



LetzSave 

*Useful discoveries for
life in Luxembourg.*

LetzSave Luxembourg 2026

***Discover Opportunities.
Save Money.
Live Better in Luxembourg.***





Welcome to **LetzSave Luxembourg**

A few years ago, I moved to Luxembourg and, like many expats, I quickly realized that starting over in a new country can be both exciting and overwhelming. Between administrative procedures, housing, healthcare, schools, taxes, benefits and everyday life, there were many moments when I felt confused and didn't know where to look for reliable information.

Over time, I started discovering useful resources, support programs, money-saving opportunities and practical tips that made life easier.

What surprised me most was how many of these opportunities existed, yet often remained unknown simply because the information was scattered across different websites and sources.

That's what inspired me to create LetzSave.

This guide brings together some of the useful resources, benefits, grants, discounts and opportunities I've discovered throughout my own journey in Luxembourg, organized in one place to help make yours a little easier.

While Luxembourg offers a wide range of support programs and services for residents, families, students, workers and entrepreneurs, many people simply don't know where to find them.

My hope is that this guide helps you save time, discover valuable opportunities and better understand what is available to you.

Living in Luxembourg is a continuous learning experience. Even after years here, I still come across resources, benefits and services I wish I had known about sooner.

This guide is a curated collection of some of the most useful and practical discoveries I've made, with the hope that they may help others too.

Thank you for allowing me to be part of your journey.

I sincerely hope this guide helps you discover opportunities, save money and make the most of life in Luxembourg.

Welcome to LetzSave.

Cynthia Maia
LetzLife





Helping You Make the Most of Life in Luxembourg

www.letzlife.lu



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@letzlife.lu

To help expats and residents make the most of life in Luxembourg.

Moving to a new country comes with challenges, but it also brings incredible opportunities. Through practical resources, local insights and useful information, LetzLife aims to make everyday life in Luxembourg easier, more affordable and more enjoyable.

Whether you're looking to save money, discover new places, understand local systems, find family-friendly activities or simply feel more at home, **LetzLife** is here to help you navigate life in Luxembourg with greater confidence.

Because life abroad is not only about adapting.
It's about thriving.





This Guide

How to Use



Description — Overview of the benefit, program or opportunity, including its main purpose and key advantages.



Potential Savings — Estimated financial value or savings opportunity.



Who Can Apply — A brief overview of who may be eligible.



LetzLife Tip — Practical recommendations and insights.



Official Link — Direct access to the official source.





Good to Know

A Note on Transparency

I believe trust matters. The opportunities, resources and services included in this guide were selected because I genuinely believe they may be useful to residents and expats living in Luxembourg. This guide is not sponsored and no company, organization or service has paid to be included.

My goal is simply to help others discover valuable resources, benefits and opportunities that are often easy to miss. Every recommendation included here was chosen independently and based on its potential value to you.

Important Information

The information included in this guide has been carefully researched and compiled from official and publicly available sources.

However, regulations, eligibility criteria, application processes, websites, deadlines and support programs may change over time.

Before making financial decisions, submitting applications or relying on any information contained in this guide, always consult the relevant official source for the most up-to-date information.

While every effort has been made to ensure accuracy at the time of publication, LetzSave and LetzLife cannot guarantee that all information will remain current after publication.

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Thank you for respecting the work, research and time invested in creating this resource.



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A person wearing a white shirt is shown from the chest up, holding four wooden blocks that spell out the word 'SAVE'. A vertical red line runs through the center of the image, passing through the middle of the 'A' and 'V' blocks. The background is a solid blue color.

High Impact Savings

The opportunities in this section have the potential to save or generate hundreds — and sometimes thousands — of euros per year.

SAVE

Cost-of-Living Benefit (Allocation de Vie Chère)



Description

Annual financial assistance designed to support low-income households with everyday living expenses.



Potential Savings

Benefit amounts range from **€1,817 to €3,637 per year**, depending on household.



Who Can Apply

Residents of Luxembourg who meet the applicable income thresholds.



LetzLife Tip

If you receive the Cost-of-Living Benefit, you may also be eligible for a **Kulturpass**, which provides free access to partner museums and €1.50 tickets to many cultural events across Luxembourg.



Official Link

fns.public.lu

Energy Allowance



Description

Financial support to help eligible households offset rising energy and utility costs.



Potential Savings

Benefit amounts range from **€600 to €1200 per year**, depending on household.



Who Can Apply

Households meeting the income and residency requirements established by the government.



LetzLife Tip

If you receive the Energy Allowance Benefit, you may also be eligible for a **Kulturpass**, which provides free access to partner museums and €1.50 tickets to many cultural events across Luxembourg.



Official Link

fns.public.lu

Tenants

First Step: I highly recommend reading the official guide from the Luxembourg Ministry of Housing: ***Learn about the financial aids you can apply for when renting a dwelling.***

Download the official guide in English: [Renting](#)

Rent Subsidy (Subvention de Loyer)



Description

Government financial aid designed to help low- and moderate-income households pay their monthly rent.



Potential Savings

Receive **up €520 per month**, depending on your income and household situation.



Who Can Apply

Tenants living in Luxembourg who meet the residency, income and housing eligibility criteria.



LetzLife Tip

Many expats assume they earn too much to qualify and never apply. However, eligibility thresholds are often higher than expected.



Official Link

guichet.public.lu

Rental Deposit Guarantee (Garantie Locative)



Description

A government-backed guarantee provided by the Ministry of Housing and Spatial Planning that can replace the need to pay the full rental deposit upfront when signing a lease. The Ministry acts as guarantor for eligible tenants.



Potential Savings

Avoid tying up several months' rent in a security deposit, improving your cash flow when moving into a new home.



Who Can Apply

Residents of Luxembourg who meet the eligibility criteria, including income limits and housing conditions established by the Ministry.



LetzLife Tip

If approved, you must commit to saving the equivalent amount of the rental deposit over a period of three years. The amount must be reimbursed to the Ministry if the landlord makes a valid claim against the guarantee.



Official Link

guichet.public.lu

First Step: I **highly recommend** reading the official guide from the Luxembourg Ministry of Housing: ***Learn about the financial assistance available to you when you become a homeowner.***

Download the official guide in English: [Home Ownership](#)

Planning to Buy a Home? atHome Finance offers a **free mortgage advisory service** to help you better understand your financing options. Speaking with an advisor can help you assess your borrowing capacity, estimate monthly repayments and compare mortgage solutions before making one of the biggest financial decisions of your life.

