

Welcome Book Newcomers Guide

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The International Office of the MPI for Brain Research assists new institute members in organizing their move to Frankfurt and in managing the different phases of relocation; it aims at helping newcomers to get adjusted to living and working in Germany, and to make bureaucracy and regulations understandable and accessible. We want you to feel settled and at home in Frankfurt swiftly, thereby enabling you to pursue your research projects without having to struggle with often inscrutable rules, customs and administrative structures.

Some of the most important info about the first steps, like registering with the city of Frankfurt and applying for a residence permit, signing in with a health insurance, finding a place to live, enrolling at the university, opening a bank account and other issues are provided in this guide.

Websites about life and work in Germany:

<http://www.make-it-in-germany.com/en/for-qualified-professionals/working/guide/taxes>

<http://www.howtogermy.com/>

<http://www.newcomers-network.de/>

If you have questions that you don't find answered here, you are welcome to contact the International Office of the MPI for Brain Research, either by phone, email or in person.

International Office

Maren Baier, phone: +49 (0) 69-850033-1800; maren.baier@brain.mpg.de; rm. L.0.10

Mitra Moghadassian, phone: +49 (0) 69-850033-1522; mitra.moghadassian@brain.mpg.de
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Preparing your move to Frankfurt

1.1 Passport

It is important to make sure that your passport (*Reisepass*) is valid for at least 12 months - actually, the longer the better, as your residence permit (*Aufenthaltserlaubnis*) will be limited to the passport's period of validity, prior to the duration of our contract with the MPIBR.

1.2 Visa and residence permit

In Germany, a distinction is made between a visa (*Visum*), which is a permit for entry into Germany, and the residence permit, which entitles to stay in the country and determines the conditions of your work permit (*Arbeitserlaubnis*).

After having checked your passport's validity, the next step is to learn about entry requirements (*Einreisebestimmungen*). If you are a national of a EU member state or of a EEA member state

(European Economy Association - Iceland, Liechtenstein, Norway or Switzerland), you enjoy freedom of movement (*Freizügigkeit*) and need neither a visa nor a residence permit to live and work in Germany. Among all other nations, there are so-called privileged states (*privilegierte Staaten*), whose nationals do not need a visa to travel to Germany, but have to apply for a residence permit within 90 days of arriving in Germany and are not allowed to work during this time, and nationals who need to apply for visa before traveling to Germany.

Find out whether you are subject to visa requirements here:

<https://www.auswaertiges-amt.de/de/service/visa-und-aufenthalt/staatenliste-zur-visumpflicht/207820>

It is important to know which status you will have at the MPI for Brain Research - depending on whether your stay at the MPIBR will be short- or long-term, and whether you will be

- employed as a scientific researcher (*wissenschaftlicher Mitarbeiter*): work permit is included in your residence permit, no separate application required
- a technician (*technischer Assistent*): work permit required, residence permit required
- a student: enrolment at a German university required
- an intern (Praktikant): depending on whether it is a voluntary or a mandatory internship, a work permit is required.
- a guest scientist (*Gastwissenschaftler*), i.e. financially autonomous: residence permit required; proof has to be provided that you have sufficient financial means to support your stay in Germany on your own.

Note that a tourist visa or Schengen Visa cannot be changed into different permits while staying in Germany.

Also, most types of residence permits are closely bound to, or include work permits. This means that even if you are not subject to visa requirements, it is only the residence permit, not the visa, that allows you to work in Germany.

The International Office will provide forms, check your documents, and assist with obtaining your residence permit and subsequent extensions.

For the visa application in your home country, you need the following documents:

- passport, valid for at least 12 months

- application form (*Antragsformular*)
- a form of admission agreement (*Aufnahmevereinbarung*)
- biometric photos
- diplomas - bachelor, master's, doctoral degrees; for enrolment at the university you may also need your high school and elementary school certificates. You need the originals and, ideally, German translations
- verification of employment and salary (*Gehalt*), or proof of sufficient financial resources to sustain yourself during your stay
- proof of short-term health insurance (*Krankenversicherung*), and a statement that you will sign in with a Germany statutory health insurance (*gesetzliche Krankenversicherung*) after your arrival (provided by the International Office)
- rental statement (*Wohnungsgeberbestätigung*)- in most cases, we will be able to offer your accommodation at the institute's guesthouse for the first 4 weeks, and will issued a respective confirmation. If you already found an apartment and signed a rental contract (*Mietvertrag*) before arriving in Frankfurt, have the owner, manager or sub-letter fill and sign the rental statement; many owners or agencies will have the forms, if not, they can be obtained at the MPIBR's International Office.
- Your work contract - the MPIBR will send it to you

If you are in doubt about what to provide or prepare, or have specific questions regarding visa and residence permits, please contact the Germany embassy in your home country, go to the website of the Federal Foreign Office of Germany (*Auswärtiges Amt der Bundesrepublik Deutschland*) or contact the International Office of the MPIBR.

Federal foreign office

<https://www.auswaertiges-amt.de/en/visa-service>

1.3 Diplomas and certificates

Make sure to bring originals of your diplomas as well as certified translations (*beglaubigte Übersetzung*). If you are married, bring your original marriage certificate (*Heiratsurkunde*), even if your spouse will not be living with you in Frankfurt or will only join later. If you are a parent and your child or children will be living with you in Frankfurt, bring original birth certificates (*Geburtsurkunde*) and translations. Although translations can of course be made here, it is helpful and often saves precious time and money to have them translated beforehand.

