



**Munich Business School**

University of Applied Sciences

# PRE-ARRIVAL GUIDE

**For international students**



## **Imprint**

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## Welcome to Munich Business School

Each year, Munich Business School (MBS) welcomes over 100 international students on campus hailing from all corners of the world. Countries include France, Spain, Luxemburg, Slovenia, Russia, Bulgaria, Latvia, Ukraine, Hungary, U.K., Brazil, Mexico, Columbia, Pakistan, China, Thailand, South Korea, Poland, Italy, Australia, Canada, the USA and many more. We are happy that you also chose Munich Business School (MBS) for your studies.



This guide was created to assist you with your arrival to Munich and MBS. Please take the time to read it carefully and contact us if you have any questions.

We look forward to meeting you!

## Some facts about Munich

Munich is the Capital of Bavaria located in the South of Germany, close to the Alps. As Germany's third largest town, you will find a cosmopolitan city with rich places of interest and a very special flair. So find out for yourself by studying and living in this beautiful town.

There are two completely different sides of Munich:

On the one hand it is very traditional with old established traditions like the "Oktoberfest", "Weißbier", "Schloß Nymphenburg", "Viktualienmarkt" and so many other things. The inner city is like a museum itself with many beautiful historical buildings. Munich offers more than 100 galleries and museums; one of the most famous is the "Pinakothek" containing paintings from painters like Rubens or Rembrandt.



On the other hand, Munich has an unexpected, exciting, modern flair. People are friendly, outgoing, helpful, and definitely know how to have a good time. Depending on which type of music or what kind of entertainment you like, Munich has something for everybody. You just have to find the right places and you will have an amazing time.

**Estimated living costs for Munich:** <https://www.numbeo.com/cost-of-living/in/Munich>



## Student Visa Guidelines

German immigration law requires a Student Visa (*Visum für Studienzwecke*) to take up any kind of studies. The exact regulations vary depending on the country issuing your passport.

### EU-Citizens

If you are holding a passport of the European Union (EU), the European Economic Area (EEA) and Switzerland you only require a valid ID card or comparable identification to travel to Germany. Students from these countries can register at the city's registry office as soon as they have found an apartment.



### Preferred Countries

If you are holding a passport of a preferred country, you can enter Germany on a Tourist Visa but still have to apply for a Student Visa in Germany after arrival and obtain your residence permit for study purposes after arrival.

Preferred countries are: Australia, Canada, Israel, Japan, New Zealand, the Republic of Korea and the United States of America.

It also includes the following countries, provided that the student does not intend to work in Germany before or after completing their studies: Andorra, Brazil, El Salvador, Honduras, Monaco and San Marino.

### All other Countries

If you are holding a passport of any other country than the above mentioned, you have to apply for your Student Visa at the German Embassy in your home country.

Do not enter Germany on a tourist visa, because it cannot be changed into a visa for studies. In such a case you would have to return to your home country!



## Visa process for international students outside EU

International students from other countries generally need to apply for a visa before arrival. Please contact the German embassy in your home country and apply for a student visa or an applicant visa. Anyone with written approval for preparatory study measures or a university place from a university can apply for a student visa. Anyone who is still waiting on the notice of admission or who has to sit an entrance examination will need to apply for an applicant visa. Once you arrive in Germany, you will need to submit your visa to the foreigners' authority at the study location in order to convert this to a residence permit for study purposes.

It often takes several months for a visa to be issued. It is therefore important to apply for an applicant visa as soon as possible so that you can arrive before your course commences.

The best course of action is to find information on the Federal Foreign Office's website or directly from the German embassy in your home country.

Here you can find out what type of visa you need in order to enter Germany and what the next steps are:  
[Visa-Navigator \(diplo.de\)](http://diplo.de)

**Please note: The International Center cannot provide visa assistance. The responsibility to enter Germany legally is with the student. Please always check on your specific visa regulations with the German Embassy in your home country and contact the official authorities for more information.**

**Please note: Due to the new Data Protection regulations (2018), the University is not allowed to receive any information concerning your visa process. It is also not possible for us to speed up the process or to give you the possibility to receive an earlier appointment at the German embassy in your country.**

## Proof of financial resources for your student visa & blocked account

Your proof of financial resources verifies that you can pay for your period of study. At least the living expenses for your first year in Germany must be fully financed. In general, around 11,000 euros of income or assets are required for the first year. But evidence of higher amounts may also be requested. The German embassy in your home country will provide more information on the proof that needs to be provided. In principle, the following types of proof are possible:

- a security sum on a blocked account
  - Fintiba: <https://partner.fintiba.com/munichbusinessschoolgmbh>

Please pick the basic package without health insurance since MBS is partnered with TK, a statutory (public) insurance company.





- proof of parents' income and assets
- the Foreigners' Registration Offices receives
- confirmation that someone whose place of residence is in Germany commits to assume the costs for you
- scholarship from a recognized scholarship foundation

**Notes:**

- Please note that applying for a blocked account takes quite a while.
- Therefore, apply in advance.

**Source of information:** [study-in-germany.de/en/](https://www.study-in-germany.de/en/)

## Health Insurance Guidelines

### Why do I need a health insurance while studying in Germany?

By law each student who wants to enroll at a German university needs proof of health insurance. The insurance has to start on the first day of your semester and ends one month after the last enrolled semester (see §5, &186 and §190 Sozialgesetzbuch- SGB).

The university is obliged to enquire for your insurance status in form of an insurance number. Exchange students as well as degree seeking students are equally required to make sure that they are insured sufficiently as per German law. Without sufficient health insurance you cannot be enrolled at MBS. Students would need to get in contact with a public health insurance provider to verify their insurance for study purposes.

**Exception:** Health insurance for Pre-programs are not monitored by the government. During the pre-program study time at MBS, students cannot sign up for the compulsory (public) health insurance.

Instead, students can sign up for one of the private insurances approved by MBS (see next page).

After the pre-program, students can continue with the private health insurance or cancel and sign up with a statutory (public) insurance as long as their age is below 30. To do that, they need to show proof of enrollment in a full-time program at MBS.

## EU Students

Students can apply for a European Health Insurance Card (EHIC) from the relevant health authority in their home country, **prior to coming to Munich**. If your health insurance is not able to issue this card on time they have to give you a compensation certificate (e.g. E104) that proves you have a valid health insurance.





Details on EHIC can be found here:

<http://ec.europa.eu/social/main.jsp?catId=559&langId=en>

Information on treatments and costs:

<http://ec.europa.eu/social/main.jsp?catId=1021&langId=en&intPageld=1738>



## NON-EU Students (Outside the European Union)

Students can choose to apply for a statutory health insurance (public) or for a private health insurance.

- Statutory health insurances are for example: Techniker Krankenkasse (TK), Allgemeine Ortskrankenkasse (AOK), Deutsche Angestellten Krankenkasse (DAK). Students can freely choose the health insurance they would like to buy.
- Private insurances are for example: Allianz, Hanse Merkur, GSI, LVM, DKV

When does it make sense to buy the private insurance?

- Student age is 30 or above (students over 30 **cannot** enroll in statutory insurances)

For more information on health insurance and coverage visit [www.justlanded.com/english/Germany/Germany-Guide/Health/Health-insurance](http://www.justlanded.com/english/Germany/Germany-Guide/Health/Health-insurance)

### BREXIT Regulation as of 2021:

For those students from the UK who start their studies in Germany or start working as a student, health insurance is immediately compulsory (like TK membership for students). Analogous to non-EU students. More information can be found via: [https://www.dvka.de/de/informationen/brexit/briten/studenten\\_3.html](https://www.dvka.de/de/informationen/brexit/briten/studenten_3.html)

## MBS Partner – Techniker Krankenkasse (TK)

MBS works very closely with Techniker Krankenkasse, a **statutory (public) insurance company**

Our direct contact there currently is **Fabian Vicari**

Phone: +49 40 46065104 606

Mobile: +49 172 7521291

E-Mail: [Fabian.Vicari@tk.de](mailto:Fabian.Vicari@tk.de)

Feel free to contact him if you are interested in pursuing a TK membership as well prior to the semester. Please mention that you are a future MBS student. He will also be present on Orientation Days and help you with questions. You will have the possibility to purchase the statutory German Health Insurance on the same day.



## Private Accident Insurance, Liability Insurance – LVM

Apart from the German statutory health insurance a bunch of other insurances are useful to know about. Maybe you are interested in getting one of the below named insurances after reading this section? Decide for yourself.

### **Why do I need an accident insurance?**

Working in Germany means that you are a member of the statutory accident insurance through your employer. However, you are a student at Munich Business School and therefore not insured in the statutory accident insurance. Yet most accidents happen when you are at home or out with friends, and this is where private accident insurance can help. While medical treatment is covered by statutory health insurance or your private health insurance (exchange students) private accident insurance can help mitigate financial consequences.

