



**Schwäbisch Gmünd**  
Älteste Stauferstadt

**Schwäbisch Gmünd**



**Welcome pack**



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# Welcome to Schwäbisch Gmünd!



It is my pleasure to welcome you as a new citizen in our town and I am sure that you will soon feel happily at home here. In order to make the first steps in your new town slightly easier, we have drawn up this guide, which should help you answer the most important questions about living in Schwäbisch Gmünd. We have also dealt with the specific particularities of our town and federal state, Baden-Württemberg. Should you have any questions which the town council can help you with, please contact the advisory staff at the immigration office, known as the Ausländeramt in German. They deal with immigration matters, asylum procedures, visa applications and letters of invitation for visitors.

I am more than happy to invite you to take part in a guided tour of the town, as this is the best way to settle down in your new hometown. You will receive a voucher for this when you register either at the town hall, immigration office or the district authorities.

I wish you a good start and a lovely time in Schwäbisch Gmünd.

Yours sincerely,  
Lord Mayor

A handwritten signature in blue ink, reading "Richard Arnold". The signature is fluid and cursive.

Richard Arnold





# Residence in Germany

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## Residence in Germany

Source: Federal Office for Migration and Refugees ([www.bamf.de](http://www.bamf.de))

If you would like to make Germany your new home or if you have already moved to Germany, the provisions contained in the German Residence Act are particularly important.

The basic conditions governing your right of residence in Germany depend on whether you are a citizen of the European Union (EU), the European Economic Area (EEA) or Switzerland, whether you come from another country or whether you are immigrating as an ethnic German repatriate.

If you are not a citizen of a Member State of the EU, the European Economic Area (EEA) or Switzerland and you would like to stay in Germany permanently, you will need a residence title. This is called an Aufenthaltstitel in German. In addition to your visa for entry and subsequent residence, there are three different residence titles for long-term residence in Germany:

- a residence permit
- a settlement permit
- a permanent EU residence permit

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## What is a residence permit?

A residence permit is a document which is granted to individuals who:

- would like to do vocational training in Germany
- would like to work in Germany
- are entitled to stay in Germany under international law or for humanitarian/political reasons
- have immigrated to Germany for family reasons
- foreign nationals and former Germans who want to return to Germany
- hold a permanent right of residence from another Member State of the European Union

A residence permit is issued for a limited period of time. It can also be extended. Generally, it will be taken into account whether the concerned individual has taken part in an integration course, in accordance with regulations.

In principle, foreign nationals from third countries (countries outside the EU, the EEA and Switzerland) are only allowed to work in Germany (see Work permits) if this is explicitly indicated in their residence permit. The free movement of workers generally applies to EU citizens and citizens from EEA states, as well as Switzerland.

# Residence in Germany

## What is an EU Blue Card?

The EU Blue Card is a residence permit, initially generally given for a four-year period and available to citizens of third countries who have a university degree or equivalent qualifications. This enables them to take on employment on the basis of their qualifications. A further prerequisite is that the individual can supply proof of employment through which a minimum annual salary of two-thirds of the annual contribution assessment ceiling for general pension insurance (EUR 47,600 in 2014) will be earned. For professions which are particularly in demand in Germany, the salary limit has been lowered to 52 percent of the contribution assessment ceiling (EUR 37,128 in 2014).

Individuals who hold an EU Blue Card and who can prove that they have been in qualified employment over a period of 33 months and that they have paid (compulsory) contributions to the statutory pension insurance scheme or comparable benefits are granted a permanent settlement permit. Provided that the individual concerned can demonstrate that his/her language skills are at level B1, the settlement permit is granted after a period of 21 months. You can find out how language proficiency is graded with the Common European Framework of Reference for Languages.

Husbands or wives who accompany you or who move to Germany after you are not required to show proof of German language skills. Married partners of EU Blue Card holders immediately have the right to seek employment.

## What is a settlement permit?

A settlement permit is a permanent residence permit. It also allows you to work in Germany.

As a rule, you must have had a residence permit for five years and also fulfil further conditions in order to obtain a settlement permit. For example, anyone wishing to apply for a settlement permit must make their own living and secure the financial independence of their family members, have sufficient German skills and not have a criminal record. In certain circumstances, a settlement permit can be granted without the time-related conditions. This applies to highly qualified immigrants, for instance.

## What is a permanent EU residence permit?

A permanent EU resident permit is also an unlimited residence title. Holders of this permit have the right to seek employment.

The issuing conditions are closely based on those of the settlement permit. Unlike the settlement permit, the permanent EU residence permit allows the holder to travel within the European Union, by granting the holder the right to a limited residence title in other Member States. It is not allowed to grant both of these unlimited residence titles to one person. Foreign nationals with a specific legal status in Germany, for example those who have been granted refugee status, cannot obtain a permanent EU residence permit.

You will need to prove that you have sufficient German skills to get a settlement permit or a permanent EU residence permit. You can get these documents by completing an integration course and passing the final exam (see Language and integration courses).

If you are not sure of the type of residence permit which applies to you or the type of residence and work permit that you have, please contact the immigration office:

### Ausländeramt

Ausländerangelegenheiten, Asylangelegenheiten, Visumverfahren, Besuchseinladungen  
Waisenhaus  
Waisenhausgasse 1-3  
73525 Schwäbisch Gmünd  
Tel.: (07171) 603-355

### → Advice and support:

#### Migrationsberatung:

Stadtteilzentrum Ost  
Buchstraße 145/1  
73525 Schwäbisch Gmünd  
Tel.: (07171) 68745  
Fax: (07171) 30513  
[migration@diakonie-ostalbkreis.de](mailto:migration@diakonie-ostalbkreis.de)

# Residence in Germany

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## Language and integration courses

One important requirement to feel at home in a new environment is the ability to make yourself understood. For this reason, all immigrants can/must take enrol on an integration course.

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## Language courses for adults

The integration course is a language course, which deals with important topics of everyday life, and also an orientation course, which will help you familiarize yourself with the history, culture and system of values of German society.

You will also find valuable information on the Federal Office for Migration and Refugee's home page ([www.bamf.de/EN/Willkommen/willkommen-node.html](http://www.bamf.de/EN/Willkommen/willkommen-node.html)). On this website, you will also find detailed information about integration courses.

If you decide to enrol on an integration course, you will be charged a reduced fee of €1.20 per teaching module. Participants who receive unemployment benefits II (Arbeitslosengeld II) (see Unemployment), can apply for exemption from payment.

As a more extensive form of support, another language course called "German for professional purposes" is also offered. In this course, you can learn German for professional purposes and gain insight into the working world by completing a work placement which lasts several weeks. You will need a good grade at the final exam of your integration course in order to apply for this course.  
This course is free.

→ You can find information about integration courses here:

[www.gmuender-vhs.de](http://www.gmuender-vhs.de)

[www.kolping-bildungswerk.de](http://www.kolping-bildungswerk.de)

In addition, there are also many catch-up lessons and intensive language courses, which you generally have to pay for.

You can also find self-study courses on the internet. Some of them are free, for example at:  
[www.dw.de/deutsch-lernen/s-2055](http://www.dw.de/deutsch-lernen/s-2055)

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## Language courses for children and teenagers

Children aged 3 to 6 are given language classes in every kindergarten in Schwäbisch Gmünd.  
See Early childhood education

School age children and teenagers should go to a preparatory class first.  
See School system

# Living in Schwäbisch Gmünd

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## Looking for accommodation

The central location of Schwäbisch Gmünd is ideal for work, shopping and education in addition to the scenic, attractive environment and the wide array of things to do in your free time. This town therefore guarantees a high quality of life. You can easily reach Stuttgart in approximately 30 minutes.

If you are looking for a flat or a house in Schwäbisch Gmünd, there are several possibilities to find the right place to rent or buy.

### Looking in the newspaper

Both daily newspapers in Schwäbisch Gmünd (the "Remszeitung" and the "Gmünder Tagespost") publish many property ads for rent or sale in the weekend edition. These newspapers are published every Saturday. You can also find ads in the free weekly newspapers, which are the "Gmünder Wochenblatt" and the "Gmünder Anzeiger". These newspapers are published every Wednesday.

If you've found a flat or a house that you are interested in, you need to contact the landlord or seller. Telephone numbers or email addresses are often indicated in the ads so that you can contact them directly. Sometimes, box numbers or code letters are indicated in these ads. In this case, you must send a letter to the newspaper, which will be forwarded to the landlord or seller. Do not forget to mention the relevant box number in your letter.

