

REPAT ARMENIA
FOUNDATION

©May 2022

WELCOME TO ARMENIA

YOUR “EVERYTHING ARMENIA
BASICS” PACK

Repat
Armenia >>

WELCOME TO ARMENIA!

At last! You are here in your homeland. Welcome to a new life, full of adventure, discovery, and friendships. You will find that there is so much to learn here, from much-loved celebrations to the little nuances that make this a unique country to live in. This Welcome Pack should help you get acquainted with the country as well as provide you with essential information on everything from emergency contacts to registration processes. WELCOME!

Please note that any information in this guide is for general information purposes only, and does not constitute legal, professional, commercial or other advice. You should always seek independent legal, professional, commercial or other advice before acting or relying on any of this information. In addition, whilst Repat Armenia Foundation has made every effort to make sure the information in this guide is up to date, it does not guarantee the accuracy and currency of such information. Costs and details are subject to change. Accurate as of 2021.

TABLE OF CONTENTS

WELCOME TO ARMENIA!	2
COUNTRY INFORMATION	3
ENTRY TO ARMENIA / COVID-19 TRAVEL RESTRICTIONS	3
YOUR REPATRIATION PROCESS WITH US	4
PLANNING YOUR MOVE TO ARMENIA	5
ARRIVING IN ARMENIA	7
RECOMMENDED FIRST STEPS AFTER ARRIVAL	8
COST OF LIVING IN ARMENIA	11
MOVING YOUR PERSONAL BELONGINGS	13
FINANCIALS	17
MARRIAGE AND DIVORCE IN ARMENIA	24
EMPLOYMENT IN ARMENIA	29
LEGAL STATUS IN ARMENIA	40
OBTAINING RESIDENCY	40
OBTAINING CITIZENSHIP	43
EMBASSIES	47
ACCOMMODATIONS	48
GETTING AROUND TOWN	57
MEDICAL	61
EDUCATION	73
DAY-TO-DAY LIFE	86
LIFESTYLE	90
MILITARY SERVICE	93
ENTREPRENEURSHIP	95
TAXES	99
VALUABLE INFORMATION	102
FUN AND RECREATIONAL SPACES	104
USEFUL APPLICATIONS	110
FUNNY SITUATIONS REPATS HAVE FACED	113
LANGUAGE DIFFERENCES THAT MIGHT COME IN HANDY	115
RETIREMENT IN ARMENIA	117

COUNTRY INFORMATION

Armenia, at 29,743 km² is on the border of Asia and Europe, with two direct neighbors and two closed borders. Georgia and Iran are Armenia's main trade routes, and the borders open to import and export. Yerevan is the country's capital, with Gyumri, Vanadzor and Vagharshapat among the top largest cities. According to 2018 World bank statistics, Armenia is home to 2.973 million citizens, with over 1.075 million residing in the capital. It is a mostly homogeneous population with Armenians making up the absolute majority (98.1%), but there are small minorities of Yazidis (1.2%) and Russians (0.4%) according to the most recent census in 2011. As of January 1, 2018 the permanent population of Armenia ([calculated based on the census of 2011](#)) is 2 871 771.

ENTRY TO ARMENIA / COVID-19 TRAVEL RESTRICTIONS (as of May 2022)

Changes in the procedure of the entry to the Republic of Armenia

According to the amendments of the Government Decree: № 1514-N of September 11, 2020, which entered into force on May 1, 2022:

The passengers are NO LONGER REQUIRED to present a COVID-19 PCR test or a Certificate of complete vaccination against COVID-19 to enter the Republic of Armenia.

For foreigners, the entry to the Republic of Armenia continues to remain open both via air and land borders.

The quarantine on the territory of the Republic of Armenia due to COVID-19 has been extended till June 20, 2022.



PLANNING YOUR MOVE TO ARMENIA



YOUR REPATRIATION PROCESS WITH US

At Repat Armenia, we define the process of repatriation as an individual's or family's decision made with accurate planning. We stand by you on a more intimate level, as you explore the possibilities, weigh the options, and embark on the journey to come, live and enjoy an engaging future in the homeland.

Repat Armenia is a non-governmental, non-profit institution established in August 2012 with the aim of promoting active repatriation, informing, initiating and championing the return of high impact (professional, entrepreneurial) individuals and families. Full-time, dedicated staff based in our Yerevan office work, near Republic Square is ready to assist you in the following key areas:

- ▶ Online and offline consultations (orientation on integration, employment, doing business, networking, education, healthcare and legal aspects) Soft landing through membership in Armenian repatriates community
- ▶ Information support (you will find a lot of practical information and tips about the process of moving, living and working in Armenia, personal experience and practical advice of repatriates and expats our website and social networks)
- ▶ Assistance with employment (individual selection of vacancies, contacting potential employers and job-matching)
- ▶ Networking events (informal meetings with experienced repatriates, acquaintance with interesting organizations and initiatives)
- ▶ Membership Card (digital card with discounts and coupons from the partner)
- ▶ Medical insurance (special package for the Repat Armenia community members)

At Repat Armenia, we pay special attention to raising awareness and importance of repatriation through organizing Imagine Armenia Forums in key diaspora communities, regular online talks and panel discussions on different aspects of repatriation and integration. We also contribute to the development of a pro-repatriation environment and influencing government policies.

Once you become a part of our community, you can also be engaged in the process through sharing your personal and professional experience in Armenia via taking part in working groups and surveys organized by Repat Armenia.

STEP 1

Contact Repat Armenia Foundation for repatriation advice and to plan your repatriation process. Also, we suggest joining the Armenian Repatriates Network (+10,000 members) for soft landing and practical tips on different aspects of repatriation. The more you know in advance, the more likely you are to plan effectively and create a positive experience for yourself and your family

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STEP 2

Plan your pilot trip which is highly recommended to discover opportunities in Armenia. Once you contact us and [Diaspora High Commissioner's Office](#), we will be happy to organize meetings with experienced repats, relevant public institutions, potential recruiters, business consulting and legal agencies, educational institutions upon your request. This will help you with the proper planning of your move and soft landing.

STEP 3

Prepare a set of documents and its copies and hold onto your originals. While you gather your documents before arriving, you will also be researching and making decisions about schools, employment options, and accommodations. Make sure you take with you the following:

- ◇ Birth certificate (translated and notarized) of all family members
- ◇ Baptism certificate (translated and apostilled if necessary)
- ◇ Education certifications (translated and notarized)
- ◇ Marriage certificate (translated and apostilled if necessary)
- ◇ License to drive (international unless part of the Vienna convention)
- ◇ Vaccination documentation

NOTE: These documents shall be translated, notarized either in the country you are coming from or here in Armenia.
NOTE: Please pay special attention to the apostilling process as it has to be done in the country you are coming from.

STEP 4

Legal status in Armenia. You can apply for residency and citizenship both in the country you are coming from or in Armenia. To learn more about the process please refer to [the Legal Status in Armenia section](#).



STEP 5

Check the procedure of moving personal belongings before you arrive in Armenia. A "repatriate" is a person who has permanently resided (i.e. spent at least 184 days per year) outside of Armenia for the last 5 years or has a status of a refugee. You are allowed to import tax-free used personal and household items with no original factory packaging and labelling that were purchased before his arrival to Armenia. Things you can easily bring are:

- ◇ 3 maximum of each electronic piece used for personal and daily purposes, so long as it's not new and in original boxes. It must show some wear and tear, at least
 - ◇ 1 complete set of each type of furniture only for personal use
 - ◇ 1 car for personal use that you can prove you have owned for at least 6 months prior to moving
 - ◇ Personal items outside of those mentioned can be brought in without limit (this includes, clothings, home accessories, bedding, books, and such items. Please DON'T bring pipes, toilets, etc.)
- The goods can be imported tax-free within 18 months following the repatriate's "arrival for permanent residence" to Armenia. The date of "arrival for permanent residence" is the day when the repatriate registers his address with the police (or, if the address had already been registered, the day of filing a statement with the customs office). This must happen within 180 days after the repatriate's actual arrival to Armenia. The repatriate must file an application for tax-free import with the customs office specifying the name, weight and number of items imported. The customs office has up to 3 weeks to

grant or reject the application.

NOTE: A repatriate can take advantage of this tax exemption once every five years.

PRO TIP: Check out [this video instruction](#) (available only in Armenian) describing the process and required documents.

For more details, please refer to the [Moving Your Personal Belongings section](#).



STEP 6

Moving your financial assets to Armenia may seem somewhat difficult to do but there are a couple of easy ways to do it:

1. You can bring up to \$10,000 with you when coming to Armenia by air or land. You must declare cash of \$10,000 and more (or the equivalent in other currency) if you take it between Armenia and any non-EEU country. Cash includes travelers' checks.
2. An amount of more than \$10,000 (or the equivalent in another currency) is recommended to be transferred through a bank via International SWIFT transfers to bank accounts and fast money transfers such as MoneyGram, Unistream, Best, Moneytun (USA-Armenia-USA only), Intellexpress, Converse Transfer (Russia-Armenia-Russia only) and RIA.
3. Some of the banks provide the opportunity of opening a bank account online. For the list of banks, check the [Financials section](#) below.

NOTE: Import and export of local currency is prohibited.

STEP 7

Improving/learning your Eastern Armenian language. Armenian (Eastern) is the official language, while knowledge of Russian and English will also be helpful. You can start learning Armenian before coming to Armenia. See how:

1. Learn online: There are several websites you can use to learn Armenian, as well as apps, depending on your level. Please, check the [Armenian Virtual College](#) which offers a variety of courses to help you in the process. [AYOlingo App](#) : Free app to learn Eastern Armenian. Available for both iOS and Android. Online tuitions are also available
2. Private lessons: While more expensive, it could be most beneficial, especially since there are a number of private tutors available in Armenia.
3. Read Armenian books and newspapers: Armenian newspapers are often online these days. Books are also available in different genres, from Armenian classics to translated works of both classic and contemporary writers.
4. Watch Armenian television: If you like drama, Armenian series are full of them. If you enjoy music, there are a large number of shows that feature Armenian music competitions. Radio is also an option. Much of this is available on the Web.

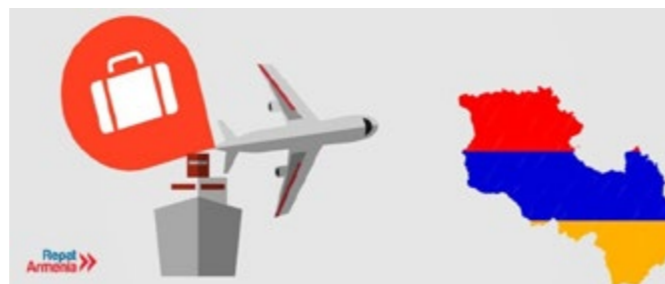
PRO TIP: Check out more [here](#) for online opportunities and regular classes [here](#).

STEP 8

Start searching for employment/business opportunities This is the most important aspect of repatriation for most people who move to Armenia. Your repatriation is highly dependent on your success in securing financial sustainability and finding a job that both satisfies your personal aspirations and contributes to Armenia's development. Start doing research in advance so that you have an idea of the most in-demand jobs and the required qualifications. For more information please refer to the Employment section below.

PRO TIP: Be flexible in the job search process by taking into consideration areas close to your major/experience or those where you can apply some of your skills.

NOTE: Armenian companies are not in the habit of long-distance recruitment. If they need an employee, they expect you to hire immediately. At the most, you'll have a few weeks, should they offer an online interview.



ARRIVING IN ARMENIA

You've arrived in Armenia! Chances are, this was by air at the Zvartnots International Airport or Gyumri Airport. You may have driven over the Iran or Georgian borders as well. Zvartnots airport is about 20 minutes from the city center and you have the option of taking a taxi, public transportation or the airport shuttle bus.

- ▶ Taxi Cost: 2,000-6,000 AMD, depending on the type of taxi, km travelled, etc. In case you take personal taxis, make sure you negotiate the final price from the very beginning. You can also use taxi apps such as [GG](#), [Yandex Taxi](#), [Utaxi](#) to order a car.
- ▶ Shuttle minibus: Departing every 30 minutes from 07:00 to 22:00, the shuttle costs 300 AMD, complete with WiFi. It takes you to and from Republic Square. You can track the route of the express by clicking [here](#).

If you are planning to arrive by land, there are three transportation routes taking you to Armenia from Georgia and one from Iran. The most optimal way to get to Armenia from Georgia is via Bagratashen checkpoint. It's a 4h trip from the border with Georgia to Yerevan (221 km) and a 7,5h drive from the border with Iran (380 km). There is also a train from Tbilisi that takes longer (around 10h) but might be more comfortable, bringing you right to the Sasuntsi Davit railway station. Budget between 7,000 and 25,000 AMD for this trip to and from Tbilisi. Please, check the schedules [here](#).

RECOMMENDED FIRST STEPS AFTER ARRIVAL



STEP 1

Visit **Repat Armenia Foundation** for repatriation advice and any repatriation-related questions. Also, we suggest joining the [Armenian Repatriates Network](#) (10,000 members) for practical tips on different aspects of repatriation.

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STEP 2

Choose a **mobile/internet provider** among the three mobile phone service providers in Armenia: [UCOM](#), [Vivacell](#) and [Beeline](#). All three have generally good coverage in Yerevan and around Armenia. You might lose signal for a while when around mountains, but you are

mostly connected. You will have two options: a monthly plan or pay-as-you-go for cell phones, for which the plans are inexpensive, starting at 1,000 AMD prepaid. Plans range from 1,500–9,500 AMD (\$3–25/month). Home internet is available through UCOM, Beeline and Rostelecom. All offer a combo of internet/phone/television, and plans start from 6,000 AMD for just internet.

NOTE: You will need to bring your passport or other ID in with you when applying for any service.

NOTE: If you don't have grantsoum, you will be asked for a deposit payment on internet modems.

NOTE: When travelling to Artsakh, make sure to activate the roaming option so that you make calls and send SMS within Artsakh and to Armenia.

STEP 3

Opening a bank account is a general necessity. In Armenia, it is used to:

– Store your money (most have at least two accounts – AMD + USD/EUR/RUS)

– Get paid or receive government-provided benefits

– Pay for utilities alongside daily purchases

To open a bank account, make sure to have your passport and social security number with you. You might also need to show another ID, including grantsoum (registered address). For more information about the banking system in Armenia, insurance, currency exchange, etc., please click [here](#)

All banks have kiosks from whence you grab a number based on your banking needs for the day. Once your number appears on the screen, approach the window indicated. It is recommended to approach the banks either early in the morning or closer to 3pm for the least wait times. Furthermore, banks in the city center are always fuller than those hidden away on smaller streets. Expect the longest wait times around lunch and closing times.

PRO TIP: We recommend using the [Earlyone app](#) to ensure your time slot before arriving at your bank.

NOTE: Use mobile or online banking where possible.

Repat Armenia has a partnership established with **AmeriaBank**, offering a special promotion deal to incoming repatriates. You will receive your cards **embossed with Repat Armenia** below your name. The promo offers the following for 3,000 AMD:

- ✗ Accounts in AMD & FX
- ✗ MasterCard or Visa Classic
- ✗ Visa Pay Sticker
- ✗ Mobile/Online Banking
- ✗ Consumer loans and line of credit
- ✗ Discounts at Repat Businesses

You can also fill out the form [here](#), and bypass the line for your card.

For more information please refer to [the Financials section](#).

STEP 4

Register your residence after you're granted residency or citizenship at your local police station. It's not complex but can be time-consuming so it's best to take care of this as soon as you get your residency card. You'll have to hand over your residency card to the clerk helping

you and they will have you fill out a form asking you where you live and what your phone number is. In the next week, you will receive a phone call from a police officer who will ask when you will be home.

NOTE: When changing residences, you must notify the territorial authorities within a week of the change. You can only be registered at one address at a time.

PRO TIP: Please make sure you have a notarized rent contract concluded between you and your landlord prior to your residence registration.

The police officer will come to your home without prior notification, look around, make sure you actually live there, and fill out some paperwork that he will then ask you to sign. After your meeting, you will be able to pick up your registered and stamped residency card at the police station where you left it.

NOTE: Normally, the registration process should be informed about your registration intention. Sometimes landlords have concerns related to their rights limitations caused by this procedure. In such cases, we recommend you to refer to your district police station or contact lawyers so that they provide you with information that will help you to resolve the issue with your landlord.

STEP 5

Obtain a Social Security Number, once you have received the official stamp in your passport verifying your registered address (also known as a grantsoum/krantsoum). You will have to approach the same station for your social security number and show your grantsoum and they will prepare the necessary paperwork.

Note: You can also get your SSN at the main visa and passport department in Davtashen.

Pro Tip: Scan and file your documents digitally as you will only need the number in most cases, but a photo of the original might get you through if they request the actual document.

In general, you will need your SSN for:

- Opening bank accounts
- Obtaining a license
- Paying taxes/receiving a salary
- Poverty family benefits
- Unemployment benefits
- Old age pensions
- Disability pensions
- Any other government assistance programs

The full list of police passport and visa offices is available in [Appendix 3](#).

STEP 6

Take care of your health via registering at your local polyclinic to turn to when necessary. Most may opt to work with private clinics and hospitals, but your local polyclinic will offer much of its services for free. A full list of polyclinics can be found [here](#), as well as in [Appendix 5](#).

To register,

- ◇ Find your nearest polyclinic
- ◇ Go to the clinic with your passport and SSN
- ◇ Sign a contract with the polyclinic, marking you their patient

For more information about polyclinics, check [the Medical section](#) below.

As for Medical Insurance, in Armenia it is not that common to have it on an individual basis. Thus, it is more affordable and beneficial for you to be included in a corporate package. Repat Armenia Foundation has been working hard for years, bringing a group insurance package to repatriates looking to protect themselves in emergency situations. As of 2019, we are working with **Nairi Insurance** to offer comprehensive coverage at a lower price. At a 130,000 AMD (around 260 USD) annual premium – less with a family of 3+, it covers up to 7 million AMD (~\$14,500 USD) in medical bills in Armenia and Artsakh territories.

Coverage includes:

- ◇ Home visit of a doctor-therapist
- ◇ Emergency care and transportation
- ◇ In-patient treatment
- ◇ Outpatient treatment
- ◇ Cardiology
- ◇ Angiosurgery
- ◇ Partial oncology and chronic diseases
- ◇ Pregnancy and childbirth
- ◇ Preventative examinations
- ◇ Drugs and medical supplies
- ◇ Ophthalmological services
- ◇ Dental services
- ◇ COVID-19 discounted tests

To learn more about this program and to apply for your insurance coverage, please [click here](#).

STEP 7

Registering your children at kindergarten, school or applying to university is very important to ensure a quick integration process for them in Armenia. In Armenia, there are both public and private educational institutions starting from kindergarten.

For more detailed information, please refer to [the Education section](#) below.



COST OF LIVING IN ARMENIA



STEP 8

Apply for a job or open your business

When applying for a job, please follow these instructions:

1. Make sure you've brought your diplomas and certificates with you. While most may not ask to see them, some international institutions, especially, will require originals
2. Update your CV/resume. As mentioned later on, most Armenian companies use an American style as template and prefer single page attachments to your email. However, please make sure you research the company you're applying to and match their needs.
3. Actively network. The more people you meet, the easier your integration process will be. Update your LinkedIn, join relevant Facebook groups ([HR.AM CLUB](#), [Jobs for repats and expats](#), [Գործ Կա](#)) and try to attend repat and expat events in town.
4. Note that the minimum wage in Armenia is currently 68,000 AMD, which nets at about 130 USD. Most salaries range from 100-300k AMD these days, however. The country average is 201,692 AMD (400 USD), as of August 2021 You can check the level of salaries [here](#).

In the [Employment in Armenia](#) section, you will get to know more about the sector in Armenia, how to protect your rights, where to apply for a job, and how to go about setting up your career. Repat Armenia offers career counseling as well as resume writing assistance. Do not hesitate to discuss it with our Integration Managers.

PRO TIP: It is recommended to learn Armenian once you arrive, at least on a conversational level, to compliment your English proficiency. You may want to pick up some Russian, as well. This greatly increases your chances of being hired to just about any position that might require contact with Russian-speakers.

You may come up with an idea of setting up a business in Armenia. Here are the guiding steps:

1. Develop your business idea.
2. Create a business plan and catchy presentation.
3. Do market research.
4. Contact Repat Armenia to put you in touch with professional accountancy, legal and consultancy service and with experienced repatriates businessmen/women.
5. We also provide promotion support upon request. Check out more in [the Entrepreneurship section](#) as well as in [the Taxes section](#).



STEP 9

Do active networking with repatriates and locals because it will help you to be smoothly integrated. [The Armenian Repatriates Network](#), which is a Facebook private group, was created as a space for collectively promoting repatriation, supporting successful integration, and facilitating a more pro-repatriation environment in Armenia.



One of the first things people ask is what the cost of living in Armenia is compared to the lower salaries received. We've compiled a list of different budgets based on marital and family status to help newcomers understand what their own budget might look like. However, each individual's and family's cost of living differs greatly based on their personal needs. One may have rent, one may have a mortgage, one may have everything paid off. One may have a car, one may use taxis, one may prefer public transport or walking to his/her destination.

MONTHLY BUDGET (USD)	SINGLE	COUPLE	FAMILY
RENT	\$200-300	\$250-450	\$300-500
UTILITIES <small>(ELECTRICITY / GAS / WATER / INTERNET-TV / PHONE)</small>	\$40-70	\$50-100	\$80-150
FOOD <small>(GROCERY AND EATING OUT)</small>	\$250-350	\$300-450	\$350-600
TRANSPORTATION <small>(METRO, BUS, TAXI, CAR)</small>	\$30-50	\$50-100	\$80-150
HEALTHCARE <small>(VISIT TO THE DOCTOR, INSURANCE)</small>	\$10-40 <small>PER VISIT / PERSON</small>	\$10-40 <small>PER VISIT / PERSON</small>	\$10-40 <small>PER VISIT / PERSON</small>
LIFESTYLE	\$100-300	\$200-500	\$300-600

Of course, how much you spend is entirely dependent on so many factors, it's hard to take all of them into account. Using the subsections mentioned above, we'll delve a little deeper into the costs.

- ▶ **Food Costs:** In Armenia, there is a variety of both affordable and premium-class supermarkets and small stores. For fruits and vegetables, there is a seasonal factor which affects the price. While most of the stores are following the standards, please pay attention to the expiration date. You can also shop at local markets (shuka) where you can buy agricultural products from farmers.
- ▶ **Eating out:** Armenia now offers an incredible variety of restaurants, from your low-priced taverns to highly expensive Asian and European options. You can have a full meal at a can-

teen or tavern for as little as \$3-5 per person for a business lunch (including main, side, and drink). Average bill for two people is around \$20.

- ▶ **Utility costs:** The heating system is decentralized in most places which brings difference in electricity and gas costs based on a seasonal factor. Also, you will have to take into consideration old vs new buildings, type of material used on the outer walls, type of windows and heating/cooling options, etc. Phone, internet, and television costs are normally bundled together in the home and can be as low as 10,000 AMD for all three. Cell phone packages start at low prepaid options. You can pay for utilities in banks, post office, internet and mobile banking as well as [iDram](#), [EasyPay](#), [Telcell](#), [UPay](#) payment systems. The payment for utilities should be done for the previous month by the 20th day of the current month. The bills are available online starting from the 8th day of the month.
- ▶ **Rental costs:** Just as utilities range depending on the type of building, so do rent prices, with the additional criteria of location, size, and convenience. Individuals can consider an option of saving money by sharing an apartment in Yerevan or living outside Yerevan in a house. Please check the Facebook group "[Find Flatmates/Roommates in Yerevan!](#)" and [Repats and Expats – Advertise, Buy and Sell in Armenia](#). For more detailed information go to the [Accommodations section](#) below.
- ▶ **Transportation costs:** In Armenia, public transportation services include buses, minibuses (marshrutkas), metro (only in Yerevan) – which costs 100 AMD, while trolleybuses cost 50 AMD. If you own a car, prepay for a year's worth of parking within the red lines – 12,000 AMD. Actual fuel prices are available at www.numbeo.com For more information, please refer to the [Getting Around Town section](#)



MOVING YOUR PERSONAL BELONGINGS



As Repat Armenia doesn't have any partner brokers, we cannot recommend any. However, please check the [Armenian Repatriates Network](#) Facebook group for names and contacts of those others have been happy with.

Read this personal [blog](#) where a repat shared her personal experience in moving the belongings from Canada.

Paperwork you may need for this process includes:

- ▶ Detailed inventory including values
- ▶ Copy of Passport
- ▶ Copy of Visa
- ▶ Letter of employment
- ▶ Original Bill of Lading (OBL)
- ▶ Packing list
- ▶ Pro-forma invoice
- ▶ Transportation cost information

▶ IF YOU ARE BRINGING PETS, YOU WILL NEED:

- ▶ Any pets or wild animals being imported into the country will need permission from the Ministry of the Environment and will need to be accompanied by a veterinarian health certificate clearing the animals of Rabies and any other diseases.
- ▶ Vaccination certificate
- ▶ Veterinary health certificate
- ▶ Pet passport
- ▶ Photo of the pet

NOTE: If you have any doubts or questions, we recommend connecting with the Customs Service of the Republic of Armenia by emailing or calling: **3,7 Movses Khorenatsi St., Yerevan, +374 (60) 54 44 44, +374 (60) 54 46 57. Official email: 49797259@e-citizen.am, secretariat@petekamutner.am**

This section will expound on the process of moving your personal items to Armenia that was begun earlier in the pack. The current laws surrounding the moving of one's belongings is on par with EAEU laws in general, and constantly improving. Repatriates may bring their belongings in tax-free, decreasing their overall costs. However, the cost of transportation is on the repatriate. You will still have to pay for the packing and shipping costs, as well as the costs of warehousing in Armenia. A customs clearance fee of 7,000 AMD may be charged.

For the movement of goods within the EAEU, customs clearance doesn't apply. However, if the transportation is by road, a customs declaration should be filled out in the exporting country, since Armenia doesn't share borders with any of the other member countries.

The official law states that, as a repatriate, you have the right to bring your items if you are:

- ▶ A citizen of Armenia
- ▶ A permanent resident of Armenia (not temporary)
- ▶ A refugee accepted into Armenia

To be eligible for the **one-time tax-free regime**, a person must not have lived in Armenia for more than 915 days (30 months or 2.5 years) in the past 1,825 days (60 months or 5 years). Note that you have 18 months from the date you are provided with the document stating agreement to bring in your items. The State Register determines eligibility.

There is a second option to being considered eligible for moving your belongings. While in the first option, there was no limit to the value of the items imported, the second places a maximum value of 5,000 Euros. This is excluding any motor vehicles. This is an option for those who have not lived in Armenia for more than 12 months in the past 420 days (nearly 14 months). To be eligible for this option, a written request (dimoom) must be made within 60 days of arrival, attaching the necessary documents proving temporary foreign residency. Eligibility is accounted for **once every three years**. Note that one cannot apply for both options simultaneously.

IMPORTANT: Ensure you have obtained your residency/citizenship or have refugee status (temporary doesn't count), as well as your grantsoum (cost: 1,000 AMD – to be paid at the bank to the specific number provided or by terminal at 100 AMD extra cost) before the arrival of your items. The contact information on the boxes should be relevant and local. If you use a number that's not local, you won't receive the call that your items have arrived. The address provided must be that of your grantsoum.



▶ WHAT CAN YOU BRING WITH YOU?

Please make sure that whatever you bring is a personal item, NOT for use in business. Do not bring things such as piping and toilets (we've had such a case before). Do not bring 100 different electronics. It will be clear that it's going to be sold, even if it's second-hand. Make sure all packed boxes do not exceed 25 kg each. Do bring:

1. One car that has been registered in your name for a minimum of 6 months. Make sure you have the certificate of ownership by government entities (stamped) on you.
2. Up to 3 types of each type of household appliances. This can be as large as refrigerators or as small as blenders.
3. One set of furniture for each room. That means 1 set of living room furniture, 1 set of kitchen. You can probably get away with more than one bedroom furniture, but it will have to be clear that there are multiple family members involved.
4. Clothing, books, and anything else that is clearly for your own use in unlimited quantities.

You will have to ensure all items have been used before. They cannot still be in original sealed packages. Please do not pack anything that is liquid, food item, medication, flammable, or otherwise deemed dangerous. Make sure to pack in such a way that heat and cold won't hurt it.

PRO TIP: Remove all batteries from toys and electric items. Saves you the headache later.

▶ WHAT PAPERWORK WILL YOU NEED?

There are certain steps you need to take, from before you ship your items to the documents you present afterwards, in order to ensure a smooth transition. It is recommended to send a list of items you plan to bring to the customs office, just to make sure there isn't anything taxable.

- ▶ The following information should be included on/in the boxes and in your documents: registered recipient's name (or multiple names if you plan to split up a large shipment), contact information (number and address in Armenia), lists with box number, items in each box (full list), and the weight of each box (have a scale that you can weigh each on). It's best to keep one in the box, one copy is given to the freight company, and one is for the customs clearance here.

PRO TIP: Best to have both digital and physical copies.

- ▶ A request (dimoom) written to the State Revenue Committee for the tax-free release of your items. State the goods are for personal use only and used; list any electronics.
- ▶ A document proving your residency in a foreign country for the time period mentioned.
- ▶ Your residency/citizenship with grantsoum.

The taxation waiver will be sent to the cargo office, where you will show up in person to grab your belongings when everything is ready. The company might also have a door-to-door service. Check about what that means exactly from the beginning.



NOTE: There are no warehouse fees to pay if you grab your items within 48h of their arrival. After that, it's about 10–20,000 AMD a day, depending on the amount of space your shipment takes.

PRO TIP: Make sure you have absolute essentials packed in your suitcases, just in case you don't have access to your items for some time, from basic necessities to entertainments.

PRO TIP: Check out [this video instruction](#) describing the process and required documents.

▶ WHAT ABOUT SMALLER PACKAGES SENT BY POST?

You are allowed to bring in items through post. We recommend only using this for personal shopping, however, the information might come in handy in general. There is no difference here if the items are new or used. However, there are maximum amounts to the number of a certain item you may bring in. You can see the allowances made by the Customs Union [here](#).

As of January 1, 2020, you are allowed to bring in up to 31 kg worth of items, so long as the value of all does not exceed 200 Euros, with each shipment. There is no maximum number of shipments. Values are determined comparing the importer's documents with the documents available to the customs staff. If the weights and values exceed government caps, the items sent in are considered for business and taxed accordingly. If it exceeds the 31 kg or the 200 Euro value, a 15% tax will be added not surpassing the amount to be paid if calculated at 2 Euros per kg.

FINANCIALS



You might be repatriating your savings or earning in the country. In either case, you will need to know some basics about money in Armenia.

BANKS IN ARMENIA

There are [17 banks](#) that operate in Armenia and Artsakh. Some are locally owned, some are subsidiaries of international banks. All have competitive advantages, so it's best to shop around for each product offered. While some offer higher interest rates on deposits, others have better terms for mortgage loans or the transferring of large amounts from abroad.



▶ INTERNATIONAL BANK SUBSIDIARIES:

[ACBA–Credit Agricole Bank](#)



The 4th largest bank in Armenia, ACBA–Credit Agricole provides innovative and effective financial solutions with a special focus on rural development. It is also one of the preferred banks by repatriates, with higher interest rates and solid investment partners. The bank offers various products including loans, deposits and investment services for individuals, businesses, and farmers. It also provides for the [Unemployed women's maternity allowance payment service](#) and [Payment service for the childcare allowance intended for up to 2-year-old children](#)

[Byblos Bank Armenia](#)



An Armenian subsidiary of the Lebanese bank, the focus here is on the development of retail banking products for individuals and legal entities such as term and demand deposits, deposit certificates, auto loans, housing and personal loans, as well as small business loans.

[“HSBC Bank Armenia”](#)



HSBC Bank Armenia was the first international bank to open in Armenia in 1996 and offers a wide range of products and services to individuals as well as corporate customers in Armenia and abroad. [It has a separate VIP branch for high-end customers.](#) The bank provides all the

basics, with a wide range of loans. Special offers for property purchase loans are available [here](#). The Armenian bank may be a subsidiary but will require a second account to be opened. Certain exceptions apply.

NOTE: This is the only bank accepting American cheques – Costs 5000 AMD + takes time. Certain cheques can cost up to 50,000 AMD before being cashed.

[Mellat Bank](#)



“Mellat Bank” Closed Joint-stock Company was established in May 1992 based on a joint declaration about “Friendship and Cooperation” between the Republic of Armenia and Islamic Republic of Iran. The bank provides a number of services both for individuals and businesses including loans (mortgage to buy/repair, car, consumer, education, business), and investments. Most Iranians (without Armenian citizenship) can ONLY open an account here.

[“VTB Bank Armenia”](#)



VTB Bank Armenia is a Russian bank subsidiary with the widest and most extensive branch network in Armenia: a total of 67 branches, of which 24 are in Yerevan and the remaining 43 are in all regions and cities of the country. Services and products for individuals and businesses include loans and investment opportunities: brokerage and custody services, trade operations, consulting services and issue of securities. **VTB cards and ArCa payments are incompatible.**

▶ **ARMENIAN BANKS:**

[Ameriabank](#)



Ameriabank CJSC is a universal bank offering corporate, investment and retail banking services for individual and corporate clients: special offers; loans; deposits; cards and transfers. Investment banking services such as mergers and acquisitions are also available. Huge plus is shareholders such as the Asian Development Bank and European Bank for Reconstruction and Development. VIP Solutions known as AmeriaBank Premium available for higher-end clients. **You can open an account from outside Armenia or online in general.**

As mentioned earlier, Repat Armenia has a special package in its partnership with AmeriaBank, allowing one to open an account for 3,000 AMD and receive a credit card (Visa or Mastercard), 2 accounts (ARM and FX), a Visa Pay Sticker, and mobile or online banking services. There are no annual fees and no renewal fees to worry about. [The package is posted on our website.](#)

[Araratbank](#)



Araratbank proved to be strong during the last bout of mergers, absorbing the Armenian Development Bank. Services for individuals include various types of loans, deposits and investments, cards (pay attention to [Arca Mom and Baby](#) card for Child Care Benefit), and money transfers. Services for business include SME and agro loans, as well as international trade finance.

