



Karlshochschule International University



Exchange Student Guide

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## Dear exchange students,

Willkommen! The International Office has made this brief guide especially for you. It is to give you what we think are, the most important facts and tips before, during and after your day with us at the Karls. For more extended information about Karlshochschule and Living in Karlsruhe, please refer to the Ultimate Guide for Karls Freshies. If you have any additional regarding anything within this brief guide, please send us an email to international@karlshochschule.de.

Most importantly, this guide is a chance for us to say before you arrive, you are all welcome here and we are always here to help and support you. We look forward to seeing you soon in Karlsruhe!

from

Your International Office

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## Important things to know:

Before you can enroll as a student, there are several things you must do before and during your stay. You can prepare for a lot prior to your arrival, making the entire process much smoother. This guide will provide you some insight in the before, during and after your studies.

### Semester ticket for local transportation

You can get a <u>semester-ticket</u>, so called Studicard, for all KVV transportation (trams, buses, regional and local trains) across Baden-Württemberg for 173,80€. It does not include ICE trains (high-speed long-distance connections). Please refer to the <u>KVV website</u> for the full network that it covers.

You can buy the ticket at the KVV service centre (Weinbrennerhaus am Marktplatz 76133 Karlsruhe). You have to bring your Student ID card and your enrolment certificate with you.

Please note that you will receive your Student ID card and your enrolment certificate within the first week of the semester. (see <a href="Important Steps upon arrival">Important Steps upon arrival</a>) Therefore, you might need to buy a separate ticket for using the local transport if you arrive earlier in Karlsruhe. You can check the different ticket options at KVV service centre.

Another very good option for students staying an entire year is the <u>BWJugendticket</u>. It costs 365 Euros per year and can be used in the entire state of Baden-Württemberg.

For travelling further within Germany, you can check the trains on the website of Deutsche Bahn.

### Studierendenwerk Semester Fee

All students who wish to be enrolled in a German university need to pay the semester fee to the *Studierendenwerk Karlsruhe* (Karlsruhe Student Union), which is in charge of the public student services, residence halls in Karlsruhe. These services also include psychological counseling, legal counsel and other services. This amount includes insurance fees for a liability insurance that covers cases of damage which are directly related to your studies. For more information see <u>Studierendenwerk Karlsruhe</u>. The fee is 67,70€ per semester and we ask for the payment in cash during your registration at the Orientation Day.

### Health Insurance in Germany

According to German Law, all students enrolled in Germany **must** have health insurance. Without it, you cannot proceed with the matriculation process and become a student within a German university. This means that as soon as possible after your arrival, you should take out German health insurance policy **or** you must ensure that your current insurance plan in your home country will be valid in Germany for you to study- in most cases due to a change in German law-**non-European Health Insurance is no longer accepted.** There are two different kinds of health insurance in Germany; compulsory/public insurance and private insurance. It is important to note if you take out private insurance, you cannot switch to public health insurance after. As it is most reasonably priced, we always recommend students to take out public health insurance. You will have the opportunity to do this with employees from Techniker Krankenkasse (TK), a public health insurance company, during Orientation Day.

You are obliged to insure yourself until you are 30 years old, or until your 14th study term. At worst case, if you do not have insurance, you could be barred from studying.

## Foreign Health Insurance for EU & EEA students

For students from the EU and the EEA, you are **not** required to take out separate insurance in Germany, you need to have a valid European Health Insurance Card (EHIC) for the *entire* duration of your studies. You must present this during Orientation Day to TK to ensure its validity. We always recommended that you ask your health insurance representative in your home country about this card before you arrive as there may be specific rules about cover and payments for medical expenses.

Students from Turkey: Germany has a special agreement with Turkey to validate your Turkish health insurance here. To do so you need the so-called A/T11 form. Please ask your Turkish health insurance to issue you such certificate and bring it with you on Orientation Day.

### Foreign Health Insurance for non-EU students

Last year, there was a modification to German law which now excludes the *majority* of non-German, non-European health insurances as eligible health care plans (in substitute of German Health Insurance) during your semester abroad. As an international office, **we strongly advise** you to prepare to take out public health insurance with a healthcare provider such as Techniker Krankenkasse (TK) or AOK for the duration of your studies. Public Health Insurance costs approximately 120€ per month and covers you for all emergency and non-emergency medical costs, including some dental treatments. You can get an outline of the full coverage via the respective websites of the different insurance companies.

In the likely case that your home insurance does not meet the criteria according to German Law, you will be obliged to take out German health insurance- you cannot be enrolled as a student without a valid, <u>fully comprehensive</u> insurance.

#### For students with non-European Nationality already studying within the European Union.

If you are privately insured, with international student insurance, you must ensure that it covers you for your semester abroad, and that it is fully comprehensive (including *Pflegeversicherung*). If you are publicly insured within your country of study, then you can bring your **European Health Insurance Card (EHIC card)** with you as normal. Depending on which country you are studying in, you may have to apply for this separately.

Please contact your public health insurance provider for more information about this; different rules apply throughout the European Union depending on your country of residence. **Your EHIC** card must be valid for the entire duration of your exchange.

If you have an existing health insurance policy which you think might be valid for your semester abroad in Germany. Please contact the International Office and we can refer you to a public health insurance representative at Techniker Krankenkasse for further consultation.

### Accommodation

Finding accommodation in Karlsruhe is not always easy and may even be a challenge since there are quite a lot of people looking for an apartment close to the beginning of the semester. Therefore, we highly recommend that you start looking for an accommodation as soon as possible! Karlshochschule does not assign rooms to students – you will have to find a place to live on your own. We suggest that you try and use all the resources within this section, if you still have troubles finding a place, please contact us in the International Office and we will try and support as much as we can.

Pro tip: Never pay money via bank transfer/PayPal/Western Union to a landlord or renter BEFORE you have seen the apartment or had a skype interview before arriving to Germany. Unfortunately, it is the case that some people post fake or fraudulent adverts on some websites such as wg-gesucht.de. In normal cases, these adverts are easy to notice, some warning signs are:

- The advert will not contain pictures of the property.
- You have seen the apartment pictures in other adverts before.
- If the "landlord" or point of contact asks for a deposit to secure the place or to secure the keys to the property.
- If the person states they are not in Germany and tells you, they will send the house keys to you once you have paid a deposit.
- The address of the property is not valid or not in Karlsruhe.

Please feel free to contact the International Office if you have any queries regarding any adverts or questions about applying for accommodation.

### How to find accommodation in Karlsruhe

#### Hadiko

The Hans-Dickmann Kolleg is currently taking applications for next semester for exchange students. You can apply to their halls of residence directly via their website. We recommend this as an affordable and nice option for accommodation. You can submit the application in English. You must have a form filled in by the International Office to complete your application. Please contact us if you plan to apply for this hall of residence and we can issue this form with a reference number immediately.

Application procedure | HaDiKo

#### Residence halls

A room in a residence hall is frequently the most affordable accommodation you will find. However, rooms in student residence halls are in high demand. The student dorms often require an application a few months before the start of the semester, and usually require a minimum stay of 6 months. As the rent is low, please be aware that most of the residences therefore have a rather low standard of equipment/cleanliness/ furniture and you will share the bathroom as well as the kitchen with quite a lot of people (number varies from different residences). Previous exchange students bought some additional equipment (e.g. kitchen supply); shops to do so are easy to reach via tram.

#### Private accommodation

Private accommodations can vary enormously. In Germany you will find everything from empty rooms to fully furnished flats on the market. You can rent a room or an entire flat. There are also rooms available in flat shares.

In a flat share (WG, or Wohngemeinschaft), several people live together in one flat. Each person has his or her own bedroom, but shares the kitchen, bathroom, possibly a living room and sometimes the cost of telephone and Internet. Flat shares are very popular among students. Good websites to find a flat share are <a href="https://www.wwg-gesucht.de">www.wwg-gesucht.de</a> and <a href="https://www.immobilienscout24.de/">www.immobilienscout24.de/</a>

Usually, you can only sign a rental contract for a room or apartment in person. In other words, you probably won't be able to rent a private room until you arrive in Germany and meet the landlord. Nevertheless, you can start looking via Internet and possibly set up appointments to view the flats when you arrive. Your roommates might also ask you to skype before you arrive in Karlsruhe to get to know you better.