### Looking for accommodation on the Internet

Nowadays, many flats and houses are advertised on the Internet. If you've found accommodation which has been advertised by a professional estate agency, they may charge you a fee

if you sign an agreement with them. However, appointments, advice and flat viewings must be free of charge.

### Commissioning an estate agent

You can also use the services of professional estate agents to look for accommodation. However, they will charge you a fee if you sign a tenancy agreement or a contract of sale. This generally amounts to two months' rent plus value-added tax (19%) for tenancy agreements. For example, if you've signed a tenancy agreement and the monthly rent without utility bills is €500, your agent can charge you up to €1190 for their commission. When buying property, the commission generally amounts to three to six percent of the purchase price plus value-added tax. You can find the addresses of professional estate agents in the yellow pages or on the Internet.

### Help from the housing office (VGW)

Our local housing offices, called the Vereinigten Gmünder Wohnungsbau-gesellschaft mbH (VGW), can provide you with information about accommodation. [www.vgw.de](http://www.vgw.de)

### Additional information can be found at:

[www.bauverein-gmuend.de](http://www.bauverein-gmuend.de)  
[www.svg-eg.de](http://www.svg-eg.de)  
[www.siedlungswerk.de/geschaefts-stelle/siedlungswerk-schwaebisch-gmuend.de](http://www.siedlungswerk.de/geschaefts-stelle/siedlungswerk-schwaebisch-gmuend.de)

### Real estate listings provided by the Schwäbisch Gmünd town council:

[www.schwaebisch-gmuend.de/3599-Immobilienboerse.html](http://www.schwaebisch-gmuend.de/3599-Immobilienboerse.html)

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## Tenancy agreements

A tenancy agreement regulates all the details of the tenancy and is legally binding for both you and your landlord. This is why you should always read the tenancy agreement very carefully before signing it. The following information in particular must be clearly indicated:

1. how much the rent is
2. additional/utility costs
3. how much the security deposit is

If applicable, the following information must also be indicated:

- the amount of the commission if you have concluded the tenancy agreement with an agency-whether tiered rent (also known as Staffelmiete in German) is charged. Staffelmiete is rent which is automatically increased on a regular basis.
- the length of the tenancy (for a fixed term or an unlimited period)
- any obligations on the tenant to refurbish the accommodation

### 1. How much should my rent be?

If you are not sure whether your rent corresponds to the average rent in Schwäbisch Gmünd, you can compare it with local rent prices here: [www.schwaebisch-gmuend.de/7239-Mietspiegel.html](http://www.schwaebisch-gmuend.de/7239-Mietspiegel.html)

### 2. What are additional costs/utility bills?

In addition to rent (known as Kaltmiete in German), you must also pay for water, heating and sewage disposal. As a rule, you have to pay a fixed amount for additional costs every month and paid in advance. At the end of the year, you will receive an invoice with which you will be reimbursed or have to pay the difference, depending on what you have consumed. To get electricity, you will generally have to sign a contract directly with a local electricity supplier.

# Living in Schwäbisch Gmünd

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## Tenancy agreements

The Schwäbisch Gmünd utility services offer information here: [www.stwgd.de/4993-Service.html](http://www.stwgd.de/4993-Service.html)

In addition to utility bills for water, heating and sewage disposal, landlords can charge their tenants additional costs such as council tax, the use of the lift, a caretaker, insurance and communal lighting. However, these costs must be indicated in the tenancy agreement. If you want to check which costs your landlord is allowed to charge you as a tenant, we recommend having a look at the website of "Stiftung Warentest", a German consumer organisation involved in investigating and comparing services and goods in an unbiased way: [www.test.de/Betriebskosten-abrechnung-So-finden-Sie-die-Fehler-4234442-0](http://www.test.de/Betriebskosten-abrechnung-So-finden-Sie-die-Fehler-4234442-0)

### 3. What is a security deposit

A security deposit provides security to your landlord if he/she needs to pay for any repairs if you leave the accommodation in a bad condition when you move out. In Germany, a security deposit must be paid if you have signed a tenancy agreement. Your landlord may use your deposit to settle any rent arrears if you do not pay your rent regularly. Your landlord must return your deposit with interest. If no damage has been made to the accommodation or if there are no outstanding payments at the end of your agreement, your landlord must pay the deposit to you, with interest.

The security deposit may amount to a maximum of three months' rent without utility bills (also known as Kaltmiete in German) and it must be mentioned in the tenancy agreement. The deposit may be paid in three instalments. The first instalment must be paid at the beginning of your tenancy agreement and the other instalments must be paid in the following months.

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### What is a handover certificate?

A handover certificate confirms the condition of the accommodation when you moved in. You may sometimes have to sign a handover certificate in addition to your tenancy agreement. This is known as an Übergabeprotokoll in German. Read the handover certificate carefully and check the details yourself before signing such a certificate. Otherwise, your landlord could later make you responsible for defects that you did not take note of.

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## Waste disposal

District administrations usually regulate waste disposal matters in Germany. If your landlord doesn't register for you, you must arrange to register with the waste management company in Ostalbkreis (known as the Gesellschaft im Ostalbkreis für Abfallbewirtschaftung mbH or GOA) as quickly as possible. You will get more detailed information as well as a "Welcome pack" when you register at the registration office, the immigration office or the regional advice office. It is forbidden to dispose of your waste unofficially.

In Germany, waste is recycled in order to avoid growing garbage heaps. In Schwäbisch Gmünd, paper and cardboard are disposed of in a blue bin, which is made available by the GOA free of charge. Special biological waste bags (e.g. for fruit and veg leftovers) can be purchased at the town hall, the regional advice offices, the immigration office or in GOA sales offices. Other recyclables such as juice boxes, aluminium or plastic packaging go into the yellow bin. Glass as well as hazardous waste (e.g. paint or medicines) must be disposed of separately.

You can find more detailed information about waste collection dates and recycling when you register with the registration office, the regional advice offices or the immigration office. (see [www.goa-online.de](http://www.goa-online.de)).

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## Being a good neighbour

In Germany, there are statutory provisions which stipulate that there should be no disturbing noise from 10 pm to 6 am. This is known as Nachtruhe in German. House rules are very common and this will be indicated in your tenancy agreement.

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## Public broadcasting fee

Information about the public broadcasting fee: [www.rundfunkbeitrag.de/informationen/buergerinnen\\_und\\_buerger/index\\_ger.html](http://www.rundfunkbeitrag.de/informationen/buergerinnen_und_buerger/index_ger.html)



# Health/Doctors

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## Medical checks for children

In Germany, every child is entitled to eleven medical check-ups, which are covered by health insurance. These check-ups, known as the “U1 to J1 check-ups”, are compulsory in Baden-Württemberg. They help diagnose disorders and diseases from an early age, which could affect the normal, physical, mental, emotional and social development of your child. This means that a doctor will check whether your child is developing normally.

You can find all of the “U check-ups” in the following table.

Compulsory check-up	Age of child	Costs
U1	Immediately after birth (newborn’s first check-up)	Covered by your health insurance scheme
U2	3 – 10 days old	Covered by your health insurance scheme
U3	4 – 6 weeks old	Covered by your health insurance scheme
U4	3 – 4 months old	Covered by your health insurance scheme
U5	6 – 7 months old	Covered by your health insurance scheme
U6	10 – 12 months old	Covered by your health insurance scheme
U7	21 – 24 months old	Covered by your health insurance scheme
U7a	34 – 36 months old	Covered by your health insurance scheme
U8	46 – 48 months old	Covered by your health insurance scheme
U9	60 – 64 months old	Covered by your health insurance scheme
J1	12 – 14 years old	Covered by your health insurance scheme

Recommended check-up	Age of child	Costs
U10	7 – 8 years old	Not covered
U11	9 – 10 years old	Not covered
J2	16 – 17 years old	Not covered

# Health/Doctors

## Doctors in Schwäbisch Gmünd

This list is based on a survey carried out by the town council of Schwäbisch Gmünd.  
This only includes information about doctors who answered the questionnaire.  
You can find more doctors in the Yellow Pages at:  
[www.gelbeseiten.de](http://www.gelbeseiten.de) › Ärzte › Schwäbisch Gmünd.