[Ardshinbank](#)



Ardshinbank provides a full range of banking services and once offered the Nur Card to replace the regional ARCA online payments and credit cards. It focuses on project financing of large corporate customers, primarily in the strategic industries and energy sector, as well as lending to small and medium-sized businesses, e-banking, and international money transfers. **No escrow accounts.**

[Armbusinessbank](#)



Armbusinessbank provides banking to individuals and organizations, primarily supporting business entities. Individuals can take advantage of its various services, including established pension system accounts. **ABB offers the highest deposit savings interest rates.**

[Armeconombank](#)



A universal financial and credit institution, AEB offers a wide package of services to individuals (consumer loans, mortgage loans and credit lines, deposits) and businesses (trade loans and credit lines). One of the trade loans is provided within the [“Women in business” project in the tourism industry](#), as well as for agriculture and renewable energy development.

[ArmSwissBank](#)



A private investment bank, ArmSwissBank provides services and products for both individuals and corporate clients: accounts, payments, deposits, cards, insurance and investment services. Loans for corporate clients include those for business development, trade finance, and agriculture. For individuals the bank offers consumer and mortgage loans.

[Artsakhbank](#)



Artsakhbank assists in establishment and development of SMEs, has few branches, but offers all the typical services. It is also one of the banks for pension accounts – [ArCa Pension card](#).

[Conversebank](#)



Converse Bank offers various bank services for individual and legal entities, with all the main deposit, loan, transaction services. It also offers services for ecommerce, bond sales, and trade financing. A wide range of loans are available for businesses covering SME, agriculture, women’s business, etc. **This is one of the only banks with CAD accounts available.** Some cards also allow for free access to the business lounge at Zvartnots Airport. [Higher end clients are serviced through the Converse Club.](#)

[Evocabank](#)



The bank is positioning itself as the first digital bank in Armenia. It provides fast, simple, innovative services both for individual and corporate clients. Accounts, transfers, debit and credit cards, deposits, personal safe boxes and a wide range of loans (car, mortgage, and student

loans among others for the individuals). Check out “Homes for young families” mortgage loan opportunity [here](#). **One of the only places you can pay for a StroyMaster Domophone.**

Inecobank



A huge plus is high savings deposit interest rates at InecoBank, with a very user-friendly app, and INECOPAY cashless pay option. Accounts for social benefits and pensions are available to open with Inecobank. Social package account’s opening and service is free of charge. Also easily opens accounts for Iranian-Armenians. Various types of consumer and mortgage loans are provided as well along with cards, transfers, investment and insurance services. **You may need extra documentation.**

Unibank



One of the leading and highly demanded banks in Armenia, Unibank specializes in retail banking – Private Banking direction and assisting SME. Private Banking includes deposits, credit lines, international concierge service, lounge key service, deposit boxes. Using the [UniMobile app](#), you can repay a loan, pay utility bills, as well as **send and receive Unistream money transfers.**

ID Bank



One of the leading commercial banks in Armenia offering retail, business and investment services, ID Bank offers micro loans as well, such as the [“Jerm Ojakh”](#) program for energy efficient renovation of apartments and houses.

You can find comprehensive information about banks and the country’s financial system at [www.banks.am](#) and the [Central Bank’s site](#).

▶ PAYMENTS AND DEBIT/CREDIT CARDS



Armenia is a generally cash-oriented country. While you can certainly use a credit card to pay at larger institutions, your small street vendors will only take cash. They are all expected to give a receipt, of course, but don’t use large cash registers as many are used to in other countries. Instead, there are small machines printing out the receipt known as the [HTM](#). Most family businesses, and even some larger ones, work this way, though many have begun also offering credit machine payment options. Visa and Mastercard are most commonly used.

NOTE: Credit cards are not so common in Armenia, their interests are high and mostly unused. The majority of people use debit cards for shopping and payments.

▶ ATMs



Found on nearly every street corner, there are ATMs all over the center and connected to every bank branch. There are multiple ATM machines in each mall, as well. They are referred

to as Bankomats and will only provide you with AMD, no matter what type of account you draw from. Be aware of the amount each bank will keep for cashing out from their ATM or one from another bank. HSBC, for example, is known to withhold a small percentage. It highly depends on the type of card you end up picking up from your bank. This is directly correlated with your monthly service fees.



▶ CURRENCY EXCHANGE

It is recommended to have an app to show you where your nearest exchange offices are located, as well as their rates. There are more options to choose from in the city center, but even outside the center, most supermarkets offer an exchange kiosk. The rates differ based on currency and location. Apps such as [rate.am](#) help locate the best banks to exchange at for least loss between currencies. Most exchange points have similar rates, however. **SAS often has the best rates.**

▶ LOANS



There are many types of loans one can take from banks. They can be small amounts attributed to consumer loans, larger car loans or student loans, to [mortgages](#) and business loans. When applying for one, you will need a guarantor the bank can contact in case they cannot get in touch with you. Before becoming a guarantor, there are certain things one must consider:

- ▶ A guarantor must be a legal adult, available in person to sign with you at the bank, who has a steady income, at least a special residency if not citizenship, and is legally registered in Armenia. The guarantor must bring ID, a document from the workplace, and anything else the bank specifically needs.
- ▶ The guarantor essentially ensures the one taking out the loan will be responsible, pay on time, agreeing to take on all the responsibility on him/herself should the one receiving the loan default. This includes paying interest, court fees, and damages. The risks include losing the guarantor’s own assets. It could also negatively impact the guarantor’s own loan history, making it harder to receive one in the future.
- ▶ The guarantor can appeal the charges, no matter the response from the loan receiver. The guarantor may also demand damages paid from the loan receiver.

▶ SAVINGS ACCOUNTS



One of the best passive income avenues available in Armenia are the high interest savings accounts. Each bank is different in the interest rate they offer, however the overall trend is that AMD has the highest return, the USD is second highest, and the Euro is lowest. Some banks have extremely low rates, so it is best to shop around. While it is considered riskier, AMD has been more or less consistent since the beginning, and certainly as of the 2000s. It is comparable with some of the more stable currencies, such as the USD and Japanese Yen. Below is an idea of what to expect per bank.

NOTE: A 10% income tax is deducted from the interest received.

BANK	SAVINGS ACCOUNT TERMS	MORE INFORMATION
Ameriabank	<p>AMD:</p> <ul style="list-style-type: none"> ▶ Minimum required account balance: AMD 200,000 ▶ Interest payment scheme: monthly, annual ▶ Annual interest rate if the account balance is equal or more than the required minimum amount: 4.0% ▶ Annual interest rate if the account balance is below the required minimum amount: 0.1% <p>USD:</p> <ul style="list-style-type: none"> ▶ Minimum required account balance: USD 500 ▶ Interest payment scheme: monthly accrual ▶ Annual interest rate if the account balance is equal or more than the required minimum amount: 0.5% ▶ Annual interest rate if the account balance is below the required minimum amount: 0.1% 	Please see more here
Araratbank	<p>Term deposit – Ararat Comfort:</p> <ul style="list-style-type: none"> ▶ Minimum deposited amount: AMD 500,000, USD 1,000 and EUR 1.000 ▶ Maximum deposited amount: AMD 100,000,000, USD 200,000 and EUR 200.000 ▶ Maturity: 3 years ▶ Annual interest rate: AMD – 9%, USD – 4,65%, EUR – 2,5% 	For other types of deposits please refer to here
Ardshinbank	<p>Term deposit in AMD for 181–366 days</p> <ul style="list-style-type: none"> ▶ Up to 10,000,000 – annual rate is 8,5% ▶ 10,000,0001 – 50,000,000 – annual rate is 8,25% 	The full list with deposits can be found here
Armbusinessbank	<p>Armbusinessbank – Universal deposit type: 271–365 days</p> <p>AMD – 6% USD – 1,75% EUR – 0,5% RUB – 3%</p>	See other types of deposits available here
ArmSwissBank	<p>Multi-currency term deposits with flexible rates and maturities, starting from 33 days. ArmSwissBank has minimum limits for the following currencies:</p> <ul style="list-style-type: none"> ▶ AMD starting from 10,000,000 ▶ USD starting from 20,000 ▶ EUR starting from 20,000 	More on deposits and terms here
Artsakhbank	<p>Time deposit in AMD:</p> <ul style="list-style-type: none"> ▶ Up to 10,000,000 for 181– 270 days – annual rate is 8% ▶ 10,000,001 to 50,000,000 for 181–270 days – annual rate is 7,75% 	More information here
Byblos Bank	<p>Term deposits in AMD, USD, EUR</p> <p>AMD deposit: 1,000,000–15,000,000 AMD annual interest rate: 8,75%</p>	More details here
VTBank Armenia	<p>Deposit “Profitable”:</p> <p>Minimum deposited amount: 100,000 AMD Term: 30–730 days Annual interest rate: 4,55%–10%</p>	For other types of deposits refer to here (in Rus and Arm only)
Inecobank	<p>Deposits available in AMD, USD, EUR, RUB</p> <p>Simple Deposit:</p> <p>Minimum deposited amount: 100,000 AMD Maturity period: 1–36 months Annual interest rate: 4–9,65%</p>	For more information please refer to here

Conversebank	<p>Deposits available in AMD, USD, EUR.</p> <p>Progress:</p> <p>Period: 45 days – 18 months Interest rate: 4,5% – 9,25% AMD, 1% – 4.25% USD, 0.25% – 2% EUR Deposited amount: 30,0000–50,000 AMD</p>	Read more here
Evocabank	<p>Classical deposit, EvocaOnline Deposit and Children’s Deposit are available in AMD. USD, EUR.</p> <p>Classical deposit:</p> <p>Deposit amount: 200,000 – 25,000,000 AMD Annual interest rate within the period of 181–365 days: 8%</p>	For more details please check here (Deposits)
HSBC Bank Armenia	<p>Standard term deposit:</p> <ul style="list-style-type: none"> ▶ Free account opening and maintenance ▶ AMD, USD, EUR ▶ Maturity options ▶ AMD minimum amount – 100,000 AMD, USD/EUR – 500 ▶ Opening term deposit via online banking ▶ Interest rate for 1 year of maturity: <p>AMD – 7% USD – 1,50% EUR – 0,25%</p>	Other types of deposits available here
Unibank	<p>Deposit “Privé”</p> <p>Minimum deposit amount in AMD: 20,000,000 AMD 181–365 days of period: monthly 8,8%, at the end of the term – 9% Maximum deposit amount in USD: 50,000 USD 181–365 days of period; monthly 3,25% at the end of the term – 3,15%</p>	For more information please check here
ID Bank	<p>“Safe” Deposit</p> <p>Interest rate: up to 9,50% Terms: up to 1096 days Minimum amount: 100,000 AMD Maximum amount: not defined</p> <p>Deposit “Demand”</p> <p>Interest rate: up to 1% Maturity: not defined Minimum amount: 30,000 AMD Maximum amount: not defined</p>	For more details refer to here (Deposits)

MARRIAGE AND DIVORCE IN ARMENIA



One of the most important events in a person's life is marriage to that one person you simply cannot live without. Sometimes, that choice turns out not to have been the right one, however, and for varying reasons, you will require a divorce or separation.

In Armenia, marriage is based on mutual voluntary consent between a man and a woman of at least 18 years of age. Polygamy is against the law, as is marriage between immediate family members (parents, grandparents, siblings) or first cousins from either side of the family tree. Marriage cannot be lawful if at least one party is recognized as incapacitated. Both parties must be present at the signing of the certificate, and any by proxy or representative (*durante absentia*) marriages are prohibited. Should there be a specific reason why either party cannot be present (illness, et al.), the ceremony may be conducted in one's home or medical institution.

NOTE: All property accrued after marriage belongs to both parties unless otherwise mentioned in a signed contract. Personal property is a different issue.



► OFFICIAL AND LEGAL MARRIAGE

State registration of a marriage is carried out by bodies carrying out state registration of [civil status acts](#). Applications are submitted to [the Agency](#) electronically or through service centres.

Reminder: All government agencies have a lunch break from 13:00 to 14:00. Only a marriage recognized by the legal bodies of Armenia is considered valid. Cohabitation or only a church marriage is not recognized to carry any legal responsibility.

NOTE: Foreign citizens, stateless persons, and Armenian citizens residing in foreign countries may marry in Armenia with permission from the Head of the Civil Status Acts Registration Agency of the Ministry of Justice of the Republic of Armenia.

► WHAT DOCUMENTS ARE REQUIRED FOR STATE REGISTRATION OF A MARRIAGE?

The following are submitted for state registration of a marriage:

- 1) identification documents of persons entering into marriage;
- 2) in case of having state registration of a previous marriage, a document or copy of document that serves as a ground for termination of the previous marriage (certificate of divorce or court judgment, having entered into legal force, on divorce, or certificate of death of the husband (wife)), if the document serving as a ground is missing in the unified electronic register;

In case of submitting the application on state registration of a marriage through an authorised person, the application containing information on marital status, filled out by the person entering into marriage, is also submitted through the approved notarial procedure.

NOTE: During the application, the spouses may decide whether the woman takes her husband's surname, the husband takes his wife's surname, or they combine surnames. It will be hyphenated, and written as Poghosyan-Asatryan for example. This is only available if the spouses have single surnames.

NOTE: A marriage is between a man and a woman in Armenia. No same-sex or cohabitation relationships can be viewed as marriage or recognized as such, at the moment.



► FINANCIALS

No state duty is envisaged for registration of a marriage.

▶ WHAT IS THE PROCEDURE FOR THE STATE REGISTRATION OF DIVORCE?

The end of a marriage can be quite painful, and not all parties will always agree to it. In Armenia, so long as both consent to the act, their divorce is carried out in the body of the civil status acts registration. Should one of the parties be declared missing or having no legal capacity, as well as incarcerated for over three years' time, the divorce may go through on one application. Furthermore, if one of the spouses is unable to make it, his or her signature on the application must be notarized to be accepted by the courts. It would be carried out by the courts in general, should there not be consent from one spouse or he/she doesn't follow through, or both wish to take it to court. If it is through this method, then the divorce is finalized upon judgement. In both cases, the divorce will be registered officially.

NOTE: In court cases, divorce is possible through letter of attorney/representative.

To go through the process, the spouses submit a joint application to the Civil Registry Office. They may withdraw their application at any given point before it is registered as divorce.

NOTE: The husband does not have the right to submit an application for divorce during the pregnancy of the wife, without the consent of the wife.

State registration of a divorce is carried out by a member of the **Civil Registry Office** at:

- ▶ The place where the spouses cohabite;
- ▶ The place where one of the spouses resides;
- ▶ At the Civil Registry Office for the registration of marriages.

The registration of a divorce between citizens residing without a permanent registration is carried out by the body of the civil status acts registration of the place of temporary residence of the citizen getting divorced. In that case, the citizen must submit a reference from the place of temporary residence issued by the competent authorities.

NOTE: The divorce will become official between one and three months from the day of application. In court proceedings, it comes into effect the day judgement is served. The court may call for a three-month period of reconciliation. Rulings are generally in favor of the children (under 18).

NOTE: Spouses may keep their current surnames or change back to premarital surnames.



It is also important to know that even if a marriage has taken place elsewhere, Armenian jurisdiction presides over all divorces of Armenian citizens. Even if only one of the partners is a citizen, the proceedings would take place in Armenia. Consular verification/apostilles are necessary for divorces conducted outside Armenia to be recognized within the country.

There is no legal “separation” within Armenian society. There is also no such thing as “cohabitation rights” from which to release a couple. However, a marriage may be considered invalid when:

- The couple is under the age of 18 and there is no consent by the parents
- If one partner is 16, but the other is over 18, despite having parental consent
- If one spouse is already married
- The spouses are immediate or adopted close relatives
- Either of the spouses is recognized as invalid by the court and unable to make decisions
- If either of the spouses have concealed STDs or drug/other toxic additions
- If it's discovered that one of the spouses shows no intention to make a family- false marriage

The Armenian constitution prevents discrimination. As such, non-citizens are provided the same rights and obligations as locals. More information can be found [here](#), concerning ALL rights.



▶ DOCUMENTS NEEDED FOR DIVORCE

- 1) identification document(s) or the copy(ies) of the identification document(s) of the person(s) dissolving the marriage;
- 2) certificate of state registration of the marriage, if available, or data on state registration of the marriage — registering body, place and time;
- 3) copy or extract of the court judgment, having entered into legal force, on declaring one of the spouses as missing;
- 4) copy or extract of the court judgment, having entered into legal force, on declaring one of the spouses as having no active legal capacity;
- 5) copy or extract of the court judgment, having entered into legal force, on sentencing one of the spouses to imprisonment;
- 6) court judgment, having entered into legal force, on registering the divorce through judicial procedure;
- 7) copy of the decision of the competent body on appointing a legal representative for the

person declared as having no active legal capacity;

8) In case the application on state registration of a divorce is submitted through an authorised person, the application containing the prescribed information filled out by the person shall also be submitted, through an approved nonnotarial procedure.

▶ FINANCIALS

State duty in the amount of 10,000 AMD is levied for state registration of a divorce, including issuance of a certificate.

The additional fee for state registration of a divorce on the day designated by persons in the process of divorce is 100,000 AMD.

Should the parties wish to revert to premarital surnames, an additional 5,000 AMD state duty will be charged. The courts will decide on financial/non-financial claims concerning:

- ▶ Alimony
- ▶ Child custody
- ▶ Property distribution
- ▶ Spousal support



EMPLOYMENT IN ARMENIA



One of the most important things you'll have to do in Armenia, if you're not a retiree or with your own business, is finding a job. Fortunately, there are a number of resources you can use to ease this process. We recommend beginning your search by familiarizing yourself with [your rights in the workplace](#). [Armenian-lawyer.com](#) has a complete section on employment, rights, health, schedules, etc. We've found an [NGO](#) that provides free seminars in Armenian on employment rights, as well. If you feel something is not right in the workplace and need free legal assistance, contact:

[Employment Rights' Protection Office](#)

Manantyan 20, Yerevan 0006, 096 996604

When searching for a job, start with the "[Careers](#)" section on Repat Armenia's website. We make an effort to post quality jobs with reasonable pay, currently starting from 250,000 AMD.

Second, join [Jobs for Repats and Expats](#) Facebook group, where HRs can post jobs themselves and we will share things we see on FB. Most positions in the group start from 100,000 AMD. Sites outside ours we recommend using to find work include:

- | | | |
|------------------------------------|------------------------------|---------------------------------|
| ▶ Staff.am | ▶ Hire.am | ▶ Jobspider.am |
| ▶ Careercenter.am | ▶ Job.am | ▶ Hire.am |
| ▶ Jobfinder.am | ▶ Jobs.am | ▶ jobUp.am |
| ▶ Professionals.am | ▶ Myjob.am | ▶ itjobs.am |
| ▶ Hr.am | ▶ iJob.am | ▶ Job.banks.am |
| ▶ Rezume.am | ▶ Worknet.am | ▶ Accountant.am |

NOTE: Full list of job sites is available [here](#).

We highly recommend taking a look at specific company sites who might not use most of these aggregators and instead pick up applicants directly through their own means. These often include embassies, the UN branches, and some international organizations.

Finally, talk to people! It helps to reach out to business owners, organization heads, and employees to see what's available out there. As everywhere else in the world, not every job is

NOTE: Job fairs occur throughout the year, but you need to stand out in HUNDREDS of applicants. Make sure your resume is up to par and you dress to impress.

NOTE: There are multiple employment agencies that you pay to find you a job. Be careful with whom you deal as not every organization has your best

advertised and, sometimes, the person you're talking to won't realize they can use your skill-set until you communicate your intentions. Armenia is a social-oriented country and you'll be surprised at how helpful the relationships you have will be in getting you your dream job.

▶ VOLUNTEER WORK

This is not a very regulated field in Armenia, but there are certain limitations. Volunteers don't have an employment agreement, but may be required to sign a volunteer contract. Work permits are not necessary for volunteers. Apprenticeship is allowed under the labor code, however it shall not be for more than six months and requires the apprentice to be paid a minimum salary.

▶ INCOME TAX

The average person, when applying to a position, will talk in Net salaries vs Gross, unless it's an international organization. You will also talk about monthly salaries vs annual. However, it is important to know that nearly 25.25% of the average gross salary is withheld for three reasons:

- ▶ Personal income tax (PIT): flat for all levels at 23%
- ▶ Social Security Payments (SSP): 5% for salaries up to 500,000 AMD, 10% for over that
- ▶ Military Tax for the Insurance Foundation for Servicemen:
 - ▶ 1,500 AMD with a salary up to 100,000 AMD
 - ▶ 3,000 AMD with a salary from 100,000 to 200,000 AMD
 - ▶ 5,500 AMD with a salary from 201,000 to 500,000 AMD
 - ▶ 8,500 AMD with a salary up to 1,000,000 AMD
 - ▶ 15,000 AMD with a salary exceeding 1,000,000 AMD

The PIT is expected to drop to 20% over the next few years, however a tax going to universal health insurance may be introduced in the future. Always do your research and keep up to date.

▶ WAGES

According to the law, all should be paid the same wage, irrespective of sex. Minimum wage is **68,000 AMD** (the last increase as of January 1, 2019). All wages should be paid in AMD; any other currencies are considered illegal for this process. Any bonuses, supplementary pays, etc., should be on top of the minimum wage. Pay for work on rest days is legally ex-

interest at heart. Most will take a small registration fee (1,000–3,000 AMD) and later ask for 25–50% of your first salary. This is in line with how many service providers work in Armenia. If you are expected to pay more than the nominal fee, we recommend walking away. Also, try to negotiate, if you can.

PRO TIP: Armenia uses American style resumes for the most part. Single page, concise information, focus on what you can give the company. It's not an autobiography, but proving you're the right one for the job. [Google the "dos and don'ts" for writing the best CV/resume.](#)



pected to equal double the average daily wage, all of which are paid at least once a month, by the 15th of the following month. Late wages are penalized by a 0.15% daily interest rate. Advances are allowed by law.

The average salary fluctuates by month, however the general ball park is between 180,000 AMD (~360USD) and 400,000 AMD (~385 USD) recently. With the fluctuating rates, it's hard to keep track. Over the past ten years, the average wage has increased exponentially.

Higher rates of compensation can be expected for:

- ▶ Overtime = 50%
- ▶ Night shift (10pm–6am) = 30%
- ▶ Public holidays = 100% or day off
- ▶ Hard/dangerous labor = 30%
- ▶ Extremely hard/dangerous labor = 50%

▶ CITIZEN/RESIDENT VS FOREIGN WORKER

As a citizen or resident, it is recommended to apply for your social security number as soon as you obtain your residential registration (grantsoum). You will need this to be an official employee. However, those without an SSN can also be hired to work. A contract is just as binding, though the employer would not be paying taxes for you. This means you are not officially registered as a taxpayer in the country and ineligible for pension benefits later on. A lack of SSN and official registration does not diminish your rights as an employee, though. Foreign workers will generally not have an SSN and thus technically would be impossible to register them. A contract thus serves as enough protection, just in case. Make sure a work permit has been obtained, unless you're eligible for an exemption.

▶ WORK PERMITS

If you are a foreigner (meaning a non-citizen and non-resident), you will be required to apply for a work permit as of January 1, 2019. Work permits must be obtained before a company may hire a foreign employee; however, for highly skilled specialists, business owners, and executives, a work permit may not be necessary. Transferred staff (skilled or not) will need to obtain a permit and, where necessary, a temporary residence permit. There are no distinctions between work permits for intra-company transfers, local hires, or subcontracting employment.



NOTE: We recommend that you have a clearly defined contract available from the first day of work. Ensure all the details are correctly outlined. However, even if this does not exist, you have the right to protect yourself by suing your employer, so long as you have documentation, witnesses, or other means of proof that you were indeed employed. This will be much harder.



The legal employer must apply for the permit at the [Ministry of Labor and Social Affairs](#) on your behalf unless you hold permanent or temporary residency; are either founder or representative of a foreign investment; a specialist in certain area required for training or installation of machinery; highly qualified in a government-mandated sector such as agriculture, natural sciences, IT, finance, food technology, or management; family of diplomatic staff; university lecturer; accredited foreign media representative; refugee; or a student in an accepted exchange program. **Permits cost 25,000 AMD**, which can be paid by either party. The permits are fixed term and renewable on request. A Temporary Residence Permit costs 105,000 AMD.

- ◇ Employers apply to MLSA. All documents but the passport are retained by the ministry.
 - ◇ Application Form
 - ◇ Employee Passport
 - ◇ 2 3x4cm photographs
 - ◇ Proof of payment
 - ◇ Diplomas and documents showing qualifications (needs consular legalization/Apostille)

There are exemptions for workers employed by non-Armenian employers. Foreigners working in border regions and those arriving due to international agreements are also exempt.

Failure to obtain a work permit is punishable by a fine of up to 150,000 AMD. If the employer fails to employ the foreigner after obtaining the work permit, all travel expenses, transportation and living expenses must be paid by him/her for the foreigner. For more information, please visit [armenian-lawyer.com](#).

▶ WORK SCHEDULE

Labor laws state that the work week consists of five days, Monday to Friday. As an exception, the employer can opt for a 6-day work week, with Sundays normally off. However, the hours worked per week shall not exceed 40h, irrespective of days worked. A maximum of 12h a day are allowed in cases where there are two positions held, or 24-hour shifts for educational and medical institutions, energy suppliers, etc. Few jobs are allowed to hire for 24h shifts and must provide a minimum of 48h rest afterward. That means 1 day work, 2 days off.

Overtime is only allowed in emergency situations. Maximum overtime is 4h a day every 2 days, for a maximum of 180h in a year or 48h in a given week.

▶ EMPLOYMENT AGREEMENT

An employment agreement takes the form of a contract. It is available in two copies, one for the employer and one for the employee, complying with all labor laws. Amendments to one's nature of work will require an amendment to the contract. All employees must be registered electronically no later than the first day of work. The following information must be included:

- ▶ Full names of both parties
- ▶ Employee ID document number and SSN
- ▶ Position/job description*
- ▶ Place of work* + department/unit
- ▶ Date of signature
- ▶ Place of signature
- ▶ Terms of agreement*
- ▶ Start and end date, as well as probation period, if any
- ▶ Salary, bonuses and other compensation*
- ▶ Working hours*
- ▶ Annual leave
- ▶ Information on whether the employee is concurrently employed
- ▶ Transportation to and from Armenia
- ▶ Accomodation
- ▶ Insurance and social assistance
- ▶ Address registration

*Refers to points considered essential and where amendments follow a special procedure, including advance notices made to the employee.

An Employment Agreement can be for a fixed or indefinite term, with most positions using the latter. Fixed terms are only used for seasonal work, temporary jobs of up to two months, part-time positions, homecare services such as repairs and cleaning, when replacing a temporarily absent employee, when hiring a foreign worker for a certain duration, and when hiring an employee at the age of retirement.

▶ TIME OFF

During the work day, you must be given time to rest and eat, as well as uninterrupted rest between shifts. Weekly rests are necessary, as well as an annual vacation. During the work day, rest times between 30 minutes and 2 hours must be provided no later than 4 hours after starting your shift. If the working day does not exceed 6 hours, however, you might not be afforded rest or meal time. Rest between shifts may not be less than 11 hours, with 14 hours for those under the age of 18. Sundays are official rest days, and in the case of a 5-day week, both Saturday and Sunday are usually considered non-working days. Those who work over 12h a day must receive 2 rest days, while those working 24h are required 2 rest days in between shifts.

Should an employer ask you to work overtime, particularly a full day (8h) shift on your official days off, you have the right to request time off over the next week or have it added to your vacation days for the year. Annual leave salaries should be paid 3 days in advance.

Annual leave should be taken in the given year, in parts or as a whole. If taken in parts and not fully, the employer may decide to move the rest to next year. Employers pay for the 28-day leave. If leave is not fully taken, the employer is required to reimburse upon leaving the job.

▶ INTERGOVERNMENTAL LABOR AGREEMENTS

There are multiple countries Armenia has free movement of labor agreements with, where each party shall recognize the other's diplomas, certificates, and qualification certificates, provided with certified translations. Other documents might also be necessary for employment and they will accept them. These countries are Russia, Ukraine, Turkmenistan, Georgia, and Qatar.

► SICK LEAVE

Each individual is entitled to employment protection when incapacitated by illness. A foreign citizen or a stateless person has the right to the benefit established by this law, on an equal basis with a citizen of the Republic of Armenia when making equal social payments.

There are multiple laws ensuring the workplace allows for time off to recuperate before returning to work. Once the employee has submitted the necessary documents, the benefits would be calculated into the following month's salary. It would account for the working days taken for temporary disability, attested to by a doctor's note, for up to three months before the employee has the right to dismiss one from work.

The employee's benefit is calculated and paid for by the employer, after the employee submits the required document (**called a bulletin in Armenia** but more a temporary incapacitation certificate issued by the medical institution you are treated at) no later than 3 months from the starting date of incapacity/disability for the payment of the next month's salary. The payments start from the second day of sickness, and should the temporary disability take longer than 3 months, there should be a special examination. Check with the ministry for more details. Sick leave benefit is calculated in the following way: 80% of the insured average monthly earnings in the last 12 months before the incapacity began (or in the total period of covered employment if less than 12 months) is divided by 21 (by 25 for a six-day work week). The benefit is paid from the sixth day of incapacity (the employer pays the second to the fifth day; the first day is not paid) for up to six months.

► SICK LEAVE FEDERAL ASSISTANCE

Normally, sick leave is covered by the employer, if for a short period of time. However, for longer periods that require hospitalizations, a temporary unemployment document from one's workplace suffices to ensure government assistance on the issue, for no longer than 60 days in a year. The amount is paid directly to the hospital. **For more information, call 060654013.**

For those who are self-employed, an income statement issued by the tax authority will be needed. A temporary incapacitation certificate issued by a foreign medical institution of a foreign state is also considered a basis for sick leave benefits in the RA. The benefits paid to a self-employed person are calculated



NOTE: The self-employed are also eligible for sick leave pay, by the government, for the amount of time they receive in-patient care at a medical institution, but for no longer than 60 calendar days in a given year.



NOTE: Employees who must take time off to care for sick adults may be entitled to government assistance, so long as it's for a period of 7 days, starting from the second day. This applies to children as well: no more than 24h unless the child has a contagious illness, at which point the caregiver may apply for up to 28 days of care assistance. If the child must remain in the hospital, the assistance applies for all the working days spent in the medical facility. If the child has a disability in need of medical attention, a caregiver may apply for assistance once each calendar year, for the time allotted on the medical document he/she obtains.

ed using his/her average monthly salary as a base income: this is divided by 30.4 (average calendar days per month) and multiplied by the number of calendar days of temporary disability.

► HOUSEKEEPERS, NANNIES, HIRED HOME HELP

As you might have noticed, household helpers are quite common in Armenia, with many groups dedicated to finding just the right people. These include both temporary and permanent helpers, individuals who will work as housekeepers, nannies, drivers, cleaners, gardeners, etc. Nannies, also known as dayaks, are most common, especially for families where both parents work. They are hired early on, sometimes when the child is only a few months old. Often, these helpers are unregistered workers and not entitled to any of the rights mentioned above. However, a new law from 2018 allows a family to hire and register a nanny/babysitter/dayak and be compensated up to the minimum wage for half of the amount paid. This applies for both family members and strangers, and will be paid up to the child's second birthday. You may apply from the day the child is born. For a salary of 136,000, the government will return 68,000 to you. However, you will have to pay taxes on this. Please see our article for more information on [wages to pay the help](#), as well as what you will need [to hire a nanny](#) thus.

► REQUIRED DOCUMENTS FOR WORK

As of 2019–2020, you will need to present the following documents upon employment:

- Your ID card
- Social Security card
- Proof of educational certification (if asked)
- Proof of health condition (if asked)
- Consent letter by one parent if the individual is below the age of 17
- Other legal documents (if asked)

► FREELANCING IN ARMENIA

Many repats and even locals turn to freelancing to supplement their incomes. Sometimes, freelance work becomes the main source of income. It is up to you whether you would like to use this method, but know that it is an underdeveloped field that will see more taxation over the coming years. At the



NOTE: If you are not a "Paros" beneficiary, parent to a child with disabilities or you are not considered a multi-child family, the wait can be quite long. Furthermore, should your gross salary exceed 194,000 AMD, your chances of acceptance are greatly reduced. You must apply to be part of the program before returning to work or you will lose the opportunity.



moment, most do not register as sole entrepreneurs, which is what you must do to legally run your freelance business.

▶ RECEIVING PAYMENT FOR FREELANCERS

Many in Armenia opt to work online and receive their payments through specific terminals. As [PayPal doesn't allow for the receipt of money in Armenia](#) (as of June 2020), there are multiple alternatives repatriates turn to instead. Of course, many just opt for international wire transfers.

- ▶ Skrill
- ▶ Payoneer
- ▶ Xoom (powered by PayPal)
- ▶ Paysend
- ▶ TransferWise (US or EU for a card)
- ▶ Canada Stack Mastercard
- ▶ WorldRemit
- ▶ Remitly

Of course, there are transfer methods requiring a physical presence as well, including RIA, Moneygram, Unistream, and the Armenian version of FirmPay that arrives through Money-Tun (offers cash pickups, credit to accounts – particularly at AraratBank, AEB, ArdshinBank, UniBank, and IDBank, as well as home delivery services!)

▶ TAXES

While you might have heard that freelancers do not pay any taxes, there is a strong advice to properly organize the legal and taxation side of your freelance activity. Thus, for example, by acquiring a certificate in the IT field, a developer can take advantage of the 10% income tax rate and the zero VAT rate provided for the export of services.

As a result, the developer receives legal business, international recognition, and at the same time can save for pension. In addition, by creating a legitimate business, a freelance developer can save a large amount by using his bank account instead of a money transfer system.

Trainers of various narrow-profile courses, heads of dance clubs, as well as craftsmen and other self-employed people have the opportunity to use the fixed payment mode, which is carried out once a quarter, instead of paying taxes. In fact, having received a license corresponding to their occupation, freelancers can easily, quickly, and affordably legalize their



NOTE: Western Union used to work in Armenia, but it seems to have temporarily disappeared. We're unsure if they will come back to the country.



business, provided that their annual revenue does not exceed 9 million drams.

For more information, please refer to the [RA Law on tax privileges for self-employed persons](#).

▶ CAFES, ANTI-CAFES, AND CO-WORKING SPACES

There are a number of cafes that are great for freelancing out of, similar to the appeal of a Starbucks in most Western countries. They offer unlimited internet and the perfect environment to make money while enjoying delicious coffee. Places you should consider:

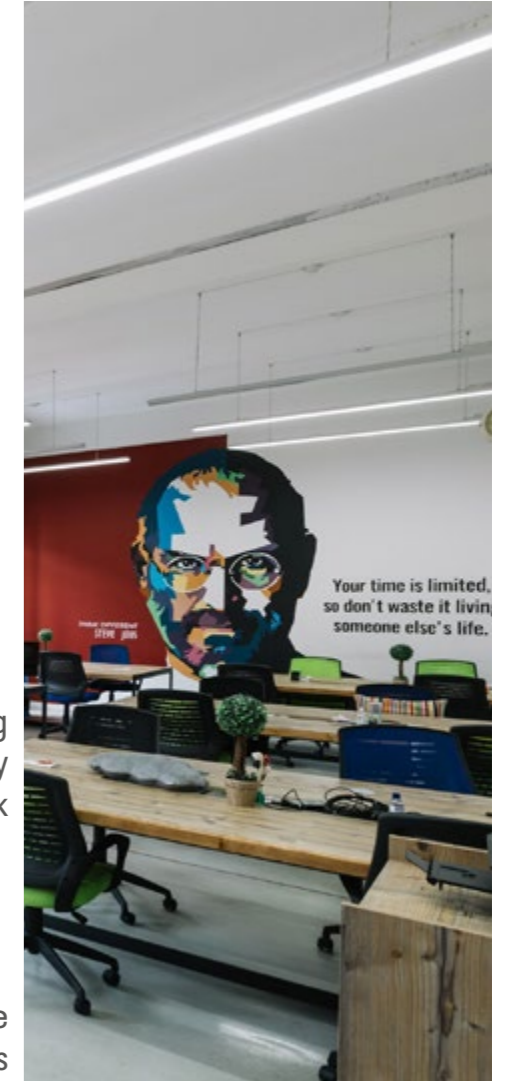
- ▶ [Achajur Cafe](#)
- ▶ [Mirzoyan Library](#)
- ▶ [The Loft Coworking Space](#)
- ▶ [New Town Co-Working Space \(Newtown.am\)](#)
- ▶ [Aeon Anticafe](#)
- ▶ [Library Anticafe](#)
- ▶ [Impact Hub Coworking Space](#)
- ▶ [Hero House Coworking Space](#)
- ▶ [256 Hub Coworking Space](#)
- ▶ [BURO Coworking RestoBar](#)
- ▶ [The Place](#)
- ▶ [cowo.academy](#)

Please remember that there are always new spaces opening up. Some spaces are also found outside Yerevan, though they might be easier to spot when in town than on a map. Check out this opportunity – [Work from Forest](#).

▶ TERMINATION OF EMPLOYMENT

Leaving your place of work can happen in two main ways: the decision of the employee or that of the employer. Both parties can come to a mutual agreement as well, or face the end of a contract term. No one can be terminated based on illness, work-related injuries, or pregnancy/ caring for children up to three years of age. These are state guarantees, whether included in the contract or not. The party that receives the offer for termination has 7 days to accept or reject it. If not action is taken, it's considered rejected. Termination of employment should be documented as an agreement with the conditions defined – compensation, end date, etc.

In a fixed term contract, it is expected that the parties give at least 10-days' notice before the date specified in the contract. However, if the employee simply doesn't show up to work the



day after the final date specified, the employment is considered terminated. If he/she does, then it automatically converts to an indefinite-term agreement instead.

An employer has the right to terminate the employment contract in either a fixed or indefinite-term agreement by giving a 30-day notice. In cases where an employee's situation will make it impossible to return, a 5-day notice is sufficient. This is also the case if the agreement is violated. A "cooling-off period" of 3 days is provided to allow for the withdrawal of a termination notice from either party. A 3-day notice is also required when terminating employment during the probationary period, and a 2-month notice when "mass lay-offs" of more than 10 employees occur - more than 20% of the workforce.

In most cases of termination, notice and remuneration is expected. However, in some cases, such as a regular failure by the employee to perform duties without valid reason (having already received at least two disciplinary measures), an employer's loss of confidence in the employee due to damage caused or similar circumstances, working under the influence of drugs or alcohol, absence for a full day without valid reason, and/or the employee's refusal to undergo mandatory medical examinations would result in getting fired without notice or compensation. Other reasons this might occur are:

- ▶ Employee dies
- ▶ Employee is incarcerated
- ▶ Employee is conscripted
- ▶ Misrepresentation at time of hire

Outside of the conditions already outlined, the only way employment can be terminated would be if another position was offered in its stead but rejected. Employment cannot be terminated while an employee is on leave, pregnant, or on strike.

In case of disputes, there is a three-year statute of limitations; this does not apply to an employee's claims for unpaid wages, protection of honor and dignity, or compensation for wrongful death and injury. The termination of employment can be challenged over a 2-month period, while a 1-year statute is in force for the individual's claim that their employment was indeed one that qualifies to be called employment.

The following chart has been prepared by the director of www.armenian-lawyer.com. For more information on law enforcement, penalties, discrimination, disputes, discipline, and the like, please read more on the website.



LEGAL BASIS FOR TERMINATION	ADVANCE NOTICE		SEVERANCE PAY
Dissolution of the Company (Employer)	Two months		One month's wages
Layoffs caused by "production necessity" (i.e. urgent and unpredictable circumstances) or changes in 1) volumes of production; 2) economic conditions; 3) technological conditions; 4) conditions of labor organization			
Employee does not meet the requirements for the position to be held or the work to be performed (due to health issues or incompetence) Long-term disability of the employee (120 consecutive days or 140 days in a year) Employee reaching the age of retirement (63 or 65 years), if provided by employment agreement	Employment duration:		
	Less than 1 year	14 days	10 days' wages
	One to five years	35 days	25 days' wages
	Five to ten years	42 days	30 days' wages
	Ten to fifteen years	49 days	35 days' wages
	More than fifteen years	69 days	44 day's wages



OBTAINING RESIDENCY

As a foreign citizen in Armenia, there are many things one is entitled to. There are also many things expected of you. You may work in Armenia (provided you have a work permit, which leads to temporary residency), own a business in Armenia, as well as rent or own property. You are, however, expected to still pay taxes and state duties, as well as any other payments specified by the law, while respecting and following the country's constitution and regulations. You may not, however, enter the country without a visa unless otherwise specified by the law, be elected to state bodies of any kind or work in public services, own land, vote, or create/become a member of a local party. It is stipulated that foreigners have equal rights and responsibilities.

▶ TYPES OF RESIDENCE PERMITS

There are two types of residency statuses in Armenia: Temporary and Permanent. There is also special residency, which we have talked about in a separate point. Foreigners who wish to obtain residency could qualify for either, depending on the circumstances. Normally, if you are not of Armenian descent, the best way would be through education, business or investment.

Temporary: 1 year and extendable – 105,000 AMD

Permanent: 5 year and extendable – 140,000 AMD

Special: 10 year and extendable – 150,000 AMD

Families of Armenian citizens may also receive permits based on their current status. Those with a temporary status may apply for their spouse, parent or child. Permanent residents may apply for spouse, parent, child, siblings, grandparents or grandchildren to receive a temporary residency. Special residents and citizens may apply for spouse, parents, children, siblings, grandparents, grandchildren, with permanent residency options available after three years.

NOTE: When applying for both one and five-year residencies, a medical checkup is necessary.

For a temporary and permanent residency card (size 8x12cm), you will need:

- ▶ An application (includes types of residency, name/surname/patronym, citizenship, birth date, birth country, ethnicity, reason for visit/work, family status, information about chil-

dren under 16 (name/surname/patronym, birth date, citizenship), addresses in Armenia and country of origin, passport number and information, notice about changes in permanent residency, date of application completion, signature, a 3x4 photo posted to the right top region of application

- ▶ 3x4 photo (3x)
- ▶ Passport (notary translated) and its copy
- ▶ Documents proving need to receive or renew residency. For temporary residents, this can be for training, schooling, work, marriage, as a family member of a resident or citizen, or for business purposes. For permanent residents, this could include proving the existence of a close relative with residency or citizenship, work, business activities, or if the person has resided in Armenia for 3+ years.
- ▶ Medical document
- ▶ Receipt of payment

The decision about granting temporary or permanent residency is made by the passport office, jointly with the National Security Services, within 30 days. A notice will be sent to the applicant. Once granted, the holder has the right to live in Armenia, as well as exit and enter the country. A renewal should be applied for **30 days before the expiration date**.

▶ WHAT DOCUMENTS DO I NEED TO OBTAIN SPECIAL RESIDENCY IF I AM ARMENIAN?

As of 1994, Armenia issues a special residency passport (88x125mm, 12 page) to foreign citizens of Armenian ancestry. It is for a 10-year period and exempts the bearer from visa costs when travelling to Armenia. It provides full protection by the law and all rights and obligations of Armenian citizens, as well as most benefits, with the exception of the right to vote or run for office. Furthermore, those with the special residency passport are exempt from military service. To apply, you will need to submit the necessary documentation to either an embassy or consulate when outside Armenia, or through the Passport and Visa Department – aka OVIR. The processing time can take between 3 and 6 months, though it has been known to take up to 9 in some cases. Renewal applications should be made **30 days before the expiration date**.

You will need:

- ▶ Application including name/surname/patronym, citizenship, date and place of birth, whether you've applied for/been rejected or received a special passport, ethnicity, marital status, information on close relatives, contact info (email, phone, address in Armenia and/or abroad), job history, military service information, criminal activity, medical history, passport information
- ▶ Passport (notary translated) and page showing entry into Armenia
- ▶ Document proving Armenianness – For Armenians(see list under citizenship application)
- ▶ Document proving business and/or importance to Armenian society – for non-Armenians
- ▶ 3.5x4.5cm photos (6x)
- ▶ Receipt of payment

Those over the age of 16 can apply for special residency. The children of special residents who are under 16 may receive special residency for free.

▶ **CAN I OBTAIN RESIDENCY IF I AM NOT OF ARMENIAN DESCENT?**

Yes, you can apply for both 1 year and 5 year residency. Normally, these are granted based on your circumstances, as mentioned above. The 1-year is temporary, while the 5-year is considered permanent. You become eligible for citizenship three years after your initial issuance. Foreign citizens enrolled in an Armenian school or university are issued a temporary residence permit. Employees with a signed employment agreement are also eligible for a temporary residency. You are not allowed to work without a permit and it may result in both penalties and visa revocation.

PRO TIP: You can refer to this [step-by-step guidance](#) on how to get one or five year residence permit in Armenia.

▶ **BENEFITS OF AN ARMENIAN PASSPORT**

After three years of residence in Armenia, or if you are of Armenian descent, you may apply for citizenship, thus becoming eligible for a travel passport. Ranked 80th in the world, the Armenian passport allows for visa-free travel to 63 countries, including Russia, most of the CIS, and Iran. You are allowed dual citizenship and need not renounce your original one. Residency alone gives you the right to do business, work, study, or simply retire in Armenia. Residents may also invite foreigners. Though a citizen must serve in the military, residents alone are not obligated.

OBTAINING CITIZENSHIP

▶ **WHO CAN APPLY FOR CITIZENSHIP?**

BASIS FOR APPLICATION	RESIDENCY	KNOWLEDGE OF ARMENIAN LANGUAGE	KNOWLEDGE OF ARMENIAN CONSTITUTION
Ethnicity	No	No	No
Marriage	365 days in the last two years, unless have a common child	No	Yes
Residency	Three years	Yes	Yes
Exception	No	No	No

According to the Ministry of Foreign Affairs of the Republic of Armenia (MFA), any person 18 years or older can apply for Armenian citizenship. Terms of acquiring or terminating Armenian citizenship are settled upon the Law of the Republic of Armenia on “*Citizenship of the Republic of Armenia*” and Governmental Decision N 1390-N (23 November, 2007). Armenian citizenship can be awarded without any requirement to persons who have provided exceptional service to the Republic of Armenia. Citizenship of Armenia is granted upon a decree of the President of the Republic of Armenia. You cannot buy citizenship through investment, like in most countries.

▶ **WHAT FEES WOULD I BE EXPECTED TO PAY FOR CITIZENSHIP?**

- ▶ Government fees include:
- ▶ Application: 1,000 AMD
- ▶ Regular passport: 1,000 AMD
- ▶ Biometric passport: 25,000 AMD
- ▶ ID Card: 3,000 AMD
- ▶ Address registration: 1,000 AMD

NOTE: You do not need to grab a passport. It is entirely up to you, once you receive citizenship.

Fast passport or ID issuance:

- ▶ One business day: 20,000 AMD
- ▶ Two business days: 10,000 AMD
- ▶ Three business days: 5,000 AMD

For more information, please click [here](#).

If you live outside Armenia, use this section to find handy information on the fees to be paid to diplomatic representations/consular offices of the Republic of Armenia abroad:

- ▶ Issuance or replacement of biometric passport – 65,000 AMD
- ▶ Issuance or replacement of biometric passport for citizens under 16 years– 30,000 AMD
- ▶ Issuance or replacement of passport, valid for foreign countries – 65,000 AMD
- ▶ Issuance or replacement of passport for citizens under 16 years of age, valid for foreign countries – 30,000 AMD
- ▶ Extension of validity of passport for foreign countries up to two years – 10,000 AMD
- ▶ Extension of validity of passport for foreign countries for more than two years– 20,000 AMD. For more information, please refer to [here](#).

▶ WHAT DOCUMENTS ARE REQUIRED FOR CITIZENSHIP?

The list of the documents and requirements for acquiring Armenian citizenship is determined by the 1st part of the 2nd appendix of the 2nd subparagraph of the 1st paragraph of N1390 decree of the RA government from November 23, 2007.

- ◇ Application
- ◇ Passport and its copy, translated by a notary
- ◇ 6 color photographs of 35x45mm in size
- ◇ Birth certificate and its copy, translated by a notary
- ◇ Marriage certificate and its copy, notary translated (in case of spousal citizenship)
- ◇ Passport of the spouse and its copy or a reference of citizenship of the spouse, translated by a notary (in case you apply based on spousal citizenship)
- ◇ The birth certificate of the child and its copy or certificate of citizenship of the Republic of Armenia and its copy; or the passport of the Republic of Armenia and its copy
- ◇ One of the documents of proof of Armenian nationality, verified by legal entities in your country of citizenship
 - ◇ Document of baptism given by religious institutions with a note of Armenian nationality of the applicant or their parent. **NOTE: If you don't have a certificate, your church may be able to confirm your Armenianness, certified by the embassy in your country of citizenship. This must also be attested/apostilled. NOTE: Please see the list of the churches (Annex 4 of the Decisions of the RA Government) issuing baptism documents which confirm Armenian national origin of the baptized person considered as documents attesting the Armenian national origin**
 - ◇ Document stating Armenian nationality given by the competent authorities of the foreign country apostilled or with consular authentication.
 - ◇ Other supporting documentation of Armenian nationality, authenticated
 - ◇ The birth certificate or other identification of a parent /grandfather, grandmother, sister of brother/, which has a note of Armenian nationality. Birth certificates of brothers and sisters from common parents may be accepted as proof of Armenian nationality, if their nationality is due to the nationality of their common parents. There must also be a supporting document of relation issued by the competent state authorities. Passports, birth certificates, certificates of residence, travel documents, documents stating residency for non-citizens in RA are also considered supporting documents if stating having Armenian nationality.
- ◇ The residency document of non-citizens and its copy, or travel documents and documents of residency in the Republic of Armenia and their corresponding copies
- ◇ Proof of payment of state fees (1,000 AMD)

NOTE: Persons of Armenian ethnicity from a country of origin in a state of war are exempt from the payment of the state duty

These documents must be submitted to the passport and visa section of the police of RA in

Armenia, or to the embassies and consular offices of RA in foreign countries. In all the mentioned cases, the applicant fills an application. The application is filled in Armenian, without corrections. All the documents in foreign languages must be translated into Armenian and must have notary authentication. For more information, use [this video](#) as reference.

NOTE: Repat Armenia can provide you with contact information of a social worker who can accompany you when applying for either residency or citizenship and help to prepare documents for application.

▶ WHAT IS AN APOSTILLE AND WHICH DOCUMENTS REQUIRE IT?

An apostille stamp legally confirms the position, signature, seal and stamp on official documents. Introduced in the Hague Convention of 1961, it is required for:

- ▶ Documents issued by notary offices, including certificate of inheritance
- ▶ Documents issued by the RA registrar (birth, death, marital status certificates)
- ▶ Documents issued by courts and their service departments (enforcement orders, judgments, court decisions and sentences)
- ▶ Documents certified and issued by other state bodies

Documents from consular and diplomatic agents are not apostilled, nor are documents for commercial practices. The apostille stamp is placed directly on documents such as certificates, diplomas, university degrees or court orders, but on a separate sheet attached in the case of documents about civil status. It will contain a headline and content in the language of the country it will be used in.

Apostilles are issued by the Registry Offices of the Ministry of Justice in Armenia and the Ministry of Foreign Affairs. You will need to send in an application (available online [here](#)), the original and a copy of the documents requiring the apostille, and a receipt of payment (**5,000 AMD** to state account number – 900005163523). Unless rejected, it is issued within 2–5 working days (there may be delays up to 15 days, but you will receive a notice with reasons as to why), though there is an accelerated version for applications received before 13:00. In this case, combined with the extra payment (an additional 8,000 AMD or total of **13,000 AMD**), you may receive your apostilled document back the following morning from 10 am. Anyone can apply for an apostille. More information is available [here](#).

In theory, consular legalization and apostilles are equal in strength. However, the former is more complex, requiring translations and notary signatures before further certification by state bodies. Foreign documents that are to be used in Armenia must thus be legalized in the country of their origins, then legalized by the Ministry of Foreign Affairs in Armenia, or such other authorities.

▶ WHAT AM I ENTITLED TO AS A FOREIGN NATIONAL?

Foreign nationals without RA citizenship but who have worked in Armenia and paid taxes (with or without residency) have the right to receive state benefits the same as that of citizens. Stateless persons and those with refugee status are also entitled to all this. According to [this](#)

[website](#), this includes:

- ▶ Pension
- ▶ Family benefits
- ▶ One-off financial assistance
- ▶ Lump sum for the birth of a child
- ▶ Benefits to the family of the deceased, or to persons awarded the Armenian National Hero military orders cross

Furthermore, a foreign national has the right to own and rent property, to work, and engage in business activities. However, it is the responsibility of the individual to pay taxes and state duties, as well as any other payments specified by the law, as well as respect the country's Constitution, laws and regulations. All protections are extended to foreigners as well.

What a foreign citizen has NO right to is: entering the country without a visa unless otherwise stated, running for governing positions, participating in referendums, working in public services, creating parties or becoming an official member, or owning land.

▶ MILITARY SERVICE FOR DUAL CITIZENS

All males between the age of 18 and 27 in the RA who are deemed fit for military service must serve for a term of 2 years. There are two military call orders each year, from April to June and from October to December. When called for service, the males must report to the police station where they've been registered.

Compulsory military service applies to dual citizens as well as those who have renounced their citizenship after January 1, 1995. Those exempt from service are foreign citizens who received RA citizenship but have already served for a minimum of 12 months in another country. Those who fled service until May 2011 will not be facing criminal prosecution should they carry out mandatory penalty payments as specified by the law.

Exemptions from military duty may be provided on the basis of:

- ▶ Health problems
- ▶ Only son whose sibling or parent died in the defense of the RA
- ▶ Has a doctorate/PhD
- ▶ Official decision from the government

EMBASSIES



Armenia is home to a number of embassies, consulates and dignitaries from around the world.

▶ Embassy of the USA in Armenia

Address: 1, American Avenue
Tel: (+374 10) 464700
Email: usinfo@usa.am usinfo@arminco.com

▶ Embassy of Russia in Armenia

Address: 13a, Grigor Lousavorich Street
Tel: (+374 10) 567427, (+374 10) 545218
Consular section: (+374 10) 589843
Email: info@rusembassy.am

▶ Embassy of France in Armenia

Address: 8, Grigor Lousavorich Street
Tel: (+374 60) 651950
Consular section: (+374 60) 591978
Email: cad.erevan-amba@diplomatie.gouv.fr

▶ Embassy of the UK in Armenia

Address: 8th floor Kamar Business Centre, 2 Vazgen Sargsyan Street.
Tel: (+374 10) 264301
Email: enquiries.yerevan@fco.gov.uk, consular.yerevan@fco.gov.uk

▶ Embassy of Syria in Armenia

Address: 14, Marshal Baghramian Ave.
Tel. (+374 10) 524036, (+374 10) 529023
Email: syrem_ar@infotech.am, syrem_ar@inter-tel.am

▶ Embassy of Iran in Armenia

Address: 1, Budaghian Street
Tel: (+374 10) 280457, (+374 10) 232920
Email: info@iranembassy.am

▶ Embassy of Lebanon in Armenia

Address: 13/14, Dzoragyugh Street
Tel: (+374 10) 501302, (+374 10) 501303, (+374 10) 501304
Email: libanarm@gmail.com, info@lebanonembassy.am

To see the full list of embassies, please click [here](#).

ACCOMMODATIONS



Finding a place to live in Armenia should be a primary concern before you move. Will you be buying or renting? Will you be living in Yerevan or outside the capital? Do you prefer the city center or somewhere more quiet? Perhaps you would rather a new complex? Do you wish to renovate an older building or build a new home? Figure out what is best for you and those who would be living with you and begin your search accordingly. Remember that as demand for real estate increases, so do prices. In 2018 alone, Yerevan's real estate saw an increase of at least 23%. That number is expected to grow.

NOTE: Foreigners can own real estate in Armenia, but are restricted when it comes to agricultural land unless they hold a permanent or special residence permit. If you have a local legal enterprise, you may own land through it, without special status in the country.

PRO TIP: Real estate prices outside Yerevan (Proshyan, Ashtarak, Kasakh, Zovuni, Dzoraghyur, etc.) are much lower and not too far for driving to the capital.

► HOW TO FIND A PLACE TO LIVE?

Your apartment hunting experience in Yerevan will be similar to any other big city, lots of listings, real estate agents, and things moving fast. High season starts late spring and spans early fall when droves of tourists – and people who are preparing for more long-term stays – flood the city. Expect much higher prices and many landlords who refuse to give up daily rent opportunities, no matter how much you offer to pay per month during this period.

How do you go about looking for a place to live?

– Start on Repat Armenia's integration group – [the Armenian Repatriates Network](#). Ask for what you are looking for and wait for the responses. You can also check apartment listings by other members on [Repats and Expats – Advertise, Buy, Sell and Rent in Armenia](#). The prices and types of listings vary considerably.

– Constantly keep up to date on new listings on specific websites, presented below.

– Contact a reliable real estate agent. You can pick between local and repat. Feel free to ask the group for recommendations. It's important that you find someone you're comfortable with, so don't feel pressured to work with anyone who seems like they're taking you for a ride. There are good agents out there – if they seem to be attentive and responsive, it's a good indication that they'll put your interests first.

NOTE: You'll come across buildings built in different time periods: Stalinkas, panel buildings, monoliths, and newer constructions.

NOTE: There is no need to hurry up when buying a home. It is advised by many to first rent for at least 6–12 months, preferably in different regions, in order to better understand what you like.

PRO TIP: Take an inspector with you before buying the house. They might find problems you had not initially considered. Building facades might be easily broken, walls too thin, leaks, etc.

PRO TIP: Prices for both property sales and rentals go up around May and drop around October. It would be best to find a long-term rental or buy a place in the low season.



► HOW MUCH DOES IT COST TO RENT?

Rental prices differ by region, building type and size. If you are looking for something in a newer building but a little further from the center, consider \$400 to \$800/month. For older buildings, you can get as low as \$200–\$400 for something with bare necessities. Overall, apartments range from \$180–\$3,000/month. Houses are cheaper on a sqm basis. Rentals outside Yerevan are harder to find, but more affordable. Of course, renovation costs should be taken into account. For a better idea of rental properties in the area you are interested in, take a look at the listings on any of the websites listed below.

NOTE: if your work requires good internet, double check to make sure the apartment or house has the plan you want, or internet at all.

NOTE: ALWAYS have a contract that is written down and signed by both parties. It could be with a notary, but not necessary. Make sure all the information is included beforehand, including information about who will be in charge of fixing things in what circumstances.



► HOW TO RENT OUT YOUR OWN PROPERTY

You might be looking to rent, but you might also have a property you own that you wish to rent out to another. This is an art form unto itself. As you know, the field is not well-regulated. There are rules, yes, but most circumvent the worst of it. Here are some things you should know about renting out your house or apartment.

NOTE: There are professional intermediaries who can take care of the renting for you, but many decide to do it on their own.

To figure out the pricing, search for other properties in your area. Look at sizes, type of building, amenities provided, long and short term rentals, as well as renovation. The tenant will be in charge of paying for the bills when renting long-term, but you will pay for the short-term. You will also pay for property/land taxes, as well as most of the costs that come with owning the home.

NOTE: You may rent out a home that doesn't belong to you (has you listed as an owner). If there are more owners than just you, you will need to consent of all.

Payments are supposed to only be made in AMD in Armenia. However, many homeowners set the price with a USD number in mind and will either take it in the foreign currency (for which they may face headaches, as well as the fact that many do not pay taxes for it), or the AMD equivalent each month. A deposit amount is also transferred with the first payment, to cover costs should one vacate the premises before the agreed upon time period or if there's property damage. Normally, the tenant pays each month, either in cash or by transferring to an account. However, both parties may agree to weekly, bi-weekly, bi-monthly, or lump sum amounts.

► LEGISLATION

The main legal acts regulating the relations between landlord and tenant are as follows:

[Civil Code of Armenia](#) enforced from 1st of January 1999, the [Law "On State Registration of Rights Towards Property"](#) enforced from May 6, 1999, and Decision of the Government of the Republic of Armenia "On Maintenance of Cadastre of Movable Property, Registration of Right of Pledge of Movable Property and Rights of Lease under the Leasing (Financial Lease) Contracts" enforced from December 28, 2004.

Please refer to subsection 3, chapter 35, paragraph 2 "Rental" of the [Civil Code](#) where all necessary information on rights and obligations of lessor and lessees are mentioned. According to the law, landlord is obliged to make the capital and current repair of the property transferred for rental. However, improvements of the rental property can be done by tenants as well at his/her expenses with the consent of landlord. Tenant has the right to receive, upon the termination of the contract, compensation in the amount of the cost of these improvements, unless otherwise is mentioned in the rental contract.

To make everything legal, the tenancy agreement will be signed by both parties and notarized at the local office. The contract will be registered at the local territorial division of the State Committee of Real Estate Registry (Cadastre), and only then come into effect. If there is no end date mentioned in the contract, the registration is for an indefinite period. A legal agreement is subject to income tax, but protects both parties in case of problems.

► REAL ESTATE LISTING WEBSITES

www.estate.am
www.list.am
www.real-estate.am
www.myreality.am
www.realtors.am
www.full.am
www.akcern.am

www.bars.am
www.revan.am
www.alex-r.am
www.goldenhouse.am
www.yerkir-real.com
www.proinfo.am
www.rentahome.am

www.vivarealty.am
www.elate.am
www.safehouse.am
www.hingshabti.am
www.hayrealty.com
www.sreal.am
www.senyak.am

► PURCHASING A PROPERTY IN ARMENIA

You've found the right place for you and/or your family? The next step is to make it yours! Prior to buying an apartment, house or land in Armenia, we recommend you:

- 1) Carry out a legal check-up of the property itself as you always have a chance to meet a dishonest seller. Be attentive to the details and never let yourself be fooled.
 - a) You could hire a lawyer to make sure the paperwork is correct
- 2) Take into consideration the physical and mental integrity of the prospective seller, since his/her relatives have the right to declare the deal invalid if the seller has health issues.
- 3) You may wish to check the criminal record of the prospective seller. It is not a must, but with the new laws concerning properties acquired through dishonest means, it might save you certain headaches.
- 4) Check the history of the property, including its previous owners. This information is available from the [Cadastre Committee](#).
- 5) If the property was inherited by the prospective seller, check the legal grounds of the property. Make sure there are the will, the certificate of inheritance acceptance, and no other heirs who can oppose the sale of the property.

NOTE: A lawyer is recommended.
- 6) Make sure that all co-owners of the property (in case it is more than one person) gave their consent to the sale of property. Sometimes there are over 5!
- 7) In the common reference, which can be requested at the inventory register, all the general information about the property, location, registration number, the listed legal owners of the apartment, and its area in square meters can be found. You can also get the copy/extract of the registered affairs of the property/ownership certificate.
- 8) If you feel that you are not able to do all this alone, you can consult with a lawyer. We recommend connecting with Nerses Isajanyan at www.armenian-lawyer.com.

Once you are done with the legal check-up, you can proceed. You should know that in general the process of real estate purchase or sale in Armenia consists of two stages: **contract certification** and **registration of ownership (property rights)**. According to the procedure, the Cadastre Committee of the RA provides a general reference prior to the start of the sale and purchase process. It is a document with information about existing bans, restrictions, rights and ownerships related to the property. This document is mandatory for the notarial office or the relevant branch of the Cadastre to confirm the transaction. If there are no restrictions or problems found, the validation process begins.

Certification has two possible variants:

- The transaction is simple (no power of attorney or third party) and purchase is paid in cash. The validation may take place either in a notarial office (notaries are now obligated to finish the process instead of sending you to the Cadastre) or in the office of the Cadastre Committee of the RA (free of charge). After the signing of the contract, the state registration is

provided at once and additional notary fees are not necessary.

- ▶ With complicated documentation (when one or both parties have power of attorneys or real estate is purchased by a mortgage loan) the validation is done **only** in the notarial office, while the state registration is only done in the office of Cadastre.
- ▶ Next stage is **registration of ownership**. This is the registration of all the data in the Cadastre (7 Arshakunyats Av.), the only body authorized by the state. According to the contract, within 30 days after certification, the buyer can apply to the Cadastre Committee for the registration of ownership.

Your step-by-step guidance:

1) Pay property clearance fee (**10,000 AMD**), registration fee (**25,000 AMD**) and state duty (**20,000 AMD**). You can pay in a bank, via payment terminals or online. Save all the receipts.

Note: The state registration of property rights is performed on the **4th business day** after receiving the application. To get it on the **3rd business day** will cost **50,000 AMD**, on the **2nd business day** – **75,000 AMD** or on the same day within 2 hours – **150,000 AMD** for registration fee.

NOTE: Property clearance extract is issued on the **3rd business day** after submitting the application. To receive the document on the **2nd business day** will cost **20,000 AMD** or on the same day within 2 hours will cost **60,000 AMD**.

2) Receive property clearance extract (valid for 15 days). You will need these documents:

- ▶ Application form;

NOTE: Application form can be generated at the counters of the Cadastre Committee based on applicant's request. The desk officer enters all the data into the system after which the application is automatically generated and signed by the applicant. At the same time, applicant has the possibility to fill in the application form before visiting the service office. The submitted application and accompanying documents are registered in the application register by the service office employee, after which the applicant is given a receipt, which includes information about application id and password for checking the status of the application online on e-cadastre.am.

- ▶ Payment receipt for property clearance extract;
- ▶ Passport or National ID card (a notarized translation if not in Armenian)

NOTE: You are notified about the status of your application by email or a text message to the phone number you have provided. You can either visit any territorial service office to receive the response after the notification or check it online on e-cadastre.am.

3) **OPTIONAL:** Notarize the sale-purchase contract and transfer ownership in a notary office.

NOTE: Transferring ownership rights can be also done in any notary office. In this case, the sale-purchase agreement has to be notarized and additional fees should be paid for the notary services (10,000-15,000 AMD notary tariff and 5000 AMD for state duty for notarization). After the sale-purchase agreement is signed by the contracting parties and it is notarized, a notary

office can itself perform state registration of ownership rights. As a result, you will obtain the certificate of ownership from the notary office. However, the duration of state registration may be longer than state registration at the Cadastre Committee.

4) Sign the sale-purchase contract, register ownership and receive the certificate of ownership. What is needed for this:

- ▶ Application form
- ▶ Sale-purchase contract
- ▶ State duty payment receipt
- ▶ Registration payment fee
- ▶ Physical presence of both sides

Seller should present:

- ▶ Property clearance extract
- ▶ Certificate of state registration of seller's rights over the property
- ▶ Passport or ID

NOTE: What concerns property and land taxes you should be aware of, please refer to [the Taxes section](#).

▶ MORTGAGES

Over the past few years, mortgages have seen a steep drop and are expected to keep coming down. Of course, this also negatively correlates with certain other interests, therefore making real estate investments a more viable course for many. It is one of the safest routes to take, by far. Whereas mortgages stood around 18% in 2009, they have dropped to around 7-10% in 2019-2020. Banks now compete to offer more competitive offers to new families especially.

For more information about mortgages in Armenia, check out [the websites of each bank](#). There are multiple mortgage programs that could be beneficial, especially for young working families. The maximum age one can apply for a mortgage is 65, but that is subject to change.

Most banks cover up to 95% of a home's cost and often work hand in hand with construction companies, allowing you to obtain better rates. You will generally need a down payment available, but not always. The rates differ based on your circumstances.

NOTE: Foreign citizens can apply for mortgages in Armenia, so long as they can show a secure financial income from abroad. There are no special programs for repatriates.

▶ STATE SUPPORT FOR FAMILIES WITH CHILDREN

In May 2020, MoLSA presented the state support program for families with children. The program entered into force as of July 1. It consists of the three separate packages. In order to apply for any of these, a citizen must apply to a bank or credit organization that has already signed a mortgage loan agreement, or a credit organization or bank with the help of which

he or she wants to purchase real estate with a mortgage loan. Above please see the description of each package:



1. One-time financial support in the regions of Armenia to buy an apartment. It is provided to the beneficiaries who buy an apartment with a mortgage loan and is used to finance the down payment. Citizens who have two or more minor children can apply for assistance. The maximum market price for real estate purchased and valued is 30 million AMD. The minimum down payment is at least 10% of the value of residential real estate purchased from the secondary market, and at least 7.5% of the value of residential real estate purchased from the primary market. In case of an apartment purchased in the regions, the amount of one-time financial assistance from the state will be 5% of the value of the purchased apartment, but not more than 1 million AMD. In case of each subsequent child, the amount of support will increase by 5% of the value of the apartment, but not more than 500,000 AMD. The maximum amount of one-time financial assistance will be 2 million AMD.



2. The second program provides for the reimbursement of annual premium insurance by the state in case of purchase of a mortgaged apartment. The program can be used by any family with at least one child, who want to acquire residential real estate. The maximum market price for real estate purchased and valued is 30 million AMD. This will increase by 3 million AMD for each third and subsequent child of the beneficiary. The minimum down payment is at least 10% of the value of residential real estate purchased from the secondary market and at least 7.5% of the value of residential real estate purchased from the primary market. The amount of monetary support provided by the prepayment insurance program will be determined at the rate of 90% of the annual insurance payment defined by the relevant contract, but not more than 180,000 AMD annually.



