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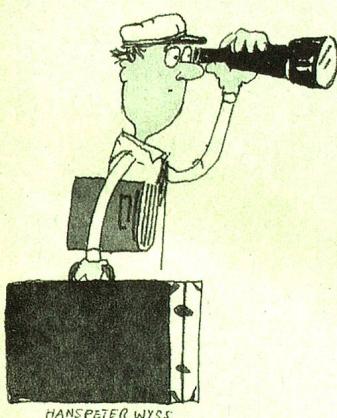


## Training in Switzerland (5)

### In quest of money and accommodation

How deep does one have to dig in one's pockets to pay for a period of training in Switzerland? Are scholarships a possibility? How does one find a suitable room? The following instalment of our series deals with practical questions.

To say that training is not free is a truism. The question of costs and how they are to be financed must therefore be properly clarified beforehand. If financing the training of one's choice poses problems, one should investigate whether a cheaper training would not lead to the same or at any rate a similar goal.



#### School fees are often low...

The tuition fees at public educational establishments are normally low compared with living expenses. The institutions in question will provide information about the exact amount and about the probable cost of school equipment. Students from the catchment areas concerned can normally attend the public middle schools free of charge. The school fees at the public specialized schools (apprentice workshops, arts and crafts schools, conservatoires, commercial schools, social work colleges etc.) vary greatly. They are often graduated according to the residence principle and are moderate for students who live in the catchment area.

The universities charge very low tuition fees compared with

those abroad. They differ from place to place and even from faculty to faculty. Mostly they amount to only a few hundred francs per semester.

At various universities, specialized schools and other institutions of higher education, students whose parents live abroad have to pay a special charge; this is because the parents pay no taxes in Switzerland.

Both this special charge and the tuition fees may be waived, on request, in justified cases, e.g. if the conditions for the granting of a scholarship are fulfilled.

A trainee undergoing an occupational apprenticeship in a firm receives an apprentice's wage, which varies according to sector and region. In the first year it will range between 200 and 500 francs per month and will be increased with each further year of apprenticeship. It will admittedly not be sufficient to cover all living expenses but it will be an important supplement. The instruction which is given parallel to this in the vocational schools is free of charge. As private schools are not normally aided by the state, their tuition fees are relatively high.

#### ... and living costs high

If a student attends a public educational establishment his/her living expenses are disproportionately high compared with the normally low school fees. However, they vary sharply between town and country on the one hand and between the individual regions on the other. It is therefore almost impossible to make any general statements on this point. The following list of monthly costs (accommodation in an ap-

prentices' or students' hostel in the city of Zurich [two-bedded room]) is only a guide:

Room	SFr. 300
Food	SFr. 450
Transport (city)	SFr. 50
Sickness scheme, medicines	SFr. 70
Normal school equipment	SFr. 20
Clothes, laundry	SFr. 100
Pocket money	SFr. 120
Total	SFr. 1110

The last two items may be higher or lower according to age, requirements and means. School fees, special school equipment, tools and occupational clothing, like holidays, dental costs and other extras, are not included.

#### Will the state help?

One must start from the assumption that in principle parents have to pay for their children's training.

State contributions are indeed available for a majority of training courses, but only if the means of the parents and the applicant can be proved to be insufficient. They are usually granted in the form of (non-repayable) scholarships and exceptionally as loans on favourable terms.

The cantons of origin are responsible for contributions to the training of Swiss from abroad. Each canton has its own rules on scholarships, which means that neither the conditions for obtaining them, the amount, the necessary formalities, the time-limits, nor the periods covered etc. are uni-

### Next Federal Ballots

#### October 18th

- Election of the National Council

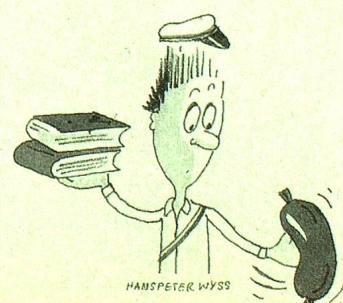
#### December 6th

- Concept «Rail 2000»
- Maternity Grants
- «Rothenthurm» Initiative for the protection of moorlands

form. Those interested must therefore be sure to ask the cantonal scholarship offices or AJAS for details of the relevant regulations several months before the training course begins. Parents and applicants must produce proof of their financial situation.

A principle applying to all cantons is that practically the only training courses which carry an entitlement to a contribution are the state-recognized ones provided at public educational establishments. Assistance is not normally given for preparatory courses at, for instance, vocational choice schools or language and integration courses.

State contributions to training do not as a rule suffice to cover all training and living costs. It is therefore often impossible for the applicant to avoid taking spare-time and holiday jobs. The assistance is always paid out after the beginning of the course, in some cases even towards the end of the training semester or year, which makes a certain starting capital essential. If this is not available, AJAS can give further guidance. Dual nationals should not omit to inquire about possible contributions in their second country as well. The communes of origin and private institutions also make contributions in certain cases, but usually only as a sup-



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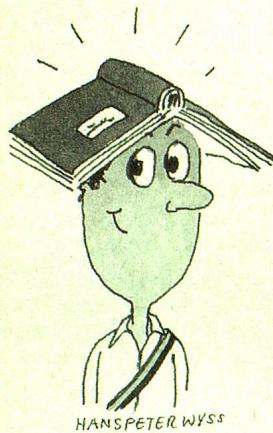
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plement to the cantonal scholarships.

## A roof over one's head

Anyone who can afford it will always find shelter anywhere. However, there is not much cheap accommodation on offer,



HANSPETER WYSS

especially in the towns. A cheap room on the open market will not be found overnight. There are many ways of going about this search: via the university advisory offices, principals' offices, teaching firms, social welfare advisory offices, municipal or communal administrations, tourist offices and, of course, newspaper advertisements and private agencies (rather expensive). Rooms in students' or apprentices' hostels must be reserved several months in advance.

It is extremely helpful to be able to lodge with relatives or acquaintances in the early days. This enables a search to be carried out at leisure and, above all, on the spot.

## Who else can help?

Young people who come to Switzerland from abroad should have a great deal of self-reliance and ability to withstand pressure and stress. They frequently have not only to see about their accommodation but also to cope alone in a strange environment (and often in a foreign language, too), deal with offices, landlords, educational

establishments and apprentices' instructors or supervisors and budget for their finances themselves – in other words, be largely responsible for organizing and controlling their own lives. These demands on a young person's self-reliance can be very fruitful for his/her personal development but may from time to time land him/her in difficult situations.

It is therefore helpful if he/she has someone in Switzerland to whom he/she can refer (a relative or acquaintance). By assisting him/her, not only in the search for a room but in other matters that are bound to crop up, this person can make it easier for him/her to integrate into everyday life in Switzerland. It is, of course, essential that expectations and responsibilities should be discussed by the young person, the parents and the contact, and clearly agreed between them.

It is possible in specific cases to entrust such a contact with a measure of «guardianship», within whose limits he/she will represent the parents legally. For this purpose, however, the competent authorities in the young person's place of residence must be involved.

But it will often not be possible to find a suitable contact. In that case the young person and the parents can turn with problems and difficulties to various state, church and private (social welfare) advisory offices, including AJAS.

To be concluded in issue N° 4, 1987, with further guidance.

FDFA, MZ

## Marriage of a Swiss woman

A Swiss woman wishing to retain her Swiss nationality on marrying a foreign national *must* make a declaration in writing to that effect, *before the marriage*, on a form obtainable from the Swiss diplomatic and consular missions abroad.

## New Marriage Legislation

### Remember the time limit!

The new marriage and inheritance legislation will come into force on 1st January 1988. Not all Swiss abroad will be affected by it to the same extent. Where one marriage partner has the nationality of the country of residence, the couple will be in the future, too, subject primarily to the legislation of that country, since in such cases the authorities of the country of residence apply their own law exclusively. For the other Swiss abroad it will depend on the basic attitude of their country of residence. It is a question of whether that country, in the field of international matrimonial law, bases itself on the legislation of the home country or that of the country of residence.

In the following countries married couples are subject to the legislation of their home country. Thus in Austria, France (partly), the Federal Republic of Germany, Greece, Italy, Portugal, Spain and many states in Eastern Europe, the Middle and Far East, expatriate Swiss are subject to Swiss law.

On the other hand, Canada, Denmark, Great Britain, Norway, the U.S.A. and in general the countries with an Anglo-Saxon tradition, and also several Latin-American countries, base themselves on the legislation of the country of residence. For our compatriots in those countries the new Swiss law will in principle be of no consequence – as long as they do not reside in Switzerland.

The attention of those Swiss abroad who will be affected by the new Swiss law is briefly drawn to a *time limit* which will expire on 31st December 1987: from 1st January 1988 couples who have not concluded a marriage covenant will be automatically subject to the new law on property unless they both agree to observe the old property law. Under the old regulations, upon



the dissolution of the marriage by death or divorce, the husband or his heirs receive two-thirds of the husband's income from assets and of his earnings, and the wife or her descendants only one-third. On the other hand, the wife does not have to share with the husband what she has saved from her earnings. If the spouse wishes to make sure that, in the event of the future dissolution of the marriage, not all the savings are divided equally but that savings which were accumulated before 1st January 1988 are dealt with according to the old system, he/she must inform his/her spouse of this in writing by 31st December 1987 at the latest (keep an acknowledgment of receipt with a copy of the communication, or jointly draw up and sign a declaration). In a case of this kind it is also advisable to make an inventory.

Swiss abroad who will be affected can obtain a free brochure about the new legislation from their Swiss embassy or consulate or direct from the EDMZ, 3000 Bern (in the four national languages).

*Federal Office of Justice*