Book an appointment: [atHome](#)

Considering a home renovation? I **highly recommend** reading the official guide from the Luxembourg Ministry of Housing: ***Learn about the financial aids you can obtain for your renovation projects: improvements, special adaptations, integrated dwelling.***

Download the official guide in English: [Renovation](#)

Home Ownership Tax Credit (Bëllegen Akt)



Description

Tax credit that reduces registration and transcription duties when purchasing a primary residence.



Potential Savings

Up to €40,000 per buyer (**up to €80,000 for a couple purchasing jointly**) and is subject to conditions of effective and personal occupancy of the property.



Who Can Apply

Buyers purchasing a property as their main residence in Luxembourg.



LetzLife Tip

The tax credit is usually applied directly by the notary when signing the deed, making the process simple and hassle-free.



Official Link

guichet.public.lu

Klimabonus 2026



Description

Financial support for energy-efficient construction, renovation and renewable energy installations.



Potential Savings

Several thousand euros depending on the project scope.



Who Can Apply

Homeowners carrying out eligible energy-efficiency improvements.



LetzLife Tip

Before starting any projects, consult **Klima-Agence advisor** to assess your property (it's free). Use the **Klima-Agence Subsidies Simulator** to estimate the amount of subsidies you can receive for your specific project.



Official Link

guichet.public.lu

Mortgage Interest Tax Deduction



Description

Allows homeowners to deduct mortgage interest payments from taxable income.



Potential Savings

Annual tax savings depending on income level and loan amount.



Who Can Apply

Owners financing their primary residence through a mortgage.



LetzLife Tip

Keep annual mortgage statements for tax filing purposes.



Official Link

guichet.public.lu

Family Allowance (Allocation Familiale)



Description

Monthly financial support for families with dependent children.



Potential Savings

Base Amount: The base monthly allowance is **€307.35**.

Age Supplements:

- Children over 6 years old: an additional **€23.23 per month**.
- Children over 12 years old: an additional **€57.99 per month**.

Additional Family Benefits:

Back-to-School Allowance: Paid annually in August to help with school expenses for children over 6 years old.

- 6 - 11 years old **€115**
- 12 years and more **€235**

Special Supplemental Allowance: An additional **€200 per month** for parents of disabled children.



Who Can Apply

Families residing in Luxembourg or eligible cross-border workers.



LetzLife Tip

Register your child with the CAE as soon as possible. Families with links to another country may be required to provide a certificate confirming that no equivalent child benefits are being paid abroad.



Official Link

guichet.public.lu

Chèque-Service Accueil (CSA)



Description

Subsidized childcare and after-school care services.



Potential Savings

Potential savings of several hundred euros per month on childcare costs.



Who Can Apply

Families with children enrolled in participating childcare facilities.



LetzLife Tip

CSA support may also apply to recognised childminders (Dageselteren). Contact **Agence Dageselteren** to find approved home-based childcare providers across Luxembourg.



Official Link

guichet.public.lu

Birth Allowance (Allocation de naissance)



Description

Financial support granted by Luxembourg to help cover expenses related to pregnancy and the birth of a child. The allowance is paid in instalments, subject to meeting medical and residency requirements.



Potential Savings

Up to approximately **€1,740** per child. It is paid in three installments of €580.03 each: prenatal, childbirth and postnatal.



Who Can Apply

Parents residing in Luxembourg who meet the required medical check-ups and eligibility conditions.



LetzLife Tip

Be sure to complete all mandatory prenatal and postnatal medical examinations on time, as they are required to receive the full allowance.



Official Link

guichet.public.lu

Parental Leave Allowance (Congé Parental)



Description

Income replacement benefit that allows parents to take time off work or reduce their working hours to care for a young child while receiving financial support. Several leave options are available, including full-time and part-time arrangements.



Potential Savings

Receive a monthly allowance while spending valuable time with your child, helping offset the loss of income during parental leave.



Who Can Apply

Parents affiliated with Luxembourg's social security system who meet the employment and eligibility requirements.



LetzLife Tip

Plan ahead and submit your application within the required deadlines, as parental leave must be requested from both your employer and the relevant authorities.



Official Link

guichet.public.lu

myBooks – Free Secondary School Textbooks



Description

Luxembourg's myBooks programme provides free mandatory textbooks for secondary school and vocational training students. Additional vouchers may be available for students who opt for second-hand books.



Potential Savings

Up to €450 per child per school year, plus additional vouchers when using second-hand books.



Who Can Apply

Students enrolled in Luxembourg's public secondary education, vocational training, European and international classes, as well as eligible private schools following the national curriculum.



LetzLife Tip

Consider using second-hand textbooks whenever possible. In addition to reducing waste, students may receive vouchers to purchase other books.



Official Link

portal.education.lu

CePAS Low-Income Household Assistance



Description

Financial aid for students from low-income households enrolled in secondary education in Luxembourg. The subsidy helps cover school supplies, extracurricular activities and includes one hot meal per school day.



Potential Savings

Annual financial support plus free school meals. It varies between **€713.19** and **€1,069.79** per year.



Who Can Apply

Families with children enrolled in eligible secondary schools who meet the programme's income criteria.



LetzLife Tip

Applications must be submitted to the school's SePAS by 31 October each school year and a separate application is required for each child.



Official Link

cepas.public.lu

First Step: I highly recommend exploring the resources available on **Klima-Agence's Eco-Mobility** platform. Discover sustainable transport options, learn about electric vehicles and charging infrastructure, compare charging station solutions, estimate available subsidies and access expert guidance to support your mobility project.

Explore Eco-Mobility: klima-agence.lu

Electric Vehicle Subsidy (Klimabonus Mobilitéit)

 Description	Government financial aid for the purchase or leasing of eligible zero-emission vehicles.
 Potential Savings	Up to €6,000 for eligible new electric vehicles, up to €1,500 for certain used electric vehicles and up to €1,000 for other electric vehicles.
 Who Can Apply	Residents purchasing or leasing an eligible electric vehicle.
 LetzLife Tip	Check energy consumption criteria before purchasing, as subsidy levels depend on vehicle efficiency. Useful website: Electric Vehicle Models
 Official Link	guichet.public.lu - Government Summary .

EV Charging Point Subsidy

 Description	Financial support for the purchase and installation of a private electric vehicle charging station.
 Potential Savings	From €750 to €1,650 depending on the station's technical capabilities (such as smart charge management) and the number of parking spaces.
 Who Can Apply	Homeowners and tenants installing a qualifying charging point in Luxembourg.
 LetzLife Tip	Residents of Luxembourg City may benefit from an additional municipal subsidy worth 50% of the State grant. Many other municipalities also offer complementary incentives, with varying amounts and conditions. Check with your local commune for details.
 Official Link	guichet.public.lu

Cargo Bike Subsidy



Description

Financial aid for the purchase of a new cargo bike for private use.



