

Indian Students in Germany

(Important information for students on arrival in Germany)

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1. Part time employment

Being on a student visa in Germany, you have to follow all the rules as per the visa. You cannot do a full-time job. You cannot get a job that requires you to work 240 working days per year. Do not abandon study lessons. Failing to participate in study lessons may lead to the cancellation of your visa and you will have to exit from Germany.

As a fulltime-student, you are allowed to work up to **20 hours per week** during the lecture period. During the lecture-free period, you may work more - but only for up to **26 weeks (182 days) within 12 months**.

If you work at weekends, on public holidays, in the evenings or at night, you may also work more than 20 hours per week during the lecture period. However, this is also limited to a maximum of 26 weeks within 12 months. The job must be limited to a maximum of 26 weeks.

The 26-week rule is not based on the calendar year. It is based on the expected end of the employment to be assessed and then on the last 12 months.

If you work more than 20 hours per week (apart from the 26-week rule), you lose the working student privilege.

If you want to work more, you need the approval of the Employment Agency and the Foreigners' Registration Office. The only exception is working as a research assistant (*Wissenschaftliche Hilfskraft*). This can be done for an unlimited period of time. However, the Foreigners' Office must be informed about this, and the university rules must also be adhered to.

2. Restricted employment: Self-employment is not allowed for international students.

If your total income remains below the annual basic tax-free amount of 11,604 euros (valid for 2024) plus income-related expenses (flat-rate amount for 2024: 1,230 euros), you do not have to pay tax. However, if you have a higher monthly income (even for a limited period of time), income tax may be deducted. However, if your annual income is below the basic tax-free amount plus income-related expenses, you will usually be refunded the excess taxes paid on your tax return. In the case of a mini-job, as long as you do not have any other jobs, no income tax is usually withheld.

3. Accommodation

In Germany, students arrange their own accommodations. Many university and college towns have dormitories, and a room there is often the most affordable accommodation. As the rooms are in great demand, you should start looking before you leave your home country.

1) What Are the Types of Student Accommodation in Germany?

No other kind of accommodation is as popular: many international students in Germany live in student halls of residence. It is almost impossible to find lower cost accommodation. The costs for a single room are between 160 and 300 euros. Depending on the study location, however, they can be higher. A student hall finder at study-in-germany.de offers information, addresses and advice on how to apply.

(i) Student Halls of Residence (Dormitories)

Student halls of residence are a hit among those looking for cheap accommodation in Germany for international students. These dorms, managed by student unions like "Studentenwerk" or "Studierendenwerk," offer approximately 196,000 spots nationwide.

You can rent a furnished room or apartment with shared facilities like kitchens, bathrooms, and common areas. These halls provide a great opportunity to connect with fellow students and become an integral part of the university community.

Some of the pros of student dormitories in Germany are:

- They're cheap. Student halls are one of the most cost-effective housing options, with an average gross rent of approximately 266.83 euros per month.
- They are close to the campus. These accommodations are strategically located near universities, reducing commuting time and expenses.
- You'll have plenty of social opportunities. Student halls foster a vibrant community, making it easier to meet fellow students and engage in university life.
- Access to well-equipped facilities. Many student halls come with essential amenities, improving the overall quality of life.

Some of the cons of this type of accommodation can include:

- High demand. Around 40% of international students choose this type of accommodation, so securing a room in student halls can be highly competitive, especially in certain university cities.
- Shared spaces. Students should expect to share facilities like kitchens and bathrooms with other residents, which may require adjustment.
- Early application. To increase your chances of securing a spot, you must apply early, ideally right after being accepted to your course of study.

(ii) Shared Apartments (WG)

In Germany, a "WG" or shared apartment is where several people, often students or young professionals, live together in a single flat or house. Each person typically has their own bedroom, while common spaces like the kitchen, bathroom, and living room are shared.

It is possible to find flatshare mates who are interested in sharing an apartment with others, even if you don't know them beforehand.

Some of the pros of WGs in Germany are:

- You split all the costs. Sharing the rent and utility expenses can significantly reduce your monthly housing costs.
- WGs are ideal for social interaction. Living in a WG provides ample opportunities to meet and bond with your flatmates, potentially leading to lasting friendships and a sense of community.
- Ready-made support. In times of need, you have built-in support from your flatmates, whether it's sharing a meal, solving household issues, or simply having someone to talk to.

As with any accommodation, you can stumble upon some cons with WGs as well:

- You will have to share spaces. While you have your own room, common areas like the kitchen and bathroom are shared, which can lead to scheduling conflicts and reduced privacy.

- Language barrier. In international WGs, language differences can sometimes pose communication challenges among flatmates.
- People have different ways of living. The quality and condition of WGs can vary widely, depending on the preferences and habits of your flatmates. Some may prioritize cleanliness and order, while others may have different standards.