We highly recommend that you look for accommodation both inside and outside the city center, although apartments inside the city are more convenient, apartments outside of the center are often more affordable and easier to find. Many places outside of Karlsruhe can be reached conveniently via the local transport system, usually tram and/or bus.

#### First nights

If you arrive in Karlsruhe without accommodation, we recommend arranging temporary accommodation in one of the youth hostels or via Airbnb.

Recommended Hostel: https://www.jugendherberge.de/en/

Moltkestraße 24 76133 Karlsruhe Phone: 0721/28248 Fax: 0721/ 27647

Single room: around 40 €, bed in a dorm: around 30 €

Airbnb: <a href="https://www.airbnb.de">www.airbnb.de</a>
9flats: <a href="https://www.9flats.com">www.9flats.com</a>

#### Here are some links which will help you with your search:

#### Rooms in student residences:

- <u>Studentenwerk Karlsruhe</u> (several residences)
- Hans Dickmann Kolleg (Hadiko)
- Hermann-Ehlers-Kolleg
- Hans-Freudenberg-Kolleg
- ABH & RSH Wohnheime
- Karl-Hans-Albrecht-Haus
- Theodor-Steinmann-Haus

#### Student shared apartments:

- WG-gesucht
- Nestyu
- Immobilienscout24
- Studenten-WG
- Wohnungsmarkt Uni Karlsruhe
- Studierendenwerk Karlsruhe

#### Facebook Groups:

• "KIT WG Börse"

#### Hostel / Hotels:

- <a href="https://jugendwohnen.kolpinghaeuser.eu/karlsruhe">https://jugendwohnen.kolpinghaeuser.eu/karlsruhe</a>
- http://www.hotel-barbarossa-karlsruhe.de/
- <a href="http://www.caritas-karlsruhe.de/kettelerheim">http://www.caritas-karlsruhe.de/kettelerheim</a>

#### Housing partnership

The program "Wohnpartnerschaften", which is organised by the Student Union Karlsruhe, offers you the possibility of getting in contact with people from Karlsruhe and with the German Culture as well as a way to rent an affordable room to live in. Literally meaning "living partnerships", the programme offers you the option of paying part of your rent by helping your landlord in the house or garden. Together with the landlord and the student, the Student Union decides what kind of and how much work the student does to pay for his or her rent (i.e. helping in the garden, walking the dog, helping the kids with homework). Usually, a certain level of German proficiency is required in order to participate in this program. Contact:

Paritätische Sozialdienste GmbH Karlsruhe Hardtwaldzentrum Kanalweg 40/42 76149 Karlsruhe Phone: 0721/ 91230-34

Fax: 0721/91230-52

Email: wohnpartnerschaften@paritaet-ka.de

#### Rent

Exchange students spent on average 350-400 Euro per month on rent for a furnished room in a shared apartment. It will be very hard to find a room in a private accommodation that costs less than 350 Euro per month, rent can even go up to 500 Euro per month depending on size, furnishing and location. The most affordable accommodation are the student residences (200- 350€/month).

#### Accommodation Scams

Internet scams are not uncommon especially around rental accommodation, and we ask you to be extra vigilant when interacting with people you don't know personally.

When finding a good offer on a room, you will liaise with the fraudster via email regarding the rental property. They will ask you to pay a deposit and/or a month's rent ahead of a meeting or in return for this they will promise to forward you a set of keys. They may also ask for your ID to add a veneer of authenticity. Once you transfer your money, they will become uncontactable and might even use your ID for other fraudulent activity.

Therefore, be very careful when the landlord appears to be in a foreign country and claims to be interested in renting out a home. The landlord will mainly ask you to send money via Western Union or other Electronic Fund services. Once the money is paid there is no way to trace it or get it back.

