



# ESMT Student Handbook

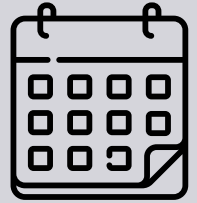
**Congratulations! You have  
been accepted to the ESMT  
Berlin. Now what?**

For many of you, this means that you are going to move to a new country, which is an exciting but daunting prospect. You probably have many questions and concerns about the coming months, from how to get a visa for Germany to what to wear on your first day of class. This handbook provides an overview of relocation steps to help structure your planning and ensure a smooth transition.

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# Relocation Schedule



WHEN?	WHAT?
As soon as possible	<ul style="list-style-type: none"> <li>• Read this handbook</li> <li>• Pay your deposit</li> <li>• Join your cohort's <a href="http://www.esmtcommunity.org">www.esmtcommunity.org</a> group</li> <li>• If applicable, book your appointment for visa application at a German embassy/consulate and prepare your visa application</li> <li>• Get in touch with <a href="mailto:student-services@esmt.org">student-services@esmt.org</a> to receive your visa support documents</li> </ul>
No later than 6 weeks before program start	<ul style="list-style-type: none"> <li>• Submit your visa application to the embassy/consulate</li> <li>• Familiarize yourself with housing options</li> </ul>
3–4 months before program start	<ul style="list-style-type: none"> <li>• Book your travel and search for accommodation</li> </ul>
1–4 weeks before program start	<ul style="list-style-type: none"> <li>• Arrive in Berlin</li> <li>• Find housing if you have not done so yet</li> <li>• Get used to Berlin life and meet up with your future classmates</li> </ul>
After your arrival in Berlin	<ul style="list-style-type: none"> <li>• Register your new address</li> <li>• Open a bank account</li> <li>• Get health insurance</li> </ul>
Program start and first weeks thereafter	<ul style="list-style-type: none"> <li>• Attend Orientation Week</li> <li>• Complete the enrollment procedure</li> <li>• Receive your tuition fee invoice and pay your second tuition fee installment</li> </ul>
Before your visa or visa-free period expires	<ul style="list-style-type: none"> <li>• If applicable, apply for your residence permit</li> </ul>

# Immigration Procedures



## Who needs a visa?

EU citizens and citizens of Iceland, Liechtenstein, Norway, and Switzerland have the right to live and work in Germany without a visa. After arrival, students from these countries just need to register their Berlin address at a local registration office (*Einwohnermeldeamt* or *Bürgeramt*).

Generally, all non-EU citizens entering Germany and staying for more than 90 days with the intention to work or study need a visa before entry. However, there are some exceptions:

**Nationals of Australia, Canada, Israel, Japan, New Zealand, South Korea, United Kingdom and the United States** may apply for their residence permit after arriving in Germany (see section “residence permit”).

The same applies for nationals of **Andorra, Brazil, El Salvador, Honduras, Monaco, and San Marino** who do not intend to take up employment, though we ask you to confirm this with the German diplomatic mission in your home country.

**Citizens of all other countries** require a visa to study in Germany. It can take up to six months to get a student visa; in countries where the German embassies and consulates are overburdened, it can take even longer. For this reason, we urge students to **begin the visa application process as soon as possible**.

## Submit your visa application

Admitted students must submit visa applications in person at the **German diplomatic mission (i.e., embassy or consulate) responsible for their place of residence**. Please make sure that you **apply for a National D-visa for longer-term stays** (in excess of three months) in Germany. Applicants should consult the website of the mission immediately after receiving their admission offer to find out about the visa procedure and required documentation

The **fee for a study visa** is typically €75. However, there may be exceptions so please review this [guide](#) first. **Visa application forms** can be obtained from the mission free of charge (in the local language). Applicants may also download the form [here](#). Typically, students must provide the following documents at the consular service of the respective mission abroad:

1 After you've paid your deposit, please send a request for visa support documents to [student-services@esmt.org](mailto:student-services@esmt.org). Include your current mailing address and phone number, the address of the embassy/consulate where you will apply, and whether that embassy/consulate requires scans or original hard copies of the application documents.

- Valid passport with enough blank pages for the visa sticker
- Completed visa application form
- Three to four recent biometric passport photos
- Enrollment offer letter (issued by ESMT Student Service Office)<sup>1</sup>
- Visa support letter (issued by ESMT Student Service Office)

- 2 This is usually verified through a blocked bank account (Sperrkonto) containing 11,208€. Students will only be able to access 934€ per month through the first year of their stay in Germany, thereby demonstrating their ability to support themselves. ESMT has a partnership with the blocked account provider [Expatrio](#). Their value package for ESMT students includes travel health insurance necessary for the visa application, the opening of a German checking account, a free ISIC card, and the opportunity to sign up for German health insurance. A notarized letter from a family member pledging to cover a student's living expenses of at least 934€ per month for the duration of the studies is also sufficient proof. The family member must also provide a copy of their personal ID or passport and recent bank statements or pay stubs.
- 3 This is not often listed on embassy websites, as many German public universities charge very little in tuition fees. ESMT students must show that they have the means to pay for their program. They can do this by providing foreign bank account statements, loan approval documents, or a notarized letter from a family member, along with that family member's bank account statements/pay stubs and passport scan.

- Proof of financial means<sup>2</sup>
- Proof of ability to pay tuition fees<sup>3</sup>
- Documents about your academic and professional education/experience
- Evidence of health insurance for the first part of your stay in Germany (travel insurance)

Please note that booking a visa appointment can take months, and processing a visa after your appointment takes from four to six weeks. It is important that you start this process as soon as possible after admission.

# Accommodation



The housing market in Berlin is competitive, and it is often difficult to arrange long-term accommodation from abroad. You may want to arrive before program start to have some time for your housing search. For your first days in Berlin, you could consider an interim solution, like a [hostel](#) (~€20/night for a dorm bed) or renting a private room via [Airbnb](#) (starting ~€30/night).

Berlin is a sprawling city and offers a wide range of housing opportunities of varying quality and price. While searching for an apartment, you will notice that many of the cheap apartments are located far from ESMT and the city center. Fortunately, Berlin's public transportation system is among the best in the world, and cycling is a popular option due to Berlin's apartment landscape and good bike infrastructure.

