

ESMT Student Handbook

Congratulations! You have been accepted to at 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	 Read this handbook Pay your deposit Join your cohort's www.esmtcommunity.org group If applicable, book your appointment for visa application at a German embassy/consulate and prepare your visa application Get in touch with student-services@esmt.org to receive your visa support documents
3–4 months before program start	 Submit your visa application to the embassy/consulate Familiarize yourself with housing options
No later than 6 weeks before program start	Book your travel and search for accommodation
1–4 weeks before program start	 Arrive in Berlin Find housing if you have not done so yet Get used to Berlin life and meet up with your future classmates
After your arrival in Berlin	 Register your new address Open a bank account Get health insurance
Program start and first weeks thereafter	 Attend Orientation Week Complete the enrollment procedure Receive your tuition fee invoice and pay your second tuition fee installment
Before your visa or visa-free period expires	If applicable, apply for your residence permit

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 dip- lomatic 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 <u>guide</u> first. **Visa application forms** can be obtained from the mission free of charge (in the local language). Applicants may also download the form <u>here</u>. Typically, students must provide the following documents at the consular service of the respective mission abroad:

- 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)¹
- Visa support letter (issued by ESMT Student Service Office)
- Proof of financial means²
- Proof of ability to pay tuition fees³
- 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.

- 1 After you've paid your deposit, please send a request for visa support documents to 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.
- 2 This is usually verified through a blocked bank account (Sperrkonto) containing 11,904€. Students will only be able to access 992€ per month through the first year of their stay in Germany, thereby demonstrating their ability to support themselves. ESMT has partnerships with the blocked account providers Expatrio and Fintiba. They both offer similar packages. However, while Fintiba is slightly more expen-sive, they also provide higher customer service and support So please check out which

provider is accessible in your country and decide on your personal preference. Fintiba's central solution offered is the digital blocked account recognized by the Federal Foreign Office, which can be opened completely online in just a few steps and in the shortest possible time. In addition to the blocked account. Fintiba also offers students the necessary health insurance for visa and enrolment at the university. In addition, students who use Fintiba's services benefit from numerous other free services such as a digital companion as a guide through the whole journey to Germany. Expatrio's value package for ESMT students includes travel health insurance necessary for the visa application, the opening of a German checking account, a free ISIC (International Student Identity Card) card, and the opportunity to sign up for German health insurance.

- Also note that in some countries, 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.
- 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.



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 Accommodation at ESMT

ESMT offers accommodation to full-time students in seven shared flats close to campus (see the images on the next page). They are located at Mühlendamm 1, 10178 Berlin (300 m to campus). There are five rooms per flat, 4 single rooms and one double room. The single rooms are around 10,75 m², the double rooms about 20 m². Each flat has two bathrooms and one kitchen to share. All rooms are furnished and equipped with Wifi.

A single room costs 780€/month, a double room 1.160€/month (all including). Common areas (corridors, kitchens and bathrooms) are cleaned once per week. Students are expected to clean their own rooms. Washing machines are available. We will share the link to the application form on ESMTCommunity. Please note that availability is limited, and it is not guaranteed that you will be considered, so please watch out for other housing options as well! For any inquiries, please contact us at housing@esmt.org.



Student community homes

For MSc program, 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 for MSc students 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				
AB or Altbau	Construction from before 1945			
Abstand	Compensation for furnishing/ renovation work that predecessor leaves in apartment			
Balkon	Balcony			
Bek/BK or Betriebskosten	Service costs, e.g. garbage collection, building maintenance			
Bürgschaft	Guarantor			
EG or Erdgeschoß	Ground floor			
EBK or Einbauküche	Built-in kitchen			
VH or Vorderhaus	Building with views to the street			
HH or Hinterhaus/SF or Seitenflügel	Building with views to the courtyard instead of the street			
Hauptmieter	Main tenant of the apartment, whose name is on the lease			
Untermieter	Person who is renting a room or apartment from the main tenant			
Kaution	Security deposit			
KM or Kaltmiete	Rent, excluding heating costs			
MM or Monatsmiete	Monthly rent, relevant for the security deposit (up to 3× the MM)			
Möbliert/unmöbliert/teilmöbliert	Furnished/unfurnished/partly furnished			
NB or Neubau	Construction from after 1945			
NK or Nebenkosten	Utilities			
Provision	Commission			
Qm or Quadratmeter	Square meter			
Renbed. or renovierungsbedürftig	In need of renovation			
Renoviert	Renovated			
RH or Reihenhaus	Townhouse			
WB or Wannenbad	Bathtub			
WBS/Wohnberechtigungsschein	Municipal document entitling you to lower rent costs			
WM or Warmmiete	Rent including heating costs			
ZH or Zentralheizung	Central heating			
GH or Gasheizung	Gas heating			
Ofenheizung	Furnace heating			
Zi or Zimmer	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 <u>public broadcasting service</u> 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).
- 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, 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). Make sure that you do this before the end of your 90-day visa-free period. If you entered Germany with a student entry visa, this is usually valid for one year, and you have time before you need to apply for the residence permit. Please apply for the residence permit 6-8 weeks before the visa expires.

