

2025 Welcome Package

A HANDBOOK FOR POSTDOCS

The Postdoc Network of the Max Planck Society

PostdocNet
Max Planck



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This welcome package is intended to provide practical advice and information for prospective, newly hired, and existing postdocs of the Max Planck Gesellschaft (MPG) in Germany. It contains practical advice on moving into the MPG ecosystem, within Germany, and information on the rights and responsibilities of postdocs during a critical time in their academic careers. It is not meant to be comprehensive and should be used in conjunction with other official documents provided by the MPG and your local Institute.

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Some important links

Max Planck Society (MPG)

- Living and working in Germany Brochure – <https://www.mpg.de/4311252/living-and-working-in-germany.pdf>
- Organisationshandbuch (OHB, MPG login required) – <https://ohb.mpg.de>
- MAX intranet (MPG login required) – <https://max.mpg.de>

Max Planck PostdocNet

- <https://www.postdocnet.mpg.de>

German Academic Exchange Service (DAAD)

- <https://www.daad.de/en/>

EURAXESS Germany

- <https://www.euraxess.de>

OFFICIAL WEBSITES (by German government)

- <https://www.make-it-in-germany.com/en>
- <https://www.research-in-germany.org/en.html>

EXPATS WEBSITES

- <https://project-expat.com>
- <https://www.expatica.com/de>
- <https://www.iamexpat.de>
- <https://www.howtogermany.com>
- <https://www.german-way.com>

1 Funding possibilities for postdocs

Currently, there are three possible sources for funding your postdoc period at MPG:

1. Employment contract with your host MPI ([Employment contracts](#))
2. Stipend from your host MPI ([MPG Stipends](#))¹
3. [Third-party fellowships](#)

These funding options differ significantly in social security benefits that they may offer. Table 1.1 highlights some of the differences among the three funding types and what each funding **automatically entitles** you to during your postdoc.

	Contracts	Stipends ¹	Fellowships
Employment status	Employed	Not employed - Guest status	
Approximate minimal net income/month	Follows the TVöD/TV-L scheme ²	Tax free fixed amount	
Health Insurance			Depends on the agency
Unemployment Insurance			
Pension plan			
Parental and Caregiver Leave	✓	×	
Care Insurance			
Special Annual Payment			
Protection by German labour law			
Settlement permit, Blue Card (for non-EU postdocs)			

Table 1.1 Overview of social security benefits for different funding options within MPG.

Generally, we recommend considering carefully which funding option (contract, MPG-Stipend or fellowship) is the most optimal for your personal situation, and balancing the pros and cons before accepting a fellowship.

1.1 Employment contracts

According to the MPG guidelines "Support for Junior Scientists"; "as of 1 July 2015, postdocs within the MPG will, as rule, be funded via a work contract". The employment contract is protected by the German labour law and is in line with the German government regulations for salaries. This means that taxes, pension and social welfare contributions are deducted automatically each month (approximately 30-50% of the gross income depending on family status).

¹The MPG stipend is also called "Scholarship" by MPG, but to avoid mixing it with "fellowship", herein we refer to it as "MPG-Stipend".

²Final take home salary depends on the Tax class

1.1.1 Entitled benefits for employment contract holders

Employment contracts entitle you to the following social benefits and services, which are automatically discounted from your paycheck:

- Health insurance (more details in [Health insurance](#))
- State pension insurance (more details in [Pension](#))
- Unemployment insurance (more details in [Unemployment insurance](#))
- Accident insurance (covers commuting to/from work and workplace accidents) (more details in [Occupational accident insurance](#))
- Long-term care insurance (more details in [Long-term care insurance](#))

1.1.2 Special annual payment (13th month bonus)

Although German compensation laws do not require a 13th month bonus, many employers choose to give employees an extra month's wage at the end of the year. However, under certain collective agreements, employees who have worked all 12 months of the year may be entitled to receive a month's salary as a year-end bonus (or a pro-rated amount for less than a year's work). Many German employers also grant vacation bonus. More information on how MPG calculates can be found on OHB (<https://ohb.mpg.de/Seiten/Start.aspx>) under special annual payment.

1.1.3 Salary scheme for employment contract holders

In this section, we will discuss what determines your monthly salary: pay group, pay step, TVÖD/TVL, tax class, and working hours.

Pay Groups (Entgeltgruppen)

Salaries of PhD holders (or equivalent) are categorized into three pay groups: E13, E14 and E15. These three groups are on the basis of professional qualifications.

What determines your pay group? In the German public service, workers with higher education degrees (like postdocs) are paid according to E13, less commonly (in some MPIs) E14 level. Senior staff and junior research group leaders are typically on E14 or E15.

Note: Your starting pay group as a MPG Postdoc should not be lower than E13.

Pay Steps (Stufen)

Within each pay group, there are different *Stufen* or pay steps, which determine your actual income. The pay steps are based on your professional experience prior to your postdoc at MPG. There are six pay steps: level 1, 2, 3, 4, 5 and 6 (Table 1.2).

How does progression work?

- After spending 1 year in level 1, you will be automatically moved up to level 2.
- After spending 2 years in level 2, you will be automatically moved up to level 3.
- After spending 3 years in level 3, you will be automatically moved up to level 4.

Pay Steps (Stufen)	Previous Professional Experience
Level 1	Career entry for University Degree holders (no prior experience)
Level 2	1 year
Level 3	3 years
Level 4	6 years
Level 5	10 years
Level 6	15 years

Table 1.2 Pay steps and corresponding years of experience.

Note: If you change employers, this progression may not happen automatically. You may need to contact the administration to discuss any changes in your progression.

What determines your pay step?

Your pay step is based on your previous professional experience before starting your postdoc at MPG. This experience should be regarded as relevant professional experience if it is: (1) similar to your new activity, (2) corresponds at least to the same value level, (3) and was exercised professionally. Typically, your previous work experience only counts if you were on a work contract prior to starting your postdoc.

We provide two scenarios to illustrate this:

- 1) You have at least three years of experience on a work contract: you did your PhD, previous postdoc or had a job (in Germany or abroad). Your previous professional experience will count and you should start at least on Level 3. This is the best-case scenario, as by providing paper work, the administration of your host MPI can easily count your previous years and use them to assign your starting level.
- 2) You did not have a work contract during your PhD or your previous postdoc. This is a typical case for postdocs who did their PhDs outside of Germany or those who were on MPG stipend or third-party fellowship during their PhDs.

In all cases, provide all necessary documentation to support your previous professional experiences. Also, **MPG stipends (MPG-Fördervertrag) are considered relevant professional experience and should be credited as "relevant professional experience" without need of additional proof by the postdoc.**

On a regular basis, all postdocs should be assigned into the E13 Stufe 3 (E13.3). However, exceptional circumstances might occur and you can be placed under a lower Stufe. **In case of lack of clarity, contact your institute administration and ensure you have provided all necessary documentation before hiring.** If you need more information about your work contract, you may contact the MPG PostdocNet.

Additional information on pay steps (German): <https://www.academics.de/ratgeber/gehalt-wissenschaftlicher-mitarbeiter>.

TVÖD or TV-L

Another major factor that determines your actual salary is whether your contract is covered by TVÖD (*Tarifvertrag für den Öffentlichen Dienst*, TVÖD-Bund) or TV-L (*Tarifvertrag für den öffentlichen Dienst der Länder*), two different pay scale schemes in the German education system.

Since research institutes in Germany, including the MPG, are run directly by the federal government, the majority of MPG postdoctoral employment contracts are covered by **TVÖD**. However, some MPG postdocs are paid by universities (e.g., university grants of group leaders). Because universities in Germany are run by the federal states, university contracts are covered by **TV-L**.

What are the differences between TVÖD or TV-L?

Briefly, there are some minor differences between TVÖD and TV-L pay scales which are results of different negotiations between the unions and the public sector employer. On average, the salary scale of TVÖD tends to be marginally higher than that of TV-L. Refer to <https://oeffentlicher-dienst.info/> (German) and the links below for the most updated information:

- TVÖD-Bund: <https://oeffentlicher-dienst.info/tvoed/bund>
- TV-L: <https://oeffentlicher-dienst.info/tv-l/allg/>

Working hours

Another factor that determines your actual income is the working-hours scheme (50%, 67%, 75%, or 100%). Typically, postdocs have 100% working-hours (39h/week or 40h/week depending on the states) in their contracts. Working hours can be adjusted based on specific life situations (parental leave, care for elders, disability, etc.) for those who wish to work part-time.

Income tax class (Lohnsteuerklasse)

Depending on your marital status, you can be classified in different tax classes, which will also impact your actual income.

- Class 1- single (also applicable if your spouse is not currently living in Germany)
- Class 2- single parent
- Class 3, 4, 5- married (the class depends if both partners are working and on their salary difference)

Refer to <https://www.oeffentlichen-dienst.de/steuerklassen.html> (German) for further details.

