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## Education and Training for Young Swiss from Abroad

*The Association for the Education and Training of Young Swiss from Abroad (AJAS) was founded jointly in 1962 by the New Helvetic Society's Secretariat of the Swiss Abroad, the Foundation for Young Swiss Abroad and Pro Juventute with the aim of helping our compatriots between the ages of 15 and 25 who wish to study or train in Switzerland. Its headquarters are at the Pro Juventute Foundation (Seefeldstrasse 8, Postfach, 8022 Zurich) and it gives information on the various educational opportunities, helps to organize study and training periods in Switzerland and advises on the availability of scholarships.*

*In view of the approaching summer holidays, which for many young Swiss coin-*

*cide with the end of their schooldays, it seemed a good idea to put a few questions to Mr Carlo M. Zandralli, Chairman of the AJAS and of the Commission for Swiss Schools Abroad.*

*Mr Zandralli, whose place of origin is Roveredo, Canton Grisons, grew up and went to school in Chur. After studying law at Zurich University and working for several years as a lawyer, in banking and in the textile industry, he became head of the Association of the Swiss Chemical Fibres Industry in 1961. He holds the army rank of colonel. For some years he was President of the Foundation for Young Swiss Abroad, on whose committee he still sits.*

*Editorial Staff*

*Are there any scholarships for apprentices? Where does one apply for them?*

C.Z.: Scholarships are awarded by the cantons to their citizens. Communes and private institutions also give grants. In each case the parents' financial circumstances are taken into account. I would advise anyone interested to apply to the AJAS, which has a comprehensive knowledge of the scholarships available and will make the necessary contacts.

*Are Swiss apprenticeship diplomas recognized everywhere?*

C.Z.: No, it depends on the country and on the occupation. Where a state permit is needed to follow an occupation, a local diploma is often required. This applies more to the professions (such as the law and medicine) than to technical occupations and crafts.

*Is it useful for schoolchildren wishing to study at a Swiss university to do their secondary schooling in Switzerland as well? Are private schools in Switzerland of the same standard as schools in the public sector?*

C.Z.: It is certainly easier to matriculate if one has attended school in Switzerland for one or more years.

Private school syllabuses are essentially the same as those of the public-sector schools. However, it is advisable to make sure beforehand that a private school's final certificate will be recognized by the universities.

*Do the Swiss universities differ very much? Are the courses the same length everywhere? Should young Swiss abroad be advised to enrol at one university rather than another?*

C.Z.: The universities are cantonal and it is not possible to study the same subjects everywhere (for example, there is no Faculty of Medicine at Fribourg, Neuchâtel or St-Gallen). The standards and length of the courses – in general six to eight semesters (three to four years), except for medical studies – do not vary greatly from one university to another.

The choice of university is to some extent limited: on completing the special preparatory course offered by Fribourg University, students from abroad sometimes have to enrol wherever there are still vacant places. This applies especially to me-

*Question: Why do many young Swiss abroad go home for vocational training? Which occupations are they particularly interested in?*

C.Z.: As I see it, their reasons fall into three groups: first, the quality of vocational training in Switzerland, the high level of technology there and the good reputation of Swiss industry; secondly, reasons connected with their families, that is to say, their parents' experiences in Switzerland, the political and economic situation in their country of residence and, in the case of precarious economic circumstances, the hope that the young people will find support in Switzerland; and thirdly, the desire to put down roots in their homeland, to strengthen family ties and to learn one or more of our national languages.

We have noted a preference for careers in the metal and machine industry, in the hotel trade, in commerce and, to some extent, for musical studies.

*Do these young people come up against any special difficulties? What qualifications do they need in order to start training in Switzerland?*

C.Z.: The most common difficulties are linguistic ones: a good knowledge of the language of instruction is essential for vocational training. The normal requirements are a school-leaving certificate (showing a minimum of nine years' schooling) and a basic education corresponding to that given in Switzerland.

*Where does one apply for an apprenticeship? What time-limits and formalities should be observed?*

C.Z.: The AJAS keeps in touch with a number of firms and can help applicants to obtain places. But it should be remembered that competition for apprenticeships is sometimes quite keen and that even Swiss at home often have difficulty in obtaining the places they want. It is also advisable to make sure that an applicant has the necessary qualities for a particular occupation.

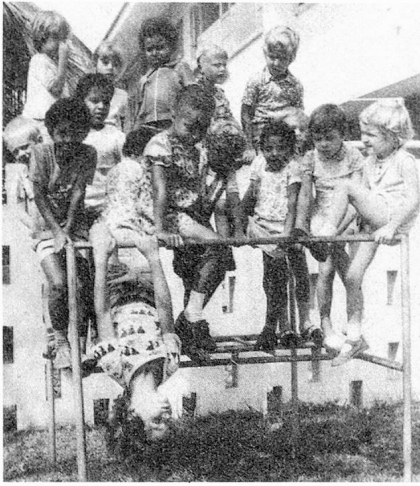
If possible, applications should be sent to the AJAS a year in advance. Conditions and formalities vary according to the type of training.

*What form do the different apprenticeships take? How long do they last?*

C.Z.: There are various kinds. Normally, an apprentice will work in a firm and attend a vocational school for one or two days a week. Then, for a number of occupations there are schools which teach the necessary theory and also provide a period of practical training – these schools always have up-to-date equipment. An apprenticeship lasts three to four years according to the occupation concerned.

*Do apprentices receive wages? Are they enough to cover living expenses?*

C.Z.: Apprentices' wages are generally increased in the course of the years but they remain modest (a few hundred francs per month) and are not sufficient to cover living expenses in Switzerland.



Swiss school Accra

dicine and science. The student's knowledge of languages also has to be taken into account.

*What are the matriculation requirements? Are foreign secondary school final certificates (the baccalauréat, the Abitur etc.) recognized?*

C.Z.: The age of admission to university studies is 18. A Swiss or cantonal «maturité» certificate is required; in some cases an equivalent foreign certificate is sufficient, but each individual university decides whether or not to recognize it. It is advisable to inquire in good time of the university concerned whether it will recognize a particular school-leaving certificate. Finally, there is the route I mentioned just now via the preparatory course organized at Fribourg, followed by an entrance examination.

Information about the syllabuses and entry conditions of the various universities can be obtained from the Central Office of the Swiss Universities, Sophienstrasse 2, CH-8032 Zurich, Switzerland.

*When does one have to enrol and what are the formalities?*

C.Z.: The University year begins with the winter semester. The time-limit for enrolment varies, according to university and faculty, from 1st May (especially for medical studies) to 31st July. Applications should be sent to the university secretariat and should state exactly which course of study is required; a photocopy of the secondary school final certificate and a curriculum vitae should be enclosed.

*Are university studies expensive in Switzerland? Can Swiss abroad obtain scholarships? If so, what are the conditions and formalities?*

C.Z.: Enrolment charges vary between Sfr. 400 and Sfr. 1,000 per year (excluding examination and laboratory fees). Day-to-day expenses depend on the current

cost of living and differ from one place to another. They are lower in the smaller university towns (St-Gallen, Fribourg, Neuchâtel). Young Swiss abroad can obtain scholarships from their canton of origin if their parents' financial circumstances warrant this. Here, too, the AJAS can play a useful intermediary role.

*Is a distinction made, in the awarding of scholarships, between young Swiss abroad and foreign nationals with Swiss mothers?*

C.Z.: Nationality is the deciding factor and the cantons do not award scholarships to foreigners. However, it is possible for these to obtain grants from the Confederation, although, for financial reasons, they are limited in number.

*Are Swiss university degrees always recognized abroad?*

C.Z.: No. It is difficult to generalize on this point because the situation varies from country to country.

*What is the position with regard to vacation courses and language training periods?*

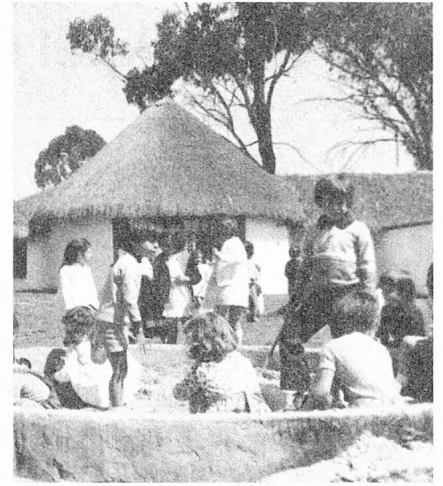
C.Z.: Courses of this kind are provided by universities, commercial schools, specialist organizations and private institutes. They are aimed at both beginners and advanced students and no particular qualifications are required for enrolment.

*You are also the Chairman of the Commission for Swiss Schools Abroad. Do you think that these are meeting the educational needs of our young compatriots abroad?*

C.Z.: It seems to me that mastery of one or two of our national languages and a good level of education are very important, especially for those young people who intend to return to their homeland.

*The law concerning the Swiss schools abroad, which has been in force for eight years, is now being revised. Why?*

C.Z.: I am now expressing my own personal opinion. The current law was conceived with great enthusiasm and dedication. However, insufficient thought was given to two important points: the fact that the Confederation has no sovereignty over schools and the financial implications, particularly with regard to teachers' salaries. This has led to increasing discontent, which ought now to be alleviated. One thing, however, I must stress: despite the precarious state of the federal finances and Parliament's consequent decision to cut subsidies, the Swiss schools abroad have so far always received the full amount prescribed by law; only certain optional contributions have been stopped. And it should be remembered that the Confederation is today spending, on aver-



Swiss school Bogota

age, well over Sfr. 6,000 per year for every Swiss pupil at a Swiss school abroad.

In my opinion, the revised law must define as clearly as possible the role of the Confederation and the tasks of the «patronage cantons»; it must make the subsidy system simpler, clearer and easier to calculate; and finally it must, if possible, establish criteria for assisting pupils in areas where there are no Swiss schools.

*Can we hope that a revision of the law will cause the Confederation to make a bigger financial commitment to the schools? In what direction will the work now proceed? When will the new law come into force?*

C.Z.: Those are highly political questions which, in the last analysis, will have to be answered by Parliament. I hardly think that the revision of the law will lead to increased grants to the existing schools. On the other hand, if the legislature should wish to tackle the problem of assistance for children living out of reach of a Swiss school, this would necessarily entail additional expenditure for the Confederation.

The revision work is directed towards giving greater autonomy to the Swiss schools abroad and their managements; and it is not impossible that, in the future, the «patronage cantons» may assume more responsibility in the educational sphere.

The revised law will not come into force before 1st January 1987, and then only if everything goes smoothly. In fact, I shall be rather surprised if that date is adhered to.

*Is there anything you would like to say by way of conclusion?*

C.Z.: I believe that the best kind of help is – as it always has been – self-help. Switzerland is ready to help the Swiss abroad, from both public and private sources. But this help can only be subsidiary. In my opinion, the future belongs to those who understand that and act accordingly.

## The Conversion Rate in the Voluntary Insurance Scheme

### 1. Conversion rate for determining income and capital in Swiss francs

Income or capital, being the basis on which contributions are calculated, is converted into Swiss francs at the rate prevailing at the beginning of the contribution period. This rate is fixed by the Swiss Compensation Fund after consultations with the Swiss National Bank and the Swiss diplomatic mission in the country concerned. If there is an appreciable and permanent change in the rate of exchange (5%, as a rule) the Swiss Compensation Fund fixes a new rate and the date from which it is to be applied.

The fixing of a new rate does not affect the calculation of the contributions.

It should be remembered that the conversion rate which is valid at the beginning of the contribution period is in the insured person's favour; for the Swiss franc tends continually to rise in value, so that income and capital expressed in Swiss francs would be higher if the rate were adjusted every year or fixed according to the average exchange rate for the two years preceding assessment.

A new assessment is made only if there is a permanent change in income or capital, not if the exchange rate alters. An insured person who wishes his/her con-

tributions to be recalculated must submit to the Embassy or Consulate concerned all the documentary evidence relating to the change in his/her income or capital.

### 2. Conversion rate for the payment of contributions

If contributions are paid direct to Switzerland in Swiss francs, the amount transmitted to the Swiss Compensation Fund must, of course, be the exact sum indicated in the contribution decision, irrespective of the exchange rate. If the Embassy or Consulate is empowered to accept contributions in the local currency, the OAI/DI rate valid at the time of payment applies.

The Compensation Fund does not issue receipts; the insured has the bank or post office receipts as proof of payment.

In view of the Swiss franc's tendency to rise, it is in the insured person's interest to pay the contributions as quickly as possible. Otherwise, if the exchange rate alters appreciably, the contributions will have to be paid at a new and possibly less favourable rate.

Only if the insured is in serious financial difficulties can contribution payments be postponed. He/she must apply to the Embassy or Consulate, which can

agree a convenient instalment plan with him/her; however, this has the disadvantage that the instalments will have to be converted at the rate prevailing when they are paid.

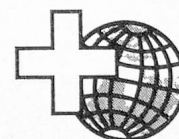
### 3. Conversion rate and time-limit for payment of benefits

Insurance benefits are paid out by the Compensation Fund in Swiss francs. Direct payments are converted at the PTT rate and payments through an Embassy or Consulate at the Swiss National Bank rate. If benefits are paid into a bank account the bank charges are borne by the insured.

As proof of payment and transmission of benefits by the Compensation Fund the insured has his/her pension decision and the post office or bank receipts; the Compensation Fund does not certify amounts of benefit for the foreign tax authorities.

The Compensation Fund always sends out pensions during the first five days of the month. Swiss law provides that insured persons shall receive their pensions during the first 20 days of the month if payment is effected in Switzerland. Delays due to foreign postal or bank formalities cannot be blamed on the Compensation Fund.

## Information from the Solidarity Fund of the Swiss Abroad



### Are you quite sure that your country of residence is so safe?

***The Solidarity Fund of the Swiss Abroad has already compensated members from 57 countries during its 25 years' activity***

The 549 members from 57 different countries (approximately a third of all the countries in the world) who have so far been paid compensation totalling more than seven million francs by the Solida-

rity Fund had taken the precaution of insuring their future – although most of them never dreamt that one day they would actually need the Fund's help. But the fact that they would simultaneously be

*Continuation side 20*

making an automatic savings investment in the Fund, which they could draw on at any time, made membership doubly attractive. For what Swiss abroad would give up the opportunity to have gilt-edged savings in Switzerland, free of risk and exempt from withholding tax, at a favourable rate of interest, which remain the member's personal property even if he (or she) has once or several times received from the Fund a compensatory lump sum following loss of livelihood due to war, internal unrest or general political coercive measures?

**Who knows when? Everything began so well but ended so tragically**

Tragically, and yet not quite as badly as it might have done; for in 1983 the Solidarity Fund was able to help its longstanding member Werner Koch to make a new start. The case of Werner Koch is just one among many which have occurred in the past and will unfortunately be repeated in the future. In 1957 Werner Koch, having completed a commercial training in Switzerland, emigrated to Ghana, a country which at that time was still regarded as secure and which offered plenty of scope for a new career. He took up the agency of a Munich firm in 1961 and in October of the same year joined the Solidarity Fund of the Swiss Abroad. In 1969 new legislation made it obligatory to form a limited company and to hand over part of the shares to Ghanaians. His firm was involved in various fields but increasingly suffered setbacks as a result of the political and economic situation which was deteriorating year by year in that country. Maize production, for example, had to be given up because a large part of the crop was stolen, and a to-

bacco-growing scheme had to be abandoned in the face of nationalization threats. However, the firm's principal source of income was the hiring out of lorries and earth-moving equipment. One day this line of business collapsed too, because spare parts, tyres, engines and diesel oil were no longer obtainable. The very high inflation and the lack of foreign currency now made imports impossible and even applications for import permits were no longer answered by the competent authorities. Werner Koch then experimented with exports of cuttings from ornamental plants. But, for lack of manpower, this bold venture also failed. For the natives were no longer prepared to work for the customary wages – despite a 60% unemployment rate – but gradually went back to the land, where they engaged in agriculture. Non-Africans were successively turned out of commerce and all other sectors of the economy until they were driven to leave the country in disgust. Finally, the frontiers were closed. This meant that it was now impossible to obtain food from neighbouring Togo. Even personal safety was no longer guaranteed, for since the last coup there had been arbitrary arrests.

Everywhere people distrusted and spied on one another. In the middle of 1982 Werner Koch was forced to return to Switzerland, leaving behind his house and all his belongings. At the beginning of 1983 he was compensated by the Fund and in February of that year wrote the following letter to the Secretariat:

*«Dear Sirs,  
Thank you very much for your letter of 10th February. It was extremely gratifying for me to learn*

*of your Committee's favourable decision. I should like to express my heartfelt gratitude to the Manager, Mr. B. Invernizzi, and his colleagues, and to the members of the Committee, for the assistance they have granted me. This will enable me to build a new life in Switzerland.*

*With kind regards,  
Werner Koch»*

(Note: Mr. Koch received from the Solidarity Fund a compensatory sum of 30,000 francs and was also able to draw on his savings capital, which had accumulated interest and compound interest in the Fund. Incidentally, the name of the member concerned has been changed because he is now living in Switzerland.)

✂ -----

It is worth joining the Fund in good time or adjusting your existing savings and the lump sum to suit your current personal circumstances. So please complete and detach the form below.

Please send me full details of the Solidarity Fund of the Swiss Abroad. \_\_\_\_\_

Surname: \_\_\_\_\_

Forename: \_\_\_\_\_

Full address: \_\_\_\_\_

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