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Work

Types of jobs and other activities

Types of jobs

- Full-time: around 40 hours per week; most adults in Germany work full-time.
- **Part-time**: anything less than full-time hours; parents with small children often work part-time (e.g. 18 hours, 23 hours and so on per week).
- Mini-job: maximum earnings of 556 euros per month; you do not pay tax; school pupils or students often work in a mini-job; some people work in a mini-job alongside their main job. With a mini-job, you only acquire very limited entitlements to a later old-age pension. You have to take care of your own health insurance; it is best to seek advice from a statutory health insurance company.
- **Midi job**: Earnings between 556.01 euros and 2000 euros per month; you are subject to social security contributions, but you pay less tax than if you earn more than 2000 euros.
- Work opportunities (AGH): for people who are still in the <u>asylum process</u> or have a <u>tolerated</u> status, speak little German or have no certificates; you earn 80 cents per hour for a maximum of 30 hours per week. You can keep this money in addition to your social benefits.
- **Temporary work**: As a rule, you are employed by a specific company. If you are employed by a temporary employment agency, this is referred to as agency work. The employee of a temporary employment agency is loaned to other companies. In this way, the temporary employment agency employs its staff in the company where there is a shortage of personnel. This means that the place of work can change.

Self-employment

Who can become self-employed in Germany? If you are still in the asylum recognition process, your application has been rejected or you have a tolerated stay, self-employment is prohibited. All others are generally able to set up a business in Germany.

Further information:

Business start-up portal (German, French, Italian, Russian and Turkish)

www.existenzgruender.de

Homepage of the IQ Centre for the Migrant Economy

www.netzwerk-iq.de

Start-up counselling

www.wir-gruenden-in-deutschland.de

Other activities

Voluntary Social Year (FSJ) / Federal Volunteer Service (Bufdi): The FSJ is a voluntary service in social areas. It is offered in Germany for young people and young adults who have already completed compulsory schooling and have not yet reached the age of 27. The FSJ is regulated at state level. In addition to the FSJ, there is also the Federal Volunteer Service (Bufdi) at federal level. This is a substitute for civilian service and is also available to people





over the age of 27.

People doing FSJ or BufDi receive a qualification and a certificate during this time. This helps them on their future career path and they learn German in the process. FSJ and Bufdi volunteers receive pocket money.

The FSI working group in Baden-Württemberg provides a helpful overview of the areas of work.

You can find more information about the Federal Volunteer Servicehere.

Internships for career orientation: Internships provide practical experience in a
profession. When it comes to career orientation, internships are intended to help you
familiarise yourself with your career aspirations and check them out. During this time, interns
also learn about the realities of professional activities and the conditions of the profession.
The internship can be of different lengths, for example 1 week or 2 months. As a rule, you do
not receive any money during the internship.

How do I find an internship?

- · Ask a company
- · Ask at the employment agency
- · Search job exchanges on the Internet

Legal information

Work permit

If you have just arrived in Germany and are living in an initial reception centre, you are not allowed to work for the time being. This applies for a maximum of 6 months.

After that, the <u>foreigners authority</u> will decide whether you are allowed to work. To do this, you must submit an application, i.e. ask the immigration authority whether you will be granted a permit. There are rules that you must follow.

If you have applied for asylum

- You are not allowed to work for the first 3 months of the asylum procedure.
- After that, a detailed check will be made to see whether the working conditions are suitable for example, whether someone else could also do the job.
- If you have been in Germany for a very long time (over 4 years), this will be easier and you will need fewer permits.
- If you would like to do an <u>apprenticeship</u>, the <u>immigration authority</u> will also decide whether this is permitted.

If you have a tolerated stay permit

- Even if you have a <u>tolerated stay permit</u>, the <u>foreigners authority</u> will always decide whether you are allowed to work.
- The foreigners authority can also prohibit you from working.





• If the foreigners authority has no objections, you are allowed to work from the first day of your tolerated stay - but only if no other people could get the job first.

If you have a residence permit

- Then you can work as normal without special permission.
- There are no special rules or prohibitions.

Who is not allowed to work?

- People with a residence permit who are obliged to live in an initial reception centre.
- If you come from a so-called safe country of origin (e.g. from an EU country, Albania, Bosnia, Kosovo, Montenegro, Ghana or Senegal) and have submitted your asylum application after 31 August 2015, you are not allowed to work during the entire procedure.

