

Funding Your Studies

1. Draw up a budget

The costs of studying in Switzerland are expensive. According to *Budgetberatung Schweiz*, monthly costs range from CHF 775 to CHF 3260 depending on whether a student is living at home or paying for rented accommodation. Drawing up a budget is indispensable for establishing a clear picture of one's finances. Only once you have determined the shortfall or surplus does it make sense to consider further steps. Please see the budget template on page 3.

2. Where you can save costs

As a rule, costs can be saved in the following areas:

- Accommodation
- Health insurance
- Travel expenses
- Personal expenses

- In most cases, the largest budget item are the costs for rented accommodation. So it is very much worth considering whether you can find more affordable accommodation. If you are renting, please ensure that you claim the statutory reduction of the benchmark interest rate from your landlord.
- The costs of accident and health insurance, as well as for other insurances like third-party insurance (covering the costs of damages and injuries), are high in Switzerland. For International Students there are special Health Insurance providers. Please contact your insurance company to discuss the available options and compare offers.
- Students with limited financial means are entitled to apply for reduced premiums, which helps you to save a considerable amount. For further information about insurance, please visit the Student Advice website.
- The SBB (Swiss Federal Railways) offers reduced monthly ticket prices for people up to the age of 25. Discounted Annual Season Tickets are also available for people under the age of 25. In any case we strongly recommend their half-price travelcard.
The ZVV also offers various options for bus, tram and boat services in the city of Zurich. Cycling is a good and particularly affordable alternative to costly public transport in Zurich.
- If your personal expenses are high (for instance, your mobile telephone bills), then you might consider carefully monitoring and if necessary reducing your lifestyle costs.

3. What are your sources of income?

Parents

Under applicable law (ZGB Art. 276 ff/Swiss Code of Obligations and Civil Rights), within their financial means parents are under a legal obligation to cover the costs of their child's initial vocational education until completion/graduation. The Matura/Abitur (and other formal university entry requirements) is not considered a form of completed initial vocational education. Equally, a Federal Vocational Baccalaureate (Berufsmatura) usually leads to university studies, which are also considered part of gaining an initial vocational qualification.

However, not all parents are able to support their children financially. In this case, students depend on cantonal grants and part-time work.

Part-time work

Under applicable law (ZGB Art. 276 Abs. 3/Swiss Code of Obligations and Civil Rights), students are obliged to contribute to securing their livelihood whenever feasible. Important information in this respect concerns finding work and applying for a job.

International students are subject to different Employment-Rules depending on their country of origin: All relevant information can be found in the information sheet on work permit guidelines (PDF).

Using personal savings

Students who have saved up to self-finance their studies are advised to divide the total amount at their disposal into small monthly instalments. These amounts should also be entered into the budget.

4. Other sources of income

If the mentioned sources of income are insufficient to make ends meet every month, you will need to explore other sources of income. These include:

Cantonal grants

Students whose parents are unable to fund their child's studies, or only partially, are eligible to submit a grant application to the responsible canton. Grant applications should be submitted to the canton in which your parents have their legal domicile. See here for a list of all Grant Offices.

Home-country scholarships

Persons resident in Switzerland only for study purposes are not eligible for Swiss grants. Please contact your country of origin about possible grants and scholarships (BAföG, Mobilitätsstipendien AT, CROUS, etc.).

Federal scholarships

Depending on their country of origin, foreign researchers and artists are entitled to apply for Swiss Government Excellence Scholarships. Application deadlines are mostly one year prior to the commencement of the envisaged academic program. If you are considering an application, please check the closing date for submission well in advance.

Private foundations

Some private foundations in Switzerland offer students financial assistance depending on their academic program. Please visit our internal Stiftungsdatenbank (Foundation Database) for a list of some important grant-awarding foundations. You may also wish to consult the federal and cantonal foundation directories. Unless otherwise stated, students may apply to foundations in person. Please contact the ZHdK Student Advice Centre if you need any assistance or have any questions.

Loans

In some cases, your parents may be willing to grant you an interest-free loan or an inheritance advance.

You may also choose to contact Educa Swiss, an association of private individuals willing to provide students with financial assistance (interest-bearing loan) and/or moral support (mentoring).

5. Support provided by ZHdK

Advice/Information

Our Student Advice Service will be happy to answer any general questions about your studies. Please e-mail us or arrange an appointment.

6. Financial difficulties / Debts

If you have financial difficulties, please contact the ZHdK Student Advice Centre or the Schuldenberatung der Caritas or Fachstelle für Schuldenfragen des Kantons Zürich.

7. Appendix

Budget Template

Monthly expenses	CHF	Monthly income	CHF
Costs of studying		Contributions from parents, partner, other persons	
Fees		Grant(s)	
Books etc.		Regular income (e.g. part-time work)	
Travel expenses		Irregular income (concerts, performances, etc.)	
Other _____		Wealth attrition (personal savings)	
Overheads		Loan(s)	
Health insurance		Other income	
Other health costs			
Tax/AHV (National insurance and social security contributions)			
Public Transport / Mobility			
Mobile phone			
Other _____			
Living			
Rent (including service charges, etc.)			
Food (including canteen and eating out)			
Additional household expenses			
Other _____			
Personal expenses			
Clothes, hygiene			
Pocket money			
Streaming-Abonnemente			
Other _____			
Provisions			
Deductible / Franchise			
Total expenses per month		Total income per month	
Shortfall / Surplus			

*Home insurance, washing and cleaning supplies, general toiletries, disposal fees