3. Under the third program, the state will provide one-time financial assistance to families who have a current mortgage loan and if a child is born in the family. The support will be directed to the repayment of the remaining principal amount of the mortgage loan. The citizen has the right to use the child support program, regardless of the term of taking the mortgage loan or the fact of using another state support program for housing. This support can be used by families with a current mortgage

loan, in which the child was born on or after July 1, 2020, and the maximum market value of real estate purchased and valued is 30 million AMD which will increase by 5 million for the third and each subsequent child of beneficiaries. Support can only be provided to the citizens who have repaid a mortgage loan for at least 12 months, and the total number of overdue mortgage repayments over the last 12 months does not exceed 30 calendar days. In the case of the first and second child born in the family, the amount of support may be 10% of the remaining principal amount of the loan in the case of real estate acquired in the regions, and in the city of Yerevan – 5%, but not more than 500,000 AMD. In case of birth of the third and subsequent children, the amount of support will be 50% of the remaining principal amount of the loan in case of real estate acquired in the regions, and in the city of Yerevan – 25% (but not more than 2 million AMD).

NOTE: If the beneficiary's age does not exceed 25 years and the first or second child is born in the family, the amount of support will be 15% of the remaining principal amount of the real estate loan purchased in the regions, and in the city of Yerevan – 8%, but not more than 1,500,000 AMD.

NOTE: In case of beneficiaries under 25 years of age, the amount of support will be 70% of the remaining principal amount of the loan in the regions, and in the city of Yerevan – 35%, but not more than 4,000,000 AMD, and only in case if in the family third and subsequent children are born.



► RESIDENTIAL UTILITIES

If you rent in Armenia, you will be responsible for paying your water, gas, and electricity bills. If you own, you should add the garbage removal, property tax, and new condo service payments (differs between buildings) to your list. It would be prudent to speak to your landlord so that you know exactly what you will be responsible for, outlined in a contract. If you find a rental home through a real estate agent, he/she is responsible for ensuring this is in writing and signed. There are a number of ways to easily pay for your utilities.

- Online or by Phone: The easiest ways to pay are either through signing up for an account at iDram or MobiDram and paying on their websites or using your phone.
- Terminals: There are green, red, and orange terminals (TelCell, Easywallet, Allians-Terminal, MobiDram, among others) throughout the city, including in nearly all supermarkets and banks. Note that you may be charged a small transaction fee.
- HayPost: You can visit any HayPost office to pay, where they will use the associated phone number or the direct utility numbers you should grab from your landlord.

PRO TIP: Since this is the traditional way of paying, expect long lines. Or avoid this.

- Banks: Paying at banks works just like the post office so go prepared with the informa-

tion you need.

PRO TIP: Use [EarlyOne application](#) to bypass long lines.

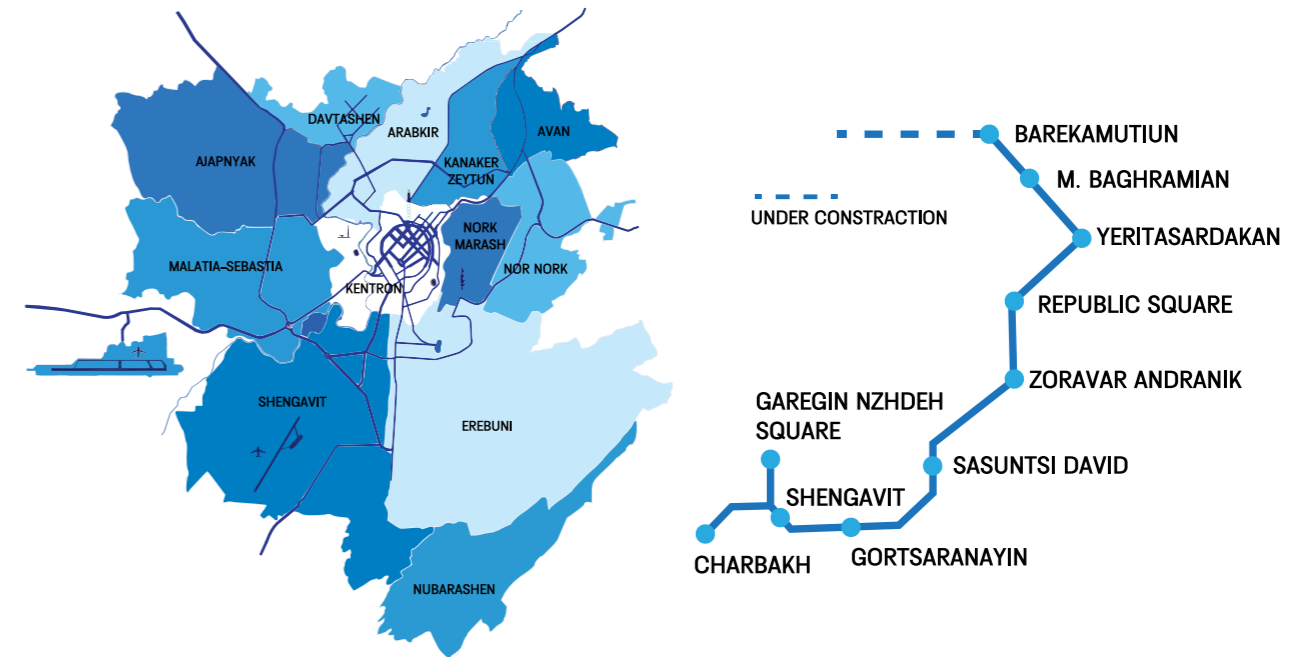
The costs range based on the size of your home, what type of systems you have installed, and how much you use it all, unless you are staying in a new building with central heating and air conditioning. Expect to pay between \$20 and \$400 USD, based on your usage. This includes water, gas and electricity. Cell phones are available on plan and pay-as-you-go, as well as monthly non-fixed options. Expect to pay between \$4 and \$25, depending on what you have picked up. The most common packages are a combination of cell, cable and internet. These start from \$17 and range up to \$100. Again, it depends on the package you pick up.

NOTE: You have until the 20th of the following month to pay your bills. Since all the equipment is being upgraded, being late will result in automatic shut down of your gas and/or electricity.

▶ OTHER FINANCIALS

When considering how much you will be spending on the house, take into account property taxes (increased as of June 2020), garbage disposal payments, apartment repair costs (if something breaks, everyone chips in to fix it – often collected by the “morkurs” of the apartment who voluntarily take care of things), elevator payments, if there are any, maintenance payments per month (mostly collected in newer buildings and replace some of the other costs listed). There might also be other payments you might not take into consideration. Most of these are covered by the landlord if you are renting. Most also apply mainly to apartments.

GETTING AROUND TOWN



Yerevan has 12 distinct neighborhoods. When deciding on where to live, take into account temperatures, terrain, wealth of the region, access to public transportation, distance from work or educational institutions, overall cost of living, etc. Nork-Marash is on a hill overlooking the city, often with great views. Nubarashen is considered to be on the outskirts with lowest property and land taxes. Erebuni is huge, often with cheaper real estate and ease of transportation. Shengavit is very hot in the summers, while Avan is windier in the winters. Take the time to speak with people living around the city and decide on the pros and cons of each neighborhood. [Click here for more information](#) on how to use public transportation.

▶ PUBLIC TRANSPORTATION



Yerevan is the only city in Armenia with a working metro system. All cities in the country have working public transportation, but few are considered as good as Yerevan's. Stepanakert, Gyumri, Vanadzor, Goris, and such larger municipalities have the proper infrastructure needed. All bus lines in Yerevan can be found [here](#).

PRO TIP: Call out “*Kangaroom kkangneq*” and drop 100 AMD at the front of the bus.

- ▶ Metro cost: 100 AMD (Runs 7:30 am–11 pm)
- ▶ Bus cost within the cities: 100 AMD (70 AMD in Artsakh)
- ▶ [Bus cost between cities](#): 1,000–6,500 AMD, depending on the distance

► BUS STATIONS AND RAILWAY STATION IN YEREVAN

To travel around Armenia, one can use the public transportation opportunities suggested by four bus stations and one railway station.

- **Kilikia Central Bus Station** (Ashtarak, Oshakan, Ohanavan, Agarak, Talin, Byurakan, Ejmiatsin, Armavir, Stepanavan, Alaverdi, Vanadzor, Sisian, Jermuk, Stepanakert (Artsakh), minibuses to Tbilisi and Tehran)
6 Admiral Isakov Avenue, M5 Highway – +374-10-565370
- **Northern Bus Station** (Sevan, Dilijan, Ijevan, Chambarak, Martuni, Gavar, Vardenis)
M4 Highway, Verin Ptghni – +374-10-621670
- **Sasuntsi Davit Bus Station** (Abovyan, Ararat, Artashat, Vedi, Khor Virap, Yeghegnadzor) & Sasuntsi Davit Railway Station (Araks, Armavir, Batumi, Gyumri, Yeraskhavan, Tbilisi, Alaverdi, Ararat, Sevan)
93/1 Sevan Str. – +374-60- 46 34 44, 46 34 45, 46 34 46, +374-10-57 50 02
- **Gai Bus Station** (Garni, Geghard)
14/3 Gai Ave. (near Mercedes Benz Auto Saloon)
- **Raykom Station** (Hrazdan, Tsakhkadzor) – 24 Azatutyan Ave.

USEFUL APPLICATIONS FOR TRANSPORTATION

- [Transit.am](#)
- [A2B Transport](#)
- [Yerevan Metro](#)
- [Car 911](#)

► BIKING IN ARMENIA



Biking is usually not a common sight in Armenia in general, but new bike routes have been added to the city center in Yerevan and there are plans to increase these. Biking will prevent waiting in traffic jams and reduce your costs overall. Shared biking services have arrived, making it even easier to rent and drive. Repats and expats recommend downloading the [Yerevan Ride](#) and [MIMO Bike](#) applications for shared cycling services.

► SCOOTER SERVICES IN ARMENIA



The Russia-based company BusyFly has invested about \$100,000 in starting an electric scooter rental service in Armenia's capital city Yerevan.

At least 5 tariff options will be available to users, depending on the driving speed and travel time (half-hour and hour tariffs are available).

The minimum rental cost will be 30 AMD; one-time activation of the scooter will cost 100 AMD. The maximum permissible travel speed is 25 km / h.

Scooters can be parked at city and private bicycle parking lots. One can use scooters in Yerevan through the application, which is available for download in the [AppStore](#) and [GooglePlay](#).

► TAXI



Taxis in Armenia start from 500–600 AMD up to 4km and normally charge 100 AMD/km after that. This ranges, however, depending on the service provider. GG, UTaxi, and Yandex are often most recommended for ordering your ride off your mobile app.

PRO TIP: Taxis parked on the street, particularly around Cascade, Opera, and Republic Square, will charge a higher fee.

NOTE: While tipping is not customary, it is highly appreciated. Even 100 AMD is enough.



► DRIVING IN ARMENIA

Whether you are coming with a driver's license or will be obtaining one here, you will most certainly need one if you plan on getting behind the wheel in Armenia. Check out our article on types of licenses, what you will need for a license and whether or not you can drive with the one you already have, [here](#).

As of March 2020, all tests in Armenia are in Armenian or Russian. No translators are allowed. If you come from a country that's signed the Vienna Convention, you are free to drive with your license from there. However, most countries our repats move from are not part of the convention and thus must either drive with an International Driver's License or take their local test.

As of 2020, the new merit point based system means you will be penalized based on the number of points accumulated over a 12-month period. This could lead to a suspension of your license. Each motorist starts with 9 points at the beginning of the year and should all the points be lost until the start of the next, one's driver's license would be cancelled for 6 months. A test given in half that time period could have the license restored. Multiple suspensions can lead to a license loss for a 12-month period. Fines have already existed for each type of offense and many are now supplemented with the points. To find out what you will have to pay or how many points you lose for a certain offense, please refer to [here](#).

Soon, it will be possible [to obtain a driving license](#) by taking a theory exam not only in Armenian but, but in **English, Farsi and Arabic**.

The number of questions in the theory test has increased – from **10 to 20 questions** (instead of 15 minutes, 30 minutes will be allocated for the test). At least 18 correct answers will be considered a positive result.

In order to provide services at the proper level and as soon as possible, from September of 2020, all actions related to a driving license (participation in qualifying exams for obtaining a driving license, exchange, restoration) will be carried out only on one [website](#). Applications submitted to other platforms before that date will be processed as before. Queuing requests from other platforms will be processed as usual.

► PURCHASING A CAR



In Armenia, owning a car is still considered a luxury, but is quickly becoming a necessity. The problem with that is the narrowness of many streets, lack of parking spaces, and finding the car you want in the first place. While there are car salons offering brand new models, most people opt to buy used cars abroad and pay customs fees before driving in the country. Unfortunately a very large number of used cars are brought in as salvages from the US, through Georgia's Poti port city. Be careful when you are looking to buy a used car, and if it is originally from the US, always do a background check to ensure there are no major problems. As of 2020, a 1% tax is added to car sales in Armenia, as well as an environmental tax you will have to pay. For cars bought and sold within 365 days, taxes are subject to increase. The prices of cars are high when

compared with used cars in the US and Canada, especially. New cars are not so common, but there are a few show rooms for specific brands, such as *Jeep, Fiat, Toyota, Lexus, Audi, Mercedes-Benz, Volkswagen, Chevrolet, Porsche, Opel, Nissan, Honda, Toyota, KIA Motors*.

SHOULD YOU BRING YOUR OWN CAR?

This is a personal preference, but if you have a car in the country that you owned for 6+ months you are moving from and you have never used the tax regime for a car before, it may be best.

▶ DRIVING SCHOOLS AND CENTERS IN YEREVAN

SCHOOL	CONTACTS	SCHOOL	CONTACTS
“X-DRIVE” DRIVING SCHOOL	<p>“Kentron” branch office Yerevan, 0025 Khanjyan St., 50 Building (in “Tekeyan” center building) (Kentron adm. district) +374-10-572222 , +374-99-572222</p> <p>“Malatia-Sebastia” branch office Yerevan, 0034 Svachyan St., 30/9 Building (Malatia-Sebastia adm. district) +374-96-572222 (mobile)</p> <p>“Gyumri” branch office Shirak Marz, Gyumri Abovyan St., 248/6 Building (close to Vardanats Sq.) +374-44-572222 (mobile)</p>	“MOBIL START” DRIVING SCHOOL	<p>Driving school (Kentron) Yerevan, 0025 Abovyan St., 62 Building (in the territory of “Abovyan” minipark) (Kentron adm. district) +374-10-547717 , +374-96-364444 (mobile)</p> <p>Driving school (Ajapnyak) Yerevan, 0078 Margaryan St., 29/3 Building (in the building of Automobile Federation of Armenia, adjacent to “Kaiser” supermarket) (Ajapnyak adm. district) +374-96-364444 (mobile)</p> <p>Car-racing track Yerevan, 0006 Manandyan St., 41/1 Building (Shengavit adm. district)</p>
YEREVAN DRIVING SCHOOL NAMED AFTER GAI	Yerevan, 0035 Rubinyants St., 27/4 Building (opposite Antituberculosis Dispensary) (Kanaker-Zeytun adm. district) +374-10-628121; +374-91-411504 (mobile)	“PROFDRIVE” DRIVING SCHOOL	Yerevan, 0014 Azatutyan Ave., 24 Building (Kanaker-Zeytun adm. district) +374-55-100071 (mobile)
“AKUNQ” CENTER	Yerevan, 0028 Kievyan St., 16 Building (Arabkir adm. district) +374-43-100404 (mobile)	“MASTER” DRIVING SCHOOL	Yerevan +374-98-079988 (mobile)
“FAVORITE” DRIVING SCHOOL	Yerevan, 0050 Maisi Inni St., 49 Building (Shengavit adm. district) +374-44-043444 (mobile)	“VIP DRIVING”	Yerevan, 0002 Mashtotsi Ave., 40 Building (Kentron adm. district) +374-99-995555 (mobile)
AUTO MODELING FEDERATION OF ARMENIA	Yerevan, 0018 Zavaryan St., 1 Building (Kentron adm. district) +374-10-586738	“EASY DRIVING”	Yerevan, 0005 Artsakhi Ave., 2/8 Building (Erebuni adm. district) +374-96-872772 (mobile), +374-98-872773 (mobile)

MEDICAL



One of the most important things to consider when moving is the country’s level of health services. With a population of just under 3 million, as of 2006 all children under the age of 7 were treated free of charge, and, as of 2019, all children under 18 are treated free of charge. Medication is also provided if the polyclinic has been recently supplied. There are multiple programs in place to help those in financial need access the medical treatment necessary.

Currently, the average lifespan of a male is 67 years, while females are much higher at 75.

The leading causes of death in Armenia are:

- ▶ Coronary Heart Disease
- ▶ Stroke
- ▶ Lung Cancer
- ▶ Breast Cancer
- ▶ Lung Disease
- ▶ Diabetes

It should be noted that while diseases such as tuberculosis are considered a high risk, HIV is nearly nonexistent and neither Poliomyelitis nor Malaria have been noted in over a decade.

If you are looking for work, particularly out of Yerevan, in the medical field, [click here](#) for a list of vacancies. Diseases the government will help you pay for treatment are [included here](#).

Diabetes in Armenia is considered a social disease. The state has developed a diabetes care program, according to which patients can receive free endocrinologists’ consultations, undergo examinations in district clinics and receive vital medications (insulin and sugar-lowering tablets) for free.

Since 2010, the [Yeraz Charitable Fund](#) has been operating in Armenia, the country’s only leading program for providing diabetic children with insulin and sugar-lowering medication. “Yeraz” closely cooperates with the endocrinological department of the “Muratsan” clinical complex of Yerevan State Medical University.

The natural and climatic conditions of Armenia make it possible to successfully combat diabetes. Thus, clinical and experimental observations (T. Mnatsakanov, S.Mirzoyan, S. Dovlatyan, A.Vartanyan) found that the balneo-drinking resort “Jermuk” is quite indicated for the treatment of patients with diabetes of light and moderate form. Even a single intake of 250 ml. of mineral water lowers blood sugar. Beans and nuts traditionally used by Armenians in food also have a beneficial effect on the sick person: the bean leaf (due to the saturated fats contained in them) reduces blood sugar by 60% and normalizes insulin production; walnut kernels, dogwood, nettle, mulberry, flax, dandelion, etc. also reduce blood sugar. Their daily consumption reduces the risk of diabetes.

► MEDICAL CONFIDENTIALITY AND PROTECTION OF PERSONAL DATA

The Republic of Armenia under [Article 5 \(c\) of the Law on Medical Assistance and Service to Population](#) guarantees that all patients have the right to confidentiality regarding the very fact they consulted with a physician as well as the state of their health and any information gathered during examinations, diagnostics, and treatment. Moreover, Article 19 (c) of the same Law sets out the obligations of medical care and service providers to respect their patients' confidentiality, except in cases provided for by Armenian legislation (for example, when the disclosure is required by law enforcement agencies). According to [Article 145 of the Criminal Code of the RA](#) patient data can be disclosed only upon request of the courts, the prosecutor's office, authorities carrying out investigations, and other authorized entities in situations and according to procedures set by law.

Currently, Armenia is in the stage of legislative reforms in this area. Amendments to the law on medical care and public services will be introduced soon which will provide a better regulation of the relationship between patients and health workers as well as introduce e-health system in Armenia

► RIGHT TO COMPLAIN

As to filing a complaint about a doctor, Article 19 of [the Law on Medical Assistance and Service to Population](#) vaguely states that "medical service implementers" bear responsibility for dealing with illegal or improper medical activities, particularly where fault has caused damage to human health. It is quite unclear where to file a complaint about improper medical service delivery. However, in such cases we recommend first of all to report to the administration of the clinic if some minor violations take place and the solution can be found via negotiations. Based on the severity of the case, you can also protect your rights by lodging a complaint to Human Rights Defender or bring action in court.

Please see above other opportunities to submit a complaint:

- Hotline of Human Rights Defender – 116, +374-96-116100
- Hotline of Yerevan Municipality – 105, +374-11-514000
- Hotline of the Ministry of Health – 8003
- Hotline for citizens' complaints and appeals of staff of the Prime Minister of the RA – 117, +374-10-527000

NOTE: A new online system has been launched recently making it possible to submit an application, request or complaint without visiting a state body [here](#).

► LANGUAGE OF MEDICAL CONSULTATIONS

Language barrier for non-Armenian speakers is quite an obstacle when it comes to medical consultations. However, for Russian speakers have nothing to worry about since the overwhelming majority of doctors in Armenia speak Russian and can easily switch to it during their consultations. As for English, not all doctors have good language skills to an extent letting them easily consult a patient in English. In Armenia, unlike in the USA or Israel, medical institutions do not provide medical interpreters. You can though book an interpreter for medical consultation at the clinic.

PRO TIP: You can always ask for recommendations for doctors speaking specific languages in the [Armenian Repatriates Network](#).

► EMERGENCY MEDICAL EVACUATION

This type of service is provided within the package "[Safe holiday](#)" by Reso Insurance which can be received at VTBank.

Another option is provided by [Global Air Rescue](#) company which works with Yerevan Zvartnots airport. They offer emergency medical teams, medical equipment and ground transport.

[Horizon Air Ambulance](#) has been operating in Armenia for over 25 years transporting patients from and to Armenia. Their services are available in Yerevan, Goris, Gyumri, Tashir, Stepanavan.

In 2019, the Ministry of Health for the first time introduced [a new project in air ambulance service](#) in cooperation with Armenian Helicopters LLC.

► HOSPITALS AND MEDICAL CENTERS IN ARMENIA

As of 2018, there are 102 hospitals in Armenia, out of which, 44 are located in the capital city of Yerevan. For a list of most of Yerevan's institutions, [click here](#). For the full list, please [click here](#).

Note that the price list for each medical center differs greatly. When insurance companies get ready to pay your bills, they will use their own checklist of what the average cost is in Armenia. A surgery might cost 700,000 AMD in one hospital and upwards of 2 million in another. You will have to shop around, find the right place for the right price, and possibly be ready to co-pay if the hospital you want is not included on the list of hospitals the insurance company directly works with. That list grows by the year, so do not worry. Chances are that you will be covered.

A website that comes in very handy for many when it comes to finding hospitals or even doctors is [doctors.am](#). Use it to your advantage. Also, please ask in the [Armenian Repatriates Network](#) for recommendations. Chances are that someone else has needed a particular doctor before.

All hospitals/medical centers in Armenia are either private or semi-private. Most have doctors that at least speak a little English. Some are considered more repatriate/expat-friendly than others. When it comes to medical care, the top private hospitals with more Western-style facilities are considered to be:

- [Wigmore Medical Clinic](#)
- [Nairi Medical Center](#) (insurances love working with Nairi)
- [Maple Leafs Armenian-Canadian Medical Clinic](#)
- [Armenian-American Wellness Center](#)
- [SlavMed Medical Clinic](#)
- [Astghik Medical Center](#)

It should be noted that while it was once necessary to pay off your nurses and doctors for hospital treatment, this is now against the law and all payments must go to the payment kiosk. You may, however, discreetly slip some of the staff presents and envelopes with money, if you so desire. It will not affect the service provided. If it does, please sound the alarm immediately.

SPECIALIZED HOSPITALS

Some of Armenia's hospitals, especially in the capital of Yerevan, have certain specializations. These include:

- ▶ [Nork-Marash Medical Center of Cardiology and Heart Surgery](#)
- ▶ [Antituberculosis Dispensary](#)
- ▶ [Urban Endocrine Dispensary](#)



▶ POLYCLINICS IN ARMENIA

There are a myriad of polyclinics in Armenia, as mentioned in the quick info section above. [Appendix 5](#) has all the polyclinics and their addresses for you to be able to find your nearest one. Polyclinics are important for every citizen as it provides a family doctor nearest to home. Easy and convenient, you will need your polyclinic to get tests done or simply talk to your doctor. You can call and schedule an appointment or even walk in whenever needed. The clinic has different cabinets for each type of practitioner or screening. Every Polyclinic covers different services. However, many of them generally provide the same services. Services such as oncological, obstetric-gynecological, therapeutic, and pediatric services are not available at all polyclinics. When a child is born in Armenia, parents are automatically directed to the polyclinic that will be serving their needs. All children with Armenian citizenship are eligible to receive free medical treatment.

NOTE: If a polyclinic doesn't have a specific service, they will write up a document called an oughegir for you to take to a specific hospital or polyclinic that is equipped to do the tests or offer the treatment. This is also the case for children's dentists, specifying locations.

To register for a polyclinic, the first step is to figure out the closest to your residence. Once you've determined the polyclinic you would like to register at, you have to visit it with your passport and social security card. From there, you will sign a contract that deems you one of their patients.

PRO TIP: Register on [armed.am](#) with your social number and it'll show you your clinic, the physician assigned to you and you can also get an appointment online

▶ DENTAL AND EYE CARE

Armenia has already developed into a bit of a hub for dental tourism. That's a great thing, especially with so many dentistry clinics gearing their products for foreigners. It costs less for one to fly in from North America or Europe, get their procedures done, and fly back home than it would, for example, to have a root canal or two booked in their countries of residence. Check available dental clinics [here](#).

When it comes to eye care, there is no shortage of professionals, either, with many correction surgeries having been performed for decades now at affordable pricing. The most common eye diseases in Armenia are cataracts, macular degeneration, diabetes, glaucoma, and corneal disorders. Eye care centers are included in most hospitals, and the [Armenian Eye Care Project](#) has been instrumental in providing treatment to adults and children alike.

You should know that optician's shops only check visual acuity (both with the help of Shellen chart and autorefractor). This check is free of charge in case you purchase contacts or glasses. Other eye exams are done in Yerevan clinics like Nairi, Wigmore, etc. There is also a separate [ophthalmological center](#) which provides a wide range of professional services in eye care.

▶ FREE MEDICAL TREATMENT ELIGIBILITY

Certain members of society are eligible for free medical treatment in accordance with the law. It is recommended that you check in your specific case with the Ministry of Health, just to be sure.

1. Beneficiaries included in the system of family allowance with the rates of neediness of 30.01 points and higher
2. Invalids of 1st and 2nd groups
3. Invalids of 3rd group (under 18)
4. Children under 18
5. Participants of the great Patriotic War and persons equal to them
6. Women of childbearing age: pregnancy, prenatal/postnatal care
7. Adults without parental care (18-23)
8. Those with direction for additional medical examinations given by state eligible medical and social bodies
9. Individuals of conscription age
10. Military men and the members of their families; family members of those fallen during the defence of the RA and while doing their duties.
11. Employees of rescue services and members of their families, retired rescuers, disabled rescuers, members of the families of the rescuers died during their service.

12. Arrested and convinced people
13. Those who live in orphanages and retirement homes
14. Repressed peoples according to law
15. Participants in activities to eliminate Chernobyl accident consequences
16. People who've suffered trafficking
17. Refugees and members of their families
18. People who retired from military service as a result of injuries, diseases but are not considered disabled (within the frames of rehabilitation programs by eligible state bodies).

Those eligible for free treatment are also eligible for free medication, provided by their registered polyclinics, should it be in stock. Children under 18 are also provided with many of the meds required, should the polyclinic be stocked with what he or she needs.

Those eligible can receive such medical care as:

- ▶ Arthroscopic surgery
- ▶ Surgery for bone injuries, including metal constructions
- ▶ Stone removal
- ▶ Prostate surgery
- ▶ Scleroplasty and keratoplasty (corneal transplant)

▶ MEDICAL INSURANCE IN ARMENIA

As mentioned in the beginning, Repat Armenia has its own medical insurance brokered through [Nairi Insurance](#). As insurance is not a normal part of people's lives here, many types do not even exist, and most that are available are not desired by the local populace. The most commonly used insurance is auto, simply because it is made mandatory by the law. When it comes to medical insurance, Armenia has multiple providers but few individual packages. The ones that are available for individuals to apply to on their own are expensive for low coverage. As the job market becomes more competitive, medical insurance benefits are added to the list of provisions the companies guarantee in order to keep their top employees. Most who consider adding this option are large and can afford to broker a good deal for their employees.

- ▶ Pros: A good insurance package means paying a small amount from the start to protect you from paying a large amount in the future. \$250 at the start could save you \$2500.
- ▶ Cons: Not everything is included in the insurance package and you might have to pay from your own pocket at times. Make sure the one you have doesn't cut corners.

NOTE: EU citizens are entitled to free public medical and some dental care in Armenia due to reciprocal arrangements. If one wishes for better service and more modern facilities, however, they'd have to pay extra at one of the Western-style hospitals/clinics dotting the capital city.

▶ PREGNANCY AND CHILDBIRTH

Childbirth in Armenia is free. However, there are certain payments to be made before that last stage. Cesarean section is also free if required by your supervising doctor. If it is a planned c-section, you will have to pay. Normally, a 60,000 AMD payment at the start of your pregnancy at a given institution will cover all the basic needs, from blood tests to regular ultrasounds. This will be covered in full if you opt in to our medical insurance before pregnancy.

NOTE: When one comes across the words "territorial center" it refers to the [unified social services authorities in the Republic of Armenia](#).

NOTE: ID documents include: citizenship (including in the case of dual citizenship), residency status documents, refugee documents.

NOTE: Not all banks work with the MoLSA. A list of banks that do, include:

- ▶ Acba-Credit Agricole Bank (Child care benefit, maternity allowance)
- ▶ Araratbank (Child care benefit)
- ▶ Armbusinessbank (Funeral benefits)
- ▶ Artsakhsbank (Pension fund operator)
- ▶ Conversebank (pension, state support, social package, special accounts)
- ▶ Inecobank (pension and social accounts)
- ▶ VTBank (One-time allowances)

The government provides a one-time amount of 156,000 AMD as of January 1, 2020, to all non-working pregnant women from the 210th day. This helps get ready for the birth of the child and replaces the maternity leave working mothers would receive (which is much higher).

NOTE: Those eligible for motherhood benefits from the government include: citizens, dual citizens, and refugees with registration of residency (grandzoum). Non-citizens who have worked a minimum of one year in a given institution and who have had at least three years of grandzoum are also eligible.

Maternity leave in Armenia is split into two parts: days before your due date and days after. This is to ensure you are covered should you have a preterm baby. As such, you are entitled to a minimum of half and up to full pay maternity leave, provided by your employer, for:

- ▶ 140 days (70 days before and 70 days after your due date)
- ▶ 155 days (70 days before and 85 days after your due date) in case you have a hard delivery, as documented by your doctor
- ▶ 180 days (70 days before and 110 days after your due date) in case of multiple births

The hospital will provide you with a single page document for the regular births, and add secondary documents for the second and third cases, adding the additional 15 and 40 days to your maternity leave benefits. During your maternity leave, an employer cannot fire you

or change your work contract. If you are a sole entrepreneur, you will have to check with the Ministry of Social Affairs about what you are entitled to receive.

NOTE: You can calculate the amount you will receive [here](#).

NOTE: Non-working mothers in the villages are entitled to a maternity leave stipend from the government if they present the necessary paperwork within the 140 days. Check with the Ministry for details. The amount received based on the current minimum wage is thus **126,645 AMD** as of June 2020.

Government benefits for each child:

- ▶ First child: 300,000 AMD
- ▶ Second child: 300,000 AMD
- ▶ Third child: 1,000,000 AMD
- ▶ Fourth child: 1,000,000 AMD
- ▶ Fifth child and more: 1,500,000 AMD

In case of multiple births, you will receive the higher amount indicated. If your second pregnancy results in twins, you will thus have a third child, meaning you will be paid 1,000,000 AMD for each, instead of the 300,000 AMD assigned to the second child.

NOTE: The larger portion of the amounts paid for the third child and higher will be added to your bank account, while a portion will be kept back to be released on the child's 18th birthday or with special application. This may change this year.

Parents or those with power of attorney can apply for the benefits upon the birth of the child. It may be done at any of the offices or online. The only exceptions are: Parents are not citizens, the child has a birth certificate from elsewhere/sibling(s) have birth certificates from elsewhere, or if the child has passed away prenatally. If the parents are foreign citizens or the child is born outside Armenia, a document is necessary proving the child has NOT received benefits from elsewhere.

NOTE: A child born to parents with Armenian citizenship will automatically be considered a citizen. However, if one parent does not hold citizenship, you can opt not to give it to the child.

NOTE: Maternity and childbirth allowances are provided to all foreign citizens who are RA residents. (have been registered in Armenia no less than 3 years when applying for the benefits) The amount ranges based on the number of children you have borne.

An allowance of **26,500 AMD** per month will be provided to city-dwelling working moth-

ers on maternity leave, as well as non-working mothers in rural regions, for up to two years or until they start working. For working mothers in rural regions, the amount is doubled to 53,000 AMD a month, half for their working status and half for living outside the capital, especially. Should there be two children under the age of two, both will receive monthly stipends. For twins born in the city to working mothers, this means 53,000 AMD a month, while twins born to working mothers in rural regions will receive 106,000 AMD. Those eligible to receive this amount are both natural or adoptive parents, as well as legal caretakers of the children when no parent is available. The family receives it if both parent and child are registered as living in Armenia as of their application date. To receive the additional amount for village-dwelling mothers, both mother and child must have registered residence for a minimum of one year.

Overall, a city-dwelling working mother on **maternity leave** will receive 300,000 AMD + 636,000 AMD if she decides to remain on maternity leave until the child's 2nd birthday. This is on top of the amount paid by your workplace and subsidized by the government. This means your first and second children will receive an overall stipend of 1,092,000 AMD, outside your work benefits. Make sure the application for the monthly stipend is presented within a year of the child's birth. If you live outside Armenia, someone granted Power of Attorney may receive the benefits for up to a year, as of July 1, 2020.

Now, Armenian men can get paid paternity leave, although for now, it is only five days within the first month of their child's birth. The bill was passed on September 16, 2020.

▶ DOCUMENTS REQUIRED

You will need to present the following in order to apply for state-provided benefits when pregnant or have had your child in Armenia:

1. Application
 - a. Include name, surname, serial number of ID document, registered residence address of the applicant
 - b. Include name, surname, serial number of ID document, SSN, registered residence address of beneficiary
 - c. Beneficiary's bank information
2. Documents proving the identity of both applicant and beneficiary, including SSN
3. Temporary unemployment document provided by medical center
4. Unemployed mothers provide a document written by hand or typed, stating they are neither employees nor part of a family business. Include name, surname, ID serial number, date the document was written.
 - a. If the beneficiary is registered in Artsakh, the benefits will be paid only if they are not paid for in Artsakh

More information about more specific cases can be found [here](#).

The decision to accept or deny the application must be made within one month. Denials may be received if the beneficiary is not eligible for government benefits, the application is incom-

plete or includes false information, there is no residence registration record or a non-citizen has not been registered for at least three uninterrupted years, the application was received after the 140 days of maternity leave, or the beneficiary has already received benefits from Artsakh.

