K12 ACADEMICS — INTERNATIONAL STUDENT SERIES

Studying in Switzerland

A guide for international students & families — how Swiss higher education works, the cantonal student permit, surprisingly low public tuition, English programs, and work rights.

K12 ACADEMICS

Find Your Community

2026 EDITION

ABOUT K12 ACADEMICS

The world's largest education resource.

Online since 2004, K12 Academics has helped millions of families, students and educators **find the right school, college, camp, business and program in their community** — for every kind of learner.

WORLD-TOP UNIVERSITIES, LOW TUITION, HIGH COSTS

Switzerland is home to some of the world's best universities — **ETH Zurich and EPFL rank in the global top 20** — with **surprisingly low public tuition** (international students pay the same as locals). The catch is **very high living costs** and a **cantonal** permit process that varies by region. This guide walks it in **ten steps**.

General guidance, not legal or immigration advice. Switzerland's cantonal system means rules and funds thresholds vary by canton and change. The figures here are recent examples and **must be confirmed with your cantonal migration office, swissuniversities, and your university**.

1

STEP 01 OF 10

Understand Why Students Choose Switzerland

WHAT TO KNOW

Switzerland offers **world-top universities (ETH Zurich, EPFL), very low public tuition, a multilingual environment, and cutting-edge research** (home to CERN) — balanced against **very high living costs**.

BY THE NUMBERS

ETH & EPFL	Low public tuition	High living costs
global top 20	same as locals	the trade-off

HOW TO HELP

Weigh Switzerland's **elite universities and low tuition** against its **very high living costs** — for STEM especially, ETH and EPFL are world-class value.

GOOD TO KNOW

At public universities, **international students pay the same low tuition as Swiss students** — the real cost is living, not fees.

2

STEP 02 OF 10

Understand the System

WHAT TO KNOW

Swiss higher education has three types: **federal institutes of technology (ETH Zurich, EPFL)**, **cantonal universities** (Zurich, Geneva, Basel, and others), and **universities of applied sciences (Fachhochschulen)**. Private business and hospitality schools charge far higher fees.

BY THE NUMBERS

ETH / EPFL	Cantonal universities	Private schools
federal, top-ranked	+ Fachhochschulen	much pricier

HOW TO HELP

Choose among **ETH/EPFL, cantonal universities, and Fachhochschulen** — noting that public tuition is low, while private schools cost a great deal more.

GOOD TO KNOW

ETH Zurich and EPFL are **global leaders in STEM** at very low tuition — an exceptional option for science and engineering.

3

STEP 03 OF 10

Understand the Visa & Permit

WHAT TO KNOW

Non-EU/EFTA students need a **National Visa D** to enter and a **cantonal residence permit for education (Aufenthaltsbewilligung B)**. The process runs through your **local cantonal migration office**, not a central agency, and rules vary by canton.

BY THE NUMBERS

National Visa D	Cantonal permit	By canton
to enter (non-EU)	Aufenthaltsbewilligung B	rules vary

HOW TO HELP

Apply for your **National Visa D** in person at a Swiss embassy after admission, then complete the **cantonal residence permit** — and follow *your specific canton's* rules.

WATCH OUT

You **cannot** enter on a tourist (Schengen C) visa and switch to a study permit — apply for the Visa D from abroad, before travel.

4

STEP 04 OF 10

Apply to Universities

WHAT TO KNOW

Applications go **directly to universities** (swissuniversities offers guidance). Some require the **ECUS reduced-admission exam**, and **ETH runs a country-based eligibility check** before reviewing applications. Documents must be certified and translated into a national language or English.

BY THE NUMBERS

Apply directly	ECUS exam	ETH eligibility
+ swissuniversities	for some	country-based check

HOW TO HELP

Apply **directly to your chosen universities**, check whether an ECUS exam or (for ETH) an eligibility pre-check applies, and prepare certified, translated documents.

GOOD TO KNOW

ETH Zurich applies a **country-and-diploma eligibility check first** — verify you qualify before preparing a full application.

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STEP 05 OF 10

Plan for Tuition & Funding

WHAT TO KNOW

Public tuition is **low and the same for international students**: cantonal universities charge roughly **CHF 500–2,000/semester**, and **ETH/EPFL about CHF 730/semester**. Scholarships (e.g., **ESKAS** government scholarships, university awards) can help; private schools cost far more.

BY THE NUMBERS

Cantonal	ETH/EPFL	Scholarships
~CHF 500–2,000/sem	~CHF 730/sem	ESKAS & university

HOW TO HELP

Budget the **low public tuition plus (high) living costs**, and explore **ESKAS Swiss Government Excellence Scholarships** and university awards.

GOOD TO KNOW

The Swiss Government Excellence Scholarships (**ESKAS**) fund selected international students — competitive but valuable.

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STEP 06 OF 10

Meet the Financial Requirement

WHAT TO KNOW

For the permit you must prove funds — the standard threshold is about **CHF 21,000 per year** (**Geneva and Zurich may require up to CHF 24,000**). Some cantons require the money in a **Swiss bank account** in your name, and part-time work can't be used to meet it.

BY THE NUMBERS

Funds	Geneva/Zurich	Swiss account
~CHF 21,000/year	up to CHF 24,000	in some cantons

HOW TO HELP

Prepare **proof of funds** at your canton's threshold (some require a Swiss account), fully covering tuition and living — you can't rely on future part-time work.

WATCH OUT

Funds thresholds are **higher in Geneva and Zurich**, and some cantons require a Swiss account — confirm your canton's exact rule.

7

STEP 07 OF 10

Meet Language Requirements

WHAT TO KNOW

The language depends on the **region**: German (Zurich, Basel, Bern), French (Geneva, Lausanne), or Italian (Ticino). Programs may require the regional language or, for many master's/PhD, **English**. Local-language ability strongly helps daily life.

BY THE NUMBERS

Region-dependent	English	Local language
German/French/Italian	many master's/PhD	helps daily life

HOW TO HELP

Take the **test for your program's language** (regional language or English), and learn the local language — it materially helps with daily life and work.

GOOD TO KNOW

Switzerland is multilingual — the language you need depends on the **region and program**, so check both.

8

STEP 08 OF 10

Arrange Insurance & Prepare to Move

WHAT TO KNOW

Swiss **health insurance (KVG/LAMal) is mandatory** for all residents — student policies run roughly **CHF 80–400/month**. Budget for **very high living costs** (CHF 1,500–2,500/month), and arrange housing early.

BY THE NUMBERS

Health insurance	Living costs	Housing
mandatory (KVG)	CHF 1,500–2,500/mo	arrange early

HOW TO HELP

Arrange **Swiss health insurance** (mandatory) and housing before or on arrival, and build a realistic budget — Switzerland is among the world's most expensive countries.

GOOD TO KNOW

Health insurance is **compulsory and not cheap** — factor CHF 80–400/month into your budget.

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STEP 09 OF 10

Understand Work Rules

WHAT TO KNOW

Non-EU/EFTA students can work **up to 15 hours per week during term, but only after 6 months** of residence (full-time in breaks). Work must usually be authorized, and it can't be used to meet the financial requirement.

BY THE NUMBERS

Work	After 6 months	Not for funds
15 hrs/week in term	not before	budget fully

HOW TO HELP

Plan to **fund your studies fully** — you can only work after 6 months, up to 15 hours/week, and it won't cover Swiss living costs.

WATCH OUT

You **can't work in your first 6 months**, and part-time work won't meet the funds requirement — budget accordingly.

10 STEP 10 OF 10

Thrive & Work After Study

WHAT TO KNOW

After graduating, you can apply for a **6-month permit to seek qualified work** in Switzerland. Its world-leading sectors (pharma, finance, tech, research) offer strong pathways for graduates who find skilled employment.

BY THE NUMBERS

6-month permit	Strong sectors	Community
to find work	pharma, finance, tech	get involved

HOW TO HELP

Plan for the **6-month post-study job-search permit**, build networks during study, and target Switzerland's world-class sectors if you want to stay.

GOOD TO KNOW

Switzerland offers a **6-month post-study permit** to find skilled work — confirm current conditions, which vary by canton.

QUICK REFERENCE

Studying in Switzerland: The Essentials

A snapshot — the cantonal system means rules vary, so confirm everything with your cantonal migration office, swissuniversities, and your university.

The system

Federal institutes (ETH Zurich, EPFL), cantonal universities, and universities of applied sciences (Fachhochschulen); private schools charge far higher fees.

Visa & permit

Non-EU/EFTA students need a National Visa D to enter and a cantonal residence permit for education (Aufenthaltsbewilligung B); the process runs through your local cantonal migration office.

Tuition

Low and the same for international students at public universities (~CHF 500–2,000/semester; ETH/EPFL ~CHF 730/semester); ESKAS and university scholarships help.

Money & insurance

Prove ~CHF 21,000/year (up to CHF 24,000 in Geneva/Zurich; some require a Swiss account); Swiss health insurance (KVG) is mandatory; living costs are very high.

Work & after

Work up to 15 hrs/week only after 6 months (full-time in breaks); a 6-month post-study permit allows time to find skilled work.

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