

# ISRAEL: MAKE YOUR MOVE

## GUIDE TO ALIYAH FROM THE UNITED KINGDOM



הסוכנות היהודית  
לארץ ישראל  
THE JEWISH AGENCY  
FOR ISRAEL

Securing the Jewish Future for Generations

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**Note:** All information in this brochure is accurate as of March 2017. Costs and other details are subject to change.

Throughout this booklet, the  $\diamond$  symbol denotes financial benefits to new immigrants that are provided by The Jewish Agency or the Government of Israel to help “soften your landing” to Israel. Most of them are offered to every new immigrant, but some depend on your personal situation; check with your local *Aliyah* Consultant or *shaliach* about your eligibility. Also note that the list of *olim* benefits is subject to change, and is not legally binding.

Israel's Ministry of *Aliyah* and Immigrant Absorption is formally called the *Misrad ha'Aliyah v'ha'Klitah* in Hebrew. Colloquially, it is known simply as the *Misrad Klitah*. In this booklet we refer to it variously as the *Misrad Klitah* and the Ministry of *Aliyah* and immigrant absorption.

# From the Desk of Your Head *Shaliach*

Dear *Olim*,

Congratulations. You are about to embark on the adventure of a lifetime . . . literally.

As you prepare for your *Aliyah*, there are not only loads of logistics and administrative details to take care of, but also the natural stress borne of picking up and starting over, from right to left. Our specially trained *shlichim* spend time with each and every *oleh* family to guide, explain, and clarify information for you, and to help you adjust to your new climate in theory, even before you do so in practice.

We know that, in addition to our *Aliyah* preparation meetings (and our website, [jewishagency.org/Aliyah](http://jewishagency.org/Aliyah)), you'll periodically want easy access to information: answers to questions, key tips, or references to people or additional websites that can help you.

We therefore created this Guide to *Aliyah*. In it, you will find answers to many of your queries – or the names of people who can answer them.

We have organised the information here more or less in the order you'll need it: basic steps of the planning process; comprehensive information (which of course you'll want to read carefully during your planning stage) about finding employment, choosing a place to live, registering your children in school, purchasing a car, and the like; what to do at the airport once you've arrived in Israel; and bureaucratic matters you'll have to take care of in your first few days or weeks in Israel.

During this unique, stressful, and exciting stage of your life, we are here to help you navigate the life-changing adventure you are beginning as you Make Your Move – to Israel.

Welcome home.

Rael Goodman

*Executive Director, Head of Delegation to the United Kingdom*

The Jewish Agency for Israel

This Guide to *Aliyah* is appropriate for all individuals and families making *Aliyah*, including young *olim* such as graduates of Masa. If you are between the ages of 18-35, please additionally refer to another brochure we created for you, called “**Customised Connections**,” with details about Absorption programmes just for your age group. You can download the brochure from [jewishagency.org/young-aliyah](http://jewishagency.org/young-aliyah) or ask your *Aliyah* Consultant or *shaliach* for a copy.

# Planning Your *Aliyah*

Are you considering making *Aliyah*? The Jewish Agency will help you make arrangements, and guide you on your journey to your new home in Israel.

## First Steps

1. **Call the Global Centre** to open your *Aliyah* file and ask them any question.  
Free phone: **0-800-404-8984**, e-mail: **gci-en@jafi.org**. If you are already in Israel, call: **1-800-228-055**
2. **Gather and Submit Your Documents:** Representatives at the Global Centre will explain to you the documents and paperwork you'll need to gather and submit in order to apply for *Aliyah*.

*Tip: Keep copies of all your paperwork, and hold on to the original copies of your proof of Judaism and all civil certificates; you'll need them again in Israel.*

While you gather your documents and plan for your flight, you'll be researching and making decisions about the communities, schools, and employment options that best meet your needs; you'll also need to hire a shipping company, if you are sending furniture, appliances and other household items to Israel.

We advise that you register for a Health Fund upon your arrival at Ben Gurion Airport; therefore, it is advisable to research your options beforehand.

3. **Meet Your *Aliyah* Consultant:** When your paperwork is ready, you'll have a personal meeting with your local *Aliyah* Consultant or *shaliach* (Jewish Agency emissary). Your *Aliyah* Consultant/*shaliach* is a crucial partner in this journey you are taking: he or she will provide information, answer your questions, and help get your *Aliyah* application approved quickly. If you are registering for a Jewish Agency Absorption Programme, your *Aliyah* Consultant or *shaliach* will take care of that, too. If you are making *Aliyah* as a couple or family, both spouses must be present for this meeting, as well as all children aged 16 or older.
4. **Get your *Aliyah* Visa:** Once your *Aliyah* application is approved by our Jerusalem office, your *Aliyah* Consultant or *shaliach* will need your UK passport, in order to have an immigration visa issued by the Israeli consulate, a process which takes up to 2 weeks. Please note your passport needs to be valid for at least 1 year ahead, at the time your visa is issued
5. **Arrange for your free, one-way flight to Israel:** Regardless of your *Aliyah* date, you are entitled to a free one-way air ticket to Israel and to bring an extra suitcase on that flight. Tell your *Aliyah* Consultant/*shaliach* when you want to make *Aliyah*, and he or she will arrange your flight.
6. **Pack your bags and head to the airport – make sure that your hand luggage includes the originals of documents that you presented to your *Aliyah* Consultant or *shaliach*, including:** proof of Judaism, birth certificate, marriage/divorce/death certificates, and any other relevant civil documents. Welcome to Israel!

# The *Aliyah* Advantage: Improving Your Hebrew

The single most crucial way you can make life in Israel easier for yourself is to learn as much Hebrew as you can, before and after your *Aliyah*. The better your Hebrew, the more easily you can make Israeli friends, communicate your needs, and take care of tasks such as paying your electricity bill and filling out school forms.

There are a variety of ways you can learn Hebrew while you are still in the UK:

- The Jewish Agency, in cooperation with the The World Zionist Organization – Habayta and Israeli Ministry of *Aliyah* and Immigrant Absorption, offer greatly subsidized Hebrew *Ulpan* courses in the UK to all those eligible for *Aliyah* to Israel.  
For more details on how to sign up please contact [ulpanuk@wzo.org.il](mailto:ulpanuk@wzo.org.il)
- **Internet:** There are many websites on which you can learn Hebrew. Suggested websites can be found at [jewishagency.org/hebrew-online](http://jewishagency.org/hebrew-online).
- **Language exchange:** Websites are available to connect you (in person or via Skype) with people with whom you can exchange language skills. Try [mylanguageexchange.com](http://mylanguageexchange.com), [sharelanguage.com](http://sharelanguage.com), or [conversationexchange.com](http://conversationexchange.com).
- **Private lessons** are expensive, but also flexible and personal. Online lesson sites may offer this service.
- **Read Hebrew books:** if your Hebrew is already at the intermediate or advanced level, try reading the Hebrew translations of books that you already know and love in English; start with children's or young adult literature if you feel unsure of your skills. Keep a dictionary close by and add notes in the margins!
- **Watch Hebrew television on the web.** Visual clues make television easier than radio or reading, and you'll have the added benefit of immersing in Israeli culture. Try [iba.org.il](http://iba.org.il) or [mako.co.il](http://mako.co.il).
- **Subscribe to an Easy Hebrew newspaper:** go to [hebrewtoday.com](http://hebrewtoday.com) for current news written in easy Hebrew.

## *Ulpan*

A strong command of Hebrew is the key to finding employment in Israel, succeeding as a student, making Israeli friends, and feeling fully a part of Israeli society.

“*Ulpan*” (literally: studio) is intensive, immersive Hebrew-language instruction. A variety of *Ulpanim* (plural of *Ulpan*) are available all over Israel, provided through partnerships between The Jewish Agency, the Ministry of Education, and the Ministry of *Aliyah* and immigrant absorption. These *Ulpan* programmes use a variety of techniques, technology, and subject matter to help students improve their language skills. The instructors are certified by the Ministry of Education. Courses are given at different levels, and often include units on Israeli culture and trips around Israel, to enhance your learning experience.

As a new immigrant, you are entitled to 500 hours of free Hebrew *Ulpan* studies (the course generally lasts for 5 months; some are spread over 10 months), to be taken in the first ten years after *Aliyah*.

**Note:** “Private” *Ulpanim* are available throughout Israel, and are available to you whenever you wish, but are

not eligible for the immigrant subsidy.

We recommend that you plan to attend *Ulpan* as soon as possible:

- to aid in your absorption and increase your success in employment or studies
- to increase chances that you will finish the programme before you become too busy with employment, university studies, or other responsibilities
- because during your first few months in Israel, you will be receiving the *Sal Klitah* payments and therefore will have a financial cushion.

**Note:** *Ulpan* programmes with dormitories and residential services are available for *olim* aged 18 to 35; and the “Customised Connections” brochure at [jewishagency.org/young-aliyah](http://jewishagency.org/young-aliyah).

## How to Register for *Ulpan*

If you are enrolling in a Jewish Agency absorption programme, your *shaliach* or *Aliyah* Consultant will register you before you leave the UK.

Otherwise: upon your arrival in Israel, during your meeting at your local office of the Ministry of Aliyah and immigrant absorption (*Misrad Haklitah*), your Absorption coordinator (*Rakaz/Rakezet*) will help you register for an appropriate *Ulpan* near your home. *Ulpanim* operate all year long; a course will open depending on the number of *olim* who wish to study at a given time in a given location. If there is no course near you, you'll be sent to a neighbouring town.

You may choose the programme that is most convenient to you, from among the available courses at your level.

Depending on location, there are morning, afternoon, and/or evening *Ulpanim*. The most frequent type is an intensive day *Ulpan*, where classes generally take place 5 days a week, 5 hours a day, for 5 months. Other *Ulpan* frameworks are less intensive and are spread over 10 months.

**Additional *Ulpan*:** In certain cases, you may be eligible for a second *Ulpan* course, for a reduced fee. For details, speak with the *Misrad Haklitah* after you have finished your first *Ulpan* course.

## Professional *Ulpan*

For some professions, mainly medical ones, there are “professional *Ulpanim*,” where the studies are focused on vocabulary needed for the profession. These are special *Ulpan* courses taken after your initial course. We advise you to talk with your coordinator at the *Misrad Haklitah* or with your city's absorption coordinator.

## Young Adults on *Aliyah*: Special Information for Ages 18–35

We have created an entire, separate booklet for young-adult *olim*, with details about absorption programmes just for you; it is called “**Customised Connections**.” You may download it from [jewishagency.org/young-aliyah](http://jewishagency.org/young-aliyah) or ask your local *Aliyah* Consultant or *shaliach* for a copy.

**Headed to University?** The Israel Student Authority (*Minhal Hastudentim*) operates through the Ministry of Aliyah and immigrant absorption. It provides tuition grants for the standard cost of university studies to new immigrants, for the standard number of years for a Bachelor's degree or a Master's degree, and also for practical engineering and some certificate studies. It is also possible to receive funding for a second Master's degree. It also provides social activities, career counselling, and tutoring. Certain restrictions, including age limits, apply.

**For more information**, contact the Student Authority (in English) at [aceng@moia.gov.il](mailto:aceng@moia.gov.il). If you are nervous about jumping straight into Israeli higher education, find out more about our absorption programmes for up-and-coming university students, or ask the Student Authority about "*mechinah*."

**A Note About the IDF:** Depending on your age, marital status, and other factors, you may be required to serve in the Israel Defence Forces at some point after your arrival in Israel. **For more information**, such as how long you may be required to serve (if at all) and what to expect from the draft process, email [info.hul@idf.gov.il](mailto:info.hul@idf.gov.il). If you are making *Aliyah* by yourself, you are likely to be eligible for special assistance as a "lone soldier."

### Summary of Young Adult Absorption Programmes

Much more detail about these programmes is contained in "**Customised Connections**." These programmes are designed for singles and couples; families with children may refer to "First Home in the Homeland."

- **Ulpan Etzion:** Classic *Ulpan* experience for college graduates; locations in Jerusalem, Haifa, Ra'anana, Ramla, and Be'er Sheva.
- **TAKA:** Hebrew language and pre-university preparation; locations in Jerusalem and Ashkelon.
- **Beit Brodetsky:** Up-and-coming undergraduate and graduate students, lighting up Tel Aviv.
- **Ulpan Kinneret:** Hebrew language and employment preparation in Tiberias.
- **Kibbutz Ulpan:** Hebrew study and volunteer work; choice of 10 *kibbutzim*.
- **Garin Tzabar:** Preparation, home base on a *kibbutz*, and instant family for IDF recruits
- **Wings:** Services and support for Lone Immigrant Soldiers.
- **Hechven Center:** Guidance and support for graduates of our other absorption programmes.
- **ConnecTLV:** social events, career workshops, and language exchange in Tel Aviv.
- **At Home Together:** Connections to veteran *olim* and Israelis who can help you look for employment – or just to socialize. Eight locations around Israel.

*Masa Alumni:* If you're currently in Israel on a Masa programme and have decided that you wish to make Aliyah, perhaps planning first to visit family in the UK, be in contact with the Global Centre on 1-800-288-055 (from within Israel) to open your Aliyah file, collect your documents, and arrange your Aliyah interview in Jerusalem. Advance planning saves you from having to run around at the last minute. Email [info.hul@idf.gov.il](mailto:info.hul@idf.gov.il) or visit our website.

# Money Matters

## **Your *Sal Klitab***

The *Sal Klitab* (literally “Absorption Basket”) is a sum of money given to you by the Israeli government, to help cushion your arrival to Israel during your first few months. The amounts probably will not cover all your expenses, but are large enough to be a significant help. As explained on page 26, you will receive some of the *Sal Klitab* as a cash payment upon your arrival at Ben Gurion Airport; the rest will be deposited into your bank account in six monthly payments. The amount of your *Sal Klitab* depends on the number of people in your family and other factors. To find out the amount to which you are entitled, talk to your *shaliach* or *Aliyah* Consultant.

## **Your Tax Breaks and Benefits as a New Immigrant**

The Government of Israel waives certain taxes for new immigrants. Many of your tax breaks are denoted throughout this booklet. Below is a list of tax benefits that are not mentioned elsewhere in this guide:

Income tax reduction (*Mas Hachnasah*) for 42 months from the date of *Aliyah*.

Exemption from reporting and paying taxes on any income of any kind, from any country other than Israel, not generated by work performed in Israel, for 10 years from the date of *Aliyah*. We recommend consulting with a tax professional prior to your *Aliyah* in order to understand fully what this means for you and to enable you to plan effectively.

Right to a professional training course, available for a period of 10 years.

Exemption from the television fee (*Agrat Televiziah*) for one year.

After that year, if you are still unemployed, you will need to pay a fixed minimum contribution.

# Employment

One of the most important steps in your absorption is, of course, finding a job that suits you. The labour market in Israel is very dynamic and procedures are quicker. There is no long-term recruitment process: when a company wants an employee, it is generally for the coming weeks and the company cannot afford to wait for a new immigrant who may make *Aliyah* only several months later.

Once in Israel, start by learning Hebrew and dedicate the first months of your absorption to that purpose. Then you'll be able to look for a job more easily, expanding your options through Hebrew websites and even applying for positions in which you'll be speaking Hebrew every day.

Of course, it is also possible to work in Israel for English-speaking companies that target English customers, particularly in the fields of marketing, media, high-tech, and telemarketing in call centres.

## Job Search Basics

- Update your CV in English, and also prepare a version in Hebrew. Israeli CVs are structured somewhat differently from English ones. Organizations such as Gvachim ([gvachim.org.il](http://gvachim.org.il)) and Maof ([aviadz@maof-group.co.il](mailto:aviadz@maof-group.co.il)) can assist you in all aspects of your job search.
- Use job-listing websites in Hebrew and English. There is an extensive listing at [jewishagency.org/jobsites](http://jewishagency.org/jobsites) including specialized websites for different fields.
- Network, network, network – in person and online. Make sure that you have an up-to-date LinkedIn profile and join appropriate online groups.
- Note that the minimum salary in Israel is NIS 5,000 per month, or around NIS 27 per hour, for hourly workers. The average salary is NIS 8,950.
- For updated information about your rights, visit: [kolzchut.org.il/en](http://kolzchut.org.il/en).

## Diplomas

For many fields or jobs, you will have to show that you have earned specific academic credentials, with your diplomas certified by the Ministry of Education as being equivalent to their corresponding Israeli qualifications. Professions for which this is the case include (but are not exclusive to): medical, paramedical, legal, accounting, financial consulting, architecture, teaching, and real estate. Every diploma equivalent is different and depends on your field, so check requirements. They may need to be translated, in which case:

- Have your diplomas translated into Hebrew
- Get them notarized by an Israeli attorney who is certified as a notary
- Submit the notarized translations to the Ministry of Education
- Submit the approvals by the Ministry of Education to the organization overseeing your profession (for example, the Ministry of Health, if you are a medical professional)

For more information, refer to our website: [jewishagency.org/degreerecognition](http://jewishagency.org/degreerecognition)

## Employment Conditions

- The first three months of employment may constitute a test period for the employer and the employee.
- When three months are over, the employer must begin contributing to your pension fund.
- In some cases, you may also negotiate a “*Keren Hishtalmut*,” which is a type of fund similar to an ISA, and very advantageous to the employee. The employee and the employer both contribute for a six-year period, after which the employee may withdraw and use the (non-taxable) funds as he or she wishes.
- Out of the gross salary, your employer will arrange deductions for social security, your health fund, pension fund, and income tax. Your take-home pay, therefore, depends on your individual tax status. Income tax is calculated on the basis of an estimate of your annual income. At the end of the year, if you realize that too much has been deducted because the estimate turned out to be incorrect, you may request a refund (in March) from the governmental Tax Authority.

## Self-Employment and Starting a Business

There are three types of businesses in Israel. One of the organizations listed below, or your personal accountant or lawyer, can help you choose which category is best for you, and assist you with the relevant paperwork:

- *Osek Patur*: a micro-company with small turnover. If you are just starting out as a small-business owner or freelancer, you will usually declare yourself into this category.
- *Osek Morshe*: a mid-sized independent business, subject to reporting VAT and using the same income tax cut-offs as salaried workers.
- *Chevrah Ba'am*: a Limited Company, with more bookkeeping requirements, and subject to a company tax. For this option, you'll need the services of a lawyer or a certified accountant to submit your company's articles of incorporation and to guide you through the process.

New immigrants are exempt from the customs taxes on importing professional equipment for a new business, up to a value of \$36,000 USD. This immigrant benefit is available up to three years from the date of *Aliyah*.

