is organized into four school divisions: the Primary Division age 3 to Grade 1, the Elementary Division Grades 2-5, and the Upper School Grades 6-12, all of which are in Oberursel. FIS operates another division in Wiesbaden for students age 3 to Grade 8.

FIS is accredited by the New England Association of Schools & Colleges and is



- Education in English for students age 3 - Grade 12
- Over 60 nationalities on two campuses
- Excellent exam results and college placements
- Highly qualified faculty and cutting-edge facilities
- Accelerated math, science and language learning
- Extensive programs in athletics and the arts
- Leadership and service learning programs
- Charter IB School since 1968

Frankfurt International School

A World of Opportunities since 1961

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 Wiesbaden Campus: Rudolph-Dietz-Str. 14, 65207 Wiesbaden t: +49 (0)6127 9940-0
admissions@fis.edu www.fis.edu





a founding member of the International Baccalaureate Organization (IB). FIS is known for its excellent college placements and exceptional IB exam results. It takes an inquiry-based approach to learning utilizing the Primary Years Program and the IB Diploma Program. English is the language of instruction, but German is mandatory. English as a Second Language is taught as well as Dutch, Swedish, Japanese, Korean, Spanish and French.

FIS is committed to educating the whole child. Therefore it offers a well-rounded curriculum with strong academics, athletics, performing arts and visual arts programs as well as a broad range of extra-curricular activities, clubs and service projects. The school operates an advanced information technology support system and also carries an inventory of devices for use by elementary and primary school students. High school students benefit from a dynamic 1-1 laptop learning program. The excellent facilities include three outdoor athletic fields, separate divisional buildings as well as a Science, Design - Technology, and Performing Arts Center. The recently opened Stroth Center for Learning and Athletics provides an outstanding addition to the campus.

Further strengths of the school are the deep commitment to the family as an

integral part of the school community and its exceptional leadership. The latter has been recognized through two international educational awards given to the Head of School and the Wiesbaden principal in recent years.

The website is at www.fis.edu.

International School Frankfurt Rhein-Main

International School Frankfurt Rhein-Main (ISF) has been successfully educating students for more than 20 years. It was founded in 1995 by the city of Frankfurt, the state of Hesse, and several multinational corporations. ISF offers world-class education to students from age 3 up to Grade 12. It is very conveniently located within close walking distance of local railway stations and offers a school bus service. The multi-purpose campus features:

- Theatre
- Indoor swimming pool
- Tennis courts
- State-of-the-art artificial sports field and running track
- Modern music and art facilities
- Interactive whiteboards
- Excellent computing rooms
- Specialist science laboratories

As a well-established international school, ISF prepares its students for a number of international external examinations and qualifications:

ISF offers:

- International education with excellent exam results
- IGCSE, IB, AP®, and high school diploma
- Global university destination counseling
- German program: beginner to native-speaker level
- On-site sports club and swimming pool



Strasse zur Internationalen Schule 33 Tel: 069 3482970
65931 Frankfurt isf.sabis.net



- International Baccalaureate (IB) Diploma
- US Advanced Placement (AP) exams
- High School Diploma
- International General Certificate of Education (IGCSE)

A member of the global SABIS® Network, ISF implements the SABIS® Educational System, a system of education that focuses on the core subjects of English, math and world languages. ISF students consistently perform outstandingly on both school and external exams.

ISF offers:

- First Language – English, German, Korean, Japanese
- Second Language – English, German, French, Spanish
- An international curriculum
- Proven teaching methods
- Continuous assessment
- Ongoing academic support (when needed)
- Regular feedback to parents

In addition to an excellent academic program, ISF offers students the opportunity to explore and develop their talents. The ISF Sportverein (Sports Club) and the SABIS Student Life Organisation® (SLO®) offers students many extra-curricular sports and activities. Student Life also teaches ISF students to be active members and contributors to their school as well as to their community, developing leadership skills and encouraging teamwork. Before and after-school adult supervision of students is available as part of ISF's Extended Daycare Program for students up to Grade 6.

ISF is a member of:

- Accreditation International – accredited member
- Middle States Association of Colleges and Schools – accredited member
- National Council for Private School Accreditation – accredited member
- European Council of International Schools (ECIS) – regular member
- Council of International Schools (CIS) –

regular member

ISF is also:

- a Cambridge Examination Centre
- an International Baccalaureate Organization (IBO) World School.
- an Advanced Placement authorized test center

ISF offers children an education that will prepare them for success in a changing world. For more information, visit www.isf-sabis.net.

Strothoff International School

Strothoff International School is a private all-day school with a project-based approach to learning. It has made itself a distinguished reputation in the Frankfurt region for being the only school to offer the complete International Baccalaureate as a continuum from Kindergarten to the Diploma Programme. Only 9 km away from downtown Frankfurt, the school runs a shuttle bus fleet servicing students living as far as 50 km away.

With the beginning of the school year 2020/21, Strothoff International School will launch its new **Tandem Kindergarten**, enabling students to become bilingual by nature. Children ages 3-5 will enjoy lessons in the company of two educators, one speaking English and one speaking German. Refurbished playgrounds with brand new equipment and landscaping create a state-of-the-art Kindergarten. A new catering service will provide students with hot, nutritious bi-meals daily. Spaces are still available—for more information please visit <https://www.strothoff-international-school.com/admissions/admission-process/>.

Aside from Kindergarten, English is the first language of instruction in all grades, but German is also taught to all students, either as a mother tongue course or as a language acquisition course at one of six different levels. English Learning Support (ELS) and German Learning Support



(GLS) help students develop and consolidate successful language proficiency; French and Spanish are also available. A variety of technology tools are used regularly with all ages, a practice that enabled Strothoff International School to transition so efficiently from on-site to online learning during the Spring 2020 school closures. Strothoff International School is prepared to continue its successful blended learning model, a mixture of on-site lessons and online learning, into the new school year.

In line with the school's learning culture, highly qualified and experienced teachers ensure that every student is supported and encouraged to inquire, to collaborate, and to develop as a whole person. The rigorous IB programmes and high expectations of Strothoff International School are rounded up by an After School Activities (ASA) programme offering an extensive range of high-quality clubs, sports and arts as well as an engaging music and drama programme. The campus boasts two well-stocked libraries with over 20.000 books, supervised by a full-time librarian and other assistants. An art studio with a wide range of media, including a kiln, and two music rooms equipped with over 100 instruments provide students with several opportunities to engage with

the arts, while several fully-equipped, high standard science laboratories give students hands-on experience with science and technology.

Strothoff teachers have taken the lead in developing a demanding curriculum for **Youth Mayors**, an innovative programme guided by the idea that the world's mayors are best positioned to drive change in communities. It incorporates systems thinking and user-centered design thinking to help students develop empathetic solutions to problems that really work for the people involved. By this, the students acquire the skills a mayor needs to take action and responsibilities in their community. These skills can then be applied on a larger scale in global projects. The new curriculum will be implemented in the **Sustainability Action Lab (SAL)**, a special programme inside Strothoff International School that seeks to use the international perspective of the International Baccalaureate for a particular purpose: to educate talented students to promote sustainability in whatever fields they pursue. With **Speakers' Corner**, inspired by the concept from Hyde Park, the school fosters a debate culture and provides students with the opportunity to discuss and exchange views on issues which matter most to them.

As of June 2020, enrolment stands at 350 students. Just under half of the



RELAUNCHING AUTUMN 2020!

At Strothoff International School, children will be taught in German and English simultaneously, empowering them to switch between languages naturally.

Through the school's inquiry-based International Baccalaureate curriculum, purposeful play and an environment rich in learning, every child is equipped with 21st-century skills.



STROTHOFF INTERNATIONAL SCHOOL
RIEHNHAIN CAMPUS DREIEICH

Frankfurter Straße 160-166 · 63303 Dreieich
www.strothoff-international-school.de




Call now or register online. +49 6103 80225-14
admissions@strothoff-international-school.de

Places available!

Tandem
Kindergarten

Bilingual by nature



student body is German, with over half representing more than 40 different nationalities, including a sizable Indian community. The faculty members are professional, certified, and considerably diverse. The five largest nationalities represented on the faculty are American (US) (22%), British (15%), German (12%), Australian (8%) and South African (7%), with the other staff members coming from 18 other nations spanning the globe.

To learn more about Strothoff International School, please visit our website at <https://www.strothoff-international-school.com>.


Niedersachsen (Lower Saxony)
International School Hannover Region (ISHR)

The International School Hannover Region provides a first class international school education to currently more than 560 students (aged 3 to grade 12) from

over 50 different countries. We follow the fully certified PYP, MYP and DP programmes of the International Baccalaureate Organization and are regularly audited and accredited by the European Council of International Schools (ECIS) and the New England Association of Schools and Colleges (NEASC) to ensure quality and high standards.

Our large, green campus is located in a quiet, but central area of Hannover. The city centre is a mere 500 meters away and our students can conveniently reach ISHR via tram, bus or subway. For parents who drop off and pick up their children by car, there are ample parking opportunities just across from the campus.

Our spacious buildings are fitted with modern appliances and information technology. All classrooms are equipped with either smart boards or projector/white board combinations. In grades 6 to 10 the 1-to-1 laptop programme, for which every student brings his/her own MacBook,



Educating World Citizens.

- From Kindergarten (age 3) to Grade 12.
- A caring, international community.
- High academic expectations.
- Small classes.
- International Baccalaureate Diploma examinations.
- Large variety of after-school activities.
- Well-equipped campus in the centre of the city.

INQUIRERS · THINKERS · COMMUNICATORS · RISK-TAKERS
KNOWLEDGEABLE · PRINCIPLED · CARING · OPEN-MINDED
WELL-BALANCED · REFLECTIVE



International School Hannover Region · Bruchmeisterallee 6 · 30169 Hannover
 Tel. 0511 270416-50 · Fax 0511 270416-51 · adminoffice@is-hr.de · www.is-hr.de



INTERNATIONAL SCHOOL
HANNOVER REGION



enhances learning and helps prepare our students for their future careers.

Small classes and individual support ensure that our students achieve their potential and become open-minded, compassionate world citizens.

Two full-size sports halls and extensive outside areas enable us to offer a comprehensive extra-curricular programme, which many of our students enthusiastically take part in.

Right from its start back in 1996 to the present day, ISHR has benefitted from the support of many different branches of industry and associations in the Hannover Region. ISHR is seen as an important factor for the economic and social development of the area. Frequently companies show their appreciation by sponsoring classroom installations and equipment.

Further information can be found at www.is-hr.de and +49 (0) 511 270 416 50. **North Rhine-Westphalia**

(Nordrhein-Westfalen)

International School of Düsseldorf e.V.

Founded in 1968, the International School of Düsseldorf is a not-for-profit, independent, co-educational day school located in the heart of the international community of historic Kaiserswerth. Due to our non-profit status, all our income is invested back into the school for the benefit of our students.

The school enrolls over 1,000 students (Reception to grade 12) from 55 nations and has a faculty and staff of 250 from 24 countries. As an International Baccalaureate World School, ISD offers 56 IB courses.

Our school has a proud 50-year history of supporting young people to pursue

ISD

INTERNATIONAL
SCHOOL OF
DÜSSELDORF

SINCE 1968



www.isdedu.de

What's in our school bag? Over 50 years of experience.

Our proven methods bring out the best in students aged 3-18:

- Teaching that fosters unique talents so students grow into their dreams
- Self-directed study for the confidence to solve problems their way
- A world-class education to take students wherever they want to go

Schedule a personalised tour at: admissions@isdedu.de.

www.isdedu.de



IB World School





their dreams and ambitions, in all walks of life, and in all corners of the globe. We deliver an outstanding education that prepares our students to be successful and inspires them to make a difference; an education that will equip them with the skills and aptitudes to tackle the global challenges they will face.

In our rapidly changing world - a world that is digitally connected and in which all knowledge is available within seconds - we imagine that our students will need the passion and courage to go on learning throughout life and the creativity to dream of a better world. At ISD, we are committed to providing every student with the individual support they need to flourish, to discover pleasure in learning, to become autonomous and intrinsically motivated, and, ultimately, to become architects of their own futures.

In addition to being authorized by the IB Organization, ISD is also accredited by the Council of International Schools and the New England Association of Schools and Colleges.

Instruction is in English but the German language is a requirement, starting in Preparatory. Other languages taught are French, Spanish and Japanese. There also is a large after school Mother Tongue programme.

We inspire our students to be confident, creative and critical thinkers. We work together to challenge and support our students to be successful and responsible in an evolving world. We are an international community of learners.

For more information and full details, please visit www.isdedu.de.

Other International Schools

Some other (but not all) international schools in Germany include the Berlin International School, Berlin Metropolitan School, Independent Bonn International School, International School of Bremen,

Dresden International School, Heidelberg International School, Leipzig International School, Metropolitan School Frankfurt, ISR International Schule am Rhein in Neuss, Schule Schloss Salem, International School Stuttgart, Thuringia International School Weimar and the John F. Kennedy School in Berlin.

There are two other websites that can be visited for information on international schools in Germany: The European Council on International Schools at www.ecis.org and The Association of German International Schools at www.agis-schools.org. ■

GERMAN SCHOOL VACATIONS BY STATE - 2020

Winter - Winter
Ostern - Easter
Frühjahr - Spring
Himmelfahrt - Ascension
 Day
Pfingsten - Whit Sunday
Sommer - Summer
Herbst - Fall
Weihnachten - Christmas

Baden-Württemberg

Winter - n/a
Ostern/Frühjahr
 6 - 18 April
Himmelfahrt/Pfingsten
 2 - 13 June
Sommer
 30 July - 12 Sept.
Herbst
 26 - 30 October, 31 Oct.
Weihnachten
 23 December - 9 January

Bayern (Bavaria)

Winter
 24 - 28 February
Ostern/Frühjahr
 6 - 18 April
Himmelfahrt/Pfingsten
 2 - 6 June
Sommer
 27 July - 7 September
Herbst
 31 October - 6 November
 18 November
Weihnachten
 23 December - 9 January

Berlin

Winter
 3 - 8 February

Ostern/Frühjahr
 6 - 17 April
Himmelfahrt/Pfingsten
 8 & 22 May
Sommer
 25 June - 7 August
Herbst
 12 - 24 October
Weihnachten (Christmas)
 21 December - 2 January

Brandenburg

Winter
 3 - 8 February
Ostern/Frühjahr
 6 - 17 April
Himmelfahrt/Pfingsten
 n/a
Sommer
 25 June - 8 August
Herbst
 12 - 24 October
Weihnachten
 21 December - 2 January

Bremen

Winter
 3 - 4 February
Ostern/Frühjahr
 28 March - 14 April
Himmelfahrt/Pfingsten
 22 May, 5 June
Sommer
 16 July - 26 August
Herbst
 12 - 24 October
Weihnachten
 23 December - 8 January

Hamburg

Winter 31 January

Ostern/Frühjahr
 2 - 13 March
Himmelfahrt/Pfingsten
 18 - 22 May
Sommer
 25 June - 5 August
Herbst
 5 - 16 October
Weihnachten
 21 December - 4 January

Hessen (Hesse)

Winter - n/a
Ostern/Frühjahr
 6 - 18 April
Himmelfahrt/Pfingsten
 n/a
Sommer
 6 July - 14 August
Herbst
 5 - 17 October
Weihnachten
 21 December - 9 January

Mecklenburg-Vorpommern (Mecklenburg-Vorpommern)

Winter
 10 - 21 February
Ostern/Frühjahr
 6 - 15 April
Himmelfahrt/Pfingsten
 22 May, 29 May - 2 June
Sommer
 22 June - 1 August
Herbst
 5 - 10 October, 2 November,
 3 November
Weihnachten
 21 December - 2 January

Niedersachsen (Lower Saxony)

Winter

03 - 04 February

Ostern/Frühjahr

30 March - 14 April

Himmelfahrt/Pfingsten

22 May, 2 June

Sommer

16 July - 26 August

Herbst

12 - 23 October

Weihnachten

23 December - 8 January

Nordrhein-Westfalen (North Rhine-Westphalia)

Winter - n/a

Ostern/Frühjahr

6 - 18 April

Himmelfahrt/Pfingsten

2 June

Sommer

29 June - 11 August

Herbst

12 - 24 October

Weihnachten

23 December - 6 January

Rheinland-Pfalz (Rhineland-Palatinate)

Winter

17 - 21 February

Ostern/Frühjahr

9 - 17 April

Himmelfahrt/Pfingsten

n/a

Sommer

6 July - 14 August

Herbst

12 - 23 October

Weihnachten

21 - 31 December

Saarland

Winter

17 - 25 February

Ostern/Frühjahr

14 - 24 April

Himmelfahrt/Pfingsten

n/a

Sommer

6 July - 14 August

Herbst

12 - 23 October

Weihnachten

21 - 31 December

Sachsen (Saxony)

Winter

10 - 22 February

Ostern/Frühjahr

10 - 18 April

Himmelfahrt/Pfingsten

22 May

Sommer

20 July - 28 August

Herbst

19 - 3 October

Weihnachten

23 December - 2 January

Sachsen-Anhalt (Saxony-Anhalt)

Winter

10 - 14 February

Ostern/Frühjahr

6 - 11 April

Himmelfahrt/Pfingsten

18 - 30 May

Sommer

16 July - 26 August

Herbst

19 - 24 October

Weihnachten

21 December - 5 January

Schleswig-Holstein

Winter

n/a

Ostern/Frühjahr

30 March - 17 April

Himmelfahrt/Pfingsten

22 May

Sommer

29 June - 8 August

Herbst

5 - 17 October

Weihnachten

21 December - 6 January

Thüringen (Thuringia)

Winter

10 - 14 February

Ostern/Frühjahr

6 - 18 April

Himmelfahrt/Pfingsten

22 May

Sommer

20 July - 29 August

Herbst

17 - 30 October

Weihnachten

23 December - 2 January

HIGHER EDUCATION

There are many and varied higher education opportunities in Germany

In Germany there are a hundreds of institutions that allow the opportunity for advanced degrees and other types of professional and vocational certification. There are state run universities and colleges, private universities and colleges and cooperative universities as well as other schools offering a full range of course studies through full time and part time participation. And, as in most of the rest of the world, it is possible to pursue degrees through online courses.

State run schools are open to all nationalities as long as the student meets the entrance requirements, can get the proper visa or residence permit and have the necessary German language skills. Private schools have their own set of requirements and are open to all. There are dozens of private universities and other schools that offer course instruction in English leading to degrees or other certification.

State run schools in Germany

In Germany, there are more than 300 State run schools. There are over 100 *Universität* (Universities), more than 165 *Fachhochschulen* (Universities of Applied Science) and over 50 colleges of art, music and film. While there are many universities and *Fachhochschulen* that offer certain degree programs taught in English - the vast majority of programs are taught in German.

Universities (*Universität*)

The classical universities, in the tradition of Alexander von Humboldt, provide a broad general education and

students usually attend them from three to six years. Advanced studies in law, medicine, dentistry and other professions that require government licensing are done at universities. A university that has a technological orientation is known as *Technische Universität* (TU, technical university).

For decades a master's level degree was the first degree available at a university. This was known as a "one-tier" integrated long program. Recent higher education reforms have introduced two-level programs and students can now earn a bachelor's degree in three or four years and a master's degree in five or six years. The one-tier year program is still available in certain disciplines. The bachelor's and master's degrees were introduced to avoid the drastic rates of non-completers (which in some university subjects were as high as 75%) as well as to conform with degree programs in other countries.

Getting admitted to a German state university can be a trying process. Many programs are restricted regarding numbers of new students and start only once per year. Acceptance of foreign credentials is difficult and credit transfers rarely happen without losses.

Universities of Applied Sciences (*Fachhochschulen*)

These institutions generally offer a four-year course of study that leads to credentials at the bachelor's level and a *Diplom (FH)* degree. There are more practice-oriented programs. Emphasis is on technology, business, social science and design.

More and more *Fachhochschulen* also offer master's programs for those students eligible for further study. The *Fachhochschulen* do not offer Doctorates nor are there medical or law schools. However, qualified graduates may go apply to other schools to pursue a Doctorate or other professional studies.

Colleges of Art, Music and Film (*Kunst, Musik und Filmhochschule*)

These schools are of equivalent status to universities. The 53 state colleges of art, music and film admit students who successfully complete an entrance examination. Germany's 23 music colleges are popular with foreign students, who comprise over one-third of the student body at these schools. Although the entrance requirements for these schools are quite stringent, the education and training are very high quality.

