

How to become a banker in Germany to do an apprenticeship at the Sparkasse Marburg-Biedenkopf

In order to become a banker in Germany you have to fulfill some preconditions. The first condition is that you need a specific graduation. At least you have to pass the so-called "Realschule", which is comparable to the Higher Secondary School in Britain, with a successful GCSE.

The next condition is to get a place as a trainee. With most banks you have to sit for a test, which helps to find out if you are the right person for this job. The motto of our bank, the Sparkasse Marburg-Biedenkopf, is "We are not only looking for A-students: We simply want the best ones to do the job!". After you have passed this test, which examines you about a lot of topics like maths, German language, economics and general education, the bank invites you for a job interview. Then the company decides which one of these candidates gets the place as a trainee.

During the training programme, you also go to school. You go to a vocational school, either one or two days a week. The courses at school deal with bank-specific topics like economics, credits and loans, money investment, English for bankers or law in banking. In addition to the subjects at vocational school, some banks offer their own courses for their trainees.

In the middle of the training programme, you have to sit for your intermediate examination which is a test of about 90 minutes. In this test, you have to answer multiple-choice questions about the topics you have dealt with at school.

At the end of the training programme, after two and a half or three years - which depends on your graduation and your performance - you sit for your finals. This examination consists of a written part and an oral exam.

If you pass this examination, you are a real banker!

Hello, and my name is Sven Glauer. I am 21 years old, and at the moment I am doing this apprenticeship to become a banker in Germany. In the following text, I'd like to tell you how I became a trainee in the bank business at the Sparkasse Marburg-Biedenkopf.

At the age of five, I left Kindergarten and school-time started for me at the Elementary School in Wittelsberg, a small village near Marburg. After four years in that school, I changed to a Secondary School in Heskem. There at first I was taught at an Orientation Stage. Then, my teachers and my parents decided that I should go to the Grammar School section of that Comprehensive School. There I passed my years of secondary education. After that, I visited two courses at the Kaufmännische Schulen Marburg, and I graduated with a certificate equivalent to A-levels in Britain (in Germany called: Abitur).

If you want to be trained as a banker, you must have a General Certificate of Secondary Education or A-Levels. These certificates are required if you want to write an application to a bank. Otherwise your chances are very low.

At first I also wrote a job application to the specific bank where I wanted to start the apprenticeship. In this application I stated my reasons why I wanted to be trained in this job. I also wrote a curriculum vitae. After that I was invited for a pre-employment testing. I did well with the test and the bank invited me for a job interview in which I was asked why I wanted to become a banker and which ideas I had about the job. Often the applicants are invited in groups for those job interviews. So there is not only a personal job interview, but there are also discussions in groups, like in assessment centres.

At last I became an apprentice after I had successfully completed all tests and interviews. I began the training in my dream job in August 2006.

As an apprentice, I have to participate in courses at Vocational School two days a week. In addition to these courses I attend in-house seminars, either two or three times a month or in blocks of several weeks at a time. I am in the bank the rest of the week, except for the weekends, and serve and advise our clients.

This is what you call in German the dual education system which is split into in-service education and schooling.

Roughly one year after starting the training, I had to sit for a written intermediate exam. But I was ill, so I will have to participate in the next session in six months' time. I am obliged to attend it to be allowed to sit for the final written and oral examinations which will take place at the end of the apprenticeship.

Up to now, I have also participated in further exams at the bank, like in our special "Junior Consultant Certificate", and in the training course about securities.

After having successfully passed the final examination, I will be able to work at the bank where I was trained, or I can apply for a job with another bank. Furthermore, I will call myself a "service provider" in banking.

My vision of the future is that I would like to become an executive in the bank business or that I will work at the stock exchange.