Your first 90 days in Germany

Registration, bank, insurance, tax ID, residence permit and settling in, in the order you need them.

Week 1: land and register (Days 1–7)

- [ ] **Get a German SIM card** must do
  Prepaid works without a bank account or address. You need a German number for almost every form and bank.
- [ ] **Secure an address and the landlord form** must do
  Ask your landlord (or host) for the Wohnungsgeberbestätigung. Without it, the Bürgeramt can't register you. Temporary furnished flats usually provide it.
- [ ] **Book and complete Anmeldung** must do
  Legally required within 14 days of moving in. Bring passport, visa, rental contract and landlord form. Book online the day you arrive; slots in big cities go weeks ahead.
- [ ] **Buy a Deutschlandticket**
  €63/month in 2026 for all local and regional transport. Check whether your employer or university offers a discounted version.
- [ ] **Keep your travel health insurance active** must do
  It covers you until your German health insurance starts. Don't cancel it early.

Weeks 2–4: money, insurance, tax ID (Days 8–30)

- [ ] **Open a German bank account** must do
  Online banks (N26, DKB, C24 and others) open fast with a passport and registration. You need an IBAN for salary, rent and insurance.
- [ ] **Enrol in health insurance** must do
  Employees choose a statutory fund (TK, AOK, Barmer...) or qualify for private. Students enrol in student statutory insurance. Your employer or university needs the membership confirmation.
- [ ] **Receive your tax ID (Steuer-ID)** must do EMPLOYEES
  Posted to your registered address about 2–4 weeks after Anmeldung. Give it to your employer immediately, or your first salary is taxed at class VI.
- [ ] **Get your social security number** must do EMPLOYEES
  Your health insurer usually requests it for you. Your employer needs it for payroll.
- [ ] **Book the Ausländerbehörde appointment** must do
  Your entry visa is temporary. Book the residence-permit appointment as early as possible, well before the visa expires. Many offices are booked out for weeks.
- [ ] **Complete university enrolment** must do STUDENTS
  Submit the health insurance confirmation and pay the semester fee. Then get your student ID and semester ticket.
- [ ] **Activate blocked-account payouts** STUDENTS
  Send your German IBAN to your blocked-account provider so the monthly €992 payout starts.
- [ ] **Get personal liability insurance (Haftpflicht)**
  About €5/month and widely considered essential. Many landlords expect it.

Month 2: settle in (Days 31–60)

- [ ] **Check your first payslip** must do EMPLOYEES
  Confirm tax class, church tax (opt out by declaring no religion at Anmeldung if that applies), and health insurance. Compare it with the salary calculator.
- [ ] **Attend the residence-permit appointment** must do
  Bring passport, photos, registration, contract or enrolment, insurance proof and the fee (up to €100 for an employee card). Ask for a Fiktionsbescheinigung if your visa expires before the card arrives.
- [ ] **Register for the Rundfunkbeitrag**
  €18.36/month per household. Only one person per flat pays. If a flatmate already pays, register as covered by their account.
- [ ] **Book a German course**
  B1 German shortens Blue Card PR from 27 to 21 months. Many cities offer subsidised integration courses.
- [ ] **Apply for Kita or school places** must do FAMILIES
  Register children for daycare (waitlists can be long) or school with the local authority.
- [ ] **Apply for Kindergeld** must do FAMILIES
  €259 per child per month in 2026. Apply to the Familienkasse once you have the children's tax IDs.
- [ ] **Understand student work limits** STUDENTS
  140 full days or 280 half days a year, or a Werkstudent job up to 20 hours a week in term. Mini-jobs pay up to €603/month tax-free.

Month 3: long-term setup (Days 61–90)

- [ ] **Move from temporary to a long-term flat**
  If you're in temporary housing, start the long-term search now. Prepare a Schufa report, three payslips and a landlord reference. Re-register within 14 days if you move.
- [ ] **Get a free Schufa report**
  Free once a year via the Schufa data copy. Landlords and phone contracts often ask for it.
- [ ] **Check pension and company benefits** EMPLOYEES
  Look at company pension (bAV), Jobticket and Jobrad offers. Contributions start counting towards PR from your first payslip.
- [ ] **Set up for your first tax return** EMPLOYEES
  Keep receipts for moving costs, translations and work equipment. Your relocation costs from India are often deductible. Optional Freistellungsauftrag at your bank.
- [ ] **Set up transfers to India**
  Use a transparent provider, send salary savings to an NRE account, and keep receipts.
- [ ] **Check your driving licence deadline**
  An Indian licence is valid in Germany for 6 months after registration; convert it in time if you need to drive.

> Anmeldung is legally required within 14 days of moving in. Book the residence-permit appointment as early as possible.

Interactive version: desieuropeantales.com/first-30-days-germany-checklist · Orientation only, not legal advice. Check the official checklist of your German mission or foreigners' office before your appointment.