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LOOKING FOR A JOB

You have decided to look for a job in Germany. We can show you the different ways of finding the right employer for you in Germany – starting with initial research on the Internet right through to visits to job fairs in Germany or in your home country.

Job-hunting on the Internet

Whether you are still in your home country or already in Germany, the best way to start looking for a job is over the Internet. One place to find vacancies in Germany is on the Internet pages of the following government institutions:

- **Federal Employment Agency**: Germany’s largest official job portal belongs to the Federal Employment Agency (BA). One of its tasks is to support job-hunters in Germany and abroad in their search for suitable job offers. On the BA Web site, you can do targeted searches for vacant jobs. The search engine is available in German, English and French. However, for the moment most of the job offers are in German only. (http://jobboerse.arbeitsagentur.de)

  You will find many of the jobs which are posted on the Federal Employment Agency portal also on the “Make it in Germany” job exchange. Here, you can do targeted searches in professions where Germany lacks qualified professionals. (www.make-it-in-germany.com/en/making-it/job-listings)

- **International Placement Service**: Job-seekers who do not yet live in Germany but are interested in working in Germany can ask the International Placement Service (ZAV). The ZAV is part of the Federal Employment Agency. One of its core tasks is to provide advice and find jobs for people at the international level. You can find out more at www.zav.de. Or, if you would like some personal advice, phone 0049 [0]228 713-1313, or send an e-mail to: make-it-in-germany[at]arbeitsagentur.de. The service is free.

- **EURES**: The BA is also a member of the network of European employment agencies, which is called EURES. EURES is committed to promoting the mobility of job-seekers in Europe by providing advisory and job-finding services. EURES offers interesting job prospects and funding programmes. You can find out more about this from the EURES advisors in the respective countries. The EURES Internet portal has job offers from 31 European countries – including Germany – information about living and working in the different countries and the contact details of the EURES advisors. The portal is available in 25 languages. In addition, every spring and autumn EURES organises European Job Days in a large number of European countries, at which vacancies in Germany are also presented. You can find the dates of these events by asking the EURES advisors of the respective countries, or by consulting the EURES Web site or Facebook pages. (https://ec.europa.eu/eures)

- **Job portals**: Many German companies advertise their vacancies not only through official agencies, but also publish them on the Internet. Take a look at the well-known job portals (German keyword: Jobportal) and on social networking sites. Otherwise, search for companies in Germany which are most likely to offer jobs in your line of work. Many of these companies offer vacancies on their own Web sites. The job sections are usually called “Stellenangebote”, “Karriere” or “Vakanzen”.

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Job-hunting in Germany

Are you already in Germany? In that case, you have other ways of looking for a job besides over the Internet:

- **Newspapers**: Look through the pages of German newspapers. Many of them publish job vacancies in their weekend issues. Maybe there's something there for you.

- **Local employment agencies**: It can also be worth visiting your local employment agency. There are branches of the Federal Employment Agency (Bundesagentur für Arbeit, BA) in nearly all towns and cities in Germany. Their mission is to help people in their search for a job and the service is free.

- **Advertise yourself**: Don't wait to find the perfect job offer. As well as searching for vacancies, you can take positive action yourself by publishing your own job ad on the Internet or in newspapers. Alternatively, you can post your profile including your qualifications and professional experience on the Federal Employment Agency's job portal and on business networks on the Internet for free. That way, companies which are interested in your profile have a means of contacting you. In Germany, that is a normal thing to do. In your job ad, supply the most important information in brief: the kind of post you are looking for, your activities, qualifications and career milestones, and the place where you would like to work. Interested companies or personnel recruitment businesses will then respond to your advertisement. However, experience has shown that advertising for a job yourself is less effective than applying for actual job vacancies advertised by companies.

- **Job fairs**: You can make direct contact with companies at trade shows, job fairs and congresses. The advantage here is that you can make a positive first impression on them by talking with them in person. The best thing to do is to find out in advance which companies are taking part in an event. That way, you can address companies that are relevant to your profession. Before events, prepare some application folders that you could then leave with the companies. It is also important to ask for the business card of the person you have spoken with, or at least for his or her name, after talks at the event. This will enable you to mention your conversation with that person at a later stage in your application.

- **EURES job fairs**: European Job Days, held in all the countries which are a part of the EURES network, take place every spring and autumn. The International Placement Service (ZAV) routinely takes part in these job fairs with current job offers on the German labour market. Often, German employers accompany the ZAV to be able to make direct contact with potential employees like you.

- **Personnel recruitment agencies**: Another alternative is to use the services of private recruitment agencies. These look for suitable jobs on your behalf. However, they can ask job-seekers for fees of up to €2,000.

