



Introduction

Due to the lack of references and the understanding that much administrative work will have to be undertaken, many people tend to be anxious about the settling in phase. Many difficulties and concerns are far from being fatal, and can be easily avoided with some useful tips. Therefore in this chapter we have gathered the main information on issues that you will have to deal with on arrival. To be very pragmatic we have also prepared a short checklist for you. You will see it is quite easy and fun.

- 3.1 Arrival (checklist)
- 3.2 Telephone and internet
- 3.3 Television, DVD, video and radio
- 3.4 Insurance
- 3.5 Social security system
- 3.6 Language schools
- 3.7 Child care
- 3.8 Educational system
- 3.9 Domestic help



3.1 Arrival (checklist)

This is a summary of the tasks you must complete when you arrive in Switzerland:

On arrival at the Swiss passport control:

- Present your Assurance of a Residence Permit, *Assurance d'autorisation de séjour / Zusicherung der Aufenthaltsbewilligung* or your visa, and your passport to the immigration official for date-of-entry stamping.
- If importing a car, have all your papers with you. See section 2.5 “Customs regulations”.

In the days following arrival:

- **Within 8 days of arrival**, register at the cantonal Foreign Police office, *Police des Etrangers / Fremdenpolizei*, (*Les Portes de Fribourg, rte d'Englisberg 11, 1763 Granges-Paccot, Tel. 026 305 14 92*). They will deliver the residency permit to you. You will need to show your passport with the stamp of your arrival date and bring along 1 completed entry form, 2 ID pictures, and your wedding certificate. You must register even if you are living in temporary housing. The Foreign Police will also require proof that you do not have a criminal record.

Countries that do not provide such records usually offer the possibility to get a certificate (affidavit) at their embassy or consulate in Switzerland. For instance, US citizens can get their affidavit at their embassy in Berne; British citizens can get it at the British consulate in Geneva. In any case please call your embassy/consulate.



- Arrange all the necessary insurance, especially compulsory health insurance. In case you have to be hospitalized, the hospital you are admitted to will inquire about your insurance coverage. If you do not have Swiss medical insurance, the hospital will probably require some advance payment, or some form of financial security. *See section 3.4, "Insurance"*
- Register at the Fribourg Electricity Company, *Groupe e*, (bd. Pérolles 25, 1700 Fribourg, Tel. 026 352 52 52, www.groupe-e.ch, info@groupe-e.ch). Outside the city of Fribourg, it may be another company that delivers the electricity and the *Groupe e* will give you the contact information. Before contacting the *Groupe e*, ask the real estate agency, as they may have already undertaken this formality for you. *See section 2.4, "Utilities"*
- Register with *Swisscom* (www.swisscom.com) to get a home phone line. *See section 3.2, "Telephone and Internet"*
- Register with *Billag* for television and radio reception's right, Tel. 0844 834 834 or (www.billag.ch). *See section 3.3, "Television, DVD, video and radio"*
- Register with the nearest Post Office in order to let them know where to deliver your mail.
- Registering with your embassy or consulate is advisable. Embassies often offer services to their citizens and can be very helpful in case of difficulties.



- It is advisable to open a bank or post office account and give the details to your employer in order to facilitate payment of your salary.
- If you have children under the age of sixteen, sign them up with a pediatrician straight away. You can ask for a *petit contrôle / kleine Kontrolle*, which will turn out to be a thorough check-up, and which gives you and your child an opportunity to meet the doctor before seeking any additional treatment.
- The same applies to any member of the family with a health problem, as well as for women. Finding a sympathetic, English-speaking gynecologist is not always straightforward, and they often have full appointment books.
- **Within a year**, you will need to go to the cantonal department of motor vehicles, *Office cantonal de la circulation et de la navigation / Amt für Strassenverkehr und Schifffahrt (Rte de Tavel 10, 1700 Fribourg, Tel. 026 484 55 55, www.ocn.ch)* to get a Swiss driver's license and Swiss license plates. If you are here for under a year your original driver's license is valid. See *section 4.9, "Owning and driving a car"*



3.2 Telephone and internet

Calls within Switzerland

To call within Switzerland dial the 10-digit number (area code and the seven-digit number).

For example: the area code is usually “026” in the canton of Fribourg, therefore to call a number in Fribourg you have to dial:

026 + seven-digit number

International calls

Switzerland’s international country code is 41.

If you call **from abroad to Fribourg**, dial:

your outgoing international code + 41 + 26 + seven-digit number

Switzerland’s outgoing international code is 00.

If you **call abroad from Switzerland**, dial:

00 + country code of the country you are calling + number

Home telephone

There are more than 100 providers in Switzerland offering various types of telephone services. For the moment, the primary supplier is Swisscom because it is the only company allowed to run a telephone line into your home. However, secondary suppliers can be selected for local calls, national calls, international calls, etc. You will remain a customer of Swisscom in parallel with the secondary supplier. For example, depending on the secondary supplier, you may pay Swisscom for the line rental and a supplier for local or international calls. For a comparison of many of the different companies, including current rates, check the website, www.comparis.ch.



