

The Costs of Studying and Living in Switzerland

If you have decided to study in Switzerland, please consider that the costs of living here are high. Of course, expenses vary from person to person. The information below is only intended as a guide.

Expenses	CHF per month
Costs of studying	
Tuition fees ¹⁾	215*/131**
Books/course materials/PC (excluding excursions/study trips/study weeks)	100
	<hr/> 315/231
Overheads	
Health insurance/accident insurance (international students/after deduction of premium reduction)	80/250
Taxes and/or AHV (AHV/IV minimum contribution from January 1st after reaching the age of 20, only for Swiss citizens)	0/50
Military service exemption (minimum contribution CHF 400 per year, only for Swiss men)	0/40
Travel expenses	100
Mobile phone	20
	<hr/> 200/460
Living	
Rent/shared accommodation (including service charges, utilities, etc.) ³⁾	800
Food/beverage/other consumables	450
	<hr/> 1350
Personal expenses	
Pocket money	150
Clothes/shoes	70
Hairdresser/body care/hygiene	50
Streaming Plans	20
	<hr/> 290
Reserves	
Annual franchise	40
Dentist/optician/medication	30
	<hr/> 70
Total expenses in CHF per month	<hr/> 2125/2301

- 1) Tuition fees at ZHdK currently amount to CHF 1287 per semester for students without a legal domicile in Switzerland. For Swiss students it costs CHF 131.- per month.
- 2) If you have personal health insurance in your country of origin (EU country), you may be exempt from taking out compulsory health insurance in Switzerland. International students may wish to benefit from a special insurance scheme (ca. CHF 80 per month). All Swiss health insurers provide the same basic provision (you are strongly advised to compare premiums: www.priminfo.admin.ch). For detailed information about insurance, please refer to www.zhdk.ch/en/studentadviceservice.
- 3) Rental costs in Zurich are very high. For affordable accommodation, please refer to www.zhdk.ch/en/studentadviceservice

To ensure that you can cover your monthly expenses without risking financial hardship, we encourage you to finance your studies through different sources:

- _ Financial support from parents
- _ Savings
- _ Grants/scholarships
- _ Part-time work (International Students: foreign students are subject to different rules depending on their country of origin and are allowed to work max.15 hours per week; see www.zhdk.ch/en/studentadviceservice)
- _ Loans
- _ Contributions from Foundations (especially Department of Music)
- _ Other contributions (annuities, pensions, educational allowances, etc.)