

An aerial photograph of a historic German town, likely in the Sauerland region. The town is built on a hillside, with a river flowing through the center. A prominent church tower with a dark, onion-shaped dome is visible in the middle ground. The buildings are mostly multi-story, with varied facades in shades of grey, red, and blue. The surrounding area is lush with green trees and vegetation.

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German living standards are high, though living expenses are moderate. The government provides for a sound living environment: families enjoy significant support, are bolstered by an excellent education system, and the German health system is considered exemplary throughout the world. This chapter explains how to make the most of what Germany has to offer.

Finding the Right Place to Live

German living standards are high, even though living expenses are moderate. Renting or purchasing a home is considerably less expensive than in many other industrialized countries. Were that not enough, utilities are reliable and competitively priced.

Finding Accommodation

Like anywhere else in the world, prices depend on the accommodation location and the facilities provided. The price level for rented and purchased real estate in German cities is lower than in many other western European cities. Quality accommodation is in high demand in industrial areas.

The individual municipality websites are always a good source of information about the living conditions in a particular town or city. The websites run by the individual states provide information on the surrounding area. Most cities have websites to facilitate completion of the paperwork required for the authorities from the comfort of your home.

Extensive information on the property market can be found in the local papers, which usually publish a large number of accommodation small ads in their weekend editions. Brokers typically charge a commission of approximately two months rent (before expenses) for rented accommodation, and up to six percent (depending on the federal state purchased in) plus value added tax (VAT) if the accommodation is purchased.

Registration of Residence

Moving to a German town requires registration at the local registration office (*Einwohnermeldeamt*). Registration must be performed within one week upon moving into a house or apartment. This applies to all changes of addresses throughout the period of residency in Germany. Registration is free of charge and only requires a short visit to the local registration office.

To register an ID card or passport, proof of the new residence (in the form of a rental or purchase agreement) is necessary. The different municipalities usually have websites that provide information on which office is responsible. The web address is usually listed as www.name-of-municipality.de (for example www.berlin.de).

Assistance for Families

Child Support

In Germany, families are given special consideration in the German constitution or “Basic Law” (*Grundgesetz*). Families benefit from numerous family-oriented regulations, such as tax benefits for married couples and child support.

The government pays an allowance of EUR 184 per month for each of the first two children, EUR 190 per month for the third child, and EUR 215 per month for every additional child.

Foreigners can apply for child allowance (*Kindergeld*) as soon as they possess a valid settlement permit. The allowance can be applied for at the family benefits offices of the local job centers (*Familienkasse der Bundesagentur für Arbeit*). Applications have to be filed in writing upon presentation of the child’s birth certificate. The necessary forms can be downloaded from the website of the Federal Employment Agency (*Bundesagentur für Arbeit*).

Child Allowance (*Kindergeld*) Application Form (in German only)
www.arbeitsagentur.de

Parental Leave

Since 2007, parents have been able to file for parental leave and receive 67 percent of their net income (up to a maximum of EUR 1,800 per month) as a parental allowance from the government for a duration of up to 14 months.

For information on special regulations for pregnant employees, please refer to *Maternity Leave* in the *Employment in Germany* chapter. Foreigners can apply for parental leave as soon as they possess a valid settlement permit.

The Kindergarten

In Germany, every child between the age of three and six has a legal right to a kindergarten place. Many kindergartens also offer care for babies.

Kindergartens, childcare centers, and crèches are mainly run by the municipalities, churches, and charitable organizations as well as by companies and associations. The Youth Welfare Offices (*Jugendamt*) of the communities can provide information on communal kindergartens. Kindergarten place costs vary from community to community and depend on the household income. In addition, parents receive tax benefits for childcare costs.

Germany is home to numerous bilingual child care centers and kindergartens. Their number is steadily increasing, particularly in larger urban centers. The Association for Multilingual Childcare Institutions and Schools (*Verein für Mehrsprachigkeit an Kindertageseinrichtungen und Schulen e.V.*) provides an overview of bilingual kindergartens in Germany.



Information on Multilingual Kindergartens

www.fmks-online.de

Child Care in North Rhine-Westphalia

For children aged three and over, North Rhine-Westphalia has a dense network of day centers. The centers are operated by the municipalities, churches or independent operators such as parents' initiatives or associations with a particular educational orientation. Kindergartens and day centers are regarded as pre-school educational institutions where children learn how to express themselves in keeping with their age, to understand their environment, and to enter into social interaction.

In larger cities there are also bilingual or international kindergartens such as a Japanese kindergarten in Düsseldorf.

As from 2013 all municipalities are legally obliged to provide care in their day centers for one third of all children up to the age of three. This regulation will enable more parents to find a healthy balance between family and work.

FAMILY CENTERS

Many day care centers for children have now developed into family centers, offering parents advice and support in matters relating to the health, development and upbringing of their children in addition to child care. Furthermore, care times for children of preschool and school age are to be increased.