1.4 Health insurance

In Germany, health insurance is a mandatory legal requirement. Regardless of whether you will be insured through your employer or with a private health insurance, it is essential that you have health insurance before travelling to Germany - this can be a short-term, e.g. a travel health insurance that covers you during the first few days after your arrival; as a newcomer from countries of the EU it is easy - you will usually be insured in your home country and will automatically have the European Health Insurance Card (EHIC). The International Office of the MPIBR will provide you with a letter confirming that you have been informed about the German health insurance system, and that you will sign in with a German statutory health insurance after your arrival. For detailed info, see 2.2

1.5 Getting acquainted with the Frankfurt housing market

House hunting is of course most efficient when you have arrived in Frankfurt. It is therefore convenient to book a room in the institute's guesthouse, which is situated on our campus next to the MPIBR, and start looking for a room or an apartment from there. Stays at the guesthouse are possible for up to 4 weeks, with an option to extend to 3 months at max with the consent of the director. The rates for a single room (as of January 2021) are 42 € per night, 180 € per week, 550 € per month; for a double room 58 € per night 260 € per week and 720 € per month, including all services and utility costs.

If you want to start looking for accommodation already from abroad, you may browse the respective websites, and either contact the owner yourself or ask the International Office to do so; although many owners nowadays speak English quite well, it often is more efficient and adds a confidence-building touch if an institutes' administrative assistant acts on your behalf.

One important thing to know about renting a flat in Germany is that the rental charges are divided into two parts: the so-called "Netto-Miete" (net rent), usually called "Kalt-Miete" ("cold" = rent excluding heating and service charges), and the operating and service costs, or "Nebenkosten, Betriebskosten". This means that the costs for heating, water consumption, garbage collection, street cleaning, etc., are added to the net rent. Both sums should be given in the apartment ads.

One thing you may find strange is that in Germany furnished apartments are rather uncommon. Although this has changed somewhat during the past years, you should be prepared to have to purchase your furniture.

MPIBR guesthouse

Students residencies

Bed and Brains

<https://bed-and-brains.de/>

Youniq

<https://youniq-living.com/en/location/frankfurt-am-main/>

The FIZZ

<https://www.the-fizz.com/en/student-accommodation/frankfurt/>

Uninest

<https://www.yugo.com/en-gb>

<https://www.smartments-student.de/en/locations/frankfurt-athener-strasse>

Hostels

<http://www.frankfurt-hostel.com/en/>

<https://www.aohostels.com/en/frankfurt/>

Internet portals

<https://www.studenten-wg.de/Frankfurt%2520%252F%2520Main.wohnung.html>

<https://www.zwischenmiete.de/wg-zimmer,Frankfurt%20%252F%20Main.html>

<https://www.kalaydo.de/immobilien/mietwohnungen/o/frankfurt-main/4/>

<http://www.freeler.de/>

<https://www.immobilienscout24.de/>

<https://www.wohnungsmarkt24.de/?gclid=COFwYLrjrECFUK-zAodaDKYzQ>

1.6 Checklist: What to bring along

- passport - valid for at least 12 months
- short-term health insurance - traveler's or similar, valid for about the first week in Germany; or EHIC
- certificates - bachelor, master's doctoral degrees; for enrolment at the Goethe University you may also need your high school and elementary school certificates. In any case, bring originals and German certified translations of all certificates

- doctoral students of the Max Planck International Research School (IMPRS): scan and email your diplomas and transcripts beforehand
- if you are married: marriage certificates, original and translated, regardless whether your spouse is moving to Frankfurt with you.
- if you have children moving with you to Frankfurt: birth certificates, original and translated
- Your national tax ID

2. After arriving in Frankfurt

On your first work day(s), please visit the Human Resources department to sign your contract, and the International Office to discuss the formalities that have to be dealt with during the first days.

If you arrive on a Sunday or a public holiday (*gesetzlicher Feiertag*), it is helpful to know that in Germany, shops are closed on these days (list of public holidays in the Appendix). However, most bakeries are open until noon or afternoon, although not on all public holidays. Shops at the airport and the central railway station are generally open.

2.1 Register at the citizen's office

It is mandatory in Germany to register with the citizen's office (*Bürgeramt*). It is a precondition for opening a bank account (*Bankkonto*) and other issues; for example, if you want to drive a car and need to have your license converted, you need the registration confirmation (*Meldebescheinigung*). In addition, you may need it to obtain a mobile phone from many providers or to join a gym. The procedure is simple and free of charge. The International Office will explain how to make an online appointment, give directions to the citizen's office and explain the procedures.

The documents you need are:

- your passport
- registration form (provided by the International Office)
- rental statement - landlord's statement, or a statement issued and signed by the International Office, if you stay at the guesthouse;

When registering, your personal data are entered into the municipal administrative system, a process that is required for obtaining an appointment at the foreigner's office (*Ausländerbehörde*). Also, you are assigned a ID number (*Identifikationsnummer*). Under this number, which consists of 11 digits, your name, address, gender, birth date and place, and your local tax office (*Finanzamt*) are stored. It is assigned to everybody who is registered in Germany, independent of where you live, whether you are single or married etc. The tax office will assign you a separate number, the tax number (*Steuernummer*), which you will need, for example, when you file your first tax return (*Steuererklärung*). Both numbers are going to be merged in to one in the future.

You will be informed of your ID number 2 or 3 weeks after registration by a letter from the federal central tax office (*Bundeszentralamt für Steuern*) in Bonn. Please forward it promptly to the HR department directly or via the International Office.

Please note that you have to report your new address every time you move within Germany, and that neighboring towns may not be part of the municipality of the city of Frankfurt, but of other districts (for example Oberursel = district of Bad Homburg; Raunheim = district of Groß-Gerau).

2.2 Health insurance

As mentioned above, health insurance is mandatory in Germany. However, there are different options to sign in with a statutory health insurance, or a private health insurer, or to be insured by a health insurance in your home country.

