

Studying and living costs in Switzerland – 2018/19

The figures are for your guidance.

Expenses	per month in CHF	
Studying		
Tuition fee ¹⁾	210	
Teaching materials/personal computer (without excursions, study weeks etc.)	100	
Maintenance of instrument	100	
Total		410
Fixed costs		
Health/accident insurance (after deduction for students ²⁾)	80	
Taxes and/or social insurance	40	
Transportation	100	
Total		220
Living		
Rent, incl. extra charges (e.g. heating, electricity etc.)	600	
Food/drinks	400	
Total		1000
Personal expenses		
Phone	40	
Clothes/shoes	50	
Personal hygiene (e.g. hairdresser, cosmetics)	20	
Pocket money	100	
Total		210
Reserves		
Franchise/percentage excess (health insurance)	40	
Dentist/optician/medication	20	
Total		60
Total expenses per month in CHF		1900

1) The study fee at the Hochschule für Musik FHNW for non-Swiss students add up to CHF 1260.- per semester.

2) Students having a health insurance in their country of origin, have at best the possibility of exemption from the compulsory insurance in Switzerland (to be necessarily clarified by the student himself). In addition, there is existing an offer for international students, which costs around CHF 75.- per month. However, this offer is not valid in every canton. The insurance benefits of all Swiss providers of basic insurances are equal (also compare at www.comparis.ch).