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Everyday life, leisure and volunteering

Finances

In order to handle money well in Germany and to know what fees one has to pay where, some points have to be considered.

Current Account (Girokonto)

Why do I need an account?

A checking account (Girokonto) is an account for people who want to make **payments through the bank**. Your money is **always available** on your checking account.

A current account allows you to:

- Transfer **money** to **another account** (bank transfer) (Überweisung)
- **Receive money** into your own account (cashless payments) - Payments from offices / authorities / social benefits are often made in cashless form, i.e. transferred to a personal checking account
- Set up **standing orders (Daueraufträge)** if, for example, you always have to pay the same amount of money to one person once a month. For example, the money for renting your apartment. The bank will then automatically and regularly transfer the specified amount from your account.
- Set up a **direct debit (Lastschriftverfahren)**. This means that the recipient can automatically withdraw money from your account. This is only possible if you allow it beforehand with your signature. For example, with a mobile phone contract.
- Make cashless **payments** with the EC/Maestro card
- **Withdraw cash** at bank counters or ATMs and **print out account statements**. Here you can see what income and expenses you have received or incurred. On the account statement, you can see how much money was transferred or debited, to which person, when and for what purpose. **Important:** Make sure you have enough money in your account for all withdrawals and payments.

Tip: Different banks offer current accounts with different conditions. Find out exactly how much a current account (Girokonto) costs each month and what services the bank offers.

How do I open an account?

Decide at **which bank** you would like to have an account.

Make an appointment to open the account.

Bring the **following documents** to the appointment:

- One of your identification papers: Proof of arrival, residence permit, temporary residence permit, toleration, identity card
- If there is no current address on the identification document: please bring a registration certificate or a comparable document

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


Important notes:


After opening the account, you will receive an **EC card (EC Karte) with a four-digit PIN code**. Sign the EC card on the back. Learn the PIN code by heart. You will need the PIN code for cashless payments and to withdraw money from ATMs.

Be sure to store the card and PIN code separately!

If you want to withdraw cash: It is best to use **ATMs at the bank** where you have your account. Withdrawals are then free of charge. If the PIN code is entered **incorrectly three times** at the ATM, the **EC card is withdrawn and blocked**. If this happens, you must contact your bank.

If you lose your EC card or it is stolen, have it blocked immediately. Tell them your sort code and your account number. Then ask your bank for a new EC card.

 [116 116](tel:116116)

 Monday to Friday, 24 hours a day



Transferring money abroad

If you want to transfer money abroad, you can find out more by clicking [here](#).

Taxes

What are taxes (Steuern)?

A tax is an amount of money. This is levied by government agencies on all taxable persons for the purpose of generating income, e.g. income tax. Almost all people in Germany pay taxes. A company also has to pay taxes.

The state gets the taxes because the state finances different things with it. In principle, the tax is there to finance the expenditure of public bodies (cities, federal states, federal government). All citizens of this country use public facilities such as roads or schools. They also benefit from the work of state employees, such as police officers or teachers. The state also helps people when they are out of work, for example, by paying unemployment benefit from the Job Centre. People seeking protection (refugees) also receive support in the form of cash benefits, accommodation and counselling. All this costs money and is financed by tax

money. This also means that citizens in Germany are not solely responsible for themselves, but support each other. This is also called the solidarity principle. All this costs money and is financed by tax money.

Income tax return (Einkommensteuererklärung)

The income tax return shows the tax office (Finanzamt) your income situation. On the basis of this information, the tax office can determine the amount of income tax due each month. You can find out whether you have to file a tax return by contacting the relevant tax office.

Not all people pay the same amount of income tax. If someone earns a lot, they have to pay more tax. If someone earns little, they pay less.

The tax office calculates how much everyone has to pay. It can happen that taxpayers have paid too much tax in one year. With the help of the tax return, you can state your expenses to reduce your tax burden. In the ideal case, you get a part of the money back.

Of course, it can also happen that too little tax was levied. This then applies mostly to the self-employed. In order to be able to find out, several details must be reported to the tax office.

Further information on tax can be obtained from the [Federal Tax Office](#). Multilingual information on the German tax system can be found [here](#).

Deadlines

Tax returns cannot simply be submitted at some point. There is a deadline which should be met without fail.

An income tax return must always be submitted to the tax office by 31 May of the following year.

Help and support

Do you have any questions about taxes? Do you need help with your tax return?

Here you will find multilingual information: <https://handbookgermany.de>

Wage tax associations

Die Lohnsteuerhilfe für Arbeitnehmer e. V., Lohnsteuerhilfeverein“ is one of the largest wage tax aid associations in Germany. This and other wage tax associations work for employees and retirees... Rentner... You can now obtain individual answers from tax specialists in your region at around 300 advice centres.

You can find further information [here](#)!

broadcasting fees - GEZ

What are broadcasting fees (Rundfunkgebühren)?

In Germany there is independent radio, television and online services from ARD, ZDF and Deutschlandradio. They report free from economic and political influences. Everyone pays money for this. This is called the broadcasting fee.

The law stipulates that a broadcasting fee must be paid for every apartment in Germany. However, only one person per apartment has to pay the broadcasting fee. This costs €18.36 per month and must be paid to the contribution service of ARD, ZDF and Deutschlandradio.

Further information can be found in the following [Informationsblatt](#) ([hier](#) also available in English, French, Arabic, Spanish, Chinese and Russian) and on the [Website des Rundfunkbeitrags](#).

Do I have to pay too?

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

You can find the application for exemption [hier](#) !

Living

Cost

Kaltmiete

The Kaltmiete refers to the **cost** of the apartment **without additional costs**. Additional costs include water, heating, water heating, caretaker and property tax. The Kaltmiete is always lower than the Warmmiete .

Warmmiete

The Warmmiete refers to the **total costs for the apartment**. That means: Kaltmiete plus additional costs. However, sometimes there are additional costs in addition to the Warmmiete . For example, electricity or broadcasting (radio, television).

When looking for an apartment, you should always pay attention to whether the apartment advert states the Kaltmiete or the Warmmiete . Without information about additional costs, some apartment offers seem deceptively cheap. Therefore, clarify in advance which costs are included in the rent.

Kaution

The Kaution serves as financial security for the landlord in case something breaks in the apartment. The Kaution is usually 2 to 3 Kaltmieten . At the end of the tenancy, the Kaution is paid back if the apartment is clean and without any defects when handed over to the landlord or the new tenant.

It is best to take photos of the condition of the apartment when you move in or when the apartment is handed over. This way, when you move out, you can prove which defects were already present when you moved in.

Internet costs

The costs for internet are usually not included in the rent including Warmmiete . They are additional. Tenants must sign a contract with an internet provider themselves and pay the monthly fees. Combination packages are often cheaper: they include internet, telephone and television. In rare cases, the landlord can provide the internet connection. This is then regulated in the rental agreement.



