



**Business & Law School**  
Hochschule für Management und Recht



**Studying at  
BSP Business & Law School  
Campus Hamburg**

# **Survival Guide**

**Contact**

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# BEFORE THE SEMESTER

If you would like to go on a semester abroad at BSP Business & Law School, please ask the International Office at your home institution if they have a cooperation with BSP. If you study at one of our partner universities, please contact your home institution's International Office to apply for an exchange semester. Your home institution will nominate you for an exchange semester at BSP. Afterwards, the International Office at BSP will get in touch with you and give you more details about the application and requirements.

If you come as a Freemover and your university does not have an agreement with BSP, the regular tuition fee applies. Please contact the International Office at BSP for more information.

## Requirements

- BSP Application Form (available upon request)
- Recent Transcript of Records
- Proof of your English proficiency (at least B2) adhering to the CEFR; common certificates are TOEFL, Cambridge, IELTS; high school diploma not sufficient, additional official declaration signed by home university or home institution's language teacher required
- Only when applying for courses in German: Proof and results of German proficiency (at least B2) adhering to the CEFR; common certificates are Goethe, TELC; high school diploma not sufficient, additional official declaration signed by a home university or home institution's language teacher required
- Course selection (Learning Agreement)
- Copy of Identity Card / Passport
- 1 photo/frontal selfie
- Proof of sufficient health insurance for your stay in Germany

## Application Deadlines

Summer term: 1st December

Winter term: 1st June

## Visa Application

After your successful application, you will receive a Letter of Acceptance. Non-EU/EEA citizens may need it to apply for a residence permit for university studies before their departure to Germany. Ask the German Embassy or Consulate in your home country for information and apply directly there.



You can find a list of German Embassies here:

[www.auswaertiges-amt.de/en/about-us/auslandsvertretungen/deutsche-auslandsvertretungen](http://www.auswaertiges-amt.de/en/about-us/auslandsvertretungen/deutsche-auslandsvertretungen)

Applying for a visa costs approximately EUR 60 with a processing period of one to three months.



Non-EU citizens who are currently enrolled at a university within another EU Member State are allowed to study at a German university for 360 days. For more information, visit:

[www.bamf.de/EN/Themen/MigrationAufenthalt/ZuwandererDrittstaaten/MobilitaetEU/MobilitaetStudent/mobilitaet-student-node.html](http://www.bamf.de/EN/Themen/MigrationAufenthalt/ZuwandererDrittstaaten/MobilitaetEU/MobilitaetStudent/mobilitaet-student-node.html).

If you need help with your visa application or are unsure which type of visa you need, you can use the Visa Navigator from the German Federal Foreign Office (Auswärtiges Amt). It will guide you step by step: [digital.diplo.de/navigator/en/visa#/vib](https://digital.diplo.de/navigator/en/visa#/vib)

## Health Insurance

Everyone living in Germany is required to have a health insurance. You have to provide proof of sufficient health insurance coverage for your enrolment at BSP.

Students from EU and European Economic Area countries, Bosnia-Herzegovina, North Macedonia, Montenegro, Switzerland, Serbia, Tunisia, the United Kingdom, Iceland, Liechtenstein, Norway, and Turkey who are statutorily insured in these countries must apply in advance for a European health insurance card (EHIC) or equivalent documentation (form E-111, AT 11, ATN 11, or BH6). Afterwards, you must contact a German statutory health insurance provider and request confirmation that you hold statutory health insurance in your home country.

**Students from other countries must obtain statutory or private health insurance in Germany.**

## Statutory Health Insurance

Students under the age of 30 may obtain insurance from any German statutory health insurance provider at a student rate (currently about EUR 140 for health and nursing care insurance), which includes all legally mandated benefits:

- Treatment by doctors or dentists, including dental prostheses
- Medications, dressings, remedies, and aids
- Treatment in a hospital
- Screening tests
- Prenatal and postnatal care
- Long-term care benefits

To register with a statutory health insurance provider, you will need your passport and university admission notification (Zulassungsbescheid).

You can secure insurance for the intended period of study from your home country before arriving in Germany. You do not need an address in Germany or a certificate of enrolment from the university! Your letter of admission is sufficient for registering with a statutory health insurance.

