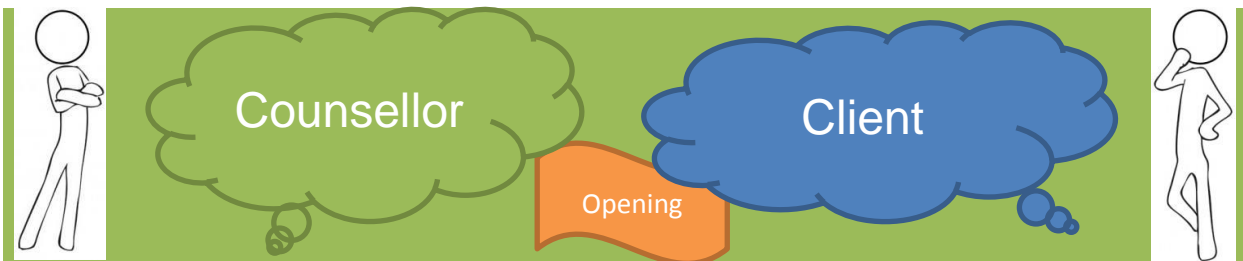


Legal Issues

- You will explain to your client in this session the **importance of legal issues** and **provide basic information** about the legal requirements in Europe regarding the legal status, the social security and the health care aspects.
- Important for you is to explain the **stages of procedure** and which **documents** are required for your client to be able to work or study in another member state and provide information about which **institutions** and which **contacts** deal with this subject.



Welcome back! It's nice to see you again.

Thank you! Nice seeing you again too!

As you know, this meeting is to clarify the steps of the legal aspects, which you need to take into consideration when going to Germany.

Yes, I remember.

Did something come up in the meantime that you would like to discuss firstly?

Well, I'm glad that you asked, actually it has. I would like to know how to write a proper application since I don't know if I have to do it in German or English.

That's a good question and a very important thought. However, we will cover this in a follow-up meeting since we are doing this step by step. But of course, to not keep you waiting too long, you can also have a look at some information websites to prepare yourself. For the application part I would suggest you have a look at this one: www.europass.eu. This is the most common CV to use when applying throughout Europe. But of course, there are many other examples which you can use for your own but we can discuss that later of course. You can start with this information and already have a look on how to create it and maybe even try it out, you can do it online, of course.

Aaaah, alright, I'll take a look at this address and see, if I will manage it! I didn't know exactly what would come up after the next

meeting but thank you, I will experiment with it and we'll see☺.

Great, now to start with, let's summarize what should be discussed today. **Do you remember what we should talk about?**

Vaguely, but I will try. So regarding the legal aspects in Germany, we talked about things such as creating a bank account, options of financing and so on.

Well, I understand and I have to tell you that strictly speaking, all this you are mentioning and the things that we will discuss today are not legal issues but instead a precondition to be functional abroad in terms of wage and finances.

I see.

Exactly, and I hope you had a look at the information I gave you last time.

Yes I did. However, there are still some things which I would like to discuss.

Great! I am always glad to help you out. Let's start then: **What information do you have now regarding the legal aspects in Germany?**

 Situation Analysis

Not much actually, I just looked up how to create a bank account and that's all.

That's already a good start but however there is more to that. I think it's best if we start from the beginning and go through the most important steps of legal issues.

Ok, go ahead! I have no idea of what these might be.

Regarding your **legal status**, you mentioned last time that you are travelling alone and I assume that you are not attached in a relationship.

 Legal Status

That's correct. I'm single and have no children☺.

Then you have no obligations☺. Now concerning the **social security**, you mentioned that your parents would support you in the beginning. **What do you mean by this?**

 Social Security

Well, they help me pay the rent for the apartment or wherever I will stay, the airplane tickets, and help me out in the first 1-2 months while I'm there.

