

Never download movies, music, or video games from filesharing sites on the Internet. They are protected by copyright. If you illegally download copyrighted material, you may have to pay penalty fees of hundreds or even thousands of euros! If you have underage children in your household, tell them about this—if possible with witnesses present (if they illegally download anything, you will have to prove that you told them not to!). Internet portals like Youtube or Facebook are harmless and legal.



Be careful when getting dental prostheses or when doctors offer you what they call IGeL services (customized healthcare services). These services are expensive but are not covered by your health insurance because they are not strictly necessary for your health. You will have to pay for them yourself. Again, seek advice from friends and refugee supporters.



If an insurance broker comes to visit you, don't sign any insurance contracts straight away. Always seek advice from friends first. The only insurance you really need is called Privathaftpflichtversicherung (personal liability insurance). We strongly urge you to get insurance of this kind. Such insurance covers any costs caused if you accidentally harm someone else or damage their property. Seek advice from friends and refugee supporters to keep the insurance fees as low as possible. The Flüchtlingshilfe Jüterbog refugee support will be happy to help you.



If you have any questions about things you need to pay for here in Germany, the members of Flüchtlingshilfe Jüterbog refugee support will provide assistance and advice.

www.fluechtlingshilfe-jueterbog.de
info@fluechtlingshilfe-jueterbog.de



BEWARE OF DEBT

Englisch

Never sign any document unless you are sure that you understand it. If you sign, you'll be obliged to pay—even if what is written there in German has not been explained to you in your own language. If you sign, you commit to a legally valid contract.



You will need electricity in your apartment. There are several different electricity companies. Seek advice from someone you trust before signing a contract! The electricity companies charge different prices and the rates are confusing. The Flüchtlingshilfe refugee support will be happy to help you.



You really need a phone and the Internet. Check in detail what the different contracts will cost you. Consider carefully which services you need and which offers are only a waste of resources for you. We recommend a prepaid cell phone. This avoids debts. If you have an apartment and want a land-line telephone, consider carefully which services you really need. If possible, have third-party services blocked in the contract as they can become very expensive! If you are uncertain, seek advice from friends that you trust.



If you have a bank account, keep track of exactly how much money needs to stay in the account. Add up and keep track of all the phone and Internet provider fees, the cost of electricity bills and other signed contracts, and the money you have spent using your EC card. This is the amount of money that you need to leave in your account when you withdraw cash. If you aren't sure of the amount, pay for goods in cash.



Every bank account costs fees. Try to find a bank that charges the lowest-possible fees. If you aren't sure, seek advice! The Flüchtlingshilfe refugee support will be happy to help you.



If you are moving into your own apartment and receiving benefits from the Jobcenter, then ask the Jobcenter to transfer the rent money straight to your landlord instead of to your bank account. If the Jobcenter refuses, ask a friend with experience in such matters for help. If you have a job and receive wages, you will have to pay for the rent yourself. You then have to add the rent amount to the total that has to stay in your account.



Every household has to pay a fee for radio and television reception every three months. If you are unemployed and receive benefits from the Jobcenter, you will not have to pay these fees. But this requires you to fill in a form requesting exemption from the fees! Find a friend to help you with this.