The minimum term for internet contracts is usually 24 months. Termination is only possible in special cases.

Rundfunkbeitrag (GEZ)

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

The law stipulates that a broadcasting fee must be paid for every apartment in Germany. This costs **€18.36 per month** . However, only one person per apartment has to pay the broadcasting fee. If several people live together in one apartment, the costs can also be shared.

The money must be paid to the contribution service of ARD, ZDF and Deutschlandradio.

More information can be found here: [Rundfunkbeitrag](#)

Information in Arabic, Chinese, English, French, Russian, Spanish and Ukrainian can be found [here](#) .



Some people can be partially or completely exempt from paying. For example:

- People who receive benefits under the Asylum Seekers Benefits Act
- people who receive other social benefits
- people with special health restrictions

You must submit an application for [exemption from the Rundfunkbeitrag](#) . You can find the exemption application [here](#) .

This [flyer](#) provides information on the broadcasting fee for asylum seekers and persons entitled to asylum.

Financial support - housing benefit

Wohngeld is a government subsidy towards housing costs .


The Wohngeld for tenants is called rent subsidy.

The Wohngeld for owners of self-occupied housing is called the burden subsidy.

People with low incomes can receive housing benefit. To do so, they must submit an application.


The entitlement to Wohngeld and the amount depend on three factors:

- the number of household members
- on the level of total income
- the amount of the rent or the monthly payment

 The [Wohngeld-Plus- calculator](#) offers you an initial orientation as to whether you are entitled to housing benefit.

Do you receive money from the job center, basic security or asylum seeker benefits and the costs for accommodation are already included?

Then you are generally not entitled to housing benefit.

 Further information on housing benefit can be found on the [Landratsamtes Karlsruhe](#) website.

There you will also find information in [easy language](#) .

How do I find an apartment?

Where can you look for an apartment?

On the Internet:

<https://www.immonet.de/wohnung-suche.html>

<https://www.wg-gesucht.de/>

<https://www.immobilienscout24.de>

<https://www.immowelt.de/suche/wohnungen>

<https://www.wohnungsboerse.net>

<https://www.ebay-kleinanzeigen.de/s-immobilien/wo...>

In local newspapers:

Apartments are offered here mainly on weekends.

For example, you can look in these newspapers:

[BNN - Badische neuste Nachrichten](#)

[Das Wochenblatt](#)

Das Wochenblatt is free.

[Der Kurier](#)

The courier is free.

social housing

Many cities and municipalities also have social housing (Sozialwohnungen). They are subsidized by the state. They are only rented to people with a housing permit (Wohnberechtigungsschein).

Do you want to have social housing? Then you need to apply for a housing eligibility certificate. You need to apply for this at your local authority. For more information, please contact [your local authority](#) .

Support

The [Flüchtlingshilfe](#) in your area can be of great help to you. There are volunteers there who can help you find an apartment.

Important Terms

tenant self-disclosure

The tenant self-disclosure is like a kind of questionnaire. Landlords can request it. They mainly want to check whether the tenants can pay the rent. They can fill out the tenant self-disclosure themselves.

It contains the following information, among others:

- First and Last Name
- Birthday
- current address
- contact options (phone and email)
- current job and employer
- monthly income
- Marital status

Real estate agencies and housing associations in particular often have their own templates. In this case, you should use these.

Otherwise, you can also find many templates for the tenant self-disclosure on the Internet.

SCHUFA-Auskunft

The SCHUFA-Auskunft is proof of your personal financial reliability. Landlords can use it to find out whether you are meeting your payment obligations. The SCHUFA-Auskunft for landlords must be ordered and it costs money (currently around 30 euros). It is called a credit report. The advantage of this is that it only contains the information that is important for your apartment search. Your privacy remains protected.

You can request a credit report on this page: [SCHUFA Bonitätsauskunft](#)

Once a year you can also get a free SCHUFA-Selbstauskunft . It is called a data copy.

But: This contains much more information about you than the paid version for landlords!

The free version of the Schufa report can be found on this page: [Datenkopie nach Art. 15 DS-GVO](#)

I have found an apartment

If you receive money from the Job Centre or the “Landratsamt” (District Office), you must take note of the following:

Important: You may not sign the lease yet, but must have it approved.

First of all, you have to get an estimate from your future landlord.

This should include:

- The amount of rent (costs)
- The amount of any additional costs (heating, water, electricity)
- The amount of the deposit
- Possible graduated rent (automatic increase of the rent)

You must go to the **Job Centre or the “Landratsamt” (District Office) Karlsruhe** with the **quotation**. They check the cost estimate.

If everything is in order, they'll approve it.

If you do **not** have a **Residence requirement (Wohnsitzauflage)** in your refugee document or electronic residence permit, you may sign the lease.

If you have a [“Wohnsitzauflage” \(residence requirement\)](#), you must submit an application to the Immigration Office.

Important:

Before you sign a rental agreement, take a close look! This [checklist](#) can help you with this. The checklist is available in German, English and Arabic.

I've moved

As soon as you have moved into your new apartment, you must **register with your new municipal administration within two weeks**. For this, you need a **“Vermieterbescheinigung” (landlord's certificate)** from your landlord. If you miss the two-week deadline, a penalty may be imposed.

Ask for the forms in the “Rathaus” town hall or have a look at its homepage.

💡 Inform all important offices of your new address (e.g. bank, District Office/Job Centre, insurance company, employer, Immigration Office and others) or set up a mail forwarding request. Please make sure your name is on the letterbox.

Energy and the environment

You need gas and electricity for your home. They provide power for the various devices you use. You probably use electricity or gas for cooking. Your washing machine also needs electricity. And so does your phone. Some devices use more power than others. So when you

buy a new device, you should always check its energy consumption. Lots of devices use power even when in standby mode, even though they are basically switched off. The best way to stop this is a power strip that can be switched off. All you have to do is flick one switch, and multiple devices are disconnected.

Many homes are heated using gas. You will often pay your supplier for this monthly in advance. Then they recalculate your usage once a year. Sometimes you will have to pay more. Sometimes you will get some money back. If electricity and gas are expensive, it's a good idea to save money each month. That means you have enough money if you need to pay more later on.

💡 Using energy carefully will save you money. It's also good for the environment. Find out [here](#) how to heat and ventilate your home correctly and save energy.

The main place you need water is in the bathroom. But you also need it in the kitchen, for cooking and washing up. It's a very good idea to save water. It means you pay less for water, sewage and energy for heating the water.

💡 Tips for saving water: Install a low-flow showerhead. Shower rather than having a bath. Repair any leaking taps. Install a button in your toilet to stop flushing.

