



MOVING GUIDE

Living and Working in Germany

CONTENT DIRECTORY

ABOUT MOVES CONSULTING	.....	1
WORK & RESIDENCE PERMIT	.....	2
HOUSING	.....	3
WORKING	.....	4
TAXES	.....	5
PUBLIC HEALTH INSURANCE	.....	6
SCHOOLS AND CHILDCARE	.....	7
DRIVING A CAR	.....	8
USEFUL LINKS AND APPS	.....	9

An international assignment is an intensive logistic challenge for both the employer and the expatriate.

MOVES consulting Global Relocation Service is at your side to ease the process and to make sure that you have a smooth and soft landing. Our local consultants are always up to date concerning local immigration laws and local administrative structures. They will accompany you through the whole process, finding schools and the family residential to help you and your family settling in well.

ABOUT MOVES CONSULTING

Moves Consulting will support you with:

- ▶ Application for residence and work permit = Red-White-Red Card or Blue Card EU
- ▶ Finding your perfect home
- ▶ Public authorities
- ▶ Finding the right School or kindergarten
- ▶ Registration with the utilities, TV / internet / phone etc.
- ▶ Logistics of the household

Our unique modular system offers all products at a fixed price. No hidden charges, no additional fees!



THE BLUE CARD EU

Criteria-based Immigration to Germany

The EU Blue Card is the residence title for specific purposes. It grants the Right to high skilled professionals to work and live in Germany.

Who can apply for the EU blue card?

Highly qualified skilled workers and academics from non-EU-states can apply for the EU blue card as a simple and limited work permit. You need to attach to your application:

- ▶ A German university degree, a foreign university degree which is acknowledged or foreign university degree that is equivalent to a German one.
- ▶ Qualified working contract: The position in Germany must be remunerated with a gross annual income of at least € 58,400 (as of 2023). A gross annual salary of at least € 45,552 (as of 2023) is required for employees in the fields of mathematics, IT, natural sciences, engineering and human medicine. In such cases, the German Federal Employment Agency must approve your request for employment.
- ▶ Approval of the federal agency for work: If a German Master's certificate is given and if the annual gross salary is at least 46.400 euros or at least 36.192 euros in an understaffed profession is achieved, no approval of the German Federal is necessary.
- ▶ Labour Market Authority is necessary: There needs to be the acceptance of the labour department if the foreign university degree is proofed and a working contract in the shortage sector is wanted.
- ▶ Place of living in the sector of the regional foreign department. The place where your future employer is located or where you intend to live must be proven at the regional foreign department when you apply for a Blue Card EU.

Please note: If you got a job offer that is not listed in the White List of Job Shortages in Germany you may be eligible for a Blue Card or another category of Work and Residence Permit eventually. Ask our expert at MOVES consulting and get guidance from an expert.



Renting a house or an apartment can be a complicated and expensive experience. It goes without saying that your relocation agents will go this road with you, acting in your best interest and minimizing your risk. Still, we would like to give you some hints of what to expect when you are on the quest for your new home in Germany:

“Mietvertrag”

rental contract

When you rent a house or flat you will agree upon a contract with your landlord.

The form will be filled with your and the landlord's personal data, details about the flat (e.g. number of rooms, which keys are handed over, meter readings for electricity, water and gas, etc.) as well as a general description of the property's condition.

Don't be surprised if someone even takes some pictures of the apartment before the keys are handed over to you. The contract states the monthly rent as well as the “Nebenkosten” (see below). It also includes the “Hausordnung” (see below) and the terms for the termination of the contract (“Vertragskündigung”, see below).

Make sure that you understand the essentials of the contract, your relocation agent will be happy to sum up the important clauses for you.

“Kautiion”

rent deposit

Most landlords require a rent deposit which usually amounts to 2 or 3 “cold” (=net) rents (“Kaltmieten”), the statutory maximum being 3 cold rents. Your relocation agent will assist you arranging the details with the landlord in your best interest.