## Private Health Insurance

The following applies to students under the age of 30: If you obtain private health insurance in Germany or wish to use a policy from your home country, you must nonetheless contact a German statutory health insurance provider and obtain an exemption from the statutory health insurance obligation. The exemption cannot be revoked; it is valid for the entire duration of your university studies.

Private insurance coverage is recognized only if it corresponds to the minimum benefits provided by German statutory health insurance.

However, if you do not qualify for statutory student health insurance - **as a non-EU citizen over 30 years of age** - you must seek private insurance coverage. Depending on the conditions of the contract and the benefits on offer, premiums for private health insurance differ. Should you choose private insurance, we recommend carefully comparing the prices and benefits of several health insurance providers. The differences can be substantial.

Newly enrolled students aged 30 or older are not required to provide proof of their insurance status at the time of enrollment.

## Housing

Unfortunately, BSP does not offer university accommodation.

The following websites should help you find a fully furnished apartment or room within a flat share (called WG in German) to rent temporarily:

- WG Gesucht: [www.wg-gesucht.de](http://www.wg-gesucht.de)
- Housing Anywhere: [www.housinganywhere.com/?utm\\_source=StudentenWG](http://www.housinganywhere.com/?utm_source=StudentenWG)
- The Fizz: [www.the-fizz.com/en/student-accommodation/hamburg/](http://www.the-fizz.com/en/student-accommodation/hamburg/)
- Urban Living: [www.urban-living-hamburg.de/](http://www.urban-living-hamburg.de/)
- Wunderflats: [www.wunderflats.com/de/moeblierte-wohnungen-auf-zeit/hamburg](http://www.wunderflats.com/de/moeblierte-wohnungen-auf-zeit/hamburg)
- Airbnb: [www.airbnb.com](http://www.airbnb.com)
- Uniplaces: [www.uniplaces.com](http://www.uniplaces.com)  
(25% discount on service fee – use code: DEBSP1725)
- Nestpick: [www.nestpick.com](http://www.nestpick.com)
- City Wohnen Hamburg: [www.city-wohnen.de/en/](http://www.city-wohnen.de/en/)
- Smartments: [www.smartments-student.de/standorte/hamburg-borgfelder-allee/](http://www.smartments-student.de/standorte/hamburg-borgfelder-allee/)

In Germany, tenants normally have to pay a deposit before they move into a flat or a room. Please do not pay anything before you have seen the room and met the landlord/landlady personally. Please bear in mind that your deposit is refunded after you move out. An average deposit for a room in a flat share lies between EUR 700 – 1,500. For a fully furnished flat, you can calculate with a deposit of two to three net cold rents.



Do not move into a flat without a lease that contains all details about the flat/room and expected costs, as well as the landlord's contact information.





## Registering with the Citizens' Registration Office Hamburg (Bürgeramt)

After you have arrived in Hamburg and signed your lease, you have to register with the Citizens' Registration Office Hamburg as a new resident. Registration is obligatory per the Federal Act on Registration (Bundesmeldegesetz). Every resident staying for more than three months must register their residency. This must be done within two weeks of arriving in Hamburg, even if you only have temporary accommodation at that time. You need to provide the following documents:

- Identity Card or Passport
- Registration Form



You can find the PDF registration form (»Anmeldung«), as well as the locations and opening hours of the Citizens' Registration Offices by visiting:

[www.hamburg.com/residents/civil-services-guide/hamburg-service-vor-ort/opening-hours-973318](http://www.hamburg.com/residents/civil-services-guide/hamburg-service-vor-ort/opening-hours-973318)



You can also apply online:

[www.personalausweisportal.de/Webs/PA/EN/citizens/electronic-residence-permit/electronic-residence-permit-node.html](http://www.personalausweisportal.de/Webs/PA/EN/citizens/electronic-residence-permit/electronic-residence-permit-node.html)





# STUDYING AT BSP

## House Rules

It is not allowed to bring pets into the buildings. Outside opening hours, it is forbidden to be at the property. Eating and drinking (exception: water) are not allowed during the lecture. You may only use the WiFi for study-related purposes. Smoking is only permitted at designated spots. Please keep the building clean and handle its interior carefully.

## Attendance

Attendance is compulsory at BSP. Therefore, students must attend at least 60% of each lecture and/or seminar, otherwise they will be excluded from examinations. If you cannot attend a class, send an email beforehand to your lecturer and Student Services.