Doctor	Address	Contact details	Other languages
<b>1. General practitioners</b>			
Tatjana Bastian Viktor Bastian	Heidenheimer Str. 12	Tel.: (07171) 86862 Fax: (07171) 8709577	Russian
Susanne Freitag Jens Freitag	Moselstr. 1	Tel.: (07171) 81810	English, italian
Dr.med. Ulrike Fuchs	Kornhausstr. 3	Tel.: (07171) 929670 Fax: (07171) 929671 <a href="http://www.dr-ulrike-fuchs.de">www.dr-ulrike-fuchs.de</a>	English, Romanian, French
Johannes Gantner	Paradiesstr. 25	Tel.: (07171) 30048 Fax: (07171) 30241	English, French
Dr. med. Thomas Hückmann	Ackergasse 9	Tel.: (07171) 2721 Fax: (07171) 939597	English, French, Croatian, Spanish
Dr.med. Axel Menden	Eutighoferstr. 24	Tel.: (07171) 30478 Fax: (07171) 62200	English
Dr. med. Mariora Opris	Königsturmstr. 6	Tel.: (07171) 39103 Fax: (07171) 944154	Romanian, Croatian
Dr. med. Klaus Riede	Mörikestr. 3	Tel.: (07171) 5859 Fax: (07171) 2171	English, Spanish
Dr.med. Hannelore Ritter	Marktplatz 10	Tel.: (07171) 929563 Fax: (07171) 929564 <a href="http://www.dr-med-ritter.de">www.dr-med-ritter.de</a>	English
Dr.med. Ursula Schmidt-Dogru	Kamillenweg 5	Tel.: (07171) 9804293 Tel.: (07171) 9986936 Fax: (07171) 4048562	English, French, Turkish
Dr. med. Michael Scholze	Weilerstr. 22	Tel.: (07171) 989098	English
Dr. medic. D. Theodorescu Dr. medic N. Theodorescu Dr. Lippert	Antiberstr. 4	Tel.: (07171) 63532 Fax: (07171) 939408	English, French, Romanian, Russian, Turkish

# Health/Doctors

## Doctors in Schwäbisch Gmünd

Doctor	Address	Contact details	Other languages
<b>2. Gynaecologists</b>			
Dr. med. Thomas Heigel	Weißensteiner Str. 40	Tel.: (07171) 30431 www.dr-heigel-praxis.de	English
Dr. med. Gabriela Mahler	Baldungstr. 17	Tel.: (07171) 2135 www.frauenaerztin-dr-mahler.de	English, French
Dr. Jan Stefan Pietruszka	Bocksgasse 17	Tel.: (07171) 68915 Fax: (07171) 37567 www.frauenarztpraxis-gmuend.de	English, Polish
Dr. Abalghasem Resaei	Bocksgasse 38	Tel.: (07171) 929820 Fax: (07171) 929821 www.resaei.de	Arabic, English, Kurdish, Persian, Turkish
Dr. med. Brigitte Rothaupt	Kalter Markt 27	Tel.: (07171) 2434 Fax: (07171) 37947 www.frauenarztpraxis-rothaupt.de	English
Dr.med. Heike Thimm	Sebaldstr. 19	Tel.: (07171) 1046740 Fax: (07171) 939801 www.dr-thimm.com	English, Turkish

## 3. Paediatricians/ Child and adolescent psychotherapists

### 3.1. Paediatricians

Dr. med. Hubert Lakner	Hintere Schmiedgasse 45	Tel.: (07171) 1835131 www.kinderarzt-lakner.de	English
Dr. med. Bernd Neukamm	Königsturmstr. 18	Tel.: (07171) 81819 Fax: (07171) 989605 www.dr-bernd-neukamm.de	English
Dr. med. Elisabeth Spengler-Gräbner Dr. med. Ute Bihler	Weißensteiner Str. 33	Tel.: (07171) 5588 Fax: (07171) 30877 www.kinderaerztinnen-hdg.de	English, French, Turkish

### 3.2. Child and adolescent psychotherapists

Dr. med. Jorinde Bär	Hauffstr. 3	Tel.: (07171) 186790 Fax: (07171) 18679-11 www.praxis-baer-gmuend.de	Chinese, English, French, Polish
Dipl. Psych. Reinhild Sporleder-Kirchner	Goethestr. 52	Tel.: (07171) 181151	English, French,
Regina Wiedemann	Milchgässle 12	Tel.: (07171) 1044844 Fax: (07171) 1044844	English

# Health/Doctors

## Doctors in Schwäbisch Gmünd

Doctor	Address	Contact details	Other languages
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### 4. Surgeons/Casualty surgeons/Orthopaedic surgeons

Hubert R. Buchstaller	Uferstr. 30	Tel.: (07171) 5266 Fax: (07171) 181864	English
Dr.med. Ralph Dalferth	Uferstr. 48	Tel.: (07171) 66367 Fax: (07171) 37898 <a href="http://www.orthopaedie-dr-dalferth.de">www.orthopaedie-dr-dalferth.de</a>	English, Turkish
Dr. med. Heribert Keller Dr. med. M. Belser Dr.med. H. Zehender	Oberbettringer Str. 1	Tel.: (07171) 1045980 Fax: (07171) 1045985 <a href="http://www.orthopaedie-gmuend.de">www.orthopaedie-gmuend.de</a>	
Dr.Carsten Kurock	Bocksgasse 2	Tel.: (07171) 61415 Fax: (07171) 929178 <a href="http://www.kurock-scriba.de">www.kurock-scriba.de</a>	English, French, Turkish, Romanian

### 5. Eye doctors

Dr. med. Hans Pasler	Ledergasse 16-20	Tel.: (07171) 30848 Fax: (07171) 405994	English, Italian, Polish, Russian
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### 6. Ear, nose and throat specialists

Dr. med. Ingo Buchsteiner	Hintere Schmiedgasse 3	Tel.: (07171) 5545 Fax: (07171) 929779	English, French, Turkish
Dr. med. Elmar Schmid	Hintere Schmiedgasse 3	Tel.: (07171) 5545 Fax: (07171) 929779 <a href="http://www.hnoschmid.de">www.hnoschmid.de</a>	English, French, Italian, Russian, Spanish, Turkish

### 7. Other specialists

#### 7.1. Urologists

Dr. med. Norbert Gildein	Kalter Markt 16	Tel.: (07171) 5311 Fax: (07171) 37956	English
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#### 7.2. Nuclear medicine/Radiology

Dr. med. Steffen Winter	Weißensteiner Str. 33	Tel.: (07171) 1858770 Fax: (07171) 1858771	English
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# Health/Doctors

## Doctors in Schwäbisch Gmünd

Doctors	Address	Contact details	Other languages
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### 7.3. Neurologists

Dr.med. Jürgen Kirchmeier	Kalter Markt 31	Tel.: (07171) 5656 Fax: (07171) 929719 <a href="http://www.dr-kirchmeier.eu">www.dr-kirchmeier.eu</a>	English, French
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### 7.4. Internal medicine / Cardiologists

Dr.med. Tanja Kaiser Dr.med. Steffen Kaiser	Kornhausstr. 3	Tel.: (07171) 5788 Fax: (07171) 37782 <a href="http://www.kaiserkardio.de">www.kaiserkardio.de</a>	English, French
Dr. med. Johannes-Marius Diekmann	Im Spagen 9	Tel.: (07171) 76296 Fax: (07171) 77206	English, French

### 8. Psychiatrists / Psychotherapy

Ali Reza Asadollah	Weißensteiner Str. 33	Tel.: (07171) 79664-4200	English, Persian, Turkish
Dipl. Psych. Elvira Bär-Haußmann	Wilhelmstr. 44	Tel.: (07171) 182000	English
M.sc. Claudia Bub-Elbing	Steinäcker 10	Tel.: (07171) 928950 Fax: (07171) 69659	English
Prof. Dr. Ulrich Elbing	Steinäcker 10	Tel.: (07171) 928949 Fax: (07171) 69659	English
Dr. phil. Jan Glasenapp	Schwerzerallee 22	Tel.: (07171) 9979989 Fax: (07171) 9979988	English
Dr. med. P. Scheidt	Postgasse 5	Tel.: (07171) 931017	English
Dipl. Psych. Andrea Schultheiß	Sebaldstr. 19	Tel.: (0151) 75006197 Fax: (07171) 8079347 <a href="http://www.psychotherapie-schultheiss.de">www.psychotherapie-schultheiss.de</a>	



# Children and family

## Early childhood education in Germany

Every survey shows how interaction with other children plays an important role for child development. Early childhood education in daycare centres particularly helps young children to improve their language skills, as language and educational achievement are closely linked. This is why pre-school childcare programmes in childcare facilities are a good first step to be successful at school.

