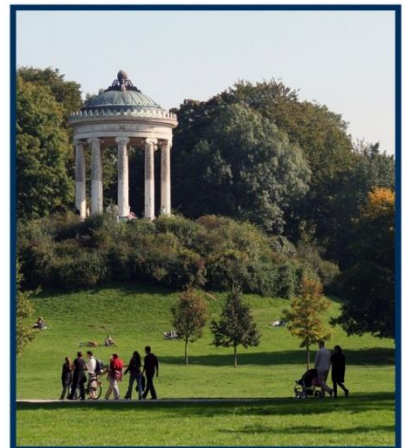
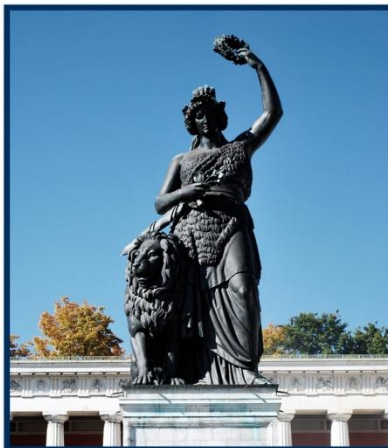
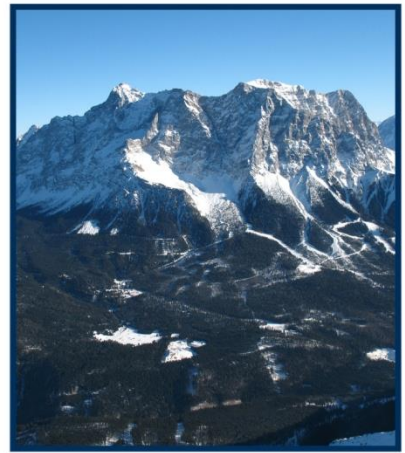




Munich Business School
University of Applied Sciences

Munich Survival Guide for International Students



Imprint

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Welcome to Munich Business School

Each year, Munich Business School (MBS) welcomes over 100 international students on campus hailing from all corners of the world. Countries include France, Spain, Luxemburg, Slovenia, Russia, Bulgaria, Latvia, Ukraine, Hungary, U.K., Brazil, Mexico, Columbia, Pakistan, China, Thailand, South Korea, Poland, Italy, Australia, Canada, the USA and many more. We are happy that you also chose Munich Business School (MBS) for your studies.



To assist you with your transition to Munich and MBS, the staff at the International Center will support you during specially designed orientation days and throughout your stay.

Moreover, we have created this guide to help you prepare for your experience abroad as well as your stay at MBS. Please take the time to read it carefully and contact us if you have any questions.

We look forward to meeting you!

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ERASMUS ID Code

D MÜNCHEN12 (EUC Charta Code)

Some facts about Munich

Munich is the Capital of Bavaria located in the South of Germany, close to the Alps. As Germany's third largest town, you will find a cosmopolitan city with rich places of interest and a very special flair. So find out for yourself by studying and living in this beautiful town.

There are two completely different sides of Munich.

On the one hand it is very traditional with old established traditions like the "Oktoberfest", "Weißbier", "Schloß Nymphenburg", "Viktualienmarkt" and so many other things. The inner city is like a museum itself with many beautiful historical buildings. Munich offers more than 100 galleries and museums; one of the most famous is the "Pinakothek" containing paintings from painters like Rubens or Rembrandt.



On the other hand, Munich has an unexpected, exciting, modern flair. People are friendly, outgoing, helpful, and definitely know how to have a good time. Depending on which type of music or what kind of entertainment you like, Munich has something for everybody. You just have to find the right places and you will have an amazing time.

The MBS International Center Team wishes you a happy stay in Munich!

BEFORE ARRIVAL

Student Visa Guidelines



German immigration law requires a Student Visa (*Visum für Studienzwecke*) to take up any kind of studies. The exact regulations vary depending on the country issuing your passport.

EU-Citizens

If you are holding a passport of the European Union (EU), the European Economic Area (EEA) and Switzerland you only require a valid ID card or comparable identification to travel to Germany. Students from these countries can register at the city's registry office as soon as they have found an apartment (see p. 12). This is where they will receive a residence permit for study purposes.

Preferred Countries

If you are holding a passport of a preferred country, you can enter Germany on a Tourist Visa but still have to apply for a Student Visa in Germany after arrival and obtain your residence permit for study purposes after arrival.

Preferred countries are: Australia, Canada, Israel, Japan, New Zealand, the Republic of Korea and the United States of America.

It also includes the following countries, provided that the student does not intend to work in Germany before or after completing their studies: Andorra, Brazil, El Salvador, Honduras, Monaco and San Marino.

All other Countries

If you are holding a passport of any other country than the above mentioned, you have to apply for your Student Visa at the German Embassy in your home country.

Do not enter Germany on a tourist visa, because it cannot be changed into a visa for studies. In such a case you would have to return to your home country!

Visa process for international students outside EU

International students from other countries generally need to apply for a visa before arrival. Please contact the German embassy in your home country and apply for a student visa or an applicant visa. Anyone with written approval for preparatory study measures or a university place from a university can apply for a student visa. Anyone who is still waiting on the notice of admission or who has to sit an entrance examination will need to apply for an applicant visa. Once you arrive in Germany, you will need to submit your visa to the foreigners' authority at the study location in order to convert this to a residence permit for study purposes.

It often takes several months for a visa to be issued. It is therefore important to apply for an applicant visa as soon as possible so that you can arrive before your course commences. You should not wait to receive confirmation of a university place, as the notice of admission arrives very late in Germany. It is preferable to apply for an applicant visa with the university's confirmation of application and then convert it to a residence permit for study purposes in Germany.

Documents required for a visa application

The best course of action is to find information on the Federal Foreign Office's website or directly from the German embassy in your home country; but, in general, you will need the following documents:

- a valid passport
- the confirmation of application from the university (applicant visa) or the notice of admission from the university (student visa)
- proof of adequate funds for living expenses (proof of financial resources)
- health insurance coverage (please also check MBS guidelines on the download website)
- Acceptance Letter of your university/ Visa Invitation



Please always check on your specific visa regulations with the German Embassy in your home country!

Proof of financial resources for your student visa & blocked account

Your proof of financial resources verifies that you can pay for your period of study. At least the living expenses for your first year in Germany must be fully financed. In general, around 10,000 euros of income or assets are required for the first year, or 850 euros per month. But evidence of higher amounts may also be requested. The German embassy in your home country will provide more information on the proof that needs to be provided. In principle, the following types of proof are possible:

- a security sum on a blocked account
ExPatrio: <https://www.expatrio.com/sites/default/files/2019-11/ICEF%20brochure%20Expatrio%20DeGiS.pdf>
> ExPatrio offers a Value Packages that combines mandatory products with beneficial add-ons (Blocked account, Health Insurance....)
Fintiba: <https://www.fintiba.com/plus-blocked-account-health-insurance/>
Deutsche Bank: <https://www.deutsche-bank.de/pfb/content/pk-konto-und-karte-international-students.html>
- proof of parents' income and assets
- the Foreigners' Registration Offices receives confirmation that someone whose place of residence is in Germany commits to assume the costs for you
- scholarship from a recognized scholarship foundation

Website with a list of German embassies in each country: <https://www.auswaertiges-amt.de/de/ReiseUndSicherheit/deutsche-auslandsvertretungen/03-webseitenav>

Website of the Federal Foreign Office (visa regulations by country)
<https://www.auswaertiges-amt.de/en/einreiseundaufenthalt/visabestimmungen-node>

Notes:

- The information above is general information. Please always check with the German Embassy in your country
- Please note that applying for a blocked account at Deutsche Bank also takes quite a while. Therefore apply in advance and check their website with the FAQ's

Source of information: <https://www.daad.de/deutschland/nach-deutschland/bewerbung/en/9199-visa-application/>

Please note: Due to the new Data Protection regulations (2018), the University is not allowed to receive any information concerning your visa process. It is also not possible for us to speed up the process or to give you the possibility to receive an earlier appointment at the German embassy in your country.

Time frame of a visa application process (8-12 weeks)

Please note: The time frame does not include the time it takes to get your blocked account.

Health Insurance Guidelines

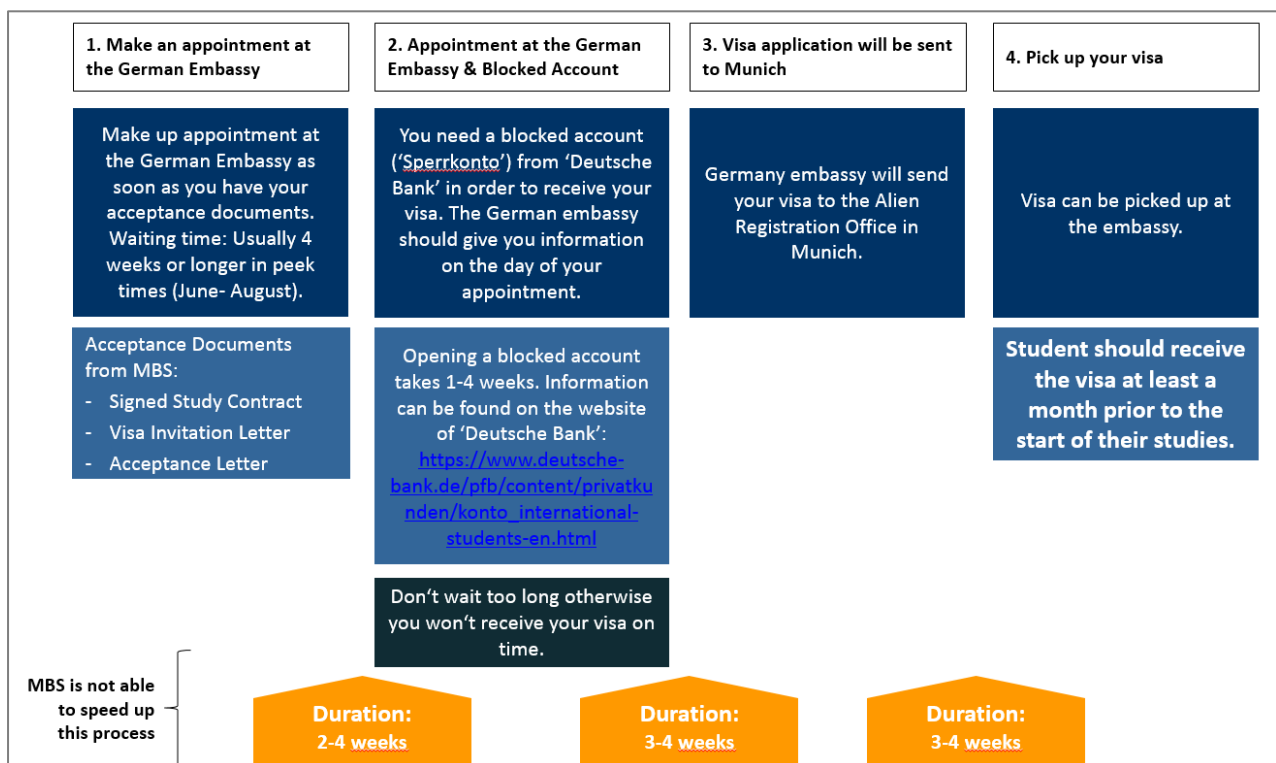
Why do I need a health insurance while studying in Germany?