Alright, that's very generous of them☺ but it's good to know that you have someone to help you out. Now let's say, your parents would stop supporting you after a couple of months and you will have to live from your vocation salary. Worst case scenario would be that it might not be enough and your parents could not be able to support you all the time. **Which kind of financial support could you get in Germany, besides your parents?**

Well, that's a disappointing picture☺. But you're right. I have no Plan B in this case and

I wouldn't know where to get any financial support.

I'm sorry to be the bad cop☹ but you should never underestimate going abroad and needing financial support.

You're definitely right. So what will I have to do then?

Financial support means that you can apply for a student loan or a grant which can help you finance your costs of living in addition to the vocation salary.

Ok, it doesn't sound too scary. What should I do then?

Let's keep that for the follow-up tasks at the end of this meeting where we will summarize everything and I will be able to explain everything in detail

Agreed, thank you.

There is one more legal aspect which is important: **the health insurance. What type of health insurance do you have now and what would you need for abroad?**

Health Insurance

Now, I have the "Seguridad Social" – Social security in Spain. What I would need is probably the same equivalent to Germany☺.

That's true. The equivalent would be a European Card ("Tarjeta Sanitaria Europea") from the same Health Institution in Spain. You must be insured in Spain until you apply successfully for the dual vocational education. Once you are there, the employer takes care of the health insurance and tells you how to proceed with the health insurance institution in Germany.

Wow, that's good news.

Still, you would have to ask if you have the European Card and if not, you will have to ask for one.

Alright, how do I do that?

I will explain it to you right away. **First of all, let's summarize what we have discussed today and let's establish a To-Do List.**

Target Definition

Puuh, again some work to do☹. Let me see if I got it right: So, important in my case would be the social security, i.e. to have a financial backup in Germany.

Exactly, this would be **the first step** on the To-Do List and also the first target to focus on. Continue!

Eeehm, yes there was the topic of the health insurance and that I would need a European Card for Germany.

Indeed! This would be **the second step** and target on the To-Do List.

Alright, so what would I have to do from here?

Well, let's see; Concerning the social security you will be covered concerning health and work accidents as soon as you start your

apprenticeship. In addition, I will provide you some institutions and contacts where you can inform yourself about the mode of payments of the social insurance and possible financial assistance, grant and loan options that are suitable for foreign students. And since you will have a German bank account, this will be less complicated in the transfer.

Here you have the proper information:

www.kfw.de/Privatpersonen/Studieren-Qualifizieren/.

This bank offers special loans for students and those in vocational educations.

But I have to point out that this is just for the **worst case scenario**. I mean your parents can and will support you and that's why it's very unlikely that this case might appear.

And of course your **apprentice wage** is high enough as well, so you probably won't need the financial support of the German state. But if, I mean just in case, there are always opportunities, such as this one:

www.bafög.de.

Thanks a lot! That will help me with any financial problems that might occur.

Concerning the health insurance you will have to have a look at your insurance card. If there is a European logo on it, then you have a European Card. If not, please contact your health institution and they will provide you one without having to pay. Most of the European Institutions provide a European Card free of charge.

Ok, good to know. I will definitely do that.

Oh, well sorry; I almost forgot to tell you that you would have to register at the residents' registration office in Mannheim once you have an apartment or a place to stay. This is where you can reach the public institution: <https://www.mannheim.de/buergersein/buergerdienste>. There are many offices so it would depend on district of where you would stay.

And another thing which you would have to keep in mind is that you would have to register additionally at the tax office since you would need a tax number when signing the apprenticeship contract. Here you can find all necessary information on this matter: <http://www.fa-mannheim-stadt.de/pb/,Lde/Startseite>. I hope that this will help you settle.

Great, thank you very much. I have some work that I will take care of. It's very helpful.

Great, I'm glad that I could be of help. Now **which steps will you have to take care of in the following days?**



Conclusion

Great! We are getting closer to your life in Germany😊. As usual; contact me if you have any questions while checking the information. Until then, have a great time and I'm looking forward to seeing you at our next meeting.

This is easy, I will have to check the information and find out about the financial back-up and check with my health institution for a European Card.

Great, thank you so much! You helped me a lot. See you next time.