State/Private Cooperation

There are over three dozen Universities of Cooperative Education in Germany (BA – *Berufsakademie*) While they are not technically regarded as state institutions of higher education, some of their qualifications are recognized as comparable with those of universities of applied sciences and many programs may lead to a Bachelor's degree. These institutions normally integrate vocational training and theoretical studies. They offer specialized education in different businesses, technology and the social sciences. Study at a *Berufsakademie* is often dependent on having a trainee contract with an employer. Graduates job prospects are quite good.

Private Colleges (Private Hochschulen)

There are dozens of private schools in Germany offering a wide degree of courses leading to various degrees and certification. These schools normally charge tuition that can range from 1,800 to 4,700

euros a semester. Some of these schools work closely with industry. There are several so-called "business schools". Many of these institutions have German state licenses, which allow them to offer one or two year programs leading to vocational degrees below the bachelor's level. In cooperation with British universities these "business schools" sometimes offer additional programs that lead to British credentials (in German) or master's level.

Degree Courses in English

Higher education in an international setting leading to either a Bachelor or Masters degree (and even a Doctorate in some cases) with English as the language of instruction is offered by several institutions. Printed brochures describing the state higher education sector are available from the DAAD (German Academic Exchange Service) explaining the different levels of higher education studies. Additional information at the web-site www.daad.de/en/. Some information about private universities can be found at www.private-hochschulen.net (in German only)

Perhaps one of the best online resources for an overview of higher education is www.hochschulekompas.de. This link will take you through all the higher education institutions, study opportunities at both undergraduate and graduate levels, and international cooperation agreements of German higher education schools.

Another great resource for information on studying in Germany is the website www.studienwahl.de, a German site that is sponsored by the German Provincial Commission for Educational Planning and the Research Promotion and the Federal Employment Agency. The site is completely translated into English and will walk you through every aspect of studying in Germany. ■

LANGUAGE SCHOOLS

An expatriate living or working in Germany probably will do better if he or she is reasonably proficient in the language, whether it involves business related activities or merely dealing with the immediate environment. A certificate of proficiency in a language can also be beneficial to a career.

Many institutions in Germany offer courses in "German as a Foreign Language" (*Deutsch als Fremdsprache*).

Adult Education Centers

Most cities have these *Volkshochschulen*, and many of them offer language courses for foreigners. Instruction is usually in the evening for a very small fee.

Universities

More than sixty of them, from the Alps to the North Sea, offer language studies, plus cultural and literature courses.

Commercial Schools

These usually cost more than the government sponsored and non-profit courses, but have the advantage of carrying out instruction at the company headquarters or wherever else the client wishes. And, they can be a friend in other aspects of life.

Working adults, retirees and professionals constitute a majority of the foreigners studying German in Germany. Courses are offered in a variety of different locations, providing a cultural as well as a linguistic experience.

Courses can be flexible as to time. You can totally immerse yourself in a course full time. The ideal length for full-day intensive courses is thought to be two weeks. Alternately you can take courses in the afternoon or evening or on weekends.

For total beginners semi-intensive courses are best, especially if they are in the country where the language is spoken. But they need a good introduction as to how the huge "classroom" (the country they are in!) is best used.

Instruction is usually by native speakers and the "total immersion" system, under which only German is spoken in class, is generally employed. Teaching devices used include speaking, reading, role playing, dialogue, translations, grammatical exercises and telephoning.

Instruction can be either one-to-one or in groups. The former has definite advantages. In one-to-one the trainer can focus on that individual and his or her specific linguistic needs and interests. No compromises need be made with other participants. Those who tend to learn more quickly are not held back by others, and slower learners don't find themselves being left behind.

However, it is only partially true that one-to-one training is superior to group training. There are certain areas, such as negotiations, that are better approached in a small group. Spontaneous communication is also more difficult to organize in one-to-one lessons.

Outside of school there are several things a student can do to keep improving his or her German. Among the hints for those who are serious about the language: watch German TV, and do lots of reading, especially things like children's books.

Sometimes it's necessary to force oneself to speak German. There are too many Germans about who want to improve their English by practicing it on you. ■

CHILDREN'S ALLOWANCE KINDERGELD IN GERMANY

Germany offers a variety of children allowances and benefits. Kindergeld is probably the most well known of these.

Taxpaying expatriate residents of Germany are, like Germans, entitled to *Kindergeld* if they have children. This is an allowance (also called a Child Benefit) from the German government to help defray some of the cost of raising children. It can run from €194 to €225 per child per month, and is usually made by a fund transfer into a German bank account.

Just about any taxpayer living in Germany with children can get the *Kindergeld*, whether employed, self-employed or independent. You get it as a rule until the children turn 18, though it can continue until they are 25 if they are still in school or meet other requirements for an extension. In 2020 the benefit continues to be €204 per month for each of the first two children, €210 for the third child and €235 for each subsequent one.

Adopted and foster children qualify you for the *Kindergeld*, as do children of your spouse and your grandchildren if they live in your household. Some people living abroad may also be eligible for *Kindergeld* if they meet certain German

unrestricted income tax payment obligations or other requirements. You can find out about the exact requirements from the German authorities.

In most cases it is the parents who are entitled to the money, not the children, though an exception can be made in the case of orphans, or parents whose whereabouts are unknown.

Since 2016 an application for *Kindergeld* has had to include the child's Tax ID number (*steuerliche Identifikationsnummer*).

The new application forms have been changed accordingly.

This number is normally issued by the Federal Tax

Office (*Bundeszentralamt für Steuern – BZSt*) shortly after a child is born and registered at the local Registry Office (*Einwohnermeldeamt*) in Germany. In the case of immigrant children, the number is assigned when the child is registered at the *Einwohnermeldeamt*.

Although the Federal Tax Office has been automatically issuing a Tax ID number to children since 2008, they are



just now requiring the Family Benefits Office (*Familienkasse*) to have the number on record for anyone who collects benefits.

A child's Tax ID number can be found on a taxpayer's Withholding Tax Card (*Lohnsteuerkarte*) or on the income tax summary (*Einkommensteuerbescheid*) sent by the local tax authorities (*Finanzamt*) after they review and approve the yearly tax declaration.

A child's Tax ID number has to be submitted and put on record at the Family Benefits Office by all beneficiaries. This also includes a Tax ID number for children who were born before 2008 and who may not yet have been issued Tax ID number. The authorities will be contacting beneficiaries to inform them of this new development. It is possible to get the required Tax ID number by contacting the local tax office. Failure to comply may result in having to pay back benefits.

You apply for *Kindergeld* at the Family Benefits Office (*Familienkassen*) of the local Labor Office (*Agentur für Arbeit*), with written forms that must be signed. Another party can make the application if you grant them power of attorney.

You can download English language pdf copies of the various application forms from the How To Germany website www.howtogermany.com/pages/kindergeld.html:

The applications include:

- Basic Application Kindergeld
- Appendix for child living in Germany
- Kindergeld Other Country Appendix - for at least one child or one parent living or employed or receiving benefits in another country; also if one parent is a member of the NATO armed forces stationed in Germany

You can also download these forms in English and other languages directly from the Labor Office website at this [link](#)

An oral application, as with a phone call, or an application by e-mail is not possible.

Other things you may need to submit include:

- Birth Certificate - original birth certificate of your child, translations of them if they are not in German
- Your passport
- Proof of residence permit
- Proof of residency registration (*Haushaltbescheinigung*)

Be sure to report it if you are getting child support money from another country.

Once your employment ends or you or your children leave Germany, you must notify the agency that pays you *Kindergeld* to stop the payments. Failure to make such notification will give rise to claims for repayment of any amounts improperly received.

For more information on *Kindergeld* in English you can visit the [website](#) of the Labor Office (*Agentur für Arbeit*).

[Click here](#) to download an English language brochure in pdf format from the *Agentur für Arbeit*. ■

TELEPHONE/INTERNET SERVICES

Once your housing situation in Germany is finalized, the first thing to do is to get the phone ringing and your Internet access established.

You'll discover that there is a wide selection of telephone, Internet and mobile phone options available, but you may also find that most German carriers are best equipped at serving their native, German-speaking population, leaving somewhat of a gap in the area of English-language support. To break through the language barrier, you may want to consider contacting a provider or agent that offers service in English.

German telephone service is Mobile Internet connectivity is widely available through dedicated stores located in most towns and cities throughout the country. In addition to the Deutsche Telekom stores, there are many other providers that have retail locations that can help you with land-lines, internet access and mobile phones. These include Vodafone, O2, E-plus and others. Your bills, correspondence and customer care will normally be in German. It's important to

The country code for Germany is 49. When dialing a German number from abroad, drop the initial 0 from the local area code.

The emergency telephone numbers in Germany are 110 for police and 112 for ambulance and fire.

Directory service can be had, in English, by calling 11837 for domestic calls and 11834 for foreign calls. These calls cost a minimum of 50 cents, and are charged according to the amount of time you are on the line. So, be careful when using this service. It could get expensive.

be aware of the terms and conditions of your service agreement. Many German phone and Internet plans are only available with an initial 2-year minimum contract, and also require that you cancel months in advance in order to avoid an automatic (and binding) contract extension.

Public telephones are widely available however most of them are no longer coin operated; you will need a phone card. The cards are available in various denominations at post offices, filling stations, supermarkets, and most newsstands.

Phone services: Analog or ISDN

There are two general types of phone service in Germany: a "standard" analog phone service, and ISDN (Integrated Services Digital Network). Each type of phone service has similar tariffs that allow

you to choose the best plan for your type of use. Discounted and flat rate domestic and international calling plans are normally available. Features such as caller-ID, call forwarding and voice-mail are standard features with most carriers. DSL is possible with either an analog or ISDN line enabling you to surf the web and use the phone at the same time



photo:istockphoto.com/digitalair



Analog

With an analog phone connection you get one line and number; a standard 56K dial-up modem is used to access the web. Analog telephones, answering and fax machines from other countries can normally be used when coupled with a compatible German TAE (telephone jack) adapter. It is illegal to use most North American cordless telephone products in Germany because of the radio signal used by those devices. If you buy a cordless phone in Germany you'll be assured that it complies with local radio-frequency regulations and electrical safety guidelines. It is often best to buy a cordless phone in Germany to be assured that it complies with radio-frequency regulations and electrical safety guidelines.

ISDN

ISDN phone service utilizes digital network technology to add more features and flexibility with two digital phone lines and a total of three different telephone numbers. This allows two separate phone conversations at the same time, which may be ideal for larger households or a home office that needs a dedicated line and number. On the other hand, the basic monthly fee is typically higher, and ISDN telephones and modems are somewhat more costly than their analog counterparts.

Before selecting either analog or ISDN, you may want to first check with the homeowner to find out how the house or apartment is wired and if there are any special requirements that could lead to additional costs. Many German homes only have only one telephone outlet. Cordless telephones or routers may be the best solution, offering the greatest flexibility in nearly any housing situation.

Details That Make a Difference

When registering for your telephone

service, make sure that you know the complete address. It is very useful to the activation process if you provide the name and telephone number of your home's previous tenant when possible. Do request a fully itemized bill at the time of sign-up, as this is not always the default for many German service providers. Activation times can vary, taking between 5 to 14 business days. Your telephone number and date of activation will be confirmed in writing. In some cases a technician may require access to your home to activate your telephone and additional installation charges may apply. If you have several German TAE telephone outlets in your house, do not be surprised if only the single primary-outlet is activated. The internal wiring of your home is not part of the standard German service agreement and you may incur extra charges if requesting "additional installation." It is best to work with the property owner or have a private installer customize your home's wiring. Take the time to fully assess your requirements, and the costs, beforehand.

To cut down on costs more, and more telephone companies are now offer the opportunity for customers to get their monthly bills via email as pdf files. Many still send phone bills through the mail. (In fact, some of the companies may charge you extra to get paper copies of the bill by mail.) Payment is typically due within seven business days of the date of issuance. Cash payments can usually be made at any German post office or bank - a nominal fee for the *Überweisung* (bank transfer) may apply. The default and preferred payment method is to have your monthly bills automatically debited directly from your bank account through a *Lastschriftverfahren*.

Mobile phones

If you are going to be here in Germany

for more than just a visit, look into German mobile phone service sooner rather than later - international roaming through your home carrier can be expensive. This is especially true if you have any sort of data plan in addition to the regular calling and SMS services. Mobile Internet connectivity is widely available and Germany has many mobile phone providers that offer a wide array of devices that are available both prepaid (pay-as-you-go) and with annual plans.

With the increasing and widespread use of Smart Phones and SIM card capable tablets, many providers are offering flat rates for data, calls and text messaging. There are dozens, if not hundreds, of different permutations of plans. It pays to shop around and it is important to make sure that all of the details are examined closely to make sure there are no hidden charges in the plan you may choose.

Inbound mobile calls while in Germany are free of charge. As a result, calling a mobile phone may more expensive than a land line since the caller pays for the cost of the connection. In Germany it is against the law to use a mobile phone while driving, so be sure to use some sort of 'hands-free' device.

photo:istockphoto.com/dubooost



Internet Solutions Dial-up

Believe it or not, it is still possible to get old-fashioned Dial-up or "narrowband" Internet connectivity. It is extremely slow and inefficient, although it may still be a viable solution for very light or infrequent users. While Germany is right up at the top with the availability of high speed connections, there are still areas of the country - especially in small villages and rural areas - that aren't covered.

There is very little if any investment or start-up cost. All you need to get online is an active telephone line, a 56K modem which is still a standard built-in on even the newest computers, and an Internet access account. Your Internet account consists of a username, password, and a telephone number as issued by your Internet service provider (ISP). Dial-up in Germany is metered on a time basis - a dial-up flat rate is not usually available. Plans are available with a monthly fee that normally includes a defined amount of minutes or hours every month, unused time is usually not carried over. There are also plans without monthly fees but the per-minute price is typically a little higher. Dial-up over an ISDN phone line is somewhat faster than with a standard phone line, but requires the use of a compatible ISDN modem.

Broadband

If you know that dial-up is not for you, then one of several high-speed DSL plans can be considered with download speeds of between 6,000 and 50,000 Kbps being the most common and readily available in most areas. Germany's DSL network is under constant improvement and expansion, however there are still some places where DSL may not be technically feasible. On the other hand, there are an increasing number of carriers that are building infrastructure that allow DSL connections of 16,000 to 200,000 Kbps. Many of them offer fiber-optic connections. Often times telephoning is available through VOIP with these types of connections. If broadband connectivity is an essential part of your work or private life, check the availability before buying or renting a home.

Unlike dial-up, DSL is normally available with a flat rate. Therefore you can leave the service "always-on" as the separate connection leaves the phone line

free for calls. Required hardware includes a compatible DSL modem or router. A separate DSL activation charge normally also applies. However many companies nowadays do offer package deals with activation and hardware discounts but normally only in combination with a service contract of 1-2 years in duration.

Internet on the Go

Internet access does not have to be restricted to your home. Germany has Internet cafes and thousands of wireless Internet “hotspots” - many of them free-of-charge. Aside from airport terminals, hotspots are also available at hotels, gas stations, bars and restaurants. Locations are always subject to change, so do a web search to find a current list of locations near you. WLAN enabled laptops

photo:istockphoto.com/NickK



and mobile phones can be used in the hotspots. A popular method of being connected on the go is through the use of USB sticks sold by various providers. These sticks allow the user to connect to the Internet using any number of mobile services. Rates and speeds vary according to the provider and the users location.

Other Important Details

Choosing the right telephone service provider and Internet plan is important. Many of the Internet “bargains” that you see advertised may have some major drawbacks if you read the German “fine print.” Some providers bundle flat rate DSL and in-country calling.

Pre-selecting an alternate carrier and using calling cards may not be possible. Package deals with free hardware and activation can save you money but most require a two-year minimum contract and early cancellation fees may apply. Before signing on the dotted line, check the terms and conditions and find out the costs for early cancellation. Look for plans that are flexible and find out if there is any English technical support.

Given the constantly changing nature of the telecommunications marketplace, pinning down and recommending the exact Internet or data plan for every type of user at any given time is not possible. To establish your phone and Internet connection here in Germany, first try to define your household’s phone and Internet budgetary requirements, and then look for a service that is easy to use and compatible with your particular needs. ■

BANKS AND BANKING

Banking in Germany isn't all that different from back home — but there are a few twists.

Expatriates staying in Germany for an extended period will probably need a German bank connection. Setting up an account is a fairly straightforward operation, much the same as at home. All you need are your passport and money for the initial deposit. You may also be asked to show proof of a German address.

If you bring cash, your account is opened immediately. If you are transferring funds from your home bank, it may take some time for the amount to be credited to your account.

The most common account is called a *Giro* account. It is similar to a checking account or current account. Various banks offer various services for differing fees with a *Giro* account. Students may apply for an exemption from bank fees. Savings accounts that normally offer a better interest rate are also available.

The EC Card

Once you have opened an account the bank will issue you a card commonly referred to as an “EC-Karte”, which is very valuable for transactions. You can use it to get cash around the clock from the automatic teller machines (*Geldautomat*), and it is commonly accepted for payments at supermarkets, gas stations, ticket offices, department stores and other retail outlets. Payment is made with either a signature or with the four-digit PIN number assigned to your card. In addition to the magnetic strip on the back of the card an EC Card may have a “chip” on the front. This “chip” can be loaded with up to €200 of cash to



Berlin, Germany - branch of the local Sparkasse
photo: istockphoto.com/MichaelJay

be used like a cash card. It can be used to pay small sums in parking garages and at certain stores and other outlets.

The card can also be used to get account statements from terminals in most banks as well as to execute some basic transactions in special terminals in many banks.

Credit Cards

Credit cards are becoming more and more accepted in Germany. There are many *International Geldautomat* which will accept them for cash advances, and they are accepted at boutiques, department stores, hotels, airports and many restaurants. They can be used at Telekom shops and other telephone stores to purchase equipment. They are also accepted by the Bahn for the purchase of train tickets. Be sure to check to see if credit cards are accepted in shops or restaurants.

Online Banking

German banks are into online banking. With most of them now you can check your balance or order a fund transfer



The signboard of an EC ATM (Geldautomat) on a bank building in Saarlouis. photo: istockphoto.com/mmm88

from your computer. PIN numbers are issued for home banking and automatic teller machines. TAN numbers used in making online transfers are now sent to an account holder via a mobile phone SMS or are generated by a device used to scan a bar code on your computer.

Automatic Teller Machines (Geldautomat)

Geldautomat are found in just about every bank as well as in other locations – stores, train stations, shopping centers, malls and on various streets and commercial pedestrian zones. Their locations are normally easily recognizable by a large EC sign.

The *Geldautomat* are interconnected and you can get cash from just about any one you find in Germany and its neighboring countries. And the use of them in many, but not all cases, could be free if you go to a bank of the same name and/or type as your own. Withdrawing money from a *Geldautomat* of a different bank than your own may cost extra. Sometimes the extra charges are a percentage of the amount withdrawn and sometimes a flat fee is charged. The costs can range from €1.00 to €10.00. The affiliated bank is normally shown on the machine itself or even on the screen.

In addition to getting cash from a *Geldautomat* you can also “charge” the embedded chip on your EC Card as well as put credits on to a prepaid mobile phone.

Types of Banks

There are four different types of banks in Germany: public sector commercial banks (*Private Geschäftsbanken*), savings banks (*Sparkassen*), credit cooperatives (*Kreditgenossenschaften*) and the *Postbank*. The distinctions between these are of little interest to most depositors. The rules for a standard checking account (*Girokonto*) are generally identical.

Making Payments

There are several ways of making payments in Germany.

A transfer (*Überweisung*) is used to transfer money from one account to another. You fill in a paper transfer form (*Überweisungsformular*) and hand it in or complete the form online and use a TAN number to complete the transaction.

A standing order (*Dauerauftrag*) is used if you have regularly recurring payments of a set sum, such as rent, insurance premiums, television fees and the like. This sum is deducted automatically from your account on an agreed date and transferred to the account of the recipient. The necessary forms can be filled out online or at the bank.

