

Table of Contents

Everyday life	2
Living	2
Important terms and costs	2
Housing counselling	4
Waste separation, bulky waste and deposits	4
Energy and environment	5
Broadcasting fees	6
Food, clothing, furniture	6
Food (food bank)	6
Social department stores and clothing stores	8
Mobility	9
Bus, train and bike	9
Driving licence and driving a car	10
Emsland Youth Ticket	12
Financial matters and contracts	13
Basic information on contracts	13
Insurances	13
Contracts and mobile phones	14
Bank account	15
Offers for children, young people, adults and senior citizens	16
Leisure activities for children, young people, adults and senior citizens	16
Senior centre	17

Everyday life

Living

Important terms and costs

You can search for flats in the local newspapers or on the Internet.

You will find an e-mail address or telephone number in the adverts. You need to call them and make an appointment to view the flat. You will then view the flat with the landlord or landlady. If you do not yet speak German well, take a friend or acquaintance with you.

When viewing the flat, you can ask the following questions:

- How much does the rent cost per month?
- How much does electricity, heating, gas and water cost?
- Does the flat use a lot of energy?

💡 After the appointment, you should let the landlord or landlady know quickly whether you would like the flat.

If the landlord wants to let you the flat, he or she should give you an overview of the rental and ancillary costs or a rental agreement. This must show the size of the flat, the rent and the costs that make up the rent.

Where can I search for flats?

Here is a selection of websites to search for rental flats:

- <https://www.immowelt.de/>
- <https://www.immonet.de/>
- <https://www.immobilienscout24.de/wohnen/mietwohnungen.html>
- <https://www.kleinanzeigen.de/s-wohnung-mieten/c203>

Important terms and costs

Explanation of important abbreviations in flat adverts:

Whg. = flat; App. = flat; WG = shared flat; Zi. = room; ZKB = room-kitchen-bathroom; EG = ground floor; 1. OG = 1st floor; Wohnfl. = living space; EBK = fitted kitchen; teilmbf. = partly furnished; incl. = inclusive; MM = rent per month; NK = service charges; HK = heating costs; Kaut. = deposit

Tenancy agreement

A commitment for a flat only becomes binding with a tenancy agreement. The tenancy agreement clarifies both the rights and obligations of the landlord and the rights and obligations of the tenant. The tenancy agreement also contains many other important details that you should read carefully (billing of heating and operating costs, notice periods, keeping pets, subletting and much more).

Read the tenancy agreement carefully before you sign it. Have the tenancy agreement read through by a friend with a good knowledge of German or get professional support, for example from the Tenants' Protection Association. This organisation supports tenants with legal issues relating to rent.

House rules

The house rules describe the rules for living together in the building. These include, for example, quiet hours in the house from 10 pm to 8 am, clearing snow in winter, regular cleaning of the stairwell and much more. Read the regulations in the house rules carefully.

Landlord's certificate

Your landlord or landlady must complete this form. You need this certificate for your re-registration (change of address) in your municipality or at the residents' registration office.

💡 You must re-register in your new municipality as soon as possible, at the latest after 2 weeks.

Basic rent

The basic rent refers to the cost of the flat excluding ancillary costs such as water, heating, water heating, caretaker and property tax. The cold rent is always lower than the warm rent.

Warm rent

The warm rent refers to the total costs for the flat, i.e. the cold rent plus ancillary costs. However, sometimes there are additional costs on top of the warm rent, such as electricity, [radio](#), television and waste disposal.

When looking for a flat, you should always check whether the advert states the basic rent or the warm rent. Without details of the ancillary costs, some flat offers appear deceptively cheap. You should therefore clarify in advance which costs are included in the rent.

Deposit

The deposit serves as financial security for the landlord or landlady in case something breaks in the flat. The deposit usually amounts to 2-3 basic rents.

At the end of the tenancy, the deposit is returned if the flat is handed over to the landlord or the next tenant clean and without any defects.

It is best to take photos of the condition of the flat when you move in or hand it over. This way, you can later prove which defects were already present when you moved in.

Tenant self-disclosure

The tenant self-disclosure is a type of questionnaire that is requested by the landlord. The landlord or landlady primarily wants to check whether the tenant is able to pay the rent. You can draw up the tenant self-disclosure form yourself. It contains the following information:

- First name and surname
- Date of birth
- Current address
- Contact details (telephone and e-mail)
- Current profession and employer
- Monthly income
- Schufa information

A Schufa-Auskunft provides information about your solvency. You can apply online at Schufa-Auskunft. Take care of this early on so that it arrives in time for your flat search. The free version of Schufa-Auskunft is called "[Datenkopie nach Art. 15 DS-GVO](#)". This is sufficient for landlords.

Housing counselling

Young families with children, people in their prime, people with disabilities or older people: They all have special requirements for their home and neighbourhood. There are many ways to respond to this.

💡 Be sure to take advantage of free housing counselling if you want to stay in your home. Even small changes can often make a home age-appropriate. In this way, you can avoid having to move to another home or a care home.

Housing counselling is for people of all ages.

Advice on adapting your home normally takes place in your home. The counsellors will take a close look at your home. Together you will find out where there are problems and look for solutions. The counsellors will help you decide and plan the measures. You can also use the housing counselling service if you want to build a new home.

You can find more information [here](#).

Waste separation, bulky waste and deposits

Waste separation means that different types of waste are collected and recycled separately. In Germany, waste separation starts directly with the consumer. This means that **every household** has to **sort its own waste** and throw it into different bins and containers. The majority of waste in Germany is recycled and composted, which conserves resources and protects the environment. Basically, avoiding waste is still the easiest way to do something about the growing mountains of rubbish.

If you throw something in the wrong bin, the employees or sorting facilities at the recycling centres have to sort it again. If we all sort correctly, we can avoid this effort, reduce costs and do something for the environment.

What goes in which bin?

Waste bins in Germany have different colours. The colours show you which waste is allowed in which bin. In large cities, the bins are often located right next to the house. In the countryside, you may have to drive to a recycling centre to find all the bins. Or you can wait for the next collection date for certain rubbish. In the meantime, you can store the rubbish in your garage or cellar, for example. You can find out when which waste is collected in the "[Abfallkalender](#)", which you can find in your letterbox every year or collect from the town hall. There is also an [app](#) that regularly reminds you when which rubbish is collected.

💡 **Only certain rubbish may be thrown into each bin!** [International sorting aid overview](#)

Sperrmüll

Sperrmüll Bulky waste is large items that do not fit in bins, such as **furniture, mattresses or carpets**. You can request a free collection date for bulky waste twice a year in the district of Emsland. You can apply for a collection date [here](#).

Do I have to separate my waste?

Yes, waste separation is mandatory in Germany. Everyone must separate their waste correctly and put it in the right bins. If you do not comply with the rules on waste separation, your landlord or landlady can give you a warning. If you do not change your behaviour, you may even lose your flat. Your landlord or landlady will also charge you for the costs incurred as a result of incorrect waste separation. If you own your own home, incorrect waste separation will increase your waste disposal bill. Incorrect waste separation is also an administrative offence. If you are caught, you will have to pay a **fine**. If you repeatedly fail to separate waste or separate it incorrectly, this fine can even amount to several hundred or thousand euros.

What do I need to know about "deposits"?

In Germany, there is a so-called "deposit obligation" for certain beverage containers. If you buy plastic and glass bottles or drinks cans in the supermarket, you pay a few cents more for them. If you return them empty later to the empties collection point in a supermarket (usually a vending machine), you get this money back. This is called a "deposit". There are two different types of these special bottles:

On **disposable bottles** (which are recycled) you will find a square sign with a can and a bottle surrounded by an arrow. This is the logo of Deutsche Pfand-System GmbH. You will receive a 25 cent deposit back on bottles or cans with this symbol.

