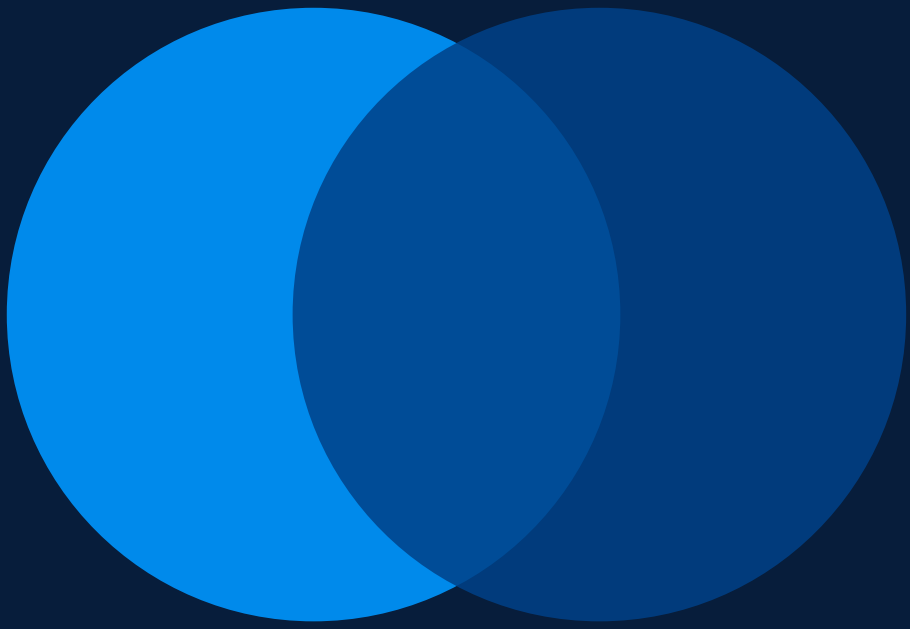
Juntos





FREE GUIDE · 2026 EDITION

Germany

Living and working in Germany

Health, work, visas, housing, tax and community,
explained for Latin American professionals.

AT A GLANCE

Germany at a glance

Europe's largest economy is looking for engineers, technicians, healthcare staff and IT specialists.

Capital	Berlin
Official language	German
Currency	Euro (€)

Key cities

City	Economic profile
Berlin	Start-ups, tech, culture
Munich	Industry, automotive, engineering
Frankfurt	Finance, banking, logistics
Hamburg	Port, logistics, media
Cologne	Media, insurance, chemicals
Stuttgart	Automotive and engineering

⚑ Updates verified in November 2026

• **EU Blue Card 2027**: from 1 January 2027 the standard threshold rises to **€53,100**/year and the reduced one (shortage occupations and recent graduates) to **€48,108.60**. A €50,700 contract will no longer meet the standard threshold in 2027.

• Other thresholds linked to the pension system (IT specialists without a degree, over-45s) are also updated on 1 January: check Make it in Germany.

Changes announced or in force that affect your planning.

HEALTH

Healthcare system

Health insurance is compulsory from your first day at work: public (GKV, e.g. TK, AOK, Barmer) or private (PKV) if you earn above the income threshold. You choose a GP (Hausarzt) who refers you to specialists.

First steps

1. Choose your Krankenkasse before you start work and give the certificate to your employer.
2. Find a Hausarzt through the official 116117 service (filter by language: Spanish/Portuguese).
3. Emergencies: 112. Out of hours: 116 117.

Check your professional

→ Official 116117 doctor search · arztsuche.116117.de

Official links

→ Bundesärztekammer – medical association · www.bundesaerztekammer.de

→ Make it in Germany – health insurance · www.make-it-in-germany.com/en/living-in-germany/health-insurance

WORK

Job market

In-demand sectors

✓ Engineering (mechanical, electrical, civil)	✓ Electricians, mechatronics, plumbing and HVAC
✓ IT and software development	✓ Early years education
✓ Medicine and nursing	✓ Logistics and professional drivers

Tips for your application

- German CV: 1–2 pages, photo optional but common, with exact dates and employer references (Arbeitszeugnis).
- Regulated professions (doctors, nurses, engineers with a protected title) need official recognition before you can practise.
- German at B1–B2 multiplies your opportunities outside IT and start-ups.

Official links

→ Make it in Germany (official portal) · www.make-it-in-germany.com/en

→ Bundesagentur für Arbeit – official job board · www.arbeitsagentur.de/jobsuche

→ Anerkennung in Deutschland – qualification recognition · www.anerkennung-in-deutschland.de

→ EURES – European job portal · eures.europa.eu

→ Europass – official European CV · europass.europa.eu/en

→ LinkedIn Jobs · www.linkedin.com/jobs

IMMIGRATION

Visas and permits 2026

Route	Requirements	2026 threshold
EU Blue Card	Recognised university degree and a job offer in Germany for at least 6 months.	€50,700/year gross (2026 standard)
EU Blue Card – shortage occupations and recent graduates	Shortage occupations (STEM, IT, healthcare, etc.), graduates from the last 3 years and experienced IT specialists.	€45,934.20/year gross
IT specialist without a university degree	At least 2 years of relevant experience in the last 5.	€45,630/year gross
First permit when over 45 age ≥ 45	First-time arrivals over 45 must show a higher salary or adequate pension provision.	€55,770/year gross
Chancenkarte (Opportunity Card)	Points-based job-seeker visa (qualifications, language, experience, age). Allows trial work and part-time employment.	No salary threshold (proof of funds)

Annual gross salary thresholds by route (€)



Permanent residence

Permanent residence (Niederlassungserlaubnis): with a Blue Card from 27 months, or 21 months with B1 German.