Potential Savings

Up to €1,000 (50% of the purchase price excluding VAT). The financial aid application must be submitted 1 year at the latest after the purchase of the vehicle.



Who Can Apply

Luxembourg residents purchasing an eligible cargo bike.



LetzLife Tip

An excellent alternative to a second family car for local commuting and school runs.



Official Link

guichet.public.lu

Electrically assisted bicycle (pedelec25) and Bicycle (conventional bicycle without a motor) Subsidy



Description

Financial support for the purchase of a new bicycle or electric bicycle.



Potential Savings

Up to €600 (50% of the purchase price excluding VAT).



Who Can Apply

For invoices issued on or after 1 October 2024, the financial aid is reserved for persons who are in receipt of a **cost-of-living allowance or an energy allowance** during the same year in which the bicycle or electrically assisted bicycle (pedelec 25) is purchased.



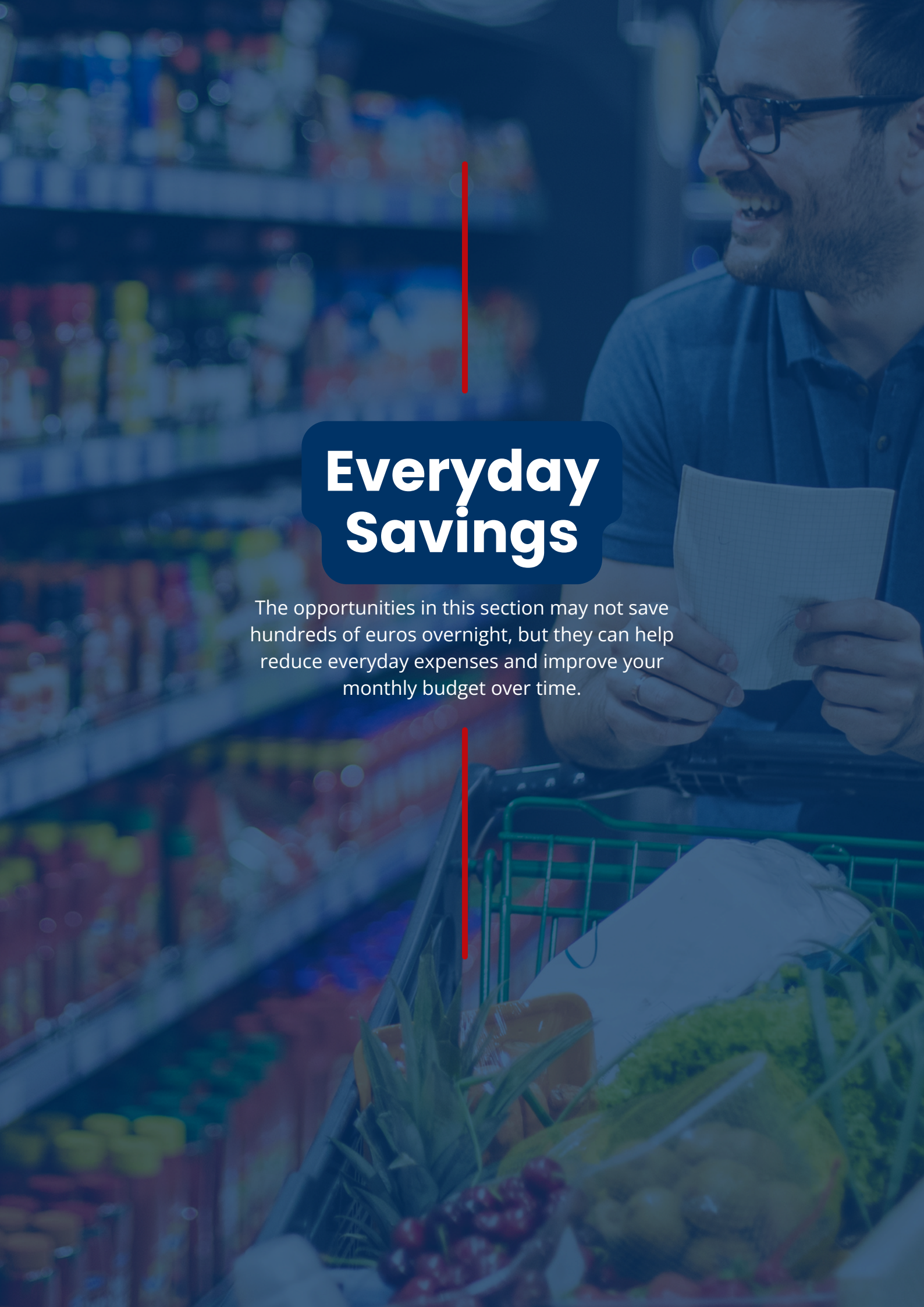
LetzLife Tip

Check current eligibility rules before purchasing, as conditions have changed in recent years.



Official Link

guichet.public.lu



Everyday Savings

The opportunities in this section may not save hundreds of euros overnight, but they can help reduce everyday expenses and improve your monthly budget over time.

Switchr Luxembourg



Description

Switchr is a free comparison and advisory service that helps residents and newcomers find suitable contracts for telecoms, banking, insurance, energy and other essential services in Luxembourg.



Potential Savings

Reduce your recurring expenses by comparing telecom, banking, insurance, and energy offers in one place.



LetzLife Tip

If you're new to Luxembourg, Switchr can help you compare and arrange essential services such as telecoms, banking, insurance and energy. **The service is free** to use and may provide access to partner offers, including potential discounts of up to €250, depending on your situation and the services selected.



Official Link

switchr.lu

Calculix



Description

Official electricity and natural gas comparison tool provided by Luxembourg's regulator. Compare available suppliers and tariffs based on your location and consumption.



Potential Savings

Potential annual savings by switching to a more competitive energy contract.



LetzLife Tip

Many households stay with the same energy provider for years without comparing alternatives. A quick check on Calculix can help you identify more competitive electricity or gas offers available in your area.



Official Link

calculix.lu

Energy-Efficient Appliance Subsidies



Description

Many communes in Luxembourg offer cash subsidies for the purchase of highly energy-efficient household appliances, such as washing machines, dryers, refrigerators and freezers.



Potential Savings

Typically **€80–€150 per appliance**, depending on the municipality. **Luxembourg City** reimburses 50% of the purchase price up to €100 per appliance type every 10 years.



LetzLife Tip

Before buying a new appliance, check your commune's website. Most rebates require an application within 12 months of purchase and proof of the appliance's energy rating.



Official Link

oekotopten.lu

Appliance Repair Subsidies



Description

Some communes offer financial support to encourage residents to repair household appliances instead of replacing them.