Before beginning your search, you should have a clear idea of your preferred housing situation. Would you like to have an **apartment to yourself**? Or would you like to live in a **shared apartment (Wohngemeinschaft/WG)**? What about in a **student community home**? A room in a shared apartment will most likely be the cheapest option, while renting an apartment for yourself is likely to be the most expensive option.



**Please understand that ESMT cannot secure housing for you. We are happy to give you all possible information and answer all of your questions, but it remains your responsibility to find a place to live.**

## Student community homes

ESMT has a cooperation with [The Social Hub](#), a student housing provider located 1.5 km from campus. For each cohort, we arrange a contingent of rooms at a slight discount. Information will be provided on how to book these rooms on ESMT Community in the months leading up to program start. Rooms come fully furnished and include:

- A private bathroom
- A large comfy bed, a closet, and a desk
- A flatscreen TV with international channels
- Free Wi-Fi in the room
- A fully equipped shared kitchen
- Maintenance, 24/7 reception, and security

As with The Social Hub, ESMT also reserves a small number of apartments from [Neon Wood](#). Neon Wood is a student community with stylish apartments that are fully furnished. Residents are granted access to high-speed internet, a 24-hour laundry lounge, a community lobby, and more. Information on how to book student community homes will be posted on ESMT Community in the months before program start.

### OTHER STUDENT COMMUNITY HOMES:

- ▶ [Campus Viva](#)
- ▶ [Spreepolis – Modern Student Living](#)
- ▶ [Home in Berlin](#)
- ▶ [The Urban Club](#)
- ▶ [The Fizz](#)
- ▶ [66 Monkeys](#)
- ▶ [Studio:B](#)
- ▶ [iLive-Urban Living Berlin](#)



### NOTE!

**Student community homes are more expensive than renting rooms in a shared apartment. However, they usually offer an all-inclusive package. The process of renting a room from student community homes is more customer-friendly and less stressful for new arrivals in Berlin, and they do not ask you for the full range of documents required by most property owners (described under “Documents to present” on [page 9](#)).**

## Public housing providers

Public housing providers owned by the City of Berlin offer subsidized accommodation to vulnerable groups on a small income, like retired people, young families, or students. The rents are therefore significantly cheaper than those at private student community homes. The following providers do offer student accommodation:

- ▶ [Berlinovo](#)
- ▶ [GESOBAU](#)
- ▶ [GEWOBAG](#)
- ▶ [HOWOGE](#)
- ▶ [Stadt und Land](#)
- ▶ [Petruswerk](#) (community home run by a Catholic organization)

# Platforms for shared apartments and rooms

## [Spotahome](#)

The largest online platform for mid- to long-term accommodation in Europe. They specialize in helping students and young professionals find housing before moving abroad. In order to provide a trusted service, Spotahome hold the first month's rent until 24 hours after a tenant moves in successfully. Their team of home checkers also visit the properties listed on the platform, and they only work with the property owners themselves (not subletters). Ask the ESMT Student Services Office for the discount code to get 20% off the service fee.

## [Wunderflats](#)

Germany's leading platform for short- to medium-term housing. The fully furnished apartments can be rented by national and international students for one month or more.

## [WG-Gesucht.de](#)

The largest platform in Germany for finding rooms in shared apartments (Wohngemeinschaften or WGs).

## [HousingAnywhere](#)

A 100% safe and scam-free housing platform thanks to the Secure Booking System. The first month's rent is paid to HousingAnywhere and is transferred to the advertiser 48 hours after you move in, and only if the room corresponds exactly to what you agreed to book. Otherwise, you will be eligible for a full refund. This way you can comfortably book a room in Berlin even months before your arrival. HousingAnywhere charges a small administrative fee for this service. Sign up on [ESMT's page at HousingAnywhere](#) to receive a 20% discount on the booking fee, a ESMT VIP profile, and priority access to available housing options.

### Other platforms for rooms and apartments:

- [exberlinerflatrentals](#)
- [betonbear](#)
- [markt.de](#)
- [wohnungsboerse.net](#)
- [nestpick.com](#)
- [wgcompany.de](#)
- [wohngemeinschaft.de](#)
- [immobilienscout24.de](#)
- [immonet.de](#)
- [easy-living4u.de/en](#)
- [immowelt.de](#)
- [ebay-kleinanzeigen.de](#)
- [berlin99.com](#)
- [ngb-living.de](#)
- [uniplaces.com](#)
- [agsa-germany.com](#)
- [woloho](#)



We will also post housing opportunities from within the ESMT network on the [ESMT Bulletin Board](#).

# General info on housing

## Glossary of Useful Terms

<b>AB or Altbau</b>	Construction from before 1945
<b>Abstand</b>	Compensation for furnishing/renovation work that predecessor leaves in apartment
<b>Balkon</b>	Balcony
<b>Bek/BK or Betriebskosten</b>	Service costs, e.g. garbage collection, building maintenance
<b>Bürgschaft</b>	Guarantor
<b>EG or Erdgeschoß</b>	Ground floor
<b>EBK or Einbauküche</b>	Built-in kitchen
<b>VH or Vorderhaus</b>	Building with views to the street
<b>HH or Hinterhaus/SF or Seitenflügel</b>	Building with views to the courtyard instead of the street
<b>Hauptmieter</b>	Main tenant of the apartment, whose name is on the lease
<b>Untermieter</b>	Person who is renting a room or apartment from the main tenant
<b>Kaution</b>	Security deposit
<b>KM or Kaltmiete</b>	Rent, excluding heating costs
<b>MM or Monatsmiete</b>	Monthly rent, relevant for the security deposit (up to 3× the MM)
<b>Möbliert/unmöbliert/teilmöbliert</b>	Furnished/unfurnished/partly furnished
<b>NB or Neubau</b>	Construction from after 1945
<b>NK or Nebenkosten</b>	Utilities
<b>Provision</b>	Commission
<b>Qm or Quadratmeter</b>	Square meter
<b>Renbed. or renovierungsbedürftig</b>	In need of renovation
<b>Renoviert</b>	Renovated
<b>RH or Reihenhaus</b>	Townhouse
<b>WB or Wannenbad</b>	Bathtub
<b>WBS/Wohnberechtigungsschein</b>	Municipal document entitling you to lower rent costs
<b>WM or Warmmiete</b>	Rent including heating costs
<b>ZH or Zentralheizung</b>	Central heating
<b>GH or Gasheizung</b>	Gas heating
<b>Ofenheizung</b>	Furnace heating
<b>Zi or Zimmer</b>	Room



## Other things to consider

**Leases:** It is best to search for housing before coming to Berlin. However, unless you are using a secure rental housing service, please only make binding agreements or payments once you have arrived. Unfortunately, criminals are afoot in the Berlin housing market. It is thus best to personally meet the owner, inspect the property, and meet any housemates before signing a lease. Read this [advice on how to spot and avoid housing scams](#).