▶ MATERNITY WARDS, PRENATAL AND POSTNATAL CARE

When it comes to prenatal and postnatal care, there are multiple things to consider. Many polyclinics have treatments for infertility, STDs, and other such issues. Furthermore, prenatal care often includes: Oedema / Proteinuria and Hypertensive Disorders in Pregnancy / Child-birth and the Puerperium *Maternal Care Related to the Fetus and Amniotic Cavity and Possible Delivery Problems *Complications Predominantly Related to the Puerperium. Furthermore, certain conditions originating in the perinatal period are also treated, such as disorders related to the length of gestation and fetal growth, as well as birth traumas. Some have a focus on miscarriage prevention and treatment, as well as the treatment of complications arising in pregnancy. Few polyclinics also offer childbirth education classes, which might come in very handy. There are also psychotherapy sessions during pregnancy and family planning sessions.

Maternity wards are found in each of these hospitals. They generally include departments or high-risk pregnancies, maternity and postpartum departments, intensive therapy and reanimation for newborns, gynecology and laboratory diagnostics.

- ▶ Astghik Medical Center- 28/1 D. Varuzhan St. - (37460) - 651257
- ▶ Kanaker- Zeytun Maternity Hospital - 7/2, Hrachya Nersisyan str. - (010) 28 51 45
- ▶ Margaryan Maternity Hospital - 22 Mashtots Ave. - +374 10 53 13 42
- ▶ Sourb Astvasatsin Maternity Hospital - Babajanyan 21 - (010) 72 78 01
- ▶ Beglaryan Medical Center - 56 Abovyan St.- (37410) - 582224
- ▶ Erebuni Medical Center - 14 Titogradyan St. - (37410) - 471100
- ▶ Grigor Narekatsi Medical Center - 22nd Nor-Aresh St. 63/1 - (374264) - 22103
- ▶ St Gregory the Illuminator Medical Center - 10 Gyurjyan St. - (37410) - 645900
- ▶ Shengavit Medical Center - 9 Manandyan St. - (37410) - 443373
- ▶ SlavMed Medical Center - 4/2 Marshal Baghramyan Ave., - (37410) - 322211
- ▶ Vagharshapat Maternity Hospital - 0 Spandaryan Street, Vagharshapat 1101 (0231) 56700
- ▶ Surb Asrvatsamayr Maternity Hospital - Arno Babajanyan 64 St. (010) 727801

Outside Yerevan, maternity hospitals can be found in Akhuryan, Artik, Abovyan, Gyumri (Austrian Hospital of Mother & Child and Gyumri Maternity Hospital), Charentsavan, Champarak, Gavar, Kapan, Hraztan, Masis, Noyemberyan, Sevan, and Stepanakert. There are two research centers in Yerevan, as well -

[Surb Astvatsamayr](#) Maternity Hospital, also known as the Artashesyan polyclinic, is a center for children and women in need of specific services. This includes thoracal and neurosurgery for children, and has departments for obstetrics and gynecology, as well. Yerevan, 46/1, Artashesyan str. - (010) 42-01-52

▶ BLOOD TYPE DEPICTION

We thought this topic needed a separate subheading since it will confuse many repats. While most of the world uses the ABO system with the positive and negative rhesus, Armenia and most post-Soviet countries opt for the number system. Below is a photo to help you understand which is which. You will notice that police, as well as army personnel, have such badges to help identify their blood transfusion needs more easily should they be caught in a situation requiring it. When you go in for a blood test, these are the numbers you will be told. When you are asked, use these numbers to fill out your doctor's questionnaire.

▶ IMMUNIZATION SCHEDULE

Armenia follows the WHO schedule in immunizing children. The immunizations schedule is plastered all over the childrens' polyclinics, as well as in the OB/GYN's office before childbirth. The table below shows the months at which point you will receive a call to bring your child in for immunization. There are separate rooms in the polyclinics with doctors specifically there for this task. The structures are quite old and need a full revamp but the medication is the latest from Europe that's imported into Armenia.

NOTE: It is not a mandatory thing, though highly recommended by your pediatrician. Many parents do opt not to immunize, though your pediatrician will state that should your child contract the disease, problems might arise.

Annual flu shots can be obtained at all polyclinics in Armenia. Go to the one you're registered at. Below is the immunization chart for children. The HPV vaccine is also available for young teens.

FIRST 24-48H AFTER BIRTH	TUBERCULOSIS, HEPATITIS B	24 WEEKS	INACTIVATED POLIO
6 weeks	Diphtheria, Tetanus, Whooping Cough, Haemophilus influenzae B, Hepatitis B, pneumococcal conjugate, polio, rotavirus	12 months	Measles, mumps, and rubella (MMR)
12 weeks	Diphtheria, Tetanus, Whooping Cough, Haemophilus influenzae B, Hepatitis B, pneumococcal conjugate, polio, rotavirus	18 months	Diphtheria, Tetanus, Whooping Cough, Haemophilus influenzae B, Hepatitis B, polio
18 weeks	Diphtheria, Tetanus, Haemophilus influenzae B, Hepatitis B, pneumococcal conjugate, polio	6 years	Diphtheria, Tetanus, polio, MMR

► **DISABILITY CARE**

Disability pensions are available for individuals who obtained injuries and are not considered disabled due to their work, as well as from birth defects, childhood illnesses, natural and technical disasters, etc. For those who are disabled due to non-work circumstances, a pension is provided should one have a certain amount of work experience. Those not deemed eligible for the pension are provided with benefits instead.

UP TO 23 YEARS OF AGE	2 YEARS OF WORK	32-34	6 YEARS
23-25	3 years	35-37	35-37 7 years
26-28	4 years	38-40	8 years
29-31	5 years	41-43	9 years
		44+	10 years

EDUCATION



The Armenian Constitution recognizes the right to education, while society greatly values continuing education well into post-graduate degrees. Armenia boasts a 99.8% literacy rate.

Basic education on school level is compulsory, and the government creates the necessary conditions to make it accessible to everyone through providing free primary and secondary education, and competitive tuition fees in higher education [institutions](#). The English terminology seems to differ as to the levels of education, however, it appears that we have primary (kindergarten/development centers), secondary (split into 1-4 (elementary), 5-9 (middle), 10-12th (high school) grades), vocational and higher professional educational institutions. There are 2 levels of vocational training in Armenia. The first provides hands-on job skills for entry-level workers, while the second provides technology-specific training for up to 4 years leading to a formal qualification. Homeschooling is not an option in Armenia. Those who follow an international homeschooling curriculum may continue to do so.

Period of compulsory education:
Entry age: 6 Exit age: 17/18

Cultural education programs are constantly being developed, including collaborations between different musical institutions with public schools across the country. You can check out the latest programs on the [ministry's website](#). Furthermore, diasporan Armenians are encouraged to study in Armenia at different levels. The programs are updated annually. Here is the current program for [2021-2022](#).

The school year starts on *September 1* and is split up into two semesters. The school year lasts for 30 weeks for first grade and 34 weeks for the remaining grades. There are two week-long breaks, one in November and one in February. The academic year normally ends in May, with only a few final exams in June.

Two important dates for every child are the first day of school in first grade, where each school has a special ceremony to welcome the newcomers, and “Last Bell” also known as Verjin Zang, which denotes graduation and has its own set of traditions invo

► **GRADING SYSTEM**

Armenia uses two grading systems: 2-5 points, and out of 20 points. Below is a chart for comparison's sake. To figure out the percentage out of 100, simply multiply the grade out of 20 by 5.

Grade	Scale	Grade Description (In English)	Grade Description (In Armenian)	US Grade
5	18.00–20.00	Excellent	Գերազանց	A
4	13.00–17.99	Good	Լավ	B
3	8.00–12.99	Satisfactory	Բավարար	C
		Pass	Ստուգված	P
2	0.00–7.99	Fail	Անբավարար	F

► SCHOOLS

Public schooling is free and compulsory until the age of sixteen, essentially through the high school senior level. After the age of sixteen, students may opt to drop out with parents' written consent. To graduate high school, students undergo final examination. According to the [Ministry of Education](#), 1385 public schools operate in the territory of Armenia (click [here](#) to see the complete list). Throughout the country, only [58](#) private schools exist at the moment.

NOTE: A family is entitled to a 25,000 AMD stipend when a child is to start 1st grade. Within 1 month of the school application (August, September, or October), the parent or adult in the family must apply to the regional social affairs center. Each child in the family is entitled to this.

NOTE: School uniforms are not mandatory in Armenia. However, there are some public schools in which uniforms (*at least black shoes and white shirts*) are recommended. In many of them it is the result of the joint decision of parents and teachers' council.

► ELEMENTARY SCHOOL

Curriculum: Basic literacy and mathematical skills

Grades: 1–4 / Ages: 6–10

► MIDDLE SCHOOL

Main Subjects: Armenian language and history, mathematics and foreign language

Curriculum: Natural sciences– chemistry, astrology ecology, physics, and biology; social science– geography, law, political science and economics; culture, music and fine arts.

Grades: 5–9 / Ages: 10–15

Credential awarded: Certificate of Basic Education (*Himnakan yndhanur krtutyany atestat*)

Upon successful completion, students receive a certificate that allows them to enter high school or technical/vocational school.



► HIGH SCHOOL

Curriculum:

Grades: 10–12 / Ages: 16–18

Credential: Certificate of Full Secondary Education (*Mijnakarg yndhanur krtutyany atestat*)

Upon successful completion of the high school studies, students receive a certificate which is also known as Certificate of Maturity «Hasunutyan vkayakan» or Attestat. This is necessary, alongside the exams for the year, to enter higher education institutions.

► VOCATIONAL SECONDARY EDUCATION

The vocational secondary education provides specialized and professional education in a particular field. The duration of this educational level is 6 months to 3 years. *Age: 16 and above*

In Armenia, there are many vocational craftsmanship schools and middle technical colleges.

To be admitted to any vocational school, one must have at least basic general education. Citizens of the Republic of Armenia holding dual citizenship can be admitted to a vocational school, upon their choice, either according to the conditions defined by the state for the citizens of the RA or foreigners. For a full list of public vocational schools, refer to [Appendix 6](#).

► TECHNICAL AND SPECIALIZED SECONDARY EDUCATION

To gain admittance into the technical and specialized secondary educational institutions, students must hold a basic education (elementary school) certificate or a full secondary education certificate. This level of education provides technology-specific education/training.

Technical schools in Armenia cover the following professional fields such as business, finance, hospitality, tourism, construction, engineering, agriculture, medicine, music, dance, jewelry etc. During the Soviet times, these schools were called “техникумы” (Russian word “tekhnikoum”). Nowadays, these schools are quite often called colleges. See the full list of colleges by regions in [Appendix 7](#).

► TECHNOLOGY CENTERS IN ARMENIA

[TUMO - Center for Creative Technologies](#)



Tumo Center for Creative Technologies is a training center in Yerevan, Armenia which was founded in 2011. The center trains young people aged 12 to 18 to develop their skills in modern technologies, in particular, animation, game development, web development and digital media. Currently, it has 4 branches in Armenia and Artsakh: Yerevan, Dilijan, Gyumri and Stepanakert.

[Vanadzor Technology Center \(VTC\)](#)



This high-tech hub was created with the support of Armenian Government and World Bank. Various courses in the IT sphere are available for the students. The main ones are:

- Web-development (HTML/CSS)

- ▶ C++
- ▶ JavaScript
- ▶ Python
- ▶ PHP
- ▶ Codu etc.

Gyumri Technology Center (GTC)

This center was also created with the support of the Government of Armenia and World Bank. It also provides courses on:

- ▶ HTML/CSS
- ▶ JavaScript
- ▶ PHP
- ▶ Node.JS
- ▶ System Administration
- ▶ After Effects

There are courses on web and javascript for pupils.

Armath Engineering Labs

These labs were created all over Armenia with the aim to stimulate technological education in Armenia, expand technological employment, and establish additional economic activity in the area of advanced technologies. Labs are organized for the Kids aged 10–18 who are introduced to science, technology, engineering, and math education through interactive after-school classes, exciting competitions, innovative camps and more.

▶ HOMESCHOOLING IN ARMENIA

Homeschooling status is defined in the law on “Special Education of Persons with Special Educational Needs” as opposed to regular schooling laws. Thus, there are programs implemented by educational institutions for individuals with special educational needs who temporarily or permanently are not attending an educational institution due to health conditions.

The full list of diseases leading to home education are mentioned in [Decision N 1330-N by the Government of the RA](#). The home education of persons with special educational needs should be carried out by the educational institution where such programs exist that is closest to one’s home. A written agreement is necessary between the school, state bodies, the child and/or the parent (guardian).

▶ EXAMS IN SCHOOL

In the 4th grade the students pass exams on mother tongue and mathematics; in the 9th grade – Math, Armenian, Armenian literature (centralized exams), a foreign language students can choose from, and natural sciences where there are options as well, plus Phys Ed.

In the 12th grade, students take state graduation exams in December or June in their choice of:

- ▶ Armenian language and Armenian literature (written exam),
- ▶ Math (written exam),
- ▶ Armenian History (written exam)
- ▶ Russian language and literature (oral exam for Russian-language classes),
- ▶ Mother Tongue and Literature (oral exam for classes with national minority pupils).



More information on exams can be found in the [RA Law on General Education](#)

▶ WESTERN ARMENIAN IN SCHOOLS

Unfortunately, there are only a few classes in Armenian literature when children are exposed to Western Armenian poetry and writers. For those who move with Western Armenian as their base, there is a special project by the ministry in the works aimed at helping quickly improve the Eastern Armenian of newly arrived children. At the moment, it is recommended to take part in either group learning (15–20k) or pick up individual tutors (40–60k).

▶ FINANCIALS

While private schools have tuition fees to take into consideration, as well as transportation they might provide, public schools are essentially free. Some things to take into consideration are:

- ▶ Transportation is normally organized by the parents, unless the school has a proper system. Normally, it doesn’t extend outside Yerevan, however, even if they do. Most children will get to school by bus or a taxi that’s on a monthly pay, tasked with getting the kids from home to school and back. Budget this in when considering financials.
- ▶ Books are free in public schools and sometimes included in private school fees. However, most public schools will ask for a rental fee. Should you lose a book or if it’s marked so much it needs to be replaced, there is a fee to pay there as well. Rentals cost around 6,000 AMD, give or take, while buying the year’s supply might cost around 15k.
- ▶ Food is generally not provided at public schools. You will pay extra for it most of the time in private schools. It is recommended that children eat a healthy breakfast, have snacks with them, and eat lunch at home when they get back. Food IS provided at the kindergarten level at the moment. Things might change for school age, as well.
- ▶ Trips are organized throughout the school year. Account for around 5,000 AMD here.
- ▶ Uniforms are uncommon. However, you might need it, or a new set of black pants/skirts, and white shirts. Most schools prefer a color scheme, but won’t force the children.

▶ SCHOOL ZONES AND REGISTRATION DATES

As a rule, the place of residence registration does not play a role in the child’s admission to the school. There might be exclusions though. The procedures for the academic year 2020–2021 have not been published yet. It is best to keep an eye out each year for changes in the process.

In order to ensure equal starting conditions for all, every parent, from any part of the world, can enroll their child online in public secondary schools of Armenia to attend the first grade [here](#). This online procedure is a three-stage system:

May 8: Checking the availability and accuracy of the personal data on the web-site through entering *the parent and child public services number (Social Security Number)*.

June 1–10: The actual registration takes place [here](#) for the following applicants:

One of the parents of a child going to the 1st grade is an employee of the school

A child in the 1st grade has a sister or brother who already attends said school

June 11 – throughout the school year: Registration is open for those who do not meet the

conditions mentioned in #2

As a result of this online system, if you have the necessary documents, you can register from abroad. If you have trouble obtaining a public service number (SSN), you can arrange the process with a power of attorney through a notarized copy of your passport and birth certificate. In the case of foreign citizens and their children in Armenia, an SSN is equally mandatory and is provided by the passport departments where you had your grandzoum.

► SCHOOL APPLICATIONS

Procedures for admission to school and the required documents are defined by the [RA Law on General Education](#). To apply to schools, you will need to pull together a number of documents.

- For kindergartens:
- Copies of the parents' passports
- Copy of the child's birth certificate
- Official document proving registered address from the police station
- Two 3x4 photos
- Official document (26 dzev) from child's registered polyclinic
- Application form – filled on site
- Signed contract – signed on site

► FOR GRADES 1-12:

1. A completed application form with the principal's name mentioned
2. 2 photographs (color, 3x4)
3. For the 1st grade, you will need registered residence documents
4. A copy of the child's birth certificate
5. A certificate on child's health status (from the medical institution where the child receives medical services) – Bring a medical and health record from the country you move from
6. A record of academic progress for children changing schools
7. Graduation diploma for those applying for grades 10-12
8. The personal file (sealed transcript) of the student (applicable to those enrolling in a class higher than first grade) – any applicable documents from your current country
9. You may also need copies of parental ID/passports

Public schools, although free, offer children meals as well as language classes in **Russian, English, Spanish, French, German, and Chinese** (see the full list of schools in [Appendix 8](#)). For newcomers, a trip to the principal's office and a thorough assessment of the child's abilities will determine the grade he/she is assigned to. It may be higher, but it may also be a lower grade.

PRO TIP: You might want to check with a few schools before deciding which location is best for your child.

NOTE: While it is not obligatory, most schools offer Russian language teaching and the administration will help with finding the right support for your child.

If you want your child to dive into international education, there are multiple international schools in Armenia, offering a range from nurseries to high schools, with some also offering International Baccalaureates. While Armenian is the language most schools teach in, the international variations also offer curricula in English and other [languages](#)

The list of current international schools, as of Jan 2020 (For more information click [here](#))

NOTE: Most tuition fees do not include transportation (though it is almost always an option for private institutions), uniforms, textbooks, summer lessons, or private lessons.

► QSI – QUALITY SCHOOLS INTERNATIONAL (NON-ARMENIAN CURRICULUM)

Available: Nursery, Primary/Elementary, Secondary

Website: www.qsi.org/armenia/arm/

Address: Gevorg Chavush 50, Section 12 0088 Yerevan, Republic of Armenia

Phone: +374 10 349130

Price: \$26,000 USD

CIS ARMENIA INTERNATIONAL SCHOOL (ARMENIAN + NON-ARMENIAN CURRICULUM)

Available: Preschool, Primary/Elementary, Secondary +

Website: www.cisarmenia.com

Address: 2/3 Mesrop Mashtots Ave. 0015 Yerevan, Republic of Armenia

Phone: +374 11 775577

Price: Around 4 to 7 million AMD, depending on school age

BRITISH INTERNATIONAL SCHOOL OF ARMENIA

Available: Primary/Elementary, Secondary + (In 2020, only part time education after school hours)

Website: www.bis.am

Address: 67/1 Baghramyan Ave. 0033 Yerevan, Republic of Armenia

Phone: +374 43 509709

Price: from 65k AMD a month (85k for middle school/month) to 1.1 mil AMD for high school

FRENCH INTERNATIONAL SCHOOL IN ARMENIA

Available: Kindergarten, Primary/Elementary, Secondary

Website: www.eng.ecolefrancaise.am

Address: 2 Nar Dos Ave. 0033 Yerevan, Republic of Armenia

Phone: +374 10 582364

Price: Around 2 to 3.5 million AMD

ANANIA SHIRAKATSI ARMENIAN NATIONAL LYCEUM

Available: Kindergarten, Primary/Elementary, Secondary

Website: www.shirakatsy.am/en/

Address: 35 Artem Mikoyan Street 0079 Yerevan, Republic of Armenia

Phone: +374 10 640102 | +374 99 021124

Price: 2,400,000 (elementary) 1,500,000-1.3mil (5-10 – scholarship – after half a year there, if

studies well), 1.3 high school, IB diploma (3–4,000,000)

UWC DILIJAN INTERNATIONAL SCHOOL

Available: IB Diploma Programme (age 16–17)

Website: www.uwcdilijan.org

Address: 7 Getapnya Street 3903 Dilijan, Republic of Armenia

Phone: +374 60 750800

Price: Around 32,000 USD, though with the possibility of scholarships

Note: It is best to hire private tutors for the first year of your child’s education, particularly in the Armenian language. This is especially the case if your children do not know any Armenian at all. Even if they do, it will not always be easy to follow all subjects in Armenian if they are used to studying in English, French, Spanish, Arabic, etc.

New schools open all the time, with CIS and BISA among the latest newcomers. See the full list of private schools [here](#)

► EDUCATION CURRICULUM IN ARMENIA

School programs, curricula and, in general, all the documents related to the organization of the teaching process, which are available to the public, are posted on the website of the RA Ministry of Education, Culture and Sports. We also recommend you to refer to [Armenia’s educational portal](#).

Kindergartens are under the jurisdiction of Yerevan Municipality and they are all guided by the same curriculum. Private curricula can be different. Unfortunately, these documents are not published. Each kindergarten, based on the program, compiles its packages for three months; moreover, the tutors package and the methodology packages are compiled separately, to put together the daily plan. All public schools are guided by the same state-approved program. Private schools also mainly meet the requirements of the state. All classes are mandatory for everyone. The common curriculum in Armenia consists of Armenian language and literature, physical education and mathematics which are taught at every grade level.

► EDUCATION FOR CHILDREN WITH SPECIAL NEEDS

Armenia has declared universal inclusive education as a guarantee for every child, aimed mainly at ensuring accessibility, opportunity of equal participation, and quality of education for every school-aged child. The law was adopted in 2014 and will be fully introduced by August 1, 2025. A three-level system for responding to a child’s education needs will be implemented, where children with special educational needs will receive pedagogical and psychological support at public schools, regional institutions, and psychological support centers. By August 1, 2022, at least four special education institutions in Yerevan and at least one in the regions of Armenia will be reorganized into a regional pedagogical-psychological support center. It is envisaged to expand the opportunities for high-quality education for children with special educational needs by creating an inclusive education system in all the public schools.

The list of inclusive schools of Armenia is available in [Appendix 9](#).

► SCHOOLS WITH A SPECIFIC PROFESSIONAL ORIENTATION

Schools with specific orientation are very popular among Armenians. Most of these public institutions provide after school lessons starting after 2 or 3 pm on a school day. These schools are not free of charge. As of March 2018, Yerevan Municipality set the charge of 8,000 AMD per month for all music and art schools, with specific exceptions:

- One of their legal representatives is permanently or actually registered in Yerevan;
- The child’s parent is in the army or was killed on duty
- He/she is a two-sided orphan;
- He/she is the child of a Syrian-Armenian

The most popular in this area are music and art schools, where children can learn to play various music instruments, sing, dance, draw, and perform. Depending on the departments and musical instruments, the study cycle varies from 5 to 7 years.

The application procedure is mainly the same for such schools:

1. Children are admitted at the age of 7 on a competitive basis. So, be ready for the school to check a child’s ear for music and sense of rhythm.
2. Applications are submitted between September 1 – October 1
3. Required documents: copy of child’s birth certificate, 2 photos (3 x 4 size), application

The list of available music and arts schools is available [here](#). Creativity and aesthetic centers in Yerevan that offer dance, drawing, drama classes as well as decorative wood processing and art of speaking can be found [here](#).

► HIGHER EDUCATION INSTITUTIONS

The Ministry of Education and Science is responsible for developing and implementing the state policy, as well as for the compliance and improvement of the legislation in higher education. The Ministry defines the state educational standards, issues, licenses, and state credentials. It develops the state-commissioned order for colleges and universities; approves the admission rules for state and private higher education institutions, as well as supervises implementation. More information about the system and new programs can be found [here](#).

The main programs of higher professional education include a system based on three cycles: bachelor–4 years; master–up to 2 years, PhD (aka aspirantura or candidate of science)–3 years, each semester equal to 60 credits. These are conducted through full-time or part-time modules. Doctoral programs, depending on whether it’s full-time or part-time/*aspirantura* or research program, last from 3 to 5 years and require 180 ECTS credits for completion. It is also important to note that as of September 2020, higher education institutions operate free of charge in the Artsakh region.

► REQUIREMENTS

Bachelor’s degree: Secondary education graduation certificate or its equivalent
Master’s degree: A Bachelor’s degree or specialist diploma
Doctoral degree: A Master’s degree

Each higher education institution in Armenia has specific admission requirements, so contact

the institution for detailed information before applying. Students must apply directly to the higher education institution of their choice. As of the 2020–2021 academic year, only a single exam will be necessary for university applications, which are submitted electronically between May 25 and June 15. Admission exams are now held during the first 10 days of July. When applying to the university of your choice, you will need all or most of these documents:

- ▶ Application form and fees
- ▶ Application for admission addressed to Minister of Education & Science (international students)
- ▶ Health certificate: Indicating no infectious disease
- ▶ A copy of passport or birth certificate
- ▶ Six passport-size photos
- ▶ Documents confirming the right to benefits (if any)
- ▶ Academic Certificates: Secondary education certificate; copies of degrees earned
- ▶ Curriculum Vitae: Include personal information, education, honors and awards, professional experience/interests, co-curricular or volunteer activities; and references
- ▶ Statement of Purpose: Include details about you, your academic interests and motivation, relevance of previous activities and summarize your research (if any). Add career goals and skills you possess. Depict what makes you, you. Keep it concise
- ▶ Letters of Recommendation: At least three recommendation letters from professors, faculty members or colleagues commenting on academic and professional capabilities
- ▶ Research proposal (for postgraduate studies): It should include research title or question, aim of research, methodology, significance, existing literature of the field, and references. The research proposal must be between 2–3 pages
- ▶ Language test: TOEFL or IELTS will be issued

TOEFL: Test of English as a foreign language iBT score of 79 is acceptable

IELTS: International English language testing system score of 6.5+ is acceptable

**** All documents must be translated or in *English, Russian or Armenian*.**

There are 27 public and 31 private higher education institutions under the coordination of the Ministry of Education and Science, 6 universities under the supervision of other authoritative organizations, as well as 5 universities created as a result of the intergovernmental agreement between the Republic of Armenia and certain countries. Universities are mostly located in the capital city. There are only 9 universities outside the capital city. The top ranked universities in all of Armenia are the following:

- ▶ Yerevan State University
- ▶ American University of Armenia (all in English – 5 faculties, 9 MA programs)
- ▶ American State University of Economics
- ▶ Russian Armenian State University
- ▶ Yerevan State Medical University

In the French university (UFAR), students have the option of studying from Y3 in French only. The university takes #10 on the list. Vanadzor State University takes the #12 spot, Shirak State University is #15, while Gavar State University is #17 [on the list](#).

NOTE: In general, foreign students study at a 25% premium over RA citizen tuition costs. Some universities, however, waive this difference and apply equal tuition for all.

▶ STUDENT VISAS

Students from countries requiring visas to enter Armenia must obtain their student visas. To do so, they will need:

1. Visa application form: It must be completely filled and signed
2. A valid travel document: Passport
3. Three passport sized photos
4. Invitation (if required)
5. Cover letter: It should include the purpose and duration of stay in Armenia
6. Admission letter from the Armenian educational institution
7. Tuition fee receipt
8. Educational credentials: Certificates, degrees and mark sheets; secondary education graduation certificate or university certificates.
9. English language proficiency proof: TOEFL / IELTS score certificates
10. Accommodation proof: Can be rent agreement or letter from institution (if taken university accommodation)
11. Evidence of financial means
12. Evidence of a valid health insurance

****All the documents mentioned above must be translated to the English language.**

International students wishing to study in Armenia may also be eligible for scholarships, provided by the Ministry of Education and Science. This assistance is provided based on:

- ▶ A contract fee basis as per the regulation
- ▶ A tuition fee basis, in conformity with intergovernmental and interdepartmental agreements
- ▶ A tuition free basis for candidates from Diaspora as set by the government of the RA

Preference is given to Armenian Diaspora pupils applying for a Bachelor's in Armenian studies (70), art, and pedagogy. Many institutions offer scholarships to local as well as international students. These scholarships cover some percentage of the tuition fee and are awarded on the basis of academic records and need. Each university and program differs in amount covered and fees. Unfortunately, there are no opportunities to study at colleges for free for foreign citizens. One must have 12 years of formal education in the RA for consideration, unless decreed by state order. There are no free education scholarships for Master's and PhD degrees.

▶ FAST TRACK SCHOOLING IN ARMENIA

In today's world, it is quite easy to get a desired specialization within a couple of months through a variety of training courses. Armenia is not an exception. In numerous training centers one can learn computer programming, accounting, marketing, management, languages, cooking, cake making, nursing, interior design, jewelry, hairdressing, cosmetology, epilation, massage etc. See the list of some training centers in Yerevan [here](#).

IT and software development are quite popular in Armenia, that is why there are so many opportunities to learn new technology within this field. More training as well as e-learning courses are available [here](#). Also, check out this IT school – [Armenian Code Academy](#) which offers intensive IT courses and potentially secures employment based on student's performance.



▶ SPORTS

A wide range of sports are played in Armenia. Popular sports include *football, basketball, volleyball and hockey*. Armenia sends athletes to the Olympics in *boxing, wrestling, weightlifting, judo, gymnastics, track and field, diving, swimming and shooting*. Armenia's mountainous landscapes provide great opportunities for the practice of skiing and rock climbing. Water sports can only be practiced on lakes, notably Lake Sevan.

Armenia has always been very successful at *chess, weightlifting, and wrestling* at the international level. The country is also very active in the international sports community, with full membership in the *Union of European Football Associations (UEFA), Federation of International Bandy (FIB), and International Ice Hockey Federation (IIHF)*. It also hosts the Pan-Armenian Games occurring every 4 years.

▶ SPORTS SCHOOLS FOR CHILDREN AND YOUTH

School	Contact information
YEREVAN AVAN CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL	214 Khudyakov Str., Yerevan 62 07 70
CHILDREN AND YOUTH OLYMPIC SAMBO AND JUDO SCHOOL	53 Nar-Dos Str., Yerevan 55 86 80 093 00 37 77 www.sambo.am
OLYMPIC YOUTH SPORTS SCHOOL OF SPORT, ARTISTIC GYMNASTICS AND ACROBATICS AFTER HRANT SHAHINYAN	2 H. Shahinyan Str., Yerevan 012 55 54 42
CHILDREN AND YOUTH OLYMPIC BOXING SCHOOL NAMED AFTER VLADIMIR YENGIBARYAN	50 Nalbandyan Str., Yerevan 52 08 02
CHILDREN AND YOUTH OLYMPIC WRESTLING SCHOOL AFTER NORAYR MUSHEGHYAN	17 Deghatan Str., Yerevan 52 75 91, 52 75 61
CHILDREN AND YOUTH OLYMPIC ATHLETICS SCHOOL N 1	1/1 Zavaryan Str., Yerevan 54 12 62, 54 12 63
YEREVAN CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL AFTER HMAK KHACHATRYAN	74 David Bek Str., Yerevan 45 66 00
YEREVAN STATE SPORTS COLLEGE OF OLYMPIC RESERVE	31 Manukyan Str., Yerevan 77 34 30
FIGURE SKATING AND HOCKEY SPORTING SCHOOL OF YEREVAN	27/10 Isakov Ave., Yerevan +374 11 21 01 08 fsschool2015@mail.ru
SPORTS AND CULTURAL CENTER AFTER G. TSARUKYAN	Kotayk region, c. Abovyan, Barekamutyun square 4 022 22 01 29
JUNIOR SPECIALIZED DIVING SCHOOL OF OLYMPIC RESERVE AFTER DAVID HAMBARDZUMYAN	M. Khorenatsi Str., 1-st lane, bldg. 1 56 44 60

YEREVAN SHENGAVIT CHILDREN AND YOUTH CHESS SCHOOL AFTER RAPHAEL VAHANYAN	11 Tarontsu Str., Yerevan 011 64 11 64
CHESS SCHOOL / MALATIA SEBASTIA	South-West district, B-2 district +37410747424 www.facebook.com/malatiashaxmatidproc
SPORTS SCHOOL NAMED AFTER NORAYR MUSHEGHYAN	17 Deghatan Str., Yerevan +37410567591, +37410527561
CHILDREN AND YOUTH FENCING SCHOOL	Noragavit, 1st Str., bldg. 99, Yerevan 48 53 14
YEREVAN SHENGAVIT CHILDREN AND YOUTH TENNIS AND TABLE TENNIS SPORTS SCHOOL	11 Tadevosyan Str., Yerevan 44 65 87
YEREVAN KANAKER-ZEYTON CHILDREN AND YOUTH COMPLEX SPORTS SCHOOL	2 Rubinyants Str., Yerevan 24 83 31

DAY-TO-DAY LIFE



▶ UNWRITTEN RULES

There are many things culturally acceptable or unacceptable in each given country. Armenia has many unwritten rules you should follow to ensure you don't end up unwittingly insulting anyone. A few to consider:

- ▶ Always ask if you should take your shoes off when you go visiting. Very few households are strict about shoe removal in Armenia, but it's only polite to ask. Just in case, carry shoe covers (like those in hospitals) with you so that you don't have to take them off but you won't get dirt in the house either. It would be highly appreciated.
- ▶ Lavish gifts are not a common thing in Armenia, but taking a bottle of wine at least is considered the polite thing to do when you're invited to someone's house. Potlucks are nearly nonexistent, so unless you're close to the family, stick to alcohol and sweets, particularly if there are children in the household.
- ▶ People might enjoy walking around in their underwear in the house, but are always groomed when stepping out. Guests are expected to be dressed before leaving their rooms to join the host family.

▶ LOCAL LIFESTYLE

It may seem odd at first, but there are things you will have to get used to when living in Armenia.

- ▶ Local cuisine is heavily influenced by Russian cuisine as well as affected by the lack of many ingredients during the Soviet days. So while it might appear bland to the Middle Eastern cook, it is nutritious and filling for those who have been raised on these staples
- ▶ People cook daily in Armenia, for the most part. Leftovers might be reheated for breakfast the next morning. Breakfasts are usually simple and generally include honey, jam, bread, eggs, and coffee or tea. It's the dinner table that is most lavish, especially when guests have been invited or there's a special occasion. Local staples include a lot of rice, buckwheat, lentils, pasta, and potatoes.
- ▶ Seasonal foods are how people plan their menus here. When spring arrives, expect an abundance of leafy greens. With the onset of summer, tables are filled to the brim with fruits of all types. During each fruit's peak month, jams and compotes are cooked and set aside for winter. Vegetables are pickled all summer long. As August approaches, so does grape season, and when fall arrives, expect apples and pears and quinces. Locals know when it's the best time to buy certain foods. Talk to them and you will enjoy it all throughout the year. Don't forget to chop everything that's in season and store in your freezer! Might need a large one, just for your winter stash.
- ▶ You will be fed a lot more carbs and a lot less protein than you're used to. Meat is expensive

and generally saved for special occasions. Most families have meat once or twice a week, if lucky. Expect a lot more salt, butter, sugar, and plain fat to be used. It might be a heart attack waiting to happen, but it's tradition. Pig fat jellies are available off the shelves if you'd like to give something new a try.