By law each student who wants to enroll at a German university needs proof of health insurance. The insurance has to start on the first day of your semester and ends one month after the last enrolled semester (see §5, &186 and §190 Sozialgesetzbuch- SGB).

The university is obliged to receive a confirmation of a German Health insurance provider that you are either fully insured or that you are freed from the compulsory health insurance. Without this confirmation students may not register for courses at Munich Business School.

Exchange students do are equally obliged to arrange for statutory health insurance as full time students and experience the same requirements.

Exception: Health insurance for Pre-programs are not monitored by the government. During the pre-program study time at MBS, students cannot sign up for the compulsory (public) health insurance. Instead, students can sign up for one of the private insurances approved by MBS (see next page). After the pre-program, students can continue with the private health insurance or cancel and sign up with a statutory (public) insurance as long as their age is below 30. To do that, they need to show proof of enrollment in a full-time program at MBS.



EU Students



Students can apply for a European Health Insurance Card (EHIC) from the relevant health authority in their home country, **prior to coming to Munich**. If your health insurance is not able to issue this card on time they have to give you a compensation certificate (e.g. E104) that proves you have a valid health insurance.

Details on EHIC can be found here: <http://ec.europa.eu/social/main.jsp?catId=559&langId=en>

Information on treatments and costs:

<http://ec.europa.eu/social/main.jsp?catId=1021&langId=en&intPageId=1738>

NON-EU Students (Outside the European Union)

Students can choose to apply for a statutory health insurance (public) or for a private health insurance.

- **Statutory health insurances are for example:** Techniker Krankenkasse (TK), Allgemeine Ortskrankenkasse (AOK), Deutsche Angestellten Krankenkasse (DAK). Students can freely choose the health insurance they would like to buy.
- **Private insurances are for example:** Allianz, Hanse Merkur, GSI, LVM, DKV

When does it make sense to buy the private insurance?

- Student age is 30 or above (students over 30 cannot enroll in statutory insurances)

For more information on health insurance and coverage visit

www.justlanded.com/english/Germany/Germany-Guide/Health/Health-insurance

For those who come to Germany on a visa, it is very common to get a health insurance as part of the blocked bank account. Please be aware that insurances such as MAWISTA are only suitable for studies in Germany once you are over 30 years old! MAWISTA is no longer able to issue the waiver needed.

BREXIT Regulation as of 2021:

For those students from the UK who start their studies in Germany in 2021 or start working as a student, health insurance is immediately compulsory (like TK membership for students). **Analogous to non- EU students**. More information can be found via:

https://www.dvka.de/de/informationen/brexit/briten/studenten_3.html

MBS Partner – Techniker Krankenkasse (TK)

MBS works very closely with Techniker Krankenkasse, a **statutory (public) insurance company**.

Valerie Henard



A business card for Valerie Henard, a contact person at Techniker Krankenkasse (TK). The card is yellow and features a portrait of Valerie Henard on the right. On the left, there are four contact details, each preceded by a small icon: a telephone icon for the phone number 040 - 46 06 51 04-714, a mobile phone icon for the mobile number 01 51 - 14 53 50 00, a document icon for the address Valerie Henard, Elisenstraße 3, 80335 München, and an email icon for the email address Valerie.Henard@tk.de.

040 - 46 06 51 04-714

01 51 - 14 53 50 00

Valerie Henard
Elisenstraße 3
80335 München

Valerie.Henard@tk.de

Our direct contact there is Valerie Henard. She will also be present on Orientation Days and help you with questions. You will also have the possibility to purchase the statutory German Health Insurance on the very same day. However if you need your Health insurance documents earlier for your visa documents you can contact Valerie Henard prior to your start of the semester. Just mention that you are a future Munich Business School student.

Private Accident Insurance, Liability Insurance – LVM

Apart from the German statutory health insurance a bunch of other insurances are useful to know about. Maybe you are interested in getting one of the below named insurances after reading this section? Decide for yourself.

Why do I need an accident insurance?

Working in Germany means that you are a member of the statutory accident insurance through your employer. However you are a student at Munich Business School and therefore not insured in the statutory accident insurance. Yet most accidents happen when you are at home or out with friends, and this is where private accident insurance can help. While medical treatment is covered by statutory health insurance or your private health insurance (exchange students) private accident insurance can help mitigate financial consequences.

Do I need liability insurance?

Accidents can happen in the blink of an eye – you damage the wooden floor in your rented room, or you break your friends iPhone. In Germany, you are liable in such cases. In other words, you need to pay for each damage caused. Damages can easily run into millions and to prevent this from happening, liability insurance can be useful. Many Germans regard liability insurance as the most useful and important of the optional types of insurance. In the event of a claim, private liability insurance covers the cost of damages up to a specified amount. Liability insurance is available starting at less than 100 Euros per year.

Do I need Household insurance?

This insurance covers the contents of your house or flat. For example, it pays if your furniture or clothing is stolen or damaged by fire, storm or water. The cost depends on the size of your home, among other things. It is particularly worthwhile if you keep valuable items in your home.

Do I need legal expenses insurance?

Imagine you have disputes with your landlord and he is threatening to take legal actions. Legal expenses insurance is not something that you put on number one of your priority list but it can come in handy if you ever need advice by a lawyer. The insurance helps you covering legal expenses.

Who can I contact if I am interested in those insurances?

LVM Versicherungen is an insurance agency located just a five-minute walk from Munich Business School that guarantees counseling in English. If you are interested in any of the above named insurances, please feel free to contact them directly.

HOUSING

Housing in Munich - Overview

Arranging housing before their arrival **must be a priority** for incoming students, as it often takes a while to find housing. Short-term furnished, affordable housing in Munich is limited.

Accepted incoming students must try to arrange their own accommodation prior to their arrival. If permanent accommodation cannot be obtained from abroad, they must arrange temporary housing in a youth hostel, Airbnb or an inexpensive hotel for the first one or two weeks of their stay. They can then search for housing in Germany. You can also find more housing information and offers

By joining **MBS Microsoft Teams Homeseekers** Group (please contact the International Center if you want to be added to the group)

It happens quite often that students are not able to book something from abroad because their budget is limited and they therefore are dependent on finding a room in a shared apartment. However if this is something you are looking for then be prepared that your roommates want to meet you before you move in.

Also, keep in mind that rooms or apartments are only online for a short period. It only takes about 1-2 hours for a property owner to receive enough requests for an apartment / a room. Therefore if you have an offer that is not a fraud do not think too long. If you are not sure contact us, we are happy to help.

Rental Agreements and Deposits

Written rental agreements are common and contain different rental terms; some contracts may specify the rental dates, whereas others are open-ended. Rental contracts are usually from the 1st of a month till the end of a month. Students moving in later or leaving earlier may have to pay rent for a full month. An 'advanced termination notice' can be up to 90 days and should be inquired about before signing a contract. Landlords can ask for 2-3 months' security deposit from tenants. The landlord must return the

deposit, minus any damages to the rental property. According to German law, the landlord has six months to return the deposit and to clarify any outstanding allowances. Typically, rents have to be paid by the first of each month by bank transfer. Landlords commonly ask a tenant to have a bank account in Germany from which the rent is automatically deposited into the landlord's account every month. If you don't have a German bank account please be prepared that you have to pay the rent in advance.

Estimated Living Expenses

Munich is an expensive city. We estimate that your living costs will be between 1450 - 1750 Euro per month. Your budget will mostly depend on how you manage your free time (e.g. travelling, eating out, concerts, using sports facilities, visiting museums and clubs).

Below is an example of an exchange student's monthly budget:

Category	Example 1	Example 2
Rent (without utilities)*	€700	€900
*Electricity/Heating/Wifi	€150	€250
Groceries/Food	€320	€320
Public transportation	€40	€40
Health Insurance	€80	€80
Phone	€50	€50
Miscellaneous (<i>incl books</i>)	€110	€110
Estimated monthly budget:	€1450	€1750



The rent in example 1 refers to a room in a shared apartment. Example 2 is a typical rent for a small studio in Munich.

Working during your studies could be difficult, as you will have approximately 20-30 hours per week of instruction and you will only have the weekends to work (in case you have a work permit). Therefore, you must ensure that you will have this amount of money for the duration of your study at Munich Business School.

Utilities

In most advertisements the indicated rent is „Kaltmiete“ (cold rent) = Rent without any services such as heating or water. If renting an apartment don't forget to consider the „Nebenkosten“ (extra costs) = costs for heating, warm water, cable, cleaning services (always check with the landlord what costs are included. Electricity usually has to be paid extra).

Deposit

Landlords in Germany usually require tenants to pay a deposit before moving in to insure against possible damages. The usual amount is 2-3 times the rent before utilities. Deposit is refundable when you move out as long as you don't damage anything during your stay. (Please insist on a „handover certificate“ (Übergabeprotokoll) when moving in and out of a room / an apartment). It is also a good idea to take pictures. If something is damaged in your room let your landlord know immediately.

License Fee

Every household in Germany has to pay a license fee. Please check the website for further information:
https://www.rundfunkbeitrag.de/welcome/englisch/index_ger.html

Fraudulent Rental Listings (Scams / Frauds)

No matter where you look for rental, be aware that there can be fraudulent rental offers anywhere. Therefore, do not send any money to anyone in advance before checking. If you found a rental, contact us before signing any agreement or sending any money. Remember! If it sounds too good to be true, it probably is not true.

Please watch out for the following hints and please do not pay any money to those people:

1. The room offer is written in English only
2. You can contact the person by e-mail only. No full contact details such as persons full name, telephone number or address are given. Very often, the person claims to be in the UK.
3. The room or apartment is too cheap for Munich (see rental prices above).
4. Pictures that look like they are taken from a catalogue or a brochure. The pictures are usually high class pictures and if you go through you can see that those are not pictures from one apartment. Check the background of the pictures, does the kitchen in the background match the official kitchen picture in the offer?
5. If the Landlord asks you to do a transfer or any payment before actually having met them.
6. The property owner asks you to send money via Western Union or with a similar money transfer company. The property owner is not asking anything personal about you. Sometimes they ask too many personal questions, which is then fishing for information they could use for other frauds.
7. Always check if the contact in the offer is the same contact that answers you. Use google to check names and if the person gives you information, e.g. "I am a director at Deutsche Bank and bought the apartment for my daughter" then google the name and check if the person really is a director at the given company.
8. Please remember they get better and even build websites that look similar to the ones of Airbnb etc. If you had contact via e-mail and then receive a link for Airbnb then please check if you can use any further functions on the website and compare if it is a link to the original website.

Example Scam E-Mail:

The proposal was for a one room apartment (25,87m²) for 600€ warm and was found via a website for shared apartments, that people use to find accommodation. The apartment was unfurnished and had a kitchen included. After contacting the landlord via e-mail whose name was Mr. Klaus Hufnagel in the proposal we received an answer from a person called Berislav Ljubas.

The e-mail response was definitely a scam and was deleted from the website a day later:

Hello,

I just read your e-mail regarding my apartment. My name is Berislav Ljubas, I am 51 years old and I'm working as an architect in London, United Kingdom. I bought this apartment for my work, but now i'm back at home permanently, so I'm renting it out.