Direct debit (*Lastschrift*): This is a practical method if you have recurring payments that vary in size, such as the telephone, gas and electric bills. You give the recipient a direct debit authorization (*Einzugsermächtigung*) that authorizes it to deduct the respective amounts from your account. Of course, you can always cancel the authorization and stop the direct debit. As a safeguard against abuse you also have the unrestricted right for 90 days to recall any sum that was deducted



in this manner. You can recall it even if it was proper, though this would give it the status of an unpaid bill.

Other Bank Services

You can establish a line of credit (*Dispositionskredit*) at a German bank, usually two or three times your monthly pay. Once you have done this you may overdraw your account to the agreed amount, but be warned that these overdrafts may cost you some heavy interest, sometimes ranging from 11% to 18% per annum.

German banks are universal. In contrast to Anglo-American banks, they offer the consumer a very wide range of financial services beyond deposit taking and lending. At just about any of them you can exchange currencies, purchase

stocks, bonds, insurance, travelers checks and precious metals, take advantage of portfolio and asset management, take out a mortgage, buy real estate and make electronic transfers around the globe.

Several large German banks operate “International Desks,” designed to cater to all the banking needs of English-speaking and other expatriates in Germany. They are a good source for information on the services and goods that are offered.

As a rule German banks are open weekdays from 8:30 a.m. to 4 p.m. and on Thursdays to 5:30 p.m. or 6:30 p.m. Some smaller branches shut at lunchtime. Most allow access to the *Geldautomat* and the statement printers in their foyer around the clock. ■

THE EVOLUTION OF THE EC CARD

Originally introduced in the late 1960's, the EC Card was first known as the EuroCheque card. It was a check guarantee card accepted by many European countries. It guaranteed that checks written up to a certain amount would be honored by the card-holders bank. As Automated Teller Machines (ATMs) became more prevalent in Europe throughout the late 70's and early 80's the EC card was modified for use in those machines. It was gradually widely accepted as a method of direct debit POS (point of sale) payment by many stores, shops and restaurants equipped with the proper “card readers”.

In the mid 90's the card was on its way to being an accepted world-wide debit card because of integration into the Maestro debit card system established by Master Card. Shortly after the introduction of the Euro, paper Eurocheques were eliminated along with the name Eurocheque. The cards were (and still are) referred to as EC Cards. But the meaning of EC has changed to “Electronic Cash”.

Logos on an EC Card indicate the types of services the card enables. The Maestro, Cirrus, V Pay and EC (electronic cash) logos indicate that the card can be used to withdraw money from your account at different ATMs in Germany and other European countries (and worldwide) and may be used to purchase goods at various stores. The “girocard” logo indicates that the card can be used in the German ATM network. The “GeldKarte” logo is found on cards with chips that can be loaded with money and used as cash cards. If you bank at a Sparkasse, you may find the EUFISERV logo on your card. This indicates that you can use the card at ATMs in affiliated savings banks in several European countries.

Stores, shops and other retail services usually display the logos of the payment services they will accept.



HEALTH CARE IN GERMANY

German medical care is excellent, but there are may be a few things about insurance, doctors and hospital stays that you might not expect.

The expatriate in Germany can usually rely on good health care. By all objective standards the German system does its job well. The infant mortality rate is lower and life expectancy is high.

The system, however, had been somewhat costly and a few years ago the Berlin government agreed on reforms that have the patients pay a bit more for their drugs and doctor and dentist visits.

Doctors

Choosing a doctor in Germany can be an intimidating process because of the language difference, but it doesn't need to be. The decision is of course as important as was choosing your doctor back home and can be approached in some of the same ways. You can refer to online or print "yellow pages" (*Gelbe Seiten*) in which doctors can be found by specialty. Or, often the best way, ask a colleague or friend. The best references can be by word of mouth. There are also several websites that list doctors by specialty or location. One such website has an English language search page: www.med-kolleg.de. Click on DocSearch on the upper left.

Other good sources are the university clinics (*Kliniken*) in major cities that provide outpatient services in addition to



hospitalization. These clinics are usually staffed by highly skilled doctors who often speak English.

Some of the differences between medical care in Germany and other countries (particularly the USA) are the

styles in which doctors interact with patients. In the USA there is a "Patients Bill of Rights" that doctors and hospitals must follow if they are to be approved by the American Medical Association. Under these rules patients must be advised of treatment, prognosis, alternative treatments, diagnosis and risks. German doctors have no such rules and may not be accustomed to discussing these things unless you specifically ask. So it's a good idea to come prepared to ask questions.

To help with the question asking you may want to bring a supportive person who speaks German or a seasoned colleague. And an English-German dictionary can be your best friend. It's helpful to practice questions and answers ahead of time.

Office Hours

It's common for doctors here to have a private practice and be on a hospital staff. That's why office hours (*Sprechstunden*) may be more limited. Doctors in private



practice usually have office hours Monday to Friday from 8 a.m. to 1 p.m. and then from 3 p.m. to 6 p.m., except Wednesday afternoons when most doctors' offices are closed. Although, you may have an appointment many doctors serve patients on a first come, first serve basis and you may wait a long time to be seen. A *Hausarzt* (generally equivalent to a General Practitioner or Primary Care Physician) usually has an "open door" policy but an appointment is still recommended. Your *Hausarzt* may also be able to recommend a specialist if you require one.

Making an Appointment

When making an appointment either by telephone or in person, the first person you will speak to is the *Arzthelfer* or doctors assistant. He or she may not speak English but won't ask many questions about why you want to see the doctor. Usually you need only to request a day and time for an appointment. If it is for an extraordinary reason you may want to specify the reason for your visit. Otherwise, you can give your medical history to the doctor.

Some helpful phrases:

Ich möchte einen Termin machen. I would like to make an appointment, and

Es ist dringend. Haben Sie keinen früheren Termin? It is urgent. Don't you have an earlier appointment?

If you wish to speak to a doctor on the phone before or after your visit, you will normally be charged a fee.

Outside Normal Office Hours

When you have an urgent medical situation during evenings, weekends and holidays, there is always a doctor available. These doctors provide after-hours medical assistance.

You can find an emergency doctor by:

- calling your own doctor. If he or she

is not available, there will probably be a recorded message giving the telephone number of an emergency doctor.

- calling the *Notdienst* (110 nationwide) or *Ärztlicher Notdienst* for the name of a doctor in your area.
- going directly to the hospital or emergency room.
- calling your local police or hospital.
- checking your local paper (either the print edition or online).

To find the emergency doctor in your area thumb through your local paper looking for the heading *Notdienst Kalender* (emergency calendar) or *Notdienste* (Most, but not all, papers have this information in their online editions.) In this section you will find the telephone numbers of after hour *Ärzte* (doctors), *Zahnärzte* (dentists), *Augenärzte* (eye doctors), *Tierärzte* (veterinarians) *Apotheke* (Pharmacies), *Krankentransporte* (ambulance service), and *Feuerwehr* (fire department). Some papers also list Alcoholics Anonymous meetings, AIDS help, therapists and taxi service. But this varies greatly depending on where you live.

Using this section of the newspaper can be an invaluable resource. However, because information varies depending on where you live, and because it is in German, it may be difficult to pick up or go online and use, especially in an urgent situation. A strong recommendation is to become familiar with your local newspaper information by reviewing it in language lessons or with the help of a German-speaking friend. By doing this you will know right where to turn in many situations.

Hospitals in Germany

Sometimes it may be necessary for you to be hospitalized while in Germany. There are a number of different types of hospitals in Germany. A *Universitätsklinikum* (often referred to as a

Uniklinik) is a state or school run hospital. They are found in most major cities. Other hospitals include non-profit institutions that may be affiliated with any number of different groups. And there are also private clinics and hospitals. German hospitals are modern, have and use the latest technology and provide top-notch medical care.

Hospitals normally accept all patients that have health insurance whether it is government insurance or private.

Only a doctor can authorize hospitalization for a non-emergency condition. Patients should not expect to be treated by the doctor who has been treating them and who referred them to the hospital.

Germany is becoming increasingly concerned about the high cost of their health care system and, among other things measures have been introduced to cut the length of hospital stays. Nevertheless, a stay in a German hospital can be longer than stays in other countries.

Germans are not so concerned with privacy as are others. You probably won't be issued a gown during examinations, and there are usually no curtains around the beds. So bring a nightgown or pajamas and a bathrobe. Nor do German hospitals very often issue towels. You are expected to bring your own. Other items it is wise to bring: slippers, soap, toilet articles and a washcloth. Don't take too much, though, as storage space is tight.

Meals and mealtimes at hospitals conform to what's usual in Germany. That big, hot meal of the day is served at midday rather than evening. Breakfasts will be rolls or bread with jam, honey, meat or cheese, while suppers will generally be bread, sausages, cottage cheese and tea. Supper is usually served early, perhaps even at 4:30. You are often given a choice of menus for your meals, and unless you're on a special diet you may keep your own food and (non-alcoholic) drink.

Visiting hours are usually from about 2 to 8 p.m., and German hospitals frown on visits by small children. You can get away with it, though, as long as other patients aren't disturbed. One parent usually can spend the night with a hospitalized child.

Smoking is, of course, prohibited in patient rooms. Patient rooms usually have two to four beds, and your roommates will always be of the same sex. Depending on the type of insurance coverage you have you may also be assigned a private or semi-private room.

Pharmacies in Germany

A pharmacy in Germany is called an *Apotheke*. *Apotheken* are easily identified by a large, red A on the outside of their locations. There are thousands of *Apotheken* in Germany and German law requires that an *Apotheke* be owned and operated by a pharmacist. An individual pharmacist is only allowed to own up to three locations. Consequently, there are not any large drugstore chains that are found throughout countries like the USA. In fact, a "drug store" in Germany (*Drogeriemarkt*) sells toiletries and other consumer items, but not medicines.

All medications, including non-prescription drugs, are kept on shelves behind the counter or in large drawers behind the counter or in a back room. There is normally a selection of different types of non-medicinal health related products in the pharmacy. Included in that selection you could expect homeopathic products. Pharmacists are highly trained and will always ask if you understand the dosages regarding prescriptions. They can also offer advice on non-prescription medicines, ointments and other products that you can use to treat minor ailments. Most drugs are in packages that come in three different sizes – N1, N2 and N3. (Small, medium and

large) The actual number of pills packaged depends on the medication itself. There is always a paper in the packaging that explains in detail what the medicine is designed to treat, recommended dosages, contra-indications, side effects and other important information.

A wide variety of name brand drugs as well as generic drugs are normally kept on hand. If a medicine you need is not in stock, it can usually be ordered for pick up in a few hours or the following day.

Apotheken are generally closed evenings, Saturday afternoons, Sundays and holidays. (Some may even close early on Wednesdays.) *Apotheken* that have closed for the day or the weekend normally have a list on the door of other nearby pharmacies that have remained open to handle any emergencies.

Going to the Dentist

There is no need to be concerned about the quality of dental care, or any other kind of health care, in Germany. The Germans are very thorough, and do lots of testing. Treatment is done under strict regulations.

There is no shortage of dentists in Germany. There may be some language problems but, as with educated Germans in general, many dentists speak some English and it shouldn't be hard to find one who can work with you. Dental emergency services are available throughout the country. You'll find a list of the numbers to call at dentists' offices, pharmacies, hospitals, police and fire stations and in the daily newspapers. Dental work can be covered by health insurance, but things may get a bit complicated here so it pays to investigate. There are two basic kinds of health insurance in Germany, and both have provisions for covering some, but seldom all, of the costs of dental care.

Insured persons, whether under the

state-run or private plans, are normally covered for routine procedures such as simple fillings and dental hygiene. But major dental work, such as crowns and dentures, is only partially covered by the state plans. Privately insured persons may fare better with major dental work. But they should investigate carefully the type of dental coverage they have purchased. German companies usually limit the coverage new policyholders can receive. They probably will require a waiting period of eight months before they will make any reimbursements at all, and after that may restrict their reimbursements to 60% to 80% of the total cost of major dental work.

Payments to dentists under the state-run plans are being cut in other areas too as part of a government program to trim expenditures. This could well mean that if you have state-run insurance you could be left holding the bag for more of your dentist bill than before. It's a good idea to check with your state-run insurer and find out what sort of dental coverage it provides. You might want to purchase some inexpensive supplemental coverage from a private insurer.

Anyone faced with major dental work should get a detailed cost estimate (*Heil- und Kostenplan*) before any work is begun and submit it to their insurer for prior approval. You can usually request this estimate to be done in English.

Ask for a "medical risk form", "medical history form" and the "new patient form" to make sure that your dentists knows about any health problems, medication you may be taking and allergies. ■

HEALTH INSURANCE OPTIONS IN GERMANY

Germany has a reputation for having one of the best health care systems in the world, providing its residents with comprehensive health insurance coverage. Approximately 85% of the population are mandatory or voluntary members of the public health scheme while the rest have private health insurance. The health insurance reform of 2007 now requires everyone living in Germany to be insured for at least hospital and out-patient medical treatment. This must also include coverage for pregnancy and a number of prescribed medical check-ups.

The costs of the German health care system are immense and constantly rising due to demographics as well as medical cost inflation. Recent government reforms have attempted to make hospitals more competitive and thereby reduce costs for the state health insur-

ance providers (*Gesetzliche Krankenversicherung or GKV*).

The introduction of the *Gesundheitsfonds* which is a monstrous collection and distribution fund for all monies paid into the GKV went into effect as of January 1, 2009. The consequences were felt by all: the present 110 *Krankenkassen* claim that the amounts being distributed per head are not enough to cover costs and a number of the *Kassen* have already registered for bankruptcy or merged with other *Kassen*. Their members are, of course, being allowed to change to another *Kasse*.

As is a tradition in Germany, two reforms came into law simultaneously on January 1, 2019. The first one involves reducing health insurance premiums for employees: *GKV-Versichertenentlastungsgesetz (GKV-VEG)* which will help them save a few



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FINANZPLANUNG

Cathy Matz-Townsend Dipl.Btw. (FH)
Health insurance in Germany
– tailor-made solutions to meet your needs

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IN GERMANY SINCE 1988.

John Townsend MBA, FCSI
Prudent, risk assessed, individual
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Euros each year because the employer will now be forced again to pay 50% of the total health insurance premium, a turnaround from the previous reform which limited the amount employers had to subsidize. The *Krankenkassen* are still allowed to demand a supplemental payment from their members to meet their costs and as the median declared percentage amount is approximately 0.9% in 2019 this means that the total is 15.5% of gross salary with the majority of *Kassen*.

The second reform – *Pflegepersonal-Stärkungsgesetz (PpSG)* involves the long term nursing care insurance (*Pflegepflichtversicherung*) which is turning into a nightmare of much higher cost due to necessary improvements in the pay and in the number of nursing care staff which is long overdue. The effect is an increase of 0.5% (max. cost 150 € per month) compared to 2018 (max. cost 123€ per month).

Further reforms can be expected in an attempt to fund the system as a whole and in the future these will probably mean that the premiums will continue to increase and benefits will be further rationed.

You have three options for health insurance while living in Germany; the government-regulated public health insurance system (*GKV*), private health insurance from a German or international insurance company (*PKV*) or a combination of the two. You can opt for full private health insurance plans if your income is above a certain threshold amount or if you are self-employed. Finding the best service provider for state health insurance or finding the most suitable coverage from a private health insurer while still at a competitive rate is not always easy but is well worth the effort.

As people have different requirements or expectations from health insurance, it is important to understand the system in

order to filter out the most suitable plan while living in Germany.

Health insurance is not a commodity but rather is a vital financial support in times of illness or after an accident.

Some health insurance policies offer less coverage than others and the scope and quality of their terms and conditions are of utmost importance.

Government Health Insurance System (GKV)

Most German residents (approx. 70 million people) are members of the government health system. If your gross salary is less than 60,750 Euros per year, or 5,063 Euros per month in 2019 then membership in the *GKV* is mandatory. The government health insurance scheme is administered by 110 *Krankenkassen* and they charge the same basic rate of 14.6 % plus a possible median supplemental rate of 0.9% of your eligible gross salary with a cap set at a maximum monthly income of 4,538 Euros (2019 figures). If you earn more than this, you do not pay a higher insurance premium. Assuming a maximum monthly health insurance premium of 720 Euros as an employee earning at or above the threshold and you are therefore a voluntary member, your own contribution will be approximately 360 Euros with your employer paying the other 360 Euros. The general minimum period of membership with any particular *Krankenkasse* is 18 months. You can switch government health fund providers by giving two months' notice after 18 months membership or if a supplemental premium is increased.

The medical benefits offered include in-patient (hospital) care as a ward patient with the doctor on duty at your nearest hospital, out-patient care with registered doctors (*Kassenärzte*) and basic dental care. Please note that there is no coverage for private doctors or surgeons,

a private room in hospital, alternative/homeopathic medical care, dental subsidies beyond the very basics, and vision products for adults or any medical benefits outside of Europe. Your non-working dependents living at your address in Germany are presently insured at no additional cost and simply need to be registered with the same *Krankenkasse* as yourself as the paying member.

If you choose to join the German government system, you can register with any of the 110 *Krankenkassen* which are non-profit associations administrating the government health scheme. Some (for instance AOK, TK, SBK, BEK, DAK) are very large and have millions of members while others (often called BKKs) might have just a few thousand members. This does not mean that the benefits are very different, as all health insurance funds must stick to the government regulations on the minimum benefits they offer. The premiums may also vary somewhat due to changing regulations and it would also be optimal to research which voluntary supplemental programs the *Krankenkasse* offers in order to be able to participate in, for instance, a no-claims bonus, free checkups or discounts on supplemental health plans. Tip: Make sure you ask about the possibility of communicating in the English language to make your life easier, though only a limited number of *Kassen* actually offer this service and have English speaking staff.

You and your dependents must also become members of the government long-term nursing care scheme (*Pflegepflichtversicherung*). This covers some of the cost of meeting personal nursing needs, such as the feeding and bathing of those who become substantially disabled. Due to major reforms of the nursing care system in 2017 and 2019 there has been a further increase of the cost. The cost is either 3.05% (or 3.3% if you have no children)

of your gross salary (maximum approximately 150 Euros per month) of which your employer pays only up to 69 Euros.

THIS MAKES A MAXIMUM TOTAL OF APPROXIMATELY 870 Euros per month if you are earning 4,538 Euros or more as an employee. Your employer contributes approximately 429 Euros. Your dependent spouse and children residing in Germany are included in your membership at no additional cost.

If you would like insurance coverage to supplement the government system benefits, you can purchase a policy from any private health insurance company, German or international; for instance if you would like access to and reimbursement of costs for a private doctor and a private room in hospital, homeopathy and other alternative treatment or higher dental reimbursements. Emergency evacuation from places outside Germany included with a private travel insurance policy should also be considered as these are not paid for by the state health insurance plan and it would be very costly to have to pay for such benefits out of pocket.

Public health insurance funds sometimes offer supplemental insurance plans from a particular provider, offering a group rebate. Such tied plans are not always ideal as you normally have a wider choice of benefits on the private health insurance market.

Private Health Insurance (PKV)

Private health plans cover a wider choice of medical and dental treatment and generally provide broad geographical coverage. By having private health insurance you are considered a private patient and can expect a higher level of service from the medical profession. The hospitals and doctors depend to a certain extent on private patients to supplement their incomes and therefore welcome them. A private patient can



also request and will often get, doctors who speak their native language. The private medical insurance market is served by about 40 German insurance companies, and there are premium/benefit combinations available to suit most budgets. Per person cost of full medical insurance is based on the level of benefits chosen, as well as on entry age and any pre-existing medical conditions. A major portion (up to 80%) of private medical insurance premiums has also been tax deductible from German income taxes since 2010.

The government insurance premium covers you and all your non-working dependents, whereas the private medical insurance premium is generally paid for each person covered. You can reduce the monthly cost of your private insurance by agreeing to a deductible (also known as an excess or franchise). German private health insurance companies are not allowed to cancel your policy if you submit claims and are also required to put 10% of your premiums aside as a provision towards keeping the cost stable when you retire.

If you are considering purchasing an expatriate health insurance as a substitute for the government scheme, this could potentially become quite stressful because most of the foreign insurance companies are not registered with the "BaFin" to do business in Germany. Even those that are registered, find that their health insurance plans do not meet the standards set in the new reforms. The crux is that the German government insists that there may be no set upper limits on reimbursement levels and there may be no annual out-of-pocket deductibles higher than 5,000 Euros. Other issues involve how the insurance premiums are calculated. The present situation is that none of the major interna-

tional expatriate health insurers will provide a German language certificate recognized by all visa authorities in Germany, though there are a very few exceptions. Whether or not this will change depends on whether Germany fully recognizes European directives for cross-border selling of health insurance for non-Germans seeking a residence permit.