Upon signing your lease, you will be required to make a deposit (Kaution). By law, this cannot exceed three times the monthly rent. **Never transfer any money before you have a signed lease.** And be sure to get a receipt!

Before moving in, carefully document the condition of the apartment – preferably with photos. This documentation (and a properly cleaned apartment) can help you get your deposit back when you move out.

Be wary of leases that specify a fixed rental contract for a set period. Per German law, you may be liable for rent until the end of that period, even if you move out early, unless the property owner releases you from the contract or allows you to sublet. Instead, look for a typical month-to-month lease, which allows you to move out with three months' advance notice.

**Be sure that an official registration ([Anmeldung](#)) is possible before signing a lease.** The property owner must give you a letter proving that you have moved in for you to register your apartment or room. Some property owners illegally offer apartments without the option of registering there.

**Be quick:** Most applicants will have their documents ready at the apartment viewing. To improve your chances, have all your documents ready as well. Desirable apartments in Berlin tend to be taken quickly, often during the apartment viewing.

**Documents to present:** In order to rent an apartment, a potential tenant usually needs to present certain legal documents. Property owners are entitled to ask for:

- A copy of your passport
- A copy of your city registration certificate (*Anmeldebescheinigung*)
- Proof of income or available funding to pay your rent
- A letter from the property owner of your last residence stating that your rental account is in good standing (*Mietschuldenfreiheitserklärung*)
- A credit check ([SCHUFA](#) certificate)

Those of you arriving from outside of Germany will not be able to provide many of these documents. Some documents may be waived or alternative documents may be accepted.



Once you have registered your new room or apartment, you will receive a letter from the [public broadcasting service](#) asking you to pay a compulsory licensing fee for Germany (*Rundfunkbeitrag*).



You have arrived in Berlin and have secured an apartment or room. Great! What's next?

# Registering an Apartment



Once you have found an apartment or room, you must register at a municipal registration office (Bürgeramt). You can find your neighborhood Bürgeramt [here](#), but you can register your apartment at any office across Berlin. In order to complete your registration (Anmeldung), you need to first make an appointment. Since appointments can be difficult to book, we recommend that you search throughout the entire city by clicking [here](#) and scrolling down to “Termin Berlinweit suchen und buchen.” You may have to refresh several times or book an appointment at a distant Bürgeramt.



## NOTE!

**Not all staff at the registration office will speak English. If possible, bring along a German-speaking friend. If you cannot, don't be discouraged! It's a great chance to learn something. We also recommend that you declare your Berlin residence as your first residence (Hauptwohnsitz) throughout the time of your studies.**

For your Anmeldung appointment, bring the following documents:

1. Registration form (Anmeldeformular) – you can download the form [here](#) (German only)
2. Official confirmation from the property owner that you have moved (Einzugsbestätigung des Wohnungsgebers) – download the template [here](#).
3. Your passport

The confirmation must contain the following information:

1. Name and address of the property owner
2. Your official move-in date
3. The apartment's address
4. Your name

By law, you are required to register **no later than two weeks after you have moved into your new residence**. If there are no open appointments within this time, book the earliest possible appointment. As long as you can confirm that you secured an appointment within the two weeks after having moved in, you are fine.

Don't worry if it takes you a couple of weeks to find a permanent place to stay – this is quite normal for newly arrived students. However, **the registration is crucial for getting a residence permit** (if applicable). So, if it takes you longer to find a permanent place to stay, you may consider registering at a friend's apartment or a hostel, so long as the property owner is willing to issue a confirmation that you have moved in (*Einzugsbestätigung des Wohnungsgebers*). You can change your address once you find long-term accommodation.

# Residence Permit



For those of you who entered Germany visa free or with a student entry visa, now that you have registered and secured a confirmation of registration (*Anmeldebescheinigung*), it is time for you to apply for a residence permit (*Aufenthaltserlaubnis*) at the Berlin Immigration Office (*Landesamt für Einwanderung*, formerly the *Ausländerbehörde*). Again, EU citizens as well as citizens of Iceland, Liechtenstein, Norway, and Switzerland have the right to live and work in Germany without a visa/residence permit.

## HOW TO GET YOUR RESIDENCE PERMIT?

**Book an appointment at the Immigration Office** (*Landesamt für Einwanderung*) [here](#). The department for students is the Immigration Office at Keplerstraße in Berlin-Charlottenburg ([further info and map](#)). Note that it is often difficult to get an appointment at the Immigration Office. Appointments are usually unblocked only a few weeks in advance and are then gone very quickly. We advise you to check for appointments early in the morning and on a daily basis. Due to perennial staff shortages and the large influx of foreigners into Germany in recent years, the Immigration Office tends to be overwhelmed with residence permit applicants.