“Maklergebühren”

brokerage fee/commission

According to German Federal law, brokerage fees for rental contracts are limited to a maximum of 2 cold rents plus VAT (19 %). Please show the real estate agent's invoice to your relocation agent before you make any payments.

NOTE: The German Real Estate Brokerage Act stipulates that the person who commissions the broker is liable to pay a fee.

If you find or are offered a flat on a website without having commissioned the person offering it, this is free of charge for you.

NOTE: Your relocation agent is at your side to support you with translation and negotiation of rent contracts if necessary.

“Hausordnung”

house rules

The house rules are part of the rental contract. They stipulate some rules for the day-to-day cohabitation of the tenants as far as e.g. noise, safety, cleanliness, ventilation, parking or pets are concerned. By signing the contract, you automatically accept these rules – make sure that you understand them completely and have them translated if necessary.

Note: Do not forget to register at the local townhall! You need a certain form signed by your landlord, as well as you need to fill in a form as the tenant. All family members can be registered with one form. Whenever you move to Germany, or change residency within Germany, you need to register this at the local townhall within 14 days after you arrived in Germany or changed your place.

Note: Your relocation agent knows what documents you will need and where you must go.

“Nebenkosten”

incidental expenses/utilities

In Germany, the contract between landlord and tenant specifies what is included in the rent, which cost will be distributed amongst all tenants (by specified keys, such as number of people, size of the flat, etc.) and what the tenant must pay directly to the supplier. As these additional costs are not included in the (“cold”) rent, changes in the rates are directly passed through to the tenant. Furthermore, Landlords are allowed to charge their tenants with the flat's or houses' property taxes.

Please speak about the details with your relocation agent, especially when it comes to a contract with a supplier of electricity or gas.



“Haustierhaltung”

keeping a pet

It depends on the tenancy agreement whether you are allowed or not to keep a pet in your new apartment:

- ▶ If the contract explicitly allows keeping pets, there won't be any problems unless your “cute” animal turns out to be a King Cobra or an attack dog.
- ▶ Small animals as birds, fish or hamsters are allowed to be kept in any case, no matter what the contract states.
- ▶ A contract clause, according to which the keeping of a pet dog is forbidden, is valid and the landlord is entitled to require the removal of the dog if violated.
- ▶ If you live in a multiple dwelling, you should ask your landlord for permission to be on the safe side.

Of course, your relocation agent will assist you in making the necessary agreements.

“Vertragskündigung”

ending the agreement

Usual notice period: three months for both the tenant and landlord. The notice period for both parties extends by three months after 5, 8 and 10 years of continuous occupation of the property. A shorter notice period for the tenant only can be agreed when the lease is signed.

The landlord is entitled to end a rental contract only under the following circumstances:

Without notice:

- ▶ If the property is used consistently for non-agreed purposes
- ▶ If the rent is unpaid for at least two months
- ▶ If the tenant is consistently noisy and disturbs the neighbours (“disturbance of the calm of the house” Störung des Hausfriedens”, see also “Hausordnung”).

With notice:

- ▶ If the tenant has broken the conditions of the lease on a number of occasions
- ▶ If the property is to be used by the landlord or a relative (“Eigenbedarf”)
- ▶ If the landlord intends to modify the property in a major way and a continuation of the rental lease would considerably hinder these plans
- ▶ If the fact that the property is occupied will cause the landlord to suffer economically in the case of the sale of the property. The landlord must prove that they are in need of the money from the property sale

It is common practice for landlords to ask their tenants to redecorate the property when moving out. This involves painting the walls white and leaving it in the same condition as it was received.



“Mieterschutz”

tenants' associations

In Germany, the relations between tenant and landlord are subject to a special Federal law (“Mieterschutzgesetz”). There are tenants' associations (Mieterverbände) throughout Germany who act in tenant's the best interests, offering legal advice to their members in the event of disputes between tenants and landlords. The German National Tenants' Association (Deutscher Mieterbund) can provide information on tenancy agreements and tenants' rights. In case of need, your relocation agent will help you to get in contact and act as an intermediary.