On **returnable bottles** (which are washed and refilled) you will either find no labelling at all, a "blue angel" or the words "returnable (bottle)", "returnable bottle" or "deposit bottle". You get a 15 cent deposit back for returnable bottles. For beer bottles it is 8 cents.

💡 Beverage cartons are deposit-free.

💡 If you don't have the time or inclination to return your returnable bottles yourself, you can also place them in a clearly visible place next to a rubbish bin on the street. There are many people in Germany who collect these bottles to earn a little extra money.

Energy and environment

You need gas and electricity for your home. You use these to operate various appliances. You probably cook with electricity or gas. Your washing machine also needs electricity. And your mobile phone anyway. Some appliances consume more than others. That's why you should always pay attention to energy consumption when buying a new appliance. Many appliances draw power in standby mode even though they are actually switched off. The best antidote is a switchable power strip. With just one click, several appliances can be disconnected from the power supply.

In many houses, the heating works with gas. You often pay your supplier monthly in advance. Then the bill is recalculated once a year. Sometimes you have to pay extra. Sometimes you get money back. If electricity and gas are expensive, it's worth saving money every month. Then you will have enough money if you have to pay extra.

💡 If you use energy sparingly, you will save money. It's also good for the environment. You can also read about how to heat, ventilate and save energy properly [here](#).

You mainly need water in the bathroom. But also in the kitchen, for cooking and washing up. Saving water pays off in several ways. You will pay less for water, waste water and the energy used to heat the water.

💡 Tips for saving water: Install an energy-saving shower head. Take a shower instead of a bath. Repair dripping taps. Install a flush-stop button in the toilet.

You can find more tips and useful information at the [Verbraucherzentrale](#).

Buying new appliances

When buying new appliances, always check the energy label. This shows you how efficient the new appliance is. The energy label can be found on a wide variety of products. For example, on light bulbs, washing machines, televisions and heaters. Energy efficiency classes and information on product features such as electricity and water consumption or volume make it easy to compare different appliances. Energy-efficient appliances can save several hundred euros per year.

💡 There is an app for the energy label. It helps to compare energy-relevant information on selected products. The app provides further information on the efficient use of appliances. The app is available free of charge in German and English in [Google Play](#) and the [Apple App Store](#).

Broadcasting fees

Independent reporting is very important. Germany has independent radio, television and online programmes. ARD, ZDF and Deutschlandradio offer this. They report free from economic and political influences. Everyone pays money for this. This is called the licence fee.

The law stipulates that a licence fee must be paid for every home in Germany. However, only one person per home has to pay the licence fee. This costs 18.36 euros per month. The money must be paid to the ARD, ZDF and Deutschlandradio contribution service. Further information can be found in the following [information sheet](#). Here in [plain language](#). Alternatively on the [broadcasting licence fee website](#). The website is available in several languages.

Some people can be exempted from paying the licence fee. For example, if you receive benefits under the Asylum Seekers' Benefits Act or other social benefits. Or if you have health restrictions. An application must be submitted for exemption from the licence fee.

You can find the application for exemption [here](#).

Food, clothing, furniture

Food (food bank)

The Tafel helps people who don't have much money. The Tafel provides cheap food and hygiene articles that are no longer sold in the shops. These are, for example:

- Food whose best-before date is about to expire
- Baked goods from the previous day
- Damaged or dented packaging
- Fruit and vegetables with minor blemishes.

By giving people affected by poverty the opportunity to save money when shopping, the food banks give them a little financial leeway. At the same time, they create space for encounters and thus promote social participation. The food banks are financed by donations and are themselves dependent on support.

Who is the service for?

People on low incomes can buy food from the food banks at a reduced price.

How do I take part in the food bank?

Please call your local food bank during opening hours and make an appointment for a means test. We will need your identity card and all proof of income and assets. If you belong to the group of people in need, you will receive a customer card. You can use this card to obtain food from the food banks.