## WHAT TO SUBMIT FOR THE APPLICATION?

- **Passport** (valid until at least 6 months after the end of the program)
- **Current biometric photo**
- **Visa** (if applicable)
- **Filled in application for issuance of a residence permit** (*Antrag auf Erteilung eines Aufenthaltstitels*; download [here](#) under Forms).
- **Proof of secure livelihood, ideally in the form of a blocked bank account** (See footnote on proof of financial means, [page 5](#).)
- **Proof of ability to pay tuition fees** (see [Visa](#))
- **Proof of health insurance** (see [Health Insurance](#))

- **Enrollment confirmation and notification of admission from ESMT** (You'll receive these from Student Services after completing the [Enrollment Process](#))
- **Proof of main residence in Berlin** (confirmation of registration from Bürgeramt or lease, written confirmation from the property owner, and Bürgeramt appointment confirmation)

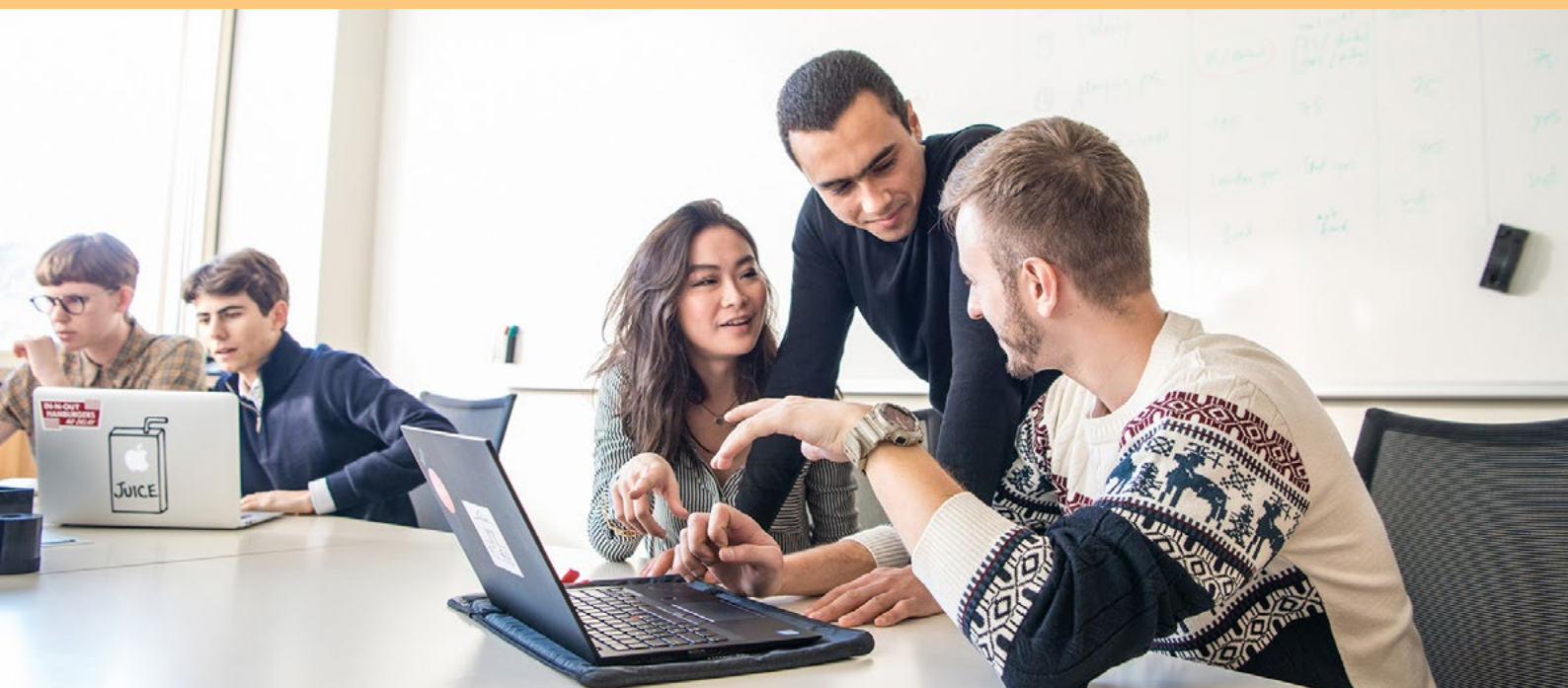
The Student Services Office will be happy to go with you through your application to check for completeness. Just make an appointment when ready.

# Finances



## How can I finance my studies?

An ESMT degree is an investment in your future, but it is also a considerable financial commitment. Refer to our [Tuition & Fees](#) website to familiarize yourself with the expenses of an ESMT student. You should secure funding early on, whether in the form of family support, personal savings, loans, or scholarships, so that you can focus on the program once it starts. We recommend that candidates who need additional financial aid seek out loan or scholarship programs in their home countries. Most large banks will offer loan schemes for studying abroad, so please consult your local banks about this possibility. We also recommend checking with your local German embassy or consulate, as they may have more specific information regarding funding for people looking to study in Germany. ESMT has limited opportunities for scholarships, but we can offer you a list of some loan and scholarship sources for which you might be eligible.





## LOAN PROGRAMS OFFERED BY ESMT

**Prodigy Finance:** Prodigy's innovative model offers alumni-funded loans to international students at the world's top business schools, including ESMT. Find out more [here](#).

**Brain Capital:** Brain Capital offers ESMT degree-seeking students who are citizens of the EU, Canada, or the US the ability to cover tuition fees through a funding scheme in which payment only starts once you have secured your first job after graduation and have reached a certain salary threshold. Find out more [here](#).

**US Department of Education:** ESMT participates in the US Department of Education direct loan scheme, which is part of the Title IV loan programs. Students who are US citizens or permanent residents (green card holders) are eligible for Direct Unsubsidized Loans and Direct PLUS Loans. Direct Unsubsidized and Direct PLUS Loans are available to US students at ESMT. For more information, please email [student-services@esmt.org](mailto:student-services@esmt.org).

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## GERMAN LOAN PROGRAMS

**DAAD:** The German Academic Exchange Service (Deutscher Akademischer Austauschdienst) offers a wide range of support for international students studying in Germany, including an [extensive database](#) for financial aid. Please visit or contact your national DAAD office for more information. You can find the current addresses of DAAD regional offices and information centers [here](#).

**German Government Loan (BAföG):** The Bundesausbildungsförderungsgesetz is the Federal Training Assistance Act for students at secondary schools and universities in Germany. The law is often referred to simply as "BAföG" and dictates the terms and conditions, as well as the eligibility, for any student loans you might take up during your stay here in Germany. This means **if you aren't eligible for BAföG, you usually won't be eligible for any other loans or scholarships** since many make use of public funds. We encourage you to familiarize yourself with the BAföG terms and conditions first before you start looking for other possible scholarships or loans. The site studierendenWERK BERLIN provides a detailed overview of the BAföG and how to apply for it [here](#).