- As an employee (*Angestellter*) you are automatically insured via a statutory health insurance, either compulsorily if your salary does not exceed a specifically defined amount; or voluntarily in case your salary lies above this threshold. If you start off as a compulsory member with a statutory insurer and your income rises above the threshold, you become a voluntary member of the same health insurer, or you may move to a private one.
- As a student enrolled at a German university, you will be insured via the university at special student's rates
- As a guest scientist, you may be insured by a company in your homeland, or by a private German insurance of your choice

- If you are a technician or doing a voluntary internship, you will be insured by a statutory health insurance; if your internship is mandatory, you need proof that you are insured as a student with your home university

The contributions for the statutory health insurance are legally stipulated at 15,8 % of your gross income (as of 2021). This is shared between employee and employer by approximately 50%. In addition to this basic contribution, health insurers may charge additional premiums, which are paid for by the employee alone.

Apart from health insurance, there is also the long-term care insurance that is part of the German social security system (*Sozialversicherungssystem*) (see 3.).

Spouses without an income of their own and children are included in the statutory insurance without extra costs.

Unlike private insurers, statutory insurances do not inquire about your medical history and do not carry out medical health checks.

As mentioned above, you need to be insured even before coming to Germany, especially if you are a national of a country with visa requirements; EU national usually have a European Health Insurance Card (EHIC), which covers them in all countries of the European Community. Other nationals should travel to Germany with a short-term insurance that is valid during the first few days. The International Office will provide general info, explain the conditions and regulations, and assist with signing in with a health insurance.

European health insurance

<http://ec.europa.eu/social/main.jsp?catId=509&langId=en>

Health insurance, Germany social security system

<https://www.justlanded.com/english/Germany/Germany-Guide/Health/Health-insurance>

<https://www.iamexpat.de/expat-info/social-security>

Student health insurance

<https://www.studying-in-germany.org/health-insurance-germany-guide/>

2.3 Opening a bank account

You may open an account personally at a local branch, for which you need an appointment, or online with some banks. In all cases banks will ask for these documents:

- Passport
- Registration statement obtained at the citizens office
- Your home country tax ID, and the German tax ID (see 2.1)

Please note that banks are not prepared to set up accounts on a short-term basis, so if you know that you will be staying for less than 6 months, you should clarify beforehand how to handle money matters. Also, not all banks provide services in English, and a bank nearby to where you live or work is therefore recommended

<http://banks-germany.com/>

<http://www.howtogermaany.com/pages/financial.html>

When you have completed these steps, please forward the following documents to the HR department:

- Bank account details
- Your (new, other than the guesthouse) address
- Health insurance membership confirmation
- Tax ID number

2.4. Enrolling at the Goethe University

If you are a doctoral student and wish to enroll at the Goethe University, there are two steps to be completed: admission (*Zulassung*) at one of the 16 university departments, and enrolment (*Immatrikulation, Einschreibung*) as a student

Before you start, please be aware that different university departments have different requirements for registering and admission; the procedure described here is therefore the official and general one. For example, the department of Physics (*Fachbereich 13. Physik*) asks for a pdf of the master thesis, whereas the department of computer science and mathematics (*Fachbereich 12, Informatik und Mathematik*) does exams during the first year in case the student did not major in computer science.

However, most of you will register with the department of biological sciences (*Fachbereich 15, Biowissenschaften*). Also, the procedures can be really lengthy; they often take months rather than weeks, so you may have to wait for a considerably long time before you obtain the Goethe Card and to have to spend more money on transportation and food during that period.

2.4.1 Admission

To file your application for admission, you may seek the help of the IMPRS coordinator, Irina Epstein; she will guide you through the process and also will provide the registration forms. You need your diplomas and transcripts, high school and elementary school certificates, and your CV. If your certificates are not either in German or English, you will need to have them translated by a certified translator. The department and the University International Office will check your certificates. There is no fee charged for the admission.

2.4.2 Enrolment

It is quite crucial to pay attention to the timing of your enrolment; deadlines are April 1 and October 1 of each year, so if you join the MPRBR in June or August, it won't make much sense to enroll right away, since you will still have to pay the fee for the whole semester.

Once you receive your admission letter, you need to go the Registrar's Office of the Goethe University at Campus Westend, and present the following documents:

- Your passport
- Original certificates
- Translations, if the certificates are not in German or English
- Admission letter
- Proof of health insurance
- One biometric photo

You will need to pay the semester fee (*Semestergebühren*) of around 360 €. You will then receive the Student Card (Goethe Card), which entitles you to travel for free in Frankfurt and to some neighboring regions of Hessen, and to get discounts at university cafeterias and canteens.

International Max Planck Research School

<https://brain.mpg.de/graduate-studies.html>

Goethe University

<http://www.goethe-university-frankfurt.de/en?locale=en>

<http://www.rz.uni-frankfurt.de/44160530/Goethe-Card>

2.5 Finding a place to live

You will find that the Frankfurt housing market is difficult – rents have risen substantially during the past years (the average rate currently stands at just under 14€/m²). Also, as in all

university cities the competition for affordable small flats, studios or rooms in shared flats (WG) is high, especially at the beginning of each semester.

Rents are classified in two parts, the so-called cold rent (*kalt, Kaltmiete*), and the rent that includes ancillary costs (*Nebenkosten, Betriebskosten*) for maintenance, services and utilities, also called warm rent (*warm, Warmmiete*). On top of that, you usually have to pay extra for water and electricity.