Food bank distribution centres in Emsland

Tafel Lingen

📍 Langschmidtsweg 17a, 49808 Lingen (Ems)

☎ [0591/831666](tel:0591831666)

🕒 [Opening hours](#)

Abenteuerspielplatz der AWO

📍 Ruth-West-Platz 1, 49809 Lingen (Ems)

☎ [0591/74647](tel:059174647)

🕒 [Opening hours](#)

Stadtteiltreff Stroot

📍 Ludwigstraße 44b, 49809 Lingen (Ems)

☎ [0152/21455577](tel:015221455577)

🕒 [Opening hours](#)

Tafel Freren

📍 Markt 4, 49832 Freren

☎ [05902/9491560](tel:059029491560)

🕒 [Opening hours](#)

Tafel Twist

📍 Georg-Klasmann-Straße 24a, 49767 Twist

☎ [0173/2543935](tel:01732543935)

🕒 [Opening hours](#)

Tafel Meppen

📍 Heideweg 21, 49716 Meppen

☎ [05931/8480181](tel:05931/8480181)

🕒 [Opening hours](#)

Tafel Haren

📍 Werftstraße 22a, 49733 Haren (Ems)

☎ [05932/1815](tel:05932/1815) oder [01520/9036547](tel:01520/9036547)

🕒 [Opening hours](#)

Tafel Lathen

📍 Molkereistraße 14, 49762 Lathen

☎ [0152/09036550](tel:0152/09036550)

🕒 [Opening hours](#)

Tafeln nördliches Emsland

📍 Grader Weg 58, 26871 **Papenburg**

📍 Poststr. 9, 26871 **Aschendorf**

📍 Hauptstr. 88, 26892 **Dörpen**

📍 Alte Schulstr. 15, 26897 **Esterwegen**

📍 Kompaniestr. 7, 49757 **Werlte**

📍 Kolpingstr. 6, 49751 **Sögel**

🕒 [Opening hours](#)

Social department stores and clothing stores

What is the Social Department Store?

The Social Department Store is a second-hand shop where you can buy clothes, shoes, household goods, children's furniture, prams, toys, books, records, CDs and much more. Many items are donations in kind and are new or as good as new. All items are checked and cleaned by our volunteers before they are sold.

Who is the offer for?

Anyone can shop at the social department stores'. Customers receive a customer card if they can prove that they have a low income. This allows them to buy the Social Department Store's low-priced goods at a reduced price. Don't have a customer card yet?

Please contact the Soziales Kaufhaus during opening hours and make an appointment. Please remember to bring your identity card and proof of income and assets.

Where can I find social department stores in Emsland?

Soziales Kaufhaus Papenburg SKFM (nördliches Emsland)

📍 Grader Weg 60, 26871 **Papenburg**

☎ [04961/66078-160](tel:04961/66078-160)

📍 Poststr. 9, 26871 **Aschendorf**

☎ [04962/9073661](tel:04962/9073661)

📍 Hauptstr. 73, 49757 **Werlte**

☎ [05951/4619040](tel:05951/4619040)

📍 Hauptstr. 88, 26892 **Dörpen**

☎ [04963/9098497](tel:04963/9098497)

🕒 You can find the opening hours [here](#).

Kolping Werkstätten Papenburg

Bahnhofstraße 27, 26871 Papenburg

☎ [04961/9217070](tel:04961/9217070)

🕒 Monday - Thursday 8.00 a.m. - 5.00 p.m. and Friday 8.00 a.m. - 2.00 p.m.

SoKa - Das Soziale Kaufhaus Meppen

📍 Obergerichtsstraße 3, 49716 Meppen

☎ [05931/8836323](tel:05931/8836323)

🕒 Monday to Friday 9.30 a.m. - 1.00 p.m. and 2.00 p.m. - 6.00 p.m.

Saturday 9.30 am - 1.00 pm

Glücksfall e.V. Haren

📍 Ankerstraße 20, 49733 Haren (Ems)

☎ [05932/7353730](tel:05932/7353730)

🕒 Wednesday 3.00 pm - 6.00 pm

Thursday and Friday 10.00 a.m. - 5.00 p.m.