There are around 50 daycare centres/ kindergartens (known as Kitas in German) in total. They are operated by the town authorities or independently. These include daycare programmes with various educational orientations (e.g. forest kindergarten (known as Waldkindergarten in German), Waldorf and Montessori kindergartens etc.), full-day childcare, facilities offering childcare to several municipalities as well as a daycare centre association, also known as Kindertagespflegeverein (PATE e.V.) in German.

There is a difference between the following daycare options:

- 1. Learning groups:** children from the age of 3 up until school age, up to 6 hours per day
- 2. Extended opening hours:** children from the age of 3 up until school age, 6 to 7 hours per day
- 3. Full-day childcare:** children from the age of 3 up until school age, open for more than seven hours, including lunch
- 4. Mixed age groups:** generally children from the age of 2 up until school age, may offer different options/types of daycare/opening hours (see point 1-3).

**5. In a crèche:** children under 3, may offer different options/types of daycare/ opening hours (see point 1-3).

**6. In a daycare centre:** children aged 0 to 14, looked after by trained childminders at home or in small groups.

In addition, there are facilities such as a special kindergarten for deaf children and a special kindergarten for mentally and/or physically disabled children.

Pre-school childcare is at your expense. However, families with a low income may receive financial support.

→ You can find more information here:

**Kita-Platz Koordination**  
Tel.: (07171) 603-4046  
E-Mail: [kita@schwaebisch-gmuend.de](mailto:kita@schwaebisch-gmuend.de)  
[www.kita-gd.de](http://www.kita-gd.de)



# Children and family

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## Parents

Parents are the most important partners of early childhood and educational institutions. Without their participation and collaboration, things cannot be done properly.

Parents are expected to:

- attend school events and to participate in parents' evening or theme nights, for instance
- be engaged in school festivals and events
- have conversations with teachers and staff members who are involved in their child's education
- find about their child's development

Every class and every childcare group elects a parent representative. Every establishment has a representative for all parents. You can also contact this person if you have any questions, suggestions and/or worries.

You can find information about parent representatives at your child's school or pre-school. The collective parent representation body for the kindergartens in Schwäbisch Gmünd can be found at: [www.eltern-machen-stark.de](http://www.eltern-machen-stark.de).

You can contact the collective parent representation body for public schools through your child's respective school. The collective parent representation body for state schools can be contacted through the school which is concerned. The regional parent representation body in Baden-Württemberg is the official parent committee that advises the Ministry of Education. It also represents the interests of parents in the region. You can find more information at: [www.leb-bw.de](http://www.leb-bw.de)

### Parent assistants (EMUs)

In addition, parent assistants (called EMUs) work for education centres, called Volkshochschulen in German. They are citizens who also have an immigrant background and work as volunteers to help other parents find their bearings in kindergartens and primary schools. They explain, accompany or translate for parents or provide them with support during pre-school or school discussions, parents' evenings or in advice offices. EMUs have all taken a class about primary school or kindergarten and are obliged to maintain confidentiality. EMU support is free of charge.

You can find more information here:

Miriam Hepp  
(07171) 92515-41,  
[mhepp@gmuender-vhs.de](mailto:mhepp@gmuender-vhs.de)  
or  
Volkshochschule, Münsterplatz 15.

### Application for child benefit

The child benefit application must be made at the office of the federal family fund (Familienkasse), which is located in the local employment office (Agentur für Arbeit).

Information can be found at:  
[www.arbeitsagentur.de/web/content/DE/BuergerinnenUndBuerger/FamilieundKinder/index.htm](http://www.arbeitsagentur.de/web/content/DE/BuergerinnenUndBuerger/FamilieundKinder/index.htm)

### Application for parental benefit

Information about applying for the parental benefit can be found at:  
[www.l-bank.de/lbank/inhalt/nav/foerderungen-und-finanzierungen/alle-foerderangebote/fa-familienfoerderung/elterngeld.xml?ceid=100383](http://www.l-bank.de/lbank/inhalt/nav/foerderungen-und-finanzierungen/alle-foerderangebote/fa-familienfoerderung/elterngeld.xml?ceid=100383)

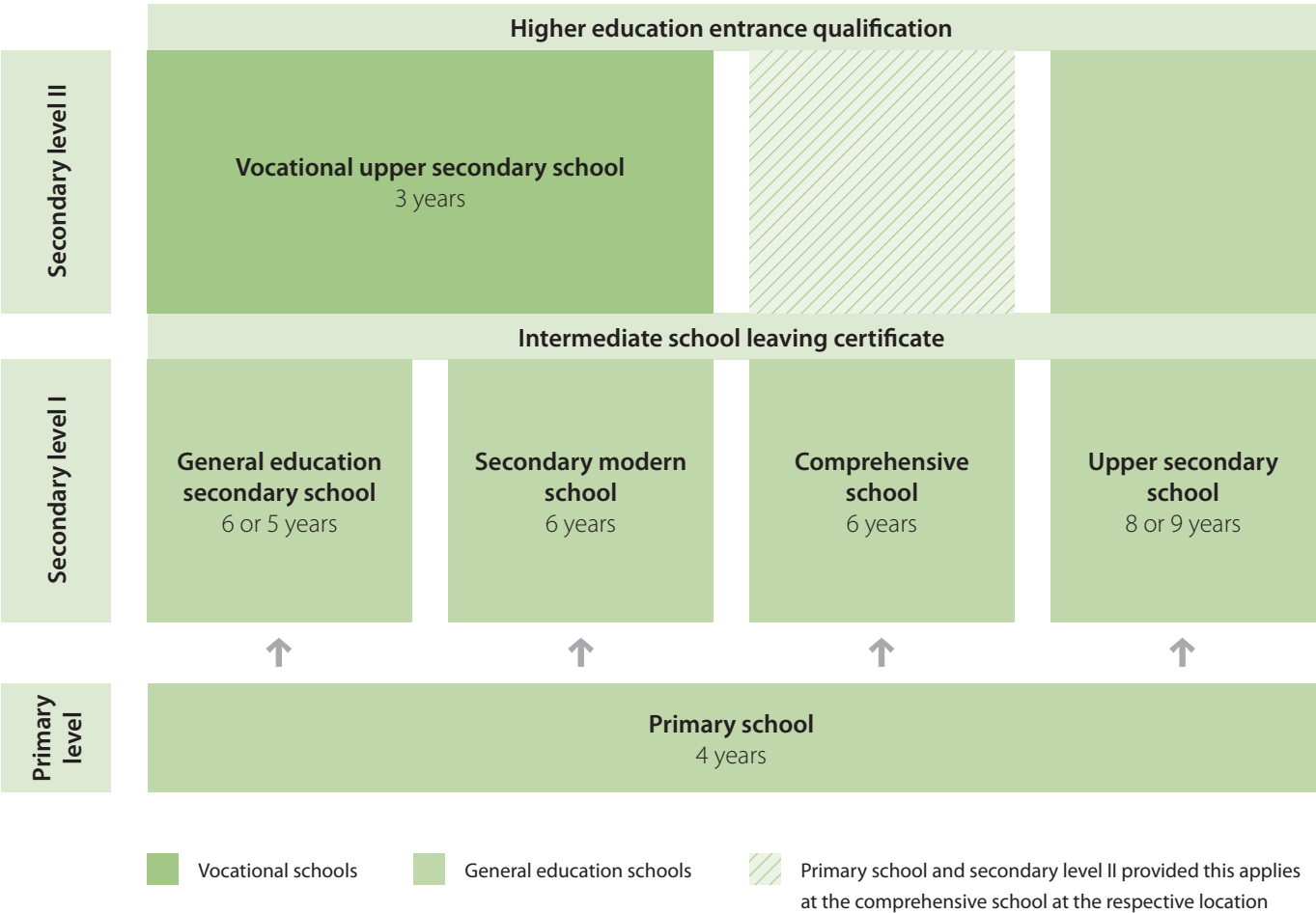
# Education in Germany

## The school system in Germany

All children living in Germany from the age of around 6 to 18 must go to school. This is called compulsory schooling or *Schulpflicht* in German. In Germany, the school system varies from one Federal state to the other. In Baden-Württemberg, children attend primary school (*Grundschule*) for four years. Then, they can either go to secondary school for six years at secondary level I (*Realschule*, *Werkrealschule* or *Gemeinschaftsschule*) or for 8 to 9 years at secondary level II (*Gymnasium* or *Realschule* + 3 years of study at *Gymnasium*).