“Mülltrennung”

waste separation

When it comes to waste separation, the social control pressure, e.g. by your neighbours, is extremely high.

You are expected to separate your waste and dispose of it in separate bins which are differently colored:

- › Green (organic waste)
- › Yellow (recyclable waste)
- › Blue (paper waste)
- › Grey (residual waste)

In many cities, recyclable waste is collected in yellow sacks. Glass bottles are collected in special bins (“Altglascontainer”) which can be found nearly everywhere in your neighborhood. You can dispose of dangerous waste (e.g. chemicals, electronics and the like) in your local recycling center (“Wertstoffhof”). Your relocation agent will show you all the facilities and explain the details.

“Kehrwoche”

obligation to clean the communal areas

Admittedly, a strange habit, but you are expected to clean the communal areas of the building on a rotating scheme, alternating with your neighbours. In general this includes the lobby, the common staircase and the common auxiliary rooms and sometimes even the sidewalks along the building (as the city administration will have only the streets cleaned, e.g. in Stuttgart). Which tenant oversees the weekly cleaning is generally indicated by a cardboard sign at apartment's door. Details will be mentioned in your rental contract and your relocation agent will explain them to you.

“GEZ”

TV licensing/TV levy

Another strange habit: the use of a TV or radio set in Germany is subject to a small monthly levy, which is raised on a quarterly basis. You will have to register at the GEZ organization by filling out a form which is available at all post offices as well as in all banks. Your relocation agent will help you with this.





WORKING

All employment contracts in Germany are subject to German employment law. A German employment contract can only be terminated due to severe violation by the employee or for operational reasons.

Be punctual!

Give your best to be punctual and reliable - Germans honour that a lot. In case you should not be able to start your work in time, please give a call to your team leader and inform them that you will be late.

Working hours

Usually working times in Germany are 38 hours a week.

Holidays

German employees have 28 to 30 days of holidays included in their working contracts. Those are paid.

Illness

Should you get ill, please also inform your employer in time. In Germany it is mandatory to visit the doctor immediately, if you are not able to go to work due to illness. The doctor will give you a sick note which you are asked to submit to your employer. During the time of your sick leave, you will be paid your salary.

Attention: you are supposed to stay at home when you are on a sick leave!



Income Tax Germany

Whether you're a German citizen or an expat, you are required by law to pay taxes if you earn money while living or working in Germany.

When registering the first time in Germany at a townhall you should apply for your tax number at the same time. You can do this easily at the local tax office.

Taxes are levied by the federal government (Bundesregierung), federal states (Bundesländer) and municipalities (Gemeinden). Tax administration is shared between two taxation authorities: the Federal Central Tax Office (Bundeszentralamt für Steuern) and the approximately 650 regional tax offices (Finanzämter).

If you earn money in Germany, you are required to pay tax on your income. The German tax system operates a progressive tax rate in which the tax rate increases with taxable income.

Most people will pay income tax through payroll deductions by their employer. If you have multiple professions, run your own business or are self-employed in Germany, you will be required to submit an annual tax return to work out your income tax (see right).

The income tax brackets for 2023 are as follows:

Income (EUR)	Tax rate (%)
10.908 and below	0
> 10.909 to 62.809	14 to 42
> 62.810 to 277.825	42
> 277.826	45



Withholding tax (Lohnsteuer)

Withholding or payroll tax is income tax and other contributions that your employer withholds from your salary. This will apply to the vast majority of expats in Germany and means your rate of income tax has already been worked out and paid for you. If this is your only source of income, you are not obliged to submit a tax declaration. The withholding tax is taken from your pay each month. When discussing salary and employment contract terms for a new job, it is important to be aware of this deduction.

There is a large difference between your gross salary and your net salary once taxes have been paid.