To obtain a telephone line, you must first complete a telephone registration form, *Demande de raccordement téléphonique / Antrag für Telefonanschluss*, which is available from a number of sources including the back of the telephone book, any post office, or any Swisscom shop. The completed form should be returned to your nearest Swisscom office. Online registration is also available at, www.swisscom.com. Depending on the type of residence permit you have, you will be required to make a deposit upon registration.

If your home already has a telephone, you may keep it or you may rent or buy your phone from Swisscom. The models are shown in the telephone directory and are available at local Swisscom shops. Alternatively, phones may be purchased from private suppliers, but all models must comply with the Federal Office of Communication's standards. If your home has no telephone outlet, contact a local telephone installer.

Swisscom and other providers offer a number of additional phone services such as a holiday phone service that reverses the charge to your home for calls from abroad and an answering service in case of absence or when your line is busy. Details for these and other services can be found in the phone book or on the suppliers' websites.

The telephone bill arrives monthly and will include the rental of the telephone, if applicable, the line rental and the total of all phone calls made. Although the bill gives the totals for Swiss and international calls separately, calls are not itemized individually unless this service is specifically requested and an additional fee is paid. You can also keep track of your calls by using a telephone with a built-in counter. Note: 1-800 numbers that are toll-free in the U.S. and Canada are not free of charge when calling from Switzerland.



When you move out of your Swiss residence, you must notify Swisscom; thirty days notice is recommended. Make sure that your phone has been disconnected when you leave. Be sure to get back any deposit you may have paid. If your phone was rented, you may take it with you if you are moving within Switzerland.

Phone book

The phone book, *Annuaire téléphonique / Telefonbuch*, is published annually by Swisscom in French, German and Italian. You will automatically receive a copy when you register at Swisscom. Besides phone numbers, the phone book provides a large amount of information, separated into colored sections. Included is an overview of services, postal codes, telephone area and cantonal codes, as well as a listing of three-digit numbers that can be used to access diverse information such as news, weather forecast, snow conditions and avalanche danger zones, sport news, etc. For information on telephone, fax and address listings, call 111, for directory assistance for non-European telephone numbers, call 1159, for assistance in placing international calls, call 1141. The phone directory is also available at the post office on CD-ROM and on the Internet at, www.pagesblanches.ch for private numbers and www.pagesjaunes.ch for business numbers.

Public telephones

Public phones can be found just about everywhere, including all post offices. However, most public phones do not accept coins and those that do may not give change. The most common method of payment for national calls is a prepaid calling card, the *Tax-Card*, or a normal credit card. *Tax-Cards* of different values can be purchased at train stations, post offices, newsstands and Swisscom shops. If the card runs out during a call, you have thirty seconds to insert a new card before being disconnected. Prepaid



Tax-Cards are also available for international calls. Most telephone booths contain a very useful digital computer including phone book, SMS (short message) and e-mail sender.

Mobile telephone

There are three mobile phone providers in Switzerland: Swisscom, Sunrise and Orange. Swiss cellular telephone standard frequencies are GSM 900 and 1800 MHz. US mobile phones use the GSM 1900 MHz frequency and are not compatible with the European standard. Tri-band GSM phones (900-1800-1900) can be used in Europe and North America (as well as in most part of the world). Mobile phones can be purchased from Swisscom or from a private supplier. There are two types of mobile payment systems, either with monthly charges like regular fixed phones or with a prepaid chip that can be “refilled”.

Internet

Internet and e-mail are commonplace in Switzerland. Newcomers will have plenty of providers and technologies to choose from. ISDN is widespread, but ADSL now allows a faster transmission than the regular phone lines and gives the possibility to connect to the Internet independently from your main phone line. Internet is also available through TV and power (electricity) networks.



3.3 Television, DVD, video and radio

Switzerland uses the European Pal/Secam system for television and VCRs. NTSC, PAL and SECAM refer to the different kinds of video systems used around the globe. For your videotape to play in a foreign country's system, it must be converted to the correct format. NTSC is used in North America. PAL is used in Western Europe excluding France, Australia, South Africa and parts of Asia. SECAM is used in France, Eastern Europe and parts of the Middle East.

DVD and DVD players are like VCRs in that they have different zones. Zone 1 is the system used in North America, Zone 2 in Europe and Zone 3 in Asia. In Switzerland you are currently able to buy multi-zone DVD players. Otherwise be sure to check the zone of your player before purchasing or renting DVDs.

Some TVs and VCRs are multi-system (or multi-standard), meaning that you can play all videotapes on these systems. Before moving to Fribourg, check if your equipment is compatible with the systems used in Switzerland. If not, you may prefer to leave it in your home country and purchase suitable sets in Switzerland.

The video and DVD rental stores in Fribourg typically offer low cost rentals in all formats, as follows: approximately CHF 7.50 for videotape in Pal/Secam, CHF 8.50 for NTSC, and about CHF 6.50 for a DVD. The price can vary depending on if it is a new release or not and if it is a different system from the European one. (i.e. Pal/Secam vs. NTSC and DVD zone 2 vs.1 and 3). You can also use the Video/DVDmat. These are automatic distributors available 24hrs a day. You need a Video/DVDmat card (to be purchased inside the store) to rent and return films to the machine. Videos and DVDs in English are readily available.