I will not use the place anymore, so you can rent it even for a long term. The minimum period is 2 months and maximum period is 10 years. The flat is fully furnished and renovated and equipped with air conditioning, dishwasher, microwave, refrigerator,

washing machine, LCD TV, etc. You can use my furniture, or you can also use your own if you prefer. If you decide to use yours, you can store my furniture in the large basement cellar.

Also, very important, the utilities (water, electricity, Internet, digital TV,) are included in the rent of 450,00 EUR. If you are interested in renting my apartment, please email me back.

Friendly greetings from the United Kingdom!

Berislav Ljubas

Cancellation Periods

Regardless of the terms and agreed lease period in your contract, the tenant has the right to terminate a contract with a three-month notice period. Please make sure that you don't miss any deadlines. A good idea is to always talk to your landlord about cancellation periods when moving in.

First and Last Day in the rented Apartment

It is always good to walk with the landlord/ or person who hands over the apartment/ room through the apartment to make sure that there are no bigger damages. (Maybe make photos). Always check the floor, lights, walls (marks, scratches, spots). If there are any when moving in make sure it is noted on the "handover certificate" (Übergabeprotokol). Afterwards you and the landlord should both sign and you keep one copy.

You will do the same when you move out. Never just drop the key and leave without anyone to check the room with you. If you do, these are often the cases where your deposit will not be returned.

It is always a good idea to have someone with you when handing over the apartment/ room. At the beginning as well as at the end (four eyes see more than two eyes). Check the Move Out Cleaning List at the End.

Tenants' Rights, Duties and Behavior

A Landlord is obligated to fix any defects (also depends on the overall sum; you might have to pay your own equity ratio). Therefore always contact your landlord if there are any defects or if you damaged something. Landlords usually look for the cheapest way of fixing things. Landlords must keep the building in livable condition. Should this not be the case, the tenant has the right to withhold part of the rent according to the damage's impact on his/her quality of living. Whether this amount is appropriate is often legally settled by an attorney.

It is the tenant's responsibility to leave the apartment/room in the same state as when he/she moved in. Damages caused by the tenant due to negligence, improper heating, and ventilation must be paid by the tenant and might be deducted from the deposit.

Ventilation/ Heating

Improper ventilation and heating can cause major damage, such as moldy wallpaper which can easily go undetected. It is strongly recommended to open all windows at least once a day for about 3 minutes to air the room; even in winter. This allows the humid air inside to be exchanged for fresh, dry air from outside.

Heating Costs

In order to save on heating costs it is advisable to turn down the heating at night. Especially when you

leave the apartment for a couple of days, you should not leave the heating turned fully up. Instead you should adjust the heating to maintain a minimum temperature of 15°C. When you return, it should take less than an hour for the rooms to heat up again.

Drying and Laundry

If the building you are living in does not have a separate room for drying laundry (usually in the cellar), you will have to dry laundry in your apartment. The room you use for drying must be aired out regularly and the temperature should be at least 20°C. If you do not ventilate or heat the room properly, you risk the development of moldy wallpaper which can result in high costs for renovation. These costs might be deducted from your deposit. If your bathroom has no windows, be sure to turn on the ventilator regularly and keep the door open to allow the circulation of air.

Cooking

If your kitchen is not equipped with a ventilator, you need to take special care to allow for airflow while cooking. We recommend closing the kitchen door, using lids on your pots, and opening the kitchen windows after cooking to allow fumes and smells to leave the kitchen. In certain instances there are also regulations about how often you are allowed to have a barbecue since the smell of charcoal and roasting meat could disturb the neighbors.

Saving Electricity

Remember to turn off electrical appliances when you are not in. If possible use energy efficient lighting.

Sorting of Trash and Waste

In Germany, there are strict laws and general standards for recycling and trash sorting. Each house provides facilities for different kinds of trash to varying extents. As a rule, paper, glass, tins, problematic waste (batteries and medicine for example), and biodegradable food leftovers should not go in the general black container.

More information can be found here: <http://www.howtogermaany.com/pages/recycling.html>

Noise

The general rule in Germany is no noise after 10 pm and before 7 am. This includes loud music, using loud home gadgets like drills and mixers, hosting many guests or celebrating in open air etc. On the occasion that you have a party, please inform your neighbors in person and send them a small notice. This is considered polite.

Maintenance

Some houses require the tenants to do housekeeping duties, like sweeping the staircases or shoveling the snow in winter. Normally, these duties are shared by the tenants living in the building and your turn might come just once a month. Please check with your landlord about the regulations in your building. If you don't fulfill your duty in snow-shoveling, for example, you will be liable if somebody slips and gets hurt.

Moreover, your landlord expects you to clean your apartment regularly. This is a prerequisite for leaving your apartment in the same state as when you moved in. Vacuuming the carpets as well as cleaning the windows, tiling, bathtubs, toilets, kitchen surfaces, floors and wiping dust from your furniture will also be expected from single male persons. If you do not have experience in cleaning please ask either the International Center or your landlord for information.

Liability Insurance

A liability insurance is very helpful if something in the apartment breaks or you lose your key. It can easily cost 10.000€ - 15.000€ if you lose it, because all apartments in the house need new keys if all of you use the same entrance door. If you lose your key always, inform your landlord/property owner. It is not allowed to just copy a key on your own. You always have to ask your landlord for permission. You are signing the rental contract where it is mentioned how many keys you receive and this is exactly the sum that is allowed to have.

Where can I buy used and/or new furnishing?

There are a few websites (German) where people sell or give away for free furniture that they don't need anymore. Please find below the most important ones:

- <http://kleinanzeigen.ebay.de/anzeigen/stadt/muenchen/>
- <http://www.quoka.de/>
- <http://www.markt.de/muenchen/>
- <http://kleinanzeigen.meinestadt.de/muenchen>
- [Facebook Groups, e.g. Munich – International Friends Sales](#)

If you prefer buying new furniture you should go to one of many home furnishing centers we have in Munich. Find some examples below:

- www.moemax.de/cms/frontpage
- www.ikea.com
- www.hoeffner.de/muenchen-freiham
- www.daenischesbettenlager.de/
- www.poco.de/

Agency: Accompanied Home Search Support & Additional Services

In case you need some professional home search support, please feel free to contact off-campus housing referral service - Bridging Cultures - a Munich-based Relocation Company*. Your contact at Bridging Cultures is Mrs. Sabine Zuran who will be present during the MBS Orientation Days and will answer all questions you might have. If you need her support before the start of the semester, please contact Ms. Zuran directly and mention that you are a future MBS student.

** Legal note: Agreements will be made between the student and Bridging Cultures directly. MBS is not liable for any services offered by Bridging Cultures.*



Sabine Zuran

E-Mail: sabine.zuran@bridging-cultures.com

Tel: +49 (0)89 80 95 96 81

Mobile: +49 (0)176 45 87 37 74

Website: www.bridging-cultures.com

Please note: Offered rentals are furnished apartments and have to be rented for at least 6 months. Rentals that are shorter than 6 months are usually only available via serviced apartments (more expensive) or by renting a room in a shared apartment.

Student Housing: Mostly Long Term Rental Options

Campus Südseite

<http://www.campus-suedseite.de/en>

Location: Baierbrunner Str. 50, 81379 Munich (Area is called Obersendling)

Tel. +49 (0)89 15701661/2

info@campus-suedseite.de



- 300 fully furnished rooms, 19-30 m²
- Monthly rent between 620 and 750 euros
- Recreational areas and parks are not far from the facility as well as the river Isar
- The complex is about 15 minutes away from MBS

Young Living München

<https://www.staendler45.com/>

Location: Ständlerstraße 45, 81549 Munich (Area is called Giesing)

Tel. +49 (0)89 23 23 727 0

staendler45@hausverwaltung-kribitzneck.de



- A newly renovated and reopened (in 2019) student housing option
- Numerous Single Apartments, which cost between approx. 710 and 1.400 euros
- They are fully furnished and have an integrated private bathroom and kitchenette
- About 30 minutes by public transportation away from MBS

CAMPUS VIVA

<http://www.campusviva.de/en/>

Location: several buildings in Munich

Please note that if you wish to apply for one of the apartment options at

Campus Viva, the documents required need to be handed in as soon as possible



as the campus distributes the accommodation options on first -come -first serve basis!

info@campusviva.de

- About 1000 single apartments for students
- The studios come fully furnished with private kitchen and bathroom
- In some buildings also shared apartments and double occupancy are available
- Starting at 675 euros

Youniq Student Housing

<http://www.youniq.de/en/>

Location: Schleißheimerstraße 323, 80809 München (Munich North)

Tel.: +49 800 4968647

kontakt@youniq.de



- two apartment complexes with one-room accommodation
- completely furnished
- Monthly rent between 500 and 1000 euros
- About 40 minutes away from MBS and about 15 minutes to downtown Munich

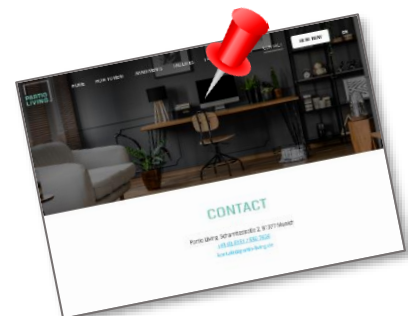
Partio Living

<https://www.partio-living.de/en/>

Location: Scharnitzstraße 22, 81733 Munich (Sendling-Westpark)

+49 (0) 8151 550 7626

kontakt@partio-living.de



Description of Property: This

- new student housing option (June 2019)
- 33 studio-like rooms plus 2 shared units with 3 rooms each and shared kitchen
- Furnished, monthly rent between 750 and 900 euros
- About 15 minutes from MBS via public transportation (Bus 63) or 10 minutes by bike



Student Living Center

<http://www.studentenwohnung-garching.de/>

Location: SLC: Freisinger Landstraße 47, 85748 Garching

GLC: Einsteinstraße 3, 85748 Garching

Tel.: +49 (0)89 990 160 810

info@jost-hausverwaltung.de

- Five different apartment types which differ in size and range from 27 m² up to 48 m²
- Fully furnished
- Monthly rent between 650 and 850 euros
- Both buildings are situated in the north of Munich, about 45-50 minutes away from

Uni Apart

<https://www.uniapart.de/en>

Location: Schleissheimerstraße 330, 80809 Munich

Zwillingstr. 4, 80807 Munich

+49 (0)841 - 49 15 718

info@uniapart.de

- 72 fully furnished apartments
- Both apartment buildings are located in Milbertshofen
- Monthly rent between 650 and 1050 euros
- About 20 minutes to the city center and 25 minutes to MBS with public transportation



Studio M

<http://en.studentenappartements-muenchen.de/>

Location: Landsbergerstraße 272, 80687 München

Tel.: +49 (0) 941 30717

immobilienverwaltung@riebeling.eu

- A newly build complex with fully furnished apartments
- A total of 400 one-bedroom apartments
- Monthly rent between 560 and 845 euros
- About a 15 Minute walk to MBS



SÜDWINK

<https://www.suedwink.de/en/suedwink-studenten-apartments-2/>

Location: Constanze-Hallgarten-Str. 6, 81379 München (Obersendling)

+49 (0)89 552797-44

vermietung@studentenapart.de

- 150 fully furnished, newly built apartments, including balcony
- 20 to 39 m² Feng Shui apartments with smart room concept
- Rent starting from 650 euros
- About 15 Minutes to the city center and about 30 Minutes to MBS



The StayCampus

<http://www.thestaycampus.de/en/home/>

Location: Käthe-Kollwitz-Straße 2, 82152 Martinsried

+49 (0) 89 897454813

info@thestaycampus.de

- A modern complex with well-groomed apartments
- 4 different apartment types
- Rent starts from 655 euros
- About 55 minutes to MBS by public transportation



The FIZZ

<https://www.the-fizz.com/studentenwohnheim/muenchen/>

Location: Hanebergstraße 2, 80637

+49 (0) 89 88 96 90 300

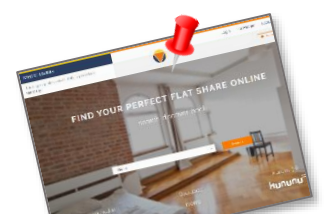
sales@the-fizz.com

- Stylish living in the Bavarian capital
- A total of 234 fully furnished apartments
- additional space for networking, learning, fitness or relaxation
- About 10 minutes to MBS



Online Agencies: Short-term & Long-term Rental Options

Before using, the following websites please always read their FAQ sections and information on how to become a host on the website. Rental agencies offer furnished apartments with flexible rental durations. Renters must sometimes pay a commission equal to 1 ½ month's rent depending on the duration of the rental period.



