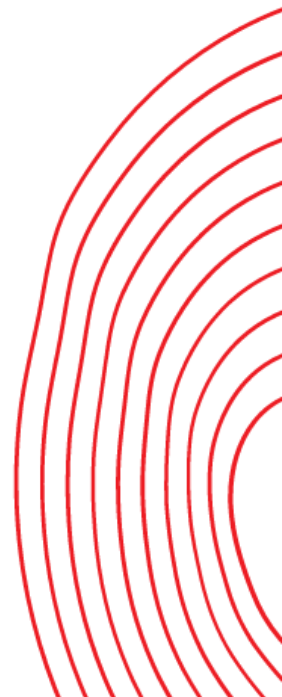
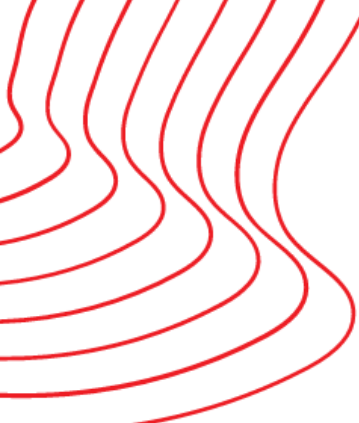




SSAG Guide to
LIVING IN GERMANY





Foreword

Dear Singaporean Students,

Congratulations on embarking on this exciting journey to Germany for your studies! The Singapore Students Association in Germany (SSAG) warmly welcomes you to this vibrant and culturally rich country. As you step into this new chapter of your academic and personal life, SSAG is here to ensure that your transition and stay in Germany are as smooth and enriching as possible.

This comprehensive guide has been curated with your needs in mind. Navigating life in a foreign country can be both thrilling and challenging, and our aim is to equip you with essential information that will help you make the most of your time in Germany. Whether you are here for a semester, a year, or more, this guide will serve as a resource offering valuable insights and practical tips on various aspects of living in Germany.

In the pages that follow, you will find information on a wide range of topics, including:

- Language and Communication: Navigating the German language
- Housing: Guidance on creating your home away from home
- Healthcare and Insurance: Insight into the German healthcare system, obtaining health insurance, and maintaining your well-being
- Money and Banking: Managing your finances
- Mobility: Exploring the various transportation options available to you
- Shopping: Navigating supermarkets, local markets, and essential items you'll need for daily life.
- Staying Connected: Mobile Plans and Internet

Remember, while adapting to a new culture and environment can be a journey of self-discovery, it's perfectly okay to seek assistance along the way. SSAG is a community that's here to support you. From organized events to networking opportunities, we're dedicated to enhancing your experience and helping you make the most of your time in Germany.

Once again, welcome to Germany and welcome to SSAG. Here's to an unforgettable chapter of your life!

Warmest regards,

Singapore Students Association in Germany (SSAG)



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Language and Communication

Navigating the German Language





Language and Communication

Communication is at the heart of every meaningful experience, and as you embark on your journey in Germany, understanding the language and developing effective communication skills will be key to fully immersing yourself in this rich cultural tapestry.

1. Language Insights: Embracing German

While many Germans speak English, especially in urban areas, having a basic understanding of German will significantly enhance your experience. Don't worry if you're not fluent – even learning a few essential phrases can open doors and create connections. Consider enrolling in language courses offered by your university or local language centres to help you navigate daily interactions and gain a deeper appreciation of the culture.

Additionally, there are free resources available online to help you learn German at your own pace. Apps like Duolingo and Babbel offer interactive lessons and quizzes that make language learning engaging and fun. You can also explore educational websites such as [Deutsche Welle](#), which provides comprehensive online courses and articles to improve your language skills at your own pace. Another avenue for learning is through social media channels dedicated to teaching German, such as [EasyGerman](#). These resources offer bite-sized lessons in the form of videos and podcasts, vocabulary tips, and cultural insights.

2. Language Exchange and Interaction

Engaging with locals is an invaluable way to practice the language and make friends. Universities often organize events like "Stammtische" specifically for international students, providing an informal setting to practice your language skills with native speakers and fellow learners. Additionally, you can find tandem language partners, where you can exchange languages with a local who wants to practice your native language. These interactions can be both educational and fun, fostering a deeper understanding of the language and culture.

3. Cultural Nuances

Communication goes beyond words; it also involves understanding cultural nuances. Germans value punctuality, directness, and clarity in communication. Remember to address people by their titles unless invited to use their first name. Being culturally aware will help you navigate social situations with ease.

