

Table of Contents

Everyday life and leisure	2
Information	2
Mobility	2
Liability insurance	2
Broadcasting fees	3
Internet and Free WIFI	3
Contracts and mobile phones	3
Current account	4
Taxes and tax returns	5
Living	5
Libraries	5
Leisure activities	5
Children and youth app	6

Everyday life and leisure

Information

Are you new to Germany? Moving to a foreign country brings with it many questions and a lot of work. Everyday life and some German ways of life seem strange to many refugees and migrants. To make it a little easier for you to find your way in everyday life, we have summarised a few practical everyday tips here.

Mobility

Many places in your home town and the surrounding area can be easily reached by public transport. A healthy, inexpensive and environmentally friendly alternative for getting from A to B is a bicycle.

Public transport

You can use public transport to get to your destination. These are buses and trains.

💡 Travelling without a ticket, so-called Schwarzfahren, will be penalised! You must have a valid ticket for every journey. Otherwise you will pay a heavy fine.

You can find bus connections [here](#) and train connections [here](#).

Bicycle

If you know that you will be living in a city for a longer period of time, it is worth buying a bicycle. It's cheaper and more flexible 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).
- Only children up to the age of 11 are allowed to cycle on footpaths.
- It is forbidden to use a mobile phone on a bicycle.

💡 Purchase and repairs: When buying a bike, make sure that it is equipped as follows and is therefore 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.

Liability insurance

If you cause damage to a person in Germany without intention, you must pay compensation according to the law. This applies to personal injury, property damage and financial loss in the private sphere. For example, if you cause a traffic accident or if your child breaks a window pane with a ball.

In Germany, you can take out private liability insurance that pays for this damage for you and your family. You can decide for yourself whether you want to take out this insurance. However, we strongly recommend it.

💡 Your Helferkreis can help you find a good offer for private liability insurance.

Broadcasting fees

Germany has independent radio, television and online programmes from ARD, ZDF and Deutschlandradio. They report free from economic and political influences. Everyone pays money for this. This is called Rundfunkbeitrag.

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 per month and must be paid to the ARD, ZDF and Deutschlandradio contribution service. Further information can be found on the broadcasting licence fee [website](#).

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

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

Internet and Free WIFI

Public, free WLAN hotspots in the district of Soest

Free WLAN is available at several locations (hotspots) in the district of Soest. You can surf the internet there with your own device.

👥 Unfortunately, as an asylum seeker in Germany, you are not legally entitled to Internet access (WIFI) in your accommodation. Therefore, there is usually no WIFI (WLAN) in the accommodation. If there is a telephone connection in the accommodation, it is possible for you to conclude a contract for WLAN yourself. Ask your helper group to help you choose a good contract. Talk to the people living in the accommodation about payment beforehand. Consider whether a contract that you can cancel at any time is better than a contract that is valid for a long time (e.g. 2 years). Before signing the contract, ask your accommodation provider whether Wi-Fi is technically possible at all and how you can give the technician access.

Contracts and mobile phones

Contracts

Particularly important: Never sign anything that you do not understand 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.

Mobile phone

There are two different mobile phone contracts in Germany: Prepaid **contract** and **fixed-term contract**. The prepaid contract has no fixed contract term. A fixed-term contract has a minimum contract period. This contract is automatically renewed if you do not cancel it. If you do not want the contract to be renewed automatically, you must cancel in writing. Pay attention to the deadline.

10 important questions when 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, will it 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?
- What is the billing cycle? Do I have to pay for every minute or part thereof?
- 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?

💡 Ask your circle of helpers for help in choosing and concluding a good contract.

Current 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 and authorities, for example social benefits, are often made cashless, i.e. transferred to a personal current account).
- Set up standing orders.
- Participate in direct debit schemes.
- Cashing cheques, making cashless payments with an EC/Maestro card.
- Withdraw 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 (proof of arrival, residence permit, identity card) with you. If no current address is noted on the legitimisation document, please also bring a registration certificate or a comparable document.

- Once the account has been opened, 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 an ATM at 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
🕒 Around the clock.

💡 Different banks offer current accounts with different conditions. Find out 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.

Taxes and tax returns

You must pay tax on your income in Germany. If you are employed, you will receive the net amount of your salary from your employer, i.e. your taxes have already been deducted. If you are self-employed, you must pay tax on your income yourself.

Tax identification number (tax ID)

The tax ID is an 11-digit number and is used for income tax purposes. The place of work requires this number. If you do not have this number in your documents, you can obtain it in person from the registration office or in writing from the Federal Tax Office.

💡 If you need help with your tax return, it is best to contact your local income tax association. The tax office can also help you with further questions.

Living

Housing benefit

If you and the people living in your household earn little money, you can get subsidised housing. You will need a certificate of eligibility for subsidised housing. Under certain conditions, you are also entitled to housing benefit. If you receive money from the state for yourself and your family, you do not usually need to apply for housing benefit.

💡 You can find more information on housing benefit [here](#).

Libraries

A library or bookshop is a facility where you can borrow books, CDs, learning materials and learning aids to take home. It is also possible to study or read there in peace and quiet. Please ask about the costs before using a library.

💡 Your Helferkreis can help you find a library near your home.

Leisure activities

There is plenty to do and experience in your free time in the district of Soest. For example, you can visit sports centres, swimming pools, climbing parks, wildlife parks or mini golf courses.

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

💡 You can also find out more directly from your local authority.

Children and youth app

There are great activities and events for children and young people to discover in the 14 towns and municipalities in the district of Soest. For example, sports clubs or youth centres.

But how do you quickly find out what's happening when? There is a great app for this: the "Kreis Soest Jugendapp". It's free of charge.

What the app can do:

- You can see what's going on this week in a schedule - for example, when the youth centre is open or when your sports club is training.
- You can search for things that interest you.
- There's a chat so you can write.
- Important telephone numbers are included - for example, for help if you have any worries.
- There is also information for people who work with children and young people.

The app is for children, teenagers and young adults - so for everyone up to the age of 27.

You can find more information about the Soest district's children and youth app [here](#).

You can download the app for your smartphone here:

