

PRE-ARRIVAL GUIDE

WELCOME TO IU, WELCOME TO GERMANY

iu

INTERNATIONAL
UNIVERSITY OF
APPLIED SCIENCES

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CONTENT

03 Welcome to Germany and to IU International University of Applied Sciences!

04 Your preparation checklist

05 Apply for your visa

06 Secure your blocked account

07 Health insurance for international students

09 How to find housing

10 German language: mandatory or optional?

11 Book your flight & arrive on time!

12 Public transport in Cologne

13 Essentials to know, buy & pack

14 German culture

15 Who to contact at IU

16 Post-arrival guide

WELCOME TO GERMANY AND TO IU INTERNATIONAL UNIVERSITY OF APPLIED SCIENCES!

Congratulations on your acceptance to IU International University of Applied Sciences! We are delighted to welcome you to Cologne city's vibrant cultural life in the heart of North-Rine-Westphalia.

Starting your studies in a new country is an exciting adventure, and we want to help you get off to a great start. This Pre-Arrival Guidebook will tell you everything you need to know to prepare for your move and make the most of your time at IU.

See you soon on campus!

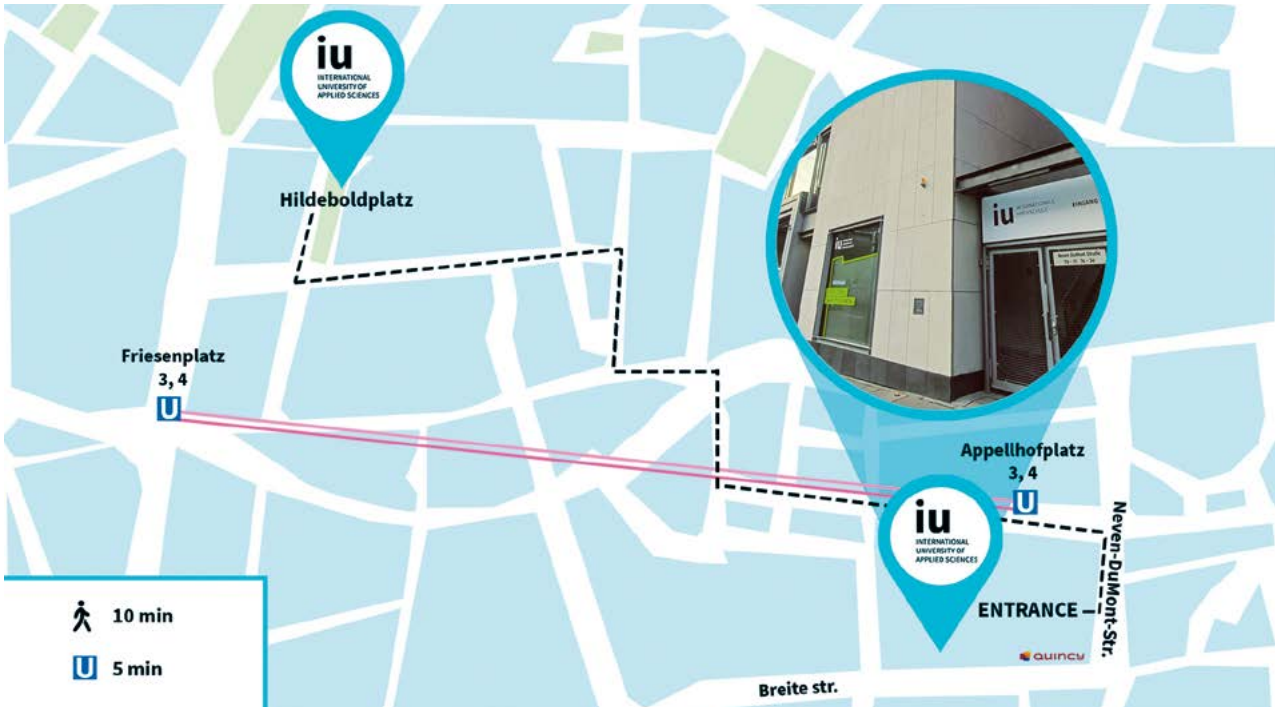
Your campus

IU's Cologne campus is located in one of Germany's largest metropolitan regions, with direct access to employers in healthcare, automotive, media, and technology.

You'll study in one of Germany's most historic yet forward-looking cities. With its excellent transport connections, you can reach Düsseldorf, Bonn, or Dortmund in no time – and even explore Amsterdam, Brussels, and Paris on weekends. With the semester-ticket that our students get, you can travel across Germany without any hassle.

We have **two campus locations in Cologne city centre.** Both campuses are within 12 minutes walking distance.

Take a closer look to where our campus is located and its surrounding areas:
- **Main Campus:** Quincy campus (Neven-DuMont-Str. 1a).
  To access this campus, please enter this code: 812292F
- **Second Campus:** Gerling campus (Hildeboldplatz 20)



YOUR PREPARATION CHECKLIST

On the following pages, you will find all the essential steps and documents you need to prepare before your arrival in Germany.

Take your time to review each item carefully, noting what you already have in place and what still needs to be arranged. This checklist will help you stay organised and ensure you are fully prepared for your upcoming studies at IU International University of Applied Sciences.

