

Language assistance programme (LAP) Switzerland

Practical tips for language assistants in Switzerland

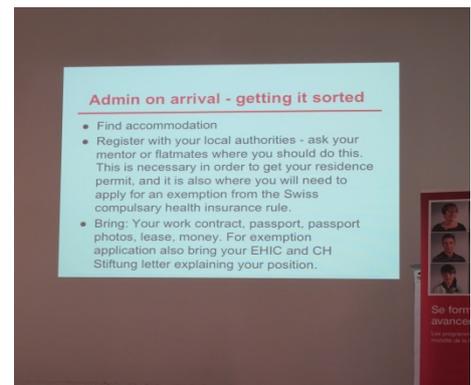
This guide provides useful information for language assistants appointed to a host school in Switzerland and should be retained for reference. The information contained therein complements the information you will receive directly from your Swiss host school or from the organisation in your home country (if there is one).

Coordinating Agency in Switzerland

Movetia - Exchange and mobility

Project Manager - Incoming
Language assistantships in Switzerland and host schools
Edith Funicello
Edith.Funicello@movetia.ch
Tel. +41 31 303 22 25 (direct)
Tel. +41 31 303 22 00 (central)

Postal address from 1st August 2023
Movetia
Exchange and mobility
Effingerstrasse 47
3008 Bern
Switzerland



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1 Support services offered by the programme managers at Movetia

The programme managers for the Language Assistant Programme in Switzerland at the national agency for exchange and mobility, Movetia, offer the following services to foreign language assistants:

1.1 Introductory seminar

The introductory seminar for all language assistants having been allocated (in their first year) will take place on **Friday, 25 August 2023** in Bern. Attendance at the introductory seminar is mandatory. Please ask your school to release you from any obligations on that day. The invitation, a detailed programme and further documents can be downloaded from the LAP-IT-Admin-program about two weeks in advance. Should you be unable to attend this seminar for compelling reasons, please let Movetia know as soon as possible.

1.2 Counselling and mediation

In the case of difficulties or conflict, counselling and mediation is offered at the assistant's or the school's request. The aim of the counselling is to assist the individuals involved in finding problem-oriented solutions that are easily implementable.

2 Immigration and administrative steps upon arrival

2.1 Passport and visa for EU/EFTA-citizens

Upon arrival in Switzerland, you need to be in possession of a valid travel document (preferably a passport, or an identity card), which is valid beyond the duration of the assistantship. Upon request show your work contract or the conformation of admission issued by Movetia – to be downloaded in LAP-IT-Admin-program - to the immigration official. Language assistants from the EU/EFTA-countries do not need a visa.

Normally, assistants from EU/EFTA-member states will receive an “L” residence permit (valid for up to 1 year); depending on the duration of the contract, a “B” permit may also be issued.

2.2 Passport and visa for non-EU/EFTA-citizens

Language assistants from Canada or the US who come to Switzerland under the Swiss trainee agreement (Stagiaire-Abkommen) need a passport and an entry permit which were issued in the country of origin. The persons concerned have been given detailed information regarding this application process.

UK citizens, please refer to the special guide from 2022.

2.3 Registration in Switzerland

You should **notify your residents' registration office in the municipality in which you take up residence** within 14 days of your arrival, even if your residence is only temporary.

Please take with you the following documents:

- valid passport (or identity card for EU citizens)
- certificate from your health insurance provider (which proves that you are covered by a recognised health insurance). See also the chapter on health insurance below.
- evidence of your employment (contract or disposition)

- a passport photo
- around CHF 100.-
- the rental contract for your accommodation in Switzerland
- trainees from Canada or the US: the entry/work permit issued in the country of origin.

Please register with the embassy of your country and give them a contact address in case of emergency.

2.4 Accommodation

Ask your mentor teacher and - if possible - also the previous language assistant for assistance in finding suitable and moderately-priced accommodation. You should definitely take up residence in Switzerland - preferably in the employing canton and in a town close to the school. Taking up residence in a neighbouring country does not correspond to the objectives of the programme and can only be accepted in exceptional cases and in consultation with the host school.