Medici Living

<https://www.medici-living.com/>

- A professional flat share Provider for Munich and other cities
- Fully furnished rooms

Nestpick

<https://www.nestpick.com/>

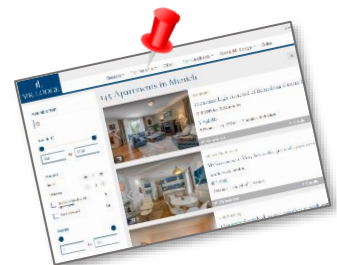
- Online rental platform
- Global search engine for furnished apartment
- Mid-to-long term rentals



Mr. Lodge

http://www.mrlodge.de/englisch/e_home.htm

- Agency for furnished apartments in and around Munich
- Apartments can be rented for 6 to 36 months



Liz Frey & Company

<http://www.lizfrey-relocation.com/>

- Furnished Apartments and Flats in Munich
- For short and long-term rentals



Munich Escape

<http://www.munichescape.com/>

- A collection of various types of accommodation
- Several suites and apartments sleeping 2 to 20 guests



HomeCompany München

www.muenchen.homecompany.de

- Full service agency for short term accommodation
- Furnished flats and apartments



Flat Hopper

<http://www.flathopper.de/en/>

- Agency for furnished temporary accommodation
- A minimum rental period of 3 months



City Mitwohnzentrale e.K.

www.elodge.de

- Furnished temporary accommodation
- Entire homes, private rooms and shared rooms



Mr. Living

www.mwz-munich.de/

- Furnished and unfurnished rooms and apartments
- For short and long-term rentals



Serviced Apartments – Higher price segment

Brera Serviced Apartments

www.brera.de

- Directly opposite of MBS
- Alternative to a hotel room (from 60 euros/night)
- From 7 nights on



Concept Living Munich

www.concept-living-munich.de



- Modern serviced apartments, fully furnished
- Prices from 65 Euro per apartment per night

The Flag Munich

<https://the-flag.de/en/serviced-apartments/munich/>

- Hotel & Serviced Apartments in Munich close to Olympia Park
- Prices from 65 Euro per apartment per night



Studiomuc

<http://www.studiomuc.de/vermietung.htm>

- Furnished accommodation on a temporary basis
- About 350 apartments



JOYN- Serviced Apartments

<https://joyn-living.com/en/about-joyn/>

email: hello@joyn-living.com

telephone: +49 (0) 69 247472 300

IG dm: @joyn_living

- Stylish apartments which provide space, privacy and comfort
- Fully furnished: wardrobe, desk, pantrykitchen, private bathroom with shower, WIFI, smartTV
- Features and services: bar, transport links, TV lounges, washing lounge, CCTV, community, learning lounges, fitness
- **Online student offers possible for MBS students: min. 3 months stay**
 - Smallest apartment category „BASIC“ (16 sqm): 990 € rent per month(all included)
 - Apartment category „SMART“(2sqm) : 1.090 € rent per month all included

Online booking/enquiry link: <https://www.onepagebooking.com/joynolympic/corporate>

Homestay options or shared private apartments

Homestay

<https://www.homestay.com/>

- Find hosts and families who will accommodate you
- Homestays provide a truly affordable and safe way to stay
- A selection of over 55,000 rooms in over 160 countries



WG gesucht

<http://www.wg-gesucht.de/en/>

- A portal for rooms in flat shares, Co-living and apartments
- Very common tool in Europe



Housing Anywhere

www.housinganywhere.com

<https://housinganywhere.com/s/Munich--Germany>

- A portal for mid- to long-term rental solutions
- Operating in 50+ countries and 400+ cities
- You'll receive an immediate confirmation which can often be used as proof of residency for any visa applications or resident permits you may need



Studenten-WG

<https://housinganywhere.com/s/Munich--Germany>

- Part of housing anywhere
- See above



Wunderflats

https://wunderflats.university/munich_business_school

- A portal for mid- to long-term rental solutions
- The price already includes all ancillary and operating costs (internet, heating, furniture, etc.)
- English rental contracts and support

Erasmusu

www.erasmusu.com

- A portal especially for Erasmus students
- Shared rooms and flats and other information's

Wohnungmieten-Muenchen

www.wohnungmieten-muenchen.de

Mail: kontakt@wohnungmieten-muenchen.de

Phone: +49 (0) 89 55273179

Mobile/WhatsApp: +49 (0) 17662330715

Skype: wohnungmieten-muenchen

- Direct contact to the landlords
- Commission free and fair prices

Bed & Breakfast and Youth Hostels

Please find below Youth hostels and B&B Places in Munich-City Center for short-term rent (some up to one week, some up to one month). You can book a youth hostel or hotel for about 2 weeks prior to the start of the semester in order to find the long-term accommodation. Always check if they have a policy about the maximum stay at the Hotel, Pension, Youth Hostel prior to booking your accommodation.

Be careful in September because due to the Oktoberfest (starts last week of September), hostels are fully booked and extremely expensive.

A&O Hostels

www.aohostel.com

Location: Bayerstr. 75, 80335 München
Arnulfstr. 102, 80636 München

+ 49 (0) 89 45 23575700 or + 49 (0) 89 423595800

- The biggest private owned hostel chain in Europe
- 39 houses in 23 cities with different apartment types



CVJM Jugendgästehaus

www.cvjm-muenchen.org

Location: Landwehrstr. 13, 80336 München

+ 49 (0) 89 5521410

- reasonably priced board and lodging for single travellers and for groups
- 87 beds in 30 rooms. It is possible to book beds in twin-, triple- and quadruple rooms



Euro Youth Hotel Munich

www.euro-youth-hotel.de

Location: Senefelderstr. 5, 80336 München

+49 (0) 89 59908811

- single, twin and double rooms and a 12 bed dorms
- located in a grand old building just 100m from Munich's main train station



Haus International

www.haus-international.de

Location: Elisabethstr. 87, 80797 München

+49 (0) 89 120060



- meeting place for people from all over the world with 630 beds
- The bedrooms are neat and clean, but their furnishing is rather simple

Public Transportation in Munich

Munich has a comprehensive public transportation system (called MVV) consisting of a network of U-Bahn (subway/underground), S-Bahn (suburban train = above ground train), tram (streetcars) and buses. Students can purchase a monthly ticket, which covers all means of transportations. MBS is four U-Bahn stops away from the central train station (or City Center) and can easily be reached via U-Bahn (**U4** or **U5**, exit Westendstraße), Tram or Bus.

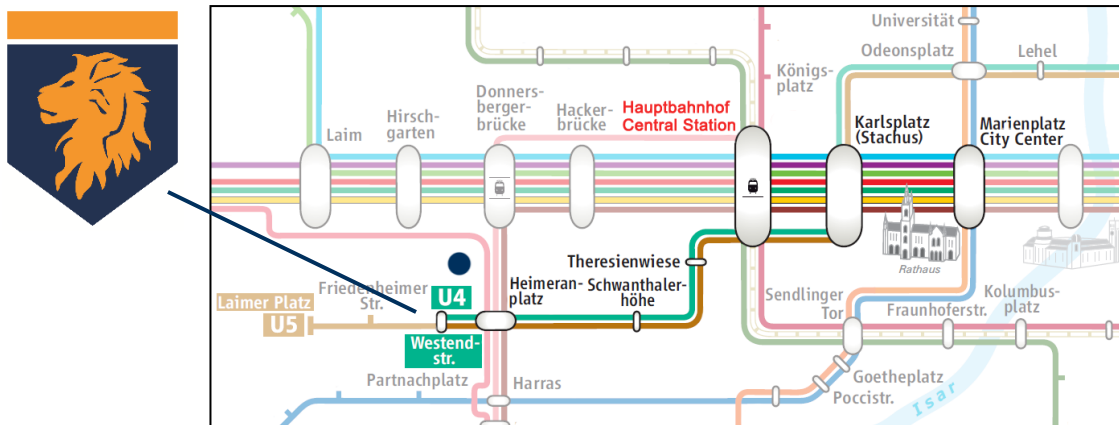
If you want to plan your travel in and around Munich use the following website:

<http://www.mvv-muenchen.de/en/home/index.html>

If you want to download network maps or Tariff maps use the following link:

<https://www.mvv-muenchen.de/en/maps-stations/maps/index.html>

App for mobile phones: Download the app “MVG Fahrinfo München” and change the language settings to English



UPON ARRIVAL

At MBS - Overview

Virtual Campus (MBS Intranet)

The University's intranet, called Virtual Campus, serves as the most important source of information for students. Here, students can create their own profile, check their personal course calendar, download course materials, participate in evaluations, register for groups or events, access online libraries, find vacant rooms, read about the latest news from MBS, search for and find internships and jobs, and read

the MBS Business Blog etc. As soon as you have access to the Virtual Campus you will be able to access a MBS Student Guide with further information.

Important!

Since Fall 2018 the Virtual Campus is the only source for the exam grades you get at the end of each semester. Please note the date of announcement of examination results. The Virtual Campus is also the platform to download your transcripts and to check which exams you've successfully passed and which exams have to be repeated.

To access the Virtual Campus, please visit www.munich-business-school.de, go to "My MBS", select "Virtual Campus", and enter with your personal login data. You may also access the Virtual Campus directly via campus.munich-business-school.de.

MBS E-Mail Address

Each student will receive an own MBS e-mail address upon arrival on Orientation. MBS will only communicate via this e-mail once you arrived and have your login. You can change the settings and forward MBS e-mails to your private e-mail address. It is your responsibility to check e-mails on a regular basis as otherwise important information won't get through to you.

Grading and Exams

The grading system in Germany ranges from 1 to 5, one being the best grade. Grades 1 to 4 are passing grades; grade 5 is a failing grade. Please also check the Examination Regulations of the program you are enrolled.