The German school system is designed to enable pupils to change from one type of school to another. It also enables pupils to continue their education after completing each stage if grades are good enough. This means that pupils who have attended school at secondary level I for 6 years can continue their schooling and obtain their *Abitur* in order to study in higher education.

Children with disabilities or special needs must also go to school (*Schulpflicht*). They can either go to one of the schools mentioned above or they can go to a school which is specialised in children with special educational needs. If you have any related questions, you can contact the state education authorities by email at: [poststelle@ssa-gp.kv.bwl.de](mailto:poststelle@ssa-gp.kv.bwl.de)



# Education in Germany

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## Childcare from school age

In principle, any type of school may offer full-day school services. However, not every school provides such services for registered pupils.

Some primary schools have a nursery before and after lessons. All primary school pupils can take part in these activities from 7 am to 2 pm at the latest.

Pupils who come to Germany and who cannot speak German should attend preparatory classes. These intensive classes will help them learn German. You can find more information here: Geschäftsführender Schulleiter  
Tel.: (07171) 38010  
E-Mail: [schulleitung@rauchbeinschule-gd.schule.bwl.de](mailto:schulleitung@rauchbeinschule-gd.schule.bwl.de)

As a rule, adolescents who have already obtained a school certificate in their home country, but who are not 18 yet and want to begin a vocational training course must generally attend a vocational preparatory class in a vocational training school (see Recognition of foreign professional and educational qualifications and Vocational training in Germany).

### State schools and private schools

The vast majority of children in Germany go to a state school. These schools are free of charge. There are also private schools, which generally charge tuition fees.

You can find detailed information about the school system in Schwäbisch Gmünd at:  
[www.schwaebisch-gmuend.de/3943.php](http://www.schwaebisch-gmuend.de/3943.php)  
Tel.: (07171) 603-4010  
E-Mail: [schulen@schwaebisch-gmuend.de](mailto:schulen@schwaebisch-gmuend.de)  
[sarah-lisa.knoedler@schwaebisch-gmuend.de](mailto:sarah-lisa.knoedler@schwaebisch-gmuend.de)

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## Children's sport school (KiSS)

The Schwäbisch Gmünd children's sport school aims to provide a basic education for children between the ages of four and ten that is diverse, promotes health and covers various sport disciplines. The children's sport school concept has been successfully implemented in Baden-Württemberg for years. The KiSS is not a school in the traditional sense, with its own building, but rather a high-quality course system. The task of the children's sports school is to provide children with an age-appropriate, attractive sports and exercise program that gives them the opportunity to learn the joy of movement and sport. Admission into the KiSS is generally possible at any time, as long as spots are available!

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## Vocational training in Germany

A lower secondary school (secondary level I) certificate is a minimum requirement for vocational training positions (see The school system in Germany.) The majority of all vocational training courses are organised within the German "dual system". This means that those who attend these courses apply to companies for on-the-job training. The course mainly involves practical work in a company as well as theoretical elements which are taught in a vocational training school. At the end of the course, apprentices take an exam at the Chamber of Industry and Commerce (See die Industrie- und Handelskammer at: [www.ihk.de](http://www.ihk.de)) or the Chamber of Crafts (See die Handwerkskammer at: [www.hk.de](http://www.hk.de)) depending on their choice of career. There is also an array of other training courses, particularly in the health sector.

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## Studying in Germany

If you want to study in Germany, you will need to have a qualification which entitles you to study at the institution of your choice. This certificate will generally be an Abitur certificate or a Fachhochschulreife certificate, which you can get after graduating from secondary school at secondary level II by passing an exam (see The school system in Germany).

An Abitur certificate allows you to study at university, at a cooperative state university or at a university of applied sciences.

A Fachhochschulreife certificate allows you to study at any institution of higher education apart from universities.

You can find the particular requirements for each degree, how to apply to university and the subjects that are offered on the following website (<http://www.studis-online.de>) or on other platforms. Universities and technical colleges also offer individual advice to first-year students.

International offices at higher education institutions are provided for students from abroad. Passing a C1 level German test is an important requirement (see EU Framework of Reference for Languages: <https://europass.cedefop.europa.eu/en/resources/european-language-levels-cefr>)

In Schwäbisch Gmünd, there is a University of Education ([www.ph-gmuend.de](http://www.ph-gmuend.de)) and a University of Design ([www.hfg-gmuend.de](http://www.hfg-gmuend.de)).

# Work and career

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## Work permits

### EU citizens

Citizens from EU Member States have access to the German labour market. This is known as the "free movement of workers". This does not apply to citizens from Croatia, as it is a new EU Member State. These citizens need an EU work permit to gain access to the labour market until July 2015. They are only allowed to work after they have received this permit.

EU work permits are given for a period of one year, unless you are working for a shorter period of time. The permit becomes invalid as soon as your contract of employment is terminated. See Work permits

### Exceptional cases

The free movement of workers also applies to citizens from other European countries which have made a special agreement with the EU. This includes citizens from Norway, Iceland and Liechtenstein.

### Non-EU citizens

Citizens from countries that do not belong to the European Union (EU) need a residence permit in order to obtain a work permit. The immigration office and the employment agency grant these citizens the right to work in Germany. You may be granted a work permit after the evaluation of the situation and evolution of the German labour market in addition to the assessment of your case.

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## Recognition of foreign professional and educational qualifications

You have the right to have your professional and educational qualifications evaluated in order to assess their equivalence with a comparable German qualification, regardless of nationality. This is known as the *Anerkennungs-gesetz* in German.

### Regulated and non-regulated professions in Germany

There is a difference between regulated and unregulated professions in Germany. Regulated professions are professions that cannot be practised without a state approval of your professional qualifications. These include professions in the health sector (doctors, nurses) as well as professionals in the social and education sector (teachers, educators, psychologists etc.).

You can find more detailed information at: [www.anerkennung-in-deutschland.de](http://www.anerkennung-in-deutschland.de).

In the case of non-regulated professions (for example, work in retail), having your qualifications assessed will help your employer here in Germany to have a better understanding of your professional qualifications.

If you have a non-regulated job, you can find out which office is in charge of recognizing your qualifications by consulting the following website: [www.anerkennung-in-deutschland.de](http://www.anerkennung-in-deutschland.de).

### Educational qualifications

The German Central Office for Foreign Education (also known as the ZAB in German: [www.kmk.org/zab.html](http://www.kmk.org/zab.html)) is in charge of applications for foreign qualification assessments which are necessary in order to gain access to the German labour market. They can give you detailed information about the documents you will need to have your qualifications assessed. Since there is a fee for this process, it is advisable to first check whether your institution of higher education in your home country is recognized as an institution of higher education in Germany, as this is a requirement for the assessment of your documents. You can do this by consulting the following website: [www.anabin.de](http://www.anabin.de) ([www.kmk.org/zab/zeugnisbewertungen](http://www.kmk.org/zab/zeugnisbewertungen)).

### Particular information for EU citizens

If there are any differences between your professional qualifications and the equivalent German qualifications, you have the possibility to make up for these differences by completing your degree with any other qualifications or experience that could be taken into account.

### Support for the recognition of educational qualifications:

#### IN VIA Jugendmigrationsdienst

Franziskanergasse 2  
73525 Schwäbisch Gmünd  
Tel.: (07171) 64955  
Fax: (07171) 182783  
E-Mail: [jmd.schw.gmuend@invia-drs.de](mailto:jmd.schw.gmuend@invia-drs.de)  
[www.invia-drs.de](http://www.invia-drs.de)



# Work and career

## Help to find a job or an apprenticeship

If you're looking for an apprenticeship or a job, employment agencies are your most important contact. You can contact them and make an appointment, if need be.

### → Agentur für Arbeit (Arbeitsamt) Dienststelle Schwäbisch Gmünd

Goethestraße 18  
73525 Schwäbisch Gmünd  
Tel.: (07171) 1044-0  
Fax: (07171) 1044-240

In Germany, you are expected to have a lot of initiative if you're looking for an apprenticeship or a job. Jobs are advertised in the newspaper and on the Internet. Companies also advertise jobs and apprenticeships on their website. Keywords are "Jobs" and "Career".