Rental contracts are usually made for a period of one or two years, with a cancellation period (*Kündigungsfrist*) of 3 months. Your cancellation (*Kündigung*) has to be given in written form until the 3rd workday of the month – for example, if you give notice by April 3, your actual moving out date would be June 30. Mostly, move-in dates are the 1st or the 15th of a month.

If you want to move out before the actual termination of the contract, there is always the option to negotiate with the owner about finding a successor tenant who takes over. Owners mostly agree that you propose somebody who looks for an apartment and have of course the right to decide against them. But usually this works out for both parties.

For electricity and water, tenants initiate a contract directly with a provider of their own choice. Tenants pay a specified monthly sum in advance, receive a settlement of the actual costs after twelve months and either get a refund or need to make an additional payment. The prepayment (*Vorauszahlung*) amount is set by the provider in accordance with the usual consumption, but can generally also be negotiated.

When you sign a rental contract, you will be asked to pay a rent deposit (*Kaution*), a sum that is meant to protect the owner against damages in or to the apartment caused by the tenant; landlords usually ask for 2, at max 3 times the monthly rent. It is usually paid in cash - make sure to get a receipt – before you are handed the keys for the apartment.

Never make any kind of payment, be it a first rent, the safety deposit or a prepayment to the rent, before you sign a contract.

The deposit is kept in a separate account and returned to the tenant with interest after the tenancy has ended; however, since there may be costs for the landlord to be settled which are not known at the time when you move out, landlords are generally allowed a period of up to 3 months to return the deposit.

In addition, landlords often ask to obtain a liability insurance (*Haftpflichtversicherung*) – which is strongly advisable anyhow (see 3.).

If you search for an apartment with the help of a broker, be aware that the fee charged for these services is 2.3 monthly rents – together with your first rent and the 2 or 3 months rent for the safety deposit, this can amount to quite an enormous sum. When you view an apartment you would like to rent, you will be asked to fill a questionnaire (*Selbstauskunft*) and give some details about your status and financial situation. Also, landlords may ask to set up a standing order (*Dauerauftrag*) for your rent payments – something that is generally advisable for all recurrent fixed payments.

Many owners ask for the so-called *Schufa-Auskunft*. Schufa is a credit investigation company. As a newcomer, there will of course be no records about debts you may have, so it is usually fine if you just tell the owner so. But if you have been living in Germany for 1 or more years, you are entitled to obtain a free-of-charge Schufa info. It is available online but be careful not to be trapped into requesting a payable info on the Schufa website. You may get detailed info about this at the International Office.

Please do not take the scrutiny personally - the background to all these seemingly rather excessive proceedings is a very strong tenant protection law in Germany. Once a tenant has moved in, it is extremely difficult to make them leave if they refuse to pay rent, damage the apartment or furniture, or fail to pay for utilities and services.

One feature you may find strange in Germany, is that apartments are usually not only unfurnished (*unmöbliert*), but do not even have fitted kitchens (*Einbauküche*) and appliances like stoves, fridges or washing machines. It is common for the previous tenants to sell those things at prices that mostly can be negotiated. They may ask for a total sum for a set of objects (*Abstand*), so depending on the age and condition of the appliances or furniture, you will often get a much better deal than if you bought them new or second hand.

Please note that the student's dorm Youniq, which has 2 large buildings on the campus, has somehow peculiar business practices. For example, they claim to rent their apartments free of commission, but charge a so-called admission fee (*Aufnahmegebühr*) of 480 €, which is not obvious from their website, and is, in fact, the same as a commission. This is in addition to the safety deposit. Also, when signing a contract with Youniq you are bound for the minimum of

one whole year and can only move out at the end of this period, with the usual 3 months cancelation time; if you miss that date, your contract will be extended by another 6 months. If you want to leave at an earlier stage, Youniq charges a so-called handling fee of one month's rent, even if you find a successor tenant.

A warning must also be made about housing administrators who offer rooms in a shared flats (Wohngemeinschaft = WG) on several of the popular house hunting websites. These offers are nearly always too good to be true, and these practices are untrustworthy, exploitative and unfair.

Please under all circumstances keep away from offers which give this email address: marteng01@...

Most pages are in German, but you should manage by using an online translator or get help by the International Office or colleagues

House hunting

<https://www.studenten-wg.de/Frankfurt%2520%252F%2520Main.wohnung.html>

<http://www.null-provision.de/mietwohnung.hessen/frankfurt-am-main.html>

<https://www.immobilienscout24.de/>

<http://www.kalaydo.de/immobilien/mietwohnungen/o/frankfurt-main/4/>

Student dorms

<http://bed-and-brains.de/>

<http://www.youniq.de/de/mieten/altenhoferallee-70>

<http://www.youniq.de/de/mieten/altenhoferallee-30>

<https://www.schneider-bau.com/campus-riedberg>

Frankfurt local gas and electricity providers

<https://www.mainova.de/>

To compare other gas and electricity provider

<http://www.verivox.de/power/>

<http://www.verivox.de/gas/>

Tenants unions

Generally, if you will be staying in Germany for a prolonged period it may be a good idea to become a member of one of the unions that support and assist tenants in case of conflict with