### NOTE!

While it can be a cumbersome process to qualify for BAföG, the option is worth exploring. BAföG is not only for German students but also for foreign students from the EU and EEA as well as, in specific cases, non-EU/EEA students.

**KfW Student Loan:** For students who are not eligible for government education grants, a [KfW student loan](#) could be a viable alternative. Germans, EU students who have lived in Germany for at least three years, and those who have a family member from one of these groups are eligible for KfW loans.

## Calculate your expenses

To plan your budget, you'll need to have an idea of how much money you will need for your stay and studies in Berlin. The table below contains rough estimates of the living costs you should expect. Note that these are just averages and that personal expenses vary.

SCHOOL	PER MONTH	PER YEAR
Tuition total		Up to 16,000 (MSc)/Up to 49,000 (MBA)
Study materials (books, laptop)		1,000
Optional study trips		1,000–2,000
<b>LIVING COSTS</b>		
Rent	350–1,400	4,200–16,800
Transportation	50	600
Food	200	2,400
Clothes	40	480
Communication	35	420
Leisure (culture, sports, etc.)	70	840
<b>TRAVEL (TO/FROM BERLIN)</b>		2,000
<b>INSURANCE</b>		
Health insurance (public/private)	110/35	1320/420
Liability insurance	3	36
<b>POTENTIAL SOURCES OF INCOME</b>		
Student job (MSc)	400–800	4,800–9,600
5–6 month internship (MSc)	700–1,500	3,500–9,000



## Checking account

Many student checking accounts are free, but you should check with your bank to make sure. Banks typically provide a free debit (EC) card and access to online banking. A credit card usually costs extra. Normally, you would be required to register your address with the local authorities prior to opening a bank account. However, all Deutsche Bank branches and some other banks accept address registration certificates at a later date.

Some banking options:

- [Deutsche Bank Berlin](#)
- [Berliner Sparkasse](#)
- [Berliner Volksbank](#)
- [N26](#) (Free mobile banking, available in English)



### NOTE!

We have found that some bank branches are reluctant to open bank accounts for non-EU students who do not yet have a residence permit. If you run into this problem, we recommend trying the major banks with branches near the Humboldt University, as they are used to dealing with international students.

## Health Insurance



Under German law, **all students are obliged to have health insurance in order to study at a university in Germany**. Students at ESMT must make arrangements for health insurance for themselves.

**To become officially enrolled**, all students are required to submit a confirmation of their insurance status issued by a German public health insurance company. The confirmation must state that the student is either insured by a public health insurance provider or exempt from public health insurance obligation (*versicherungsfrei*). In the latter cases, the student must additionally submit proof of the corresponding private health insurance or European Health Insurance Card. These documents should be submitted to the Student Services Office within the first weeks after the program start.



### NOTE!

**If you do not have a valid health insurance, you cannot be enrolled at a German university, and should you fail to pay your health insurance premiums, ESMT will be forced to unenroll you.**

## Students from EU countries and countries with a social security agreement with Germany

Students from the following countries can take out medical insurance recognized in Germany in their country of origin:

- Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxemburg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, and the UK
- Iceland, Liechtenstein, Norway, and Switzerland
- Bosnia-Herzegovina, Israel, Macedonia, Morocco, Montenegro, Serbia, Tunisia, and Turkey

Students from these countries should be able to get a European Health Insurance Card or its equivalent (e.g., EHIC, Citizens Rights EHIC, or A/T 11) before arriving in Germany, which will provide sufficient coverage. If you have an EHIC, you can show it to a German public health insurance provider, who will provide you with a health insurance obligations exemption letter. Further information on the EHIC may be found [here](#) and [here](#).

Note that, in order to work and earn money in Germany, EHIC holders must switch to a German health insurance provider.

## Students from non-EU and “non-social security agreement with Germany” countries



**No turning back:** Once you take on private health insurance, you will not be allowed to switch to public insurance at a later date during your studies, so please consider your options carefully.



**After graduation:** When you graduate, your student status will expire. This means that you will not be insured as a student anymore, and, unless you cancel your health insurance, your policy will automatically be changed from a student one to voluntarily insured one (*freiwillig versichert*), which will be more expensive.

These students must prove that they have sufficient insurance not only to enroll at ESMT but also to get a residence permit. The travel insurance that many students get for the purposes of applying for a German entry visa is not sufficient for enrolling at ESMT or applying for a residence permit.

**If you insist on using a private health insurance policy from your home country in Germany,** be sure that all medical costs in Germany are covered and that the health insurance confirmation form is written in German. The German diplomatic mission in your home country might be in the position to recommend a translation service as well as a health insurance provider, should you wish to pursue this option. There is no guarantee that both the Immigration Office and the German public health insurance provider from which you need to get the confirmation will accept the health insurance from your home country.

**We strongly recommend all students from non-EU countries and “non-social agreement with Germany” countries to get travel insurance for the visa application and to cover them for the first weeks in Germany, and to obtain German health insurance after arrival.** German health insurance plans are more convenient while seeking health care in Germany, and they are relatively cost effective. Before obtaining insurance in Germany, please make yourself familiar with the German health insurance system.

### GERMAN PRIVATE HEALTH INSURANCE

Students over the age of 30 do not qualify for student public health insurance (unless they have been publicly insured directly before) and must acquire either private health insurance or voluntary public insurance.

Note that private insurance providers may not cover pre-existing medical conditions. For this reason, we encourage you to have a check-up in your home country before entering Germany. Private health insurance policies differ dras-



**Family insurance:** To have a spouse and dependent children covered under a health insurance policy in Germany means that your stay no longer qualifies as “temporary.” Thus, a cheaper private health insurance policy will be considered insufficient for the purposes of a residence permit. We therefore highly recommend public health insurance if you want to have family join you in Germany, even if you are over 30 and it is at a higher rate. Despite the higher premium, a public health plan could include your family. If their income does not exceed €485 per month (or €520 for a so-called Minijob), immediate family members can receive coverage under your plan for free, regardless of age.

tically, so comparing them based on costs alone will not necessarily provide the best option. Please examine your policy options carefully before making a decision and make sure that the policy covers the duration of your studies plus 18 months, so that you will be able to use it to apply for a job-seeker’s residence permit after graduation if you wish.

