



德國TU Ilmenau 半年交換學生心得分享

講者:林恩霆





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About me

EDUCATION

- National Yunlin University of Science & Technology, Taiwan 09/2019-06/2023
- Bachelor of Science – BS, Mechanical Engineering

CERTIFICATE

- Microsoft Office Specialist: Word Associate (Word and Word 2019), Excel Associate
- Autodesk Certified User: AutoCAD
- Python Certified User



How to prepare?


申請單國德國長期簽證
於德國境內就讀高等學院簽證

推薦EXPATRIO限制提領帳戶
(財力證明) + TK公立保險

交換學校，擇你所愛愛你所擇

心態調整 + 積極行動

語言能力
ENGLISH OR GERMAN

The background features a light gray base with large, organic, overlapping shapes in muted olive green and dusty rose. A stylized pine branch with needle-like leaves is visible in the upper left corner. Two thin, white, curved lines sweep across the lower right portion of the image.

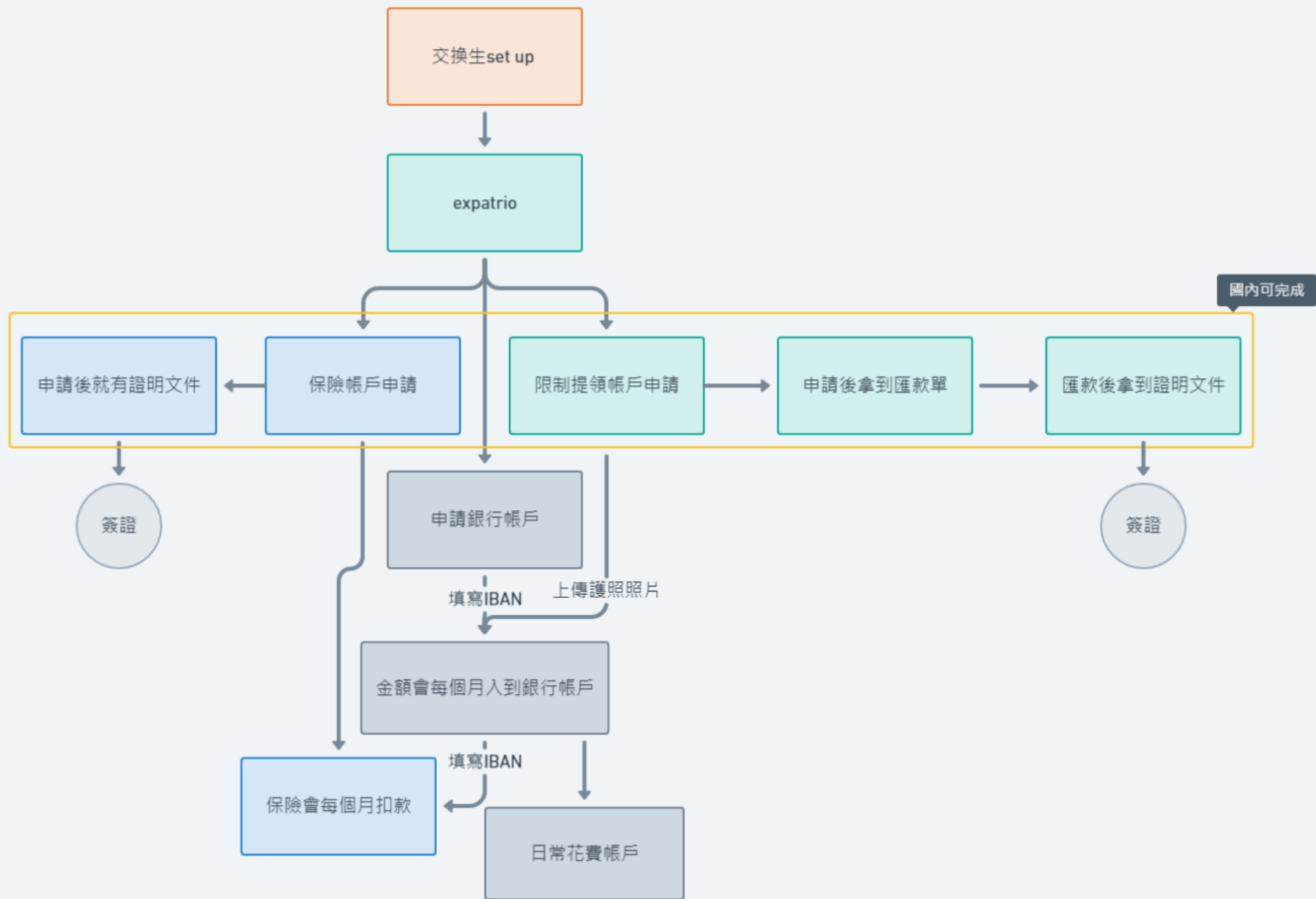
簽證與限制提領 帳戶申請

德國簽證申請

- 德國外交部網站寫得十分詳細，但早點預約辦理(需實體)，申請時間大概1個月，運氣差要2個月
- 主要是限制提領帳戶的部分需要注意，申請長期簽證需提供財力證明，德國政府要求依簽證效期，應先匯款至指定機構帳戶並限制提領
- 申請日數是根據你到達德國的時間決定，比如我是3/28號前往德國，並且表定9月底學期結束，那申請時就是申請7個月，就算只有多出2、3天
- 簽證申請表格中的居住地點如果還沒確定地方住的話，填學校地址即可




限制



EXPATRIO

- 這是最推薦的方式，直接使用expatrio的限制提領帳戶與TK公立保險套餐
- 點擊“apply”之後每個步驟都十分詳細，按照步驟操作即可。





Value Package

Save up to €249 with the Expatrio Value Package*

- ✓ Blocked account with **German IBAN**
- ✓ **Only €5** per month (€49 cashback on initial set-up fees)¹
- ✓ Up to **€90 cashback** and customizable health insurance with TK-Flex²
- ✓ **Free** incoming/travel health insurance **worth up to €95**³
- ✓ **Instant blocked amount confirmation** once funds are received

Additional free benefits:

- ✓ **Free** International Student ID Card (ISIC) **worth up to €15***
- ✓ **Free** choice of current accounts
- ✓ **Free** eBooks and resources for life and studies in Germany

[APPLY →](#)

它會自動幫你計算金額

Let's calculate your Total Blocked Amount

Below, you will find an overview of how the Total Blocked Amount is calculated. Please indicate correct data for your individual situation.

