

# Xpatify

## Guide for Germany

This guide aims to provide a first insight into what it's like to live in Germany and what steps you need to take once you arrive. It covers key aspects of life in Germany, such as the social security system, education system, and standard of living.

Visa



Finance

Tax



Housing



Health



...More



# About Us

Xpatify is an Expat consulting company based in Stuttgart, Germany. At Xpatify we are specialized in supporting Expats moving to Germany. We offer several services for expats and companies to ensure a smooth start in Germany.

Find more about us on [www.xpatify.com](http://www.xpatify.com)

## 01 Why Germany?

Germany is one of the most exciting countries to emigrate and start a new life

Find out what advantages Germany has to offer

## 02 10 Steps to start in Germany

### Pre-Boarding

- 1 How to get a job
- 2 Visa
- 3 Health insurance

### Boarding

- 4 Residence registration
- 5 Bank account
- 6 Accommodation
- 7 Residence permit
- 8 Tax ID
- 9 Social security number

### Off-Boarding

- 10 Cancellation checklist

## 03 Good things to know

Here you will learn everything important about living and working in Germany

From Kindergarten & School, Maternity protection & maternity pay to Pension insurance refund & many more...



More information



[www.xpatify.com](http://www.xpatify.com)

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# Guide for Germany

Welcome to the Xpatify Guide for Germany.

This guide is designed to provide you with all the essential information you need to start your new life and work in Germany. Whether you're a seasoned expat or moving abroad for the first time, Germany offers unique challenges and opportunities. We understand that the process of moving to a new country can be overwhelming, which is why we have created this guide to help make your transition as smooth as possible.


In this guide, you will find information on a wide range of topics, including the German job market, work culture, housing, healthcare, taxes, and more. We will walk you through the steps you need to take to set up your new life in Germany, from finding an apartment and opening a bank account to registering for healthcare and applying for a work visa.

We hope this guide will serve as a helpful resource as you begin this exciting new chapter in your life.

You will find some  
more detailed  
information on  
[www.xpatify.com](http://www.xpatify.com)  
or scan the QR-  
Code







"Our mission is to make  
your start in Germany  
as digital and smooth  
as possible"





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# 1 How to get a Job in Germany?

## Pre-Boarding

The demand for qualified international professionals in Germany is increasing. There is a shortage of skilled workers in many areas of Europe's largest economy, especially in the technology and healthcare sectors.

There is a helpful website that bundles job offers from the biggest job portals in Germany. You can select the profession and the city in Germany.



**Job offers for international professionals in Germany**



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# 2 Visa

## Pre-Boarding

Permission to enter Germany and start to work depends on your citizenship, how soon you plan to begin work after arrival, and how your qualifications are recognized. It is important that you consider all three elements together.

As a **citizen of the European Union**, Lichtenstein, Iceland, Norway or Switzerland, you do not require a visa or a residence permit to work in Germany. Citizens of other countries do require a residence permit.

**Citizens of Australia, Israel, Japan, Canada, the Republic of Korea, New Zealand, the United Kingdom of Great Britain and Northern Ireland and the United States of America** may enter Germany without a visa. However, they must apply for a residence permit before taking up employment. Citizens of these countries can apply directly to their local foreigners authority, even if they are already living in Germany. If you intend to take up employment shortly after arriving in Germany, it is advisable to apply for the appropriate visa before entering the country.

All other **third country nationals** must submit a visa application to their local German embassy or consulate prior to entering Germany.

**Use the Visa Guide to check your chances!**

*Tip: If you have already organized a job and applied for a work visa before moving to Germany, your employer can speed up the process by submitting an urgent application to their local immigration office. (Chargeable)*

### Visa Guide

Scan the QR Code



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# 3 Health insurance

## Pre-Boarding

Everyone living in Germany is required by law to have either private or statutory health insurance. Which one you should take out depends on your individual circumstances. In the following we explain the most important aspects of private and statutory health insurance in Germany.

**To get your visa you need either public health insurance or private insurance.**

The public health insurance starts at the earliest with the beginning of your employment. To **cover the gap** between entry and start of your employment, embassies require the combination of public health insurance & incoming insurance or also called a **travel insurance**.

### PUBLIC

- Works for all residence permits
- Mandatory if gross salary < 66 600€ per year (2023)
- Best options for families, family insurance (free of charge)

### PRIVATE

- Works for all residence permits
- Possible if gross salary > 66 600 € per year (2023)
- Best option for healthy singles

### TRAVEL

- Best Option in combination with public health insurance
- Covers the gap - Entering Germany until your job starts
- Mandatory for some embassies



# 3.1 Public health insurance

## Pre-Boarding

About 80% of all Germans have statutory health insurance.

The statutory health insurance in Germany is one of the best in the world. If you are employed in Germany and your gross salary in 2023 is less than 5,550 euros per month, the membership in the public health insurance is mandatory. There are different public health insurance companies and they have different contribution rates. The average contribution rate in 2023 is 16,2 % of your monthly salary. You get a contribution subsidy of 50% from your employer. The contribution ceiling is 4,987,50 € of your gross salary (as of 2023). If you earn more than this amount, you won't pay a higher insurance premium.

