

# Education and training costs and financing in Switzerland

What are the costs of initial and subsequent education and training in Switzerland?

- Primary school (including kindergarten/pre-school) and lower-secondary school, i.e. 11 years of compulsory education, are free of charge for all children and young people living in Switzerland. The vast majority of children in Switzerland attend a public school. Nevertheless, there are also private schools for all levels and grades; tuition and fees vary considerably depending on the type of courses, facilities, target group and location: Reputable schools will not cost less than CHF 10,000 to 15,000 per year (excl. room and board).
- In dual-track VET programmes, classroom instruction at vocational schools and branch courses are free of charge. At the same time, learners receive a salary for the entire duration of apprenticeship training at a host company. Depending on the occupation and year of training, the gross monthly apprenticeship salary will be around CHF 300 to 1,600. In school-based VET programmes, classroom instruction at state-run or state-subsidised vocational schools (e.g. commercial schools) is generally free of charge. However, training at private institutions (e.g. trade schools) is not free of charge: Total tuition for a three-year VET programme at a private trade school will cost around CHF 17,000. Learners receive a salary for the entire duration of traineeships. The gross monthly salary varies from CHF 100 to just over CHF 1,000.
- In most cantons, public baccalaureate schools and specialised schools are free of charge for young people who meet admission requirements. In contrast, private baccalaureate schools can very easily cost as much as CHF 10,000 to CHF 15,000 per year.
- At tertiary level, there are two main federal examinations that candidates may prepare for to obtain higher professional qualifications: The first is for the Federal Diploma of Higher Education and the second, another step up, is for the Advanced Federal Diploma of Higher Education. The total cost of preparing for these two examinations is around CHF 10,000 to 15,000.
- Training for professional qualifications may also take place at a college of higher education. Tuition amounts to roughly the same cost as preparing for the two federal examinations mentioned above.
- Tuition at a public university of applied sciences (UAS) varies from around CHF 1,000 to 2,000 per year, while private UAS cost approximately CHF 3,500 to 5,000 per year; annual tuition at cantonal universities and Switzerland's two Federal Institutes of Technology (ETH in Zurich and EPF in Lausanne) is generally similar, but may in some instances be as high as CHF 4,000.

**Important:** These estimates are intended to give you a general idea of the cost of education and training in Switzerland. Depending on the location, institution and type of education and training, these amounts may be higher, perhaps significantly so. In addition, they may rise in the future, even as soon as one or two years from now.

It is also important to note that tuition may be higher for foreign nationals wishing to study at a higher education institution. A non-resident surcharge often applies to residents of one canton who pursue education and training in another canton. Moreover, the figures given here relate only to the costs of classes. Paying for textbooks, materials, field trips, school camps, etc., may incur additional costs. Some private schools offer accommodation, which of course makes them significantly more expensive.

When planning for any specific programme, it is therefore important to first gain an *overall* picture of the annual costs for the entire duration of skills development and then figure out how you will be able to finance everything.

Some courses may be attended on a part-time basis, which means that you can work part-time to help cover living expenses and training costs. In many cases, however, this is not possible.

Once you have a clear idea of the costs, you can look for financial aid. In some cases, you may qualify for various types of financial aid, including grants or loans. However, these options will not cover total living expenses. Some private institutions also offer financial aid to those who would otherwise be unable to pay for certain programmes. If you are seeking financial aid from the state, one option may be a loan. Unlike grants and scholarships, loans must be paid back after the completion of education and training, and in most cases, interest rates are charged. Private entities (e.g. banks or lending agencies) also issue loans. Think and plan carefully before taking out a loan or line of credit: When and how will you have to pay back the money? What interest rate will you be charged? Small loans, in particular, tend to come with very high interest rates; as a rule, the state offers the best conditions.

Make sure to contact a vocational, educational and career counsellor for advice on financing matters. They can explain how the process works and refer you to people who can help with financing (e.g. scholarship counselling offices).

### More information

siehe auch <http://stipendien.educa.ch/de>

voir aussi <http://boursesdetudes.educa.ch/fr>

vedi anche <http://borsedistudio.educa.ch/it>