## Professional further education in Germany

Professional continuing and further education is very important in Germany. For many professions, it is necessary to get other qualifications after your degree. These qualifications can either be obtained in your company or externally in a further education and training institution. You can contact:

- Your employer
- Employment agencies
- Further education and training institutions (see: [www.schwaebisch-gmuend.de/4767-Erwachsenenbildung.html?id=6521](http://www.schwaebisch-gmuend.de/4767-Erwachsenenbildung.html?id=6521))

## Entrepreneurs and self-employment in Germany

Self-employed individuals and entrepreneurs are important in Germany. If you want to work on a self-employed basis, you have to be well prepared and have sufficient funds.

### Advice services:

### → Industrie- und Handelskammer Ostwürttemberg

Ludwig-Erhard-Straße 1  
D-89520 Heidenheim  
Tel.: (07321) 324-0  
Fax: (07321) 324-169  
[www.ostwuerttemberg.ihk.de](http://www.ostwuerttemberg.ihk.de)  
(Stichwort: Existenzgründung)

### → Kontaktstelle Frau und Beruf Ostwürttemberg

Carolin Morlock  
Geschäftsstelle Ostalbkreis  
Stuttgarter Straße 41  
73430 Aalen  
Tel.: (07361) 503-1761  
Fax: (07361) 50358-1761  
[www.frau-beruf@ostalbkreis.de](http://www.frau-beruf@ostalbkreis.de)

**Caution:** If you are a foreign national wishing to work on a self-employed basis, you must know that self-employment is regulated by the Residence Act and regulations on the free movement of workers.

You should be fully aware of regulations if you come from a country outside of the EU.

# Work and career

## Working life and rights at work

As a general rule, a full-time job amounts to 40 hours of work per week. However, it is legal to work up to 48 hours per week. Shift work is very common in many professions and areas, such as technical professions and craftsmanship, or even in healthcare, catering and retail. In some professions, you will be required to work at weekends.

It is also possible to work part-time.

### Contract of employment

Ein Arbeitnehmer schließt mit seinem Employers conclude a contract of employment with their employees. Your area of work, working hours, the number of workdays and holiday entitlement, your salary, overtime regulations, the length of your probationary period, the period of notice and what you should do if you are ill are all aspects which are regulated in this contract.

Contracts of employment are either permanent or temporary.

### Social insurance contributions and tax in Germany

Employers and employees pay nearly the same amount of social insurance contributions. Half of the contributions for social insurance are paid by the employer and the other half is deducted from the employee's salary. Social insurance includes pension insurance, unemployment insurance, health insurance and a private nursing insurance. Your income is also subject to taxation. The salary mentioned in your contract of employment is your gross salary (Bruttoverdienst). Your employer will take a certain amount from your gross salary which will be paid to the tax authorities. This will cover the costs for health insurance and pension insurance. The employee's net salary (Nettover-

dienst) is then transferred to his/her bank account. You can calculate the difference between your gross salary and your net salary in detail with a salary calculator ([www.nettolohn.de](http://www.nettolohn.de)). See Statutory insurance schemes

### Protection against unfair dismissal

In Germany, the Protection Against Unfair Dismissal Act applies to companies with more than ten employees. Special protection against dismissal applies to pregnant women, mothers who are in employment for up to four months after the birth of their child, apprentices, severely disabled individuals and members of the works council.

In principle, the longer you work for a company, the longer your statutory period of notice is, if your employer wishes to terminate your contract of employment.

### Will my salary continue to be paid if I'm ill?

If you are ill, your employer will pay your full salary for a period of six weeks. After that period, your health insurance fund will pay 70% of your salary if you are registered with a statutory health insurance scheme. Different rules apply if you have private health insurance. In that case, you should directly ask your insurance company for more information.

## Unemployment in Germany

You must immediately notify the employment agency that you are unemployed if you have been working as a permanent employee. If you are working as a temporary employee, you

must notify the agency that you will be unemployed no later than three months before the end of your contract of employment.

### Contact details:

#### → Agentur für Arbeit (Arbeitsamt) Dienststelle Schwäbisch Gmünd

Goethestraße 18  
73525 Schwäbisch Gmünd  
Tel.: (07171) 1044-0  
Fax: (07171) 1044-240  
[www.arbeitsagentur.de](http://www.arbeitsagentur.de)

If you are unemployed for more than twelve months, you are entitled to basic unemployment insurance or unemployment benefits II if needed. These benefits are called Arbeitslosengeld II or Hartz IV in German.

### Contact details:

#### → Jobcenter Ostalbkreis Geschäftsstelle Schwäbisch Gmünd

Bahnhofplatz 1  
73525 Schwäbisch Gmünd  
Tel.: (07171) 1048-0  
Fax: (07171) 1048-4190  
[www.jobcenter.ostalbkreis.de](http://www.jobcenter.ostalbkreis.de)

Job centres are in charge of advising people who receive unemployment benefits II and to help them get back onto the job market. Job centres also help individuals on unemployment benefits II to find an appropriate job.

# Mobility and transport

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## Mobility and transport

Mobility is a very important part of German society. We make a distinction between private transport (if you get around with your own vehicle) and local public transport.

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## Getting around with your own vehicle

In Germany, you must observe a few important rules when driving your (own) vehicle.

### Is my driver's licence valid in Germany?

A valid driver's license issued by a Member State of the European Union (EU) or the European Economic Area (EEA) is one of the basic requirements to drive in Germany. Your licence can be used for six months after your arrival in Germany if it was issued by another country and you are residing at a valid address in Germany. You can obtain a six-month extension to your licence if you can provide reliable proof that you will stay no longer than a year in Germany. In other cases, you will need to exchange your driver's license for a German one at the driver's licence registration office at the local authorities in Schwäbisch Gmünd. The specific requirements to exchange your license vary depending on the issuing country. You can contact the driver's licence registration office for more detailed information.

### → Driver's licence registration office in Schwäbisch Gmünd:

Oberbettringer Straße 166  
73525 Schwäbisch Gmünd  
Tel.: (07171) 32-4317  
Fax: (07171) 3258-4317

### Vehicle registration in Germany

In Germany, all vehicles must be registered at your local vehicle registry (KfZ-Zulassungsbehörde). The regional administration of Ostalbkreis is in charge of vehicle registry in Schwäbisch Gmünd. You will need a vehicle registration document. This document is called a Fahrzeugbrief or Zulassungsbescheinigung Teil II in German. You will also need proof of insurance (see Private insurance). You will need to pay to register your vehicle so you should bring some cash with you. Once you've registered your vehicle, you will receive a registration document called a Zulassungsbescheinigung Teil I. When driving, you should always have this document with you along with your driver's licence. You must also mount an official number plate to your car.

**Tip:** You will need electronic proof of insurance (known as EVB in German) delivered by an insurance company in order to register your vehicle. You should also ask what documents you will need to bring from your home country in order to take into account the number of years you've been driving without having an accident. This can reduce the amount you will need to pay for your insurance coverage.

### Statutory insurance in Germany

In Germany, you must have proof of third party liability coverage for all damage or injury to another person, car or object if you want to register a car. This insurance coverage is called KfZ-Haftpflichtversicherung in German. This insurance covers damage made to another vehicle if the policyholder has caused the damage. You are free to choose whether you decide to get other insurance policies, such as partially comprehensive insurance (Teilkasko) or fully comprehensive insurance (Vollkasko), which also insures any damage caused to your own vehicle.

# Mobility and transport

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## Getting around with your own vehicle

### Re-registration of vehicle after arrival:

In Germany, motor vehicles may only be put into operation if they are approved for traffic on public roads, as stated in § 3 (1) of the Vehicle Registration Ordinance (FZV). Foreign vehicles are only permitted in road traffic in Germany without a domestic registration for a period of up to one year if a regular location is not established here (see § 20 FZV). The regular location of a vehicle is determined by its actual use. It is the place from which the vehicle is directly used for public road traffic and where it rests after the end of the operation. Therefore, the users of foreign vehicles with their place of residence / centre of vital interests in Germany - as described by you - have the obligation to register their vehicles in Germany as soon as a regular location in Germany is established. If the vehicle is registered in Germany, the holding of the domestic vehicle is subject to motor vehicle tax.