### Example calculation

**Gross salary 4.000,00 EUR, no kids, tax bracket 1, >23 years**

**Health insurance -324,00 EUR (8,1%)**

**Longterm care insurance -75,00 EUR (1,9%)**

**Pension insurance -372,00 EUR (9,3%)**

**Unemployment insurance -52,00 EUR (1,3%)**

**Total deduction social insurance -823,00 EUR**










**Total tax deduction -587,58 EUR**

**Net earnings/Payment**

**2,572.42 EUR**










# 3.1 Public health insurance

## Which treatments are covered?

BASIC BENEFITS		MORE DETAILS
	Routine check-ups and standard vaccinations	Regular check-ups for the early detection and prevention of diseases are just as much a part of the services as standard vaccinations. PHI also offer treatment for serious, long-term illnesses, as well as accident treatment and follow-up care.
	General practitioner or specialist	You are free to choose your own general practitioner or specialist, provided he or she works with the statutory health insurance, which is usually the case. Specialists are also covered, as long as they are not private doctors.
	Hospital	If you need to be admitted to hospital, you will have to pay a contribution of EUR 10 per day for a maximum of 28 days per year. This contribution does not apply to insured persons under the age of 18. You will be entitled to general care and accommodation in a multi-bed room.
	Medicines	Most medicines prescribed by your doctor are covered by your insurance. However, these medicines may not be sold over the counter (there are a few exceptions for special treatments) and you will have to pay a co-payment of 10% - a minimum of EUR 5 and a maximum of EUR 10 per pack. There are no co-payments for children up to the age of 18.
	Cancer screening examinations	The recommended cancer screening examinations are paid for from the age of 20 for women and from the age of 35 for men.
	Remedies	External treatment methods such as physiotherapy, ergotherapy or logopaedic treatment are covered as remedies. The deductible amounts to 10% of the costs plus EUR 10 per prescription for insured persons over 18 years of age.
	Aids	If prescribed by a doctor, you are entitled to aids such as hearing aids, prostheses, crutches and wheelchairs. The co-payment amounts to 10% of the costs, at least EUR 5,- maximum EUR 10,- but not more than the costs of the aid. In the case of aids intended for consumption, the co-payment amounts to 10% per pack, up to a maximum of EUR 10 per month.
	Dental treatment and dental work	Dental treatment is covered by the health insurance like any other medical treatment. For dental prostheses, so-called fixed allowances are paid - i.e. fixed amounts depending on the findings. The amount of the fixed allowance corresponds to about 60% of the costs of the so-called standard treatment - i.e. the simple and "expedient" solution. Expensive implants are not included! If you have regular check-ups and keep your bonus book, you will receive a higher fixed allowance: For 5 years this is 70%, for 10 years 75%.
	Orthodontics	Orthodontics is usually only paid for young people under 18 – but you can get a reimbursement up to 100% when treatment is completed and successful.
	Travel costs	The health insurance fund will cover the costs of journeys if they are necessary in connection with a benefit provided by the health insurance fund for compelling medical reasons. In addition to costs for journeys to inpatient treatment, costs for journeys to outpatient treatment can also be covered under certain conditions. This applies, for example, to journeys to radiotherapy, chemotherapy and outpatient dialysis treatment.

# 3.1 Public health insurance

## Which treatments are covered?

BASIC BENEFITS		MORE DETAILS
	Outpatient cure & Rehab	Every 4 years, an outpatient cure can be granted for approx. 3 weeks, provided it is necessary to prevent an impending disability, to eliminate or improve a disability or to prevent it from getting worse. Medical and treatment costs are covered in full; subsidies may be granted for accommodation and meals.
	Psychotherapy	If psychotherapy is necessary after a diagnosis, the health insurance funds cover the costs for a certain number of therapy hours with an approved therapist or doctor. The therapy must be applied for with the health insurance fund. The therapist/doctor can provide information about the necessary steps.
	Protection abroad	Protection abroad exists in principle when staying in another EU state. Benefits can be claimed there even without the prior consent of the health insurance fund. Authorisation is only required for hospital treatment. However, costs are only reimbursed up to the rates that the health insurance fund would have to pay in Germany and the scope of benefits depends on the legal provisions of the individual countries, which do not necessarily correspond to the German standard. Return transport from abroad is not reimbursed.
	Household help	Home help is paid to insured persons who are unable to manage their household, for example because they are in hospital, and if someone else living in the household is also unable to do so. Another condition is that there must be a child living in the household who is under the age of 12 when the home help starts, or who is disabled and needs help. If you receive home help, the co-payment is 10 per cent of the daily cost, with a minimum of 5 euros and a maximum of 10 euros.
	Home nursing	In addition to medical treatment, insured persons receive home nursing care by "suitable" nursing staff in their household if hospital treatment is necessary but cannot be carried out, or if it is avoided or shortened by home nursing care. Home nursing includes the basic care and treatment required in the individual case as well as domestic care. The co-payment is 10 per cent of the costs for the first 28 days of use per calendar year and 10 euros per prescription.
	Preventive medical check-ups for children	Children under the age of six are entitled to examinations (U1-U9 at the paediatrician) for the early detection of diseases that endanger their physical or mental development. In addition, children between the ages of three and six are examined for dental, oral and maxillofacial diseases (FU1-FU3 at the dentist).
	sickness benefit	Insured persons are entitled to sickness benefit if the illness makes them unable to work or if they are treated as an in-patient in a hospital at the expense of the health insurance fund. In principle, entitlement to sickness benefit starts on the first day of incapacity for work and lasts for a maximum of 78 weeks within each three-year period due to the same illness. The payment is usually 70 per cent of the gross pay.
	sickness benefit for children	Insured persons are also entitled to sickness benefit if, according to a doctor's certificate, it is necessary for them to be absent from work to supervise, look after or care for a sick and insured child. It is also a prerequisite that no other person living in the household can take over this and that the child is under twelve years of age. The entitlement exists per calendar year for a maximum of ten working days (Mon-Fri), for single parents for a maximum of 20 working days per child. However, a total of 25 or 50 working days per calendar year may not be exceeded.
	Pregnancy	The costs of childbirth are covered, as are the following costs. The costs of a birth preparation course are also covered. Female members are entitled to maternity benefits during the protection periods according to the Maternity Protection Act (regular 14 weeks, 18 weeks in the case of premature or multiple births), provided they do not receive any pay during this period.



## 3.2 Public health insurance

### Quick Check

OVERVIEW	TK	AOK BW	DAK	BARMER
Members	11,1 Millions	4,5 Millions	4,6 Millions	8,7 Millions
Contributionrate	15,8%	16,2%	16,3%	16,1%
Service-Center	Germany	Baden-Württemberg	Germany	Germany
English support	Yes	Yes	Yes	Yes
Ranking Focus Money review*	1	10	9	15
Customer ratings**	4,49 / 5	"no data"	4,47 / 5	4,24 / 5

Compare online  
[xpatify.com/healthinsurance](https://www.xpatify.com/healthinsurance)



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## 3.2 Private health insurance

### Pre-Boarding

Almost 20% of people in Germany are privately insured. Employees earning more than €66,600 gross salary, self-employed, students and artists are entitled to join the private insurance. Customers take out personal risk insurance on an individual basis. The cost depends on 3 things:

- Your age when you join
- Your health when you join
- The level of cover you choose

Once you join, your health will not affect the cost of your insurance. You can get very sick and still pay the same price.

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# 3.2 Private health insurance

## Pre-Boarding

### Pros and Cons



#### **Faster doctor appointment**

You will get faster appointments, especially with specialists.



#### **You choose your coverage**

Your insurance can cover dental care, travel insurance, special treatments etc.  
You can choose the minimum coverage to pay less.



#### **You can pay less with a deductible**

If you have a high deductible, your monthly payments are lower.  
If you never go to the doctor, you can save a lot of money.



#### **No flexibility to switch back**

If you choose private insurance, you can not switch back to a public insurance.



#### **No cost free family insurance**

Your children and spouse are insured with additional costs.



#### **Private is expensive with pre-existing health problems**

if you have pre-existing health problems,  
Private health insurance often requires a health test before you join.



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# 3.2 Public health insurance

## Pre-Boarding

### Pros and Cons



#### **Contributions are based on your income**

If you earn less, you pay less and therefore have a lower financial risk



#### **Family insurance free of charge**

Spouse and children without income are covered free of charge



#### **No advance payment of medical bill**

You go to the doctor with your insurance card and the fees are directly transferred from the company to the doctor.