Documents

- ☐ Do you need a visa or residence permit?
  If yes, apply as early as possible.
- ☐ Your passport should be valid at the time of application and remain valid throughout your studies (renew it if necessary).

Health

- ☐ Ensure you have valid *travel health insurance* for your visa and entry.
- ☐ You will also need *student health insurance* for your studies, which you can often start the application from your home country.
- ☐ Do you need special medications? Check whether you need to bring them with you or how to obtain them in Cologne.
- ☐ Have a medical, dental, and vision check-up before you leave.

Finances

- ☐ Non-EU students must have a blocked account to show proof of financial resources (€11,904 per year). You can open one with **FINTIBA** here: **partner.fintiba.com/iu.**
- ☐ In addition to the blocked account, the German embassy recommends paying at least one academic year of tuition fees in advance.
- ☐ Bring some exchange money. Germany uses the euro, and smaller amounts in particular are often demanded in cash, with cards not being accepted everywhere (e.g. at bakeries).

Accommodation

- ☐ Plan your housing in advance. Since private landlords often do not accept applications from abroad, consider student residences or private student housing. You may also book temporary accommodation such as hostels or hotels. Make reservations and continue searching after arrival.
- ☐ Make sure you know your address and how to get there.
- ☐ Please check that your address is recorded in MyCampus. If you have any questions about this, please email our Student Office.

Language

- ☐ Learn the most important German words and phrases so you can handle arrival situations more confidently.

Do not foget to bring

- ☐ Your passport and valid visa or residence permit (card or visa stamp, if applicable).
- ☐ Euros for immediate use (for trains, taxis, etc.).
- ☐ Warm clothes, as it can get quite cold in Cologne, especially during winter.
- ☐ Your mobile phone and laptop, as well as a universal travel adapter compatible with Germany Type C and Type F plugs (230V).
- ☐ Your IU student details and important addresses.

Contracts

- ☐ Stay in regular contact with your study advisor or agent.
- ☐ Contact your local bank and credit card company to avoid any banking issues while abroad.

APPLY FOR YOUR VISA

Please familiarise yourself with the specific visa requirements that apply to your home country. Depending on where you are coming from, it might be necessary to apply for an entry visa for Germany. You can find some general information on the visa requirements for individual countries on the following websites:

- **daad.de/en/studying-in-germany/living-in-germany/visa**
- **auswaertiges-amt.de/en/visa-service/-/215870**
- Or refer to our blog article about German Study Visa: **iu.org/blog/studying-in-germany/germany-study-visa**

The following paragraphs refer to specific visa regulations/ procedures for students from the following areas:

Citizens of the European Economic Area (EEA = EU countries + Iceland, Liechtenstein, Norway & Switzerland):

- Have unrestricted freedom of movement within the EU
- Valid passport (min. validation period of 12 months) or national ID card is required
- Must register with the appropriate office of the city you are living in (i.e. Einwohnermeldeamt or Bürgerbüro) within first two weeks after arrival
- May need to provide evidence of financial standing (usually EUR 992 per month and per person)
- May need to provide evidence of sufficient health insurance coverage

Citizens of USA, Australia, Canada, Israel, Japan, New Zealand, South Korea, Andorra, Brazil, El Salvador, Honduras, Monaco and San Marino:

- Entry visa for Germany not required
- May apply for residence permit after entering Germany
- Valid passport (min. validation period of 12 months) is required
- Must register with appropriate office of the city you are living in (i.e. Einwohnermeldeamt or Bürgeramt) within first two weeks after arrival
- Must apply for a “residence permit for the purpose of studying” (i.e. Aufenthaltsgenehmigung) at the relevant authority for foreign citizens (i.e. Ausländerbehörde) within f irst three months after arrival
- Must provide evidence of financial standing (usually EUR 992 per month and per person)
- Must provide evidence of sufficient health insurance coverage

Citizens of all other countries:

- Must apply for a “national visa” in order to enter Germany
- Must apply for their residence permit after entering Germany
- Valid passport (min. validation period of 12 months) is required– Must register with the appropriate office of the city you are living in (i.e. Einwohnermeldeamt or Bürgeramt) within first two weeks after arrival
- Must apply for “residence permit for the purpose of studying” (i.e. Aufenthaltsgenehmigung) at the relevant authority for foreign citizens (i.e. Ausländerbehörde) while the visa is still valid
- Must provide evidence of financial standing (usually EUR 992 per month and per person)
- Must provide evidence of sufficient health insurance coverage

Important!

Applications for national visas for the purpose of studying can take from two to several months to process. During peak seasons, there may also be a waiting period to submit an application at a German Embassy or Consulate. Therefore, you should submit your application well in advance. Make sure to contact the German Embassy or Consulate in your home country early to obtain detailed and up-to-date information. To support your visa application and reduce the risk of delays or complications, we strongly encourage you to pay at least one academic year of tuition fees in advance before submitting your visa application. The corresponding payment confirmation can be included as supporting documentation for the visa process. Additionally, **please notify our Admissions Team via email about your current visa status.**

SECURE YOUR BLOCKED ACCOUNT

If you are a non-EU student, you usually need to show proof of financial resources through a **blocked account ("Sperrkonto")** to apply for your student visa. A blocked account proves that you have sufficient funds, as required by law.