### More information

Germany is the only country that does not have a general speed limit on the motorway. The recommended speed limit is 130km/h and you may come across signs that indicate the speed limit in certain areas. The speed limit is 50km/h in built-up areas. Outside of these areas and on B-roads, the speed limit is 100km/h. If you go over the speed limit and are caught, you will have to pay a fine, which may amount to a lot of money. Penalty points can also be added to your licence, depending on the offence. These penalty points are registered in the central index of traffic offenders. Your driver's licence can be revoked if you get too many penalty points.

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## Getting around by train or bus

### By train

Schwäbisch Gmünd is located on the train route between Stuttgart and Nuremberg. In addition to long-distance trains, there are regional trains to Stuttgart and Aalen at least every hour and every 30 minutes during rush hour. You can get to Stuttgart in approximately 45 minutes and it takes approximately 30 minutes to get to Aalen. You can purchase tickets at the counter in the station (opening hours: Monday to Friday, from 6:30 am to 6:00 pm, Saturdays from 8:30 am to 1:30 pm, closed on Sundays and bank holidays), ticket machines or on the Internet using the Deutsche Bahn website at [www.bahn.de](http://www.bahn.de).

### By bus

You can travel by bus to get around in Schwäbisch Gmünd. Stadtbuss Gmünd and Fahrbuss Ostalb are the two bus companies operating in Schwäbisch Gmünd. Both companies are members of the OstalbMobil alliance and cover different routes so that the same tickets and prices apply for both companies.

→ You can find all relevant information at:

[www.ostalbmobil.de](http://www.ostalbmobil.de)

[www.stadtbuss-gmuend.de](http://www.stadtbuss-gmuend.de)

[www.fahrbuss-ostal.de](http://www.fahrbuss-ostal.de)

# Banks and banking in Germany

## Banks and banking in Germany

In Germany, many financial transactions are made without the use of cash. As a general rule, wages and salaries as well as rent are paid by bank transfer to a (current) account. This is why you should set up a current account at a bank so that you can withdraw cash from your account at the cashier's desk in the bank or at a cash machine.

You can find the following banks in Schwäbisch Gmünd (in alphabetical order):

Baden-Württembergische Bank BW-Bank  
Ledergasse 14, 73525 Schwäbisch Gmünd

Commerzbank AG  
Bocksgasse 9, 73525 Schwäbisch Gmünd

Deutsche Bank  
Ledergasse 8, 73525 Schwäbisch Gmünd

Kreissparkasse Ostalb  
Katharinenstr. 2, 73525 Schwäbisch Gmünd

Postbank  
Vordere Schmiedgasse 22-24, 73525 Schwäbisch Gmünd

Raiffeisenbank Mutlangen eG Ortsbank  
Großdeinbach  
Wetzgauer Str. 3, 73527 Schwäbisch Gmünd-Großdeinbach

Sparda Bank  
Kornhausstraße 21, 73525 Schwäbisch Gmünd

Volksbank Schwäbisch Gmünd eG  
Ledergasse 27, 73525 Schwäbisch Gmünd

There are also different online banks.

If you already have a bank account in Germany with one of these banks, you shouldn't have any problems switching to another branch office when you are here. When setting up a bank account, try to find out the exact costs and conditions involved, as these can vary a lot from bank to bank. Ask your bank to clarify what documents you will need to bring in order to open an account. You don't necessarily need to open a savings account at the same bank and it is worth comparing interest and investment conditions.

### Loans

If you want to make a large purchase and you do not have sufficient funds to do so, you can apply for a loan from a bank. Banks have no obligation to grant you a loan and they carefully consider whether it is worth granting you a loan. Your bank will charge you fees and interest for providing the loan, which are often very high. It is advisable to weigh up the pros and cons of taking out a loan, as it may be a burden for you for several years. You should also check carefully if the offer is reliable beforehand. You can get more information from the German consumer advice centre ([www.verbraucherzentrale.de](http://www.verbraucherzentrale.de)).

Ask for professional help (e.g. from a debt counsellor) as soon as possible if you realise that you can no longer pay off a loan.

### → Debt counselling services in Schwäbisch Gmünd:

Bahnhofplatz 1  
73525 Schwäbisch Gmünd  
Tel.: (07171) 32-4232  
Fax: (07171) 32-584232



# Insurance

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## Statutory insurance schemes in Germany

### What is social insurance?

Social insurance in Germany is a statutory insurance scheme, which offers effective and financial security. It supports you in the event of an accident, illness or unemployment. It also provides a pension and care needs. This insurance scheme aims to guarantee everyone stable living standards, provide support and a pension when people leave employment. The social insurance scheme is mandatory. The employer pays half of the contributions for the statutory social insurance scheme. The other half is paid by the employee and is automatically deducted from his/her salary or wages. There are two exceptions: employees pay slightly more than employers for their health insurance. On the other hand, employers pay the full contribution for their employee's accident insurance. You are entitled to benefits from the different areas of the statutory social insurance scheme by paying your contributions. In principle, the amount that you will have to pay for social insurance depends on your income. This means that a certain percentage of your income will be deducted. However, if your income is above a specific limit, your contributions for health insurance and your pension will not increase. This is known as the "social security contribution ceiling" or Beitragsbemessungsgrenze in German.

### The German pension insurance scheme

In principle, employees must be insured by the statutory pension insurance scheme. The pension insurance scheme ensures that you are financially secure in your old age. The pension age has gradually been raised to 67. In 2029, this age limit will apply to all those who were born in or after 1964. However, there will also be exceptions: for example, people who have paid in the pension scheme for a particularly long time. The pension insurance scheme will also support you if you are no longer able to work properly, for example, if you are unable to work or you cannot do your job properly because of an illness or a disability or if you are widowed or an orphan.

### Health insurance in Germany

The statutory health insurance scheme helps you and your family if you are ill. In addition, it pays for many healthcare costs and rehabilitation measures as well. It also pays for costs linked to childbirth. If you cannot work for a prolonged period of time because you are ill and therefore do not receive your salary from your employer, the statutory health insurance scheme pays you sick pay as compensation. This form of compensation is called Krankengeld in German. Payment towards the statutory health insurance scheme is mandatory for employees up to a specific income level (known as the annual earning limit). If you earn more than this limit, you can decide whether you would like to be insured through the statutory health insurance scheme or through a private insurance scheme.

### Long-term care insurance in Germany

Long-term care insurance will help you if you cannot look after yourself in old age or because you have a severe illness and depend on nursing care. In addition, long-term care insurance provides financial advice and support to those who take care of them and their relatives. If you would like to claim benefits from the long-term care insurance scheme, you must submit an application. If you have statutory health insurance, you are automatically a member of the statutory long-term care insurance scheme. However, if you are insured with a private health insurance scheme, you must take out an additional private long-term care insurance policy.

### Accident insurance in Germany

The statutory accident insurance scheme helps you and your family cope with health and financial problems that are the immediate consequence of an accident at work or an occupational illness. Accidents at work also include accidents on the way to and from work or school.

# Insurance

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## Statutory insurance schemes in Germany

### Unemployment insurance in Germany

In Germany, if you are unemployed through no fault of your own, you will receive support from the government. This is not limited to financial support. You will also have the possibility to consult the listings of vacancies made available to you by the Federal Employment Agency. If necessary, you can also take part in professional integration programmes (vocational training or further training, for example) and receive an allowance if necessary.

### Unemployment benefits

If you lose your job and you have been employed for at least twelve months and subject to compulsory insurance, you can apply for unemployment benefits. The Federal Employment Agency will check if you fulfill the necessary conditions. You will receive unemployment benefits for a maximum period of twelve months. If you are over 50, you will receive these benefits for a maximum period of 18 months. If you are 58, you will receive these benefits for a maximum period of 24 months. See Unemployment in Germany

→ You can find more detailed information at:

[www.arbeitsagentur.de](http://www.arbeitsagentur.de)

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## Private insurance schemes in Germany

In addition to the statutory insurance schemes, there are also many private insurance schemes in Germany. These include:

### Liability insurance

### Home contents insurance

### Occupational disability insurance

### Life insurance

### Vehicle insurance

(this is mandatory if you have a car or a motorcycle. See Getting around by car)

### Legal insurance

If you go to court, you have to pay court fees and legal fees to pay for a lawyer. Legal insurance covers the costs, depending on the range of benefits it provides. Legal aid and/or financial aid for judicial proceedings are a special type of benefits in the field of justice administration. Individuals who cannot afford to pay for court and/or legal fees may receive financial help, if they are considered eligible after evaluation.

