

*Being a migrant in EU -
the legal perspective of a personal experience*

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INTRODUCTION INTO A EU MIGRANT LIFE

This book serves as a telling of a personal experience of being a migrant in the EU, but through legal rules. My wife, who is a scientist, progressed her career through different international scholarships for post-doctorate projects and we (myself and our two young children) followed her. Through this experience we got a first-hand view into the workings of the EU rights and obligations – a first-hand experience of being EU migrants. While the EU tries to unify the rules, every country is very different in its own right. Not just the culture but also some legal rules vary significantly from country to country. You have to take the specifics of the country you are moving to into account when planning your migration. First, we moved from our home Slovenia for one year to Bayreuth in Germany, where our adventure began. Germany for all its appeals, has some downsides which in my view originate mostly from the heavy influx of EU migrants into Germany, especially from the Eastern European countries. The second country we moved to after the first year was Scotland, which turned out to be a different experience than Germany, but I consider both the best time of my life - so far. We lived in Scotland for two years and gotten to fall in love with the country and its people. But that is a story for another time (mostly already told on the blog www.hertourage.com). This book will give you the necessary information to get you ready for your migration. Be aware (not beware) that not all the information is here and sometimes you will have to find out things for yourself or just wing-it. But it should be enough to get you to start thinking about all the important issues of a migrant's life.

EU prides itself with open market for goods, labour, services and establishment of companies. But is EU truly a market without any borders? When you cross a country's border in mainland EU you do not even realize it if you miss the sign on the freeway – what changes is the road designations on your Google map directions. In truth, the borders are still there and the workers in EU countries other than their national country can sometimes still feel them – borders of nationalities, borders of stereotypes, borders of misconceptions, borders of intolerance, language borders etc. Despite its own controversies and setbacks and even misgivings, in my personal opinion the EU has been increasingly beneficial for the whole European region. It has facilitated the connection of different nations and kept the peace in the region even though the EU itself has been the centre of some European tensions (Brexit as the forerunner exhibit). Therefore, this guide or experience witness-statement – however you might call it – will help somebody that is planning on moving in the EU. Although, you must take into account that every person's experience is their own and nobody else's. So, if you get the impression that we had fun in our three-year migrant experience, you would be correct. But that does not mean that it will be the same for you. Migrating solo can be hard but migrating a whole family can be a wrecking experience. One of my regular blog readers, back in the day when my blog still had regular readers, wrote to me sometime after we no longer migrated the great expanses of Europe, that she tried to have a similar experience, but ended up divorcing and becoming a single mother of two very small kids, alone in a foreign country. Her experience just shows that you have to plan for every eventuality, no matter how absurd it might feel at the time. For us, that extreme eventuality presented the possibility that one of us could get seriously ill. Coincidentally, at the forefront of our planning was the healthcare and necessary insurance. We didn't want to end up hurt or sick with no income and healthcare bills piling up into the stratosphere. Some people tend to be more adventurous in that way – just the other day I read an article

about a Slovenian woman living on Bali, where she had no health insurance (although it was available – she just naively thought she did not need it). When she hurt her back in a traffic accident, she had to ask people for money to have the operation she desperately needed. Situations like this can be avoided, if you plan well and if you have the sense to see that paying for insurance is not throwing your money away.

As I said, in essence, this book is a retelling of my (our family's) personal experience as a migrant in EU. But bear in mind that I tend to look at the world in a different way than most – not that I am special in any way, I am just a lawyer that is all. I have been a lawyer for more than 10 years. Although my legal work so far has not moved any mountains, I have developed a certain legalistic, juristic (no, not Jurassic) view of the world. Imagine having glasses that offer you an explanation of regulations for every day activities (the rules for crossing the street, rules for buying stuff at the local shop, rules that prescribe the limits of an argument with somebody etc.). I have always dreamed of having a Superman's x-ray vision, which would be cool. But in the real world all I get is a boring lawyer's perspective. Because a lawyer's perspective is all I have, this is how I will try to retell our experience as migrants in the EU. Through the eyes of the law(yer) and try to make it a pleasant or at least a useful experience. Some of this experience may prove applicable to you, some will make you think about EU and its openness, some will just make you sleepy.

The experience we have had is unique also because we migrated the whole family. It is quite different to relocate just one person than moving with two young kids. Parents are often more sensitive when it comes to rights and privileges when they concern our kids than we are of our own rights, duties and privileges. For us we say: "We'll manage somehow." For our kids we make sure and then check again. Having kids and trying to make them feel good in a foreign country has given us a wider perspective into the workings of a state than we would have had if we moved alone. On the other hand, moving with your family in certain ways makes the whole experience better as you have your social cell with you and it will never get boring or you will rarely miss your previous social life (mostly because when you get kids your social life dies or is in its last breath hanging on like its Windows XP).

Rules, regulations, laws, acts and prohibitions are with us every step we take, even in our homes (for instance the rules of public order when having a loud party). These rules and their enforcements change from country to country and it is not a bad idea to get to know them or at least to get some general feeling for them. Either that or jump headfirst into some very murky waters. Clarity is what I wish to provide with sharing my experience – at least clarity of what you need to consider before you jump. Some guidance to make you think about different things you will have to eventually deal with when moving into a different country but with a focus on legal stuff. I hope this read will indeed make you think about differences not only in culture but also in legal frameworks of countries.

In our three years abroad we lived in Germany and in UK. Some of the legal realisations in this book are general (meaning they probably apply to most EU countries), most are connected with these two Countries, Therefore this book will probably be of more use to someone who is moving to these two Countries. Interestingly both countries are at its basic structure federal states, which means that living in Scotland can be differently regulated than living in England, although they are both UK (some specific differences are noted below). Also, some legal solutions could have changed from the time we have had to deal with them, and you could have a totally different experience. But regardless of when you are reading this book, the core EU rights stay the same as long as you

migrate into an EU country.

Brexit

When reading the below explanations regarding the UK, be aware of the Brexit implications, where the rights and obligations should be determined by a specific agreement between UK and EU – so far, the politicians have not managed to make such an agreement and so the status of EU citizens living in the former member of the EU, the UK, are not known. As of 31. January 2020 the UK is no longer part of the EU and the rights and obligations of people moving to UK will change drastically. Here is some information for the people that will be moving to the UK after 31. January 2020: [the-uks-points-based-immigration-system-information-for-eu-citizens](#).

I am only hoping that the rights will not change for people who already live in the UK before the Brexit – it definitely will not be any changes before 31. June 2021, after that date you will need to find a more permanent solution for yourself. For some migrant in the UK that have lived there for a time, it might be possible to apply for permanent residency (indefinite leave to stay): [settle-in-the-uk](#) . Some information for people that have lived in the UK before 31. December 2020 are compiled in the [EU Settlement Scheme](#).

General – the basic legal framework for migrants in EU

If you are a migrant or planning to be, there is a thing (fundamental principle) called the free movement of workers that is the base for an opened market in EU (check the art. 45 of Treaty on the Functioning of the European Union). This means a whole list of rights for every citizen of EU (you become a citizen of EU automatically with a citizenship of any of the EU member states).¹

Calm yourself, curb your enthusiasm. It sounds good on paper – all the citizens of EU equal no matter in which country you are. But is it real? The concept of Free Movement has brought ground-breaking movements towards equal treatment of all citizens of EU, but that does not mean we are the same in every aspect. As you will see when you finish this book, there are informal and formal boundaries that can be put into place to make your life less easy than those of the nationals of the country you work or live in. What the Free Movement principle does is give you an opportunity and legal right to be treated in the same way as nationals when it comes to the rights (direct and indirect) of working in that country. Most of the times these rights will be respected without you being forced to recite the EU Treaty or sue anybody. However, the EU rights do not mean equality, although the European Court of Justice (ECJ) has tried to broaden this right in connection with the establishment of EU Citizenship in 1992 on almost every aspect of living in another Country (in general according to ECJ there must not be any discrimination on nationality). The practice of ECJ has extended this right to limits that go beyond just economical cooperation between member states. Alas in the end of the year 2014 ECJ has made some boundaries that in opinions of some mean the return to basic economical principles of EU integration. The »Dano« case shows the limitations of EU Citizenship, in base it means that EU Citizens cannot have the same rights in form of social benefits and social

1 There are as of 2020 only 27 member states, due to the (Br)exit of the UK from the EU.

contributions that are not funded by the payment of their contributions as citizens of that specific state, if they are not active (are not working or are not actively looking for a job or educating themselves for employment). This means that you have all the rights as other citizens of that state (except some of the rights or opportunities that are reserved for citizens – army and security jobs and so on) if you go to that country to be a productive member of that state. This restriction seems reasonable to me and limits the surging »social« tourism that is in fact abuse of specific state social rights. Still that doesn't mean that if you work or are trying to get a job, that you are going to be treated in the same way as the citizens of that state. Therefore, before you migrate, you should take care that you have some sort of employment already set-up. Otherwise, you may be risking some sort of social risk. If you are employed in a specific EU state, you will be recognized all the rights. The trouble with this is that the modern industry has created different types of contractual relationships, some of which are not recognized as employment (stipends, agency workers, contractual temporary workers etc.). Some of these legal bases for working in another state do not mean that you will be obliged to also pay the social contributions in that state. This would mean that that state could have a legal argument to deny some of the right to certain social transfers.

Other boundaries that could be looked at as formal or informal barriers are connected with language obstacles. If you are as fluent in English as I am, you also might be thinking to yourself right now that »I got the language covered. Who doesn't speak English nowadays?!« . If you are as ignorant about this as I was, then brace yourself for a slap in the face. I always say better a virtual slap than an actual uncomfortable surprise that will have you stutter in front of an official person when you try to register your family at a new address.