As of March 2026, you must show **€992 per month** or **€11,904 per year** in a blocked account. You will need to **activate the account after arriving in Germany.***

Exemplary providers

- **Fintiba:** offers blocked account and health insurance in English in a simple and fast way **fintiba.com**
- You can also use **Deutsche Bank,** which has branches across Germany.
- It is also advisable to check with your bank in your home country to see whether they cooperate with any German banks.
- Many countries also have their own blocked account providers. You can find official information through the relevant German mission abroad: **auswaertiges-amt.de/en/sperrkonto/388600**

Steps to open a blocked account

- Choose a recognised provider (e.g. Fintiba).
- Register with your **passport** and **admission letter** *(the admission letter may not always be required to open the account itself).*
- Deposit **€11,904 per year**
- Receive your **blocked account confirmation letter** for the visa application.

*In addition to the blocked account, the German embassy recommends paying at least one academic year of tuition fees in advance.

Bank account

A regular German bank account (**Girokonto**) is usually free for students and gives you access to a **debit card (Girocard).** It makes it easier to receive money from your blocked account and pay for health insurance, rent, shopping, and daily expenses.

Exemplary options

- N26 – n26.com/en-de/
- Revolut – revolut.com/en-DE

Both are online banks and offer services in English.

Documents usually needed

- **Passport** or photo ID
- **Proof of enrolment at IU**
- **Confirmation of registration in Germany (Anmeldung)**

Depending on your home country, you may not need the **Anmeldung** to open an account with providers like **N26.** You can also open a regular bank account with banks such as **Sparkasse** or **Deutsche Bank.**



HEALTH INSURANCE FOR INTERNATIONAL STUDENTS

You must have proof of health insurance to be able to be enrolled as a student in Germany. It is your responsibility to make sure that you have adequate health insurance both for travel (coming to Germany) and student health insurance as long as you are enrolled at IU. That means that you also have to pay the monthly health insurance fee if you are abroad (e.g. on an internship or when your exchange semester has ended, but you still have to finish exams and therefore continue to be formally enrolled at IU). For IU's Health Insurance information scan this code:

Germany has a dual-class health insurance system, consisting of public/statutory health insurances (i.e. gesetzliche Krankenversicherung) and private health insurance providers (i.e. private Krankenversicherung). The health insurance card (Versichertenkarte) gives you access to all medical services and preventative measures covered by your health insurance. You get the card as soon as you become a member of a health insurance fund in Germany. Every time you go to the doctor, you have to present your health insurance card. The practice will then settle the payments directly with the statutory health insurance carrier.

For students under the age of 30, German public health insurance providers often offer special rates. All students over the age of 30 can register to public health insurance voluntarily but are not able to get discount rate. They can register with a private health insurance provider.

Private health insurance

Private insurers often offer special student packages, but it is important to compare carefully and make sure your insurance meets all visa and enrolment requirements. Keep in mind that if you are privately insured, you will be generally required to pay all the costs of medical services and medication yourself in Germany and then claim these costs back from the health insurance provider. Furthermore, please be aware that if you have decided on private health insurance as a student, it is impossible to switch to the public scheme during the course of your studies again. Even after your studies, switching can be a complicated and bureaucratically intensive process but if you start a full-time job switching to public is feasible.

Examples

Public Insurance	Private Insurance
BARMER	FINTIBA
Techniker Krankenkasse (TK)	MAWISTA
DAK-Gesundheit	