BLOCKED AMOUNT PER MONTH ⁱ

€ 934

DURATION OF STAY ⁱ

X 7 months ^v

= Required Blocked Amount	€ 6,538
<hr/>	
+ Account buffer ⁱ	€ 100
+ Initial set-up fee ⁱ	€ 49
+ Service fee ⁱ	€ 35
<hr/>	
= Total blocked amount to be transferred	€ 6,722
<hr/>	
- Value Package Cashback ⁱ	€ 49
<hr/>	
= Total payment amount for the blocked account	€ 6,673

Did you know?

Expatrio's Blocked Account is accepted by all German authorities worldwide.

ACCEPTED

BY ALL GERMAN
AUTHORITIES
WORLDWIDE

ACCEPTED

ACCEPTED

EXPATRIO

- 保險會有兩個
 - 一個是在落地初期，成功啟動當地健保之前用的DW-WALTER
 - 另一個是當地健保TK
- Incoming Insurance 將根據你在申請中提供的抵達日期自動開始

Blocked Account	€ 35
------------------------	-------------

Initial payment	€ 84
-----------------	------

Cashback	€ 49
----------	------

Health Insurance	€ 120.34
-------------------------	-----------------

Incoming Insurance	€ 0
--------------------	-----

Up to 92 days

TK Health Insurance	€ 120.34
---------------------	----------

Monthly payment after activation

Additional Benefits	€ 0 ✓
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Total	€ 35 + monthly € 120.34
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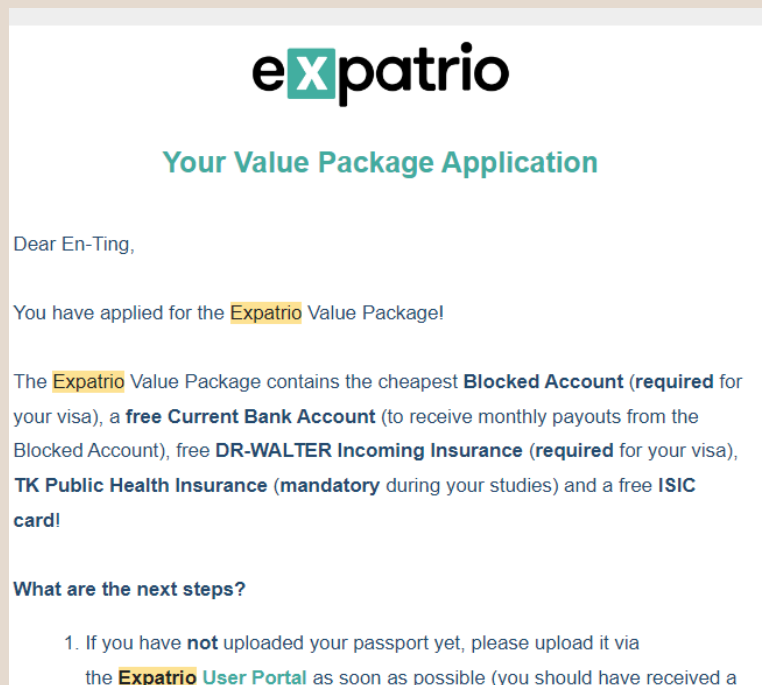


DR-WALTER



EXPATRIO

- 申請送出過不久就會收到一封mail(下圖)，他會告訴你所有詳細步驟
- 注意一下，12月底的時候客服可能會放假
- 在expatrio 網站中的文件05可以找到匯款需求(共2頁)，拿著這份文件去銀行匯款就好，手續費選SHA



expatrio

Your Value Package Application

Dear En-Ting,

You have applied for the **Expatrio** Value Package!

The **Expatrio** Value Package contains the cheapest **Blocked Account** (required for your visa), a **free Current Bank Account** (to receive monthly payouts from the Blocked Account), free **DR-WALTER Incoming Insurance** (required for your visa), **TK Public Health Insurance** (mandatory during your studies) and a free **ISIC card**!

What are the next steps?

1. If you have **not** uploaded your passport yet, please upload it via the **Expatrio User Portal** as soon as possible (you should have received a

expatrio

MANGOPAY

05 Account Opening Confirmation (Payment Request)

We have opened a Blocked Account for

First Name
Surname
User ID
Date of birth
Passport Number

個資保護

Dear En-Ting Lin,

Thank you for setting up your Blocked Account with Expatrio in partnership with MANGOPAY (the "Blocked Account"). The Blocked Account is officially approved by the German Federal Foreign Office, the Missions Abroad and the Immigration Authorities for visa applicants.

This Account Opening Confirmation sets forth the General Terms and Conditions ("GTC"), the Special Terms and Conditions Blocked Account ("STCBA") for the Blocked Account and the Pre-Contractual Information.

Please transfer the amount of € 6722.00 to the Blocked Account with the following recipient details (not all details might be relevant for an international transfer depending on your local bank's rules):

RECIPIENT DETAILS

Recipient First Name
Recipient Last Name
Recipient Address
Recipient Zip Code
Recipient City
Recipient Country

個資保護

Bank Name
Bank Address
Bank Zip Code
Bank City
Bank Country
Bank Account/ IBAN Number
Bank BIC/ SWIFT Code
Reference Text

個資保護

PLEASE NOTE: International money transfer usually takes 3-5 business days (Monday-Friday), in some rare cases even longer. We will automatically inform you once we have received your funds. Should you have not heard from us within 5 business days after you have transferred the funds, please contact us via service@expatrio.com.