- **Acquaintances**: Friends and family often give us a helping hand in life—and sometimes they can help you in your search for a job too. Talk to your friends about the fact that you'd like to work in Germany. Perhaps one of them has heard of a vacancy and can give you the names of contacts in Germany.
Citizens of the EU, Iceland, Liechtenstein, Norway and Switzerland

As citizens of the EU with the right to freedom of movement, you have unrestricted access to the German labour market. You do not need a visa or a residence permit either to enter or work in Germany. The same applies if you come from Iceland, Liechtenstein, Norway or Switzerland. All you need to enter Germany is a valid passport or identity card. When you change your permanent address to one in Germany, you must register your new address in line with the legal requirements on registration that apply in the federal state where you are going to live.

Citizens of Croatia

Citizens from Croatia will need an EU work permit from the Federal Employment Agency (BA) until June 30, 2015 if they wish to work in Germany. You will need to obtain this permit before taking up employment. You will not need an EU work permit as

- an international university graduate for an employment according to qualification and their family members
- a trainee for an qualified in-company training
- a seasonal worker for a period of up to six months in a calendar year
- if you have resided legally and continuously for three years in Germany (study time can be calculated up to half of the time but up to two years at maximum)

Applications for work permits are processed by the teams of the International Placement Service (ZAV, part of the Federal Employment Agency) in charge of procedures concerning access to the labour market.

Do you have questions about the EU work permit procedure?

Put them to the International Placement Service (ZAV) on: 0049 (0) 228 - 713 1313. Or send an e-mail to: make-it-in-germany(at)arbeitsagentur.de

Citizens of other states

You must apply for your visa in your home country before travelling to Germany. You submit your application to the German mission responsible for your place of residence – that is, to an embassy or consulate general.

You should consult with the responsible German mission sufficiently ahead of time concerning the documentation required for your application. Please make sure to enter Germany with a visa that accurately represents the purpose of your stay. Only then is it possible for the foreign nationals’ registration authority responsible for your place of residence in Germany to smoothly process an extension or change of your visa. A visa that has been issued for a short-term stay in Germany cannot be changed later to a permanent residency visa.

Nationals of Australia, Israel, Japan, Canada, the Republic of Korea, New Zealand or the United States of America may enter Germany even without a visa and apply for a residence permit giving entitlement to work before taking up employment. Only nationals of these countries can apply to their local foreign nationals’ registration authority after having already entered Germany.

According to the WHO a shortage of health professionals exists in 57 countries. Health professionals from these countries may take up employment in Germany, as long as they

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have found employment themselves. Recruitment and private placement service of health professionals from these countries are excluded.

**Academics**

All academics with a recognised university degree or one which is comparable with a German university degree are entitled to the “EU Blue Card” single residence and work permit. To obtain it, you need to prove that you have a job in Germany which corresponds to your qualification. The only condition is that you must earn an annual gross salary of at least 47,600 euros.

Specialists in the fields of mathematics, IT, life sciences and engineering may be entitled to an “EU Blue Card” if they earn the same amount as comparable German workers, but no less than 37,128 euros. In this case, Federal Employment Agency must approve your being employed. This approval is not required if you earned your university degree in Germany.

“EU Blue Card” holders are entitled to a permanent residence permit after 33 months. This is a residence permit with no time limit. If you can prove before this time that your required language skills comply with level B1 of the Common European Reference Framework for Languages (CEFR), you can obtain your permanent residence permit after just 21 months.

If you have not yet found a job in Germany, you can come to Germany for up to six months to look for one; the necessary visa for this purpose is granted on the basis of your having completed a university degree. The important thing in this case is that you should have enough money to live on for the duration of your stay, since you are not allowed to be employed during this time. Once you have found a suitable job, you can immediately apply for the necessary “EU Blue Card” or a residence permit in Germany – without first having to depart the country – and can remain in Germany while your application is pending.

Besides the “EU Blue Card”, special regulations apply to certain workers such as scientists, researchers, teachers or management executives.

**Graduates of German universities**

Did you successfully complete your studies at a German university? In that case, you are entitled to take up a job in Germany which is in line with your studies. You will receive the necessary residence permit from the foreign nationals’ registration authority which is responsible for you.

Following your studies, if you have not yet found a suitable job, the foreign nationals’ registration authority can issue you a residence permit for 18 months for the purpose of seeking employment corresponding to your degree. During this period, you can take any job as a means of supporting yourself.

**Professionals with foreign vocational qualifications**

Have you completed non-academic vocational training outside Germany? Then you will be able to take up employment on the basis of the qualifications you have obtained abroad, provided you meet the following criteria:

- There is a shortage of skilled workers in your profession.
- A list of such professions is available here: www.zav.de/positivliste.
- You have received a binding job offer.
- Your qualification has been recognised as being equivalent to a German qualification. You will have to apply to have your qualifications recognised while you’re still in your home country.

If the assessment authority decides that you require practical experience in order to obtain full recognition (e.g. practical work as part of an adaptation period), you can apply for a limited residence permit for this purpose.

**Vocational training in Germany**

As a third-country national, you are entitled to a residence permit if you wish to undertake vocational training in Germany. This requires the approval of the BA (Federal Employment Agency). If you wish to learn a vocation at a vocational academy or similar institution, approval of the BA is not required.

After completing your vocational training, you are permitted to remain in Germany for the period of one year in order to seek employment corresponding to your vocational training. You can apply for the necessary residence permit at the responsible foreign nationals’ registration authority. During this period you can take any job as a means of supporting yourself. Once you have found a job corresponding to your qualification, you can obtain the appropriate residence permit from the foreign nationals’ registration authority.

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APPLYING FOR A JOB

Found an exciting job offer? Then it’s time to start applying. The first step is to send your application documents to the company. After that, the company will, hopefully, invite you for an interview. You can find out the best way to apply and present yourself here.

Application documents

In Germany, the usual way of doing things is to send your application documents – printed – in a special application folder by post. However, more and more companies also point out in their job offers that they will be glad to receive applications online. In that case, you can send your documents in a PDF file. However, regardless of whether you apply by post or online, the information and documents that go to make up your application are the same:

- **Covering letter**: In your covering letter, you give the company a first impression of yourself. You explain why you are interested in the post and describe your own strengths. In your letter, try to express yourself convincingly to set yourself apart from the other applicants.

- **Curriculum vitae**: In your CV, you describe your personal and professional career so far. A CV does not have to be written out in full: you can list the most salient information in the form of a table. Previously in Germany, applicants were expected to include a photo of themselves in their CV. However, depending on the company this is no longer necessarily the case.

  As a rule, German CVs are not written in strict chronological order. However, the most recent professional experiences are usually placed at the beginning. Divide your CV up into the following categories:

  - **Personal details**: name, address, contact details
  - **Professional experience**: what companies have you already worked for? What did your work there consist of? You should list this information in chronological order. Start with your most recent professional experience.
  - **Education**: which schools and universities did you attend? What were your final grades? What subjects did you study? Have you completed a vocational training course? Or, have you done any continuing education courses? You should list this section with your education at the end.
  - **Language skills**: what languages do you speak? How well do you speak them? In Germany, the following terms are often used to describe this: “Muttersprache”, or native language; “verhandlungssicher” or business fluent (excellent skills); “fließend”, meaning you speak the language currently (sound knowledge of the language); and “Grundkenntnisse”, or basic skills (beginner). However, it is more advisable to refer to the standards of the Common European Reference Framework for Languages (CEFR).
  - **Special aptitudes and interests**: For example, do you have any special computer skills that are important for your work? And what are your hobbies.
  - **Certificates**: Finally, include your most important certificates in your application. Examples of these include certificates obtained during your vocational training, as well as your school-leaving and university degree. If you have any references from previous employers, you can include those too. Do not send any originals, only copies. This is because very often, the documents are not returned. In normal circumstances, an ordinary photocopy will do. You only need officially certified copies if the company asks for this expressly. Important: it is advisable to have your certificates translated into German or English so that the company can understand your qualifications.

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Getting your qualifications recognised

What professional qualifications do you have? This is often a key question for companies in Germany. You are no doubt capable of answering the question. However, the qualifications obtained in your home country are often not comparable with German qualifications, or are called something else. In that case, German companies will find it difficult to judge your application. This is an opportunity for you to score points: find out for yourself whether your qualification can be or must be checked for equivalence, and to which German reference profession it corresponds. You can then include the information in your application right away.

The interview

The company is interested in your application and has invited you to an interview – congratulations, you have got one important step further. The job interview offers you and the company a chance to make acquaintance with one another. In most cases, you will meet the personnel manager and the line manager. They will probably ask you questions about your CV, your expectations of the job and salary, as well as about your aptitudes and interests. The interviewers may also want to see how well you speak German or English. In many cases, they will ask why you want to work in Germany and what you expect from living in Germany.

There are lots of things you can do to prepare for these interviews. For example, find out about the company in advance. Also, prepare a couple of answers about your aptitudes, strengths and weaknesses. You can do this by reading your CV through again and writing a couple of key words by each point, for example. You can also think about the questions that your interlocutors might put. That is a way of showing that you are interested.

Besides what you say during the interview, a couple of other criteria are important too – no doubt the same all over the world. Be punctual. Your mobile phone or smartphone should be systematically switched off during a job interview. Also, come along wearing appropriate clothing: women should usually wear a trouser or dress suit, men a suit with a shirt and tie. However, you need to take the particular circumstances of specific sectors into account.

Not living in Germany?

In Germany, the company usually pays the costs of job interviews. If you are travelling from abroad, ask whether all your costs will be paid in this case too. Also, ask the company whether you can be interviewed over the phone or by videoconference. If the company would still rather get to know you in person, ask whether you have to pay the travel costs yourself or whether the company will pay them.

Non-EU citizens should also find out what entry requirements apply to them. A visa is available that permits you to come to Germany for six months to search for employment. All related costs are your personal responsibility.