Travel health insurance vs student health insurance

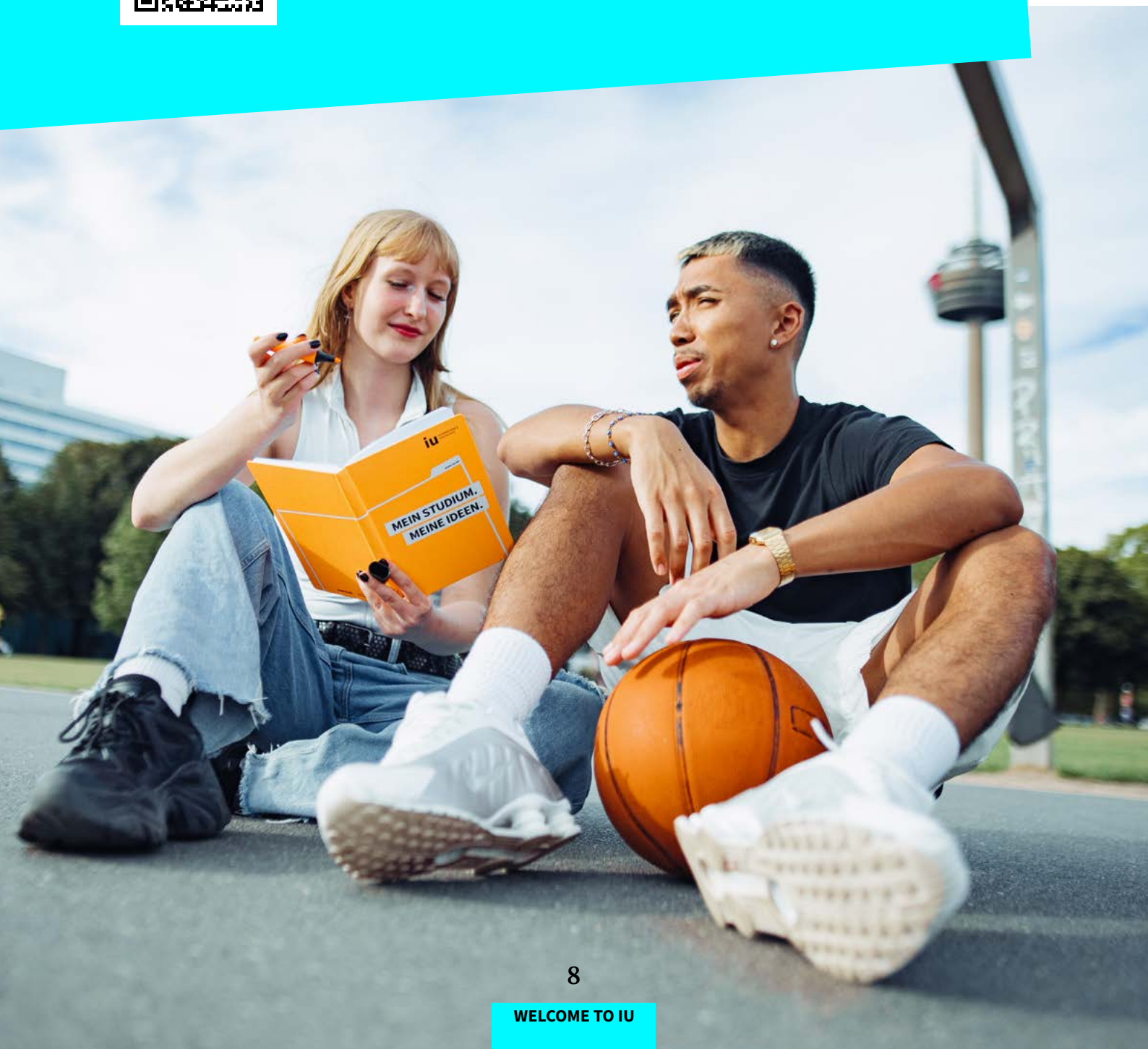
Students may confuse travel insurance, which is used for visa entry, with full student health insurance. **Travel health insurance is only acceptable for visa purposes; it is not sufficient for university enrolment!** Arrange travel health insurance that is valid for three to six months (some providers offer this as part of a blocked account package). You will need initial travel health insurance to obtain your visa. Once in Germany, you must provide proof of full student health insurance (public or approved private) to enrol at a university.

Avoid problems

German health insurance is mandatory in order to be able to successfully enrol at the university. We recommend that you get it as early as possible. Once your health insurance is completed, please ask your insurer to send the **M10** – the **electronic health insurance confirmation for university enrolment** – to IU, as this is needed to confirm your enrolment.

Your insurance coverage must begin no later than the 1st day of your intake month. Late start dates will result in deregistration from IU.

To help you settle into everyday life and study successfully in Germany, we would like to provide you with some important information about the German healthcare system and health protection. Please check our **Health Information flyer.**



HOW TO FIND HOUSING

Securing accommodation is one of the most important steps before you arrive in Germany. Having a confirmed rental agreement does not only give you a place to stay but also enables you to complete your **Anmeldung (city registration),** which is the key to almost every other administrative process in Germany. Starting your search from your home country, particularly if you're aiming for dormitories, **3–6 months in advance gives you the best chance of securing a place.**

Why does it matter?

Once you have a rental agreement and your landlord's confirmation (*Wohnungsgeberbestätigung*), you can register your address at the **Bürgeramt (City office).**

With this Anmeldung certificate, you can:
- Open a German bank account to access your blocked account funds.
- Receive your Tax ID (Steuer-ID), necessary for part-time jobs.
- Register for health insurance and social contributions such as Rentenversicherung (pension contribution).
- Apply for or extend your residence permit.
- Handle daily bureaucratic needs such as phone contracts, internet, or university documentation.

Without accommodation, this entire chain of processes gets delayed.

Securing housing before arrival

Planning in advance saves you stress and gives you peace of mind. Options include:
- Dormitories/Student Residences
- Shared Apartments (WGs)
- Church, Non-Profit & Social Dormitories
- Privately-owned Apartments

More tips on housing

A more detailed guide for international student on how to find accommodation in Cologne can be found on **iu.org/on-campus/student-life/finding-accommodation-in-cologne**.

Important tips

- Check if the provider allows **Anmeldung.**
- Review cancellation policies for flexibility.
- Occasionally, circumstances do not align or proceed according to plan, and the process of securing student housing for the desired timeframe is no exception. **Short-term rentals should be avoided if possible,** but if not, consider youth hostels, non-profit student dorms and serviced apartments to help you settle into Cologne in your first weeks.

Cologne's rental market is generally safe, but it's important to always stay vigilant:
- Only pay rent after signing a formal rental agreement.
- Never transfer money before viewing the property or receiving the keys.
- Deposits usually amount to two to three months' rent.
- Clarify which utilities are included to avoid unexpected costs.

Following these simple rules can save you time, money, and stress.

Housing checklist

When choosing accommodation, ensure you can get:
- ☐ A **rental agreement** (contract with address).
- ☐ **Wohnungsgeberbestätigung** signed by landlord/main tenant.
- ☐ Proof of **deposit** and monthly rent details.

With these documents, you will be ready for Anmeldung and the many steps that follow.



GERMAN LANGUAGE: MANDATORY OR OPTIONAL?