EXPATRIO

- 匯款後大概過幾天就會寄給你文件06收款證明(左圖)，拿這張去申請簽證就好

expatrio

Blocked Amount Confirmation for

First Name :
Surname :
User ID :
Date of birth :
Passport Number :

保護個資

Dear Sir or Madame,

This document confirms that the Blocked Amount of € 6538.00 has been credited to the Blocked Account of Mr. En-Ting Lin and that it is blocked in favor of the Federal Republic of Germany respectively the local authority to which the foreigners office is assigned that has jurisdiction for the current place of residence of the account holder – or if the account holder has moved from Germany – to his/her last place of residence in Germany represented by the foreign office ("Blocking Beneficiary").

A monthly Blocked Amount of € 934.00 will be disbursed to the Blocked Account holder's current bank account in accordance with the disbursement plan as required by the Blocking Beneficiary. The Additional Basic Sum of € 0.00 will remain blocked till the termination of the Blocked Account. To close the account before withdrawal of the monthly Blocked Amounts or termination of stay, a consular certificate refusing the visa application of the account holder or an unblocking confirmation provided by the Blocking Beneficiary is necessary.

For verification purposes, please access the Expatrio portal for authorities under www.expatrio.com/authorities or contact our dedicated service for authorities:

Expatrio Global Services GmbH
Tel: +49 (0) 30 25557415
Fax: +49 (0) 30 - 959 990 779
Email: authorities@expatrio.com

Berlin, 28.12.2022

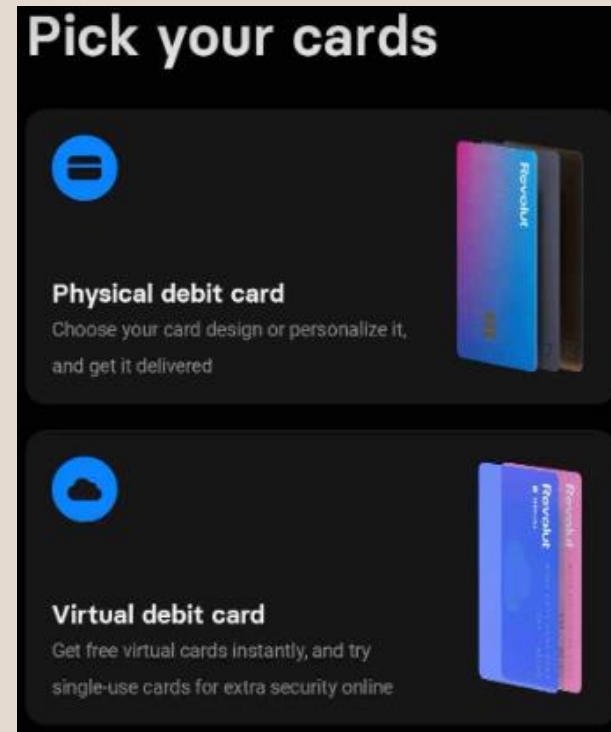
網路銀行 Revolut

- 到德國當地之後需要申請當地德銀帳戶，而後將帳戶的IBAN號碼填入expatrio
- 但德銀的帳戶開戶偏麻煩，建議用網路銀行就好，這邊推薦N26與Revolut，比較可以掃一下QR code
- 要注意，expatrio的程序是需要時間的，所以從落地到銀行帳號真的有錢之前都要自費，記得準備能在國外提款的VISA卡與一些外幣



網路銀行 Revolut

- Revolut 開戶的過程中會詢問你tax residency，這個先回答NO即可
- 要領錢再申請實體卡就好



Germany: is this your sole tax residency?

Based on the information you've already given us, it looks like Germany is your tax residence

[What is a tax residency?](#)



No

Yes

TK Insurance

- 在Expatrio 申請完保險後大概一工作日，會寄給你這封mail，它的資訊其實就很齊全了



Health Insurance Confirmation

Dear En-Ting,

We have processed your health insurance application with **Techniker Krankenkasse (TK)**. Please read the email carefully as it contains important information.


A **digital confirmation of your insurance** will automatically be sent by **TK** directly to your university. This will confirm your insurance status to them for your enrollment.

In addition, you will find the following document in the [Expatrio User Portal](#):

Insurance Certificate ("Versicherungsbescheinigung")

TK Insurance

- 在這裡要下載它提供給你的檔案，那是簽證審核過關後才會跟你要的保險證明文件
- 傳上面有日期的就好

DR-WALTER 

Health insurance coverage
Exclusively for the visa application in the home country

To whom it may concern,

Mr.
Lin, En-Ting
Passport: 360600480
born on: Oct 08, 2000
email: andy891008@gmail.com

Process no: VP01266295
Secure code: XP-1892-CC21
Mediated by: Expatrio Global Services GmbH

is covered by travel health insurance from Mar 30, 2023 until Oct 01, 2023 (185 days). The risk carrier is Würzburger Versicherungs-AG until enrollment and from the time of enrollment at a German university Techniker Krankenkasse.

Insurance cover provided by Würzburger Versicherungs-AG covers the following basic medical benefits and meets all requirements of the decision of the Council of the European Union of July 13, 2009 (EC No. 810/2009) and is valid for at least 185 days. The insured sum of the health insurance is unlimited and thus exceeds the required EUR 30,000. Medical treatments due to COVID-19 infections are included in the insurance coverage.

The scope of benefits from entry to enrollment is based on the conditions of the health insurance tariff PROVISIT-GRUPPE.

Mr. Lin, En-Ting decided to take out a statutory health insurance by Techniker Krankenkasse from the time of matriculation.

From the time of enrollment and the commencement of the statutory insurance obligation, the insurance cover corresponds to the full scope of benefits of the statutory health insurance (Social Code Book V).