1.1.4 Contract extensions

The postdoc phase is time-limited in Germany. Fixed-term contracts with postdocs may be extended up to six years in all fields, except medicine, which allows a postdoc phase of up to nine years. According to the Act on Fixed-term employment contracts in the Academia (*Wissenschaftszeitvertragsgesetz* or *WissZeitVG*), there are some exceptions to the six-year limitation. For instance, in case of parental leave, the overall duration increases by two years per child. Additional extensions of 6-12 months have been provided to account for the pandemic, and the time spent abroad is typically not counted.

A status review has to be carried out for postdocs in the fourth year (at the latest), after the beginning of the first postdoc position. As a general rule, successive extensions between the MPG and the postdoc should be avoided since those can result in liability complaints due to abuse of the law.

More information from the Federal Ministry of Education and Research on the Act on Fixed-Term Employment Contracts in Academia: https://www.bmbf.de/SharedDocs/Downloads/files/wisszeitvg-englisch.pdf?__blob=publicationFile&v=2

1.2 MPG Stipends

According to MPG guidelines of "Support for Junior Scientists": *revision of the Guidelines has resulted in scholarships (MPG stipends) for postdocs (Germany) and part-time scholarships (MPG stipends) being abolished, and these may no longer be awarded after 1 July 2015.* However, the MPG still offers MPG stipends also known as "Scholarships" to postdocs, under the umbrella of "MPG Guest Program". **Note that the duration and amount of the MPG stipend must be communicated to you in writing.**

1.2.1 Salary schemes for MPG stipends

MPG stipends do not establish an employment relationship with MPG and are meant to only support a postdoc's cost of living during their stay in Germany.

Note: The total MPG stipend amount is the take-home pay, and any amount toward health and other social insurances should be paid by the postdoc.

Below is the **monthly salary** of MPG stipend holders as of 2023:

Group	Description	Monthly Salary
Group 1	Postdocs	2 500€
Group 2	Scientists with their own research profile who completed their doctorate less than 12 years ago and who hold the position of assistant professor or junior research group leader or who are able to present proof of several years of independent scientific work.	3 000€

Table 1.3 Monthly salaries of MPG stipend holders (07/2023 Table).

1.2.2 Entitled benefits for MPG stipend holders

MPG stipend holders are not entitled to any social insurance (e.g., health insurance, pension, liability, unemployment). MPG only makes small contributions to the following:

- **Health Insurance contribution from MPG**

The amount for any health insurance plan (public or private) must be paid by stipend holders. The MPG contributes only **up to 100€/month** if applicable. For more details on health insurance for MPG-Stipend holders, see Section 4.1.

- **Spousal allowance (Spouse Bonus)**

A spousal allowance of 260€/month can be granted to **married postdocs** if their spouse stays with them in Germany for a minimum duration of 3 months. However, if the spouse's earnings (salaries and/or incomes from Germany or abroad) exceed the income tax limit for mini-job holders, the spousal allowance must be stopped.

- **Parental allowance**

Since MPG stipend holders do not contribute to social welfare and public health insurance, they do not qualify for parental leave (only the minimum 300€) outlined by the German regulations. However, according to the MPG guidelines, MPG stipends cover pregnancy leave and spousal allowance (although the info in the guidelines is somewhat vague). For more information on family support and parental leave, see Chapter 5.

- **Child allowance**

Postdocs on stipends with children will receive a monthly child allowance for children up to the age of 18. For the first child, a monthly child allowance of 400€ will be granted; further 100€ will be allocated for each additional child.

If both partners are MPG stipend holders, the child allowance is only available to one of them.

- **Allowance for research expenses**

An additional allowance for material expenses may be granted to the MPG stipend holder. This allowance must be used to purchase special goods required for the research projects only if they are not provided by the host MPI. Examples include specialized literature and special software.

• **Other Allowances (up to):**

Description	Amount
Allowances for luggage transport while traveling to Germany	260€
Allowances for luggage transport while returning to home country	380€
Travel allowance for outward and return trips (also for family members)	Up to the actual amount

Table 1.4 Travel allowances for MPG stipend holders (2022 Table).

1.2.3 Duration of MPG stipend

MPG stipends have a **limited duration of maximum 2 years**, and stipends cannot be extended beyond that period. After 2 years, an employment contract in line with the Collective Wage Agreement for the Civil Service (TVÖD) must be provided for continuing work at the MPI. If you have been on an MPG stipend for more than 2 years, talk to your MPI administration, PI, or director.

Deduction of additional income

If an MPG stipend holder earns any additional income from working for third parties (outside the MPG), the excess amount will have to be deducted from their stipend. As such, stipend holders are obliged to inform their host MPI about any additional earnings they may receive.

1.3 Third-party fellowships

Third-party fellowships provide the successful applicant (postdoc) with a salary that covers cost of living. Some funding agencies also provide a sum of money that can be used to partially cover the research needs (e.g., consumables, travelling to conferences, etc.). Normally, fellowships are offered for a period of two years, but this time could be longer or shorter depending on the funding body or fellowship type.

All given information regarding the third-party fellowships is kept very general and may not apply to your individual situation. Thus, we strongly recommend that you look into the respective rules from your fellowship agency and seek advice from the administration, international office or postdoc representatives at your MPI.

1.3.1 Entitled benefits for third-party fellowship holders

Similar to MPG stipends, most third-party fellowships are tax-free allowances, and as such, they are not entitled to any social benefits (e.g., pension, statutory health insurance, unemployment insurance). Third-party fellowship holders must enroll with a health insurance provider within two weeks after starting their research stays, under the same circumstances listed for MPG stipend holders.

Some third-party fellowships such as the **EU-granted Fellowships (e.g. EMBO, Marie-Curie)**, pay the fellowship holders via the host MPI, which allows the **awardees to hold an MPG employment contract** and hence entitles them to all **social benefits** of an employment contracts. However, the majority of funding agencies (e.g. Humboldt) pay the amount directly to the fellowship holder, which does not allow the awardee to hold an MPG employment contract and its associated social benefits.

More importantly, none of the few benefits (e.g., spouse allowance, child support...) that are available to the MPG stipend holders can be offered to postdocs on third-party fellowships who do not have an employment contract with their host MPIs.

1.3.2 Deduction of additional income

Postdocs on third-party fellowships are obliged to inform their host MPI about any additional earnings they may receive, in addition to any stipulations given by the awarding funding body.

1.3.3 Pros and cons of third-party fellowships

One obvious advantage of having your own funding is the prestige of securing your own money to cover your salary and research costs. Depending on your PI, a third-party fellowship might give you relative freedom in choosing the research project, time schedule, etc. However, in practice, this might not be the case. The biggest **disadvantage** is that most third-party fellowships are tax-free allowances, and as such, the recipients **are not entitled to any social benefits** (e.g. pension, statutory health insurance, unemployment) and must enroll with a health insurance provider on their own. Overall, you are strongly recommended to carefully weigh the advantages and disadvantages of any specific third-party fellowship you may decide to apply for, and to ask the Administration department at your hosting MPI for further information.


Some MPIs offer additional financial assistance (through **mini-jobs or part-time employment contracts**) which cover health insurance and pension (minimal). This may be particularly helpful if you decide to apply for **the German permanent residency**, as in general, it is required to have five years of secure livelihood, including health insurance and pension contributions. Hence, it worth to check this option with your administration.

2 Understanding your German payslip

Employees in Germany usually receive a monthly payslip (*Gehaltsabrechnung*, *Lohnabrechnung* or *Verdienstabrechnung*) from their employer, detailing their salary, social security contributions and tax. The following example will guide you through your own payslip by giving you some explanations.

Datum: 16.02.2022

Entgeltabrechnung

MAX PLANCK
GESELLSCHAFT 

Im Februar 2022

your MPI address

your data

vacation days
per year

Rückfragen beantwortet HR contact at your MP

für den Zeitraum 01.02. bis 28.02.2022:

Persönliche / Organisatorische Daten

Personalnr.: E13 3 TVÖD/TVL level Pay group level

Tarifr./-stufe: 3

Steuerklasse: 1

Faktor: 0.000

Konfession AN/EG: -- /

Steuertage: 30.00

Basistarif Priv. SV: 0.00

RV-Nr.: 0.00

KK: Techniker Krankenkasse

DEÜV-Schlüssel: 9.30

VBL-Nr.: 1.20

SV-Tage: 30.00

Wöch AZ: 39,00 h workload per week

Geburtsdatum: 0.0

Eintritt: 0.00

Austritt: 0.00

Kinderfreibetr.: 0.00

Jahresfreibetr.: 0.00

Monatsfreibetr.: 0.00

Jahreshinzbetr.: 0.00

Monatshinzbetr.: 0.00

KV-Prozentsatz: 7.900

RV-Prozentsatz: 9.30

AV-Prozentsatz: 1.20

PV-Prozentsatz: 1.8750

Steuer-ID: 1.8750

Zuschl./Midij./Mehrf: 1.8750

Lohnart	Kennz.	Anzahl	Betrag/E.	Zusatz	Betrag	Jahreswert
Basisbezüge						
TVöD Tab.Entgelt	LSGV				4.824,60	
Bruttoentgelt "Brutto" salary						
Gesamtbrutto (EBeschV)			4.824,60		8.248,51	
Steuerbrutto, lfd.			4.832,26		8.256,17	
KV-Brutto, lfd.			4.837,50		8.385,00	
RV-Brutto, lfd.	mandatory social		5.061,25		8.631,46	
AV-Brutto, lfd.	security gross		5.061,25		8.631,46	
ZV-pflichtiges Entgelt			4.824,60		8.248,51	
VBL-Umlage	VBL gross		311,19		532,03	
VBL Hinzur.-Betrag St			7,66		7,66	
VBL Hinzur.-Betrag SV			236,65		382,95	
Gesetzliche Abzüge						
Lohnsteuer, lfd.	statutory deductions		886,83		1.500,85	
Krankenversicherung, lfd.			382,17		662,43	
Rentenversicherung, lfd.			470,70		802,73	
Arbeitslosenvers., lfd.			60,74		103,58	
Pflegeversicherung, lfd.			90,70		157,22	

Figure 2.1 Payslip example for a TVöD employee.

3 Social security system

The German social security system (*Deutsche Sozialversicherung*, DSV) is based on the solidarity of the insured community. It provides an effective financial safety net for major life risks and their consequences, including illness, unemployment, work-related accidents, and long-term care. Social insurance aims to maintain a stable standard of living for every individual.

If you earn at least 450.01€/month, your income from employment is subject to statutory contributions to: health insurance, unemployment benefit, long-term care, pension scheme, and occupational accident insurance. Contributions to occupational accident insurance are carried by the employer alone. The other contributions are paid in (mostly) equal shares by employer and employee. As an employee, your contributions are automatically deducted from your monthly gross salary and transferred to the social insurance funds by your employer. These five types of social insurance will be explained in the following sections.

For more information on the German social security system visit:

- DSV
 - <https://dsv-europa.de/en/news.html> (English)
 - <https://dsv-europa.de/de/news.html> (German)
- Euraxess information on social security contributions <https://www.euraxess.de/germany/information-assistance/social-security>

If you have a stipend or fellowship, you will usually be exempted from the statutory social security contributions. However, you must ensure that you have an adequate health insurance coverage (see more in the next Chapter, [Health insurance](#)).

3.1 Health insurance (*Krankenversicherung*)

More details in Chapter 4.

3.2 Family benefits

The social security system also provides several family and maternity benefits. More details in Chapter 5.

3.3 Unemployment insurance (*Arbeitslosenversicherung*)

It gives you the right to get unemployment benefits (*Arbeitslosengeld I* or ALG I) if you lose your job. It costs 1.3% (in 2024) of your monthly salary. There are some requirements you need to fulfil in order to qualify for unemployment benefit, you can check the details here: <https://www.iamexpat.de/expat-info/social-security/unemployment-benefits-germany-arbeitslosengeld>. Generally, you must apply for it at your local *Bundesagentur für Arbeit* no later than three months before your contract ends. You should receive between 60% to 67% of your previous salary for up to 12 months.

3.4 Long-term care insurance (*Pflegeversicherung*)

It covers you in case you need long-term nursing care, whether due to accident, illness or old age. You have to contribute to this if you have public health insurance, it can cost up to 4% of your income, which is paid in equal shares by you and your employer.

3.5 Pension insurance (*Rentenversicherung*)

Note details in Chapter 6.

3.6 Occupational accident insurance (*Berufsunfallversicherung*)

It covers you in case you have an accident during working hours or on the way to work. Additionally, it covers diseases developed in connection to work activities. Contributions to accident insurance are carried by the employer alone.

4 Health insurance

It is a legal requirement to have health insurance coverage for **you** and **all members of your family accompanying you** in Germany regardless of your employment type (contract, stipend, fellowship). Healthcare in Germany is divided into two sectors:

- **Public Health Insurance** (*Gesetzliche Krankenversicherung*)
- **Private Health Insurance** (*Private Krankenversicherung*)

4.1 What am I eligible for? Public or private?

Your eligibility depends on a variety of criteria, but mainly on holding an **employment contract** and your **income**. If you hold an **employment contract** and your income is below a certain threshold (e.g., the income threshold for 2025 is 73 800€/year), you will be automatically registered to a public health insurance (*Pflichtversichert*). Individuals with an employment contract earning more than the income threshold may choose between the public or the private health system (*freiwillig versichert*).

	Can opt for Public health insurance?	Can opt for Private health insurance?	Does the employer contributes?
Postdoc on MPG Contract (income less than 73 800 EUR/year as of 2025)	✓	✗	✓
Postdoc on MPG Contract (income more than 73 800 EUR/year as of 2025)	✓	✓	✓
Postdoc on MPG Stipend or 3rd party fellowship (regardless of salary)	✓	✓	✗

Table 4.1 Eligibility to public and private health insurance.

4.1.1 What if you do not have a MPG contract?

Without an employment contract (see more in Sections 1.2 and 1.3), your employer has no obligation to contribute towards your health insurance, neither private nor public. Thus, you are responsible to pay the entire monthly premium amount on your own. Hence, you are not automatically eligible to register to the public health insurance, but you may still voluntarily opt for the public health scheme.

4.2 Public or private: pros and cons

Public health insurance

In public health system, contributions do not depend on age or pre-existing medical conditions. Instead, they are based on your income and are automatically deducted from your monthly income. As of 2024, the minimal monthly contribution amount is 14.6% of your gross income, and is paid in **equal shares by you and your employer** (7.3% will be deducted from your income; the other 7.3% is paid by your employer). Please remember that these rates might differ from year to year, according to the government's decisions. Moreover, an additional contribution for the employee will be charged, which may also vary at every time (from 0% up to 1-2%), depending on your health insurance plan and provider.

One major advantage of the public health insurance scheme is that **all pre-existing conditions, regular check-ups, and eventual pregnancies are covered**. More importantly, if your legal partner does not work or earns less than a certain amount per month (in 2024 this was 538 EUR/month), they and your children will be covered by your public health insurance without additional fees. Overall, public health insurance covers treatments and services, such as immunizations, some prescriptions, psychological treatments, and dental checks. However, it is worth mentioning that the public health insurance **may not cover some medical treatments, such as dental implants**.

Private health insurance

In the private health insurance system, monthly contribution amounts depend on different factors such as age, pre-existing medical conditions, insurance plan, and the provider. Hence, fees depend on your income and how the private insurers judge your medical risks.

One advantage of private health insurance is the **extensive scope of services** they offer compared to the public health insurance system. Some of these include reimbursements for private rooms, dental implants, private doctors, and other health treatments possibilities, such as acupuncture. Some doctors only take privately insured patients, in which case it is noted "*nur Privat, Selbstzahler*". If the doctor accepts all patients, it will be noted "*alle Kassen*". In case of doubt, ask in advance to avoid unwanted bills. Services can also be adapted for each policy holder individually. The insured person usually first pays all treatment costs and will get reimbursed by the insurance company upon submission of the bill. One **major disadvantage** of the private health insurance is **that family-members (legal partner and children) cannot be included in the insurance coverage for free**. Instead, contributions are paid individually for every single family member.

	Public	Private
Premiums independent of age, pre-existing medical conditions	✓	✗
Free of charge coverage of family members	✓	✗
Employer pays half of the premium	✓	✗
Faster appointment, private room in hospital, access to doctors speaking your native language	✗	✓

Table 4.2 Some of the pros and cons of public and private health insurance plans.

Overall, if you are young, healthy, single, well-paid, and do not have kids, private health insurance is cheaper. This is why opting for private rather than voluntary public health insurance might seem more reasonable for stipend holders or postdocs on third-party fellowships. **But remember:** If you plan to stay in Germany after your postdoc, you should weigh the pros and cons of the private health insurance more carefully. Once you are enrolled in a private health insurance system, it may be difficult to switch back to the public health insurance.

4.3 Which provider to choose?

There are different providers within both the public and private health insurance schemes. The differences among different private health insurance companies are much bigger than for the public ones. Private health insurance providers offer a greater variety of services and more options compared to public health insurance providers, and the best option depends on your situation. We list here some of the most popular providers:

Public Health Insurance Providers:

- Techniker Krankenkasse (TK)
- Allgemeine Ortskrankenkasse (AOK)
- Full list of public health insurances (GKV) can be found here (German): <https://www.krankenkassen.de/gesetzliche-krankenkassen/krankenkassen-liste/>

Private Health Insurance Providers:

- Mawista (A framework agreement between this private health insurance provider and the MPG offers tariffs without health check exclusively for MPG stipend holders more information here: <https://www.mawista.com/en/gv>)
- Full list of private health insurances (PKV) can be found here (German): <https://www.krankenkassen.de/private-krankenversicherung/pkv-liste/>

These tools are useful to compare prices and coverage of private insurance providers (German):

- Tarifcheck (<https://www.tarifcheck.de/>)
- Check24 (<https://www.check24.de/>)

It is highly recommended to precisely compare the details, services, and benefits offered and choose wisely according to your age, income, employment status, family situation, medical needs, and intended duration of stay.

