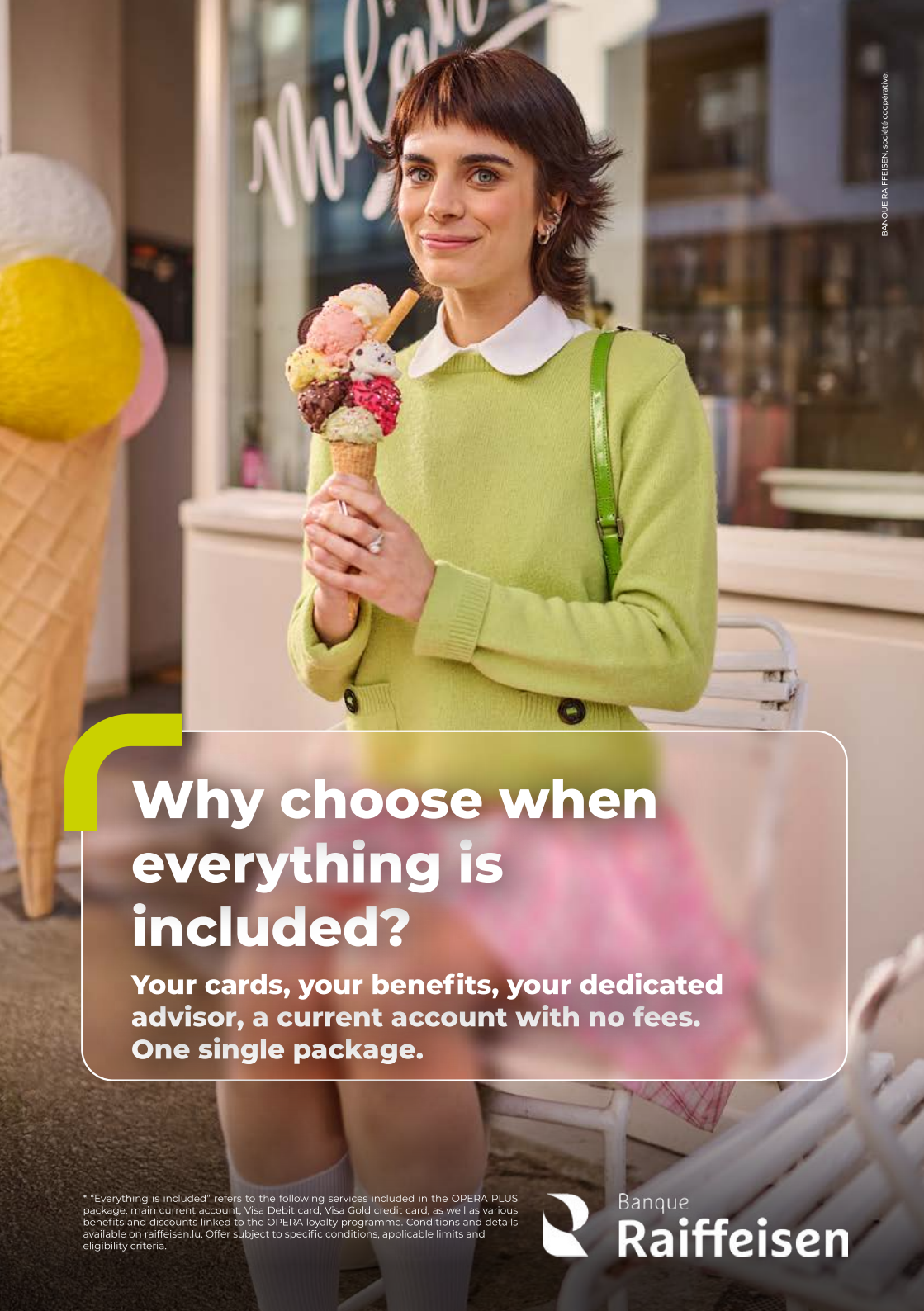
Newcomer's Guide To Luxembourg

2026/2027

Welcome to your new country



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BANQUE RAIFFEISEN, société coopérative.

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Introduction

Wëllkomm zu Lëtzebuerg!

Welcome to Luxembourg!

A country straddling the Latin and Germanic worlds, a cosmopolitan population, an open economy; all this combined with a warm welcome. **You will quickly feel at home in Luxembourg.**

Of the 672,000 inhabitants, almost half are like you: foreign workers who have arrived in a charming country. We hope this guide will help you get through the settling-in process faster.

As for us, Foyer, we are simply there for you.

Wide choice of multilingual schools

Intense cultural life

Good work-life balance

Medal gallery

Luxembourg has the highest quality of life in Europe.
Statista (2025)

Top 1 in Europe in purchasing power
Numbeo (2025)

11th place in Europe for its healthcare system.
Numbeo (2025)

6th best city for the quality of life.
Oxford Economics (2024)

4th place worldwide in the ranking
of the world's most powerful passports.
Henley Passport Index

7 interesting facts

Small country with big ambitions

1

Luxembourg may be 200 times smaller than France (2,586.4 km²), for example but it has the capacity to receive **more than 230,000 Belgian, French and German border workers** every day, i.e. **almost a third more of the population** and almost half of the workers!

The 2 Luxembourg flags

2

One is the world version. It is tricoloured and will probably remind you of the Dutch flag. The difference? The sky blue band is lighter than the Dutch "overseas" blue. **The other civil version** represents a red lion on 10 white and sky blue horizontal lines. It is also the maritime flag of Luxembourg!

Luxembourgish

3

It is not a dialect, but one of the three official languages of the country along with German and French. It is also the language in which His Royal Highness the Grand Duke speaks in his public speeches.

Schengen

4

When you hear Schengen, you think of the agreement on free movement between European countries. However, the reason it bears this name is that it was signed in **Schengen, a municipality located at the junction between Luxembourg, Germany and France**. You will also find Luxembourg Crémant here, perfect for an aperitif along the river banks of the Moselle.

What about the Benelux countries?

5

The Belgian-Dutch-Luxembourg cooperation celebrated its **60th anniversary in 2018**. It is considered **a micro-laboratory** by the EU, particularly in relation to its investments and advances in terms of greener electric mobility.

Professional cycling

6

Luxembourg literally excels in professional cycling. It is also the the most practised sport by the inhabitants. This may explain the **network of cycle paths of more than 600 km** that cross the country.

Ardenne or Ardennes?