In general, private health insurance policies accepted by the Immigration Office must provide coverage similar to a public health insurance policy, which most private insurance plans designed for students do.

ESMT has a good working relationship with the private insurance provider [Mavista](#), a company that provides student insurance that meets the requirements for enrollment and for the residence permit application. If you choose to go with Expatrio’s bundle, you can get private insurance from EDUCARE24, which also meets these requirements.

If you take up private health insurance, you need to provide ESMT with the insurance confirmation from your private insurance provider as well as an exemption letter from a German public health insurance provider.

### OPTIONAL INSURANCE COVERAGE

In addition to health insurance, we encourage all students to [learn more about common insurance products in Germany](#). These include liability insurance (Haftpflichtversicherung), household insurance (Hausratsversicherung), and legal protection insurance (Rechtsschutzversicherung). You can compare the offerings and prices on [Check24.de](#).



# Studying at ESMT



## Orientation Week

It is mandatory to take part in Orientation Week, the first week of the program. Orientation Week includes information sessions on academic issues, organizational matters, staff introductions, and campus life. Students will have the chance to get to know their new classmates and have their portrait photo taken for the class profile book and for student IDs. The program office will share a detailed schedule before the week begins.

## Enrollment process

After Orientation Week, students obtain their enrollment confirmation via email from the Student Services Office. Here are the requirements:

- **Proof of valid health insurance (Student Services Office):** All students are required to submit a confirmation of their insurance status issued by a German public health insurance company (see [Health Insurance](#)). Please note that should you fail to pay your monthly health insurance fees, you will not be able to enroll for the next semester. Please make sure that you meet your obligations on time.
- **Completed authenticity check of all submitted degrees, qualification certificates, and transcripts (Admissions Office):**
- For information about what documents are required and what formats are accepted, check our infosheet [here](#). We'll share more information about when, where, and how to submit during Orientation Week.
- **A signed study contract (Student Services):** Students will receive their study contracts digitally in the weeks before program start. Please read the contract carefully, sign it, and keep a copy for your records.
- After this is completed, you will get your enrollment confirmation. More details will be provided during Orientation Week.

## IT

At the program start, you will receive access to the eLearning platform Moodle, where all course-related information for ESMT can be found. You will also receive an ESMT email address, access to the Microsoft Office 365 package, and access to printers on campus.

## Campus facilities

As an ESMT student, you will have access to the following campus facilities:

- Library/Information Center (IC)
- Classrooms
- Computers and printers/scanners
- Group study rooms
- Subsidized restaurant and café
- Garden

## ESMT dress code – What to wear

ESMT is an educational institution where freedom of expression is valued. Therefore, there is no dress code for class attendance. However, for events such as guest lectures, business casual or formal attire may be required. There is also no dress code for Orientation Week, and most students choose to dress casually. The only exception is on photo day, when you will need to wear business attire. Students will be told beforehand should an event require formal or business attire.

## Grading system

Professors may use percentages from zero to 100 as a tool for the evaluation of student performance. However, final grades will be given according to the German grading scale:

GERMAN GRADING SYSTEM (DEUTSCHE NOTENSKALA)	GERMAN GRADE DESIGNATION (DEUTSCHE NOTENBEZEICHNUNG)
1,0–1,5	Very good (sehr gut)
1,6–2,5	Good (gut)
2,6–3,5	Satisfactory (befriedigend)
3,6–4,0	Sufficient (ausreichend)
5,0	Insufficient/fail (nicht ausreichend/nicht bestanden)

## Upcoming emails

You can expect several messages and surveys from the Program Office, which will cover the following topics:

- Profile book survey
- Language class survey
- Full name confirmation
- Food allergies
- Course-related preparation
- What to bring in general
- Tech set-up

Please check your ESMT Community cohort group for these updates.

## Student clubs

There are various student-led clubs and initiatives at ESMT compiled in a list [here](#). We will hold a club fair, during which you can find out about the ESMT student clubs, meet their members, and decide which student organizations to join.

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## Student ambassadors and student blogs

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Read about past and current students' experiences at ESMT [here](#). If you have questions about classes, internships, or student life in Berlin, just [contact our student ambassadors](#).

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## Sports

**Berlin University Sport:** As an ESMT student, you can take advantage of the entire range of sports offered by Berlin universities for a very low price. Offerings range from classic sports courses like badminton, football, basketball, and Pilates to modern dance, shiatsu, and Ultimate Frisbee, to name just a few. If you don't feel like signing up for a regular course, you can also register for a one-off workshop or to use the gym. You can check out some of the courses here (listed by host university):

- [Hochschule für Technik und Wirtschaft](#)
- [Freie Universität Berlin](#)
- [Humboldt Universität zu Berlin](#)
- [Technische Universität Berlin](#)
- [Beuth-Hochschule](#)

Further information will be accessible via the Student Services web page upon program start.

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## Mental health counseling

Life as a student can be stressful. Writing papers, taking exams, searching for internships (and probably getting some rejections), navigating a new city, and dealing with crises: it's clear that every student will have to cope with stress. Having someone to talk to can help, so ESMT has partnered with an external counseling service that provides professional counseling free of charge for our students. The counselors will introduce themselves during your first weeks at ESMT.

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## Counseling for students with disabilities or chronic illnesses

ESMT is committed to ensuring that students with disabilities can fully participate in the programs, activities, events, and services offered by the university and its partners. We stand ready to reduce barriers to access, whether the need for support arises from a visible or invisible disability, a chronic or long-term illness, or a physical or mental impairment.

Reasonable and appropriate accommodation is the tool; equity in access is the goal.

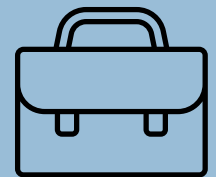
If you have any questions about how disability accommodation works at ESMT, please don't hesitate to contact the Student Services Office at [student-services@esmt.org](mailto:student-services@esmt.org).