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 <u>Tuition & Fees</u> 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.

Juno Graduate Student Loans: Juno (formerly LeverEdge) is a collective bargaining organization for student loans. They negotiate exclusive deals with their lending partners to provide low rates or cash back options to U.S. citizens or international students with a valid U.S. citizen cosigner. Find out more here.

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 <u>extensive database</u> 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/EAA students.

KfW Student Loan: For students who are not eligible for government education grants, a <u>KfW student loan</u> 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 17,000 (MSc)/Up to 49,500 (MBA)
Study materials (books, laptop)		1.000
Optional study trips		1,000–2,000
LIVING COSTS		
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
TRAVEL (TO/FROM BERLIN)		2,000
INSURANCE		
Health insurance (public/private)	125/35	1500/420
Liability insurance	3	36
POTENTIAL SOURCES OF INCOME		
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





Watch out for more information on the health insurance requirement and more detailed instructions via ESMT Community, closer to the program start! At program start, a representative from German public health insurance provider TK will be on campus for you to answer any questions, and assist, where necessary!

Under German law, all students are obliged to have health insurance to study at a university in Germany. Students at ESMT must arrange health insurance for themselves. To become officially enrolled, students must share a confirmation of their insurance status with a German public health insurance company and the school. Therefore, the German government has created an electronic system to facilitate the communication between universities and insurance providers. If a student's health insurance coverage is sufficient, the public health insurance company will electronically notify the school (ESMT). Sufficient health insurance coverage usually means that the student is either insured directly with German public health insurance, or with German private insurance, or with the European Health Insurance Card (EHIC). Please read on to find out more about the various insurance options.

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/T11) before arriving in Germany, which will provide sufficient coverage. If you have an EHIC, you can share it with a German public health insurance provider, who will then notify the school that you are sufficiently insured and exempt from the obligation to have German student health insurance. Further information on the EHIC may be found here and here.

Note that, to work and earn money in Germany, EHIC holders must switch to a German health insurance provider. With one exception: During a mandatory internship you can stay insured with your EHIC. We recommend checking with the insurance provider, though.

Students from non-EU and "nonsocial 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, and vice versa. So please consider your options carefully.

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.



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.



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 €538 for a socalled Minijob), immediate family members can receive coverage under your plan for free, regardless of age.

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 drastically, 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 <u>Mawista</u>, 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 notify a German public health insurance provider and share your private insurance plan. The public health insurance provider will then notify the school.

OPTIONAL INSURANCE COVERAGE

In addition to health insurance, we encourage all students to <u>learn more about</u> <u>common insurance products in Germany</u>. These include liability insurance (Haftpflichtversicherung), household insurance (Hausratsversicherung), and legal protection insurance (Rechtschutzversicherung). 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 have health insurance and share their insurance status via 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, please contact the Admissions Office at admissions@esmt.org.
 - 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 start of the program, 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, access to printers on campus, and access to the campus management system AcademyFIVE.

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.

Upcoming emails

You can expect several messages and surveys from the Program Office and Career Development Center, 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 <a href="https://www.heeled.com/heeled.com



Student ambassadors and student blogs

Read about past and current students' experiences at ESMT <u>here</u>. If you have questions about classes, internships, or student life in Berlin, just <u>contact our student ambassadors</u>.

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.

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.

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.

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. Additionally, dedicated Code of Conduct Advisors (Confidants) are available to assist individuals who have experienced discrimination, harassment, bullying, or stalking, providing support and guidance. For more information, please familiarize yourself with the information here.

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 (except for mandatory internship)

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 140 full days or 280 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 140/280 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 140/280 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 140/280 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 <u>Federal Central Tax Office (BZSt)</u>. 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 <u>local tax office (Finanzamt)</u> 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
- · www.studentjob.de/nebenjob/berlin
- www.connecticum.de/Jobboerse/Studentjobs-Berlin-Jobs-fuer-Studenten-in-Berlin-3
- www.stellenwerk-berlin.de
- www.de.indeed.com

<u>Here</u> 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 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 you 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

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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 (in German and English).

DEUTSCHLAND TICKET

In 2023, Germany introduced 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 BVG website here:

BVG Ticket, Subscriptions & Tariffs | BVG



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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

+49 30 450 53 10 00

Zentrale Notaufnahme, Philippstraße 10, 10117 Berlin

Vivantes Klinikum im Friedrichshain Hospital

www.vivantes.de +49 30 13 02 30

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

VisitBerlin: visitberlin.de/en
The Berliner: the-berliner.com
Cycling: nextbike.de/en
TAXI Berlin: taxi-berlin.de
Uber: uber.com/global/de

Carsharing share-now.com/de/en
Miles: miles-mobility.com/en-de

Sixt: sixt.de/share

English-language forums sympat.me/renting-flat-berlin

settle-in-berlin.com 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 nd 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.

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 or 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.

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Publisher

ESMT Berlin

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We look forward to welcoming you in Berlin soon!