

Table of Contents

Everyday life	2
Work opportunities (AGH) for people entitled to benefits under the Asylum Seekers	s 2
Benefits Act	
Payment card	3
Public Holidays and Opening Times	4
Lost property office	5
Getting around	6
Public transport	6
Bicycle	6
Personal liability insurance	8
Internet/Wi-fi	8
Current account (Girokonto)	9
Shopping	10
Clothes, Shoes etc.	10
Second-hand for children	12
Furniture, crockery and co.	12
Food	13
Halal and Kosher	14
Mobile phones	16
Debt counselling	16
Nuremberg pass	17
Consumer Advice Centre	18
Concluding contracts	18
Housing	19
Looking for Somewhere to Live	19
Moving into Your Own Home	20
House rules	21
Support for energy costs	21
Tips for saving energy	21
Heating tips	22
Power tips	23
Water tips	25
Financial aid and advice	25
With or without a job - support from the Job Centre for heating costs	25





Everyday life

Are you new in Germany?! Moving to a foreign country brings with it a lot of questions and a lot of work. Everyday life or some German ways of life must be foreign to many refugees and migrants. In order for it to be a little easier to get around in your everyday life, here are a few practical tips.

Work opportunities (AGH) for people entitled to benefits under the Asylum Seekers Benefits Act

What are work opportunities?

Work opportunities in accordance with Section 5 of the Asylum Seekers' Benefits Act (AsylbLG) are intended to promote integration into society. At the same time, they make it possible to earn money independently. Occupational health and safety regulations apply and there is accident insurance cover.

The work opportunity is not an employment relationship subject to social security contributions.

A work permit is not required.

Who can take up a work opportunity?

Recipients of benefits under the Asylum Seekers Benefits Act (not under SGB II, Job Centre) who are able to work and are not of compulsory school age.

What activities are possible?

The activities can be carried out with state, municipal or non-profit organisations.

Examples:

- Clearing weeds and leaves or cleaning paths,
- cleaning rooms and buildings,
- helping elderly people or helping others with translations.

 ${igvee}$ If you need special clothing, such as helmets or sturdy shoes, these are provided by the provider.

How many hours can the work opportunities last?

You can work a maximum of 20 hours per week.

How much is the payment?

You get 80 cents for every hour. The social welfare office pays the extra money by posting it to the payment card.

Do I have to do a work opportunity?





Anyone who wants to volunteer can register.

Anyone who has registered is then obliged to do the work for a certain period of time. Then the work must be done until the agreed end. Only if you fall ill or have another important reason can you stop doing the work before then.

If you simply stop without a good reason, you will receive less money from the social welfare office (benefits under the Asylum Seekers' Benefits Act (AsylbLG) may be reduced).

Are you interested in AGH?

Then talk to your asylum social counselling service in your accommodation.

 \mathbb{Q} All information can be <u>found here</u>.

Payment card

What is a payment card?

- The payment card is like a bank card.
- Benefits under the Asylum Seekers' Benefits Act (AsylbLG) are transferred to the payment card as a credit balance.
- You can use the payment card to pay in shops and withdraw cash.
- You can only spend as much money as is on the card.

 \mathbb{Q} You can also find information about the payment card in several languages <u>here</u>.

Who gets a payment card?

- All persons aged 14 and over who receive benefits under the Asylum Seekers' Benefits Act (AsylbLG) receive a payment card.
- In benefit communities (e.g. families), each family member aged 14 and over receives their own payment card.

Where can I get my payment card?

- If you receive benefits, the social welfare office will send you a letter with all the information and an appointment to collect it.
- You don't have to do anything else to get the payment card.
- If you are applying for benefits for the first time and they are approved, you will receive a payment card right from the start.

Which benefits go onto the payment card?

• Benefits under the Asylum Seekers' Benefits Act (AsylbLG) are paid onto the payment card

 \bigcirc Do you receive other benefits (e.g. child benefit) or wages from an employer? Then you also need a <u>current account</u>.





How much money do I have on the card?

- Benefits under the Asylum Seekers' Benefits Act (AsylbLG) are paid onto the payment card.
- You can view your balance online at <u>meine.bezahlkarte.eu</u> and in the payment card app.
- You will need your card ID and PIN to do this.

 \mathcal{P} You will find the card ID and PIN in the letter you receive with your payment card.

Where can I use the payment card?

• You can pay with the payment card in all shops that accept Mastercard.

 \mathcal{O} Look out for the orange / red Mastercard® symbol.

Are there any problems with certain transactions?

- Yes, certain transactions are not possible.
- For example, you cannot use the payment card with money transfer services such as Western Union, MoneyGram or PayPal.
- In special cases, contributions (e.g. for mobile phone contracts, VAG or Deutsche Bahn) can be transferred or collected if you provide the necessary proof in good time.

Can I withdraw cash from the payment card?

- Yes, you can withdraw cash.
- Each person in your benefit community can withdraw up to €50.00 per month.
- You can withdraw cash free of charge from ATMs or at the till in many shops.
- Withdrawals are only possible twice a month.
- After that, the card is blocked for further withdrawals.

I have lost my payment card. What do I have to do?

- You can block your payment card online at my.paymentcard.eu.
- You can also block the card by telephone at **116116**. This is possible in German or English.
- If you find the card again, you can reactivate it online at my.paymentcard.eu.

 $\ensuremath{\mathbb{Q}}$ Please note that the card is not unblocked by the Social Welfare Office (e.g. due to an incorrect PIN entry), but by the PayCentre!

Where can I get help?

- There is a support chat online at <u>meine.bezahlkarte.eu</u> and in the payment card app. This is available in several languages.
- A telephone bot is also always available for you in over 100 languages.
 +49 (0) 81619654300

Public Holidays and Opening Times





Most major food shops in Nuremberg are open from Monday to Saturday from 08:00 to 20:00. Most shops in the city centre are open from 10:00 to 20:00. In smaller shops these times are often shorter. Sometimes there is also a lunch break. On Sundays almost all shops are closed. Except at the central station, where some shops are open.

On a public holiday people don't work and all shops are closed. There are public holidays across Germany and holidays that vary from state to state. Bavaria has 13 public holidays. Most of them are ecclesiastical.

Public holidays 2024 in Nuremberg

January

Monday 01 January 2024 (New Year) Saturday 06 January 2024 (Epiphany) March Friday, 29 March 2024 (Good Friday) April Monday 01 April 2024 (Easter Monday) May Wednesday 01 May 2024 (Labour Day) Thursday 09 May 2024 (Ascension Day) Monday 20 May 2024 (Whit Monday) Thursday 30 May 2024 (Ascension Day) August Thursday 15 August 2024 (Assumption Day) October Thursday 03 October 2024 (German Unity Day) November Friday 01 November 2024 (All Saints' Day) December Wednesday 25 December 2024 (Christmas Day) Thursday 26 December 2024 (Boxing Day)

Lost property office

Have you lost your keys or wallet? Perhaps it has been handed in to the lost property office. Lost property is kept there for some time. If you have found an item, you should also hand it in to the lost property office or the <u>""Citizens' Information</u> Centre. Use the <u>""online search</u>.

Lost property office of the city of Nuremberg ↓ Löffelholzstraße 21, 90441 Nuremberg ↓ 0911 810097-70 Monday, Tuesday 09:30 - 15:30 Wednesday closed Thursday 09:30 - 18:00 Friday 09:30 - 12:30 ﴿ www.fundbuero-nuernberg.de

Several times a year there is a lost property bazaar. Items that have not been collected are auctioned off there. Further information can be found on the homepage of the lost property





office.

Getting around

All relevant places in Nuremberg and the surrounding areas can be easily reached by public transport (bus, tram and underground). A healthy, economical and environmentally friendly alternative to getting from A to B is by bicycle.

Public transport

Public transport is available so that you can get where you want to go in Nuremberg. The options are bus, tram and underground. In order to move around Nuremberg, there are regional trains (R-Bahn) and the city railway (S-Bahn). For other routes, there are long distance trains and long distance buses.

A timetable for Nuremberg and the region can be found at any stop, on the internet at <u>**»**</u>**www.vgn.de** or on the VGN app.

The VAG has summarised all important information in a multilingual flyer: <u>>>Welcome to</u> <u>Nuremberg with the VAG</u>.

Important: Travelling without a ticket, or dodging the fare, will be punished! A valid ticket is required for each trip. Otherwise you pay a penalty of $\in 60$.

- You can buy a ticket at the ticket machine. Ticket machines can be found at every underground and suburban railway station. You can also buy a ticket from the driver on the bus and the VAG customer centre at the main station.
- If you use public transport more frequently, you can find out about cheaper tickets. For example, you can buy a T10 ticket, a day ticket or a monthly ticket. With the <u>>>Nuremberg pass</u> you can also get a monthly ticket at a reduced price.
- You do not have to pay full price for children. Children up to and including 5 years old can travel for free and there are discounted tickets for children between 6 and 14 years old.
- You can also change between several means of transport (bus, underground, suburban train) with a single ticket. Exception: Short distance (underground: 2 stations, suburban train and bus: 4 stops)

Bicycle

If you know that you will be living in Nuremberg for a longer period, it is worth buying a bike. This is cheaper than the underground, bus and tram.

Important road rules for cyclists (selection)

- Always cycle on the right side of the road
- Do not cycle side by side but rather one behind the other
- If there is a cycle path, you must ride along the cycle path (only on the right side of the road in the direction of travel)
- Only children up to 11 years old are allowed to cycle on footpaths
- It is dangerous if you end up on the tram lines with your tyres





• It is forbidden to cycle while using a mobile phone.

Further information: www.adfc-muenchen.de/adfc-muenchen/arbeitsgruppen...

Purchase and repairs

When buying, make sure that your bike is fitted with the following safety equipment. Otherwise, you will have to pay a fine when subject to a police check:

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

Addresses of used bicycle shops and repair workshops

Open bike workshop in the Künstlerhaus

Carry out all bike repairs by yourself with guidance. Some used parts are available. Please bring your own (cost ≤ 2.50).

Artists' House in the KunstKulturQuartier ♥Köngstreue 93, 90402 Nuremberg @betriebsbuero.kukuq@stadt.nuernberg.de ™Thursday 18:00 - 20:30 ♥www.kunstkulturquartier.de/kuenstlerhaus/programm.../

Mobility flea market

Every year in the spring, a mobility flea market takes place at three locations in Nuremberg. If you are looking for a cheap bike, the "Mobifloh" is exactly the right place to find one!

The exact dates are provided here: **Output** <u>Output</u> <u>O</u>

NOA-Fahrradwerkstatt

There you will find used and new bicycles.

Noa-Fahrradwerkstatt ♥ Gutenstetter Straße 20, 90449 Nuremberg ♦ +49 (0) 911 5863483/74 @ fahrradwerkstatt@noa.nuernberg.de 1 Monday - Friday 10:00 - 17:00

More addresses





You can find a bicycle dealer directory on the website of the <u>**»**ADFC Nürnberg</u>.

Personal liability insurance

Even if you unintentionally cause harm to a person in Germany, you must pay damages according to the law. This applies to personal injury, material damage and property damage in the private sector. For example, if you cause a traffic accident or if your child breaks a window with a ball.

In Germany, you can take out personal liability insurance that will pay for this damage to you and your family/children. You can decide for yourself if you want to take out insurance. However, we strongly recommend it. Your help centre can assist you in finding a good offer for personal liability insurance.

More information:

S www.verbraucherzentral.de

Internet/Wi-fi

As an asylum seeker in Germany you unfortunately have no legal right to internet access (Wi-Fi) in your accommodation. That is why there is normally no Wi-Fi in the accommodation.

If there is a telephone connection in the accommodation, it is possible that you can sign up for a Wi-Fi contract. Ask your help centre to advise you in choosing a good contract. Speak with the people living in the accommodation about the payment. Consider whether a contract that you can always cancel is better than a contract that applies for a long time (for example 2 years).

Important: Talk to your accommodation management first and ask **before** entering into a contract, whether or not Wi-Fi is technically possible and how you can give the technician access to the infrastructure.

Public, free Wi-Fi hotspots in Nuremberg

Free Wi-Fi is available in several locations (hotspots) in Nuremberg. There you can surf the internet with your own device.

Public hotspots

- BayernWlan
- mobiconnect
- Freifunk Franken
- Adlerstraße
- Adlerstraße / Ebracher Gäßchen
- <u>Albrecht-Dürer-Flughafen Nürnberg</u>
- Ammanstraße / Landgrabenstraße
- Franken-Center, Glogauer Str.
- Frauengasse / Krebsgasse
- Hallplatz 23





- Hauptmarkt
- Hohfederstraße 4
- Hutergasse 10
- IHK Akademie, Walter-Braun-Str. 15
- Karl-Grillenberger-Straße 4
- Kleecenter, Kleestr. 21
- Lorenzer Straße / Peter-Vischer-Straße
- Obere Krämersgasse 24
- Obstmarkt 10
- Peter-Henlein-Straße 59
- Pillenreuther Straße 38
- Rathausplatz
- Schustergasse 3
- Trödelmarkt 3
- Untere Söldnergasse 1

You do not have your own device?! Use the public computers at the district library. More information is available here: <u>>>Stadtbibliothek (District Library)</u>. In addition to the district library of the city centre, there are six district libraries in Nuremberg. The six district libraries will also receive free Wi-Fi in 2017.

Current account (Girokonto)

A current account is an account for people who want to make payments via the bank. Your money is available in your current account at any time.

With a current account you can:

- transfer money,
- receive cashless payments (disbursements from agencies/authorities (social benefits) are often made cashless, in other words, transferred to a personal current account),
- set up standing orders,
- use direct debiting,
- cash a cheque, pay cashless with an EC/Maestro card,
- withdraw money at the bank counter or an ATM
- and print your bank statements.

Important: Make sure that you always have money in your bank account.

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

Opening an account

Decide which bank you want to have an account with. Make an appointment to open the account. You must bring the confirmation from Social Services and your ID or your proof of arrival to the appointment. Please bring one of your identity documents with you: Proof of





arrival, residence permit, ID card.If no current address is recorded on the identity document, please provide a registration certificate or similar document.

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

Important to note:

- Once your bank account has been opened, you will receive an EC debit card and a four-digit PIN code.Sign the back of the EC card and memorise your PIN code. You will need the PIN code for cashless payments and to withdraw money from ATMs. Make sure you keep your card and your PIN code separate.
- If you want to withdraw cash, you should use the ATMs of the bank where you have your account.Then the withdrawal is free. If you enter the PIN code at the ATM incorrectly 3 times, the EC card will be confiscated by the machine and blocked. In this case, you must ask 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.

 \bigcirc 116 116 Available around the clock.

If you need assistance with using the EC card correctly, ask your help centre.







Shopping

Clothes, Shoes etc.