## Inclusion

Diversity, equity, and inclusion are core values at ESMT. When you first arrive on campus, you will receive a copy of the “ESMT Code of Conduct/Regulation on the Prevention of Discrimination and Harassment” that aims to protect all members of ESMT from disrespectful treatment and exclusion. Furthermore, during your first weeks of the program, you will be required to take part in an “Inclusion and Awareness” training.

The Inclusive Leadership Roundtable (ILRT) at ESMT is an effort among students, faculty, and administrators to prioritize diversity, equity, and inclusion on campus, in the business community, and in academia at large. The ILRT was founded as a student-led initiative, and membership is open to all ESMT degree students, faculty, staff, and alumni. Representatives of each of those groups serve in the ILRT Steering Group. Diversity of age, sex and gender representation, race, ethnicity, physical ability, religion, and sexual orientation is valued in ILRT composition and recruitment. The student representatives of the ILRT will introduce themselves in the first few weeks after program start, and you’ll be given the opportunity to take part in the organization’s activities.

## Working as a Student



### Students from the EU or EEA

**If you are a student from the EU or EEA**, you are allowed to work without any limitation. As long as you do not work for more than twenty hours a week during the semester, you are regarded as a regular student and not as an employee (this is important for health insurance conditions). To work in Germany, holders of the European Health Insurance Card (EHIC) must switch to a German insurance provider.

### Students who do not come from the EU or EEA

**If you do not come from an EU or EEA country**, you are allowed to take up limited employment as stipulated by your residence permit. Most non-EU international students may work for 120 full days or 240 half days per calendar year. Self-employment is permitted. You are responsible for tracking your annual working days.

It is important to note that your work must never extend your stay or negatively affect your studies. It must be clear to the immigration authority that your main purpose of being in Germany is to study.

In addition to your 120/240 working day allowance, you can work without limitation or official approval as a research assistant. Research groups, universities, and private institutions of higher education like ESMT often hire student research assistants.



## WHAT ABOUT INTERNSHIPS?

There are two different kinds of internships:

1. *mandatory internships*, required by Exam/Study Rules (like the 3–6 month internship that is part of the MSc programs)
2. *voluntary internships* (one that is not part of your studies but that you might do in addition to gain more experience in a certain field)

The *mandatory internship* does not affect your 120/240 days of allowed work. If you complete a mandatory internship of 6 months, you still have the same number of work days left that you had before starting your internship. However, the *voluntary internship* does count towards your 120/240 days, even if it is unpaid.

## The tax ID

The German Ministry of Finance assigns a tax identification number (Steuer-ID) to all registered residents. You will need this number as soon as you start working in Germany.

### WHERE TO GET YOUR TAX ID?

After you have registered your apartment with the Berlin Bürgeramt, you should automatically receive your tax identification number by mail from the Federal Central Tax Office (BZSt – Bundeszentralamt für Steuern), provided your name is on the mailbox. When beginning a job, you will have to provide your employer with this number so that they can pay your wage taxes.

### WHAT IF YOU HAVE LOST YOUR TAX ID?

If you have forgotten your tax identification number or cannot find the letter, your last tax bill or VAT tax certificate will have it. If you have none of these documents, you can contact the [Federal Central Tax Office \(BZSt\)](#). The BZSt will then mail your tax ID to your registered address. For this, they need the following information: your name, address, birthdate, and birthplace. You can also go in person to your [local tax office \(Finanzamt\)](#) to get your tax ID.

## Websites for student job search

Here are a few helpful websites for searching for a student job. Most are in German but are fairly self-explanatory:

- [www.jobmensa.de/studentenjobs/berlin](http://www.jobmensa.de/studentenjobs/berlin)
- [www.studentjob.de/nebenjob/berlin](http://www.studentjob.de/nebenjob/berlin)
- [www.connecticum.de/Jobboerse/Studentjobs-Berlin-Jobs-fuer-Studenten-in-Berlin-3](http://www.connecticum.de/Jobboerse/Studentjobs-Berlin-Jobs-fuer-Studenten-in-Berlin-3)
- [www.stellenwerk-berlin.de](http://www.stellenwerk-berlin.de)
- [www.de.indeed.com](http://www.de.indeed.com)

[Here](#) you'll find some further information on working as a foreign student in Germany.



### NOTE!

**Full-time programs at ESMT are very demanding. Even when no classes are scheduled, you will be busy most of the year with class assignments, group work, and more. If you want to work during your studies, this will require extra focus, organization, and diligence.**

# Studying with Family



## Family reunion visa/residence permits

Spouses and dependent children of international students in Germany may receive official permission to join their family member in Germany. There are certain conditions that must be met and should first be clarified with your German diplomatic mission abroad and with the Immigration Office in Berlin prior to bringing or inviting a family member to Germany. Before you consider going through this process, be aware that it can be very difficult to obtain a visa and residence permit for your family. There is no guarantee that a permit will be granted.

## How to apply



Visa regulations differ per country, so please make sure to check with the German embassy or consulate in your home country. Although Immigration Office officials might use their discretion in favor of students, this does not automatically equal the consent of a representative of a German embassy. For more information, visit the Federal Office for Migration and Refugees (BAMF) [here](#).



In some cases, student and spouse visa applications can be submitted at the same time, making the process much quicker and easier. Please check with your local embassy/consulate to see if this is possible in your case.

Your spouse must submit an application for a family reunion visa to the German diplomatic mission in their home country prior to their departure. Once the visa has been issued, it is valid for three months. After arriving in Berlin, it is important that your family register with the Berlin Immigration Office and apply for a family reunion residence permit. Your family may receive a residence permit for family reasons if the following general requirements are met:

- Passport
- Proof of secure livelihood, sufficient housing, and family health insurance
- Valid residence permit. If you were not married prior to receiving a residence permit, you must wait two years before applying.
- Ages 18 years or older (both spouses); dependent children under 16
- Proof of basic German language skills (A1)
- Dependent children 16 or 17 years of age must move with the parent(s) or legal guardian(s) and demonstrate advanced German language skills (C1) or other proof of integration aptitude





# Living in Berlin



## Public transport system

Berlin has an extensive and convenient public transport system. In addition to buses, trams, and the underground rail system (U-Bahn), a rapid transit railway system (S-Bahn) connects the various parts of Berlin with each other and with surrounding communities. The public transportation is run by two companies in Berlin. While the Berliner Verkehrsbetriebe (BVG) is responsible for the U-Bahn, trams, bus lines, and ferries, the S-Bahn Berlin GmbH operates the S-Bahn. However, you only need one kind of ticket that is valid for both the BVG and the S-Bahn: [www.bvg.de](http://www.bvg.de) (in German and English).