Even if your studies are in English, learning German is highly recommended for daily life. English is enough for classes and international peers, but German opens more opportunities - housing, part-time jobs, internships, and full-time roles. Most workplaces expect at least basic-level German, making it a strong employability advantage.

IU therefore offers practical German language courses specifically designed for international students. In a supportive classroom environment, you will learn together with fellow students and gradually build confidence in real-life communication situations. The courses focus on practical language skills for daily life, university settings, and future work environments. A1-level evening courses take place in small groups at the IU Cologne Campus and can easily be combined with your regular study schedule.

Learn more here: iu.org/on-campus/german-language-courses/

A good way to deepen your German is through daily use: buying tickets, asking for directions, or talking to neighbours and German students. These interactions quickly build confidence and improve your job prospects.

Useful phrases:

- Excuse me, I have a question... → **Entschuldigung, ich habe eine Frage ...**
- Do you speak English? → **Sprechen Sie Englisch?**
- I'm learning German. Could you speak slowly? → **Ich lerne Deutsch. Könnten Sie bitte langsam sprechen?**
- Where is the registration office/citizens' office/train? → **Wo ist die Anmeldung/das Bürgeramt/die S-Bahn?**
- I have an appointment at ... → **Ich habe einen Termin um ...**

For bureaucracy, most documents are only in German. Download and translate forms in advance (e.g. with Google Translate or DeepL) and fill them out before appointments. While some staff speak English, don't rely on it—use simple German or bring a German-speaking friend if possible.

Learning German can feel intimidating, but mistakes are part of the process. Even basic phrases like "Danke" or "Tschüss" are appreciated. You can also practice regularly with apps like Duolingo or HelloTalk, or by listening to podcasts. Furthermore, Cologne offers many opportunites to practice with others. Language cafés such as ***TurboDeutsch*** or ***Zucker Sülz*** bring together students for casual conversations. If you rather prefer one-to-one learning, you can find tandem partners through apps like **Tandem, Conversation Exchange,** or **Meetup.com.**

The key mindset for language learning is curiosity over perfection. Don't wait until you "know enough" — start speaking early. Small, consistent efforts, like 10 minutes of daily conversation, are more effective than long weekly study sessions. Join our courses, regular events or cafés you can return to often; familiar faces will help you build both language skills and a community.

Tip: Want the best of both worlds?

Complement your studies by learning the fundamentals in our German language courses, then reinforce your skills through free online platforms. Check out our **German One pager** to make the most of your time at IU and in Germany.

BOOK YOUR FLIGHT & ARRIVE ON TIME!

Most international students travelling to IU International University of Applied Sciences in Cologne arrive at either **Frankfurt Airport (FRA), Cologne Bonn Airport (CGN),** or other major international hubs in Germany. Frankfurt Airport is one of the largest and best-connected airports in Europe and is often the main arrival point for long-haul international flights. From Frankfurt, Cologne is easily and conveniently reachable by direct train connections.

From Cologne Bonn Airport, it takes about 20–30 minutes to reach Cologne city centre and the IU campus.

From the airport to the city

The easiest way to reach Cologne is by train from Köln/Bonn Flughafen station, located directly at the airport.

- **S-Bahn S19** → connects the airport with Köln Hauptbahnhof (Central Station) in around 15 minutes
- **Regional trains (RE)** → also run regularly between the airport and Cologne Central Station

From Köln Hauptbahnhof, you can easily transfer to trams (Stadtbahn), buses, or local trains to reach your accommodation or the IU campuses.

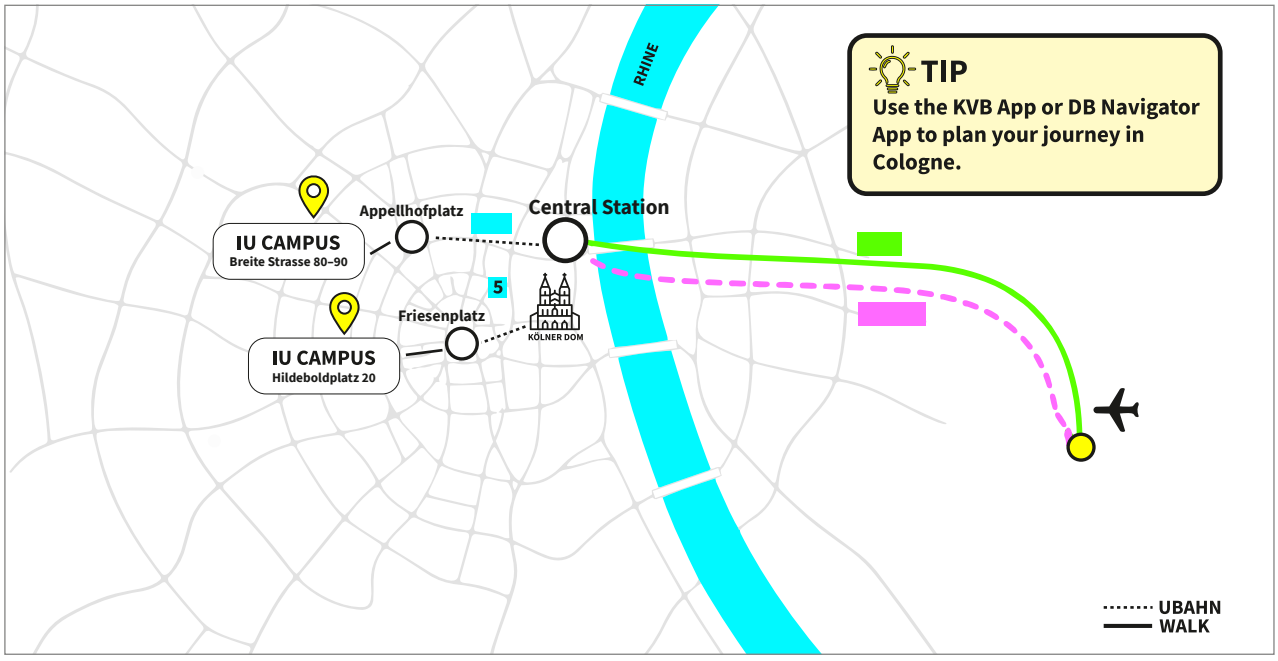
Trains run frequently throughout the day and are usually the fastest and most affordable option. If you arrive at Frankfurt Airport, direct long-distance trains (ICE) connect Frankfurt Airport with Cologne in approximately 1 hour.