- ▶ You won't find a separate laundry room in most houses in Armenia. Most only have a washing machine, which is located either in the kitchen or the bathroom. Few people take their laundry to dry cleaning and laundromats don't really exist.
- ▶ Armenians like imported items. It's a fact that has roots in Soviet society. Certain children's brands are a dime a dozen now, such as Bubchen and Johnson & Johnson. Certain Turkish brands are also very common, though mostly in textiles. American, German, and French brands, especially, are highly regarded among the local populace.

SEASONAL FRUITS

If you want to figure out when to buy the freshest fruits in Armenia, and a summer harvest is simply too delicious to pass up, keep this chart in mind. It is normal for vendors to let you taste their wares before you buy, as well. Most fruits are offered as such to entice customers.

June	<ul style="list-style-type: none"> ◇ Strawberries ◇ Sour cherries (Bal) ◇ Cherries (Keras) ◇ Mulberries (Tut) 	September	<ul style="list-style-type: none"> ◇ Apples ◇ Blackcurrants (Sev Hagharch) ◇ Bramble (Mosh) ◇ Rose Hips (Masur) ◇ Raspberry (Mori)
July	<ul style="list-style-type: none"> ◇ Apricots ◇ Peaches ◇ Plums ◇ Watermelons 	October	<ul style="list-style-type: none"> ◇ Pomegranate
August	<ul style="list-style-type: none"> ◇ Melons ◇ Grapes ◇ Pears ◇ Figs 	November	<ul style="list-style-type: none"> ◇ Persimmon (Arkayanarinj)

▶ FOOD AND NUTRITIONAL HEALTH

As much as Armenians love to claim that the food grown here is fully organic, you should be aware that it often is not. On the contrary, pesticides are commonly used on trees, many plants are fed fertilizers of different types, and much of the food that's off season comes from greenhouses. However, quite a bit of it is very much on the natural side, as well. You will find that many that caused allergies elsewhere do not do so here. However, you might also find the opposite to be true. While a lot of the fruits and veggies are locally grown, do expect a large number of imports, even for things such as apples and pears, which are abundantly available in Armenia. You may also come across an Azerbaijani batch imported through Georgia or Iran.

If you're going to have meat, try to make sure it's fresh; and if you're going to eat beef or lamb cooked medium or rare, make sure you're somewhere with a strong reputation for serving only high-quality meats. The same goes for fish: although landlocked, Armenia does have imported seafood and even sushi restaurants. Don't be shy about trying seafood, including sushi, but make sure that you're going somewhere which has a reputation for high quality and freshness.

Tap water is normally perfectly drinkable in Armenia. However, for those newly arriving to the

country, it might take a few weeks for the body to acclimate itself. Don't be surprised if you have an upset stomach. It's best to keep to bottled waters and the use of a filter, especially at first. Different parts of the country also receive their water from different sources, so what tastes amazing in one place might not be so palatable elsewhere. Springs across the country are great sources for when you're on the road, particularly in the mountainous regions.

The importance of bread and salt must not be underestimated. Every table set by an Armenian family will include both of these. They are the cornerstone of every home, and one that doesn't offer you bread and salt (even the poorest can offer these), doesn't respect the tradition of hospitality. It is a great affront to guests. Most common breads you'll see include:

- ▶ Lavash: famous Armenian bread baked in a tonir with special tools. Fresh lavash from the tonir tastes like heaven. It is thin and large, used to wrap kebab into a sandwich. If the kebab was also cooked in the tonir, you're in for a very pleasant surprise;
- ▶ Madnakash: A thicker bread, the name literally meaning the pulling of a finger.
- ▶ Bulgji: Sweet breads that often include raisins, though not always.

▶ ANIMALS AND INSECTS

You will probably need to watch out for certain things in Armenia. Of course, we do not have any of the frightening insects found in places such as Australia, but the ones that do exist could be equally annoying. In certain parts of Yerevan, expect to find scorpions, especially in "valley" areas. Flies are a dime a dozen all throughout the spring and summer. Large mosquitoes don't actually touch you, normally. There are, however, a lot of insects in the forests and plains that will happily suck your blood or leave a sting mark. Bees are all over the country, and many people keep hives on their lands. Enjoy the honey!

Dogs and cats live in the streets and their sounds can be heard all night long. It gets mighty annoying, but there are few shelters, and those like DINGO are already full. Many people just bring home an animal off the street to keep as a pet. There are vets all over the capital.

▶ FUN PHRASES YOU SHOULD KNOW

There are a lot of fun phrases you will come across when you arrive in Armenia. Which of these do you know already?

- ▶ Dzavt tanem/ Tsavt Danem – Literally meaning "let me take your pain away" and used both in a positive and negative manner. It often equals affection and literally means the person wishes his/her best for you. It can mean "I hear you" or even "sorry, not what I meant" as well as "back off" if things are escalating
- ▶ Aper or Kuro jan – Brother or sister, literally. It can be used endearingly or as a warning, take note of the tone of voice
- ▶ Lav eli – exasperated or annoyed, normally. Means "All right, already"
- ▶ De lav – "okay, fine" or full affirmative, depending on tone of voice
- ▶ Esa galis em/ Esa kalis em – "I'm coming" or "I'll be right out," said when you have people waiting for you
- ▶ Kangaroom kkangneq/ kpaheq – when asking a bus/minibus/trolleybus driver to stop

▶ NON-ARMENIAN WORDS THAT ARE USED ALMOST DAILY

It may be frustrating at first, but a large number of Russian, and even Turkish, words have made it into colloquial language. It is similar to American slang or Arabic phrases and words used by repats, really. The only difference is that Armenia has had heavy Turkish and Russian influence over the past century. Half the population are genocide survivors, while the other half lived under Tsarist rule before communism. It is only expected that the lexicon will reflect that. Some of the words you really should know are:

- ▶ **Privet:** Hello!
- ▶ **Kak dela (dzela):** How are you? What's up?
- ▶ **Poka (paka):** Bye!
- ▶ **Vsyo:** That's it
- ▶ **Voobshe (vabshe):** At all, in general
- ▶ **Zdachi:** Manr
- ▶ **Marshrutka:** Minibus
- ▶ **Na vsyakiy:** Just in case
- ▶ **Prosto (prosta):** Just, simply (oughaki)
- ▶ **Davay:** Come on! Let's...
- ▶ **Podyezd (padyezd):** Entrance
- ▶ **Razvorot (razvarot):** U-turn
- ▶ **Svetofor (svetafor):** Traffic light
- ▶ **Probka:** Traffic jam

Other non-Armenian words which are a part of Armenian everyday life are available [here](#)

LIFESTYLE



▶ POSTAL SERVICES

Armenia's national post is [HayPost](#), from whence you may send and/or receive parcels, packages, and money. You may pick up pensions, open a PO Box, conduct business, and even shop from America through its ShopIn program. Money transfers through Ria and a few other services are also available from Haypost. Other postal services working out of Armenia include: [FedEx](#), [DHL](#), [UPS](#), and [Cargo Jet Line](#).

PRO TIP: *You might face customs hassles when receiving packages. It is preferable simply to use these express ones to send.* [Globbering](#) and [Onex](#) also allow you to ship out as well as receive from a warehouse in the countries they work out of.

HayPost also implements social payments from the state budget. These are benefits and pensions which are paid either at the post offices of HayPost or via home deliveries by postmen. For more information, please refer to [here](#).

▶ RECYCLING

As of March 2020, Armenia still doesn't have any laws pertaining to recycling. However, there are multiple NGOs and private companies dealing with the issue, offering services to businesses, households, and individuals. Recycling plants do exist in Armenia, and bins specifically for the recycling of glass, plastic and paper are beginning to pop up around the city. Deposit systems are also to be implemented across the country.

At the moment, residents of Armenia have three options:

- ▶ Take the recyclables to the plants yourself

Follow NGO's such as [EcoAghb](#) and drop off your recyclables at specific locations

Sign up for private pickup service with [Apage](#) (household pickup) or [ISSD](#) (business). At the moment Apage is the only service provider which accepts all types of plastic (other than PS and PET, which they sort out themselves). For more information on companies dealing with recycling, [click here](#).

In many districts of Yerevan, recycling containers are available for plastic, paper and glass. The container map is available [here](#).

▶ DOMESTIC TOURISM

We recommend the following service providers:

[ArmLand Adventure Group](#), [Armenian Geographic](#), [Go Armenia](#), [HIKEArmenia](#) – hiking in the mountains

[Oneway Tour](#), [Hyr Service](#), [Yerani Travel](#) – classic group and individual tours

[Scream of Soul](#), [Overz Club](#), [Yell Extreme Park](#) – extreme tours, rock climbing

[Armenian Speleo Team](#) – caves of Armenia

▶ SAFETY IN ARMENIA

Armenia is deemed one of the safest countries in the world. There are many stories of people leaving bags and phones in taxis or public transportation, only to have their belongings returned by a good samaritan. But, as with anywhere, it is always best to exercise caution and attentiveness, especially in unfamiliar places. Always keep an eye on your personal belongings.

Biggest safety concerns these days are around pickpocketing, particularly in public transportation. Be vigilant about your wallets and bags and keep them where you can easily protect them. Crimes in Armenia have centered around theft and bribery. The government is cracking down on the latter, however, and you are expected to report any cases where such extortion was apparent, be it traffic police or medical doctors. For more statistics, [click here](#).

For women in Armenia, walking the streets alone is considered very safe, no matter the time of day or night. Violent crimes are rare, as are muggings. Drugs are few and kept in tight circles.

911 works in Armenia as in most countries. Use it if there's a problem and they will respond immediately to your emergency. The police are there to help you. Contact them when necessary.

PENSIONS IN ARMENIA

For those who plan on working in Armenia, a pension fund has been in operation for many years now, originally voluntary and now a required part of your income tax regime. A portion of each paycheck is deposited into the pension fund, which will then be allocated to you once you reach the age of 63.

The basic pension is 18,000 AMD, while for the first 10 years of service, the bonus for each year is 950 AMD; and for those in the military – 1,600 AMD. The minimum pension is 27,000 AMD as of Jan 2020. The average pension is closer to double that amount.

At the moment, the government has taken on 7.5% of the 10% pension allocation, leaving the employers to pay only 2.5% of the amount. This will increase to 3.5% in 2021, 4.5% in 2022, and from January 2023, it will be half and half at 5%.

▶ DEATH AND FUNERAL FUNDS AND TRADITIONS

While it isn't the most pleasant of topics, there are many things one should know about death in Armenia and the funerary traditions that follow. Of course, there are laws and stipends to also take into consideration here.

A funerary stipend or benefit is provided within three months from the date of death, particularly in the case of those receiving disability pensions. The amount is provided after a proper examination by the coroner. It is provided only once and sent to an account of your choice

once you've been approved. You will receive this benefit within a week of your application, possibly within a single work day. The amount of the funeral benefit is 50,000 AMD as of 2015, though this may change any time.

Funeral benefit is also paid within mandatory social insurance from unemployment. Payment of a funeral benefit in case of death of the unemployed who has more than one year insurance pattern. The mentioned sum is paid on submission of a request in accordance to the order set by the Government of the Republic of Armenia. The benefit equal to threefold of the unemployment benefit is paid to the person who carries out the funeral procession if a request and the necessary documents are submitted to the national employment service within six months from the death of an unemployed person according to the order set by legislation.

By the decision of MoSLA as of March 2020, the RA citizens can submit an application for a funeral benefit through the Civil Registry Office. After registering the death certificate of the pensioner, the Civil Registry Office, with the consent of the applicant, may send an online application for a funeral benefit. This means that there is no need to visit the regional office of the Social Security Service or submit an online application. The citizen can choose the banking organization from which he/she wants to receive the funeral benefit. The list of banking organizations and the necessary recommendations will be provided by the Civil Registry Office staff during the state registration of death. Currently, the maximum deadline for the transfer of funeral benefits is one week, but the Ministry is working to reduce it to one working day.

As far as 95% of Armenians are members of the Armenian Apostolic Church, a typical Armenian funeral follows this religion's traditions. The funeral process typically consists of the following components: the wake (the night before the funeral), the church service, burial and post-funeral meal. The funeral is usually followed by the 40-day mourning period during which those close to the deceased may wear dark colored clothing and men do not shave until the 40th day. They also visit the grave of the deceased on the 7th and 14th days after death, as well as the 1-year death anniversary and other holidays. Everyone brings food, alcohol, or flowers as offerings for the deceased.

► INSURANCE COMPANIES IN ARMENIA

For many of us, especially those coming from the Western world, insurance is a very important necessity. In Armenia, a handful of insurance companies meet local and repats' needs. These are as follows:

- [Rosgosstrakh Armenia](#)
- [Armenia Insurance](#)
- [INGO Armenia](#)
- [SIL Insurance](#)
- [Nairi Insurance](#)
- [RESO](#)
- [ISG Insurance](#)
- [Export Insurance Agency of Armenia](#)

MILITARY SERVICE



Armenia has compulsory 2-year military service for youth from the age of 18 to 27, with reserves up to the age of 35. It is the obligation of every citizen to serve in the military in one form or another, utilizing talents or developing them for the benefit of the country. The enlistment process is handled by the commissions of the military commissariats in the area where the men are registered, during the months of January and May. Civilians present themselves there (if they are unregistered, they must report to the nearest commissariat) after the draft declarations. Declarations are made twice a year, from April to June and October to December. Troops may serve as scouts, mechanized infantrymen, tankmen, or engineers. For more information, click [here](#).

Ministry of Defense Hotline
1-28 or 012-210-000
M-F - 9-6

There are four commissariats in Yerevan:

- 1 - 44 Halabyan St. - 010 399 673
- 2 - 7/1 Khorhrdarani St. - 010 530 318
- 3 - 3 Nelson Stepanyan St - 010 635 560
- 4 - 26 Chekhovi St. - 010 460 661

Other commissariats in Armenia can be found in:

- Ashtarak - Narekatsu 23 - 0232 31 991
- Artashat - Atarbekyan 135 - 0235 23 680
- Armavir - Mashtots 53 - 0237 27 388
- Martuni - Garegin Nzhdeh 10 - 0262 44 876
- Abovyan - Yerevanyan 1/66 - 0222 20 043
- Vanadzor - Ousanoghakan 11 - 0322 47 704
- Gyumri - Tumanyan 19 - 0312 52 207
- Goris - Orbeliner 9 - 0284 22 306
- Ijevan - Artsakh 3 - 0263 32 350
- Yeghegnadzor - Arsenyan 19 - 0281 22 041

There are two programs new conscripts could take part in, as well.

- **I Am**
- Designed to encourage a willing decision to serve on the frontline, engaged in combat

duty and in special tasks units. Those who take part in this program can sign a term contract for three years, with seven months of leave provided throughout, starting from the 6th month. First 5 months are for training. One week on leave, one week in units, two weeks on front lines, on combat duty. Stipends will be paid while on leave, and 5 million AMD will be transferred at the end of the service into the conscript's account, to be used for: buying an affordable apartment through a subsidized mortgage program, creating a small farm complete with light agricultural equipment, or as tuition fee compensation.

▶ ***I Have the Honor***

- ▶ Designed to link the postponement of one's service to a future as commander. It is open to young men enrolled in state or private universities who meet health and study requirements, setting them up as future potential officers. Throughout their studies, they will attend courses at the Vazgen Sargsyan Military University on Saturdays, completing their studies with a Bachelor's degree and a lieutenant's ranking. They will then serve in the army for three years. Civilian profession will be taken into account, a competitive salary paid, and upon completion of the years of service, tuition fees compensated.

Those with dual citizenship, who have previously served in another country's military for a minimum of 12 months before obtaining Armenian citizenship, are generally exempted from doing so in the RA. Exemptions may also be provided based on education or family status, temporary health conditions, and by the decision of the presiding government. Failing to complete military service in Armenia leaves you open to criminal charges by the government.



ENTREPRENEURSHIP



If you are moving to Armenia with a mind to do business, it is recommended to do your due diligence. Armenia is no different than any other country. Be careful who you partner with and follow the laws and you will be fine.

The [process of opening a business](#) in Armenia, if you are present, takes less than a day, overall. This is in the case of using sample documents. When using customized documents or through remote registration, it can take up to three days. There are no capital requirements and no government fees for registering (or renewing the registration of) the business. There are no requirements to rent a space, hire staff, or open a bank account.

There are multiple corporate forms you can register your business as on e-register.am

- ▶ Private Entrepreneur (PE)
- ▶ Limited Liability Company (LLC)
- ▶ Joint-Stock Company (JSC)
- ▶ Closed Joint-Stock Company (CJSC)
- ▶ Partnership
- ▶ Cooperative
- ▶ Branch Office
- ▶ Subsidiary
- ▶ Non-Profit Organization
- ▶ Private Equity Fund

NOTE: Owning or managing an operational company in Armenia will generally qualify you and your family for a residency status. It may also become a basis for citizenship by exception through a direct petition sent to the Prime Minister of the RA. Three years of residency generally makes one eligible for citizenship.

For more information and to compare each form, [click here](#). To figure out what documents are needed to begin your business, [check out our article here](#).

Currently, Armenia is seeing growing opportunities to work with Iran, China, India, and South-east Asia. As a member of the Eurasian Economic Union (EEU), Armenia has free access to Russia, Kazakhstan, Kyrgyz Republic, and Belarus. Free Trade agreements also exist with Ukraine, Moldova, Tajikistan, Turkmenistan, and Georgia.

Armenia is also the only CIS country to enjoy the “GSP+” arrangement with the European

Union, allowing the export of over 7000 products with reduced or no tariffs. A GSP agreement also exists with the US, Canada, Japan, Norway, and Switzerland.

In general, there are 3 main steps to opening a business in Armenia:

- ▶ Register your company
- ▶ Create a company seal
- ▶ Open a corporate bank account

It is recommended to have an accountant to ensure your monthly reporting is done on time and in line with the local laws. The fewer mistakes on this front, the better for you.

▶ DOCUMENTS NEED TO SET UP A COMPANY

You will need certain things before getting ready to register your company:

- ▶ Passport – original and Armenian notarized translation
- ▶ Local phone number (cell phones work, as well)
- ▶ Local address (not your rental home to prevent any problems) – it is recommended to use a company providing virtual offices if you don't have a physical one. Refer to armenian-lawyer.com.

▶ OPENING A CORPORATE BANK ACCOUNT

Setting up a corporate account at the bank of your choice will take you a few hours to complete. Only the minimum number of documents are required, for the most part, but you'll have to check with the bank in question to be sure. Normally the passports of the shareholders and directors should be enough. You will receive a registration certificate with the taxpayer ID number, ready for immediate operation.

NOTE: You will need a company seal to open an account, for the most part.

Armenia's banks offer a wide range of business-oriented services to foreigners as well as locals. You are able to open an account in most major foreign currencies, conduct international bank transfers, pick up a safety deposit box, use state of the art mobile banking, etc.

NOTE: Not all banks will work with clients from Iran and Syria due to international restrictions. We recommend contacting different banks about your preferred business accounts. Most are quite flexible and willing to match another's incentives to keep you to themselves.

Shop around for the best bank for you. You will at least need your *company seal, registration certificate (obtained from registration office once completed), notarized Armenian passport translation, and a local phone number*. Certain banks might have a slew of other documents to present, however, so call or connect with them beforehand.

▶ FREE ECONOMIC ZONES

Free economic zones (FEZ), also known as free economic territories (FETs) or simply free zones (FZ), are regions specifically designated for trade activities that are taxed differently from the rest of the country. They are either taxed lightly or not at all, bolstering economic activity. Each country has its own FEZ rules, depending on the country of export.

Armenia's FEZ include:

- ▶ Alliance (for Hi-Tech and Pharmaceuticals) in Yerevan
- ▶ Meridian (Jewelry and Watchmaking) in Yerevan
- ▶ Meghri (for cooperation with Iran, 2km from the Iranian "Aras" FEZ)
- ▶ A fourth FEZ is expected to open in the Hraztan region and is expected to begin working by 2021, focusing on production, Hi-Tech, and blockchain.

An investor can be a FEZ resident by obtaining permission from the Government of Armenia upon evaluation of Application, Business Plan, and Reference provided by the organizer about activities performed in the FEZ. The process could take up to 4 months. [Click here for more.](#)

▶ TAXES

When opening a business, you get to opt for turnover or micro-business tax regimes within 20 calendar days of the company's registration.

There are special tax regimes in place for small family businesses, exempting them from corporate income tax and value added tax if their annual turnover does not exceed 9 million AMD (~19,000 USD). Up to 115 million AMD turnover is subject to a 1.5–5% tax, replacing the Corporate Income Tax (CIT) and Value Added Tax (VAT). Over that, businesses are expected to pay 18% CIT and 20% VAT. A Patent Tax of a flat monthly fee would replace the CIT and VAT for certain trades, such as dentist offices, games and entertainment facilities, small restaurants, auto and transportation services, beauty salons, etc. Dividends are taxed at 5%, but double treaties may lower this amount.

Payroll taxes include both personal income tax (PIT) and social security payments (SSP) withheld from employees and contractors. The taxes apply to salaries, benefits, bonuses, temporary disability compensation, maternity leave compensation, and such others. Check with your accountant for the full list. The SSP withheld is 5% of incomes up to 500,000 AMD, or 10% of incomes above that. The maximum amount held back each month cannot exceed 25,000 AMD until July 1, 2020. Furthermore, a flat military tax of 1,000 AMD per month is applied. This increases the average tax burden to around 25.25%.

Imported goods are subject to taxation at 20% VAT, though there are a number of exceptions. For certain government-approved projects, VAT payments can be deferred for up to three years. There are no import duties for items shipped from Russia, Belarus, Kazakhstan, and Kyrgyzstan.

There are no taxes on capital gains on the sale of securities, real estate, or other assets. However, depending on the nature of the company, you can expect excise, environmental, road, real estate, and/or vehicle property taxes to be added. Excise taxes are expected to increase by 3% per year.

NOTE: A zero-tax regime exists for certain types of business, including micro (defined as having sales under 24 million AMD a year) not in the Yerevan region, those operating outside the capital (especially in border regions) or in a FEZ, etc.

▶ FOREIGN OWNERSHIP

Foreigners may own 100% of the company without the need for local partnership. There are no citizenship restrictions applied to ownership or stakeholders. All employees can also be foreigners. There are no laws forcing a certain ratio to be local employees. A local address is also unnecessary. The foreigner may be the only director as well as the full owner of the company.

▶ FOREIGN INVESTMENT

- ▶ An investor in Armenia is freely allowed to export their cash and profits made during their investment. Types of investment allowed in Armenia by foreigners, include:
 - ▶ Foreign currency deposits
 - ▶ Movable and immovable property
 - ▶ Securities provided by the legislation of the RA
 - ▶ Economic activities allowed by legislation
 - ▶ Extraction of natural resources
 - ▶ Acquisition of existing enterprises
 - ▶ Opening of branches and representative offices of foreign legal entities
 - ▶ Opening a foreign legal entity
- Acquisition of shares in existing companies in the RA

▶ GOVERNMENT INCENTIVES

Certain incentives for your business include:

- ▶ Up to 30% profit tax reduction for new jobs created for a period of 3 years
- ▶ VAT payments postponement for up to 3-year period for importing equipment and goods
- ▶ Profit tax privileges for large importers
- ▶ Reduced corporate tax for large exporters
- ▶ 0% VAT, corporate, property, customs duty taxes up to 10 years in Free Economic Zones: residents of Free Economic Zones (FEZ) are exempt from all taxes except the payroll taxes.
- ▶ 0% corporate tax, income tax and VAT in specific territories of Armenia
- ▶ Customs duty exemption for materials and equipment/technology
- ▶ Support for creation of startups by SME DNC
- ▶ Inactive (dormant) companies do not pay taxes or file tax returns
- ▶ IT companies applying for an IT Start-Up certificate (issued by the Ministry of High-Tech Industry) after May 18, 2019, may be exempted from corporate tax until December 31, 2022. Payroll tax is also reduced to 10%. The petition must be filed within 90 days of the business' registration.

NOTE: This is only available to companies with under 30 employees, as well as those not considered subsidiaries or branch offices for foreign companies.

TAXES



One of the biggest concerns for many is the taxation system in any given country. In most countries, this system is what drives the economy and infrastructure, increasing the population's quality of life. In Armenia, taxes are directed mostly into the federal budget, with only property and local duties transferred to the municipalities.

Things you are NOT taxed on include:

- ▶ Dividends, irrespective of country of origin, level or participation, or nature of investment
- ▶ Capital gains on the disposition of shares, irrespective of holding period
- ▶ Insurance payments from foreign sources
- ▶ Net worth
- ▶ Stamp or transfer tax on the sale of shares or real estate
- ▶ Municipal business tax
- ▶ Branch remittances
- ▶ Gifts or inheritance

▶ HOW DO I PAY MY TAXES?

In Armenia employers and other entities paying income to individuals ("tax agents") are normally required to withhold taxes and pay them to the government on behalf of these individuals. As a result, individuals do not have to file annual tax returns, unless they have received income that is taxable and has not been declared by a tax agent.

▶ DO I HAVE TO REGISTER SOMEWHERE?

As a general rule, you do not have to register with tax authorities and obtain a taxpayer ID. However, you may be required to register as an "individual entrepreneur" and obtain a taxpayer ID if you engage in "entrepreneurial activity," i.e. independent and periodic sale of goods or services with the purpose of making profit. If you are an individual entrepreneur you may qualify for one of the forms of simplified taxation for small and medium enterprises (e.g. turnover tax) that replace the regular income tax.

▶ DO I HAVE TO FILE TAXES?

You do not have to file tax returns, unless you have received income that is taxable in Armenia and has not been accounted for by the entity that paid the income, e.g. your employer, customer

▶ WHAT DO I DO IF I'M CONTACTED OR VISITED BY TAX AUTHORITIES?

Interactions between tax authorities and taxpayers are strictly regulated and can take place only within the proper administrative or criminal proceedings. Inspections on the premises of the taxpayer must be specifically authorized in writing by the head of the competent tax office. The taxpayer should receive a notice on inspection at least three business days in advance, unless such notice would defeat the purpose of inspection (e.g. checking compliance with regulations on registering employees, use of foreign currency, issuance of payment receipts etc.). Any action or inaction of tax officials may be appealed administratively to the superior body or judicially by filing a claim with the administrative court.

▶ TYPES OF TAXES

BUSINESS AND EMPLOYMENT

Income Tax – [Read all about it here](#)

- ▶ As of January 2020, the taxes have been equalized across the board at 23%, to be lowered to 20% by 2023, lowering by 1% each year.
- ▶ Interest, royalties and rent (renting out your investment property) are taxed at 10%
- ▶ There is a strong double taxation treaty network with 41 countries, as of 2019
- ▶ Value Added Tax (VAT)
- ▶ This is set at 20% and amount to nearly half of the tax revenues in our budget
- ▶ Excise Tax

Certain products, including cigarettes, are subject to excise tax. This tax is set to increase by 3% annually, as of 2020. Please refer to the laws for this one – [click here](#)

- ▶ Property Tax
- ▶ For public and industrial buildings, a 0.3% tax comes into play
- ▶ Corporate Tax
- ▶ Set at 18%, this number has not seen any change over the years
- ▶ A Turnover Tax exists for businesses exceeding a turnover of 141,000 USD – 1% for trade, 3.5% for manufacturing, and 5% for all other activities
- ▶ Family owned businesses with a turnover under 30,000 USD are exempt
- ▶ Free Economic Zones exist with different tax regimes

For more information on double tax treaties and taxation in general in Armenia, please check [armenian-lawyer.com](#) or [click here](#) for the specific page

A branch tax of 18% is applicable if a foreign company opens a branch in Armenia

A Capital Gains tax of 18% is imposed on profits generated from assets transfers

PERSONAL

- ▶ At the moment, there are no taxes on inheritance or gifts, nor on land capital gains, property sales to other individuals, bonds issued by the government, equity securities, and securities representing investment in a relevant investment fund.
- ▶ Capital Gains Tax
- ▶ If a property is sold by an individual to a company/organization, there is a 10% tax
- ▶ If a property is sold for business purposes, or acquired by a developer, a 20% tax
- ▶ Social Security Tax
- ▶ Social security taxes are evaluated at 5% of income up to 500,000 AMD, 10% of income ex-

ceeding 500,000 AMD). The maximum amount of social security payments will stay the same 25,000 AMD per month until July 1, 2020. Basic old age pension starts at 63 years of age.

Property Tax – property tax in Armenia is set as a percentage of the initial purchase value and reevaluated every 3 years, it includes the value of the land and all structures built on the parcel [click here](#) (refer to chapter 46)

- ▶ The property tax is variable based on worth
- ▶ 0 tax on structures valued at 3000000 AMD and up to 127,100 AMD tax for a structure valued at 40000000 AMD, with an additional 1% owed beyond that
- ▶ Since January 1, 2021 the new amendments to the Tax Code will enter into force setting the following annual property taxes on apartments valued at:
 - Up to 10 mln. AMD – 0,05% of tax
 - 10 to 25 mln. AMD – 5000 AMD tax plus 0,1% if exceeds 10 mln.
 - 25 to 47 mln. AMD – 20,000 AMD tax plus 0,2% if exceeds 25 mln.
 - 47 to 75 mln. AMD – 64,000 AMD tax plus 0,4% if exceeds 47 mln.
 - 75 to 100 mln. AMD – 176,000 AMD tax plus 0,6% if exceeds 75 mln.
 - 100 mln. AMD and more – 326,000 AMD tax plus 1% if exceeds 100 mln.

Taxes on houses will be as follows:

valued at:

- ▶ Up to 7 mln. AMD – 0,05% of tax
- ▶ 7 to 23 mln. AMD – 3500 AMD tax plus 0,1% if exceeds 7 mln.
- ▶ 23 to 50 mln. AMD – 19,500 AMD tax plus 0,2% if exceeds 23 mln.
- ▶ 50 to 85 mln. AMD – 73,500 AMD tax plus 0,4% if exceeds 50 mln.
- ▶ 85 to 120 mln. AMD – 213,500 AMD tax plus 0,6% if exceeds 85 mln.
- ▶ 120 mln. AMD and more – 423,500 AMD tax plus 1% if exceeds 120 mln.

CAR SALES TAX

- ▶ As of Jan. 2020, the tax on the purchase and sale of a car will be 1% of the price, but this cannot be lower than 150 drams for each horsepower. This tax liability arises if the sale is effected earlier than 365 days after the purchase.
- ▶ An environmental tax is now in effect, as of Sept. 2019

LAND TAX

- ▶ Land tax is set at 15% for land deemed for agricultural purposes
- ▶ Industrial land is taxed at 1% and 0.5% for residential and non residential zones, respectively; 0.6 percent for land used for housing in rural areas (villages); 1 percent for land that is forest; 1 percent for all other non agricultural land

MILITARY TAX: to the [Military Insurance Fund](#)

- ▶ 1,500 AMD from salaries up to 100,000 AMD
- ▶ 3,000 AMD from salaries from 100,000 to 200,000 AMD
- ▶ 5,500 AMD from salaries from 201,000 to 500,000 AMD
- ▶ 8,500 AMD with charges from 1,000,000 AMD
- ▶ 15,000 AMD from salaries above 1,000,000 AMD

VALUABLE INFORMATION



Here are some topics that might come in handy trying to understand Armenia.

▶ MINORITIES IN ARMENIA

According to the 2011 Census, the ethnic minorities compose 1.8 % of the total population. A new census is expected in 2020. Armenia's minorities are scattered across the country, and do not form local majorities in any region or administrative unit. Minority groups in the republic [include](#):

- ▶ Yezidis (35,308 or 1.2% of the total population),
- ▶ Russians (11,911, 0.4 per cent),
- ▶ Assyrians (2,769, 0.1 per cent),
- ▶ Kurds (2,162, 0.1 per cent),
- ▶ Ukrainians (1,176),
- ▶ Greeks (900)

The majority speaks the languages of the Indo-European family, the Iranian Group being represented by the Yezidis and Kurds, while the Slavic Group by Russians, Ukrainians, Belarusians, Poles; the German Group by Germans and the Greek Group by Greeks. The Assyrians and Jews are carriers of Semitic dialects, while the language of Georgians belongs to the Kartvelian Group of the Ibero-Caucasian family (for more information, [click](#) here)

▶ RELIGION

The Armenian Constitution grants everyone the rights of freedom of thought, conscience, and religion. In establishing freedom of worship, the constitution stipulates the separation of religious organizations and the state. However, at the same time it recognizes the Armenian Apostolic Church (AAC) as the national church and preserver of national identity (for more information, [click](#) here.)

Religions in Armenia, according to the Census of [2011](#).

Armenian Apostolic	2 897 267	Mormons	241
Catholic Christian	13 996	Molokan	2874
Orthodox Christian	7 587	Shar- Fadinakan (Yezdi's religion)	35308

Nestorian Church	1 733	Pagans	5416
Armenian Evangelical Church	29280	Muslim	812
Jehovah's Witnesses	8 695	Other religions	5299 (non-religious: 34373)

▶ FESTIVALS IN ARMENIAN

Many different festivals are held in Armenia every year. A detailed list of the 2021 festivals is available [here](#).

FUN AND RECREATIONAL SPACES



► LIBRARIES

Yerevan's public libraries (for the full list [click](#) here) are open for the public, and everyone, even non residents of Yerevan can get a membership card.

- **Av. Isahakyan Library:** It is the central library of Yerevan. The location itself is accessible to everyone since it is right in the heart of the city. Not only does the library offer you to borrow and read books, but they also have courses and reading clubs.
- **National Library of Armenia:** What is convenient about this particular library is that it doesn't matter what passport you have or registration, you may receive a library card as long as you're 17 and older.
- **Khanko Aper Children's Library:** It is a national children's library. The library is home to a collection of 500 thousand books. It has a large reading room and special halls for different age groups. The library provides access to daily newspapers, encyclopedias, art and science literature etc. in the audio library you can listen to the music of different genres. Little readers have a fairytale hall, and special puppet theatre.

However, the public libraries do not get regular updates and the majority of the books are in Armenian. Repats that do not speak Armenian might have difficulty finding English books.