More information is available at:

www.familienzentrum.nrw.de

German Education System

Educational opportunities in Germany are diverse, easily accessible, and excellent. Public schools are free, teachers highly qualified, and student qualifications internationally recognized. At the secondary level, different types of schools are available to meet a child's individual abilities and interests (such as music, natural sciences, languages, and sports). More than 400 universities and colleges help make Germany a global leader in research. To learn German, universities, night schools, and adult education centers



offer convenient and affordable alternatives to private language schools as well as a wide range of continuing-education and special interest courses.

German School System

Attending a state-run school is free of charge, and it is compulsory for children from the age of six onwards. State school standards are very high. For the first four to six years (according to federal state), children usually attend a local primary school (*Grundschule*).

At the end of primary school, parents can choose between various types of secondary schools, ranging from lower secondary school (*Hauptschule, Realschule*) to higher secondary school (*Gymnasium*) depending on their child's interests and abilities.

Students who gain a qualification from a *Gymnasium* can attend university. Students who gain a qualification from a technical or specialized secondary school can attend a university of applied science where the courses are more practically oriented.

Many schools have developed their own profiles focusing on specific areas. There are, for example, schools focusing on natural sciences, languages, music, and sports.

There are also an increasing number of private schools in most metropolitan areas in Germany. Over 70 international schools teach courses in Asian and European languages. The German Education Server provides lists for private, state, European, and international schools in Germany. Most national and international schools offer officially recognized diplomas that qualify for university programs worldwide.

The German Education Server
www.eduserver.de

Open All-Day School

In North Rhine-Westphalia, "open all-day schools" have existed for some years. Following the regular lessons, the schools provide afternoon care including lunch, homework supervision, and sporting and musical activities. Applications for places at the open all-day schools must be made individually at the schools themselves.

Students who gain a qualification from a *Gymnasium* (*Hochschulreife*) can attend university. Students who gain a qualification from a technical or specialized secondary

school can attend a university of applied science, where the courses are more practically oriented.

Many schools have developed their own profiles focusing on certain areas. There are, for example, schools focusing on natural sciences, languages, music, or sports.

In addition to the three-tier school system there is a large network of comprehensive schools which all pupils can attend after the fourth grade up to "Abitur" (higher secondary school graduation certificate). Comprehensive schools are usually all-day schools.

At the beginning of the 2011/2012 school year, 41 "Gemeinschaftsschulen" (similar to comprehensive schools) are opening their gates for the first time. At these schools the children continue to be taught together following primary school, regardless of the school-leaving qualification they are aiming for. Furthermore, children with and without disabilities learn together in the same classes. Additional, specially trained teachers are provided for these schools according to a prescribed key.

Vocational Schools

Professional training is accompanied by vocational school education. Here the trainees learn the necessary basics specific to their chosen professions and a basic general education.

For young people or adults who wish to gain school qualifications there are evening schools or vocational schools in some municipalities where they can attend courses and acquire the desired certificates. Alternatively, adult education centers also provide the same opportunities.

Foreign and International Schools in NRW

In NR W there are 23 foreign and four international schools. The organization and curricula of foreign schools comply with the school regulations applicable in the respective country of origin. These schools prepare pupils for the examinations and certificates valid in foreign country concerned.

International schools are education establishments with private governing bodies. Here you can obtain internationally accepted degrees which will entitle students to university admission.



Further information at:

www.schulministerium.nrw.de

www.privatschulen-in-deutschland.de

The German Education Server provides lists for private, state, European, and international schools in Germany.

The German Education Server

www.eduserver.de

More Links to Organizations of European and Private Boarding Schools:

European Schools/Schools Focusing on Foreign Languages

www.fmks-online.de

Information on Boarding and Private Schools (only partly in English)

www.privatschulen.de

Dual Education System

Around 60 percent of all young people learn a profession within the dual system of vocational education and training. The system is called “dual” because vocational training takes place both in the company and in part-time vocational school. In the company, the apprentice receives practical training which is supplemented by theoretical instruction in the vocational school.

There are around 350 state recognized training occupations. The period of training is usually two to three years and is concluded by a state examination. During this time, the apprentice is financially remunerated. Access to this training is not formally linked to a specific school certificate.

However, most employers expect secondary school graduation at least. The level of the degree depends on the requirements of the specific occupation. The system is based on statutory training regulations and administered by the Chambers of Industry and Commerce (*Industrie- und Handelskammern, IHK*).



Higher Education

Germany is home to a number of different types of higher education institutions catering different programs of study. University education traditionally has a very high standing in Germany. The characteristic feature of German universities lies in their pronounced focus on academic teaching and research.

The majority of German universities are state-run. The government provides the main funds for universities. However, since 2007, many universities have introduced minimal tuition fees of up to EUR 500 per semester.

Universities of applied sciences (*Fachhochschulen*) are responsible for providing practice-oriented training to prepare students for occupations which require the application of academic knowledge and methods or practical artistic creativity.