Every type of insurance costs money. You should carefully consider what you really need before agreeing to an insurance contract. Liability insurance can also be very important. This insurance pays out damages if you or your underage children cause unintentional injury to another person or ruin/damage someone else's personal property.

→ You can find more detailed information at:

[www.verbraucherschutz.de](http://www.verbraucherschutz.de)

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## Things to do in Schwäbisch Gmünd

Do you want to exercise? Or are you interested in playing an instrument with other people? Are you more interested in history, culture and politics? Or would you rather like to meet up with other citizens?

No problem! Schwäbisch Gmünd has many different activities to offer. Whether you or your children want to be engaged in unions or volunteer work, enrol in courses or take part in other activities in your free time, you will find an array of things to do in your free time in the following list:

### Sports associations:

Stadtverwaltung Schwäbisch Gmünd  
Amt für Bildung und Sport  
Waisenhausgasse 1-3  
73525 Schwäbisch Gmünd  
Ansprechpartnerin: Corinna Schmiedle  
Tel.: (07171) 603-4012  
Fax: (07171) 603-4019  
E-Mail: corinna.schmiedle@schwaebisch-gmuend.de  
www.schwaebisch-gmuend.de/5669-Sportvereine.html

### Information about other associations:

Stadtverwaltung Schwäbisch Gmünd  
Amt für Familie und Soziales  
Spital  
Marktplatz 37  
73525 Schwäbisch Gmünd  
Ansprechpartnerin: Inge Pfeifer  
Tel.: (07171) 603-5020  
Fax: (07171) 603-5099  
E-Mail: inge.pfeifer@schwaebisch-gmuend.de  
www.schwaebisch-gmuend.de/5619-Vereine.html

### Are associations typically German?

In Germany, many people volunteer in associations which they find interesting. In Schwäbisch Gmünd, there are countless associations which are dedicated to social or charitable work. You can become a member of an association by paying a member fee in order to participate in the association's activities. Associations are independently organised and funded. Association members elect a president who represents their interests and concerns outside of the association. This representative also manages the work within the association.

### Volunteer work: a matter of honour

The idea of volunteering is to work for a few hours every week or every month for free to help other people. However, people who don't want to be part of an association can do things with others or for others if they want to. People volunteer for children, seniors, animals, the environment, urban development and many other things. Schwäbisch Gmünd is honoured to have an above-average number of citizens who are involved in volunteer work.

### Information about volunteer work:

Stadtverwaltung Schwäbisch Gmünd  
Amt für Familie und Soziales  
Spital  
Marktplatz 37  
73525 Schwäbisch Gmünd  
Ansprechpartnerin: Inge Pfeifer  
Tel.: (07171) 603-5020  
Fax: (07171) 603-5099  
E-Mail: inge.pfeifer@schwaebisch-gmuend.de  
www.schwaebisch-gmuend.de/5619-Vereine.html

### Schwäbisch Gmünd municipal library (Stadtbibliothek)

With a media collection of approximately 100,000 items, library visitors can expect a varied and extensive range: novels, specialised literature, foreign literature, language courses, magazines and newspapers as well as numerous films and CDs are available for you to view and borrow. You can search and do work at our internet stations and at a workstation with a word processing program.

### More information:

Spitalhof 1  
73525 Schwäbisch Gmünd  
Tel.: (07171) 603-4466  
E-Mail: stb@schwaebisch-gmuend.de  
www.schwaebisch-gmuend.de  
Hours:  
Tu to Fr 10:00 to 18:00  
Sa 9:30 to 14:00

### The Schwäbisch Gmünd music school

The local music school is an educational institution provided by the town of Schwäbisch Gmünd. This school provides qualified musical education right from the start. Young children and seniors alike can find different ways to participate in musical activities at the local music school.

### More information:

Städtische Musikschule, Schwörhaus  
Erika-Künzel-Platz 1  
73525 Schwäbisch Gmünd  
Tel.: (07171) 39021  
Fax: (07171) 39022  
E-Mail: musikschule@schwaebisch-gmuend.de  
www.schwaebisch-gmuend.de/5917-Musikschule.html

## Activities for children and adolescents

Most associations offer special activities and courses for children and adolescents. You can find out more on the associations' home pages.

### The Schwäbisch Gmünd children's music school

Even children from the age of one can enjoy the delights of music, movement and language in age-appropriate classes.

The instrument merry-go-round offers children aged 6 to 10 the possibility to learn about a particular musical instrument or an entire family of musical instruments in a three-week programme. These little budding musicians will then have the opportunity to try all the different instruments themselves for six months. As a result, they learn how these instruments are played and the way these instruments sound in a very practical way. Then, they can choose one themselves.

[www.schwaebisch-gmuend.de/768-KinderMusikschule.html](http://www.schwaebisch-gmuend.de/768-KinderMusikschule.html)

### The local youth art school at the Volkshochschule (VHS)

The local youth art school at the VHS offers a diverse programme full of creative activities for children, teenagers and young adults. The school offers painting, drawing, arts and crafts, photography and dance courses and classes amongst other activities. This gives participants the possibility to take part in artistic and creative activities. Art teachers and freelance artists teach the courses. They essentially take place in the afternoon, at the weekend and during school holidays. The youth art school is open to all children, teenagers and young adults. It also particularly takes disadvantaged children and teenagers into consideration regardless of background.

### You can find more information here:

Gmünder Volkshochschule VHS  
Münsterplatz 15  
73525 Schwäbisch Gmünd  
[www.gmuender-vhs.de](http://www.gmuender-vhs.de)

### Costs:

The music school, the youth arts school and associations will charge you member fees, tuition fees or registration fees for their activities.

Families with a low income are entitled to a reduced fee. You can ask for more information at the branch offices of these organisations or have a look at the "General Terms and Conditions – Reductions" page of their website.



# Institutions/Contacts

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## Information services

### Advice for immigrants

#### Canisius counselling centres

Family and educational counselling,  
interdisciplinary early educational support

Heugenstraße 1

73525 Schwäbisch Gmünd

Tel.: (07171)180820

Fax: (07171) 180825

E-Mail: [canisius-beratungsstellen@franzvonassisi.de](mailto:canisius-beratungsstellen@franzvonassisi.de)

[www.franzvonassisi.de](http://www.franzvonassisi.de)

### Information and support

If you are looking for advice or help or if you have personal, family or professional problems or questions, you can contact one of our information centres.

### You can find more detailed information here:

[www.schwaebisch-gmuend.de/87-Beratung-und-soziale-Hilfe.html](http://www.schwaebisch-gmuend.de/87-Beratung-und-soziale-Hilfe.html)

and

[www.schwaebisch-gmuend.de/82-Hilfsdienste.html](http://www.schwaebisch-gmuend.de/82-Hilfsdienste.html)

### Self-help groups

Self-help groups and self-help organisations in the German healthcare system are of growing importance. They assist professional healthcare staff and help the ill, those affected and their relatives to cope with illnesses as well as the consequences of these illnesses.

### You can find more detailed information here:

[www.schwaebisch-gmuend.de/85-Selbsthilfegruppen.html](http://www.schwaebisch-gmuend.de/85-Selbsthilfegruppen.html)

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## Immigrant organisations/ Foreign associations

In addition to the aforementioned associations in Schwäbisch Gmünd, many foreign citizens come together in cultural and sports associations, self-help groups or religious associations to preserve the traditions and culture of their home country.

You can gain an overview of these associations and find more contact details at:  
[www.schwaebisch-gmuend.de/5622-Auslaendische\\_Vereine.html](http://www.schwaebisch-gmuend.de/5622-Auslaendische_Vereine.html)

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## Religion

The town of Schwäbisch Gmünd, also known as the town of churches and monasteries, has roots in religion and faith, which go back several centuries. This open and tolerant tradition can still be felt in everyday life and society today. Several religious buildings and the spiritual mark that has been left on buildings from the Middle Ages until modern times illustrate the variety of religious communities in Schwäbisch Gmünd.

**You can find more information at:**  
[www.schwaebisch-gmuend.de/1114-Religion.html](http://www.schwaebisch-gmuend.de/1114-Religion.html)

### Protestant church

### Free churches

### Catholic church

### Mosques and Muslim houses of prayer

### Christian Orthodox churches