There are many second-hand shops in Nuremberg. There you can buy used items in good condition and at affordable prices.





www.secondhandguide.org/nuernberg/

Second hand shops

Allerhand

♥ Rothenburger Str. 168, 90439 Nuremberg
 ♦ +49 (0) 911 8103108
 ™ Tuesday - Friday 11:00 - 16:00

BRK clothes shop

Sulzbacherstrasse 42, 90489 Nuremberg Monday - Friday 09:00 - 17:00 Saturday 09:00 - 14:00

Kleiderladen des Paritätischen (clothes shop) Langwasser

♥ Trebnitzer Str. 7, 90473 Nuremberg
 ♦ +49 (0) 911 890670
 ™ Tuesday - Saturday 10:00 - 13:00
 Tuesday - Friday 15:00 - 18:00

Kleiderladen des Paritätischen Nürnberg-Gärten (clothes shop)

Innere Koberger Straße 3, 90408 Nuremberg
 +49 (0) 911 359911
 Tuesday, Thursday, Friday 14:00 - 17:00
 Wednesday, Saturday 09:00 - 12:00

Kleiderladen des Paritätischen (clothes shop) Nürnberg-Röthenbach/Schweinau

Cellingstraße 2, 90449 Nuremberg Tuesday - Friday 14:00 - 17:00 Wednesday, Saturday 09:00 - 12:00

Liliths second-hand shop

♥ Jakobstr.21, 90402 Nuremberg
 ♦ +49 (0) 911 2446777
 Monday - Friday 11:00 - 18:00
 Saturday 11:00 - 16:00

OXFAM

Dr.-Kurt-Schumacher-Str. 16, 90402 Nuremberg
 +40 (0) 911 2029510
 Monday - Friday 10:00 - 19:00
 Saturday 10:00 - 15:00

Rauschgold

♥ Martin-Richter-Str. 29, 90489 Nuremberg
 ♦ +49 (0) 911 8011892
 Monday - Friday 10:00 - 18:00
 Saturday 10:00 - 14:00





Vinty's Nürnberg

♥ Fürther Str. 74/76, 90429 Nuremberg
 № +49 (0) 911 92919439
 ™ Monday - Friday 11:00 - 18:30
 Saturday 11:00 - 16:00

Zweite Chance

Second-hand for children

Kinder Zuerst

♥ Klargasse 3, 90402 Nuremberg ™ Monday to Friday 10:00 - 18:00 Saturday 10:00 - 14:00

Kinderreich

♥ Innerer Kleinreuther Weg 24-26, 90408 Nuremberg
 ♦ +49 (0) 911 7425820
 Monday, Friday, Saturday:09:00 - 13.00
 Tuesday, Wednesday 09:00 - 15:30
 Thursday 09:00 - 19:00

Kleiderkammer "Klamottenkiste"

♥ Leyher Str. 31 - 33, 90431 Nuremberg
 ♥ +49 (0) 911 310780
 @ info@skf-nuernberg.de
 ♥ Tuesday 09:00 - 12:00
 Wednesday 14:00 - 16:00
 ♥ www.skf-nuernberg.de

Furniture, crockery and co.

If you are looking for furniture, crockery, furnishings or household goods, you will find them in Nuremberg's second-hand shops. Nuremberg has several second-hand shops. There you can buy used items in good condition and at a reasonable price.

In Nuremberg there is a for-free-shop. There you have a selection of clothes, books, kitchen utensils, toys and much more. Nothing has to be paid, but there is the option of donating something. Everyone can take up to three items without having to bring anything.

Umsonstladen Nürnberg ♥ Rothenburger Straße 51, 90443 Nuremberg 12 Saturday 09:00 - 11:00

Second-hand shops





BRK second-hand shop

Beuthener Straße 43, 90471 Nuremberg
 +49 (0) 911 4244769
 gebrauchtwarenhalle@kvnuernberg-stadt.brk.de
 Monday - Friday 09:00 - 15:00

BRK Möbellager

Sulzbacher Str. 42, 90489 Nuremberg
 +49 (0) 911 5301296
 @moebellager@kvnuernberg-stadt.brk.de
 Monday - Friday 09:00 - 17:00

(Flea market, third Saturday every month between April and October, 08:00 - 13:15)

Gebrauchtwarenhof Nürnberg/Altenfurt

♥ Saganer Str. 13 - 15, 90475 Nuremberg / Altenfurt
 ♦ +49 (0) 911 4008800
 Monday - Friday 09:00 - 18:00
 Saturday 09:00 - 16:00

Gebrauchtwarenhof Nürnberg/Höfen

NOA Laden

♥ Allersberger Straße 130, 90461 Nuremberg
 ♦ +49 (0) 911 58630
 12 Monday - Friday 10:00 - 17:00

Food

Buying food

In Germany, there are many cheap discount shops and possibly slightly more expensive supermarkets (where mainly branded products are sold). In discount shops and supermarkets you can buy food for everyday needs. Food from specific countries or regions of the world can be found in a well-stocked supermarket or in smaller stores in the district. There are also smaller specialty shops, such as bakeries and butchers, which are spread throughout the city. In drugstores, you find hardly any food, but different toiletries and household products. For example, you can buy nappies and cleaning supplies.

Different halal products and kosher food are available in a well-stocked supermarket. However, there are also food stores that specialise in this. More information: <u>>>Halal and</u> kosher

In the video from the "Marhaba - arriving in Germany" series, a Lebanese cook talks about the similarities and differences of German and Arabic cuisine: <u>>>Food& Drink - German</u> cuisine is so different.

Nürnberger Tafel e.V.



The Nürnberger Tafel e.V. helps people in Nuremberg, who do not have a lot of money. You can also pick up food and hygiene items at the Nürnberger Tafel e.V. free of charge if you do not earn money yourself or do not earn enough money.

Before you can go spending, you need an identification sheet. This can be issued at the central office. To obtain this, you need a "proof of need". You will receive this with your temporary resident permit/ID card and the asylum-seekers' notice from Social Services (this is the letter from Social Services, which tells you how much money you get for one month).

Nürnberger Tafel e.V. © Kreutzerstr. 82, 90439 Nuremberg

The places and times can be found here:

Disbursement

Monday from 13:00

♥ Geisseestraße 6 / corner of Kreutzerstraße
 ■ U-Bahn 2, St. Leonhard or Schweinau stop Omnibus Line 68 station Schweinau or Kreutzerstraße

Tuesday from 13:00

♥ Geisseestraße 6 / corner of Kreutzerstraße
 ■ Bu-Bahn 2, St. Leonhard or Schweinau stop

Omnibus Line 68 Schweinau or Kreutzerstraße stop

Wednesday from 13:00

♥Glogauer Straße 50 in Kulturtreff (Culture meeting)
 ■♥U-Bahn 1, Gemeinschaftshaus (Community House) stop

Thursday from 13:00

♥ Ernst-Sachs-Straße 18
 ■ Omnibus Line 65 – Industriestraße stop

S-Bahn Line 2, Sandreuth station

Friday from 13:00 ♀Geisseestraße 6 / corner of Kreutzerstraße ₩U-Bahn 2, St. Leonhard or Schweinau stop

Omnibus Line 68 Schweinau or Kreutzerstraße stop

Friday from 14:00 ♥Konradstraße 10 ➡♥U-Bahn 1, Muggenhof stop

Halal and Kosher





Kosher food

Israeli religious community Nuremberg (IKGN)

Arno-Hamburger-Str. 3, 90411 Nuremberg

Summer opening times: Tuesday 16:00 - 18:00 Friday 15:00 - 18:00 Winter opening times: Tuesday 16:00 - 18:00 Friday 14:00 - 16:00 Www.ikg-nuernberg.de

Halal products

②What are the different halal certificates in the EU?Is ritual slaughter allowed in Germany? The Consumer Advice Centre helps you: <u>>>>When is a "halal" product</u>?

Galgenhof

Anadolu Markt

Bulmannstr.19, 90459 Nuremberg

Omas Laden - Modar Bozorg Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other State Other Other State Other State Other Other State Other State

Gostenhof

Halabja Markt Q Gostenhofer Hauptstraße 35, 90443 Nuremberg

Plärrer Supermarkt ♥Am Plärrer 2, 90429 Nuremberg

<u>
 www.plaerrer-supermarkt.chayns.net

 </u>

Hasenbuck

Can Supermarkt

Ingolstädter Straße 53, 90461 Nuremberg
 www.can-supermarkt.de

Nordostbahnhof

Za-ra Markt

Leipziger Platz 1-3, 90491 Nuremberg
 <u>www.zaramarkt.com</u>

Muggenhof





Za-ra Markt **P**Fürther Str. 301-303, 90429 Nuremberg **③**<u>www.zaramarkt.com</u>

Schweinau

Üstel Supermarkt ♥Maybachstr.29, 90441 Nuremberg

Südstadt

Za-ra Markt Völckernstr.50, 90459 Nuremberg <u>www.zaramarkt.com</u>

Mobile phones

In Germany, there are generally two different types of mobile phone ("Handy") contracts: **Pre-paid contract** and **term contract**. The prepaid contract does <u>not</u> have a fixed term. The fixed-term contact has a minimum contract period. This contract will be renewed automatically if it is not terminated. If you do not want this contract to be renewed automatically you have to make this known in writing. Make sure to observe the notice period.

Ask your help centre for help, so that you can choose and finalise a good contract.

10 important questions about taking out a contract:

- 1. What is the monthly fee? Does the fee increase after a certain period?
- 2. Is there a minimum monthly fee?
- 3. How long is the contract period (e.g. 12 or 24 months)?
- 4. If I don't terminate the contract, will it be renewed automatically?When do I have to terminate the contract if I do not want it to be renewed?
- 5. How much are the fees for setting up, changing or deactivating?
- 6. What is the charging period (60/1, 10/10)?
- 7. How much does a minute cost (different/own network)?
- 8. What are the costs for buying a mobile phone with and without a contract?
- 9. How much does Internet access cost?
- 10. How much does it cost to call abroad?

Debt counselling

General debt counselling

Is your account overdrawn and the bank won't pay out any more money? Is the bailiff at the door? Do you have financial problems? The debt counselling office advises and informs you on these matters and many others. The advice is free and confidential.





ISKA debt counselling

♥Untere Krämersgasse 3, 90403 Nuremberg
 ↔ +49 (0) 911 24463 0
 Monday, Tuesday, Thursday, Friday 09:00 - 15:00 and by appointment.