More tips and useful information can be found at the [Consumer Advice Centre \(Verbraucherzentrale\)](#).

Buying new devices

When buying new devices, always check the energy label. This will show how efficient the new device is. A wide range of products have an energy label. This includes lights, washing machines, TVs and heaters. Energy efficiency classes and information about product characteristics, such as power and water consumption or volume, make it simple to compare different devices. Energy-efficient devices can save you hundreds of euros a year.

💡 There is an app for the energy label. It can help you compare energy information for selected products. The app also tells you how to use the products efficiently. The app is available in German and English from the [Google Play Store](#) and the [Apple App Store](#).

residence permit

If you have a low income, you can apply for a **housing permit**.

There is a certain **income limit**.

With a housing entitlement certificate (WBS) you have the opportunity to rent a **publicly subsidized apartment** (social housing).

The residence permit is valid for 1 year and must be renewed thereafter.

The apartment must not exceed a **maximum size**. This depends on how many people live in your household:

1 person 45 m²

2 persons 60 m² or alternatively 2 living rooms

each additional person + 15 m² or alternatively + 1 room

Further information on how to apply can be found in your [Kommune vor Ort](#).

House rules

House rules list specific rules about living together with others. These apply to all persons who live in shared accommodation or an apartment. The most important contents are:

Noise: Everyone living in the building is responsible for keeping noise levels as low as possible. You must be particularly considerate from 10:00 pm to 06:00 am, as this is quiet time. On Sundays and public holidays there is a rest period all day.

Ventilation: You should open the windows frequently to let in fresh air. This prevents mould from developing.


Waste disposal: Waste must be disposed of in the designated bin. There are different bins for plastic, paper and cardboard, fruit and vegetables (organic waste) and other waste. Please adhere to waste separation as much of the waste is reused and plays an important role in protecting the environment.

Here you will find multilingual information on [waste separation](#).

Waste disposal in the Karlsruhe district

Waste is separated into **recyclables, organic waste and residual waste**.

There are special disposal options for large quantities of recyclable materials, old electrical appliances, pollutants, green waste and bulky waste.

 Here you will find all information at a glance

[Waste disposal](#)

[Waste disposal](#)

[Further information](#)

[Information on disposal options](#)

Disposal options

residual waste

Why do you have to dispose of residual waste separately?

Residual waste consists of waste that cannot be reused. But it is not worthless. Residual waste can be used to generate energy and heat.

What belongs in the residual waste (black bin)?

- Garbage
- diapers
- Vacuum cleaner bags
- cigarettes
- Broken
- Hygiene products

organic waste

Why do you have to dispose of organic waste separately?
Organic waste is turned into biogas and compost for agriculture.

What disposal options are there?

You can throw organic waste into the organic waste bin, dispose of it via the [bring system](#) or add it to the compost in your own garden.

What goes in the organic waste bin (black bin with brown lid)?

- Leftovers of fruit, vegetables and food
- Dairy products
- Coffee filters and tea bags
- Bone
- Remains of plants

recyclable materials

Why dispose of recyclable materials separately?
Separating recyclable materials helps with recycling. You can reuse them and make new things.

What can be put in the recycling bin (green bin)?

- metal
- Waste paper and cardboard
- plastic
- Packaging
- Beverage cartons

- Wood

You can dispose of large quantities of recyclable materials at recycling centers.

What can be put in the recycling center?

- Paper and cardboard
- Metals (scrap)
- Styrofoam (only from packaging)
- Reclaimed wood (not from outdoor areas and without glass contents. The wood must be disassembled into individual pieces with a maximum edge length of 2 meters)
- reusable construction waste (up to 50 liters)
- Batteries and rechargeable batteries (not car batteries or e-bike batteries)
- small electrical appliances (up to 50 cm)
- Lamps such as fluorescent tubes and energy-saving lamps

 [Locations](#)

Garden waste

You can dispose of garden waste free of charge at **green waste collection points** .
You can throw **smaller quantities** into the **organic waste bin** .

 [Locations](#)

Pollutants

Why do you have to dispose of hazardous substances separately?

Pollutants are dangerous and unhealthy. They can be corrosive, toxic, flammable, or carcinogenic.

What does the pollutant mobile accept?

- Paints, varnishes
- Oil and solvents
- Old medications (Zytostatika only)
- Chemicals
- alkalis and acids
- spray cans
- Disinfectant
- Wood preservatives
- Products for plant protection, pest control and fertilization
- Household batteries, dry batteries

- Undamaged car batteries

How are pollutants disposed of?

Hazardous waste must be **disposed of safely and properly** . You can drop them off at the hazardous waste collection point.

The pollutant mobile travels through all cities and municipalities several times a year.

What to do if you missed the hazardous waste mobile?

Please do **not simply leave the pollutants at the collection point** .

Use other locations and dates.

 [Dates](#)

bulky waste

What is considered bulky waste?

Bulky waste consists of large items that **don't fit in the general waste or recycling bin** . This also includes old electrical appliances.

What is considered bulky waste?

- residual bulky waste
- Floor coverings (without adhesive residue), PVC and laminate
- Plastic furniture
- mattresses
- Plexiglass
- Upholstered furniture
- Carpets, rugs
- Reclaimed wood from the interior
- Veneer furniture and wooden furniture
- Chipboard, wooden interior doors, construction timber
- metal
- Metal bathtubs
- Bicycles without tires
- Metal pipes
- Clothes rack
- Ironing board (without cover)
- Car rims
- Stoves, stovepipes
- old electrical appliances, computers, printers, monitors, televisions, video equipment
- Electric stoves

- Electric lawn mowers
- dishwasher
- Refrigerators and freezers
- Microwaves
- Tumble dryers, washing machines
- Vacuum cleaner

How can I order bulky waste?

💡 You must register in advance. You can register online, by phone, or through the city administration.

Please sort the bulky waste (residual bulky waste, old wood, metal, old electrical appliances).

 [More information](#)

Electrical appliances

Why do you have to dispose of electrical appliances separately?

Electrical appliances contain many valuable materials that can be easily recycled. However, they also contain hazardous substances such as lead, cadmium, and mercury. These are dangerous and unhealthy.

Small electrical appliances

These are devices smaller than 50 cm. They can be dropped off free of charge at all recycling centers. Please note the opening hours of the recycling centers.

Devices smaller than 25 cm can be returned to the seller.

💡 **Attention!** You must remove rechargeable batteries and batteries before returning the device.

Examples of small electrical appliances

- iron
- Electric can opener
- Electric toothbrush
- hairdryer
- cell phone, smartphone, tablet
- coffee machine
- MP3 player
- razor
- mixer
- toaster

- E-cigarettes
- and many more

Large electrical appliances

These are devices larger than 50 cm. These are collected as **bulky waste** .
Collection is free of charge once a year for each apartment.