## Contact Information

- The Jewish Agency's employment and licensing expert, Meir Lopatinsky: [meirl@jafi.org](mailto:meirl@jafi.org)
- MATI – Center for Entrepreneurship - [english.mati.org.il](http://english.mati.org.il)
- Israel Business Connection: [israelbusiness.org.il](http://israelbusiness.org.il)

# Housing: Finding a Home in Our Homeland

## Residential Absorption Programmes

In a limited number of cases, *olim* from the UK may be eligible to live in a Jewish Agency Absorption Centre for a short period. Speak with your shaliach or *Aliyah* Consultant if you are interested.

If you are a couple or single aged 18-35, see our supplemental brochure, “Customised Connections” (downloadable at [jewishagency.org/young-aliyah](http://jewishagency.org/young-aliyah)) about The Jewish Agency’s many residential programmes for young adults. The programmes for singles and couples are additionally listed in this booklet on page 13.

If you have children, you may be eligible for **First Home in the Homeland**, a *kibbutz*-based programme for new immigrant families, where you can enjoy a “soft landing” and *Ulpan* for six or twelve months in the warm, embracing environment of a *kibbutz*; 30 *kibbutzim* participate in the programme. More details are in “Customised Connections.”

Note: Residential absorption programmes involve subsidized rental costs and other fees.

## The Search

If you are planning to rent or buy a home, you might choose to come to Israel on a pilot trip to find one. Doing so means keeping the house or flat empty for a few weeks or months until you make *Aliyah*, but you’ll have the peace of mind that comes from knowing where you will live – and, also significantly, where to have your shipment sent. Or perhaps willing friends or relatives in Israel, for whom you have trust, can search for a temporary flat for you before you arrive. Otherwise, you might decide to stay for some time with relatives, and start your search for a flat once you have already made *Aliyah*. [Note: if you have sent a shipment to Israel, you may be able to have it held in the port until you find a home – for an extra fee.]

In Israel, it is quite easy to find English-speaking real estate agents, and there are websites in English – but the offers found in them are generally in the high range of the market. For this reason we advise you to use the three Israeli websites in Hebrew listed below, which also provide other types of offers (jobs, vehicles, second-hand furniture, and more). The prices at these websites correspond better to the general Israeli market, rather than the luxury market. To make it easier for you, have a more advanced Hebrew-speaker help you the first time you use these websites, and afterward you’ll be able to repeat the operations yourself.

[winwin.co.il](http://winwin.co.il)   [homeless.co.il](http://homeless.co.il)   [yad2.co.il](http://yad2.co.il)

## Rentals

- Almost all rental ads on the internet require you to contact the relevant real-estate agent to arrange to visit the home, and it is the tenant’s responsibility to pay the agent’s fee, if you decide to take the place. The agent’s commission is usually one month’s rent + VAT. In some cases, the owner is advertising directly and you will not have to pay an agent’s fee.
- The lease or contract (similar to those in the UK) is arranged privately between the tenant and the owner. Agreements usually are made for a one- or two-year period, and may include a renewal clause. It is recommended to have a lawyer review your contract before you sign.
- You can negotiate with the owner if you want changes to the lease agreement, for example if you want to add a clause, or if you think something is ambiguous and needs to be clarified. If you are unsure whether your request is considered reasonable in Israeli culture, ask your friends or a real-estate lawyer beforehand.

- It is not uncommon for owners to request
  - a two- or three-month guarantee, provided as a bank guarantee
  - twelve post-dated checks for the rent
  - guarantors. This means you need to find another Israeli citizen who will sign for this responsibility.
- Renting is a relatively easy procedure in Israel, with few requested documents and much flexibility; it is also easier to terminate a contract or evict a tenant who fails to pay the rent.

## Purchasing a Home

- It is advisable to hire a real estate agent. Negotiate the agent's commission in advance; the commission is subject to negotiation and may not exceed 2% of the real estate value (not including taxes).
- The price of the home may be negotiated directly between the buyer and the seller, or through the real estate agent.
- If you choose to buy “**off plan**,” i.e., a home not built yet, or being built, you must certainly meet the “*kablan*” (builder or developer). Be careful: buying off plan requires increased attention and close supervision. In particular, your lawyer must check the building permit, real estate registration, *kablan's* bank guarantees, and more. You must be represented by your own lawyer: **do not accept any offer to be represented by the *kablan's* lawyer.**
- Before purchasing a home, it is advisable to have an engineer inspect it.
- Remember to assess the total purchase cost of the home, including:
  - Agent commission (up to 2%)
  - Lawyer's fee (0.5% to 2%)
  - *Kablan's* lawyer's fee (in the case of a newly-built home) (0.5% to 2%)
  - VAT for all of the above
  - Purchase tax ◊ As a new immigrant, you are entitled to a tax reduction for the purchase of a home (*Mas Rechishah*), for up to seven years from the date of *Aliyah*.
  - In case of an “**off plan**” purchase, **payments are generally indexed to the building cost.** This indexing could add a considerable amount to the price.
- In Israel the lawyer's role is to represent your interests and also to implement required legal processes, such as writing the contract, checking the legal status of the property, recording the purchase, assisting in signing the contract, etc. Therefore it is advisable to hire an Israeli lawyer who is well-versed in real estate law, from the very beginning of the transaction.
- **Bank Loan:** For a real estate purchase, the buyer must provide at least 35-40% of the price. Note that to get the loan approved, you must demonstrate your ability to pay the mortgage. You may negotiate better conditions with the banks. A broker or your lawyer may do that for you.  
As part of your benefits as a new immigrant, you may receive a small part of the mortgage loan (up to a value of approximately NIS 100,000 at a fixed interest rate of 3% from the government (which cannot be applied to the buyer's down payment). It may be that you'll get a better rate from the banks.

- A variety of mortgage plans are available in Israel and it's possible to negotiate with the banks accordingly. It may be worthwhile to go through a mortgage broker who understands your needs and, due to high volume of business, should be able to arrange better rates.
- It's recommended to get pre-approved at the bank for a mortgage to avoid nasty surprises.
- You may also be able to take a loan from a **British bank** for real estate in Israel.
- **The Contract:** In Israel, the conditions for real estate transactions are defined by the contract and not by legal provisions. Therefore the contract must be as detailed as possible, since it is binding in the case of litigation. Never sign a memorandum of understanding or any other document, that may bind you vis-à-vis the seller. Sign only a contract that is scrupulously formulated and negotiated by your lawyer.

### *Arnona* and Utilities

For each of the following utilities (except electricity), register with your municipal office, unless you are a renter and the owner has changed the name on the accounts for you.