By taxi or ride-hailling

- Taxis are available directly outside the airport terminals (about 20 minutes, approx. €30–40 to the city centre).
- Ride-hailing apps such as Uber, FreeNow, and Bolt are also available and can sometimes be cheaper.
- Most taxis accept card payments, but it is always good to confirm before starting the ride.

Connectivity on arrival

Cologne Bonn Airport and Frankfurt Airport both provide free WiFi inside the terminals. For reliable internet during your first days, consider buying a prepaid SIM card or eSIM (for more information check side X of this guide).



PUBLIC TRANSPORT IN COLOGNE

Cologne has a reliable and easy-to-use public transport network operated mainly by KVB (Kölner Verkehrs-Betriebe) and Deutsche Bahn (DB).

The network includes:
- Trams/Stadtbahn
- S-Bahn (city rail)
- Regional trains
- Buses

All services are part of the VRS (Verkehrsverbund Rhein-Sieg) transport network. This means one ticket works across all transport types in the region. Even if Cologne is a walkable city, many IU students use public transport daily to commute between their accommodation, the campus, and the city centre.

Ticket options before your semester ticket may arrive

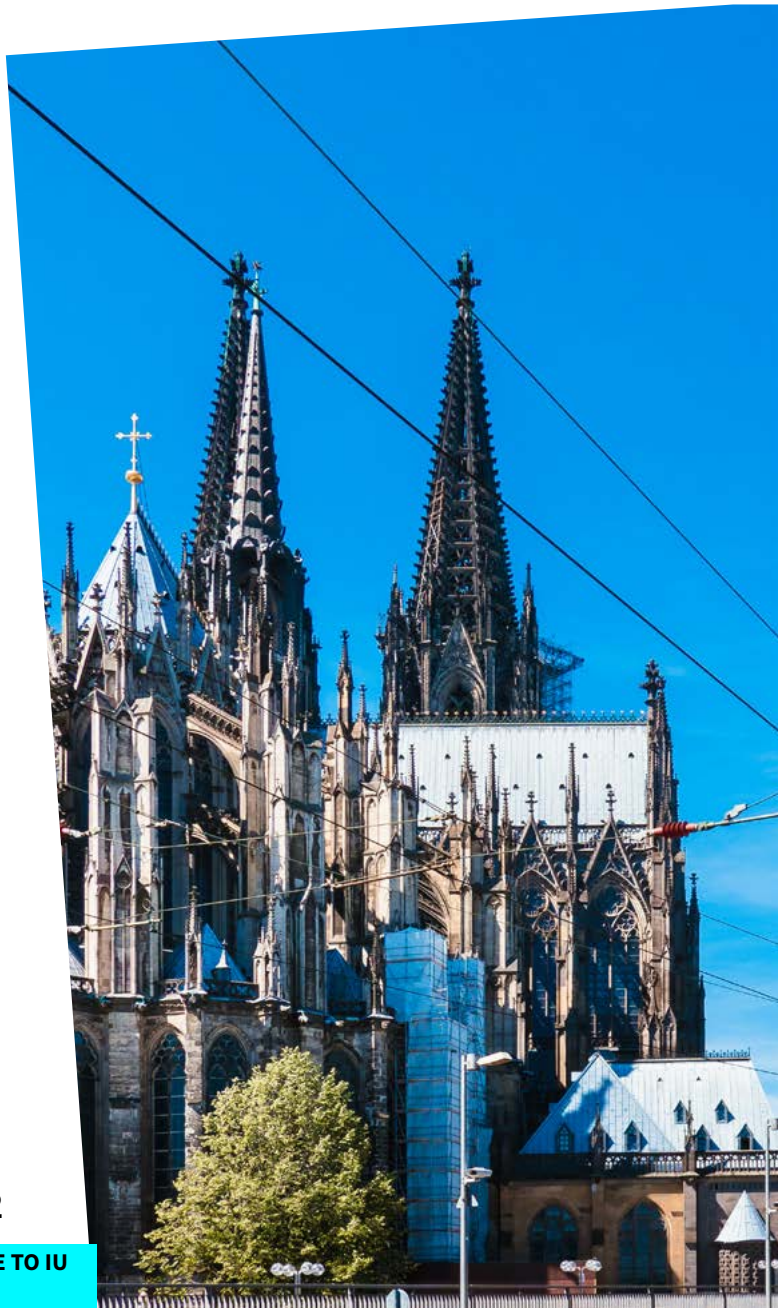
Until you receive your semester ticket, you can use the following options:
- Single Ticket: around €3–4 for one trip within Cologne.
- Day Ticket: around €9–10 for unlimited travel within the city for one day.
- 24-Hour Ticket: a convenient option if you plan several trips on your first day.