Rent is particularly expensive in the cities of Zurich and Zug. It is therefore advisable to extend your search to the surrounding areas. Those who work in the canton of Zug may also live in a neighbouring canton by prior arrangement with the host school.

Student accommodation or hospital staff accommodation, communal residences or shared apartments are economical options.

Make sure that you are fully informed about all the contract's implications before signing the rental agreement, i.e. notice periods (1-3 months), supplementary charges, deposits (sometimes up to three months' rent), and how the deposit is repaid. Do not make down payments for apartments you have not seen. Please follow the instructions of the [Swiss Association for Tenants' Protection](#) (in German) in this regard.

Useful links for finding housing

Temporary accommodation	Hostelworld.com BnB Schweiz
Apartments/Rooms	Anibis.ch Homegate.ch Comparis.ch Immoclick.ch Marketplace (anche per mobile a buon prezzo)
Offers for students	Studenthome.ch Students.ch Wgzimmer.ch
Offers for students in Zurich	Wohnen.ethz.ch

2.5 Finances and bank account

Upon your arrival in Switzerland you should have approx. CHF 3'000 (approx. EUR 3'050 on 20 June 2023) at your disposal in order to cover your expenses until your first salary payment (end of September at the earliest).

In order to open a bank account in Switzerland, you need to present your passport (or identity card) and your work contract from the school, with precise appointment dates and monthly salary details.

Some banks also offer online accounts. Here are a few:

[Postfinance.ch](https://www.postfinance.ch)

[Zürcher Kantonalbank](https://www.zuercherkantonalbank.ch)

[Neon-free.ch](https://www.neon-free.ch)

[Bank CLER](https://www.bankcler.com) (German/French/Italian)

[Revolut.com](https://www.revolut.com)

[Wise.com](https://www.wise.com)

Former voice assistants recommend the platforms Wise and Revolut (see above) for exchanging foreign currencies.

Some banks require a municipal certificate of residence to open a bank account.

Open a salary account (Gehaltskonto/compte salaire) or private account and pass on the account details to the school administration asap to ensure prompt payment of your first salary.

For American citizens, we recommend a large bank, either one of the various cantonal banks or UBS. These large banks have more experience with the formalities of US citizens, such as how to fill out the A W2 form. This form is used for the collection of US taxes.

2.6 Public transport

Switzerland offers a very well-developed public transport network, which in most cases ensures that you can easily manage without a car.

We recommend the purchase of an SBB Half-Fare Travelcard (Halbtax-Abonnement / Abonnement demi-tarif) for CHF 185 per year. We recommend you to buy a half-fare card for CHF 185/year from the Swiss Federal Railways (SBB). With this season travel pass, you can buy half-price tickets (or buy a so-called "day ticket" at a reduced price for long distances), which are valid for trains, boats and other means of transport. Further information: www.sbb.ch

If you are under the age of 25, the [Night GA Travelcard](https://www.sbb.ch/en/night-ga) entitles you to take any journey in 2nd class from 7 p.m. to 5 a.m. on SBB trains and those of most other railways, as well as on much of the public transport in Switzerland. We also recommend travelcards from local transport companies, or even a regular SBB General Travelcard, which allows you to travel free of charge on the SBB network and that of its partners. You can also buy economy tickets in the SBB app. Please note, however, that the latter are only valid for the connections you have selected.

2.7 Travelling to/in Switzerland by car

Vehicles registered in some countries are permitted in Switzerland. Enquire early enough with your national customs authorities about the regulations regarding exporting and re-importing your car. Make sure that you have all the necessary insurance documents with you, particularly the green International Motor Insurance Card, which proves that the policyholder has minimum insurance coverage.

To use the motorways (Autobahn/autoroute) in Switzerland, you need a motorway sticker (Autobahn-Vignette / vignette autoroute) for CHF 40, valid for the calendar year (1 January to 31 December). A new e-vignette will be introduced on 1st August 2023.

Vehicles which remain in Switzerland for more than a year must be registered with the local motor vehicle office and have Swiss number plates. For further information please enquire at the cantonal motor vehicle office: www.asa.ch

3 Working at your school

Contracts for language assistants are issued by the schools or the cantonal authorities. Therefore, there are differences regarding salaries, holidays and pension funds. Overall, the following general rules apply:

3.1 Duration of employment

Assistantships usually run from 1st September to 30 June of the following year. Sometimes contracts are issued for the full academic school year, starting in mid-August. Please find the details in your contract. Language assistants are entitled to the usual school holidays, unless otherwise stated in the work contract.

3.2 Schedule and starting your work at the school

Schools should support you as much as possible to start well with your work and also assist you during the school year by:

- provide information and guidance on all school rules and regulations;
- offer observation time at the beginning so that you can observe the way the teachers relevant to you work;

Mentoring at the school is provided by a mentor from the language department of your language of instruction. He or she will introduce you, arrange your work programme and timetable, in consultation with the other teachers, and advise and support you with any questions, including psychological ones. It is possible that different mentors will share these tasks among themselves.

We recommend that you use the first few weeks to get to know your colleagues and to introduce yourself and your region of origin in the language department or at a school event.

English-speaking assistants, in particular, are advised to find out about their school's policy regarding the use of form of address (du vs. Sie or tu vs. vous, respectively) when speaking to students, colleagues or administration staff in order to avoid cultural misunderstandings.

3.3 Salary and teaching responsibilities

The recommended minimum salary for language assistants in Switzerland is CHF 3'200 gross per month. Salaries may vary between cantons depending on cantonal circumstances, or within the same canton, depending on the age and previous experience of the assistant.

Language assistants earn more than in other countries owing to the fact that they are given a greater degree of independence and teaching responsibility in Switzerland. Doch es gibt auch Grenzen bezüglich des Einsatzes. Diese sind auf der [Movetia-Webseite](#) publiziert.

Language assistants generally work 12 hours a week (mostly 16 lessons of 45 minutes). This workload corresponds with an employment rate of about 62 percent (about three workdays per week). Those who have been appointed to two or three schools will divide their time between the schools concerned.

A special regulation applies to language assistant teachers placed via Fulbright. According to a Fulbright declaration, Fulbright language assistantships correspond to a full-time workload.

4 Insurances

4.1 Social security deductions

The salary you agreed upon when your employment contract was signed represents the gross amount, from which the social security contributions will be deducted. These are:

- **Old-Age and Survivors' Insurance (OASI), Disability Insurance (DI) and Loss-of-Earnings Insurance**
Monthly employee's contribution: 5.30 % of salary. The monthly contributions remain with the insurance fund and cannot be reimbursed if an employed person leaves Switzerland permanently

and is subject to mandatory insurance for age, death and disability in an EU or EFTA state. In this case, the contributions made during the stay in Switzerland entitles the individual to a partial pension when an insured event occurs (pension age, disability).

– **Unemployment Insurance (UI)**

Monthly employee's contribution: 1.1% of salary. These contributions are not refunded at the end of your assistantship.

EU/EFTA citizens: At the end of your assistantship, you should have an **E 301 form** from filled out for you by an unemployment insurance fund as proof that you have paid unemployment insurance contributions in Switzerland. This entitles you to claim unemployment benefits in your home country if necessary.

– **Occupational pension provision**

Occupational pension provision, or the 2nd pillar, supplements the OASI/DI. Contributions are mandatory for all wage-earners from their 17th birthday on and an annual income of at least CHF 22'050.-. During the initial period up to the age of 24, the contributions only cover the risks of death and disability. From the age of 25 onwards, insured persons also pay contributions towards their old-age pension.

The contributions for employees are approx. 7.5% of the insured salary, depending on the age of the insured person and the pension plan. The pension plan is determined by the employer, i.e. the school or canton in which you will be working.

– **Citizens of countries other than EU or EFTA member states** who leave Switzerland permanently can choose between receiving **payment** of their accumulated capital (termination benefit), or maintain their retirement fund cover plan in Switzerland.

However, this cash payment is not possible for **citizens of EU or EFTA member states**. Generally the accumulated capital remains in Switzerland in a frozen account (vested benefit account or vested pension policy). Upon reaching legal pension age, or five years before pension age at the earliest, the benefits are paid out. Benefits are not transferred into the foreign social security scheme. Cash payment may be possible in some exceptional cases.

– **Accident insurance**

Non-occupational accident insurance (German "NBU") depends on the percentage of the standard working week that you work. It varies according to sector between 0.7 and 3.4% of salary. The employer is required by law to pay for insurance for occupational accidents.

More detailed information on the Swiss social security system can be found in the document entitled ["Swiss social insurance system: Sojourn in Switzerland and departure"](#).

➔ The compulsory contributions to health insurance are not included in social security contributions in Switzerland.

4.2 Private insurance – health insurance

Health insurance is compulsory for all persons residing in Switzerland. This insurance is personal and can be taken out with an insurance company of your choice.

Important: In the event of illness and/or hospitalisation, insufficient insurance very quickly leads to very high costs that have to be carried by yourself. It is therefore your responsibility to ensure that you have sufficient insurance.

Language assistants who are registered as students in their home country and who hold a European Health Insurance Card can use this card and the confirmation of acceptance issued by Movetia (as proof that they are in Switzerland for a limited period of time and for educational purposes) to apply to the relevant cantonal authorities to be exempted from taking out health insurance from a Swiss insurance company.

Information concerning health insurance and [a list of the cantonal offices](#) (Download in German/French/Italian) handling applications for exemption from compulsory health insurance has been published on the website of [the Federal Office of Public Health](#) (link).

British citizens, please refer to the special guide.

Requests for exemption are very often rejected. According to the experience of other language assistants, however, it is also worthwhile to be persistent in this matter.

If the request is rejected, with the help of the following websites you will be able to compare costs and services of insurers. Coverage by compulsory health insurance is controlled mainly by the municipal authority. You must be able to present proof of health insurance latest within 30 days after arrival.

You can compare premiums on the following websites:

[Comparis](#)
[swupp.ch](#)

For stays up to only one year we suggest this health insurance: [swisscare](#). It offers its services specifically to foreign students and interns. For enquiries in this regard, use the conformation of admission provided by Movetia, which you can download from the SAP Admin Tool.

More information concerning compulsory health insurance, as well as useful tips will be provided at the introductory seminar. You can also compare offers and prices for these insurances with the above-mentioned comparison portals.

4.3 Weitere privat abzuschliessende Versicherungen

We also recommend taking out insurance for:

- Personal liability (e.g. to cover possible damage to your apartment or room)
- Travel cancellation costs
- Household insurance
- Theft (of luggage and personal items at your place of residence in Switzerland)

Check in advance whether you are already insured through your parents' insurance policies.

5 Taxes and other deductions

As a paid employee, you are subject to source taxation in Switzerland. These taxes, which are deducted as source tax directly from your salary, cannot be reclaimed when you leave Switzerland. For citizens of certain countries, there are also double taxation agreements that apply. For more information, please contact the [State Secretariat for Financial Matters \(SIF\)](#) or the embassy of your country.

Overall, deductions from your gross salary (excluding health insurance and source tax) will be around 20% of the gross income, i.e. of the CHF 3'200 gross salary; your net income will be about CHF 2'600 per month (before payment of source tax).

6 Extending your assistantship

As a general rule, assistantships run for one year only. Applications for a consecutive year should be addressed to Movetia on the basis on special information sheet. Applications can only be considered if there is a shortage of new candidates. According to the regulations of the State Secretariat for Migration, assistants from so called “third-state countries” (e.g. Canada, USA) can only spend one year in Switzerland.

Special conditions apply for British citizens as well (see Appendix).

7 Links and publications

Useful websites

Brochures from the State Secretariat for Migration:

- www.sem.admin.ch

- [SEM/FAQ](#)

Publications

- [Welcome to Switzerland](#) (link)

Information about Switzerland

Discover Switzerland

Travel and tourism

Government and Swiss Federal Administration

The Swiss education system

[EDA/Discover Switzerland](#)

[MySwitzerland.com](#)

[Administration](#)

[Specialist agency educa](#) and [EDK](#)

Publications linked with the text

- List of the cantonal offices handling applications for exemption from compulsory health insurance
- Swiss social insurance system: Sojourn in Switzerland and departure