Grade	in Words
1,0	sehr gut very good
1,3	
1,7	
2,0	gut good
2,3	
2,7	
3,0	befriedigend satisfactory
3,3	
3,7	
4,0	ausreichend sufficient
5,0	
5,0	nicht ausreichend not sufficient

How can I access my grades on the Virtual Campus?

As soon as you have your login just follow this path:

Virtual Campus -> MBS Services -> My Profile -> Self Service -> click for example on Grades

Please note that it is your own responsibility to access your grades online. Therefore keep a copy of the Academic Calendar as it states the date of the announcement of the examination results.

Other MBS Resources

MBS has a library, a student lounge, a study center, a computer center as well as wireless access throughout the building. Class rooms are distributed over 3 floors.

Bavarian State Library Munich

MBS Students usually apply for an account at the Bavarian State Library in Munich in order to get access to the academic material this large library offers. In order to apply you have to go there during opening hours and bring your passport and Student ID.

Address:

Bayerische Staatsbibliothek
Ludwigstraße 16
80539 München

Also check their website and their FAQ's if you have any open questions: <http://www.bsb-muenchen.de/en/>

Money & Banking

Germany is still a large cash society. Therefore don't be surprised if restaurants and small shops only accept cash. Credit cards are typically only accepted at major stores. Debit cards (EC cards) are more commonly accepted as outlined below. Rent, electricity and other regular monthly bills are often paid via bank wire whereas the person must complete an automatic withdrawal form upon signing a contract or agreement.

Blocked Account Information

Once you are in Germany you have to activate your blocked account.

Deutsche Bank

Please check the website of Deutsche Bank for further information on opening your blocked bank account. Also check their FAQs for further information.

Website: <https://www.deutsche-bank.de/pk/konto-und-karte/konten-im-ueberblick/internationale-studenten1.html>

Student Feedback: It does not cost any fees, which is good. In peak times, however you have to wait a very long time in order to receive the documents concerning the blocked account, which might jeopardize the visa process. It is not possible to call Deutsche Bank, you can only reach them via e-mail.

How to activate a blocked account with Deutsche Bank

All foreign students from non-EU countries (e.g. China, Cameroon, etc.) are required to meet their own living costs when studying in Germany. In order to enter Germany, non-EU students also need a valid

visa. This can only be issued once the student has deposited a specified amount of money in a German bank account (e.g. with Deutsche Bank) and blocked this sum with the Federal Republic of Germany as beneficiary. Please click [here](#) for more information on blocked accounts.

Once you are in Germany you have to activate your blocked account, by going to one of the Deutsche Bank Investment & Finance Center's where a member of staff will assist you in completing the service order.

Please take along the following documents:

- Certificate of Enrollment letter from Munich Business School which you will receive on Orientation Day (*Immatrikulationsbestätigung*) or Study Contract or Letter of Acceptance
- Valid passport
- Proof that you have registered in Munich with the *Einwohnermeldeamt*.

EX-Patrio

EX-PATRIO is a German "Escrow Account" moderating company that has tied up with Deutsche Bank. Students are basically required to register on the company's website for the blocked account and after a simple online verification process, the blocked account is opened within 2-3 working days with Deutsche Bank by EX-PATRIO on behalf of the student.

EX-Patrio is also collaborating with the statutory health insurance Techniker Krankenkasse and offers a value package that combines mandatory products with beneficial add-ons (Blocked account, Health Insurance....)

Please check their website for further information and fees:

<https://www.expatrio.com/sites/default/files/2019-11/ICEF%20brochure%20Expatrio%20DeGiS.pdf>

Fintiba

Fintiba is also a service provider who offers services around opening a blocked account. They additionally offer packages with an included health insurance. The process is similar to the process described above. In order to activate your account you can open an account with any German bank.

Fintiba partnered with Sutor Bank from Hamburg, DAK (statutory health insurance) and Mawista (private insurance).

Please check their website for further information and fees: <https://www.fintiba.com/>

How to open a bank account

To open a bank account in Germany, you need the following:

- your passport
- your certificate of residency and a certificate of enrollment letter

With these documents, you can apply for a current account and an EC card with the bank of your choice. Current accounts with some banks do not allow overdrafts; in other words, they do not permit you to borrow money through your account. Some banks also require that a minimum amount has to be deposited each month. Make sure to clarify both of these questions before opening an account.

It pays to compare

Some banks offer special checking accounts (Girokonto) for university students (up to the age of 30) without monthly charges (kostenloses Girokonto für Studenten). Banks may differ dramatically in the fees they charge – for managing your account or for each transfer of money, for example. Some banks may waive fees if you deposit a certain amount every month, such as your wages. So it pays to compare when choosing a bank. However you have to be physically in Germany to open this account.



You can also choose any bank that is offering student accounts. (e.g. Targobank, Norisbank, Postbank, Deutsche Bank, Hypo Vereinsbank, Sparkasse etc.)

Obtaining your EC Card (Electronic Cash Card)

An EC Card is similar to ATM card or debit card and **very important** in Germany.

Be prepared that credit cards such as Visa, MC, American Express etc. are not commonly accepted in Germany as a method of payment but rather cash or EC Cards. Even large stores such as IKEA, and many major grocery stores **ONLY accept EC Cards or cash**.



You will get an EC Card when you open your bank account with a German bank, but you have to apply for it. The card and a personal identification number (PIN) will come in the mail following your appointment with the bank representative. However they always arrive in separate letters with a few days difference. With your PIN you can use your EC card to withdraw money from a cash machine 24 hours a day. No fees are charged for withdrawing money from your own bank's cash machines. A withdrawal fee is charged if you use the machines of other banks – usually one percent, but no more than five euros per transaction.

You can also use your EC card for payment at most shops and petrol stations. However, it is always wise to carry some cash. Cash is still used in Germany – restaurants and shops usually expect you to pay smaller amounts in cash.

Hospitals, Doctors & Emergency Numbers

Klinikum der LMU – Innenstadt

Nußbaumstr. 20, 80336 München
Tel.: (089) 51 60 – 0

Klinikum rechts der Isar

der Technischen Universität München
Ismaninger Str. 22, 81675 München
Tel: (089) 41 40 – 0

Klinikum Harlaching

Städtisches Klinikum München GmbH
Sanatoriumsplatz 2, 81545 München
Tel: (089) 62 10 – 0

Klinikum der LMU - Großhadern

Marchioninistraße 15, 81377 München
Tel.: (089) 70 95 – 0

Klinikum Bogenhausen

Städtisches Klinikum München GmbH
Englschalkinger Straße 77
81925 München Tel: (089) 92 70 – 0

Klinikum Neuperlach (not close to city center)

Städtisches Klinikum München GmbH
Oskar-Maria-Graf-Ring 51
81737 München Tel: (089) 67 94 – 0

Klinikum Schwabing

Städtisches Klinikum München GmbH
Kölner Platz 1, 80804 München
Tel: (089) 30 68 – 0

Klinik Thalkirchner Straße (24 hr emergency)

Städtisches Klinikum München GmbH
Thalkirchner Straße 48, 80337 München
Tel: (089) 51 47 - 60 10

A list of hospitals in Munich

A list of doctors in Munich

General Practitioners (German: Hausarzt, Allgemeinarzt)

Near Central Station:

Praxis Dr. med. univ. Dorigoni
Bayerstr. 27, 80335 München
Tel: (089) 16 39 904-0

They speak English

<https://praxis-dorigoni.de/kontakt/>

Sendlinger Tor:

Das ASAM Ärztehaus
Sendlinger Straße 37
Tel: (089) 59 48 02

They speak German, Turkish, English and French

<http://www.asam-aerztehaus.de/20hfacha.php?fid=7>

In the South of Munich:

Praxis Dr. Grassl
Boschetsrieder Str. 72; 81379 München
Tel: (089) 74 88 94 0

They speak English

<http://www.praxis-grassl.de/aktuelles.html>

12 Minutes from the Central Station

Praxis in der Au
Kühbachstr. 7, 81543 München
Tel: (089) 255 44 870

They speak German, English, French, Serbo-Croatian, Turkish, Greek, Polish, Spanish and Tamil

<http://www.praxisinderau.de/kontakt/>

Eye Specialists (German: Augenarzt)

One Stop from MBS at Laimer Platz:
Ärzte am Laimer Platz Schmid Christoph Dr.
Fürstenrieder Str. 90, 80686 München
Tel: (089) 54 61 25 35

They speak English

<http://www.augenlaser-zentrum.de/augenlaser/cp/index.php>

At the S-Bahn Station Pasing (10 Min from MBS):

Augenärzte Pasing
Pasinger Bahnhofplatz 4, 81241 München
They speak English.

Tel: (089) 83 20 01

<http://www.augenaerzte-pasing.de/privatsprechstunde-4/privatsprechstunde-aerztinnen/>

Gynecologists (German: Frauenarzt)

Ganzheitliches Zentrum für Frauenheilkunde.
Sendlinger-Tor-Platz 10, 80336 München

They have female doctors!

Tel: (089) 55 56 55

Frauenarztpraxis Parcellistraße
Parcellistraße 2, 80333 München

They speak English and French and have female doctors

Tel: (089) 22 22 11

<http://www.frauenarzt-muenchen.eu/>

Dr. Med. Karin Melcher Fachärztin für
Frauenheilkunde

Zweibrückenstr.6, 80331 München

Tel: (089) 24215798

<http://www.tcm-frauenaerztin.de/>

Traditional Chinese medicine!

Ear-Nose-Throat Specialists (German: HNO- Hals-Nasen-Ohren Arzt)

Dr. Joussen Karin
Briennerstrasse 1, City Center
Tel: (089) 29 44 04

Dr. Ehrly Johanna, Dr. Julia Flaman
Schützenstr. 5, 80335 München
Tel: (089) 55 37 31

Skin Specialist/Dermatologist (German: Hautarzt or Dermatologe)

DermArtis Hautarztzentrum München
Dr. med. Jürgen Katsch
Sendlinger Str. 37, 80331 München
Tel: (089) 55 49 55

Dr. med. Stefan Golsch
Bayerstr. 15, 80335 München
Tel: (089) 534923

Dr. Tatjana Pavicic

Maximilianstr. 36, 80539 München

Tel: (089) 55293445

<https://www.pavicic-muenchen.de/>

Dentists (German: Zahnarzt)

Lower price segment

Zahnärztliche Tagesklinik (South)
Boschetsrieder Straße 72, 81379 München
Tel: (089) 2 02 09 90 – 0
<http://www.z-tagesklinik.de/standorte-muenchen-boschetsrieder.php>

Zahnärztliche Tagesklinik (North)
Leopoldstr. 230, 80807 München
Tel: (089) 3 58 95 88 – 0
<http://www.z-tagesklinik.de/standorte-muenchen-leopold.php>

How to make a doctor's appointment

In Germany, you may choose your own physician. In most cases your first visit is to your general practitioner. If necessary, he or she will refer you to a specialist or arrange for you to be admitted to a hospital.