Be careful to avoid limited-term policies with no requirement for medical underwriting. These policies very rarely offer a permanent extension and do not cover pre-existing conditions. If you decide to stay longer than the limited contractual term (anywhere from one to five years) and the health insurance contract expires, it could be both difficult and much more expensive to get new health coverage at that point. In addition, even though you may have purchased such a plan from a German health insurance company before or upon your arrival in Germany, it may not be recognized by the visa authorities and you will be forced to purchase a permanent health insurance plan in order to be permitted to stay. Penalty fees may apply.

Additional information for employees

You may choose a private health insurance (*Private Krankenversicherung* or *PKV*) instead of the government health plan if your gross salary is higher than 60,750 Euros per year (2019 figures). Self-employed persons, German civil servants and those persons working part-time and earning less than 450 Euros per month are also eligible.

If you are presently in the German public scheme and begin to earn more than 60,750 Euros per year, you can change to private health insurance with two months' notice because you are no longer a mandatory member of the German public scheme (GKV) or you

remain in the public system with the status of a voluntary member, paying the maximum premium.

If upon arrival in Germany you wish to be privately insured, you will need to inform your company's human resources department promptly to avoid possible confusion; otherwise, you may find yourself automatically registered in the government system. It is your decision and your employer is not allowed to restrict your freedom of choice among the various Krankenkassen or private health insurance providers.

If you purchase a private medical insurance plan from a German health insurance company that provides a certificate recognized by the German government (Paragraph 257 SGB V Arbeitgeberbescheinigung) you may take advantage of the same employer subsidies as a government plan member. This translates to approximately 350 Euros per month of employer subsidy towards the cost of your private health insurance policy and up to 69 Euros for your private nursing care insurance. If such certification is not provided, your employer has the option, but is under no obligation, to compensate you for part of the cost of your medical insurance. Most German employers now demand this certificate as proof that your insurance benefits meet the regulations.

Additional information for self-employed or non-employed persons
It is illegal to be uninsured if you reside in Germany.

If you are basically in good health, you should try to purchase suitable benefits plans from a German private health insurance company willing to accept non-Germans. A qualified and experienced insurance broker specializing in expatriates will help you find the most suitable cover.

If you are self-employed and were already covered by an international

insurer before the cut-off date of April 1, 2007, you should check to make sure your coverage is suitable for living in Germany. You will probably need to prove that your insurance is still in force and provide some certification in the German language to the visa authorities.

If you would like to keep the non-German insurance, please note that you must in any event still pay into the government long-term nursing care scheme (Pflegepflichtversicherung) and may also wish to purchase supplemental sick pay insurance. This may be difficult to find as German insurers are not particularly keen on insuring self-employed foreigners.

German private health insurance companies are forced to accept all applicants, irrespective of their health situation, in their "Basistarif " which became available from January 1, 2009. In other words, if you have a serious pre-existing medical condition and cannot be accepted into normal private health insurance tariffs, you can purchase this tariff as a last resort. It offers similar benefits to the government system and the cost is capped at the maximum rate of the Krankenkasse. Unfortunately the monthly premium is approx. 703 Euros for each adult plus approx. 250 Euros for each of your dependent children. In addition you must pay for the nursing care insurance. If you become eligible for welfare support if you only pay 50% of these amounts.

Sick Pay Insurance

Should you fall ill while in Germany, your employer will normally pay six weeks' full salary, after which the government scheme health insurer (Krankenkasse) pays up to 70% of your gross income, (up to a maximum of approximately 3,176 Euros per month) as statutory sick pay (Krankengeld) for up

to a maximum of 78 weeks if you are a member of a Krankenkasse. After social security deductions you would be left with a maximum of approximately 2,785 Euros to finance your normal monthly fixed expenses such as rent, groceries and other insurance policies.

If you are earning more than this per month, after tax deductions, it would be worth considering the purchase of supplemental sick pay insurance, which is available at reasonable rates. This is particularly important if your monthly fixed living costs are higher than 2,785 Euros. If you purchase private medical insurance, you should also consider purchasing adequate sick pay insurance to meet your living expenses. Please note that neither the private nor the statutory sick pay covers permanent disability and it is assumed that you will be returning to full employment. You should therefore consider purchasing a separate policy for permanent disability and critical illness.

Cross-Border Care, Travel Insurance and Evacuation Benefits

The German public health insurance system will provide you with limited medical and dental cover for travel within the EU. The EU cross-border regulations came into effect on October 25, 2013. This change meant that public patients can choose to have their medical care in any country in the EU, EEA state or Switzerland and receive a partial reimbursement from their local public insurance fund (i.e. Krankenkasse in Germany). As there are different procedures for hospital and out-patient services please contact your Krankenkasse before embarking on any cross-border medical or dental care. The contact number for the international liaison office: +49 (0)2289530-800.

A large percentage of foreign doctors

will handle you only as a private patient. You will only be reimbursed for the amount that the German public system would have paid for the treatment - sometimes only a fraction of the actual cost you paid. If you wish to be covered for the full amount of any medical outlay or plan to travel to non-EU countries, you should definitely purchase a private travel insurance policy. There are single trip and annual policies to choose from. The German government health system does not cover medical evacuation from any foreign countries. Please note that not all travel insurance policies cover evacuations, so always check the fine print before signing up.

Dental Care

In Germany, dental care can be expensive. For major dental work involving bridges, crowns or orthodontics, you must get a cost estimate and present it to your insurer prior to treatment; otherwise you could be faced with a very high bill to be paid out of your own pocket. If you have doubts about a recommended treatment, get a second opinion. Also please watch out: some German dentists can sometimes suggest complicated and unnecessary dental work. The reimbursement amounts from the public health system



ADAC Air Ambulance lands in Spain to evacuate a patient
photo: [istockphoto.com/GavinD](https://www.istockphoto.com/GavinD)



are calculated based on a fixed price depending on the tooth work to be done and you can expect to pay between 30% and 80% out-of-pocket for dental work if you do not have supplemental dental insurance in place.

The fixed price system for pre-authorization of costs uses the absolute minimum standards and does not cover gold, porcelain or other materials. Supplemental dental insurance is worth considering if you would like to avoid unpleasant surprises.

Pharmacies

Germany has an extensive network of pharmacies (Apotheken), with branches on just about every second corner in town, easily recognized by big red "A" or a green cross. The state health insurance generally provides reimbursement for prescription generic drugs, though with a co-payment, the scale of which depends on the cost of the medication. The public system is trying to reduce the immense cost of pharmaceuticals and has forced discounts from the large drug companies. The pharmacy must search for the lowest possible price for the generic medication when you present a prescription from the registered doctor as a public patient.

If you are privately insured, brand-name medication will normally be

covered, as long as you have a prescription. You will have to pay the full cost of the prescription medicine immediately and then submit the receipts to your insurer for reimbursement. However, do not expect to be reimbursed by either the government or private health insurance for over-the-counter remedies. ■

*Copyright
Cathy J. Matz-Townsend
Independent Insurance Broker
Hauptstrasse 175
65375 Oestrich-Winkel, Germany
Tel: 06723-6033518
matz@insure-invest.de
www.insure-invest.de*

All information is provided to the best of our knowledge as of January 2019 but we can give no guarantee for its accuracy or completeness.



THE GERMAN LEGAL SYSTEM

Some important things to be aware of -- you never know when they might come in handy.

Although the German legal system operates differently than the Anglo and American systems, legal specialists who have studied it are usually in agreement that it is fair. It provides many safeguards to ensure the fairness of investigations and trials.

Courts and Judges

For anyone that becomes involved in a legal proceeding there are a number of different courts in which their case may be heard – depending on the nature and seriousness of the case. There are also a number of different higher courts to which appeals can be made. The number of and types of judges that hear cases and make rulings may also vary depending on the type of issue involved.

There is no such thing as a jury trial in Germany and judges take on a more active role in court proceedings. Court procedures are otherwise similar to a jury trial in the USA. Under German law the accused is presumed innocent until proven guilty.

Judges

Depending on the specific court, a tribunal can be made up of a single professional judge or a combination of professional judges and “lay judges”. In minor cases there may be only a single professional judge presiding. Or, if the charges are severe and the accused faces heavy penalties, there may up to

be five persons hearing the case; three professional judges and two lay judges or five professional judges.

Professional judges serving in the various German States (*Länder*) are trained legal experts and are normally employed as civil servants for life by the *Länder*. Lay judges are ordinary citizens selected by a committee to serve a pre-determined length of time. All judges serving in the federal courts are trained in the legal profession. They have to be professional judges or lawyers.

Courts

There are both ordinary and specialized courts in the German justice system.

Ordinary Courts

Ordinary Courts hear matters relating to civil, criminal, family and marriage laws. (Local Courts also take care of company registrations and other administrative matters.) These are the most numerous courts in Germany. There are four tiers of Ordinary Courts. Local Courts (*Amtsgerichte*), can have a single professional judge or up to two professional judges and two lay judges. The next level is the Regional Court (*Landesgericht*) where up to three professional and two lay judges hear cases. After that comes the Higher Regional Courts (*Oberlandesgerichte*) that seat three to five professional judges. The highest Ordinary Court is the Federal



Court of Justice (*Bundesgerichtshof*). It has five professional judges that hear cases. Criminal cases can be assigned to any of the first three Courts. Civil matters are normally assigned to the first two Courts. Appeals can be made to two higher courts.

Specialized Courts

The special Administrative law courts (*Verwaltungsgerichte*) have three levels and hear cases regarding government regulations and actions.

Labor law courts (*Arbeitsgerichte*) also have three levels and hear cases regarding employment issues, working conditions and collective bargaining agreements.

Social law courts (*Sozialgerichte*) have three levels and work with cases involving the various social benefits. These include unemployment payments, workers compensation claims and social security payments.

Financial Courts (*Finanzgerichte*) have two levels and only adjudicate cases involving tax issues.

Any Constitutional law issues are heard by the Federal Constitutional Court (*Bundesverfassungsgericht*).

Rights & Laws

Self Incrimination

When authorities question a suspect, they must make it clear that any statement may be used against him or her. A suspect can't be compelled to testify against himself or herself, and has the absolute right, without undue influence, to remain silent.

Evidence Gathering

Physical examinations can be made over the suspect's objection. Blood samples,

for example, may be taken if the alleged offense is related to drugs or alcohol, provided this doesn't pose a health danger.

Authorities

The authority of German police is about the same as in other developed countries. If a party is required to appear in a German court he or she will be properly served with a summons. Failure to appear in court may be punished.

Drugs

Drug offenses such as importation, sale or possession of narcotics, including marijuana and hashish, are considered serious crimes.

Firearms

German law has very strict requirements regarding the registration and possession of firearms and other weapons.

Selling an item

Anything an individual sells (including a car) automatically carries a six-month warranty under law unless this has been explicitly excluded. Normal wear and tear of a used item is not considered a defect.

Divorce

Under German marriage laws, a party can't file for divorce until he or she has been separated for one year, or for three years if the divorce is contested. Annulments are very rare.

Contracts

The differences between German and Anglo-American laws are particularly obvious when it comes to contracts. In the US, for example, it is common, and usually necessary, to spell out everything in a contract. The rule in German law, on the other hand, is: "a short contract



is a good contract.” For example the main issues in rental agreements and leases are codified in a law dealing with landlord-tenant relations. There may be nothing in the lease dealing with notice periods, renovations required or actions in the event of non-payment of rent, but these things are still covered because of the law.

House/Apartment Rental

An agreement to rent an apartment or house for a fixed term cannot be terminated early except under extraordinary circumstances. A job transfer is usually not an extraordinary circumstance. It’s advisable for expatriates to have a German attorney lead them through this maze.

Laws regarding respect

It is a criminal offense in Germany to show disrespect for the colors, flag, coat of arms or national anthem of the country or any of its states; or to remove, damage or disfigure any publicly displayed national flag or symbol. Insulting an individual can also be a criminal offense, particularly if the individual is an official, such as a policeman or judge, acting under his legal authority.

Detention

Under certain circumstances, accused parties who are not German may have their passports confiscated to keep them from leaving the country. In serious cases, the accused may be placed in pre-trial confinement.

Prosecution

The first phase of a German criminal prosecution is pre-trial investigation to determine if there are grounds for a formal indictment. If a prosecutor determines that there is, the case is transferred to the appropriate German

court, where the presiding judge decides if the evidence warrants a trial. This contrasts markedly from the US, where a judge will have little or no knowledge of the facts of a case until evidence has been introduced in the courtroom.

Pleas & Evidence

Formal pleas of “guilty” or “not guilty” do not exist in German trials. An accused party can’t plead guilty in order to receive a lesser punishment. Hearsay evidence and, under certain conditions, depositions of absent witnesses can be admitted as evidence in a German court. The attendance of witnesses and the production of evidence can be compelled.

Attorneys

It is wise to have a German defense counsel unless a case is very minor or the charges are undisputed. The right of the accused to be represented by counsel is carefully protected under German law. In some cases when the accused is charged with an offense punishable by a year or more of confinement, German law mandates the provision of counsel even if the accused doesn’t wish it.

Attorney fees depend on the length of the trial and the complexity of the case. They can be quite high if the trial takes more than a day, or if representation is by an attorney of high repute. There are also court costs that can be quite high if the case is complex. If the accused in criminal cases is acquitted, the court generally pays the attorney’s fees.

Though he has the duty of defending the accused to the maximum of his ability, a German lawyer is not as active in court as an American or British lawyer may be. In a German trial, the judge, not the defense counsel or the prosecutor, obtains the testimony of the witnesses. After the judge is finished, the prosecutor and the defense counsel will be

permitted to question witnesses. The aim is to obtain the truth from witnesses by direct questioning rather than through the examination and cross-examination.

Victims Rights

The German Code of Criminal Procedure allows victims of an offense, or their survivors, the right to participate in the trial as intervenors or private prosecutors. Intervenors are usually represented by counsel and may produce evidence related to the case, as well as question witnesses.

Conviction

If the accused is convicted the court usually will credit the entire period of pre-trial confinement. For many crimes a probation period of two to five years is often imposed on first offenders. Depending on the crime, of course, prison terms can range from one month to life; though in practice sentences seldom exceed 15 years.

Fines can be levied for violations of traffic, environmental, consumer protection and unfair competition laws. Also, objects used in the violation of a law (a car, for example) may be confiscated.

Confinement begins immediately after the judgment of the court is announced at trial, unless an appeal is pending. In this case the judgment doesn't become legally effective until and unless the appeal is denied or withdrawn.

Appeals

Although German law protects the accused from being repeatedly prosecuted or subjected to double jeopardy, the prosecution as well as the defense may appeal a court judgment, and such an appeal by the prosecution is not considered double jeopardy. Notification for appeal must be submitted within one week after the oral announcement of the court's judgment. A brief supporting the appeal must be submitted within 30 days. ■

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TAXES IN GERMANY

Expatriates living in Germany can be subject to German taxes, especially if they have German source income. The German tax system is similar to the structures in other western countries. You pay income taxes throughout the year, usually with an employer deducting tax from each paycheck. Adjustments are then made at the end of the year for possible under or overpayments.

Individual Income Taxes

For 2018 a taxable income of less than €9,000 was tax-free for a single person (€18,000 for a married couple). Incomes up to €59,949 for a single person (€109,898 for a couple) were then taxed with a rate progressively increasing from 14% to 42%. Incomes from €54,950 (€109,990)

up to €260,532 (€521,064) were taxed at 42%. Incomes over €260,533 for a single person and €521,066 for a married couple were taxed at 45%.

For 2019 the taxable income amounts have increased a bit. And, there is an additional bracket. Taxable income of less than €9,169 is tax-free for a single person (€18,338 for a married couple). Beyond this threshold incomes up to €14,255 for a single person (€28,510 for a couple) are taxed with a rate progressively increasing from 14% to 24%. Incomes from €14,256 (€28,512) up to €55,960 (€111,920) are taxed at a rate of 24% to 42%; incomes from €55,961 (€111,922) to €265,236 (€530,652) are taxed at 42%. Incomes over €265,327 for a single person and €530,654 for a married couple are taxed at 45%. In



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addition to this there is the “solidarity surcharge” of 5.5% of the tax, to cover the continuing costs of integrating the states of the former East Germany.

As in many other countries, Germany allows a variety of deductions that can lower taxable income. Deductions are granted for circumstances such as children under 18 (or under 27 if still attending school and without earnings), specified insurance premiums, charitable and political contributions to German entities up to certain limits and unavoidable extraordinary expenses above a certain limit (such as illness).

Deductions from compensation are also made for four social programs; retirement, unemployment, health insurance and long-term nursing care. Payments for these programs are normally borne equally by the employer and the employee. The employer’s share of contributions is not considered as

taxable income to the employee and the employee’s portion is tax deductible up to a certain limit. A tax adviser can tell you more about other deductions and the requirements to earn them. If an individual is subject to German tax, generally most sources of income are then taxable. The *Lohnsteuer* (wage tax), which alone accounts for a third of the German government’s revenue, is withheld at source from compensation. Income from other sources (e. g. self-employment, fees for services, rent collections, investments and the like) are covered by the *Einkommensteuer* (income tax).

The *Lohnsteuer* differs from the *Einkommensteuer* only by the method of collection. The *Lohnsteuer* is collected at source and paid directly to the Finanzamt (tax office) by the employer while an individual must pay the *Einkommensteuer* himself.

Based primarily on your final payment for the previous year, the *Finanzamt* will

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estimate your tax for the current year and require you to make prepayments (*Vorauszahlungen*) of a quarter of the tax on March 10, June 10, September 10 and December 10. The total tax liability is determined by filing an income tax return, which includes all types of income from all sources. Wage tax withholding as well as provisional payments are deducted from this total tax liability so that a refund or final tax payment is assessed. The tax assessment is usually issued by the *Finanzamt* between two and six months from the date the return is filed. No payment will be due before receipts of the tax assessment notice.

Every tax return is under audit, therefore if the tax assessment is issued and is not preliminary, the assessment can only be changed in the future by the occurrence of extraordinary circumstances (e. g. tax evasion).

As a rule, the income tax return (*Ein kommensteuererklärung*) should be filed by December 31 of the year following the one in which the income was received. If you use the assistance of a tax consultant, in some circumstances that date can be extended to February 28. There may be penalties and interest assessed if the return is filed late.

There are a few situations where the taxpayer is required to pay taxes even though the income is less than the personal allowance, especially when tax-exempt income (such as foreign-sourced income) must be considered for the determination of the applicable income tax rate (progression clause). Taxes are then assessed based on a sliding scale.

There is a number “unofficial” tax calculators available online that can give you an idea of what your *Einkommensteuer* or *Lohnsteuer* might be.

Other Taxes

In addition to the various forms of

income tax there is also a series of sales taxes that significantly impact both individuals and businesses. The major tax is the *Mehrwertsteuer* (value added tax), which accounts for a quarter of the government’s revenue and is second only to the *Lohnsteuer* in this regard. The *Mehrwertsteuer* assesses a levy on each step in the production and delivery of most items available for purchase. It applies to services as well as goods and the standard current rate is 19%. A reduced rate of 7% currently applies to certain products, including food and printed material. Medical and insurance services are generally exempt, as are exports of goods abroad and services rendered abroad.

Numerous other items, including gasoline, alcoholic beverages, tobacco products, tea and coffee, carry sales taxes in addition to the *Mehrwertsteuer*. There is also a church tax (*Kirchensteuer*), of 8% to 9% of the *Einkommensteuer/Lohnsteuer*. But you are not required to pay the tax unless you wish to be officially affiliated with one of Germany’s established churches; usually Catholic or Protestant.

All in all there are approximately 30 different types of taxes, including taxes on inheritances, real estate and motor vehicles. There is even a tax on the gross amounts received by the state-run lotteries, though the distributions to the lucky lottery winners are tax-free.

Due to the complexity of the German tax system it is always recommended that you hire a tax consultant (*Steuerberater*) to guide you through the intricacies involved in filing returns as well as provide some ease of mind during your stay abroad. In addition, the German *Finanzamt* will give you tax advice at no charge. If you are interested in more information about the German tax system visit the *Finanzamt* website at www.bundesfinanzministerium.de.