#### **No coverage for private treatments**

Some types of special treatments and services in a clinic or with a private doctor are not covered.



#### **Waiting times**

Waiting times may be longer, especially for specialists.



#### **Contributions**

Fees can be very high if you make a lot of money or if you are self-employed.

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# 4 Residence Registration

## On-Boarding

Anyone who moves into an apartment or house in Germany must register with the respective Residents' Registration Office.

You have two weeks to register!

Should it take longer in individual cases, a transitional period is usually granted.

If you occupy an apartment for no longer than six months, it is not necessary to register a new residence. For example you register for health insurance with a boardinghouse address or your companies address with c/o Employer HR – until you find a permanent residence.

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# 4 Residence Registration

## On-Boarding

Your initial exposure to the famous German bureaucratic machine can be stressful, but you can easily avoid that if you follow some simple advice. First, you need to book an appointment. Look up your city's Bürgeramt or Einwohnermeldeamt registration office online, and make your reservation long in advance, because you might not be able to get an appointment for weeks.

**To find the address of your closest registration office:**

GOOGLE  "Bürgeramt + Einwohnermeldeamt + your city."

If there are no appointments available, try refreshing the page early in the morning and throughout the day, because people frequently cancel their appointments. You can go to any location in your city, even if it's not in your neighborhood. Alternatively, just go there and draw a waiting number. Depending on the city, you may have to wait for a few hours or make an appointment and come again.



### Documents for the registration:

- Identity cards and - if available - passports of the persons to be registered.
- completed housing confirmation form (Wohnungsgeberbestätigung) signed by the property owner or manager of your accommodation (normally downloadable from the Einwohnermeldeamt website).
- Children's identity cards or birth certificates of the children moving in with you
- If applicable, rental or purchase contract
- Marriage certificate, if applicable
- Many cities offer a registration form directly for download, which you can fill out at home, print out and then bring to the appointment



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# 5 Bank account

## On-Boarding

We recommend that you open a current account with a German bank so that you can easily pay in shops with your bank card and receive your salary or wages. For many banks you will also need your registration certificate and tax number to open an account.

It is recommended that you choose a bank that suits your needs and offers English language support. It is advisable to compare banks, as some offer better services for expatriates and lower fee.



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# 5 Bank account

## On-Boarding

### Bank Account Checklist

- 1 Choose a bank**

Research and compare different banks to find one that offers English-language services and meets your needs.
- 2 Gather required documents**

You will typically need your passport, residence permit, and proof of address, such as a rental contract or utility bill.
- 3 Book an appointment**

Contact the bank to schedule an appointment to open your account. Some banks offer online consultations or you can directly apply online.
- 4 Arrive prepared**

Bring all required documents to your appointment, including your identification and proof of address.
- 5 Choose an account type**

Decide on the type of account you want, such as a current account or savings account, and ask the bank representative for guidance if needed.
- 6 Consider additional services**

Inquire about additional services, such as online banking or a credit card, that may be available.

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# 5 Bank account

## On-Boarding

### Bank Account Checklist

- 7 Understand fees**  
Make sure you understand the fees associated with your account, such as transaction fees or account maintenance fees.
- 8 Set up direct debit**  
Consider setting up direct debit for your regular bills, such as rent and utilities.
- 9 Activate your account**  
Once your account is open, activate it by making an initial deposit.
- 10 Keep records**  
Keep records of all account information, including login details and transaction records, in a safe and secure location.

[xpatify.com/services  
/bank-account/](https://xpatify.com/services/bank-account/)



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# 6 Accommodation

## On-Boarding

When you have chosen the city you will be moving to Germany, one of the most important things you need to do is to look for a place to live. Finding an apartment or house in Germany can be challenging, especially if you don't have any personal connections. It is best to consider temporary housing options such as shared apartments or furnished apartments until you can settle in. Another helpful option is to ask your employer for assistance in finding housing. They may have connections or partnerships with real estate agents or landlords that can help you find suitable accommodation.

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## START EARLY

Start your search early: Finding the right accommodation can take time, so it's a good idea to start looking as soon as possible.

## CALCULATE YOUR BUDGET

Determine your budget: Rental prices vary depending on the location and size of the apartment. Be sure to determine your budget before you start your search.



## TEMPORARY HOUSING

It may be helpful to consider temporary housing options like shared apartments or furnished apartments until you get settled.

[www.housinganywhere.com](http://www.housinganywhere.com)  
[www.agenthome.de](http://www.agenthome.de)  
[www.thehomelike.com](http://www.thehomelike.com)





## ONLINE PORTALS

There are many online platforms where you can search for apartments and houses.

[ImmobilienScout24.de](https://www.immobilienscout24.de)

[Immowelt.de](https://www.immowelt.de)

[Immo.net](https://www.immo.net)

## LOOK FOR A MAKLER

A Makler is a real estate agent in Germany who can help you find a suitable apartment or house. They charge a commission for their services, which is typically paid by the landlord.



## BE AWARE OF ADDITIONAL COSTS

In addition to the monthly rent, there may be additional costs like utilities and maintenance fees. Make sure to clarify these costs before signing a lease.



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# 6 Accommodation

## On-Boarding

Finding long-term accommodation in Germany can be a challenge. Therefore, it may make sense to move into a temporary apartment first. This will give you time to find your way around. It's also easy to look for furnished accommodation online, which is also a good option, especially if you have a higher budget and want a bit more privacy.

In larger cities, you can also find Boarding-Houses. This is a great way to meet new people and still have the privacy you need. It is usually possible to register your residence in these temporary flats.

### What is a „Makler“?


There are many real estate agents in Germany, called „Makler in Germany. They are responsible for the sale of houses or apartments. Sometimes they also help landlords to rent out their apartments or houses. For this service there is of course a fee.

### What is a „Schufa report“ ?

Schufa is a credit reporting agency in Germany that collects information about individuals' credit history and uses it to calculate a score. This score is used by banks and other lenders to determine whether to offer credit, loans or for a apartment.

### How can I get a schufa report for my landlord?

To get a SCHUFA report, you can request it online or by mail. You will need to provide personal information and pay a fee. Once your information is verified, you will receive your SCHUFA report by mail or online. [www.schufa.de/schufa-en/](http://www.schufa.de/schufa-en/)



Do you still need help to find  
a place to live in Germany?

Get in touch  
with us 



[info@xpatify.com](mailto:info@xpatify.com)



Xpatify



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# 7 Residence permit

## On-Boarding

Once you have arrived in Germany and met the basic requirements, you will need to apply for a residence permit at the local Ausländerbehörde. If you were able to enter Germany without a work visa, the application for a residence permit will include the application for a work permit. You must apply for a residence permit in person at the local foreigners authority (Ausländerbehörde) and make an appointment in advance.