5 Family support

An extensive list of family-related support and offers from MPG is on MAX: <https://max.mpg.de/Service/Beruf-und-Familie/Pages/The-Family-Office.family-measures-of-the-MPG.aspx> (login required).

For more detailed information about maternity leave, parental leave, and allowance in Germany, see the brochure of the Federal Ministry of Family Affairs, Senior Citizens, Women, and Youth (BMFSFJ):

- <https://www.bmfsfj.de/bmfsfj/service/publikationen/eltern-geld-eltern-geld-plus-und-eltern-zeit-73782> (German)
- <https://www.bmfsfj.de/bmfsfj/meta/en/publications-en/parental-allowance-142790> (English)

Here, we provide an overview of maternity protection law, parental leave, allowance, and child support in Germany. **Please note that the information provided here may not apply to MPG stipend holders or third-party fellows who do not have an employment contract.**

5.1 Pregnancy and maternity protection law

The Maternity Protection Act (*Mutterschutzgesetz-MuSchG*) protects the rights, safety, and health of a pregnant and breastfeeding woman, and her (unborn) child while ensuring that her employment and income are secure.

5.1.1 Who is protected?

Any person with **an employment contract** in Germany, who is pregnant, has given birth to a child or is breastfeeding, regardless of their nationality, marital status, or sex, is protected. Full-time, part-time, fixed-term, or mini-job employment contracts are all protected under this law.

Note: This law **does not apply** to adoptive mothers, self-employed mothers, or mothers without employment contracts in Germany.

5.1.2 When to announce to your employer?

You can decide when to inform your employer. However, for the health/safety of you and your (unborn) child, it is recommended to announce **as early as possible** (ideally during the first three months), especially if you work in a biosafety laboratory S1-S4 and do experiments using chemical/hazardous reagents and work with animals, viruses, or bacteria. If the employer requires a medical certificate, they must cover the cost of obtaining it. Please bear in mind that your employer cannot disclose the information about your pregnancy to third parties, and if you apply for a job during your pregnancy, **you are not required to disclose your pregnancy** when asked at an interview or during the application process.

Tips on how to announce your pregnancy to your employer, discuss your maternity leave plan, future working hours, and work-life balance at: <https://www.bmfsfj.de/bmfsfj/service/publikationen/so-sag-ich-s-meinen-vorgesetzten--75702> (German)

5.1.3 Duration of maternity protection

Maternity protection starts from the beginning of pregnancy until after childbirth and during the breastfeeding period. Protection from dismissal applies from the beginning of the pregnancy, up to four months after the birth, or during the parental leave, regardless of whether the employer is informed or not (see Section 5.1.2). The statutory protection period is 14 weeks (6 weeks before the estimated delivery date, and 8 weeks after delivery). In some cases (e.g. premature birth, multiple births, child with a disability), the period after birth can be extended to 12 weeks.

Can a woman work during the statutory protection period?

Employers are not allowed to have women perform work during the 14 weeks' statutory protection period. Upon official request of the woman, and with a permission certificate from the gynecologist, the woman is only allowed to work during the protection period before the estimated delivery date (6 weeks before). However, mothers are **absolutely prohibited** from work during the **8 weeks protection period after birth**.

5.2 Entitled benefits and supports before and after childbirth

Women are entitled to various benefits before and after childbirth, in particular during the statutory periods of maternity protection.

5.2.1 Payments during the protection periods

During the statutory maternity leave (6 weeks before the delivery date and 8 weeks after childbirth), the mother receives **maternity benefit (Mutterschaftsgeld)** from health insurance and a top-up payment from the employer (*Arbeitgeberzuschuss*). This benefit is equivalent to the **full salary** of the mother before the beginning of maternity leave. If a mother extends the maternity leave beyond the statutory 14 weeks, the **parental allowance** will be received which is **not the full salary amount** (see Section [Parental leave](#)).

Who is entitled to receive maternity benefits?

Women with compulsory or voluntary health insurance are eligible. Women who are **not insured with statutory health insurance** (e.g. housewives; self-employed persons who do not have voluntary statutory health insurance) are not entitled to benefits under the Maternity Protection Act and receive only a maximum of 210€ for the entire statutory protection period.

If you are on an MPG stipend or third-party fellowship and voluntarily paid for statutory health insurance, you are entitled to receive maternity benefits.

5.2.2 Parental leave (Elternzeit)

Both parents can take parental leave either alternately or simultaneously. The entitlement for parental leave exists until the child reaches three years old.

What are the requirements to be entitled to parental leave and allowance?

- Residence permit or right to live in Germany
- German employment-contract (full-time, part-time, fixed-term, permanent)
- Joint household with the child
- No employment or only part-time employment (less than 32 hours/week)

During the leave period, parent(s) will receive parental allowance from the government which serves as financial compensation **and is not equivalent to full salary before parental leave**.

Postdocs on MPG stipends, third-party fellowships (without employment contract), or their unemployed partners are not entitled to parental leave and allowance.

There are three types of parental allowances:

Basic parental allowance (Elterngeld)

Depending on the family situation and parent's decision, the basic parental allowance can be drawn concurrently, sequentially, or alternately:

Only one parent on leave: In this scenario, the parental leave is a minimum of 2 months and a maximum of 12 months. Note that the parent on leave must have a German employment contract.

Single Parents: For single parents (with employment contracts), parental allowance can be extended to 14 months.

Both parents on leave: If both parents have employment contracts in Germany, they can take parental leave alternately or simultaneously. In this case, they are entitled to 14 months in total, and are free to split the time between them: for example, one parent can apply for a parental allowance for a maximum of 12 months, and the other for 2 months (12+2), or both parents take 7 months (7+7).

How much is the basic parental allowance?

The basic parental allowance is 65% of the pre-birth net yearly income of the parent(s) on leave, ranging from 300-1800€/month. This means that MPG postdocs receive 1800€/month.

Parental allowance plus (ElterngeldPlus)

If both parents have employment contracts in Germany, they are allowed to extend the period of leave twice longer than the basic parental leave (24 months). Importantly, however, each parent will receive half of the basic parental allowance (150-900€/month). For example, if both parents are MPG postdocs, each will receive 900€/month. It is possible to freely combine basic parental allowance with parental allowance plus.

Partnership bonus (Partnerschaftbonus)

Working parents can apply for the partnership bonus (*Partnerschaftbonus*), which provides them with the opportunity to work between 25 and 30 hours per week simultaneously over a period of 4 months with an extra 4 months of parental allowance plus funding.

All above-mentioned parental allowances are tax-free, but increase the average tax rate when filing the income tax return. To learn more about taxation and parental allowance visit:

<https://einfach-elterngeld.de/en/parental-allowance/parental-allowance-and-tax-return>

Please keep in mind that it is legal to combine the basic parental allowance, parental allowance plus, and the partnership bonus. For details on the various possible scenarios, see the BMFSFJ brochure:

- <https://www.bmfsfj.de/bmfsfj/service/publikationen/eltern-geld-eltern-geld-plus-und-eltern-zeit-73782> (German),
- <https://www.bmfsfj.de/bmfsfj/meta/en/publications-en/parental-allowance-142790> (English)

For further info, please check the following pages:

- https://www.bmbf.de/SharedDocs/Downloads/files/wisszeitvg-englisch.pdf?__blob=publicationFile&v=2 (German)
- <https://familienportal.de/familienportal/familienleistungen/elterngeld> (German)
- <https://familienportal.de/familienportal/meta/languages/family-benefits>
- <https://www.iamexpat.de/expat-info/social-security/parental-allowance-germany-elterngeld>

5.2.3 How to apply for the parental allowance?

You need to request parental leave and allowance at the latest 3 months after the birth of your child. For further information, please check the following pages:

- <https://www.elterngeld-digital.de/ams/Elterngeld> (German)
- <https://familienportal.de/familienportal/meta/languages/family-benefits> (English)

Statutory health insurance benefits

Expecting mothers are entitled to some statutory health insurance benefits including medical care, midwife assistance, domestic help, and birth preparation course.

If expecting parents decide to do prenatal diagnostics tests (*Pränataldiagnostik*), the cost must be covered personally, unless such tests were prescribed by the gynecologist.

5.3 Holiday entitlement and maternity leave

Mothers are not allowed to work during the 8 weeks after birth due to an employment ban. Hence, the time on maternity leave is counted as working time. However, the employer has the right to reduce time spent on parental leave (any time after the maternity protection period) from your holidays. Please note that it is possible to transfer the leftover holidays to next year.