As you dive into this new linguistic landscape, keep an open mind. Learning the language is not just a practical tool; it's a gateway to deeper connections and a more immersive experience. Whether you're ordering your favourite local dish or engaging in a heartfelt conversation with a new friend, embracing the language will enrich every aspect of your life in Germany.



Housing

Your Home away from Home



Housing: Your Home Away from Home

Finding the right housing is a pivotal part of your experience in Germany. Here's a brief overview to get you started:

1. Type of Accommodation

Germany offers various housing options, from university dormitories to private apartments and shared flats. Dormitories are often cost-effective and provide an opportunity to connect with other students. Shared flats ("WG" or Wohngemeinschaft) are popular, allowing you to split costs and immerse yourself in a multicultural environment.

Begin your housing search well in advance, especially in peak enrolment periods. University accommodation may have limited availability, so consider private rentals as well. Online platforms like WG-Gesucht, ImmobilienScout24, and Facebook groups are great resources for finding available housing. Reach out to your university's international office or student associations for guidance and support.

2. Legalities and Contracts

Be sure to understand the terms of your lease agreement before signing. Rental contracts typically include details about rent, deposit, notice period, and house rules. Student dormitories may have specific regulations, so familiarise yourself with their policies.

3. Furnished vs Unfurnished

Most accommodations are either furnished or unfurnished. Furnished options are convenient for international students, but unfurnished flats may offer more long-term flexibility. Consider your needs and preferences when choosing.

4. Budget Considerations

Living costs can vary depending on the city. Consider rent, utilities, groceries, transportation, and other expenses when setting a budget. Many cities have student discounts for public transportation and cultural events.

5. Registering Your Address

Upon arrival, you'll need to register your address (Anmeldung) at the local authorities. This is a mandatory process for all residents in Germany and is essential for various administrative matters. Residence registration must be done within 14 days after move-in dates. Check the website of the responsible registry office in the city for the details of how to register, as well as the list of documents you will need to bring along with you.



6. Daily Essentials and Responsibilities

Beyond the walls of your new home, there are essential aspects of daily life to consider.

Waste Disposal

Germany has a well-organized waste disposal system, with separate bins for different types of waste like paper, plastic, glass, and organic matter. Adhering to these guidelines not only helps keep your surroundings clean but also contributes to environmental sustainability.

Tap Water

When it comes to water, tap water is safe to drink in Germany. It's not only convenient but also environmentally friendly.

Mailbox Nametag

Having your name on the mailbox is a crucial aspect of living in Germany. It ensures that your mail is delivered accurately and helps you stay updated on important documents and communications. Make sure to inform your landlord or housing provider to have your name clearly displayed on the mailbox.

Pets

If you're a pet lover, check with your landlord or housing provider about their policy on pets. Many accommodations have specific rules regarding pets, so it's essential to clarify these details before bringing a furry friend into your new home.

Quiet Hours (Ruhezeit)

Respecting quiet hours is an integral part of German culture. These are typically observed between 10:00 PM and 6:00 AM, during which loud noises and activities should be minimized. This consideration for your neighbours promotes a peaceful living environment and is an important aspect of responsible tenancy.

Cleaning

Lastly, as a responsible tenant, it's important to maintain the cleanliness of your living space. Tenants often share cleaning responsibilities in shared flats, with each person taking turns to keep common areas tidy.



Healthcare and Insurance

Your Wellbeing Matters



Healthcare and Insurance

Your health and well-being are important during your time in Germany. Here's a comprehensive overview of healthcare and insurance to ensure you have the support you need:

1. Health Insurance in Germany

Health insurance is mandatory for all residents in Germany. As an international student, you are required to have health insurance coverage throughout your stay. There are two main types of health insurance: statutory health insurance (gesetzliche Krankenversicherung) and private health insurance (private Krankenversicherung). Most students opt for statutory health insurance, which provides comprehensive coverage and is more affordable.

To sign up for health insurance, you can start by researching different insurance providers on the internet. Websites like Check24 can be immensely helpful in comparing different plans and finding the one that best suits your needs and budget. Once you've selected an insurance provider, you can typically sign up online or by visiting their local office.

2. Health Insurance Card

Upon enrolling in a health insurance plan, you will receive a health insurance card. This card is your gateway to medical services. Present it whenever you visit a doctor, hospital, or pharmacy. It contains your important health information and ensures that your treatments are properly documented and billed. With this card, patients are not expected to make any payments at the time of the visit. Bills will be directly directed to your health insurance provider for processing.