The easiest way is to make an appointment online - but the websites are usually in German. Try using the search terms "Ausländerbehörde + Wohnort + Online-Termin". Remember that you can only apply for a residence and work permit if you enter Germany the right way. Check with your local Ausländerbehörde to find out exactly what you need to bring to the appointment.

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### Some of the things you may need to bring are:

- Application form
- 1 biometric photograph
- Passport & visa
- Confirmation of address registration
- Current rental contract or proof of current rental payment
- Confirmation of health insurance
- Proof of academic and professional qualifications
- Confirmation of employment
- Proof of income

This information is only a recommendation, please check again with your foreigners authority

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# 8 Tax ID

## On-Boarding

When you first register at the Resident Registration Office (Einwohnermeldeamt), a notification is automatically sent to the Federal Central Tax Office (Bundeszentralamt für Steuern). Your tax ID number will then be issued and sent to your registered address by regular mail, usually within 2 weeks. In some cases, your employer can apply for this number on your behalf. For employees in Germany who have their main residence in another country (cross-border commuters), a tax ID number can be arranged with the local tax office. The tax ID number never changes and is required, for example, when you open a German bank account or start working.



### Note:

The **tax ID number** is different from the **tax number**.

When you file a tax return in Germany, you will receive a tax number from the local tax office in the area where you live. Therefore, you don't need to arrange this when you first arrive in Germany.

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# 9 Social security number

## On-Boarding

As an employee, you will get security number. (social security card)

Please provide this number to your employer. Keep the social security card in a safe place, as you will need the number from time to time; it will remain the same, even if you change your employer. If you lose your social security card, you can request a replacement from the German Pension Insurance (Deutsche Rentenversicherung) or you can apply for a new one via your health insurance provider.

### Structure of the German social security number

Date of Birth

DDMMYY

00-49 = male

50-99 = female

12 190367 K 00 6

pension insurance district

12 = Hessen

first letter

of the last name

Check number

### How do I get a social security ID?

As soon as you find a job in Germany your employer will enroll you in the social security system in order to deduct your contributions as part of payroll tax. Once you have been enrolled, you will automatically be issued with a social security ID, which will arrive in the post. If you have not received one within six weeks of starting your job, speak with your employer or contact your health insurance, they can send you a proof as well.



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# 10 Leaving Germany

## Off-Boarding

Leaving the country is not as simple as booking a flight, packing a suitcase and taking a taxi to the airport - it's not how things work in Germany. Avoid problems and be prepared. To avoid receiving bills or reminders, it is a good idea to cancel all existing contracts, memberships and current payments. Always keep in mind that you may be returning to Germany as an expat, so there should be no nasty financial surprises. Remember that the notice periods for contracts in Germany are usually very long - usually three months - so you should start preparing for your departure well in advance.



You are leaving Germany ?

Check out the **Checklist** on the next page



# LEAVING GERMANY CHECKLIST



## **Cancel your apartment**

Give your landlord notice. You are generally required to give three months' notice in writing, unless a shorter notice period is specified in your lease. Check your contract if you have a fixed-term or short-term lease.

## **Cell phone**

Cancel your cell phone contract. If it's a simple pay-as-you-go contract, you can end it with a simple cancellation letter to your provider. If you have a pay-per-month contract, your provider has every right to force you to pay up to the last month.

## **Energy contracts**

Cancel your energy contracts. Send a written notice to each of your providers. If your landlord doesn't have a new tenant for the apartment yet, you may be asked for proof that you're no longer living there. You can show them a copy of your eviction notice.

## **Insurances**

Cancel your insurance. Follow the standard cancellation policy, which is usually three months before renewal.

## **Gym membership**

Cancel your gym membership. Leaving the country doesn't automatically get you off the hook when it comes to paying for your gym membership. Try sweet-talking your gym staff, or you may be able to find someone willing to take over your contract terms.



# LEAVING GERMANY CHECKLIST



## Internet & Phone contract

Cancel your Internet and phone service. Legally, you can use your move abroad as a legitimate excuse that gives you an extraordinary right to cancel. You may be charged a one-time termination fee, but legally this cannot exceed the cost of a new connection.

## Health insurance

Cancel your health insurance. For the public health insurance, a copy of your deregistration certificate is usually sufficient proof that you no longer need health insurance. In Germany it is mandatory to be insured. If you do not terminate your insurance or do not give any information to the public health insurance, they will establish a voluntary insurance after the termination of your employment, these contributions will then accumulate as a debt if no termination of the health insurance takes place. This can lead to problems with re-entry to Germany. If you have private insurance, it can be more complicated, especially if you're in the EU. Seek professional advice from a lawyer or get in touch with your health insurance provider.

## GEZ Broadcasting license

Gez can easily be canceled online. It's not a tremendous amount of money, but paying it without living here, would be unnecessarily generous on your part. Just google „GEZ online abmelden“ you can cancel it directly online. Enter as the reason of the cancellation „weil ich ins Ausland ziehe“.



# LEAVING GERMANY CHECKLIST



## **De-register (Abmeldebescheinigung)**

Just as you were required to register when you first arrived in Germany, you must now inform the authorities that you're leaving the country. Although you can deregister from abroad, it's usually easiest to do this before you leave, because once you deregister, you'll receive your deregistration certificate, which you'll need to cancel many of your current contracts in Germany. Most municipal offices will allow you to deregister up to three to four weeks before your planned departure date, or up to 14 days after you've left. It's usually as simple as filling out a form online and mailing it to your local registration office.

## **Get your mail forwarded**

The redirection (Nachsendeantrag) service from Deutsche Post will automatically redirect all of your letters to your new address for up to 12 months. Prices start at around 37,90 euros for 12 months, although if the letters are being redirected abroad, your local postal service may apply additional levies.

## **Move out of your apartment**

Time to say goodbye! You will need to do a formal handover with your landlord, during which both parties sign off on the final meter readings and check the condition of the apartment before you give back your keys. If your apartment was furnished, there will also be an inventory check, and if anything has been broken or damaged you can expect to pay for it out of your deposit.



# LEAVING GERMANY CHECKLIST



## Close your bank account

It's best to leave your bank account open until just a few days before you leave Germany, to allow any final direct debits to be paid stress-free (and to give you a ready supply of cash up to the end!)

When the time comes, closing your bank account is relatively straightforward and can be done in person on the day (or online if you have a direct bank). Your bank will pay out or transfer your final balance and cut your card up on the spot - so make sure you have enough cash to cover your final few hours.

## Pension insurance refund

If you're a resident of a non-European Union country and have worked in Germany, you may have paid into a pension fund. Pension Insurance Contributions (Rentenversicherung) in Germany are usually 9.75% of your salary. Once you have been out of Germany for at least two years, you can apply to get all your pension payments refunded. The average pension insurance refund is €5,410 from Germany. To be eligible to claim a German pension refund, you must be a resident of a non-EU country (excluding Turkey, Israel and the former Yugoslavian states) and you must have paid contributions into the German Pension Fund for less than 60 months (5 years).