Examples of large electrical appliances:

- TV
- Computers, monitors, printers, copiers
- Electric stoves, electric boilers
- dishwasher
- Electric lawn mowers
- HiFi devices
- Refrigerators and freezers
- air conditioning systems
- Microwaves
- Radiators
- VCR
- Tumble dryers, washing machines, ironing machines

Waste glass

Why do you have to dispose of old glass separately?

Used glass can be recycled.

Where can old glass be disposed of?

You can dispose of old glass in 500 containers in the district.

Make sure to separate the glass by color.

Please also note the times when you are allowed to throw away glass.

 [Locations](#)

What do I do if the container is full?

You may **not place the glass next to the full containers** . You must use a different container. You can also collect the glass at home until the container is emptied.

When does the garbage collection come?

Collection calendar

We collect residual waste, organic waste, and recyclables from your doorstep. Our collection calendar shows you when we empty your garbage bins.

- In the free app for smartphone
- Collection calendar for your address and only with the actually available waste containers as a PDF for download and printing
- Digital calendar as an iCalendar file or subscription
- Or pick up a printed copy from your local Citizens' Office

 [More information](#)

What goes where?

Waste ABC

Assign the waste to the correct disposal method.

 [More information](#)

Waste App

With the free **waste app** you can find your individual collection dates and all collection points.

- You can see the collection dates (with reminder function)
- You can also use the Waste ABC on the go
- You can see locations and opening hours of the facilities
- You have access to online services
- news
- Complaints
- Access to the exchange and gift market
- Access to the magazine „Nimms mit“ and much more

[More information](#)

Food, hygiene products, furniture, clothing

When are shops open?

In Germany, shops are generally open from **Monday to Saturday**. They are usually closed on Sundays and public holidays. The opening hours of the shops may vary. You can find out about this on the Internet or at the entrance to the respective shops.

FYI: Restaurants, cafés and leisure facilities (e.g. swimming pools, museums, cinemas) are also open on Sundays and public holidays.

What is the “Tafel” and who can visit there?

The “Tafel” or “Food Bank” (Tafel) helps people who do not have much money. They offer **cheap food and hygiene products** that are no longer sold in the shops. These include:

- Foods with an imminent expiry date
- Baked goods from the previous day
- Damaged or dented packaging
- Fruit and vegetables with small blemishes.

You can get food and toiletries from here if you **do not work** or do **not earn enough money**. You will need an **identity card** for this. It is issued by the “Tafel” stores. Go there with your proof that you have limited means at your disposal. For example, with your official notice issued via the “AsylbLG” or “Sozialhilfe” (these are the letters that state how much money you will receive for one month).

[In the county and the surrounding area there are such “Tafel” shops in the following locations](#)

Where can I buy and sell used items?

Second-hand shop (Second-Hand-Laden)

In second-hand shops you can buy **used clothes, furniture, books, electronics and so on very cheaply** .

Find out where such stores are located in your area.
You can find a selection here.

Some stores require a permit. Therefore, please bring your identification documents, proof of income (social security, pension, or other forms) with you on your first visit.

Furniture

Ettlingen

[Bequa](#)



[Im Stöck 8, 76275 Ettlingen](#)



[07243/589700](#)



Monday to Thursday 7:00 a.m. to 4:00 p.m.
Friday 7:00 a.m. to 12:00 p.m.

Bruchsal

[Caritasverband](#)



[Württembergische Straße 119, 76646 Bruchsal](#)

Department stores and second-hand shops

Bad Schönborn (district of Mingolsheim)

Klamotte - the small department store for the needy



[Friedrichstraße 15, 76669 Bad Schönborn](#)



Monday and Wednesday 2:30 p.m. to 6:00 p.m.

Bruchsal

AWO Sozialkaufhaus (also moving service)



[Kaiserstraße 2, 76646 Bruchsal](#)



Monday to Friday 10:00 a.m. to 6:00 p.m.

Saturday 9:00 a.m. to 2:00 p.m.

Bequa Kleiderbörse



[Eisenbahnstr. 6, 76646 Bruchsal](#)



Monday to Thursday 8:00 a.m. to 4:00 p.m.

Friday 8:00 a.m. to 12:00 p.m.

Caritasverband



[Württembergischer Straße 119, 76646 Bruchsal](#)



Monday to Friday 9:00 a.m. to 3:00 p.m.

Bretten

W54



[Weißhofer Straße 54-58, 75015 Bretten](#)



Monday to Friday 10:00 a.m. to 6:00 p.m.

Saturday 10:00 a.m. to 1:00 p.m.

Ettlingen

Bequa Kleiderbörse



[Im Stöck 8, 76275 Ettlingen](#)



Monday to Thursday 8:00 a.m. to 4:00 p.m.

Friday 8:00 a.m. to 12:00 p.m.

Östringen

Second-Hand Kinderland Odenheim



[Schulstraße 24, 76684 Östringen-Odenheim](#)



[07253/667](tel:07253/667)



Monday, Wednesday, Friday. 9:00 a.m. to 12:00 p.m.
 Tuesday, Thursday 2:30 p.m. to 6:00 p.m.
 Saturday 10:00 a.m. to 12:00 p.m.

Rheinstetten

CariEcke

Free clothing, toys, strollers and other accessories for babies and children

Caritasverband Ettlingen eV

Pregnancy counseling



[Rastatter Straße 18, 76287 Rheinstetten](#)



[07243/5150](tel:07243/5150)



schwangerschaftsberatung@caritas-ettlingen.de



12 Mondays from 10:00 a.m. to 5:00 p.m.

Project managers:



silvia.floris@caritas-ettlingen.de

Stutensee (district Spöck)

Kreuz und Quer



[Kirchstraße 22, 76297 Stutensee](#)



[0176/68933840](tel:0176/68933840)



12 Tuesday 3:00 PM to 6:00 PM

Thursday 9:30 a.m. to 12:30 p.m.

1st Saturday of the month 9:30 a.m. to 12:30 p.m.

Kraichtal-Menzingen

depot 25



[Untere Schloßstraße 25, 76703 Kraichtal](#)



depot25@kraichtal-hilft.de



12 Wednesday 10:00 a.m. to 12:00 p.m.

Thursday and Friday 3:00 PM to 6:00 PM

Every 1st Saturday of the month 10:00 a.m. to 1:00 p.m.

Karlsruhe

Kashka



[Karlstraße 56, 76133 Karlsruhe](#)



Monday to Friday 10:00 a.m. to 7:00 p.m.

Saturday 10:00 a.m. to 4:00 p.m.

Oxfam



[Waldstraße 41-43, 76133 Karlsruhe](#)



Monday to Friday 10:00 a.m. to 7:00 p.m.

Saturday 11:00 a.m. to 4:00 p.m.

Flea market (Flohmarkt)

At flea markets, you can buy **used goods** . These can include clothing, jewelry, tableware, and much more. There are often themed flea markets. For example, a children's flea market sells only children's items (children's clothing, toys, and so on). You can also **sell** goods at the flea market. You will have to pay a booth fee for this. Check with the flea market organizer for details.

[Here you can find out when and where the next flea market will take place.](#)

Exchange and gift market

Too good to throw away? Why not give it away or swap it?

Whether it's furniture that no longer fits in with the decor, a discarded carpet, or a gift that was never really liked - many things are simply too good to be thrown away as bulky waste.

 [Use the exchange and gift market](#)

 [More information](#)

Other ways to buy or sell used items

- the information boards in shops
- the classifieds section in daily and weekly newspapers
- Social Media
- Apps for used goods
- other websites for used goods

Some things are even given away.

What do I do if I have lost or found something?

Lost and found (Fundbüro)

Lost items (for example, keys or wallets) are often handed in at the "Fundbüro" (lost property office) and kept there for some time. If you have lost something, you can ask the lost and found office in the town hall. If you **find** an object yourself, you should, therefore, hand it

in at the lost and found office.

If you have lost something on the tram or train, please contact the relevant office directly, which you will find [here](#).

opening hours and holidays

opening hours

In Germany, shops are not allowed to stay open at any time.

Large shops are often open Monday to Saturday from 8:00 a.m. to 8:00 p.m. Small shops are often open for shorter hours. Almost all shops are closed on Sundays. Do you need a shop open on Sundays? Only at main train stations are some shops open on Sundays.

There is no work on a **public holiday**. All shops are **closed**. There are exceptions for some jobs that involve shift work. Many bakeries are open on Sundays and public holidays in the mornings. Buses and trains run less frequently on Sundays and public holidays. The times are also different to those on weekdays. Pharmacies have an emergency service. You will find a list with information at every pharmacy.

holidays

Holidays are special days of the year. You often don't have to work on these days. They can have religious, cultural or historical reasons. These days are often for relaxation. They also serve to commemorate or celebrate events.

There are holidays that apply to all of Germany. And there are holidays that are different for each federal state. Baden-Württemberg has 12 public holidays. Most of them are religious holidays.

Public holidays 2024 in Baden-Württemberg:

- **January**
01.01.2025 (Neujahr)
January 6, 2025 (Heilige Drei Könige)
- **April**
April 18, 2025 (Karfreitag)
April 21, 2025 (Ostermontag)
- **May**
May 1, 2025 (Tag der Arbeit)
May 29, 2025 (Christi Himmelfahrt)
09.06.2025 (Pfingstmontag)
June 19, 2025 (Fronleichnam)
- **October**
October 3, 2025 (Tag der Deutschen Einheit)
- **November**
November 1, 2025 (Allerheiligen)

- **December**

December 25, 2025 (1. Weihnachtsfeiertag)

December 26, 2024 (2. Weihnachtsfeiertag)

Potable water

In Germany, water can be drunk directly from the tap. The quality of drinking water is strictly controlled.

It is generally recommended to use only cold water for drinking and preparing food and drinks. If the water has been in the tap for a long time (> 4 hours), it is recommended to let it run until it is noticeably cooler.

Mobility

Cycling

What do you have to consider when riding a bike?

You can easily explore the district of Karlsruhe by bicycle.

You can get anywhere at any time, **quickly** and at **low cost**.

In Germany, and also in the district of Karlsruhe, there are special **cycle paths**. **Cyclists** must also follow the **traffic rules**.

Some important traffic rules for cyclists

- Always ride on the **right side of the road**.
- **Do not** ride next to each other, but **behind each other**.
- If there is a **cycle path**, you must use it (always on the right side in the direction of travel). Only children under 11 years of age are allowed to use the footpaths by bicycle.
- While riding, you may only wear headphones if you can still hear everything. You are **not** allowed to make calls (without a hands-free kit).

Buying a bicycle

Make sure that your bicycle is **roadworthy** when you buy it.

Otherwise, you will have to pay a fine if the police check your bicycle. The bicycle must be equipped with

- a bell
- two independent brakes
- a white light, front
- a white reflector, front
- a red tail light
- a red reflector, back
- four yellow spoke reflectors or reflective white stripes, on the tyres or spokes
- non-slip pedals, each with two pedal reflectors

Das verkehrssichere Fahrrad



If you want to buy a **used bicycle**, you will find cost-effective offers here:

- at bicycle shops
- at a bicycle auction
- in a bicycle repair shop in your community
- at flea markets
- in the classified ads section of daily and weekly newspapers
- on information boards in shops
- on social media
- in apps for used goods
- on websites for used goods

Bicycle repair

Bicycle shops can repair your bike. You'll have to pay for any repairs. In some communities, and also in the city of Karlsruhe, there are also **bicycle repair shops** which are run on a **voluntary** basis. It's usually cheaper. You can also get help with repairs here. Find out on site which offers and support possibilities are available.

Bus and train (train)

Bus and train (train)

You can easily reach all places in Karlsruhe, the district and the surrounding area by **bus** , **tram** (KVV, VBK or AVG) or **train** (Deutsche Bahn Bahn). It is very important that you always have a **valid ticket** . Without a ticket you will have to pay a fine of at least 60 euros.

ticket

Check carefully which ticket you need and which ticket is the cheapest for you. There are a **large number of different tickets** available.

For example, there are:

- single tickets

- day tickets
- weekly or monthly tickets

There are also tickets, for example:

- for children
- for pupils (including trainees)
- for students
- for adults
- for families
- for groups

Information on travel connections and tickets

- at the travel centers at the train stations (note that there is not a travel center at every station. Also pay attention to the opening hours of the ticket counters.)
- at the ticket machines at the station or bus stop
- via the [Deutschen Bahn app](#) or [Deutschen Bahn website](#)
via the [KVV app](#) or [the KVV website](#)
- on the bus: here you can buy the ticket directly from the bus driver

bicycle transport

In conjunction with cross-network tickets, the transport is **free of charge**

- Monday to Friday before 6 and after 9 am
- all day on Saturdays, Sundays and public holidays

This regulation applies to the following trains:

- all local trains of DB Regio AG (IRE, RE, RB, S-Bahn)
- Trains of AVG, SBB, SWEG and Arverio
- Ringzug in Baden-Württemberg

For your information: There is **no right to take your bike with you** . There must be enough space. You can also use a folding bike. This can be taken along free of charge.

[Here](#) you can find further information about taking your bike with you.

Car and driving licence

Car driving licence

If you drive a car in Germany, you must have a **valid driving licence** and always have it with you.

In Germany, you may drive a car **from the age of 18 and with a valid driving licence**.

There is also the possibility to get the **driving licence at the age of 17**.

This means "**accompanied driving from 17**". However, you may only drive when accompanied by certain people. These people provide you with safety while driving and are open to questions. The accompanying persons must meet certain requirements.

You can find more information about who can accompany you while driving as a learner [here](#).

Would you like to get your driving licence?

If you want to earn your driving licence, choose a driving school (Fahrschule). The driving school will explain which documents you need and how to proceed. Getting a driver's licence costs money. Please enquire in advance about the amount of these costs.

In order to get a German driving licence, you must pass the theoretical and the practical exam.

In addition to German, the theoretical exam can be taken in the following languages: English, French, Greek, High Arabic, Italian, Croatian, Polish, Portuguese, Romanian, Russian, Spanish and Turkish. Talk to your driving instructor.

You must also attend a first aid course (Erste-Hilfe-Kurs). There you will learn how to help in an emergency situation, for example, accidents, burns, poisoning and so on.

You can find more information about this [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 still valid for 6 months after you move to Germany**.

After these 6 months you have to change your driving licence **into a German driving licence**. You will also have to take a **theoretical and practical exam**.

Documents required for transfer:

- Biometric photo
- Registration certificate
- Official eye test certificate
- For HGV classes or class C/D: instead of the eye test certificate, an ophthalmological certificate and a medical certificate are required
- Proof of participation in a first aid course (9 classroom lessons)
- Copy of driving licence and translation of driving licence

- Copy of your identification document
- Name of the driving school



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

You will find further information and applications for on how to change your driving licence [here](#).

Note: There are **many rules** to ensure that road traffic is safe for you and others. You must observe these when driving a car. These rules are laid down in the **Straßenverkehrs-Ordnung (StVO)**. If you break these rules, you will be **subject to penalties**.

Penalties may include: [Fines, a driving ban](#) or [points on your licence](#).

registering a car

Do you want to **buy** and **drive** a **motor vehicle** - for example a car, a truck, a motorcycle or a scooter?

Then you must **register** this motor vehicle.

To do this, you must go to the **registration office** (Zulassungsstelle).

[Here](#) you can get further information.

Please make [an appointment online](#) in advance.

There is **a registration office at the following locations** :

Karlsruhe: [Beiertheimer Allee 2, 76137 Karlsruhe](#)

Bretten: [Hermann-Beuttenmüller-Straße 6, 75015 Bretten](#)

Bruchsal: [Am alten Güterbahnhof 9, 76646 Bruchsal](#)

Ettlingen: [Am Lindscharren 4-6, 76275 Ettlingen](#)

Before your appointment, find out [here](#) which documents you need.

Taxi

You can also go by **taxi**. However, this option is **usually more expensive** than other means of transport, such as bus and train.

Find out well in advance about the approximate costs.

You can use the [telephone book "Das Örtliche"](#) to find a nearby taxi company.

[Here](#) you can calculate your approximate taxi costs.


MyShuttle

MyShuttle

If **there are no more buses** running **in the evenings** or on weekends, you can use the so-called **MyShuttle** .

MyShuttle are vehicles that transport passengers **on request** . The journey always runs between **two virtual stops** . These are stops that cannot be recognized as such from the outside. They are arranged at a distance of about 250 m from each other. The **stops** are often in **frequently visited places** . For example, in front of a supermarket. But they can also be in front of a normal residential building.


You can book a trip with **MyShuttle** using the **“KVV.easy”** or **“ KVV.regiomove”** app. The apps are available **free of charge** in the Google Play Store and the Apple App Store.

 [Web booking](#) is another way to book a MyShuttle.


Booking a trip:

- Enter the desired departure time as well as the start and destination points in the app.
- The app will navigate you from your starting point to the nearest virtual stop.
- There you can board the MyShuttle. It will then take you to a virtual stop near your destination.
- From the virtual stop, the app navigates you back to your desired destination.

You can also book **trips for several people** .

 If you **don't have a smartphone** , you can also book a MyShuttle via a [telephone hotline](#) (under "Booking"). However, you can get less information this way than with the app. For example, there is no navigation to the virtual stops. In addition, the hotline has **limited operating hours** .

You can book a MyShuttle ride **up to 24 hours in advance** .

 To travel with MyShuttle, you need a **valid ticket from the Karlsruhe Transport Association (KVV)** . If you do not have a valid ticket, you must buy one **before the journey begins** . You can do this **directly** in the **KVV.easy app**, the **regiomove app** or via **web booking** . The payment options are: credit card, SEPA direct debit or PayPal. You can also buy a ticket from a ticket machine. **You cannot buy a ticket on MyShuttle** . You must show the ticket to the driver before the journey.


The service is currently offered in **the following areas** in the Karlsruhe district:

- Ettlingen and Völkersbach (Ettlingen service area)
- Hochstetten, Graben-Neudorf, Dettenheim and Huttenheim (Hardt-West service area)
- Marxzell and Ittersbach (Marxzell service area)
- Karlsbader districts of Langensteinbach , Auerbach, Mutschelbach and Spielberg as well as Kleinsteinbach train station (Karlsbad service area)
- Waldbronn and Kleinsteinbach train station (Waldbronn service area)

- Stutensee and Weingarten (Hardt-Ost)
- Berghausen, Wöschbach and Walzbachtal (service area Pfinztal/Walzbachtal)
- Malsch (service area Malsch)

The range is continually being expanded.

The MyShuttles usually run **Monday to Friday evenings** and **all day at weekends** . The exact travel times depend on the area.

 Here you can find further information and the telephone hotlines: [KVV](#) and [Landratsamt](#)

Deutschlandticket

Since when has the Deutschlandticket been available?

The **Deutschlandticket** has been available since **May 1, 2023** as a successor to the 9-euro ticket.

How much does the Deutschlandticket cost?

- 49 euros per month (from 01.01.2025 58€ per month)

Where can I use the Deutschlandticket?

In **regional and local transport throughout Germany** .
These include:

- regional trains
- light rail
- trams
- Busse
- subway
- MyShuttle in the Karlsruhe Transport Association (KVV)

 It is **not** possible to travel on **long-distance trains (ICE, IC, EC)** or **long-distance buses** .

 Children **under 6 years** can travel **free of charge** with the Deutschlandticket.

 The ticket is only available as **an annual subscription**. It can be **canceled monthly** .

Where can I buy the ticket?

- **Online** at : [abo.kvv.de /Abo](https://abo.kvv.de/Abo)
- You can fill out and submit an **order form** at the **KVV customer centers** .