 \bigcirc The counselling is offered in German. If you need a language specialist, please contact ZAB:<u>»*How do I find an interpreter?</u>

Energy debt

Are you having problems paying bills for household utilities, electricity, heating, gas, hot water or community heating due to ongoing money problems? This means that you have energy debts. These are so-called primary debts. This includes debts that can directly endanger your livelihood and that of your household members. For this purpose, there are special advice centres:

Families with children and young people without a claim to Hartz IV benefits ♣ District social pedagogues at Child Welfare Services at the General Social Service (ASD) \$\screwty+49 (0) 911 231-2686

Individuals and households, all over 21 years of age ♣ Social pedagogy at the social pedagogical specialist service (SFD) <a>+49 (0) 911 231-8103

Advice on how to avoid energy debt can be found here:

Nuremberg pass

What is the Nuremberg pass?

The Nuremberg Pass is an offer by Social Services of the city of Nuremberg to support people in Nuremberg who do not have much money. Many offers in the fields of education, culture, leisure and sport as well as bus, underground and tram all cost less. In addition, certain pharmacies offer discounts on non-prescription medicines.

Who can apply for the Nuremberg Pass?

Anyone who receives benefits from the job centre, Social Services, the Housing Office (housing allowance) or Child Welfare Services (subsidies on fees for children's day-care facilities, etc.).

Where to apply for it?

⊘To apply for this, you need an ID card or passport and a letter from one of the official authorities (Child Welfare Services, Social Services, Housing Office).





Responsible for the following post codes: 90402, 90411, 90425, 90431, 90443, 90482, 90491, 90403, 90419, 90427, 90439, 90449, 90489, 90408, 90429, 90409

Service centre education and participation - Innenstadt Prauentorgraben 17, ground floor, 90443 Nuremberg

Responsible for the following post codes: 90441, 90451, 90461, 90471, 90480, 90453, 90469, 90473, 90455, 90475, 90459, 90478

Service centre education and participation - Langwasser Preinerzer Straße 12, 90473 Nuremberg

A multilingual information flyer can be found here:»»Arabic, »»Russian, »»English.

Take a look at<u>******</u> the film You Are Here</u>! There, all important information about the Nuremberg Pass is summarised.

Consumer Advice Centre

What is private liability? How do I cancel my broadcast license fee? When is a product in Germany "Halal"? The Consumer Advice Centre will help you. Consumer Advice Centres are located in every federal state. Here, consumers receive current, reliable information and independent advice. The aim of their work is to provide consumers with information, advice and support for private consumption. They provide an overview in case of confusing offers and transparency in complex market conditions. And they point out health or environmental issues that can influence purchasing decisions. Information is also available in many languages: **»Arabic**, **»»Farsi**, **»»Turkish**

Consumer Centre Bavaria Counselling Centre Nuremberg ♥ Albrecht-Dürer-Platz 6, 90403 Nuremberg @ nuernberg@vzbayern.de & +49 (0) 911 2426501 (no counselling) ♥ www.verbraucherzentral.de

⑦ The Consumer Advice Centre does not provide advice on asylum and employment law. If you have any questions on asylum or employment law, please do not hesitate to contact us <u>>>Asylum Counselling Services</u>, the<u>>>Immigration Advice Centre</u> or with regard to legal matters the <u>>>Refugee Law Clinic</u>.

Concluding contracts

Very important: Never sign **something that** you have not understood or been able to read. Otherwise, you may sign a contract or an agreement that requires you to pay something afterwards. It is sometimes very difficult to undo this. Always check and compare several offers and decide calmly. Do not let anyone pressure you to sign. Ask your Help Centre for help and advice.





The KJR offers free legal advice for children and teenagers:

KJR RECHTzeitig ↓Luise - The Cultfactory, <u>Scharrerstr. 15, 90478 Nuremberg</u> ↓17:00 - 19:00 | 13.01.2021 | 27.01.2021 | 10.02.2021 | 24.02.2021 | 10.03.2021 | 24.03.2021 | 14.04.2021 | 28.04.2021 | 12.05.2021 | 26.05.2021 | 09.06.2021 | 23.06.2021 | 14.07.2021 | 28.07.2021 | 22.09.2021 | 13.10.2021 | 27.10.2021 | 10.11.2021 | 24.11.2021 | 08.12.2021 | 22.12.2021 ★www.jugendinformation-nuernberg.de

Housing

Around 8,000 refugees currently live in Nuremberg. In 2015, Germany received about one million refugees. Unfortunately, it sometimes takes several months to find a suitable place to live in Nuremberg. It is important to be patient if everything does not work as desired.

Further information: https://www.nuernberg.de/internet/sozialamt/wohnk...

Looking for Somewhere to Live

Housing Allowance Payments

If you and your household (this means family, partner or children – not roommates/housemates) earn a lower amount of money, you can apply for a subsidised flat or house. You need a Public Housing Certificate to be eligible for this. Under certain conditions, you are also entitled to housing allowance payments. If you get money from the state for yourself and your family, you usually will not have to apply for housing allowance payments.

 Nuremberg Social Welfare Office - Housing Listings and Housing Allowance

 Payments (Sozialamt Nürnberg- Wohnvermittlung und Wohngeld)

 ♥
 Marienestrasse 6, 90402 Nürnberg

 ♥
 +49 (0) 911 231-2195 or -2517

Nuremberg Housing Association (Wohnungsbaugesellschaft Nürnberg)

On the website of the State Housing Association (wbg)you can find several rental offers for housing.

State Housing Association (wbg) [®]<u>www.wbg.nuernberg.de</u>

Rooms in Shared Flats and Homes

Are you looking for a room in a shared flat or house? There is a wide range of rooms in Nuremberg on the WG-Gesucht website.

WG-Gesucht & www.wg-gesucht.de





Important abbreviations

1. OG = Erstes Obergeschoss (first floor) App. = Appartement (apartment/flat) DB/D`bad = Duschbad (shower) EG = Erdgeschoss (ground floor) EBK = Einbauküche (built-in kitchen) HK = Heizkosten (heating costs) inkl. = inklusive (inclusive) Kaut. = Kaution (deposit) MM = Miete pro Monat (monthly rent) NK = Nebenkosten (additional costs) sof. frei = sofort frei (immediately available) teilmbl. = teilmöbliert (partially furnished) WG = Wohngemeinschaft (shared flat/apartent/house) Whg. = Wohnung (flat) Wohnfl. = Wohnfläche (living space, usually in square metres) Zi. = Zimmer (bedroom) ZKB = Zimmer-Küche-Bad (bedroom-kitchen-bathroom)

Moving into Your Own Home

As soon as you have a residence permit, you are usually obliged to move out of your community accommodation/decentralised accommodation. You will need to find your own place to live. If you don't have a job and thus aren't earning money, the <u>>>Job Centre</u>will pay your rent. But it will only do this if you need help paying your rent.

Important: once you have found an apartment, you should not sign the lease immediately. The Job Centre has to check and approve the rent contract before you sign it. The rental contract must include the following points:

- "Cold" monthly rent: The rental costs for the living space per month, excluding service and utility costs such as heating
- Additional costs: this includes operating costs like stairwell cleaning, waste collection charges, caretaker costs, cable connection etc.
- Heating costs: Costs for heating and hot water (note: you always have to pay electricity and heating costs yourself!)
- Size of apartment, number of rooms, address, landlord

 \bigcirc The "warm" rent is included everything mentioned above. It is therefore significantly higher than the monthly rent.

Deposit, initial living supplies, one-off payments for fixtures and fittings, and cancellation fee

The deposit is a security payment you make to the landlord. The amount of the deposit is a maximum of 3 months' rent. When you move out of the property, you get the money back.

Important: You must not leave any damage if you move out of the property.





You are not allowed to take the furniture from your asylum accommodation. That's why you need new furniture. You can submit a request for initial supplies to the **Job Centre**. You will then receive a flat-rate amount from the Job Centre. This amount can vary according to the number of people and the size of the property. Find cheap and used furniture or other furnishings here: <u>>>Furniture, Crockery etc.</u>. If the person who was previously living in the home leaves fixtures and fittings there, you can buy those things. In German, this is called "Ablöse".

Attention: It may take a few weeks for the money to be paid by the Job Centre!

Please remember to re-register, in other words you need to re-register your new address (in person) at the <u>**»**</u>**Residents' Registration Office**.

House rules

There are certain regulations for living together that are defined as house rules. These apply to all persons who live in shared accommodation or an apartment. The most important content is:

Noise: Everyone in the house is responsible for keeping the noise level to a minimum. Special care must be taken between 13:00 and 15:00 and between 22:00 and 06:00, which are rest periods. On Sundays and public holidays the whole day is considered as a rest period.

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 respect the correct rubbish separation, because the majority of rubbish is recycled and it is an important part of environmental protection.

You can see an overview of the waste that belongs in each bin here:<u>»»Waste separation in</u> pictures.

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

Support for energy costs

Energy costs are rising and you need support? Here you will find tips and help!

Tips for saving energy

We explain here how you can save energy. Saving energy is not only good for the environment, but you also save money.

What is energy anyway?

- Heating
- Electricity
- Water

Please click on heating, electricity or water to get detailed tips.

 ${igvee}$ You will find much more valuable information on saving energy on the following pages:





Consumer advice centre: Energy saving tips in simple language

<u>Brochures for download: Saving energy in the household in German, English, Arabic,</u> <u>Kurdish and Dari</u>

Energy-saving check: Energy-saving tips

Heating tips

Save heating

 \mathbb{Q} Set the heating less warm and ventilate properly.

Heat less warmly:

 \mathbb{Q} The rooms in your home do not all have to be equally warm. This will save you money.

What should you do during the day?

- In the living room, 20 degrees is good.
- In the bedroom, 16 degrees is good.
- In the bathroom 23 degrees is good.

 \mathbb{Q} Are you in some of the rooms only rarely? Then 16 degrees is also good here.

What should you do at night?

- Set the heating to a lower temperature.
- Then 16 degrees is good in all rooms.

What else can you do?

- Do not put things in front of the heating.
- Do not hang curtains in front of the heating.
- In winter it gets dark early outside. Then lower the blinds. That way the warm air stays in the room better.





Achten Sie auf die richtige Einstellung der Thermostate



Picture source: Thermostats - Numbers and their meaning (heizsparer.de)

Ventilate properly

 \bigcirc Do not keep tilting the window. Otherwise the walls of the room will get cold and you will have to heat more afterwards.

How do I ventilate properly?

- Open the window all the way.
- Leave the window open for 5 to 10 minutes.
- Repeat this 2 or 3 times a day. This will bring in fresh air.