American Expats and the IRS

The most essential thing for an American residing in Germany (or any other foreign country) to know is that he or she is required by law to file a U.S. tax return every year with the Internal Revenue Service if income is above the filing requirement. It doesn't matter if all income was earned in Germany, or if a German return was filed and German taxes paid. He or she still must file a U.S. Form 1040 (or variation of it) and normally other forms as well.

The US Embassy in Germany has a website page with information on the IRS at [this link](#). This same website page has links to the IRS for downloadable forms and publications as well as contact numbers in the States for assistance for international customers. Additionally, there is information and links on FBAR, FACTA as well as the IRS exchange rate used for filing and information on mailing tax forms.

Unless individuals are highly paid, they may not have a U.S. tax liability. Most individuals are able to qualify for the foreign earned income exclusion, which allows them to reduce their taxable income by up to \$104,100 for 2018 relating to compensation earned outside of the U.S. The exchange rate for the year 2017 used by the IRS to calculate income was \$1.00 = Euro 0.848

In order to claim the exclusion, an individual must fulfill the requirements of either the Substantial Presence Test (330 foreign presence days within a 12-month period) or the Bona Fide Residence Test (resident of a foreign country for a full calendar year). Once the requirements are fulfilled, the exclusion can be claimed by completing and attaching a Form 2555 to the Form 1040.

For those highly paid individuals who cannot fully exclude their foreign compensation from U.S. taxation with the foreign

earned income exclusion, a foreign tax credit can be claimed by completing and attaching a Form 1116 to the Form 1040. The foreign tax credit provides a credit for German taxes paid on income earned outside of the U.S. that is subject to U.S. taxation. By claiming either or both the foreign earned income exclusion and/or the foreign tax credit, most individuals eliminate any double taxation assessed between the U.S. and Germany.

Other items of income, such as interest, dividends and capital gains, are subject to different sourcing rules depending on the circumstances. For example, interest earned on a U.S. bank account by an American residing in Germany will be taxable in Germany under the U.S./German tax treaty. The income must also be reported on the U.S. return, and a foreign tax credit can then be claimed against the U.S. tax assessed on the income.

Information regarding the taxation of other types of income and the related income tax treaties can be obtained from the IRS website at www.irs.gov/Individuals/International-Taxpayers. Americans residing overseas on April 15th receive an automatic two-month extension to June 15th for filing their U.S. tax return. When filing the return, the individual should attach a statement indicating that he or she qualified for the extension under Reg. 1.6081-5(A). The extension is only an extension of time for filing, not an extension to the payment of any tax liability. Therefore, if a tax liability is due, interest will be assessed from April 15th.

It sometimes happens that Americans residing outside of the U.S. are unaware of the requirement that they must file a return. The IRS can be fairly tolerant in such cases. If these individuals come forward voluntarily, file returns for delinquent tax years and pay the tax owed (if any) along with related interest and



penalties, there will usually be no criminal charges imposed. It is probably best to consult a tax professional with international taxpayer experience to prepare the late filings and correspond with the IRS.

In contrast, if the IRS discovers that a taxpayer is delinquent in filing his or her U.S. tax returns, the individual could be facing fines, property seizure, attachment of wages or even prison. The IRS has developed sophisticated means of catching delinquents in this computer age. Every time an American renews a passport, the State Department obtains his or her Social Security number and reports it to the IRS.

You may also obtain a copy of IRS Publication 54, Tax Guide for U.S. Citizens and Resident Aliens Abroad, which should answer most of your questions. It is available at most Embassy and Consulate offices or can be downloaded from the IRS site. The IRS has updated their website for U.S. taxpayers

living overseas. This website contains the basic tax information plus links to other detailed topics: www.irs.gov/Individuals/International-Taxpayers.

All U.S. taxpayers living outside the United States should mail their tax returns to:

Internal Revenue Service Center
Austin, TX 73301-0215

You can, if you wish, also file your tax return electronically. More information on that is at the IRS website: www.irs.gov/Filing.

Due to the complexity of both the U.S. and German tax systems and their interaction with one another, it is always recommended that you hire a tax consultant (Steuerberater/CPA) or a professional US Tax preparer to guide you through the intricacies involved in filing returns as well as to provide some ease of mind during your stay abroad.



US Taxpayers - you may have to file more than just a tax return!

In recent years the IRS has added some reporting requirements to the sometimes already complicated process of completing and sending in a tax return.

Report of Foreign Bank and Financial Accounts (FBAR)

From the IRS website:

“The FBAR is a calendar year report and must be filed on or before June 30 of the year following the calendar year being reported. Effective July 1, 2013, the FBAR must be filed electronically through FinCEN’s BSA E-Filing System. The FBAR is not filed with a federal tax return. A filing extension, granted by the IRS to file an income tax return, does not extend the time to file an FBAR. There is no provision to request an extension of time to file an FBAR.”

Statement of Specified Foreign Financial Assets (Form 8938)

From the IRS website:

“Taxpayers with specified foreign financial assets that exceed certain thresholds must report those assets to the IRS on Form 8938, *Statement of Specified Foreign Financial Assets*, which is filed with an income tax return. The new Form 8938 filing requirement is in addition to the FBAR filing requirement. A chart providing a comparison of Form 8938 and FBAR requirements may be accessed on the [IRS Foreign Account Tax Compliance Act web page](#).”



THE GERMAN RETIREMENT AND PENSION SYSTEM

BASIC FACTS

Ever since Germany established its first Social Security system in 1889, the public retirement insurance has been “pay-as-you-go”, with the current pensions of the retired paid from the current premiums of the not yet retired. Currently over 80% of the work force is enrolled in the Public Retirement Insurance (*gesetzliche Rentenversicherung GRV*). Civil Servants, who make up about 9% of the work force, have their own pension system and the self-employed, who make up about 9% of the work force, are mostly self-insured (but are allowed to participate in the GRV.)

Revenues from the premiums don't

fully cover the cost of the pensions, which is why the government enacted pension reform in 2001 and 2004. With these reforms, public retirement insurance premiums will be increased, pensions slightly decreased and the retirement age increased. Most importantly, for the first time in Germany, employers and employees will be encouraged to invest in a variety of private pension plans through subsidies and tax breaks.

There are three pillars to the German retirement system;

1) the government-run Retirement Insurance system

REFUND OF CONTRIBUTIONS

If you are a US, Canadian, Australian citizen or a citizen of a non-EU country, you may be eligible for a refund of your contributions if you contributed for less than 60 months and more than 24 months have transpired since your last required contribution and you have moved home or to a non-EU state.

According to a brochure from the Deutsche Rentenversicherung Bund (German Retirement Fund), your compulsory contributions can be refunded to the full amount and your voluntary contributions can be refunded up to 50 percent. Contributions by your employer will not be refunded.

It may also be possible to collect your retirement in the US, Canada or other countries from Germany once you reach age 65. British citizens have different

options, given both countries are EU member states. According to the Deutsche Rentenversicherung Bund, you are not eligible for a full payout if you are still required to pay social security taxes into another EU state's system, i.e., Great Britain. If, however, you made contributions for less than five years, you are eligible for a full payout upon reaching age 65. Otherwise, it seems another possibility is to combine your British and German social security payments upon reaching retirement age.

Obviously, while this is how we understand the information from the Deutsche Rentenversicherung, these are questions that can only be answered completely by a lawyer or an accountant



- 2) private company plans and
- 3) private individual retirement investments.

Government -run Retirement Plan

The Public Retirement Insurance system, which also includes survivor and disability benefits, has been dominant. Participation is mandatory for employees, with each worker assessed for a sum based on annual earnings. Premiums are deducted by the employer, with the employee paying half and the employer half. Retirement now begins a few months after reaching age 65, and over the next years it will be gradually increased to 67. Contributions to the plan are also to be increased, and maximum pensions reduced from 70% to 67% of net pay. English language information about the German Public Retirement System can be found at www.deutsche-renten-versicherung-bund.de. (Select English under *Fremdsprachen* at the top right of the site.)

Private Company Plans

Company Plans (*bAV betriebliche Altersvorsorge*) have traditionally been designed to supplement Retirement Insurance, and now will play a greater role in taking up the slack. Government tax breaks and subsidies will encourage companies and employees to invest in private plans. Though company plans are not compulsory, they cover about three-fifths of the working population, a percentage that is expected to grow. Pensions on company plans usually also commence at age 65, though this is likely in many cases to follow the Retirement Insurance practice and increase gradually to age 67.

Individual Retirement Investments

The third pillar, individual retirement investments, have not been very signifi-

cant up to now, but have recently been getting a lot of attention as supplements to the Public Retirement Insurance. These private plans include (but are not limited to) the *Riester* and *Riirup* plans. Workers and other participants can get certain tax advantages and benefits from government subsidies for these plans. The benefits and other details vary from plan to plan. There are differing payment methods, payout schemes, tax liabilities, portability opportunities and other factors that distinguish these plans from each other. Certain plans may be better for different individuals depending on their particular situation.

Expatriates living in Germany can participate in all these plans. It may be possible to pay premiums to, and get benefits from, private pension plans even after having left Germany. Benefits from company plans usually can be received outside of Germany, though premiums are not always refunded. If an expat qualifies for a pension under the Public Retirement Insurance it can be paid to them even if they do not live in Germany.

There are many complicated details to the pension system; means of determining the amount of pensions, provisions for early retirement, increased retirement benefits for staying on the job beyond 65, etc. The best way to find what plan is right for you is to consult a financial advisor. ■

BUYING A HOUSE IN GERMANY

For those who plan to stay in Germany longer than a few years, purchasing a house or apartment may be an option to consider.

Since many expats these days are here for three to five years, it is understandable that few have considered buying a home. For those who plan to stay longer, however, purchasing a house or apartment is an option not to be overlooked.

These are only guidelines and basics and shouldn't be regarded as binding legal or financial advice. Buyers are strongly advised to consult with attorneys (*Rechtsanwälte*) and/or tax consultants (*Steuerberater*).

The current situation

Basically, this is a good time to purchase a house or apartment. Mortgage rates are low. There might be moderate increases, but the present tendency of low rates is expected to endure. The purchase prices of houses also remain moderate, though they have begun to rise in some places, such as Munich.

Unlike many other countries, Germans tend to buy houses for life. They don't often see the more typical, non-European practice of buying now and continuously upgrading. This explains why there are fewer real-estate market price fluctuations, though the demand for choice locations remains high. It is not unusual for would-be homeowners to take up to two years to find their home. Bearing this in mind, it is wise to invest in prime properties in the "better" areas of town; the ones with a good infrastructure. The initial price may be higher, but the investment will be worth more in the long run.

The percentage of Germans owning their homes is surprisingly low compared with elsewhere. At about 46 percent, it is the lowest in the entire European Union. As in other countries, the ratio differs according to income levels. The more affluent the people are the more likely it is that they will own their homes.

It could be that extensive expatriate home purchases could cause this rate

Rechtsanwalt Uwe J. Fischer

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to rise in the future. There are no legal restrictions on non-Germans owning property, and many expats have significantly higher income levels and housing aspirations. The only bar to foreign ownership of property might lie in the financial institutions that offer mortgages. They might require a higher down payment because of the lack of a long-term financial track record.

What determines the price of German houses and apartments

Houses and many apartment buildings built in Germany, and all other European countries, tend to be smaller than those built in North America. The more than 81 million people in Germany live on a land surface only 1/35th that of the U.S., which has a population of about 320 million. That means that Germany has only 1/9th as much living space. And much of that land is heavily developed. So home prices are much higher. It should also be noted that houses and apartment buildings in Germany are, for the most part, very well built using quality materials while adhering to strict building codes. Most of the structures are built with masonry as the primary material inside and outside. There are not very many (if any) "stick houses" constructed mostly of wood and dry wall.

Prices of homes and apartments vary widely throughout Germany. And can also vary widely within each Federal State. In the countryside prices tend to be much lower. Some German States have lower average prices than others. Houses and apartments in many larger cities are expensive as well as those in the metropolitan areas that surround these cities. The former East Germany generally is cheaper than the former West for the same size house or apartment in a similar demographic area. (Berlin is an exception to this generalization.)

Many of the real estate websites in Germany have some sort of analysis and breakdown of regional (and sometimes city) prices for homes and apartments. These prices are normally based on the listings on their particular website. They sometimes track the prices of their listings over time so potential buyers can get a feel for market movements.

How to find a house or apartment

As in every country there are certain procedures for finding an apartment or house and closing the sale. It makes little sense in Germany to look for a "For Sale" sign in front of the house. This is not a common way of offering property. While many offers are still published in newspapers, in the last few years various websites have sprung up that provide extensive listings on apartments and houses for sale as well as rental units. These websites also have extensive information on financing and other topics related to buying and renting property.

Some ads state that the property is *von privat*, which means that no real estate agent is involved. Most offers, though, are made through such agents (*Immobilienmakler*). A potential buyer should carefully research the property when buying a house in Germany. Many of the "inexpensive" homes advertised may require renovation investments well beyond the purchase price.

Another "warning signal" can be: *grosszügige Räume*, meaning "large rooms" or "very spacious." What that really means is "very expensive to heat." And watch out for the property that is *für Schnellentschlossene* (for quick decision-makers). That probably means the home has been on the market for a long time and may not be very desirable.

House-hunting is time consuming. In most cases newspaper ads don't give addresses, meaning you must make an



appointment with a go-between or agent. Many website listings however include full addresses as well as maps.

As a buyer, it is generally advised not to sign an "exclusivity contract" with any one agent. You may wish to peruse a wider range of offers from several agents. And ask the agent at the outset who is paying their commission and what the percentage is.

Currently, except with rental contracts, there is no law regulating commissions. This may change in the near future. It can be negotiated, and in most cases can be between 3 and 7 percent of the purchase price. In some cases the buyer pays the commission in full, in many others it's split between buyer and seller and in some instances agents receive their commission exclusively from the seller.

An agent may submit an invoice only when he has clearly arranged the contact between buyer and seller. That means that he has given the buyer the full address, the full name of the seller and a purchase price.

It is also advisable to ask the seller whether he has a contract with an agent. Asking the commission from the seller seems logical, since he is the one who can judge what the agent has done to sell the house. The buyer in most cases only sees the agent once or twice and can fairly ask what the agent has done to earn the big fee he is charging.

If a potential buyer gets an offer from one agent for a house that another agent has already offered, it is often advisable to tell the second agent immediately. Otherwise the customer may wind up paying a double commission.

Once a property has been found there will be additional costs that can be conservatively estimated at about 10 percent of the purchase price. In addition to the agent's commission already mentioned,

there will be a property transfer tax, a notary fee and additional small administrative costs, perhaps including the hiring of an interpreter.

The property transfer tax can range from 3.5 – 6 percent of the purchase price and is paid by the purchaser. The more the purchase price, the more this tax will be, so there is a temptation to make an "arrangement" with the seller, under which a lower price is shown on the contract. This is a very dangerous practice. If it's found out it could result not only in the payment of the tax, but a severe penalty fee as well.

Another cost for the buyer in Germany is the notary fee. Once the buyer and seller have agreed on a purchase price, the property sales contract must be signed in the presence of a notary. This is to the advantage of both parties, and particularly the buyer, since it provides assurance that the entire transaction is carried out in accordance with the law. The notary fee, of about 1.5 to 2 percent, covers preparation of the contract, negotiations, the signing ceremony and entry in the land register.

Notary duties and responsibilities

The notary is legally bound to act as an impartial middleman between buyer and seller. He or she checks the land register to see whether the property can be sold at all; and if it can be, whether there are any restrictions on its use. The contract spells out the obligations of each party and the measures to be taken in the event of default. Once it is signed, the notary registers the change of ownership with the municipal government and enters the property in the land register.

It isn't widely known that the buyer may choose his or her own notary, and it is recommended that expatriates exercise this option, choosing a notary who speaks English.



Always ask for a copy of the purchase contract before going to the notary, reviewing it carefully and having it translated if necessary. Prepare any questions you have in advance, don't hesitate to ask them and allow sufficient time for getting full answers.

At the actual signing ceremony the notary reads the contract of sale verbatim and is required to be certain that both parties fully understand its content. The buyer may ask questions and interrupt the proceedings if a clause isn't completely understood. Since the reading must be in the German language, the buyer has the right to have a professional interpreter present, though this will be an additional cost.

In most cases, buyers and sellers are not single persons but couples or even groups of owners. All persons involved must be present at the signing ceremony. All must bring their passports in order to identify themselves.

The contract

Among the most important things a contract must show are:

Whether the names and addresses of the parties and the details of the property are correctly noted. This is crucial as an error, especially in the property details, could at least partially invalidate the contract.

The agreed upon purchase price and terms and conditions of payment.

Stipulations as to what happens in the event either party fails to live up to the terms of the contract.

The parties have complete freedom to decide on payment terms. In most cases the buyer has to obtain financing. Therefore the seller agrees to a priority notice in the land register that protects the buyer from other, unexpected sales activities on the part of the seller, such as trying to sell the property to somebody else for a better price.

The land register is located at the district courthouse and is the central document for a piece of property, with all necessary information on its ownership. An actual change in ownership can occur only when an entry has been made in this land register, and only when previous mortgages have been taken care of and the tax office has certified that the seller has no property taxes outstanding.

Very often the purchase price is first paid into an account maintained by the notary (*Notaranderkonto*) and transferred to the seller only with the land register entry is complete.

The notary is not responsible the correctness of the owner's property description. That is the buyer's job. The seller isn't obliged to point out any major defects that should have been obvious to the buyer, though he should be required to describe any hidden defects.

A copy of the most current land register entries can be obtained on application to the district court. However, only persons with a legitimate need to know, such as the owner or the notary, are eligible to make this application.

The register also spells out the rights of any third parties; those, for example, of tenants. Such tenants can't bar the sale of the property, but the new owner is bound by any lease arrangements to which the previous owner agreed. Hence, the new owner can't evict a tenant before the lease expires.

Financing your house or apartment

It usually happens that the prospective buyer can't pay the full purchase price immediately, and needs financing. Of course a buyer should not commit to financial plans that are beyond their resources. It is often recommended having at least 20 percent of the total cost for a down payment.



Recent EU wide regulations for the banking industry are requiring bankers to take a closer look at home buyers from Germany as well as other countries and those whose earnings may be in some other currency than the euro. Stricter terms for mortgages may result from the enhanced scrutiny.

Interest rates for mortgages are presently below the long time average, ranging (according to most sources) between approximately 1.35 percent and 2.99 percent, depending to some degree on the duration of the financing plan and down payment. Most mortgages are for 10 or 20 years. There may be lower rates available. (Figures as of August 2017).

Prognoses by banks and other parties see long-term stability in interest rates, perhaps with slight up or down fluctuations. It is possible to decrease the total amount of interest paid by paying interest up front. The greater this payment (*Disagio*) is, the less will be the interest costs in the long run.

In some situations the seller will want to transfer his mortgage to the buyer, and the buyer may find this to his advantage. The mortgage may have been obtained when rates were lower.

As mentioned before, financing is a matter that requires individual, specialized advice. Getting professional advice from a bank specialist and/or a tax consultant is highly recommended.

The purchase or construction of housing for your own use can, under certain circumstances, be subsidized by the government in Germany. There may also be some tax advantages involved. Basically, the persons most likely to benefit from these subsidies are those of modest income with minor children who are buying or building moderately priced housing. Here it is especially important to get personalized counsel from a bank or tax consultant.

Of course there are further regulations covering many more details. It is therefore advisable to check each individual situation with a bank or German property lawyer. ■

DRIVING IN GERMANY

Driving in Germany can be a delight: the scenery is beautiful and the roads are well maintained. But there are many rules and regulations to observe.

Driver's Licenses

Your own driver's license is probably valid in Germany, at least at the outset.

EU Country Issued Licenses

If it was issued by a European Union country, you will never need to exchange it for a German one. If it was issued by a country outside the EU, you can only use it for six months from your date of arrival. If you will be residing in Germany for longer than six months but less than one year, you can obtain a six-month extension to use your existing license.

Non-EU Nationals

A national of a non-EU country who will be living in Germany longer than a year will need a German driver's license (*Führerschein*). In many cases this is a simple matter of exchanging the license for a German one. In other cases it will be necessary to take a written exam, a driving test, or both.