Important note for embassy and consulate staff members: The scope and the validity of this insurance can be checked at any time at <https://www.dr-walter-secure.de/cid/sicherheit/>

The contract of this insurance is processed in the Federal Republic of Germany:


DR-WALTER GmbH
Eisenerzstraße 34
53819 Neunkirchen-Seelscheid
GERMANY
T +49 2247 9194 -88
F +49 2247 9194 -40
E vertrag@dr-walter.com
<https://www.dr-walter.com>

Reinhard Bellinghausen
Date of issue: Feb 03, 2023

Our partners are:

For the tariff PROVISIT-GRUPPE:
Würzburger Versicherungs-AG, Bahnhofstr. 11, 97070 Würzburg

For the statutory health insurance:
Techniker Krankenkasse, Bramfelder Straße 140, 22305 Hamburg





TK Insurance 啟動

- 基本上銀行帳戶有錢，在德國的住址確定了(入籍成功)後，再來用健保即可，這之前Incoming Insurance 就很夠用
- 登入Expatrio個人帳戶，就會看到一個Activate的按鈕，點擊後需要填寫以下資訊：
 1. 入境德國的日期：日/月/年
 2. 開始上課的日期：日/月/年
 3. 德國大學註冊證明 (Immatrikulationsbescheinigung)
 4. 德國銀行帳戶：IBAN號碼
 5. 德國地址：收件者/街道/門牌號碼/郵編/城市（注意：確保你的名字在信箱上，不然信件會被退回）

The background features a light gray base with large, organic, overlapping shapes in muted olive green and a dusty rose color. In the top left corner, there is a stylized, light gray illustration of a pine branch with needle-like leaves. Two thin, white, curved lines sweep across the bottom right portion of the image.

Life in Germany

德國的食衣住行育樂

- 要注意! 禮拜天與國定假日所有東西會關門，除了加油站
- 住的地方基本都會有廚房，水也很乾淨，都可以生飲
- 大家都用WhatsApp 居多
- 準備行李時真空袋很好用
- 關於在德國生活的資訊都在這
<https://www.german-way.com/>