### DEUTSCHLAND TICKET

In May 2023 Germany is introducing a nation-wide ticket for public transport for the price of 49€. This ticket is valid for local and regional transportation. We assume this would be the most convenient option for ESMT students. You can use Berlin's public transport, but also explore the surroundings, and if you decide to do an internship elsewhere in Germany, the ticket will also be valid there. The Deutschland ticket is only available as a subscription (Abo), so you need to remember to cancel it on time before you leave Germany.

Monthly tickets without a subscription are also available. Please find more information on ticket option on the VBG website here:

[BVG Ticket, Subscriptions & Tariffs | BVG](#)

### MONTHLY TICKET

If you use public transport often, for example, for commuting to ESMT, it makes sense to buy a ticket that entitles you to travel on Berlin's public transportation for an entire month.

A regular monthly ticket for travel within zones A and B costs €86. However, as an ESMT student, you are eligible for a reduced monthly ticket for students (*Monatskarte für Auszubildende/Schüler*), which costs €58. You can buy the ticket at any BVG, S-Bahn, DB Regio, or VBB sales point. In order to obtain the reduced fare monthly ticket you will need to fill out [this form](#) and bring it to the Student Services Office for stamped approval. In addition to this form, you will need to provide:

- Proof of identity (ID card, passport, etc.)
- A passport photo
- Your ESMT confirmation of enrollment. If asked, point out that ESMT is a state accredited school (*staatlich anerkannte Hochschule*).

It is also possible to sign up online for a year's worth of monthly tickets [here](#).

## Mobile phone

For your mobile plan, you have two main options to choose from: a prepaid SIM card or a long-term contract. If you are unsure how long you will stay in Germany after the program, a prepaid SIM card may be the best option. If you are certain that you plan to live in Germany for more than a couple of years, consider signing a contract. In any case, make sure your cellphone is “unlocked” before coming to Germany. Otherwise, you won’t be able to use it with a German mobile phone plan.

Prepaid SIM cards are sold in supermarkets or local stores (called “Spätis”) for around €10. They come with no minimum costs and no minimum commitment. Most of them bill 9 cent per SMS and per minute. The confirmation of your local address (Anmeldebescheinigung) is required to get a prepaid SIM card or a long-term contract.

### Sample prepaid services:

- [Aldi Talk](#) (Eplus): to be purchased at Aldi only
- [O.Tel.O](#) (Vodafone): to be purchased at Media Markt, Saturn, Euronics
- [Congstar Prepaid](#) (Deutsche Telekom): to be purchased at T-Stores, Kaufland, Real, Netto
- [Lidl Mobile](#) (Lidl): to be purchased at Lidl only
- [Blau](#) (Eplus): to be purchased at Aral, Netto, Real, Rossmann
- [Edeka Mobile](#) (Vodafone): to be purchased at Edeka only
- [Tchibo Mobile](#) (O2): to be purchased at Tchibo only

### Sample long-term contract services:

- [T-Mobile Magenta](#) for €34.95/month
- [Vodafone Smart M](#) for €24.90/month
- [O2 Mobile S Boost](#) for €27.99/month
- [1&1 All-Net-Flat Young offer](#) for €19.99/month
- [Blau](#) for €5.99/month

## Important phone numbers

Police: 110

Fire: 112

Ambulance: 112

Charité Hospital, [charite.de](http://charite.de)

+49 30 450 53 10 00

Address: Zentrale Notaufnahme,  
Philippstraße 10, 10117 Berlin

Vivantes Klinikum im Friedrichshain  
Hospital, [www.vivantes.de](http://www.vivantes.de)

+49 30 13 02 30

Address: Landsberger Allee 49, 10243 Berlin

**Emergency 24h medical service**

(housecall doctor): +49 30 31 00 31

**Emergency dental:** +49 30 890 043 33

The Berlin area code is 030. It does not need to be dialed when calling from a landline.

## Useful websites

Tip [tip-berlin.de](http://tip-berlin.de)

Exberliner [exberliner.com](http://exberliner.com)

Cycling [nextbike.de/en/berlin](http://nextbike.de/en/berlin)

TAXI Berlin [taxi-berlin.de](http://taxi-berlin.de)

Uber [uber.com/global/de](http://uber.com/global/de)

Carsharing [share-now.com/de/en](http://share-now.com/de/en)

Miles [miles-mobility.com/en-de](http://miles-mobility.com/en-de)

Sixt [sixt.de/share](http://sixt.de/share)

**English-language forums**

[sympat.me/renting-flat-berlin](http://sympat.me/renting-flat-berlin)

[toytowngermany.com](http://toytowngermany.com)

[settle-in-berlin.com](http://settle-in-berlin.com)

[reddit.com/r/berlin](http://reddit.com/r/berlin)

## Public holidays in Berlin

New Year's Day	January 1
International Women's Day	March 8
Good Friday	Changes annually
Easter Monday	Changes annually
International Workers' Day	May 1
Ascension Day	Changes annually
Whit Monday	Changes annually
Day of German Unity	October 3
Christmas Day	December 25
2 <sup>nd</sup> Christmas Day	December 26

# Questions or concerns? Don't hesitate to contact us!

For questions about **your application and payment status**, please contact the **Admissions Office** at [admissions.degrees@esmt.org](mailto:admissions.degrees@esmt.org).

For questions about **courses, language classes, schedules, and all academic aspects of the program**, please contact the relevant **Program Office** at [msc-office@esmt.org](mailto:msc-office@esmt.org) or [mba-office@esmt.org](mailto:mba-office@esmt.org).

For questions about **enrollment, registration, visas, and starting your life in Berlin**, please contact **Student Services** at [student-services@esmt.org](mailto:student-services@esmt.org).

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# We look forward to welcoming you in Berlin soon!