

Monthly budget estimate for students in Geneva

Rent: CHF 750 - 1200

Monthly rental charges vary widely in Geneva, both in private accommodation and student residences. At the Graduate Institute Student House, single range from CHF 750 (room in a shared apartment) to CHF 1200 (studio) per month. Other accommodation options with a wider pricing range may be located further from the Institute

Food: CHF 400 - 800

Budgeting for food depends on many personal choices, including how food shopping and preparation is organised, cooking in versus ordering or eating out, and dietary restrictions. Less expensive options, such as discount supermarkets (Lidl, Aldi, Denner) or food shopping in France can reduce expenses.

At the beginning of each semester, students can sign up for an initiative called [La FARCE](#). The annual membership fee is CHF 20 and members receive weekly free groceries once a week.

Public transport: CHF 25 - 70

Public transport costs vary depending on age, geographical area covered, and type of travel pass. The [monthly travel pass](#) for the Geneva transport network is CHF 45 for students under 25 and CHF 70 for students over 25. Annual subscriptions are more budget efficient if used for 12 consecutive months.

Students under 25 can purchase a discounted yearly tram pass for CHF 300 from the TPG Cornavin office (which comes to CHF a month).

Students under 25 can also benefit from the [seven25 travelcard](#) that offers free travel across Switzerland from 7pm to 5am.

Health insurance, if not covered by your home insurance: CHF ~60 – 400 per month, in addition to the annual deductible (non reimbursed, out-of-pocket) amount

Minimum coverage is a legal requirement for each individual living in Switzerland. Some providers ([ScoreStudies](#), [Swisscare](#)) offer cost-effective packages for foreign students.

Cost variables include the annual deductible amount (not covered), which varies between CHF 300 to 2500 and determines the monthly premium amount (the higher the yearly deductible, the lower the monthly premium). We urge students to consider carefully their choice of annual deductible, as a high deductible means high out-of-pocket expenses and may influence the decision to seek healthcare. This is a critical decision and we invite students to contact us, and consult with various insurance providers, for advice and information.

Additional coverage (dental care, alternative medicine), and a choice of private or semi-private hospital options, may incur extra costs. Pre-existing health conditions and age represent additional cost variables.

Mobile phone: CHF 25 - 50

Most students purchase either a prepaid or monthly cell phone plan. Most students pay around CHF 30 a month for standard cell phone service.

Other costs: CHF 200+

Additional costs such as toiletries, clothes, activities, entertainment

Monthly cost total: **CHF 1,460 – 2,720 +**, in addition to the health insurance annual deductible