

DEUTSCHER LEBENSTIL UND DEUTSCHE KULTUR (German Lifestyle and Culture)

Living in Germany: 3 key steps to help you settle in faster

If you're studying, you will need to acquire health insurance as part of your visa process. Luckily, there are plenty of providers online who you can compare before hitting the ground running in Germany. Once you're insured, you will receive a *krankenkassenkarte*, or *versichertenkarte* (health insurance card). You will need to take this whenever you go to your doctor, or the hospital, as it allows them to bill your provider.

You may be surprised at the scope and quality of the healthcare you are able to access in Germany, and this is due to the fact that everybody has their own form of medical insurance. Many providers also provide additional benefits and incentives for health living, so it's always worth asking and seeing how much more you can get for your money.

[Save time, money and avoid stress with a bunq bank account, designed to make life easier for expats and international students](#)

Get a bank account

Speaking of money, you are going to need a German bank account to be paid, and to pay for many goods and services. Many arrivals dread this part, as dealing with German banks can be a long and drawn out process, with lots of paperwork.

If you decide to sign up with a German bank, it's often worth taking a German speaker with you, and they can familiarize you with some of the unique vocabulary and jargon associated with opening and working with German bank accounts, such as *girokonto* (checking account), *zinsen* (interest) and *dauerauftrag* (direct debit)

Luckily, there is an alternative. Over the last five years, a number of online-only banks have emerged to make life easier. These bank accounts, such as those provided by [bunq](#), give you an all-important German IBAN account number, while cutting out much of the organisational hassle of opening an account with a German bank.