3. Visiting the Doctor

Germany boasts an excellent healthcare system, and visiting a doctor is straightforward. If you feel unwell, start by contacting a general practitioner (Hausarzt). They will assess your condition and refer you to specialists if needed. In case of emergencies, you can directly go to the nearest hospital (Krankenhaus) or call for an ambulance (Notruf) at 112.

4. Medication

Pharmacies (Apotheke) are well-stocked and can provide over-the-counter and prescription medications. Keep in mind that some medications available in other countries might require a prescription in Germany. Always consult a doctor before starting any new medication.

When a doctor prescribes medication, there is often a co-payment involved, which is a nominal fee you pay when picking up your prescription from the pharmacy. In case of



prescription medicine, you will only need to pay the co-payment fee (usually 5 Euros) and the rest will be covered by your health insurance. When purchasing over-the-counter medications that do not require a doctor's prescription, you will have to pay the full amount.

5. Emergencies

In case of medical emergencies, dial 112 for immediate assistance. This emergency number covers medical, fire, and police services. For non-urgent medical concerns, your Hausarzt or the local medical on-call service (Ärztlicher Bereitschaftsdienst) can provide guidance.

On the weekends, public holidays, or late at night, on-call help is available at the hospital, doctors or pharmacies in your area. Keep a look out in your neighbourhood (at the clinics or pharmacies) for doctors and pharmacies that are on call.

6. Vaccinations and Preventive Care

Vaccinations are generally not required in Germany, although some are recommended and the costs are usually covered by health insurance. Information about recommended vaccinations is available from the [Federal Ministry of Health](#) or simply consult your doctor.



Money and Banking

Managing your finances



Money and Banking: Managing your Finances

Effectively managing your finances is a key aspect of your life in Germany. Here's a comprehensive overview of money and banking to ensure you have the financial support you need:

1. Currency and Transactions

The official currency in Germany is the Euro (€).

While cashless payments are becoming more prevalent, especially in urban areas, it's advisable to carry some cash with you. Many smaller businesses, local markets, and restaurants may prefer cash. Having a mix of cash and cards ensures you're prepared for various situations. You'll find ATMs (Geldautomaten) conveniently located throughout cities for cash withdrawals.

2. Bank Accounts and International Transactions

Opening a bank account in Germany is essential for managing your finances. A bank account is important for receiving your stipends, paying bills, and managing your expenses. Banks may differ dramatically in the fees they charge – for managing your account, for each transaction, or withdrawal. Some banks may waive fees if you deposit a certain amount every month. Research different banks and their account offerings.

For international students, a blocked account (Sperrkonto) is often a mandatory requirement. This account ensures you have sufficient funds to cover your living expenses during your stay. The blocked account is needed during the visa application process to ensure you have adequate financial resources. The amount to be blocked is regularly revised by the Federal government. You may refer to the [Federal Foreign Office's website](#) for the latest information.

If you need to transfer money to back home, you can use international money transfer services provided by banks or specialized online platforms. These transfers may involve fees, so it's important to compare rates and choose the option that best suits your needs.

You may consider online banks such as Transferwise and Revolut, which offer competitive exchange rates and lower fees compared to traditional banks. Additionally, they provide use-friendly interface for transferring money to international bank accounts.



Mobility

Exploring Germany and Beyond



Mobility: Exploring Germany and Beyond

Exploring Germany and its vibrant cities is an integral part of your experience. Here's a comprehensive overview of transportation options to help you move around with ease:

1. Public Transportation

Germany boasts an extensive and efficient public transportation system that includes trains, trams, buses, and subways. The Deutsche Bahn (DB) operates the national train network, connecting cities and regions.

As a student enrolled at a German university, you'll typically receive a local transportation concession, which is included in your semester fees. This provides you with unlimited access to local public transport for the duration of the semester.

In 2023, Germany introduced the "Deutschland-Ticket" that allows travel by all means on local public transport throughout Germany for 49 Euros a month. This ticket is not valid in highspeed trains such as the Intercity Express, Intercity as well as Eurocity trains. The student ticket as well as the Deutschland Ticket are excellent ways to explore your city and its surroundings.

2. Biking Culture and Bike Sharing

Biking is a popular mode of transportation in Germany, with dedicated bike lanes and bike-sharing programs available in most cities. Companies like Nextbike provide convenient and affordable options to rent bicycles for short periods. For longer term bicycle rental, consider Swapfiets, which offers subscription-based rental with maintenance included.

3. Converting Your Singaporean License

Upon arrival in Germany, you may drive with your Singaporean license for up to 6 months. After which, you must convert your Singaporean license to a German one if you wish to continue driving. The conversion process varies depending on the state you reside in. Generally, you'll need to submit an application to the local city hall (Rathaus), where you will have to surrender your Singapore license and pay an administrative fee. Research the specific requirements in your area well in advance, as the process could take up to a few months.

4. Car Sharing and Rentals

Car-sharing services are popular in many German cities. These services allow you to rent a car for a short period, making it convenient for weekend trips or occasional use. Common car-sharing options include ShareNow (formerly Car2Go), Miles, and WeShare. These platforms provide a fleet of vehicles that you can easily locate, unlock, and drive using their respective apps.



Shopping

Retail in Germany



Shopping: Retail in Germany

Shopping in Germany offers a diverse experience, from modern malls to traditional markets. Here's a comprehensive overview of shopping options, buying secondhand, consumer protection, and more:

1. Shopping Destinations

For everyday needs, you'll find supermarkets and small local shops in residential areas. When it comes to fashion clothing, household goods, and electronics, many Germans travel to the town centers or the cities to enjoy a greater variety of shops. Larger stores are often located outside of the town or within the city. These destinations typically feature ample parking facilities and excellent bus or train connections, making them accessible and convenient for your shopping needs.

2. Buying Second-hand

Embrace sustainable shopping by exploring second-hand options. Flea markets (Flohmarkt) are popular across the country, offering a treasure trove of vintage items, antiques, and pre-loved goods. Apps like "Kleinanzeigen" and "Vinted" provide opportunities to buy and sell second-hand items online.

3. Shopping Hours

Be mindful of shopping hours, especially in smaller towns. In Germany, stores typically close earlier on weekdays and have limited hours on Saturdays. Most shops close by 8:00 PM on weekdays and around 2:00 PM on Saturdays. On Sundays, most stores are closed all across the country. Larger cities may have extended shopping hours where stores remain open until 10:00 PM.

Up to four times a year, many towns and cities have "Verkaufsoffene Sonntage" (Sunday opening). On these days, shops are open as an exception.

4. Consumer Protection

Germany has strong consumer protection laws. When shopping, always ask for a receipt (Kassenbon) as it is crucial for returns and warranties. Familiarize yourself with refund and exchange policies, especially for electronic items and clothing.

5. Value Added Tax (VAT)

On most items you buy in Germany, the State levies a standard 19 percent Value Added Tax (VAT). However, certain essential products like food staples (milk, bread, etc.), books, newspapers, flowers, and art objects enjoy a reduced VAT rate of 7 percent. When shopping, there's no need to worry about VAT rates, as the tax is already included in the prices displayed in shops and restaurants.



Telecommunications in Germany

Staying Connected



Telecommunications in Germany: Staying Connected

Staying connected through the internet and phones is essential during your time in Germany. Here's an overview of key points to consider when it comes to telecommunications:

1. Mobile Phone Plans

Germany offers a range of mobile phone plans from various providers, including Deutsche Telekom, Vodafone, and O2. Look for plans that suit your data, calling, and texting needs.

Prepaid SIM cards are a flexible option, allowing you to control your spending and usage. These can be purchased at local supermarkets, convenience stores, and dedicated provider stores. The SIM card starter packages typically include the card itself and instructions for activation. You will need to provide identification and proof of address during activation.

2. Internet Connection

High-speed internet is widely available in Germany. When renting accommodation, inquire about the availability of internet services. Many student apartments offer internet connections as part of the package. If not, research and subscribe to an internet service provider that suits your needs.

Many universities in Germany are part of the Eduroam network, which provides seamless and secure internet access to students. By using your university email address and password, you can connect to Eduroam not only within your university campus but also at other participating institutions across the country and even internationally.

3. Online Streaming and Downloads

Popular streaming services like Netflix, Amazon Prime Video, and Disney+ are available in Germany. These platforms offer a range of entertainment options in multiple languages. When renting accommodation off campus, be aware of the mandatory TV license fee (Rundfunkbeitrag) applicable to households.

Additionally, Germany has strict copyright laws in place to protect intellectual property. Be aware that streaming and downloading content that does not follow the proper copyright rules is illegal in Germany. This includes unauthorized sharing and distribution of copyrighted material. Violating copyright laws can result in heavy fines. Authorities actively monitor illegal downloading and streaming activities. It's not worth risking substantial penalties for unauthorized access to copyrighted material.