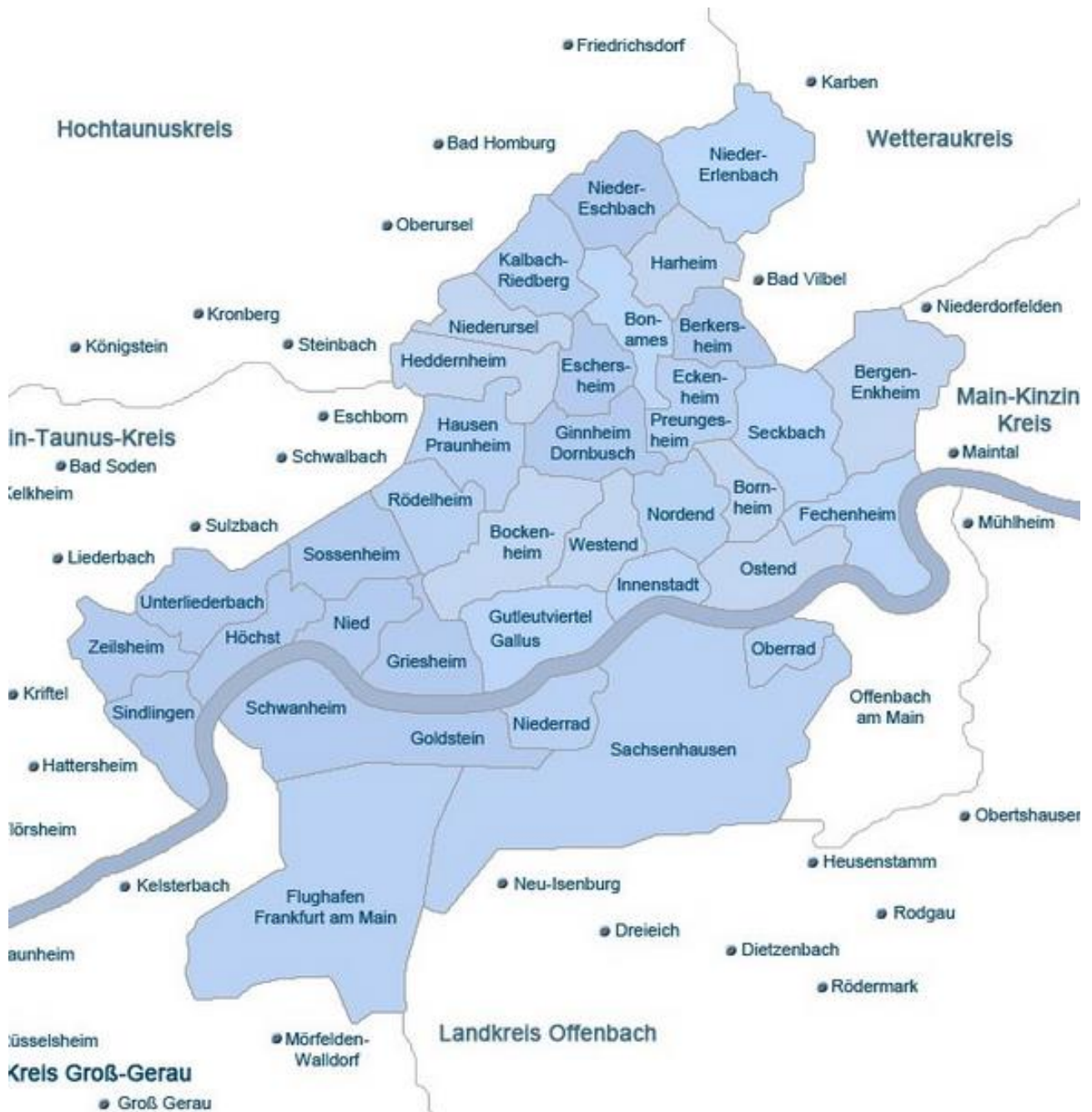
their landlords. The fees for the membership range between 48 € and 96€ per year, plus a one-time admission fee of 7 € to 10 €.

<https://www.mhm-ffm.de/>

<https://www.mieterschutzverein-frankfurt.de/startseite.html>

<https://www.mieterbund-frankfurt.de/startseite.html>

Frankfurt areas



2.5 Applying for a residence permit

When applying for a residence permit (and extensions), you should have an appointment at the foreigner's office of Frankfurt. Unfortunately, the situation at this office is extremely tight, meaning that waiting times for appointments are currently about 4 months (as of April 2017). The International Office will arrange your first appointment, help with the documents and navigate you through the procedure.

Of course there may be situations where you cannot wait for an appointment and have to go and get a waiting number; however, it may well happen that when you finally get to the reception counter you will be told that there are no waiting numbers for your issue any more for that day. People have been known to go and wait in front of the building for up to 4 hours before opening hours in order to obtain a waiting number. It is therefore really important that you keep an eye on the expiration date of your permit and contact the International Office or, once you are more familiar with the procedure, the foreigners' office directly well in advance.

When filing your residence permit application at the foreigners' office in Frankfurt, you will be given the choice of either getting the permit in the format of a plastic card (eAT) or as a sticker in your passport. The advantages of the sticker are the lower costs (see below), and that you receive the permit on the spot, whereas the fee for the plastic card is higher, and the waiting time to receive it can be up to 3 months. The office will hand you over a paper for the interim time that confirms your proper application.

Please note that in case you obtain the permit as a card, this is not an identification document, so you need to carry both the permit and your identity card or passport at any time.

The documents required for the residence permit application are

- Your passport
- Application form (to be obtained at the Federal Foreign Office, or the International Office of the MPIBR)
- One biometric photo

- Work contract, guest contract, intern contract
- Work permit, if required
- Salary statement
- 3 most recent salary slips (for extensions)
- health insurance confirmation
- rental contract
- certificates (bachelor, master's, PhD, marriage, children's' birth; German translations)
- 110 € (plastic card/80 € for extension), 60 € (sticker/30 € for extension)
- copies of all documents except passport and application form

Please forward a scan of a copy of your permit to the International Office or the HR department as soon as you obtain it.