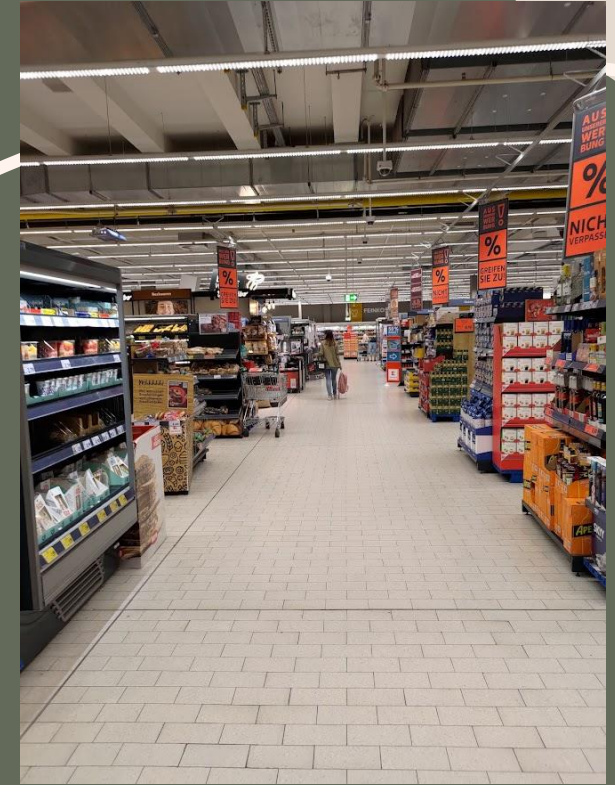


SCAN ME



Kaufland and Netto

- Kaufland 是德國的大型量販店，像家樂福一樣
- Netto 則是和全連一樣的小型超市
- 基本都可以刷卡，但逛一些小店時還是建議帶一些歐元在身上



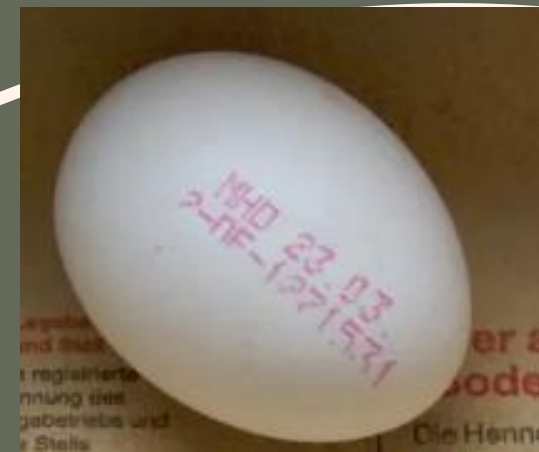
德國的食物

- 餐廳很貴，建議還是自己煮
- Döner 很好吃
- Pretzel 很方便
- 對海鮮別抱任何希望，我吃過最好吃的海鮮在英國
- 肉的味道都有點重



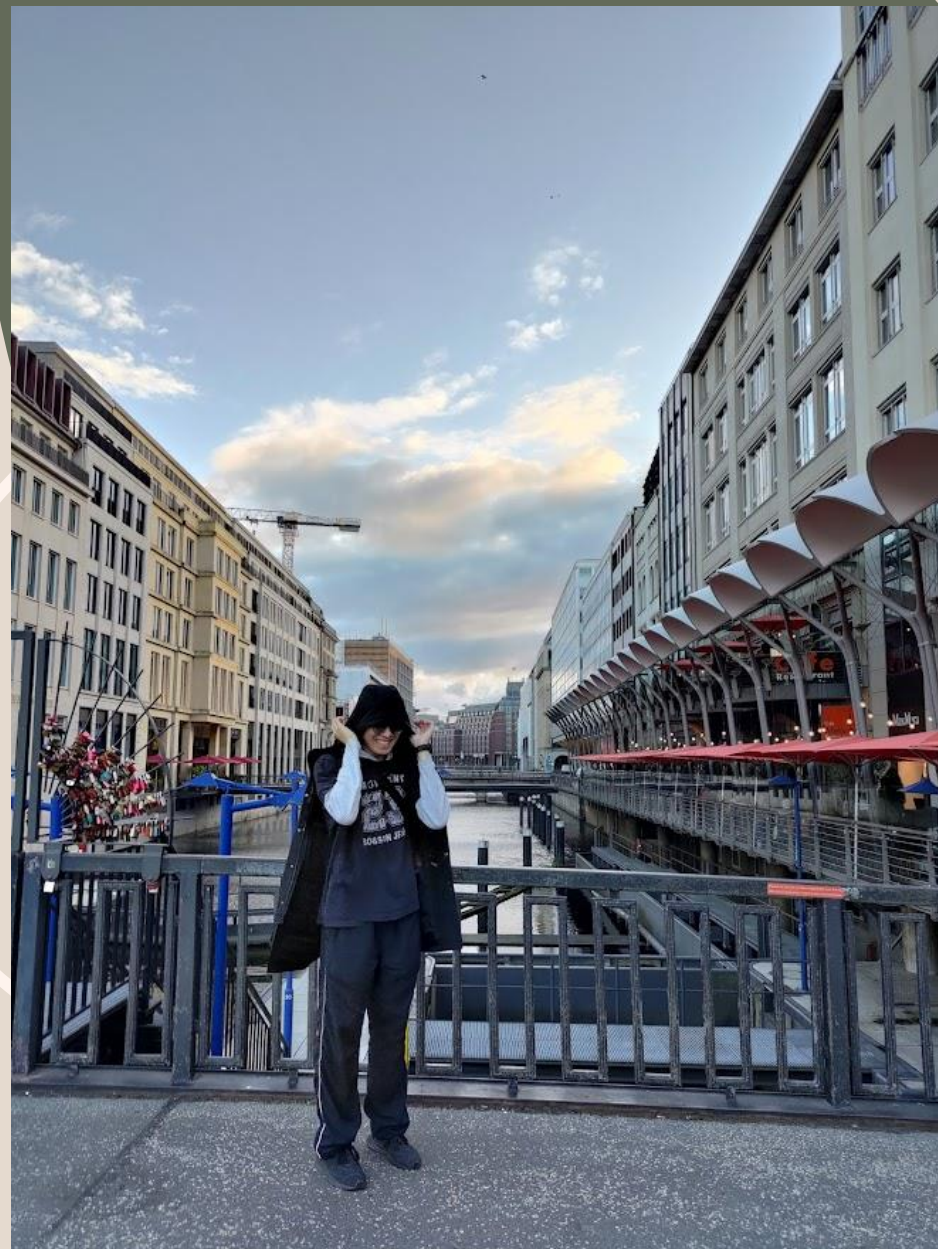
德國的飲品

- 乳製品超便宜!
- 酒很便宜(50 cent till 3 Euro)
- 寶特瓶、酒瓶喝完可回收
- 德國的蛋可以生吃，但要注意上面的標示，吃之前記得先洗過，可以室溫保存，但冷藏保存時間更久



穿著

- 緯度比較高，德國的夏天跟台灣的秋天很像，真正熱到25度C以上的天數很少
- 德國的天氣有時候會忽然變冷，冬衣建議都留一些
- 日夜溫差跟室內外都很大（大約10度左右），建議都穿洋蔥裝
- 路邊有毒的植物很多，穿短褲時要注意



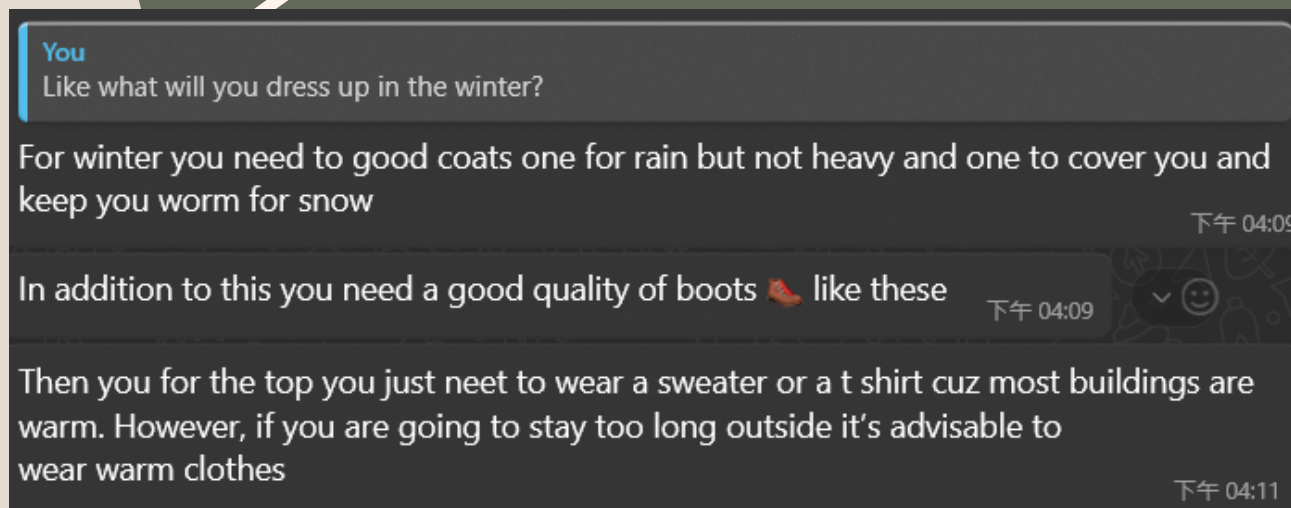
穿著

- 我自己每個月的穿著是這樣
 - 4月：大衣、襯衫、長袖內搭、防風褲（有時再一件秋褲）、雪靴
 - 5、6、9月：厚外套或長袖襯衫、短袖內搭、長褲
 - 7、8月：薄外套或短袖襯衫、短袖、長褲



穿著

- 冬季因為德國很常下雨，所以需要準備一件有防潑水功能的
- 另一件是雪衣，可以在下雪的日子保暖的
- 一雙防滑雪靴
- 但衣服穿得跟台灣寒流來的時候一樣就好，室內都有供暖