Potential Savings

75% of the price with a maximum of €200 per household/year in **Luxembourg City**, with amounts varying by municipality.



LetzLife Tip

The repair must be carried out by a qualified professional or certified repair company. Invoices for informal or DIY repairs are not eligible for reimbursement. **Repair & Share** provides a list of 150 companies that repair appliances and other items.



Official Link

oekotopten.lu

CNS Medical Reimbursement & PID



Description

Learn how to request reimbursement of medical expenses through the CNS and use the Paiement Immédiat Direct (PID) system, which allows participating healthcare providers to bill the CNS directly, reducing upfront payments.



Potential Savings

Better understand Luxembourg's healthcare system and potentially reduce out-of-pocket expenses when receiving medical care.



LetzLife Tip

For a practical overview of how healthcare work in Luxembourg, read our blog article **"Luxembourg Health Secrets: What Expats Wish They Knew"**.



Official Link

cns.public.lu

CNS Dental Reimbursement



Description

Routine dental care is generally reimbursed by the CNS, while more complex or expensive treatments may require a treatment plan and prior approval.



Potential Savings

Checking reimbursement conditions beforehand can help reduce out-of-pocket costs.



LetzLife Tip

Some dental procedures require prior authorization from the CNS before treatment begins, so always check the requirements in advance.



Official Link

cns.public.lu

CNS Psychotherapy Reimbursement



Description

Since 2023, psychotherapy sessions with recognised psychotherapists can be reimbursed by the CNS when prescribed by a doctor.



Potential Savings

Access mental health support while reducing out-of-pocket healthcare expenses.



LetzLife Tip

A medical prescription is required. The reimbursement rate is 70% for adults and 100% for children and adolescents up to age 17.



Official Link

cns.public.lu

Free Contraception Coverage



Description

In Luxembourg, all medically prescribed methods of contraception are fully covered (100% reimbursed) by the national health insurance fund without any age limit.



Potential Savings

Reduce healthcare costs while accessing a range of contraceptive methods and professional medical advice.



LetzLife Tip

Male condoms are excluded from this 100% reimbursement scheme. However, you can acquire them for free through the Ministry of Health, HIV Berodung (Red Cross) and Planning Familial locations.



Official Link

cns.public.lu | mycontraception.lu

Payment-Account Fee Comparator



Description

Official comparison tool that helps consumers compare fees charged by banks in Luxembourg for payment accounts and everyday banking services.



Potential Savings

Find lower-cost banking options and reduce annual account fees.



LetzLife Tip

Compare fees regularly, especially when opening a new account or reviewing your current banking package.



Official Link

frais-compte-paiement.lu

Basic Payment Account



Description

A basic payment account is a legal right that helps ensure access to essential banking services for everyone, promoting financial inclusion and participation in everyday life.



Potential Savings

Access essential banking services needed for everyday life, including payments, transfers and direct debits.



LetzLife Tip

If you have difficulty opening a bank account, check whether you are eligible for a Basic Payment Account.



Official Link

abbl.lu

Banking

Axxess Study



Description

Free banking package for students aged 18 to 30, including a debit card, credit card and access to student financing solutions.



Potential Savings

Save on banking fees while benefiting from student-friendly financial services.



LetzLife Tip

In addition to free banking services, explore the available student loan options if you're planning to finance your studies in Luxembourg or abroad.



Official Link

spuerkeess.lu

Wero (Payconiq)



Description

Luxembourg's most widely used mobile payment solution, allowing users to pay in shops, online or send money instantly to friends and family.



Potential Savings

Avoid cash withdrawal fees and simplify everyday payments.



LetzLife Tip

Many local businesses, markets and events accept Payconiq—it's worth setting it up early.



Official Link

payconiq.lu

Shopping

Woodee, Biscuit & InPromo



Description

Digital platforms that bring together weekly flyers, catalogues and promotions from supermarkets, retailers and major brands across Luxembourg. They make it easy to compare offers and discover current discounts in one place.



Potential Savings

Regular savings on groceries, household essentials, electronics, DIY products and seasonal purchases by taking advantage of ongoing promotions.



LetzLife Tip

Before doing your weekly shopping or making a larger purchase, check the platforms to compare offers and identify the best deals available.



Official Link

woodee.lu | biscuit-app.lu | inpromo.lu

Yollty & Yoodup



Description

Loyalty and rewards platforms that help users earn points, discounts and special offers from participating retailers, restaurants and local businesses in Luxembourg.



Potential Savings

Ongoing savings through cashback, vouchers, discounts and loyalty rewards on shopping, dining and local services.



LetzLife Tip

Before making a purchase, booking an activity or dining at a restaurant, check whether the business participates in one of these programmes.



Official Link

[Yollty Android](#) | [Yollty IOS](#) | [Yoodup](#)

Shopping

Letzshop



Description

Luxembourg's national online marketplace, bringing together hundreds of local retailers on a single platform. Shop from local stores online while supporting Luxembourg businesses.



Potential Savings

Access local promotions, seasonal offers and convenient delivery or click & collect services.



LetzLife Tip

Don't forget to check **Letzshop's Sales** section, where local retailers regularly publish special offers, discounts and seasonal deals.



Official Link

letzshop.lu

iGraal Cashback



Description

iGraal is a French cashback platform that allows users to earn money back on online purchases made through thousands of partner retailers across France, Luxembourg and many other countries.



Potential Savings

Receive cashback on everyday purchases, travel bookings, fashion, electronics, home goods and more.



LetzLife Tip

Always activate cashback before completing your purchase and check whether a promo code can be combined with the cashback offer for additional savings.



Official Link

[iGraal](https://igraal.com)

Cross-Border Shopping – France

France is a popular destination for Luxembourg residents looking for affordable groceries, home improvement products, furniture, fashion and beauty items. Many shoppers head to **Thionville**, **Metz** and the commercial areas around the Luxembourg border for larger supermarkets and retail parks.

Popular stores: E.Leclerc, Carrefour, Auchan, Leroy Merlin, Decathlon, IKEA Metz, Action, Primark.

Outlet: Marques Avenue Talange (near Metz) - Approximately 40 minutes by car from Luxembourg City.

Good to know: With **PackUp Import**, POST Luxembourg gives you a delivery address in France, allowing you to shop from retailers that don't deliver to Luxembourg. Your parcels are then forwarded to your preferred PackUp Station or PackUp Point in Luxembourg for **a fee of €6.45 per parcel delivered**. It's a convenient solution for accessing more retailers, taking advantage of cross-border promotions and shopping from stores that don't deliver directly to Luxembourg.

Dealabs (France)



Description

France's leading community-driven deals platform, where users share and vote on the best promotions, discount codes, flash sales and special offers from French retailers and online stores.