### **Do I need liability insurance?**

Accidents can happen in the blink of an eye – you damage the wooden floor in your rented room, or you break your friend's iPhone. In Germany, you are liable in such cases. In other words, you need to pay for each damage caused. Damages can easily run into millions and to prevent this from happening, liability insurance can be useful. Many Germans regard liability insurance as the most useful and important of the optional types of insurance. In the event of a claim, private liability insurance covers the cost of damages up to a specified amount. Liability insurance is available starting at less than 100 Euros per year.

### **Do I need Household insurance?**

This insurance covers the contents of your house or flat. For example, it pays if your furniture or clothing is stolen or damaged by fire, storm or water. The cost depends on the size of your home, among other things. It is particularly worthwhile if you keep valuable items in your home.

### **Do I need legal expenses insurance?**

Imagine you have disputes with your landlord and he is threatening to take legal actions. Legal expenses insurance is not something that you put on number one of your priority list but it can come in handy if you ever need advice by a lawyer. The insurance helps you covering legal expenses.

### **Who can I contact if I am interested in those insurances?**

LVM Versicherungen is an insurance agency located just a five-minute walk from Munich Business School that guarantees counseling in English. If you are interested in any of the above-named insurances, please feel free to contact them directly.



## Housing in Munich - Overview

Arranging housing before their arrival **must be a priority** for incoming students, as it often takes a while to find housing. Short-term furnished, affordable housing in Munich is limited.

Accepted incoming students must try to arrange their own accommodation prior to their arrival. If permanent accommodation cannot be obtained from abroad, they must arrange temporary housing in a youth hostel, Airbnb or an inexpensive hotel for the first one or two weeks of their stay. They can then search for housing in Germany. You can also find more housing information and offers by joining **MBS Microsoft Teams Homeseekers** Group (please contact us if you want to be added to the group). **Other than that, MBS is not providing active housing assistance.**

It happens quite often that students are not able to book something from abroad because their budget is limited and they therefore are dependent on finding a room in a shared apartment. However, if this is something you are looking for then be prepared that your roommates want to meet you before you move in.

Also, keep in mind that rooms or apartments are only online for a short period. It only takes about 1-2 hours for a property owner to receive enough requests for an apartment / a room. Therefore, if you have an offer that is not a fraud do not think too long. If you are not sure contact us, we are happy to help.

## Rental Agreements and Deposits

Written rental agreements are common and contain different rental terms; some contracts may specify the rental dates, whereas others are open-ended. Rental contracts are usually from the 1<sup>st</sup> of a month till the end of a month. Students moving in later or leaving earlier may have to pay rent for a full month. An advanced termination notice' can be up to 90 days and should be inquired about before signing a contract. Landlords can ask for 2-3 months' security deposit from tenants. The landlord must return the deposit, minus any damages to the rental property. According to German law, the landlord has six months to return the deposit and to clarify any outstanding allowances. Typically, rents have to be paid by the first of each month by bank transfer. Landlords commonly ask a tenant to have a bank account in Germany from which the rent is automatically deposited into the landlord's account every month. If you don't have a German bank account please be prepared that you have to pay the rent in advance.

## Estimated Living Expenses

Munich is an expensive city. We estimate that your living costs will be between 1450 - 1750 Euro per month. Your budget will mostly depend on how you manage your free time (e.g. travelling, eating out, concerts, using sports facilities, visiting museums and clubs).



Below is an example of an exchange student's monthly budget:

[https://www.numbeo.com/cost-of-living/country\\_result.jsp?country=Germany](https://www.numbeo.com/cost-of-living/country_result.jsp?country=Germany)

Working during your studies could be difficult, as you will have approximately 20-30 hours per week of instruction and you will only have the weekends to work (in case you have a work permit). Therefore, you must ensure that you will have this amount of money for the duration of your study at Munich Business School.



### Utilities

In most advertisements the indicated rent is „Kaltmiete“ (cold rent) = Rent without any services such as heating or water. If renting an apartment don't forget to consider the „Nebenkosten“ (extra costs) = costs for heating, warm water, cable, cleaning services (always check with the landlord what costs are included. Electricity usually has to be paid extra).

### Deposit

Landlords in Germany usually require tenants to pay a deposit before moving in to insure against possible damages. The usual amount is 2-3 times the rent before utilities. Deposit is refundable when you move out as long as you don't damage anything during your stay. (Please insist on a „handover certificate“ (Übergabeprotokoll) when moving in and out of a room / an apartment). It is also a good idea to take pictures. If something is damaged in your room let your landlord know immediately.

### License Fee

Every household in Germany has to pay a license fee. Please check the website for further information:

[https://www.rundfunkbeitrag.de/welcome/englisch/index\\_ger.html](https://www.rundfunkbeitrag.de/welcome/englisch/index_ger.html)

## Fraudulent Rental Listings (Scams / Frauds)

No matter where you look for rental, be aware that there can be fraudulent rental offers anywhere. Therefore, do not send any money to anyone in advance before checking. If you found a rental, contact us before signing any agreement or sending any money. Remember! If it sounds too good to be true, it probably is not true.

Please watch out for the following hints and please do not pay any money to those people:

1. The room offer is written in English only
2. You can contact the person by e-mail only. No full contact details such as persons full name, telephone number or address are given. Very often, the person claims to be in the UK.
3. The room or apartment is too cheap for Munich (see rental prices above).
4. Pictures that look like they are taken from a catalogue or a brochure. The pictures are usually high-class and if you go through you can see that those are not pictures from one apartment. Check the background of the pictures, does the kitchen in the background match the official kitchen picture in the offer?



5. If the landlord asks you to do a transfer or any payment before actually having met them.
6. The property owner asks you to send money via Western Union or with a similar money transfer company. The property owner is not asking anything personal about you. Sometimes they ask too many personal questions, which is then fishing for information they could use for other frauds.
7. Always check if the contact in the offer is the same contact that answers you. Use google to check names and if the person gives you information, e.g. "I am a director at Deutsche Bank and bought the apartment for my daughter" then google the name and check if the person really is a director at the given company.
8. Please remember they get better and even build websites that look similar to the ones of Airbnb etc. If you had contact via e-mail and then receive a link for Airbnb then please check if you can use any further functions on the website and compare if it is a link to the original website. Further information about Airbnb scams can be found here: <https://www.asherfergusson.com/airbnb/>

### **Example Scam E-Mail:**

The proposal was for a one room apartment (25,87m<sup>2</sup>) for 600€ warm and was found via a website for shared apartments, that people use to find accommodation. The apartment was unfurnished and had a kitchen included. After contacting the landlord via e-mail whose name was Mr. Klaus Hufnagel in the proposal we received an answer from a person called Berislav Ljubas. The e-mail response was definitely a scam and was deleted from the website a day later:

*Hello,*

*I just read your e-mail regarding my apartment. My name is Berislav Ljubas, I am 51 years old and I'm working as an architect in London, United Kingdom. I bought this apartment for my work, but now i`m back at home permanently, so I'm renting it out. I will not use the place anymore, so you can rent it even for a long term. The minimum period is 2 months and maximum period is 10 years. The flat is fully furnished and renovated and equipped with air conditioning, dishwasher, microwave, refrigerator, washing machine, LCD TV, etc. You can use my furniture, or you can also use your own if you prefer. If you decide to use yours, you can store my furniture in the large basement cellar. Also, very important, the utilities (water, electricity, Internet, digital TV,) are included in the rent of 450,00 EUR. If you are interested in renting my apartment, please email me back.*

*Friendly greetings from the United Kingdom!  
Berislav Ljubas*

## **Cancellation Periods**

Regardless of the terms and agreed lease period in your contract, the tenant has the right to terminate a contract with a three-month notice period. Please make sure that you don't miss any deadlines. A good idea is to always talk to your landlord about cancellation periods when moving in.



## First and Last Day in the rented Apartment

It is always good to walk with the landlord/ or person who hands over the apartment/ room through the apartment to make sure that there are no bigger damages. (Maybe make photos). Always check the floor, lights, walls (marks, scratches, spots). If there are any when moving in make sure it is noted on the "handover certificate" (Übergabeprotokoll). Afterwards you and the landlord should both sign and you keep one copy.

You will do the same when you move out. Never just drop the key and leave without anyone to check the room with you. If you do, these are often the cases where your deposit will not be returned.

It is always a good idea to have someone with you when handing over the apartment/ room. At the beginning as well as at the end (four eyes see more than two eyes). Check the **Move Out Cleaning List** at the end.

## Tenants' Rights, Duties and Behavior

A Landlord is obligated to fix any defects (also depends on the overall sum; you might have to pay your own equity ratio). Therefore, always contact your landlord if there are any defects or if you damaged something. Landlords usually look for the cheapest way of fixing things. Landlords must keep the building in livable condition. Should this not be the case, the tenant has the right to withhold part of the rent according to the damage's impact on his/her quality of living. Whether this amount is appropriate is often legally settled by an attorney.

It is the tenant's responsibility to leave the apartment/room in the same state as when he/she moved in. Damages caused by the tenant due to negligence, improper heating, and ventilation must be paid by the tenant and might be deducted from the deposit.

### Ventilation/ Heating

Improper ventilation and heating can cause major damage, such as moldy wallpaper which can easily go undetected. It is strongly recommended to open all windows at least once a day for about 3 minutes to air the room; even in winter. This allows the humid air inside to be exchanged for fresh, dry air from outside.