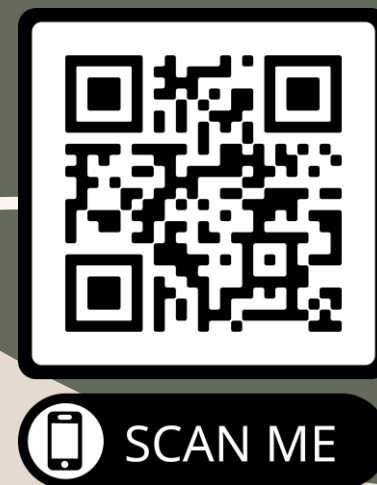
醫療

- 德國看醫生採預約制， Doctolib線上預約很方便
- 別害怕一定能解決
- COVID疫苗外國人可免費施打，比照國人
- DM是德國的藥局，類似啄木鳥，醫生的處方藥需要在這裡拿
- 但還是盡量別被救護車送到住院



居住

- 選居住地的時候，確定一下地形
- 房間廚房是標配
- 建議帶室內拖
- 4、5月的時候防靜電措施建議做一下
- 廁所要收錢
- 很多飯店都沒有電梯，出去玩建議別帶行李箱
- 萬國充必須帶，吹風機去當地買就好
- 收包裹時注意!德國的運輸系統很混亂，建議用 Amazon 與 DHL



居住

- 霜凍保護設定
- 如果冬天要出遠門、幾天不在家，可將暖氣調整至雪花標記的刻度，霜凍保護（Frostschutz）模式，以免內部結冰導致爆管。
- 窗戶超酷!



交通

- 記得下載DB navigater
- 如果很常到處跑建議買一張49歐票
- “The D in DB means Delay” 德國的火車誤點取消是常有的事情，要學會平常心
- Flix bus 用來旅遊很省錢
- 在德國走路不用怕，在斑馬線上看到轉彎車你一定先過，他們停下來你先走就對了



DB 怎麼操作

Single journey ▾

Ilmenau

FRA Frankfurt Airport

📅 Date **Today, 22:52** >

👤 Passengers, bicycles **1 pers. | 2nd Cl.** >

⚙️ Options **Mode of transpor...** >

🚶 Show fastest connection **Active** >
What does that mean?