Saturday 10.00 a.m. - 1.00 p.m.

Skf fashion Lingen

📍 Alter Pferdemarkt 3-5, 49808 Lingen (Ems)

☎ [0591/80062-201](tel:0591/80062-201)

🕒 Monday to Friday 9.30 a.m. - 12.30 p.m. and 2.30 p.m. - 5.30 p.m.

Skf Marktplatz Freren

📍 Markt 4, 49832 Freren

☎ [05902/503469](tel:05902/503469)

🕒 Monday to Friday 9.00 a.m. - 12.30 p.m. and 2.30 p.m. - 5.00 p.m.

Reholand Lingen

📍 Greiwehof 1-2, 49811 Lingen (Ems)

☎ [0591/912480](tel:0591/912480)

🕒 Monday to Friday 09.30 - 18.00

Saturday 09.30 - 14.00

Mobility

Bus, train and bike

You can reach many places around your home by public transport. You can also cycle. Exercise is healthy. Cycling is inexpensive. Cycling is also environmentally friendly.

Public transport

To get to your destination in the Emsland district, you can use public transport. These are bus and train connections.

💡 **Travelling without a ticket will be penalised!** You must have a valid ticket for every journey. Otherwise you will pay a **heavy fine**.

Bus connections:

- [VBN Verkehrsbund Bremen/Lower Saxony](#)
- [VGE Verkehrsgemeinschaft Emsland-Süd](#)

Rail connections:

- [Westfalenbahn](#)
- [German railway \(DB\)](#)

By bike

Are you going to be living in Emsland for a while? Then it's worth buying a bicycle. It's cheaper than travelling by public transport.

💡 Important traffic rules for cyclists:

- Always ride on the right-hand side of the carriageway.
- Do not ride next to each other, but behind each other.
- If there is a cycle path, you must ride on the cycle path (always on the right-hand side of the road in the direction of travel).
- Children up to the age of 10 may use footpaths on bicycles.
- It is forbidden to use a mobile phone on a bicycle.

💡 Purchase and repairs: Pay attention when buying. Your bike must be equipped as follows. This means it is roadworthy. Otherwise you will have to pay a fine if you are stopped by the police.

- Front and rear lights
- Reflector front and rear
- Reflectors in the spokes (2 per wheel)
- Reflectors on the pedals
- Bell
- Two independent brakes

You can find cheap bikes here:

- [Ebay classifieds](#)

Is your bike damaged or no longer roadworthy?

You can contact the [volunteer agency](#) in your local community. They will refer you to a repair café. The bike can be repaired free of charge / at low cost.

Driving licence and driving a car

Driving licence and driving a car

Would you like to drive a car in Germany? Then you must have a **valid** driving licence. Driving a car without a valid driving licence is a punishable offence. The driving licence serves as proof of possession of a valid driving licence. You must always have your **driving licence** with you.

If you have any questions about driving licences, the driving licence office in the district of Emsland is responsible.

Contact us

Landkreis Emsland
Führerscheinstelle
Ordeniederung 2, 49716 Meppen
☎ [05931/444011](tel:05931444011), [05931/444012](tel:05931444012)
✉ @fuehrerschein@emsland.de

Would you like to visit us in person? Please make an appointment [online](#) beforehand.

💡 **Important:** You will only find general information about driving licences here. Please contact the driving licence office in the district of Emsland for information about your personal situation.

In Germany, you can drive a car from the age of 18 with a valid driving licence. It is possible to obtain a driving licence at the age of 17. This is called „Begleitetes Fahren ab 17 Jahre“. However, you may only drive with certain accompanying persons. These people give you confidence when driving and help with any questions. The accompanying persons must fulfil certain requirements.

You can find information on "Begleiteten Fahren ab 17 Jahre" [here](#).

Would you like to get your driving licence?

If you want to get your driving licence, choose a driving school. Getting your driving licence costs money. Ask in advance how much it will cost. The driving school can tell you what documents you need and what you have to do.