3. Living in Frankfurt

3.1 Taxes

Contrary to people who receive a fellowship, employees are liable to pay income tax (*Einkommenssteuer*) and social security contributions. The German social system is based on the so-called solidarity principle, and it is progressive, i.e. the higher your income, the more you have to pay. However, the contribution rates also depend also on other circumstances, like being married or single, having children etc. Each year, your employer sends you a tax information sheet listing the income tax and contributions you paid (*Lohnsteuerjahresbescheinigung*).

Please keep this document safe, it is essential for filing a tax return (*Steuererklärung*). Usually, as long as you have no income other than your MPIBR salary, it is not mandatory to file a tax return claim. Sometime though, the tax office sends out random requests, in which case you absolutely have to do it. However, it is worth doing since you almost always will receive a refund. The tax return claims' deadline is July 31 of each year following the year you paid the taxes (all in all, it is possible to file tax returns for up to four years back). You may seek help with filing the tax return with tax consultants (*Steuerberater*) or with tax help associations (*Steuerhilfvereine*) whose services are much cheaper. In this case, the deadline is the last day of February of the following year (or, if that day is a Saturday or Sunday, on March 2 at the latest).

Tax system

<https://www.make-it-in-germany.com/en/jobs/taxes/income/>

<http://www.goethe-university-frankfurt.de/45727299/Taxes?>

Tax help associations

https://www.steuerring.de/fileadmin/user_upload/Dokumente/downloads/steuerring_flyer_english.pdf

<https://www.steuerring.de/arbeitnehmer-steuererklaerung/gundlach/frankfurtammain.html#Uebersicht>

Online tax returns

https://www.steuergo.de/en/start/landinggo?pk_source=belboon&pk_medium=affiliate&pk_campaign=landingpage_en

https://www.taxback.com/en/tax-refund/simple-tax-refund-germany/?utm_ref=searchde&keyword=tax%20returns%20in%20germany&matchtype=p&reative=avrg1020euroad&campaignid=13938972&campaign=DE-OUT-GEN&loc=1010331&gclid=CKGp0diZvdMCFU2RGwodH8kEmQ&utm_expid=14648452-123.C9dK2LDJRQqYd5qFkIUt3Q.0&utm_referrer=https%3A%2F%2Fwww.startpage.com

<https://service.hessen.de/html/ELSTER-Elektronische-Steuererklaerung-1831.htm>

3.2 Insurances

Among the countless non-mandatory insurances that are offered in Germany, the liability insurance (*Haftpflichtversicherung*) is one that is strongly recommended to take on. It covers harm and damages you may cause to other persons or other people's property. This insurance is not expensive and can save you a lot of trouble and money if an unfortunate situation arises.

Liability insurances

<https://www.check24.de/haftpflichtversicherung/>

<http://www.verivox.de/privathaftpflicht>

<http://www.ce-expat.com/>

<http://www.ce-competence.de>

3.3 Retirement insurance and pension

The most substantial part of social security (*Sozialversicherung*) is those for the statutory retirement insurance (*gesetzliche Rentenversicherung*), which stand at about 20% of your monthly income. It is also significant when it comes to the option of a permanent residency (*Daueraufenthaltserlaubnis, Niederlassungserlaubnis*), as one of the conditions is the payment

of contributions for 60 months (study times count 50%). Note that what counts here is the duration of payments made, not the amount you actually paid. It doesn't matter whether you have a full-time or half-time employment contract with the MPIBR. If during your career you move to different positions in different countries, you can build up your pension rights. On the other hand, if you stay in Germany for less than five years you are eligible to have your payments refunded 2 years after you leave the country.

[http://www.deutsche-
rentenversicherung.de/Allgemein/en/Navigation/englisch_index_node.html](http://www.deutsche-
rentenversicherung.de/Allgemein/en/Navigation/englisch_index_node.html)

<https://www.findyourpension.eu/en>

3.4 Other contributions to the social security system

Apart from taxes, retirement insurance and health insurance, if you are on a work contract you will have to pay other contributions. The largest part of these contributions is the salary tax such as unemployment insurance and solidarity tax. Please contact the HR department if you wish to learn about the details.

3.5 Family reunion

Family member who are not from one of the EU and EEA countries or from Switzerland have to apply for a residence permit if they wish to join you in Germany. You have to prove that you have adequate room to accommodate your spouse or registered partner and/or your minor child, and that you have secured and sufficient financial means to support your family. In order to assess this, the embassy processing your family's application will usually ask for the original of your contract with the MPIBR. Timing is therefore crucial here, since you yourself will need the original contract too, for example to register with the citizens office, or for house hunting.

Family members of scientists are privileged in that they do not need to prove basic knowledge of the German language. If you were married before obtaining your residence permit in Germany, your spouse can also get a residence permit. If the marriage took place after you got your residence permit, you need to wait for 24 months before applying. Children under 16 years of age do not need a permit; if they are between 16 and 18 years, children have to be fluent in German, or give the impression that they will settle down and integrate into the German society swiftly, something that will be evaluated by the German embassy. As a rule, applications for residence permits have to be filed with the German embassy in the respective home country.

<http://www.bamf.de/EN/Startseite/startseite-node.html>

3.6 Children

For members of the MPIBR, childcare for children from 1 to 7 years is offered at the daycare center (*Kindertagesstätte – KiTa*) Kairos, located in close vicinity to the institute. For information about admission KiTa Kairos, please contact the HR department.

The MPIBR has a baby room which is equipped for the care of babies aged 2-10 months (ground level, rm. L.0.008).

Currently, it is open for self-organized baby care. Please contact Anja Nopper-Portocarrero before use and for any questions relating to the room.

For info about the KiTa Kairos:

<http://www.bvz-frankfurt.info/Kinder-Einrichtungen/Kita-Kairos/>

If you are a national of an EU member state or Switzerland and are employed in Germany, you are entitled to receive child benefit (*Kindergeld*). As parents from a non-EU country are entitled to receive child allowance if you have a residence permit that allows employment. In any case, you have to apply for child allowance.