There are two aspects of language obstacles. Let us start with the informal aspect. In large cities in Germany there is almost no chance that you would walk into a shop and the salesman would not speak English. Maybe obvious, the same goes for UK (although in some corners of the UK you will not understand the people when they speak in their local dialects – this applies for Scotland and England). This however is not true in smaller German towns. I have encountered countless (here is a typical exaggeration of a writer that likes to read fantasy novels – the number is closer to several) people in Oberfranken that are either too uncomfortable or too proud to speak English or they really do not know the language. And that does not mean people in grocery shops, but also people employed in big firms like insurance companies, banks, hospitals (doctors). Try getting your car insured when you do not understand the nature and content of your insurance! I can attest, it is impossible. For this you will need help from a person that speaks the language, preferably a native speaker (and sometimes even them will have a difficult time understanding the legal language). Also going to a doctor with a kid and the doctor does not understand English (which I find extremely interesting) can be very demanding...or interesting when you want to explain to the doctor that the kid has chickenpox all over his "willy". Luckily, if it is a competent doctor, they will figure out why you are there just by looking at the kid. In situations like this you will need at least a basic grasp of the language, or again a native friend that will translate. Just try to think ahead (learn the basic words and prepare the basic sentences and responses and don't be too proud to ask for help from the native people you know). I think this advice applies in several EU countries. In countries like Spain (even in larger cities like Madrid and Barcelona) and Italy, Greece, you will struggle if you do not know the language. My wife lived in Barcelona for three months and she learned that even in Universities people are generally reluctant about using English. Outside of the Barcelona University people rarely know enough English for a more substantial conversation that transcends asking for directions and following their mime-performance answer. It has been my experience that

France can also be somewhat problematic when you want to use English for more official matters. In Slovenia though, you will get through most of everyday and official business if you speak English. Next to these »informal« language barriers there are more »formal« language barriers.

The formal barriers are present mostly when getting registered or trying to apply for some social benefit, registering a car and so on. When moving, there will be several official procedures that you will have to go through – e.g. in Slovenia you will have to register the permanent address and with the tax administration. In the UK the national identification number is a prerequisite for most official dealings. Germany will require you to personally apply for registration at the local Rathaus. The applications are all in official language (you might be thinking: »of course they are«. Yeah sure, but believe it or not, some countries go out of their way to help you with official procedures – e.g. applications to Kindergarten in UK are available in more languages, applications for tax refund in Slovenia are available in at least three languages and so on – there are exceptions to the general rule). This official language has become a nice tool for making official procedures really demanding for migrants when the countries want to curb the influx of migrants from other EU countries. Even if you are comfortable with a language, it is something quite different to work through 20 pages of supplement application for Kindergeld (social money, if you have kids), that are written in a legalistic language (even a German friend that helped us with this application had problems understanding everything – the same goes for some rental agreements and insurance contracts). And if you work through these applications with the help of Google translate and still do not understand everything, the officials at the Rathaus (Magistrate building in Germany) will not be allowed to speak to you in any other language than German even though the explanations you ask for are not formally an official act – the procedure itself also has to be conducted in official language.

Unfortunately, there is nothing else you can do in these instances. I doubt this will happen to you in cities like Berlin, Munich or Cologne. But smaller cities that lie next to borders with East European Countries, you could be treated very officially and according to the Administrative Procedure act (this act demands that all official procedures are conducted in the official language). There are two options to solve this problem when you go registering or doing other official stuff. First is that you get help from somebody that knows the language and goes with you to deal with official demands or helps you with filling out the forms. If you do not know anybody, check the internet if there is help provided by the local authorities for migrant workers (for instance the German Ministry for Migration and Refugees has options to enter Integration course also for EU migrants: www.bamf.de/Integrationskurse, in Austria there are programs for Integration: www.help.gv.at) and you could get some help there. But if this is also not an option for you and you really cannot get through the procedure, then you can ask for an official interpreter (you can check the translated German Administrative procedure act here: <https://germanlawarchive.iuscomp.org/?p=289> and the UK here: eng.forsaetisraduneyti.is – UK has a common law system so the administrative act covers only the basics principles). In Slovenia the same rule as in Germany applies and the officials should give you an interpreter, if you lack the language skills to go through the process unperturbed. The right to an interpreter is your procedural right and the official must abide by your request or should even appoint an interpreter ex officio, if it is obvious that the procedure cannot be conducted due to language barriers. The appointment of an interpreter can have two repercussions. First is that the official could decide to help (speak English with you) you get through the procedure (and with this expediate the procedure), or decides to appoint an interpreter. The bad thing is that you have to carry the costs of this interpreter yourself, so better check how much

this cost (in Slovenia they are not cheap). Our personal experience has showed us that some Universities (that applies if you are moving to a country for studies or for research or teaching work) have a welcoming centre that also provides a native speaker to help you deal with all the formalities like rental agreements and registration at the Rathaus. In the UK you might find there are much less of these formalities.

If you plan to move to a different country, it is therefore a good thing to know the official language or it is advisable to make every effort to learn it after your arrival. In Germany the Integrationkurse offer also German language courses (if I am not mistaken they are free of cost). Grab these opportunities and you will see how learning the language will open different doors for you, social and career wise. After moving from Slovenia, I see that languages is the greatest knowledge you can attain. Everything else is just bonus. With knowledge of German you can get employment (even if it is in the storage of some store) that will give you social security and a minimum wage (as of 2015 it was established in the amount of 8,50 EUR/hour – that means no matter what you do full time, this is the minimum amount the employer has to pay you – but we will get into employment in a different section).

Also, if you are good in English or any other language and you are moving to a state that has English as an official language, you might want to pass an English language certificate such as IELTS (<http://www.ielts.org/>) or Pearson's (<http://www.pearsonvue.com/pte/>) that are according to my understanding most widely recognised. I checked the IELTS test (and passed it in 2015) which costs depending on the country you take it in (200 EUR in Germany and 150 pounds in UK) and it gives you a certificate as proof of your language knowledge. You can apply for jobs and universities with this certificate, so it is a good thing to have before you move or to do it as soon as you have the opportunity.

To summarize my advice:

- Prepare yourself for the formal procedure and find somebody to act as an informal translator to get you through the applications and registrations; or
- learn the language (if you are not a multilingual genius, you will have to follow the first advice like me).

With this I think I covered the general problems of migrating, let us look at specific obligations.

Administrative obligations

Home Country

“When moving forward, do not forget to clean the kitchen!” – an expression by me.

When leaving your home country for the first time, you must realize that there are a couple of things you have to take care of at home so that it does not bite you in the behind after a couple of years. Mostly all states have a law that covers the obligations of registering your residency (in other words address of your permanent or temporary abode). In Slovenia the law requires you to notify the administrative government about every change concerning your permanent address in 8 days since the change occurred. Check with your local administration what it is you have to notify them about before you go – give yourself at least a couple of months to get everything in order before you go. Otherwise you might find yourself with a penalty due to some or other misdemeanour. You can also change your address before you leave the country, but you will have to have an information about the address in the other country (this is needed for any official writing you will receive from your home country – like tax statements, writings from the court and other official writing). Some countries, like UK, have already switched to all-digital communication, which will be of great help to you when dealing with these obligations, because you can do most of it online. But to register a new address in any country, you will have to have some legal entitlement to it (mostly this would be the rental agreement). Nobody will allow you to register at an address where you have no right to live. Also another thing that is important and in a way connected to your permanent address is the fiscal or tax residency (be sure to think about taxes when leaving your country – see the Taxes section of this book) which will greatly influence your income and obligations. Basically, what I am trying to say to you, do not just pack up and go, because if you do not have closure with your current status, you might experience some unpleasanties later.

When you made all the necessary changes in your home country it is important to check if you have all the certificates and official documents you need before you realize in a foreign country that you are missing something. The most important are these:

- personal ID document (ID card, passport); the difference between ID card and passport is that passport is issued by the country of citizenship, the ID card is issued by the local authority where you have your permanent residence. You can change the address in your passport to the current address, but the ID is no longer valid as soon as you change your permanent residence. You will have to apply for a new one when you register yourself. In the UK there is no personal ID card as far as I am aware, but you can apply for a driving license which will give you some sort of an ID that you can carry in your pocket;

- birth certificates (also for your kids if you have them) and marriage certificates – according to Vienna convention this and some other certificates (marriage certificate) are issued by the local authorities of your home Country cost free and in all official languages (the certificate has translations on one paper). Be careful some local officers do not know of these certificates, but they should and must be accepted in most of EU countries (check this wiki

information: [Convention on the Issue of Multilingual Extracts from Civil Status Records](#)).

- proof of education (diploma, grades and so on) – try to attain them also in English version – getting these from your alma mater long-distance can prove very frustrating;

- references from your previous employers (not obligatory, but these can never hurt and when searching for a job these will come in handy) and proof of former employments (an informal CV can do the job of getting you a job, but having an official or third party certificate of your previous employments (e.g. like the certificate of employment based social security, certificate issued by your previous employer that you worked there for a certain period);

- digital signature and certificate for making official online applications (in Slovenia SiGov-ca or any other) – this could be a good idea, because for at least the first year you will have some business to do with the authorities in your home country. Only after a couple of years, if you are no longer a fiscal resident in your country and have no income from there (like pensions or rent), you will probably no longer communicate with home country authorities (if your country determines certain obligations on the domicile principle (which differs from the residency principle), you might be tied to your home country for longer).

