

First 90 Days in Germany

The Complete Checklist for Indians

Everything to do — in the right order. Nothing missing, nothing vague.

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BEFORE YOU ARRIVE

- Get your German student / work visa approved
- Open and fund your blocked account (Sperrkonto) if on student visa
Expatrio or Fintiba recommended — start 8–10 weeks early
- Book short-term accommodation for first 2–4 weeks
- Arrange Wohnungsgeberbestätigung from your host for Anmeldung
- Carry originals: passport, visa, degree/employment documents, photos
- Pack essentials from India (medicines, spices, warm clothes)

WEEK 1 — ANMELDUNG (ADDRESS REGISTRATION)

- Book Bürgeramt appointment online as soon as you have your address
In Berlin / Munich / Frankfurt slots go fast — check early morning
- Get Wohnungsgeberbestätigung signed by landlord or host
- Prepare documents: passport, visa, registration form, housing confirmation
- Attend appointment — check spelling of name & address on Meldebescheinigung
- Store original Meldebescheinigung + scan a PDF copy

WEEK 2 — BANK ACCOUNT

- Choose your bank: N26 (fastest setup), DKB (long-term), Sparkasse (branch support)
N26 is fully online — have Meldebescheinigung and passport ready
- Complete identity verification (Videoident or in-branch)
- Note down your IBAN and BIC — share with employer and family
- Set up online banking and enable transaction notifications
- Share IBAN with employer for salary setup

WEEK 3 — HEALTH INSURANCE

- Decide: public (gesetzlich) vs private (privat) insurance
For most salaried employees: public insurance — TK, AOK, or Barmer
- Sign up with chosen public insurer online or by phone
- Request confirmation letter / digital proof of coverage
- Send insurer details to your employer's HR team
- Check first payslip to confirm correct deductions

MONTH 1 — APARTMENT HUNTING

- Build application folder: passport, employment contract, last 3 payslips
Add a short self-introduction in German if possible
- Request Schufa report (free once a year via meineSCHUFA.de)
- Search on ImmobilienScout24, Immowelt, WG-Gesucht
- Reply to listings within hours — speed matters more than charm
- Understand Kaltmiete vs Warmmiete before signing any contract
- Pay deposit (up to 3x Kaltmiete) — get receipt and confirmation
- Update Anmeldung with your new permanent address

MONTH 3 — TAXES & STEUERNUMMER

- Await Steuer-ID in post (arrives 2–4 weeks after Anmeldung)
Steuer-ID ≠ Steuernummer — most employees only need the Steuer-ID first
- Share Steuer-ID with your employer for payroll
- Keep all tax letters from Finanzamt in one physical + digital folder
- Consider filing a voluntary tax return — most employees get a refund
- Register Rundfunkbeitrag (radio/TV fee) — one per household

ONGOING — GOOD HABITS

- Register any address change at Bürgeramt within 14 days
- Keep copies of all documents: visa, Meldebescheinigung, insurance, payslips
- Track visa / residence permit expiry and apply for renewal 3 months early
- Build Schufa score: pay all bills on time, avoid unnecessary credit applications

Get the full guides at desideutsche.com/series/first-90-days/

Step-by-step articles for every item on this checklist — written specifically for Indians in Germany.