Users who impart details of familial or financial issues need to be treated with caution, especially if such information is imparted as a reason to not personally meet you or to acquire money. Another red flag for scams are emails/listings filled with grammatical errors are usually an indicator of fraud. Be wary of such communications!

You should always be vigilant and wary of giving out your personal information, financial information, passwords, or payments of any kind to people you have not met or verified. Send any advertisements to the International Office if you are still unsure and we can check them over for you.

### Course registration

In our Course Catalogue you can find all the courses offered for Fall term to fill in your Learning Agreement. The Course Catalogue has been sent to you via email. Once your course choice has been approved by your home university you can send the Learning Agreement (might not apply for NON-EU students) to us for signing.

You will receive the official Course Registration Sheet a few weeks before semester start, giving you the opportunity to register for your chosen modules that you will take during your semester abroad.

Please note that there might be changes and not all courses stated in the Course catalogue can be offered. Furthermore, depending on capacities there might be some limitation in the course choice. We will communicate this accordingly closer to the semester start if that would be the case.

Upon arrival you will get access to your time schedule and have the opportunity within the first two weeks to still make changes to your courses.

### KarlsBuddies

The KarlsBuddies initiative was created by our students to assist all exchange students integrate into German culture and into our campus life. You will all be allocated a KarlsBuddy for the duration of your exchange and alongside the International Office, they are your first point of contact. They will also be there to help with anything you need assistance with, be it any of the processes or tasks that you are required to do when you arrive to Karlsruhe or just someone to talk to; your buddy will be there.

The KarlsBuddies initiative will contact you upon arrival to share some info about you. You will then be assigned a KarlsBuddy before you arrive which will be available for you if you need assistance with organizational matters or have any questions upon your arrival to Karlsruhe.

The KarlsBuddies will also support you during your first week of studies and will also organize events throughout the semester in which everyone can go on.



### Steps to take upon arrival

The following information outlines the bureaucratic processes you will undertake upon your arrival to Karlsruhe. During Orientation Day you will receive basic information on the different steps and assistance by the International Office as well as by your KarlsBuddy. However, please already read this information carefully before you arrive. There are some important things included that are good to know prior to your arrival.

# Registering to the City of Karlsruhe

International students, like all German students, must register their place of residence at the "Bürgerbüro" (registration office). Once you have secured accommodation in Karlsruhe you will declare your address and be required to present a "Wohnungsgeberbestätigung" (Landlord confirmation) to your landlord/estate agent/renter to get a signature. We recommend you getting the signature from your landlord before you start the registration process. The form is accessible here.

If you have not secured permanent accommodation, you must still register to the city to declare you are living in Karlsruhe, you can change your address anytime by making a follow-up appointment.

You have to make a prior <u>appointment</u> at the Bürgerbüro online. You can do that in advance. Once you are in Karlsruhe and have found a residence, you go to your appointment at the Bürgerbüro in person, presenting your passport or ID and the "Wohnungsgeberbestätigung".

At the appointment you will receive the confirmation of registration ("Meldebescheinigung").

Please note, that there might be changes in the process until your arrival. You will receive information again upon arrival on Orientation Day. You can contact your KarlsBuddy to support you in the process.

Please note that the described process is only possible for students living in Karlsruhe city. If you live in another town/village you will have to go to the registration office/city hall there.

# Immigration Authorities

If you are a citizen outside of the EU and you would like to study in Germany for more than 90 days, you have to go to the Immigration Office ("Ausländerbehörde") in the city where you are studying. You have to apply for your residence permit at the Immigration Office within the first three months but we recommend to do it as soon as possible. Please contact the International Office to get more information on how to make an appointment.

Exception: If you have a D-type visa and/or your visa is already valid throughout the whole time of your studies at Karls, you do not need to go to the Foreign Office.

# Opening a bank account

We recommend that **especially Non-EU students** open a bank account in Germany during their exchange semester, simply because if you have a non-German bank account it can be problematic or carry fees and charges for every transaction and cash withdrawal. It is also required to transfer money from your visa blocked account. Furthermore, if you want to work alongside your studies then employers will require that you have a German bank account.