In case of long-term absence due to sickness or other personal circumstances, BSP might find an individual regulation. If this affects you, please talk to the International Office in advance.

## Semester Ticket

BSP students have to purchase a public transport ticket which can be used from

Summer term: 1st April until 30th September

Winter Semester: 1st October until 31st March.

You will get access to the digital Deutschlandsemesterticket for approx. EUR 200 after transferring the money to our bank account. The International Office will email you with further information before your arrival.

The Deutschlandsemesterticket is a great and cheaper way to explore the city and the rest of the country. This allows you to use all public and regional transport in Germany, e.g. buses, subway (U-Bahn), trams, regional, and S-Bahn trains, BUT you cannot use Flixbus and Flixtrain, IC, EC, or ICE long-distance trains with this ticket. It is of course also valid for public transport in Hamburg. You can find more information about public transport in chapter → [Getting Around](#).

## Student ID

Your student ID has many functions and is therefore very important:

- Door opener: In order to open entrances at the different BSP campuses, place your student ID on the electronic card reader located outside the door.
- Copy card: In order to use copiers at the university, you have to touch your student ID to the designated spot.
- Public transport ticket: The Deutschlandsemesterticket is only valid for students. Therefore, you have to be able to identify yourself as a student in case of an inspection.
- Student discounts: In Germany, students get a lot of discounts, e.g. at museums, cinemas, or theaters.



In case you lose your student ID, please go to Student Services. They will issue a new student ID for you for a small fee.

## Online Education System TraiNex

You will receive two emails with your TraiNex login data. Scroll down to the bottom on the BSP website and fill in your login data.

## Personal Data

As a first step, please update your personal data. This is important for communicating with lecturers and needed for BSP management:

1. Click on [privat](#)
2. Click on [daten](#).

Please fill in your current address in Berlin and your cellphone number. We also recommend that you upload a profile picture. You can switch to English by scrolling down to »Sprache der Navigation« (navigation language).

## Timetable and Modules

You will receive an individual timetable from the International Office. This contains classes you are going to attend. The classes will be part of different study programs and courses, e.g. BWL WS24, IB SS25.

IB = International Business Administration

WS24 = study program began in the 2024 winter semester

We highly recommend to regularly check your timetable as changes in rooms and dates might occur:

1. Click on [Learning](#).
2. Click on [Timetable](#).

Problem: You can only see the timetable for regular students, but not your individual timetable, as this was specifically designed for you. So, to see times and locations, please check every course from your timetable. You check by scrolling down to the bottom of the page. There is a drop-down menu where you can select different study programs, e.g. Internationale Betriebswirtschaft (IB WS24). Then click on *einsehen (view)*. Now, you can see the timetable for this specific study program.

## Study Material

Your lecturers will upload their presentations and other important learning material for you in TraiNex:

1. Click on [Learning](#).
2. Click on [Archive](#).

Here, you can see an overview of your relevant study programs.



In case you cannot access learning material, please ask the lecturer or contact the International Office.

## WiFi

You can use the BSP student WiFi. To login, use your TraiNex name or your BSP email address and (the original) password.

# FACILITIES

## Am Kaiserkai Campus

The Campus is located at Am Kaiserkai 1, 20457 Hamburg. This is the university's main building and it is where you can find Student Services, the Examination Office, lecturers' offices, the Library, the Career Center, and the International Office.

## Opening Hours

Lecture period: 7.30am – 8pm, Monday – Friday

Semester break: 8am – 6pm, Monday – Friday



You can reach the campus by bus 4 Brandswiete, 6 Auf dem Sande, 2 Schenefeld/Aneken, or by U-Bahn U4 Elbbrücken and U3 Wandsbek-Gartenstadt.

## International Office

The International Office is located in the university's main building at Kaiserkai 1 in room 3.09. The team can help you in case of issues with your timetable, documents, etc.

## Student Services

If you have any questions, the Student Services (Located on the 5th floor) team is happy to help you. You can also lend laptops or adapters for projectors there.

## Examination Office

The Examination Office is also in the main building. This is where you should hand in assignments. Students must sign a declaration that they wrote their term papers themselves (Eigenständigkeitserklärung). This document is available in TraiNex. You can find more information on the structure and layout of academic papers in the appendix of this Survival Guide.



If you cannot attend an exam due to illness, please inform the Examination Office accordingly before the exam begins. Hand in the required forms (TraiNex) 3 days after the examination at the latest.