 [More information](#)

D-Ticket Jugend BW

D-Ticket Jugend BW - discounted Deutschlandticket

With the D-Ticket JugendBW young people can use local public transport

Ticket information

- The ticket is valid for the whole of **Germany** .
- It costs **365 € per year** (from 01.01.2025 it costs 473 € per year).
- The ticket is an **annual subscription** .
- After the first year, it can be canceled monthly.

Who can book the ticket?

- Children and young people up to their 21st birthday.
- From the age of 21 and up to your 27th birthday you must be a pupil, student, trainee or do voluntary service.



Persons with the ticket must always carry appropriate proof.

warning day

The warning day is **once a year** throughout Germany.

It is always on the **second Thursday in September at 11 am** .



September 11, 2025, 11 am

The warning systems are tested on Warning Day.

Where can you see, read or hear the warning?

- on the smartphone
- on TV
- on the radio

You can also hear **sirens** and **alarms** .



Important: It is only a sample! There is **no danger** .



[23-Warntag-Aushang-GU.pdf](#)

Signing contracts

Important information

In Germany, there are contracts for many things. For example:

- Renting an apartment (rental contract)
- New job (employment contract)
- New mobile phone (mobile phone contract)
- Registering at the gym (membership contract)
- And many more

If the **contract** is signed by **two parties**, it is **legally binding**. Everything that has been concluded in the contract must be observed by the buyer and also by the seller.

For example, if you have a contract with the gym for 2 years, then you will also have to pay the fees for 2 years. Therefore, you should consider whether you can pay for everything for this period.

Often, contracts also contain "**small print**". This is usually written in small letters at the bottom of the contract. It is essential that you **always read** this and **agree to** it before signing.

Do not let yourself be pressured into signing a contract. You always have the right to **read and check everything**. Ask if you can take the contract home with you if necessary. Then you can read the contract in peace or have it translated.

You may also seek **legal counsel** or **advice** in the event of disagreement with the other party.

Termination

You must give **written notice** (usually 3 months before the end of the contract). If you do not comply with the termination deadline, the contract term will often extend automatically.

Mobile phone contracts

There are two different **mobile phone contracts** in Germany.

Prepaid contract (Prepaidvertrag)

The prepaid contract does not have a fixed contract term, but you have to top up your phone's credit (money).

Fixed-term contract (Laufzeitvertrag)

The fixed-term contract has a minimum contract period. Ask how long the contract lasts and check whether you can pay it for that long. This contract is **automatically renewed** if you do not cancel. If you do not want the contract to renew automatically, you must **cancel in writing**. Please ensure to note the **deadline**.

10 important questions for the conclusion of a contract for a mobile phone

What is the basic fee? Does the fee increase after a certain period?
Is there a minimum monthly fee?
How long is the contract period (e.g. 12 or 24 months)?
If I don't terminate the contract, will it be renewed automatically?
When do I have to cancel if I do not want to extend the contract?
How much are the fees for setting up, changing or deactivating?
How much does a minute cost (different/own network)?
What are the costs for buying a mobile phone with and without a contract?
How much does Internet access cost?
How much does it cost to call abroad?

Leisure and cultural facilities

Museums

In the district of Karlsruhe and especially in the city of Karlsruhe, there are a lot of museums. These offer citizens the opportunity for further cultural education. In museums, you can learn interesting facts about the history and culture of Germany, Karlsruhe and the district. You usually have to pay for admission.

[Here](#) you will find an overview.

Get information directly from [your community](#).

Theatres

In the city of Karlsruhe, and also in some communities, there are different theatres. There is theatre for adults, but also for children.

[Here](#) you will find an overview.

Get information directly from your [community](#).

Libraries

You can borrow books, magazines, CDs and DVDs in libraries. You can then keep the books and media for a few weeks (loan period). Most of these will be in German. Sometimes there are also books in other languages. If you want to borrow something, you need a card. You can get this card in the library. Most of the time you have to pay something for it. If you do not return the books and media on time, you will have to pay additional fees (=money).

There are libraries in the [city of Karlsruhe](#), but also in [many communities](#) in the district of Karlsruhe.

Ask at the ["Rathaus" \(town hall\) in your place of residence](#) if there is a library.

Clubs

"Vereine" (associations) are of great social importance in Germany. They offer people the opportunity to achieve common goals and improve language skills. These goals can be of various kinds: sporting activity, leisure activities, commitment to the needy and

disadvantaged, the protection of nature or contact with like-minded people.

There are many sports clubs for different kinds of sports in the district of Karlsruhe : Football, American football, basketball, gymnastics, athletics, volleyball, swimming and much more.

Normally, you must pay an **annual membership fee** to be a member. More detailed information on this, however, can be obtained **directly from the relevant association**.

Important: As part of the [Education and Participation package](#), subsidies for children and young people in low-income families can be granted for club membership fees.

Find out in [your community](#) as to which associations are available.

Music schools

If you or your child wants to learn to play an **instrument** or **sing**, you can go to a music school. There is a teacher there who will teach you.

A music school costs **money**. **Part of the costs** can be covered by the [“Bildungs- und Teilhabepaket” \(education and participation package\)](#) .

There are music schools in many communities in the district. Find out more at the “Rathaus” (town hall) in [your municipality](#).

Fitness studios

In your free time, you can also go to fitness studios. These are available in the city of Karlsruhe and in many other municipalities in the district.

Important: Compare the offers of the different studios. In some studios, you can also do a form of **trial training**. This is usually free of charge.

In most gyms, you will need to sign a **contract**. Pay close attention to the contract terms, notice periods, automatic contract extensions and membership fees. Take the contract with you and read it at home in peace and quiet before you sign.

Concerts, exhibitions and events

In the city and district of Karlsruhe, there are many different events, concerts, festivals or exhibitions.

Here is a **selection of magazines or websites** where you can find information.