- *Arnona* is a local tax akin to council tax in Britain. It is paid by the property's resident, whether the owner or the tenant. The amount depends on the town or neighbourhood in which you live and other factors such as the size of your home. A variety of payment options are available.

As a new immigrant, you are entitled to a considerable reduction of your *Arnona* (of up to 90% on 100 square metres of property) for 12 months, to be used during the first two years from the date of your *Aliyah*. The reduction is arranged through your local municipality or council.

- **Water:** The amount you pay for water depends on the number of people in your household. If your use exceeds your quota, the excess is subject to an increased rate. Therefore it is very important to declare the exact number of persons living in your home, and to update that number if you have a new baby or a new roommate moves in.
- **Electricity:** Register by phone by dialling 103. Every 2 months, you will receive a bill that may be paid through the phone, internet, or at the post office, using a credit card.
- **Gas:** If your flat is old, you are probably using gas canisters, called "*balonim*" ("balloons") in Hebrew. When a *balon* is empty, you must call the gas company to order a replacement; you may pay by credit card on the phone. If your home is newer, gas is routed directly through dedicated pipes, and you will be billed every two months; you may pay, in most cases, by phone, the internet, at the post office, or at your bank.



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**BRINGING  
ME TO  
ISRAEL**



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# Choosing a Shipping Company

Wondering how to get your personal belongings to Israel? Think seriously about what is worth sending: worn-out items are probably better replaced in Israel. Research how much items cost in Israel compared to the UK. Also remember that each person aged 2 or more in your party will be allowed three suitcases (total weight up to 60 kg) on your *Aliyah* flight; if you do not own much, it may not be worthwhile to send a “lift.” However, if you have large items that you would like to ship, see our suggestions below.

**Important:** *You are responsible for making arrangements with the shipping company of your choice to move your personal belongings. The Jewish Agency does not assist with shipping costs, and we do not have any “authorised” or recommended shipping company.*

## Tips for Choosing a Shipping Company

- Start **getting estimates and quotes** from shipping companies about **three months before your move**. Making advance arrangements will reduce the chances of delays in shipping – and receiving – your belongings. You may also find that the price quotes will be incentive to reduce the amount you ship, especially if the price of a product in Israel is less than the shipping cost.
- Ask relatives and friends who have already made *Aliyah* whether they **recommend one company** more than another.
- After you get several quotes, **compare their services carefully**. Do the costs include “door to door” service? Packing? Disassembly and reassembly of furniture? The customs process? The port duty in Israel? How many days of free storage in the port are you allowed?
- We advise that you take out **insurance** for possible damages or theft.
- Note that during periods when many people are making *Aliyah* from around the world, particularly during the summer, unexpected problems may cause delays in the delivery of your shipment.

## When deciding what to ship to Israel, consider a few facts:

- If you don't have much to ship, you can pick a small container, or share a container with others, to reduce the cost. However, the larger the container, the lower the price per cubic meter.
- New immigrants to Israel may send three shipments of household goods in reasonable quantities, within the first three years after *Aliyah*, with no customs tax: You may import one of every type of home or electronic appliance, for your own personal use, without incurring import taxes (for example, one refrigerator, one washing machine, etc.) You may import two TV sets and two computers. The number of air conditioners, fans, and heaters is dependent on the number of rooms in your new home in Israel.
- Since you will be a new immigrant, if you buy an Israeli-made refrigerator and/or air-conditioning system in Israel, they will be exempt of VAT (value-added tax). To take advantage of this benefit, apply to your local branch of the Customs Authority.
- Importing a motorized wheelchair is subject to approval.
- If you have any questions regarding customs, please contact – [hanam@customs.mof.gov.il](mailto:hanam@customs.mof.gov.il)  
+972-8-8510527

- Regarding import taxes on items not mentioned above, check with your shipping company.
- Any item you import tax-free must remain in your possession for six years from the import date. Otherwise you will be subject to the tax. (This becomes practical if you want to sell a car that you purchased using *Aliyah* benefits.)

## Choosing a Health Fund

Health funds (*Kupot Cholim*) are required by law to provide certain services. Additionally, each *Kupah* offers extra optional insurance coverage for a fee. Your choice of *Kupah* is based largely on where you live, since certain of the *Kupot* are better represented in different areas. They also differ in their optional coverage packages, which may be important if you have specific medical needs.

We recommend that prior to your *Aliyah* you research your chosen community, through friends, family, or appropriate online forums. If later on you decide for any reason to switch to a different *Kupah*, the process for doing so is not complicated.

**Each health fund maintains an English-language website:**

- *Clalit*: [clalit-global.co.il/en](http://clalit-global.co.il/en)
- *Leumit*: [leumit.co.il/eng/home](http://leumit.co.il/eng/home)
- *Maccabi*: [maccabi4u.co.il/1781-he/Maccabi.aspx](http://maccabi4u.co.il/1781-he/Maccabi.aspx)
- *Meuchedet*: <http://lang.meuhedet.co.il>

AACT's Shira Pransky Project provides information in English to help navigate the Israeli medical system: [shirapranskyproject.org](http://shirapranskyproject.org).

# Education

When our *shlichim* ask families why they wish to make *Aliyah*, often the answer is that they want to raise their children in Israel. Raising your child as an Israeli – speaking Hebrew, enjoying the yearly cycle of Jewish holidays in Israel, and growing up with an intimate relationship with the Land – is a true gift to the next generation.

Obviously, the decision of where to register your children for school is a vital one to their happiness in their new country. As you embark on your research into your choices, we want you to understand the Israeli education system better.

## The Israeli School System: Overview

Education in Israel is free from age 3 to 18 and mandatory from age 5 to 16. While public schools are nominally “free” – there are no tuition costs – parents do incur costs for various items such as books, school supplies, field trips, insurance, and more. Reductions may be available to you since you are new immigrants, or if you are a single-parent family or in need of financial assistance. Private schools are not free.

The State’s obligation to offer free education for ages 3-4 in public pre-schools was established in 2013; this development is currently being implemented.

### School Levels

- *Gan Chovav*/Kindergarten: for ages 5-6.
- *Beit Sefer Yesodi*/Elementary school: from Grade 1 through 6 (*Kitah Aleph - Vav*), for ages 6 to 12.
- *Chativah Ha’beinayim*/Middle school: from Grade 7 through 9 (*Kitah Zayin - Tet*), for ages 12 to 15.
- *Beit Sefer Tichon*/High school: from Grade 10 through 12 (*Kitah Yod - Yod Bet*), for ages 15 to 18.