 \mathbb{Q} Always turn off the heating when airing. This will save you energy and money.

What is important in winter?

- In winter, you do not have to ventilate for as long.
- Only open the window for 2 to 3 minutes.

Power tips

Save electricity

 \mathbf{Q} You can save electricity on many everyday tasks such as cooking or washing clothes.

Cooking:

- Use a lid when cooking.
- If you cook with a small pot or pan, use a small cooker top.





- If you cook with a large pot or pan, use a large hotplate.
- Turn off the cooker a little earlier. The heat will stay a little longer and you will continue cooking without electricity.

Do you have an old cooker?

 \mathcal{O} Look at the electricity consumption of your cooker. It might be a good idea to buy a new cooker. A new cooker uses much less electricity.

Do you need hot water?

 $\$ Then make the water hot in the kettle. The kettle uses less electricity than the cooker. Only make as much water hot in the kettle as you need.

Use the oven properly:

- Do not preheat the oven.
- Do not open the oven door too often.
- Turn off the oven 10 minutes earlier.

Electrical appliances:

 \mathcal{P} Turn off the TV, computer, radio or electric toothbrush completely. To do this, turn off the switch or pull the plug completely out of the socket.

Lamps and lights:

- Old light bulbs consume a lot of electricity.
- Energy-saving bulbs or LED bulbs consume much less electricity and do not break down as quickly.
- If you don't need light at the moment, turn the lamps off.

Save electricity in the refrigerator:

- Set the fridge to 7 degrees. 7 degrees is enough for food.
- Don't open the fridge so often. Otherwise the inside of the fridge will get too warm and consume more electricity.
- Do not put warm food in the refrigerator. Otherwise the inside of the fridge will get too warm and use more electricity.
- Do not put the refrigerator next to a dishwasher, next to a heater or in a sunny place. Otherwise, the refrigerator will have to cool much more and will consume more electricity.
- The refrigerator has a grille at the back for ventilation. Clean the grille regularly or the ventilation will not work as well and the refrigerator will consume more electricity.

Saving electricity with the freezer:





- Set the freezer to minus 18 degrees.
- Do not open the freezer so often. Otherwise the freezer will get too warm inside and use more electricity.
- Do not put warm food in the freezer. Otherwise the inside of the freezer will get too warm and use more electricity.
- Remove thick layers of ice. Otherwise the freezer will use more electricity.

 \bigcirc Look for the EU energy label (EU label). There are different letters on the label. These letters stand for the power consumption. A means the appliance consumes very little electricity. The letter G means the appliance consumes a lot of electricity.

Water tips

Save water

Here's what you can do:

- Shower more.
- Bathe less.
- Use a special shower head to save water.
- Use a special flush button on the toilet.
- Fix a broken tap.
- Wash the dishes properly.
- Water the garden with rainwater.

Financial aid and advice

Where can I get advice or financial support if I can no longer pay my increased heating costs?

Click <u>here</u> .

If you get your electricity or gas from "N-Ergie", <u>here is</u> information on how to get support.

With or without a job - support from the Job Centre for heating costs

Did you know? Despite having a job, many people can get money from the Job Centre for their heating costs. Caritas Germany shows how.

It is not true that only people who already receive unemployment benefit II are supported by the Job Centre. There are many people with a job who are also entitled to a heating allowance from the Job Centre. This is because the entitlement to financial support from the Job Centre always refers to the month in which a bill is due. If you or a friend will soon





receive a high utility bill, you may be entitled to support in that month.

It sounds complicated and it is a bit. Therefore, we will show how the whole thing works with an example.

Alex lives alone and earns 2,950 euros gross/month. After deducting taxes, social security contributions, health insurance and church tax, he still has 1,970 euros left over. Of this, 900 euros still have to be paid in rent (warm). In March 2023, there will be an additional heating cost payment of 800 euros.

So much for the exemplary facts, now the calculation. First, the need under social law must be calculated. This is made up of the current standard need for Hartz4, the rent and the heating cost arrears. So: 449 euros plus 900 euros plus 800 euros. The socio-legal need is therefore 2,149 euros.

Since Alex earns money, the net salary must be deducted from this. This is used to see whether the socio-legal need above 2,149 euros can be covered by the monthly salary itself. However, the net salary above 1,970 euros is not taken for this, but only 1,670 euros. This is because in the so-called income adjustment, a basic allowance of 100 euros and an earned income allowance of 200 euros are deducted.

Now for the exciting part of the calculation. So we have to deduct the adjusted net income of 1,670 euros from the social need of 2,149 euros. So: 2,149 euros minus 1,670 euros. The result: 479 euros. In this case, Alex would be entitled to 479 euros from the Job Centre in March.

For this to happen, however, it is absolutely necessary for Alex to apply for support from the Job Centre in the month in which she received the utility bill, i.e. in March in our example. In April, the bill would look different again. Because then the 800 euros for the heating cost arrears would be omitted from the socio-legal need and would amount to 1,349 euros. Alex can cover these needs himself with his monthly salary of 1,670 euros after deducting the allowances.

Anyone who is not sure whether they could be entitled can get information from the many <u>advice centres in Nuremberg</u> and throughout Germany.

Source: Facebook Caritas Germany