Search

← **Options** Done

Mode of transport All >

Bicycle transport possible ☐

Direct services only ☐

Transfer time Standard >

Stopovers None >


Reset


← **Mode of transport**


All


Local/regional transport only ✓


Long-distance travel only


 High-speed trains ☐


 Intercity and Eurocity trains ☐


 Interregio and express trains ☐

 Local transport, other trains ☒

 S-Bahn services ☒

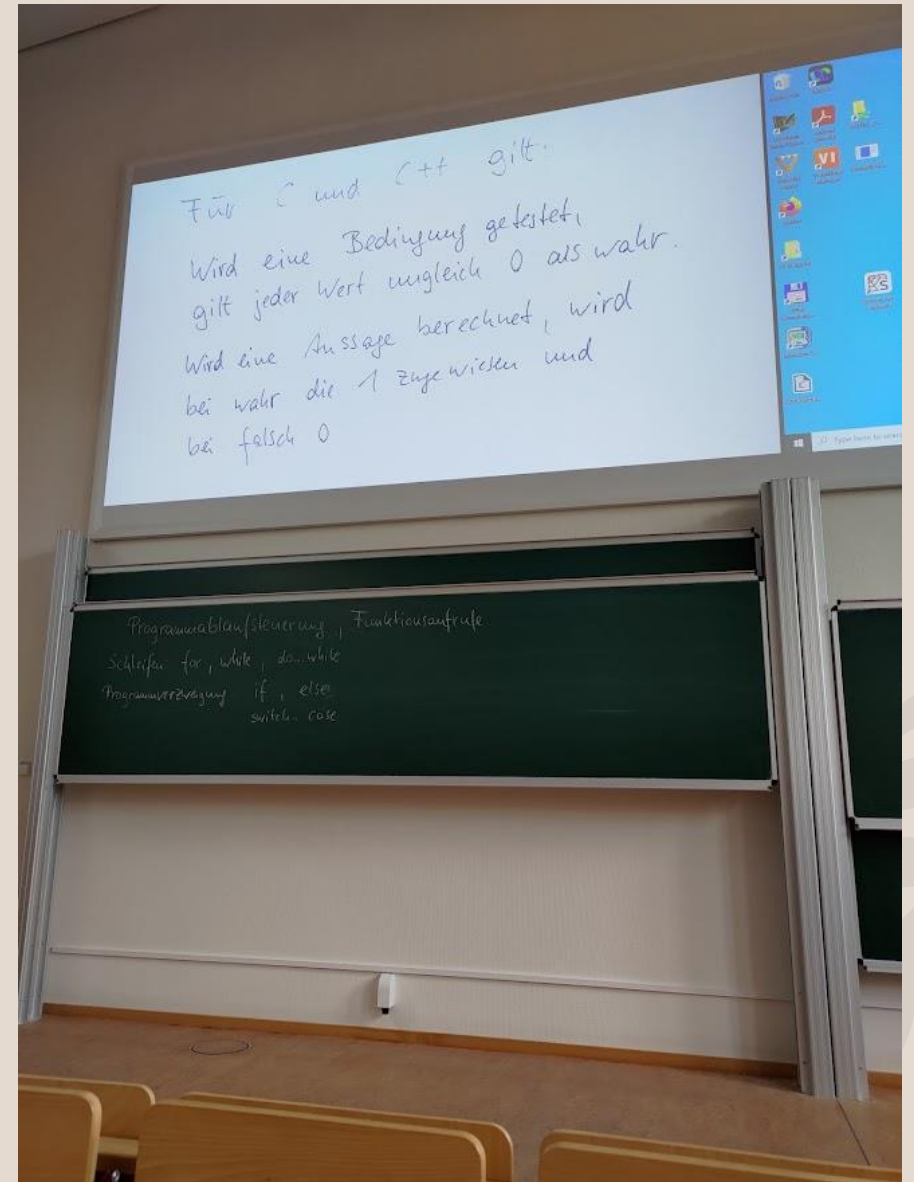
 Buses ☒

 Underground ☒

 Tram ☒

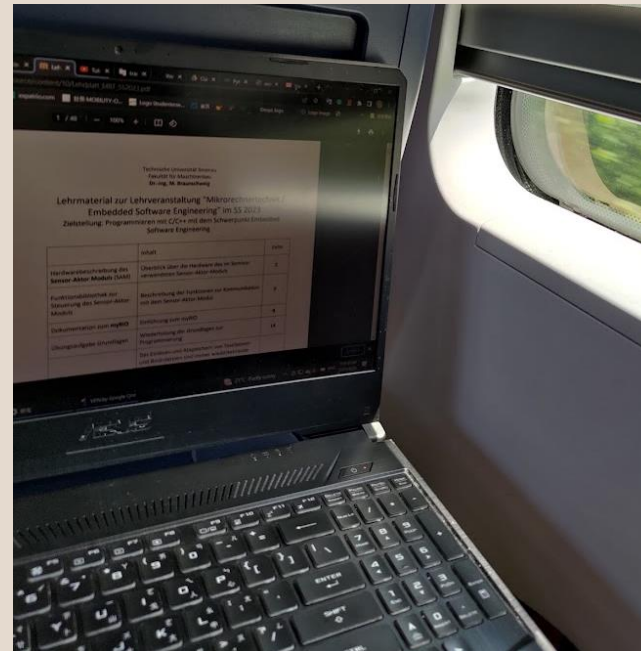
德國的教育方式

- 十分自由，十分注重學生的自律能力
- 上課不點名，要旁聽也很簡單
- 基本上，學期初選完課，學期末會讓你決定要不要考試
- 考試日期大都在學期結束後，德國的暑假有三個月，但第一個月屬於期末考月



網路

- 我在德國是使用他們當地的congstar為主，在超市就能買到充值卡，但那個東西是全德文的，程式下載限定地區德國，且開卡過程會跟你面試，自己斟酌一下囉
- 德國到處都有免費網路，火車上也有，但對德國的網速別抱太大期待



網路

- 另一個選擇是3UK與Vodafone
- 3UK 以及 Vodafone在德國當地也到處都有充值卡，但注意3UK在英國以外的地區每個月最多用到12G
- 最推薦的是3UK，因為Vodafone 有時沒有訊號，或是訊號較弱，尤其是離開大城市之後更明顯



社交與娛樂

- 好好享受德國的派對文化(不一定在夜店)



社交與娛樂

- 德國5月到9月天氣很好，踏青是個好選擇



社交與娛樂

- 因為每間宿舍都有廚房，所以可以不定時的和同學來個料理對決



這是onana



社交與娛樂

- 德國看電影票價大約13歐元，小貴
- 看電影不用劃位(至少我那邊是這樣)
- Nachos超好吃!



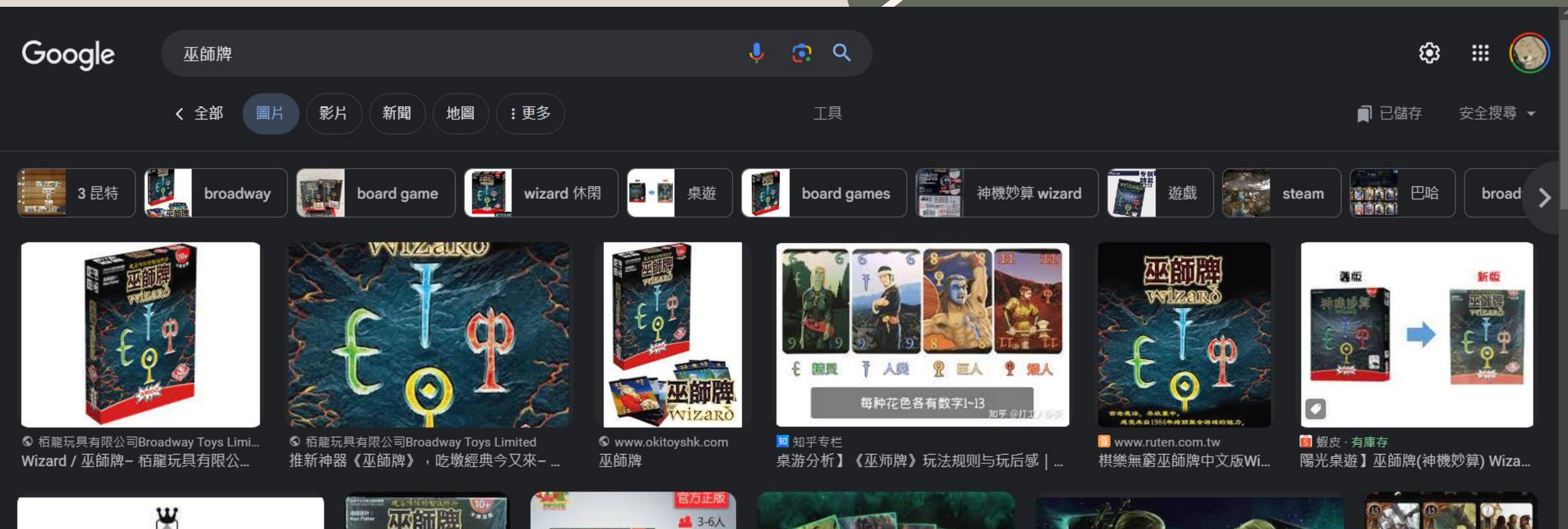
社交與娛樂

- 出去玩推薦獨旅然後住青旅，省錢交朋友好方法
- 切身之痛，規劃旅程的時候要記得算交通費**
- 防盜S扣建議買一些，金石堂或一些文具店有
- 北歐物價高，南歐較便宜



社交與娛樂

- 交朋友的好方法



社交與娛樂

- 這個.....懂得都懂，我不多提



The background features a light gray base with large, organic, overlapping shapes in muted olive green and dusty rose. In the top left corner, there are stylized, layered illustrations of plant fronds or leaves in shades of gray and rose. A thin, white, wavy line curves across the bottom right portion of the image.