Citizenship

Naturalisation: 5 years of legal residence (2024 reform), with B1 German and financial self-sufficiency. Dual citizenship is allowed.

Good to know

Figures are updated every 1 January. Only guaranteed fixed gross salary counts (not bonuses). From 1 January 2027 the EU Blue Card requires €53,100 (standard) and €48,108.60 (reduced).

⚑ Updates verified in November 2026

• 2027 EU Blue Card thresholds: €53,100 (standard) and €48,108.60 (reduced), in force from 1 January 2027.

HOUSING

Finding a home

First step	Address registration (Anmeldung) at the Bürgeramt within 2 weeks of moving in: it unlocks your Steuer-ID, bank account and contracts.
Tenancy	Tenancy agreements (Mietvertrag) are usually open-ended. Maximum legal deposit (Kaution): 3 months' net rent. Ask for the Wohnungsgeberbestätigung so you can register your address.
Buying a home	Mortgages with a 10–20% deposit are common; banks ask for a residence permit and a permanent contract. Purchase costs (tax, notary, agent) vary significantly by state.
Support	Wohngeld (housing benefit for low incomes, subject to eligibility) and Wohnberechtigungsschein (WBS) for social housing.

Popular neighbourhoods

City	Neighbourhoods
Berlin	Kreuzberg, Neukölln, Friedrichshain, Prenzlauer Berg
Munich	Schwabing, Maxvorstadt, Sendling
Frankfurt	Bornheim, Nordend, Sachsenhausen
Hamburg	Altona, Eimsbüttel, Ottensen

Property portals

→ ImmobilienScout24 · www.immobilienscout24.de

→ WG-Gesucht (flatshares) · www.wg-gesucht.de

→ Immowelt · www.immowelt.de

TAX

Taxes

Tax authority	Finanzamt / ELSTER
Tax ID	Steuer-Identifikationsnummer (Steuer-ID): arrives by post after your Anmeldung.
Tax classes (Steuerklassen)	Classes I–VI determine your withholding; married couples can optimise it.
Kirchensteuer	If you register with an official religion you will pay church tax. Complete your Anmeldung carefully.
Annual tax return	Optional for many employees and often results in a refund; compulsory for the self-employed.

Official links

→ Finanzamt / ELSTER · www.elster.de

→ Bundeszentralamt für Steuern · www.bzst.de

ENTREPRENEURSHIP

Starting your business

Legal forms	Freiberufler / Gewerbe (self-employed), UG (from €1) and GmbH (€25,000 capital).
Visa/permit to start a business	Residence permit for self-employment/freelancing (§ 21 AufenthG) with a business plan and economic interest.
Ecosystem	Berlin (Factory, Station F-style hubs, strong VC investment), Munich (UnternehmerTUM, deep tech), Hamburg (logistics, media).

Official links

→ Existenzgründungsportal (Ministry) · www.existenzgruendungsportal.de

→ Germany Trade & Invest · www.gtai.de

COMMUNITY AND WELLBEING

Feeling at home

In the Juntos community in Germany you will find Latin Americans who have already walked your path, events, forums, job opportunities and a directory of Spanish- and Portuguese-speaking professionals checked against official registers.

Wellbeing and daily life

- Sportverein: affordable local sports clubs in every neighbourhood.
- Deutschlandticket: unlimited regional public transport with a monthly pass.
- Active Latin communities in Berlin, Munich and Hamburg (salsa, football, food).

Been living in Germany for a while? Become a **Juntos ambassador** and help newcomers: write to info@juntosexpat.com.

SOURCES

Official sources consulted

→ Make it in Germany – EU Blue Card · www.make-it-in-germany.com/en/visa-residence/types/eu-blue-card

→ Make it in Germany – Opportunity Card · www.make-it-in-germany.com/en/visa-residence/types/job-search-opportunity-card

→ BAMF – Naturalisation · www.bamf.de

All figures were checked on 18 November 2026. Thresholds change every year: always confirm on the official source before signing an offer or submitting an application.

Don't do it alone: join Juntos for free

→ Sign up at **www.juntosexpat.com** with your Google account.

→ Follow Juntos on LinkedIn for opportunities and news.

→ Invite anyone who needs it with your personal link: every member makes the network stronger.

→ Are you a professional (doctor, lawyer, accountant, estate agent)? Write to info@juntosexpat.com to join the directory.

Let's do it!