USA, Canada, South Africa

You can simply exchange your license if you come from Canada, South Africa or the U.S. states of Alabama, Arizona, Arkansas, Colorado, Delaware, Idaho, Illinois, Iowa, Kansas, Kentucky,

Louisiana, Maryland, Massachusetts, Michigan, New Mexico, Ohio, Oklahoma, Pennsylvania, Puerto Rico, South Carolina, South Dakota, Texas, Utah, Virginia, Washington State, West Virginia, Wisconsin and Wyoming.

If you come from the U.S. states of Connecticut, Florida, Indiana, Minnesota, Mississippi, Missouri, Nebraska, North Carolina, Oregon, Tennessee or Washington D.C. you will need to take the written test, but not the driving test.

Some Americans who work and live in the German states of Hamburg, Hesse, Saxony-Anhalt, Schleswig-Holstein and Saarland may have it easier. In some cases it may be possible to convert licenses without any written or driving exam no matter what US state they come from. The rules differ somewhat in each of those states. Check with the local authorities for more information on this.

Australia, New Zealand

If your license is from New Zealand you should be able to get a German license without taking a road test or written test. If the New Zealand license was issued less than two years before your residence in Germany you would probably get a probationary license in Germany. If you come from Australia you will most likely be able to directly exchange your license for a German one. There may be an extra requirement for a vision test, depending on which territory issued your license.

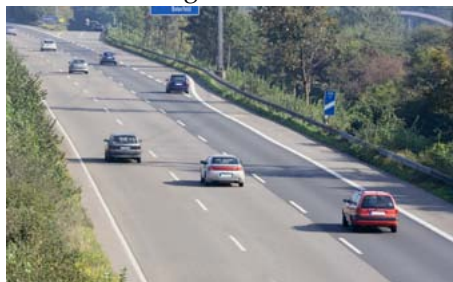


Photo: istockphoto.com/lilly3



To find out the specific requirements for exchanging a license it is best to contact the local authorities.

Written Exam and Road Test

The written test covers such things as rules of the road and traffic signs. It normally is possible to take the test in English. The driving test is administered by a driving school (*Fahrschule*), but those taking it won't necessarily be treated as beginning drivers. Many schools have set up simplified courses for experienced drivers, which will cost you about €200 as opposed to the over €1,000 that a beginner would have to pay. If a school tells you it doesn't offer such a course, find one that does.

Application Procedure

The driver's license is issued by an agency of the local police. A person must present an application, a passport, a residence permit (*Aufenthaltserlaubnis*), two approved photos, an old driver's license if any (translation may be required), proof of attendance at a *Fahrschule* if required, proof of completion of a first aid course and certification of a vision test (if required) which either an optometrist or the *Technische Überwachungsverein (TüV)* may administer.

This may seem quite a hassle, but once you've weathered the storm you'll have a license that's good for many years. Starting in the year 2013 licenses issued will have to be renewed after 15 years.

Vehicle Registration

When visiting the local motor vehicle registry (*Autozulassungsstelle*) a person needs proof of ownership, proof of insurance and, if the car was purchased in Germany, the *Kraftfahrzeugbrief*, a document that is supposed to accompany the car through all owners from assembly line to scrap yard. The

new or used car dealer from whom the car was purchased will usually handle the registration.

Vehicle Safety Inspection

A vehicle must also pass a safety inspection. Tests are conducted by the *Technischer Überwachungsverein (TÜV)* nationwide. Cars that were purchased new must be inspected after three years, and thereafter all cars must be inspected at two-year intervals.

Laws governing the condition of cars and motorcycles are strict. The engine, chassis, frame and all other components, including brakes, tires, horn, wheel alignment, windshield, lights and mirrors will be checked. Vehicles that fail inspection usually do so because of rust or faulty lights, exhaust, brakes or tires. The basic rule is that if an item is mounted on the vehicle, it must function and be completely serviceable even if not essential to operation.

Insurance

Before a person can register a car in Germany he or she must have proof of third party liability coverage for all damage or injury to another person, car or object. While collision or comprehensive insurance isn't required by law, most institutions financing the purchase of a vehicle do require it. This can raise the insurance bill considerably.

There are numerous factors in addition to coverage that influence the insurance price. Beginning drivers pay more than experienced drivers; those driving big, powerful cars pay more than those with more modest vehicles; those living in urban areas pay more than those in rural areas, and those who have been found liable in accidents pay more than those who haven't.

If you have a good driving record in your home country you can get credit



for it here. This could mean lower insurance rates. Get a letter from your insurance agent back home. If the German agent says you can't get this credit try another agent. Some insurance agents in Germany are geared to getting the expatriate through these complexities.

Rules of the Road

There are lots of things you need to know about driving in Germany. A mixture of slow-moving trucks and high-speed autos are on the same roads at the same time, and two-wheeled vehicles crowd the streets in the cities. Defensive driving is a must. Autobahn chain-reaction pileups occur periodically, partly because of high speeds. The most common causes of accidents involving expatriates are failing to yield the right-of-way, following too closely and excessive speed during hours of darkness on narrow, crooked roads.

Driving Under the Influence

There are heavy penalties for driving under the influence of alcohol or drugs. You may not drive if there is more than .05 milligrams of alcohol per milliliter of whole blood. Persons exceeding this limit will be fined and face a license suspension.

If you're stopped by the police the law requires you to submit to a blood alcohol test. Refusing can result in immediate loss of your license. However, the restrictions on blood alcohol level (BAL) may be even tighter. If you have a 0.05 BAL and are in an accident or are judged to have "endangered traffic", you are considered at fault and will receive a DUI that could result in loss of license, a large fine and even time in jail. So, a word to the wise: it's better not to drink and drive at all.

Cell Phones

A big traffic offense is the use of hand-

held cell phones while driving. If they catch you there can be a heavy fine or even suspension of your license. Hands-free headsets are all right.

Speeding

Don't let the high speeds on the Autobahns fool you into thinking there are no speed limits at all on them. Many sections of the Autobahns have posted speed limits. And you should always expect speed limits because of construction or traffic problems. In sections where there are no posted speed limits on the Autobahns, the recommended maximum speed is 130kph.

The speed limit off the superhighways is 50kph (about 30mph) in most built-up areas and 100kph (about 60mph) elsewhere. If you are hauling a trailer the speed limit is 80kph (50mph) on roads and Autobahns.

Usually, speeders will not be stopped at the time of the offense but will get a speeding ticket through the mail. This may take as long as two or three months after the incident. Some police use special cameras to catch speeders. Persons exceeding the limits by more than 30 kilometers an hour can count on losing licenses for a period of up to three months, plus a stiff fine. Accidents occurring at speeds of over 130 kph on the Autobahns can result in insurance payment claims being annulled regardless of who was at fault.

It's also wrong to go too slow on the Autobahns. If you go less than 60 kph you become an obstacle to other cars and subject to a fine. And there is a fine for running out of gas on the Autobahn. If you find you're headed in the wrong direction on the Autobahn, your only choice is to continue on to the next authorized exit, turn off and cross over to the reverse traffic lane by way of the overpass or underpass.



Proper Behavior Towards Police

Whatever you do don't sass the police officer who's giving you a ticket or citing you for another violation. That's *Beleidigung* ("insulting") and can greatly increase your legal costs.

Violation Points Accumulate

A tough, computerized point system is used to get dangerous drivers off the road. Increasingly strict penalties are the order of the day especially where drugs or alcohol are involved, and especially if there was an accident.

Seat Belts and Car Seats

Vehicles are usually required to have serviceable seat belts for everybody in the car, and there is a fine when they aren't worn while the car is in motion. Children must have car seats that are government-certified as being suitable for children.

Emergency Equipment

You are required to have a portable reflective triangle in your trunk. If your car is stopped in a traffic lane the triangle must be placed far enough behind the car to warn other motorists, and the car's emergency flashers should also be turned on. You are also required to carry a first-aid kit with disposable surgical gloves and a thermal blanket.

For Your Safety

You must use your headlights (low-beam) from just before sunset to just after sunrise and during inclement weather. Use of headlights is also compulsory during daytime within tunnels, even if the tunnel is lighted. Motorcyclists must drive with the headlight on at all times.

Right of Way

Unless otherwise posted, the driver coming from the right at an intersection

has the right-of-way. Just because you are on what looks to be a major road, you may not be on the "priority" road. A diamond-shaped sign (yellow in the center surrounded by a white border) tells you if you are on a priority road. Cars already on a traffic circle or the Autobahn have the right-of-way.

Traffic Lights

Run a red light and you'll probably be caught. Many intersections have radar-controlled cameras hooked up to traffic lights. Right turns on a red light are usually forbidden, and you must always signal your intention to change lanes, turn right or left or stop. If you see a blinking yellow light at an intersection it means stop, then proceed if the intersection is clear.

Passing in an Intersection

There is no general rule that prohibits passing in an intersection. The driver making a left turn must therefore check for rear traffic at least twice and, because of the rearview mirror's "blind spot," should not rely on it alone. A continuous white center line (unbroken) painted on the road means no passing.

Pedestrians

You must stop for anyone using, or preparing to use, a painted pedestrian crossing. Germany has what it calls Traffic Calming Zones (*Verkehrsberuhigungszone*), in which playing children may use the entire street. A sign showing a pedestrian and a child kicking a ball tells you are entering such a zone. Beyond it you must stop for pedestrians and move at no more than 7 kph.

Environmental Zones

Other zones of interest to the motorist are Germany's environmental zones (*Umweltzonen*). Cities are establishing them in

their downtown areas, and you can't enter them unless your car bears a windshield sticker certifying that it has an acceptable emission level. Gasoline- and diesel-powered vehicles without catalytic converters aren't being allowed in the zones. If you come to a sign picturing a sticker that you don't have you must turn around. There's a 40 Euro fine if you're caught beyond the sign. You don't have to have the sticker if you stay out of the zones.

Accidents

If you're involved in an accident, do not leave the scene. As the driver of a vehicle involved in an accident you must remain at the scene for at least 30 minutes before leaving, if alone. If you are involved in an accident with others, you must exchange license information, name and address, insurance company, policy number and vehicle tag numbers. Leaving the scene of an accident can lead to severe financial penalties and, depending on whether personal injury to others or extensive property damage is involved, you could be jailed or lose your license.

If there were injuries in the accident, German law requires that you lend all assistance possible, even if you were only a passer-by or spectator. Failure to do this could lead to a fine. You're not expected to be a medic, but you must do all you can. Just calling for the police or an ambulance will aid the injured.

If you're involved in an accident, never admit you're at fault and never sign any document at the scene. These can impact not only your legal status but also your insurance. And don't accept vehicle rentals or repair services from the other party's insurance company. These usually abdicate any further insurance settlements due you.

Traffic Tickets or Citations

Failure to pay traffic tickets can have

consequences. If the violations date back far enough, and failure to pay is constant, your final payment will be a hefty fine, accompanied by loss of your license and even imprisonment in some cases. Fines can sometimes be paid on the spot, provided the driver has enough ready cash on hand; otherwise, your name and address will be taken and a ticket will be mailed to you later.

Parking

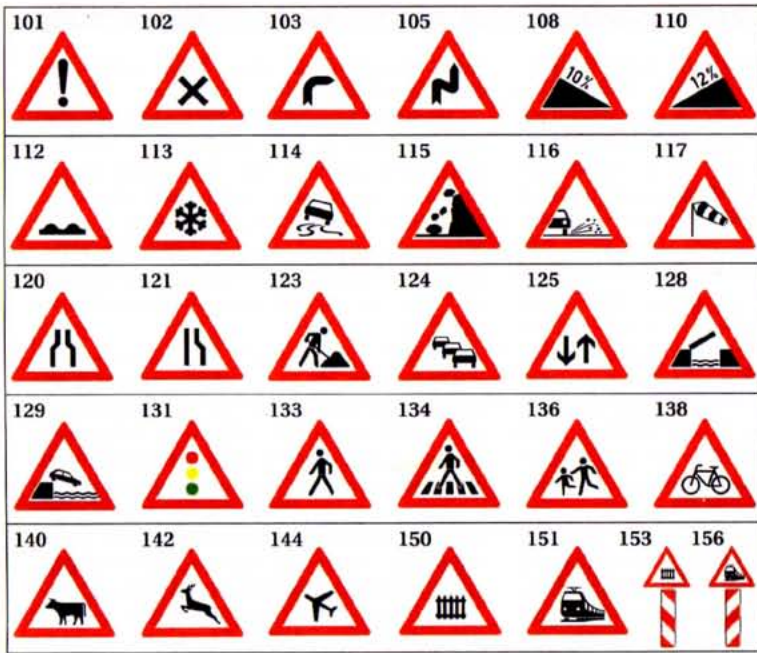
It is generally difficult to find a place to park during working hours, though in many cases you may be able to park in the evening at places where it's barred during the day. Be forewarned: towing fees are very high! A round sign with a red border, a blue interior and a red "X" means no parking or stopping whatsoever. Similar signs with a single diagonal line mean restricted parking, or parking for a limit of three minutes only. Signs with only a red border and white middle mean no vehicles of any type are permitted.

Passing a Stopped Bus

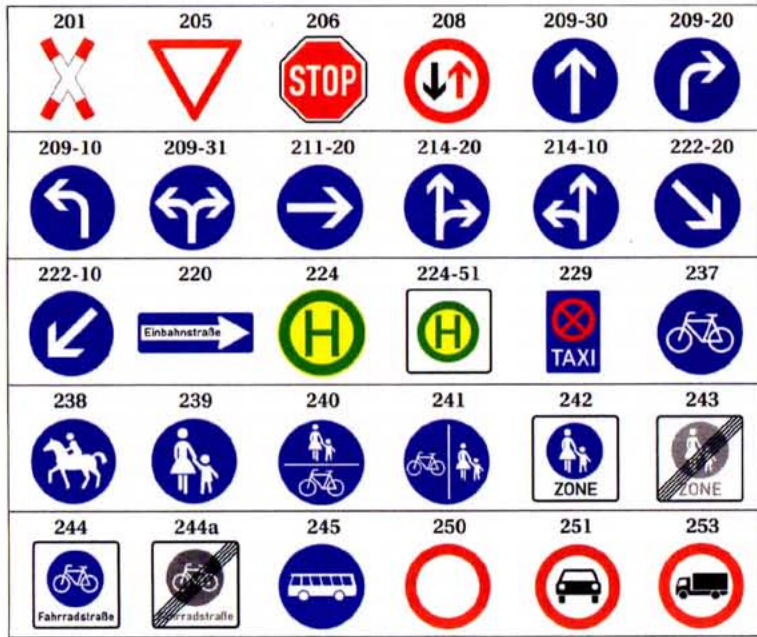
Motorists may not pass a bus that signals with its blinker that it is approaching one of its stops. Once the bus has stopped it's OK to pass it, but so slowly that the needle on your speedometer doesn't register. Cars headed in the opposite direction must also go slowly when a bus is stopped with its blinker going. This is because of the danger that people, particularly children, may try to cross the street in an effort to catch the bus. If any do, the car must stop and let them cross.

Required Tires

Driving on snow-covered roads is permitted only if your car is equipped with winter tires or all-year tires. Use of regular tires on snow can result in a fine and, much worse, loss of your insurance coverage in the event of an accident. ■



- 101 Danger/ Caution
- 102 Cross-road of junction with priority from right
- 103 Right bend
- 105 Double bend (first to right)
- 108 Steep descent
- 110 Steep ascent
- 112 Uneven road
- 113 Danger of snow or ice
- 114 Road slippery when wet or dirty
- 115 Falling rocks
- 116 Loose chippings
- 117 Cross-wind
- 120 Road narrows on both sides
- 121 Road narrows on right side
- 123 Road works
- 124 Congestion
- 125 Two-way traffic straight ahead
- 128 Opening bridge
- 129 Quayside or river bank
- 131 Light signals
- 133 Pedestrians
- 134 Pedestrian crossing
- 136 Children
- 138 Cyclists crossing
- 140 Cattle crossing
- 142 Wild animals crossing
- 144 Airfield
- 150 Level crossing with gate/barriers or half gates/half barrier ahead
- 151 Level crossing without gate or barrier
- 153 Triple bar countdown markers (left) at approach to level crossing with gate or barrier
- 156 Triple bar countdown markers (right) at approach to level crossing without gate or barrier



- 201 St. Andrew's cross; railroad traffic has priority
- 205 Give way
- 206 Stop and give way
- 208 Oncoming traffic has priority
- 209-30 Ahead only
- 209-20 Turn right ahead
- 209-10 Turn left ahead
- 209-31 Turn right or left only
- 211-20 Turn right
- 214-20 Ahead or right only
- 214-10 Ahead or left only
- 222-20 Pass on the right
- 222-10 Pass on the left
- 220 One-way-street
- 224 Stop (tram/streetcar or bus)
- 224-51 Stop (school bus)
- 229 Taxi rank
- 237 Route for cycles only
- 238 Horse riders only
- 239 Pedestrians only
- 240 Pedestrians and cycles only, no separation
- 241 Cycles and pedestrians only, separate track and path
- 242 Beginning of a pedestrian zone
- 243 End of a pedestrian zone
- 244 Beginning of a cycle road
- 244a End of a cycle road
- 245 Bus lane
- 250 No vehicles
- 251 No motorcars or other multi-track motor vehicles
- 253 No power-driven vehicles with a permissible total weight exceeding 3.5t, including their trailers and tractors except passenger cars and buses

Source: ADAC



254 	255 	256 	258 	259 	260
261 	262 	263 	264 	265 	266
267 	268 	268 	270 	272 	273
274 	1052-36 	274.1 	274.2 	275 	276
277 	278 	279 	280 	281 	282

254 No bicycles
255 No motorcycles with or without side-car, mopeds or motor-assisted cycles
256 No motor-assisted cycles
258 No horse riders
259 No pedestrians
260 No motorcycles with or without side-car, no mopeds and motor-assisted bicycles and other multitrack power-driven vehicles
261 No power-driven vehicles carrying dangerous goods
262 No vehicles over weight shown in tonnes including load (total weight limit)
263 Axle weight limit in tonnes
264 No vehicles over width shown
265 No vehicles over height shown
266 No vehicles or combinations over length shown
267 No entry for vehicular traffic
268 Snow chains mandatory
269 No vehicles carrying water-polluting substances
270 Driving ban in the case of smog or to reduce air-polluting substances
272 No U turns
273 Keep minimum distance shown
274 Maximum speed
1052-36 "Wet surface" sign
274.1 Beginning/
274.2 End of speed limit zone
275 Minimum speed
276 No overtaking
277 No overtaking for power-driven vehicles with a permissible total weight exceeding 3,5t, and their trailers or for tractors except passenger cars and buses

283 	283-10 	283-30 	283-20 	286 	290
291 	292 	293 	294 		
295 	296 Fahrstreifen B Fahrstreifen A		297 		
297.1 	298 		299 		

278 End of speed limit
279 End of minimum speed
280 End of prohibition to overtake for all power-driven vehicles
281 End of prohibition to overtake for power-driven vehicles with a permissible total weight exceeding 3,5t including their trailers, and for tractors except cars and buses
282 End of all previous prohibitions and restrictions
283 No stopping
283-10 No stopping (beginning)
283-30 No stopping (middle)
283-20 No stopping (end)
286 Waiting restrictions apply
290 Entrance to controlled parking zone
291 Parking disc
292 End of controlled parking zone
293 Pedestrian crossing
294 Stop line
295 Lane and carriageway delimitation
296 One-lane delimitation ("Must not cross")
297 Direction arrows
297.1 Lane will be delimited or end
298 Area not to be entered by vehicles (hatch markings)
299 No parking area

POSTAL SERVICES

At a German post office, you can do a lot more than just mail letters.

The world wide logistics company DHL operates the German Post Office. *Deutsche Post DHL* is the current name for the postal service, a piece of the former government monopoly, *Deutsche Bundespost*

While there are still dedicated post office branches in most German cities, since the change in management the neighborhood post office is often a sort of one-stop shopping center. It could be part of a stationery or grocery store with a section or counter where you can buy stamps, mail a package, deposit or withdraw money and apply for a credit card. It will also probably be open more convenient hours than the bureaucratic post offices of old.