5.4 Extension of employment contract

Fixed-term employment contracts can be "paused" during the parental leave, such that parent(s) on leave still have the same remaining time as before going on leave. The following conditions are prerequisites for the contract extension:

- Your employment contract is not limited because of third-party funding
- You do not work part-time in the same employment relationship during parental leave
- You agree to the extension

Please note that the parental leave time does not count to the incremental salary increases (*Stufe* progression on TV-L or TVÖD). When you resume work, it will continue as before.

More information on:

- <https://max.mpg.de/Service/Beruf-und-Familie/Pages/Parental-leave-.aspx> (MPG login required)
- <https://familienportal.de/familienportal/familienleistungen/elternzeit/arbeit-versicherung/kann-ich-als-wissenschaftliche-mitarbeiterin-oder-wiss> (German)

5.5 Paper work

You need to complete substantial paperwork before and after childbirth to obtain maternity benefits and parental allowance. To assist with the paperwork and bureaucracy, check the list from Hamburg University, 10 Steps to Maternity Leave: <https://www.uni-hamburg.de/en/familienbuero/download/10stepstomaternalleave.pdf>

5.6 Childcare

5.6.1 Child support (*Kindergeld*)

Every family receives a monthly child benefit per child. For further info on how to request it and updated values, please check the following pages:

- <https://familienportal.de/familienportal/familienleistungen/kindergeld>
- <https://www.arbeitsagentur.de/familie-und-kinder/kindergeld-anspruch-hoehe-dauer> (German)
- <https://www.iamexpat.de/expat-info/social-security/child-benefits-germany-kindergeld>

5.6.2 Child care subsidy for infants

Christiane Nusslein-Volhard foundation

The foundation for the promotion of science and research, established in 2004, supports talented young female scientists with children to give them the freedom and mobility they need for a scientific career. The foundation wants to help prevent the loss of outstanding talent in scientific research. It is intended for graduate students (from the start of the second year of their thesis and as long as their project is still in the experimental phase) and postdocs of all nationalities conducting research at a German university or research institute, as well as postdoctoral fellows of all nationalities who have obtained their doctoral degrees at a German university and continue their research abroad. The foundation is particularly interested in supporting candidates who have changed or will change their areas of research after finishing their doctoral studies.

Financial assistance will be granted for one year to decrease the amount of time spent on chores and for additional childcare to increase the time used for scientific research. The grant can be used to hire household assistance, buy a dishwasher or a washing machine, and for additional childcare (during the evenings or while attending conferences). Living expenses must already be covered by other sources. It is expected that the applicant will work full-time during the funding period, and full time daycare for the child/children is already provided and costs are already covered.

Applicants who are taking parental leave during the funding period, senior scientists, junior professors, and independent group leaders cannot apply.

*Application deadline is on **November 30st** of each year.* For additional information, please visit <https://cnv-stiftung.de/scholarships/>.

5.6.3 Nurseries, Childcare and Schools

Nurseries and childcare (Kita and Kindertagesstätte)

KiTa is the German term for various forms of childcare, which include nurseries, kindergardens, and after-school care. Every child has the legal right to attend kindergarten between the ages of three and six. Compulsory education (*Schulpflicht*) begins at the age of six.

Many Max Planck Institutes offer childcare places with cooperation partners on institute sites or in the facilities of external nurseries. Many Max Planck Institutes also have parent-child offices, in which employees can work in the presence of their child in an emergency.

In general, the childcare options can be divided into four types:

- Nurseries (*Kinderkrippe*) for children under 3 years,
- Preschools (*Kindergarten*) for children between 3 - 6 years,
- Childminders (*Tagespflege* or *Tagesmütter/Tagesväter*) for children up to 3 years,
- After-school care (*Schulhort* or *Hort*) - for children attending primary school.

The availability, quality, and opening hours of nurseries vary widely within Germany and cities. Early applications and visits are therefore essential to find a place. Pre-school education is usually subsidized by the state, but prices vary from municipality to municipality. Schools are free of charge, but after-school programs and lunches are not.

More info:

- <https://www.make-it-in-germany.com/en/living-in-germany/family-life/child-care>
- <https://familienportal.de/familienportal/lebenslagen/ausbildung-beruf/kinderbetreuung> (German)
- <https://www.iamexpat.de/expat-info/family-kids/childcare-germany-kita-kindertagesstaette>

Schools

The German school system is structured as follows:

- Primary school (*Grundschule*) for children between 6 - 10 years,
- Secondary school, for which there are several options:
 - *Gymnasium* (aiming for university education)
 - *Gesamtschule* (aiming for university education or apprenticeships)
 - *Realschule* (aiming for apprenticeships).

More information can be found here: <https://www.make-it-in-germany.com/en/living-in-germany/family-life/school-system>

5.7 Finding advice and other resources

Below, you can find some additional information for working parents and some links to day-to-day life hacks.

Parental allowance calculator

<https://familienportal.de/familienportal/meta/egr> (German)

Do you meet visa requirements for family and children?

https://www.study-in-germany.de/en/plan-your-stay/studying-with-a-child_71310.php

6 Pension

The German pension scheme is complex. Basically, as an employed researcher in the public sector, your pension scheme may be divided into three parts:

1) Statutory pension scheme (*Deutsche Rentenversicherung (DRV)*)

- Mandatory Contribution (as of 2018) is 18.6% of gross income (goes to the German Federal Pension Fund (*Gesetzliche Rentenversicherung*))
- Equally shared between employee and employer
- Pensions in the event of old-age, invalidity, and death

2) Company or Occupational pension (*betriebliche Altersvorsorge*)

- Supplementary to the statutory pension to increase the employee's contribution for retirement
- Mandatory for all public sector employees (except for Hamburg and Saarland)
- Compulsory for nearly all MPG employees
- Different available options including *Versorgungsanstalt des Bundes und der Länder (VBL)*

VBL provides you and your surviving dependants, with extra insurance benefits in addition to your statutory pension.

Note: Certain groups of public service employees can opt out upon request including public employees who do scientific work at universities or research institutions with **fixed-term employment contracts** during which they are unable to complete the minimum insurance period.

3) Private pensions

In contrast to the previous two schemes, you are free to choose if and how to do it. Banks and insurance providers offer diverse ways of increasing your pension entitlement in the future, for instance, the so-called *Riester* pension scheme.

For more information on the German pension scheme, check out the following pages:

- Official page of the *Deutsche Rentenversicherung*, only in German: <https://www.deutsche-rentenversicherung.de/DRV/DE/Rente/Moeglichkeiten-der-Altersvorsorge/Drei-Saeulen-der-AV/DS-Die-drei-Saeulen-der-Altersvorsorge.html>
- <https://www.expatica.com/de/finance/retirement/pensions-in-germany-831124/>

6.1 Supplementary pension

Here, we only give an overview of **VBL**, the most common supplementary pension scheme (also known as occupational pension).

VBL provides you and your surviving dependants, **the right** to:

- **old-age-pension** after the retirement age of 67
- **incapacity pension** when you are unable to work due to illness or injury
- **survivors' pension** (registered partner and/or children)

Important: All above-mentioned benefits are only paid upon application!

There are two types of VBL schemes: **VBLKlassik** and **VBLExtra**. **Note that you must decide about the scheme within the first two months of your employment.**

6.1.1 VBLKlassik or VBLEExtra, what are their differences?

VBLKlassik:

- The standard scheme and first choice for contracts of **3 years or more**
- Fixed but higher interest rate
- More benefits and has a social component (parental leave and incapacity periods)
- West-Germany: the employer contributes 6.45% and the employee 1.81%
- The pension rights (vested entitlement) are not transferable and you must apply for it when you approach retirement age
- The pension rights are accrued only after 3 years of work within Germany

Note: HR might tell you that the vesting period is 5 years. However, this information is an outdated rule remaining in VBL's statutes, which has been overruled by the European Government. In case of doubt, you may ask for a written confirmation by the VBL.

VBLEExtra:

- The optional scheme for contracts of **less than 3 years**
- Variable (depending on the market) and lower interest rate
- Fewer benefits and lower accrued pension amount
- West-Germany: the employer contributions 4%, and the employee does not contribute. East-Germany: the contribution is paid in equal shares.
- The pension rights are immediately accrued, *i.e.*, no vesting period
- The pension rights are transferable but based on agreements with other countries (currently, only transferable to Austria)
- Automatically transferred to VBLKlassik after 5 years of subsequent work

To qualify for the VBLEExtra you must:

- be temporary employed as a researcher with a contract of less than 5 years
- had no previous contributions to VBL or a similar scheme in Germany
- **declare it within first 2 months of your employment!**

If you plan to work in Germany for more than 3 years, VBLKlassik should be your first choice. The VBLEExtra is best for international postdocs who leave Germany earlier than that.

For more information on the VBLKlassik and VBLEExtra see VBL's website: <https://www.vbl.de/en/products>

6.2 How (much) do I pay?

The contribution to **DRV (statutory pension scheme)** is 18.6 % of gross earnings, which is paid by both the employer and the employee in equal shares. The contribution to **VBL (supplementary pension)** may vary depending on where you work (West or East States) and your scheme (VBLKlassik or VBLEExtra). The employee contribution for VBL can be up to 4.25%. Both contributions (DRV and VBL) are automatically withdrawn from your monthly salary. On your pay slip, your contribution to the statutory pension scheme is usually called *Rentenversicherung* or RV and to the supplementary pension is usually called VBL.

6.3 Will I get my pension if retiring outside of Germany?

Your contributions to the occupational and optionally private pension schemes remain yours, contingent on agreements otherwise. However, the benefits and surplus amount accrued might fall away. The question for statutory pension depends on future political decisions. Currently, to earn the rights to the statutory pension benefits, you must have worked in Germany for more than 5 years.

6.4 Will I get my contributions refunded when I leave Germany?

If your contribution was less than 5 years, you can get a refund if:

- You are **not** currently insured in the German pension fund
- It is not possible to be insured under the German state pension insurance **on a voluntary basis**¹
- You do not have insurance liability in Germany since at least 24 months ago
- You do not live in the EU

If you worked in Germany **for more than 5 years**, then your pension remains a priori in Germany. However, Germany has entered social security agreements with certain countries - mainly, but not exclusively, European countries. Therefore, you may get the statutory pension payments when you are retiring outside of Germany. However, agreements and benefits will differ from country to country. In any case, it is not possible to get the right to your pension before the current German retirement age of 67.

- For more details about statutory pension and refunding, see: <https://www.deutsche-rentenversicherung.de>
- For more details regarding documents required, and expert consultants, see <https://www.simplegermany.com/german-pension-refund/>
- Brochures with an overview of the statutory pension system with tips and detailed information: <http://www.findyourpension.eu>
- For further information on pensions in Germany and other EU countries, see: <https://www.findyourpension.eu/fyp-study>

¹The possibility of being voluntarily insured depends on your nationality, where you live, and sometimes on how long you have paid into the German pension fund.

6.5 What if I do not have a contract?

In case you are not hired through a contract, you are neither contributing to the statutory nor to the occupational pension. That is, none of the above applies to you. This is particularly the case for MPG stipends and third-party fellowship holders.

Nevertheless, state pension insurance might be paid voluntarily to DRV, statutory pension scheme to avoid gaps in your pension contributions. Additionally, you can also pay voluntary contributions to VBL Extra or to private pension schemes.

6.6 What are my options on private pensions?

Private pensions plans are flexible. By paying a fixed rate every month or year, you get a pension in addition to your statutory pension. The palette of options in Germany is very diverse. For more information on it, check out one of the websites in the list provided at the beginning of this handbook.

7 Taxation

In most cases, if you have a stipend or a contract, you do not have to file an annual tax return (*Einkommensteuererklärung*). However, submitting a return may have some advantages for you since those who submit it often get some money back. Moreover, in special circumstances, such as multiple sources of income, it is compulsory to submit a tax return. The Income Tax Act (*Einkommensteuergesetz*) regulates the German tax return.

7.1 Income tax

The MPG pays monthly part of your salary to the tax office as wage tax (*Lohnsteuer*). By the end of the year or at the beginning of new year, you should receive your income tax statement (*Lohnsteuerbescheinigung*) from the MPI. There, you will find information about all the taxes you paid in the previous year. This document is essential to file an annual tax return. In case you do not receive it, ask the administration at your MPI.

7.2 How to file a tax return

There is a lot of information available online regarding this subject. A quick search on "tax return Germany" will give you all the background you need to file a tax return. For instance, check out:

- <https://www.iamexpat.de/expat-info/taxation-germany/annual-german-tax-return>
- <https://www.finanztip.de/steuererklaerung/> (German).

Tip: you can get tax returns from the costs of moving to Germany, purchasing a phone or a laptop, from German courses or work-related courses or literature, and a number of other everyday items you may use for work. The amount of money you can claim back may be quite high, so it is worth exploring this to claim a rebate. You can also file your tax return via a tax consultant (*Steuerberater*) or a tax assistance association (*Lohnsteuerhilfeverein*). Tax consultant's services are expensive and subject to a specific regulation (*Steuerberatervergütungsverordnung*). An advantage is that usually the deadline for submitting a tax return through tax consultancy is longer than the individual one. Tax assistance associations have offices all over Germany and are generally less expensive than tax consultants.

7.3 Double taxation agreements

Double taxation agreements ensure you will not be liable to pay taxes on the same income twice. Germany has taxation agreements with multiple countries - see the full list on the Federal Tax Office's site https://www.bundesfinanzministerium.de/Web/DE/Themen/Steuern/Internationales_Steuerrecht/Staatenbezogene_Informationen/staatenbezogene_info.html.

If your home country does not have a taxation agreement with Germany, it is advisable to check if you would still be liable to pay taxes there. You should be able to claim a reduction of tax or foreign income tax credit for the taxes paid in Germany. We encourage you to seek a tax consultant to help you in this process.

7.4 Other taxes

Solidarity tax (*Solidaritätszuschlag*)

The solidarity surcharge was an income-based tax established to contribute towards the costs of German reunification. Since 2021, this tax was cancelled for 90 percent of the people in Germany. Most probably, you will not have it discounted from your pay check.

Church tax (*Kirchensteuer*)

If you are a member of certain churches or religious communities (for example, Evangelical, Christian and Jews), you must pay a church tax. You declare your religion during the *Anmeldung* at the municipality. The amount depends on your income. The only way to stop paying taxes is to leave the church on an official basis. The process for leaving varies across the country. More information here: https://www.simplergy.com/church-tax-germany/#How_does_church_tax_work_for_expats

TV and radio licence fee (*Rundfunkbeitrag*)

Every household in Germany is required to pay the TV and radio licence fee (*Rundfunkbeitrag*), regardless of whether you own a TV or a radio. As soon as you register your address in Germany, you will most likely receive a letter from the so-called GEZ *Beitragsservice* requesting payment (if the tax is not being paid by another resident in the household). From January 2025 it costs 18.94€ per household per month, no matter how many people are living there.

More information on: https://www.rundfunkbeitrag.de/welcome/englisch/index_ger.html

Motor vehicle tax (*Kraftfahrzeugsteuer*)

If you own a car, you will have to pay a tax, which will depend on the engine size and carbon dioxide emissions of your vehicle. Usually, this tax is paid once a year. When you register your vehicle at the local car registration office, you will automatically receive a tax notification from the *Zollamt* with the amount of the car tax and how to make payment.

Here is an official online calculator for the car tax supported by the Federal Ministry of Finance (German): https://www.bundesfinanzministerium.de/Web/DE/Service/Apps_Rechner/KfzRechner/KfzRechner.html.

Dog tax (*Hundesteuer*)

Owning a pet in Germany is a bureaucratic task. If you want to have a dog or bring it to Germany, you need to register it at the dog registry and before the tax office, following compulsory deadlines. The dog tax varies across the country. As of 2022, it could cost up to 1,000€/year. It is recommended to purchase a dog liability insurance that might be deducted through filing a tax return. This insurance is mandatory in some regions.

8 Moving to Germany

8.1 Finding an apartment

Typically, there are two major options of living in Germany:

- **rent an apartment for yourself and your family**
- **share an apartment with roommate(s)**, known as WG (*Wohngemeinschaft*). This option is especially reasonable if you are single and moving to a large and expensive city like Berlin, Hamburg, or Munich.

Prior to your arrival, ask an international officer, an institute, or program coordinator if your MPI has a guest house and if you would be allowed to live there while looking for a flat. You might also take advice on how to draft a cover letter to apply for apartments.

Where to look for an apartment:

- Online. For example, here are some popular websites to find rental announcements:
 - ImmoScout24 <https://www.immobilienscout24.de>,
 - WG-GESUCHT <https://www.wg-gesucht.de>,
 - Kleinanzeigen <https://www.kleinanzeigen.de>.
- Asking your colleagues, your local MPI might even have a mailing list for renting an apartment (you can ask your future colleagues to send an email prior to your arrival),
- Talking to local real estate agencies (most likely for a fee).

Typically, apartments are rented unfurnished. Alternatively, a few cities have some companies offering rental of furnished apartments. Some examples are:

- <https://wunderflats.com/en>
- <https://www.sabbaticalhomes.com/>

Tips:

- avoid transferring deposit before seeing the apartment and having a contract,
- signing your application with Dr. title might increase your chances of getting an apartment,
- make sure to get a proper contract with your landlord. You will need the contract to make a city registration (*Anmeldung*), to open a bank account (you will also need to bring your ID to the bank) and to organize your life in Germany.

8.2 Renting an apartment

Your potential landlord most likely will ask the letter of proof that you were a good tenant, so make sure you get this letter in advance from your previous landlord. Additionally, some real estate companies and prospective landlords may ask for your *SCHUFA-Auskunft*, which is a credit score paper. See <https://hallogermany.com/blog/schufa-for-free> for more information. Usually, it is not required by the landlord, but getting it will increase your chances in getting an apartment (make sure to apply for it a couple of weeks in advance). You are entitled to one SCHUFA report free of charge once per year, but you may also get it for a fee (~30€) from some companies.