The withholding tax levy comprises a tax on your salary (Lohnsteuer), national insurance contributions, taxes on "benefits in kind", a solidarity surcharge, and a church tax: Social security payments (Krankenversicherung, Rentenversicherung, Pflegeversicherung & Arbeitslosenversicherung)

Any employment income earned in Germany is subject to compulsory social security contributions covering the following areas:

- › Health insurance (Krankenversicherung)
- › Pension insurance (Rentenversicherung)
- › Long-term care insurance (Pflegeversicherung)
- › Unemployment insurance (Arbeitslosenversicherung)

These payments are usually shared between you and your employer, with your employer typically contributing 50%. Your share of contributions will be withheld from your salary and transferred to the relevant organisations. The total contribution for social security generally amounts to around 20 - 22% of your salary up to a specified maximum limit.

German tax calculator

If you're struggling to visualise how all of this affects your income, a [German tax calculator](#) can give you a good idea of how much money you'll actually take home each

month. To get an idea of how much income tax you will have to pay, you can use this income tax calculator.

Annual tax return (Steuererklärung)

At the end of the financial year (which in Germany runs from January to December), you can submit a tax declaration to the Federal Central Tax Office to make sure you have been paying the correct amount of tax. On the basis of the figures you and your employer supply, the deductions you claim, and the amount of income tax you have paid in the previous year, the tax office will determine whether you are entitled to a refund (or need to pay more). You can complete the forms on paper and submit them to the tax office, or do them using the online tax office system ELSTER (Elektronische Steuererklärung).

To find out whether you are required to submit an annual tax return, what deductions you can make to save money, and how the application process works, we recommend to visit a tax advisor for your first tax declaration in Germany.



PUBLIC HEALTH INSURANCE

Germany has a dense network of hospitals, physicians, and pharmacies. Thanks to compulsory health insurance, treatments are affordable.

As soon as you become a member of a statutory health insurance, you will receive an electronic health insurance card documenting your membership. The card includes a photo and an electronic record of your name, date of birth, address, policy number and insurance status. It must be presented whenever you see your physician.

The statutory health insurance system includes the following benefits:

- ▶ Outpatient: medical treatment, for example in a physician's office, dental care, medication, remedies, and medical devices
- ▶ Inpatient: medical treatment, for example in a hospital; medically necessary, rehabilitation; services during pregnancy and childbirth



PUBLIC HEALTH INSURANCE

Health insurance for spouses and children

If your spouse is not employed, they may be covered under your statutory health insurance policy at no extra charge to you. The same holds true for your children.

Please note that you have to pay a certain amount by yourself for medicine and supportive Treatments, when you get a prescription from your doctor and buy your medicine in a pharmacy. You also have to pay a little amount by yourself if you need a stay in a hospital (10 EUR/day) or if you go on recovery.

Your health insurance card is valid in all 27 EU countries as well as in Iceland, Liechtenstein, Norway and Switzerland. If you may become ill in one of these countries while on holiday or a business trip, your health insurance card gives you access to medical treatment on the spot.

Note:

In Germany you will have to choose your health insurance out of 134 health insurance companies. Your relocation agent will support you with proper information.

Expecting a Baby

Every pregnant woman in Germany has a statutory right to medical care. The costs for such care are either taken over by your health insurance or the Social Welfare Office (“Sozialamt”). In the first months of pregnancy, you should visit your gynaecologist every four weeks- and during the last eight weeks, once every two weeks. Your gynaecologist will do a check up to make sure you and your child are healthy. At each appointment, your doctor will check your weigh, measure your blood pressure and test your urine and (sometimes) your blood. Plus, he/she will check the baby’s heartbeat. In the third, sixth and eighth months, an additional ultrasound test is performed to check the fetus’s development. It is essential that you do not forget these checkups- checkups are the only way your doctor can recognise risks at an early stage and prevent further difficulties. Check your “Mutterpass” to find out which tests and checkups are necessary and when. “Mutterpass” is the booklet you will be handed at the first checkup when your gynaecologist established that you are pregnant. A full list of regular checkups will be recorded in there.

Please note: In addition to the regular checkups, there are tests designed to detect signs of malformations or developmental disorders in your unborn child. These tests are called prenatal diagnostics (“Pränataldiagnostik”). You are not obliged to do these tests- and if you would like to take them, you usually have to cover the costs personally. The health insurance pays the costs of such tests only if your doctor suspects the fetus may have a malformation or illness. These tests, however, do not always end up in precise results.