If you have any other questions regarding your examinations, please contact the Examination Office.

## Library

The library is located on campus. BSP has about 4,500 books, journals, testing methods, CDs, and DVDs students can lend. You can access the BSP online catalogue via this link: [eopac.net/BGX430503/](http://eopac.net/BGX430503/) (in German).

In general, the lending period is 14 days. It is possible to extend the duration, if no other student has reserved that medium.

## Opening Hours

Lecture period: 9am – 7pm, Monday – Friday

Semester break: 9am – 6pm, Monday – Friday



Please check the opening hours on TraiNex, since changes might occur.

## Cafeteria

There is a café at the HC University nearby, where you can get hot drinks, soft drinks, and snacks. Additionally, you can get a hot lunch every day, with the menu changing every week.

## Opening hours for lunch

11am – 2pm, Monday - Friday

## Copiers

There are three copiers at the campus. When using them for the first time, you have to log in manually:

1. Touch your student ID to the designated spot
2. Log in using your login name and TraiNex password.

When using a copier again, you can simply touch your student ID to the designated spot at the printer and print, copy, or scan.

## Sport and Leisure / Sport at BSP

There are different sports you can try at BSP, such as badminton, volleyball, or yoga. You can also rent sport equipment from our Student Services.

## Events

There are a number of events at BSP

- Welcome Days for regular students (March)
- Soccer Cup (Cup der Privaten) (May)
- Welcome Days for regular students (September/October)
- Prom (Herbstball) (September/October)
- Halloween Party (October)
- Christmas Party (December).



You will receive more information about events via email, Instagram or Facebook.



The International Office Team also organize different events every semester. We always have a Welcome Day in March/April and September/October, as well as Buddy events, and a farewell event throughout the semester.



# LIVING IN HAMBURG

## Important Phone Numbers

Police: 110

Fire brigade / Ambulance / Emergency: 112

## Public Holidays

1 January New Year's Day

8 March International Women's Day

April Good Friday

April Easter Monday

1 May Labour Day

June Ascension Day

June Whit Monday

3 October Day of German Unity

25 December Christmas Day

26 December 2nd Day of Christmas







## Opening Hours

Usually shops, supermarkets etc. are closed on Sundays. Nevertheless, there are specific regulations for Sunday openings. Cornershops (Spätis) are more or less open 24/7, even on Sundays. Opening hours of supermarkets are in general from Monday to Saturday 8am – 10pm. Shops are usually open from Monday to Saturday 10am – 8pm. This always depends on the store and the location.

## Getting Around

### Public Transportation System

HVV (Hamburger Verkehrsverbund) is the public transportation system of Hamburg. It includes bus services, U-Bahn (Underground), S-Bahn (Overground), and tram. With the »Deutschlandsemesterticket«, you can use all public and regional transport in Hamburg and all of Germany, e.g. buses, underground (U-Bahn), trams, regional, and S-Bahn trains, even ferries are included in Hamburg. But you cannot use Flixbus and Flixtrain, IC, EC, or ICE long-distance trains with this ticket.

The Hamburg public transport system operates 24/7. During the week, U-Bahn and S-Bahn services will usually operate until 1am. After that, night buses cover their routes once an hour.

### Bike

Hamburg's well-elaborated public transport ensures easy trips in the city and to various recreational areas in the suburbs of Hamburg. However, many people prefer to explore the city by bike. In the summer, it is especially nice to enjoy the sun on a bike while getting to see the city.



You can purchase second-hand bikes at reasonable prices at various flea markets or you can also rent bikes or electric scooters from various bike sharing providers, e.g. Lime or Swapfiets: <https://swapfiets.de/en-de>

### Car Sharing

Moving from one place to another in Hamburg can be time-consuming. There are many car sharing providers in Hamburg.



For more information, check the following websites or ask your buddy:

Miles: [www.miles-mobility.com/en-de](http://www.miles-mobility.com/en-de)

ShareNow: [www.share-now.com/de/en/hamburg/](http://www.share-now.com/de/en/hamburg/)

### Taxi / Uber

You can go to one of the many taxi points, hail a taxi in the street, or use apps like Uber, Bolt, or others. Please note: When the light of a regular taxi is switched on, there are no passengers. Costs: €4.50 basic costs plus approx. €2.70/km.

→ Hansa-Taxi: (040) 211 211

→ FreeNow

### Cellphone

You will need to be available via phone for your social life and flat hunting. There are different options to get a German telephone number (SIM card), as well as reasonably priced prepaid cards. Most German supermarkets sell prepaid SIM cards at check-out.

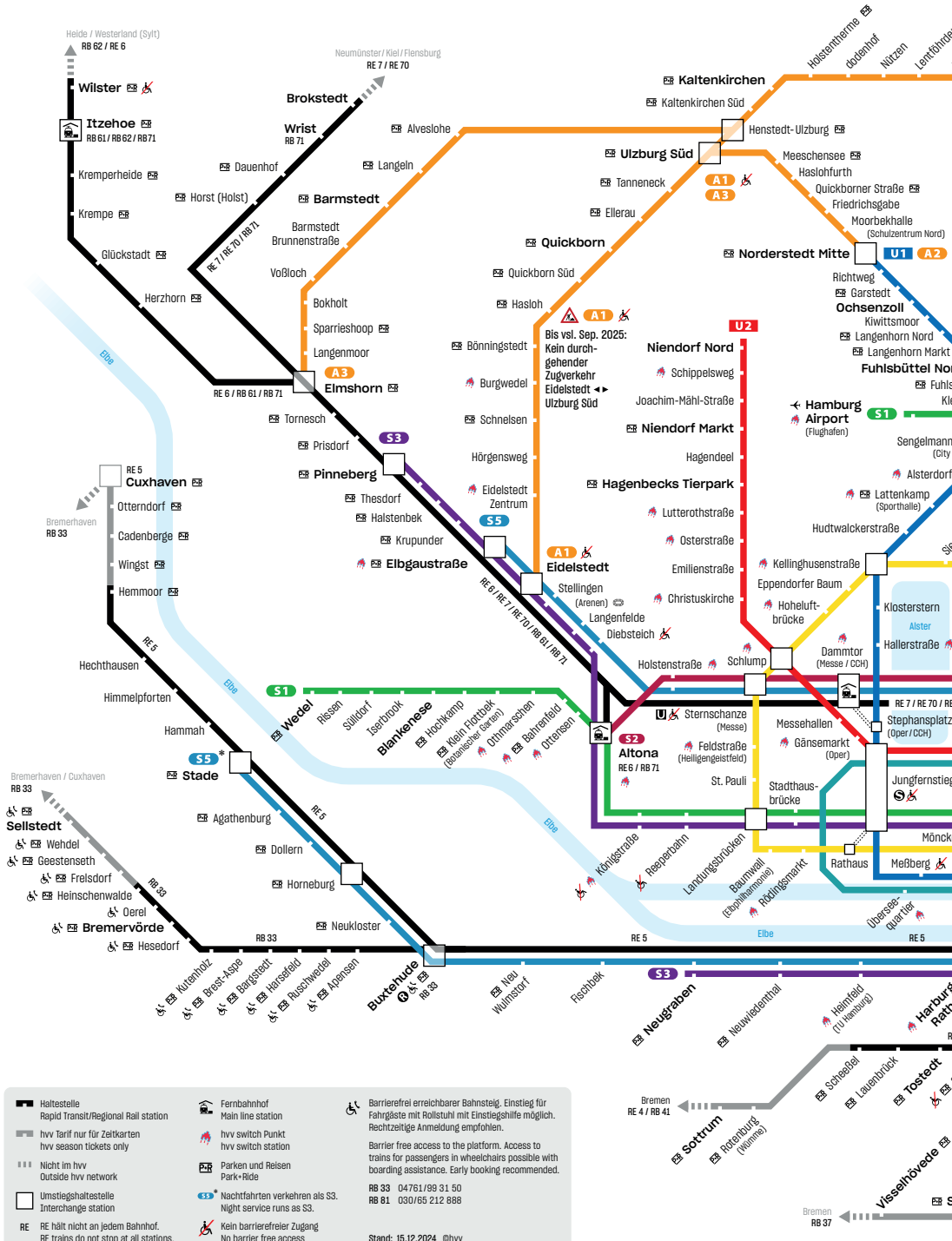
### Language Courses

BSP offers language courses, e.g. Business English and Spanish. Unfortunately, we do not offer German language courses free of charge. If you wish to improve your German skills, you can attend an (online) language school, such as:

→ [www.uni-hamburg.de/en/internationales/studierende/sprachkurse-uhh/deutschkurse.html](http://www.uni-hamburg.de/en/internationales/studierende/sprachkurse-uhh/deutschkurse.html)

→ [www.did.de/en/hamburg](http://www.did.de/en/hamburg)

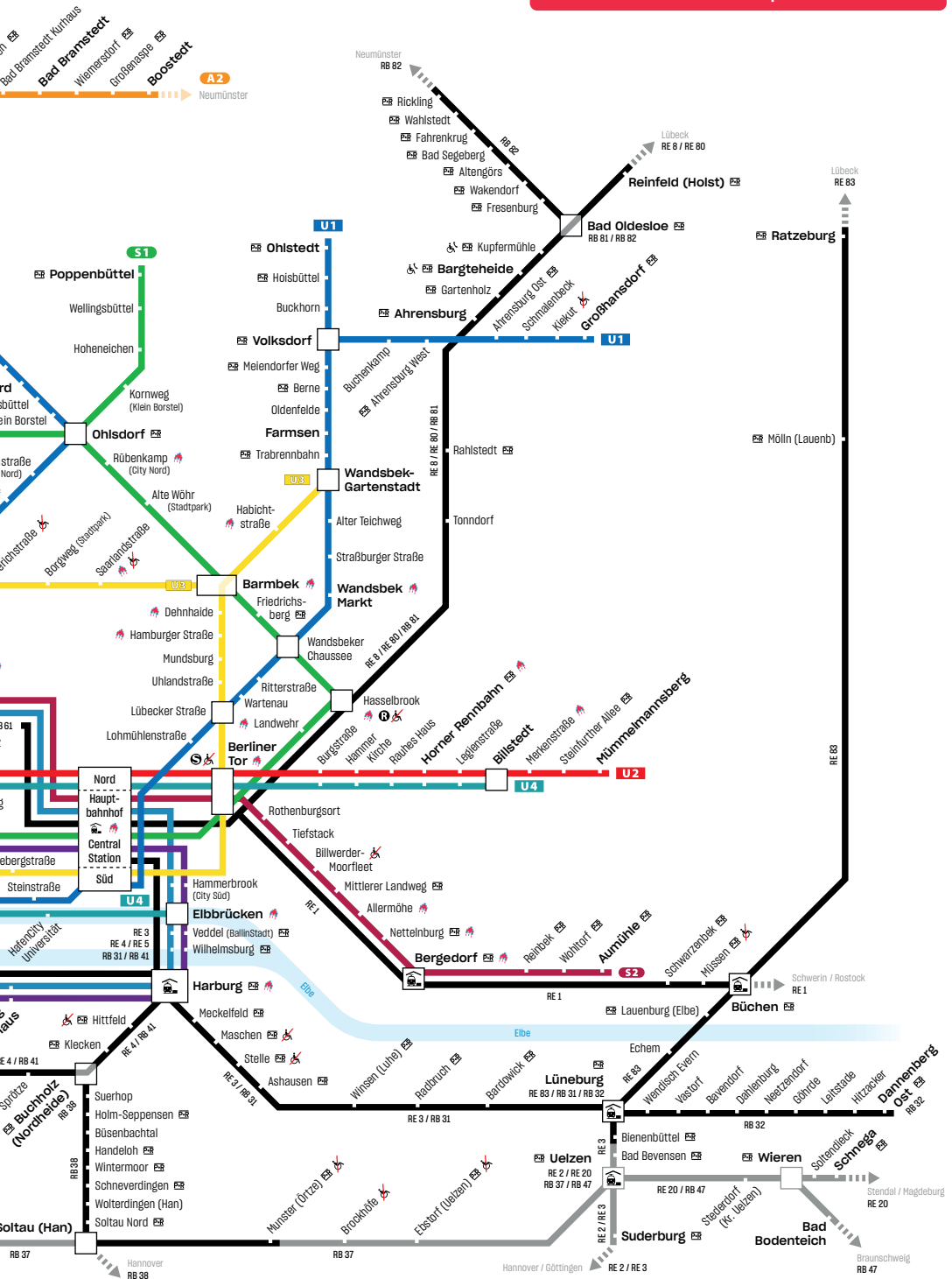
→ [www.tandem-hamburg.de/en/](http://www.tandem-hamburg.de/en/)





hvv.de  
040 / 19 449

Information · Service  
Fahrpläne / Timetables



## Hamburg Districts



Blankenese, Othmarschen, Groß Flottbeck, Wedel:  
a rather quiet, green, wealthy area.



Eimsbüttel, Harvestehude, Eppendorf, Rotherbaum, Winterhude:  
city center west, many cafés, restaurants and shops, close to »Außenalster« and parks.



St. Georg, St. Pauli, Sternschanze:  
city center, cafés, restaurants and shops, nightlife, many bars & clubs, home to FC St. Pauli (soccer club).



Hafencity:  
a modern area by the harbor, combines professional and residential use, education, culture and leisure, tourism and retail.

## Food

### Restaurants

Small cafés and restaurants do not always accept credit cards. You should ask if you can pay by card or cash only in advance to be on the safe side.



Do not expect a glass of tap water as it is quite uncommon. It is common to tip waiters around 10% in Germany.

### Spätis

You can find plenty of corner shops all over Hamburg. At these so-called »Spätis«, you can buy (alcoholic) drinks, snacks, tobacco, newspapers, and everyday necessities.

### Local Specialties

You can find a variety of different cuisines in Hamburg, including fine dining, such as Japanese, Chinese, Middle Eastern, Italian, South American, Vietnamese, Indian food etc. Typically German food tends to be very hearty with a lot of potatoes and meat. As soon as it gets warm, Germans sit outside enjoying a beer or other cold beverages in a Biergarten (a literal beer garden).

Hamburg is known for good Franzbrötchen, which is a sweet pastry baked with butter and cinnamon. Furthermore, the Fischbrötchen on Sundays at the Hamburg fish market is also typical, which is bread with fish.

# TYPICALLY GERMAN: HAMBURG CULTURE

## Hamburg Sightseeing and Culture



Hamburg with its unique history has plenty of sights you should not miss:

- Elbphilharmonie
- Reeperbahn
- Speicherstadt
- Alster
- Hamburger Kunsthalle
- Miniatur Wunderland
- Internationales Maritimes Museum
- Rathaus
- Michel
- Dom.



# TOP 10 INSIDER TIPS (GOOD WEATHER EDITION)

## 1. Treppenviertel Blankenese

Beautiful place to go for a walk.

**Blankenese, 22587 Hamburg**

## 2. Lehmweg Flohmarkt

A flea market which takes place mostly twice a year near the Hoheluftbrücke in Eppendorf.

## 3. Isemarkt

A market with a wide variety of fresh and local specialties, gourmet foods and artisanal products, providing a unique shopping experience focused on good quality and sustainability.

It is located under the bridge where the U3 runs above between the stations Hoheluftbrücke and Eppendorfer Baum.

Tuesday & Friday 8.30am – 2.00pm

## 4. Elbgold

A popular Hamburg café in Eppendorf.

Monday-Friday 7.00am – 7.00pm,

Saturday & Sunday 9.00am – 7.00pm

Eppendorfer Baum 26, 20249 Hamburg

## 5. Brühwerk

A café near Jungfernstieg, known for its good quality & variety of matchas.

Monday-Friday 8.00am – 5.00pm,

Saturday 9.00am – 5.00pm

Ferdinandstr. 40a, 20095 Hamburg

## 6. Was wir wirklich lieben

Great place to go for brunch.

Monday-Sunday 9.00am – 6.00pm

Hegestr. 28 20251 Hamburg

## 7. Tretbootfahren/Sup on Alster: Supper Club

Take a tandem boat on the Alster on a sunny day.

You can rent the boats at the supper club.

Monday-Friday 11.00am – 7.00pm,

Saturday & Sunday 10.00am – 8.00pm

Isekai 13, 20249 Hamburg

## 8. Street festivals: Eppendorfer, Winterhuder & Eimsbüttler Landstraßenfest

Street festivals with live music, food stalls, as well as local vendors where people gather to experience the vibrant atmosphere.

During the summer on the weekends in the specific district, dates differ every year.

## 9. Intotheclouds, Butterflies Events, Sands Bar Open Air

Rooftop parties or parties at special locations.

Check their respective Instagram accounts, where they announce upcoming events:

Intotheclouds:

[www.instagram.com/intothecloudshh/](https://www.instagram.com/intothecloudshh/)

Butterfliesevents:

[www.instagram.com/butterfliesevents/](https://www.instagram.com/butterfliesevents/)

Sands Bar Open Air:

[www.instagram.com/sands.bar/](https://www.instagram.com/sands.bar/)



## 10. Christmas markets

Start every year around mid- to end of November.