### Religion in Schools

The Israeli education system is comprised of 4 main streams, and parents are free to choose the education network they wish for their children’s education:

- State Schools (*Mamlachti*): the curriculum is defined and supervised by the Ministry of Education, with a mandatory common curriculum.
- State Religious Schools (*Mamlachti Dati*): the general-studies curriculum is defined and supervised by the Ministry of Education. The mandatory common curriculum is complemented by additional hours for religious subjects.
- Private, independent institutions (*Chinuch Mukar*)
- The private, Orthodox independent network (*Ma’ayan HaTorah*)

Private schools (*Chinuch Mukar* and *Ma’ayan HaTorah*) have a status of “recognized but not official” schools; they are under the supervision of the Ministry of Education, they receive subsidies from the State, and most teach part of the common curriculum, but they are not managed by State or municipal authorities.

In addition to these four streams, there are schools that are “not recognized, not official,” meaning they have no involvement at all with the Ministry of Education, and they teach their own curriculum. These schools are offered by various religious groups. They generally do not prepare students to take the matriculation exams or to apply to universities.

## Immigrant Students in Israeli Schools

Children generally start first grade at the age of 6 or close to their 6th birthday. The age cohort runs from January – December. Parents with children born towards the end of the year may opt to hold their children back.

As a new immigrant, your child will have the benefit of additional Hebrew hours in school, for up to one year from the date of *Aliyah*. The school generally pools the hours that it receives for new immigrants.

Ask at your municipal office about schools with large numbers of immigrants. Such schools generally provide more support. In some locations, there might be an English-speaking education representative to help you with the arrangements.

Depending on the type of institution your child joins and his or her age upon *Aliyah*, services might include: Hebrew lessons; group remedial courses in Hebrew and Jewish studies; exam allowances (which differ according to the age at which the child made *Aliyah*); and/or financial aid for education-related expenses. Some cities also have school support centres that run in the afternoons.

## Early Childhood Education

It is common practice in Israel to trust a nursery school or nanny with one's child from a very young age. Early-childhood care is often offered under the auspices of women's organizations, community centres, a municipality, or private individuals:

- **Mishpachton:** a small nursery school that cares for several small children ages 3 months to 3 years, often located in someone's home or at a community centre.
- **Metapelet:** a private nanny who cares for your child in your home or at hers.
- **Ma'on:** for ages 3 months to 3 years. Fees vary from NIS 400 to 3,000 a month, depending on the selected institution and many elements related to the parents' situation. They usually operate from 7:30 am to 4 pm (sometimes 5 pm) from Sunday through Thursday, and 7 am to midday on Friday.
- **Gan:** for ages 3 to 5. These programmes are free, but not mandatory. They are meant to help prepare children for *Gan Chovav* (mandatory kindergarten, for age 5), and are managed by municipalities. Expenses for "extras" depend on the selected institution and the parents' situation. These *ganim* operate from 7:30 am to 1:30 pm (sometimes until 2:00 pm) with the possibility of staying until around 4 pm at additional cost.

## Registering for Schools

- For **early childhood centres** (up to age 3), registration generally takes place in spring (March–April). For public nurseries, register with your municipal early-childhood department.
- For **nursery schools** (ages 3–5) that are managed by municipalities, registration is generally done in January. In the private sector, the registration period varies by institution.
- For **kindergarten, elementary school, and middle school**, you'll register in the education department of your municipality. The registration period is usually at the beginning of January.
- Registration for **high school** is performed directly with the institution.

**School Year:** State schools of all levels, nursery schools, and kindergartens start at the end of August or beginning of September, and end at the middle or end of June. Independent schools have varying schedules.

### Contact Information for the Education Ministry

+972-2-560-3620 / 19

edu.gov.il.

### High School in Israel

There are different kinds of high schools, including general academic high schools (*iyuni*), vocational/technological (*miktzo'i/technologi*), science schools (*mada'i*), agricultural (*chakla'i*), and comprehensive schools (*makif*) that combine academic and technological studies. There are also religious high schools for boys (yeshiva high schools) and girls' ulpana schools which offer many of the same options. The Ministry of Education supervises curricula and matriculation examinations, although the subjects considered obligatory vary according to each school's orientation. The subjects common to all students include history, Jewish studies, Hebrew language and literature, social sciences, English, natural sciences, mathematics, and physical education. Students may choose to add classes such as physics, chemistry, biology, or an additional foreign language. The main characteristic of high school is distinction between required study tracks and elective courses. There are several different study tracks and each student chooses the most suitable.

New immigrant and returning-resident students can be eligible for certain concessions on matriculation (*bagrut*) exams according to specific criteria according to the date of *aliyah*/return, age, country of origin, and other factors.

For information, consult with a student advisor or any other relevant contact person in the school.

Some of the concessions students may be eligible for include: translated test questions, additional time for written exams, use of dual-language dictionaries, oral exams, disregarding spelling mistakes, and/or extra exam grade points.

### Learning-disabled new immigrants:

Parents of a new-immigrant child with a learning disability diagnosed prior to *aliyah* should inform the new school immediately. Schools do not normally test for learning disabilities among new immigrants during their first year, unless they receive information of a pre-existing condition. Immigrant children within special-education frameworks can often receive extra hours for help with Hebrew, in addition to special-education services.

*Note:* be sure to register children for school during the designated registration period, and at the correct location, otherwise the local municipality will determine the child's educational framework in the parent's stead. Required documents for this process include: *te'udat zehut* (population registry addendum of both parents), *te'udat oleh*, children's birth certificates, any previous report cards.

# Purchasing a Car

Although an increasing number of families in Israel today own more than one car, the customs authorities still consider it to be a luxury item.

Since Israel does not manufacture its own cars, all cars are imported. They are heavily taxed on importation, in addition to VAT which also applies.

As a new immigrant, for the first three years after your *Aliyah*, you are entitled to purchase a new car at a fixed, reduced tax rate of 75% (excluding options), a significant difference! This benefit applies on the condition that you have obtained your Israeli driver's licence.

## **Should I Bring My Car From the UK?**

It is not recommended to ship your car to Israel from the UK, firstly due to high car import taxes, and because UK cars are normally designed for left hand drive territories.



# Getting an Israeli Driver's Licence

An *oleb* may drive in Israel using a valid foreign licence for one year after the date of *Aliyah*. If you were a tourist in Israel 12 months prior to your *Aliyah* date, this period might be included in the year.

If you hold a licence from the UK, you won't be required to take the written theory exam or to take dozens of driving lessons in Israel. You will be required only to take one or two lessons, and then the practical driving test – as long as you take care of this during the first three years after your *Aliyah*. If you fail the driving test twice, you will have to take the theory exam too.

## How to Obtain an Israeli Licence if You Already Hold a Valid UK Licence:

1. Go to a certified optician. He or she will photograph you, issue you the appropriate form ("*tofes yarok*") and perform a vision test, this will cost you a small fee. For a list of certified stores, go to:

- [jewishagency.org/drivinglicence](http://jewishagency.org/drivinglicence)
- [he.mot.gov.il](http://he.mot.gov.il) (Hebrew)
- Or dial \*5678

2. Arrange for a doctor to fill out the health declaration on the *tofes yarok*.

3. Go to the *Misrad HaRishui* (Vehicle Licensing Bureau – addresses at [he.mot.gov.il](http://he.mot.gov.il) (Hebrew) or at [jewishagency.org/drivinglicence](http://jewishagency.org/drivinglicence)) with your:

- *Teudat Zehut*
- *Teudat Oleb/Zaka'ut*
- Passport from your home country, bearing your *Aliyah* visa
- Foreign driver's licence
- Photocopies of each one of these documents

Your form will be stamped and you'll be directed to arrange the test through a driving teacher.

4. Schedule an appointment with a certified driving teacher. It is advised to take one or two driving lessons to prepare for the test. You will need to pay for the driving lessons and driving test.

5. Take the test form and pay the test registration fee at the post office (currently NIS 65).

6. Take your driving test on the scheduled date. Good luck!

# Retirement

## Social Matters

Israel has plenty to offer for retirees – not least a wonderful climate. Retirees tend to cluster in certain locations and as a result there tend to be plenty of organised activities in those locations.

Most locations have some sort of email list or Facebook group that is easily found by a quick internet search. In addition the following list may be useful:

- ESRA – English Speaking Resident Association, with branches in many locations: [esra.org.il](http://esra.org.il)
- *Hitachdut Olei Britannia* (HOB) – Association of British Immigrants: [hob-israel.com](http://hob-israel.com)
- AACI – Association of Americans and Canadians in Israel (welcome English-speakers from everywhere): [aaci.org.il](http://aaci.org.il)
- OU Israel Center – host many activities for Orthodox retirees: [ouisrael.org](http://ouisrael.org)

## Money Matters

Retirement age in Israel is **67 for men** and **64 for women**, unless you've been working in law enforcement, in which case there are different rules.

The *bituach leumi* (Social Security for retirement and health) payments after you retire are fixed: regardless of how much you contributed (based on your income), everyone receives the same amount. As of this writing, *bituach leumi* pays retirees approximately NIS 1,400 per month for one person, and approximately NIS 1,900 for a couple, even if one of the members of the couple did not work.

**Note:** Before retirement, if the husband is not working, he must contribute to *bituach leumi* for himself, while his wife's payments are taken out of her salary. If the wife is not working, her husband contributes to *bituach leumi* on her behalf.

To be entitled to the retirement allowance, a new immigrant must contribute to *bituach leumi* for at least five years before the legal retirement age; other Israelis must contribute for 12 years.

Since the State's retirement allowance is low, most Israelis contribute to private retirement funds, either in the form of a *Keren Pensia* (pension fund), a *Kupat Gemel* (savings fund), or a *Bituach Menahalim* (senior employee fund). These three funds provide fiscal advantages, but they are available only after a certain age.

A **retired new immigrant** receives the same benefits as any other new immigrant. He is exempted from *bituach leumi* contributions for one year (if he does not work in any way in Israel). After that year is over, he will pay a fixed contribution (around NIS 130 per person, per month).

### For More Information:

*Bituach Leumi*: [btl.gov.il](http://btl.gov.il)

Note: It is crucial that you have your original documents with you at the airport, or else you will need to complete the initial process in *Misrad Hapnim*.

## At Ben-Gurion Airport

Upon landing at Ben Gurion Airport, you will be greeted by a representative of the Ministry of Aliyah and immigrant absorption (*Misrad Haklitah*). He or she will guide you on your first (literal) steps as an *oleh chadash* – a new immigrant. If you don't see him or her with a sign saying “*Olim*” on your way to passport control, don't worry: there is a dedicated phone, on your left, some thirty feet before the passport control desk. Just pick up this phone, and you'll get the Ministry representative. It is important that you wait for him or her, and go through passport control together.

At the airport's Ministry office, the representative will give you:

1. Your ***Teudat Zehut*** (ID card). Note: Children younger than 16 do not receive ID cards; they are registered on their parents' cards. If for any reason you cannot get this at the airport, you will need to go to your local branch of *Misrad Hapnim* taking with you: your current passport, 2 passport photos, original documents presented to the aliyah office and printed forms received at the airport.
2. Your ***Teudat Oleh*** (Immigrant Card)
3. Your first **cash payment from the *Sal Klitah*** (“Absorption Basket”)
4. **Address and phone number** of the *Misrad Haklitah* office near your home.
5. A form that you'll use later, to **receive further payments of the *Sal Klitah***.
6. A form for **registering for the *Kupat Cholim*** (Health Fund) of your choice. It is recommended to fill out this form at the airport, and the Ministry representative will register you for free on the spot. Otherwise, fill it out later and present it to the Postal Bank (available at most post offices). Note that submitting this form at the Postal Bank involves a fee of approximately 15 NIS per person. (See “Choosing a Health Fund” on page 18.) In the event that you decide not to register at the airport, please ensure that you have private insurance until you sort out your health fund.
7. **A SIM card with 200 minutes of free calls**. You can use it to call your relatives to tell them you have arrived “home.” The SIM card also gives you time to choose an Israeli cellular phone programme, without pressure.
8. **A free taxi ride to your first destination**, with all your baggage.

### Special Cases

- At the airport, an *Ezrach Oleh* – an Israeli citizen who was born abroad – receives only a *Teudat Zehut*, first *Sal Klitah* payment, a taxi ride, and a *Teudat Zaka'ut* (Eligibility Card) in lieu of a *Teudat Oleh*.
- At the airport, a *Katin Chozer* – a person who lived in Israel before the age of 14 – receives only a taxi ride voucher.