Potential Savings

Discover significant discounts on electronics, household goods, travel, fashion, and everyday purchases.



LetzLife Tip

Set up deal alerts for products or brands you're interested in and check the platform before making larger purchases.



Official Link

dealabs.com

Cross-Border Shopping – Germany

Germany is often the go-to destination for electronics, DIY supplies, household appliances, sporting goods and discounted groceries. Luxembourg residents frequently shop in **Trier**, one of the closest and most popular shopping destinations across the border.

Popular stores: DM, Rossmann, MediaMarkt, Globus Baumarkt, Kaufland, Decathlon, IKEA Saarlouis.

Outlet: Zweibrücken Fashion Outlet - Approximately 1h15min by car from Luxembourg City

Money-Saving Tip: If you regularly shop in Germany, consider joining **PAYBACK**, Germany's largest loyalty programme. You can collect points at hundreds of partner stores such as DM, Amazon.de, C&A, IKEA, EDEKA and many online retailers, then redeem them for vouchers, discounts or cashback.

Good to know: With **PackUp Import**, POST Luxembourg gives you a delivery address in Germany, allowing you to shop from retailers that don't deliver to Luxembourg. Your parcels are then forwarded to your preferred PackUp Station or PackUp Point in Luxembourg for a **fee of €6.45 per parcel delivered**. It's a convenient solution for accessing more retailers, taking advantage of cross-border promotions and shopping from stores that don't deliver directly to Luxembourg.

mydealz (Germany)



Description

Germany's largest deal-sharing community, featuring discounts, vouchers, cashback opportunities and price mistakes identified by millions of savvy shoppers.



Potential Savings

Access some of Europe's best deals on electronics, appliances, DIY products, travel and online services.



LetzLife Tip

If you shop from German retailers, mydealz is often one of the best places to find current promotions and hidden bargains.



Official Link

[mydealz.de](https://www.mydealz.de)

Cross-Border Shopping – Belgium

Belgium is particularly attractive for home goods, fashion, food products and retail outlet shopping. Residents often visit **Arlon, Messancy** and nearby Belgian shopping centres for day-to-day purchases and bargain hunting.

Popular stores: Colruyt, Albert Heijn, IKEA Arlon, Kruidvat, Decathlon.

Outlet: Designer Outlet Luxembourg.(Messancy). - Approximately 30 minutes by car from Luxembourg City.

Promojagers (Belgium)



Description

Belgian community-driven deals platform where users share and rate discounts, promotions, coupon codes, cashback offers and special deals from Belgian and international retailers.



Potential Savings

Discover discounts on electronics, household goods, travel, fashion, groceries and everyday purchases before shopping.



LetzLife Tip

Before making a larger purchase, check Promojagers to see whether other shoppers have already found a discount, voucher code or better offer.



Official Link

promojagers.be

Second-hand

Bazar.lu



Description

One of Luxembourg's largest classified ads platforms, where residents can buy and sell second-hand items, including furniture, electronics, household appliances, baby equipment, bicycles, vehicles and much more.



Potential Savings

Significant savings compared to buying new products, with many second-hand items available at a fraction of their original price.



LetzLife Tip

Before buying new items, check Bazar.lu first. Many residents moving in and out of Luxembourg regularly sell quality items at attractive prices.



Official Link

bazar.lu

Lët'z Refashion



Description

Circular fashion hub in Luxembourg promoting second-hand clothing, upcycling, clothing swaps, repair workshops and sustainable fashion alternatives.



Potential Savings

Significant savings on clothing and accessories through second-hand purchases, clothing swaps, repairs and upcycled fashion.



LetzLife Tip

Before buying new clothes, consider exploring second-hand, upcycled or repaired alternatives. Participating in workshops and swap events can help refresh your wardrobe at a fraction of the cost.



Official Link

letzrefashion.lu

Second-hand

LetzLife – Circular Living



Description

In our Circular Living blog, you'll find tips, resources and local initiatives to help you save money through second-hand shopping, repairs, and reuse. We also share a monthly roundup of second-hand events taking place across Luxembourg.



Potential Savings

Discover affordable alternatives for everyday purchases while embracing a more sustainable lifestyle.



LetzLife Tip

Check back regularly for new articles and upcoming second-hand events near you.



Official Link

letzlife.lu

Vinted



Description

Popular second-hand marketplace where users can buy and sell clothing, shoes, accessories, toys, books, home décor and other pre-owned items.



Potential Savings

Save significantly compared to retail prices while also earning money by selling items you no longer use.



LetzLife Tip

Search locally and across neighbouring countries for the best deals. Luxury brands, children's clothing and seasonal items often offer particularly good value.



Official Link

vinted.lu



Live Better for Less

Living well doesn't always have to be expensive. Luxembourg offers many opportunities to enjoy culture, sports, family activities, mobility and local experiences at little or no cost. This section focuses on improving your quality of life while keeping your budget under control.

vel'OH! Bike Sharing



Description

Luxembourg City's public bike-sharing system, with stations conveniently located throughout the capital.



Why You'll Love It

A fun, flexible and sustainable way to explore the city, commute or enjoy the outdoors.



LetzLife Tip

The first 30 minutes of every trip are free.



Official Link

myveloh.lu

Vel'OK Bike Sharing



Description

Self-service bike-sharing network available in several municipalities across Luxembourg.



Why You'll Love It

Makes it easy to stay active while moving around your local area without relying on a car.



LetzLife Tip

Check whether your commune participates and explore local cycling routes.



Official Link

velok.lu

Flex Car Sharing



Description

Car-sharing service that gives you access to vehicles whenever you need one, without the responsibilities of ownership.



Why You'll Love It

Enjoy the convenience of a car for occasional trips while avoiding the hassle of owning one.



LetzLife Tip

Ideal for weekend getaways, shopping trips or when public transport isn't enough.



Official Link

flex.lu

Night Card



Description

A travel card offered by participating communes that gives residents free access to Night Rider services for a fixed annual fee.



Why You'll Love It

Enjoy safe and convenient late-night transportation without worrying about driving, parking or expensive taxi fares.



LetzLife Tip

Check whether your commune offers a Night Card. To benefit from free rides, either the departure or destination must be located within your commune of residence.



Official Link

nightrider.lu

Culture & Leisure

Kulturpass



Description

The Kulturpass provides affordable access to museums, cinemas, theatres, concerts, festivals and cultural events across Luxembourg, with benefits available to individuals who meet the programme's eligibility criteria.



Why You'll Love It

Enjoy Luxembourg's rich cultural life at a very low cost and discover experiences that might otherwise be out of reach.



