

Budgeting 101: How AELO Swiss Academy Students Make Every Franc Count

There's a moment every new student remembers. You've just arrived, you're glowing with excitement about starting at AELO Swiss Academy, and you wander into a station shop for a quick bite. Sandwich, water, a piece of fruit. The register flashes something like 14 francs and your brain short-circuits. Fourteen. For lunch. After the third time it happens, you make a choice: either you surrender your wallet to Switzerland, or you learn the local student superpower of making every single franc count.

Here's the exciting part. Within one semester, most students go from sticker shock to genuine skill. They cook meals that cost less than you'd think possible in this country, ride trains across the Alps for pocket change, and still have money left for the occasional fondue night. Budgeting in Switzerland sounds like punishment. Done right, it feels like a game you can actually win, and the prize is a term full of adventures instead of a term full of instant noodles and regret.

The first receipt that changes everything

Switzerland's prices are real, but tourist prices and student prices live in different universes. A visitor pays 4.50 to 5.50 francs for a café coffee and 20 francs or more for the simplest restaurant lunch. A student who knows the ropes pays under a franc for coffee brewed at home and builds lunches around a weekly grocery run. The difference over ten months is not small change. It's the budget for a ski weekend, or a flight home, or a proper goodbye dinner at the end of the year.

The numbers that matter most are the boring ones. A room in a shared flat can easily run 600 to 900 francs a month in bigger cities, and noticeably less in smaller towns. Basic health insurance often lands somewhere between 200 and 350 francs a month depending on canton, age, and plan. Add a phone, transport, and groceries, and you quickly see the shape of the challenge. The good news? Fixed costs are exactly where a little knowledge produces huge savings, and that's where smart AELO Swiss Academy students strike first.

The five things worth setting up in week one

Before lectures even get serious, the savviest students put a foundation in place. Timing matters here, because some of these decisions cost real money if you make them late or in a panic.

1. Compare health insurance offers properly, since premiums vary wildly between insurers and plan models, and check whether you qualify for a premium reduction based on income.
2. Get your Half Fare travelcard sorted if you plan to leave town with any regularity.
3. Switch to a budget mobile plan, where 10 to 20 francs a month covers far more than most newcomers expect.
4. Set up a simple tracker, whether that's a spreadsheet, a notebook, or a budgeting app, before habits form.
5. Agree on flat rules early, from cleaning rotations to the shared shopping fund, because money friction between flatmates is miserable.

None of this is glamorous. All of it pays you back every single month you're here.

Lock down the big three before anything fun

Rent is the biggest lever you'll ever pull, and the trade-offs deserve honest thought. A studio alone in the city center might cost two or three times what a room in a shared flat costs twenty minutes out. Living further away buys you hundreds of francs a month but costs you time, and time is exactly what you'll want during exam weeks. My honest advice from watching many students navigate this: take the shared flat, take the slightly longer commute, and treat the saved rent as your adventure fund. Deposits typically equal up to three months' rent, so budget for that hit at the start rather than discovering it in panic.

Health insurance is mandatory, and the standard deductible, called the franchise, starts at 300 francs a year. You can raise it all the way to 2,500 francs, which drops your monthly premium significantly. If you're young, healthy, and unlikely to need more than basic care, a higher franchise often makes sense. If you take regular medication or expect a few doctor visits, run the math before committing, because the wrong choice here can cost more than it saves. Spend an hour comparing insurers and models. It genuinely is one of the highest-paid hours of your year.

Your kitchen is the best deal in Switzerland

This is my favorite section, because the numbers are almost funny. A home-cooked meal here costs roughly 3 to 6 francs in ingredients. The same meal at a restaurant costs 20 to 30. Once you truly internalize that ratio, your behavior changes permanently.

The strategy is simple and battle-tested. Shop at Migros or Coop for fresh staples, lean on their budget lines, M-Budget and Prix Garantie, for pantry basics, and hit Denner, Aldi, or Lidl for the cheap stuff where brand names barely matter. Go in the evening when the discount stickers appear on items approaching their date, and either eat those first or freeze them on the spot. A careful cook eats very well on 60 to 80 francs a week, and honestly often better than the person spending triple that on takeaway.

The social layer makes it stick. One flat I know runs a rotation where each person cooks dinner once a week for everyone. Four people, four cooked dinners, and nobody touches a pan the other three nights. The cook stretched a chicken into a curry [reddit.com](https://www.reddit.com) that fed the whole table, and the cost per head was laughable. Batch cooking on Sundays works the same way: a big pot of chili or dahl becomes three lunches you microwave between classes instead of three 15-franc bakery panic purchases.

And the thermos. Carry one. Every coffee you brew instead of buy is five francs that stays yours. Three skipped café coffees a week across a 40-week year is roughly 600 francs. That's not a coffee habit, that's a plane ticket home.

Getting around without watching your wallet cry

Swiss trains are gorgeous, punctual, and addictive, and full-price tickets add up painfully fast. The Half Fare travelcard is the standard answer: in recent years it has cost around 120 francs a year for people under 26 and closer to 190 for everyone else. Given that a single full-fare return trip toward the Alps can run 80 to 120 francs, the card can pay for itself within a couple of journeys. If you'll travel even monthly, it's almost a non-decision.

Two more tricks deserve a shout. Many municipalities sell day passes for the national network, often in the 40 to 50 franc range, which is spectacular value for a group outing since a companion can often travel on the same pass logic worth checking locally. And the SBB app regularly offers supersaver tickets on popular routes if you book early and accept fixed trains. Flexibility converts directly into savings here.

Then there's the humble bicycle. Secondhand bikes circulate constantly through local markets and departing students, and plenty of campuses have more bike racks than car parks. For daily distances under five kilometers, cycling beats every other option on cost, speed, and mood. You arrive awake, you spend nothing, and you've quietly built exercise into your day.



The small leaks that quietly sink a budget

Nobody's budget dies from one dramatic expense. It dies from a thousand friendly little taps on the shoulder. The station pastry "because the train is delayed." The streaming service you forgot you had. The TWINT tap that feels like nothing because it takes one second and no cash changes hands.

Here's the audit I'd run monthly: open your banking app, sort by frequency, and find anything that repeats. Subscriptions you don't use get cancelled on the spot. Snack purchases get a counter, just to see the real number, which is always scarier than the felt number. And for anything impulsive over about 30 francs, apply the 24-hour rule: write it down, sleep on it, and buy it tomorrow if you still want it. In my experience, half the list evaporates overnight, and nobody mourns it.

A little income changes the whole picture

Budgeting has two levers, and spending less is only one of them. Even a modest income transforms the math. Tutoring pays anywhere from 25 to 40 francs an hour depending on subject and level, and there's steady demand for help with maths, languages, and economics. Hospitality work pays respectably and often includes meals during shifts. Some students find assistant-type roles connected to their school community.

One important reality check for international students: in most cases, paid work in Switzerland becomes possible only after you've completed about six months of residency, and weekly hours are capped around 15. Plan around that timeline rather than counting on income you can't access yet. And once work is allowed, treat 8 to 10 hours a week as the sweet spot. That's typically enough to add 300 to 500 francs a month, which roughly doubles the average student's discretionary spending, without cannibalizing the study time you're actually paying for. The trade-off is real, and the students who thrive are the ones who decide their limit before the first shift, not during exam season.

Fun that costs almost nothing, and honestly more

Here's what excites me most about Swiss student life: the best stuff is nearly free. The hiking trails are world-class and cost zero francs. The lakes are public, clean, and glorious from May to September. Museums offer free or discounted days, many attractions give student rates, and an international student identity card unlocks discounts well beyond campus. A sunrise hike with a thermos and a bar of supermarket chocolate beats most club nights, and I will defend that claim loudly.

The social version of frugality works too. Hosting beats going out almost every time. A potluck where everyone brings one dish costs each person maybe 8 francs and produces the kind of evening people remember. Board game nights, cooking challenges, a shared crate of sparkling water and someone's guitar: none of this shows up as a line item, and all of it builds the friendships that make a year abroad unforgettable. The students who struggle socially in Switzerland are rarely the ones without money. They're the ones who equate every gathering with a bar tab.

The ten-minute Sunday habit that holds it all together

A budget without a review rhythm is a wish, not a plan. The whole maintenance routine takes ten minutes on a Sunday evening, and it's the difference between a budget that survives October and one that doesn't.

1. Compare last week's actual spending against your plan, category by category, without judgment.
2. Look ahead at the coming week for anything unusual