Do you need help applying for a refund of your pension contributions?

Get in touch with us via [info@xpatify.com](mailto:info@xpatify.com)



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# 9 Social security number

## On-Boarding

As an employee, you will get security number. (social security card)

Please provide this number to your employer. Keep the social security card in a safe place, as you will need the number from time to time; it will remain the same, even if you change your employer. If you lose your social security card, you can request a replacement from the German Pension Insurance (Deutsche Rentenversicherung) or you can apply for a new one via your health insurance provider.

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00-49 = male  
50-99 = female

12 190367 K 00 6

pension insurance district  
12 = Hessen

first letter  
of the last name

Check number

### How do I get a social security ID?

As soon as you find a job in Germany your employer will enroll you in the social security system in order to deduct your contributions as part of payroll tax. Once you have been enrolled, you will automatically be issued with a social security ID, which will arrive in the post. If you have not received one within six weeks of starting your job, speak with your employer or contact your health insurance, they can send you a proof as well.



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# Good things to know

## Family

**Kindergarten  
& School**



**Parental leave &  
Parental benefit**



**Maternity Pay &  
Maternity  
protection**



**Family  
insurance**



**...More**

---

# Family

## Kindergarten & School

**Kindergarten** "Kita" is available for children between the ages of 3 and 6. It is not mandatory, but it is highly recommended. There are different types of kindergartens, including private and public, and full-time and part-time. Kindergarten fees vary depending on the type of institution and the state you live in. Some companies offer assistance with kindergarten fees as part of their employee benefits package.



**Schooling** is compulsory for all children in Germany between the ages of 6 and 15 or 16. There are three main levels of school: Grundschule, Hauptschule, and Gymnasium. The type of school a child attends is determined by his or her academic performance and career aspirations. Public schools in Germany are generally free, but parents may be required to pay for textbooks and other school supplies. Private schools are also available, but can be quite expensive. It is important to note that the education system in Germany may be quite different from what you are used to in your home country. It is recommended that you research the education system in your country and speak with your employer or a local education consultant for more information.

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# Family

## Child benefit

**Kindergeld** also known as child benefit, is a government financial assistance program for families with children in Germany. It is designed to help parents cover the costs of raising children, such as clothing, food, and education.

All families with children who live or work in Germany and pay into the German social security system are eligible to receive Kindergeld.

The amount of Kindergeld you can receive depends on the number of children you have.

In 2023 the child benefit is 250 € for each child.

You can apply for child benefit as soon as your child is born or as soon as you move to Germany with your children. It is recommended that you apply as soon as possible to avoid delays in receiving your benefits.

Kindergeld is usually paid monthly by bank transfer to the account of the parent who has primary care of the child.

Duration of benefits: Kindergeld is paid until the child reaches the age of 18. In some cases, it can be extended until the age of 25 if the child is still in education or training

Overall, Kindergeld can be a helpful financial support for families with children in Germany. If you have any questions or need assistance in applying for child benefit, you can contact your local Family Office or can go the official homepage of the federal ministry of for family, women, seniors and youth:

[www.bmfssj.de](http://www.bmfssj.de) You can switch the homepage into English language

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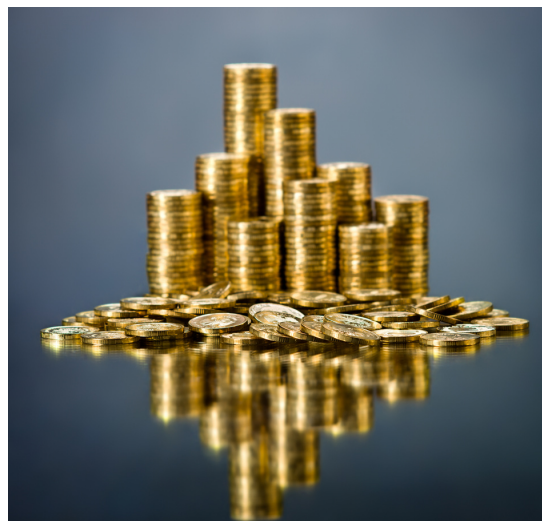
# Family

## Maternity protection & Maternity pay

Your **maternity protection** begins 6 weeks before the estimated due date and ends 8 weeks later. The protection period is extended after an early or multiple birth or if a disability is diagnosed within 8 weeks after birth. In that case you are not permitted to work for 12 instead of 8 weeks.

During the period of maternity protection employees receive **maternity pay** of up to 13 EUR per calendar day from the public health insurance. The difference up to your net salary will be covered by your employer. This provides you with adequate financial security.

You will receive the first part of the maternity pay during the protected period prior to birth, and the second part after your baby is born.





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# Family

## Parental leave

The **parental leave** also called „Elternzeit“ in Germany can be taken by either parent for up to three years after the birth of a child. During this time, the parent is entitled to job protection, which means that the employer must allow the parent to take the leave and return to the same or a similar position at the end of the leave. The parent may take the leave in one block or in several shorter periods.

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# Family

## Parental allowance

### Do Expats also receive parental allowance?

Citizens of countries in the European Union, Iceland, Liechtenstein, Norway and Switzerland can receive parental allowance if they live and work in Germany. Even if you are a citizen of another country, you are entitled to parental allowance if you have a residence title that allows you to work in Germany. If you are in Germany for your studies or vocational training, you will not receive parental allowance



The **parental allowance** also called „Elterngeld“ is a benefit paid by the German government to parents who reduce or stop working in order to care for their child. It can be received for up to 14 months after the birth of a child and is calculated based on the income of the parent taking the leave. The minimum amount is €300 per month and the maximum is €1,800 per month. Elterngeld is intended to support parents during the time they take time off work to care for their child.

Both parents can receive this benefit, but not at the same time. If both parents take time off work, they can split the 14 months of parental benefit between them. However, there is a "partnership bonus" of up to 4 additional months of parental benefit if both parents take at least 2 months of leave each and if one parent takes at least 4 months of leave. This bonus is intended to encourage parents to share care responsibilities more equally.



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# Family

## Family insurance

Membership with a public health insurance is particularly worthwhile for families - because family members are insured at no additional cost.

Are you new in Germany and still thinking about how and where to insure your family members? No problem, its already been taken care of. Because if you are a member of public health insurance yourself (regardless of whether you are an employee or self-employed)

You can insure the following relatives at no additional cost:

- your spouse or civil partner
- biological and adopted children up until their 18th birthday (if they are not employed yet, up to their 23rd birthday, or if they meet certain criteria, even up to their 25th birthday)
- children of children covered by non-contributory dependants' insurance
- stepchildren and grandchildren who are primarily supported by you as the insured



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# Good things to know

## More information for your daily life

**Taxes**



**Broadcasting License (GEZ)**



**Health and Emergency**



**Tele-communication**



**Mobility**

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# Good things to know

## Taxes

**Taxes** are firmly regulated in Germany and are not negotiable.

The most important tax for employees in Germany is the income tax, i.e. the tax on your wages. Every month, your employer will transfer the income tax as a "wage tax" to the tax office on behalf of you. You do not have to worry about anything at first.