Target Country – The New Home (title inspired by The New Hope)

Before you go off into the world like a happy camper, be sure to make at least a brief study of the legal system in the goal country – do not be naïve thinking everything will fall into place. Why? Well, cause life just doesn't work like that. The initial research can be done easily enough with the EU Commission portal EURAXESS: <http://ec.europa.eu/euraxess/>. Here you can find a lot of legal information. For instance it is essential that you know that some states are federal, which means that there are many different states within a bigger state. And every little state can have specific rules that apply only to that state (state level), but some rules apply through the whole bigger state (federal level). You might want to know which rules are specific to your region, so that you have the right information regarding some of the obligations and benefits. The first information you will need is about registration or search for a job. In Germany there are specific sites for specific countries (states). In Germany there is a federal site for migrant workers (as you may have guessed, there are a lot of people migrating to Germany because of its economical status and success) that will help you getting started: www.make-it-in-germany.com (this one offers also a help line in English) and maybe also this one for Federal State of Sachsen: www.sachsen.de or Federal State of Bayern (Bavaria): www.work-in-bavaria.employment-residence-law/. It is similar for the UK, where Scotland has certain different rules that apply only for Scotland. Here is the general information for different groups of migrants that apply for the UK as a whole: immigration-system-information-for-eu-citizens. Here you will want to check some information regarding the job searching in Scotland: www.skillsdevelopmentscotland.co.uk. When you have some sense of the country's organisation, you will feel more confident in applying for jobs and making sure you take advantage of all the rights and benefits that apply to you.

Arriving to another country

Because of the free movement of workers (citizens of EU) inside the EU, specific countries cannot ask or burden you with more administration and migration registration than they do for their citizens (for newly joined countries the old members can set up a restriction to migration for no more than five years after official joining – be careful to check for your country, but be vigilant because some of the countries have on their official pages old restrictions still in place, although there should not be any (this was the case for the countries that joined EU in 2004 – one among them Slovenia). However, this does not mean you can go off and party, celebrating your successful relocation, because there is stuff you need to do.

Mostly you will have to register at the local registry office, or Town (City) Hall or in Germany »Rathaus« or in Slovenia »upravna enota«. The procedure is pretty straight forward (if you know the language that is), the officer will guide you through the information that you need to fill in and the forms that you need to submit. If you have kids, you will very likely have to bring them with to the registration procedure and also do not forget the papers I described above. In Germany they did not allow us to register until we brought our kids. This is due to the fact that some families have taken advantage of the social payments for kids (the forementioned Kindergeld) without the kids actually being in Germany. They prevent missuses like these by demanding personal attendance of the kids at the registration procedure. Without the officer seeing your kids, he will refuse to register you or the kids, coincidentally you will be unable to claim certain benefits (like Kindergeld in Germany) and apply to Kindergartens and Schools. So, bring the kids along, it is going to be a hoot. Our son had chickenpox at the time we moved to Germany and we sat there through the registration process while trying to understand the Bayern German accent and stop our son from scratching too much. Ah, brings back memories.

Registering however is not possible if you do not have a place to live – a home (Wohnung in Germany). Without a proof of ownership or a Let (rental) Agreement you will be unable to register, and register you must in 8 days of arriving to Germany. Be advised that in Germany it is not possible to live in someone's home unregistered. Well it is physically possible, but not entirely legal. The owners will have to report that they have rented out the apartment and you have better register yourself before the officials found out that you have not fulfilled your obligations. I suspect that you will not be buying a flat or a house when moving therefore you will probably rent. Renting long-distance can be a horror-show if you do not have somebody to help you with it or you should make plans and travel to the country to scout for rental apartments.

Renting in Germany:

As you might have already picked up from the writing and information – although the EU connects us, there are considerable differences between the states that can either make relocating easier (very unlikely) or make it as interesting (read: difficult) as can be. Germany is no different.

There are two specifics that exist with renting in Germany comparing it to Slovenia and also these specifics may

surprise you too – we got a first hand surprise, so read on and you might be just a little less surprised than us.

First surprise is that you will rarely find any offers for renting that are not facilitated by Agencies – this is not so in Slovenia where most people rent out by themselves. Agencies in Slovenia are mostly used for selling property. Having an agency to mediate the renting process can, however, be a good thing because they will set up the rent agreement and everything will be done according to law that protects you and the landlord. The bad thing about this is that you (the tenant) will have to pay a fee to the agency, mostly in sum of 2,3 times basic monthly rent (Kaltmiete). Update: It seems that this rule has since changed and the landlord has to pay this cost. However, be aware of this rule and do not let the landlord push the cost of the agency onto you. And next to the deposit (up to three monthly rents), that is also very usual, that can mean a lot of money before you even move into the apartment. Especially if you take into account that a lot if not most of apartments in Germany are rented out completely unfurnished² (that means that even the kitchen or the lights are not installed). So, you will have to furnish it yourself and in the end you will have to empty it (if you cannot sell the furniture to the next tenant that is).

Here are some sites to help you find apartments in Germany: <http://www.immobilienscout24.de/> and www.immowelt.de. But when we arrived to Germany we found out that the best source of non-agency ads are the local Newspapers. If you have a friend living in the city you are moving to, give them a call to set you up with local ads in the newspapers.

Next to these specifics, when you do find an apartment, you have to be careful reading the rent agreement. First, the duration of the contract can be limited (let us say for 1 or 2 years) or it can be indefinite. Indefinite contracts mean that they can be terminated (Kündigung) by the will of any of the contracting parties at any time (the landlord only under certain conditions – e.g. if the rent isn't paid – the reasons for contract termination by the landlord differ considerably from country to country, so read this segment especially carefully) in written form and the contract is terminated in notice period (mostly they abide by the legal period of three months – Die Kündigungsfrist). The period starts the next month after the notice of termination is given and the same month, if the notice is given in the first three working days of the month. So, when moving out, do not forget to terminate the agreement on-time, otherwise you might be obliged to pay for rent when you are no longer living there.

Second specific of the agreement can be that the rent can be changed (mostly increased) by a certain factor every year on decision of the landlord. I have read (here: [Renting-a-German-property](#) ; this is a very good article on renting issues in Germany) that this was a problem in Germany and that they have limited this with a law, protecting tenants that were being exploited. So, you better check your rent agreement if there is such a clause that allows the landlord to increase your rent.

² If you are not staying long and you do not mind using used furniture, it is a good option to check if there is a used furniture shop in your City. In Bayreuth we have found a lovely shop called Regenbogen (Rain-bow) that sells very affordable but still very nice used furniture. This could be a bargain for everyone in need of furniture. Also you can check the local e-bay ads (for most you have to arrange your own transport). And if I get this: http://www.awm-muenchen.de/privathaushalte/abfallvermeidung/secondhandfuehrer/eintrag.html?no_cache=1&tx_awmsecondhandfuehrer_pi1%5Bid%5D=225 right, there must be used furniture stores all over Germany.

Third specific is that in smaller apartment buildings or larger family houses, you may be required to do some work on the joint (common) rooms and areas like hallway and staircases. This work may include cleaning or removing snow when it falls. This should also be included in your agreement and stated in the House rules (Hausordnung) of your apartment building.

Fourth specific is, that you will very likely have to repaint the apartment when moving out. So make sure that the apartment has been freshly painted when moving in, and then painted again when moving out. Otherwise you may forfeit the deposit, and that can get very costly as the deposit is usually three times the monthly rent.

Here is another site that helped us get some more information on how it is done in Germany:

http://www.toytowngermany.com/wiki/Apartment_rental

Renting in UK:

As I said before, and is probably smart to say it again, UK is a common law system and almost everything differs from the continental legal system. First thing that you will probably notice, there is lot of municipality and regional (state) sovereignty. Bad thing about this is that important things can be different depending to which state/region (England, Scotland, Wales, Northern Ireland) you are going to and also some things change from city to city³. Be sure to check all the information you can, before you move.

As it comes to renting, you will realize that (with some similarities to Germany) mostly you do not deal with landlords, but with real-estate agencies. Which has good and bad aspects to it. Here you have to take into account that agencies in Scotland cannot take fees from tenants and that can make things cheaper if you are moving to Scotland instead of England (landlord pays all the fees and also all the costs of repairs during the tenancy which is really good for the tenant). The next thing that you will have to be careful when looking for a home are two very important informations. First is EPC (energy performance certificate) which is a very useful information if you consider the climate of UK (a lot of rain and not a lot of hot days).⁴ EPC should be from A – C, maybe even D, but if it is E or even F, than you should rethink your choice. I have seen with my own eyes what it means if you have bad windows – you will have a draft in the house and the heat will evaporate. That means a lot of fuss and costs for you. WARNING⁵: The cost of the heating are going to be very high, if you want to stay warm and also there is the issue with humidity. Second information is the Council Tax Band.⁶ Council tax is paid by the tenant and it

3 E.g. we found out that state holidays can differ between different Scottish cities. Also Council Taxes differ from council to council.

4 EPC is also a necessary documentation in Slovenia for all long term rental agreements.

5 This CAPS LOCK word is for your own good, otherwise you would simply ignore it. Heating costs in Scotland can get outrageously high, so rather pay a little higher rent (which is fixed) than to be stuck with increasing heating bill – even in summer Scotland can be cold, which means, you would be billed for heating even in summer.

