

## Frequently Asked Questions

Last Updated Montag, 22 September 2008

Here is our EXCLUSIVE & exhaustive list of frequently asked questions. If you got a question just post it on the forum.

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[acctab ==How much do the banks charge for maintaining the accounts in Germany?==]

For students it is free, provided the student identity every 6 months when the semester starts. For others it is a nominal fee of 3 to 6 euros each month depending on the bank.

However some banks advertise offers stating free (kostenlos) current account (Girokonto) often and some a conditional offer, making you to transfer your monthly salary to their bank.

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[acctab ==Why is health insurance important?==]

Medical treatment is very expensive in Germany and hence it is very important that a student/employee gets himself insured after coming here. Also insurance documents are mandatory and one cannot avoid it. To get registered at university one needs to show the health insurance document. It is required in many places as a proof, to get a part time job or even to extend the visa. Having insurance done from outside Germany is not a good idea, since it will take time to claim money that way. Employees health insurance will be guided by companies employed. The amount of the money is shared by the employee and the employer. Statutory health insurance costs around 254 to 279 euros and people coming on a temporary basis go for private insurance companies. Most popular insurance companies are AOK, TK etc.

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[acctab == List of things to bring==]

There is always a different list of things to bring and varies from people to people and country to country. However our guys have some list but please take it only as reference and not a MUST

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[acctab ==Can my spouse work on a dependent Visa?==]

Generally speaking NO but after an year of dependent status he/she can.

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[acctab ==All the things I need to know about visa application procedure?==]

The procedures always varies from country to country and please contact the regional consulate for the visa requirements. Getting the information from any other source is not recommended.

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[acctab ==How long will it take to get my visa?==]

The procedures always varies from country to country and in general it takes from one to one-and-half month for student visa, business visa might take a bit long for first time, it depends on how fast the visa documents are processed. Most of the time document verification takes time and officials going to holidays back in Germany who are responsible to send the response back to the countries where visa is applied also plays a major role. If everything is genuine and correct visa will be issued eventually. There is no LUCK factor like how the US visas are issued in Asian countries.

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[acctab ==What is a HiWi?==]

HiWi stands for Hilfwissenschaftler which means Scientific Assistant or Research Assistant.

It is used for German university students working part-time as assistants where they work 10 hrs or 20 hrs per week at universities or in research institutes. These jobs are like programming, any kind of help to PhD students or professors or scientists.{mosgoogle}

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[acctab ==Is it possible to for my spouse to accompany me with my student visa?==]

Yes, if you can show sufficient financial support, a dependent visa is issued.

Please check out at the embassy for details.

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[acctab ==How helpful is it learning to speak German language?==]

If your course is taught entirely in English, learning German is very important for following reasons

1. Getting a full time job in Germany.
2. Finding part time jobs and internships ( doesn't mean that if you don't know German you cannot find one, but makes it easier)
3. Day to day activities like traveling, shopping, social life etc.

Most of the universities impart free German language classes, but is only once/twice a week and it is not enough. Fastest way to learn is by speaking as much as possible. Various language Institutes also teach German, but that's expensive.

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[acctab ==What is VHS?==]

VHS (Volkshochschule) are language institutes where one can learn many languages and specially they offer German for foreigners. Typical courses like discussions, beginners, grammar etc..depends on the level you wish to learn. Employees can take these courses during their stay in Germany and can claim the tax benefit of the fees paid. A course normally goes for a month or 6 weeks and costs around 60 to 90 euros.

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[acctab ==Why to Germany and what type of universities are out there?==]

Germany is the country for engineers & probably the only country where a student gets good core engineering knowledge and exposure to the industry at same time. There is no tuition fee, making it one of the most favored destinations for higher studies. Admissions are given on merit only. There are 2 broad categories of universities 1. (Tech Uni) TU / Uni: The course duration is 2 years, regular masters by research where a student gets in depth knowledge of his chosen field of specialization. Can move on to do his PhD anywhere in the world 2. (Fachhochschule)FH: It means university of applied sciences. The course duration is 18 months to 24 months, lot of laboratory work and hands on projects. Difficult to pursue PhD after graduating from FH inside Germany (Exceptions however exist as many of the FH students are doing PhDs within and outside Germany, some German professors need that the student from FH satisfy some initial refresh towards PhD and may need to attend some courses as preparation towards PhD. (Chance to gain practical industry knowledge is more and good advantage for job fetching after graduation)

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[acctab ==Is a German degree recognized worldwide?==]

Yes it is, but it should be done from a recognized/accredited university and not a private school.

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[acctab == How should I look for a university offering my course of interest?==]

To start off with, one can visit the <http://www.campus-germany.de> website. There you can search for universities offering masters program in your field of choice. To verify their reputation, you can visit <http://www.daad.de> and lookup the ranking.

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[acctab ==What is the procedure for application (what documents make up an application)?==]

The following is the list

1. Completely filled application form
2. Statement of purpose
3. Recommendation letters (at least 2-3 )
4. Transcripts (mark sheets) attested by a authorized notary or university
5. Complete CV showing relevant work/project experience ( keep it under 2 pages)
6. Proof of work experience (if any)
7. Attested copy of GRE/GMAT + TOEFL/IELTS score sheet. Sometimes you have to report the score directly through ETS. (Depends on university, but not many of them need this). Proof of English as the medium of instruction from your graduated university/college would be sufficient many a times.
8. Proof of German language proficiency ( if any ). For courses in German one must need the proof of DSH exam.
9. Any other specific document requested by the university

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[acctab ==Can I take a course in German and take exams in English?===]

Yes, it is possible in many universities. One need to request professors for the same. However you will not be given separate lectures in English.[/acctab]

[acctab ==What is the admission criterion? How important are grades and work experience?==]

Good academic performance will definitely increase your chances especially if you are seeking admission in a TU/Uni. However if you have average academics, but decent relevant work/project experience you can get admission in a FH, and if lucky Uni/TU.

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[acctab ==Is the medium of instruction English?==]

Varies from university to university. Read the university's website and the course requirements information very carefully.

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[acctab ==Are part time job available for students?==]

The visa rules state that a student can work 180 half days or 90 days full time in a year.

Germany is the only country where a student can do part time technical job in the industry. It's not that easy to find one and depends on which region of Germany you are. Sometimes big universities offer part time jobs within the

Campus called as Hi/wi. The pay is better in these kind of jobs (8.33 euros in some research institutes, however in cities like München 15 euros per hour is normal).

One can also do odd jobs in restaurants , but the pay is less and job is more stressful. Black work is prohibited.

Its not easy to find a part time job as a new comer , who will not speak German and expecting it is foolish, so don't bank on it totally, be prepared to fund yourself in worst case scenario. Eventually one gets used and knows the ways from experience to find a part time job.

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[acctab ==Can I change my course or college after coming there?==]

Yes, you can change your course within the same University or to another University after coming here. Sometimes visa office takes a written confirmation from students that they won't change again to another university for a second time.

{mosgoogle}[/acctab][acctab ==What is the best way of financing our studies in Germany?==]

The best way to finance one's study in Germany is through academic scholarships or educational loans from their home country.

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[acctab ==What if my relative/friend in Germany is sponsoring me?==]

If a relative/friend in Germany is sponsoring you, you must get a signed affidavit/ document from that relative/friend in Germany to produce to the German authorities (in German and English).

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[acctab ==How much money should I bring in cash?==]

It would be better to bring at least 500 Euros in cash/Travelers Cheques as there will be initial expenditures, fees, caution deposits for accommodation and all these stuff. You should keep in mind that the Draft which you bring may take maximum a week to get en-cashed, so you should not be without a cent during that period.

Some countries have Deutsche Banks and you can open an account there and deposit your money and can get them once you are here in Germany from the same bank. Eg: China

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[acctab == How to know the current status (Deutsche Bahn) for late running trains?==]

Yes, Check this link . Enter the name of the city and it will show you the current situation of inbound & outbound trains.

Puenktlich -- Punctual

Spaet -- Late.

Don't worry the page is also in English at <http://reiseauskunft.bahn.de/bin/bhftafel.exe/en?>

{mosgoogle}[/acctab][acctab ==What about racial discrimination towards foreigners, especially non-whites?==]

There is no such thing as racial discrimination, we have not heard from each other. All said, there are always some people in every country who will not like foreigners in their country, but they are very few.

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[acctab ==How cold is the weather during winter?==]

Its really cold in winters and the temperatures drop below ZERO °C but however the saying goes like "Its not how bad the weather is but how bad the clothes are?".

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[acctab ==What kind of VISA will a student be issued?==]

The visa first issued is only for 3 months, it is then extended after reaching Germany for the exact duration of your course/research. With this resident visa you can travel to most of the countries in EU and swiss.

It is possible to extend your visa after your course completion, for an year to stay back and search for a job.

[/acctab]

[acctab ==What are the things to do for applying PhD in Germany?==]

One has to approach professors of an university to find if they can support a PhD student as professors will be busy with PhD students all the time.

There is no specific deadlines for PhD positions at universities. Just approach professors, talk to them about your qualifications, interests, academics, of course if they are willing you to accept you as PhD student.

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[acctab ==Will one get 'Niederlassung visa' after getting a new passport?==]

Definitely, its how long one has worked here and not how old the passport is..!!!{mosgoogle}

[/acctab][acctab ==What is GREEN CARD to Germany?==]

Green Card is nothing but a work permit issued for skilled foreign workers for a duration 5 years. This type of visa does not exist anymore. The German government canceled this at the end of year 2004. Now the work permits are issued for 1 or 2 years and need to renewed.

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[acctab ==How can I get a work permit to Germany?==]

One must have a job offer from a German company and the company MUST apply for the work permit at local immigration office and send you the documents of approval. With these approval documents, contact the regional consulate for applying a visa for the same.

For candidates inside Germany , the process is same with applying visa at local immigration office ( Auslandsamt / Ausländerbehörde)

Note: Work permit document and VISA are two different entities.

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[acctab ==Things to do immediately after landing in Germany==]

Normally after landing in Germany, you have to do the following

1. Open bank account and deposit your check / Draft (choose a bank which has the most number of ATM s and an EC logo. E.g Sparkasse). With EC logo you can use your card at super markets to purchase things and also withdraw money from other partnered ATM s free of surcharge
2. Health Insurance, an absolute must
3. Register yourself at the nearest immigration office (Rathaus / Stadthaus/ Bürgeramt) with your house address
4. Make sure you have your name on the post box to receive mails.
5. Get in touch with your company (HR) / friends / University ..whichever..!!

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[acctab ==Is it good to stay in student hostel or Private housing?==]

Private housing is expensive, difficult to find and also not suited for students

because of the clauses attached with the rent contract such as repainting while vacating, low noise after 22:00 , caution deposit of 3 months, utility costs (water, heating, maintenance) requirements etc and hence prefer student hostels only. Employees will not get this benefit..as a student you are lucky to live in a multi-cultural student community. Don't miss it. If you want to share accommodation in a private or student hostel be aware that you might need a contract on your name to get the visa extended apart from the problems you might face form additional utility costs and landlord

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[acctab ==Can anyone buy property in Germany?==]

No matter what nationality is, anyone can buy property in Germany

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[acctab ==Do I get permanent residency if I buy property in Germany?==]

Owning a property does not imply the right to live and stay in Germany. You still may need to apply for a visitor's visa or any other resident permit.

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[acctab ==What are the purchasing costs involved in buying real estate in Germany?==]

Usually all transaction costs are paid by the buyer. These are as follows:

- Real estate agent (incl. VAT) - of purchase price: 3.48-6.96%
- Land transfer tax/ stamp duty - of purchase price: 3.50%
- Notary public and land registry - of purchase price: approx. 1.50%
- Certified translator: approx. &euro; 1,000-1,500 in case you are not comfortable with German
- Legal advise (depending on transaction volume): approx. &euro; 1,500

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[acctab ==How to clear/remove ones name from schufa holding?==]

It takes THREE years to get it cleared.

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