However, keep any tax documents in a safe place.

The amount of income tax you pay depends on your income itself. The higher your income, the higher the tax rate. It is also crucial for your tax bracket. Your tax bracket is influenced by factors like marriage or you having children, for example. If you are a member of the church, your employer also transfers the church tax to the tax office.

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# Good things to know

## Taxes

The German Wage Tax System is differentiating between 6 Tax Categories, depending to the living-circumstances of the employees.

**Category I:** Single, separated, or married but not living together who don't fall under tax bracket II or III.

**Category II:** Single or separated people who live with their child and are entitled to a child allowance.

**Category III:** For people who are married, husband and wife living together. Very interesting for people who are married and one of them has a high income while the other has no or a low income. Ideally, the person with the low income will have tax bracket V and the other will have tax bracket III.

**Category IV :** For people who are married, husband and wife are living together. Ideally for married employees while both receive similar wages. Both will be in tax category IV.

**Category V :** For people who are married, husband and wife live together. One of them has a category III tax card (for more information, see category III).

**Category VI :** For employees who have more than one employer and receive wages from different employment, a second or third, etc., category VI tax card is required. Ideally, the employment with the lower income will receive the tax category VI.

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# Good things to know

## Tax-Return - Save money!

After the end of a calendar year, you can have the state check whether you have paid too much income tax. To do so, you submit your income tax return to the tax office and state how much you earned last year and how much tax your employer transferred to the tax office on your behalf.

In some cases, the tax return is compulsory, for example if you work for multiple employers. Most of the time, however, it is voluntary. Since most people get money back from the state, it is worth filing a tax return in many cases even if it is not compulsory.

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The average refund was most recently **1072 €**  
in Germany per year.

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### TaxFix Online

Expats price at €39,99

- Start your tax declaration via app or browser
- Follow the easy inquiry-response process
- Calculate your refund for free
- File your taxes quick and safely



### Wundertax English

Expats price at €29,95

- online, simple, fast, and safe
- Integrated optimization checks & a live tax refund calculator
- File in just 17 minutes on average
- Tips on deductible costs & plausibility check









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# Good things to know

## Taxes



**Statutory health insurance:** It pays for doctor's visits and many pharmaceutical drugs and therapeutic measures.

**16,2%** (14,6% + 1,6% add. Contribution)



**Statutory nursing care insurance:** It provides basic income support in case of being permanently dependent on care due to illness. Elderly people are most commonly affected.

**2,4%-3,4%** (depends on how much children you have)



**Statutory pension insurance:** It allows employees a pension after they have retired. The amount is mainly determined by your former income and the number of years you have worked in Germany.

**18,6%**



**Statutory accident insurance:** It covers the costs of medical treatment and reintegration into working life after a workplace accident or in case of occupational illness.

**0%** - (Is paid 100% by the employer)



**Statutory unemployment insurance:** It pays unemployed people an income for a certain period of time if certain criteria are met. As a rule, you must have been insured for at least one year during the last two years and you have to be in the process of looking for a job again.

**2,6%**

For all social insurances, employees receive 50% contribution subsidy from the employer!

# German Payslip

Employee (45 years) with 4000€ gross salary per month, without children, religion catholic and tax bracket 1



Name / Vorname - <b>Name</b>	Test Employee	Krankenversicherung	KV-Pflicht
Abrechnungszeitraum - <b>Accounting period</b>	Monat	Beitragssatz KV <sup>3</sup>	14,60 %
Jahr / Monat - <b>Year / Month</b>	2023 / März	Zusatzbeitrag Kasse <sup>4</sup>	1,20 %
<sup>1</sup> Steuerklasse - <b>Tax bracket</b>	I	PV-Zuschlag <sup>5</sup>	Ja
<sup>2</sup> Monatl. Freibetrag - <b>Monthly tax allowance</b>	0,00 EUR	Beitragsgruppenschlüssel <sup>6</sup>	KV 1 RV 1 AV 1 PV 1
<sup>7</sup> Kirchensteuer - <b>Church taxes</b>	Ja	Beitragsstatus	Beitragspflicht (Standard)
<sup>8</sup> Kinderfreibeträge - <b>Child tax allowance</b>	0		
Bundesland - <b>Federal state</b>	Baden-Württemberg		
Brutto-Bezüge			4.000,00 EUR
Bruttogehalt			4.000,00 EUR
<sup>9</sup> <b>Brutto gesamt - Total gross salary</b>			4.000,00 EUR

## Arbeitnehmeraufwendungen - Employee deductions

Steuer / Sozialversicherung - Taxes / Social security		
<sup>10</sup> Lohnsteuer - <b>Wage tax</b>	-591,00 EUR	
	0,00 EUR	
<sup>11</sup> Kirchensteuer - <b>Church taxes</b>	-47,28 EUR	
<sup>12</sup> Steuerrechtliche Abzüge - <b>Total Taxes</b>		-638,28 EUR
<sup>13</sup> Krankenversicherung - <b>Health insurance</b>	-316,00 EUR	
<sup>14</sup> Pflegeversicherung - <b>Long term care insurance</b>	-75,00 EUR	
<sup>15</sup> Rentenversicherung - <b>Pension insurance</b>	-372,00 EUR	
<sup>16</sup> Arbeitslosenversicherung - <b>Unemployment insurance</b>	-52,00 EUR	
<sup>17</sup> Sozialversicherungsrechtliche Abzüge - <b>Total Social Security</b>		-815,00 EUR
<sup>18</sup> <b>Nettoverdienst - Net Salary</b>		2.546,72 EUR
Netto - Bezüge / Abzüge		
<sup>19</sup> Vermögenswirksame Leistungen	0,00 EUR	
Netto - Bezüge / Abzüge		0,00 EUR
<sup>20</sup> <b>Auszahlung - Payout</b>		2.546,72 EUR

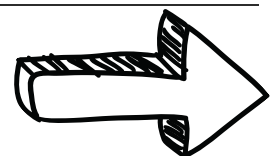
## Arbeitgeberaufwendungen - Employers share

Sozialversicherung		
Krankenversicherung		316,00 EUR
Pflegeversicherung		61,00 EUR
Rentenversicherung		372,00 EUR
Arbeitslosenversicherung		52,00 EUR
Sozialversicherungsrechtliche Abzüge		
Steuerfreie Bezüge		801,00 EUR
Ausgleichskasse U1		0,00 EUR
Ausgleichskasse U2		104,00 EUR
Insolvenzgeldumlage U3		23,20 EUR
		2,40 EUR
Arbeitgeberabgaben gesamt		4.930,60 EUR

Your employer pays you a subsidy of 50% up to the contribution limit to the social insurance.

