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Sample budget for students

(Version 1.2019)

STUDY AND LIVING COSTS (per month)

Living costs vary significantly depending on personal circumstances and individual requirements. The following breakdown is therefore intended to serve as a guideline.

Studying while living at home Studying away from home CHF 140 Semester fees¹⁾ Semester fees¹⁾ **CHF 140** Education costs²⁾ Education costs²⁾ CHF 100/200 CHF 100/200 Accommodation³⁾ Accommodation incl. utilities **CHF 600** CHF 250 Food⁴⁾ Food⁴⁾ **CHF 350** Clothing CHF 100 Clothing **CHF 100** Health care⁵⁾ CHF 200 Health care⁵⁾ **CHF 200** Transport⁶⁾ CHF 150 Transport⁶⁾ **CHF 100** Leisure, culture⁷⁾ CHF 200 Leisure, culture⁷⁾ **CHF 200** Misc. additional costs⁸⁾ CHF 100 Misc. additional costs8) **CHF 200** Total (rounded) CHF 1,200/1,300 Total (rounded) CHF 2,000/2,100

The Social Services team is available to explain and offer advice on any **issues regarding financing** (grants, scholarships, etc.).

- 1) Study fees amount to CHF 850 per semester for all faculties.
- 2) Education costs for books, lecture notes, copies, excursions, laboratory time, equipment, etc., varies between CHF 100 and CHF 200 depending on the degree program.
- Accommodation costs are generally negligible for students living at home. Source: Federal Statistical Office (2010), Studying under the Bologna Process.
- 4) Incl. external catering in the university cafeteria.
- 5) Includes the average health insurance premium for students under the age of 25 less the premium reduction. Health insurance premiums vary significantly from canton to canton. Also includes the deductible costs not covered by the health insurance fund. Premiums are considerably higher for students over the age of 25.
- 6) Includes environmental protection subscription costs (TNW), CHF 53 up to 25 years of age, after which CHF 80 plus additional transport costs.
- 7) Information for smokers: factor in up to approx. CHF 200 per month extra.
- 8) Telephone/internet, minimum AHV (pension) contribution, household goods/liability insurance, etc. Information for working students: factor in tax prepayments.