Public markets: Weihnachtsmarkt Rathausmarkt, Weihnachtsmarkt Mühlenkamp, Weihnachtsmarkt Eppendorf, Weihnachtsmarkt Hafencity.

# TOP 10 INSIDER TIPS (BAD WEATHER EDITION)

### 1. ABATON- Kino

Cozy cinema, also screening English movies.  
Monday-Sunday 9.00am – 12.00am  
Allende-Platz 3, 20146 Hamburg

### 2. Good gyms: Kaifu Lodge, Elbgym, Fitness First

Kaifu Lodge: [www.kaifu-lodge.de/](http://www.kaifu-lodge.de/)  
Elbgym: [www.elbgym.de/](http://www.elbgym.de/)  
Fitness First: [www.fitnessfirst.de/](http://www.fitnessfirst.de/)

### 3. Good restaurants

Edmondo: Hohe Bleichen 17, 20354 Hamburg (Italian)  
The Pasta Club: Eppendorfer Weg 221, 20253 Hamburg (Italian)  
Block House: many locations in Hamburg (typically German food).

### 4. Bars: Peggysue, Reh Bar, Katze

PeggySue: Gerhardstr. 14, 20359 Hamburg  
Katze: Schulterblatt 88, 20357 Hamburg  
Reh Bar: Nöltingstr. 84, 22765 Hamburg

### 5. Eppendorf's small local shops

Example: Kaufrausch  
Monday-Saturday 11.00am – 7.00pm  
Saturday 11.00am – 6.00pm  
Isestraße 74, 20149 Hamburg

### 6. Automuseum Prototyp (car museum)

Tuesday-Sunday 10.00am – 6.00pm  
Shanghaiallee 7, 20457 Hamburg

### 7. Staatsoper Hamburg

Dammtorstr. 28, 20354 Hamburg

### 8. Musicals

Der König der Löwen – Das Musical  
Spielbudenplatz 1, 20359 Hamburg

### 9. Hamburger Kunsthalle

Tuesday-Sunday 10.00am – 6.00pm,  
Tuesday 10.00am-9.00pm  
Glockengießerwall 5, 20095 Hamburg

### 10. Freikarte

Check out »Freikarte«, an offer for students to visit concerts, museums and sport events for free; you can receive it at the BSP reception on the 5th floor.

## Fun Facts about Hamburg

1. Hamburg is home to the Speicherstadt, the largest warehouse district in the world.
2. It is the second largest city in Germany.
3. There are over 2,500 bridges.
4. Before the Beatles became famous, they started playing in infamous clubs in the early 1960s.
5. Around 13% of Hamburg's population is from abroad, making it a very international and diverse city.
6. Instead of saying »Hallo«, »Moin (Moin)« is Hamburg's greeting of choice.
7. The Hamburg fish market has been operating since 1703.
8. The hamburger is not from Hamburg.
9. You can use Numbeo, a cost calculator for different countries, to check your approximate living expenses in Hamburg:  
>>> [Aktueller Lebensunterhaltungskosten-Index nach Stadt](#)

## Nightlife

Going out in Hamburg is one of the things the people in Hamburg are proud of. There are plenty of bars and clubs. Most of the clubs are open all weekend. The queue is usually the longest between 1 and 3am. You can find out more about Hamburg's nightlife here:

>>> [Hamburg's nightlife](#)

# APPENDIX

## List of Statutory Health Insurance Companies

- AOK
- Barmer
- DAK
- Techniker Krankenkasse

## List of Private Health Insurance Companies

- Allianz
- AXA
- Barmenia
- Debeka
- DKV
- Gothaer
- HanseMerkur
- Hallesche
- HUK Coburg
- Inter
- Provinzial
- R+V
- Union

## Formal Structure and Presentation of Academic Papers

### Content of scientific papers:

1. Title page
2. List of contents
3. Index of figures and tables, if needed
4. Text
5. Bibliography
6. Appendix
7. Declaration of originality  
(Eigenständigkeitserklärung)

### Layout requirements:

- A4
- Spacing: 1.5
- Font: Arial
- Font size: 12
- Number all pages except the title page