- Krankenversicherung (15,80 %) = 7,9% Employee + 7,9% Employer
- Pflegeversicherung (3,40 %) = 1,875%\* Employee + 1,525% Employer
- Rentenversicherung (18,60 %) = 9,3% Employee + 9,3% Employer
- Arbeitslosenversicherung (2,60 %) = 1,3% Employee + 1,3% Employer

\*0,35% Childless surcharge for people over 23 years without children



**EXPLANATIONS  
NEXT PAGE**

# Payslip explanations

## Explanations

### Personal Details

- 1 Tax Bracket - The tax category depends on the employee's marital status and determines the amount of tax payable.
- 2 The basic tax-free allowance is 10,908 euros (2023). Only the income earned above this amount must be taxed.
- 3 The Basic contribution rate in the public health insurance is 14,6% in 2023
- 4 The additional contribution varies depending on the health insurance company. In this example it is 1.20%.
- 5 Childless employees from the age of 23 pay a surcharge of 0.35% of their gross salary.)
- 6 The contribution groups are in the reports for social insurance. Order health insurance, pension insurance, unemployment insurance and long-term care insurance.
- 7 Church tax in Germany is a 8-9% surcharge on top of your income tax. It's only for Catholics, Protestants or Jews
- 8 8,952 € per child and year are deducted from taxable income and have a tax-reducing effect when calculating income tax. This is the so-called child allowance. For 2023, including the child-rearing or care allowance. The number defines how many children are taken into account for the child allowance. Parents are entitled to half the allowance per child, which is why the tax office enters the child as 0.5 on the tax card. As a rule, however, one parent claims the full child allowance via the income tax card

### Gross salary

- 9 The first entry in the gross remuneration section is the total gross amount. This is the sum of all remuneration components.

### Taxes

- 10 Wage tax is an advance payment on income tax and is withheld directly at the source - the salary or wages (hence the name wage tax) - The wage tax is withheld by your employer and paid for you.
- 11 Church tax in Germany is a 8-9% surcharge on top of your income tax. In this example it is payable.
- 12 Total Taxes is the sum of your wage taxes and church tax.

### Social security contributions

- 13 Health Insurance - If you fall ill, you are covered by health insurance. Health insurance is mandatory in Germany.
- 14 Long term care insurance - If you are ill for a longer period of time and need nursing care, the long term care insurance pays the costs.
- 15 Pension insurance - As an employee, you pay monthly contributions to the statutory pension insurance program to ensure that you will still have a regular income after you stop working. Pension insurance can also be paid in certain cases of reduced earning capacity.
- 16 Unemployment insurance- If you lose your job, the risk-sharing community of employers and employees will step in to cushion the financial impact. You will receive unemployment benefit for a certain period depending on how long you paid unemployment insurance contributions
- 17 The total amount of the social security contributions. It's the employee's share.

### Net Salary Payout

- 18 The net amount is the amount that your employer transfers to your bank account. In our example, the largest part is transferred to the checking account and some companies pay a small part into a voluntary building savings account as a capital-forming benefit.
- 19
- 20 The amount paid out is then the actual amount transferred to the current account after deduction of the capital-forming benefits.

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# Good things to know

## Broadcasting License (GEZ)

In Germany, anyone who owns a device capable of receiving broadcast signals (such as a TV, radio, or Internet-connected device) must pay a license fee. This fee is collected by a public institution called the *Gebühreneinzugszentrale* (GEZ), which is responsible for collecting and distributing the funds to public broadcasters.

The current fee as of 2023 is €18.36 per month, which can be paid quarterly, semi-annually or annually. There are some exemptions to this fee, such as for people on certain welfare programs or for people who are blind.

To pay the fee, individuals can register with the GEZ and receive a payment slip that can be paid at a bank or online. Failure to pay the fee may result in legal consequences, such as fines.



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# Good things to know

## Broadcasting License (GEZ)

### How to apply for GEZ?

To apply for the GEZ fee (officially called the Rundfunkbeitrag), you can follow these steps

1. Go to the GEZ website: Visit the official Rundfunkbeitrag website (<https://www.rundfunkbeitrag.de/>), which is available in several languages, including English.
2. Select your type of property: The license fee is based on the type of property you live in, such as an apartment, house, or business.
3. Select the appropriate option.
4. Enter your personal information: Enter your personal information, including your name, address, and date of birth.
5. Enter your bank account information: Enter your bank account information, such as your IBAN and BIC, so that your monthly fee can be automatically debited.
6. Submit the application: Once you have provided all the required information, submit your application online.
7. Receive confirmation: You will receive confirmation of your application by email or post, along with information on how to pay the fee.



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# Good things to know

## Health & Emergency

**Health insurance** is mandatory for everyone who lives and works in Germany. There are two types of health insurance: public (statutory) and private.



**The emergency** phone number in Germany is 112. This number can be used to call for an ambulance, fire brigade, or police in case of an emergency.

**German hospitals** provide high-quality medical care and are equipped with modern technology. If your general doctor is not available or at the weekend, or if it is an emergency, go directly to the hospital.



**Pharmacies (Apotheke)** in Germany are easily accessible and can provide advice on over-the-counter medications. Prescriptions from a doctor are required for most medications, including antibiotics.



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# Good things to know

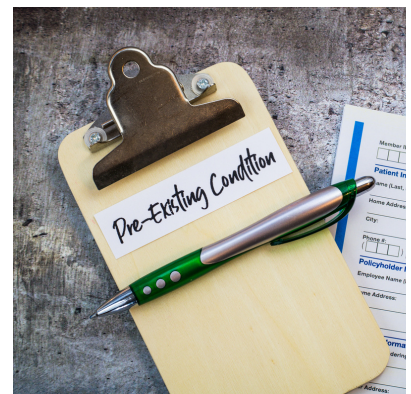
## Health & Emergency

**German tap water** is generally safe to drink and meets high quality standards. However, if you prefer bottled water, it's widely available in supermarkets and convenience stores.



In case of a **medical emergency**, it's important to carry your health insurance card with you at all times. This will provide important information to medical professionals and help ensure that you receive the appropriate treatment.

It's recommended to register with a **general doctor (Hausarzt)** as soon as possible after arriving in Germany. This will allow you to receive regular check-ups and medical



If you have a **pre-existing medical condition**, it's important to inform your health insurance provider before moving to Germany. This will help ensure that you receive the appropriate medical care and coverage.

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# Good things to know

## Sim Card

### PREPAID

You can buy a SIM card in many stores such as supermarkets, electronic stores or directly from the provider's store. You will need a valid ID card or passport and sometimes also a German bank account to purchase a SIM card.