6 In Slovenia as a tenant you might get stuck with also the bill for the NUSZ tax, which is basically the Municipality tax for the public infrastructure and has to paid by any person who actually uses the real estate. So better take that into account of your monthly fixed costs.

covers water bill in Scotland (in England it is a different system). For smaller apartments it should be around A-C, for houses, bungalows it is going to be more like E-F or even H god forbid . »A« means you pay less tax per year, but to make it really clear, here is a tablet of Council Tax Bands from Dundee (total charge is per year and it is addition to the rent):

V a l u a t i o n	Council Tax	W a t e r	Sewerage	T o t a l
Band (Value of Property)	Charge	Charge	Charge	Charge
A (Up to £27,000)	£807.33	£126.78	£147.12	£1081.23
B (£27,001 to £35,000)	£941.89	£147.91	£171.64	£1261.44
C (£35,001 to £45,000)	£1076.44	£169.04	£196.16	£1441.64
D (£45,001 to £58,000)	£1211.00	£190.17	£220.68	£1621.85
E (£58,001 to £80,000)	£1480.11	£232.43	£269.72	£1982.26
F (£80,001 to £106,000)	£1749.22	£274.69	£318.76	£2342.67
G (£106,001 to £212,000)	£2018.33	£316.95	£367.80	£2703.08
H (£212,001 and over)	£2422.00	£380.34	£441.36	£3243.70

The figures stated are for a year (2015 at that – they change the brackets yearly) and one pays directly to the council in monthly instalments. The instalment payments are configured in agreement with the council you belong to. Once you have moved in just phone the local council and say you have moved in and would like to arrange payments. Easiest is probably to pay by direct debit once you have set up a bank account.⁷

Let us get back to renting. Once you find the home of your dreams (check the rental adds and then you will have to go for a viewing in person), you will have to pay a deposit. The deposit and monthly rent are paid to the agency rather than to the landlord directly. The deposit should go to a deposit scheme that is run by an approved association. You will get a confirmation from the depositary that they received the money. Check these (the registered agency and also the deposit scheme) so you do not get stooped.

Also, in both countries (Germany and UK)⁸ we have found that the landlords or rather the agencies have a selection process of available tenants, if more than one apply (it is not first come first serve). Especially in UK we have had an experience that you have to supply information about yourself (character letter), about your previous tenancies (reference letter of your previous landlords), bank statements or they do a credit check and some kind of proof of your income.

In UK we have also been introduced to some sort of special requirement for people who are moving to UK for the first time.⁹ These people are often asked for a guarantor letter. This is a letter that is signed by someone in UK and he is guaranteeing to pay the rent if you are not willing or able. They will then run a credit check on your guarantor rather than yourself. This can be a serious problem, if you do not have anybody in UK that would be able or willing to sign a letter like this (for this individual it means a conditional serious financial obligation). This was sort of our case. Luckily there are a few ways to go around this requirement. One of the options that will probably be on the table is that you pay the rent up front – usually only for the first six months or up to a

7 Strangely, UK still heavily relies on checks (you know those greenish paper blocks, that you fill in and pay). Sometimes certain things can only be paid by check, so when you open up a bank account, say yes to when they ask you whether you would like to have checks.

8 In Slovenia there is no specific selection process, the landlords usually go with their gut feeling.

9 In Germany there was just the usual misgivings towards “foreigners”, but was circumvented by the University’s welcome center people.

year (we offered to pay one year rent up front and that made all the difference with the landlord choosing us over other applicants). If you do not have this sort of money, you can try to get credit or offer to pay the costs of a rent guarantee insurance. This is a special insurance that the landlord takes out on his rented out home. This insurance should give the landlord the same amount of legal and financial insurance as the private person guarantor or even more, as the insurance cover also costs of litigation of eviction in some cases. You can check out prices of this kind of insurance on-line. Here is one example: <https://homelet.co.uk/landlord-insurance/rent-guarantee>. If you offer to pay six months up front and pay for this kind of insurance it should be more than enough for the landlord to feel comfortable to renting his property to you.

This will give you a rough idea of the premium for guarantee insurance you might pay¹⁰:

Type of cover	Amount of rent covered	How long for?	Legal expenses cover	Amount of rent covered once possession is obtained	A n n u a l premium
Standard*	£1000pm	6 months	Up to £15,000	None	£54.00
Gold	£1000pm	6 months	Up to £50,000	50% for 3 months	£185.40
Gold	£1000pm	12 months	Up to £50,000	50% for 3 months	£370.80

When you come for the signing of the rent agreement, the agent should give you certificates that the electricity and gas installations are OK, he should give you a [Tenant Information Pack](#) and explain in detail all the points of the rent agreement especially if it is an assured tenancy, short assured tenancy (with the possibility of prolonging into a normal tenancy) or a normal tenancy with a cancellation period. These specifics make all the difference concerning the rights of the tenant.

Setting things up:

Banks

After you get a home and you register at the local office, there are a lot of things you have to do. Still not the best time to go out and party all week long.

In this modern world not a lot of things can be done without money. And to manage your money, you should open a bank account. Before you do that, check if your current bank operates in the destination country. If it does, then all you will have to do is inform your bank your new address details. If it doesn't (and that was the case with us) you will have to open a local bank account (this is not a formal request, but doing business with a local bank can be cheaper than with a bank that doesn't have a seat in that country). Another popular option is to have an internet bank, but that can be problematic, when dealing with certain official stuff and you need a debit or credit card – so, eventually you will have to have a physical bank in the country of residence.

Choosing a bank is always a personal decision, but mostly check out the fees on transactions (mostly where you can withdraw the money without fees), how many offices and ATM's they have in the city (which can limit the fees on withdrawals), how is their e-bank system, do they speak English (or any language you know) and so on. Sometimes the biggest banks are not always the best option.

No, not time to party yet – hang in there.

When you have set this up, do not forget to do two things:

- close the current bank account, if you will not be needing it on monthly basis. With this we have had an interesting experience. Our previous bank wanted to raise the interest margin on our real estate (the mortgage) loan significantly when we informed that we will close my wife's account. Luckily I knew something about banks and the regulations in Slovenia, so I managed to negotiate (read: threatened to sue) that they leave our interests as they are and still close the bank accounts. Do not let yourself be bullied into anything. My wife managed to close her account after one year of leaving Slovenia when she finally got mad and she wrote them a polite angry letter, demanding refunds on all the fees for the months after she send them the bank card back (as was agreed beforehand). Also, closing the bank account in your home state could be important from the tax residence point of view as in it constitutes an economic link with your home country.

- inform all your business partners (former employer, tenants and so on – anyone who could pay any income from past relations after you close the account) about the new account.

Here are the documents and info you will have to provide to open a bank account in UK:

- a list of addresses where you have lived in the last three years (month/year is normally enough),
- your National Insurance number in the UK,

- proof of your identity e.g. passport or ID card and proof of your address this is normally done via showing them a bill or other bank statement with your address printed there. Some bank accounts you can open online but not sure how well that works if you don't have a UK address yet nor a national insurance number.¹¹

Here is some information about the workings of banks in Germany that you will have to take into account, if you do not want to be late with your payments (although most regular monthly bills are nowadays paid automatically with a direct debit agreement and you don't even have to think about it).

Banks in Slovenia process an online payment in one working day, so we (Slovenians) are kind of spoiled by that – we are even convinced that this is the standard modus operandi for all EU banks. But our German friends warned us before we arrived to Germany that it takes several days for a payment of anything to get through the system in Germany (sometimes it can even take up to a week). Still, we thought, it cannot be that bad really. Then, even our landlady of the apartment we rented in Germany told us that the rent should be always on their account by the third working day of every month, therefore we must take into account the days it takes for the bank to carry out the transaction. For example when I bought a new computer, I went to the cash machine to make a withdrawal on a Monday, the transaction of the withdrawal still didn't show up on the accounts information three days later. Actually, we figured out there is no rule about the period it takes for a bank to process a transaction. Sometimes they do it in two days – never faster – and sometimes it takes more than four days.

Another good example of bad German banking (well, specifically the Deutsche Bank) was our effort to pay the rent money in advance for the house in UK we rented. First, when you want to do something quick, German banks will almost always let you down and so was the case here. Next to the slowness there was also incompetence. When we wanted to transfer a lot of money for rent (we had to pay one year of rent in advance), we checked and then re-checked, if we had enough money with our bank, that is responsible for tracking our money and savings. They assured us there was enough money. When we made the transaction, we got proof of the transaction and the fee, which was not cheap. Few days later, when the money was still not in the UK account, we got a letter from the bank that there was not enough money on the account to make the transaction. They said that a week old transaction was still not recorded in the books, so the estimation on the balance was wrong. We had to do the transaction again, the pound actually rose in the meantime and that meant new losses for us. The second time the transaction went through and this time we figured out that, the bank made the wrong calculations (although we warned them of this, making our simple calculations at home) and we transferred roughly 300 pounds too much. The lady at the bank assured us that their calculations are right and that they use a different currency exchange than the official exchange rate. She, bank employee, an expert, was wrong, and we were right. That for me is a slow and incompetent banking system as I am used to the Slovenian system. In Slovenia your transaction will be carried out the same day, if you make the payment order until one o'clock, if not, the payment will be done the next working day. I heard somewhere that Slovenia has one of the fastest banking systems in Europe. I guess it is true... Yeeey for Slovenia.

¹¹ I tried to open a bank account remotely at the HSBC (biggest bank in the UK), but failed as a non-existent UK credit check meant that my credit score is negative. Then I went to Bank of Scotland and opened a bank account there in person with very little hassle.

With a bank account you will be able to get paid and also fulfil your obligations. Now it is time to set up some sort of social security. But not time to party yet – you need to get insured if stumble into a ditch when drunk, so hold on for just a few moments longer.

Health and Pension Insurance:

Do not think you are invulnerable. You will very likely get sick, your kids are definitely going to get sick or hurt. And when this happens, you better have some sort of health insurance otherwise be ready to face high medical costs. Or, maybe you are rich and this concern does not apply to you. If you are middle class as we are, read on.