To get a German driving licence, you must pass the theory and practical tests. You can take the theory test in German or in the following languages: English, French, Greek, High Arabic, Italian, Croatian, Polish, Portuguese, Romanian, Russian, Spanish and Turkish. Speak to your driving instructor.

You must also take part in a first aid course. There you will learn how to provide assistance in an emergency situation. For example, in the event of accidents, burns, poisoning and so on. Organisations such as the German Red Cross (DRK) or Malteser Hilfsdienst offer these courses.

You can find more information [here](#).

Do you already have a foreign driving licence?

Do you have a foreign driving licence and live in Germany?

In this case, your foreign driving licence is only valid for 6 months after you move to Germany. After these 6 months, you must have your driving licence converted into a German driving licence. You must also take a theoretical and practical test .

Persons from EU/EEA countries with a valid driving licence do not need to have their foreign driving licence converted.

You can find information on transferring your driving licence [here](#).

Information on the validity of your foreign driving licence in Germany can be found [here](#).

Please note: There are many rules to ensure that road traffic is safe for you and others. You must observe these rules when driving. The rules are set out in Straßenverkehrs-Ordnung (StVO). If you do not follow the rules, you will be fined. Penalties can be A fine, a driving ban or [points in Flensburg](#).

Register your car

Vehicles may only be used on public roads if they are registered and have an official licence plate. You can re-register or re-register a vehicle at the registration office (if you bought it in Germany or imported it from abroad).

Find out [here](#) which documents you need.

You must present the registration certificate and your identity card, passport or residence permit, provide proof of motor vehicle liability insurance (EVB number) and issue a SEPA mandate for the regular collection of motor vehicle tax.

Contact us

Landkreis Emsland

Zulassungsstelle **Meppen**

📍 Ordeniederung 2, 49716 Meppen

☎ [05931/44-4004](tel:05931444004)

@zulassung@emsland.de

Landkreis Emsland

Zulassungsstelle **Lingen**

📍 Am Wall-Süd 21, 49808 Lingen (Ems)

☎ [0591/84-3306](tel:0591843306)

@zulassung@emsland.de

Landkreis Emsland

Zulassungsstelle **Aschendorf**

📍 Große Straße 32, 26871 Aschendorf

☎ [04962/501-3232](tel:049625013232)

@zulassung@emsland.de

Would you like to visit us in person? Please make an appointment [online](#) in advance.

💡 **Important:** You will only find general information on the subject of registration here. Please contact the Emsland district registration office for information on your personal situation.

Emsland Youth Ticket

Who is the Emsland Youth Ticket for?

- School pupils resident in Emsland (free of charge)
- Trainees or people doing a voluntary social year (FSJler) (subject to a charge)

Where can I get the Emsland Youth Ticket?

- For school pupils: You apply for the ticket at [Emsland-Jugendticket](#) and your school will give you the ticket.
- For trainees or FSJL: You apply for the ticket from your [bus company](#), which will also give you the ticket.

Which journeys can the ticket be used for?

The Emsland Youth Ticket is valid every day of the week, including holidays, around the clock, 365 days a year. It can be used both for travelling to school and for leisure activities. The ticket is also valid on all buses in the entire district of Emsland.

Is the offer also valid on the train?

No, the Emsland Youth Ticket is initially only valid on all bus routes in the district of Emsland.

Where can I find information about the bus connections?

At [fahrplaner](#) or [efa](#) you will find all bus connections in Emsland.

Financial matters and contracts

Basic information on contracts

Particularly important: You have not understood something? You can't read the document? Then don't sign anything. A signed contract often obliges you to pay money. It is sometimes very difficult to cancel this. Always check and compare several offers. Take your time to decide. Don't let anyone pressure you into signing a contract.

Insurances

In Germany, everyone has to pay for the damage they cause to others. Even if it happened unintentionally. Everyone is legally obliged to pay compensation. This applies to injuries, damaged property or financial losses, such as in the event of a car accident or if your child breaks a window pane with a ball.