Finding the right physician

- the website of your town or city
- the Bertelsmann Stiftung's Weisse Liste (White List)
- Unabhängige Patientenberatung (Independent Advice for Patients)

- the website of your state's Kassenärztliche Vereinigung (Association of Statutory Health Insurance Physicians, KV)
- the telephone book under "Physicians" or the telephone book website
- Check this website: <http://www.howtogermany.com/pages/doctors.html>
- Google Maps, by typing in the name of the doctor you are searching, e.g. Allgemeinarzt

When you have found a physician, call his or her office and make an appointment; this avoids a long wait. In urgent cases, however, you can walk in without an appointment. Please always check if any extra costs incur!



You can also use the doctolib portal www.doctolib.de to find doctors in your area and make your appointments directly online.

What if you need a physician after hours?

The regular opening hours for doctors differ. However, if you need medical care after 8p.m. dial 116 117 for an on-call physician; the number is valid throughout Germany. The call is free from land lines and mobile phones, and is available to all patients with statutory or private health insurance. In case of an emergency – a life-threatening situation – you should instead dial the emergency number 112.

Medications

Medications are available only in pharmacies, which display a large red sign with the letter "A" (for Apotheke). There are two ways to obtain medications.



1. Through your physician: The physician writes a prescription, which you take to the pharmacy, where you receive your medication. Prescription medications cost you a co-payment only; the rest is covered by your health insurance.
2. The second way is to go directly to the pharmacy, where you can find over-the-counter medications (not requiring a prescription). In this case you must pay the full amount.

If you are admitted to hospital

Germany has public hospitals, private clinics and charitable hospitals run by church relief organizations; many larger cities have university hospitals as well. As a rule, your general practitioner will arrange to have you admitted to hospital; only in an emergency should you go there directly. Your health insurance will normally cover the large costs of your hospital stay. With the statutory health insurance you have to pay only 10€ per day that you stay in the hospital. Since hospitalization can be very expensive, however, it is a good idea to determine in advance whether all of your treatment costs are covered.

What to do in case of emergency?

In case of emergency, you have two alternatives:

1. In life-threatening or other serious situations, or if you are uncertain, dial 112, which connects you with the emergency medical service. The number is valid throughout Germany. An ambulance will arrive within 15 minutes. The emergency number is toll-free.

Please be prepared to answer the following questions when calling an emergency number:

Who is calling? – Your name and telephone number

Where is the exact location? – Address or precise description

What happened? – e.g. road accident

How many people are involved or injured?

What kind of injuries do the people have? Are the injured people conscious?

2. If the situation is not quite as serious, you can go directly to a hospital Accident & Emergency department. A&E departments are open day and night.

At the weekend, on holidays or during the night, on-call help is available from a hospital, physician or pharmacy in your area. Many newspapers publish daily listings of the physicians and pharmacies that are on call.

Emergency Numbers

Rescue service (24 hours)	112	<u>Please be prepared to answer the following questions when calling an emergency number:</u> Who is calling? – Your name and telephone number Where is the exact location? – Address or precise description What happened? – e.g. road accident How many people are involved or injured? What kind of injuries do the people have? Are the injured people conscious?
Fire department (24 hours)	112	
Police (24 hours)	110	
Medical on-call service (not life-threatening diseases only!)	116117	
M,T,R 18:00-08:00 the next day		
W 13:00 – R 08:00		
F 13:00 - M 08:00		
Day before a holiday 18:00- next working day 08:00		
Poison control center	(089) 19240	

A note about Transitions – Psychological Services and Help-Lines

Transitioning to university, moving from the Bachelor to a Master or MBA program, or moving away from home are all big life events. With these events, you may be excited and looking forward to a new chapter, but may also be feeling nervous or anxious. This is absolutely normal!

No matter how you feel about this transition, most students encounter obstacles they did not expect.

Students who experience personal or study related problems should not feel alone. Many students experience difficulties during their studies. Talking to another person can help solve these problems. This can either be a friend, family member, MBS professor or staff member, but sometimes it can also be helpful to talk to a professional. Below, you will find several resources. Some topics

(though not all) could be: relationship troubles, difficulty studying, feelings of stress or anxiety, family problems etc. No problem is “too small” and it is better to reach out for help early, rather than wait

until the problems become a crisis. **These resources are independent of MBS and**

MBS will not be informed if you call or visit one of the services.

KVB-Bereitschaftspraxis Elisenhof

(Medical On-Call Service – Non-Emergencies)

Prielmayerstraße 3, 80335 München

116 117

Mo, Tue, Thur: 19:00-23:00; Wed, Fri: 14:00 –23:00, Sat, Sun, Holiday: 08:00 – 23:00

Nightline München

(Students supporting students)

+49 89 35713571

Tue, Thur: 21:00 – 00:30

www.nightline-muc.de

Psychological Services

Münchner Insel (Counseling)

Marienplatz Subway Station

+49 89 220041

Mo – Fr: 09:00 – 18:00, Thur: 11:00 – 18:00

www.muenchner-insel.de

Die Arche (Counseling and Crisis Services)

Saarstr. 5; 80797 München

Phone: +49 89 334041

Mo – Fr: 09:00 – 17:00

www.die-arche.de

Caritas (Psychological Services for Immigrants)

Bayerstr. 73, 80335 München (2nd _ door)

+49 89 2311490

Tue: 12:00 – 13:00 (best to arrive early)

www.czm-innenstadt.de

Krisendienst Psychiatrie (Crisis Services)

Plinganserstr. 33, 81369 München

+40 180 6553000 (no English guaranteed)

24 hours daily

www.krisendienst-psychiatrie.de

Being mobile in Germany

Germany is well known throughout the world as a country of cars. But you can easily travel by plane, bus, train or bicycle as well, thanks to our well-developed network of airports, roads, railways and bike paths. The next section explains how to travel in Germany and abroad using your preferred means of transport.

Is your driving licence valid in Germany?

Citizens of the EU, Liechtenstein, Norway and Iceland:

Hop in and go, it's that simple. Your driving license is valid in Germany, just as it is in your home country. There is no need to have it converted to a German license.

Citizens of other countries:

You can drive for six months with your existing driving license, starting with the day you register your residence in Germany. At the end of that period, you will need a German license. Whether or not you will have to take a test depends on the country where you obtained your driving license.

Registering and testing your car

All cars in Germany need to be registered, and you can do this at the nearest car registration office. You will need your vehicle title (proof that the car belongs to you) and your motor vehicle insurance policy.

If you are bringing a car with you from another country, find out from the car registration office what additional documents are required.

After they are registered, all cars in Germany need to pass a general inspection. This means that a mechanic must confirm that your car is safe and meets the official emission standards. A vehicle inspection sticker will then be affixed to your car's number plate. The general inspection can be performed by an authorized workshop near you, for example.

Inspections need to be repeated at regular intervals. There is a charge for both the general inspection and for registering your vehicle.

Driving in Germany

Cars drive on the right-hand side of the road in Germany. The speed limit in cities is generally 50 kilometers per hour, 30 in some areas. The limit is usually 100 kilometers per hour on country roads. Unless signaled otherwise, there is no general speed limit on motorways, but a limit of 130 kilometers per hour is recommended. However, there are special limits on certain portions of the motorways, particularly on dangerous or heavily travelled sections. You must always have your driving license and vehicle registration with you while driving, since you may need to show them to the police if you are stopped.

Riding a bicycle

Germany has a dense network of bike paths. Remember that you are subject to the same rules and penalties when biking as when driving a car. It is therefore important to make sure that your bicycle is in proper condition (especially its lights) and to comply with the rules of the road when riding your bike.



If you are interested in buying a second hand bike you can check the following websites:

- <http://www.dealmywheel.de/neue-gebrauchte-fahrraeder/muenchen/>
- <https://www.secondhandsports.de/>
- <http://kleinanzeigen.ebay.de/anzeigen/s-fahrraeder/c217>

It will be easy again to sell your bike when leaving Munich or Germany in general.

Travelling by bus or train

Public transport is a convenient option for travel in and between cities. The public system includes buses, trams and the underground, as well as the trains run by German Railways (Deutsche Bahn) and its competitors.

Buses, trams and the underground

Within walking distance, you will find a stop where a bus, tram or underground departs several times an hour during the day, in large cities every few minutes. Tickets can be purchased from a machine at the stop, from the driver or at a sales outlet of the transport association that operates the buses or trams.

If you use public transport regularly, it is a good idea to purchase a weekly, monthly or annual ticket. Prices are lower for children. Certain groups, such as students or the disabled, receive a discount upon showing their identification. Many transport associations have special offers for senior citizens.



For transportation in and around Munich please check the MVV website: <http://www.mvv-muenchen.de/en/homepage/index.html>

Travelling by train

Trains are a good option when travelling to other cities in Germany or abroad. German Railways, formerly a state-owned enterprise, is the primary provider. It owns Germany's entire rail network and leases certain routes to regional competitors. Train tickets can be purchased at a ticket counter, from a German Railways machine at the train station or on the German Railways website. Trains are a

comfortable and rapid means of transport in Germany; on some segments long-distance trains reach speeds of up to 300 kilometers per hour.



For transportation with Deutsche Bahn please check their websites:

http://www.bahn.de/p_en/view/index.shtml

Bus lines

Buses are another good option for traveling in Germany and from Germany to other parts of Europe. International bus lines stop in every large city, at least at the main train station.



The main bus company in Germany is Flixbus.

Flixbus: https://www.flixbus.com/?gclid=CNHekru2-MMCFYLIaod_B4Avw

Working in Germany

Earning money alongside studying is a way of life for many students in Germany. The latest social survey carried out by the Deutsche Studentenwerk shows that in total around two thirds of all students go to work.

For international students in particular a side job is an important means of subsistence. However, for students who do not come from the EU or EEA countries, work is restricted. Things are different for the majority of Europeans who practically stand on equal terms with German students and have free access to the job market.

Two warnings:

- If you work too much and not in line with your qualifications, you lengthen the time of study. You should only use lecture-free time for going to work.
- The job market for students is getting more and more difficult; jobs are becoming increasingly rarer.

How much are you allowed to work?

- **Students from EU countries** have the same employment privileges as German students. A work permit is not required, only an income tax card.
- **Students from non-EU countries** (and from the new EU countries) enrolled in a full-time degree study program are usually allowed to work in Germany for a maximum of 120 full days or 240 half-days per year.

As of August 2012 international students who do not come from the EU or EEA are allowed to work 120 full or 240 half days in a year. To do this they do not need **authorization** from the Employment Agency, i.e. the German authorities.

International students who do not come from the EU cannot go self-employed or work freelance!

If you want to work more than 120 full or 240 half days you need the approval of the Employment Agency and the Alien Registration Office. Whether you receive the approval depends on the situation of the job market.

One exception, however, is the occupation of academic or student assistant. As long as your studies are not impaired by it, this work can be carried out for an unlimited period of time. The Alien Registration Office must still be informed if you wish to work as an academic or student assistant!

Students from the EU and the EEA

Basically students from the European Union and the EEA stand practically on equal terms with German students and have free access to the German job market.

Since Mai 2011 students from Estonia, Latvia, Lithuania, Poland, Slovakia, Slovenia, Czech Republic and Hungary can work in terms similar to the German students.

For students from Croatia the restrictions of 120/240 days still apply. If you come from this country you only have limited access to the job market and you need authorization from the Federal Employment Agency. This authority checks whether or not a German citizen or any other EU-citizen is available to do the job.