When seeking a shared apartment (WG) in Germany, start early and use online platforms like WG-Gesucht, Studenten-WG, and local Facebook groups.

It's crucial to apply to as many listings as possible and include a brief introduction about yourself to stand out. Due to high demand, posters often receive many responses. Don't be discouraged if you don't get an immediate answer, or if listings get removed quickly—this is quite common. Instead, keep applying and regularly refresh the websites to apply promptly when new listings are posted.

Once you make initial contact with potential flatmates, arrange visits, and ensure you have the necessary documents ready. Upon acceptance, proceed to sign the rental agreement, move in, and always remember to respect the house rules.

(iii) Private Apartments

Unlike student halls or shared apartments, renting a private apartment means you will have the whole place to yourself. However, this naturally comes at a higher cost. These apartments come in various sizes and styles and can be found in different neighborhoods.

Here are some advantages of opting for a private apartment in Germany:

- More independence. Renting a private apartment provides complete control and independence over your living space, allowing you to establish your own routine and lifestyle without compromise.
- You can customize it to your liking. You have the freedom to decorate and furnish your apartment to your liking, creating a space that reflects your personal style and preferences.
- Flexibility. Private apartments often come with flexible lease terms, allowing you to choose the duration that suits your academic or work schedule.

Some of the cons of this accommodation include:

- Higher costs. Renting a private apartment is more expensive than shared options like student halls or shared apartments, as you are responsible for covering all costs independently.
- Document requirements and language challenges. Renting a private apartment may require proof of income or a guarantor. Language barriers can make dealing with rental agreements, landlords, and local authorities difficult for international students.

- Added responsibilities. You are solely responsible for all household tasks, maintenance, and utility bills, which can be overwhelming for some people.

Caution: You are requested not to make any payments online before the contract has been signed.

Be careful of agents who work without proper licence and authority. It may not be easy to get refund of the amount paid.

4. Blocked Account

It's known as a "blocked account" because the money deposited into the account cannot be withdrawn until the account holder arrives in Germany.

The German blocked bank account (Sperrkonto) is designed to serve international students and job-seekers as proof of financial resources for living in Germany for a year and is a requirement when applying for a German student visa or a student residence permit.

Even though there are other ways of showing one's financial standing, the blocked account is the most common among international students.

By allocating a certain amount of money (determined by the German government) to the blocked account, a person willing to reside in Germany for a period of time testifies that he or she can handle living and other expenses during that time.

1) open a blocked account

Opening a blocked account has become more convenient with the rise of digital providers.

While traditional options like Deutsche Bank were once popular, it's important to note that Deutsche Bank no longer offers blocked accounts. Previously, the process with Deutsche Bank involved submitting physical documents, typically taking 2-4 weeks. Newer digital providers offer a seamless online experience, allowing you to open an account swiftly through their website, deposit funds in various currencies, and receive prompt confirmation letters.

2) Close a blocked account in case of visa rejection

All providers will refund the money you deposited to your account if the German authorities reject your visa. However, remember that some providers take weeks to process the refund, as reported by many students.

In case of visa refusal, Expatrio will transfer back all the funds you've deposited for your blocked account, including all associated fees for opening the account.

3) Documents required for opening a German-blocked account

The required documents to open a blocked account may vary depending on your nationality and your chosen bank account provider.

With Expatrio, for example, you only need your passport to register and create your account, and you will get your account opening confirmation within 24 hours.

4) How to Withdraw Money From the Blocked Account

You can withdraw money from your blocked account once you settle at a registered address in Germany. But, remember that you won't have direct access to your blocked account in Germany. With that said, the only way you can withdraw your money is by opening an international student bank account in Germany, where your blocked money will be transferred every month.

You're allowed to withdraw a maximum of €934 per month unless you've deposited more money than the required minimum. This amount of money is transferred from your Sperrkonto to your regular account (or international student bank account), from where you can freely withdraw your money.

5. Code of Conduct on Sexual Harassment

1) Definition of Sexual harassment

Unwanted verbal, non-verbal or physical conduct of a sexual nature with the purpose or effect of violating the dignity of a person, in particular when creating an intimidating, hostile, degrading, humiliating or offensive environment, is subject to criminal or other legal sanction (Article 40 of the Council of Europe Convention on preventing and combating violence against women and domestic violence).

2) Advisory to Indian Students in Germany

- a) As first step the affected student should block the offender's social network contacts (if the offence was through WhatsApp, Facebook, Skype, Instagram, Twitter etc). If the offender send SMS or mobile call, the number may be blocked.
- b) Affected student informs the coordinator/president of the local Indian Students Association (as far as it is available). Details of phone numbers and Facebook IDs of the offender should be also shared.
- c) Affected student informs the Embassy of India, Berlin through the coordinators/Advisory committee of Indian Students in Germany.
- d) Affected student informs the mission of India in Germany (Embassy or Consulate based on the jurisdiction of the affected student) if the offender is of an Indian origin or otherwise with all the known details.
- e) Affected person informs the International Office of the home University and their legal representative.