Since the EU integration a lot of legal views and solutions have been unified and synchronized to a certain level. But in the area of Social Systems (health, old age, unemployment, maternity, poverty) the EU states have retained a lot of sovereignty. This word means that there are many differences between social security (for this you pay contributions or insurance fees) and social welfare (for these you don't pay anything, but there are a lot of limitations, even nationality – look at Dano case above) system you have to take into account when deciding where to move.

The type of the health and pension insurance is important due to the differences in net pay (wage) that you will receive monthly. The higher the tax and social contributions, the lower your net pay is going to be – which is extremely important when planning the family budget. The private systems give you more room to manoeuvre with the planning, but then you will have to balance between the amount of coverage (what ailments and situations¹² are covered by the insurance) and the monthly budget.

Slovenia has a strong public social security system. That means that you mostly do not have a choice to pay contributions from your pay (PAYE system with deductions from your monthly pay) for health and pension system and with this you get access to health services and rights to some sort of pension when you fulfil the minimum requirements. Private health insurances are not common but they do exist. Even if you do not have a job and are searching for one (that means you have at least registered yourself at the local (un)employment office), you can get health insurance as a resident by paying (I believe it is 22,92 EUR per month) health insurance in Slovenia¹³. Also, if you do not have this insurance, the fees for check-ups and visits to the doctor according to Slovenian medical services bill¹⁴ are not as high as in some other countries as they are regulated by the state and not the market¹⁵.

The pension system in Slovenia is now in some kind of reform age and that is never a good thing for people

¹² For instance – you will have to decide whether you want to be covered for pregnancy and delivery – they even have you decide whether you will need some sort of artificial insemination services etc. This means you would have to think very carefully if you are going to have a baby while abroad. If not, then the significant extra cost on the private pregnancy insurance would be money lost.

¹³ Be informed that the rights that this insurance covers are being shortened each year, so there are some things you will have to pay by yourself.

¹⁴ Here is the list of medical services prices: <http://www.zzzs.si/zzzs/internet/zzzs.nsf/o/53F6E9F557E-4C20EC1256FBA0045DD50?OpenDocument>

¹⁵ Still, certain medical services are not controlled anymore, so they might be a bit costly – but these are mostly plastic and beauty medical services, like removing a mole that is not medically dangerous.

who are paying into the system now (Pay as You Earn – PAYE system with an intergenerational agreement)) but will not be able to claim any benefits for years (decades) to come. The insurance is paid by employee (22,10% deducted from gross pay) and employer (16,10% paid by employer) contributions. The pension then depends on your average pay over 30 (best) employed years.

In Germany the Health and Pension Insurance is somewhat similar to Slovenian system. If you are employed, you will probably be included in the public health and pension system. The difference is if you get paid more than cca. 4.500 EUR per month. Then you will be able to decide if you are going to be included in the public health system or if you wish to transfer to a private health system. I like the public system, even though the service can sometimes be slower and seemingly of lesser quality. But there is no question, if you will get it without additional cost or not. And it is much much simpler.

This is not so with private insurance. Insurances like to make their insurance schemes as incomprehensible as possible. This means you will have a lot of clauses in your insurance policy that will exclude the insurance company from their obligation to pay you back the medical costs. Pre-existing conditions can be problematic and when you get too drunk and get injured can also be problematic. I have heard on the radio here in Germany about a case with a young boy who died after having an accident on his holidays. If I understood correctly, he was water skiing on one of many German lakes, when he got so injured that he needed surgery and even that didn't save him. After his death the hospital issued a medical bill around 100.000 EUR which the family had to pay because the insurance said they do not have to cover those costs. They were claiming that the boy was consciously doing something dangerous and therefore the injuries he sustained were not covered by his insurance. That is just messed up – reminds me of USA and their terrible health insurance system.

Our own experience with private insurance in Germany is also kind of mixed. On one side it was quite affordable (60 EUR per person, a special two year offer for Humboldt Scholars exclusively, otherwise it would have been closer to 500 EUR per person), but on the other side the first (and only) time we wanted to get a refund (you generally have to pay up front and then ask the insurance company for a refund) for medical costs (in the amount of 60 EUR for our son who got sick), the first time they declined the refund, stating that our insurance was not valid on the day of the treatment. I of course looked at our policy and figured out that they got it wrong for about two months (that means they didn't even look at the dates correctly). So, I wrote them back, kindly, stating that there was some kind of mistake and that our policy was valid on the day of the treatment. After that I had to send them scans of our papers (awful, they couldn't get the policy, which they had, themselves) and in a couple of months we got our money back. No apology for their mistake or the fact that it took 2,5 months to get a meagre 60 EUR back. And this is private insurance for you. What would have happened if the costs were so high, that it endangered our ability to pay for other living expenses? I do not like to think about that and that is why I prefer public health systems.

The German pension insurance¹⁶ also sits on the so called three pillars of pension insurance like Slovenian system, with the public pension system still the dominant one. But as the years progress the rights from the public system are being lowered and more emphasis is put into the collective (employers) private schemes and individual private schemes. In the public pension system premiums are deducted by the employer, with the employee paying half

16 More on German pension system: <http://www.howtogermy.com/pages/german-retirement.html>

and the employer half. In 2015 the premium is 18.7 percent of the gross monthly wage or salary.

UK health and pension insurance are somewhat different from the previously described two systems. UK has a complete national health insurance, that is financed not from special health contributions but rather from the taxes paid from taxpayers. At this point it is important how the Brexit negotiations will eventually go. If there is no agreement, it is possible that foreign workers will have no public insurance if they are not employed in the UK. Employment in the UK, after the Brexit is finalized, (this means after it is know what kind of a deal is struck between UK and EU) will depend heavily on the level of restrictions that the UK manages to negotiate regarding the free movement of workers. If UK is really successful in the negotiations (this means a negative development for free movement of workers) the workers might be required to get a working visa for the UK (and vice versa). If there is a compromise, maybe relocating to the UK might be conditioned on the promised or agreed employment with a UK based employer or even being an active employment seeker (registering for unemployment). If the UK is not successful in stopping the free movement of workers as it stands now, people will still be free to relocate and enjoy the social benefits of the UK system. However, it seems that the major issue was the large influx of people into the UK (especially London England), so I believe this is something that will change. A change will mean some kind of restriction for free movement and one of those restrictions might be the access to the public health system, which is the essential appeal of the UK.

In the EU free movement system everyone that is considered a legal resident in UK is automatically a part of NHS (national health system) – that is even if you are not employed, but then you have to consider the implications of the Dano case on the notion of »legal resident«¹⁷. If you are not even looking for a job and the authorities suspect you are living in the UK to get benefits from the health system, you could be asked to pay your own medical bills. That is not so for family members of employed people in UK. They are considered residents even if they are not looking for a job (that is why the information where is the father of the Dano child was important in that case). NHS covers everything with some exceptions regarding prescriptions¹⁸, optical treatment¹⁹ and dental care²⁰.

Next to NHS you can get better medical treatment in private clinics if you have private insurance policy. This usually means the same as in Slovenia – quicker and somewhat better treatment by doctor that have set up a private practice. Due to the well developed insurance sector the prices of the private health insurance can vary, so you best do a diligent research to get the best value for the money. You can compare prices by some online quote comparisons: www.savemoneymarket.co.uk

The pension insurance in UK is mostly private although you also have a public pension (combined with unemployed) insurance in the form of NI (National Insurance²¹). This is only paid, if you are employed (unemployed people do not pay it and do not receive the benefits) and it affects your net wage as it is deducted by the employer from pay. Next to this (not instead) you are also included in the private pension scheme of your employer. In this scheme you pay your own contributions, the state gives some money and the employer ads some also. This then gives you

17 I am pointing this our because the UK prime minister in 2015 announced limitations to the rights of migrant workers because of this decision.

18 <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Prescriptioncosts.aspx>

19 <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Eyecarecosts.aspx>

20 <http://www.nhs.uk/NHSEngland/Healthcosts/Pages/Dentalcosts.aspx>

21 <https://www.gov.uk/national-insurance/overview>

a comfortable pension when you retire. But it is quite a burden on your pay when you add everything together (tax, NI, pension). With this in mind you can decide to opt-out of the private pension scheme, although if you mean to stay in UK for longer period this is not advised (also, the employers are reluctant to inform you of this option and they get grumpy when you actually decide to opt-out).

There, these are the basics of social security system in three countries. As I said before, things differ from country to country, but if you get employed most of the things connected with your social security and tax obligation (registration for tax purposes, prepayment of taxes via withholding from pay) will happen automatically. You will get only information about your tax number (Germany) and social security number (UK) to your mail box.

It is completely different if you wish to be self-employed in any of the states as there are specifics to the self-employed category. I was self-employed in the UK and basically up to cca. 5.000 pounds you are not required to pay any pension insurance, but you can opt-in to NI. Above the margin, you pay the full NI contribution, but no tax up to the general tax credit, which is raised every year but it is cca. 12.000 pounds. Therefore, it is a very nice and simple system to start a business and see if it pans out. In Slovenia you will have to pay at least cca. 350 EUR per month just for social contribution no matter how much you earn, which can get a bit frustrating in the beginning when you are just searching for customers. So, if you are planning to get self-employed be careful to read the specifics on the self-employment, which is unfortunately not included in this guide.

Ok, now you have everything that is the base necessity on the short term – go out, party in your new country, then come back and finish with all the other stuff.

Car registration:

It doesn't seem all that important, but if you take your own car into another country, you will have to register and insure it in this country after a certain period. This is due to the fact that (in our case Slovenian) insurance does not cover damages, if the car has been de facto exported to another country even if your insurance policy states that it covers damage in another country (this is meant only for travelling and not living in another country). These out-of-state damages are covered only if you are in another country for vacation or if you are in transit and not if you have moved there permanently. Here is the general info on the car-registration obligation: [registration-abroad](#). But be careful with the 6 months deadline for registration. If you have moved to the UK permanently or you know you will stay for more than 6 months, you should register the car immediately or ASAP (as-soon-as-possible).²²

Car Registration in Germany:

In Germany they will ask you (read: demand under threat of penalty) to register and insure the car in Germany if your stay will be longer than 12 months. This is also something my insurance agent in Slovenia explained that the insurance company will not cover any damages, if they find out that you have moved to another country permanently. The procedure of registering a car in Germany is not all that different than the one in Slovenia. You just need to accept the fact that you will have to do three things with three different people and offices: technical inspection of the Vehicle (at the TÜV), Insurance (different insurance companies) and the formal registration (administrative unit of the municipality or the government). In Slovenia you can do all of these things in one place if you go to a special publicly authorized garage (like LOGO). Before I begin to describe the procedure, let me just say that all these steps in Bayreuth were done in German language. No one we talked to knew how to speak English – not one, not even the private insurance agent. So, we were lucky and grateful that we had a German friend that helped us with the insurance and the registration process – she went with us to the office to be a translator and helped us with understanding of the complex insurance papers.

For the technical inspection all you will need is the car papers – that is the little green paper (or something similar) you get when you register the car that has the technical information on it. Nothing else is needed. They do a general inspection (Hauptuntersuchung) just to see if everything is doing OK. And they also do check something else, because the car is not from Germany (they just said an inspection under the Art. 21 but it was not clear what they were checking). This inspection will set you back for about 150 EUR and you can do it at any TÜV garage in your vicinity (they are conveniently placed all over the country).

Then comes the tricky part – insurance. Because we were not residents of Slovenia any more, we had to insure the car in Germany as I wrote before. They have lots of insurances as you can imagine, even online insurances. But if you come from abroad and you have a car that hasn't been registered and insured in Germany before, you will have to go to the insurance in person (in UK the online insurances can be purchased without any first-time-in-person restrictions). Before that be sure to get a paper for the transmission of bonuses (the bonuses you receive for having no accidents in previous years) from your old insurance company to the new (just write to your

²² The UK warns that you can be prosecuted if you use your vehicle on a public road before you complete the registration steps, unless you're driving it to a pre-booked MOT or vehicle approval test. See: [importing-vehicles-into-the-uk](#)

current agent or insurance and they must know what you need – it will save you some money). This transmission of benefits is possible if you are an EU citizen (the freedom of movement assures that a German is not treated preferably than other EU citizens) and I do not know if it is possible if you come from a third country that has no special agreement with Germany (maybe it is possible if you are insured with a filial of a German insurance company). These benefits can mean up to 500 EUR difference in the amount of insurance you have to pay – especially if you have had years without an accident. The insurance company will issue insurance papers that have an insurance number on it.

The last part is the official registration. These are the document you require:

- ID papers of the car owner – Personalausweis
- car papers in original – slowenische Fahrzeugdokumente im Original
- registration plates – ausländische Kennzeichen
- insurance number – Versicherungsbestätigung (eVB-Nummer)
- information of your bank account – Bankverbindung
- papers of the inspection of the car – Hauptuntersuchung beim TÜV bzw. DEKRA und eventuell § 21 Gutachten.

After you get the papers, you go to a person that will make the registration plates right in front of you. The official procedure will cost you about 50 EUR (it also depends on the amount of the car tax you have to pay and if you want special plates made). In Germany they will also demand that you relinquish your old plates for destruction (in UK they will not care what you do with your previous plates – so, you can hang them on a wall as a trophy of all the countries you have lived in).

There is also another thing with cars in Germany. For certain cities like Munich and Berlin you will need a special green sticker (aufkleber), if you want to drive in the city with your car. It is an environmental thing that prevent older cars with big emissions of CO2 and noise to come inside those big cities. The green sticker costs around 8 EUR and you can get it at any car repair and service shop. Beware, that Germany has started to implement restrictions for certain older diesel cars, that can no longer enter some of the previously mentioned cities - [the-german-diesel-ban](#). This is something you have to consider when buying or importing a car from your previous state. I am quite confident that this action will be followed by other states in the EU very soon, and diesels will be non-desirables – this is some general information on diesel bans across EU [where-in-europe-can-i-drive-my-diesel-car](#).

Registration in UK:

UK is special in the areas of transportation because of two things. First, it is an island and therefore the only way to get there is by plane, lorry or Euro tunnel. The second and practically more important thing is that it is the only EU country next to Malta where you have to drive on the left. Don't forget this, because it might save your life. It most certainly will.

Driving on the left can be problematic for other Europeans not only because of the fact that it is very confusing and wrong (right side is the only right side) when you get out of the Euro tunnel and you immediately have to change the side of the road you drive on, but also because EU cars have the driver's steering-wheel on the other side and this has also some financial implications. The UK is also more strict about requirements for registering the EU car in UK, if you decide to keep your left wheel right driving car also in the UK. Here are some specifics of the registration²³:

When you become a resident in the UK, you cannot drive a non-UK car in the UK without registering it in UK. Since there are no residency cards in the UK, whenever you are stopped by a police officer and he thinks you are actually a resident (for example if you have a UK driving licence, or have UK debit cards in your wallet), then he might confiscate your car which might be destroyed, unless you can prove you are not a UK resident, or you are working in more than one EU countries, and spend more than 6 months (185 days) per year outside of the UK.

If you are not a resident, then you can drive the car for at most 6 months (per year), but your car does need to have valid MOT and Insurance from the originating country, which you have to prove to the officer in case it's needed. You also have to prove to him that you are not driving the car for more than 6 months (for example if you show him the ferry / tunnel ticket). Every day your car is in the country counts, so if you leave the country, but the car is still there, it's still counts towards the 6 months (as your ferry/tunnel ticket is still showing the date). Exiting and re-entering the country won't reset the 6 months (although you will have a fresher ferry/tunnel ticket, so it becomes easier to prove you just arrived to the country).

There are only three possible options for a UK resident to drive a non-UK car completely legally:

1. If the car is not yours, the registered owner is not a UK resident, and he is sitting with you in the car (in this case he is considered to be the driver)
2. If the car belongs to (or to be more precise is registered in the name of) an EU based company, and you are working for that company.
3. If the car is on a lease in an other country (for example it's a car hired from France)

The second point is regulated by [common EU rules](#) on using non-local, but EU-registered cars abroad. Note that these EU rules also allow students, who are enrolled in UK and are only studying in UK for a set period to use their non-UK car. This is because they can be considered as [non-residents](#).

You must show your vehicle meets environmental and safety regulations or has an exemption. You'll need:

- a European Certificate of Conformity if your vehicle is right hand drive - you can get this from the manufacturer
- a European Certificate of Conformity and a [certificate of Mutual Recognition](#) if your vehicle is left hand drive

23 Source: <http://expatriates.stackexchange.com/questions/50/how-long-can-i-drive-a-eu-registered-car-in-the-uk>; <https://www.gov.uk/importing-vehicles-into-the-uk>

- an [Individual Vehicle Approval \(IVA\)](#) certificate if your vehicle has no European approval

Next to this very helpful information I found on a forum and official sites of UK government, there is also one specific about driving a left wheel car in UK. The registration and insurance can be more expensive. The insurance companies assess the EU car as more dangerous and therefore accidents are more likely to happen if you have a left side wheel car. Insurance can therefore be so much higher it will make you think about buying a UK car. The amount for the insurance heavily depends on your previous non-accident benefits, years since you received your driver's licence and what kind of a car you drive, so it is hard to give you an estimate how much you would save, if you bought a UK car. But when calculating you have to take into account that the IVA will not be issued if your speedometer cannot display miles per hour (ours didn't so we had a local shop change the display – be careful how you go about this). Just be careful that the official service garage does not try to push you to change the whole driver's armature on the car (they tried it with us – with the quote (estimate) of 450 pounds). The truth is that for most cars you can buy a speedometer display (just the plaquette) online for 50 pounds or so – this is the site for our Berlingo that has a mechanical speedometer [BERLINGO-MPH-DIAL-CONVERSION](#). If your car has a digital speedometer display, then the conversion should be possible without any mechanical work – like this [C4 speedometer conversion](#). Next to this, you will have to have your edge-reflective light changed from the right-hand side to the left hand side. If you are as confused as I was at this point, maybe you should read this before you go. [headlights-point-right-in-europe](#). Some cars have the option to change this just by flipping a switch. Our car did not have this option, so we had to buy a complete new set of front lights, that had the reflective light adjusted for left hand side driving. It was not cheap. And then, when we moved back to mainland EU, we had to change it back again. A temporary option, which you have to do when only travelling across the channel, is the sticker (so called beam adaptor), that blocks the reflective light so that it does not blind the drivers, coming opposite of you. You can buy them when you stop for toilet before crossing on the Euro tunnel or on the ferry. They cost about 10 EUR or 7 pounds - [headlight-beam-adaptors-deflectors](#).

Employment:

As I was a “full time dad” during our stay in Germany, I didn't look for a job. But that doesn't mean I wasn't paying attention to what is what.

Getting a job in Germany:

If you are a EU citizen, you do not need a working permit in Germany²⁴ if you want a job no matter what someone tells you (just be careful that you are not a citizen of a new EU member for which the other countries exercised the limited 5 year time restrictions on free movement of workers). But you have to be careful about the recognition of education and previous experience. There are quite a few ECJ decisions on this matter and they all point in the same direction. Every case of recognition of previous experience and education should be considered individually and if the two (national and German) are comparable, then it should not be a problem with recognizing. Interestingly the most cases I have read about recognition of education or job experience has been about lawyers trying to work in other EU states.

First thing you have to know is that when you get a job in Germany, you will have to get paid at least a minimum wage and that is from 2015 on 8,50 EUR/hour (at 40 hours per week that would mean 1360 EUR/month gross). Let me tell you, this is quite nice and if you do not live in a large city, where the costs of living are higher (for instance rent in Munich is at least twice as high as in Bayreuth, because there is a shortage of free flats in Munich) you will get by just fine with a minimum wage and a small flat. Even more so if you have a partner that makes a minimum wage. The cost of living in a small town are not high and that means that your minimum wage will be sufficient for you to start making some sort of a career.

Then there are part time job, so called small or mini jobs in Germany that earn less than 450 EUR, then you are not required to pay any taxes. But more about that in the taxes section.

The problem that I have seen here is that migrant workers often do not get a permanent employment contract, but are rather contractually tied to an employment agency. An employment agency in itself is and should be looking for a job for you. And when you get it, you are not employed at the place you work at, but are still “employed” by the agency that sort of lends you to the company that needs a worker. This means that when this company no longer need a worker, than you could be let go the next day as there is no notice for these sort of workers. This is important to know. I have also found some insightful information on the so called temps in Germany here: <http://www.howtogermaany.com/pages/temp-workers2.html>. By reading this you will see that my observation about the problematic of hiring agencies were right on.

But being employed through an employment agency is not a bad way to start I think, but keep in mind that you should still make an effort to try to get an employment contract from the company where you work or wish to work.

Getting a job in UK

Due to the intense nature of free market in the UK, you will find that getting a job in UK can be easier in terms of formalities, but harder in terms of competition. I have found that formal qualifications mean little if you are otherwise “the right person for the job”. My personal experience has been very mixed. For instance, applying for tax lawyer jobs in Scotland was a complete nightmare, because they usually select new employees on the basis of specific online tests (called the cognitive tests) that have little to nothing to do with your law or tax skills. These tests are so prevalent in the UK that the students prepare for them during their studies for years. I, however, was not prepared for them and ended performing badly (the tests are not exaggeratedly hard, but the time you have to complete the answers is just very short – therefore, you have to be really versed in solving the questions very quickly). On the other hand I could have gotten a job at some other professions, but did not wish to relinquish my law career yet. Then suddenly, completely out of the blue I got an opportunity to teach a whole semester of Intellectual Property Law class at the Dundee Law school. Got paid good money for it, enjoyed the experience and regretted ever since that I could not teach longer. Something like this would not be possible in Slovenia, where you have to have a special “habilitation” training and exam to be able to teach at the University level. Because the UK Universities operate on a more competitive free market system base, they decide who to employ and allow to elevate or hurt their good name. I think I just managed to maintain the good name of my professor who I was substituting for.

Also, before Brexit, the UK's self-employment system allowed for a small business start-up to have little to no initial costs in terms of taxes (up to 12.000 pound a year) and social contributions (up to cca. 4.500 pounds a year), which is a really good system for small income self-employed businesses. I managed to get a contract from a Swiss based company to edit their Newsletter for a year and a half, which gave some permanent income, then I published some legal articles etc. and all the while I wasn't pressured by the cost for the contributions (in Slovenia I would be barely able to cover the cost of social contributions with the money I earned).

But, if you do not have a job offer or are trying to find a job after completion of studies, be sure to go to the job centre or to the Alma Mater Career service office and apply as a job seeker. I already posted job centre links above, but here is the link for general info on searching for a job: <https://www.gov.uk/contact-jobcentre-plus>. At the end, how successful you are at finding a job depends on you, your connections and luck I guess. Good luck.

Family

Moving with a family is always a special trial and challenge. For the kids you will have to make an effort to include them into the society, mostly that they start the school or kindergarten. Then you have to make sure you have a nice doctor that will not make the kids cry every time you visit.

Kindergarten

In Germany the Kindergarten application is very straightforward. You fill out a general form for the city you live in (before this you will have to have an address – that means at least a rent agreement). Then they will put you into the system and give you the decision for admittance in the Kindergarten that has enough vacancy. That does not necessarily mean you will get the closest Kindergarten, but at least in Bayreuth the Kindergarten infrastructure is sufficient so that all the kids get Kindergarten. The kids can go to a Kindergarten with one year and are in it until they are 6 years old. There are different types of Kindergartens, some are state owned, some are Church owned, but none of them will discriminate if you do not belong or you do belong to a different church. The costs for the Kindergarten are really reasonable (for 4-5 hours of care we paid for the both kids something like 200 EUR per month with midday lunch – we had to provide the morning snack which they have at 9 AM). And also the times of the Kindergarten are really flexible – you can choose how many hours your kid will spend in the Kindergarten and thus influence your time for work and the monthly costs (the minimum stay is 4 hours (3 in the beginning) and the maximum is until 5 PM).

Kindergarten system in UK is quite different. Day care for kids between 0-3 years (they have only 4 months paid maternity leave) can and it is very expensive and also the place for your kid is not guaranteed. It is a private childcare system and the costs for one child can go up to 1800 pound per month. Yes, I haven't made a mistake in the number. A lot of parents decide to leave their jobs to take care of the kids for this period because this is cheaper than having a job and paying the child care. If you do not get a place in kindergarten, then you will probably have to pay for a nanny, which can bring the costs even higher. My friend in London had to pay for a nanny for a while and even though he never said how much he is paying, he said it is a fortune.

Playgrounds

The first positive thing I noticed in Germany (there a lot of positive things about living in Germany) is the playgrounds. Bayreuth, where we lived for one year, has roughly 70.000 inhabitants and more than 50 open public playgrounds. This is a lot. A lot of them are very nice, green and with a lot of toys like slides and sand boxes. This makes it easier to go out with kids and have a very good time without spending any money. The nature is also very nice in Germany, so there is plenty of stuff to do in the nature (hiking, boat rides etc.)²⁵. But if you want to fish (my daughter likes fishing) you will have to have a special licence that is granted when you pass an exam (all in German).

Dundee was much different in that sense although there are some very nice public playgrounds (like the amazing [Camperdown wildlife and playground](#)). But Dundee and Scotland in general is not about the cities, it is about the

nature. So is England. Scotland has a law that is commonly known as the “right to roam” which gives everyone the right to land and inland waters, if they act responsibly. This is a great opportunity for making the kids smile (and freezing in the Scottish wind). In nature you will never run out of toys. For more information on the right and obligations (yes, you cannot just do as you wish) in Scotland’s outdoors see this page: www.outdooraccess-scotland.com. For fishing (if you have in your family the same enthusiast for fishing as I do, look at this page: <http://www.fishpal.com/Scotland/index.asp?dom=Scotland>. Be careful, free to roam right does not apply to fishing rights, so there are harder and stricter rules for fishing, especially in private waters where fishing without a permit can be a criminal offence.

When it comes to family – playgrounds will be the first interest of the kids, while you will be managing the budget while catching them under the fake houses and such. So, there is a website for UK I found very useful which could help also you with almost all the questions raised: <http://www.moneysavingexpert.com/> they always list good deals but also help to navigate the British system. Then there are also several compare websites which will also help looking best offers, etc. e.g. comparethemarket.com or moneysupermarket.com.

Taxes

If you are thinking of skipping this chapter – I completely understand your sentiment, taxes are boring, but DON`T!!! You cannot avoid taxes. Remember a very famous proverb – DEATH and TAXES, the two things that are certain and unavoidable! We have friends that ignored this chapter of moving and have regretted it afterwards. In one case, the tax administration of Slovenia started a procedure to determine the tax obligations for the previous 5 years, when the friend already completely forgot his Slovenian life. But we managed to deal with the situation because all he did wrong was not cancel his residence although he relocated all his social and economic interests. But it could have panned out much less beneficial.

As a tax lawyer the most general advice that I can give is: »You should consider all income taxable. Do not imagine that it isn`t«. Do not have illusions that your specific income is not taxable without making sure with the competent authorities that it actually isn`t taxed.

For the Humboldt Scholarship (our only income when we lived in Germany) I insisted that we check multiple times with various sources if it is true that the scholarship isn`t taxed in Germany. But even if you make sure how the income is(n`t) taxed in the country you work, you should take the correct steps to deal with your tax status in your home country. For instance, the Humboldt Scholarship would have been taxed in Slovenia, if we did not take care with the tax residence in Slovenia.

Residence:

No, it is not the same as the permanent address, but close. Imagine an umbilical cord that stretches from you purse to the country’s treasury which you need to sever, if you have the prerequisites to do so. Residence is the umbilical cord connecting you to your country.

When you move to another country, come to terms that you have complicated your life just a little bit more also on the tax field. Why, you might ask? Well because of the principle of world wide income and the status of tax residency. All EU Countries have adopted the so called »world wide income« principle for their tax residents, under which all the income you get across the world is subject to tax in the country of your fiscal (tax) residence. Therefore better check how much tax you will have to pay from this income in your home country, if you remain a resident there, and subtract this amount from net (gross minus the tax and contributions in the country of work) amount of your pay. This leads to the double taxation of your income, which you will need to solve (but meantime you need to carry the increased burden of the double taxation).

