

Study Grants: Budget Guidelines

General Remarks

- In the Campus App you will find **MS Excel templates** for your budget in ↗ [English](#), ↗ [French](#) and ↗ [German](#). The guidelines below correspond to these templates.
- In terms of expenditure, the budget is an ideal plan, not necessarily the actual reality. In terms of income, the budget should be as realistic as possible.
- Use formulas to calculate monthly or semi-annual expenditure/income (*6 or /6).
- Add explanations in column D to help the reader understand how you calculated your figures.
- Edit the parts highlighted in red. Once you have finished editing the budget, change all the red formatting to black. Edit all labels of individual expense items so they are adapted to your profile.

Average Budget (U25, non-Swiss)

Expenditure in CHF	per month	per semester
Rent (incl. service charges)	550.00	3'300.00
Food / drink	300.00	1'800.00
Housekeeping	40.00	240.00
Clothes / shoes / hairdressing / personal hygiene	120.00	720.00
Mobile phone / internet / TV	30.00	180.00
Public transport and/or bicycle	70.00	420.00
Home leave	50.00	300.00
Health insurance	50.00	300.00
Other insurances	15.00	90.00
AHV minimum contribution	0.00	0.00
Tuition fee HKB*	447.00	2'680.00
Instrument maintenance and/or equipment	25.00	150.00
Other training costs	40.00	240.00
Sheet music, teaching material	20.00	120.00
Residence permit, visa	15.00	90.00
Taxes and fees	25.00	150.00
Pocket money	100.00	600.00
<i>Provisions</i>		
Deductible and coinsurance	50.00	300.00
Dentist, optician, gynaecologist	25.00	150.00
Total expenditure	1'972.00	11'832.00

* these figures correspond to the increased tuition fees for new students, which will take effect in the fall of 2026.

Explanatory Notes: Expenditure

⚠ Actual expenditure will depend on your individual situation. In reality, you will spend neither the minimum nor the maximum for each item. The average student budget (see page 1) is between CHF 1,600 and 2,300 per month.

Rent (incl. service charges)

500 to 800 CHF per month
including accommodation costs such as electricity, water, heating

Food / drink

350 to 500 CHF per month
external meals (take away) cost between 10 and 15 CHF per meal

Housekeeping

30 to 50 CHF per month
washing powder, cleaning products, general toiletries, waste removal costs

Clothes / shoes / hairdressing / personal hygiene

100 to 190 CHF per month

Mobile phone / internet / TV

20 to 40 CHF per month
cheapest option might be an E-SIM contract
(this way you can even keep the number/contract from your home country)

Public transport and/or bicycle

50 to 120 CHF per month
costs related to your daily living
+ travels related to your profession as a musician: local, national, international
including subscriptions such as LIBERO, Half-Fare SBB, GA (Night), etc.

Home leave

0 to 150 CHF per month
travels to visit your family in your home country
not primarily related to your profession as a musician

Health insurance

0 to 500 CHF per month

All foreign nationals: you can get very cheap insurance from ↗ [Swisscare](#) (cheapest model CHF 39/month). **Important:** in this case, an exemption from the regular Swiss health care system is absolutely necessary, otherwise it can become very expensive for you later on.

EU citizens: the free European Health Insurance is only legal **if you don't work** in Switzerland. If you do, you must take out student insurance (e.g. from ↗ [Swisscare](#), see note above).

Swiss nationals: if you receive a premium reduction (Prämienverbilligung) from your canton, don't enter the full cost here and add a short explanation.

👉 **For all other questions, please see the FAQ «Health Insurance» on ↗ [this website](#). If you still have questions, please contact Sarah Grossmann, advisor for international students for further help.**

Other insurances (paid yearly)

7 to 42 CHF per month

Further insurances (household contents, liability, instrument; covering theft and damage) are not compulsory, although some landlords ask for proof of liability insurance before renting out their property. Usually, nothing happens, and you can easily save the money for these insurances. However, claims can quickly become very expensive and may be beyond your personal financial means. Liability insurances also cover damage to items or instruments that you lend from the HKB. It is therefore highly recommended that you take out these insurances as well.

👉 Please see the FAQ «AHV, Household Contents, and Personal Liability Insurance» on [↗ this website](#) for some guidelines and get in touch with us for a recommendation of some providers.

AHV minimum contribution (paid yearly)

0 to 47 CHF per month (= 556.50 CHF per year maximum, as of 2025)

Old-age and survivors insurance in Switzerland

Only compulsory if you are a Swiss citizen or if you intend to stay in Switzerland after your studies, and in both cases only if you are over 20 years of age.

👉 Please see the FAQ «AHV, Household Contents, and Personal Liability Insurance» on [↗ this website](#), especially if you have received an invoice already.

⚠️ Hinweis für Schweizer Staatsbürger*innen ab 26 Jahren: Wenn das jährliche Bruttoeinkommen unter 4'851 CHF liegt, muss eine Anmeldung für Nichterwerbstätigkeit erfolgen.

Tuition fee HKB

164 (Swiss students) to 447 CHF (international students) per month*

Including examination fee, fee for social and cultural institutions and for sport, flatrate fee for equipment, fee for the Students' Association (VSBFH)

👉 Check information sheets in [↗ English](#), [↗ French](#) and [↗ German](#)

* these figures correspond to the increased tuition fees for new students, which will take effect in the fall of 2026.

Instrument maintenance and/or equipment

0 to 70 CHF per month

Other training costs

0 to 150 CHF per month

e.g. master classes, concert visits, competitions

Sheet music, teaching material

0 to 20 CHF per month

Residence permit, visa (paid yearly)

0 to 30 CHF per month (between 150 and 300 CHF per year)

Taxes and fees

7 to 70 CHF per month

As a foreign national you are subject to tax at source (Quellensteuer) if you earn any income.

This tax is automatically deducted from your income. If you don't calculate with tax at source here, make sure you enter net amounts in the income section below (or enter an amount for tax at source here and use gross amounts for the income below). [↗ Tax at source calculator of the Canton of Bern](#)

A compulsory fee for every household is the [↗ Serafe](#) (TV and radio fee; 335 CHF per year and household). Check if this is already included in your accommodation costs.

Swiss nationals: calculate defence duty substitution if you don't do military service.

Pocket Money

70 to 200 CHF per month

This is a small amount of money that you can set aside each month for personal expenses that are not related to your basic needs and/or your studies/work. For example, subscriptions to streaming services, gifts, cinema and museum tickets, ...

ProvisionsDeductible & coinsurance (health insurance)

In the Swiss health care system, the deductible (Franchise) is the amount a person must pay out-of-pocket each year before their health insurance starts covering the costs.

Once the deductible is reached, the insurance will contribute. The actual amount depends on your individual insurance policy (the more you pay per month, the lower your deductible will be).

The coinsurance (Selbstbehalt) refers to the percentage of medical costs that the insured person must pay after the deductible is met (normally 10% of the cost) up to a certain annual limit.

In order to be able to pay for your medical expenses, it is advisable to put aside a certain amount of money each month. Depending on your current insurance policy, we recommend that you set aside between CHF 200 and 400 per semester.

Dentist, optician, gynaecologist

Basic (and compulsory) health insurance in Switzerland only covers one gynaecological check-up every three years. Dentist and optician visits are not covered at all in the basic health insurance. You can set aside between CHF 100 and 200 per semester for this. You should also set aside an amount if you receive these treatments in your home country.

Explanatory Notes: One-off Expenses

This is where you can enter significant one-off (i.e. non-recurring) expenses incurred in the past year. For example, electronic equipment, bicycle, glasses, major medical expenses, etc. If you don't have any of these, delete this section entirely.