- f) Affected person informs the sexual harassment complaint office/authority at the home university.
- g) If the offence happened in a public place/tram/bus/train/restaurant/disco/pub/ then the affected student is kindly requested to immediately lodge police complaint as the video evidence is crucial to any conviction (because the video recordings is automatically programmed to be erased after 24 hrs). If the incident happened in a private place like apartment, then it needs to be reported to concerned authorities responsible like apartment owner, etc, besides other responsible student associations.

6. Fraudulent calls

DO NOT FALL VICTIM OF FRAUDULENT CALLS CLAIMING TO BE FROM THE INDIAN EMBASSY / CONSULATES OF INDIA

- 1) It is possible that that fraud phone calls are being received from persons claiming to be from Embassy of India, Berlin and Indian Consulates in Germany.
- 2) The caller threatens the Indians living in Germany with cancellation of Indian Passports / deportation / legal problems unless a certain amount is transferred to the account details provided by the caller or paid to the caller.
- 3) The caller speaks in Hindi / English and introduces herself/himself with an Indian name and as working at Embassy/Consulate.
- 4) Please be advised that no such calls are made by the Embassy of India, Berlin or our Consulates in Hamburg, Frankfurt and Munich.
- 5) Please ignore such calls and do not fall prey to this scam

7. Swimming in Unknown lakes

You should be aware and spread awareness among Indian students and other Indian Diaspora members living in Germany about the dangers of swimming in unknown lakes/natural water bodies. The water in these lakes/natural water bodies is really cold, which can affect swimming as a result of cramps leading to a cardiac arrest. Usually, these lakes do not have life guard facilities.

8. Assistance in case of physical and mental problems

German universities do not provide medical service on campus. Students with EHIC or a German health insurance from a state health insurance provider have a free choice among doctors registered by the health insurance company. If you have private health insurance, please make yourself familiar with the special conditions which may apply to you.

Generally speaking, you have to make an appointment to see a doctor when you are ill. Some general practitioners may have open office hours.

If you have health problems outside of the doctors regular opening hours and the visit cannot be postponed until the next (working) day, it is possible to call the medical on-call service 116 117

In order to receive treatment you need to either present your health insurance card from one of the state health insurance providers (AOK, TK, Barmer or DAK), your EHIC, or show the certificate from your private health insurance company. The costs for medical treatment will be paid directly to the doctor/hospital by your state health insurance provider. Therefore, the visit at a doctor/hospital is free for you. Private insurances have a different payment system. Usually you will have to pay the bill first and ask for reimbursement at the company. Make yourself familiar with the specific regulations of your own health insurance before you need to see a doctor.

Talking to your doctor or a general practitioner can be a good first step. If you have not yet found a GP in Germany, you can search for one on this official website of the "[Kassenärztliche Bundesvereinigung](#)" (website only available in German). Choose the region you are living in and a new tab will open that lets you search for doctors and psychotherapists nearby.

You can also go directly to a psychiatrist/psychotherapist for an initial assessment. Even without a referral from your GP, up to five appointments can be made, during which they will assess the best possible options. However, most doctor's offices are very busy and rarely have appointments available at short notice. You should also be aware that not every psychiatrist/psychotherapist might be covered by your insurance; so maybe check that first. And, if that is a sensitive issue for you, note that if you pay for the appointment privately, the visit will not appear as an entry in your health insurance records.

Various student unions (in German: Studierendewerk or Studentenwerk) also offer psychological counselling. Don't worry about this getting back to your professors. The counselling is done by professional psychologists who ensure maximum confidentiality.

Many higher education institutions have their own outpatient clinics and/or offer psychological counselling. You can schedule a private session or take part in a workshop on topics such as time management or relaxation exercises. This counselling can be offered by the Faculties of Psychology or Social Sciences, by the Central Student Advisory Services, or you could check with the international offices of the concerned universities.

9. German Etiquette - Do's and Don'ts

1) German Etiquette: Do's

- (i) Shake hands
- (ii) Say hello and bye
- (iii) Be on time
- (iv) Make an appointment
- (v) Separate your rubbish
- (vi) Bring a gift when you visit someone

2) German Etiquette: Don'ts

- (i) Cross the street when the traffic light is red
- (ii) Make loud noise in public
- (iii) Open closed doors without knocking
- (iv) Call people late in the evening
- (v) Make jokes about Nazism
- (vi) Expect everyone to speak English with you
- (vii) Wish someone a happy birthday before their birthday