For any questions please, do not hesitate to ask your Relocation Consultant for more information.



SCHOOLS AND CHILDCARE

Learning, having fun and spending time with peers – your children are in good hands at Germany’s preschools and schools. Please find more information about German schools below.

Nursery schools

At a nursery school, children up to the age of three are given the opportunity to play with children of the same age; under the supervision of trained early childhood educators, who help your children to learn through playing.

Age-appropriate meals, naps and outdoor play are all part of these programmes. Most of them offer flexible drop-off and pick-up times.

Prices vary considerably and partly depend on the parents’ income. Availability differs greatly by region – do not expect any nursery schools in rural regions.

Preschools (For children aged three to six)

The German word for preschool is “Kindergarten” – perhaps you are familiar with the term since it is also used in English.

In Germany, preschools are available for children between the ages of three and six. The preschool day usually begins in the morning and ends either at noon or in the afternoon, depending on the specific facility.

As with nursery schools, prices vary widely. Some preschools charge no fees at all, while others may cost several hundred euros per year, depending on income and region.

In-home day-care providers (For children of any age)

In-home day-care providers take care of your child in their home while you go to work. In most cases they care for additional children as well, so your child is guaranteed to have contact with other children of their age.

Nannies are also an option in Germany. In contrast to in-home day-care providers, nannies come to your home to care for your child in its familiar environment.

In-home day-care providers and nannies are not required to be trained educators. However, they need to be certified by the youth welfare office, and most of them have a great deal of experience with children.

For a 20-hour week, in-home day-care providers charge an average of 300 to 600 euros per month.



SCHOOLS AND CHILDCARE

Germany's school system

In Germany, it is compulsory for kids to go to school if they are at least six years old. A large majority of German schools are run by the state; there is no charge for your children to attend. In addition, of course, there are private and international schools, which charge fees.

General education system:

- › **Primary school:** Usually, six-year-olds begin their school careers with primary school, which includes first through fourth grades. In Berlin and Brandenburg primary school extends through sixth grade. At the end of primary school, you and your child's teachers will decide where your child will enter fifth grade, depending on your child's performance.

The most common types of **secondary schools** are:

- › **Hauptschule** (non-academic secondary school for grades five through nine or ten)
- › **Realschule** (mid-level secondary school for grades five through ten)
- › **Gymnasium** (academic secondary school for grades five through twelve/thirteen)

If you prefer your children visiting a private school, you can choose from various international schools or schools that represent a certain focus, like Catholic or music oriented schools. Most of those private schools are boarding schools.



DRIVING A CAR



DRIVING A CAR

The following shall provide information on the most important German provisions for holders of foreign driving licences. The procedure for registration and issuing of German driving licences is processed by the local authority at your city or district council. Ask your relocation consultant about how to find the right authority for you.

Your driving licence is valid if your stay in the Federal Republic of Germany is temporary. If you hold a driving licence issued by a Member State of the European Union (EU) or a state party to the Agreement on the European Economic Area (EEA), it will normally remain valid after you have taken up residence in the Federal Republic of Germany until the end of its period of validity. You must have a domestic driving licence – an International Driving Permit is not sufficient.

If you hold a driving licence from a state that is not a member of the EU or the EEA, this licence will be valid for six months after you have established your normal residence in the Federal Republic of Germany. After this

period, your driving licence will no longer be recognized.

If you wish to continue driving or riding a vehicle on domestic roads, you will then require a driving licence issued in the Federal Republic of Germany. The conditions governing the issuing of a German driving licence vary depending on which country you obtained your licence in.

To exchange a valid driving licence for a German licence, a transfer application must be made to the local **Driving Licence Office** (Führerscheinstelle) of the local administrative department or town hall (Kreisverwaltung or Rathaus).