LetzLife Tip

Available to people receiving certain social benefits, students in financial hardship, applicants for international protection and other eligible groups. Check the official eligibility criteria before applying.



Official Link

kulturpass.lu

Rotondes Free Events



Description

Rotondes (L-2448 Luxembourg-Bonnevoie) regularly hosts free concerts, exhibitions, family activities, workshops, outdoor events, festivals and cultural experiences throughout the year.



Why You'll Love It

Discover Luxembourg's vibrant cultural scene, meet new people and enjoy unique experiences at little or no cost.



LetzLife Tip

Check the agenda regularly, as many free events require advance registration due to limited capacity.



Official Link

rotondes.lu

Culture & Leisure

Luxembourg Museum Days



Description

Every year, during the weekend around International Museum Day in May, dozens of museums across Luxembourg open their doors free of charge and offer special programmes, guided tours, workshops and family-friendly activities.



Why You'll Love It

A fantastic opportunity to discover museums, cultural heritage, art, history, and unique exhibitions across the country at no cost.



LetzLife Tip

Check the official programme in advance, as some workshops and guided tours require prior registration.



Official Link

luxembourgmuseumdays.lu

Visit Luxembourg Events Calendar



Description

Official calendar featuring festivals, exhibitions, concerts, markets and family-friendly activities across the country.



Why You'll Love It

Helps you discover free and affordable events all year round.



LetzLife Tip

Check regularly, especially during spring and summer when outdoor events are plentiful.



Official Link

visitluxembourg.com

Culture & Leisure

Supermiro



Description

Luxembourg's event discovery platform, helping you find concerts, exhibitions, festivals, workshops, family activities, networking events and much more across the country.



Why You'll Love It

Discover things to do every day, from free local events to unique experiences you might otherwise miss.



LetzLife Tip

Sign up for the newsletter to receive weekly recommendations for events, activities and things to do across Luxembourg.



Official Link

supermiro.lu

CITY Magazine



Description

Luxembourg City's official magazine, published in English and French, featuring local news, culture, mobility, urban development, environmental initiatives, interviews and community stories.



Why You'll Love It

A great way to stay informed about what's happening in Luxembourg City while discovering cultural events, local projects and useful information for residents.



LetzLife Tip

Luxembourg City residents receive the magazine automatically. If you live elsewhere in Luxembourg, you can subscribe free of charge and receive the printed edition at home.



Official Link

vdl.lu

Culture & Leisure

Twentytour Free Walking Tour



Description

Free walking tours are one of the best ways to discover a city on a budget. Tours operate on a free-tour model, allowing participants to decide how much they wish to contribute.



Why You'll Love It

A great way to explore the city, learn about local history and discover places you might otherwise miss.



LetzLife Tip

Beyond the main landmarks, guides often share local insights, practical tips and lesser-known places that can help you make the most of life in Luxembourg.



Official Link

twentytour.com

Carte Jeunes (European Youth Card)



Description

The European Youth Card gives young people access to thousands of discounts and benefits in Luxembourg and across Europe, covering culture, sports, travel, shopping and leisure activities.



Why You'll Love It

Save on cinema tickets, festivals, museums, sports activities, travel, restaurants and much more.



LetzLife Tip

Available to young people aged 12 to 30. The card costs just €10 per year and can be accessed digitally through a mobile app.



Official Link

cartejeunes.lu

Sports & Active Living

Sports pour Tous



Description

National programme offering a wide range of affordable sports and physical activities for children, adults and seniors throughout Luxembourg. Activities include fitness, dance, yoga, walking and many other disciplines.



Why You'll Love It

An affordable way for all ages to stay active, with free classes for young people and low-cost programmes for adults and seniors.



LetzLife Tip

The programme is divided into Autumn/Winter and Spring/Summer sessions, offering seasonal activities throughout the year. Check registration deadlines and available classes before each session begins.



Official Link

vdl.lu

Outdoor Fitness Parks



Description

Public fitness equipment can be found in many parks throughout Luxembourg.



Why You'll Love It

Exercise for free while enjoying fresh air and green spaces.



LetzLife Tip

Great for combining with a walk, run or cycling session.



Official Link

calisthenics-parks.com | Luxembourg City: vdl.lu

Sports & Active Living

Luxembourg's Hiking Trails



Description

Explore hundreds of kilometres of marked hiking trails across forests, valleys, vineyards and nature reserves.



Why You'll Love It

Stay active, discover the country and enjoy the outdoors for free.



LetzLife Tip

Planning a multi-day hike? **Move We Carry** transports your luggage between accommodations, allowing you to explore Luxembourg hands-free from 1 April to 30 November.



Official Link

visitluxembourg.com

Cycling in Luxembourg



Description

Discover Luxembourg's extensive network of cycling routes, from scenic family rides to challenging road and mountain bike trails.



Why You'll Love It

A healthy and affordable way to explore the country and enjoy outdoor activities.



LetzLife Tip

Planning a cycling getaway? Look for **Bed+Bike** certified accommodations, which offer cyclist-friendly services such as secure bike storage, repair kits and tailored facilities for bike travellers.



Official Link

visitluxembourg.com

INLL – National Institute for Languages



Description

Offers affordable language courses in Luxembourgish, French, German, English and many other languages.



Why You'll Love It

Learn a new language, improve career opportunities and integrate more easily into Luxembourg society.



LetzLife Tip

Popular courses fill up quickly, so register early.



Official Link

inll.lu

Lifelong Learning Portal



Description

Luxembourg's national lifelong learning portal centralizes thousands of training opportunities, including language courses, IT, professional development, certifications and leisure activities.



Why You'll Love It

Discover affordable and flexible learning opportunities to develop new skills, advance your career or explore personal interests.



LetzLife Tip

Use the filters to search by language, location, schedule or budget. Many courses are offered in the evening or on weekends to fit around work and family commitments.



Official Link

lifelong-learning.lu

Digital Inclusion



Description

Non-profit initiative offering free digital skills classes for adults in Luxembourg, covering topics such as computer basics, smartphones, online services and digital citizenship. Courses are available in multiple languages.



Why You'll Love It

Gain confidence using technology, access essential online services and develop practical skills for everyday life and work.



LetzLife Tip

All classes are free and open to adults aged 18+. Courses are available in more than 10 languages, including English, French, Portuguese and Luxembourgish.



Official Link

digital-inclusion.lu

ebooks.lu



Description

Luxembourg's free digital library service gives members of participating libraries access to thousands of e-books and audiobooks in English, French, and German.



Why You'll Love It

Access thousands of books and audiobooks anytime, anywhere—without buying them.



LetzLife Tip

Join a participating public library to access the platform and enjoy digital reading from your smartphone, tablet or e-reader.