Tip for new arrivals: If you travel from the airport to your accommodation and then explore the city or go shopping, a Day Ticket can make travelling easier.

Useful apps for getting around

To navigate Cologne easily, download these apps:
- KVB App – for trams, buses, and local transport routes in Cologne.
- DB Navigator – useful for regional trains and travelling across Germany.
- Google Maps – reliable for route planning and real-time public transport updates.
- FreeNow/Uber/Bolt – for ride-hailing services.

Most tickets can be purchased directly in the apps using card or mobile payment, so you usually do not need cash.



ESSENTIALS TO KNOW, BUY & PACK

Money & exchange

The official currency in Germany is the euro (€). It is useful to have cash on arrival, so bring some euros for the first few days (coins: 1–50 cents, €1–€2; notes: €5–€200). International transfers to a German bank account can take three to four business days, so make sure you have access to funds in advance. ATMs are widely available and most debit and major credit cards (Visa and Mastercard) are accepted, though American Express often isn't.

You can exchange currency at airports, train stations and banks, though you may need to order some currencies in advance. You can check the latest exchange rates at **www.xe.com**. Before you arrive, make sure that your finances are in order to avoid cash flow issues during your first days in Germany.

Sim & connectivity

Check if your current SIM offers international roaming in Germany. It can be useful for the first few days until you get a German SIM. Alternatively, you can buy an international eSIM (e.g. Airalo, Holafly, Roamless) before departure, which usually works immediately upon arrival.

Essential apps (before arrival)

- **Google Maps** → Download Cologne map for **offline use.**
- **Google Translate** → Use the camera mode for signs/menus.
- **WhatsApp/Signal/Telegram** → Stay connected with family.

Clothing & travel

October is mild (10–15 °C), but winter (Nov–Feb) is cold (0–5 °C or below). Pack a warm jacket, sweaters, gloves, scarf, hat, waterproof shoes/boots, and everyday clothing (jeans, T-shirts).

For travel, follow airline and customs rules: liquids max 100 ml per container, no sharp items, and avoid fresh food, meat, dairy, or large liquid bottles as they may be confiscated. Keep medicines in original packaging with a doctor's prescription (English or German); only personal use (2–3 months supply) is allowed. Check **europa.eu/youreurope/citizens/travel/index_en.htm** for baggage and customs regulations in advance with your airline.



GERMAN CULTURE

Moving to Cologne is not only about starting your studies but also adapting to a new culture and language. While many people speak English, most official processes (forms, Bürgeramt, health insurance, bank) are in German, so **basic language skills are very helpful.** Simple words like *"Hallo," "Danke,"* or *"Entschuldigung"* already make a good impression. Apps like Duolingo or language cafés are great for practice—mistakes are normal and welcomed.



German communication is usually direct and clear; "yes" means yes and "no" means no. This is not rude but a cultural norm. Friendships may take time but are often strong and long-lasting. **Punctuality is very important in both academic and social contexts.**

In university, **classes are interactive and students are expected to ask questions and participate. Professors are addressed formally as Herr/Frau + last name unless invited otherwise.** Self-study and initiative are essential.



Social life values personal space and independence; hugs are less common until closer relationships form. Germans often enjoy outdoor activities like cycling, hiking, and spending time in parks, lakes, and forests. Germans value self-reliance in daily life, from managing bureaucracy to solving problems independently, while still asking for help when needed. **Feedback is often direct but meant to be constructive, honesty is valued over politeness.** Overall, openness, patience, and curiosity will help you adapt and feel at home faster.