Assessment centre

For higher-ranking positions – management jobs, for example – companies often use assessment centres. This is a special kind of selection process. Here, the applicant is asked to perform certain tasks with other applicants. For example, you might be asked to discuss topics as a group, do role play or give a presentation. This is a way for the company to find out how you tackle problems, cope with stressful situations and use your soft skills.

To conclude: the final decision

Some time later, the company will let you know whether or not you have got the job. Many companies will notify you after just a few days, others only after a few weeks. If the company wants to recruit you, once you have accepted its offer it will send you a work contract. If you agree with the work contract, sign it and return it to the company.
WORK CONTRACT

You have applied for a job in Germany and been accepted. Congratulations! Nothing now stands between you and a career in Germany. All that is left to do now is to sign the job contract. Before you do, here are a few things you should look out for.

Read the contract thoroughly

It is most unusual for a work contract to be delivered orally in Germany. This is why serious employers will always send you a written contract. Read the contract thoroughly from start to finish before signing it. If you do not understand something, this is not a problem: ask the company’s personnel department or the personnel officer about it.

What you should find in a work contract

Every work contract should contain the following information:

- **Name and address**: yours and that of the company
- **Date on which the contract starts**: the date on which you officially become an employee of the company (that means: starting from which date is the contract valid?)
- **Term of contract**: is your contract only valid for a certain period of time? When does it end? The term of the contract must be agreed in writing, otherwise it is considered to be valid for an undetermined period of time.
- **Trial period**: How long does the trial period last? This is the period during which you or the company can terminate the contract relatively quickly.
- **Place of work**: where will you be working? If you are to work in different places, this should be stated in the contract.
- **Job description**: what tasks will you be expected to do in the company?
- **Remuneration**: how much will you be paid for your work? Will the company pay you supplements or bonuses, for example at Christmas or for working weekends, on top of your normal pay? When does the company pay you – for example, at the end or beginning of the month? Note: the work contract usually states the gross remuneration. From this, certain amounts will be deducted for tax and social contributions, such as health insurance, long-term care insurance, a pension scheme and unemployment insurance.
- **Working hours**: how many hours a week will you be expected to work?
- **Holiday**: how many days’ leave are you entitled to per year?
- **Notice period**: how long in advance must you notify the company, or the company notify you, that the work contract is going to be cancelled?
- **Collective agreements and works agreements**: often, in addition to the work contract, special regulations also apply. For example, in many branches of industry, employer associations and trades unions have reached collective agreements. These agreements may regulate questions of remuneration, bonuses or holidays. Companies can also sign special agreements with their Employee Councils, which represent the interests of the employees. These are called works agreements. You can ask your employer if these agreements also apply to you. This may also be stated in your work contract.
Must I have my qualification recognised?

For many qualifications, it is helpful to have them recognised. For others, it is an actual requirement for being able to work in Germany. It really depends on your profession:

Who needs recognition? In Germany, certain professions are „regulated“. Germans and foreign nationals may only work in these professions if they have a very precise qualification. This applies to professions such as doctors and lawyers. It also applies to masters of manual trades if they work as independent contractors. If you want to work in one of these regulated professions, you need to have your professional qualification recognised in Germany.

For whom is recognition helpful? Most professions are not regulated. If you are going to work as a business manager, IT specialist or baker, for example, you will not need to have your qualifications recognised. However, it may still make sense to have your qualifications recognised – even in cases of partial equivalence. Recognition will help companies understand your skills and qualifications, so that you can leave a good impression as you apply for a job.

Please note: if you would like to relocate to Germany from a non-EU country, and if your qualification is non-academic, you will have to have it recognised before taking up employment in Germany. However, recognition of your vocational credentials alone is not sufficient if you would like to work in Germany. In order to obtain a residence permit with permission to work you will need to meet a number of additional criteria. Please refer to the Quick Check on www.make-it-in-germany.com to assess your options of living and working in Germany.

How do I apply for recognition of my vocational qualification?

Step 1: Find out who provides recognition. Start by finding out which authority or professional association you have to apply to. That depends first and foremost on the profession and where you work. For example, for certain professions, the chambers of trade and industry (Industrie- und Handelskammern, IHK) or trade corporations (Handwerkskammern, HWK) are responsible. The quickest way to find out who you should contact is to use the “Recognition Finder” at www.anerkennung-in-deutschland.de (in German and English)

Step 2: Advice. Talk with your local contact centre before applying. It will give you the necessary forms to fill in and help you to define which German reference profession applies to you. It will also tell you which documents you need for your application. Are you uncertain about which contact centre is responsible for you? Do you want to find out more about the application process? You will find full information about procedures for getting professional qualifications recognised as well as advice on further topics at www.anerkennung-in-deutschland.de/html/en/index.php. You can also obtain an initial consultation by phone from the Federal Office for Migration and Refugees. The hotline is available Mondays through Fridays from 9 a.m. to 3 p.m. at the following number: 0049 [0] 49 30 - 1815 - 1111. The consultation will provide you with initial information – in German or English – concerning the recognition of foreign vocational qualifications in Germany.

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Step 3: Prepare your application documents. Ask your local contact centre which documents you need to have translated. Fill in the application forms and send everything to your local contact centre. Your local contact centre will compare your foreign professional qualification with a German reference profession. At the same time, it will check whether there are any major differences between your professional qualification and the German one. Professional experience you have acquired can also be taken into account.

Step 4: Receive notification. Once your application has been processed, you will receive a notification from your local contact centre. This written notification will tell you whether your foreign professional qualification is equivalent or similar to the German qualification. If the authority has not found any equivalence, and if the application concerns a regulated profession, then you will be informed of concrete measures you can take to compensate for the differences. In the case of professions that are not regulated, the notification will state the qualifications that do exist, as well as the differences between your professional qualification and the German reference qualification; this will help you and potential employers to properly gauge your qualification.
WHO TRANSFERS THE TAX PAYMENTS

You pay income tax on all your income for one calendar year – in your case, this will probably correspond primarily to your income from your work as an employee. If you are employed by a company, you do not even have to trouble yourself with the question of income tax at first, as your employer will automatically deduct the income tax from your gross wage/salary in the form of wage tax (Lohnsteuer) and transfer it to the tax office on your behalf. Your employer also transfers the “solidarity surcharge” (Solidaritätszuschlag) and – if you are a member of a religious community which levies it – the “church tax” (Kirchensteuer) as well.

Your pension, health, nursing and unemployment insurance are also deducted from your wages and paid by your employer. You can see how much your employer transfers to your account and how much your net salary amounts to every month from your wage or salary slip.

HOW MUCH INCOME TAX YOU PAY

In Germany, everyone’s earnings are subject to a basic tax allowance. Up to this amount, your taxable income is not subject to tax. In the year 2013, this basic tax allowance is 8,130 euros if you are unmarried and not in a civil partnership. From the year 2014, the basic tax allowance will be 8,354 euros. For couples who are married or in a civil partnership, it was 16,260 euros in 2013 and will be 16,708 euros from 2014. If your taxable income is higher than these amounts, you will pay income tax on it. The taxation rates vary from 14 percent to 45 percent.

The rule is: the higher your taxable income, the higher the rate of taxation. However, the top tax rate of 45 percent is only payable on incomes of more than 250,730 euros a year if you are unmarried and not in a civil partnership. For couples who are married or in a civil partnership, the maximum tax rate is applicable for incomes of over 501,460 euros.

TAX RELIEF FOR FAMILIES AND SINGLE PARENTS

The amount of income tax you pay does not just depend on your income. To calculate how much income tax you have to pay, your family situation is also taken into account. To avoid a situation in which this is done only at the end of the year but rather to take it into account for the month in progress, all taxpayers are divided into different tax brackets:

- **Tax bracket I**: If you are single and not eligible for tax relief as a single parent, you will come under tax bracket 1. The same applies for permanently separated spouses or civil partners, and divorced people.
- **Tax bracket II**: This tax bracket applies to single parents who live alone and are entitled to tax relief for single parents.
- **Tax bracket III**: Employees who are married or in a civil partnership can choose this tax bracket if one of the couple does not work or earns considerably less than the other. The other spouse or partner then comes under tax bracket 5. Tax bracket 4: If the two spouses or partners earn about the same amount, this tax bracket is better for them.
- **Tax bracket IV with factor**: Couples who are married or in a civil partnership can apply annually for a factor to be applied. This takes into account the amount of income tax that is payable jointly under the income splitting system. In that case, the amount of income tax which is deducted every month corresponds more or less to the probable annual amount of tax due by the couple.
- **Tax bracket V**: Jobholders who are married or in civil partnerships come under this tax bracket if their spouse or partner comes under tax bracket 3.
- **Tax bracket VI**: This applies to all those who have a second job or more.

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Income tax declaration

At the end of one calendar year, you can ask the government to check whether you have paid too much income tax. To do so, you submit your income tax declaration to the tax office. On the basis of the figures you supply about your actual income and financial charges, the government is able to check whether you are entitled to a refund. It usually worthwhile filling in the tax declaration form: according to the data of the Federal Statistical Office, nine out of ten taxpayers in Germany receive a refund. On average, they receive a refund of around 900 euros.

How to fill in your income tax declaration

You can collect the tax declaration forms from your tax office, or download them from the tax office Web site and print them out. You also have the possibility of making your tax declaration online, at www.elster.de. If you are obliged to file an income tax declaration, either because you have chosen the combination of tax brackets III and V (3 and 5), or have received indemnities [for example health insurance payments, unemployment benefit or child benefit] of more than 410 euros, you must hand it in to the tax office by the end of May of the following year. In the tax declaration, you state how much you earned in the past year and how much income tax, solidarity surcharge and, if applicable, church tax, your employer has paid to the tax office on your behalf. Your employer will normally inform you of these figures once the calendar year has ended in a separate statement [a print-out of the electronic income tax certificate]. You should then enter these figures in your tax declaration.

Certain expenses may lower the amount of tax you have to pay. You should also enter these in your tax declaration. They include, for example:

- Expenses for moving house for professional reasons, including from abroad
- The costs of applying for jobs, including from abroad
- Expenses for travel to work
- The costs of private pension schemes

For many kinds of expenses, it is important to keep copies of receipts as proof, and that the expenses/costs were incurred between January 1 and December 31 of the year in question. However, if you take up employment in Germany which makes you eligible for income tax, and you incurred costs related to this during the previous year, you can declare them and have them deducted from your taxable income. To do so, you must submit a tax declaration for the previous year as well. The tax reduction is effective for the year during which you earned income in Germany.

Do it yourself or ask an expert?

You can also ask a tax consultant or an “income tax assistance association” [Lohnsteuerhilfeverein] to fill in your income tax declaration. Although you have to pay for the services of a tax expert, it can be worthwhile – for example, if your income situation is complicated – getting help either from an association or a tax consultant.

If you prefer to deal with your tax declaration yourself, the tax office or the Help and FAQ pages on the Elster Web site can answer your questions. Elster is an electronic form with which you can send your tax declaration to the tax office online. For fuller advice, you can also go to an “income tax assistance association” [Lohnsteuerhilfeverein] which will provide advice or fill in your tax declaration form for you at fairly low cost. Another alternative which is open to you is to buy software for your PC. These programmes guide you through the tax declaration and then forward your completed declaration to the tax office.
What the social security funds do

If you work in Germany and are subject to social security contributions, you will usually be a member of the following five statutory social security organisations:

- **The statutory health insurance fund** pays the costs of visits to the doctor, and for medication and therapy.

- **The statutory long-term care insurance fund** offers basic insurance for the eventuality of your being dependent on long-term care owing to illness. This usually applies to people in old age.

- **The statutory pension insurance fund** pays employees a pension once they have retired. Basically, the amount of pension you receive depends first and foremost on your income and the number of years you have worked in Germany.

- **Statutory accident insurance** covers the costs of medical treatment and occupational rehabilitation after an accident at work or in the case of an occupational illness.

- **The statutory unemployment insurance fund** provides the unemployed with income for a certain period of time if, as a general rule, they have been insured for at least one year during the last two years and are in search of a new job. In addition, the BA [Federal Employment Agency] supports job-seekers by providing advice and acting as an intermediary for offers of employment.

What social security costs

A fixed percentage of your work income goes to pay your membership of these social security funds. Your employer also pays a fixed proportion. By way of example: membership of the statutory health insurance fund currently costs 15.5 percent of your work income – you pay 8.2 percent of this and your employer 7.3 percent. You do not have to do anything to transfer the money. Your employer pays the contributions for all five types of social security directly to the insurance funds.

A special case: health insurance

As an employee, you are automatically a member of the pension, long-term care, accident and unemployment insurance funds. There are not several providers of these types of insurance. Health insurance represents a special case. A large number of insurance companies exist and as a statutory insurance payer, you can choose the health insurance fund which you feel offers the best services. The general rate of contributions is the same whichever health fund you choose. However, some funds demand an additional contribution.
This is usually 8 euros a month. When you have chosen your health insurance fund, notify your employer. The employer will then register you with that fund.

Health insurance represents a special case in another way too: if your annual income exceeds a certain amount, you are not bound to be a member of a statutory insurance fund. You are obliged to be insured, but you can join a private health insurance fund. In 2012, this is the case if your gross annual income exceeds 50,850 euros. As it is not very simple to change back from a private health fund to a statutory fund, you should think carefully before taking this step.

The social security card

As an employee, you will receive a social security card with a social security number on it. Give this number to your employer. Keep your social security card safe as you will often need the number. If you lose your social security card, you can ask the German state pension fund (Rentenversicherung) for a replacement.

Taking your pension entitlements back home with you

Have you worked for a while in Germany and want to return to your home country? Then there are essentially two options for how you can take your pension entitlements with you:

If your home country is part of the EU, the European Economic Area (EEA) or Switzerland, you will not lose the social security entitlements you earned while in Germany, such as those from the statutory pension insurance fund. When you reach the age of retirement, you can be paid a pension from any EU or EEA country in which you have worked, in accordance with the particular country’s provisions. In principle, if you worked in two countries, for example, you will receive pension payments from two countries.

The same applies if you live in one of the following countries with which Germany has signed an agreement on social security: Australia, Bosnia-Herzegovina, Canada, Chile, Croatia, Israel, Japan, Macedonia, Montenegro, Morocco, Serbia, South Korea, Turkey, Tunisia, USA. In this case, you can simply submit an application to the pension fund in your home country referring to the periods during which you were insured in Germany. The pension fund in your home country then forwards this request to the German state pension fund.