Apartment rent is divided between *Kaltmiete* (price for renting the apartment without services – the so-called *Nebenkosten* or NB) and *Warmmiete* (price for renting the apartment plus services, such as heating, water, garbage disposal, and so on). Typically, the deposit is 2 or 3 times the *Kaltmiete* (**Tip**: if you do not have this amount of money, you can get a deposit insurance – you will have to pay a small fee every month instead of paying ~1000€ deposit once).

If possible, ask the international office or a colleague that speaks German to accompany you when signing a contract or to read the contract beforehand. You may also consider joining the local Tenant's welfare association (*Mieterschutzverein*) which can give you legal advice in case of conflicts with your landlord for a nominal fee compared to regular lawyers.

8.2.1 Utilities

Usually, electricity and internet are not included in the contract and have to be paid separately (some exceptions might be when you rent a subleased flat or fully furnished apartment, which might already include them in your contract).

Your electricity and heating (which is included in your *Warmmiete*) consumption will be prepaid in instalments during the year. At the end of the period, your real consumption will be calculated, which may result in a refund if you used less than predicted. If you used more than expected, you will have to pay the difference and (probably) your instalments for the next period will be adjusted accordingly.

We recommend using a comparison site before deciding for an electricity or internet provider, as the prices may vary a lot between companies:

- Stromauskunft (<https://www.stromauskunft.de/>)
- Tarifcheck (<https://www.tarifcheck.de/>)
- Check24 (<https://www.check24.de/>)
- Strom-Report (<https://strom-report.de/>)

Also, ask your colleagues. Sometimes, local companies are not listed in the comparison sites and they may offer competitive prices and flexible conditions.

8.2.2 Moving to a new address

There is a chance that you might have stayed for the first month in your Institute housing or in an Airbnb apartment and probably you registered in the citizens' office (*Bürgeramt/Bürgerbüro*) for this address.

If you move to a new place, you will have to notify your local citizens' office. This is called an *Ummeldung*.

You will also have to notify the *Ausländerbehörde* of your new address, as your address is written on your residence permit.

Depending on your situation you will have to do some additional steps, such as inform your landlord at least three months before leaving (if you had a rental contract), inform or give notice to the utility companies, redirect your letters, or make a moving announcement. Some of these topics are covered in Chapter [Leaving Germany](#).

8.3 Insurances

The most common insurances to have in Germany are:

- Health insurance (see chapter 4)
- Personal liability insurance
- Household insurance
- Legal protection insurance
- Pet health insurance

You may check which insurances are recommended for you here:

- <https://www.check24.de/versicherungscenter/en/bedarfsccheck/> (German)

Personal liability insurance (*Haftpflichtversicherung*)

Personal liability insurance is highly advisable to obtain. It is not expensive, easy to arrange, and can avoid a lot of headaches. Around 80% of German citizens have it. It covers damage to other people's property in Germany, on purpose or accidentally, even if you are doing voluntary service. This insurance also includes damage to the apartment rented.

As an employee of the German public service, it is advisable that you add to the basic liability insurance a professional liability insurance (*Diensthaftpflichtversicherung*). It covers, for instance, the loss of your personal workplace keys and small accidents. According to German Law, MPI's insurance does not cover all types of accidents at the workplace. You may hire an insurance company for both the personal and professional liability insurances or book it separately.

- For comparing the different options available, see <https://www.check24.de/privathaftpflicht/> (German)
- For a comprehensive explanation, see <https://allaboutberlin.com/guides/haftpflichtversicherung> (in English)

Household insurance (*Hausratversicherung*)

Household insurance is an insurance for the content of your house. This includes your furniture, but can also include your bike and computer. Some household insurances may cover the cost of a locksmith if you ever lock yourself out of your apartment.

If you don't own expensive furniture and don't want to insure your whole household, but you own a (new) bike, you should consider making a bicycle insurance (*Fahrradversicherung*) against bike theft or a notebook insurance (*Laptop-Versicherung*).

Legal protection insurance (*Rechtsschutzversicherung*)

Legal protection insurance is an insurance that can cover legal advice and lawyer's fees for lawsuits. Consulting lawyers is expensive in Germany, especially so if you have to go to court. For example, if you have a dispute with your landlord regarding your rent or if you have a disagreement with a neighbour, you could ask for legal advice and assert your rights without having to worry about the costs.

Note that usually legal insurance does not cover immigration issues, such as problems related to visas or residence permits. You can also extend legal protection insurance to legal matters at work (labour law protection insurance) and legal matters related to traffic issues.

Pet or dog health insurance (*Tierkrankenversicherung* or *Hundekrankenversicherung*)

Pet health insurance is a health insurance for your pet. It covers veterinary bills and should cover operations as well.

These tools are useful to compare prices and coverage of insurances (German):

- Tarifcheck (<https://www.tarifcheck.de/>)
- Check24 (<https://www.check24.de/>)

8.4 Learning German

Learning the German language will not only be helpful for better exploring the city, dealing with paperwork, and interacting with authorities, but it will also help you to connect to locals and other newcomers during courses.

If you want to take courses, some options are:

- *Volkshochschule* (VHS) (usually the prices are affordable),
- Goethe Institute (the prices can be high, but your local MPI may have an agreement for fee reduction, so ask your international officer or colleagues),
- local smaller schools in your city,
- summer and winter courses at the universities,
- some MPIs offer German language classes for beginners – ask your colleagues about it.

Additionally, you could try finding a language Tandem, where you teach them your language, and they teach you German, or try joining German Language dinners (*Stammtisch*) at local restaurants (you can find these groups on Facebook).

There are many other resources you can use to improve and practice your German on your own. There are phone apps such as Duolingo, +Babbel, or busuu. These apps have different functions and some have paid options for additional features. There are also many podcasts or YouTube channels that can help you learn German.

Deutsche Welle (DW) has a variety of free resources on its website you can use to improve your German or learn vocabulary, such as *Langsam Gesprochene Nachrichten* <https://learngerman.dw.com/de/langsam-gesprochene-nachrichten/s-60040332>. See the available resources in <https://learngerman.dw.com/de/deutsch-lernen/s-9095>.

8.5 Socializing

Whether you are learning German or not, you should try to socialize with people.

Typically, even small German cities have local communities of internationals such as <http://meetup.com> & <http://internations.org>. Check for pub quizzes in local Irish pubs – usually, employees there speak English and they do not mind switching to English during the quiz if you ask them to.

Check local sports activities such as yoga or dancing, and ask your colleagues.

If there is no activity you would like to attend, you can always organize one – team up with your postdoc reps, they are there for you!

Try to look for your native language communities on social media (Facebook, Instagram, LinkedIn and other), sometimes they also offer quizzes, book clubs, and other activities.

8.6 Transportation

8.6.1 Public transport

In some MPIs, you can get a job ticket from MPI, for this you will have to ask your colleagues or look for the information in Intranet (MAX). You should know that you are allowed to take your bike on most public transport (which sometimes involves an additional charge).

If you plan on travelling through Germany by train, it is a good idea to consider getting a DB BahnCard, which is a discount card from the Deutsche Bahn. See available options here: <https://www.bahn.com/en/offers/bahncard>. A fair option for those who travel sometimes is the regular Bahncard 25.

Since May 2023, there is a Germany-wide ticket (*Deutschlandticket*) that allows you to travel by all means of local public and regional transport. It is available only by monthly subscription (and can be cancelled after just one month). See more information here: <https://int.bahn.de/en/offers/regional/deutschland-ticket>

8.6.2 Bicycles

You can look for a new or used bike in shops. New bikes can typically be found in bicycle shops. Used bikes can be found at *Flohmarkets* (flea markets) or on *Kleinanzeigen*.

Alternatively, there are bike and scooter rental services. Your city might have its own local provider, but here are some examples that are available in most cities:

- Nextbike (<https://www.nextbike.de/en/>)
- Swapfiets (<https://swapfiets.de>)
- LIME (<https://www.li.me/vehicles>), TIER (<https://www.tier.app/en/>) (for scooter rental)

General advice:

- Get a very good bicycle lock!
- If buying a used bike, be careful not to get a stolen one! You can check its frame number (*Rahmennummer*) or registration tag (*Fahrradkennzeichen*) online to see if it was reported stolen.
- Do not forget to use a helmet and to have a functioning light (mandatory) on your bike!

8.7 Learning to deal with paperwork

Most newcomers complain about the large amounts of paperwork involved in everyday life in Germany, which can be galling for many – be ready for it and don't be shy to look for help. You can always reach out to your postdoc reps, scientific coordinators and/or colleagues – they are there to help you!

Keep everything provided to you by your employer or your bank, as well as all official letters in the post. You may need it later on for your annual tax return, which you may do once per year. Should you require help with this, you have the option of using a tax consultant or joining a tax assistance association or fill it by yourself (see section 7.2).