We recommend EU students checking in advance with their home bank if they will charge fees for transaction and cash withdrawal in Germany and what options you have to use your home bank account without extra charges. We do not recommend setting up a German bank account for EU students if avoidable.

Most German banks have student accounts in which you do not need to pay a fee to open and can easily close once your exchange is over, it is just important that you do not forget to close it before you leave.

#### Recommended bank:

We recommend setting up a bank account with Commerzbank as it is easy to do without much paperwork.

Commerzbank is an online bank. You can set up the account for free via their website. Documents required are your passport/ ID card and your enrollment certificate or student ID card.

With the student account you can withdraw money for free at ATM of the following banks: Deutsche Bank, die UniCredit Bank, die Postbank. You can also withdraw money for free in the supermarkets REWE, Penny, DM, EDEKA, Lidl and Aldi.

Girokonto für Schüler, Azubis & Studierende - Commerzbank

#### List of other banks available in Karlsruhe:

- Sparkasse
- Deutsche Bank
- Volksbank
- Santander Bank
- BW Bank
- N26 -Recommended Online Mobile Banking

Please be aware that other documents like registration at the city hall might be required by these banks to open up an account.

## Setting up your Health Insurance

As stated in the previous section, health insurance is required by law. Before you can become enrolled as a student, you *must* have legitimate health insurance within a criterion that provides full coverage. For more information about Health Insurance, please click <u>here</u> to return to the previous section of this guide.

There will be an employee from Techniker Krankenkasse (TK) at the registration session during the Orientation Day for validation of your health insurance.

<u>EU students:</u> You will have to bring your **EHIC card** with you to the appointment. Please make sure to get it from your national health insurance before semester start. Students from Turkey must present the A/T11 form filled in by their Turkish health insurance.

<u>NON-EU students:</u> You will have the opportunity to open German public health insurance with Techniker Krankenkasse during the Orientation Day or validate your health insurance from your home country.

If you decide to take out private German health insurance, please ensure you have opened the plan before Orientation Day to make the registration process quicker. **Please remember** once you take out either public or private insurance in Germany, you cannot switch to the other for the entire duration of your exchange semester.

If you have any specific questions during this process, you can also speak to the TK representatives with any questions and queries you may have. If you need to visit the TK office during your exchange:



Herrenstraße 26, Karlsruhe, 76133 Tel.: 0800 2858585

If you would like to use a different healthcare provider, you can check the following websites:

- » <u>AOK Baden-Württemberg</u> (Public)
- » <u>Barmer</u> (Public)
- » Kaufmännische Krankenkasse (Public)
- » DAK-Gesundheit (Public)
- » EDUCARE (Private)
- » MAWISTA (Private)

Documents required for setting up health insurance: Passport, certificate of registration at the city hall, IBAN/German bank account, and a recent passport photo.

### Student Enrollment certificate

In order to be officially enrolled at Karlshochschule as an exchange student, you must have completed the following:

- Submit proof of Health Insurance
- Studierendenwerk Fee paid to the International Office during Orientation Day (67,70€)
- Tuition Fees arranged (only for students **not** coming from partner universities)

Once this final stage is complete, you will receive your **enrollment certificate**. You will also receive access to our **campus system**, **intranet**, **your lecture timetable**, **and our university printing facilities**.

You can print off your **enrollment certificate** via the campus system, this serves as legal proof that you are officially registered as a student in Germany. Make sure to carry a copy with you as it is required for example to use the local transport.

During Orientation Day you will also receive your **Student ID card**. The Student ID card serves as a copy card to use the university printers, as well as your library card to borrow books at Karls. It is also a key to enter Karls outside of the opening hours. With the Student ID card, you can furthermore get discounts on certain offers in Karlsruhe such as entrance fees for museums, the zoo and swimming pools. Together with your enrollment certificate you can use the local transport within KVV network for free Monday-Friday from 6pm-5am, on the weekend and on public holidays.

### For more information...

Please contact us at the International Office (international@karlshochschule.de) and your KarlsBuddy!!! We are always here for you to support you.

See you soon at Karls! Your International Office Team