3.7 Language schools

Depending on how much time and money you are prepared to invest, you may choose among a number of renowned language schools (*Sprachschule*) like Berlitz and Inlingua, courses offered by the Goethe University and the Goethe Academy GRADE, or the Adult Education Center (*Volkshochschule*).

The MPIBR offers in-house German language courses, starting at the beginning of the year. They take place once a week; the first 25 units are free. For more information, please contact Irina Epstein.

Professional language schools

http://www.berlitz.de/de/frankfurt/home/news_27745.html

<http://www.inlingua-frankfurt.de/en/learning-languages/german-courses.html>

<http://www.zentrum-fuer-deutsche-sprache.de/>

<http://www.sprachcaffe-frankfurt.com/en/home.htm>

<https://speakeasy-sprachschule.de/de>

Language courses at the Goethe Academy GRADE and Goethe University

<https://www.goethe.de/en/spr/kup.html>

Adult Education Center

<https://vhs.frankfurt.de/de/portal - /search>

3.8 Public transport, rail, long distance busses

Frankfurt has a quite well developed local public transport (*öffentlicher Nahverkehr*) network; ticket machines with multilingual touch screens are to be found at the stations. Note that, as the municipalities organize the local public transport in Germany, each town and city have their individual systems. For example, unlike in many other cities in Germany, there are not tickets of five, ten etc., which you can use up as you need them. In Frankfurt, there are different season tickets (*Zeitkarten*) on offer (day, week, month, year, single, groups). Single tickets have to be used right away. Also, tickets are not stamped at validation machines inside the trains or busses, but have to be presented to ticket inspectors who do random checks. So if you wish to travel by public transport in other cities, and are not a holder of the Goethe Card, it is wise to get some info about the individual system in place.

The German railway network (*Deutsche Bahn*) is also well developed, and to travel between cities by train is often faster and more relaxing than by car or plane. There are high-speed ICE trains, which connect all major German cities and also connect to cities in Belgium, France, the Netherlands, Switzerland and Austria. IC trains travel between German cities, and EC trains connect German cities to neighboring countries in Europe.

If you travel on a weekend or during peak times like public holidays and school holidays it is advisable to make a seat reservation. Compared to other countries, Deutsche Bahn is rather expensive, especially tickets for ICE and IC trains. People with lower budgets therefore prefer to travel by one of the long-distance bus lines that link German cities to each other and to cities in neighboring countries at very economic prices.

General

<http://www.howtogermany.com/pages/trains.html>

German rail

<https://www.bahn.com/en/view/index.shtml>

Frankfurt public transport

<https://www.rmv.de/c/de/start>

Long distance bus lines

<http://www.fernbusse.de/>

<https://www.busradar.com/?currency=EUR>

3.9 Cycling

During the past years, the number of people who use their bicycles for sports, leisure or commuting to work has increased considerably. Urban planning has reacted to this, and while far from being ideal, the conditions for cycling in the city have improved. Frankfurt has no hills to speak of (well, apart from the one leading up to Riedberg campus), and therefore it is quite a good city for cyclists.

You can buy a bicycle (*Fahrrad*) either at the numerous bicycle shops, new and second hand, or via the Internet sales portals, or on the flea market that takes place every other Saturday along the southern bank of the river Main. Bicycles here are often really cheap, but note that if you buy one, they are rarely in roadworthy condition. You should have them checked at a workshop, which could cost you about the same price as if you had bought it at a shop in the first place.

The German law does not oblige you to wear a helmet; however, you are strongly advised to do so. Also, during the dark seasons, you should always make sure that your bicycle lighting is working, and in addition attach reflectors to the spokes and even wear reflective clothing. In most Frankfurt areas it is allowed to cycle “the wrong way” down one-way streets, as long as you are careful and with regard to other road users.

List of bicycle shops

<http://fahrradladen-frankfurt.de/>

Internet sales portal

<https://www.kalaydo.de/kleinanzeigen/1/fahrraeder/>

Frankfurt bicycle tours

<http://www.radfahren-ffm.de/168-0-Bergen---Seckbach---Eissporthalle-Panorama--suedliche-Altmain-Route.html>

Since June 2019, there is a new way of moving about the city on E-scooters. They are to be found at central and frequented spots around the city, and can be rented via the respective apps.

Like bicycles, they may be taken on the public transport trains and trams for free; however, wheel chairs, children's buggies and pushchair have priority, and there is no right to take E-

scooters, so you may be requested to leave the train if you do, especially during rush hours between 6:00 and 8:30, and between 16:00 and 18:30.

3.10 Car and license

If you consider driving a car in Frankfurt and have a license from an EU country, things are easy, as your license (*Führerschein*) is recognized in Germany. Among the non-EU states there are two categories, so-called privileged states, whose licenses may be simply converted, and non-member states, whose nationals may have to take theoretical, and sometime also practical exams to obtain a license that is valid in Germany. Generally, if you have a license that was issued in a non-EU member state, you are allowed to drive in Germany with it for the first 6 months of your stay.

Before buying a car, it is important to learn about costs you will have to pay in addition to the actual purchase price, such as car insurance (mandatory), taxes, parking permits and emission badges.

