

Germany Opportunity Card — Cost Breakdown: Couple (both qualify) + 1 child · 3-month blocked account

Prepared for a married couple where **both partners qualify for their own Opportunity Card** (the strongest way to move as a family — and each partner earns +1 point because the spouse also qualifies). Their child accompanies them. All amounts in Rwandan Francs (1 € ≈ FRw 1,675, July 2026).

Costs per adult applicant (×2)

Item	Amount
Visa fee — German Embassy Kigali	FRw 126,000
Health / travel insurance (3 months)	FRw 553,000
Certified translations of documents	FRw 335,000
Notarization / legalization (per document set)	FRw 20,000
Blocked account deposit — 3 × €1,091 (your own money)	FRw 5,482,000
Total per adult	FRw 6,516,000

Additional costs for the child

Item	Amount
Visa fee (child 6–16; under 6: free)	FRw 59,000
Health / travel insurance (3 months)	FRw 452,000
Additional proof of funds (≈ €300/month × 3)	FRw 1,508,000
Total for child	FRw 2,018,000

Family total

	Amount
Adult 1	FRw 6,516,000
Adult 2	FRw 6,516,000
Child	FRw 2,018,000
Family total (3 months)	FRw 15,050,000
...of which is your own money (blocked account + child funds, paid back to you monthly in Germany)	FRw 12,472,000
Akazi Hanze support fee — one flat fee for the whole family	FRw 500,000
Grand total including our support fee	FRw 15,550,000

Remember: the blocked account is NOT a fee. Each adult deposits FRw 5,482,000 (3 × FRw 1,827,000) in their own name and withdraws about FRw 1,827,000 per month for living costs once in Germany. The money you actually spend is far smaller than the headline total.

Key facts used (verified July 2026)

- Blocked account: €1,091 per month per applicant (each qualifying adult needs their own proof of funds).
- Child under 16 joins without language requirements; extra proof of funds ≈ €300/month (≈ €3,600/year).
- German Embassy Kigali visa fees: €75 per adult; €35 for children 6–16; children under 6 are free.
- Both spouses applying together each earn +1 point (spouse also qualifies).
- A sponsor (in Germany or abroad) can replace the blocked account.

This document is a planning guide prepared by Akazi Hanze based on §20b AufenthG and official sources (kigali.diplo.de, make-it-in-germany.com), using typical 2026 figures. Exact amounts for family members are set by the German authorities case by case. Final visa decisions are always made by the German authorities. Akazi Hanze is an independent guidance service, not a government agency or law firm. Free first consultation: WhatsApp +49 176 84714856 · akazihanze.com · hello@akazihanze.com

What if only one partner qualifies?

The Opportunity Card is a job-search visa. German law (§30 AufenthG) requires a residence permit valid for at least 1 year before family reunification — so a Chancenkarte holder **cannot** bring a spouse or children during the job-search phase. The family follows in a second step.

The path, step by step

1. The qualifying partner applies and travels alone (cost per adult: see page 1 — about FRw 6,516,000, of which FRw 5,482,000 is their own blocked-account money).
2. In Germany they search for a job — up to 12 months, part-time work of 20 hours/week allowed while searching.
3. Once they sign a qualified job contract, they switch to an EU Blue Card or Skilled Worker permit (paragraphs 18a/18b/18g).
4. Family reunification then opens: spouse (paragraph 30) and children (paragraph 32) apply at the German Embassy in Kigali.

What the family needs at reunification stage

- Sufficient income from the new job and adequate housing for the family in Germany.
- Spouse: usually German A1 certificate (spouses of EU Blue Card holders are typically exempt).
- Children under 16: no language requirement.
- Marriage and birth certificates — legalized and translated.
- Visa fees at reunification: FRw 126,000 per adult, FRw 59,000 per child (plus insurance as on page 1; flights not included).

Realistic time apart: about 8–18 months — a few months to find the job, then several months of reunification processing. Tip: if the second partner can certify English B2/C1 or German A1 and reach 6 points, applying together (see page 1) is usually faster than waiting for reunification — and doubles the chance that one of them finds a job quickly.