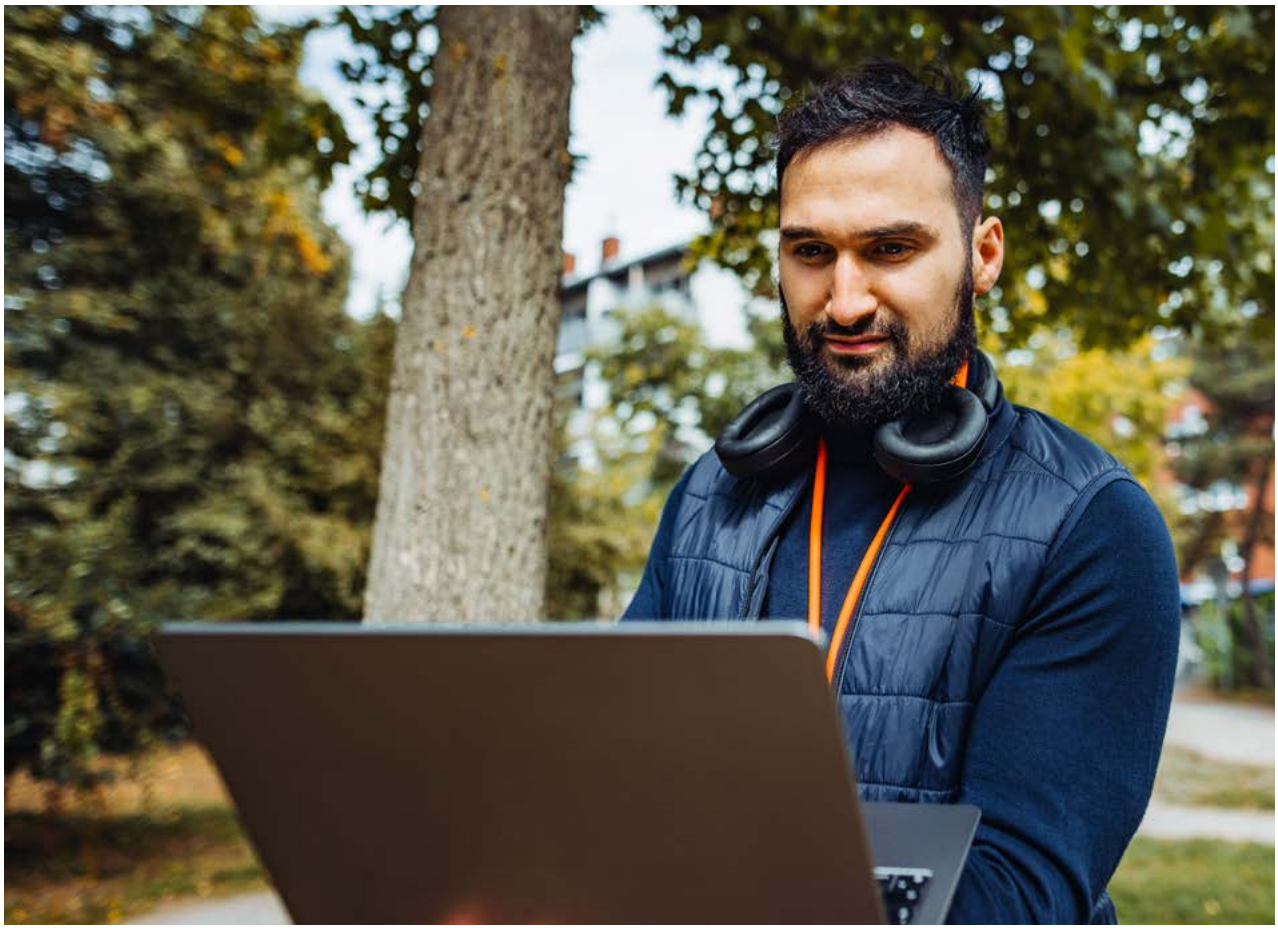
Meals are a common social activity - people wait for everyone before saying *"Guten Appetit!".* Dietary preferences are respected if communicated politely, and sharing food from your culture is a good way to connect. Splitting the bill ("going Dutch") is the norm when eating out with friends.

Recycling is part of daily life and strictly followed: yellow (plastic/packaging), blue (paper), brown/green (organic), black/grey (general waste). Bottles and cans have a **deposit (Pfand, usually €0.25) that you return in stores.**

WHO TO CONTACT AT IU

Now, if you have any more questions you may wonder who you can contact at IU.
Here's an overview of all relevant contact persons for you:

Department	Areas of Responsibility	Contact details
Visa Assistance	– Learn more via iu.org/start-studying/visa-assistance-service.	**studentservices@vfsedu.com**
Finance Services	– Invoices, fees & pay-ments – Unblocking of CARE ac-counts	**finance-cse@iu.org**
International Admis-sion	– Application and Admission Proces	**admission-international@iu.org**
Student Office	– Enrolment – Issuing of Matriculation Certificates – General Questions – Submission of forms (e.g. Gap Semester, etc.)	**studentoffice-int@iu.org**
Credit Recognition	– Recognition of previous credits & work experience	**recognition-online@iu.org**



POST-ARRIVAL GUIDE

We hope this Pre-Arrival Guide has helped you prepare for your upcoming journey and given you a clear overview of the steps ahead.

Once you arrive at the campus, you may find our Post-Arrival Guide laying around on campus, which is designed to support you during your first days and weeks in Germany. It will accompany you step by step as you settle in and help you navigate both your new academic environment and everyday life with greater confidence.

The Post-Arrival Guide includes important topics such as **registering your address, applying for your Residence Permit, life in Germany,** and **understanding our university system.** It will also help you **unlock your potential with our services,** gain insights into **Germany's labour market,** and explore **your student benefits**.

The guide contains useful tips, clear instructions, and essential information to help you settle in smoothly and confidently. It is intended to make your transition as easy as possible and to ensure that you feel well supported from the very beginning of your studies.



We strongly encourage you to review the Post-Arrival Guide carefully after your arrival, as it will be an essential resource to help you get started successfully and make the most of your time at IU!



IMPRESSUM

Herausgeberin:
IU Internationale Hochschule
IU International University of Applied Sciences
Juri-Gagarin-Ring 152
99084 Erfurt · Germany

In legal matters relating to higher education the Ministry of Culture and Science of Thuringia is responsible for IU University of Applied Sciences at all study locations. Sponsor of IU is Career Partner GmbH, München.

Visit us:

