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First Steps in Germany — What You Must Do Immediately

Essential tasks during your first weeks in Germany: Anmeldung, bank account, insurance, and more. Status: March 2026.

Deutsche Begriffe: Anmeldung | Bankkonto | SIM-Karte | Krankenversicherung | Aufenthaltstitel

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The First 14 Days

After your arrival in Germany, you need to complete several things quickly. Here's the order that works best:

1. Move In and Secure Your Rental Agreement

Without a fixed address, almost nothing works in Germany. You need:

- A **rental agreement** or a **Wohnungsgeberbestätigung** (landlord confirmation)
- You'll need this confirmation for your Anmeldung at the local authority

2. Anmeldung at the Local Authority (within 14 days!)

Anmeldung is mandatory and the most important first step:

- Book an appointment at the **Bürgeramt** (registration office) — online or by phone
- Bring: passport/ID + Wohnungsgeberbestätigung
- You'll receive a **Meldebescheinigung** — you'll need this document everywhere

□ 3. Open a Bank Account

With your Meldebescheinigung, you can open a **Girokonto**:

- **Free accounts:** DKB, ING, N26, Commerzbank (welcome bonuses)
- Required: passport + Meldebescheinigung + possibly Aufenthaltstitel
- Video-Ident or Post-Ident verification

□ 4. Get Health Insurance (Krankenversicherung)

Germany has mandatory **health insurance**:

- **Gesetzliche Krankenversicherung (GKV):** 14.6% contribution rate + supplementary fee (avg. 2.9% in 2026)
- For employees: employer registers you and splits the contribution
- For self-employed/students: register yourself (TK, AOK, Barmer, etc.)
- **EU citizens:** EHIC card is valid temporarily

□ 5. Wait for Your Steuer-ID

After Anmeldung, you'll automatically receive by mail:

- **Steuer-Identifikationsnummer (Steuer-ID)** — processing time: approx. 2–4 weeks
- Without Steuer-ID you can't receive salary or child benefits
- If it takes too long: contact the Bundeszentralamt für Steuern

□ 6. SIM Card / Mobile Contract

- **Prepaid:** Aldi Talk, Lidl Connect, Congstar (from €7.99/month)
- **Contract:** Telekom, Vodafone, o2 (better coverage, higher costs)
- You'll need a valid **ID** for activation (Video-Ident)

□ 7. Apply for Aufenthaltstitel (Non-EU Citizens)

If you entered with a visa:

- Visit the **Ausländerbehörde** within your visa validity period
- Book an appointment early — waiting times of several weeks are normal!

- Documents needed: passport, Meldebescheinigung, employment contract/admission letter, health insurance, passport photos

Other Important Tasks (First 1–3 Months)

- Register for **Rundfunkbeitrag** (€18.36/month — mandatory for every residence)
- Get **Haftpflichtversicherung** (from €3–5/month — almost essential in Germany)
- Apply for **Kindergeld** if you have children (€259/child/month)
- Register for **Integrationskurs** if required
- Build your SCHUFA history — pay rent and bills on time regularly

Useful Apps for Getting Started

- **DeepL / Google Translate** — everyday translation
- **DB Navigator** — book train tickets
- **HVV / MVV / BVG** — local public transport
- **hamboorg.city** — your guide to German authorities and bureaucracy