It is possible to take out private Haftpflichtversicherung insurance. Such damage is then covered for you and your family. This is not compulsory, but highly recommended. Otherwise you may incur high costs in the event of damage. Many landlords and landladies expect you to take out this insurance.

💡 You can obtain more information on insurance from the [consumer advice centre](#).

Contracts and mobile phones

Mobile phone

There are basically two different mobile phone contracts in Germany: Prepaid contracts and fixed-term contracts. The prepaid contract has no fixed contract term, whereas a fixed-term contract has a minimum contract term. This contract is automatically renewed if you do not cancel it. Cancellation must be made in writing and in due time. In contrast to a fixed-term contract, there is no basic fee for a prepaid contract.

10 important questions for concluding a contract:

- How high is the basic fee? Does the fee increase after a certain period of time?
- Is there a minimum monthly turnover (minimum costs per month)?
- How long is the contract for (e.g. 12 or 24 months)?
- If I do not cancel the contract, it will be automatically renewed.
- When do I have to cancel if I don't want to extend the contract?
- How much does it cost to set up, switch and deactivate?
- How much does a minute cost (external/own network)?
- How much does a mobile phone with a contract cost and how much does a mobile phone without a contract cost?
- How much does Internet cost?
- How much do international calls cost?

Contracts

Contracts are concluded in Germany, for example, when starting work, moving into a new home, buying a car or mobile phone or for a gym membership. Be sure to pay attention to the content of a contract: How is the total price made up? Are there any other monthly costs in addition to a one-off payment? Contracts are binding and must be honoured. They can only be cancelled within the applicable notice period.

Children and young people under the age of 18 cannot conclude contracts. In any case, make sure that your children cannot access your account details.

If you are not sure whether you can pay the running costs or whether you have understood everything correctly, do not sign the contract!

Once you have signed the contract, it is binding. It is therefore always a good idea to read through a contract at your leisure and have it explained to you in detail before you sign anything.

This is particularly important:

Never sign anything that you have not understood or cannot read. Otherwise you may end up signing a contract or agreement under which you have to pay something. It is sometimes very difficult to undo this. Always check and compare several offers and take your time to decide.

Don't let anyone pressure you into signing anything. Anyone who puts you under pressure is not an honest salesperson.

Do not sign any contracts on the phone, on the street, in front of a supermarket or on your

doorstep!
Never give out your bank details over the phone!

Beware of "Schufa-free" credit offers!

There are many dubious offers for Schufa-free loans or gold Mastercards on the Internet. The offers are advertised on the websites as "fair", "transparent" or "allocation-proof", but often have false ratings and seals of approval. You are often promised a quick and unbureaucratic payout.

However, instead of the advertised loan, you only receive a prepaid card, which is also associated with high costs.

Even if you need money urgently, never sign such a contract and never enter your personal details on these websites.

Further information can be found on the website of the [consumer advice centre](#).

Bank account

A current account is an account for people who want to make payments via the bank. Your money is available in your current account at all times. Make sure that you have enough money in your account for all withdrawals and payments.

With a current account you can

- Make transfers
- Receive cashless payments (payments from public offices / authorities / social benefits are often made cashless, i.e. transferred to a personal current account)
- Set up standing orders
- Participate in direct debits
- Cashing cheques
- Making cashless payments with an EC card
- Withdraw or deposit cash at bank counters or ATMs
- Print out your account statements


Opening an account

Decide which bank you would like to have an account with. Make an appointment to open an account. Please bring one of your identification documents with you: Proof of arrival, residence permit, identity card. If no current address is noted on the legitimisation document, please also bring a registration certificate or a comparable document.

- After opening the account, you will receive an EC card with a four-digit PIN code. Sign the back of the EC card and memorise the PIN code. You will need the PIN code for cashless payments and for withdrawing money from ATMs. **Be sure to keep your card and PIN code separate!**
- If you want to withdraw cash, it is best to use the ATMs of the bank where you have your account. Then the withdrawal costs nothing. If the PIN code is entered incorrectly three times at the ATM, the debit card will be cancelled and blocked. In this case, you must ask your bank.

