

נפש Nefesh
ב'נפש B'Nefesh

**HERE
NEXT
YEAR**



*Year Next
Year*

Apartment Search

Helpful resources

- Yad 2
- Facebook groups (if you still use Facebook)
- Realtors
 - Lone Soldier Realty is a great realtor to use. They speak both Hebrew and English, and do the legwork for you. Keep in mind that they will charge a realtor fee (just like any other realtor), but they're young and understand the plight of new Olim
- Word of mouth. If you're moving to an area where there are a bunch of olim, odds are that someone is moving out at some point soon- chat with the people in the area to see if someone is looking for subletters or to take over their apartment
- Questions to ask when going to see an apartment
 - What is the current tenant paying for rent?
 - What is Arnona cost for the year?
 - Will the apartment come with any furniture?
 - How is the landlord?
 - Where does the landlord live (you want to make sure that the landlord/management company is accessible if you'll need their help)
 - If an issue in the apartment arises, how does the landlord deal with it (I pay and then he deducts it from rent, he has a guy, etc.)
 - Is there AC/Heat?
 - Does the apartment have an ant problem?
 - Does the apartment have a roach problem?
 - Does the apartment have any water damage?
 - Can I have the contact info for the current tenant (you'll want to check with them to see what their experience in the apartment and with the landlord was like)
- Signing the contract
 - **FIRST AND FOREMOST-** doesn't matter which language the contract is in, **GET IT CHECKED OUT BY A LAWYER**. You want to make sure that you're being treated fairly
 - Make sure that you have a checkbook from your bank
 - Guarantors
 - Some landlords require you to give the contact information for someone who will be held responsible for paying rent if for some reason you don't pay or your payment bounces
 - Security checks

- It is likely that the landlord will request a security deposit. Do NOT send them the money in a bank transfer or as cash. Give a post dated check, that way if the landlord messes you over with it you can track the payment
 - Rent checks
 - Most landlords want 12 post-dated checks with rent. Be prepared to fill those out

Main places to live in Jerusalem

- Baka
 - Baka is not that big (it's mostly a bunch of streets).
 - A lot of people live in the Rivka/Nachum Lifschitz/Tziporah st area. Other key areas are the streets named after the shvatim
 - The classic go-to shul is Nitzanim
 - Other shul options:
 - Yedidya
 - Yael
 - Shir Hadash
 - Emek Learning Center
 - Ramban
- Katamon
 - Katamon is a touch cheaper than Baka, but it's also a little bit further out. If you're looking to stay in the relative Baka area, Katamonim (smaller neighborhood of Katamon, classic streets are Rashbag, Yosi Ben Yoezer, or Ben Zakkai) is a good bet. If you're looking at Katamon proper but want to be near Baka, Rachel Imenu St is a great place to start
 - If you don't mind being further away from Baka (still walkable for sure)- Kaf Tet b'November, Kovshei Katamon, and that area are great places to be
 - Shuls in the area
 - The Klali
 - Yakar
- Talpiot Mizrach
 - The further into Talpiot you go, the cheaper it is. Most people stay on Derech Beit Lechem but further past Rivka street, that way it's accessible to Baka area but cheaper
- Rechavia
 - Great option if you're looking to get out of the American Young Olim scene but still have the comfort of being relatively close by (and also being surrounded by other English speakers)
 - LOOOOTS of students live in this area, as it's accessible to Har Hatzofim and Givat Ram

- Divided into two parts- the two different sides of Azza st. One side is closer to Katamon and a little bit more residential; the other side is closer to Gan Sacher so there's always stuff going on
- Nachlaot

Main places to live in Givat Shmuel

- Givat Shmuel is a relatively small area, and most of the anglos live around the BIU campus. Classic streets to live on are: Yoni Netanyahu/Begin area, throughout Rechov HaNasi, or across campus in the Yitzchak Shamir/Ramat Ilan area.
 - If you see an apartment for rent, odds are you'll be living near someone in the anglo chevra!
- Shuls:
 - BIU has a JLIC! They're located on Rechov Bialik
 - Shirat Aharon
 - Carlebach
 - Shul on the BIU campus near the new dorms

Main places to live in Herziliya

- Everyone lives within a 20-25 minute walk of the University.
- Sokolov St is the main street of the university-centric Herziliya, and most people live around there
- Shuls:
 - Herziliya has a JLIC! They run the minyanim and community events

Where do I get furniture?!

- Basic furniture list for a roommates apartment
 - Your room
 - Mattress
 - Bed frame
 - Bedside table
 - Lamp
 - Desk
 - Desk chair
 - Closet
 - Common areas
 - Couch(es)
 - Kitchen table
 - Kitchen chairs
 - Extra keter chairs
 - Oven/Stove

- Fridge/freezer
 - Storage for pots/pans
 - Storage for food/spices
 - Bathroom
 - Toilet paper holder
 - Shelves for toiletries
- Where to find second hand furniture
 - LOTS OF FACEBOOK GROUPS. Especially if you're a released Lone Bat Sherut or Lone Soldier- people are always looking to help you out. Don't be shy!
 - See if you can buy furniture off of the previous tenant
- IKEA is a great option if you're looking to buy sturdy but relatively cheap new furniture. Bonus that they do delivery and there's an option to have an IKEA technician come to the apartment and build the furniture for you (unless you're a weirdo like me and like to build the furniture yourself as a night activity).
- Beds
 - Talpiot is a beacon of mattress and bedframe stores. I'm a big fan of Mizronei Yerushalyim (Israeli) and Rise-Hi (American owner and American mattresses). Make sure to compare prices!
 - Keep in mind that American mattresses and Israeli mattresses are different sizes

Bills, Bills, Bills

- Water
 - The water company is called HaGihon.
 - Their customer service number is [02-565-1111](tel:02-565-1111)
 - You can set up a Hora'at Keva (pays automatically from your bank account)
 - They will send you a report every few months about your water usage. Helpful to look at it every now and then to detect if there's been too much water usage (indicative of leak)
 - Get a Kriyat Moneh (reading of the meter)
- Electricity
 - The company is called Hevrat Hashmal
 - Their customer service number is 103
 - You can set up a Hora'at Keva (pays automatically from your bank account)
 - Get a Kriyat Moneh (reading of the meter)
 - Depending on where you live, electricity can go up in the winter (because you're using heat) or can go up in the summer (because you're using AC)
 - If you're buying appliances, see if you can buy them in the energy category A. These are the most energy efficient
- Gas

- There are a few companies, but the landlord already has the apartment connected with the provider they choose. Make sure to get the proper name of the gas provider
- Get a Kriyat Moneh (reading of the meter)
- Arnona
 - [What is Arnona?](#)
 - You're going to have to deal with a nice headache from the Iriya of the city you live in, but it's only a once a year thing!
 - You usually pay Arnona in January of the calendar year, for a full year. If you leave your apartment before the year is up, when you submit your request to pay Arnona in your next apartment, the leftover Arnona funds from the previous apartment will be refunded to you.
- Internet
 - Lots of internet companies are going to try and upsell you- don't let them. Always bargain to see if they're willing to sell you a package with a hanacha.
 - There are two things you'll be paying for- the internet and the Tashtit. It'll be super tempting to get the cheapest tashtit, but keep in mind that you'll get what you pay for. Especially if you're going to be a student, spring for the highest level tashtit (it should only be a few shekel more expensive)

Higher education

- Scholarships
 - Minhal HaStudentim
 - There's a highlight on the HNY instagram that walks you through submitting this application step by step
 - You need to pay the tuition in full before being able to get the reimbursement. This means that you lay out the money towards the beginning of each semester (or if you can then once at the beginning of the year,) and provided that you submit the proper paperwork when requested, you'll receive a reimbursement directly into your bank account.
 - IMPORTANT NOTE- if you use the Minhal HaStudentim scholarship, you'll need to complete 120 hours of volunteer work at one of the approved volunteer sites in order to get the reimbursement
 - HESEG
 - For released lone soldiers with significant academic or personal achievements. There's an application and interview process. If you pass and are accepted, you'll be required to do volunteer hours in order to receive the stipend.
 - MiMadim l'Limudim

- If you served in combat, there's a chance you'll be eligible for up to a 75% scholarship. Chat with your Mashak/it Tash to see what's available for you
 - Special forces units in the army
 - Certain special forces units have their own foundations, where they provide scholarships and financial assistance to those with outstanding standardized test scores. Worthwhile to look into!
 - Discounts
 - Arnona
 - You'll need to submit an application on your local municipality website. This will include a signed lawyer's letter certifying that you're a student and describing your income. This is a sliding scale discount- depending on how much money you make (if you have a job while in school), have a car, have a property in your name, the amount that the municipality takes off differs.
 - Rav Kav (you need to upload student info on the app in order to get the discount)
 - Lots of museums/cultural attractions offer discounts, provided you show them your student ID

Supermarket shopping

- Main supermarkets in Jerusalem
 - Rami Levi
 - THEY DO ORDERS!
 - Osher Ad
 - Shufersal
 - THEY DO ORDERS!
 - Yochananoff
- Main supermarkets in Givat Shmuel
 - Chaviv, which is in the main mall area.
 - A&M which is near Hanasi st
 - Shufersal on Ben Gurion st.
 - Petrozilia is a great produce place
 - There's a Rami Levi in the area
- Main supermarkets in Herziliya
 - There's supermarkets/Makolets every few blocks
 - Tip Tov, Rami Levi, Shufersal, and Victory are the main supermarkets in the area
 - Some people drive 20 minutes to Osher Ad
 - And of course online delivery these days from everyone- see if it's a possibility at the supermarket you like to frequent

Bituach Leumi

- **What is Bituach Leumi**
You can take info from here [Bituach Leumi](#)
- **How do I pay Bituach Leumi**
In order to set up Bituach Leumi payments, it is best to create a person log in Bituach Leumi account, and upload your information for monthly payments. You can create a Bituach Leumi account with our [BTL Account Tutorial](#)
- **Do I get any discounts if I'm a released Bat Sherut or Soldier?**
After completing your service, you are exempt for an additional two months. After those two months, if you are unemployed, you must begin making payments. If you are employed, Bituach Leumi payments will be deposited directly by your employer and reflected on your payslip.
- **How much Bituch leumi should I expect to pay if I'm unemployed**
The monthly fee is currently 177 NIS, and is paid quarterly (i.e. 708 NIS every 4 months).
- **How does Bituach Leumi work if I have a part time job**
For information about rates and amounts click [here](#)
Percentage of salary (3.5% of salary, paid by employee)
- **How does Bituach Leumi work if I have a full time job**
It's a percentage of your salary. When the salary is above a certain amount, BTL goes up to 12% paid by the employee.
Employers also pay into Bituach Leumi, for each employee..

Workin' 9-to-5

- Where to search for jobs
 - Facebook groups
 - Ima Kadima (for women only)
 - Secret Jerusalem JOBS
 - Secret Tel Aviv JOBS (they also have a newsletter)
 - Websites
 - NBN Job Board
 - Janglo
 - LinkedIn
 - Company courses

- Lots of companies (among them: monday.com, WIX, and NBN) put out 6-10 week boot camps for skill training. A lot of times if you're successful in these courses they'll offer you a job/help you find a job. Make sure to follow their pages on Facebook/LinkedIn and subscribe to newsletters so you'll get updates

Mama I'm a big girl now

- Health-care
 - Assuming that you've made Aliyah, at this point you should be registered for a certain Kupat Cholim (Maccabi, Meuchedet, Clalit, Leumit).
 - Each of the Kupot has a level system as to the type of coverage you can get (basic, advanced, top-tier). Look into what each type of coverage would provide you with and how much they cost. If you can, try to get yourself the highest level coverage.
 - If for some reason there are no doctors in your area, you can change your Kupot Cholim.
 - You should have a Rofeh Mishpacha (primary care provider). This is the doctor who will be able to prescribe you meds or blood tests, give you an ishur machala, refer you to specialists, etc. Try to see them once a year to make sure that you're all clear medically.
 - If you have some sort of chronic medical condition, or you feel more comfortable going to private doctors, it can be worthwhile to look into getting private insurance. Yirmi Gold is a go-to private insurance agent in Israel
 - Private insurance companies are: HarEl, HaPhoenix, Ayalon, Migdal, and others
- Drivers license
 - [Take a look at this detailed Step-by-Step guide](#)
 - If you don't have a license from the old country, you'll need to begin the process for obtaining an Israeli license
 - This means taking 28 lessons, a written test, and a driving test. Ask around for driving instructors info
 - If you **HAVE** had your license from the old country for more than 5 years **PRIOR TO YOUR ALIYAH DATE**, you only need to convert your license.
 - You must have proof of driving for 5 years prior to your Aliyah date - this can be your current or old licenses or a full driving record from your state DMV
 - If you have a full foreign driver's license for **more than 2 years but less than 5 years prior to your date of Aliyah**, you will only need to take a Mivchan Shlita (a short conversion driving test).

- Practically this means taking the driving test and then dealing with the documentation
 - Try and take a few lessons before your driving test to re-familiarize yourself with driving, and learn about the differences on Israeli roads (signage, roundabouts, etc)
 - If you have a full foreign driver's license for less than 2 years prior to your date of Aliyah, you will be required to take a **written theory test** and a Mivchan Shlita (a short conversion driving test).
- Credit cards/banking
 - You can order a credit or a debit card from your bank
 - Debit cards- the amount you spend is automatically deducted from your account
 - Credit cards- the amount is accrued, and then they send you a bill at the end of the month which you need to make sure to pay
- Taxes
 - **Do I pay taxes if I don't have a job?**
 - No. Income tax is paid on income earned in Israel. If you don't have a job, you do not need to pay income tax.
 - Also note that, as per Israeli tax reform, for a period of 10 years new olim are exempt from tax on all income that originates outside Israel. The exemption covers all income, active and passive.
 - **How much should I expect to pay in taxes if I do have a job?**
 - There are varying tax rates, dependent on salary earned. You can see the table here [Taxation in Israel - General Information](#)
 - As an Oleh, you also are eligible for a special income tax benefit, namely, increased tax credit points. See here: [Aliyah Rights and Benefits](#)
 - Once you begin to work, advise your employer that you are an Oleh, so that you receive this benefit.
 - **What if I work two jobs?**
 - You must fill out a Tiym Mas, to be renewed at the beginning of each calendar year, in order not to pay full taxes from both jobs. Details here: [Tiym Mas \(Coordination of Income Tax\)](#)
 - **What about US taxes?**
 - If your Israeli account has more than 10,000 USD in it (roughly 35,000 shekel) then you're required to file an FBAR form to the IRS to report said account
 - [Here's why](#)
 - Link to the FBAR form [here](#)
 - NBN recommends getting in touch with an American accountant in Israel if you're going to be filing dual-taxes. Alan Deutsch is the classic go-to

- Mental health resources
 - Refuat HaNefesh
 - Crossroads
 - Get Help Israel