A very interesting case is the Humboldt Scholarship that is given by the Germany Government. This scholarship is expressly exempt from taxation in Germany, but it would probably be taxed in Slovenia, because this is not a scholarship (payment for furthering your formal education) in the proper sense of the word and therefore not exempt under Slovenian Income Tax Act. According to Slovenian Personal Income Tax this income is income from employment no matter how it is called or labelled or taxed in the country of income origin.

These things are important when calculating your monthly income. For those who will move to another country

for a longer period (like 24 months or longer), you have an option to change the fiscal residence, especially if you do not plan to return to your country after this period. For changing your fiscal residence, you will mostly have to change or transfer the permanent residence (address) to the country where you work and withdraw from national insurance schemes (like health and pension insurance) in your country (these are all social and economic ties with your country of origin – you need to cut them in earnest). Other connecting aspect that could give you problems when transferring your residency are real estate (you will have to at least rent out the real estate if you own one), if you have a family (a wife and children) they will have to go with you, you will have to cease all contracts concerning mobile and other communicational services in your country. All these factors are taken into account when deciding, if you have become a fiscal resident of another country and are no longer a resident in the country of your nationality. Most Tax Administration in EU (not all though) have a questionnaire for determining fiscal residence on their official websites, so you can check out what is needed to do to change your residency. Here is a sample of a Slovenian Tax Administration Residence questionnaire in English: [rezid_st_prihod.i.en.pdf](#)

Here are some questions you will have to have an answer to if you are going to try and transfer your residency:

- reasons and place of moving: Where have you moved to? If this place is just 5 km across the border, then it is possible that they (as in Tax Administration) will be stricter with checking everything about your situation. Why did you move? The best reason is work. If you moved just for studies, then you might have problems with transferring your residency. Who is moving? If it is just you and your family (wife and kids) is staying behind, then you will have a hard time proving that this move is of a permanent nature. For how long are you planning of staying abroad? If you have a short term contract with no possibility of prolonging it, then you will have to transfer your residency post factum (for a period in the past) when you can prove that your stay in another country will be a prolonged one. Informally I have witnessed cases where they granted the transferability of residency for 5 years in the past. But it is better and safer to transfer the residency in advance, so you do not have to face the possibility of paying the tax in the home country for multiple past-years.

- administrative conditions: Do you have a permanent address in your home country? If you do, then you will have to explain this to the tax Administration, because if you want to move the tax residency, you shouldn't be interested in having a permanent address in this country. Do you have any sort of insurance in the home country (national, private etc.). Insurance like life insurance isn't a problem. National health insurance could be a problem. So, think really hard what is better, to stick to national health (pension) insurance in your home country or transfer this to the country you will work in. Do you have a proof of address in the other country? This will often be a condition for cancelling your permanent address in your home country. Our experience has been that you need at least a renting agreement, but a formal registration document is even better.

- work status: Do you have a contract in the other country? If not, then you will need to produce a document that will prove that your reason for your move is work related. Maybe a document of registering at the unemployment office in the country you wish to live will do.

- status of your ownership: What things (immovables and moveables) you own in the home country? That included questions on where is your car registered. Do you have a place to return to? If your new country is a neighbouring country, then it is possible that the transfer of residency will not be allowed if the Tax Administration concludes

that you can return home on daily or weekly basis (especially if you have a family in the home country).

Factors that usually come in play when determining the residency:

- officially registered permanent residence ;

- the reason they reside outside of home country, whether for the purpose of employment in a diplomatic mission, consulate, international mission of Slovenia or permanent mission of Slovenia to the European Union, as a public servant with diplomatic or consular status, or as the spouse or maintained family member of such public servant and are residing with that person;

- where is their usual residence or the centre of their personal and economic interests (family, income source, friends, hobbies etc.);

- physical presence in the country for total more than 183 days at any time during the tax year.

If you are faced with paying the tax in your home country (that doesn't want to grant you the transfer of residency) and in the country of income source (where you work – source of income country), then you have the right to avoid double taxation. Double taxation is an international term that simply means that you paid taxes in two countries (where you get your income on the income source principle and where you are considered to be the resident on the world wide income principle). This situation is usually remedied in two ways – either in national law of your resident country or by the double treaty conventions (you have to check if there is a double treaty convention signed between your country of residence and country of your work (source of income country))²⁶. The way it goes is that in your home country where you are considered a resident you will have to apply for tax deduction in the amount of taxed that is paid and final in the country of your work. In the country of your work or income source you will have to check how much tax you have to pay under the double treaty convention (for some income there is a lower tax rate (dividends, interest, property rights)) and ask for the lower tax rate or refund with this country.

If you heard advice on the Treaties for avoiding double taxation and that this is a way to avoid taxation in your country of residence and therefore there is no need for transferring the residency, you have to be careful. First, the usage of these treaties depends on the definitions of taxable income in the national legislature of your resident country. For instance, as I already said the income from Humboldt Scholarship is not considered a scholarship under Slovenian Income Tax Law because in its subject you do research work for and with an academic Institution and this income is not meant for furthering of official education. Therefore in Slovenia this income would be considered as income from employment (the fact that you do not have an employment contract doesn't matter, as it is the content of your work that determines the taxation and not the form). And income from work is always subject to tax in the country of residence. The question under art. 15 of Tax Treaty between Slovenia and Germany is only whether it is also taxed in the country of work. And also the art. 20 of Tax Treaty (income of professors, teachers and students) does not exclude the right of the resident country to tax your income.

²⁶ DTT for Slovenia: http://www.mf.gov.si/si/delovna_podrocja/davki_in_carine/dokumenti/sez-nam_veljavnih_konvencij_o_izogibanju_dvojnega_obdavcevanja_dohodka_in_premozenja/

DTT for all EU states: http://ec.europa.eu/taxation_customs/taxation/individuals/treaties_en.htm

This basically means that the Humboldt scholarship is designed to give you enough money to live on it in Germany, but only if it is not taxed. If it gets taxed in the country of residence (which it very likely would be because it is not expressly exempt), the net income would fall below the planned budget, and you would be in trouble. The double tax treaty would not rectify this situation because there is no double taxation, as the income is not taxed in Germany (it is exempt from taxation). Only transferring your residency to Germany would make sure that your income is treated only under the German law. But even in other situations where there is double taxation that can be remedied by the double tax treaties, you would have to take into account that it takes at least a year if not more to get the double tax back. That is a long time when your monthly budget is stretched as it is. Also, you could be in a hard situation if you calculate your monthly budget on the tax due in your country of residence (country of origin) but the country of work taxes it with higher tax. The country of residence would recognize and deduct only the tax which would be paid under its own tax regulation. The excess would remain, and you would in effect pay more tax than you planned. So be careful. When planning your life abroad, nothing is as important as the monthly budget. Be extra careful and use pessimistic calculation regarding the net pay. It is better to be pleasantly surprised with some monthly leftover money than to realize that you were overconfident regarding your pay.

And when doing so, there is no way around the fact that you will need to have some basic understanding of the target country tax system. Knowing some crucial things may help you save just enough on tax that you won't need to be worried about the monthly budget. I know it is a very confusing subject, but it is worth investing some extra effort before you decide if you are going to leap into the wonderful world of migrating. If you are really and genuinely put off by the subject of tax, you should scrape the bottom of your phone book for a friend that could give you some advice. Otherwise it is worth investing a couple hundred euros for a tax advice.

Just to give you an example what a proper advice might mean for your monthly budget. In Germany the tax system is extremely complicated. This is due to the special tax brackets that are extremely complicated. However, the general realisation is that due to the promotion of traditional notion of family in Germany, married couples are taxed beneficially. That means that you as a couple using the married couple tax bracket will pay less tax than individually.²⁷ There are no benefits like that for non-married couples (this sort of discrimination is not allowed under Slovenian constitutional law).

In UK for instance I would say it is a simpler straightforward system, with only two tax brackets. However, they have a system of tax credits that can get a bit frustrating, especially when it comes to the child benefits. So, the child benefit is not a tax credit per-se but an actual money amount you can get from the government. However, if you claimed the child benefit and then earned (one of the partners or parents) more than 50 kPOUNDS in taxable earnings in that year, you will have to return all the child benefit that you received during the year. So, it can get a bit painful, when you have to pay the extra of the yearly tax and at the same time return the child benefit money in the form of higher tax, because you crossed the 50kPOUNDS barrier for a couple hundred pounds. Oh, yeah, and there is the thing where the fiscal year in the UK is from 5. April till the 4. April next year. Why? I know they say because of the budgetary bill or something or other, but it is just confusing.

27 Here is just an excerpt of an article, but enough to inform you how the married couple benefits work: <https://www.tandfonline.com/doi/abs/10.1080/00036846.2019.1646873> Here is more information on the subject: <https://www.expattax.de/marriage-tax-classes-germany/>

Conclusion

There you have it – some general advice, some advice on how to get registered, how to not lose your mind and how to plan ahead. It is basically my meagre experience of one of the best times of my life put in a book in a form of endless boring legal advice but written for a layman – at least this is how I hope this book turned out.

We planned our migration well, and had a bang of a time. Truly, a time we will all cherish for the rest of our lives. But the emphasis is on good planning. If you go ahead and just jump into the opportunity you have 50-50 chance it will work out as with any life situations. However, if you plan it, you will raise the odds significantly in your favour. I think bettering your odds at having a good and carefree migration across the EU is definitely worth your time. I hope that this short book will help you with that. And if it does help you, I will be happier for it.

Hey migrant, welcome. Now boldly migrate where thousands have done so before you. You can still make it a unique experience for you. So, just do it. Now I need to stop appropriating famous expressions before I get sued. Over and out. Live long and migrate.