DRIVING A CAR

A fee is payable to exchange a driving licence. Formalities may vary from one federal state to another, but generally the following documents must be provided:

- ▶ Proof of identity (passport)
- ▶ Confirmation of residency (polizeiliche Anmeldung) plus a photocopy
- ▶ Passport-size photo of the driving licence holder signed on the reverse side (Photo should be: 45x35mm, bare-headed, three-quarter facial profile)
- ▶ Current foreign driving licence plus photocopy
- ▶ Certified translation of current foreign driving licence plus photocopy (Non-EU/EEA driving licences only)
- ▶ Confirmation from the Office for Foreigners (Landeseinwohneramt) of the duration of residency in Germany (Aufenthaltserlaubnis)
- ▶ In some cases an eye test may be required
- ▶ Some States require a certificate of proof of participation in a first aid course

The process may be relatively quick (around a week) but may take much longer so it is advisable to apply well in advance of the date when the existing licence becomes invalid. Once the German driving licence has been issued, the foreign driving licence will usually be retained and returned to the respective driving authority in the country of issue.



Canadian and US Citizens

A Canadian driving licence may be exchanged at the local authorities without taking a driving test. This must be done before the end of the first six months in Germany.

- › Information from the **Canadian Embassy**

US citizens may drive in Germany with their US driving licence for up to 6 months on a US licence. Citizens who can prove that they are staying for less than a year in Germany may drive for 364 days with their US driving licence, but must declare this at the local driver's registration office. Those staying longer than a year must get a German licence.

- › For more information about the **American Drivers' License in Germany** from the US Embassy site
- › Licence holders from certain states **may directly exchange their driving licence** for a German one

- › Licence holders from other states must **take a written theory test** (this can be taken in English)

Driving or riding a motor vehicle with a foreign driving licence that is not or no longer recognized here will be treated as driving without a driving licence and penalized accordingly.

A foreign driving licence does not entitle you to drive or ride a motor vehicle in the Federal Republic of Germany

- › if it is no longer valid;
- › if it is a learner licence or any other provisional licence;
- › if you have not yet reached the minimum age required for the issuing of a driving licence in the Federal Republic of Germany and your driving licence was not issued by another Member State of the European Union or another state party to the Agreement on the European Economic Area;
- › if your normal residence was in the Federal Republic of Germany at the time you obtained the foreign licence;

- › if your driving licence has been withdrawn in the Federal Republic of Germany, or you have been refused a driving licence here, or if the only reason your driving licence has not been revoked is that you have relinquished it in the meantime (in the case of driving licences issued by another Member State of the EU, there may be special features that have to be considered. In this case, you should contact your local driver licensing authority. They can clarify whether any doubts regarding your suitability to drive still exist);
- › for as long as you have been disqualified or your driving licence has been confiscated, seized or impounded in the Federal Republic of Germany, in the state that issued your licence or in the state in which you have your normal residence.

The right to use a foreign driving licence again after it has been withdrawn in the Federal Republic of Germany will, upon request, be granted by the driver licensing authority if the reasons that led to the withdrawal no longer exist.



General Information

handbookgermany.de/en (Germany from A to Z)

[Deutsche Post](#) (German Mail Service) ^[GER]

[Uniserworld](#) (Places to go in Berlin)

[The Local](#) (News & Infos on Germany)

Transportation

[Deutsche Bahn](#) (German Federal Railways)

[Berliner Verkehrsbetriebe](#) (public transportation)

[ADAC](#) (German Automobile Association) ^[GER]

[Uber](#) (car sharing platform)

[Bolt](#) (car sharing platform)

Healthcare

docinsider.de (finding a doctor in your vicinity) ^[GER]

USEFUL LINKS AND APPS

Telecommunication

[Deutsche Telekom](#) (telecommunication provider) ^[GER]

[Vodafone](#) (telecommunication provider) ^[GER]

[O2](#) (telecommunication provider) ^[GER]

Costs

[Numbeo](#) (comparison of costs, platform for expats)

[Preisvergleich](#) (comparison of costs, platform) ^[GER]

[Brutto/Netto-Rechner](#) (gross/net calculator) ^[GER]

Marketplace

[Quoka](#) (small advertisement platform) ^[GER]