8.8 Getting medical help

Before making an appointment with the doctor, make sure that their work will be covered by your health insurance, otherwise you will have to cover the costs out of your own pocket.

8.8.1 Emergencies

In case of a serious emergency, **call 112 for an ambulance**. You can also check the map and find out where you have the nearest emergency room – you can also go there by yourself.

If you need medical assistance out-of-hours but not in need of going to an emergency room or an ambulance, you can **call 116 117 for a non-emergency doctor on call**. This medical on-call service works around the clock - 24 hours a day, 7 days a week. Phone assistance is only available in German, but you can also visit their website to find on-call practices:

- <https://www.116117.de/de/englisch.php>

In case you urgently need a medication outside working hours or during public holidays, you can find an emergency pharmacy in your region by calling 0800 00 2 28 33 (free from a landline within Germany) or 22 8 33 (mobile, call costs up to 69 cents per minute).

8.8.2 General care

There are some websites that allow you to book appointments online:

- <https://www.jameda.de/> (German)
- <https://www.doctolib.de/> (multiple languages).

Here, you can find doctors and sort them by their speciality, the insurance they accept, the languages they speak, and also find their contact information.

Depending on your region, most German doctors will speak some English; however, it will be difficult for you to make an appointment with the staff in the clinic. For a little while, you will have to ask for help of your colleagues if you are not able to communicate with locals in German.

Additionally, your health insurance provider can advise you on the list of local doctors that they have contracts with or share some useful number/links. Both TK (<https://www.tk.de/en>) and AOK (<https://www.aok.de/fm/en-uk/>) have English speaking assistance. If you have TK health insurance, they may book an appointment for you: <https://www.tk.de/en/service-faqs/doctor-appointment/how-do-i-get-an-appointment-with-my-doctor-2051216>.

If the chosen doctor does not have any appointment in the nearest time, you may ask for further references so that they can provide you with address of another doctor.

It is important to find a reliable family doctor (*Hausarzt*), who will usually be a general practitioner familiar with your medical history, able to prescribe needed medication, and redirect you to specialists. Once you have an appointment with a family doctor, you may ask if they are taking new patients and they will collect your personal information and register you as a patient.

You do not need a family doctor referral to get an appointment with a gynaecologist. If you need regular prescriptions like oral contraception, hypertensive medication, or antidepressants, you can call a couple of days in advance to your family doctor and ask for the prescription. The staff of the medical practice will take care of it prior to your visit.

It may be useful to know that insurance companies may cover (totally or partially) sports courses (*Gesundheitskurse*), such as pilates, spinal exercises or aquagym, in the form of reimbursement (*Krankenkassebezugsschussung*). You can find this information on the company's website. In case of doubt regarding a particular course, write them an e-mail.

8.8.3 Mental health support

The MPG offers free, immediate, and anonymous counselling services for employees and scholarship holders of MPG through the **Employee and manager assistance program (EMAP)**. The service provider is reachable via phone 24 hours a day, 7 days a week. When calling, you need to inform them that you are an employee of the MPG. Family members living in your household can also use this service free of charge.

You can find updated information about EMAP on MAX: https://max.mpg.de/Service/Beratungsangebote/Pages/EMAP_EN.aspx
Alternatively, **116 117**, which is the federal number for a non-emergency doctor on call, can also be used to get mental health assistance.

8.8.4 Sick leave

If you are feeling unfit to work, you should notify your employer as soon as possible. You are not legally obliged to tell your employer what you are suffering from, but you might be asked when you expect to be fit to work again.

Important: find out when you are expected to hand in a sick note. Some companies require a sick note on the first day of sick leave, while others only do so after three days.

Please check MPG regulations on MAX (MPG login required): https://max.mpg.de/Zentrale-Beauftragte/Datenschutz/Documents/Datenschutzwissen/Best%20Practice/How%20to%20Datenschutz/How%20to_Sick%20notes.pdf.

8.9 Shopping

It is reasonable to carry your own cotton bag to the shop, and sometimes even your own milk bottle. Return plastic bottles, beer bottles and aluminium cans in the special machine inside a grocery store or give it back to the cashier. This is called a *Pfand*.

With some exceptions, stores are usually closed on Sundays (especially in smaller towns), but basic groceries usually remain available at petrol and train stations.

9 Leaving Germany

There are important time limits and procedures you should keep in mind when leaving Germany. Here, we list some of the most important ones.

9.1 Cancelling your rental contract

Usually, a rental contract requires a notice period of three months before you leave. If you have an adequate tenant to take over your flat, your landlord might be willing to let you cancel your contract with less than 3 months' notice. Nevertheless, it is very important – even if you plan to move out earlier – to give your landlord a written notice with a three-month cancellation period. Email or fax is not considered a written notice. The best way is to send the cancellation via registered mail (*Einschreiben*). You can let the International Office know about your leaving, and they will support you.

9.2 Cancelling phone/internet contracts

Cancelling your phone or Internet contract might be the most difficult part in the cancellation procedure. While Germans love simple and clear-cut procedures, it sometimes seems to be very complicated to get out of a contract.

Most of the typical 2-year contracts must be cancelled with a 3-month notice prior to the last day of your agreement. Otherwise, your contract automatically renews for another two years with the same 3-month notice period. You can usually fax or email this cancellation.

Below are links with cancellation letters to some popular providers:

- Mobile phone cancellation letter (German):
 - O2 (<https://www.aboalarm.de/kuendigungsschreiben/handyvertrag/o2-kuendigen>)
 - Deutsche Telekom (<https://www.aboalarm.de/kuendigungsschreiben/handyvertrag/telekom-kuendigen>)
 - Vodafone (<https://www.aboalarm.de/kuendigungsschreiben/handyvertrag/vodafone-kuendigen>)
- Internet/DSL cancellation letter (German):
 - O2 (<https://www.aboalarm.de/kuendigungsschreiben/internet-und-telefon/o2-kuendigen>)
 - Deutsche Telekom (<https://www.aboalarm.de/kuendigungsschreiben/internet-und-telefon/telekom-kuendigen>)
 - Kabel Deutschland (<https://www.aboalarm.de/kuendigungsschreiben/internet-und-telefon/kabel-deutschland-kuendigen>)
 - 1 and 1 (<https://www.aboalarm.de/kuendigungsschreiben/internet-und-telefon/1-und-1-kuendigen>)

9.3 Cancelling utilities

You have to cancel your electricity contract in advance, but only on the last day of your stay, *i.e.*, when you leave your place, you may send them the meter reading. Some providers allow you to do this online, but in other cases, a letter form with the meter reading and an address for the final bill must be sent.

9.4 Closing bank accounts

Regardless whether you want to cancel your bank account straight away or after some time, you should inform your bank via a formless letter or email including your name, address, and bank details of your new bank for the remaining balance. Make sure that there are no outstanding direct debits or standing orders and that you cancel your credit card as well.

9.5 Cancelling health insurance

Depending on your health insurance, there are different ways to cancel. Usually, the letter of cancellation to the health insurance company must be submitted in writing and include either your de-registration from Germany or proof of your new health insurance.

9.6 Cancelling broadcasting fee (GEZ/ARD)

There is a form at the website of the GEZ which you can use to cancel your account. Fill in the according details and fax/send it online to the GEZ. It is recommended that you attach to the form the confirmation of the de-registration provided by your local *Bürgerdienst*. The GEZ sends you a confirmation of your cancellation.

GEZ – Cancellation form (German) https://www.rundfunkbeitrag.de/buergerinnen_und_buerger/formulare/abmelden/index_ger.html

9.7 Cancelling other private insurances

If you have personal liability insurance, household insurance, legal protection insurance, or pet health insurance, make sure you cancel it according to the notice period.

9.8 De-registering from residency in Germany

You have to de-register from the registration office when you leave Germany, and you should contact your local *Bürgerdienst* to do this. It is worth communicating with someone at your institute who may be able to make this process easier. Some cities offer the possibility of de-registering online. You can check on the *Bürgerdienst*'s website if this option is available in your city. If you forget about it, it might cause difficulties for you with the next visa application to reside/visit Germany.

9.9 Mail forwarding

You can have your mail forward/redirected to your new address abroad or to a friend in Germany. You can initiate this *Nachsendeauftrag* online and choose a time period of either 6 or 12 month. Alternatively, you can use the e-post service to digitalize your incoming documents and send them elsewhere.

For more information see: <https://www.deutschepost.de/de/n/nachsendeservice.html> (German)

You can also fill out a moving announcement (*Umzugsmitteilung*) for free, which will inform the companies about your change of address. For more information see <https://umziehen.de/umzugsmitteilung> (German)

9.10 Taking care of tax obligations

If you have chosen to declare your taxes in Germany, make sure that you do not have to pay anything in the next year after leaving. Hiring a tax consultant and doing a tax representation authorization (*Steuerberatervollmacht*) might be necessary in some cases.

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