Labour contract

Anyone who has a job is given an employment contract. This regulates the most important conditions of an employment relationship such as working hours, holiday entitlement, salary amount and notice periods. Both parties (employee and employer) must adhere to these agreements. As the contract becomes legally binding when you sign it, only sign it once you have fully understood the content.

Types of contract

- **Permanent employment contract:** There is usually a probationary period of 3 or 6 months. During this period, either the employer or the employee can terminate the employment relationship at short notice within 2 weeks. At the end of the probationary period, a permanent employment relationship begins with longer protection against dismissal. Working hours are usually up to 40 hours per week.
- **Fixed-term employment contract:** The employment relationship ends at the agreed time without having to be terminated.

Labour law

There are many laws in Germany that regulate and safeguard the rights of employees. These include, for example

- · Regulation of working hours
- · minimum wage
- holiday entitlement
- · Protection against dismissal
- Representation of company interests (works council)
- Regulation of the work of trade unions
- · and some more

Working hours and overtime





According to the Working Hours Act, employees may not work more than 8 hours a day.

In exceptional cases, working hours can be extended up to 10 hours if an average of 8 hours a day has not been exceeded within 6 months.

You are entitled to breaks:

From 6 hours, you must take a break of at least 30 minutes.

If you work 9 hours or more, you are entitled to a break of at least 45 minutes.

You may only be asked to work overtime if this is stipulated in your contract.

Overtime must also be paid.

Instead of payment, you can also take time off in lieu. This must be regulated in the contract or you as the employee must agree to it.

 \bigcirc Always document your working hours every day! This way you can always prove how much overtime you have worked.

Minimum wage

A statutory minimum wage applies in Germany. The current minimum wage per hour is 12.82 euros. The amount is regularly increased.

The minimum wage may not be undercut by working longer hours than contractually agreed without corresponding wage compensation.

The minimum wage does not apply to

- Young people under the age of 18 without completed vocational training
- Trainees
- Long-term unemployed persons during the first six months of their employment after the end of unemployment
- Interns in certain types of internships (school or study-related internships or internships for professional orientation up to three months)
- Voluntary work
- · self-employed persons

holidays

You have at least 24 working days holiday per year. Working days are from Monday to Saturday. If you work less than 6 days a week, your holiday must be reduced.

This means

5-day week: 20 days holiday

4-day week: 16 days holiday

3-day week: 12 days holiday





Illness

If you are working, doing an internship or attending a German course and are ill, you must call and report sick. As a rule, your doctor must certify that you are not able to work (=Arbeitsunfähigkeitsbescheinigung - AU).

Ask your employer or the language course provider when you have to submit a certificate of incapacity for work.

If you are ill, you will receive your salary/wages for 6 weeks.

From the 7th week you will receive sick pay from the health insurance fund, which is 70%.

Important: Illness does not protect you against dismissal!

Dismissal

If you wish to resign as an employee, you must send your notice in writing, preferably by post, to your employer.

If you have been dismissed by your employer and want to do something about it, you only have 3 weeks to do so. You must file a complaint with the help of a lawyer or/and with the Legal Applications Office at the Labour Court.

The notice period for employers is normally 4 weeks to the end of a month.

The notice period for employees depends on the duration of the employment relationship.

For example, 5 years --> 2 months notice period

Probationary period maximum 6 months --> 2 weeks notice period

Undeclared work

Every employee in Germany pays part of their wages as <u>taxes</u> to finance federal, state and local government expenditure. Employers, in turn, are obliged to pay <u>social security</u> <u>contributions</u> for their employees. Work that is paid but not registered with the tax office and health insurance fund and for which no taxes and social security contributions are therefore paid is illegal and is referred to as "illegal employment" in Germany. There is a risk of fines and imprisonment! If someone receives social benefits or unemployment benefit but still works and conceals this from the social welfare office, employment agency or job centre, this is also known as undeclared work. You are wrongly receiving state benefits even though you are doing paid work.

Salary statement

If you are an employee, you will receive a salary statement or payslip after you have worked your first month. Some employers then also issue you with a monthly statement; others only do this when there is a change (such as Christmas money, higher insurance contributions ...).