And that's only the part that is visible to the average consumer. As the name "Deutsche Post DHL" implies, the new company is a major world player in the growing field of logistics. It has streamlined its operations in an effort to give the American giants, UPS and FedEx, a run for their money.

For all the forward-looking plans, the old-fashioned delivery of letters and parcels still accounts for the majority of the Post's business. Even back in its bureaucratic days, the German post office had a reputation for speedy delivery, and the private company has further improved on it: 95% of letters are delivered within one day, and 99% within two days. Most packages can be delivered within a 400-kilometer radius in one day and nationwide within two days.

The German post office has a website at www.deutschepost.de. The Deutsche

Post has an English language section here: www.deutschepost.de/en/home.html. The site has extensive information about postal rates, services, tracking packages and post office locations. It is possible to set up an online franking account to be able to print your own postage - sometimes at slightly lower rates than buying stamps at the post office. For English language information on sending and tracking packages go to www.dhl.de/en.html.

Now that the Deutsche Bundespost is no longer a government monopoly, its old banking part, the Postbank, is acting more like a private bank. It was long a government service to the small depositor, giving him little more than an inexpensive checking or savings account. Now, however, it has gone also into mortgages, credit cards, consumer credit and the sale of insurance. ■

Check with the post office for detailed rates for sending packages outside of Germany.

A registered letter inside Germany (*Ein-schreiben*) costs €2.50 extra. If you want a return receipt (*Rückschein*) that costs an additional €2.20

Special delivery letters and packages (*DHL Expresseasy National*) mailed to addresses in Germany that weigh up to 500 gms cost €13.50; 500 gms to 5,000 gms (5 kg) costs €16.50; and 5 kg to 10 kg costs €27.50.

These letters or packages are delivered the following day except Saturdays, Sundays and holidays. Delivery on Saturdays, Sundays and holidays costs extra.

The Post Office sells mailing cartons (*Pack-sets*) in a variety of sizes. They cost from €1.49 to €2.49 each.

POSTAL RATES - 2019

Following is a partial list of postal rates (in euro) used in Germany. The rates are valid as of July 1, 2019. You can get full rate information at any post office by requesting the free brochure "Leistungen und Preise".

Inside Germany

Item	Max. Size in cm (LxWxH)	Weight	Rate
Letters (Brief)	Postcard - 23.5x12.5 (minimum 14x9)		0.60
	Standardbrief - 23.5x12.5x0.5 (minimum 14x9)	up to 20 gms	0.80
	Kompaktbrief - 23.5x12.5x1	21 to 50 gms	0.95
	Grossbrief - 35.3x25x2	51 to 500 gms	1.55
	Maxibrief - 35.3x25x5 (minimum 10x7)	501 to 1,000 gms	2.70
Small Packages (DHL Päckchen)	30x30x15 (minimum 15x11x1)	up to 2,000 gms	3.79
	60x30x15 (minimum 15x11x1)	up to 2,000 gms	4.50
Large Packages Maximum 31.5 kg (DHL Paket)	120x60x60 (minimum 15x11x1)	up to 5 kg	6.99
		5 to 10 kg	9.49
		10 to 20 kg	9.49
		20 to 31.5 kg	16.49

Europe & International

Item	Max. Size in cm (LxWxH)	Weight	Rate	
Letters	Postcard - 23.5x12.5 (minimum 14.0x9.0)		0.95	
	Standardbrief - 23.5x12.5x0.5 (minimum 14.0x9.0)	up to 20 gms	1.10	
	Kompaktbrief - 23.5x11.5x1.0	up to 50 gms	1.70	
	Grossbrief - 35.3x25.0x2.0	up to 500 gms	3.70	
	Maxibrief International - L+W+D=90.0 (No side longer than 60.0)	501 to 1,000 gms		7.00
			1,001 to 2,000 gms	17.00

Packages inside the EU

Item	Max. Size in cm (LxWxD)	Weight	Rate
Small Packages (DHL Päckchen)	30x30x15 (minimum 15x11x1) 60x30x15 (minimum 15x11x1)	up to 2,000 gms	9.00
		up to 2,000 gms	9.00
Large Packages Maximum 31.5 kg (DHL Paket)	120x60x60 (minimum 15x11x1)	up to 5 kg	17.99
		5 to 10 kg	22.99
		10 to 20 kg	33.99
		20 to 31.5 kg	44.99

TV AND RADIO IN GERMANY

You won't find much, if any, television in English without cable, satellite reception or a broadband internet connection, though some English radio may be available terrestrially especially in and around U.S. or British military bases. Things get a little better if you want to pay for basic German cable TV service, or have it already included in your rental package, with usually a few English language news channels available though little in the way of general entertainment. But if you have access to an existing satellite dish or you are able to install one then there is a lot on offer, much of it for free and it is the widely preferred option.

The first thing to check before deciding anything is your TV. The broadcast standard in Germany is "PAL" (B/G), which isn't compatible with the North American "NTSC system". So if you have a U.S. bought TV that is not a multi-system capable of processing both types of signal then you would need to obtain either a PAL/multi-system TV or a PAL/NTSC converter.

Terrestrial TV

The television stations that can be received without cable or satellite are the ARD, ZDF, the Secondary Programs and, in some areas, RTL, all of which broadcast entirely in German. (These are also receivable by cable and satellite, usually with vastly better reception.) If you have invested in a digital or HD DVB-T (Digital Video Broadcasting-Terrestrial)

receiver, the channel selection you can get will vary greatly depending on where you live. Retailers will usually provide you with a local channel line-up. You can expect to get up to 30 or more channels exclusively in the German language. Digital terrestrial receivers and antennas can be purchased for anywhere between €40 and €100+ EUR at any large, local electronic retailer.

Cable TV

The *Deutsche Telekom* monopoly on German cable TV has been broken down in recent years into several smaller companies, the largest of which is *Kabel Deutschland*. Their offerings (often also including Broadband services) are very similar to each other and whom you choose to go with will depend largely on which one has a network in your area.

There are about 40 channels on the cable (again, depending on where you're located). Most of them broadcast in



photo:istockphoto.com/pengpeng

German, but you usually get the likes of CNN, CNBC, MTV and BBC World, and some cable providers offer a choice of language on certain programs. (Movies in the original language or programming on Eurosport in English, for example)

In the past few years, German cable companies have begun offering English Language Packages that include up to 16 additional English language channels. Prices start from about €4 monthly for these special language packages. This is in addition to the required basic cable package (usually €20-30 per month). Receivers run from about €100 although you can sometimes get them for free if you sign a 1 or 2 year minimum contract.

Satellite TV

Currently the most popular method to receive a large number of high-quality, English-language programs is to have a satellite dish installed. It is relatively inexpensive to buy the dish, LNB and receiver and there are a lot of package deals available in the German retail outlets. Satellite dish set-ups can range from €100 to over €500 depending on the size of the dish and number/type of receivers you want or need.

You should consider having a professional installer mount and align your satellite dish. Make sure you have your landlord's permission to put up a dish, or to adjust the existing one to the appropriate satellite.

You will be faced with a large choice of receivers. Digital receivers start off at about €50 and somewhat more expensive are digital/HD receivers costing over €100.

The most popular satellites beaming programming to Germany are ASTRA 19.2E and ASTRA 2 at 28° East from South. If you have a large enough dish and the proper LNB and receiver set-up

it could be possible to catch the signals from both the satellites.

On ASTRA 2 there are over 140 free to air English radio & TV channels packaged into what is now known as Freesat. It is free, good programming with all the BBC channels, multiple ITV, kids and movie channels including 3 in HD. You can find out more about what is available on their webpage: <http://www.freesat.co.uk/>.

On ASTRA 19.2, Sky Deutschland TV (not to be confused with UK Sky TV) also carries a number of English language channels that include National Geographic, FOX (not the American channel) channel with different, older TV series that include Hawaii 50, NCIS Wing and The Walking Dead as well as TNT that also carries a variety of TV series, TCM, a sci-fi channel, MTV channels and a number of movie channels. This is pay TV and you would need to subscribe and get a receiver that can accept the viewing

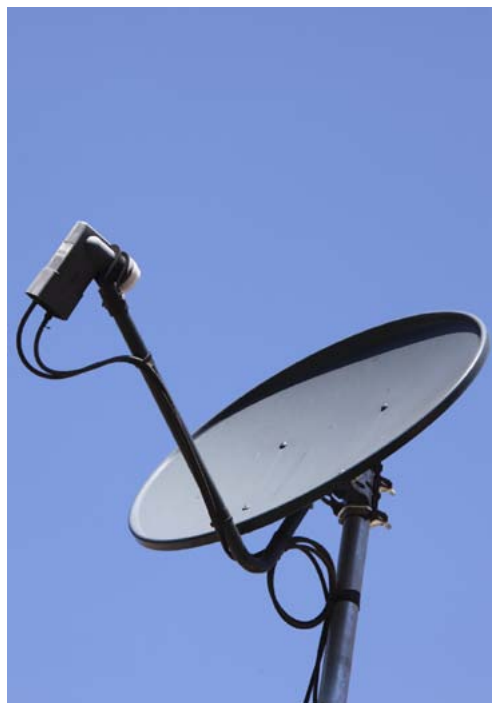


photo:istockphoto.com/DavidWhalen



card. A typical satellite package with 38 channels costs only about €25 per month. There are Premium add-ons that cost more and include additional film and sports programming. Many of the channels have the "original language" option so there are quite a few programs with English language audio. There are some channels that broadcast in HD. You can get dozens of free channels – from Germany and many other countries. Some English language programs are also free, but are mostly limited to news and shopping programs.

Several specialized magazines and websites are available that describe in detail the many offerings on different satellites and information on decoders. They also carry advertisements from different companies that offer services. These includes ads offering subscription services for UK Sky TV which is popular with many expats in Germany.

Radio, Too

English-language radio is also available - a little of it terrestrially, more from the cable and much more in excellent digital quality by satellite. Among the many providers offering satellite radio in English are: The BBC, Bloomberg and CNN. The British and American Forces operate radio networks too. Of particular interest to Americans is the AFN AM signal on 873 and 1107 KHz. American sports events, news, talk shows and music are featured on this station. Programs can be picked up wherever troops are located: AFN in the middle and South; BFBS in the north.

Registration Fees

As an owner of a television set and/or radio (including a car radio) and/or PC sound card, video/TV software, you are required to register and pay a quarterly user fee (referred to as *Der Rundfunk-*

beitrag). There are penalties if you are caught not paying it. For any number of radios, TV's, tablets or computers with tv/ sound cards in one household, you will have to pay €53.94 quarterly. Companies also have to pay the fee. The fees for companies vary depending on the number of employees and company-registered vehicles. Applications to register your TV, radio or computer (for a household or company) can be downloaded at the Rundfunkbeitrag website. Go to : www.rundfunkbeitrag.de/formulare/index_ger.html. The site is in German. There are pdf files that can be downloaded that explain various information about the fees, who has to pay them and how much it costs.

Payment can be made by bank transfer after receiving the bill or you can sign up for payment by *Lastschriftverfahren* (direct debit). The regulating authority for these payments is the ARD ZDF Deutschlandradio Beitragsservice, Freimersdorfer Weg 6, 50829 Köln. E-mail: service@rundfunkbeitrag.de.

You may contact them by telephone, Monday-Friday, 7:00 - 19:00 at: 018 59995 0100. This number is not a free call and you will be charged €0.65 per minute for the call when calling from a land-line. The cost of a call may vary (depending on the service provider) if made from a mobile phone.

The public broadcast corporations including ARD, ZDF and Deutschlandradio are financed primarily by the fees collected. ■

Our thanks to Phil Cassaday of ExpatSat for helping with this article. (www.expatsat.com)

PETS IN GERMANY

The Germans love their pets just as much as any other people, but they have a lot of rules concerning them.

There are rules and regulations involved in bringing your pet to Germany as well as various regulations involved in licensing certain pets when they are here. And, there are regulations for travel through and to other EU countries with your pet.

Bringing your pet(s) to Germany from a non-EU country

Transporting your pet

Rules for air transport of animals vary from airline to airline, but, in response to customer demand, they are usually

friendly about it. The airline should be notified when you book the flight if you plan to take a pet.

It's almost always required that the traveling animal be in a shipping crate that is sturdy, properly ventilated and large enough so that the pet may freely stand, turn around and lie down. Prescribed crates are available at pet stores and from most airlines. Remember to check with the airline when in doubt.

The crate usually goes in a pressurized cargo bay, though some airlines allow





passengers to carry their pets in the cabin if the crate can fit under a seat.

There are pet travel services that can be useful, especially if the animal won't be accompanied by the owner. They also can advise on pitfalls to shipment such as a quarantine period at the destination.

To prevent the illegal and unethical trade of animals, owners of pets must accompany their pets or travel within five days of the pet – either before or after. (If the animal travels more than five days before or after the arrival of the owner, then the pet has to meet different and more stringent requirements before they are allowed into Germany.)

Entering Germany

• Each person moving to Germany from outside the EU is allowed to bring in a maximum of five animals as part of their “personal or household items”. The animals should be family “pets” and not brought to Germany to be traded or sold.

• Animals brought into Germany (and other mainland European countries in the EU) do not have to be quarantined if they have the proper vaccinations (and the paperwork to prove that) and if they come from a country on a EU approved list. More information on the harmonization of EU country regulations regarding pets can be found at [this link](#).

• Since pets are regarded as part of the importation of household goods and personal items, there are certain rules and regulations that apply to them. The German Customs Office (*Zollamt*) is the federal agency charged with making sure that pet owners comply with the rules. The animals that are screened and can be approved for import by the Customs Office include cats, dogs, ferrets, rabbits, guinea pigs and other rodents, horses, turtles or tortoises (if not considered an endangered species), ornamental fish, parrots and parakeets, carrier pigeons and other types of birds. If you want to

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bring in any other type of animal you should check with the German Embassy or Consulate in your home country to see what procedures you may need to follow. This especially applies to animal species that may be on an endangered species list or other “exotic” pets.

Dogs and Cats (and ferrets)

If you wish to bring a cat or dog into Germany from a country outside the EU, the animal must have been vaccinated for rabies at least 30 days but no more than 12 months prior to its entry. Proof of the vaccination must be presented at the border. This proof can be a form in both German and English that has been completed by your vet. You can download a EU Veterinary form from several sites on internet.

It is a European Union requirement that dogs and cats have an identification number, either on a clearly visible tattoo or as a microchip, and that this number corresponds to one on the examination certificate. Microchips must be implanted in pets before they get their rabies shots. Microchips are now required for all pets except for those who were tattooed before July 3, 2011.

Certain breeds (and cross breeds) of dogs present special problems. The rules vary from state to state in Germany, but most consider Pit Bulls, Staffordshire Bull Terriers and American Staffordshire Terriers too dangerous. Their import is banned. Several of the states, including Bavaria, Brandenburg and North Rhine-Westphalia, also have what they consider a Category 2 *Kampfhund*, and this includes the *Rottweiler*.

There is no outright ban on the import of Rottweilers and other Category 2 *Kampfhund* breeds or crossbreeds, but they must be submitted to a viciousness test. If they pass the test they are treated like any other dog. But if they fail they

are subject to the same rules as the Pit Bulls and Terriers. If they are not outright banned from the state they face a high licensing fee, must be neutered and must be muzzled and kept on a leash whenever they are off the owner's property.

For more detailed information on which breeds may be banned and in which states the ban is effective it would be wise to contact a specialist in importing pets. You can also go to www.zoll.de for a detailed list of banned breeds and other information about restrictions on dangerous dogs.

There are generally no special restrictions on the importation of service dogs, but they need to meet the vaccination and identification requirements.

Other pets

Birds

Proof of vaccination against Avian Flu (A1 and H5N1) may be required before birds can enter Germany. Birds that may not have been vaccinated face a quarantine of at least 10 days in the country of origin or 30 days in Germany so they can be tested to make sure they do not carry the disease. Birds must also have a veterinarian health certificate proving ownership. These certificates are only valid for 10 days.

Rabbits, Hamsters, Guinea Pigs

There is a limit on the number of rabbits that can be brought into Germany. Only three can be brought in as private pets. Any more than three would fall under the “commercial trade in pets” rules. Hamsters and guinea pigs can be brought in with no conditions, except for being included in the total number of allowable pets.

Snakes, reptiles and other exotic animals

It is recommended to check with the German Embassy or Consulate in your home country before bringing in certain

reptiles or other exotic animals to see whether they may fall under the protected or endangered species categories. Certain animals can only be brought into the country through authorized entry points.

When your pets arrive

If you live in rented quarters you must have the permission of the landlord before keeping a pet.

As in many other countries, dogs must be licensed. A tax on dogs (*Hundesteuer*) must also be paid. This can vary from state to state and municipality to municipality. Check with the local authorities. Cats need no license, nor are they taxed. Check with the authorities for other rules regarding other pets such as leash laws and rules regarding allowing pets to roam free.

With these and all pets, the owner is legally responsible for anything the animal does. They are subject to lawsuits if, for instance, a dog runs a motorcyclist off the road and he is disabled for life. A personal liability policy that includes coverage of ownership of a dog and other pets is recommended.

Dogs (with the exception of service dogs) are not allowed in grocery stores, butcher shops and other shops where fresh food is sold. Some *Konditorei*, or cafes, don't allow them either. Many restaurants allow them if they behave properly. Establishments that don't want you to bring your dog inside will have a small sign affixed on the window. It usually shows a picture of a dog and will read something like, *Wir missen leider draussen warten* (unfortunately, we must wait outside).

Veterinarians in Germany

A veterinarian in Germany is called a *Tierarzt(in)*. You can find *Tierärzte* in print and online telephone listings. There is no shortage of qualified vets in Germany. Many vet offices have a distinct sign

hanging outside their offices - a large V with a snake coiled around a staff inside the letter. A standard vet's office is much like a regular doctor's office. There may be one or two vets and some staff. They can normally perform a number of treatments and administer vaccines and medications. They may also have some basic diagnostic equipment that could include x-ray machines, blood testing equipment and ultrasound equipment.

An animal hospital is called a *Tierklinik*. A *Tierklinik* is normally staffed by vets, support staff and veterinary school students doing their practical rotations. The clinics offer the full range of services to include surgeries, overnight boarding for observation and full diagnostic services with modern equipment. They also have staff on hand (or on call) around the clock to handle emergencies.

Payment for your pet's treatment is normally made right away using cash or an EC card. In some cases, the vet may offer to send a bill if you don't have cash on hand.

Traveling in the EU with your pets

You can take your dog or cat with you when traveling in Germany. Train tickets in Germany can be purchased for them at about half the regular fare.

For travel within European Union countries, qualifying pets (cats and dogs and some others) must now have a *passport* issued by a licensed veterinarian. The passport serves to properly identify pets and has a record of their vaccinations. It is valid for the life of the pet and is identical for all European countries.

Pet rabbits, rodents, fish and reptiles do not need a passport.

The German Federal Ministry of Food and Agriculture has more information on the movement of pets at [this link](#). ■

SHOPPING IN GERMANY

It can be a fun part of your travels - or you can find incredible variety, right where you are, and online.

Germans love to shop. In fact, you might say it's a national pastime, which is a good thing because it makes finding anything you need easy.

"The mall," however, which you may be used to, is not nearly as well-developed in Germany. But more and more of them have been opening over the last couple of years, including a variety of "Outlet Malls".

You can find a number of "Big Box" stores in many city suburbs, and even in some city centers. *Hela Baumarkt* and *Hornbach*, for example, are do-it-yourself stores. *MediaMarkt* and *Saturn*, on the other hand, offer appliances, home electronics, music and video as well as computers and telephones. *Ikea* and *Moebel Martin* have their own outlets.

There are also the "hyper-stores" such as *Real* and *Kaufland* which offer a wide range of products including groceries, household goods, beverages, pet supplies, clothing etc. These hyper-stores are sometimes housed within shopping centers and often coupled with a few other large specialty stores.

Then there are the German "discounters" such as *Aldi* and *Lidl*, which enjoy an almost cult following and specialize in groceries and a weekly rotation of items ranging from textiles to toys or office supplies at unbeatable prices.

Mid to large-size towns all have their classic 'Marktstrassen' or market streets, often charming pedestrian zones with

stores running on either side of the street. Good public transportation systems make it less necessary to shop by car, and many cities have revamped their downtown shopping areas and made them pleasant places to stroll and shop. Outdoor cafés, sidewalk musicians, benches, fountains, trees and shrubbery, weekly fruit, flower and vegetable market stands, make shopping a very pleasant experience.

Changes in the law and the rise of discount stores have led to some



KaDeWe - Kaufhaus des Westens in Berlin
photo: istockphoto.com/VvoeVale



refreshing price reductions, especially in food stores.

Once you get away from the department stores and discounters, though, specialization is the name of the game. Many small shops offer a wide selection of items within a limited product line, such as fashions, china, glassware, leather goods, fine metalware, shoes, handicrafts, toys, electrical goods, musical instruments, optical instruments, flowers, spices, sports equipment, tobacco products, antiques, candles, maps to name just a few. These niche shops, however, are often forced to charge higher prices to stay competitive.

Specialization is particularly noticeable in food stores. The *Metzgerei*

(butcher), *Backerei* (bakery) and *Konditorei* (pastry shop) are run by masters of their profession. The product is good and these places are often set up so that you can enjoy a fresh roll, hot sausage or piece of cake right on the premises. Another very special kind of food store is the *Reformhaus* (health food store), where the health-conscious Germans get their organic yogurt, whole grain breads, tofu and vitamins.

Online Shopping

Online shopping in Germany is just as popular as in other countries. The big online stores like ebay and Amazon have German language websites. And, of course, there is access to the online

NUTS AND BOLTS OF SHOPPING

Store opening hours are quite liberal. Many stores are open from 8 am until as late as 10 pm from Monday to Saturday and generally closed on Sundays - there are always exceptions so do check in advance. Large railroad stations and airports have stores open around the clock. Neighborhood kiosks also have extended hours, as do gas stations, which usually have non-automotive items for sale.

It pays to watch out for the annual sales; the *Winter-Schlussverkauf* - **WSV** (winter closeout sale) and *Sommer-Schlussverkauf*- **SSV** (summer closeout sale.) These usually begin on the last Mondays of January and July respectively and run through the second following Saturday. They used to be a matter of law, and were the only ones permitted during the year. But recent changes mean that you might find a sale at any time of year: be it for an anniversary of the store's founding or the end of a season.

The sales are not the only way of saving money in Germany. Sometimes it is possible to find coupons offering special reduced prices on specific items as well as

percentage off on some items.

Somewhat more popular are the retail rewards programs, in which the customer gets a card which he or she presents when making a purchase at a participating store. A certain number of points, often a cent for every Euro, will be recorded on the card. Points can be redeemed for cash coupons or other premiums. Participants run the gamut from supermarkets and department stores to car rentals, telephone companies and hotels.

The internet giant *Groupon* also has a presence in Germany. You can register and ask to have the available offers in your area sent by email.

Virtually everything sold in Germany comes with a 19 percent value-added tax (*Mehrwertsteuer*). This includes clothing, appliances, house repairs, furniture, cars and car repairs. (A small number of things, notably groceries and newspapers, have a VAT of only 7 percent.) If you're buying services, this tax will be a separate item on your bill, but if you're buying goods it will usually just be included as part of the price.

shops from other countries. Many online stores based in other EU countries can easily ship to Germany without any customs issues. As usual, you can eliminate the travel agent's fee when booking airline tickets or hotel rooms, and many online retailers have saved themselves the expense of a bricks and mortar store. Of course another great advantage of online shopping is variety. Expatriates can turn to the web to get items from home that are not normally available in German stores. While there are some British and American stores in the larger German cities, many expats don't have easy access to them. To the delight of many customers, enterprising store-owners are now offering their products online with convenient English

language websites. Large variety, ease and security of payment, and efficient shipping combine to make on-line shopping a great alternative.

Online payments can be normally be made by a fund transfer or with a credit card. Credit cards are not as well established as in some other countries, but are becoming more and more popular. PayPal is also a popular and growing method of payment for online goods. ■

GERMAN HOLIDAYS - 2020

January 1, Wednesday

New Years (*Neujahrstag*)
all federal states

January 6, Monday

Epiphany (*Heilige Drei Könige*)
Baden-Wuerttemberg, Bavaria, Saxony-Anhalt

April 10, Friday

Good Friday (*Karfreitag*)
all federal states

April 12, Sunday

Easter Sunday (*Ostersonntag*)
all federal states

April 13, Monday

Easter Monday (*Ostermontag*)
all federal states

May 1, Friday

Labor Day (*Maifeiertag*)
all federal states

May 21, Thursday

Ascension Day (*Christi Himmelfahrt*)
all federal states

May 31, Sunday

Whit Sunday (*Pfingstsonntag*)
all federal states

June 1, Monday

Whit Monday (*Pfingstmontag*)
all federal states

June 11, Thursday

Corpus Christi Day (*Fronleichnam*)
Baden-Wuerttemberg, Bavaria, Hesse, North Rhine-Westphalia, Rhineland-Palatinate, Saarland

August 15, Saturday

Assumption Day (*Maria Himmelfahrt*)
Saarland, parts of Bavaria

October 3, Saturday

Day of German Unity (*Tag der Deutschen Einheit*)
all federal states

October 31, Saturday

Reformation Day (*Reformationstag*)
Brandenburg, Mecklenburg-Vorpommern, Saxony, Saxony-Anhalt, Thuringia, Bremen, Niedersachsen, Schleswig-Holstein, Hamburg

November 1, Sunday

All Saints Day (*Allerheiligen*)
Baden-Wuerttemberg, Bavaria, North Rhine-Westphalia, Rhineland-Palatinate, Saarland

November 18, Wednesday

Repentance Day (*Buß- und Betttag*) - Saxony

December 25, Friday

Christmas (1. *Weihnachtstag*)
all federal states

December 26, Saturday

2nd Christmas Day (2. *Weihnachtstag*)
all federal states



TRAVELING BY TRAIN

German trains are clean, comfortable, reliable and fast. Between the downtown areas of most German cities the travel time by train can be as fast or faster than the travel time by plane, when you calculate in the time it takes to get to and from the airport.

Germany's privatized national railway, the Deutsche Bahn, features the super-fast InterCity Express (ICE) trains. They zoom around the country at hourly and two-hourly intervals and link up all major cities. Transferring from one of them to another is usually just a matter of crossing the station platform and speeding off again within minutes of your arrival. Some ICE trains also operate between major international destinations including Switzerland, Belgium, Austria and the Netherlands.

The ICE trains are quiet and fully air-conditioned with reclining seats, tables at seats, dining and bistro cars. And they are fast. An ICE line connects Frankfurt and Cologne in only 58 minutes.

Trains similar to the ICEs, with the same internationally stipulated quality standards, connect major cities in Germany as well as German cities with major cities of neighboring countries. The trains connecting German cities are called InterCity (IC) trains and the ones connecting German cities with neighboring countries are called EuroCity (EC) trains.

The ICE trains have laptop connections and repeaters to make use of cell phones easy. And they have special compartments for handicapped travelers and travelers with babies. There are plenty of "Rest Areas" on an ICE where the use of mobile phones, ring tones and loud music (including with headphones)

are not welcome. Reservations are highly recommended for special features such as the repeaters or baby and handicapped compartments. Seats on the trains can be reserved, for a fee of €4.50, as much as three months in advance. A reservation is also recommended on ICE and EC trains if you plan to travel on summer weekends or during holiday periods.

CityNightLine (CNL) trains are sleepers with economy and deluxe sleeper cars (with single, double, triple or four bed configurations and private WC and showers) as well as couchette cars that can accommodate up to six people and cars that have reclining seats. There are now 17 of them operating between a variety of destinations. They usually reach the destination city before the first plane of the day does.

Not only is train travel often faster than air travel, it is also more reliable. Air travel is more subject to weather-related delays. Because of this, major efforts are being made to integrate air and rail travel. ICE trains stop at the Frankfurt, Düsseldorf and Köln-Bonn airports.

Rail is often faster than driving, too, and much more relaxing. On the trains you can do some work, read the paper, snooze or enjoy a sandwich and beer. And downtown parking is no problem.

All this and a price structure that many travelers find attractive. It is aimed at luring people away from their private cars, and from those cut-rate airlines that are making life difficult for the railroad and the traditional airlines.

The price of rail travel is lower than it used to be (though sometimes short distances cost more) and there is an array savings for the savvy traveler. Popular

Special offers include:

Saver Fare (Sparpreis) – prices for one-way tickets in Germany start from €19 for short distances (up to 250 km). For longer distances prices start at €29 (Second Class) and €49 (First Class). Travel on the ICE is possible. Prices for two people traveling together start at €49 in Second Class. Up to three more people can go on the same trip with the couple for €20 each.

Group discounts – the Bahn offers a variety of discounts for various sized groups for travel in Germany as well as internationally. Savings can range from 30% to 70%.

Federal States Tickets (Länder-Tickets) – unlimited travel for one day in the German State of your choice. Includes travel on Interregio-Express, Regional Express, Regionalbahn, S-Bahn and some urban and local transport systems. Valid for up to 5 travelers. There are some restrictions.

One-day Unlimited Tickets (Quer-durch-Land Ticket) – unlimited travel throughout Germany for a day for €44. Four others may join for an €8 supplement each. Offer is valid for Mondays to Fridays and includes travel only on regional trains.

Happy Weekend Ticket (Schönes-Wochende-Ticket) – a single ticket allows a group of 5 to travel for a single low price (€44 if purchased online, €46 at a DB Travel Center) on a single day on a weekend. Travel is restricted to local trains.

The BahnCard

There are also three BahnCards that will get you reductions. With the so-called “BahnCard 25” you pay three-quarters of the ticket price, with the “BahnCard 50”

you pay half price, and with the “BahnCard 100” you pay nothing except the price of the card.

The “BahnCard 25” costs €62 Standard Class and €125 First Class. A BahnCard 25 can often pay for itself the first time you use it. A BahnCard 25 Standard Class is offered for €41 for a partner, children and seniors.

The “BahnCard 50” costs €255 Standard Class and €515 First Class. The “BahnCard 50,” is half price for your spouse or partner, children (from ages 6 to 17), students under age 27, the severely handicapped and seniors over 60. It cannot be used together with other “Savings” fare offers.

The “BahnCard 100” costs €4,090 Standard Class and €6,890 First Class.

All BahnCards are good for a year from the date of issue. They are automatically renewed for following years unless cancelled in writing at least 6 weeks before the renewal date. There are different features for each of the cards.

German Rail and Eurail Passes

Non-European visitors can save a lot with a “Eurailpass,” which is good for unlimited travel on most European railroads. Eurail, together with the Deutsche Bahn, has created the website www.germanrailpasses.com which offers the “German Rail Pass”. The German Rail Pass is dedicated to train travel in Germany. It is available for non-Europeans and is a great way to explore Germany.

The Deutsche Bahn has a very well-organized and comprehensive website in English at: <https://www.bahn.com/en/view/index.shtml>. You can use it to see the latest special offers, buy tickets, make seat reservations, purchase a BahnCard and even make hotel reservations and reservations for a rental car at your destination. ■

TIME TO REDISCOVER ROTHENBURG

Rothenburg ob der Tauber – Germany’s most Famous, Romantic Medieval City Offers Far More than Meets the Eye

Just say “Rothenburg ob der Tauber” and it seems that everyone is well aware of its fame as an architectural gem on Germany’s “Romantic Road,” or as the home of the “Mother of All Christmas Shops” -- Kaethe Wohlfahrt’s interactive Christmas Village. For two times in a row Rothenburg ob der Tauber made it into the Top 5 of the “Best Travel Destinations in Germany” in the official vote by the German National Tourist Board. Foreign tourists and German visitors alike know

and structure in order to preserve for posterity Rothenburg’s singular identity as being a perfect sample of Germany’s finest buildings from both the Middle Ages and the Renaissance.

Simply and succinctly stated, “The entire city is itself a monument,” according to words of “DEHIO,” the German standard reference work cataloguing all of country’s artistic monuments.

A city like Rothenburg ob der Tauber may reflect history. However, history



Rothenburg in late summer

Photo: © Rothenburg Tourismus Service / W. Pfitzinger

and have also enjoyed Rothenburg’s entertaining, nocturnal tours with the town’s Night Watchman, and devoured its “Snowballs” throughout the year over the years.

But these are only a few of the best-known aspects of this small town which continuously invests vast sums in retaining its historical buildings

needs to be felt and experienced sensuously... with all the senses: taste, touch, sound, as well as sight. And Rothenburg richly offers plentiful activities in order to immerse into its rich, vibrant history.

Rothenburg is always a fine place to visit throughout the year. There is always something going on even during the darker Fall and Winter months,

such as the first week of November -- the Fairytale Magic—Maerchenzauber “romantic triad,” or the pre-Christmas/ Advent Reiterlesmarkt from the end of November until December 23rd; and, the Romanze an Valentin Valentine’s Day for contemplative, touching, romantic experiences.

Two journeys to the past

Twice a year more than 20 historical groups participate in activities that recreate Rothenburg’s exciting times as a privileged “Reichsstadt” —an Imperial City of the Holy Roman Empire.

Every Spring at Whitsun, Pentecost, the city becomes a stage reflecting the events of the devastating 30 Years War (1618 -1648) between Catholic and Reformation Protestant forces which ravaged central Europe.

In 2018 this part of Rothenburg’s history will be in the focus even more than usually as we commemorate the outbreak of the 30 Years Wars 400 years ago with our neighbors Dinkelsbühl, Nördlingen and Bad Windsheim. Visitors to Rothenburg can experience the tumult and turmoil of the warring factions’ reenactments. This big annual undertaking is produced by the Meistertrunk Historical Society, presenting its theatrical take on the legendary salvation of Rothenburg back in 1631. This fine quality production was honored in 2015 being recognized

an integral part of Bavaria’s “Immaterial Cultural Heritage”.

For those who would like to learn more and attend this production, go to: www.meistertrunk.de. In addition, there will also be special guided tours through the town during the whole year that illus-



The Marksturm in Rothenburg

Photo: © Rothenburg Tourismus Service / A. Böttger

Welcome Back to Rothenburg!

**The Middle Ages as fresh and new as before.
Refurbished, restored, repaired and re-painted.**

**Rothenburg - shimmering in the sun, just as
glamorous and glorious as in 1536
when the Emperor came to visit!**



www.tourismus.rothenburg.de

Rothenburg Tourismus Service
Phone: +49 9861 404 800
E-Mail: info@rothenburg.de

trate how the period affected Rothenburg ob der Tauber and changed the society.



And there will still be special exhibitions about the preceding era in the Imperial City Museum ("Media of the Reformation") and the Medieval Crime Museum ("Luther and the Witches).

The 30 Years War will play a special role in the Imperial City Festival from September 7th to September 9th, as well, when historical groups perform music from this period on the Stöberleinsbühne, right in front of the town walls of Rothenburg (entry is free).

Every first September weekend of the year, 24 historical associations participate in the Rothenburg's Imperial City Festival. The Festival recreates 500 years of Rothenburg's historical past from 1274 – 1802. Highlights not to be missed are the knights' encampment in front of the City's gates, the "fahrendes Volk" (camp followers), tradesmen and merchants, hordes of peasants and simple folk, and the royal court all in their colorful attire complete with lively presentations that are equally authentic and entertaining. Rounding out the impressive program

are two evenings of large fireworks and public theatrical productions on market square.

Rothenburg's Refined Gastronomy and Wine Culture: 10th anniversary of the Wine Festival

Rothenburg ob der Tauber breathes history with every step taken on its cobblestoned streets; steps reverberating in its narrow passageways and quaint alleys. Rothenburg's past – and present -- includes wine making history as well. Since the early Middle Ages, grapes have



*The Franconian Temptation (Fraenkische Versucherle)
Credit © Rothenburg Tourismus Service*

been cultivated for wine here. There is a winery that, in addition to offering tastings, also conducts vineyard tours along the Tauber River's vine-planted slopes. As the southernmost growth of Germany's Francken or Franconian appellation, Rothenburg hosts a five-day annual Wine Festival in mid-August. The Rothenburger Wine Village is certified for its quality by Franconian brand "Wein. Schoener. Land" – and it's celebrating its 10th anniversary this year.

As a direct outgrowth of the high quality requirements demanded of the Weindorf, a wine-culinary initiative was founded in 2015 by nine of Rothenburg's top gastronomic establishments. Named "Geniessen ob der

Tauber" (Taste of the Tauber), the initiative celebrates regional products and sourcing of wine and locally grown ingredients. Preparations featuring fresh, seasonal dishes paired with Franconian wines give Rothenburg's visitors delicious insights into the city's historical, regional cuisine. One special taste treat is the "Fraenkische Versucherle" – the "Franconian Temptation." It is an amuse-bouche consisting of three appetizers paired with three sample pourings of different Franken wines. Cost is only 20 Euros at partnering restaurants. These are to be had at each of the nine participating establishments; truly a delicious introduction and overview of Rothenburg wines and food.

For advance bookings and registration, go to: <https://www.geniessenobdertauber.de/english>.

The Picturesque Rothenburg ob der Tauber: Special exhibitions from 2019 to 2021

Why were painters and architects so enthusiastic about Rothenburg ob der Tauber in the 19th century? From 2019 until 2021 visitors can learn more about the influence of the town on the English Garden City Movement and on famous painters like Elias Bancroft.

Both in terms of topography and morphology, the natural environment of Rothenburg ob der Tauber, at the end of the 19th century, fulfilled all the criteria of the picturesque. The city, which was thus perceived by British artists (architects and painters), takes the picturesque into the modern age.

Until around 1900, more than 100 years of reflection on art had gone into the Anglo-Saxon understanding of "the picturesque" – indeed, one might go as far as saying that a specific manifestation of the picturesque in painting, landscaping (landscape gardening) and architecture is

England's main contribution to the development of modern art. It was precisely this "picturesque" element which British painters such as Elias Bancroft (1846–1924), Arthur Wasse (1854–1930), James Douglas (1858–1911), Walter Tyndale (1855–1943), James Garden Laing (1852–1915), as well as architects like Barry Parker (1867–1947) and Raymond Unwin (1863–1940) discovered in the landscape around Rothenburg, in the city's architecture and its street scenes – effects of strong contrasts; irregular roads and house facades; interesting and variegated architectural ensembles such as the market square; an almost Gothic, albeit also derelict, charm; the amalgamation of natural and artificial features, and much more. In particular, the views into the Tauber valley below what is today the "An der Eich" vineyard were thus perceived as the epitome of the picturesque English landscape garden.

In the framework of three Theme Years 2019, 2020 and 2021, Rothenburg ob der Tauber's picturesque topography is to be revisualized as an urban and rural landscape. In addition to an exhibition of British painters around 1900, to be hosted in the Medieval Crime Museum, Rothenburg townscapes from the early modern era to the present day will be shown in the Imperial City Museum. A special exhibition will be devoted to the Rothenburg's influence on Raymond Unwin's English Garden City Movement. Garden projects involve the hidden garden treasures of Rothenburg citizens; artists' federations such as Künstlerbund and Kunstkreis will present contemporary interpretations of picturesque Rothenburg. What's more, there are artist in residence projects organized by the Conference Center Wildbad as well as musically picturesque contributions in the framework of an International Song Festival 2020 and the Franconian Summer 2019.



*The Rathausurm and St. Jacob's Church tower
Credit ©Rothenburg Tourismus Service, W. Pfitzinger*

Rothenburg: A Pilgrim's Way-station and craft products

Rothenburg is also a pilgrimage town on the ancient route from Stade (near

Hamburg) to the Holy City Rome (the Via Romea,) as well as on six Jacobean pilgrimage routes to Compostella in far-distant Spain. Over 1000 pilgrims visit St.-James-Church every year. Visitors of Rothenburg ob der Tauber can also enjoy local handmade products like the traditional "snow balls", which visitors can find all over the bakeries in the city till today. It is also possible to experience the production of Schneeballen in two of the stores (contact: www.original-rothenburger-schneeballen.de/ and www.baecker-striffler.de/). Handmade products of Rothenburg are also in focus of an initiative of eight stores, who craft their products in the city. Visitors can find delicate chocolate, exclusive clothes and illuminated miniature houses in the shops of the manufacturers (more information: www.rothenburg-handmade.com).

Come visit and see for yourself. Discover Rothenburg ob der Tauber a-new. There's so much more than first meets the eye. ■



The famous Christmas Market in Rothenburg Credit ©Rothenburg Tourismus Service

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