Alternative libraries are:

- **[AUA's AGBU Papazian Library:](#)** The library has the biggest collection of English language literature. It is attainable for everyone.
- **[The library of Cafesjian Center for the Arts:](#)** The library has a small collection of books about Armenian different forms of art and art history. It has a reading hall, which is usually empty, making for a great working environment.
- **Fem Library :** Located in an apartment near the Cascade, the library has the biggest feminist book collection, promoting social equality.
- **[Zangak Bookstore:](#)** Located on Abovyan street, Zangak is one of the only bookstores that also has a small cafe and a cosy reading hall, where you can take the books and read.
- **[Bookinist:](#)** One of the oldest bookstores in Yerevan, the main branch on Mashtots Street, it also has a small cafe attached to the lower level where the international books are housed where you can read and enjoy some wine or delicacies.
- **[ArtBridge Bookstore Cafe:](#)** Artbridge is a cafe first and a bookstore second, but you wouldn't know it at first glance. Here you can find a wide array of indie books as well, for they happily take self-published versions, as well.

- **[Keerk & Co:](#)** a gorgeous bookstore and cafe mix, it also houses the only Western Armenian library in Armenia. This place is a gem for anyone looking for something different, and offers space to hold events, complete with a projector.

Other bookstores you'll want to check out include: [Noyan Tapan](#), [Books 1512](#), [Epigraph](#), [Phoenix](#), and a whole lot more!

► FITNESS CENTERS

Lately it seems that a new fitness center opens each month. That's not a bad thing, per se, particularly since it increases your choices near your home or workplace. Some of the older gyms have more than one location, as well. Check out the ones nearest to you:

[Reebok Sports Club Armenia](#)

- 5 Pirumyanner Street, +374 10 44 77 66

Gym Sessions, Swimming Pool, Water Aerobics, Group Trainings, Martial Arts Trainings, Wellness Area



[Orange Fitness](#)

- 7/1 Tsitsernakaberd Hwy. +374 77 52 20 20

Group training programs, multi-functional work out area, swimming pool, sauna, jacuzzi, SPA-center "Mandarin", cafe, children's club



[Gold's Gym](#)

- 40/1 Komitas Ave., +374 10 44 77 66; 27/1 Amiryan St., +374 10 50 50 60, +374 10 50

Fitness weight loss programs, group and individual training with the latest fitness equipment, special exercises for the cardiovascular system, pilates and yoga classes, swimming pool



[Grand Sport](#)

- 61 Arshakunyats Ave., +374 10 44 77 66

Aerobics and aqua-aerobics, shaping, pilates, yoga, anti-stress massage, hydro massage and jacuzzi, basketball, billiards, tennis, beach volleyball, mini-football, table tennis



[Star Gym](#) - 70 Arami St., +374-10-501030;

40 Baghramyan Ave., +374-10-223637;

9 A. Manukyan St. +374-11-210020;

[Action Fitness](#) - 19/1 Baghramyan Ave., +374-10-528856

[Lady Zone](#) - all halls by districts available [here](#).

[Shoonch Yoga](#)

- 28 Amiryan St., +374-10-539964, +374-98-539964

[The Nest Yoga Corner](#)

- 64 Barbyuss St., +374 10 271850

[Namaste Yoga Studio](#)

- 18 Isahakyan St., entrance through Phoenix Bookstore

[Luys Yoga Studio](#)

- 1/3 Byuzand St., 096 261126



[Aquatek Sports and Wellness Complex](#)

- 40/2 Myasnikyan Ave.. +374 10 58 88 88
Indoor water park, fitness club, SPA-center, hotel

[Multi Wellness Center](#)

- 11A. Manukyan St., +374 11 880 880
Swimming pool, sauna, jacuzzi, gym, kids club, fitness bar and cafes

[Aura Wellness Yerevan](#)

- 47 A Yerevantsi St., +374 98 897 575
Group/individual gym sessions, cosmetology, massage, manicure/
pedicure services, dietology, reflex therapy

[Davis' Gym](#)

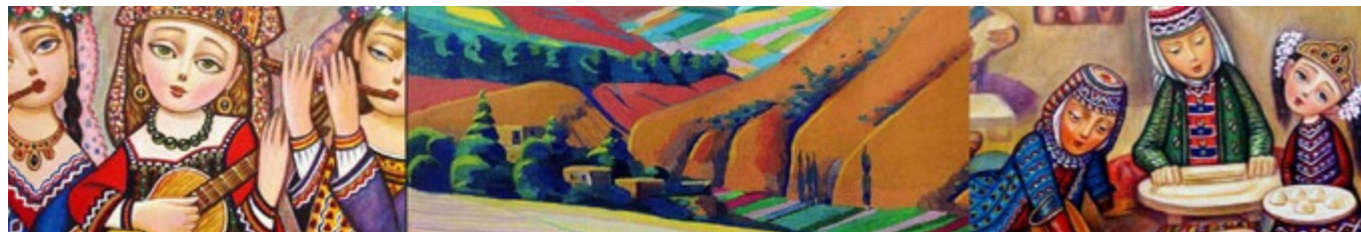
- 6 Zaqyan St., +374 43 13 13 15

[Atlant Gym](#)

- 54 A Mashtots St., +374-77-402749

[Alex Fitness](#)

- 6/1 Vardanants St. +374-93-807880
Womens fitness club, beauty services are also available



▶ MUSEUMS

There are museums tucked away in most towns and cities around the country. It is highly recommended to check them out as, though they are underfunded and not the most organized, they often have something pretty incredible to show off about life in Armenia.

PRO TIP: Museum curators often don't get paid much. However, they are passionate about their little museums and happy to open up the doors even on their days off, especially outside of Yerevan. Just give a call a few hours earlier to check in. Museums you'll want to check out include:

[National History Museum](#) - Republic Square - 2000 AMD

[National Art Gallery](#) - Republic Square - 1500 AMD

[Genocide Museum](#) - Tsitsernakaberd Park - Free / Donations are welcome

[Yerevan History Museum](#) - 1/1 Argishti St. - 500 AMD

[Medical Museum](#) - 44/1 Arshakunyants - Free

[Yerevan Modern Art Museum](#) - 7 Mashtots St. - 500 AMD

[Geological Museum](#) - Baghramyan St. - 700 AMD

[Children's Art Museum](#) - 13 Abovyan St. - 200 AMD

[Matenadaran](#) - 53 Mashtots Ave. - 1500 AMD

[Saryan House Museum](#) - 3 Saryan St. - 1000 AMD

[Tumanyan Museum](#) - 40 Moscovyan St. - 500 AMD

[Aram Khachaturian Museum](#) - 3 Zarobyan St. - 800 AMD

[Near East Art Museum](#) - 1 Aram St. - 500 AMD

[Folk Art Museum](#) - 64 Abovyan St. - 500 AMD

[Charents Museum](#) - 17 Mashtots St. - 1000 AMD

[Erebuni Fortress Museum](#) - Erebuni Ave. - 1000 AMD

[Parajanov Museum](#) - Dzoragyugh St. - 1000 AMD

[Sardarapat Ethnographic Museum](#) - Araks Village - 700 AMD

[Museum-treasury of Manukyan](#) - Echmiadzin Compound - 700 AMD

[Vayots Dzor Regional History Museum](#) - Yeghegnadzor - 500 AMD for RA citizens, 700 AMD - for foreign citizens, 100 AMD - for children (kindergarten -12th grade)

[Gladzor University Museum](#) - Vernashen Village - 500 AMD

[Museum of National Architecture and Urban Life of Gyumri](#) - Gyumri - 1000 AMD - adults; 300 AMD - children;

[Shirak Regional Museum](#) - Gyumri - Free

[Aslamazyan Sisters House Museum](#) - Gyumri - Donation

[Avetik Isahakyan House Museum](#) - Gyumri - Donation

[Hovhannes Shiraz House Museum](#) - Gyumri - Donation

[Mher Mkrtchyan House Museum](#) - Gyumri - Donation

[Sergey Merkurov House Museum](#) - Gyumri - 500 AMD

[Minas Avetisyan House Museum](#) - Jajur Village - 200 AMD

[Tumanyan House Museum](#) - Dsegh Village - 500 AMD - adults, pupils and students - 300 AMD

[Stepan Zoryan House Museum](#) - Vanadzor - Free

[Vanadzor Museum of Fine Art](#) - Vanadzor - 200 AMD - local visitors (adults); 100 AMD - local visitors (students); 500 AMD - foreign visitors (adults and students)

[Stepan Shahumyan House Museum](#) - Stepanavan - 400 AMD

[Mikoyan Brothers Museum](#) - Sanahin - Free

[Ijevan Historical and Geographical Museum](#) - Ijevan - Free

[Dilijan Local Lore Museum & Picture Gallery](#) - Dilijan - 500 AMD

[Dilijan Folk Art Museum](#) - Dilijan - 100-300 AMD

[Yesayan Museum and Tufenkian Carpets Showroom](#) - Dilijan - Free

[Goshavank Historical and Architectural Reserve](#) - Gosh Village - 300-500 AMD

[Berd Museum of Local History and Life](#) - Berd - Free

[Adonts Sisian History Museum](#) - Sisian - 500 AMD

[Aksel Bakunts House Museum](#) - Goris - Free

[Shmavon Movsisyan History Museum](#) - Kapan - Free

▶ CONCERT HALLS

There are two places other than the physical ticket kiosk near the opera where you can get your tickets, and both are online: toms.am and tomsakgh.am. It will let you buy tickets for a myriad of shows taking place around the city of Yerevan, from concerts to plays, for adults and children. Concert halls and theatres around Yerevan are:

▶ [Alexander Spendaryan Opera & Ballet National Academic Theatre](#)

- ▶ [Aram Khachaturian Concert Hall Armenian Philharmonic Orchestra](#)
- ▶ [The State Philharmonia of Armenia / Arno Babajanyan Concert Hall](#)
- ▶ [Conservatory Concert Hall](#)
- ▶ [Karen Demirchyan Sport and Concert Complex](#)
- ▶ [Komitas Chamber Music Hall](#)
- ▶ [National State Academic Theatre \(Sundukyan Theatre\)](#)
- ▶ [Yerevan Drama Theatre \(Hrachia Ghaplanian Theatre\)](#)
- ▶ [Yerevan Chamber Theatre](#)
- ▶ [Yerevan Musical Comedy Theatre \(Hakob Paronyan\)](#)
- ▶ [Yerevan State Circus](#)

▶ PARKS

Parks in Yerevan are the best way to escape from urban life. The best parks of Yerevan are embracing their urban context by combining greenery with dynamic community uses.

The most popular parks of Yerevan are:

- ▶ Lovers Park
- ▶ Botanical Garden
- ▶ Yerevan 2800th Anniversary Park
- ▶ Missak Manouchian Park
- ▶ English Park
- ▶ Yerevan Children's Railway
- ▶ Yeraz Park
- ▶ Victory Park
- ▶ Arabkir Park

For the full list in each district of the capital city [click here](#)

▶ FAMOUS MARKETS

Yerevan has many markets, but not only. We've put together a list that will help you shop for exactly what you need, no matter where you live.

- ▶ *Vernissage*: Anyone who'd been to Armenia has been to Vernissage at least once, where artisans rent tables to set up their wares and sell them all year long. The summer prices are often higher than the winter, and weekends are fuller than weekdays.
- ▶ *GUM Market*: Yes, it says gum. It's actually pronounced as goom. It is a large market for your groceries, located beside the Tashir Mall, a 5-minute walk from Zoravar Andranik metro station. Open early in the morning and houses merchants of fresh fruits and veggies, dried fruits, meat, honey, spices, fish, and even alcohol. It used to be more affordable, but still has a large variety of products at great value.
- ▶ *Yerevan Christmas Market*: It was opened in 2012 on Northern Avenue and is held every year. A wonderful place where you can purchase handmade Christmas gifts, chocolates, Armenian wine, etc.
- ▶ *Pak Shuka* (indoor market): The iconic market on Mashtots Avenue that attracts many locals and tourists being one of the famous tourist destinations in Yerevan. It is a huge market providing a wide range of products.
- ▶ *Petak*: A huge market on Arshakunyats Street where one can find various goods such as

household utensils, tableware, etc.

- ▶ *Malatia Trade Market*: The largest street market in Yerevan that offers a wide range of products: agricultural products, everything for household, clothes, shoes, etc. Gold market is also available there. There is a carpet market next to Malatia market.

▶ SHOPPING MALLS

In the shopping malls you can find not only an interesting selection of both Armenian and brand shops but also cafes and entertainment rooms. The current list of malls includes:

- ▶ Dalma Garden Mall
- ▶ Yerevan Mall
- ▶ Rossia Mall
- ▶ Mega Mall
- ▶ Rio Mall
- ▶ Metronome Shopping Center
- ▶ Tashir Trade Center
- ▶ Yerevan Tonavajar

Large shopping and trade areas also include Petak and Surmalu. Malls are not common outside of Yerevan, but you can find ISSO Mall in Armavir region, Shirak Mall in Shirak and a few others. None of them are actual malls, however, housing international stores.

▶ AMUSEMENT PARKS

Although modern technological advancements have not been implemented in Yerevan's amusement parks, they can be an interesting destination for family holidays.

- ▶ Victory Park
- ▶ Lunapark
- ▶ Play City
- ▶ Water World
- ▶ Dino Land
- ▶ Zaza Land
- ▶ Yerevan Zoo
- ▶ Yerevan Park

Use this [Colloquial Armenia map](#) so that to easily understand what is what when referencing locations since many of them are called differently having old names or even made-up ones. You can also add yours if you wish. For example, "ponchikanots" is a Grand Candy shop where "ponchiks" are available among other pastries.

USEFUL APPLICATIONS



Used on your phone or tablet, there are a few applications that are almost a necessity when visiting or living in Armenia. These include:

TRANSPORTATION

- ▶ [A2B Transport](#) – most modern and comprehensive bus routes also available in English
- [Yerevan Public Transport](#): If you would like to correctly identify the public transportation routes, this is a must-have on your phone <http://ames.am/eng/marshrut/website/>
- [Velopark](#) by Aparg – Users can find bike parking spots, rental places, maintenance centers, etc.
- [Yerevan Ride](#): The app gives you access to shared electric and regular bicycles in Yerevan. Use YerevanRide to commute to work, explore Yerevan with friends, or just take a little more care of the environment.
- [Mimo bike Sharing](#): the first bike sharing platform in Armenia, which aims to develop the bicycle culture and make it financially affordable and physically accessible to everyone in Armenia and around the world.

LEGAL

- ▶ [E-Citizen Armenia](#): the mobile version of www.e-citizen.am that allows all citizens to access news and proclamations from the government, check their status, pay fines, etc.
- [E-request.am](#): Without visiting government agencies, using this platform, you can send an application, request or complaint, monitor the progress of the case or book a visit.

LANGUAGE

- ▶ [Nayiri](#): A digital dictionary that allows you to immediately translate words from English or French to Eastern or Western Armenian, and vice versa <http://www.nayiri.com/search?l=en>
- [AYOLingo](#): You can learn Eastern Armenian language with the app. Whatever your level of Armenian language proficiency is, AYOLingo offers an easy and free learning experience for Armenian language learners.

▶ DAILY NECESSITIES

- [Armenian Yellow Pages](#): Literally known as Spyur, it is a local yellow pages with everything
- [Rate.am](#): Available with more features than the website, easily compare currency exchange
- [Armenian Rates & Converter](#): Perfect for currency exchange
- [ATMArmenia](#): App that helps you easily locate the closest ATM machines
- [Menu.am](#): Easily order food from any cooperating restaurant in/outside Yerevan. There is also an option to order from one of Yerevan's pharmacies – Natali Pharm.
- [Sovats.am](#): Rivals Menu.am in food delivery services. Includes restaurants not on Menu.
- [Zangi](#): The Armenian equivalent of Viber, whatsapp and skype <https://zangi.com/>
- [Yerevan Events](#): Your guide to local events every day, from dance to expos to festivals
- [TelCell Wallet](#): Incredible app to help you pay all your bills from your phone
- [iDram](#): Your wallet in your phone, it allows you to connect your account and pay online

▶ HOME SERVICES

- [Tun service](#): Home maintenance services providing home repair services plumbing, electrical, heating and more. Working 7 days a week.
- [Im Tun](#): service delivery center in Armenia.
- [Varpet](#): The application will help you find craftsmen for any job and use the service you need for your home or office.

▶ TRAVEL AND LOCAL NEWS

- [Zvartnots](#): Allows you to monitor flights arriving to or departing from Yerevan
- [HAYQ](#): Basic information about Armenia for those who are coming for the first time
- [WiFi Map](#): An international app that works very well in Armenia, allowing free internet access
- [Hike Armenia](#): Hiking trails in Armenia have been drawn out and tours are common
- [Other Yerevan](#): Walking tours of Yerevan in your pocket
- [Localz](#): online platform for finding local tour guides that also works in a number of countries

▶ SHOPPING

- [Jur.am](#): Easily order water and household goods in and outside Yerevan.
- [Buy.am](#): Online platform which features hundreds of shops, restaurants, and souvenirs
- [Supermarket.am](#): Online supermarket in Yerevan (food products and home collection available)

[Gazar.am](#): For fruits and vegetable lovers.

[Office.pro](#): Stationery and cleaning products online shop.

[Biglemon.am](#): A website where different businesses provide discounts and coupons for their services and products.

[Salesboom.am](#): Another website with discount coupons from local businesses.

[buy.am](#): Buyarmenian.com: An online marketplace of Armenian products and services launched by American-Armenians Lilit and Nishan Odabashian after the recent Artsakh War.

See the whole list of online shops by categories available [here](#)

FUNNY SITUATIONS REPATS HAVE FACED



I have received complaints, warnings, and even terminations, and all sorts of strange things from doing 'chi kareli» things like wearing an Armenia track-suit for work (no dress code).

I still can't get comfortable with the walk of shame carrying a filled urine test container in your hand and standing in line holding it with other urine test fellows till they let you in.

Not understanding the 'are you married?' question and repeatedly answering no... despite the winks and animated faces of nurses trying to make me understand what it actually meant. Still not married, but have a baby. I wish they would just ask if a virgin instead.

I was going to do a few exams and I was told to just take your clothes off; no gown was offered and the dr + nurses were right there. This is especially strange when going to the gynecologist. It happened to me in Sirmed and other private hospitals/clinics.

I found myself a great dentist; such a fun, young and extremely professional doctor. I was amazed by his proficiency, and every time pain would be involved, he gently apologizes. Going to him is like going to a club; he opens YouTube and either puts techno, chill music, or hip-hop to calm you down. Proud we have doctors like him in Armenia. The best was when I asked him something and he opened Youtube to show me the procedure, explaining things one by one!

A few months ago I called a number for a urologist at Izmirlyan center. Shock #1: The doctor answered the phone. Shock #2: He said no appointment was needed and to just come to Izmirlyan. I took a taxi, went there for a possible UTI. I was seen by that doctor after a half hour wait. He sent me to give a urine exam, then they did a bladder ultrasound, also. So, shock #3 was that by the end of the day I had all of the results. This would've taken me probably one month in L.A., making an appointment with a urologist, then ordering the test, ultrasound, and then another appointment to get the results. Unless you go to an ER, which is a different story.

Realized a lot of men here don't shake hands with women in the workplace. It reminded me of Muslims in my country. I never imagined Armenian would ever act like this towards women. I have since learned it's a respect thing, but it's not something we are used to.

Fell over and fractured my thumb. Hospital x rayed and treated me very well, but I also had to file a police report. Thought that was pretty weird. Apparently that's the norm with such cases?

When I was in the hospital recovering from surgery, I got a beautiful gift basket from my colleagues; the nurses and staff got all excited and were extremely impressed. Apparently, they had seen plenty of flowers but never a basket of goodies, and they all initially thought that 'ինչ հարս էին քանու՜մ.' It's been 16 years and only recently did I learn that baskets are considered a marriage proposal only and serve no other possible purpose

The most shocking and positive thing is that everyone has a 'tsanot' who's a specialist in something or another who can lead you to whichever specialist you need. My overall experiences with healthcare in Armenia far outweigh those in the UK, which, while generally free, take months. But yeah, if you ever need a specialist, ask a local - they'll know someone.

LANGUAGE DIFFERENCES THAT MIGHT COME IN HANDY

Here we would like to talk a bit about Eastern vs. Western Armenian differences. These two types of Armenian language are in general mutually understood. But for most native speakers of the Armenian language, different dialects are not that easy to understand. Largely due to the difference in sounds, grammar and vocabulary.

▶ THE MAIN DIFFERENCES:

- ▶ In Western Armenian there is no difference between soft /d'/ and /t'/,
- ▶ The Eastern Armenian's voiced sounds correspond to the Western deaf ones,
- ▶ The present verb in the Western Armenian version sounds like the future in the eastern.

Please discover more in this [video](#).

After the Armenian Genocide, the West Armenian language was preserved mainly in the Spyrk (Diaspora). It is used by Armenians in *the USA, Lebanon, France*. In Armenia, the western variant is spoken by the Armenians who migrated in the 19th century from Turkey to *Abkhazia (Hamshens) and to the Don (Aniyan Armenians)*. In Georgia, it is spoken by many Armenians of the province of *Javakheti* - immigrants from Erzurum. In Armenia itself, the western variant is often used by the residents of the city of *Gyumri (Leninakan)*, who also moved here from the Ottoman Empire.

The Eastern Armenian language is the language of the majority of residents of *Armenia, Artsakh (Karabakh), Tbilisi Armenians and almost the entire Armenian diaspora in the CIS*.

A dispute is not rare between speakers of two variants of the Armenian language - what is the best form? Western Armenians claim that they are - as it is supposedly closer to the language of the creator of the Armenian alphabet Mesrop Mashtots. The Orientals are sure that they are - as it is now spoken by people in two Armenian states - Armenia and Artsakh.

Some of the W / E differences you should know:

- ▶ W: Hachis (հաճիս) - **Please** - E: Khndrum em (խնդրում եմ)
- ▶ W: Manch (մանչ) - **Boy** - E: Tgha (տղա)
- ▶ W: Kotsel (կոցել) - **To close, to switch off** - E: Pakel, anjatel (փակել, անջատել)
- ▶ W: Ekur (եկուր) - **Come** - E: Ari (արի)
- ▶ W: Zgel (զգել) = **To let go** / E: Zgel (զգել) = **To pull**
- ▶ W: Kokhi (կոխի) - **Push (the button)** - E: Seghmi (սեղմի)
- ▶ W: Shinel (շինել) - **To build, to construct** - E: Kartsel (կառուցել)

- ▶ W: Tkal (դգալ) – **Spoon** – E: Gtal (գդալ)
- ▶ W: Hovanots (հովանոց) – **Umbrella** – E: Andzrevanots (անձրևանոց)
- ▶ W: Tapel (թափել) – **Throw** – E: Qtsel (քցել)
- ▶ W: Anoti (անոթ) – **Hungry** – E: Sovats (սոված)
- ▶ W: Maganun (մականուն) – **Surname** – E: Azganun (ազգանուն)
- ▶ W: Herradzayni tiv (հեռաձայնի թիվ) – **Phone number** – E: Herrakhosahamar (հեռախոսահամար)

RETIREMENT IN ARMENIA



Retiring in Armenia is what many consider in their life plans. After all, with the amount of pension received from one's current country, it is more than possible to live a comfortable life in Armenia, even with the loss of social security benefits that occur in some countries. Please check with the country you will be receiving your pension from before deciding on your budget for Armenia. You may find it isn't as much as you were hoping for after all the cuts made due to your non-resident status.

Retirement age in Armenia is 63 years old for those who have a working experience, a number that's remained unchanged for decades now. There are no forecasts about increasing retirement age in Armenia. Average pension size is 42,000 AMD as of spring 2020. For those who do not have working experience, retirement age is 65. People coming from abroad are also eligible for pensions and can get 26,500 AMD in case they have either residency or citizenship and have grantsoum in Armenia.

NOTE: If you plan on living in Armenia long enough to receive a pension here, please refer to the section listed under [Employment](#). It will give you a better sense of where you'll be by the time you retire. If you are already paying into the pension fund, you should be receiving quarterly reports on the amount you have contributed to date. You need to work for a minimum of 10 years to qualify. Work experience is potentially calculated from the age of 16.

Early retirement can be applied for from the age of 55, so long as one has 25+ calendar years of work experience and has 15+ years of work experience in dangerous and hard labor. There are other aspects to the second point as well, and should be asked about if one has had many years of extremely dangerous work experience. One may be eligible for early retirement from the age of 59 if he/she has worked for over 25 years, over 20 years in harsh/dangerous conditions, and meets the other criteria required. Check with the Ministry of Labor for eligibility. Should an individual have worked for 35+ years and is unemployed at the age of 52, he/she is eligible for early retirement. Partial early retirement is provided to those who:

- ▶ Work in certain fields of culture and education and have done so for over 25 years (currently 55+), where over 12 years were spent in a single field
- ▶ Are actors or work in theatre, are over 50 years of age, have 25+ years of experience, out of which 12+ years were spent in their field

▶ DOCUMENTS NECESSARY FOR PENSION APPLICATION

If one is eligible for pension, based on the info provided above and on the MLSA.am website, he/she must apply at the nearest office that processes these cases. See the list of territorial departments of social security service offices by districts available [here](#).

Documents required:

- ▶ Written request (dimum)

- ▶ ID with grandzoum
- ▶ SSN
- ▶ Documents proving years of work experience
- ▶ Photo (4x6)
- ▶ Application form filled out at the office

Once done, you will receive a document which includes the application number, the date, the staff member's contact information, and the deadline by which you must have any extra paperwork submitted, if necessary. You will receive an answer to your application within five working days. The amount you will receive is dependent on multiple factors available on the ministry's [website](#)

NOTE: It is possible to be denied pension if you are considered ineligible, do not have a registered address (grandzoum), the documents presented and that which is available in official files do not coincide.

NOTE: Pensions can be recalculated over time.

▶ MEDICAL TREATMENT AND INSURANCE

While the Repat Armenia brokered medical insurance covers individuals up to the age of 70 (longer if you apply before the cutoff age), generally insurance in Armenia will not provide coverage for individuals over the age of 65. It is unfortunate, however the business side of this is understandable. There are, however, certain things the government will cover for the elderly within BBP (Basic Benefit Package):

Outpatient care

- ▶ All PHC (Primary Healthcare services): doctors, gynecologists, neurospecialists and general laboratory test (blood tests, urine tests, ultrasounds, x-rays) – most of PHC are free;
- ▶ Pharmaceutical goods procurement: Drugs must be part of the approved essential drug list. PHC doctor referral is needed. 50% copay needed for pensioners that are alone and unemployed, pensioners that are alone and unemployed with children under 18 years in the family, children with single mothers, 70% copay for pensioners who are not working;
- ▶ Centralized distribution of pharmaceutical products by diseases: diabetes, tuberculosis, mental health, cancer and hematological (malignant form), epilepsy, hemodialysis, chronic diseases are fully covered by the Government. PHC doctor referral is needed.
- ▶ Ambulance care: fully covered by the Government.

Inpatient care

- ▶ Patients with the diseases approved by the MoH and classified under diseases and health statuses that need emergency care – no copayment needed. PHC facility referral not required.
- ▶ Patients with MOH approved diseases: tuberculosis, infections, mental health and narcolepsy ([PHC facility referral is not required](#)), cancer (malignant), hematology (malignant), chemotherapy, hemodialysis – No copayment. PHC facility referral is required.

DISABILITY PENSIONS

Disability Pensions are provided to those who either found themselves disabled because of the nature of their work, at which point the number of years of experience is inconsequential, or outside of work (from birth, childhood illness, natural occurrence, from natural and technical disasters), as long as they had a certain number of years of experience. The full chart is available under the Medical section. Disability pensions are added to the main pension provided, the amount based on level of disability. Those in the 1st group see a 40% increase, while those in the 2nd group see a 20% increase.

▶ RETIREMENT HOMES

In Armenia, most elderly stay in their homes or live with their families as they reach retirement age and beyond. There are no retirement communities as one is used to seeing in North America, and the elderly homes that exist are few and far between. They normally consist of a simple house turned into a retirement home that houses elders left without familial support, for the most part. A few you may come across are:

- ▶ [Narek Aged Home](#) – Abovyan
- ▶ [Artzabun Elderly Home](#) – Kapan
- ▶ [Tserapartez](#) – Yerevan
- ▶ [Vortik Gyulbenkyan Elderly Care Center](#) – Akhuryan
- ▶ [Norki Tun Internat](#)
- ▶ [Vanadzori Elderly Home Foundation](#)
- ▶ [Yerevan #1 Elder's Home](#) (Public)
- ▶ [Gyumri Tun Internat](#) (Public)
- ▶ [Stepanakert Tun Internat](#) (Public)
- ▶ [Vartenis Neuro-Psychological Tun Internat](#) (Public)

▶ RETIREMENT PLANNING

Considering the deficit in retirement communities that would provide a great deal of entertainment for the elderly, it is important to start planning for your retirement early. This is the case in most countries, of course. Normally, there are three revenue streams to rely on: pensions, investments, and, should your workplace provide it, retirement benefits. The last is not common in the least when it comes to Armenia, but if you are moving from abroad, it may be an option. Costs you will have to consider:

- ▶ Will you be renting a home or owning it in Armenia?
- ▶ Monthly bills
- ▶ General living expenses as presented in the beginning
- ▶ Will you need a housekeeper?
- ▶ Will you need a visiting or live-in nurse?

Hiring help is an easy enough process in Armenia. There are many groups dedicated to the finding of caretakers and nurses, many of whom actually get paid more working for you than in a medical center. A nurses wage normally ranges around the minimum, meaning even a 20k increase is seen as quite the boon. Prices for hiring nurses and caretakers depend on what is to be expected of them. An average of 500–800 AMD an hour is to be considered, in general. The specifics will be discussed with the candidates.

APPENDIX 1 – EMERGENCY PHONE NUMBERS IN ARMENIA

Fire department	101
Police	102
Traffic Police	177
Emergency Service/ Ambulance	103
Yerevan gas Emergency Service	104
Emergency Situations Crisis Management Center	911/ 101
Long Distance Operators: International Calls	105
Supervisor	106
Calls within Armenia	107
Municipality of Yerevan Hotline	108
Airport Information	187
Railroad Information	184
Telephone Directory Information	109
Spyur Yellow Pages	113
Exact Time	110
Ministry of Health Hotline	8003
Ombudsman (Human Rights Defender) of Armenia Hotline	118

APPENDIX 2 – LIST OF RELEVANT PUBLIC INSTITUTIONS AND NGOS

Office of the High Commissioner for Diaspora Affairs

0010, Yerevan, Government building 2, Republic Square, Yerevan
+374 10 58 91 55

<https://www.gov.am/en/diaspora-affairs/diaspora@gov.am>

Ministry of Foreign Affairs

0010, Vazgen Sargsyan 3, Yerevan
+374 60 62 00 00, 54 40 41, 52 35 31

www.mfa.am, info@mfa.am

Ministry of Education, Science, Culture, and Sport

0010, Vazgen Sargsyan 3, Yerevan
+374 10 59 96 00, 59 96 68

www.escs.am, info@escs.am

Ministry of Labor and Social Affairs

0010, Government Building 3, Republic Square, Yerevan
+374 11 30 01 14, 114, +374 10 56 53 83

www.mlsa.am, info@mlsa.am

Ministry of Health

0010, Government Building 3, Republic Square, Yerevan
+374 60 80 80 03 / 1112

www.moh.am, info@moh.am

Ministry of Economy

0010, 5 M. Mkrtchyan Street, Yerevan
+374 11 59 71 10

www.mineconomy.am
secretariat@mineconomy.am

Ministry of High-Tech Industries

0010, Vazgen Sargsyan 3/3, Yerevan
+374 10 59 01 40

www.hti.am, info@hti.am

Ministry of Emergency Situations

Davtashen 4th b., A. Mikoyan 109/8, Yerevan
+374 12 31 77 20, +374 12 31 78 08

www.mes.am, mes@mes.am

Ministry of Justice

0010, Vazgen Sargsyan 3, Yerevan
+374 60 57 04 35, +374 10 44 22 73

www.moj.am, info@moj.am

Ministry of Defense

5 Bagrevand St., Yerevan
+374 10 29 46 99

www.mil.am, modpress@mil.am

Ministry of Territorial Administration and Infrastructure

0010, Government building 3, Republic Square, Yerevan
+374 10 51 13 62, 51 13 64

www.mtad.am, mta@mta.gov.am

Ministry of Environment

0010, Government Building 3, Republic Square, Yerevan
+374 10 52 10 99

www.env.am, minenv@env.am

Migration Service

0037, Yerevan, Karapet Ulnetsu St., 31/3 Building
+374 60 27 50 03

www.mtad.am.en, migrationservice.sms@mta.gov.am

Main Passport and Visa Department

0054, Yerevan, Davtashen, 4th District, 17/10 Building +374 10 37 02 64, 11 37 02 68, 11 37 02 43
<https://www.police.am/en>, dimum@police.am

Customs Service

0015, Yerevan, 3,7 M. Khorenatsi St.
+374 60 54 44 44, +374 60 54 46 57

49797259@e-citizen.am

secretariat@petekamutner.am

Repat Armenia

37 Hanrapetutyan St., 1st Floo,
+374 91 46 46 60

integration@repatarmenia.org

www.repatarmenia.org

AGBU

0010, Yerevan, Melik-Adamyan St., 2/2 Building
+374 60 72 22 22, +374 60 72 22 23

www.agbu.am

Հայրենադարձ/Repat ARF program

+374 94 51 91 19

hayrenatarts@gmail.com

APPENDIX 3 – POLICE PASSPORT AND VISA OFFICES AROUND YEREVAN

Neighborhood	Police Station / Name	Address
MAIN/ALL	OVIR – Passport Visa Department	4th District, 17/10 Building
Ajapniak	Mashtots Passport and Visa Office	10/1 Shinararneri St.
Arabkir	Arabkir Police Department / Arabkir Passport and Visa Office	1 Mamikonyats st, next to Krpak Supermarket / Crossroads of Mamikonyants St and Azatutyan ave.
Avan	Avan Passport and Visa Office	2 Isahakyan District
Davtashen	Davtashen Passport and Visa Office	1st District, 39 Building
Erebuni	Erebuni Passport and Visa Office	162a, Movses Khorenatsi St.
Kanaker-Zeytun	Kanaker Zeytun Passport and Visa Office	3 Avetis Aharonyan St.
Kentron	Central Passport and Visa Office	90 Vratsyan St.
Malatia-Sebastia	Malatia Passport and Visa Office	22 Ara Sargsyan St.
Nork Marash	Marash Passport and Visa Office	11 Kajaznuni St.
Nor Nork	Nor Nork Passport and Visa Office	1st Micro-District (Arajin Zangvats), 1 Boryan St.
Charbakh	Charbakh Passport and Visa Office	56 Shiraki St.
Nubarashen	Nubarashen Passport and Visa Office	17, 14th St. (Nubarashen) / Next to Surb Nahatakats Church
Shengavit	Shengavit Passport and Visa Office	27 Garegin Nzhdeh St.