These details must be shown in the salary statement or payslip:





- Name and address of the employer
- · Name, address, date of birth of the employee
- Insurance number of the employer
- · Date of beginning the employment
- Tax class and tax identification number
- Accounting period
- Gross salary (salary without deductions gross tax amount and gross social security amount)
- Type and amount of surcharges or bonuses
- · Type and amount of deductions
- Net amount (after all deductions)

The net amount is usually the amount you receive. Exception: If there were advance payments, or loans from the company or salary seizure (if you have debts), further amounts will be removed from the net amount.

Work exploitation

Labour exploitation is when labour is exploited under unfair conditions or without the consent of the people concerned.

Slavery and forced labour are forbidden in Germany! Human trafficking for the purpose of labour exploitation or forced sex work is prohibited in Germany!

Other forms of work exploitation are also criminal offences:

- · Refusing to pay wages despite work being carried out
- Longer periods of work than was contractually agreed for the same salary (circumventing the minimum wage)
- Refusing to pay additional wages that are due to the worker such as payment in the event of illness or paid holiday

You can get help and advice from mira - Mit RECHT bei der ARBEIT (With LAW at WORK)

Accident at work

If you have an accident during work or on your way to work, this is defined as an accident at work.

In this case, you are covered by accident insurance through the company.

If you go to the doctor or hospital you must tell them that it's an accident at work. The treatment is then not paid by the health insurance but by the employer's accident insurance. You can find out the name of the accident insurance company from your employer.

If you have an accident at work and





- · are unfit for work for more than one day or
- · require medical treatment for longer or
- · get sick again at a later date

you must consult a so-called "Durchgangsarzt / Durchgangsarztin". You can find these on the website of the German Social Accident Insurance.

Employee representatives

In Germany, people who work are allowed to have a say in important company decisions. They can express their opinions and stand up for their rights.

Works council

If a company is large enough, there is a works council. The works council stands up for the interests of the employees and helps when problems arise. The employees elect the works council.

In the public sector, this representative body is called the staff council.

Trade unions

Employees join together in trade unions to jointly represent and assert their economic and social interests vis-à-vis their employers.

The trade unions

- · advise their members on labour and social law issues,
- · negotiate collective labour agreements,
- · support works councils.

There are 8 major trade unions in Germany. They cover all professional sectors:

- IG Metall (IGM) for the metal and electrical industry
- ver.di for services (e.g. care, retail, administration)
- IG BCE for mining, chemicals and energy
- IG BAU for the construction industry, agriculture and the environment
- NGG for the food and catering industry
- EVG for railway and transport
- GEW for teachers and educators
- GdP for the police

Membership of a trade union costs money.

German Trade Union Confederation (DGB)





The German Trade Union Confederation (DGB) is the umbrella organisation for all trade unions in Germany. It campaigns for the rights of employees, trainees, students and pensioners.

Would you like to find out more about trade unions? You can find more information here.

Looking for job

Support in finding work in the district of Rastatt:

Job offers can be found here, for example:

- WORKEER
- · Job exchange for refugees
- Job exchange job offers
- Rastatt Youth Employment Agency

Federal Employment Agency and Job Centre

The <u>Federal Employment Agency</u> looks after people who are in the <u>asylum procedure</u>, the <u>job</u> centre looks after recognised refugees.

In order to find the right job, you should inform and prepare yourself early on. <u>Here</u> you will find important information on the topics of school, training and studies.

Occupational test

In professional life, specialist knowledge, skills, previous experience and competences play an important role. The computer-based test <u>MYSKILLS</u> of the Federal Employment Agency helps you to identify vocational skills. With MYSKILLS you can check your professional assessment. If you would like to take this test, please ask at the Employment Agency (Agentur für Arbeit).

Websites for career guidance

There is a lot of information about different professions on the BerufeNETsite.

On the page Berufe-TV many professions are explained in a video.

Girls' Day

On Girls' Day, you will get to know professions in which mostly men have worked up to now. These are, for example, motor vehicle mechatronics technicians, carpenters, web designers, engineers.

You will find further information here .

Boys' Day

On Boys' Day, you get to know professions in which mostly women have worked up to now. These are for example educators, nurses, primary school teachers or psychologists.





You will find further information here .

Integration into work

Agentur für Arbeit (Employment Agency)

The Employment Agency (Agentur für Arbeit / Bundesagentur für Arbeit) is responsible for asylum seekers and persons with toleration who receive <u>benefits under the Asylum Seekers'</u> Benefits Act .

Employment agency

You are looking for a job or want to further your professional development? You can discuss these and many other questions with the employment agency. The employment agencies at all locations in the agency district are happy to help you with advice and support.

Further information:

- Job placement
- · Consultations that focus on starting work
- · Advice on all aspects of continuing vocational training
- Information on job search / finding a job

Many of your questions can be clarified in a personal conversation, arrange your consultation appointment, also by telephone.

Vocational guidance

Career guidance supports you in your choice of study and career, during training and at the beginning of your working life. In a personal counselling interview you can clarify important questions about your professional future.

The following persons can be advised

- · schoolchildren
- Apprentices
- Students
- Graduates of the universities
 In addition, all those who are seeking vocational training for the first time or want to reorient themselves professionally.

Career guidance can help you, for example,

- · to find a suitable profession or a suitable study programme
- · to clarify questions about the contents of an apprenticeship or study programme
- to find a training place and to apply accordingly
- to develop alternatives, if the desired occupation does not work
- to use funding opportunities





· Receive information on the training market or labour market.

You can find out what else career guidance can do for you in the <u>leaflet "Career guidance</u> services for young people and young adults".

Contact

Agentur für Arbeit Karlsruhe-Rastatt

Rarlstr. 18, 76437 Rastatt

<u>08004555500</u> (employees) *

08004555520 (Employer) *

*Monday - Friday: 08:00-18:00. This call is free of charge for you.

www.arbeitsagentur.de

Job centre

The job centre helps people who are currently out of work or earn too little money.

The job centre can help, for example:

- If you have been out of work for a long time.
- · If you are not receiving unemployment benefit I.
- If you don't have enough money to pay for food, clothing or housing.

The job centre pays <u>citizens' allowance</u>. The job centre will also help you to find a job or learn something new so that you can get a job more easily later.

Important! Do you have a residence permit or tolerated stay permit? Then register with the <u>Federal Employment Agency</u>.

How can the job centre support you?

- It pays money for your accommodation and living expenses.
- It will give you advice and support if you have questions or need help.
- It helps you to find a job.
- It helps you to get further vocational training so that you have better chances of finding work.
- It will find language courses for you if you want to learn German better.
- It will explain to you how your school certificates from your home country are recognised.
- If you have particular problems (for example, debts or an addiction), the job centre will help you find the right advice.

You can find more information on the Jobcentre website:

www.jobcenter-landkreis-rastatt.de

Locations and contact





The employees of the job centre work at 3 locations: Rastatt, Bühl and Gaggenau. Each job centre is responsible for a specific municipality.

Always make an appointment!

https://jobcenter-landkreis-rastatt.de/online-ter...

Jobcenter Rastatt

Rarlstr. 18, 76437 Rastatt

+49 (0) 7222930311

Jobcenter Gaggenau

QLuisenstr. 41, 76571 Gaggenau

<u>+49 (0) 7222930311</u>

Jobcenter Bühl

Phauptstr. 106, 77815 Bühl

4+49 (0) 7222930311

 \bigcirc In the district of Rastatt, the job centre and the employment agency are located in one building. The job centre and employment agency are two independent authorities!

Welcome Centre Technology Region Karlsruhe

The Welcome Centre TechnologieRegion Karlsruhe - advises international skilled workers and young professionals who want to work and live in the region.

Have you already completed an apprenticeship or learnt a profession? Or would you like to learn something new? Are you looking for a job that suits you? The Welcome Centre TechnologieRegion Karlsruhe will inform you about the requirements of the regional market for training and work and the application process.

In addition, they will help you and your family members with many questions about arriving and settling in our region. They will give you tips on how you can quickly feel at home and settle in well - for example:

- What papers you need to be allowed to live here.
- How to find a flat.
- Where to find advice centres, associations or help.

The Welcome Centre is a central point of contact with a guiding function. They work together with offices, associations and many experts.

All services are free of charge.

You can find more detailed information on the website.





Contact

Petra Bender | Leitung Welcome Center

Emmy-Noether-Str. 11, 76131 Karlsruhe

@petra.bender@trk.de

4+49 (0) 72140244716

https://trk.de/wcc/

You can find further contacts here.



mira - Right at work

Are you a refugee or third-country national living in Baden-Württemberg? Are you working or about to start a job?

Do you have questions about (or problems in) your work regarding:

- Employment contract (for example mini-job, part-time, full-time)
- Wage / salary (for example unpaid working hours)
- Working hours / holiday / termination
- Insurance for example in case of illness and occupational accident
- Job centre / social welfare office?

If so, "mira - Mit Recht bei der Arbeit" ("With rights at work") will be happy to advise and support you on your rightsmira - Mit Recht bei der Arbeit) on your rights!

Counselling is free of charge and confidential and takes place in German and English - in person, by telephone and online.

It is important that work and training take place under fair conditions and with respect for workers' rights.

mira (mira) wants to enable people from third countries to integrate fairly into the labour market. To this end, they inform you about your labour rights and accompany and support you in asserting your rights and claims.

The counselling centre "mira- mit Recht bei der Arbeit" in Karlsruhe is a project that aims to counteract the exploitation of third-country nationals and refugees in the labour market.

Karlsruhe contact point

ibz - International Meeting Centre Contact person: Margarete Brugger





Kaiserallee 12d, 76133 Karlsruhe

<u>017643401400</u>

<u>@margarete.brugger@mira-beratung.de</u>

www.mira-beratung.de



Applications

If you would like to start a vocational training programme (Ausbildung) or get a job in Germany, you need to submit a written application.

Usually, you apply to a company that posted a job vacancy online or in a newspaper. Posting a vacancy means that the company is looking for new employees. The job advertisement describes what type of work or vocational training it involves and what the company expects of the employee. It is also stated there where and how you have to apply.

If the company is interested in you, you will normally be invited to a job interview, which gives you a chance to introduce yourself in person. Please plan enough time for the interview and always make sure to arrive on time for your appointment. Before the interview, you should prepare thoroughly and research into the company. Visit the website and read through the company's history, find out about the products or services. Arriving on time for your appointment and asking questions during the interview demonstrates your motivation for and interest in the vocational training programme or job.

Write application

A written application is important for a successful search for a training place / job. In your application, you describe your qualifications and experience.

An application consists of:

- · the cover letter
- the curriculum vitae with photo
- certificates, references, proof of employment (translated into German).

Here you will find information on what an application should look like.

Possible application types:

- Printed on paper
- Online via e-mail
- Online on the website of the company/organisation

Always find out exactly what form the employer wants the application in.

The <u>Employment Agency</u> and the Municipal Employment Promotion / <u>Jobcenter</u> offer job application training. There you will learn how to write an application and what it must contain.





You can find more information and videos on the topic of application documents here.

Recognition of degrees

School reports are very important in Germany. You get them at school. Or at university. Or at work. At work, they are called job references. Certificates are proof of what you have already learnt and achieved. Certificates are the decisive prerequisite for getting a job. You also need a certificate to be admitted to a school or university. Have you already obtained certificates abroad? Have these certificates recognised in Germany. A check will be made to see what your certificates qualify you for in Germany. Your achievements will be translated, so to speak. It may be that you no longer have your certificates. In this case, you can try to have your work experience and professional skills recognised through tests.

Specialist advice centre for recognition

You can make an appointment for online counselling here.

 \mathbb{Q} If you are planning to study or work in academia, please contact the contact persons at the universities to have your certificates recognised.

Notarisation of certificates

An official certification is a confirmation of the authenticity of a document. You need this, for example, to enrol at a university. All photocopies of certificates must be officially notarised.

You can obtain the certification directly from the citizens' office of your municipality/city.

Immigration of skilled labour

The basics of skilled labour immigration

There is a law in Germany. The law is intended to make it easier for skilled workers to come to Germany. The skilled workers either have a vocational qualification or a university degree. The law is called § 18a+b AufenthG. This allows skilled workers to obtain a residence permit for Germany. With this residence permit, they can work in Germany in any qualified occupation.

Would you like to obtain an <u>EU Blue Card</u>? Then your new profession must match your qualifications. This means that you can only work in a profession that you have learnt.

3You can also find this and further information on the Make it in Germany page.

You can also take a quick test of your options here!

For employers

Accelerated skilled labour procedure: Employers need an authorisation from the skilled worker. This allows you to start an accelerated skilled labour procedure. You do this at the relevant <u>immigration authority</u>. The company concludes an agreement with the authority. All





parties involved agree on what the employer, the skilled worker and the authorities may and must do. The agreement describes the procedures, parties involved and deadlines.

The **fees** amount to 411 euros. There is an additional 75 euros for the visa and further fees for certified copies and translations.

The <u>foreigners authority</u> advises employers. It helps to recognise the foreign qualifications of the skilled worker and obtains the approval of the Federal Employment Agency. It checks what is required for the visa to be issued. The recognition centres only have a certain amount of time before they have to make a decision. So does the Federal Employment Agency.

Plave all the **requirements** been met? Then the foreigners authority issues a preliminary approval, which the employer can pass on to the skilled worker. The skilled worker then books an appointment at the diplomatic mission abroad and applies for the visa there. They must present the original pre-approval and all the necessary documents.

Have you submitted the complete **visa application** from the skilled worker? Then a decision will be made within 3 weeks.

The **family of** the skilled worker can also be considered. The application must be submitted at the same time. The family must fulfil the requirements for family reunification.

Further information

Templates and samples

Explanation of the procedure

For professionals

○ Definition of specialist: Do you have a university degree? Or have you completed vocational training? Did your training last at least two years? Does it qualify you for a profession? Then you are a skilled worker. Do you want to be officially recognised as a skilled worker? Then you must apply for this. Your qualifications must be recognised by the competent authority in Germany.

Job search

Entering the labour market:

Entering the labour market is made easier: As a skilled worker, you must provide three things:

- You need an employment contract.
- · You must have a concrete job offer.
- And you need a qualification that is recognised in Germany.

It is no longer checked whether there is a German person for the job. The Federal Employment Agency will continue to check the working conditions.

Skilled workers with a university degree:

Skilled workers with a university degree can work in any qualified profession. This means that the skilled workers must work in a profession that requires training/studies. For the EU Blue Card, you need a job that corresponds to your qualifications.





Skilled workers with vocational training:

Skilled workers with vocational training can work in any qualified profession. This means that skilled workers must work in an occupation that requires training/studies.

Rules for entry

Entry to seek employment:

Skilled workers with vocational training can enter Germany. You can enter the country to find a job here. You will receive a residence permit for up to six months. Their qualifications must be recognised in Germany. You must be able to support yourself during your stay. You must already speak German well enough to be able to work in your profession. German language skills at level B1 or better are normally required. Would you like to try out a job first? Then you can work up to 10 hours a week. This way you can find out whether you like the job. Your employer can get to know you. Skilled workers with a recognised academic qualification can also do trial work.

You can find more information at Make-It-In-Germany.

Stay for qualification measures:

You will be given more opportunities so that you can gain qualifications in Germany. Have you tried to have your qualifications recognised? The authorities have identified problems? Your qualifications do not match the German ones? Then you need sufficient knowledge of German. This is knowledge at level A2. Then you can apply for a visa. With this visa you can come to Germany for 18 months. You can gain qualifications during this time. The authorities can extend the visa once for 6 months. After that, you can apply for another visa. For example, for an apprenticeship. Or for studying. Or for work.

You can find more information at Make-It-In-Germany.

Settlement permit for skilled workers from abroad:

Foreign skilled workers can obtain a settlement permit in Germany after just four years. You can find more information <u>here</u>. There are sometimes different conditions for skilled workers and <u>EU Blue Card</u> holders.

For training and studies

Entering the country to look for an apprenticeship: Would you like to do an apprenticeship? Then you can enter the country to look for a training place. You need German language skills at level B2. You also need a school-leaving certificate that authorises you to enter higher education. You must be no more than 25 years old. You must be able to pay for your own living costs in Germany.

Extended transfer options for international students in Germany: International students can obtain a new residence permit before they have completed their studies. For example: You want to learn a profession after your studies. You will then receive a residence permit for this. The new law for skilled workers makes this change easier: Are you studying? And you want to have a job? Then you can take a job. To do so, you must fulfil special conditions. The Federal Employment Agency sets these conditions. Once everything has been checked, you will receive a new residence permit.

Settlement**permit for graduates** of a vocational training programme in Germany: Under the new law, foreign graduates of a vocational training programme in Germany, just like university graduates, can obtain a settlement permit after just two years.





German language course to prepare for training: Do you have the right visa? Then you can attend a German course. This German course will prepare you for your training.

EU Blue Card

The EU Blue Card is a residence permit for academics from outside the EU who take up employment in an EU member state. The requirements for the EU Blue Card are an academic degree and an employment contract with a certain minimum gross salary. This salary depends on the annual contribution assessment ceiling (in 2023: €87,600) in the German pension insurance system. This limit changes every year.

The minimum gross salary varies depending on the profession. A distinction is made between bottleneck occupations and new entrants and all other occupations. As an IT specialist, you can also obtain an EU Blue Card without a university degree.

Bottleneck professions and young professionals

Many professions require special knowledge and qualifications. If there are many vacancies in such a profession, this is a bottleneck occupation. You can find a list <u>here</u>.

You are classed as a career starter if you have graduated within the last three years. If you find a job that guarantees you the required minimum salary, you will receive the EU Blue Card. This job can be considered a bottleneck occupation. But it can also be another profession.

Since 1 November 2023, the minimum gross salary has been 45.3% of the annual contribution assessment ceiling for pension insurance. This corresponds to € 39,682.80 in 2023.

All other professions

You do not work in a bottleneck occupation? Are you not a newcomer to the labour market? Then you must find a job that pays you at least 50% of the annual contribution assessment ceiling for pension insurance. This corresponds to € 43,800 in 2023.

IT specialists and IT specialists

Don't have a university degree? Can you prove that you have at least three years of professional experience as an IT specialist? Then you can obtain an EU Blue Card. You will need an employment contract for this. This must pay you at least 45.3% of the annual contribution assessment ceiling for pension insurance. This corresponds to €39,682.80 in 2023.

Unemployment and benefit receipt

What does unemployment mean?

You are unemployed if you do not have a job and earn money to live on. This is also called unemployment. Since Germany is a welfare state, it helps people who cannot, or can only partially, secure their own livelihood.

However: Basically, everyone should be able to earn their own living through work.





Unemployment benefit I

Unemployment benefit I (Arbeitslosengeld I) you get if you lose your job. To do so, you must have worked in Germany for at least 12 months in the past 30 months. Under certain circumstances, there are other conditions.

The Employment Agency decides whether you receive unemployment benefit.

1. Sign up for a job!

You have been given notice of termination, you have resigned or your fixed-term employment contract is about to end. The Employment Agency (Agentur für Arbeit) supports you in your search for a new job. Together with you, we will also determine whether you are entitled to financial support.

It is important that you contact us immediately to look for work. Register as a jobseeker at least 3 months before the end of the employment relationship. If you only find out about it later, contact us at the latest 3 days later looking for work.

You can do this in different ways:

Q on site at your employment agency

 \bigcirc by telephone on 08004555500 (free of charge)

online under www.arbeitsagentur.de

2. Personally declare yourself unemployed.

On the first day without employment at the latest, you must personally register as unemployed with your employment agency. This is a prerequisite for receiving unemployment benefit.

3. Fill in the application for unemployment benefit.

Apply for unemployment benefit online on the Internet. Alternatively, you can get an application form from your <u>employment agency</u> to submit the application in writing.

Here you will find further information.

Citizen's allowance (formerly unemployment benefit II)

On 1 January 2023, the Citizen's Income will replace unemployment benefit II and social benefit. If you already receive unemployment benefit II, you do not need to submit a new application. You can find more information here.

You are entitled to citizen's allowance (formerly unemployment benefit II, ALG II, SGB II, Hartz IV) from the <u>job centre</u>.

You will receive the citizen's allowance if you

- are unemployed and are not entitled to unemployment benefit I
- · Your monthly income is less than the minimum subsistence level

you receive:





- a standard requirement (money for your daily needs for food, clothing, hygiene etc.)
- Accommodation costs (costs for rent or accommodation fees)
- Costs of health insurance and nursing care insurance
- · Initial equipment for housing and newborns
- · Benefits for education and participation
- Support in finding a job or training for the labour market

Contact the job centre.

Benefits according to the Asylum Seekers Benefits Act

Asylum seekers and persons with tolerated status receive benefits under the Asylum Seekers' Benefits Act (AsylbLG) from the Office for Social Affairs, Participation and Provision (Sozialamt) at the District Office.

You will receive the benefits under the Asylum Seekers Benefits Act if you:

- · Foreigners without a residence permit are.
- Have a foreigner with a residence permit under the Asylum Act or a toleration permit.
- · have no income and assets.
- · earn too little in your job and need support to make a living.

You receive:

- a standard need (money for daily needs for food, clothing, hygiene, etc.)
- Accommodation costs (costs for rent or accommodation fees)
- · Cover in the event of illness
- Initial equipment for home and newborn child
- Services for education and participation

If you need help or support, call and make an appointment for counselling.

Rastatt District Office, Office for Social Affairs, Participation and Supply

Am Schlossplatz 5, 76437 Rastatt

+49 (0) 72223810

@amt21@landkreis-rastatt.de

© Office hours: Monday and Wednesday from 8:30 - 12:00, 14:00 to 15:00; Friday from 9:00 - 12:00 hrs

Information on the Asylum Seekers' Benefits Act can be found here.

Pension and retirement provision

Old people who no longer have to work are called "pensioners".

How does the statutory pension work?





If you work in Germany and earn more than €538 a month, part of your gross salary is automatically paid into the pension insurance scheme. Your employer also pays their own contribution to the pension insurance scheme. And the state adds tax subsidies. This money is paid out to all people who are pensioners now. So when you yourself become a pensioner later, your pension will be paid by the people who are then working. This is called the pay-as-you-go system.

Who pays contributions to the statutory pension insurance scheme?

If you are an employee and earn more than €538 per month, you automatically pay part of your income into the pension insurance scheme. These people are compulsorily insured in the pension insurance scheme.

Civil servants and the self-employed are not compulsorily insured. However, they can voluntarily pay into the statutory pension insurance scheme until they retire. This can be worthwhile for short interruptions or if you have not yet reached the minimum number of years of insurance.

When will I receive a pension in Germany?

You will receive a pension in Germany if you:

- have reached the minimum age for a pension, which depends on the year in which you were born
- have reached the minimum insurance period, i.e. you must have paid money into the pension insurance scheme for at least 5 years

Comprehensive information on the retirement age in 10 different languages can be found on the German Pension Insurance website (DRV):

www.deutsche-rentenversicherung.de

How do I get a pension in Germany?

If you are now in a position to claim a pension, you must apply for it. The pension is not paid automatically. To do this, you must submit an <u>application</u> at least 3 months before you plan to retire. This will make the transition from employment to retirement easier.

What happens if I do not receive a pension or my pension is not enough to live on?

If you do not receive a pension or your pension is not enough to live on, you can apply for "basic security". You will receive "basic income support" from the social welfare office. The social welfare office pays you money so that you can pay your rent, utilities, health insurance and long-term care insurance as well as food and clothing. You must renew your application for basic income support once a year.

Apply for basic income support in good time. You will only receive basic income support from the month in which you submit your application!

You are entitled to basic income support if:

You have reached the minimum retirement age.





- You have no assets (assets are, for example, your own house or an expensive car).
- Your monthly income is less than €870.
- · You live in Germany.
- You have a <u>residence permit</u> or German citizenship.

What other pension options are there?

In addition to the statutory pension, there is the **company pension** and the **Riester pension** or **Rürup pension**. It is also possible to make **private** provision.

Which pension option is best for you depends on

- · how old you are,
- · how high your income is,
- · what financial resources you have
- · and whether you have a family.

The company pension scheme ("**Betriebsrente**") is an additional type of pension scheme for employees. With a company pension, you save an amount of your income in a special account. Your employer also contributes an amount. Ask your employer whether this option is available in your company.

The **Riester pension** and **Rürup pension** are savings options that are subsidised by the state.

With the **Riester pension**, the state pays a fixed amount of money into your pension account each month. At the same time, you must also pay in a fixed amount yourself each month. The Riester pension can be taken out by anyone who is liable for pension insurance. It is particularly worthwhile for people who have a low income and many children.

The **Rürup pension** is for the self-employed and freelancers. The advantage of the Rürup pension is that you can deduct the contributions from your <u>tax bill</u>. Ask your tax advisor whether the Rürup pension makes sense for you.

With a **private pension**, you invest your money yourself as profitably as possible, for example in equity funds or property. When you retire, you live off this money or these earnings.

Counselling

You can obtain more detailed information on your pension model and other benefits at an advice centre. You can find the nearest advice centre for pension insurance here:

www.deutsche-rentenversicherung.de

Further information can be found on the website of the consumer advice centre:

www.verbraucherzentrale.de/wissen/geld-versicheru...