More info

https://europa.eu/youreurope/citizens/index_en.htm

<https://frankfurt.de/leistungen/Fahrzeug-und-Verkehr-8957833/Fahrerlaubnis-Fuehrerschein-8958393/Dienstfuehrerschein-Umschreibung>

list of privileged states

http://www.gesetze-im-internet.de/fev_2010/anlage_11.html

3.11 Public broadcasting

When living in Germany, you are required to pay a contribution fee of 17,80 € per month to the German public broadcasting, even if you do not actually use the broadcasting programs. The fee is charged for each household, so for example if you live in a shared apartment, the fee is to be paid only once for the entire apartment, not for each tenant. Unfortunately, the fee must also be paid while staying at the guesthouse for a longer period. In a letter you receive after having registered your address in Frankfurt by the broadcasting agency you are asked to give some personal info and to choose whether you wish make a monthly, quarterly, half-year or annual payment. Return the completed form to the address given in the letterhead by mail.

4. Before leaving Frankfurt

Before your departure from Frankfurt, de-register with the city of Frankfurt (about 1 week before departure), and make sure to cancel

- your rental contract (until the 3rd work day of a month with a 3 months cancellation period)
- the contract with the electricity, gas, water provider
- the contract with the phone and internet provider
- insurance contracts, like liability insurance
- subscriptions, like to a gym

and to

- notify your health insurer
- in case you receive child benefit or parent benefit notify the Familienkasse
- inform the KiTa, kindergarten, school, if required
- sign off your car, if required
- notify the broadcasting agency
- check out at the MPIBR

5. Appendix

Important phone numbers

For medical emergencies:

If you are in pain or feel unwell or sick but are still able to walk or drive, and it is outside the usual service hours of medical doctors, general practitioners etc., do turn to the **on-call medical services' number: 116 117** (free of charge from all nets)

If you are in a severely bad state and are unable to stand up, walk or drive, do not hesitate to call **the emergency doctor: 112**

Important numbers:

Police/emergency	110
Medical on-call duty	116 117
Emergency doctor	112
Women's emergency	70 94 94
Pediatrician emergency services	6301-7190
Dental emergency services	6301-6713
Emergency hotline for poison symptoms	06131-192 40
Fire department	112
Solicitor emergency	0172-690 690 3
Central blocking emergency call (credit cards, online banking etc.)	116 116
Mainova emergency	213 88 110
Veterinary emergency services	0160-88 11 884

Medical doctors

Search for medical doctors

<https://en.doctena.de/>

<https://arztsucheessen.de/arztsuche/arztsuche.php>

<https://www.therapie.de/psychotherapie/-ort-/frankfurt-am-main/>

Frankfurt Hospitals

Bürgerhospital
Nibelungenallee 37-41
60318 Frankfurt
Phone: 150 00

<http://www.buergerhospital-frankfurt.de>

Hospital zum heiligen Geist
Lange Straße 4-6
60311 Frankfurt
Phone: 219 60

<http://www.hospital-zum-heiligen-Geist.de>

Klinik Maingau vom Roten Kreuz
Scheffelstr. 2-14
60318 Frankfurt
Phone: 40 331
<http://www.rkkh-ffm.de>

Klinik Rotes Kreuz
Königswarterstr. 16
60316 Frankfurt
Phone: 407 11
<http://www.rkkh-ffm.de>

Krankenhaus Nordwest
Steinbacher Hohl 2-26
60488 Frankfurt
Phone: 760 11
<http://www.krankenhaus-nordwest.de>

Krankenhaus Sachsenhausen
Schulstr. 31
60594 Frankfurt
Phone: 660 50
<https://www.krankenhaus-sachsenhausen.de/startseite/>

Universitätsklinikum Frankfurt
Goethe Universität
Theodor-Stern-Kai 7
60596 Frankfurt
Phone: 630 11
<http://www.klinik.uni-frankfurt.de/>

All hospitals
[https://www.frankfurt.de/sixcms/detail.php?id=1180072&ffmpar\[id_inhalt\]=125626](https://www.frankfurt.de/sixcms/detail.php?id=1180072&ffmpar[id_inhalt]=125626)

Legal counseling

Frankfurter Rechtshilfe

Honorary, free of charge legal advice in migration, asylum and social law, every Tuesday from 6-8 pm (no appointments) at the Christuskirche, Beethovenplatz, 60325 Frankfurt
<http://www.rechtshilfekomitee.de/>

Frankfurt Legal Aid Office

Honorary legal advice, Mo-Fr, 9:30 – 11:45 (no appointments), Gerichtsstr. 2, bldg. B, room 108, 60313 Frankfurt
<http://www.frankfurter-anwaltsverein.de/>

Mail

<http://www.howtogermany.com/pages/postal.html>

National holidays

January 1, New Year
Good Friday, Easter Sunday and Monday (movable holidays)

May 1, Labor Day
Ascension Day (movable holiday)
Whit Monday (movable holiday)
October 3, German Unity Day
December 25 and 26, Christmas days

Useful links

Theatres, opera, concerts, dance

<http://www.newinthecity.de/en/culture-frankfurt-rhein-main/theaters-frankfurt-rhein-main/3260-theaters-in-frankfurt-rhein-main-region.html>

Museums

<http://www.newinthecity.de/en/culture-frankfurt-rhein-main/museums-frankfurt-rhein-main.html>

Festivals

<http://www.newinthecity.de/en/culture-frankfurt-rhein-main/annual-event-calendar-frankfurt-rhein-main/4391-annual-events-in-frankfurt.html>

List of rated fitness clubs

<http://prinz.de/frankfurt/toplist/71-die-besten-fitnessstudios-in-frankfurt/>

Frankfurt Marathon

<https://www.frankfurt-marathon.com/>

Culture shock

<http://www.howtogermany.com/pages/living.html>

http://www.newcomers-network.de/germany/newcomers-guide/moving_relocation/preparing_for_culture_shock.php

Frankfurt video

<https://www.youtube.com/watch?v=Zqe5vFQPT20>

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