7

The Ardennes is a wooded area straddling Germany, France, Belgium and Luxembourg. The **Luxembourg Ardennes** in the north of the country are referred to as **Éislek** or **Oesling**.

Checklist of first steps on arrival

A large number of administrative procedures are mentioned in this practical guide. In each of the topics covered, you will find direct links to useful documents.

Upon arrival

- [ ] Register with your municipality of residence
- [ ] Take out supplementary health insurance
- [ ] Open a bank account
- [ ] Take out home insurance
- [ ] Get a Luxembourg mobile number
- [ ] Report your change of address to your embassy in Luxembourg
- [ ] Register your children at school or nursery
- [ ] Apply for child benefit

If necessary:

- [ ] Exchange your driver's licence within 12 months
- [ ] Register your vehicle within 6 months
- [ ] Take out motor insurance
- [ ] Apply for recognition of your civil union
- [ ] Apply for recognition of your diplomas and skills

The information in this guide indicates the steps required under the current legislation (July 2021). The authors of this guide accept no responsibility for the quality or cost of services provided by the service providers mentioned herein.

They found us the best interest rate.

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" Because every relocation should feel like coming home "

With over 25 years of experience, our multicultural team is dedicated to easing your relocation journey. From **immigration support** to **home and school search**, we are by your side **every step of the way** until your final stage of settling in. **Your peace of mind** is at the heart of everything we do, so you and your family can **thrive in your new environment.**

Get in touch with us **: info@erslux.lu**

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Housing and living in Luxembourg

Finding accommodation in Luxembourg

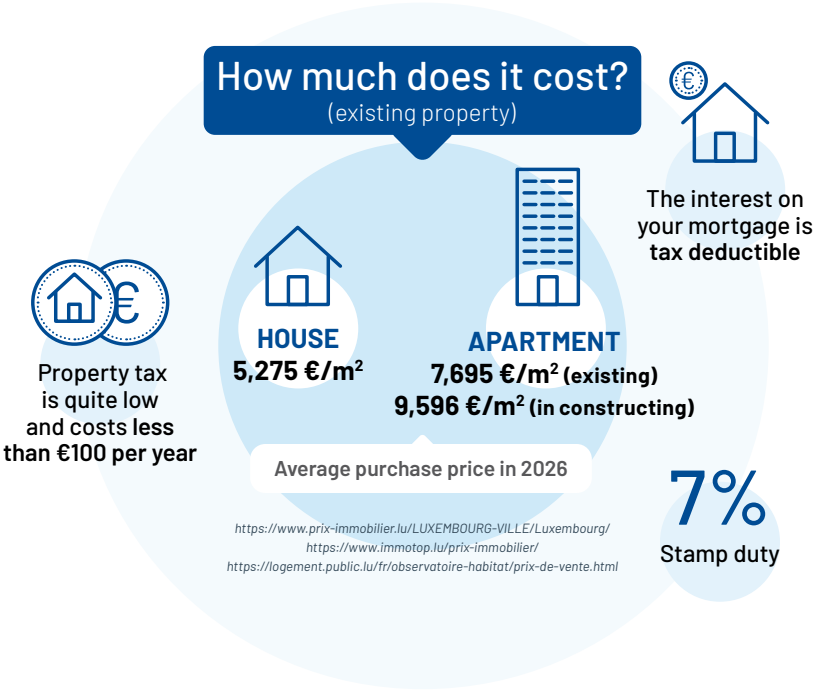
Renting or buying in Luxembourg is relatively expensive because demand exceeds supply. To find suitable accommodation, we advise planning ahead, it can take time.

The leading real estate websites are athome.lu and immotop.lu. Most of the available properties are located there.

In addition, there are an increasing number of **relocation agencies**. If you are short on time and have the budget, you will appreciate it. Some agencies go as far as doing your paperwork, filling your fridge and booking the nursery or school.

There is also a plan C, less expensive if you are alone: co-living. This type of housing is very common in Luxembourg. This is a more advanced form of shared accommodation. The most interested are expats, who find a good compromise while they look for their own accommodation.

Buying


How much does it cost?
(existing property)
The interest on your mortgage is tax deductible
Property tax is quite low and costs less than €100 per year
HOUSE
5,275 €/m²
APARTMENT
7,695 €/m² (existing)
9,596 €/m² (in constructing)
Average purchase price in 2026
https://www.prix-immobilier.lu/LUXEMBOURG-VILLE/Luxembourg/
https://www.immotop.lu/prix-immobilier/
https://logement.public.lu/fr/observatoire-habitat/prix-de-vente.html
7%
Stamp duty

Mortgage broker

Building or buying a house or apartment is a major project that requires a significant personal and financial investment. To finance this project, call on a professional!

With **credihome**, Foyer's mortgage brokerage service, you find the best financing for your project. A team of experts will analyse your situation, negotiate with the banks and simplify the formalities of your real estate purchase.

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✓*Estimate your loan capacity using our online tool!*

Coverage of the mortgage loan

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Foyer offers life insurance or Balance Temporary Insurance (TSRD), to cover your mortgage under the best conditions.

State aid

The tax credit or "bëllegen Akt"

This fiscal aid offsets the registration fees **up to €45,000 per buyer (i.e. up to €90,000 for a couple)**.

Interest subsidy

Interest assistance may be available to reduce the monthly cost of paying a mortgage. The interest subsidy rate can vary between 0.25% and 3.5%. It is set according to the income and family situation of the beneficiaries.

Interest rate bonus

You reduce the interest rate by 0.5% per dependent child on loans for the construction, renovation or improvement of your home.

Construction allowance

Up to €9,700 (or 30% more under certain conditions) to build your house in Luxembourg.

Improvement allowance

Up to €10,000 of direct aid to improve the habitability, healthiness or safety of your home.

Renting

How much does it cost?

HOUSE
€3,665

APARTMENT
€1,796

Average rental price in 2026

https://logement.public.lu/fr/observatoire-habitat/prix-de-location/loyers-annonces-logements.html
https://www.athome.lu/blog/marche-immobilier/marche-immobilier-luxembourg-t2-2026/

Agency fees are generally **one month's rent + VAT**, to be paid 50/50 by the tenant and the landlord

The landlord will ask a rental deposit of a **maximum of 2 months' rent**

The landlord will ask for **proof of income or a copy of the employment contract**

It is the usual practice to earn at least 3 times the rent.

Home insurance

For a rental, there are 2 types of insurance cover:

- that taken out by the tenant to cover their liability as an occupant
- that of the owner who takes care of the other events

Both are complementary.

mozaïk

Sharing

A Luxembourg particularity: co-living

€1,100

Average monthly budget for a room in co-living

- The bedrooms are **furnished** and generally have a shared **bathroom**, **kitchen** and **living room**.
- **Weekly cleaning** is carried out by a service provider of the agency
- An ideal proposition for expats, as **coliving provides an initial social network**
- Co-living is offered by individuals or by specialized agencies such as **Many Many** or **furnished.lu**

Tax deductibility

Interest on a mortgage and household help are **deductible** to a certain extent.

Moving in

Declare your new address

- With your **local Commune / municipality of residence**
- With the **National Health Insurance Fund** (CNS)
- With your various **service providers** (operators, suppliers, banks, etc.)

mozaïk

Your agent will provide you with moving boxes - contact your agent!

Useful addresses

- **Property market developments:** https://logement.public.lu/
- **Legal and official aspects of housing**
  - **Renting:** https://guichet.public.lu/en/citoyens/logement/location.html
  - **Buying:** https://guichet.public.lu/en/citoyens/logement.html
- **Comparing gas and electricity subscription offers:** https://www.calculix.lu/fr/calculix-public-private#/
- **Information on waste separation by municipality:** https://www.valorlux.lu/en

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Working in Luxembourg

Do you need to speak Luxembourgish to work in Luxembourg?

Not necessarily. For the time being, anyway. Later, if you make the effort to learn it, it will help you a lot and open up new doors.

There are many professional environments where Luxembourgish is not necessary, where French or English is preferred.

In the long run, you will benefit greatly by addressing the nationals in their native language. You will make new connections and possibly accelerate your career.

Luxembourg obviously encourages the learning of Luxembourgish. Many municipalities even organise free courses to promote integration. Schwätze mer Lëtzebuergesch!*

* Let's speak Luxembourgish!

Recognition of diplomas

There is a list of regulated professions for which certification of the diploma is required.

✓ *Find out if you need to be certified*

Finding a job

In addition to **Adem** (Agence pour le Développement de l'Emploi), which has its own network of advertisements, and **temp agencies**, **the reference websites are:**

https://en.jobs.lu/
https://www.jobfinder.lu/jobs
https://www.monster.com/
https://en.moovijob.com/
https://lu.indeed.com/
https://alleyesonme.jobs/en

Working arrangements

A full-time employee = 8 hours per day, or 40 hours per week.
26 working days of paid leave. However, many sectors offer additional days off.

The 11 public holidays

- **1 January**
- **Easter Monday**
- **1 May**
- **9 May,** Europe Day > Luxembourg is currently the only country to have declared this day a public holiday
- **Ascension Thursday**
- **Whit Monday**
- **23 June,** National Holiday
- **15 August:** Assumption
- **1 November:** All Saints' Day
- **25 December:** Christmas
- **26 December:** Saint-Etienne

Average wages

In 2023*, average annual gross salaries wages by economic activity are:

Finance and Insurance
€117,490

Services
€77,279

Industry
€61,896

Automotive
€55,836

Construction
€51,807

*according to https://statistiques.public.lu/

Taxation

3 tax classes

- **Class 1:** single, divorced, separated
- **Class 1a:** unmarried couples with children or widowers
- **Class 2:** married or civil union couples with or without children.

Find a summary of the tax classes:
https://impotsdirects.public.lu/fr/salpens/fiche/classe_impot.html

Calculate your tax rate based on your income and class:
https://impotsdirects.public.lu/fr/baremes/personnes-physiques.html

Tax declaration

Personal tax reporting is mandatory in some cases. However if in your case it is carried out by your employer, it is strongly recommended that you report your income personally to ensure deductible expenses and changes with your family status, to ensure your taxation is adjusted.

Travel expenses may be deductible up to **€2,574/year** under certain conditions.

Tax withholding slip (tax card)

1. The ACD (Administration des Contributions Directes) sends you this card based on your tax declaration.
2. You then send it to your employer, who will know how much to deduct from your gross salary. Without this card, the default rate is 33%.

Retirement and supplementary pension

Contributions

The pension contribution is 8% of the monthly salary. Your pension will then come from the CNAP (Caisse Nationale d'Assurance Pension) and from your supplementary pension insurance if you have one.

Minimum pension amount (2025): €2,436.04/month

✓ *Calculate the amount of your pension*

Supplementary pension plan

horizon

Prepare for the retirement you want with the Foyer supplementary pension plan.

Setting up a company in Luxembourg

In addition to the simplified formalities, advantageous taxation and low payroll costs, public platforms help you in the process of creating your company:

✓ *The Chamber of Commerce website together everything you need to know to create a company in Luxembourg.*

✓ *A website that provides information and support, created by the Ministry of the Economy, the Chamber of Commerce and the Chamber of Trades, serving as a single entry point to help people start and grow a business in Luxembourg.*

✓ *Luxinnovation offers free services to entrepreneurs.*

Professional liability insurance

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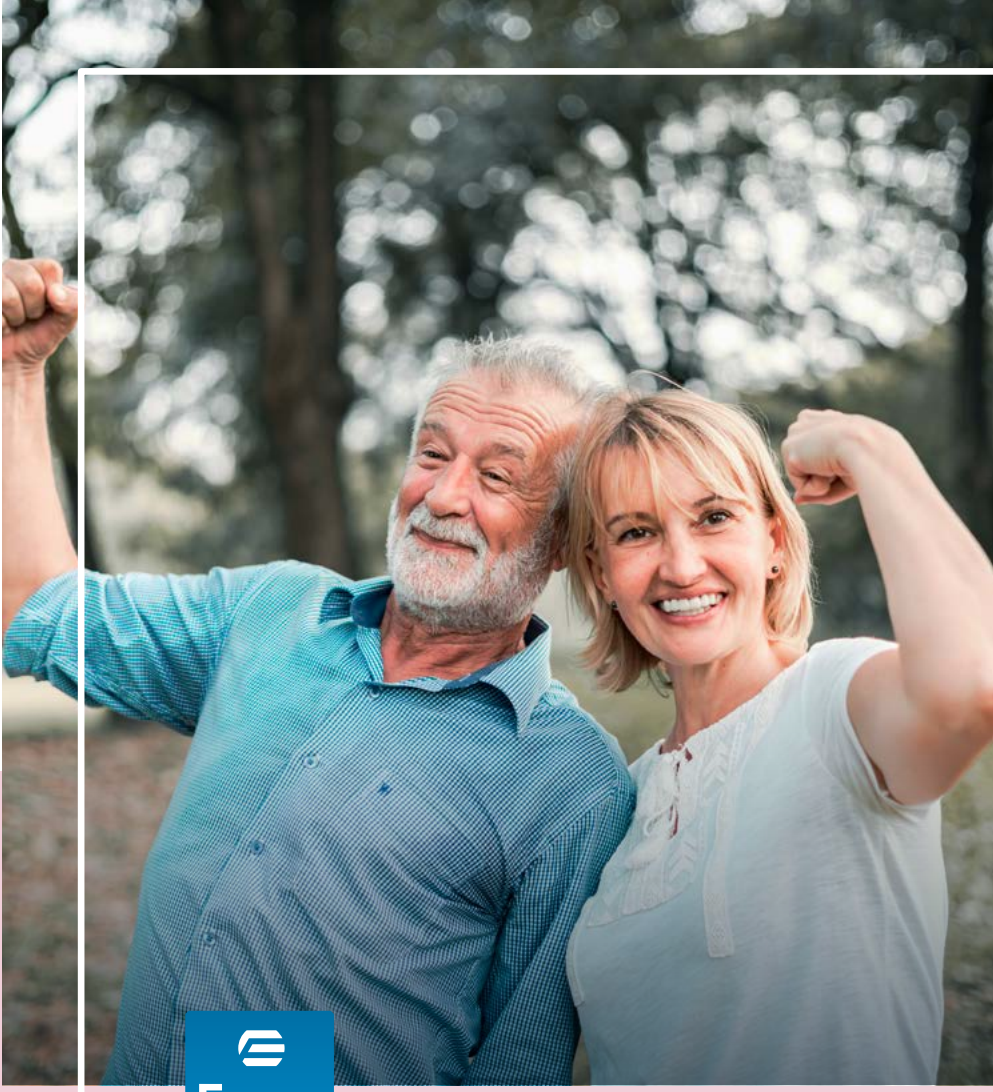
Professional liability insurance is essential for any company. Take advantage of Foyer's expertise.

Practicalities of working in Luxembourg

- It is your future employer who will take care of **the work permit procedures** if you are a new resident.
- It is recommended to **open a bank account in Luxembourg** for the payment of your salary.
- If you are a first-time employee, the **CCSS** (Centre Commun de la Sécurité Sociale) will issue your tax deduction form within 30 days of your registration.

Useful addresses

- **Centre commun de la Sécurité sociale:** https://ccss.public.lu/en.html
- **Job portal:** https://adem.public.lu/en.html
- **Tax authority:** https://impotsdirects.public.lu/fr.html
- **Information and procedures for pensions and retirement:** https://cnap.public.lu/en.html



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Healthcare in Luxembourg

How does the healthcare system in Luxembourg work?

Don't worry, it's very good and quite simple. Luxembourg ranks 11th in Europe for its healthcare system.

Health insurance and long-term care insurance are compulsory, and you contribute to them through your salary. The organisation at the heart of the system, and which is responsible for reimbursements, is the **CNS** (National Health Insurance Fund).

When you arrive in Luxembourg, your employer is responsible for registering you. You can then register your family members in order to benefit from medical care in Luxembourg.
The rate of reimbursement for consultations in doctors' surgeries and outpatient treatment in hospitals is generally 88% of the fixed price for adults and 100% for children and young people under the age of 18.

Your social security card

Always carry your social security card with you. It will be your key to benefit from the third party payment in pharmacies or hospitals.

Your employer registers you with the CNS, normally you do not have to do anything. To register your family, however, you will need to provide information to the CNS. They will then be co-insured free of charge.

✓ If you are not employed, but self-employed, your social security organisation will be the **Centre Commun de la Sécurité Sociale (CCSS)**.

Coinsurance

For your spouse and children

As a resident worker, you can add your spouse and children to your health insurance. **It's free!** Contact the CNS to update your file.

Providers approved by the CNS

Except in emergencies, the patient is free to choose his or her provider.

Hospitals

Doctors

Dentists

Psychotherapists

Pharmacies

Healthcare professionals in private practice

Price of services

Some doctors prefer to charge an additional fee. These charges are not covered by the CNS. Others take care of their patients according to social security conditions and rates*. The patient pays the doctor directly and then claims reimbursement from the health insurance company.

- **General Practitioner**: €61
- **Gynaecologist**: €67.70
- **Paediatrician**: €66.80
- **Dentist**: €41.70
- **Dermatologist**: €62.50
- **Ophthalmologist**: €58.80
- **Cardiologist** : €50.90

(*) https://cns.public.lu/en/assure/publications/legislations/textes-coordonnes/livre-bleu.html

A must have: Supplementary health insurance

Extended insurance is added to the CNS for wider cover and to obtain better reimbursements. 75% of Luxembourgers purchase it.

Foyer offers 2 products depending on your needs: medicis hospi+ and medicis confort.

Emergency contacts

Emergency with injuries 112

Emergency without injuries 113

Poison control centre 8002-5500

Medical centres +352.20.333.111

- **Luxembourg City**: 59, Rue Michel Welter, L-2730 Luxembourg.
- **Esch/Alzette**: 70, rue Émile Mayrisch, L-4240 Esch/Alzette.
- **Ettelbruck**: 110, avenue Lucien Salentiny, L-9080 Ettelbruck.

Useful addresses

- **Directory of useful numbers:** 112.public.lu
- **Directory of on-call pharmacies:** https://pharmacie.lu/
- **Procedures and reimbursements:** https://ccss.public.lu/en.html
- **Procedures for the self-employed:** https://ccss.public.lu/en.html
- **General information on the healthcare system:** https://santesecu.public.lu/en.html

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Out and about in Luxembourg

Is it possible to live in Luxembourg without a car?

It is possible, simple and free. For many expatriates who arrived without a car, this has become more evident.

Public transport systems are punctual and always available. Moreover, it's free! A world first!

Using the bus, train or tram will save you time when crossing or reaching Luxembourg City. On weekdays, 200,000 commuters travel back and forth daily, creating traffic jams worthy of Europe's 5th largest financial centre.

Test public transport and measure the time saved!

mobilitéits zentral

The app to download

Mobiliteit is the perfect application for multi-mobility travel. The trip planner provides you with complete information on all routes.

GET IT ON Google Play

Download on the App Store

FREE buses, trams and trains

Luxembourg is the **1st country in the world** to offer free public transport.

No need for a ticket, just get on and travel!

Car parks and parking

Parking discs in Luxembourg City

Residents can park for free in their neighbourhood and for 2 hours everywhere else if they have their disc. **If your car is registered abroad, you can obtain a temporary disc valid for 6 months.**

Paid parking

Find free parking spaces with the Parking Luxembourg app, available on iOS and Android.

Places in the street

In the capital, it is not free. A colour code indicates the rate and the maximum parking time.

- 30 minutes
- Free of charge
- Monday to Saturday 8 am to 6 pm

- 2 hours
- €2/h
- Monday to Saturday 8 am to 6 pm

- 3 to 5 hours
- €1/h
- Monday to Saturday 8 am to 6 pm

- 5 hours average
- €2 from 1 to 3 hours and €1.5 from 4 to 5 hours
- Monday to Friday 8 am to 6 pm

- 10 hours
- 50 cents/hour
- Monday to Friday 8 am to 6 pm

Free parking

To park for free and without a disc in Luxembourg City, **there are only the P+R** (Park & Ride) **car parks**. They are located on the outskirts of the city, but you can then easily reach the centre by public transport.

Getting around by bike

There is a very dense (and very nice) cycling network in the whole country, but on top of that, Luxembourg City has a very good cycling infrastructure:

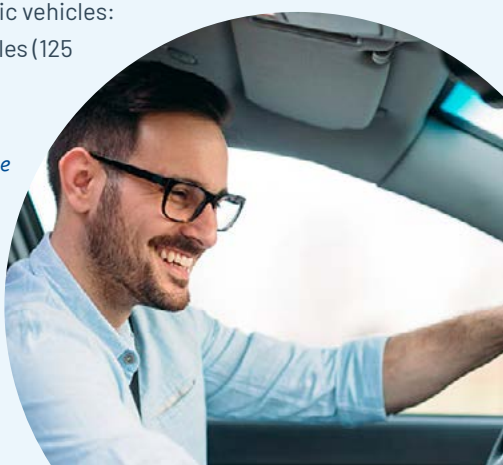
- **The self-service bicycles vel'OH!** are available with annual, occasional or business subscriptions.
- **Bikes can be rented** via the association Vélo en Ville.
- **MBox bike parks** provide secure parking for two-wheelers (also in other major towns in Luxembourg).
- **Taking your bike on the train is free!**

Electric vehicles

To encourage the ecological transition, Luxembourg offers subsidies for the purchase of green vehicles:

- **Up to €6,000 (under certain conditions)** for a 100% electric or hydrogen car or van
- **Up to €600** for a classic or electric bike
- **€500** for electric motorcycles and mopeds
- **Up to €1,000** for the following 100 % electric vehicles: quadricycles; motorcycles; light motorcycles (125 cm^3); mopeds (scooter et pedelec45)

✓ *To obtain one of these bonuses, all you have to do is be a resident and apply to the environmental office:*



Registering your foreign vehicle

When you arrive, you have 6 months to register your vehicle. How to do it?

1. Submit your vehicle for a **roadworthiness inspection**

2. Apply for a **vehicle registration** online:

3. When you receive your number, you must complete a form called **Application for a vehicle registration certificate**

4. Pay the **"chancery duty"** (€50)

5. **Clear your vehicle through customs** (the correct document is called vignette 705 and can be obtained via Luxembourg Customs)

6. Lastly, the whole file must be sent to the **SNCA** (Société Nationale de Circulation Automobile)

Points-based licence and highway code

The Luxembourg licence is a points-based licence. As in France and Spain, **the initial number of points is 12 points**. Each offence causes you to lose a certain number. **At 0 points, your licence is suspended for 1 year.** In order to regain the right to drive, you will have to pass at least an awareness course.

Examples of offences and corresponding point deductions:

- Drinking and driving: **- 2 to - 6 points**
- Phoning and driving: **- 4 points**
- Speeding: **- 2 to - 6 points**
- Failure to comply with the obligation to equip your car with 4 winter tyres (in season): **- 2 points**
- No insurance: **- 4 points**

Third-party liability

Third-party liability cover is compulsory. It covers bodily injury, property damage or consequential loss caused to third parties when you are liable for an accident. We cover the costs and any damages owed to the victim.

mobilé

Have you found the car of your dreams?

Protect it with our car insurance, tailored to each driver.

Usable parts

Usable parts: Repairing your vehicle is good... doing so in a more responsible way is even better! We recycle parts from vehicles that are beyond repair by creating a reuse network to reduce waste and CO_2 emissions. This approach is part of a **reduction-reuse-recycle** strategy to limit pollution that threatens nature and the oceans.

Thanks to our partnership with GPA, you can choose to use used parts at your partner garage. Just as reliable as new parts, they come with a lifetime warranty from Foyer.*

*terms and conditions apply

Useful addresses

- **Register your vehicle:** https://guichet.public.lu/en/citoyens/transport/transports-individuels/vehicule-motorise/immatriculer-vehicule/numero-immatriculation.html
- **Convert your non-EU driver's licence, clear customs and submit your vehicle to a roadworthiness test:** https://snca.public.lu/en.html
- **Highway Code:** https://transports.public.lu/en/conduire/code-de-la-route.html
- **Vel'OH:** https://myveloh.lu/en/home
- **mBox bike parks:** https://transports.public.lu/en/plus/services/velos-libre-service1.html

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POUR CONDUCTEURS

GOLDEN RULES ON THE ROAD

- It is fundamental **to behave and drive responsibly**.
- For everyone's safety, **comply with traffic regulations and speed limits**.
- **Anticipate instead of reacting.**
  Being aware of danger is more important than driving technique
- **Never overestimate** your own abilities.
- **Reduce your speed** in difficult situations.
- **Wearing a seatbelt or a helmet** can save your life.
- **Economic driving** protects our environment and reduces accidents.
- **Stay away from alcohol and drugs**; they increase the risk of having an accident.
- **Before you drive**, make sure that **the vehicle is technically sound**.
- **Courtesy, respect and tolerance** can prevent many accidents.

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Sites Colmarg-Berg & Sanem · BP 4 · L-7701 Colmar-Berg
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Family & childhood in Luxembourg

Is Luxembourg a good place to raise your children?

The Grand-Duchy of Luxembourg is the second best country in Europe for raising children.*

Indeed, the level of physical exercise, air quality and general happiness index are at the top.

However, that is not all : the education system favours language learning, the countryside is conducive to outdoor sports, in short, children have every chance of becoming strong and clever.

Lastly, as an employee in Luxembourg, you can benefit from numerous benefits and the parental leave system is one of the most envied in the world.

(*) NimbleFins study published in 2019. NimbleFins is an independent UK data analysis site.

Is your marriage recognised?

Yes, but it is not automatic. To make sure everything is in order, **register your union**.

If you are married, contact the **Civil Status Officer** of your municipality of residence. If you are in a civil partnership, consult the Public Prosecutor's Office.

By doing so, you give a legal framework to your union on Luxembourg soil. This gives you **guarantees in terms of inheritance, social security and the parentage of children**.

You will also benefit from the advantages of **joint taxation** and the **tax deductions** that come with it.

Becoming a parent in Luxembourg

Luxembourg offers a very good system of support for parenthood: leave, allowances, protection for pregnant women against dismissal, etc.

The 2 types of childbirth leave:

- The mother is entitled to **8 weeks** maternity leave **before the birth and 12 weeks after the birth**
- The father benefits from **10 days** of paternity leave.

Parental leave

Luxembourg finances **a generous amount of leave** that you can take more or less freely during your child's first 6 years.

Its huge advantage (besides the guaranteed replacement income) is the way you can decide to use it:

FULL TIME

PART-TIME

SPLIT OVER A MAXIMUM PERIOD OF 20 MONTHS

PER WEEK FOR A MAXIMUM PERIOD OF 20 MONTHS

The various family allowances

CAE: remember this acronym. This is the **Children's Future Fund**, which is the reference body in terms of family allowances.

Family allowance

Your child is entitled to it from birth to age 18.

- Basic monthly amount of **€315.04**
- **+€23.81** for children over 6 years old
- **+€59.44** for children over 12 years old

Back-to-school allowance

Your child is entitled to it until his or her last year of high school.

- **€115** from 6 years old
- **€235** from 12 years old

Birth allowances

This bonus totalling **€1,740.09** is available to resident mothers, but also to cross-border workers. It must be claimed and you get it back in three instalments:

- **€580.03** prenatal allowance
- **€580.03** birth allowance
- **€580.03** postnatal allowance

Childcare

Education and Reception Services (SEA)

- **The crèche** is the most used service to take care of your children from 3 months. The language used in most crèches is Luxembourgish and French.
    - **Approved crèches** have limited places and the enrolment criteria depend on the socio-familial context (single-parent family, special needs, etc.).
    - Some **private crèches** offer specific teaching (Reggio, Montessori, Steiner-Waldorf, etc.) and others are part of an international and multilingual education.
- The **day care centres** welcome your children between 3 and 12 years old outside school hours, including during the holidays. They offer educational activities as well as meals.
- **Childcare centres** function like the day care centres except that they are municipal structures.

The parental assistant

The parental assistant is a more flexible alternative to crèches and day care centres. They are generally independent and **approved by the Ministry of Education**. They will look after your children at their own homes, **according to the schedule you have decided together**.

Nannies, babysitters and governesses

Nannies, babysitters and governesses must be declared to the Centre Commun de la Sécurité Sociale in order to work in your home. To find them, simply consult the directories provided by your municipality of residence.

The Welcome Service Cheque (CSA)

The CSA is a financial aid from the State for the extracurricular care of children up to the age of 12. In other words, it creates a system of free and discounted childcare hours.

To benefit from this, remember to apply for your "myCard fir staark Kanner" ("for strong children") card:

Here you will find the official directory of educational and childcare facilities in Luxembourg:
https://ssl.education.lu/sea/StaarkKanner

Savings and taxes

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Invest in your children's future while reducing your taxes. Foyer offers 2 simple, flexible and tax-efficient savings solutions.

Childcare expenses fall under the category of "extraordinary expenses".

You can deduct them from your taxes in the form of a flat rate allowance of a maximum of €450 per month and €5,400 per year.

Deductible expenses

Learning Luxembourgish

Early learning for toddlers

By joining the CSA, your child from 1 to 4 years old will benefit from **20 hours of early learning in Luxembourgish and French** in the childcare facility where he/she is registered.

Learning in primary school

Primary school pupils who do not speak Luxembourgish are **given welcome lessons by native teachers**.

The stages of schooling in Luxembourg

Primary schooling is divided into 4 cycles

Pre-school education	Cycle 1	aged 4 to 5 (optional at aged 3)
Primary education	Cycle 2	aged 6 to 7
Primary education	Cycle 3	aged 8 to 9
Primary education	Cycle 4	aged 10 to 11

Secondary education from age 12 to 19

The **Cellule d'Accueil Scolaire pour élèves Nouveaux Arrivants (CASNA)** gives info for young people aged 12 to 24 who have recently arrived in Luxembourg about the Luxembourg school system and directs them to classes corresponding to their profile (integration classes with reinforced teaching of German or French, classes with French as a medium of instruction, reception classes for pupils who have not mastered either French or German, etc.).

3 alternatives to the Luxembourg education system

Luxembourg education is free and enables you to learn 3 languages, but you may prefer another system. If so, hurry up and reserve a place, registration is limited.

Private schools

There are several French or English schools, which cover the whole school curriculum.

European Schools

There are 2 European Schools in Luxembourg: one in Kirchberg, the other in Mamer. In addition, 4 Luxembourg state schools offer a course of study leading to the European Baccalaureate.

International schools

6 schools offer international baccalaureates in Luxembourg.
The diploma awarded is the International Baccalaureate (IB).

Protect the whole family at once

Foyer

Foyer liability insurance automatically covers all persons living in your household, even if they are not married.

Useful addresses

- **Bonuses and allowances from the Children's Future Fund:** https://cae.public.lu/en.html
- **Educational support and guidance for newly arrived children:** https://guichet.public.lu/en/citoyens/enseignement-formation/enseignement-postprimaire/jeune-recemment-arrive-pays/service-scolarisation-enfants-etrangers.html
- **The municipal crèches of Luxembourg City:** https://www.vdl.lu/en/living/aid-and-assistance/families/municipal-creches
- **Understanding the Luxembourg school system:** https://men.public.lu/en/systeme-educatif.html

It's easy to find the education that's right for you in Luxembourg.

***atschool.lu** will help you find the right crèche or school for your needs!*

atSchool.lu

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POST
LUXEMBOURG

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Internet, TV and telephone in Luxembourg

How to set up the Internet in Luxembourg?

The Internet connection is one of the most important elements of any new move.

Fortunately, it is very easy to connect to broadband in Luxembourg. Normally it operates at a good level of high speed since optic fibre (which replaces ADSL) is present almost everywhere.

In general, providers offer an installation service that is sometimes costly, but often free of charge with the subscription to an Internet + mobile + TV bundle.

If you are visiting for less than a year, this type of offer will not be the most interesting, as it is based on a 12 to 24 month commitment period. To avoid termination fees, you can turn to a 4G router, which works anywhere in the country and does not require a technician to install.

5 mobile, Internet, land-line and TV providers

✓ *Optimise your bill*
Bundles are generally more advantageous, regardless of the operator.

Mobile network

Luxembourg has 100% broadband coverage with 4G or 4G+.

Since 2020, POST Luxembourg has been involved in the installation of 5G.

€32.52*

Average cost of a mobile subscription

Landline Telecommunications

• **POST Luxembourg** is the fixed network operator. Regardless of the operator you choose, **you must ask POST to connect the line**.

€61.43
Activation costs

+352
International prefix

*Figure established in 2023 by the IRL for an average consumer profile

Internet

Luxembourg leads the world in fibre optic coverage. Optical fibre is already available to more than 8 out of 10 households.

✓ *On the POST Luxembourg website, you can check your eligibility for fibre optic by entering your postcode.*

POST Luxembourg does more than just deliver mail.The state-owned company is also **a bank** and **the country's largest telecom operator**. It is the first operator to have launched **5G in Luxembourg**.

Free Wi-Fi

Wi-Fi is free in major cities via the app https://www.citywifi.lu/en/

Useful addresses

- **POST Luxembourg (telecom, finance, mail):** https://www.post.lu/en/
- **Other telecom operators:**
  https://www.orange.lu/en/
  https://www.tango.lu/en
  https://www.internet.lu/en/index.html
  https://eltrona.lu/en/

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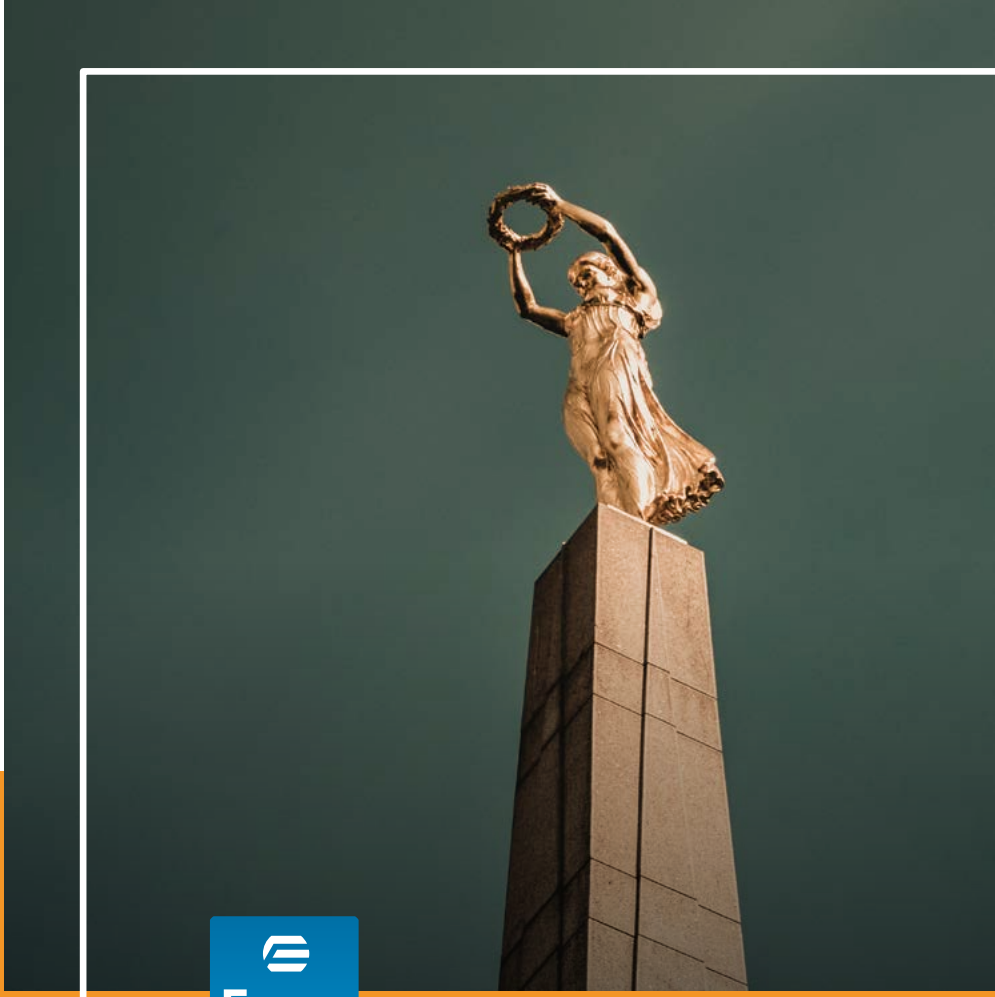

Foyer

Culture, leisure and traditions in Luxembourg

What is the “must see” of Luxembourg’s heritage?

You’ll find plenty of reasons to be interested in **Luxembourg’s history**, **culture** and **folklore**, but there’s more. Something that should not be missed under any circumstances: **its countryside**.

Whether you like walking or cycling or not, you can’t miss its landscapes. **5,000 km of marked trails** take you around lakes, through forests, along rocky cliff faces and through picturesque villages and castles.

What are the priorities? There are **3 classified natural parks** and **about fifteen nature reserves**. Visit the **Müllerthal** (also known as Little Switzerland), the vast region of **Esch-sur-Sûre** and the **Haute Sûre lake**, **Terres Rouges** region or the **Ourdal walk**.

Alternatively, take a **cruise on the Moselle**. You will see the vines that have given the **Luxembourg Crémant** its appellation d’origine contrôlée since 1991.

The Müllerthal Trail

The Luxembourg Little Switzerland hiking trail is **112 km long, with 3 routes and 4 extra routes**. This magnificent trail has been labelled **"Leading Quality Trails – Best of Europe"** since 2014.

Food and drink

You will see these names on many restaurant menus.

- **Éisleker Ham, also known as Oesling Ham**, is a marinated and smoked ham, often served in thin slices, with chips, salad and fresh bread.
- **Kuddelfleck** can be found on almost every menu. This is a national dish made from tripe or beef stomachs that are cooked, breaded and fried in fat, sometimes with a spicy tomato sauce.
- **Fierkelsjelli** is a piglet in jelly (made from white wine), served cold and usually accompanied by a hard-boiled egg and gherkins.
- **Bouneschlupp** is a hearty green bean soup with bacon and potatoes.

- **Bamkuch** is a cake cooked in wood-fired oven, served on special occasions such as weddings or birthdays.
- **Gromperekichelcher** are potato cakes reminiscent of röstis. They are mostly eaten at Christmas markets or during the Schueberfouer, an annual funfair held in Luxembourg City.
- **Mousel, Bofferding, Simon and Diekirch** are just a few of the beers on the Luxembourg brewing scene.
- Starting the meal with a **Luxembourg Crémant** is a must...

. ... finishing it with a brandy like **Mirabelle** or **Quetsch**, too!

The land of the star-rated table

Proportionally to its population, the Grand Duchy has the largest number of starred restaurants.

Music

Festivals

- **Fête de la Musique** is one of the biggest events in the Grand Duchy of Luxembourg. Always **on 21 June**, always **free**, always across the **country**.
- **The Wiltz Festival** is an open-air gathering of theatre and music. Every year since 1953, it has welcomed **internationally renowned troupes and artists**.
- **The Francofolies in Esch-sur-Alzette** is the musical event for French-speaking artists in Luxembourg.
- **Luxembourg Open Air (LOA)** is a festival of electronic music that takes place in various locations in Luxembourg..

Theatres

- **The Philharmonie** (also known as the Grande-Duchesse Joséphine-Charlotte Concert Hall) in Luxembourg City is one of the **leading concert halls in Europe.**
- **The Centre Culturel Kulturfabrik in Esch-sur-Alzette** is a converted former slaughterhouse that offers a rich programme of more than **200 events per year**.
- **The Rockhal** has 3 concert halls, including a Main Hall with a capacity of 6,500. Sting, Alicia Keys and will.i.am have already played there.
- **The Grand Théâtre de la Ville de Luxembourg** is a hall dedicated to opera, dance and theatre.

Theft, breakage and fall

mozaïk

Insure your recreational property against anything that might happen to it, anywhere in the world.

Festivals and popular traditions

- **The Schueberfouer in Luxembourg City** is the biggest funfair in the country. It has been held since 1340 and takes place **from mid-August to mid-September**.
- **The Butschebuerger Buergfest in Boudersberg**, near Dudelange, is a large **medieval gathering** where local craftsmen rub shoulders with minstrels, jugglers and performers in mid-September.
- **The Medieval Festival in Vianden**

How do you build up a network of acquaintances and friendships when you have just arrived in Luxembourg?

- **Facebook:** you will find dedicated expat groups that provide information and support for newcomers. /groups/luxembourgexpats
- **meetup.com:** meet people and groups of people according to your interests.
- **expat.com:** find useful info to make the most of your expat project and get in touch with expatriates.

Useful addresses

- **The Nature Parks portal:** https://www.naturpark.lu/
- **The tourist office:** https://www.visitluxembourg.com/en
- **Sports federations:** https://teamletzebuerg.lu/cosl/federations/annuaire-des-federations/
- **The site of good plans for parents:** https://www.kideaz.com/
- **The outings agenda:** https://www.supermiro.lu/en/luxembourg/discover

Foyer

Glossary

Ech schwätze Lëtzebuergesch*

** I speak Luxembourgish*

Luxembourgish is a Germanic language, but its vocabulary has been influenced by French.

Understanding

Did you ask a question in Luxembourgish? Congratulations! However expect an answer in Luxembourgish! You have to understand it, take a look below.

> ***Et gëtt eng Bank 200 (zweehonnert) Meter ewech, lénks***
> There is a bank 200 metres, to your left
>
> ***Et ass déi drëtt Strooss riets***
> It's the third street on the right
>
> ***Dat kascht méi wéi 500 (fënnefhonnert) Euro***
> That's more than 500 euros
>
> ***Et ass schonn dräi Auer***
> It's already three o'clock
>
> ***Et ass zou***
> It's closed

✓ *You will sometimes hear Luxembourgers comment on your work with a "TippTopp" or a "schéin"... and that's a good sign!*

In a store, restaurant or bank, an employee may spontaneously ask you one of the following questions:

> ***Wat kann ech fir lech maachen?***
> What can I do for you?
>
> ***Wat kritt Dir?***
> What would you like?
>
> ***Wéi sinn Ären Numm an Är Adress?***
> What is your name and address?
>
> ***Drénkt Dir eng Taass Kaffi?***
> Would you like a coffee?

Speaking

First words

Déi éischt Wierder

Hello **– *Moien / Gudde Moien***

Hello (afternoon) **– *Mëtteg / Gudde Mëtteg***

Good evening **– *N'Owen / Gudden Owend***

Yes / No **– *Jo / Neen***

Big / Small **– *Grouss / Kleng***

Thank you very much! **– *Villmools Merci / Merci villmools!***

See you later **– *Bis herno!***

The beginning of a conversation

Den Ufank vun engem Gespréich

My name is... **– *Ech heeschen...***

I am French **– *Ech si Fransous***

I am Belgian **– *Ech sinn Belsch***

Je parle français **– *Ech schwätze Franséisch***

I am learning Luxembourgish **– *Ech léiere Lëtzebuergesch***

I'm getting better **– *Ech ginn besser***

Could you speak a little slower please? **– *Kéint Dir e bësse méi lues schwätzen, wann ech glift?***

What's your name? **– *Wéi heescht Dir?***

What can I do for you? **– *Wat kann ech fir lech maachen?***

How much does it cost? **– *Wéi vill kascht et?***

See you soon **– *Bis geschwënn!***

Another nice phrase
Aner flott Sätz

I love the Moselle **- *Ech hunn d'Musel gär***

Counting
Zielen

1 **- *Eent***

2 **- *Zwee***

3 **- *Dräi***

4 **- *Veier***

5 **- *Fënnef***

6 **- *Sechs***

7 **- *Siwen***

8**- *Aacht***

9 **- *Néng***

10 **- *Zéng***

Colours
Faarwen

Wäiss

Blo

Giel

Schwaarz

Rout

Gréng

The weather
D'Zait

Now **- *Elo***

Right away **- *Gläich/Direkt***

Later **- *Herno/Méi spéit***

Yesterday **- *Gëschter***

Today **- *Haut***

Tomorrow **- *Muer/Mar***

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