Official Link

ebooks.lu



Support & Protection

Moving to a new country can be exciting, but it can also bring unexpected challenges. Luxembourg offers various forms of social, legal and financial support to help residents navigate difficult moments and protect their rights.

Support & Protection

REVIS (Social Inclusion Income)



Description

REVIS is Luxembourg's social inclusion income scheme, designed to guarantee a minimum income and support social and professional integration for individuals and households facing financial hardship.



Why It Matters

Provides ongoing financial support to help cover essential living expenses and improve financial stability.



LetzLife Tip

Eligibility depends on several factors, including household composition and income. Check the official criteria and notify the authorities of any changes in your situation.



Official Link

fns.public.lu

Social Welfare Aid



Description

Social Welfare Offices provide free support to individuals and families living in Luxembourg, including advice, social support, administrative assistance and material or financial aid.



Why It Matters

Access financial assistance and support services tailored to your situation and essential needs.



LetzLife Tip

Support is free of charge and provided by social workers. If you're facing difficulties, don't hesitate to contact your local office and make an appointment.



Official Link

mfsva.gouvernement.lu

Support & Protection

Agence Immobilière Sociale (AIS)



Description

The AIS helps households facing housing difficulties access affordable rental accommodation while also supporting private owners who wish to rent their properties for social purposes.



Why It Matters

Promotes access to stable housing and supports residents in vulnerable situations.



LetzLife Tip

If you're struggling to find affordable housing, check whether you meet the eligibility criteria and contact the AIS for guidance.



Official Link

fondation-logement.lu

Union Luxembourgeoise des Consommateurs (ULC)



Description

Luxembourg's consumer protection association provides information, advice, and support on consumer rights, including purchases, contracts, warranties, subscriptions and disputes with businesses.



Why It Matters

Helps consumers understand their rights, avoid unfair practices and resolve disputes more effectively.



LetzLife Tip

Before signing a contract or if you encounter a problem with a purchase or service, check whether the ULC can provide guidance or assistance.



Official Link

ulc.lu

Support & Protection

Free Legal Aid



Description

Luxembourg's legal aid scheme provides free legal advice and representation to individuals with insufficient financial resources, helping ensure access to justice regardless of income.



Why It Matters

Avoid legal fees and access professional assistance for matters such as family law, housing, employment and administrative procedures.



LetzLife Tip

Don't assume legal support is out of reach. If you have limited financial means, you may be eligible for free legal assistance and representation in Luxembourg.



Official Link

guichet.public.lu

Info-Social Luxembourg



Description

Free, anonymous and confidential telephone service providing information and guidance on social matters in Luxembourg, including housing, health, family, work, immigration, education, justice and social benefits.



Why It Matters

A quick and reliable way to get answers, understand your rights and be directed to the right support services.



LetzLife Tip

Call 8002-9898 from Monday to Friday (9:00–12:00 and 13:00–17:00) if you're unsure where to turn for help or information.



Official Link

ligue.lu

Support & Protection

CLAE – Comité de Liaison des Associations d'Étrangers



Description

CLAE is a non-profit organisation that promotes inclusion, diversity and equal opportunities while supporting people with a migration background in their integration journey in Luxembourg.



Why It Matters

Discover local organisations, community projects, events and resources that can help you feel more connected and engaged in Luxembourg society.



LetzLife Tip

Explore the directory of associations and community initiatives to find activities, support services and opportunities near you.



Official Link

clae.lu

ASTI – Association de Soutien aux Travailleurs Immigrés



Description

Non-profit organisation supporting immigrants and expatriates in Luxembourg through information, guidance, integration programmes, language support and community initiatives.



Why It Matters

Provides access to information, support services and community resources across Luxembourg.



LetzLife Tip

Whether you've just arrived or have lived in Luxembourg for years, ASTI can help you better understand your rights and access support services.



Official Link

asti.lu

An aerial photograph of a historic town in Luxembourg, featuring a large church with a tall, dark spire and a river flowing through the center. The image is overlaid with a dark blue gradient and a vertical red line.

Expatriate Essentials

Life in Luxembourg comes with many opportunities, but knowing where to find the right information can make everyday life much easier. This section brings together essential websites and resources that can help you stay informed, access useful services and navigate daily life with confidence.

Expat Essentials

Guichet.lu



Description

Luxembourg's official administrative portal, providing information and online services for residents, workers and businesses.



Why It Matters

Access reliable information and complete many administrative procedures online, from applying for benefits to registering a vehicle.



LetzLife Tip

Create a **MyGuichet** account to access digital services, submit applications, and track the status of your requests.



Official Link

guichet.public.lu

Biergerpakt (Citizen's Pact)



Description

Luxembourg's programme for intercultural living together, offering activities that help participants discover the country, its languages, customs, values, associations and community life.



Why It Matters

Enjoy free language cafés, guided visits, workshops, conferences and cultural activities designed to help you better understand and engage with life in Luxembourg.



LetzLife Tip

Open to all adults who live or work in Luxembourg. Participation is voluntary and completely free of charge. Registration for the Biergerpakt is done via the MyGuichet.lu platform.



Official Link

biergerpakt.zesummeliewen.lu

Expat Essentials

CNS (Caisse Nationale de Santé)



Description

Luxembourg's National Health Fund manages health insurance coverage and reimbursements for medical expenses, including doctor visits, prescriptions and healthcare services.



Why It Matters

Understanding how the healthcare system works can help you access care confidently and maximize your reimbursements.



LetzLife Tip

Create a **MyGuichet** account and keep track of your reimbursements, statements and healthcare documents online.



Official Link

cns.public.lu

CCSS (Centre Commun de la Sécurité Sociale)



Description

The CCSS is the central social security institution in Luxembourg responsible for registering insured persons, managing social security affiliations and collecting contributions for healthcare, pensions, long-term care, accident insurance and other social protection schemes.



Why It Matters

Understanding your social security status is essential for accessing healthcare, pension rights and many public benefits in Luxembourg.



LetzLife Tip

If you start working, become self-employed or move to Luxembourg, check your affiliation status and keep your personal information up to date through the CCSS and MyGuichet.



Official Link

ccss.public.lu

Expat Essentials

SanteSecu.lu



Description

Luxembourg's official health information portal provides practical guidance on healthcare services, prevention, vaccination, maternity, mental health, healthy living and patients' rights.



Why It Matters

A reliable source of health information to help you better understand and navigate Luxembourg's healthcare system.



LetzLife Tip

Check the **Maisons Médicales de garde** (out-of-hours medical centres), which provide non-emergency consultations during evenings, nights, weekends and public holidays.



Official Link

santesecu.public.lu

Doctena



Description

An online platform for finding healthcare professionals and booking appointments in just a few clicks.