### Heating Costs

In order to save on heating costs it is advisable to turn down the heating at night. Especially when you leave the apartment for a couple of days, you should not leave the heating turned fully up. Instead you should adjust the heating to maintain a minimum temperature of 15°C. When you return, it should take less than an hour for the rooms to heat up again.

### Drying and Laundry

If the building you are living in does not have a separate room for drying laundry (usually in the cellar), you will have to dry laundry in your apartment. The room you use for drying must be aired out regularly and the temperature should be at least 20°C. If you do not ventilate or heat the room properly, you risk the development of moldy wallpaper which can result in high costs for renovation. These costs might be deducted



from your deposit. If your bathroom has no windows, be sure to turn on the ventilator regularly and keep the door open to allow the circulation of air.

### **Cooking**

If your kitchen is not equipped with a ventilator, you need to take special care to allow for airflow while cooking. We recommend closing the kitchen door, using lids on your pots, and opening the kitchen windows after cooking to allow fumes and smells to leave the kitchen. In certain instances there are also regulations about how often you are allowed to have a barbecue since the smell of charcoal and roasting meat could disturb the neighbors.

### **Saving Electricity**

Remember to turn off electrical appliances when you are not in. If possible use energy efficient lighting.

### **Sorting of Trash and Waste**

In Germany, there are strict laws and general standards for recycling and trash sorting. Each house provides facilities for different kinds of trash to varying extents. As a rule, paper, glass, tins, problematic waste (batteries and medicine for example), and biodegradable food leftovers should not go in the general black container.

More information can be found here: <http://www.howtogermaany.com/pages/recycling.html>

### **Noise**

The general rule in Germany is no noise after 10 pm and before 7 am. This includes loud music, using loud home gadgets like drills and mixers, hosting many guests or celebrating in open air etc. On the occasion that you have a party, please inform your neighbors in person and send them a small notice. This is considered polite.

### **Maintenance**

Some houses require the tenants to do housekeeping duties, like sweeping the staircases or shoveling the snow in winter. Normally, these duties are shared by the tenants living in the building and your turn might come just once a month. Please check with your landlord about the regulations in your building. If you don't fulfill your duty in snow-shoveling, for example, you will be liable if somebody slips and gets hurt.

Moreover, your landlord expects you to clean your apartment regularly. This is a prerequisite for leaving your apartment in the same state as when you moved in. Vacuuming the carpets as well as cleaning the windows, tiling, bathtubs, toilets, kitchen surfaces, floors and wiping dust from your furniture will also be expected from single male persons. If you do not have experience in cleaning please ask either the International Center or your landlord for information.

### **Liability Insurance**

A liability insurance is very helpful if something in the apartment breaks or you lose your key. It can easily cost 10.000 € - 15.000 € if you lose it, because all apartments in the house need new keys if all of you use the same entrance door. If you lose your key always, inform your landlord/property owner. It is not allowed to just copy a key on your own. You always have to ask your landlord for permission. You are signing the rental contract where it is mentioned how many keys you receive and this is exactly the sum that is allowed to have.



## Where can I buy used and/or new furnishing?

There are a few websites (German) where people sell or give away for free furniture that they don't need anymore. Please find below the most important ones:

- <https://www.kleinanzeigen.de/>
- <http://www.quoka.de/>
- <http://www.markt.de/muenchen/>
- <http://kleinanzeigen.meinestadt.de/muenchen>

If you prefer buying new furniture you should go to one of many home furnishing centers we have in Munich. Find some examples below:

- [www.moemax.de/cms/frontpage](http://www.moemax.de/cms/frontpage)
- [www.ikea.com](http://www.ikea.com)
- [www.hoeffner.de/muenchen-freiham](http://www.hoeffner.de/muenchen-freiham)
- [www.daenischesbettenlager.de/](http://www.daenischesbettenlager.de/)
- [www.poco.de/](http://www.poco.de/)

## Public Transportation in Munich

Munich has a comprehensive public transportation system (called MVV) consisting of a network of U- Bahn (subway/underground), S-Bahn (suburban train = above ground train), tram (streetcars) and buses. Students can purchase a the Deutschlandticket for 29 EUR, which covers all means of transportations in Germany except ICE, IC and EC trains. Information on purchasing a Deutschlandticket can be found [here](#).

MBS is four U-Bahn stops away from the central train station (or City Center) and can easily be reached via U-Bahn (U4 or U5,exit Westendstraße), Tram or Bus.

**If you want to plan your travel in and around Munich use the following website:**

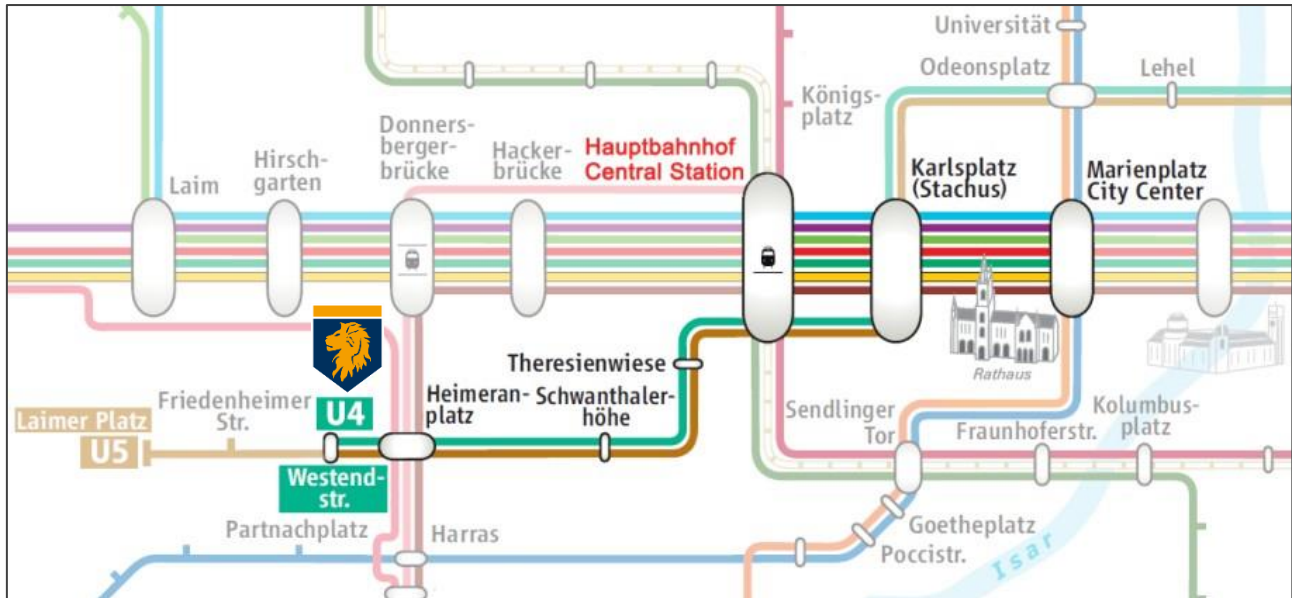
<http://www.mvv-muenchen.de/en/home/index.html>

**If you want to download network maps or Tariff maps use the following link:**

<https://www.mvv-muenchen.de/en/maps-stations/maps/index.html>

**App for mobile phones:** Download the app "MVG Fahrinfo München" and change the language settings to English







## Arrival to MBS

### Virtual Campus (MBS Intranet)

The University's intranet, called Virtual Campus, serves as the most important source of information for students.

On Virtual Campus, students can create their own profile, check their personal course calendar, download course materials, participate in evaluations, register for groups or events, access online libraries, find vacant rooms, read about the latest news from MBS, search for and find internships and jobs, and read the MBS Business Blog etc. Further information is provided in the MBS Student Guide with further information accessible on Virtual Campus.

#### **Important!**

Since Fall 2018 the Virtual Campus is the only source for the exam grades you get at the end of each semester. Please note the date of announcement of examination results. The Virtual Campus is also the platform to download your transcripts and to check which exams you've successfully passed and which exams have to be repeated.

To access the Virtual Campus, please visit [www.munich-business-school.de](http://www.munich-business-school.de), go to "My MBS", select "Virtual Campus", and enter with your personal login data. You may also access the Virtual Campus directly via [campus.munich-business-school.de](http://campus.munich-business-school.de). Your personal login data will be sent to you the beginning of August.

### MBS E-Mail Address

Each student will receive an MBS e-mail address prior to the program start. MBS will **only** communicate via this e-mail once your program starts. You can change the settings and forward MBS e-mails to your private e-mail address. It is your responsibility to check e-mails on a regular basis as otherwise important information won't get through to you.

### Grading and Exams

The grading system in Germany ranges from 1 to 5, one being the best grade. Grades 1 to 4 are passing grades; grade 5 is a failing grade. Please also check the Examination Regulations of the program you are enrolled.

Grade	in Words
1,0	sehr gut   very good
1,3	
1,7	
2,0	gut   good
2,3	
2,7	
3,0	befriedigend   satisfactory
3,3	
3,7	
4,0	ausreichend   sufficient
5,0	
5,0	nicht ausreichend   not sufficient



## How can I access my grades on the Virtual Campus?

As soon as you have your login just follow this path:

Virtual Campus -> MBS Services -> My Profile -> Self Service -> click for example on Grades

Please note that it is your own responsibility to access your grades online. Therefore, keep a copy of the Academic Calendar as it states the date of the announcement of the examination results.

## Other MBS Resources

MBS has a library, a student lounge, a study center, a computer center as well as wireless access throughout the building. Class rooms are distributed over 3 floors.

## Bavarian State Library Munich

MBS Students usually apply for an account at the Bavarian State Library in Munich in order to get access to the academic material this large library offers. In order to apply you have to go there during opening hours and bring your passport and Student ID.

### **Address:**

Bayerische Staatsbibliothek  
Ludwigstraße 16  
80539 München

Also check their website and their FAQ's if you have any open questions: <http://www.bsb-muenchen.de/en/>



## Money & Banking

Germany is still a large cash society. Therefore, don't be surprised if restaurants and small shops only accept cash. Credit cards are typically only accepted at major stores. Debit cards (EC cards) are more commonly accepted as outlined below. Rent, electricity and other regular monthly bills are often paid via bank wire whereas the person must complete an automatic withdrawal form upon signing a contract or agreement.

### Blocked Account Information

Once you are in Germany you have to activate your blocked account.

#### Fintiba

Fintiba is a service provider who offers services around opening a blocked account. In order to activate your account you can open an account with any German bank.

Please check their website for further information and fees:  
<https://partner.fintiba.com/munichbusinessschoolgmbh>

### How to open a bank account

To open a bank account in Germany, you need the following:

- your passport
- your certificate of residency and a certificate of enrollment letter

With these documents, you can apply for a current account and an EC card with the bank of your choice. Current accounts with some banks do not allow overdrafts; in other words, they do not permit you to borrow money through your account. Some banks also require that a minimum amount has to be deposited each month. Make sure to clarify both of these questions before opening an account.

#### It pays to compare

Some banks offer special checking accounts (Girokonto) for university students (upto the age of 30) without monthly charges (kostenloses Girokonto für Studenten). Banks may differ dramatically in the fees they charge – for managing your account or for each transfer of money, for example. Some banks may waive fees if you deposit a certain amount every month, such as your wages. So it pays to compare when choosing a bank. However you have to be physically in Germany to open this account.



You can also choose any bank that is offering student accounts. (e.g. Targobank, Norisbank, Postbank, Deutsche Bank, Hypo Vereinsbank, Sparkasse etc.)



## Obtaining your EC Card (Electronic Cash Card)

An EC Card is similar to ATM card or debit card and **very important** in Germany.

Be prepared that credit cards such as Visa, MC, American Express etc. are not commonly accepted in Germany as a method of payment but rather cash or EC Cards.

You will get an EC Card when you open your bank account with a German bank, but you have to apply for it. The card and a personal identification number (PIN) will come in the mail following your appointment with the bank representative. However they always arrive in separate letters with a few days difference. With your PIN you can use your EC card to withdraw money from a cash machine 24 hours a day. No fees are charged for withdrawing money from your own bank's cash machines. A withdrawal fee is charged if you use the machines of other banks – usually one percent, but no more than five euros per transaction.



You can also use your EC card for payment at most shops and petrol stations. However, it is always wise to carry some cash. Cash is still used in Germany – restaurants and shops usually expect you to pay smaller amounts in cash.



## Hospitals, Doctors & Emergency Numbers

### Hospitals in Munich

Klinikum der LMU – Innenstadt  
Nußbaumstr. 20, 80336 München  
Tel.: (089) 51 60 – 0

Klinikum rechts der Isar  
der Technischen Universität München  
Ismaninger Str. 22, 81675 München  
Tel: (089) 41 40 – 0

Klinikum Harlaching  
Städtisches Klinikum München GmbH  
Sanatoriumsplatz 2, 81545 München  
Tel: (089) 62 10 – 0

Klinikum Schwabing  
Städtisches Klinikum München GmbH  
Kölner Platz 1, 80804 München  
Tel: (089) 30 68 – 0

Klinikum der LMU - Großhadern  
Marchioninistraße 15, 81377 München  
Tel.: (089) 70 95 – 0

Klinikum Bogenhausen  
Städtisches Klinikum München GmbH  
Engschalkinger Straße 77, 81925 München  
Tel: (089) 92 70 – 0

Klinikum Neuperlach (not close to city center)  
Städtisches Klinikum München GmbH  
Oskar-Maria-Graf-Ring 51, 81737 München  
Tel: (089) 67 94 – 0

Klinik Thalkirchner Straße (24 h emergency)  
Städtisches Klinikum München GmbH  
Thalkirchner Straße 48, 80337 München  
Tel: (089) 51 47 - 60 10

### Doctors in Munich

#### General Practitioners (German: Hausarzt, Allgemeinarzt)

##### Near Central Station:

Praxis Dr. med. univ. Dorigoni  
Bayerstr. 27, 80335 München  
Tel: (089) 16 39 904-0

**They speak English**

<https://praxis-dorigoni.de/kontakt/>

##### In the South of Munich:

Praxis Dr. Grassl  
Boschetsrieder Str. 72, 81379 München  
Tel: (089) 74 88 94 0

**They speak English**

<http://www.praxis-grassl.de/aktuelles.html>

##### Sendlinger Tor:

Das ASAM Ärztehaus Sendlinger Straße 37  
Tel: (089) 59 48 02

**They speak German, Turkish, English and French**

##### 12 Minutes from the Central Station

Praxis in der Au  
Kühbachstr. 7, 81543 München  
Tel: (089) 255 44 870

**They speak German, English, French, Serbo-Croatian,  
Turkish, Greek, Polish, Spanish and Tamil**

<https://www.praxisinderau.de/en/>



### Eye Specialists (German: Augenarzt)

One Stop from MBS at Laimer Platz:

Ärzte am Laimer Platz (Dr. Schmid, Christoph)  
Fürstenrieder Str. 90, 80686 München  
Tel: (089) 54 61 25 35

**They speak English**

<http://www.augenlaser-zentrum.de/augenlaser/cp/index.php>

At the S-Bahn Station Pasing (10 Min from MBS):

Augenärzte Pasing  
Pasinger Bahnhofplatz 4, 81241 München

**They speak English**

Tel: (089) 83 20 01

<http://www.augenaerzte-pasing.de/privatsprechstunde-4/privatsprechstunde-aerztinnen/>

### Gynecologists (German: Frauenarzt)

Ganzheitliches Zentrum für Frauenheilkunde  
Sendlinger-Tor-Platz 10, 80336 München

**They have female doctors**

Tel: (089) 55 56 55

Frauenarztpraxis Parcellistraße  
Parcellistraße 2, 80333 München

**They speak English and French and have female doctors**

Tel: (089) 22 22 11

<http://www.frauenarzt-muenchen.eu/>

Dr. Med. Karin Melcher, Fachärztin für Frauenheilkunde  
Zweibrückenstr. 6, 80331 München  
Tel: (089) 24215798

**Traditional Chinese medicine**

<http://www.tcm-frauenaerztin.de/>

### Ear-Nose-Throat Specialists (German: HNO- Hals-Nasen-Ohren Arzt)

Dr. Jousen, Karin  
Briennerstrasse 1, City Center  
Tel: (089) 29 44 04

Dr. Ehrly, Johanna & Dr. Flaman, Julia  
Schützenstr. 5, 80335 München  
Tel: (089) 55 37 31

### Skin Specialist/Dermatologist (German: Hautarzt or Dermatologe)

DermArtis Hautarztzentrum München  
Dr. med. Jürgen Katsch  
Sendlinger Str. 37, 80331 München  
Tel: (089) 55 49 55

Dr. med. Stefan Golsch  
Bayerstr. 15, 80335 München  
Tel: (089) 534923

Dr. Tatjana Pavicic  
Maximilianstr. 36, 80539 München  
Tel: (089) 55293445  
<https://www.pavicic-muenchen.de/>



## Dentists (German: Zahnarzt)

### Lower price segment

Zahnärztliche Tagesklinik (Schwabing)

Leopoldstr. 230, 80807 München

Tel: (089) 3589588-0

<https://www.z-tagesklinik.de/standorte/zahnaerzte-muenchen-schwabing/>

## How to make a doctor's appointment

In Germany, you may choose your own physician. In most cases your first visit is to your general practitioner. If necessary, he or she will refer you to a specialist or arrange for you to be admitted to a hospital.

### Finding the right physician

- the website of your town or city
- the Bertelsmann Stiftung's Weisse Liste (White List)
- Unabhängige Patientenberatung (Independent Advice for Patients)
- the website of your state's Kassenärztliche Vereinigung (Association of Statutory Health Insurance Physicians, KV)
- the telephone book under "Physicians" or the telephone book website
- Check this website: <http://www.howtogermaany.com/pages/doctors.html>
- Google Maps, by typing in the name of the doctor you are searching, e.g. Allgemeinarzt

When you have found a physician, call his or her office and make an appointment; this avoids a long wait. In urgent cases, however, you can walk in without an appointment. Please always check if any extra costs incur!

**You can also use the doctolib portal [www.doctolib.de](http://www.doctolib.de) to find doctors in your area and make your appointments directly online.**

### What if you need a physician after hours?

The regular opening hours for doctors differ. However, if you need medical care after 8p.m. dial 116 117 for an on-call physician; the number is valid throughout Germany. The call is free from land lines and mobile phones, and is available to all patients with statutory or private health insurance. In case of an emergency – a life-threatening situation – you should instead dial the emergency number 112.

### Medications

Medications are available only in pharmacies, which display a large red sign with the letter "A" (for Apotheke). There are two ways to obtain medications.







1. Through your physician: The physician writes a prescription, which you take to the pharmacy, where you receive your medication. Prescription medications cost you a co-payment only; the rest is covered by your health insurance.
2. The second way is to go directly to the pharmacy, where you can find over-the-counter medications (not requiring a prescription). In this case you must pay the full amount.

### **If you are admitted to hospital**

Germany has public hospitals, private clinics and charitable hospitals run by church relief organizations; many larger cities have university hospitals as well. As a rule, your general practitioner will arrange to have you admitted to hospital; only in an emergency should you go there directly. Your health insurance will normally cover the large costs of your hospital stay. With the statutory health insurance you have to pay only 10€ per day that you stay in the hospital. Since hospitalization can be very expensive, however, it is a good idea to determine in advance whether all of your treatment costs are covered.

## **What to do in case of emergency?**

### **In case of emergency, you have two alternatives:**

1. In life-threatening or other serious situations, or if you are uncertain, **dial 112**, which connects you with the emergency medical service. The number is valid throughout Germany. An ambulance will arrive within 15 minutes. The emergency number is toll-free.

Please be prepared to answer the following questions when calling an emergency number:

**Who** is calling? – Your name and telephone number

**Where** is the exact location? – Address or precise description

**What** happened? – e.g. road accident

**How many** people are involved or injured?

**What kind of injuries** do the people have? Are the injured people conscious?

2. If the situation is not quite as serious, you can go directly to a hospital Accident & Emergency department. A&E departments are open day and night.

At the weekend, on holidays or during the night, on-call help is available from a hospital, physician or pharmacy in your area. Many newspapers publish daily listings of the physicians and pharmacies that are on call.



## Emergency Numbers

<b>Rescue service</b> (24 hours)	<b>112</b>	<b><u>Please be prepared to answer the following questions when calling an emergency number:</u></b>
<b>Fire department</b> (24 hours)	<b>112</b>	
<b>Police</b> (24 hours)	<b>110</b>	<b>Who</b> is calling? – Your name and phone number
<b>Medical on-call service</b> (not life-threatening diseases only!) M,T,R 18:00-08:00 the next day W 13:00 – R 08:00 F 13:00 - M 08:00 Day before a holiday 18:00-next working day 08:00	<b>116117</b>	<b>Where</b> is the exact location? – Address or precise description <b>What</b> happened? – e.g. road accident <b>How many</b> people are involved or injured? <b>What kind of injuries</b> do the people have? Are the injured people conscious?
<b>Poison control center</b>	<b>(089) 19240</b>	

## A note about Transitions – Psychological Services and Help-Lines

Transitioning to university, moving from the Bachelor's to a Master's or MBA program, or moving away from home are all big life events. With these events, you may be excited and looking forward to a new chapter, but may also be feeling nervous or anxious. This is absolutely normal!

No matter how you feel about this transition, most students encounter obstacles they did not expect.

Students who experience personal or study related problems should not feel alone. Many students experience difficulties during their studies. Talking to another person can help solve these problems. This can either be a friend, family member, MBS professor or staff member, but sometimes it can also be helpful to talk to a professional. Some topics (though not all) could be: relationship troubles, difficulty studying, feelings of stress or anxiety, family problems etc. No problem is "too small" and it is better to reach out for help early, rather than wait until the problems becomes a crisis.

## Mental Health First Aid at MBS

If you feel that you or a friend of yours need help, please reach out to our MBS Mental Health First Aiders. They have been professionally trained to help guide you to relevant support that you need. In this role, confidentiality is key, so each discussion is protected.



Our MBS Mental Health First Aider (MFHA):

- Prof. Christian Schmidkonz, MA International Business Academic Director:  
[Christian.Schmidkonz@business-school.de](mailto:Christian.Schmidkonz@business-school.de)
- Prof. Nadine Chochoiek, MA Innovation & Entrepreneurship Academic Director:  
[Nadine.chochoie@munich-business-school.de](mailto:Nadine.chochoie@munich-business-school.de)
- Nicoletta Fabian, Outgoing student advisor, International Center:  
[Nicoletta.fabian@munich-business-school.de](mailto:Nicoletta.fabian@munich-business-school.de)

Furthermore, we have a special **“Mental Health Coaching”** cooperation with Dr. med. Constance Spring. She is an experienced medical doctor and certified systemic coach. She offers her services at a reduced rate, specifically for MBS students.

Dr. med Constance Spring  
Theresienstr. 18  
80333 München

Email: [perspektiven.wechsel@posteo.de](mailto:perspektiven.wechsel@posteo.de)  
Phone: 0151 2121 5861

**These resources are independent of MBS and MBS will not be informed if you make use of the services:**

## Student Support Service



### Nightline München

(Students supporting students)  
Phone: 089 35 71 35 71  
Hours: Tue, Thur: 21:00 – 00:30  
<https://www.nightline-muc.de/>

## Psychological Services



### Münchner Insel – Counseling

Marienplatz Subway Station  
Phone: 089 / 22 00 41  
Hours: Mo – Fr: 09:00 – 18:00, Thur: 11:00 – 18:00  
<https://www.muenchner-insel.de/>



### Die Arche – Counseling and Crisis Services

Saarstr. 5; 80797 München  
Phone: 089 / 33 40 41  
Hours: Mo – Fr: 09:00 – 17:00  
<https://die-arche.de/>



**Krisendienst Psychiatrie (Crisis Services)**

Plinganserstr. 33; 81369 München

Phone: 0180 / 655 3000

(some staff speak English, but it cannot be guaranteed)

Hours: 24 hours daily

<http://www.krisendienst-psychiatrie.de/>



**Seelefon**

Counseling also for person who have loved ones with a psychological disorder

Phone: 0228 71002424

Hours:

Mo –Thur: 10:00 - 12:00 and 14:00 - 20:00

Fr: 10:00 - 12.00 and 14:00 - 18:00

Email: [seelefon\(at\)bapk.de](mailto:seelefon(at)bapk.de)

## Alcohol and Drug Abuse



**Vergiftungs-Informationen-Zentrale**

(Poisoning Information Hotline)

Phone: 0761 19240 (24h)

## Depression & suicidal thoughts:



**Deutsche Depressionshilfe Info-Telefon**

(German Depression Support Hotline)

Phone: 0800 3344533

Hours: Mo, Tue, Thur: 13:00 – 17:00;

Wed, Fr: 08:30 – 12:30 Uhr

[www.deutsche-depressionshilfe.de](http://www.deutsche-depressionshilfe.de)



**Deutsche Gesellschaft für bipolare Störungen,**

**e.V.** (German Association for bipolar disorder)

Phone: 0800 55 33 33 55 (German only)

Counseling via email: [mailberatung@dgb.de](mailto:mailberatung@dgb.de)

(multiple languages, including English)

[www.dgbs.de](http://www.dgbs.de)



**Frnd- Freunde fürs Leben**

[www.frnd.de](http://www.frnd.de)

Summary of information on how to help oneself and how to help a friend. Information in German



**Deutsche Gesellschaft für Suizidprävention**

[www.suizidprophylaxe.de](http://www.suizidprophylaxe.de)



## General Health Support



### **Unabhängige Patientenberatung**

(Independent patient advisory)

Phone: 0800 011 77 22

Hours: Mo – Fr: 8:00 – 20:00, Sa: 08:00 – 16:00

Can advise on a number of health topics



### **Patienteninformation** (Patient Information)

<https://www.patienten->

[information.de/fremdsprachen/englisch](https://www.patienten-information.de/fremdsprachen/englisch)

Website includes many information flyers on various topics of physical and mental health



### **Krisendienst Psychiatrie** (Crisis Services)

Plinganserstr. 33, 81369 München

Phone; +40 180 6553000 (no English guaranteed)

24 hours daily

[www.krisendienst-psychiatrie.de](http://www.krisendienst-psychiatrie.de)

## Being mobile in Germany

Germany is well known throughout the world as a country of cars. But you can easily travel by plane, bus, train or bicycle as well, thanks to our well-developed network of airports, roads, railways and bike paths. The next section explains how to travel in Germany and abroad using your preferred means of transport.

## Is your driving licence valid in Germany?

### **Citizens of the EU, Liechtenstein, Norway and Iceland:**

Hop in and go, it's that simple. Your driving license is valid in Germany, just as it is in your home country. There is no need to have it converted to a German license.

### **Citizens of other countries:**

You can drive for six months with your existing driving license, starting with the day you register your residence in Germany. At the end of that period, you will need a German license. Whether or not you will have to take a test depends on the country where you obtained your driving license.

## Registering and testing your car

All cars in Germany need to be registered, and you can do this at the nearest car registration office. You will need your vehicle title (proof that the car belongs to you) and your motor vehicle insurance policy.

If you are bringing a car with you from another country, find out from the car registration office what additional documents are required.



After they are registered, all cars in Germany need to pass a general inspection. This means that a mechanic must confirm that your car is safe and meets the official emission standards. A vehicle inspection sticker will then be affixed to your car's number plate. The general inspection can be performed by an authorized workshop near you, for example.

Inspections need to be repeated at regular intervals. There is a charge for both the general inspection and for registering your vehicle.

## Driving in Germany

Cars drive on the right-hand side of the road in Germany. The speed limit in cities is generally 50 kilometers per hour, 30 in some areas. The limit is usually 100 kilometers per hour on country roads. Unless signaled otherwise, there is no general speed limit on motorways, but a limit of 130 kilometers per hour is recommended. However, there are special limits on certain portions of the motorways, particularly on dangerous or heavily travelled sections. You must always have your driving license and vehicle registration with you while driving, since you may need to show them to the police if you are stopped.

## Riding a bicycle

Germany has a dense network of bike paths. Remember that you are subject to the same rules and penalties when biking as when driving a car. It is therefore important to make sure that your bicycle is in proper condition (especially its lights) and to comply with the rules of the road when riding your bike.

If you are interested in buying a second-hand bike you can check the following websites:

- <http://www.dealmywheel.de/neue-gebrauchte-fahraeder/muenchen/>
- <https://www.secondhandsports.de/>

It will be easy again to sell your bike when leaving Munich or Germany in general.

## Travelling by bus or train

Public transport is a convenient option for travel in and between cities. The public system includes buses, trams and the underground, as well as the trains run by German Railways (Deutsche Bahn) and its competitors.

### Buses, trams and the underground

Within walking distance, you will find a stop where a bus, tram or underground departs several times an hour



during the day, in large cities every few minutes. Tickets can be purchased from a machine at the stop, from the driver or at a sales outlet of the transport association that operates the buses or trams.

If you use public transport regularly, it is a good idea to purchase a Deutschlandticket. Prices are lower for children. Certain groups, such as students or the disabled, receive a discount upon showing their identification. Many transport associations have special offers for senior citizens.

For transportation in and around Munich please check the MVV website:

<http://www.mvv-muenchen.de/en/homepage/index.html>

### **Travelling by train**

Trains are a good option when travelling to other cities in Germany or abroad. Deutsche Bahn, formerly a state-owned enterprise, is the primary provider. It owns Germany's entire rail network and leases certain routes to regional competitors. Train tickets can be purchased at a ticket counter, from a Deutsche Bahn machine at the train station or on the Deutsche Bahn website. Trains are a comfortable and rapid means of transport in Germany; on some segments long-distance trains reach speeds of up to 300 kilometers per hour.

For transportation with Deutsche Bahn please check their websites: <https://www.bahn.de/>

### **Bus lines**

Buses are another good option for traveling in Germany and from Germany to other parts of Europe. International bus lines stop in every large city, at least at the main train station.

The main bus company in Germany is Flixbus.

Flixbus: [https://www.flixbus.com/?gclid=CNHekru2-MMCFYLIitAod\\_B4Aww](https://www.flixbus.com/?gclid=CNHekru2-MMCFYLIitAod_B4Aww)

## **Working in Germany**

Earning money alongside studying is a way of life for many students in Germany. The latest social survey carried out by the Deutsche Studentenwerk shows that in total around two thirds of all students go to work.

For international students in particular a side job is an important means of subsistence. However, for students who do not come from the EU or EEA countries, work is restricted. Things are different for the majority of Europeans who practically stand on equal terms with German students and have free access to the job market.

Two warnings:

- If you work too much and not in line with your qualifications, you lengthen the time of study. You should only use lecture-free time for going to work.
- The job market for students is getting more and more difficult; jobs are becoming increasingly more rare.



## How much are you allowed to work?

- **Students from EU countries** have the same employment privileges as German students. A work permit is not required, only an income tax card.
- **Students from Non-EU/EEA countries** enrolled in a full-time degree study program are usually allowed to work in Germany for a maximum of 140 full days or 280 half-days per year. To do this they do not need authorization from the Employment Agency, i.e. the German authorities.

International students who do not come from the EU cannot go self-employed or work freelance!

If you want to work more than 140 full or 280 half days you need the approval of the Employment Agency and the Alien Registration Office. Whether you receive the approval depends on the situation of the job market.

One exception, however, is the occupation of academic or student assistant. As long as your studies are not impaired by it, this work can be carried out for an unlimited period of time. The Alien Registration Office must still be informed if you wish to work as an academic or student assistant.

### Students from the EU and the EEA

Basically, students from the European Union and the EEA stand practically on equal terms with German students and have free access to the German job market.

Since Mai 2011 students from Estonia, Latvia, Lithuania, Poland, Slovakia, Slovenia, Czech Republic and Hungary can work in terms similar to the German students.

For students from Croatia the restrictions of 140/280 days still apply. If you come from this country you only have limited access to the job market and you need authorization from the Federal Employment Agency. This authority checks whether or not a German citizen or any other EU-citizen is available to do the job.

### Work experience

If you do not come from the EU or the EEA and have a work placement in Germany it counts as normal work - even if the placement is unpaid! Every day of your work experience will be subtracted from your 140 days.

For example, if you have already worked 140 days you must get authorization from the Alien Registration Office and the Federal Employment Agency to be able to do a work placement.

The only exceptions are work placements that are a compulsory part of your studies.

Subject related work placements in Germany: Brief information for students from abroad from the International Placement Services (ZAV) at German Federal Employment Agency (PDF) [www.zav.de/arbeitsmarktzulassung](http://www.zav.de/arbeitsmarktzulassung)





## Finding work

In Germany different places offer side jobs for students. Most regional employment agencies have job opportunities for students.

Munich Business School has a notice board at the university with all current job offers. Jobs are also advertised on the website of the Federal Employment Agency! <http://www.arbeitsagentur.de/web/content/EN/index.htm>

## Social Security Number – How do I get it?

Basically your employer has to register you so that you receive your social security number (Sozialversicherungsnummer). However some employers don't know that they can do it (they only need your date of birth) or they don't want to do it. In that case you have to go to the "Deutsche Rentenversicherung" in Munich:

### Deutsche Rentenversicherung

(Knappschaft-Bahn-See)  
Thomas-Dehler-Straße 3  
81737 München

You do not need an appointment as you only go there for a so called „Kurzberatung“ (short counselling). All you have to bring is your passport and about 30-40 Minutes of your time. To be on the safe side also take:

- Meldebescheinigung (certificate that you are registered in Munich)
- If you are not from the EU your visa or your residence permit

For further information also check the website of the Deutsche Rentenversicherung:  
[https://www.deutsche-rentenversicherung.de/Allgemein/en/Navigation/englisch\\_index\\_node.html](https://www.deutsche-rentenversicherung.de/Allgemein/en/Navigation/englisch_index_node.html)

## With or without an income tax card?

If you work in Germany you usually need an income tax number. This can be obtained from the citizens' administration office where you live. However, there are minor occupations, so called mini- jobs, for which you do not need an income tax card. Basically: different types of employment require different social insurance contributions.

**Ausdruck der elektronischen Lohnsteuerbescheinigung für 2014**  
Nachstehende Daten wurden maschinell an die Finanzverwaltung übertragen.

		Wahljahr	
		2014	2015
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### Income Tax Verification

If you do not receive an income tax number automatically with your registration you have to get an income tax card verification attest ("Lohnsteuer Ersatzbescheinigung") at the Finanzamt. The application must be done in person.



**Finanzamt, Deroystraße 6, 80335 München**

Business hours:

Monday – Wednesday	7:30 – 16:00 hours
Thursday	7:30 – 18:00 hours
Friday	7:30 – 12:30 hours

**Minor occupation = 520 Euro job = mini-job**

If, as a student, you have long term employment for which you do not earn more than 520 Euro per month, the so called mini-job rule applies: you do not have to pay taxes and you can choose not to pay contributions towards the state pension.

The employer, however, does pay pension contributions for mini-jobbers so that their claim to a state pension is secured. Students can supplement the employer's contribution with their own voluntary contributions.

Mini-jobs are also available in private households; legally, for the employee, they are hardly any different from mini-jobs in industry. However, your employer has to register you with the mini job center otherwise you are not insured.

Mini-jobs are advertised by the employer in the mini-job center. If you do several mini-jobs at the same time the total income must remain below 450 Euro, otherwise you have to pay taxes.

**More than a minor occupation**

In Germany, if you regularly earn more than 520 Euro per month in your job, you will need an income tax number. This means that certain deductions will be made automatically from your salary; for students these are the pension insurance contributions and taxes. As a rule, students get back the tax they have paid at the end of the year. For this they have to submit an income tax return to the tax authorities.

Students who work less than 20 hours per week can remain insured by their student insurance. When working more than 20 hours per week students will have to pay contributions to pension insurance, as well as health and unemployment insurance.

**Working during term holidays ("lecture-free time")**

During the term holidays (lecture free time) special rules apply for students. Jobs during the term holidays are subject to income tax but normally students get back the taxes they have paid at the end of the year via the income tax return.

If the job is carried out only during lecture-free time students do not have to pay any additional health insurance contributions, even if they work more than 20 hours a week.



During term holidays the obligation to pay contributions towards the state pension may not be applicable. This applies if the employment is limited to a maximum of 2 months or 50 working days per year.

### **Casual work, contract for services, freelance or self-employed**

Sometimes students are offered work on a freelance basis. If you work self-employed, you do not need an income tax card. In this case, your employer or contractor will ask you to submit an invoice, or you agree on a contract for services. The income you earn in this manner is not taxed for the time being, but at the end of the year, you must declare the income to the tax authorities on your income tax return.

Attention: international students who are not from the EU or EEA are not allowed to work self-employed!

## **Am I allowed to work in Germany as soon as I have my degree?**

International students who graduated from a German university have **18 months** to find a suitable job in Germany and apply for a residence permit to search for a job. For further information, contact the KVR.

Another possibility is to obtain an apply for the **EU Blue Card**. Candidates must show proof of an employment contract with an income of at least 45 300 Euros per year (2024). More information about the EU Blue Card can be obtained: <https://www.make-it-in-germany.com/en/visa-residence/types/eu-blue-card>



## Internet, Phones and TV

Wherever in the world your family and friends live, they are just a phone call or an e-mail away. To make sure that all goes smoothly, we would like to give you a few tips on the best ways to get access to Internet and phone services in Germany.

### Information on Internet

Most Germans surf the Web using DSL. This kind of broadband connection lets you download music and films fast, and you can even video chat with your family or friends all over the world without any problem. Video chatting over the Internet is becoming increasingly popular in Germany and is usually free of charge. Fast DSL connections are now available in all large towns and cities in Germany. The rates of the numerous private service providers depend, among other things, on the duration of the contract. With long-term contracts, the DSL modem that you need to access the Internet is usually included in the price. When you sign a contract, you usually get an Internet package deal with a WLAN option. This means that you can surf 24 hours a day without any extra cost. Many Internet service providers also offer contracts that include a DSL Internet and phone package.

### Mobile Internet

In cities and conurbations in Germany, you can surf the Internet while out and about – via your laptop or mobile phone. This is possible thanks to UMTS technology, although reception and speeds differ according to your provider and where you are. The best thing is to check which companies in your region offer good reception before signing. If you want to surf the Internet on your laptop on the fly, you will need an Internet dongle, called a "Surfstick" in Germany, which you plug into the USB socket on your computer. This "Surfstick" often comes free of charge when you sign a contract. Otherwise, you can buy them in electrical goods stores, e.g. Saturn or Media Markt.

### Phoning

In Germany, you have a large number of landline phone operators to choose from. Nowadays, many Germans go for package deals which encompass a landline phone service and Internet access. Most of these package deals charge a flat rate for phone calls. That means that for a monthly rate, you can call other landline phones in Germany for as long as you like.

For phone calls abroad, you have a choice of solutions. One cheap option is to phone over the Internet. If you want to use the normal landline phone instead, you can take advantage of the services of specialized phone operators. These companies offer widely varying rates for numerous countries around the world. This is why it



can be worthwhile to do a little research on the Internet to see which of them offers the best rates for the country you want to call. You can find these providers by typing in search terms such as "call-through", "call-by-call" and "abroad". You then dial their special dialing code followed by the number you wish to ring. However, only certain phone operators will allow using this option. A third option is to pay a flat rate as offered by some large phone companies. This allows you to make unlimited phone calls to a particular country of your choice for a fixed monthly rate.

If you should ever experience problems with your contract, you can always get help from the consumer centers. The people there will be glad to help you.

You can buy landline phones in electrical goods stores; simple phones are also available in large supermarkets. Before purchasing a phone, check what kind of phone line you have. If you have an ISDN line for example, you will need an ISDN phone.

## Mobile Phones

There are two types of mobile phone subscription: prepaid or contract, the latter type often having a fixed term. For prepaid services, you just buy a mobile phone and a prepaid card. You can buy cards in electrical goods stores, drugstores or at fuel stations, for example. With the card, you put credit on your mobile phone, which you subsequently use up. If you prefer a contract, you can take one out in a mobile phone shop or on the websites of mobile network operators (e.g. T-Mobil, Vodafone, E-Plus or O2)

Pay attention to the following details: How long does the contract run? How much is charged for a mobile phone? What is the monthly charge and what do you get for it? Providers who only offer contracts online often have cheaper offers. However, you also have to remember that you will get less service. Note: if you do not have a German identity card, you will usually need your registration certificate to be able to sign a mobile phone contract.

If you don't want to pay a basic subscription fee for your contract, choose a postpaid contract. This works like prepaid; the only difference is that you get a bill at the end of the month for the phone calls you made during the previous month.

## Information on TV

There are different ways of receiving TV programs in Germany. Please note that you must pay the TV and radio licensing fees (GEZ) to the Broadcasting free service center (Rundfunkbeitrag). From April 2016 on each household, regardless of how many people live there, will pay a monthly charge of 18,36 € (2024). For further information please check the website: [https://www.rundfunkbeitrag.de/welcome/englisch/index\\_ger.html](https://www.rundfunkbeitrag.de/welcome/englisch/index_ger.html)



## Shopping

Germany's shops have just about everything you could possibly wish for – from fresh, locally grown vegetables on street markets to low-price home furnishings, right through to luxury articles that are “made in Germany”. In the following section, you will find information about shop opening times and what you need to know about the paying system in Germany.

### Shopping facilities

#### Shops

For your everyday needs, you will find supermarkets and small shops, such as baker's and butcher's, in residential areas. To buy fashion clothes, household goods and electrical equipment, many Germans travel to the town centers, where there is plenty of choice of shops, especially in the main shopping streets. In contrast, large furniture stores, electrical goods stores and shopping centers are often located just outside the town or city, but have large car parks and good bus or train connections. You can find supermarkets for food and all the important, everyday goods both in town and outside urban centers.

#### Grocery/Food Stores in and around Munich

- Aldi, Norma, Lidl and Penny – discount food stores
- REWE, Tengelmann, Spar, Netto, Edeka, HIT– regular food stores
- Karstadt, Käfer, Dallmayr – expensive specialty foods
- Asia Shops: <http://asia.thinkof.de>
- Halal Food Information: <https://www.halaltrip.com/city-guide-details/151/munich/>



#### Department Stores in and around Munich

- C&A, Adler, Kick – discount stores
- Kaufhof, Karstadt, H&M – regular department stores
- Oberpollinger



#### Drug Stores/Pharmacies in and around Munich

- Müller, Rossmann, DM – these drug stores are carrying items such as soap, detergents, body hygiene products, shampoos, cleaning supplies etc.
- Pharmacies are called 'Apotheken' and are the only places allowed to sell medicine, including aspirin or cold medicine.



#### Books/Media

- Hugendubel: International book store with coffee shop
- Main central train station: There are several small book stores carrying international books and magazines
- Saturn, Media Markt: Large stores (computer, CD, DVD, TVs, cell phones, calculators etc).





### Malls in and around Munich

- **Olympia Einkaufs-zentrum (OEZ)**, U3 Station Olympiazentrum
- **Riem Arcaden**, U2/U7 Station Messestadt West
- **Einkaufszentrum Neuperlach (pep)**, U5 Station Neuperlach Süd

### Shopping trolleys

Many supermarkets as well as some smaller shops put shopping trolleys at their customers' disposal while they shop. A few years ago, a system was introduced to prevent the trolleys from being stolen. The "loan" of shopping trolleys in Germany is based on a deposit system. The chain that joins one shopping trolley to another can be released with the aid of a €1 or 50 cent piece, or a token. Once you have finished shopping, you can chain the trolley back up and get your deposit back.



### Bottle deposit system:

In Germany, a deposit is charged on numerous drinks containers. That means that you pay a small amount for the container you buy, which is refunded when you return it. For most non-re-usable drinks containers, such as cans and non-re-usable glass and PET bottles, the deposit is mandatory. It costs 25 cents. For most re-usable containers, the deposit costs 8 or 15 cents. The empty containers can usually be returned to any shop that sells drinks in similar containers. You can find further useful information about the German deposit system [here](#).



### Street markets

In Germany, you can buy fresh food such as fruit, vegetables or meat not just in shops, but at markets too (e.g. Viktualienmarkt). You can find out when and where in the town these markets take place by asking at the town hall.

### Online shopping

Buying online is becoming increasingly popular in Germany. More than half of the Internet user order goods or services over the Internet. If you order this way and receive goods that you don't like or which are damaged, you are entitled to return the goods within 14 days without having to provide any justification. For your own security, always read the legal notice of online shops you are not familiar with.

## Buying second-hand

When you first move to Germany, you might find flea markets a good place to shop. At these markets, private individuals and professionals sell second-hand goods at low prices – from crockery to hi-fi systems to bikes. It's also worthwhile taking a look at the classified ads in daily newspapers, special advertiser newspapers and on internet auction sites. Here, private sellers offer just about everything you will need on your arrival in Germany. Whether you're buying at flea markets or through classified ads, don't hesitate to bargain, as this is one of the



few opportunities you will have in Germany to do so. In most cases, sellers are willing to reduce the price a little.  
<https://www.ebay-kleinanzeigen.de/stadt/muenchen/>

## Opening hours

The larger shops – especially those in town and city centers – are usually open from Monday to Saturday from 10am to 8pm. Outside Bavaria many supermarkets do not close before 10pm or midnight. Smaller shops outside towns are open from Monday to Friday, usually until 6pm, and on Saturdays until 2pm or 4pm. The legislation governing shop closing times differs from state to state. However, even outside these opening times, you can still go shopping in Germany – shops in railway stations, as well as fuel stations even on Sundays and public holidays. Please keep that in mind when arriving to Germany.

## Paying System

In most shops, you can pay using cash, or direct debit or credit cards. However, many smaller shops only accept cash, while others will accept direct debit cards only from a certain amount. If you buy online, you can either pay by bank transfer or by cash-on-delivery. Cash-on-delivery means that you pay the money directly to the postman or woman, or courier service, when the goods are delivered. Incidentally, unless you are buying large objects such as furniture or electrical equipment, or second-hand goods, you do not bargain over the price. The price on the label is the price you pay. However, under certain circumstances, for larger acquisitions you might be able to bargain for free delivery or a small price reduction.

## Value-added tax

On most things that you buy in Germany, the State levies 19 percent of value-added tax. For certain products, for example food staples such as milk or bread, or books, newspapers, flowers and art objects, a reduced VAT rate of 7 percent applies. When you shop, there is no need to pay any attention to the VAT rates, as the tax is already included in the prices charged in shops and restaurants.

## Eating Out

There are hundreds of restaurants in Munich. Just google a specific restaurant (Mexican, Italian, Japanese etc. and you will see the results). Restaurants are typically open from 5 pm to about 1 am. People in Munich love to go out and eat in restaurants. However going out from Thursdays to Saturdays may require a reservation.

Tips: between 5-10% of the food bill should be left as a tip. Tip is not left on the table but is given directly to the waiter/waitress.





On the website <https://www.muenchen.de/en/restaurants> you can find all sorts of restaurants divided in different sections. Just click on the section you are interested and you will be forwarded to the website.

## Beer gardens

**The tradition has spread all over Germany, but you won't get the genuine thing anywhere else but in Munich: Biergärten.**

In earlier times when brewers were desperate to keep their beer cool during the summer, they stored their barrels in cellars and planted chestnut trees above them, since their wide branches and large leaves kept the place nice and shady. King Max I. Joseph granted the brewers the right to sell their beer on the spot - but not food. Since then, the people of Munich have come together to these gardens to drink fresh beer straight from the barrel, bringing along their own food.

Nowadays beer gardens also sell food, and are usually affiliated to a restaurant. However, the B-Y-O (bring your own) tradition is kept alive. Beer gardens nowadays have tables with tablecloths, where you are served by a waitress, have to buy restaurant food and are expected to leave a tip and innumerable long tables and benches without tablecloths, where you consume what you've brought. You can also buy traditional Bavarian food such as "Obatzda" cheese, grilled ribs, potato salad, Brez'n and other specialties from self-service shacks. You can find a list of the most popular beer gardens by clicking [here](#).

## Enjoying your free time

For many people in Germany, it is important to achieve a balance between work and leisure. Take advantage of your free time too to enjoy the vast choice of activities. Sports, culture or excursions – we'd like to introduce you to some of the leisure activities that are available in Germany.

## Outdoor Activities

For many people in Germany, free time is necessarily spent outdoors – whatever the time of year. This is why there is never any lack of things to do. Of course, people in Germany love long, sunny summer days. That's when nature-lovers really get their money's worth – days in the English Garden, Bike tours to the lake Starnberg or daily excursions through the idyllic mountain scenery of the Alps are what many students choose to do in their free time at that time of year. Besides these activities, numerous lakes, open-air swimming pools and the Eisbach in the English Garden attract plenty of people on hot summer days.

In the winter, most people head to regions where there's plenty of snow. That's the skiing and snowboard season in the south of Germany and the regions with low mountains. However, even right outside your own



front door, frozen lakes and snow-covered slopes offer great opportunities for ice- skating and sledging enthusiasts. Cold is no problem with a drink of hot tea, mulled wine, non-alcoholic punch or grog (a hot drink with rum). You'll find the right equipment as well as warm, waterproof clothing in any large sports store.

## Sporting activities

### Gym Cooperation with FitX

FitX is a gym very close to Munich Business School. As a student of MBS you pay only 20 EUR per month instead of 24 EUR.

- The contract has a duration of 12 months and can be cancelled monthly thereafter.
- You need a bank account in Germany from which the fees can be debited monthly.
- If you are no longer studying at MBS, you have the right to cancel the contract.
- You can train in any FitX studio in Germany.

How to register?

To benefit from the offer, you need an individual company fitness code. You can get this code at the MBS Welcome Desk. With the code you can simply register at the FitX studio. Please don't be surprised, you will get a regular membership contract (EUR 24/month). But with the voucher code you will receive the correct conditions. Further information can be found here: <https://www.fitx.de/fitnessstudios/muenchen-sending-westpark>

## Culture & Public Events in Munich

Make the most of Germany's exciting art and culture scene. Museums, concerts, plays, comedy shows, festivals and local festivities are on all year round, featuring well-known artists or exciting new faces. Germany has something for everyone, from classical concerts to Carnival customs.

A good website to buy tickets for events (Sport & Music) is [www.muenchenticket.de](http://www.muenchenticket.de). The website is in German but it gives a good overview over the upcoming events and bands that will be in and around Munich.

Please have a look at Munich's own website. It offers a lot of information for internationals: <https://www.muenchen.de/int/en/culture-leisure.html>



## Official Ticket Agencies can be found here

ZKV - Zentraler Kartenvorverkauf

Basement Floor

Stachus, 80331 München

Tel.: (089) 54506060

Fax: (089) 51505715

[info@zkv-muenchen.de](mailto:info@zkv-muenchen.de)

Opening Hours: Mo. - Sa. 9:30 - 20:00



München Ticket am Hauptbahnhof

inside the tourist information

Bahnhofplatz 2, 80335 München

Opening Hours: Mo. – Sa. 10:00 – 20:00

Please note that the ticket agencies are closed on Sundays  
and Public Holidays



## Daily Excursions

Munich lies in the heart of Europe. Mountains, lakes and medieval towns lie within an hour of Munich and the landscape is dotted with castles, villas and alpine resorts. Great destinations are for example, Neuschwanstein Castle, Herrenchiemsee Palace, Linderhof Palace, etc.

**You can check the following website for more information:**

- <http://www.viator.com/Munich-tours/Day-Trips-and-Excursions/d487-g5>
- [http://www.stadtrundfahrten-muenchen.de/en/day\\_trips/](http://www.stadtrundfahrten-muenchen.de/en/day_trips/)
- <http://www.newmunichtours.com/>

## Cinemas

A lot of cinemas in Munich show films in their original version either with German subtitles (abbreviation OMU in cinema programs) or without subtitles (OoU). Below are two who show movies in OV.

### Cinema

Nymphenburger Straße 31, 80335 München

Phone: +49 (0)89 55 52 55

<http://www.cinema-muenchen.com/>

### Museum Lichtspiele

Lilienstraße 2, 81669 München

Phone: +49 (0)89 48 24 03

<https://muenchen.movietown.eu/>



## Nightlife

Munich unlike Berlin or Frankfurt is not very famous for its club scene, even though Germany's most famous club P1 is situated here. Many locals prefer to go to bars or smaller bars/clubs mix-ups (Netzer, Strom, Sauna). If you are into dancing there is a wide range from Schlager (German folk music) to Rock, Pop and Electro.

There is an infamous area also referred to as the "party banana" (the streets looks like a big banana from above) between Sendlinger Tor, Karlsplatz (Stachus) and Odeonsplatz where many clubs are located.

Check the following websites for further:

- <http://www.likealocalguide.com/munich/nightlife>
- <http://www.muenchen.de/int/en/culture-leisure/nightlife.html>

## Bavarian Holiday Calendar

Please note that shops are closed on Sundays and Holidays. Bavaria is the state with the most bank holidays in Germany. On bank holidays all shops are closed and you will not be able to do your daily shopping on these days. Please check the bank holidays in advance with the help of this website:

[http://www.holidays-info.com/Holidays-Germany/holidays\\_Bavaria.html](http://www.holidays-info.com/Holidays-Germany/holidays_Bavaria.html)