- [INKA](#) - is available as a small booklet in many bars or restaurants for free or on the Internet
- [Klappe auf](#) - is available as a magazine in many bars or restaurants for free or on the Internet
- [Karlsruhe erleben](#)
- [Mein KA](#)
- [IBZ Karlsruhe](#)

And many more

Important abbreviations

1. OG = Erstes Obergeschoss

Abk. = Abkürzung

Abs. = Absatz

App. = Appartement

Bez. = Bezeichnung

BGB = Bürgerliches Gesetzbuch

Bsp. = Beispiel

bspw. = beispielsweise

bzgl. = bezüglich

bzw. = beziehungsweise

ca. = circa (=ungefähr)

DB/D'bad = Duschbad (nur Dusche, keine Badewanne)

d.h. = das heißt

dt. = deutsch

EBK = Einbauküche

EDV = Elektronische Datenverarbeitung

EG = Erdgeschoss

etc. = et cetera (=und so weiter)

evtl. = eventuell

FAQ = Frequently Asked Questions (=häufig gestellte Fragen)

ff. = fortfolgend (=auf den nächsten Seiten)

ggf. = gegebenenfalls

HK = Heizkosten

i.d.R. = in der Regel

inkl. = inklusive

Kaut. = Kaution

max. = maximal

m.E. = meines Erachtens

min. = minimal

Mio. = Millionen

MM = Miete pro Monat

Mrd. = Milliarden

MwSt. = Mehrwertsteuer

NK = Nebenkosten

Nr. = Nummer

o.Ä. = oder Ähnliches

o.ä. = oder ähnlich

o.g. = oben genannt

qm = m² = Quadratmeter

rd. = rund

S. = Seite

s. = siehe

s.a. = siehe auch

s.o. = siehe oben

sof. frei = sofort frei

s.u. = siehe unten

sog. = sogenannt

teilmb. = teilmöbliert

Tel. = Telefon

u.a. = unter anderem

usw. = und so weiter

u.v.m. = und vieles mehr

v.a. = vor allem

vgl. = vergleiche

WG = Wohngemeinschaft

Whg. = Wohnung

Wohnfl. = Wohnfläche

z.B. = zum Beispiel

Zi. = Zimmer

ZKB = Zimmer-Küche-Bad

z.T. = zum Teil

zzgl. = zuzüglich

Voluntary work

Volunteering in Migration and Integration Work

In the district of Karlsruhe, there are **volunteer initiatives (Ehrenamtsinitiativen)** in almost all towns and communities. People there **volunteer** and work **without pay** to help refugees and new immigrants. For example, they help them **find an apartment or a job**. In this way, they contribute to integration.

For almost all voluntary activities you need to speak **good German** . For some activities speaking German is not so important.

There are many opportunities to volunteer.

For example, you can:

- helping older people
- help with childcare
- work as a trainer in a sports club
- Helping people with disabilities
- work as a paramedic
- Helping Refugees
- help at the animal shelter
- and many other things

We would be delighted if you would like to get involved and help other people. You can find out more about this in your local community.

To get involved in the field of integration, you can contact the respective [volunteer initiative](#) in your community.

If you need **help in your everyday life** , please contact the [volunteer initiatives](#) or the [social counseling service](#) in the shared accommodation in your area.

The volunteers can help you **to find your way around your surroundings** , take part in **leisure and sports activities** and learn **basic German** .

The [volunteer coordination](#) in the district of Karlsruhe will be happy to help you.

Volunteering in Mind-Spring project

Get involved with Mind-Spring !

Would you like to help other people who have come to Germany from other countries?
Then become **a (co-)trainer** at Mind-Spring .

You can get **free training** , receive an official **certificate** and become part of the Mind-Spring-Community .

You can lead courses in your own language or provide technical support to the course.

💡 Are you interested?

Send us an email and we will send you all the information and dates for the training. We look forward to hearing from you!

You can find the contact details and further information [here](#) .

Volunteer initiatives in the district

Here you will find a list of voluntary initiatives in the district of Karlsruhe:

[Volunteer initiatives in the district](#)

Computer and internet

Internet/Wifi


Public, free Wi-Fi hotspots

Free **Wi-Fi** (WLAN) is available in several locations in public areas (**hotspots**), for example in inner city areas, libraries, restaurants or media companies. There you can surf the internet with your own device.

In Karlsruhe city, for example, there is the [KA-WLAN](#).

Private Wi-Fi

For a private Wi-Fi via your mobile phone or computer, you need an internet [contract](#).

 **Attention:** Be careful with internet contracts. Bear in mind that a contract is often concluded for at least 2 years. Before signing a contract, ask your accommodation management or your landlord whether Wi-Fi is technically possible at all.

liability insurance

What is liability insurance? And why is it important?

If you **cause harm to a person unintentionally** in Germany, you are required by law to pay **compensation**.

This applies to:

- Personal injury (if someone is injured or dies in an accident),
- property damage (if something breaks)
- financial losses (if someone suffers a financial loss)

in the private sector.

Examples include:


- You cause a traffic accident.
- Your child breaks a window pane with a ball.
- Her bike falls over and scratches someone else's car.


In Germany, you can take out **private liability insurance**. It will pay for these damages for you and your family. You can decide for yourself whether you want to take out this insurance.

Liability insurance is important. Often a small mishap is enough for you to have to pay for expensive damage. It is good if you then have this insurance. In Germany almost everyone has liability insurance. Often not just one person is insured, but usually the whole family. Private liability insurance costs around 50 euros per year for one person, and around 80 euros for a family.

How do I take out liability insurance?

- **Find information** : Find out what insurance policies exist and what they offer: How much is the insurance sum? Do you have to pay part of the damage yourself? What damage is covered by the insurance and what is not?
- **Compare offers** : Look at different offers on the Internet or from insurance companies.
- **Conclude a contract** : Have you found a good offer? Then sign a contract. Then you are insured.

 At [Finanztip](#), for example, different offers are compared.

 You can find more information about liability insurance on the [BaFin](#) website or on the [consumer advice center](#) website.

Multilingual information on insurance can be found [here](#).

burials and cemeteries

Forms of burial in Germany:

- **Burial** - The deceased person is buried in a coffin in a cemetery.
- **Cremation** - The deceased person is cremated. The ashes are buried in an urn.
- **Sea burial** - The ashes of the deceased person are buried in the sea in a special urn. This is only permitted in certain areas.
- **Tree burial** - The ashes of the deceased person are buried in a biodegradable urn near the roots of a tree.
- **Anonymous burial** - The deceased person is buried without mentioning their name. This usually takes place in a special area of a cemetery. The exact grave location is not known to the relatives.

What to do when someone dies?

When a person dies, there are many things that need to be arranged and taken into account.

For example:

- Call a doctor: a doctor can confirm death and issue a death certificate
- inform relatives
- Contact funeral home for help in organizing the funeral
- Apply for a death certificate at the registry office
- take care of the deceased person's contracts and finances

A **checklist** with the important steps after a death can be found here: [Checklist Death Information in easy language](#) on the subject of death can be found here: [Information Easy Language](#)

Help and support with funerals

There are many **funeral homes** in the Karlsruhe district. They can help and support grieving relatives. For example, they obtain the necessary permits for the burial or for transporting the body abroad. They organize funerals and provide advice on choosing the type of burial.

An overview of the funeral homes in the Karlsruhe district can be found [here](#).



A corpse certificate is required for repatriations. The corpse certificate can be issued by the health department. Ask your funeral director. They will submit all the necessary applications to the relevant authorities for you.

cemeteries

An overview of the cemeteries in the Karlsruhe district can be found [here](#) .