APPENDIX 4 – NATIONAL HOLIDAYS AND OBSERVANCES OF ARMENIA

Date	Name	Remarks
1 January	New Year's Day	Non-working day
2-4 January	New Year's Holiday	Non-working day
5 January	Christmas Eve	Non-working day
6 January	Christmas Day	Non-working day
7 January	Commemoration of the Dead	Observance/NWD
28 January	Army Day	Non-working day
8 February	St Sargis Day	Observance
14 February	Trndez – Tyarundaraj / Valentine's Day	Observance
21 February	Mother Language Day	Observance
20 February	Feast of Saint Vartan	Observance
28 February	Memorial Day for Victims of Massacres in Azerbaijan	Observance
8 March	International Women's Day	Non-working day
7 April	Motherhood and Beauty Day	Observance
5 April	Palm Sunday	Observance
10 April	Good Friday	Observance
11 April	Holy Saturday	Observance
12 April	Easter Sunday	Observance
13 April	Easter Monday	Non-working Day
24 April	Armenian Genocide Remembrance Day	Non-working day
1 May	Labor day/May Day	Non-working day
8 May	Liberation of Shushi and Border Guards' day	Observance
9 May	Victory and Peace Day	Non-working day
21 May	Ascension Day – Hambardzum	Observance

28 May	First Republic's Independence Day	Non-working day
1 June	Children's Rights Protection Day	Observance
5 July	Constitution Day	Non-working day
19 July	Vardavar	Observance
20 July	Commemoration of the Dead	Observance/NWD
11 August	Navasard – Old Armenian New Year	Observance
16 August	Assumption of Mary – Blessing of the Grapes	Observance
17 August	Commemoration of the Dead	Observance/NWD
1 September	Knowledge and Literature Day	Observance
13 September	Exaltation of the Holy Cross – Khatchverats	Observance
14 September	Commemoration of the Dead	Observance/NWD
21 September	Independence Day	Non-Working Day
5 October	Teacher's Day	Observance
10 October	Holy Translators Day – Targmanchats	Observance
14 October	Yerevan Erebuni Day	Observance
7 December	Memorial Day for the Victims of the 1988 Earthquake	Observance
31 December	New Year's Eve	Non-working day

APPENDIX 5 – LIST OF POLYCLINICS IN ARMENIA

For full information about all these offers, please visit the polyclinic section of pages.am

Name	Address	Number	Patients	Services
ARSHAKUNYATS POLYCLINIC	Yerevan, 0007, 43 Arshakunyats Ave.	+374 10 44 01 53	Children Adults Elderly	Conventional, alternative, diagnostic and research, childbirth, infertility treatment, endocrine/metabolic diseases
Children's Polyclinic of Arabkir	Yerevan, Papazyan 32	+374 10 26 11 13	Newborn Children	Pediatrics, neurology, ENT, speech therapy, cardiology, dermatology, diagnostics and research, surgery
Grigor Narekatsi Medical Clinic	Yerevan, 63/1 Nor Aresh 22	+374 10 45 06 60	Newborn Children Adults Elderly	Neurology, surgery, ENT, endocrinology, cardiology, urology, eye and ear care, oncology, obstetrics and gynecology, diagnostic and research, stomatology, infectious diseases, doppler, sonography
KARMIR BLUR POLYCLINIC	Yerevan, 0086, 27 Karmir Blur St.	+ 374 10 46 19 10	Children Adults	Conventional, alternative, diagnostic and research, infertility treatment, endocrine/metabolic diseases, diabetes, doppler, MRI, CT, MSCT
N.S. CARDIOVASCULAR MEDICAL DIAGNOSTIC CENTER	Yerevan, 0037, 10 Azatutyan Ave.	+374 10 20 29 43	Adults Elderly	Pharmacotherapy, diagnostic and research, doppler, outpatient services, consultation, congenital malformations/chromosomal abnormalities, pregnancy disorders, musculoskeletal diseases, circulatory system diseases, metabolic diseases, endocrine diseases
NOR ARESH POLYCLINIC	Yerevan, 0008, 82/2 Azatamartikneri Ave.	+374 10 45 24 75	Children Adults	Conventional, psychotherapy, chemotherapy, oncology, alternative medicine, research and diagnostics (large number), infertility treatment, endocrine/metabolic diseases
NORAGAVIT POLYCLINIC	Yerevan, 0072, 10 8th St. Noragavit Dist.	+374 10 48 02 25	Children Adults	Conventional, oncology, alternative, research and diagnostics, HIV testing, CT, MSCT, MRI, infertility treatment, gynecology, endocrine and metabolic diseases
NUBARASHEN POLYCLINIC	Yerevan, 0071, 4 Chnkush St.	+374 10 47 60 20	Children Adults Elderly	Conventional, chemotherapy, alternative, diagnostic and research, CT, MSCT, MRI, infertility treatment, diabetes, gynecology, endocrine and metabolic diseases
Nor Arabkir Health Clinic	Yerevan, Hr. Qochar 21	+374 10 26 24 16	Adults Elderly	Conventional and alternative treatments, cardiology, neuropathology, ENT, treatment of skin, infectious, gastrointestinal diseases, diagnostics and research

POLYCLINIC AFTER KARLEN YESAYAN	Yerevan, 0014, 7 Nersisyan St.	+374 10 28 72 60	Children Adult	Conventional and alternative treatments, diagnostic and research, infertility treatment, gynecology, pregnancy prevention, endocrine and metabolic diseases
POLYCLINIC № 1	Yerevan, 0002, 17 Leo St.	+374 10 53 57 71	Newborn Children Adult Elderly	Intravenous therapy, physical therapy, massage, diagnostic and research, gynecology, pregnancy complication treatment and birth plans, prenatal and postnatal care, outpatient care and home services, treatment of benign neoplasms, blood disorders and diseases, endocrine and metabolic, as well as nervous, circulatory, digestive, eye, ear, skin, and genitourinary diseases
POLYCLINIC № 2	Yerevan, 0002, 47 Yeznik Koghbatsi St.	+374 10 53 05 72	Newborn Children Adult Elderly	Intravenous therapy, physical therapy, acupuncture, chiropractic, and massage. Plastic surgery. Diagnostic and research, birth plan help, and consultation. Intestinal infectious diseases, benign neoplasms, respiratory, eye, ear, digestive and nervous system infections; injury and poisoning, prenatal and postnatal care, treatment of mental disorders
POLYCLINIC № 4	Yerevan, 0001, 13 Moskovyan St.	+374 10 56 52 54	Newborn Children Adult Elderly	Physical therapy, diagnostic and research, consultation and outpatient, treatment of STDs, infectious and blood disorders, malignant and benign neoplasms, metabolic/endocrine as well as eye, ear, and genitourinary diseases. Home care option
Polyclinic No 5	Nork-Marash, G. Hovsepyan 8	+374 10 65 14 70	Newborn Children Adults Elderly	Pediatrics, oncology, dermatovenerologica therapy, endocrinology, treatment of infectious diseases, research and diagnostics
POLYCLINIC № 8	Yerevan, 0033, 51a Marshal Baghramyan Ave.	+374 10 27 24 70	Newborn Children Adult Elderly	Speech and physical therapy, massage, diagnostic and research, treatment of intestinal as well as bacterial and viral diseases, blood conditions, endocrine/metabolic, as well as eye, ear and respiratory diseases. Psychotherapy and treatment of behavioural and mental disorders. Home care option.
Polyclinic No 9	Yerevan, 3, Andranik St. 2	+374 10 74 19 10	Newborn Children	Pediatrics, surgery, ophthalmology, neuropathology, cardiology, oncology, ECG, research and diagnostics, dermatology, stomatology, massage, physical therapy, speech therapy

POLYCLINIC №12	Yerevan, 0063, 153 Khudyakov St.	+374 10 62 36 30	Newborn Children Adult Elderly	Physical therapy, diagnostics and research, treatment of infectious diseases, anaemias and hemorrhage, endocrine/metabolic diseases, nervous, respiratory, skin, eye, and ear diseases. Offer home care
POLYCLINIC №13	Yerevan, 0074, Nerkin Shengavit, 32 9th St.	+374 10 48 21 61	Newborn Children Adult Elderly	Physical therapy, diagnostic and research, treatment of STDs, anaemias, endocrine/metabolic diseases, nervous and circulatory, as well as skin, ear and eye diseases, offers home care services
POLYCLINIC №15	Yerevan, 0032, 9 Sebastia St.	+374 10 74 48 30	Newborn Children Adult Elderly	Physical therapy, massage, diagnostics and research, treatment of intestinal infectious diseases, malignant and benign neoplasms, anaemias, endocrine and metabolic diseases, diabetes, nervous and respiratory system diseases, ear and eye, skin and genitourinary diseases
POLYCLINIC №16	Yerevan, 0069, 17 Dro St.	+374 10 24 00 23	Newborn Children Adult Elderly	Speech and physical therapy, hirudotherapy and massage, diagnostic and research, full prenatal and postnatal care, treatment of STDs, infectious diseases, malignant and benign neoplasms, blood disorders, endocrine and metabolic diseases, degenerative and other nervous system diseases, eye and ear diseases, skin and genitourinary diseases, home care services
POLYCLINIC №17	Yerevan, 0018, 36a Tigran Mets Ave.	+374 10 56 74 91	Newborn Children Adult Elderly	Speech and physical therapy, acupuncture and massage, diagnostic and research, pregnancy complications, STDs, infectious diseases, benign neoplasms,, endocrine and metabolic diseases, degenerative and other nervous system diseases, eye and ear, respiratory, skin and genitourinary diseases, home care services
POLYCLINIC №19	Yerevan, 0084, 5/9 Zoravar Andranik St.	+374 10 74 81 45	Newborn Children Adult Elderly	Speech and physical therapy, diagnostic and research, infertility treatment, childbirth education classes, STDs, tuberculosis, benign neoplasms, anaemias, endocrine and metabolic diseases, psychological disorders, cerebral palsy and other nervous system diseases, eye and ear diseases, pneumonia, digestive, skin and genitourinary diseases, prenatal and postnatal care

POLYCLINIC №20	Yerevan, 0054, Davtashen 4th District	+374 10 36 93 90	Newborn Children Adult Elderly	Physical therapy, Diagnostic and research, infections, benign neoplasms, Anaemias, endocrine and metabolic diseases, nervous system diseases, eye and ear diseases, respiratory and digestive diseases, skin diseases, arthrosis/ muscle and joint disorders, genitourinary diseases, pregnancy disorders
POLYCLINIC №22	Yerevan, 0059, 3/90 Vilnius St.	+37410 66 62 20	Newborn Children Adults Elderly	Physical therapy, Diagnostics and Research, infectious disease, STDs, Tuberculosis, Malignant and benign neoplasms, anaemias, haemorrhage, endocrine/ metabolic diseases, nervous system, eye and ear diseases, respiratory and digestive diseases, dermatitis, pregnancy disorders
SARI TAGH POLYCLINIC	Yerevan, 0017, Sari Tagh 11 10th St.	+374 10 57 63 44	Children Adults Elderly	Conventional and alternative treatment, diagnostic and research, infertility treatment, gynecology, pregnancy prevention, medical consultation, treatment of thyroid, mellitus, glucose, pancreatic, and malnutrition disorders
ARMASH HEALTH CENTER	Ararat Province, Vlg. Armash, 0624	+374 23 46 21 93	Children Adults Elderly	Physical Therapy, Aromatherapy, Diagnostic and Research, Diseases of the Nervous System, Congenital malformations/Chromosomal abnormalities
AMASIA HEALTH CENTER	Shirak Province, Vlg. Amasia, 0912, 19 2nd St.	+374 24 62 28 27	Children Adults Elderly	Diagnostic and Research, Pregnancy/Childbirth
BERLIN POLYCLINIC	Shirak Province, Gyumri, 3104, 25 Haghtanak	+374 31 25 51 30	Children Adults	Conventional, alternative medicine, diagnostic and research, infertility treatment, gynecology, endocrine/ metabolic diseases
GYUMRI № 1 POLYCLINIC	Shirak Province, Gyumri, 3105, 201 Shirakatsi	+374 31 25 26 08	Children Adults	Conventional, alternative, diagnostic and research, gynecology, infertility treatment, endocrine/ metabolic diseases
GYUMRI № 2 POLYCLINIC AFTER N.A. MELIKYAN	Shirak Province, Gyumri, 3101, 3 Mazmanyanyan	+374 31 25 36 78	Children Adults	Conventional, alternative, diagnostic and research, gynecology, infertility treatment, endocrine/ metabolic diseases, diabetes, oncology
GYUMRI POLYCLINIC AFTER ENRICO MATTEI	Shirak Province, Gyumri, 3105, 13 Shirakatsi	+374 31 23 31 78	Children Adults	Conventional, alternative, diagnostic and research, gynecology, infertility treatment, doppler, endocrine/ metabolic diseases

MASTER PHARM MEDICAL CENTER	Armavir Province, Vagharshapat, 1107	+374 60 90 90 90	Newborn Children Adults Elderly	Speech therapy, conventional, intravenous, open surgery, ear and throat surgery, diagnostic and research, MRI, CT, Family doctor, inpatient services, eye care and lenses
GAVAR POLYCLINIC	Gegharkunik Province, Gavar, 1201, 14	+374 26 42 47 95	Children Adults	Conventional, alternative, diagnostic and research, gynecology, infertility treatment, endocrine/ metabolic diseases

APPENDIX 6 – PUBLIC VOCATIONAL SCHOOLS IN ARMENIA

	Institution	Address, tel.
1	Vocational school N 1 of Yerevan	Yerevan, 65 Arshakunyats, 44-37-01
2	Vocational school N 6 of Yerevan	Yerevan, 3 Gyumru Street, 35-81-25
3	Vocational school N 8 of Yerevan	Yerevan, Erebuni district, 1 V Avanesov Street, 47-17-32
4	Vocational school N 1 of Gyumri	Gyumri, 2 Tamanyan Street (0312) 3-03-72
5	Vocational school N 4 of Gyumri	Gyumri, Ani district, 11 th Street, 5a bldg., (0312) 6-64-07
6	Maralik vocational school	Maralik, 2 Tekstilagortsneri Street, (0242) 2-12-10
7	Ashtarak vocational school	Ashtarak, 35 Spandaryan Street, (0232) 3-21-93, 3-20-83
8	Nairi vocational school	Yeghvard, 10 Yerevanyan Street, (0224) 2-36-99
9	Alaverdi vocational school	Alaverdi, 2 Marti 8 Street, (0253) 2-35-78
10	Hrazdan vocational school	Hrazdan, 3 Gortsaranayin, (0223) 2-65-71
11	Qajarani vocational school	Qajaran, 5 Khanjyan Street, (0285) 3-22-28
12	Amasia vocational school	Shirak region, Amasia village, 093-85-45-25
13	Vocational school N 4 of Yerevan	Yerevan, Norq 4 th block 094-34-51-06
14	Yerevan State Vocational School of Decorative Applied Art	Yerevan, Qanaqer-Ges, 23-93-58
15	Vocational school N 9 of Yerevan	Yerevan, 66 Vardashen Street 45-43-65
16	Vocational school N 10 of Yerevan	Yerevan, 23-36-05
17	Vocational school N 3 of Gyumri	Gyumri, 84 Spandaryan Street, (0312) 2-16-23
18	Aragats vocational school	Tsaghkahovit (0570) 22-50
19	Byureghavan vocational school	Kotayk region, Byureghavan, (0222) 6-51-08
20	Berd vocational school	Berd (0267) 2-25-52
21	Vocational school N 1 of Vanadzor	Vanadzor, 5 Demirchyan Street, 093-02-22-21

APPENDIX 7 – LIST OF SPECIAL SECONDARY EDUCATIONAL INSTITUTIONS IN ARMENIA

Region	College	Address, tel.
Yerevan	Yerevan State College of Humanities	Yerevan, 1 Hovsep Arghutyan St., +374-10-239991 , +374-10-239994
	Yerevan State College of Music after R. Melikyan	Yerevan, 11 Mashtots Ave. • Reception: +374-10-533811 • Director: +374-10-533251
	Yerevan State College of Arts named after F. Terlemezyan	Yerevan, 39 Arshakunyats Ave. • Teachers' Room: +374-10-442672 • Director: +374-10-443804 • +374-10-442493
	Yerevan State College of Light Industry	Yerevan, 2 Glinkai St. +374-10-550720 , +374-10-553852
	Yerevan State Financial and Economic College	Yerevan, Avan, Marshal Babajanyan St., 9 +374-10-627201
	Yerevan State College of Trade and Service after N. Achemyan	Yerevan, Nor Nork 2nd Micro-District, 37 a Moldovakan St. +374-10-672301, +374-10-672790
	Yerevan State Armenian-Greek College of Tourism, Service and Food Industry	Yerevan Arshakunyats Ave., 40 +374-10-672301, +374-10-672790
	College of Yerevan branch of Moscow State University of Economics of Statistics and Informatics	Yerevan, 5/2 Arzumanyan St. (+374 10) 38 10 47, (+374 10) 38 03 45, (+374 93) 32 97 22
	Yerevan State College of Informatics	Yerevan, Mamikonyants St., 52 • Director Reception Room: +374-10-236252 • General Department: +374-10-232467
	Yerevan State Musical-Pedagogical College named after Arno Babajanyan	Yerevan, 18 Azatutyan Ave. Reception: +374-10-285320
	Yerevan State Humanitarian- Technical College	Yerevan, 21 Armen Tigranyan St. Director: +374-10-200524 • Reception: +374-10-200618 • Deputy: +374-10-203358
	Yerevan State College of Culture	Yerevan, Bagratunyats St., 37 Director Reception Room: +374-10-480580
	College of National Polytechnic University of Armenia	Yerevan, 105 Teryan St., 5th and 6th Subsidiary Buildings +374-10-563378
	Crisis Management State Academy	Yerevan, 1 Acharyan St., +374-60-691000 Stepanavan, 18 Tumanyan St., +374-60-691000
	NUACA Yerevan Secondary Vocational Education College	Yerevan, Nor Nork 5th Micro-District, Marri St., 17 +374-10-642001 , +374-10-642099

Shirak region	Shirak State Agricultural College named after M. Tumanyan	Gyumri , 26 Vazgen Sargsyan St. +374-312-30681
	Gyumri State College of Music named after Kara-Murza	Gyumri, 30 Ghukasyan St. • Teachers' Room: +374-312-51312 , +374-98-354593 (mobile) • Country Program Manager: +374-77-778774 (mobile)
	High School of Gyumri Branch of NATIONAL Polytechnic University in Armenia	Gyumri, 2 Mher Mkrtychyan St. +374-312-46583
	Basic college of ASUE Gyumri Branch	Gyumri, 3115, 32 V Sargsyan St. (374312) - 33962, (37432) - 31901, (37493) - 822075
	Gyumri State Technical College	Gyumri, 29 Tigran Metsi St. +374-312-51900
	Artik State College	Artik, 33 Tonakanyan St. • Reception: +374-244-52757 • Director: +374-94-914810 (mobile)
	Lori region	Vanadzor State Agricultural College
Spitak State College		Spitak, 273 Suren Avetisyan St. +374-255-23711 , +374-93-241389 (mobile)
Vanadzor State Art School named after M. Tavrizyan		Vanadzor, 96 Vardanants St. • Director: +374-322-22777 • Accounts Department: +374-322-25443
Vanadzor State Polytechnic College named after S. Tevosyan		Vanadzor, 92 Yerevanyan Highway +374-322-28789
Lori Regional State College		Vanadzor, 11 Mkhitar Heratsu St. +374-322-43826
Alaverdi State College		Alaverdi, Sanahin Sarahart District, 3/6a +374-253-32521 , +374-253-32528
Geghar-kunik region	Gavar State Agricultural College after A. Tamamshev	Gavar, 38 Azatutyan St. +374-264-23402
	Sevan Multifunctional State College	Sevan, 162 Nairyan St. +374-261-23450 Deputy Director: +374-261-23450 +374-261-24177 , +374-94-537393 (mobile)
	Martuni State College	Martuni, 2/1 Narekatsu St. +374-262-41330
	Vardenis State College	Vardenis, 5 Hambardzumyan St. +374-93-345727

Syunik region	Goris State College	Goris, 4 Haykazunineri St. • Reception: +374-284-22842 • Country Program Manager: +374-284-20185 , +374-94-202093 (mobile)
	Goris State Agricultural College after Kh.Yeritsyan	Goris, 32 Arakelyan St. +374-284-22147 , +374-284-20648
	Kapan State Engineering College	Kapan, 11 a Arzumanyan St. +374 28 55 30 61
	Sisian State College	Sisian, 12 Charentsi St. • +374-283-24847, +374-283-24842, +374-283-24840
	Meghri State College	Meghri, 10 Zoravar Andranik St. +374-286-42892
Tavush region	Ijevan State College	Yerevan, 1 Hovsep Arghutyan St., +374-10-239991 , +374-10-239994
	Dilijan State College	Dilijan, 70 Usanoghakan St. +374-268-24380 , +374-268-26295
	Dilijan State College of Art	Dilijan, 57 Kalinini St. Director: +374-268-27486 , +374-268-27488
	Noyemberyan State College	Noyemberyan, 17 Shirazi St. +374-266-23515
Kotayk region	Nor Geghi Agricultural State College named after G. Aghajanyan	Nor Gegh village, 5 Usanoghakana St. Director +374-96-878997
	Hrazdan State College	Hrazdan, 3 Gortsaranain St. +374-223-26571 , +374-93-938095 (mobile), +374-91-190376 (mobile)
	Charentsavan State College	Charentsavan, 1 Movses Khorenatsu St., +374-226-43282
	Abovyan State College of Power Engineering	Abovyan, Usanoghakan District, 4/1 Hatisi St., • Reception: +374-222-20426 • Accounts Department: +374-222-23686
Armavir region	Armavir Regional State College	Armavir, Yerevanyan St., 36 • Director: +374-237-22292 • +374-237-21572
	Echmiadzin State College named after Vardges Hamazaspyan	Vagharshapat (Ejmiatsin) 1 Movses Khorenatsu St. +374-231-52016 , +374-231-55508, +374-231-56720
	Armavir State College of Art	Armavir, 32 Yerevanyan St • Director: +374-237-22800 • Accounts Department: +374-237-26101

Ararat region	Masis Agricultural State College	Masis, 21 Mkhitar Heratsu St. +374-236-44417
	Ararat State College	Ararat, 67 Khanjyan St., 67 • Director: +374-99-972747 (mobile) • Reception: +374-234-44101 • Assistant Director: +374-55-665252 (mobile)
	Ararat Regional State College	Artashat, 156 Atarbekyan St. +374-235-24081 , +374-235-25308
Vayots Dzor region	Yeghegnadzor Comprehensive State College	Yeghegnadzor, 10 Ter-Arakelyan St. +374-281-23921
	Vayotz Dzor Regional State College	Yeghegnadzor, 3 Spandaryan St. • Reception: +374-281-25375 • Director: +374-281-23750

APPENDIX 8 – SCHOOLS WITH SPECIFIC LANGUAGE FOCUSES

LIST OF PUBLIC BASIC AND HIGH SCHOOLS WITH ADVANCED TEACHING IN RUSSIAN

Region	District / City / Village	School	
Yerevan	Kentron	Basic school N 7 after V. Mayakovsky	
		Basic school N 8 after A. Pushkin	
		Basic school N 20 after K. Kirakosyan	
		Basic school N 24 after S. Spandaryan	
		Basic school N 71 after N. Stepanyan	
	Shengavit	Basic school N 38 after V. Belinsky	
		Basic School N 169 after H. Shiraz	
	Erebuni	Basic school N 194 after A. Hovhannisyan	
		Basic school N 68 after M. Mkhoyan	
	Arabkir	Basic school N 63 after K. Aghayan	
		Basic school N 77 after R. Miroyan	
		Basic school N 82 after H. Poghosyan	
		Basic school N 128 after L. Tolstoy	
		Basic school N 129 after Gay / H. Bzhshkyan	
	Qanaqer-Zeytun	Basic school N 85 after S. Shahmuradyan	
		Basic school N 147	
	Nor Norq	Basic school N 106 «Knights of Vardanats»	
		Basic school N 141 after G. Baghyan	
		Basic school N 150 after F. Nansen	
		Basic school N 163	
		Basic school N 186	
		Basic school N 164 after N. Safaryan	
		Basic school N 166 after A. Mikoyan	
		Basic school after H. Matevosyan	
	Basic school N 122 after A. Blok		
	Malatia-Sebastia	Basic school N 92 after V. Tekeyan	
		Basic school N 176 after G. Mahari	
		Basic school N 181	
	Avan	Basic school N 180	
	Davtashen	Basic school N 199 after H. Khachatryan	
	Nubarashen	Basic school N 95 after A. Alishan	
	Ararat	Verin Dvin village	Verin Dvin high school
		Ararat	Basic school N 4

Aragatsotn	Ashtarak	Basic school N 2	
Kotayk	Abovyan	Basic school N 5	
Gegharkunik	Gavar	Basic school N 1	
		Basic school N4	
Shirak	Gyumri	Basic school N 6 after A. Pushkin	
		Basic school N 7 after K. Alishan	
		High school N 8	
		Basic school N 23	
		«Holy Translators» basic school N 30	
Lori	Stepanavan	Basic school N 2	
	Vanadzor	Basic school N 4 after A. Pushkin	
	Spitak	High school N 8	
Vayots Dzor	Malishka	High school N 2	
	Yeghegnadzor	Basic school N 2	
	Jermuk	Basic school N 1	
	Vayk	Basic school N 2	
Syunik	Goris	Secondary school N 1 after A. Bakunts	
		Basic school N 6 after S. Khanzadyan	
	Kapan	High school N 3	
		Basic school N 13	
		Sisian	Basic school N 2
		Meghri	Basic school N 1
Armavir	Armavir	Basic school N 6	
	Vagharshapat	Basic school N 9	
	Gay village	High school	
	Mrgashat village	High school N 2 after G. Maghakyan	
Tavush	Ijevan	Basic school N 5	

LIST OF PUBLIC SCHOOLS TEACHING IN RUSSIAN


Region	District / City / Village	School
Yerevan	Kentron	Basic school N 7 after V Mayakovskiy
		Basic school N 8 after A. Pushkin + Assyrian
		Basic school N 55 after A. Chekhov
		A. Margaryan High School N 29 + Assyrian
		High School N 42 after T. Shevchenko
	Erebuni	Basic school N 35 after N. Gogol
		High school N 119 after B. Zamkochyan
	Nor Norq	Basic school N 164 after S. Safaryan
		High school N 62 after Tatul Krpeyan
	Shengavit	Basic school N 69 after A. Sakharov
		Secondary school N 97
	Ajapnyak	Basic school N 122 after A. Blok
		High school N 109
	Davtashen	Basic school N 192 after G. Vardanyan
	Avan	Basic school N 124 after Nerses Mets
		Basic school N 147 after R. Abajan
	Arabkir	Basic school N 77 after R. Miroyan
		Basic school N 132 after H. Isakov
		High school N 54 after M. Qajuni
	Malatia-Sebastia	Basic school N 176 after G. Mahari
High school N 184 after S. Khanzadyan		
Ararat	Verin Dvin village	High school
	Dimitrov village	High school
	Artashat	High school
Armavir	Armavir	Basic school N 5 after General Andranik Ozanyan
		High School N 4
	Vagharshapat	Basic school N 9 after R. Patkanyan
		High school N 5 after M. Gorky
Gegharkunik	Sevan	Basic school N 3 after S. Karapetyan
		High school after Kh. Abovyan

Lori	Vanadzor	Basic school N 4 after A. Pushkin
		High school N 11 after A. Griboyedov
	Fioletovo village	High school
	Lermontovo village	High school
Tavush	Dilijan	Tashir
		High school
Kotayk	Hrazdan	Basic school N 2
		High school
	Abovyan	Basic school N 12 after H. Kharonyan
		High school N 10
Shirak	Gyumri	High school N 4
		Basic school N 5 after N. Vanyan
	Arzni village	High school + Assyrian Studies
Syunik	Kapan	Basic school N 7
		Basic school N 23
		High school N 2 (5 th - 12 th grades)

LIST OF SCHOOLS OF YEREVAN WITH ADVANCED TEACHING OF ENGLISH

	School	Address	Phone numbers	Director
BASIC SCHOOLS				
1	Basic school N 78 after Hayrapet Hayrapetyan	Arabkir adm. district, 59 a Marshal Baghramyan ave.	+374 10 22 58 34	Azniv Mirzoyan
2	Basic school N 172 after Hakob Oshakan	Arabkir adm. district, 59 a Marshal Baghramyan ave.,	+374 10 22 58 36	Gayane Mkrtychyan
4	Basic school N 20 after John Kirakosyan	Kentron adm. district, Aygestan district, 9 th Street, 4a	+374 10 55 28 81	Anahit Khosrovyan
5	Basic school N 71 after Nelson Stepanyan	Kentron adm. district, 72 Hanrapetutyuan Street	+374 10 52 38 82	Gayane Demiryman
6	Basic school N 125 after Smbat Byurat	Kanaker-Zeytun adm. district, 89 Paruyr Sevaki Street	+374 10 24 55 42	Lilit Antonyan
7	Basic school N 143 after Movses Khorenatsi	Nor Nork adm. district, Nor Nork 3 rd micro-district, 5 Baghyan Street	+374 10 63 31 70	Garegin Kostanyan
HIGH SCHOOLS				
8	High school N 114 after Khachik Dashtents	Kentron adm. district, 73 Hanrapetutyuan Street	+374 10 52 74 12	Ruzanna Kostanyan
9	High school N 139 after Karen Demirchyan	Nor Nork adm. district, 2 nd micro-district of Nor Nork, 3 Nelson Stepanyan street	+374 10 63 55 70	Klara Jhangiryan
10	High school N 29 after Andranik Margaryan	Kentron adm. district, 23 Saryan Street	+374 10 58 38 78	Ruzanna Sarukhanyan
11	High school N 62 after Tatul Kerpeyan	Nor Nork adm. district, 1st micro-district of Nor Nork, 6 Nansen Street,	+374 10 63 45 20	Marine Soghomonyan

SCHOOLS TEACHING OTHER FOREIGN LANGUAGES

School	Address, phone numbers
CHINESE 	
Chinese-Armenian Friendship School	Director Spartak Vardanyan 0052, Yerevan Zakaria Kanakertsu (Sarkavagi) St., 14 Building (Kanaker-Zeytun adm. district) Director: +374-10-284685 Deputy Director: +374-10-287541
SPANISH 	
“Eurasia” basic college	Suren H. Ohanyan, Rector Irina Babayan, Vice-Rector for Educational-Methodological and Research Affairs 0014, Yerevan Azatutyun Ave., 24/2 Building (Kanaker-Zeytun adm. district) Rector: +374-10-249438 College: +374-10-299077,33 Training Center: +374-10-299088,20
“AYB” school	Aram Pakhchanyan, Managing Director 0052, Yerevan Tbilisyan Highway, 11/11 Building (Arabkir adm. district) • +374-60-500456 , +374-96-500456 (mobile) , +374-94-500456(mobile)
Basic school No. 59 named after Hakob Paronyan	Samvel Adamyan, Director 0037, Yerevan Varshavyan St., 45 Building (Kanaker-Zeytun adm. district) Director: +374-10-207010 Reception: +374-10-207259
Mkhitar Sebastatsi Educational Complex	Ashot Sh. Bleyan, Director Educational complex center 0064, Yerevan Zoravar Andraniki District (South-West District), Raffu St., 57 Building (Malatia-Sebastia adm. district) +374-10-747246 , +374-91-431099 (mobile)
“Republic of Argentina” Yerevan basic school No. 76	Narine Adamyan, Director Armenia, 0019, Yerevan Marshal Baghramyan Ave., 52 Building (Arabkir adm. district) Teachers’ Room: +374-10-277411 Director: +374-10-265777

GERMAN	
Yerevan Basic School No. 6 (DSD-I school)	Yerevan Sasuntsi Davit St., 2 Building (Erebuni adm. district) Director: +374-10-453800 Teachers' Room: +374-10-451440
Yerevan Basic School No. 60 (DSD-I school)	Yerevan Tigran Metsi Ave., 42 Building (Erebuni adm. district) Director: +374-10-550070 Teachers' Room: +374-10-551280
Yerevan State College of Humanities (DSD-I-Pro School)	Yerevan Hovsep Arghutyan St., 1 Building (Arabkir adm. district) +374-10-239991, +374-10-239994
Yerevan High School No. 119 (DSD-II School)	Yerevan Tigran Metsi Ave., 64 Building (Erebuni adm. district) Director: +374-10-573740 Teachers' Room: +374-10-573730
Sardarapat Secondary School (DSD-I School)	Armavir Marz, Sardarapat community (Armavir region) +374-94-605555 (mobile)
Chambarak Basic School No. 1 (advanced German language training, Goethe Institute support program)	Gegharkunik region, Chambarak, 96 Paruyr Sevak Street +374 26 52 26 87
Ayb Educational Complex (Advanced German Teaching, Goethe Institute Support Program)	Yerevan Tbilisyan Highway, 11/11 Building (Arabkir adm. district) +374-60-500456, +374-96-500456 (mobile), +374-94-500456 (mobile)
School No. 25 after Ye. Charents in Gyumri (advanced German language training, Goethe Institute support program)	Shirak region, Gyumri, 101 Pushkin Street Email: school25@mail.ru +374-312-55101

APPENDIX 9 – LIST OF INCLUSIVE SCHOOLS OF ARMENIA

Region	School
Yerevan	1. School N 6 after H. Karpents
	2. School N 11 after M. Melkonyan
	3. School N 17
	4. School N 21 after A. Shirvanzade
	5. School N 27 after D. Demirchyan
	6. School N 33 after M. Nalbandyan
	7. School N 60 after Vahan Teryan
	8. School N 63 after Gh. Aghayan
	9. Basic school N 100
	10. School N 129 after Gay
	11. School N 135 after G. Stepanyan
	12. School N 125 after Smbat Byurat
	13. Basic school N 150
	14. School N 160
	15. School N 162 after Siamanto
	16. School N 168 after Vazgen the First
	17. School N 196 after A. Navasardyan
	18. School N 197
	19. School N 200
Shirak	20. School N 7
	21. School N 45
	22. School N 1
	23. School N 40
Gegharkunik	24. School N 38
	25. Sevan school
	26. Chambarak school
Ararat	27. School N 1 of Artashat
	28. School N 2 of Nor Kharberd