But even if your home country is a third country, you will not lose the entitlements you earned through the payment of contributions. After the waiting period has elapsed and any other requirements have been met, you may be entitled to a pension. If this is the case, you should submit your request to the German embassy or a consulate, where the information can be authenticated directly. From there, your request will be forwarded to Germany. Please note, however, that in the case of a German pension, the German regulations concerning retirement age shall always apply — not those of your home country. Further details are available from the German state pension fund. [http://www.deutsche-rentenversicherung.de/Allgemein/en/Navigation/englisch_index_node.html]

In certain cases, after returning to your home country, you can submit to the German state pension fund an application to have your contributions refunded to you. At least 24 calendar months must have elapsed since you left the German state pension fund — that is, since you terminated your employment with your German employer. However, please bear in mind that the German pension fund will only refund half of the contributions paid for you (namely, without the employer’s contribution). On the basis of the refunded contributions, the entire insurance relationship will end. This means that you also will have no entitlements at any later point in time. Apart from that, this refund of contributions is only possible if you are no longer eligible for optional insurance. Further details are available from the German state pension fund.
OPPORTUNITIES FOR FAMILY MEMBERS

From outstanding schools to full football stadiums at the weekend, from leisure parks to exciting career prospects, Germany has plenty to offer families. So simply bring your spouse and children with you to Germany. Here, we explain how to go about it.

EU citizens

As an EU citizen, your spouse and children can live and work in Germany without restrictions. You do not need to apply for any special residence permit.

Third-country nationals

You can look forward to spending your time in Germany with your spouse and children – although there are a few conditions attached to entering Germany with your family. However, as an international skilled worker, you no doubt fulfil them:

- **Residence permit**: As an employee, you have a temporary or permanent residence permit or an “EU Blue Card” for Germany.
- **Accommodation**: You have rented accommodation in Germany which is large enough for your family.
- **Money**: You have sufficient financial means to be able to care for your family.
- **Legal age**: Your spouse is of full legal age, that is, at least 18 years old.

Must my family be able to speak German?

Not necessarily. However, as a general rule, the spouses must have basic knowledge of German in order to get a residence permit. For example, they should be capable of introducing themselves in German or asking the way. However, there are any number of exceptions. Your spouse does not require any knowledge of German to obtain a residence permit if:

- You are a “EU Blue Card” holder.
- You are working in Germany as a highly qualified worker or a research scientist.
- Your spouse has a university degree.
- You are a national of Australia, Canada, Israel, Japan, the Republic of Korea, New Zealand or the United States of America.

Nevertheless, your family will probably feel most at home in Germany if they all speak a little German.

Bringing your children to Germany

It goes without saying that you can also bring your children to Germany. If you and your spouse have a residence permit for Germany, or if you are a single parent with legal custody of your children, your children aged up to 16 will also receive a residence permit. Special rules apply to children over 16. The best thing to do is to enquire at the German embassy in your home country, or at a foreign nationals’ registration authority in Germany.

How to bring your family to Germany

**Step 1 – in your home country**: Your spouse and your children should go to a German embassy or consulate in their home country. There, they should apply for a residence permit for Germany for reasons of reuniting the family. Please note: processing this application can take some time in certain circumstances. This is why you should acquaint yourself with the necessary documentation for the application well enough in advance and submit your request in plenty of time.

www.make-it-in-germany.com
Step 2 – in Germany: Once your family has arrived in Germany, you must register them at the residents’ registration office and at your local foreign residents’ registration office. To do so, you must present your passports, birth and marriage certificates, salary slips and tax certificates, as well as proof that you are renting accommodation. Ask the registration offices what other documents are needed. Depending on the specific situation of your family, various conditions may apply.

Opportunities for your family in Germany

Of course, your family can come and simply enjoy life in Germany. Otherwise, a variety of options are also open to them:

Work: If you have been granted an “EU Blue Card” or residence permit as

- an academic or research scientist,
- a manager or specialist,
- an IT specialist or another type of qualified professional with a university degree,

your spouse will automatically be granted a residence permit entitling him or her to take up any kind of employment. This applies regardless of whether your spouse enters Germany at the same time as you or joins you later. It also applies if you have completed your education or training in Germany and receive a residence permit allowing you go on working in your profession and your spouse joins you.

If you have received a residence permit entitling you to work for any other reason, your spouse is entitled to take up any kind of employment after you have lived together as a married couple in Germany for two years at the most. If your spouse wishes to work earlier than this and has a job offer, he or she should apply to the relevant foreign nationals’ registration authority which will then ask the International Placement Service [part of the Federal Employment Agency] whether he or she may accept the job.

Education: Your children have a broad range of schools to choose from in Germany. Moreover, your family has access to German technical and traditional universities – at least if they speak German well enough. However, more and more courses are also being taught in English.

It is also possible that members of your family may wish to continue the studies they began in their home country in Germany. For example, if they have obtained an initial university diploma, they can have this recognised in Germany. Afterwards, they will be able to continue their studies in Germany to obtain a higher qualification.
Just talk

Shopping, discussions about work – once you have arrived in Germany, a large part of your everyday life will involve speaking German. No doubt you already know how to say a few words, such as “danke” and „bitte”. Use all the words that you already know. And you will see that German is not half as hard as many people say. And many Germans will be delighted if you are able to say a couple of words or sentences in German. If you don’t know the right words, just say it in English. Nearly all Germans have learned that at school.

Learning German the easy way

The best way is to start learning a bit of German before you leave your home country. Many language schools provide help – and even run special courses for your later professional career in Germany. The best-known language service provider is the Goethe-Institut, the official cultural institute of the Federal Republic of Germany. The Goethe-Institut offers German courses in 92 countries all over the world – from intensive courses or courses for business German right through to learning German while cooking. Like a few other institutions, the Goethe-Institut also offers online courses with exercises and drills, as well as forums for learning German and information on chats. And on the subject of chatting: make German a part of your everyday routine even before you board the plane. Read the newspapers, watch TV and listen to the radio in German. Or simply stick a few Post-its on your furniture or other objects with the German name for that particular item. Perhaps you already know some German people with whom you can talk a bit about the language and the country. All that will help you to master everyday German faster. That way, you’ll soon be able to answer the question „Sprechen Sie Deutsch?“ with: “Ja, natürlich”.

Funding

To help you learn German better, you have the possibility of getting funding to attend a language course. You could start by asking your employer. If your company is large enough to have its own personnel department, this might be able to tell you more precisely which language courses are suitable and whether it is possible to be funded by the company. You will also find reasonably priced language courses at the „Volkshochschulen“, the state-run adult education institution. Besides this, integration courses are an excellent means for you to acquire German language skills and at the same time get acquainted with German culture.

Facts about the German language

German is the language spoken by the largest number of people in Europe. 120 million people describe German as their mother tongue, because it is not only the official language in Germany, but also one of the official languages of Austria, Belgium, Liechtenstein, Luxembourg, and Switzerland. Germany is also recognised as a minority language in the EU member states of the Czech Republic, Italy and Slovakia, as well as in Hungary and, outside the EU, in the Central Asian republics of Kyrgyzstan and Kazakhstan and in Russia. Besides these countries, German is also one of the national languages of Namibia. German binds many people all over the world together as you can see.

And if you don’t make yourself understood immediately every time, despite all your grammar and vocabulary drills, it might not be your fault: some very distinct dialects are spoken in the different regions of Germany.

www.make-it-in-germany.com
CONTACTS – WORKING IN GERMANY

If you have questions on visa regulations please contact the German missions. You can find the addresses of German missions abroad on our world map: www.make-it-in-germany.com/en/making-it/germany-local/.

If you have questions on looking for a job in Germany or suggestions to improve the “Welcome to Germany portal”, you may use this contact form. www.make-it-in-germany.com/en/contact/

- **Federal Employment Agency**
  The missions of the Federal Employment Agency, a public-service body in Germany, include finding placements for workers and providing Germany’s official employment exchange portal. [German, English, French, Italian, Russian, Turkish]
  http://jobboerse.arbeitsagentur.de/

- **Federal Foreign Office**
  On the Federal Foreign Office Web site, you’ll find information on immigration law and visa procedures, working and living in Germany and German foreign missions. [German, English, French, Portuguese, Arabic, Chinese]
  http://www.auswaertiges-amt.de

- **Federal Ministry of Finance**
  On the Federal Ministry of Finance Web site, qualified professionals can find out more about German income tax rates and estimate their income tax using the interactive tax calculator. [German]
  http://www.bundesfinanzministerium.de

- **EURES**
  The European Job Mobility Portal provides information about the conditions for living and working, as well as doing basic and advanced training, in numerous European countries including Germany. In the job exchange section, qualified professionals will find job offers from German companies. EURES is run by the European Union. [German, English, French, Spanish, Polish and other languages]
  https://ec.europa.eu/eures/

- **Kompetenzzentrum Fachkräftesicherung**
  [Centre of Excellence / Securing Qualified Professionals]
  This centre of excellence provides information about which occupations in Germany are in urgent need of qualified professionals. The project is funded by the Federal Ministry for Economic Affairs and Energy.
  http://www.kompetenzzentrum-fachkraeftesicherung.de/

- **Recognition of qualifications in Germany**
  This information portal belonging to the Federal Ministry of Education and Research explains how qualified professionals can get qualifications that they obtained abroad recognised in Germany. [German, English]
  http://www.anerkennung-in-deutschland.de

- **Central Office for Foreign Education (ZAB)**
  Information about getting university and vocational diplomas recognised in Germany [German]

- **German Social Insurance**
  This Web site explains about the German social security system, including health insurance and pensions. [German, English, French]
  http://www.deutsche-sozialversicherung.de

- **Goethe-Institut**
  The Goethe-Institut – Germany’s institute of culture – offers language courses in 92 countries, online courses, free drills and information about Germany and German culture. [German, English]
  http://www.goethe.de/

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