Work experience

If you do not come from the EU or the EEA and have a work placement in Germany it counts as normal work - even if the placement is unpaid! Every day of your work experience will be subtracted from your 120 days.

For example, if you have already worked 120 days you must get authorization from the Alien Registration Office and the Federal Employment Agency to be able to do a work placement.

The only exceptions are work placements that are a compulsory part of your studies.

Subject related work placements in Germany: Brief information for students from abroad from the International Placement Services (ZAV) at German Federal Employment Agency (PDF)

www.zav.de/arbeitsmarktzulassung



Finding work

In Germany different places offer side jobs for students. Most regional employment agencies have job opportunities for students.

Munich Business School has a notice board at the university with all current job offers.

Jobs are also advertised on the website of the Federal Employment Agency!

<http://www.arbeitsagentur.de/web/content/EN/index.htm>



Social Security Number – How do I get it?

Basically your employer has to register you so that you receive your social security number (Sozialversicherungsnummer). However some employers don't know that they can do it (they only need

your date of birth) or they don't want to do it. In that case you have to go to the "Deutsche Rentenversicherung" in Munich:

Deutsche Rentenversicherung

(Knappschaft-Bahn-See)

Thomas-Dehler-Straße 3

81737 München

You do not need an appointment as you only go there for a so called „Kurzberatung“ (short counselling). All you have to bring is your passport and about 30-40 Minutes of your time.

To be on the safe side also take:

- Meldebescheinigung (certificate that you are registered in Munich)
- If you are not from the EU your visa or your residence permit

For further information also check the website of the Deutsche Rentenversicherung:

https://www.deutsche-rentenversicherung.de/Allgemein/en/Navigation/englisch_index_node.html

With or without an income tax card?

Ausdruck der elektronischen Lohnsteuerbescheinigung für 2014
Nachstehende Daten wurden maschinell an die Finanzverwaltung übertragen.

1. Dauer des Dienstverhältnisses	von - bis
2. Zeiträume ohne Anspruch auf Arbeitslohn	Anzahl „J“
Großbuchstaben (S, M, F)	
3. Bruttoarbeitslohn einschl. Sachbezüge ohne 9. und 10.	EUR
4. Einbehaltene Lohnsteuer von 3.	€
5. Einbehaltener Solidaritätszuschlag von 3.	
6. Einbehaltene Kirchensteuer des Arbeitnehmers von 3.	
7. Einbehaltene Kirchensteuer des Ehegatten von 3. (nur bei konfessionsverschiedener Ehe)	
8. In 3. enthaltene Versorgungsbezüge	
9. Ermäßigter steuerbarer Versorgungsbezüge für mehrere Kalenderjahre	
10. Ermäßigter steuerbarer Arbeitslohn für mehrere Kalenderjahre (ohne 9.) und ermäßigter steuerbarer Entschädigungen	
11. Einbehaltene Lohnsteuer von 9. und 10.	
12. Einbehaltener Solidaritätszuschlag von 9. und 10.	
13. Einbehaltene Kirchensteuer des Arbeitnehmers von 9. und 10.	
14. Einbehaltene Kirchensteuer des Ehegatten von 9. und 10. (nur bei konfessionsverschiedener Ehe)	
15. Kurzarbeitergeld, Zuschuss zum Mutterschaftsgeld, Verdienstausfallentschädigung (Entschädigungsersatz), Aufstockungsbeitrag und Altersbeitragszuschlag	
16. Steuerfreier Arbeitslohn	a) Doppelbesteuerungen abkommen

Datum: _____
eTIN: _____
Identifikationsnummer: _____
Personalnummer: _____
Geburtsdatum: _____
Transfertierte: _____

Dem Lohnsteuerabzug wurden zugrunde gelegt:

Steuerklasse/Faktor _____ gültig ab _____

If you work in Germany you usually need an income tax number.

This can be obtained from the citizens' administration office where you live. However, there are minor occupations, so called mini-jobs, for which you do not need an income tax card.

Basically: different types of employment require different social insurance contributions.

Income Tax Verification

If you do not receive an income tax number automatically with your registration you have to get an income tax card verification attest ("Lohnsteuer Ersatzbescheinigung") at the Finanzamt. The application must be done in person.

Finanzamt, Deroyststraße 6, 80335 München

Business hours:

Monday – Wednesday 7:30 – 16:00 hours

Thursday	7:30 – 18:00 hours
Friday	7:30 – 12:30 hours

Minor occupation = 450 Euro job = mini-job

If, as a student, you have long term employment for which you do not earn more than 450 Euro per month, the so called mini-job rule applies: you do not have to pay taxes and you can choose not to pay contributions towards the state pension.

The employer, however, does pay pension contributions for mini-jobbers so that their claim to a state pension is secured. Students can supplement the employer's contribution with their own voluntary contributions.

Mini-jobs are also available in private households; legally, for the employee, they are hardly any different from mini-jobs in industry. However your employer has to register you with the mini job center otherwise you are not insured.

Mini-jobs are advertised by the employer in the mini-job center. If you do several mini-jobs at the same time the total income must remain below 450 Euro, otherwise you have to pay taxes.

More than a minor occupation

In Germany, if you regularly earn more than 450 Euro per month in your job, you will need an income tax number. This means that certain deductions will be made automatically from your salary; for students these are the pension insurance contributions and taxes. As a rule, students get back the tax they have paid at the end of the year. For this they have to submit an income tax return to the tax authorities.

What percent of your income is deducted as a pension insurance contribution depends on the amount of your income. If you receive between 450 and 850 Euro the pension insurance contribution is reduced. The contributions increase gradually and as of 850 Euro per month students pay the full pension insurance contribution of 9.45 %.

Students who work less than 20 hours per week can remain insured by their student insurance. When working more than 20 hours per week students will have to pay contributions to pension insurance, as well as health and unemployment insurance.

Working during term holidays ("lecture-free time")

During the term holidays (lecture free time) special rules apply for students.

Jobs during the term holidays are subject to income tax but normally students get back the taxes they have paid at the end of the year via the income tax return.

If the job is carried out only during lecture-free time students do not have to pay any additional health insurance contributions, even if they work more than 20 hours a week.

During term holidays the obligation to pay contributions towards the state pension may not be applicable: this applies if the employment is limited to a maximum of 2 months or 50 working days per year.

Casual work, contract for services, freelance or self-employed

Sometimes students are offered work on a freelance basis. If you work self-employed, you do not need an income tax card.

In this case, your employer or contractor will ask you to submit an invoice, or you agree on a contract for services.

The income you earn in this manner is not taxed for the time being, but at the end of the year, you must declare the income to the tax authorities on your income tax return.

Attention: international students who are not from the EU or EEA are not allowed to work self-employed!

Am I allowed to work in Germany as soon as I have my degree?

International students who graduated from a German university have **18 months** to find a suitable job in Germany and apply for a residence permit to search for a job. For further information, contact the KVR. Another possibility is to obtain a apply for the **EU Blue Card**. Candidates must show proof of an employment contract with an income of at least 50.800 Euros per year.

EU Blue Card is initially issued for up to 4 years and may be extended. More information about the EU Blue Card can be obtained: <http://www.bluecard-eu.de/eu-blue-card-germany/validity.html>

Internet, Phones and TV

Wherever in the world your family and friends live, they are just a phone call or an e-mail away. To make sure that all goes smoothly, we would like to give you a few tips on the best ways to get access to Internet and phone services in Germany.

Information on Internet

Most Germans surf the Web using DSL. This kind of broadband connection lets you download music and films fast, and you can even video chat with your family or friends all over the world without any problem. Video chatting over the Internet is becoming increasingly popular in Germany and is usually free of charge. Fast DSL connections are now available in all large towns and cities in Germany. The rates of the numerous private service providers depend, among other things, on the duration of the contract. With long-term contracts, the DSL modem that you need to access the Internet is usually included in the price. When you sign a contract, you usually get an Internet package deal with a WLAN option. This means that you can surf 24 hours a day without any extra cost. Many Internet service providers also offer contracts that include a DSL Internet and phone package.

Mobile Internet

In cities and conurbations in Germany, you can surf the Internet while out and about – via your laptop or mobile phone. This is possible thanks to UMTS technology, although reception and speeds differ according to your provider and where you are. The best thing is to check which companies in your region offer good reception before signing. If you want to surf the Internet on your laptop on the fly, you will need an Internet dongle, called a "Surfstick" in Germany, which you plug into the USB socket on your computer. This "Surfstick" often comes free of charge when you sign a contract. Otherwise, you can buy them in electrical goods stores, e.g. Saturn or Media Markt.

Phoning

In Germany, you have a large number of landline phone operators to choose from. Nowadays, many Germans go for package deals which encompass a landline phone service and Internet access. Most of these package deals charge a flat rate for phone calls. That means that for a monthly rate, you can call other landline phones in Germany for as long as you like.

For phone calls abroad, you have a choice of solutions. One cheap option is to phone over the Internet. If you want to use the normal landline phone instead, you can take advantage of the services of specialized phone operators. These companies offer widely varying rates for numerous countries around the world. This is why it can be worthwhile to do a little research on the Internet to see which of them offers the

best rates for the country you want to call. You can find these providers by typing in search terms such as "call-through", "call-by-call" and "abroad". You then dial their special dialing code followed by the number you wish to ring. However, only certain phone operators will allow using this option. A third option is to pay a flat rate as offered by some large phone companies. This allows you to make unlimited phone calls to a particular country of your choice for a fixed monthly rate.

If you should ever experience problems with your contract, you can always get help from the consumer centers. The people there will be glad to help you.

You can buy landline phones in electrical goods stores; simple phones are also available in large supermarkets. Before purchasing a phone, check what kind of phone line you have. If you have an ISDN line for example, you will need an ISDN phone.

Mobile Phones

There are two types of mobile phone subscription: prepaid or contract, the latter type often having a fixed term. For prepaid services, you just buy a mobile phone and a prepaid card. You can buy cards in electrical goods stores, drugstores or at fuel stations, for example. With the card, you put credit on your mobile phone, which you subsequently use up. If you prefer a contract, you can take one out in a mobile phone shop or on the websites of mobile network operators (e.g. T-Mobil, Vodafone, E-Plus or O2)

Pay attention to the following details: How long does the contract run? How much is charged for a mobile phone? What is the monthly charge and what do you get for it? Providers who only offer contracts online often have cheaper offers. However, you also have to remember that you will get less service. Note: if you do not have a German identity card, you will usually need your registration certificate to be able to sign a mobile phone contract.

If you don't want to pay a basic subscription fee for your contract, choose a postpaid contract. This works like prepaid; the only difference is that you get a bill at the end of the month for the phone calls you made during the previous month.

Information on TV

There are different ways of receiving TV programs in Germany. Please note that you must pay the TV and radio licensing fees (GEZ) to the Broadcasting free service center (Rundfunkbeitrag). From April 2016 on each household, regardless of how many people live there, will pay a monthly charge of around 17.50 Euros. For further information please check the website:



https://www.rundfunkbeitrag.de/welcome/englisch/index_ger.html

Shopping

Germany's shops have just about everything you could possibly wish for – from fresh, locally grown vegetables on street markets to low-price home furnishings, right through to luxury articles that are "made in Germany".