Colleges of art and music (academies, schools, conservatories, etc.) and the corresponding departments at some universities provide training in the fine arts, design, performing arts, and music.

University Degrees

Traditional German university degrees are the “Diplom” in the natural sciences, engineering, and social sciences; and the “Magister” in languages and cultural studies. These degrees are equivalent to an international Master’s degree, as they require around four to five years of study.

In 1999, the members of the European Union agreed to standardize and harmonize university degrees. Since then, German universities have been in the process of restructuring their degree programs, and have introduced a number of new Bachelor and Master programs. The online “Studienwahl” information service provides a list of universities and degrees available.

Information on Academic Degrees available in Germany
www.studienwahl.de

The University Landscape in North Rhine-Westphalia

With a total of 59 universities and universities of applied sciences, North Rhine-Westphalia has the densest university network in the whole of Germany. Students can study any subject in North Rhine-Westphalia and have the opportunity to specialize at an early stage. North Rhine-Westphalia thus also offers the most wide-ranging university program in Germany.

The University of Cologne and RWTH Aachen University number among Germany’s Universities of Excellence. Via this program the universities receive additional funds for innovative research projects.

Starting with the 2011/12 winter semester the universities in the state of North Rhine-Westphalia no longer charge tuition fees.

Further information at:
www.innovation.nrw.de

Foreign University Students

Foreign students can benefit from a multitude of partnership agreements between German and foreign universities. For courses of study that only permit a limited number of students (*numerus clausus*), foreign students have a privileged university place quota.

Information on universities in Germany and the acceptance conditions for non-German students is available from the German Academic Exchange Service (*DAAD*).

German Academic Exchange Service (DAAD)
www.daad.de

Health System

German cities have close-knit networks of general practitioners, specialists, and dentists. Top medical experts treat patients in both university clinics and specialized clinics. This comprehensive care is made possible by a separate insurance system. Almost every resident in Germany is a member of a public or private healthcare scheme.

The Public Healthcare Scheme

All employees can choose their own health insurance provider. A common fund exists for all other social security components.

Employees earning a gross wage of less than EUR 4,125.00 per month are compulsorily insured by one of the public health insurance providers (*Gesetzliche Krankenversicherung, GKV*).

Employees whose earnings are above this income threshold can choose from both public and private insurance companies (*Private Krankenversicherung, PKV*). Employee and employer also share the premiums for private health insurance plans.

On January 1, 2011 a new healthcare law came into force. The average statutory health insurance contribution rate is now 15.2%. The maximum employer's contribution has been fixed at 7.3%. Health insurance companies that cannot get by on the contributions may only charge the insured employees for an additional contribution – but not the employers.

Private Health Insurance

Anyone who earns more than EUR 4,125.00 per month or is self-employed can choose private health insurance (*Private Krankenversicherung, PKV*). The premiums for private health insurance are based on the personal risk profile of the policy holder, and are therefore lower for younger people and increase as the policy holder gets older.

Ensuring Quality of Life

Leisure Opportunities

Germans treasure their free time and make sure that leisure activities are accessible, affordable and fun. Whether by air, sea, rail, or road, getting to vacation or tourism destinations within and outside of Germany is simple and stress-free. Sports facilities and health clubs exist everywhere and cater to all needs. Outdoor recreational opportunities are located in beautiful settings close to major cities.

Over 12,000 festivals are held annually, spas and getaways dot the landscape, and farmers' markets and second-hand exchanges welcome both the culinary and the curious. World-class cinematic, theatrical, and musical offerings are available to match any taste, schedule or budget. 6,155 world-class museums and 33 UNESCO World Heritage sites are at hand to educate and delight visitors.

Foreign Driving Licences in Germany

Germany has different categories of licenses for operating heavy trucks, cars, and motorcycles. Foreign driver's licenses are usually recognized by the German authorities. However, a national driver's license must first be translated if it was not issued by one of the European member states or a country belonging to the European Economic Area (EEA).

German translations can be performed by the German automobile clubs (most common is the ADAC) or internationally recognized automobile clubs of the issuing state. A translation is not required for international driver's licenses. The Federal Republic of Germany waives the need for a translation for some countries (Andorra, Hong Kong, Monaco, New Zealand, San Marino, Switzerland, and Senegal).

Foreign driver's licenses not issued in a country belonging to the EU or EEA only retain their validity for six months after the driver has taken up residence in Germany. After this period, permission to drive expires, and a German driver's license must be obtained.

Motor Liability Insurance

A prerequisite for the registration of a motor vehicle in Germany is a motor vehicle third party liability insurance policy (*Kraftfahrzeug-Haftpflichtversicherung*), which is mandatory. The use of a motor vehicle is not covered by general private liability insurance, which, unlike the motor vehicle third party liability insurance policy, is optional.

However, private liability insurance is also recommended as it insures the policy holder and his or her family against claims for damages. As the liability of private persons is not limited under German law, the importance of private liability insurance should not be underestimated and is generally advisable.