Why It Matters

Save time by finding doctors, dentists, specialists, physiotherapists, psychologists and other healthcare providers in one place.



LetzLife Tip

Use the filters to search by specialty, language, location or availability—particularly helpful if you're looking for English, Portuguese, French or German-speaking practitioners.



Official Link

doctena.lu

Expat Essentials

CSL (Chambre des Salariés)

Description

The Chamber of Employees represents the interests of employees and pensioners from the private sector in Luxembourg. It provides practical information on employment rights, social security, taxation, training opportunities and workplace issues.

Why It Matters

A valuable resource for understanding your rights as an employee and navigating Luxembourg's labour and social security systems.

LetzLife Tip

Don't miss the **Social Parameters section**, which provides up-to-date information on the minimum social wage, family allowances, parental leave benefits, REVIS, and other key figures used to calculate benefits and entitlements.

Official Link

csl.lu

CCL (Chamber of Commerce Luxembourg)

Description

The Chamber of Commerce provides information, guidance, training, networking opportunities and practical support for entrepreneurs, startups, SMEs and investors.

Why It Matters

A valuable resource for anyone looking to launch a business, develop new skills, access training or explore international opportunities.

LetzLife Tip

Through initiatives such as the **House of Entrepreneurship, House of Startups, House of Training** and international business programmes, the Chamber of Commerce supports companies from creation to growth and expansion abroad.

Official Link

cc.lu

Expat Essentials

ADEM (National Employment Agency)



Description

Luxembourg's public employment service provides job search support, career guidance, training opportunities, recruitment events and access to thousands of job vacancies through its online platforms and services.



Why It Matters

Whether you're looking for your first job, changing careers, returning to work, or hiring talent, ADEM offers free resources and personalised support.



LetzLife Tip

Register with ADEM and create a profile on the JobBoard and Work in Luxembourg platforms to access vacancies, career advice, workshops and training opportunities.



Official Link

adem.public.lu

CAE (Children's Future Fund)



Description

The Children's Future Fund (Caisse pour l'Avenir des Enfants - CAE) manages family benefits in Luxembourg, including family allowances, birth-related benefits, parental leave allowances and other forms of financial support for families.



Why It Matters

A central resource for understanding and managing the family benefits you may be entitled to in Luxembourg.



LetzLife Tip

If you are expecting a child, have recently moved to Luxembourg or your family situation has changed, check the CAE website to ensure you are receiving all eligible benefits.



Official Link

cae.public.lu

Expat Essentials

Mobilitééit.lu



Description

Luxembourg's official mobility platform and app provides real-time information on public transport, route planning, traffic conditions, bike routes and cross-border travel.



Why It Matters

Plan journeys seamlessly across Luxembourg and neighbouring countries using trains, buses, trams, cycling and walking routes.



LetzLife Tip

Download the mobile app and enable notifications for service disruptions and real-time updates.



Official Link

mobiliteit.lu

Transports.lu



Description

The official mobility and transport portal of Luxembourg, providing information on public transport, cycling, driving, roadworks, traffic regulations, mobility projects and transport-related services.



Why It Matters

A one-stop resource for understanding how to get around Luxembourg and stay informed about mobility-related updates.



LetzLife Tip

The portal is also a useful resource for information on [driving licences](#), [vehicle registration and on-board documents](#), [radar locations](#) and other mobility-related procedures in Luxembourg.



Official Link

transports.public.lu

Expat Essentials

Observatoire de l'Habitat



Description

Looking to rent, buy or simply understand the housing market in Luxembourg? The Housing Observatory provides official data, reports, and insights on property prices, rents and housing trends across the country.



Why It Matters

Helps you make more informed housing decisions based on reliable information.



LetzLife Tip

Combine the Housing Observatory's market insights with listings on atHome.lu to better understand prices and compare available properties.



Official Link

logement.public.lu

Just Arrived Luxembourg



Description

Practical platform covering housing, healthcare, education, work and daily life in Luxembourg.



Why It Matters

Makes settling into Luxembourg easier with expat-friendly information.



LetzLife Tip

Whether you're planning your move, have recently arrived or have been living in Luxembourg for some time, the [guides](#) can help you discover useful information and local resources.



Official Link

justarrived.lu

Expat Essentials

Editus



Description

Luxembourg's leading online directory, helping you find businesses, professionals, restaurants, healthcare providers, tradespeople, public services and contact information across the country.



Why It Matters

A practical everyday tool for finding trusted local services and useful contact details in just a few clicks.



LetzLife Tip

You can filter results by language to find professionals and services that speak your preferred language.



Official Link

editus.lu

InterNations Luxembourg



Description

InterNations combines networking, social activities, local guides, forums and community support for expatriates living in Luxembourg.



Why It Matters

Meet people from around the world, join local events and interest groups and exchange tips with fellow expats.



LetzLife Tip

In addition to InterNations events, explore local groups on **Meetup** to connect with people who share your interests, hobbies, professional background or language.



Official Link

internations.org

Expat Essentials

CityApp VDL & VDL Website



Description

The City of Luxembourg offers a range of digital tools to help residents stay informed and connected. While CityApp VDL provides real-time transport information, parking availability, bike-sharing stations, local events, city services and useful alerts, the VDL website serves as the central hub for municipal information, administrative procedures, cultural activities, sports facilities and community services.



Why It Matters

Everything you need to navigate and enjoy life in Luxembourg City, whether you're looking for practical information, local events, mobility updates or city services.



LetzLife Tip

Enable notifications in the app to receive updates about roadworks, traffic disruptions, waste collection changes, local events and important city announcements.



Official Link

[cityapp](#) | [vdl.lu](#)

LetzLife



Description

On our website, you'll find carefully selected resources, practical guides, useful links, and local insights to help you navigate everyday life in Luxembourg. From housing and healthcare to mobility, family life and savings opportunities, our goal is to make information easier to find and understand.



Why It Matters

Save time and discover trusted resources in one place.



LetzLife Tip

Explore our [blog](#) and [event guides](#) regularly to stay up to date with useful information, local initiatives, and opportunities happening across Luxembourg.



Official Link

[letzlife.lu](#)



Thank you **One Last Thought**

Some of the most useful resources are often the ones we discover by chance. A website. A benefit. A community initiative. A piece of advice shared at the right moment. Small discoveries can save time, reduce costs, open new opportunities or simply make everyday life a little easier.

I hope this guide helps you uncover some of those resources and inspires you to continue exploring everything Luxembourg has to offer.

If you have any suggestions, feedback or know of a resource that could benefit others, I'd be delighted to hear from you.

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Thank you for being part of this journey.

Cynthia Maia