All television and radio owners must register and pay reception fees (approximately CHF 30 per month), which are billed through *Billag*, Tel. 0844 834 834. You must register immediately or you may be fined. Important: these fees are due even if you do not listen to Swiss programs. Registration forms may be obtained at the post office or from *Billag*, or you may register online (www.billag.ch).

There are several Swiss-made TV channels: two in German, two in French and one in Italian, and some broadcasts in Romansh. As an expatriate, you will probably be interested in obtaining more programs, in other languages.

To do this, you have two possibilities:

- Most municipalities have cable services for television and radio, which cost approximately CHF 40 per month. Available English language channels usually include CNN International, CNBC, BBC World, BBC Prime, Cartoon Network and Eurosport.
- Satellite dishes can be purchased, but permission may be needed from your landlord and the municipality to install the dish.

Both solutions will provide you with a multitude of programming choices broadcast from other Western European countries, the USA and other overseas countries.

Many television shows are broadcast in both their original language and the local language, although only on the Swiss channels. To receive the broadcast in the original language, you must have a stereo television. Press the A/B button on the set, usually located on the remote control (or look in your instruction manual). If you will be buying a TV while here be sure to check with the salesman if this option is available.



3.4 Insurance

Insurance is a complex and important matter in everybody's life. International insurance is an even more complex matter, and therefore a systematic approach is advisable.

It is recommended to bring all your policies with you, including emergency contact numbers in case you need to contact them. Do not assume that your present policies will automatically extend the same coverage in your new country of residence.

In Switzerland, in addition to the social security system (See *section 3.5*), there are many individual **mandatory insurance** requirements. These include:

- Accident Insurance
- Health Insurance
- Car Insurance
- Motorbike Insurance
- Bicycle Insurance
- Building Insurance

Beside the mandatory insurance requirements, there are **optional forms of insurance** that are not legally required, but that are generally considered essential for standard coverage:

- Household Insurance (not mandatory but often requested by real estate agencies or owners)
- Liability Insurance (not mandatory but often requested by real estate agencies or owners)
- Salary Insurance
- Legal Insurance
- Life Insurance
- Valuable object Insurance



Mandatory insurance

Accident Insurance, assurance accidents / Unfallversicherung

For employed persons, there are two categories of compulsory accident insurance. The professional accident insurance, *Assurance Accidents Professionnels / Berufsunfallversicherung* which is paid in full by the employer, covers accidents at work, accidents that occur while traveling to or from work or accidents or illnesses while traveling on company business. In addition to this, there is also the non-professional accident insurance, *Assurance Accidents Non-Professionnels / Nichtberufsunfallversicherung*. Employers may pay all or part of this premium. This insurance covers hospitalization in a shared room, ambulance costs and prescription medicines. Complementary coverage can be privately arranged.

Non-employed persons (including housewives, children, etc.) as well as people working less than a given percentage must be affiliated with a recognized private Health insurance Company, *caisse maladie / Krankenkasse*, providing basic accident coverage in accordance with Swiss Federal law, *LAMal / KVG*. **Make sure your family is covered against private accidents.**

If you hire a housekeeper or gardener, you must insure them in case they have an accident while working on your property. See *section 3.9 for more information concerning domestic help*.

Health Insurance, assurance maladie / Krankenversicherung

Anyone residing in Switzerland for more than 6 months must be insured by a recognized Health Insurance Company, *caisse-maladie / Krankenkasse*, providing basic sickness coverage in accordance with Swiss Federal Law on Health Insurance, *Loi sur l'Assurance Maladie (LAMal) / Bundesgesetz über die Kranken-*



versicherung (KVG). Basic coverage includes hospitalization in a shared room, basic ambulatory treatment and medication recognized by Federal Office for Social Affairs, *Office Fédéral des Assurances Sociales (OFAS) / Bundesamt für Sozialversicherung (BSV)*.

Complementary coverage can be purchased for those wishing to cover spas, medication not recognized by *OFAS / BSV* prosthesis, ambulance expenses, homeopathy, private and semi-private rooms, etc. Dental insurance can be purchased; however, premiums are often high and coverage is generally not very comprehensive, except perhaps for children. The insurance company will request a dental examination before accepting the risk.

You need to check your agreement carefully to understand the extent and/or limitations of your coverage. For instance, maternity care may not be covered if a woman is pregnant when she takes complementary coverage; dental treatment is rarely covered except after an accident; coverage for eyeglasses and contact lenses may be limited and alternative therapies may be excluded.

The actual cost to the insured person will depend on the amount of co-insurance, or deductible, *franchise / Selbstbehalt*, selected (amount to be paid by the insured person before the insurance starts paying). Available co-insurance generally ranges from a minimum CHF 300 to a maximum CHF 1'500. There is also a 10% cost participation on the effective expenses.

Reimbursement: When you receive a bill from your doctor or the hospital, you should pay it and then send the original to the health fund or the insurance company for reimbursement. If you are insured with a Swiss health insurance company, *caisse maladie / Krankenkasse*, and you have a prescription, *ordonnance / Rezept*,

take it to your pharmacy, who will provide the medicine without requiring payment from you. With a pharmacy sheet, *feuille pharmacie / Apothekerschein*, available from your insurance company the pharmacy will send the bill directly to the insurer.

Car Insurance

Before obtaining license plates for your car, you must bring a certificate of **liability insurance**, provided by a recognized Swiss insurance company (a garage can also obtain it for you) to the Cantonal Department of Motor Vehicles, *Office cantonal de la circulation et de la navigation / Amt für Strassenverkehr und Schifffahrt*. See section 4.9, "Owning and driving a car") This insurance covers your liability towards a third party. Optional passenger insurance can also be purchased for death, invalidity, daily incapacity from the first day, and medical expenses.

There are two kinds of optional **damage insurance**, Complete and Partial. Complete loss and damage waiver insurance, *casco complete / Vollkasko*, gives full coverage and *casco partielle / Teilkasko*, gives partial coverage. Most drivers take full or partial coverage. If you are not used to driving in Europe, on steep hills or in winter weather, it is a great comfort to know that you are insured. If you lease a car, you will have to take a complete loss and damage waiver insurance policy.

Tip: Ask your insurance company for a blue booklet, European Accident's Statement, *Constat Européen d'Accident / Europäisches Unfallprotokoll*, and keep it in your glove compartment at all times. If you have an accident and you decide not to call the police, this blue booklet should be completed and signed by the drivers of both vehicles, regardless of the damage or injuries involved.



Motorbike Insurance

Same as for cars.

Bicycle Insurance

Liability insurance is required. A sticker, *une vignette / eine Vignette*, that covers registration/insurance, can be obtained at any post office or bike shop. You will need the serial number of your bicycle for this.

Building Insurance, *assurance bâtiment / Gebäudeversicherung*

If you own a building such insurance is compulsory. It covers your building against fire, explosion and natural disasters. The premium is quite low.

Optional insurance

Household Insurance, *assurance ménage / Hausratversicherung* is not mandatory but strongly recommended and often requested by real estate agencies and owners. Its coverage includes theft, water damage, and some glass breakage. You will need to provide an estimate of the value of your household contents. Your private insurer can inform you of the parameters of evaluation for your household effects such as furniture, clothing, stereo, radio, TV, videos, antiques, silverware, collections, etc. The premium is quite low.

Liability Insurance for an individual or a family, *assurance responsabilité civile / Haftpflichtversicherung*, is not mandatory but strongly recommended and often requested by real estate agencies and owners. It covers accidental damage to your home and contents. Nearly everyone has a policy of this kind. Its great advantage is that if, when visiting, you break something in



someone else's home, there is no embarrassment or need to pay for the damage, the insurance policy covers it. Basic coverage is for material damage or bodily harm caused to a third person.

Salary Insurance, *assurance perte de gain / Erwerbsausfallversicherung* covers your salary in the event of illness or accident. Premiums, the portion paid by employees, and the benefits paid, vary from one company to another. This insurance is not compulsory, as employers do have to continue to pay salaries to employees who are ill or who are victims of an accident. This obligation on the part of the employer is for a limited time only and employees can choose whether or not to take this particular insurance.

Legal Insurance, *assurance protection juridique / Rechtsschutzversicherung*, provides you with coverage to pay for legal services if anyone takes you to court or if you file a court case against someone. There are two kinds of insurance: Traffic legal insurance - covers legal expenses up to a definite amount for automobiles, motorbikes, bicycles, public transport and pedestrians; Private legal insurance - covers legal expenses up to a definite amount for issues with employment contracts, rental contracts, information on Swiss matrimonial and inheritance laws, etc.

Life Insurance, *assurance vie / Lebensversicherung*, is available under many different policies according to individual requirements. Benefits are either in payment of capital or annuities in case of invalidity, age or death. Policies are often combined with special savings plans and are useful as guarantees for bank loans. Participation in the company's surplus is offered with such insurance policies. You can take advantage of consulting and personal-needs analysis free of charge from any insurance company.



Valuable Object Insurance can be purchased for jewelry, furs and collections. An appraisal by a recognized expert is needed unless a recent bill can be presented. Insurance companies are very strict on this.

There are many other forms of insurance available. Make sure you understand the conditions in your contracts. Some companies provide English translations of their policies, and with some of the larger companies you may be able to deal with an English-speaking representative.



3.5 Social security system

Compared with other countries, the Swiss social security system gives more weight to individual responsibility. Consequently, the social charges deducted from an employee's salary are not as heavy as in other European countries.

Social security in Switzerland is governed partly by federal and/or cantonal laws and partly by collective employment agreements. The federal social security legislation is compulsory for everyone, whether an employee or self-employed.

The Swiss social security system is based on the so-called "three pillars":

Compulsory

**1st Pillar Old Age and Survivor's Insurance (AVS / AHV),
Invalidity Insurance (AI / IV)**

Objective: to meet the retirees', survivors' and invalids' basic needs

2nd Pillar Company's pension plan

Objective: to maintain the standard of living after retirement

Non-compulsory

3rd Pillar Private pension funds

Objective: to build up a private capital, encouraged by tax exemptions, but left to everyone's individual responsibility.

More comprehensive information is available on the website of the Federal Office for Social Security, www.bsv.admin.ch



The First Pillar: the Old Age and Survivors' Insurance (AVS / AHV)

Resident individuals with gainful employment in Switzerland are required to contribute to the Federal Old Age and Disability Insurance plan. Currently, the total contribution is 10.1% of the total employee remuneration, without a salary ceiling. Half of it - that is 5.05% - is paid by the employer and the other half by the employee. Employers are required to deduct the employee's contribution from their gross salaries, and to remit the total amount to the social security authorities.

Contributions by self-employed persons are determined by the AVS / AHV compensation office, based on the insured person's income. Contributions of non-gainfully employed persons are based on their wealth and income through pensions.

At retirement, social security benefits are based on the premiums paid and on the number of years of the individual's contributions.

Temporarily transferred employees

Switzerland has concluded social security agreements with many countries. Generally, these agreements allow those employees who are temporarily transferred to Switzerland to remain subject to the social security system of their home country if they wish to do so. The agreements also typically enable the employee to receive credit, into both systems, for payments that have been made into the social security systems of one of the signatories of the treaty.



The following countries have signed an agreement with Switzerland:

Austria	Great Britain	Slovakia
Belgium	Greece	Slovenia
Canada/Quebec	Hungary	Sweden
Chile	Israel	Spain
Croatia	Italy	Turkey
Cyprus	Liechtenstein	USA
Czech Republic	Luxembourg	Yugoslavia
Denmark	Netherlands	
Finland	Norway	
France	Portugal	
Germany	San Marino	

For any question regarding this topic please contact the cantonal office for social security, *Caisse cantonale de Compensation AVS / Kantonale Ausgleichskasse AH*, (Impasse de la Colline 1, 1762 Givisiez Tel. 026 305 52 52).

In the absence of a social security agreement, foreign nationals may have their contributions refunded if the contributions have been paid for at least 5 or 10 years and if their home country grants reciprocal rights to Swiss citizens. The employer's contributions may not be recovered.



Personal insurance certificate

All those - Swiss and foreigners alike - who are required to pay contributions receive a **personal insurance number** as well as a certificate upon joining *AVS / AHV*. This certificate has to be carefully kept as it must be shown to each new employer and to the competent office upon making claims for *AVS / AHV* benefits.

Benefits of Disability Insurance

This insurance aims to offer rehabilitation measures in order to improve present or future earning capacity. If these rehabilitation measures are without hope or if they are unlikely to restore earning capacity, cash benefits can be paid.

The Second Pillar: the Company Pension Plan

Company pension plans are compulsory, under Swiss federal law, for all employees aged 18 or over and subject to the Old Age and Disability insurance.

The federal law sets the framework for minimum contributions and benefits. At retirement, the pension depends on the amount of retirement credits and interest accumulated. The cost for a minimal pension plan amounts to about 10% of the gross salary, but varies according to the age of the person. The contributions of the employee and employer are shared equally by law. In practice some companies make contributions that exceed the minimum required, in order to make the scheme more attractive.



The benefits included are for an old age pension, a disability pension, as well as benefits to the survivors in the case of death.

If none of these circumstances come about and the insured leaves the employer's pension fund, he/she may claim withdrawal benefits (portable credit benefits). As a rule, when the insured person withdraws from a pension fund - this usually corresponds to the end of employment - the withdrawal benefit is then transferred to a blocked account or insurance policy. Citizens who wish to leave Switzerland definitively may ask for cash payment of the benefit. The request should be addressed to the last employer's pension fund.

Important advice:

There is no centralized governing body for the second pillar, as there is for the first one. The insured person should deal with the last employer's pension fund. It is therefore highly advisable to keep all insurance certificates received from pension funds. Before leaving Switzerland, **do not forget to inform your pension fund** of where to transfer withdrawal benefits.

Children allowances

Swiss companies must contribute to a child allowance scheme. Each canton operates its own system, with different conditions of funding and benefits. In the canton of Fribourg, the charge is currently 2.59% of the salary, and the benefits range from a monthly amount of CHF 200 to CHF 290, depending on the age and number of children. The birth allowance amounts to CHF 1'500.



In practice, these allowances are added by the employers on the salary statement, and are then **refunded to the employer by the Social Security Services.**

3.6 Language schools

Where to learn French and German will be an important decision to make once you are in Fribourg. As a matter of fact your level of proficiency will be a key factor in determining your circle of friends, your capacity to deal with everyday situations, and the enjoyment of your surroundings.

You will find the addresses of many language schools in the phone book under “*écoles de langues*” / “*Sprachschulen*”. Each school offers a variety of types of classes. It should not be difficult to find courses that suit your needs. First it is important to determine the level of fluency you hope to attain and then to ask for recommendations. For instance other expatriates who have already learned French or German might be of precious help sharing their experiences.

Most schools offer both individual and group lessons. If you prefer a private tutor, it is possible to locate one through the University of Fribourg, your (or your spouse's) employer, the newspapers or the bulletin boards in large stores.

Unless you are especially gifted or already have a good command of French or German, you should not be taken in by promises of fluency in four or five weeks. Be patient, if you do not desperately need to speak French or German reasonably well in a matter of weeks, it is probably best to space your lessons out over a longer period of time.

Once you have found a school that appeals to you, ask for a free sample lesson or first choose a short course. This way, if the method does not suit you as well as you had anticipated, you will not have wasted a lot of time or money. Do not forget to read any contract very carefully before signing it. For example you may find that you are liable for the full cost in the event of a cancellation.

3.7 Child care

As mandatory schooling only begins when children are between 6 and 7 years of age, the existing structures for child care before this age play an important role in the flexibility of family life. By law, the municipality you live in is the representative who is there to help you in finding solutions to take care of your child while you work. Below you will find the main possibilities that could assist you in your daily life.

Baby-sitting. If the supply of neighborhood baby-sitters is suddenly depleted, or for those who haven't had an opportunity to meet them yet, one of the best resources for trained, reliable and reasonable baby-sitters is the Red Cross, *Croix- Rouge / Rotes Kreuz*. The *Croix-Rouge / Rotes Kreuz* runs a training and referral service that you can call Monday to Friday from 8:00am-12:00pm and 1:30pm-5:00pm, Tel. 026 347 39 40. Requests must be made at least 2-3 days in advance. There is a one-time membership fee of CHF 30. The sitter's hourly rate is about CHF 8 until midnight and CHF 10 thereafter. On the day before official holidays the rate rises to CHF 15 per hour. Please note that you will have to bring the baby-sitters home, or pay for a taxi. Due to insurance issues you are not allowed to make your own direct arrangements with the baby-sitter the second time.

Day-mothers, *Mamans de jour / Tagesmütter*, are qualified women who belong to the *Association d'Accueil Familial de Jour de la Sarine / Tagesmütterverein*, (*Rue de Romont 2, 1700 Fribourg Tel. 026 322 69 26, mamanjour@pwnet.ch*). This association is widely used by families who do not necessarily want nursery schools but prefer to have more individual care for their child or children. The association will find a woman living near you who will take care of your child for as many hours a week you may need. The women who offer their services are checked out and managed by the association and therefore tend to be more reliable

than a *maman de jour* / *Tagesmutter* you may find on your own. The hourly rate is dependent on your family's income.

Nursery schools, *crèches-garderies* / *Kinderkrippen*, are the closest equivalent to the day-care centers commonly found in the US, the UK, and Scandinavia. They provide qualified child-care for infants and children from 6:30am or 7:00am to 6:00pm, Monday to Friday. These nursery schools are reserved, with priority given to children of the resident municipality and the waiting list is often quite long. The daily rate is calculated with regard to the level of family income. Note that ill children are not accepted, thus it would be necessary to arrange some alternative day-care provider for those inevitable sick days (note that you still have to pay for the absent day unless the child is sick for 5 consecutive days with a doctor's certificate).

Daycare, *garderies d'enfants* / *Spielgruppen*, are pre-schools for children. They usually offer morning sessions from 8:30am or 9:00am until 11:00am or 11:30am. They can also have afternoon programs from about 1:30pm until 3:30pm or 4:00pm. They emphasize arts and crafts and have good quality materials available. A list of options can be found in the phone book under "*Garderies d'enfants*" / "*Spielgruppen*".

Haltes-Garderies* / *Kinderhorte are organized by parents, local residents' associations, parishes, large department stores, etc. for the purpose of freeing up the parent for a few hours during the day on an occasional basis (for example to let you do your shopping in peace). There is no advanced registration or reservation needed, the prices are moderate, and although the personnel may not necessarily possess any specific training in early childhood education, they do provide reliable baby-sitting for your child for a few hours.



For example you will find this service in the *Migros* department store of *Avry-sur-Matran*.

Kindergarten, école enfantine / Kindergarten, is not mandatory by law in the canton of Fribourg, but it is widely viewed as an excellent opportunity for children aged 5 to learn fundamental social behavior and basic language skills. It is free of charge. Close to 99% of Swiss children attend kindergarten. This one-year long schooling is very important for the future development of a child's intellect and his/her ability to perform well in subsequent schooling. This is particularly important for foreign children. Kindergarten gives them an excellent opportunity to improve their linguistic skills and to adapt to a culture that may be different from their own. Children usually attend kindergarten in their municipality of residence.

At the age of 6 or 7 children will have to start elementary school, which is mandatory and lasts six years. More information about this educational system can be found in *section 3.8, "Educational System"*



3.8 Educational system

In this section you will find information about mandatory school as well as the main possibilities of higher education. If you are looking for information about childcare please refer to *section 3.7, "Child care"*.

The long tradition of decentralized organization in Switzerland is reflected in its educational systems. The elementary and high schools are the responsibility of the cantons and the municipalities, whereas universities and advanced vocational training schools are the joint responsibility of the Confederation and the cantons.

For over two centuries, the canton of Fribourg, and especially its capital city, has built a reputation as a center for academics. In the canton of Fribourg, studies at all levels, from primary school through University, are possible in French and in German; an advantage that is quite unique in Europe. This ensures that students who graduate from these schools will not only be well educated, but also multilingual, a clear advantage today for a successful career.

As we saw in *section 3.7, "Child care"*, at the age of 5 or 6, children have the possibility to go, free of charge, to **Kindergarten**, *école enfantine*. It is not mandatory but strongly recommended.

Elementary school, *école primaire / Primarschule*, is **compulsory** for children once they reach the age of 6 or 7, and lasts six years. Usually, children go to the school located in their municipality. In smaller villages, there might be one school for several municipalities. In such cases, the transportation to and from school is usually organized. Since children at elementary schools usually eat lunch at home, it is necessary for parents to make appropriate arrangements. Also, school hours do not begin and end at the



same time every day and, typically, these hours are not the same as standard office working hours.

Junior high school, *cycle d'orientation / Orientierungsschule*, is **compulsory** and lasts 3 years. After successfully completing elementary school, teenagers go to junior high school, where they can choose - depending on their grades - between three different sections:

- Higher: this section is more demanding and is the preparation for higher education.
- General: this section prepares them for either an apprenticeship (vocational training) or for higher schools.
- Basic: this section offers more basic education and training for students who will seek employment upon graduation.

The age of 15 or 16 is an important age in Switzerland. Children finish their compulsory schooling and have to choose their next step. About 70% continue their education with vocational training, 20% with senior high school in preparation for University and 10% continue with technical schools.

In order to help **foreign teenagers** moving to Switzerland, who do not yet have the necessary French knowledge to follow the regular classes, special "integration" classes are organized at the Junior high school level. The program focuses on the teaching of French and other relevant topics. It aims to help the student catch up as fast as possible and to integrate in to regular classes.

Vocational training or apprenticeship, *apprentissage / Lehre*, lasts two to four years. During the entire training period, it combines practical subjects at the work place, most often in companies, and theoretical subjects in schools, at the rhythm of



one to two days a week. This ideal combination of a sound theoretical knowledge with hands-on experience gives the apprentices the best chances to find a job when they successfully conclude their apprenticeship. Another option is to go to the full-time Technical School. Both options give the successful apprentices many possibilities to continue their education at higher levels.

Senior high school, *collège / Gymnasium*, prepares students for further studies in university or an institute of technology. They are open to students who successfully complete the highest section of junior high school and it lasts 4 years. In the canton of Fribourg, senior high schools are located in Fribourg and Bulle. Students do not choose the high school they are going to attend; it depends on where they live.

HIGHER EDUCATION

Advanced Vocational Training schools, *haute école spécialisée/ Fachhochschule*, offer university-level courses, but with a more practical and technical emphasis. Students with a diploma from one of these schools may continue their studies at any university or at Federal Institutes. In Fribourg, the advanced vocational training currently offers higher education through two institutes:

- **The Engineering School of Fribourg, (www.eif.ch)**, *Ecole d'ingénieurs et d'architectes de Fribourg / Hochschule für Technik und Architektur*, with programs in architecture, engineering (chemistry, electronics, electrical energy, construction, computer science and mechanics), as well as in information technology and telecommunications.



- **The Fribourg Higher Management School**, (www.heg-fr.ch), *haute école de gestion de Fribourg / Hochschule für Wirtschaft*, offers a program including an Executive MBA in Integrated Management.

University, *Université / Universität*, (www.unifr.ch). The University of Fribourg was founded in 1889 and today hosts more than 10'000 students. It is unique in Switzerland thanks to its bilingualism. Most lectures and courses are available in German and French, enabling the students to choose. Students who combine the two languages may be awarded a bilingual degree. Truly international, the student community consists of 22% natives of the canton of Fribourg, 63% natives of other Swiss cantons, 10% originating from other European countries and 5% from overseas.

The University of Fribourg has five renowned faculties: (1) economics and social sciences, (2) law, (3) life sciences, (4) catholic theology, (5) arts. (*Information about the programs can be found on the site, www.unifr.ch*). Furthermore, there is intense activity in research and development. More than 200 research teams are currently carrying out a wide range of projects financially supported by the Swiss National Science Foundation. Some of these research projects are part of European R&D programs. They are conducted in collaboration with private industries, which also support them financially.

Both **Federal Institutes of Technology**, *écoles polytechniques fédérales / Eidgenössische Technische Hochschulen*, are located not far away from the Canton of Fribourg, one in Lausanne (www.epfl.ch), the other in Zurich (www.ethz.ch). These institutes enjoy a worldwide reputation and participate in a number of international R&D programs.

These two institutes of technology, the ten universities, as well as many private companies are active in cutting-edge research and



attract scientists from all over the world. The results are remarkable. In proportion to its population, Switzerland has the **highest share of Nobel Prize winners** and the greatest number of patents in the world. Per country, number of patents per 100'000 inhabitants: (1) Switzerland 1'409, (2) France 782, (3) Netherlands 664...

English-speaking private schools

If English-speaking families intend to settle down and stay in Fribourg for a longer period, it would be advisable that their children become fluent in French or German, and consequently be able to take courses in public schools. But if the family is here for only a short period of time, they may choose to enroll their children in a private school with British, U.S. or international programs. In Switzerland, there are 22 primary and secondary schools that offer US programs and curricula, and six universities that offer US-certified BA or MBA programs.

There are more than 400 private schools and institutes in Switzerland. Some of them are quite popular with foreign nationals for several reasons:

- (1) teaching programs that meet the US, British, French or international requirements and standards,
- (2) low teacher to student ratio, which allows students to receive more attention than in public schools
- (3) private schools are quite often small institutions where students can stay overnight and participate in a wide variety of cultural and sport activities.

There is a bilingual English-German dayschool for children aged 5 till 12 only 6 km away from Fribourg (www.tagesschule-sesam.ch, Ried 3, 3185 Schmitten, Tel. 026 496 02 89, info@tagesschule-sesam.ch). Native German and English speaking children attend the school and the children learn to communicate naturally in both languages through working and playing together.



Any area of learning can be accessed through either or both of the school's official languages. The fundamental insight that no two children learn or develop in exactly the same way is behind the highly individualised approach to learning followed by the school. This is especially valuable for children coming from other school environments because curriculum issues can be handled flexibly. The school is a state approved private school for grades 1 through 6.

For children between 3 and 6 years of age, there is also an English speaking playgroup in the "Drei Rosen" Building, (*Alfons Aeby Strasse, 3186 Dürdingen. Tel. 026 492 03 15 or 026 492 00 19*). Every Monday and Friday, from 8:30am until 11:00am, Kate Ayrey and Claire Gasser will play, sing, dance, talk, create, laugh and have a good time with the kids from all nationalities.

Foreign residents in Fribourg have the possibility to send their children aged 3 to 18 to the International School of Berne (www.isberne.ch, *Mattenstrasse 3, CH - 3073 Gümligen/Berne, Tel. 031 951 23 58*). This private school of 180 students offers an international curriculum in English, up to the international baccalaureate. A major advantage in this case is that Berne is about 30 km away from Fribourg, enabling students to easily commute on a daily basis.

The International School of Monts-de-Corsier, (www.international-school.org, *Champ des Pesses, CH-1808 Les Monts-de-Corsier, Tel. 021 948 08 08*), is a newly established day school catering for children between the ages of 3 and 12 years. English is the language of instruction.



Foreigners who consider registering their children in one of the many private schools in Switzerland will find plenty of useful details about their programs, conditions for admissions, and languages in a directory entitled "Private schools in Switzerland", published by the Swiss Federation of Private Schools in Switzerland (www.swiss-schools.ch, Hotelgasse 1, P.O. Box 316, CH-3000 Berne 7, Tel. 031 328 40 50).

Adult education

In Switzerland, adult education attracts people of all ages who wish to continue and improve their education. A large variety of possibilities are offered by a number of private schools and institutes, such as languages, commercial skills, computer and internet-related programs, etc. These courses frequently take place in the evening hours so that full-time workers can also participate.

For instance, in the city of Fribourg, the *Université Populaire / Volkshochschule* (rue de Romont 12, 1700 Fribourg, Tel. 026 322 77 10) and the *Ecole-club Migros / Klubschule Migros* (rue Hans-Fries 4, 1700 Fribourg, Tel. 026 347 40 60) are very popular institutions. They offer a very wide choice of classes.

3.9 Domestic help

If you wish to hire domestic help, the best way to proceed is to first ask your new colleagues and/or neighbors. They may know of a reliable person or give you useful tips to find one through their network. You can also place an ad on bulletin boards at the supermarkets, or place it in one or two of the local newspapers.

Your colleagues and neighbors can also inform you of the salary or the price to pay. The current hourly rate for a cleaning woman is usually about CHF 20.

Typically, the cleaning woman will come to your home for an initial meeting to make an estimate of the time and effort needed to clean it, and to negotiate her fee with you. During this meeting, or before hiring anyone, it is important to carefully check her identification, and in particular the work permit she presents. She must have a valid work permit, *permis de travail* / *Arbeitsbewilligung* or you can be subject to a heavy fine.

As you will have to pay social insurance on the salary of your employee you are requested to contact the responsible service, *Caisse de Compensation* / *Ausgleichskasse*, Tel. 026 305 52 52, to obtain the inscription form for your employee. Based on the salary, you will receive a yearly bill to pay the social insurance costs. The global rate is 15.94% of the salary, but 6.55% can be withdrawn from the salary of the employee.

When you hire domestic help, be careful not to forget to take out private accident insurance in case they have an accident while working on your property. It is not expensive and can save you a lot of trouble (www.fr.ch/spe/cheque).