各國人相處 注意事項

Germany

- 做事效率很高，但比較不懂變通
- 幽默感很前衛
- 注意舉手的角度



France

- 很浪漫是真的
- 狂野也是真的
- 十分愛國
- 很會講幹話



Chinese

- 不談政治就是好朋友
- 很好相處，說話不會那麼拐彎抹角



Vietnam

- 很熱情
- 大家都會報團
- 料理是真的很好吃



India and Pakistan

- 兩個國家關係和我們兩岸一樣，少提
- 口音習慣了之後其實反而是最好聊的
- 對朋友很照顧



Arab-World Country

- 男性與女性性格差異巨大
- 男性看事情皆以他為準
- 女性溫柔婉約，很好交朋友



Latino


- 超熱情
- 派對好夥伴
- 最佳氣氛組
- 感情觀十分開放

派對玩嗨了照片都很糊，我很抱歉

Taiwan

- 別怕，國外還是有台灣人的，只是你要主動一點
- 不知道是不是台灣人，問他們 "How are you?"



The background features a light gray base with large, organic, overlapping shapes in muted olive green and dusty rose. In the top left corner, there is a stylized, light gray illustration of a pine branch with needle-like leaves.

我學到了什麼？



自律很重要

在德國的日子十分自由，但這也代表什麼都要自己規劃，尤其是時間和金錢，若不夠自律，生活將會一團糟

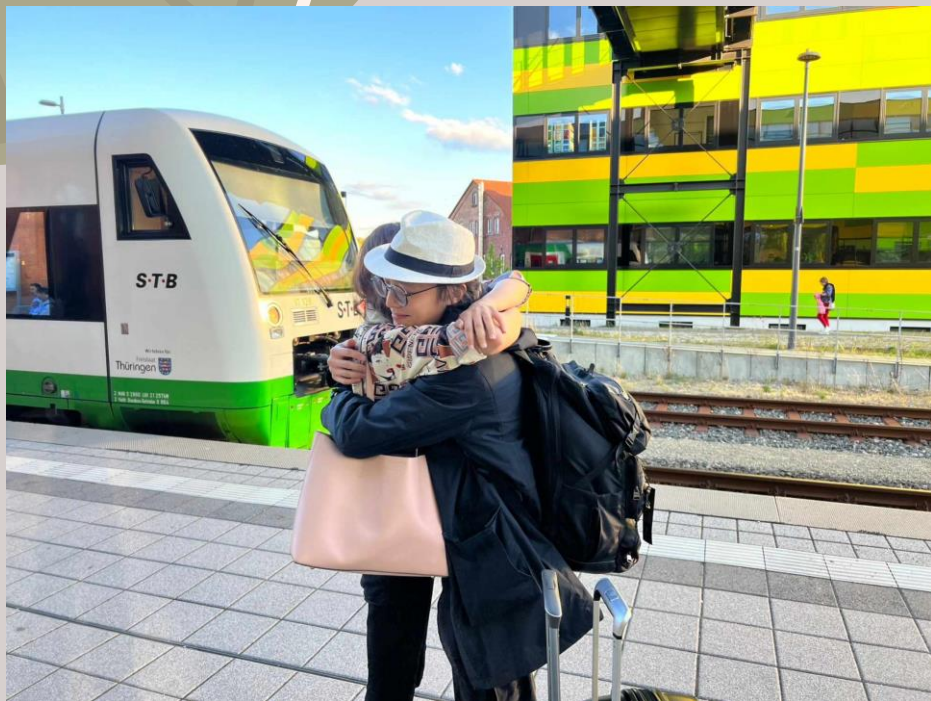
處事方式

- 亞洲崇尚集體主義，太過與眾不同或太過出頭都會遭到打壓
- 歐美較偏向個人主義，放膽展現自己會比較容易交到朋友，你不表現，機會就不是你的
- 要或不要，喜不喜歡直接講

遇到歧視怎麼辦？

- 無視他們就好，他們也頂多就嘴嗨
- 有些時候他們可能也不知道，所以能看情況講
- 德國不能帶防狼噴霧上飛機，但當地DM 有賣
- 晚上少出門，建議8.後就小心點

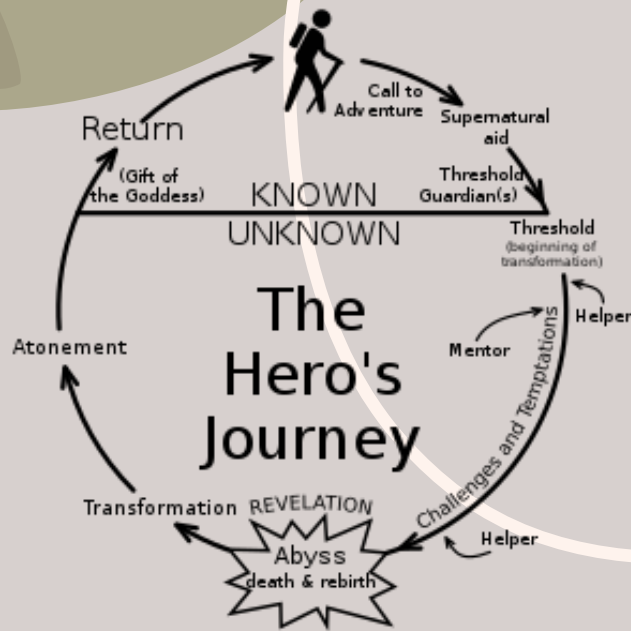
感情觀真的不一樣



- 到德國沒多久就脫單，但我現在不會說我們是男女朋友，我們是“casual relationship”
- 國外對同性戀接受度較高
- 尊重每個人在感情上的選擇

道別

- “The hero's journey ends with a return.” 要學會道別
- 現在網路很發達，離開了並不代表永遠結束了
- 跟朋友保持聯絡好方法，分享自己的生活



The background features a light gray base with large, soft-edged organic shapes in muted red and olive green. A thin white line outlines a shape on the right side. In the top left, there is a faint, light gray sketch of a leafy branch.

Thanks for listening