- If your debit card is lost or stolen, have it blocked immediately. State your sort code and account number. Then ask your bank for a new EC card.

 [116116](tel:116116)

 Around the clock.

Different banks offer current accounts with different conditions. Find out exactly how much a current account costs each month and what services the bank offers in return.

If you do not speak German or English, please bring an interpreter with you.

Online banking

With online banking, you can carry out your banking transactions from your PC, tablet or smartphone. You can view your accounts at any time and are independent of a branch. High security standards and modern TAN procedures apply.

Offers for children, young people, adults and senior citizens

Leisure activities for children, young people, adults and senior citizens

Enjoying exercise is one thing. But sport offers you another opportunity: sport makes it easier to settle into a new environment and socialise. The rules of sport recognise no cultural or national boundaries. People usually understand each other even without a common language. Sport offers a good and informal way of socialising with locals through personal contacts.

Would you like to learn to ride a bike?

Learn to ride a bike as an adult? Yes, it's possible and very relaxed: Take a look here! [Learn to ride a bike](#)

Would you like to learn to swim?

Unfortunately, the first attempts at swimming are usually much more difficult. But with the right support, it can be done! Anyone can learn to swim safely! Would you like to learn to swim in a swimming course? The DLRG offers swimming courses for children and adults. You can find all swimming [courses](#) here.

Football, swimming, dancing, climbing, chess - there's something for everyone

Here you will find information on the courses on offer and can click directly to the homepage of the **clubs** and get the contact details of the respective contact persons. Take a look here: [Indus KreisSportbund Emsland](#) or at [Sportangebotsfinder](#).

Would you like information, guidance and an introduction to the world of sport in Emsland?

Then find out more at [KreisSportbund Emsland](#). You will find the following offers here:

- Information on participating in sports clubs and sporting events
- Help with finding suitable club programmes and sports

- Support in making contact and registering
- Offers for further training and getting involved

Further information on leisure activities can be found here:

- [Cultural facilities and leisure activities](#)
- [Sports programmes in Emsland.](#)

Senior centre

Senior citizens in Emsland

The Lower Saxony Senior Citizens and Care Support Centre with Dementia Service Centre in the Emsland district (SPN) Contact point for older people

Older people with questions about life in old age or dealing with everyday life can turn to the **Lower Saxony Seniors' Support Centre of the Emsland district (SPN)**. Providers of support services can also contact the senior citizens' support centre. The SPN is a central point of contact and offers information and support options or refers people to the right organisation. This saves older people a lot of time and effort.

The **aim** is to support the independence and autonomy of older people. It also aims to strengthen the knowledge and skills of older people. The focus is on the personal resources of the individual. There is also the opportunity to get involved through voluntary work.

You can find the **flyer for the senior citizens' support centre** [here](#).

Housing counselling in the district of Emsland - Comfortable living in all situations

Take advantage of the non-binding and free counselling service. You can find more information and public consultation hours on site [here](#).

DUO - volunteer senior citizen support

The proportion of elderly people in the population is increasing. Many of them live alone. To enable them to lead a self-determined life for as long as possible, we are looking for committed people who would like to dedicate some of their free time to senior citizens. If you would like to volunteer, you can find out more about the project and the qualification courses [here](#).



Media and technology guides

Volunteer "media and technology guides" enable the digital participation of older people in Emsland. The volunteers are also happy to come to your home. Further information is

available [here](#).

Contact senior citizens' support centre (SPN)

📍 [Ordeniederung 1, 49716 Meppen](#)

👤 Kerstin Knoll

☎ [05931/441267](tel:05931/441267) oder [05931/442211](tel:05931/442211)

@ seniorenstuetzpunkt@emsland.de

🕒 Monday to Thursday 08:30 - 12:30, 14:30 - 16:00

Friday 08:30 am - 12:30 pm