In the following section, you will find information about shop opening times and what you need to know about the paying system in Germany.

Shopping facilities

Shops



For your everyday needs, you will find supermarkets and small shops, such as baker's and butcher's, in residential areas. To buy fashion clothes, household goods and electrical equipment, many Germans travel to the town centers, where there is plenty of choice of shops, especially in the main shopping streets. In contrast, large furniture stores, electrical goods stores and shopping centers are often located just outside the town or city, but have large car parks and good bus or train connections. You can find supermarkets for food and all the important, everyday goods both in town and outside urban centers.

Grocery/Food Stores in and around Munich

- Aldi, Norma, Lidl and Penny – discount food stores
- REWE, Tengelmann, Spar, Netto, Edeka, HIT – regular food stores
- Karstadt, Käfer, Dallmayr – expensive specialty foods
- Asia Shops: <http://asia.thinkof.de>
- Halal Food Information: <https://www.halaltrip.com/city-guide-details/151/munich/>



Department Stores in and around Munich

- C&A, Adler, Kick – discount stores
- Kaufhof, Karstadt, H&M – regular department stores
- Oberpollinger



Drug Stores/Pharmacies in and around Munich

- Müller, Rossmann, DM – these drug stores are carrying items such as soap, detergents, body hygiene products, shampoos, cleaning supplies etc.
- Pharmacies are called 'Apotheken' and are the only places allowed to sell medicine, including aspirin or cold medicine.



Books/Media

- Hugendubel: International book store with coffee shop
- Main central train station:



There are several small book stores carrying international books and magazines

- Saturn, Media Markt: Large stores (computer, CD, DVD, TVs, cell phones, calculators etc).



Malls in and around Munich

- **Olympia Einkaufs-zentrum (OEZ)**, U3 Station Olympiazentrum
For more information please click [here](#)
- **Riem Arcaden**, U2/U7 Station Messestadt West
For more information, please click [here](#)
- **Einkaufszentrum Neuperlach (pep)**, U5 Station Neuperlach Süd
For more information, please click [here](#)



Shopping trolleys

Many supermarkets as well as some smaller shops put shopping trolleys at their customers' disposal while they shop. A few years ago, a system was introduced to prevent the trolleys from being stolen. The "loan" of shopping trolleys in Germany is based on a deposit system. The chain that joins one shopping trolley to another can be released with the aid of a €1 or 50 cent piece, or a token. Once you have finished shopping, you can chain the trolley back up and get your deposit back.



Bottle deposit system:

In Germany, a deposit is charged on numerous drinks containers. That means that you pay a small amount for the container you buy, which is refunded when you return it. For most non-re-usable drinks containers, such as cans and non-re-usable glass and PET bottles, the deposit is mandatory. It costs 25 cents. For most re-usable containers, the deposit costs 8 or 15 cents. The empty containers can usually be returned to any shop that sells drinks in similar containers. You can find further useful information about the German deposit system [here](#).



Street markets

In Germany, you can buy fresh food such as fruit, vegetables or meat not just in shops, but at markets too (e.g. Viktualienmarkt). You can find out when and where in the town these markets take place by asking at the town hall.

Online shopping

Buying online is becoming increasingly popular in Germany. More than half of the Internet user order goods or services over the Internet. If you order this way and receive goods that you don't like or which are damaged, you are entitled to return the goods within 14 days without having to provide any justification. For your own security, always read the legal notice of online shops you are not familiar with.

Buying second-hand

When you first move to Germany, you might find flea markets a good place to shop. At these markets, private individuals and professionals sell second-hand goods at low prices – from crockery to hi-fi systems to bikes. It's also worthwhile taking a look at the classified ads in daily newspapers, special advertiser newspapers and on Internet auction sites. Here, private sellers offer just about everything you will need on your arrival in Germany. Whether you're buying at flea markets or through classified ads, don't hesitate to bargain, as this is one of the few opportunities you will have in Germany to do so. In most cases, sellers are willing to reduce the price a little.

<http://kleinanzeigen.ebay.de/anzeigen/stadt/muenchen/>



Opening hours

The larger shops – especially those in town and city centers – are usually open from Monday to Saturday from 10am to 8pm. Outside Bavaria many supermarkets do not close before 10pm or midnight. Smaller shops outside towns are open from Monday to Friday, usually until 6pm, and on Saturdays until 2pm or 4pm. The legislation governing shop closing times differs from state to state. However, even outside these opening times, you can still go shopping in Germany – shops in railway stations, as well as fuel stations even on Sundays and public holidays. Please keep that in mind when arriving to Germany.

Paying System

In most shops, you can pay using cash, or direct debit or credit cards. However, many smaller shops only accept cash, while others will accept direct debit cards only from a certain amount. If you buy online, you can either pay by bank transfer or by cash-on-delivery. Cash-on-delivery means that you pay the money directly to the postman or woman, or courier service, when the goods are delivered. Incidentally, unless you are buying large objects such as furniture or electrical equipment, or second-hand goods, you do not bargain over the price. The price on the label is the price you pay. However, under certain circumstances, for larger acquisitions you might be able to bargain for free delivery or a small price reduction.

Value-added tax

On most things that you buy in Germany, the State levies 19 percent of value-added tax. For certain products, for example food staples such as milk or bread, or books, newspapers, flowers and art objects, a reduced VAT rate of 7 percent applies. When you shop, there is no need to pay any attention to the VAT rates, as the tax is already included in the prices charged in shops and restaurants.

Eating Out

There are hundreds of restaurants in Munich. Just Google a specific restaurant (Mexican, Italian, Japanese etc. and you will see the results). Restaurants are typically open from 5 pm to about 1 am. People in Munich love to go out and eat in restaurants. However going out from Thursdays to Saturdays may require a reservation.

Tips: between 5-10% of the food bill should be left as a tip. Tip is not left on the table but is given directly to the waiter/waitress.



On the website <https://www.muenchen.de/int/en.html> you can find all sorts of restaurants divided in different sections. Just click on the section you are interested and you will be forwarded to the website.

Beer gardens

The tradition has spread all over Germany, but you won't get the genuine thing anywhere else but in Munich: Biergärten.

In earlier times when brewers were desperate to keep their beer cool during the summer, they stored their barrels in cellars and planted chestnut trees above them, since their wide branches and large leaves kept the place nice and shady. King Max I. Joseph granted the brewers the right to sell their beer on the spot - but not food. Since then, the people of Munich have come together to these gardens to drink fresh beer straight from the barrel, bringing along their own food.

Nowadays beer gardens also sell food, and are usually affiliated to a restaurant. However, the B-Y-O (bring your own) tradition is kept alive. Beer gardens nowadays have tables with tablecloths, where you are served by a waitress, have to buy restaurant food and are expected to leave a tip and innumerable long tables and benches without tablecloths, where you consume what you've brought. You can also buy traditional Bavarian food such as "Obatzda" cheese, grilled ribs, potato salad, Brez'n and other specialties from self-service shacks.



You can find a list of the most popular beer gardens by clicking [here](#).

Enjoying your free time

For many people in Germany, it is important to achieve a balance between work and leisure. Take advantage of your free time too to enjoy the vast choice of activities. Sports, culture or excursions – we'd like to introduce you to some of the leisure activities that are available in Germany

Outdoor Activities

For many people in Germany, free time is necessarily spent outdoors – whatever the time of year. This is why there is never any lack of things to do. Of course, people in Germany love long, sunny summer days. That's when nature-lovers really get their money's worth – days in the English Garden, Bike tours to the lake Starnberg or daily excursions through the idyllic mountain scenery of the Alps are what many students choose to do in their free time at that time of year. Besides these activities, numerous lakes, open-air swimming pools and the Eisbach in the English Garden attract plenty of people on hot summer days.

In the winter, most people head to regions where there's plenty of snow. That's the skiing and snowboard season in the south of Germany and the regions with low mountains. However, even right outside your own front door, frozen lakes and snow-covered slopes offer great opportunities for ice-skating and sledging enthusiasts. Cold is no problem with a drink of hot tea, mulled wine, non-alcoholic punch or grog (a hot drink with rum). You'll find the right equipment as well as warm, waterproof clothing in any large sports store.

Sports, Culture & Public Events in Munich

Make the most of Germany's exciting art and culture scene. Museums, concerts, plays, comedy shows, festivals and local festivities are on all year round, featuring well-known artists or exciting new faces. Germany has something for everyone, from classical concerts to Carnival customs.

A good website to buy tickets for events (Sport & Music) is www.muenchenticket.de. The website is in German but it gives a good overview over the upcoming events and bands that will be in and around Munich.

Please have a look at Munich's own website. It offers a lot of information for internationals:

<https://www.muenchen.de/int/en/culture-leisure.html>

Official Ticket Agencies can be found here

ZKV - Zentraler Kartenvorverkauf

Basement Floor

Stachus, 80331 München

Tel.: (089) 54506060

Fax: (089) 51505715

info@zkv-muenchen.de

Opening Hours: Mo. - Sa. 9:30 - 20:00



München Ticket am Hauptbahnhof

inside the tourist information

Bahnhofplatz 2, 80335 München

Opening Hours: Mo. – Sa. 10:00 – 20:00



Please note that the ticket agencies are closed on
Sundays and Public Holidays

Daily Excursions

Munich lies in the heart of Europe. Mountains, lakes and medieval towns lie within an hour of Munich and the landscape is dotted with castles, villas and alpine resorts. Great destinations are for example, Neuschwanstein Castle, Herrenchiemsee Palace, Linderhof Palace, etc.

You can check the following website for more information:



- <http://www.viator.com/Munich-tours/Day-Trips-and-Excursions/d487-g5>
- http://www.stadtrundfahrten-muenchen.de/en/day_trips/
- <http://www.newmunichtours.com/>

Cinemas

A lot of cinemas in Munich show films in their original version either with German subtitles (abbreviation OMU in cinema programs) or without subtitles (OoU). Below are two who show movies in OV

Cinema

Nymphenburger Straße 31
80335 München
Telephone: +49 (0)89 55 52 55
<http://www.cinema-muenchen.com/>

Museum Lichtspiele

Lilienstraße 2
81669 München
Telephone: +49 (0)89 48 24 03
<https://muenchen.movietown.eu/>

Nightlife

Munich unlike Berlin or Frankfurt is not very famous for its club scene, even though Germany's most famous club P1 is situated here. Many locals prefer to go to bars or smaller bars/clubs mix-ups (Netzer, Strom, Sauna) If you are into dancing there is a wide range from Schlager (German folk music) to Rock, Pop and Electro.

There is an infamous area also referred to as the "party banana" (the streets looks like a big banana from above) between Sendlinger Tor, Karlsplatz (Stachus) and Odeonsplatz where many clubs are located.

Check the following websites for further:



- <http://www.likealocalguide.com/munich/nightlife>
- <http://www.muenchen.de/int/en/culture-leisure/nightlife.html>

Bavarian Holiday Calendar

Please note that shops are closed on Sundays and Holidays. Bavaria is the state with the most bank holidays in Germany. On bank holidays all shops are closed and you will not be able to do your daily shopping on these days. Please check the bank holidays in advance with the help of this website:

http://www.holidays-info.com/Holidays-Germany/holidays_Bavaria.html