After you have received your gifts and paperwork, you will be guided to the baggage claim area to retrieve your luggage. You'll pass through customs (declaring goods if required), and then you'll be accompanied to a taxi that will take you to the address that you have previously specified to your *shaliach* or *Aliyah Consultant*. *B'hatzlacha!*



# Beyond the Airport: Your First Few Days, Weeks, and Months in Israel

You'll have lots of paperwork to take care of after you immigrate. Take things slow, be patient (especially with yourself), and remember to stop and look around once in a while: you live in Israel now!

**If you are a *Katin Chozzer*** (a person who lived in Israel before age 14), you will not have received your *Teudat Zehut* at the airport. Instead, go to the *Misrad Hapnim*, the Ministry of the Interior, to have your card issued. Bring your passport, 3 ID pictures, and original copies of your certificate of Judaism, your birth certificate, and all other relevant civil documents.

**Open a bank checking account (*chesbon* bank):** Now that you have a *Teudat Zehut*, you'll need a bank account so you can receive your *Sal Klitah* (among other reasons, of course). In a bank of your choice, you must open a checking account in shekels and deposit cash as necessary for your first expenses. For 45 days from the date of your *Aliyah*, you may deposit cash in foreign currency. Bank transfers from abroad into your account in Israel have no time limit.

When you open a bank account, the bank will fill out the *Sal Klitah* form you received at the airport. If you already had an Israeli bank account before you made *Aliyah*, you must arrange for a new one connected to your Israeli ID number.

**Make an appointment at the Ministry of Aliyah and immigrant absorption (*Misrad Haklitah*):** Using the phone number you received at the airport, schedule an appointment with your absorption coordinator (*Rakaz / Rakezet Klitah*), who will assist you during the first year after your arrival. Submit your Israeli bank information so you can receive *Sal Klitah* payments, deposited directly into your bank account. If you are not yet registered for an *Ulpan*, your *Rakaz* or *Rakezet* can sign you up now. He or she can also provide useful information on topics such as professional training.

Register your children for school: Ask at the municipal office of your new town about schools that provide help to new immigrants. In some municipalities, you may find an English-speaking representative to help with arrangements.

**Driver's Licence (*Rishayon Nehigah*):** Your UK driving licence is valid in Israel for just one year; after that, if you do not have an Israeli licence, it will be illegal for you to drive. Additionally, in order to be eligible for the tax benefits related to purchasing a new car, you must have an Israeli driver's licence. Therefore, it is important that you make arrangements to get one as soon as you can.

If you already hold a UK licence, you do not have to take the written exam about traffic regulations. Your only requirement is to take one or two driving lessons with the driving school of your choice, and then to take the practical driving test.

**Israeli Passport (*Darkon Yisraeli*):** For the first three months of your residency in Israel, you may use your British passport when entering or exiting the country. After three months from the date of your *Aliyah*, if you

must travel you will need a temporary Israeli passport (*Teudat Ma'avar*) issued at the Interior Ministry office. You must use this document any time you enter or exit Israel.

The *Teudat Ma'avar* is a temporary “*laissez-passer*,” valid for one year. After that, you’ll apply for a full Israeli passport (Darkon) after 365 days of living in Israel, provided that you have resided at least 75% of the first year in Israel. The passport is valid for 5 years.

## Help is at Hand

**The Jewish Agency:** You are always welcome to call The Jewish Agency, or schedule an appointment with one of our *Aliyah* professionals, any time you need advice, support, or answers to your questions. We are there for you to help you integrate into your new home in Israel. Call the Global Centre in Israel: 0800-404-8984.

### ***Aliyah* Associations and Other Support:**

There is help out there – official and less so. Wherever you live and whatever you need, it's likely that there's a relevant website, or Facebook group. In addition you can contact:

- At Home Together (*Babayit Beyachad*): [jewishagency.org/hometogether-olim](http://jewishagency.org/hometogether-olim)
- ConnectTLV (for ages 18-35 in the Tel Aviv area): [connectlv.com](http://connectlv.com)
- ESRA – English Speaking Residents Association: [esra.org.il](http://esra.org.il)
- *Hitachdut Olei Britannia* – British Immigrants Association: [hob-israel.com](http://hob-israel.com)
- AACI – Association of Americans and Canadians in Israel–welcome all English speakers: [aaci.org.il](http://aaci.org.il)
- All Rights (*Kol Zchut*): [kolzchut.org.il/en/Main\\_Page](http://kolzchut.org.il/en/Main_Page)
- SHIL – Citizens Advice Bureau: 1-800-50-60-60

## Glossary of Terms:

Teudat zehut – identity card

Teudat oleh- oleh benefits booklet

Teudat ma'avar – temporary passport

Sal klita – financial assistance paid in the 6 months following Aliyah

Misrah Hapnim – Interior Ministry (responsible for issuing Teudat Zehut, Teudat Ma;avar, Passports, changing addresses, etc).

Misrad Haklita – Ministry of Aliyah and Immigrant Absorption- responsible for most Aliyah benefits.

Bituach Leumi – National Insurance – responsible for welfare payments, pensions, child benefits, and unemployment.

Kupat Holim – National health fund.

## Useful contact information:

Misrad Hapnim – [ww. Moin.gov.il](http://www.Moin.gov.il) \*3450

Misrad haklita – [moia.gov.il](http://moia.gov.il), 03-973-3333

Bituach leumi – [btl.gov.il](http://btl.gov.il), \*6050

Customs/income tax – [financeisrael.mof.gov.il](http://financeisrael.mof.gov.il)

Driving licences – [motl.gov.il](http://motl.gov.il) \*5678

IDF – [aka.idf.il/main/giyus](http://aka.idf.il/main/giyus)



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For 85 years, The Jewish Agency has been nurturing the bonds between Israel and the global Jewish family – and we're here for you, too.

For telephone queries, contact The Jewish Agency's Global Centre for free:

From the UK: 0-800-404-8984

From Israel: 1-800-228-055

For more information, go to:

[jewishagency.org/Aliyah](http://jewishagency.org/Aliyah)

[facebook/jafiuk](https://www.facebook.com/jafiuk)

[twitter.com/JewishAgencyUK](https://twitter.com/JewishAgencyUK)



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