YOUR REALISTIC STUDENT BUDGET

The real cost of student life in Switzerland – and what you can actually afford to spend

01 **Already fixed**
The unavoidable expenses

02 **To live**
Everything you need on a daily basis

To choose
Your wants, your projects, your experiences

Better understand. Better decide. Better live.

FREE DIGITAL GUIDE

INTRODUCTION

WHEN EVERYTHING IS NEW, GIVE YOUR BUDGET SOME REFERENCE POINTS TOO

A new city, a new campus, new schedules, sometimes a new country: when you begin your studies, many things change at the same time.

Meanwhile, your bank account shows you a number.

YOUR ACCOUNT TELLS YOU HOW MUCH MONEY YOU HAVE. IT DOES NOT TELL YOU HOW MUCH YOU CAN SPEND.

This guide will help you separate four things:

- what you have;
- what is already committed;
- what you need for day-to-day living;
- what is yours to choose consciously.

You do not need to become a finance expert or immediately build a perfect budget for a life you do not know yet. Your first goal is to find useful reference points, then adjust them to your reality.

There is no single student budget in Switzerland. Two students at the same school can have completely different rent, insurance, transport costs and family support.

Lausanne and EPFL provide a concrete setting with verifiable figures. The method still works elsewhere: replace the local figures with the prices that apply to your city, your school and your situation.

The principle is always:

REFERENCE POINT -> YOUR FIGURE -> YOUR DIFFERENCE.

And keep one idea in mind:

THEORETICAL MINIMUM BUDGET IS NOT THE SAME AS A BUDGET YOU CAN ACTUALLY LIVE ON.

A good budget does not merely work on paper. It has to be liveable.

1

WHAT DOES YOUR STUDENT LIFE REALLY COST?

Before deciding what you can spend, you need to know what your life actually costs.

EPFL currently recommends allowing about CHF 29,000 per year for living costs — approximately CHF 2,420 per month or CHF 79 per day on average — in addition to tuition fees. This average includes housing and other fixed costs, so CHF 79 per day is not an amount freely available to spend. Its indicative budget includes:

- housing: CHF 900/month;
- food: CHF 600/month, about CHF 20/day;
- study materials and supplies: approximately CHF 100/month on average;
- transport: CHF 60/month;
- personal liability insurance: CHF 10/month;
- other expenses: CHF 250/month.

These are REFERENCE POINTS, not rules.

If your rent is CHF 650, put CHF 650 in your budget. If your parents still pay your health insurance, do not count it as though it came out of your own money. If you do not know your actual figure yet, write '?' instead of inventing false precision.

NEVER KEEP AN AVERAGE FIGURE WHEN YOU KNOW YOUR ACTUAL FIGURE.

Housing deserves particular attention: rent, utilities, transport, equipment and cooking facilities can change several budget lines at once. The cheapest room is not always the best choice if it creates extra costs elsewhere.

EXERCISE — YOUR FIRST ESTIMATE

List: housing, insurance, transport, phone, tuition fees, study materials and supplies, food, subscriptions and any other known costs.

For each line:

POSSIBLE REFERENCE POINT -> YOUR FIGURE -> NEEDS CHECKING?

Your budget becomes useful as soon as you separate what you know from what you still need to observe.

THEORETICAL MINIMUM BUDGET IS NOT THE SAME AS A BUDGET YOU CAN ACTUALLY LIVE ON

The right question is not only ‘How little could someone survive on?’ It is: what budget allows you to live, study, eat properly, travel and keep a minimum safety margin without improvising at the end of every month?

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YOUR BANK BALANCE IS NOT YOUR BUDGET

Imagine your account shows CHF 2,400. Your brain may translate that as: 'I have CHF 2,400.' But some of it is already intended for rent, insurance and future tuition fees — and you still need to live until the end of the month.

Use four steps:

1. **WHAT YOU HAVE**
   The money available for the period.

2. **WHAT IS ALREADY COMMITTED**
   Rent, insurance, subscriptions, bills and known provisions.

3. **WHAT YOU NEED FOR DAY-TO-DAY LIVING**
   Food, hygiene, everyday study materials and supplies, and necessary daily expenses.

4. **WHAT IS YOURS TO CHOOSE**
   Your room for choice.

WHAT YOU HAVE − ALREADY COMMITTED − LIVING ESSENTIALS = WHAT IS YOURS TO CHOOSE

ILLUSTRATIVE EXAMPLE — NOT AN 'OFFICIAL EPFL BUDGET'

Resources: CHF 2,400/month.

- FMEL Ochettes room, verified price: CHF 510;
- health insurance, EPFL Swiss-scenario reference: CHF 400;
- personal provision for EPFL tuition fees: CHF 130;

- phone, assumption: CHF 20;
- transport, assumption: CHF 55;
- personal liability insurance, EPFL reference: CHF 10;
- food, EPFL reference: CHF 600;
- study materials and supplies, EPFL reference: approximately CHF 100/month on average;
- hygiene, assumption: CHF 60;
- irregular-cost reserve, assumption: CHF 100.

Total: CHF 1,985. Yours to choose: CHF 415.

This CHF 415 can be spent, saved or kept as a safety margin.

CHANGE JUST ONE THING

Same budget, but with a room at CHF 850. Total: CHF 2,325. Remaining: CHF 75.

An extra CHF 340 in housing costs has almost eliminated the room for choice. The problem is therefore not automatically ‘too many coffees’: it may be structural.

EXERCISE — WHAT DO I REALLY HAVE LEFT?

- What I have: CHF ....
- Already committed: CHF ....
- Living essentials: CHF ....
- Yours to choose: CHF ....

If the result is negative, first identify which line creates the gap before randomly cutting the things you enjoy.

You can also do this exercise online for free, without an account or email address. Your figures remain on your device and are never sent to SEEC.

Open the free worksheet on SEEC.ch — fill it in online, then download or print it.

OPEN LINK

Copyable link:
https://seec.ch/en/budget-sheet

3

ALREADY COMMITTED / LIVING ESSENTIALS / YOURS TO CHOOSE

The previous chapter calculates what remains. This chapter gives you three zones for deciding where your money goes.

1. **ALREADY COMMITTED**
   Money that already has a job: rent, insurance, phone, transport, tuition fees, an existing subscription or an annual bill for which you are setting money aside.

If you have to pay it, stop treating it as free money.

2. **LIVING ESSENTIALS**
   What you need to get through the month: food, hygiene, everyday study materials and supplies, transport not covered elsewhere and small day-to-day necessities.

Food is not all spent on the first day of the month, but that does not make it optional.

3. **YOURS TO CHOOSE — ENJOYMENT WITH AWARENESS**
   This is where you choose the things you enjoy consciously. The goal is not to eliminate them, but to know what you can genuinely afford today without being afraid of running short tomorrow.

Cinema, restaurants, sport, travel, a hobby, a project, a personal purchase — or simply an amount you decide to keep.

'Yours to choose' means room for decision, not money that must be spent.

AN EXPENSE CAN MOVE FROM ONE ZONE TO ANOTHER

A sports membership is ‘yours to choose’ while you are still considering it. Once you sign the contract, its payments become ‘already committed’.

The right question is therefore not only ‘Is this essential?’ but also ‘How much freedom to decide do I still have today?’

If an expense seems to belong in two zones, do not hunt for a perfect category. Make it visible. A visible expense can be decided; an invisible expense can surprise you.

EXERCISE — MY BUDGET IN THREE ZONES

Create three columns:

ALREADY COMMITTED | LIVING ESSENTIALS | YOURS TO CHOOSE

Put every known expense somewhere. Then look at the third column. If it is tiny or negative, return to the first two: the imbalance may be structural.

Do this exercise for free using the SEEC.ch worksheet .

OPEN LINK

Copyable link:
https://seec.ch/en/budget-sheet

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WHAT DOES AN ORDINARY DAY COST YOU?

A monthly budget is useful, but it remains abstract until you see what a real day looks like.

This matters especially when you begin your studies: your schedule, journeys and eating habits are not stable yet. Your first month is therefore mainly for observing what your real life costs.

A QUICK LESSON IN FRENCH-SPEAKING SWISS MEALTIMES

In French-speaking Switzerland, you may hear:

- dejeuner = breakfast;
- diner = lunch;
- souper = dinner or evening meal.

If someone suggests 'dining together' at midday, they have not confused the time zone. And if you are invited to 'souper', soup is not compulsory.

In an international environment, the usual words for breakfast, lunch and dinner are also common.

START WITH TWO COLUMNS

To avoid mixing unlike things, observe them separately:

A. FOOD

- breakfast;
- lunch;
- dinner;
- coffee, a drink or a snack.

B. OTHER VARIABLE DAILY EXPENSES

- occasional transport;
- a small non-food purchase;
- an activity;
- going out;
- a personal purchase.

This separation matters. EPFL's reference figure of CHF 600 per month — about CHF 20 per day — is for food. Do not compare it with a total that also includes the cinema, train travel and personal purchases.

THE EPFL REFERENCE: ABOUT CHF 20 PER DAY FOR FOOD

EPFL currently uses CHF 600 per month for food in its indicative budget.

This is a starting point, not a daily target. Some days you will cook cheaply. On others, you will eat on campus or out. Campus meal prices also vary: some student options are affordable, while others cost well over CHF 10.

The right question is:

'Over several weeks, how much does my food actually cost?'

THREE TYPES OF DAY

1. **LOW-COST DAY**
   You cook or bring your meal and spend little away from home.

2. **USUAL DAY**
   You may have one meal on campus, a coffee and a few groceries, then eat the rest at home.

3. **DAY WITH A TREAT OR AN OUTING**
   A restaurant, a drink, the cinema, a meal with friends or another chosen pleasure.

None of these days is 'bad'. A problem appears only if your budget assumes five low-cost days while your real week contains only one or two.

FROM THE DAY TO THE WEEK, THEN TO THE MONTH

For one week, record food and other variable expenses separately.

Food example:

- Monday: CHF 14;
- Tuesday: CHF 19;
- Wednesday: CHF 17;
- Thursday: CHF 21;
- Friday: CHF 25;
- Saturday: CHF 24;
- Sunday: CHF 15.

Total food for the week: CHF 135.

For a monthly estimate, CHF 135 x 4.3 is about CHF 580.

But remember: ONE WEEK IS A SAMPLE, NOT THE TRUTH.

An orientation week, exam week, holiday or unusually social week may not be typical. Ideally, observe two to four weeks before treating an amount as your reference pattern.

EXERCISE — SEVEN DAYS OF OBSERVATION

For seven days, use two columns:

FOOD | OTHER VARIABLE EXPENSES

At the end of the week:

- add each column separately;
- notice what repeats;
- identify unusual days;
- ask whether this week already resembles your future routine.

You are not building your final budget yet. You are collecting data about yourself.

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COSTS THAT DO NOT ARRIVE EVERY MONTH

A monthly budget can look balanced and still collapse when a semester fee, deposit, annual subscription or medical bill arrives.

A RARE EXPENSE IS NOT NECESSARILY AN UNEXPECTED EXPENSE.

Separate two groups.

1. **START-UP COSTS**
   Deposit, first rent payment, permit or visa, initial equipment, transport card and starting study materials and supplies.

2. **PERIODIC COSTS**
   Tuition fees, annual subscriptions, insurance, materials, planned travel or a service renewal.

TURN AN ANNUAL COST INTO A MONTHLY PROVISION

An annual expense of CHF 120 is CHF 10 per month if you decide to set it aside gradually.

At EPFL, the current standard semester invoice is CHF 780. To prepare for two invoices over twelve months: CHF 780 x 2 / 12 = CHF 130/month.

This CHF 130 is not an EPFL monthly payment: it is a personal provision method. In some social-support forms, EPFL spreads the invoice over five months, which equals CHF 156/month during the period considered.

For some international students subject to the higher fee, one invoice can reach CHF 2,240. The same annual provision is about CHF 373/month; spread across five months, it is CHF 448.

MONTHLY BUDGET IS NOT THE SAME AS START-UP CASH

A student can have a viable monthly budget and still need to advance a large amount of money at the beginning.

Demonstration scenario: a newly arrived student living at Ochettes and subject to the higher EPFL tuition fee:

- FMEL deposit: CHF 1,200;
- first rent payment: CHF 510;
- semester invoice: CHF 2,240;
- visa / permit / biometrics: about CHF 225.

Total before food and equipment: about CHF 4,175.

This is not a universal arrival price. It simply shows that you need to ask two different questions.

ARE YOU PREPARING TO ARRIVE IN SWITZERLAND?

Your first month may cost much more than an ordinary month. A rental deposit, first rent payment, tuition fees, permit, visa and initial equipment may be one-off expenses, or may tie up money without recurring every month.

Before you leave, calculate your start-up budget as well.

Prepare for my arrival and first month on SEEC.ch

OPEN LINK

Copyable link:
https://seec.ch/en/arrival-budget

- How much do I need to live for one month?
- How much cash do I need to get started?

HEALTH: KNOW YOUR EXPOSURE

With the current standard CHF 300 deductible and a 10% co-payment capped at CHF 700, the deductible plus co-payment can total about CHF 1,000 in a calendar year for covered care. Non-covered services may be added.

The message is not 'you must keep exactly CHF 1,000'. It is: know your deductible, what you have already paid and what a large bill could require from you.

SMALL SHOCKS / LARGE SHOCKS

A small reserve can absorb an unexpected journey, medicine, a repair or a forgotten administrative expense.

For a large shock, first check the protections that already exist.

In Switzerland, an employee is insured against occupational accidents. From eight hours of work per week with the same employer, that insurance also covers non-occupational accidents. Otherwise, a student must keep accident cover in their compulsory health insurance.

A serious accident can also disrupt your studies. EPFL provides emergency arrangements and financial-support measures for certain exceptional difficulties; UNIL also offers social support.

A RESERVE ABSORBS SMALL SHOCKS. FOR LARGE SHOCKS, CHECK YOUR INSURANCE, RIGHTS AND AVAILABLE SUPPORT.

Accidents, health, emergency help and official contacts

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Copyable link:
https://seec.ch/en/resources

EXERCISE — EXPENSES THAT DO NOT ARRIVE EVERY MONTH

List the expenses that do not arrive every month: amount, date, frequency and possible monthly provision. First, stop calling an expense ‘unexpected’ when it was already predictable.

Do this exercise for free using the SEEC.ch worksheet .

OPEN LINK

Copyable link:
https://seec.ch/en/budget-sheet

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KEEP YOUR BUDGET ALIVE WITHOUT SPENDING YOUR LIFE DOING ACCOUNTS

A budget does not need to predict the month perfectly. It needs to show you early enough when reality is moving away from the plan.

YOUR 10-MINUTE CHECK-IN

Once a week, ask yourself:

- How much have I spent?
- What surprised me?
- What still needs to be paid?
- At my current pace, will the numbers work until the end of the month?

Then choose the right diagnosis.

1. **MY LIFE DOES NOT LOOK LIKE MY PLAN**
   You expected to cook more, walk more often or go home every weekend. Your real life says otherwise. Adjust the budget: it has simply received better information.

2. **I FORGOT AN EXPENSE**
   Add it, then ask whether it is one-off or should be provided for regularly.

3. **THE NUMBERS DO NOT WORK**
   If your resources are CHF 2,000 and genuinely necessary expenses reach CHF 2,200, this is no longer primarily a problem of small pleasures. You have a structural gap of CHF 200.

Look at housing, insurance, transport, tuition fees, available resources and possible support. If your 'yours to choose' margin is already close to zero, cancelling one outing will not be enough.

WHEN SHOULD YOU ASK FOR HELP?

As soon as you see that the numbers cannot work sustainably — not only when the account reaches zero.

Help may be information, a scholarship, a social fund, emergency assistance or simply guidance towards the right service. You do not need to know the exact name of the scheme before asking.

ASKING FOR HELP DOES NOT REMOVE YOUR OWN PART OF THE PREPARATION.

Some support schemes examine the cause of the difficulty, the resources available and the other solutions already sought. At EPFL, poor budget planning is not in itself sufficient grounds for a social scholarship: study funding should normally have been prepared, and this last-resort support is intended for a genuine difficulty caused by a sudden, unforeseen change.

The right approach has two parts: plan ahead and keep your figures up to date; then, if a genuine problem still occurs, ask for help early enough.

Where to ask for help at your school or in your city

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https://seec.ch/en/resources

The purpose of the budget comes down to three sentences:

'That is already committed.' 'That is what I need for day-to-day living.' 'And that is mine to choose.'

When these become clear, money takes up less space in your mind.

CONCLUSION

YOUR BUDGET DOES NOT NEED TO BE PERFECT

You probably will not know your real budget on the day you arrive.

And that is normal.

Your schedule will change. Your habits will develop. You will discover the cafeterias, shops, journeys and rhythm of your real life.

Your budget therefore needs to evolve with you.

The good news is that you do not need to wait three months to understand what is happening.

A few reference points are enough:

- what you have;
- what is already committed;
- what you need for day-to-day living;
- what is yours to choose;
- the expenses that will arrive later;
- the risks for which insurance or support exists.

Your first budget does not need to be right. It needs to become more accurate each week.

YOUR FIRST FINANCIAL MONTH

10 MINUTES X 4

Ten minutes. Once a week. For four weeks.

No more than that.

WEEK 1 — OBSERVE

This week, you do not need to optimise anything.

Simply look at:

- what you spend;
- what is already committed;
- what surprises you;
- what you still cannot estimate.

Your goal: collect reference points.

WEEK 2 — NOTICE PATTERNS

Look at what is beginning to repeat.

Which days do you eat on campus? How often do you really cook? Which transport do you use? Which small expenses recur?

Your goal: discover your real rhythm.

WEEK 3 — ADJUST

Turn your observations into a budget.

Sort them into:

- Already Committed;
- Living Essentials;
- Yours to Choose.

Also add expenses that do not arrive every month.

Your goal: build a budget that resembles your real life.

WEEK 4 — DECIDE

Look back at your first month.

What cost more than expected? What cost less? What room for choice do you actually have left? What do you want to change next month?

Your goal: build your first real budget from real data.

WHAT HAPPENS NEXT?

You can keep exactly the same ritual: ten minutes once a week.

Or space it out once your budget becomes stable.

The goal is never to spend your life doing accounts.

The goal is to know where you stand early enough to make choices.

You can also formalise this check-in with 'My 10-minute commitment — four weeks to start finding my bearings'. Participation is voluntary. You can keep the sheet to yourself; you are under no obligation to share it, and it is not sent to SEEC.

I commit to looking, understanding and adjusting. My budget does not need to be perfect: it can evolve as I learn.

Tools, worksheet and first-month commitment

OPEN LINK

Copyable link:
https://seec.ch/en/budget-sheet

MAIN SOURCES AND UPDATES

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The main reference figures in this guide come from institutional sources: EPFL, the Swiss Federal Office of Public Health (FOPH), FMEL, UNIL Student Support and the Canton of Vaud.

Prices and conditions can change. Visit SEEC.ch for full sources, verification dates and up-to-date links.

Main sources:

- EPFL — financing your studies;
- EPFL — tuition fees and immigration;
- EPFL — insurance and financial support;
- FOPH — health and accident insurance;
- FMEL — student housing;
- UNIL Student Support — social and financial support;
- Canton of Vaud — education grants and support.

Main sources and updates

OPEN LINK

Copyable link:
https://seec.ch/en/resources

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