### CONTRACT

A postpaid contract requires a credit check and is paid at the end of the month based on usage or you choose a fixed package. You can't cancel it monthly. The contract usually runs 24 months.

### BUNDLE

A bundle is a contract that runs for 24 months and includes a fixed sum. As a service, you get a data package for internet and a flat rate for calls/SMS. This is often accompanied by a high-quality smartphone.



#### Best flexibility

##### Lebara

Sim only - No contract

Expats price at €9,99

- prepaid / monthly cancellable
- top them up with credit whenever they want to make international calls, send SMS and use data
- offers a wide range of national and international tariffs
- English speaking service



#### free smartphone

##### T-Mobile

24 months contract

Expats price at €39,95

- Largest provider in Germany
- One of the best networks in Germany
- Great support (online and in Telekom Shops)
- Combination discount, if mobile phone is booked



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# Good things to know

## Internet

**Internet** To get internet at home, you can choose between a DSL or cable connection. You will need to sign a contract with an internet provider and they will provide you with a modem or router to connect to the internet.

**Hotspots:** Many cafes, restaurants, and public places offer free Wi-Fi hotspots, but sometimes you will need to sign up for an account or provide personal information to use them.

**Please note:**

if you don't have a flat that offers free wifi, you will have to sign up for internet yourself. To do this, you need to contact an internet provider.



Digital TV, Internet and Phone  
√ Specials: 10% online discount √ Internet Flat  
√ Landline Phone – HD voice quality

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# Good things to know

## Mobility - Deutsche Bahn

**Public transportation:** Germany has an extensive public transportation system, including trains, buses, trams, and subways. You can buy tickets for individual trips or a monthly pass depending on your needs.

You can find train connections on [www.db.de](http://www.db.de) and also book a train ticket directly online. If you travel a lot with Deutsche Bahn, a BahnCard can be useful.

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## The Deutschland-Ticket is here

Travel conveniently throughout Germany with just one ticket. The Deutschland-Ticket (D-Ticket for short) lets you travel easily by all means of local public transport from for just 49 euros per month.

### The benefits

- Unlimited travel for just 49 euros per month
- Valid throughout Germany on all local public transport \*
- Cancel monthly

\*not valid in ICE, IC/EC

Please note that the Deutschland-Ticket is only available by subscription

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# Good things to know

## Mobility - Driving

**Driving:** If you plan to drive in Germany, you need to have a valid driver's license from your home country. You can use this license for up to 6 months before you need to get a German driver's license. Germany has strict traffic rules, and speeding or other traffic violations can result in hefty fines.



If you are a non-German citizen moving to Germany, you can obtain a German driving license in a few ways, depending on your individual circumstances:

**Direct exchange:** If you are from certain countries with which Germany has a driving license exchange agreement, you can directly exchange your foreign driving license for a German one without having to take any additional driving tests. These countries include EU and EEA countries, as well as a few other countries such as Australia, Canada, Japan, and South Korea.

**Conversion:** If you are from a country that does not have a driving license exchange agreement with Germany, you will need to convert your foreign driving license to a German one. To do this, you will need to provide certain documents such as your foreign driving license, a translation of the license if it is not in German or English, and proof of residency in Germany.

**Taking driving tests:** If you are from a country that does not have a driving license exchange agreement with Germany and your foreign driving license cannot be converted, you will need to take driving tests in Germany to obtain a German driving license. The exact tests you need to take will depend on your individual circumstances, such as your driving experience and the type of vehicle you want to drive.





## BYCICLE

Germany is a bike-friendly country, and many cities have dedicated bike lanes and bike rental services. If you plan to use a bicycle for your daily commute or leisure activities, make sure to wear a helmet and follow traffic rules.

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## CAR SHARING

Car sharing is a popular and convenient option in Germany, especially in larger cities. You can rent a car by the hour or day and return it to designated parking spots. Car sharing services like **Car2Go**, **DriveNow**, and **Flinkster** are popular options.



## TAXIS

Taxis are widely available in Germany, and you can hail one on the street or call a taxi company. Taxis are more expensive than public transportation but can be a convenient option for short trips or late-night travel.

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# Good things to know

## Translation Services

**Official translation services** are needed in Germany to ensure that important documents and certificates, such as birth certificates, diplomas, or employment contracts, are accurately translated into German according to the country's strict rules and regulations.

For example, if an expatriate starts working in Germany, they will likely need to provide various documents and certificates to their employer, such as a copy of their passport or their academic credentials. If these documents are in a language other than German, an official translation will be required for them to be recognized and accepted by German authorities and employers.

Additionally, official translations may be required for legal purposes, such as applying for a residence permit or a work visa. Without an official translation, these applications may be rejected or delayed, causing inconvenience and potential legal issues for the expatriate.

Overall, an official translation service is crucial for expatriates working in Germany to ensure that their documents are correctly translated and accepted by authorities and employers.

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### Get certified translations online

- Certified translations by court-sworn translators
- Calculate price and directly place your order
- Satisfaction guaranteed
- DIN EN ISO 17100 quality assurance standard





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# Good things to Know

## Learn German

Although many Germans speak English, it's still a good idea to learn German if you plan to live and work in the country. Not only will it help you communicate with your coworkers and neighbors, but it will also help you navigate everyday situations such as grocery shopping and banking. There are many language schools and courses in Germany, as well as online resources and apps that can help you learn at your own pace.

**Learn German online:**

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# Good things to Know

## Learn German - 10 Basics

Good morning, my name is [Name]. - Guten Morgen, mein Name ist [Name].

Nice to meet you, I am looking forward to my new role here at (company name).- Ich bin hier, um meine neue Arbeit bei [Firmenname] zu beginnen.

Can you please tell me where the nearest supermarket is? - Können Sie mir bitte sagen, wo der nächste Supermarkt ist?

I am looking for an apartment to rent. - Ich suche eine Wohnung zur Miete.

How do I apply for a bank account? - Wie beantrage ich ein Bankkonto?

What documents do I need to register with the local authorities? - Welche Dokumente benötige ich, um mich bei den örtlichen Behörden anzumelden?

Could you recommend a German language course? - Könnten Sie einen Deutschkurs empfehlen?

How do I get a SIM card for my phone? - Wie bekomme ich eine SIM-Karte für mein Handy?

Where can I find a good restaurant that serves traditional German food? - Wo finde ich ein gutes Restaurant, das traditionelle deutsche Gerichte serviert?

Can you please show me how to use public transportation? - Können Sie mir bitte zeigen, wie ich öffentliche Verkehrsmittel benutze?



A woman with braided hair is looking down at a laptop in an office setting. The image is overlaid with a dark blue diamond shape containing text.

**Xpatify**

wishes you a good and  
smooth start to your  
new life in Germany.

---



# Xpatify

Visit us  
on  
[xpatify.com](http://xpatify.com)

Get in touch  
with us 



[info@xpatify.com](mailto:info@xpatify.com)

