

PLEASE NOTE: This translation serves only as a reference. The **French version** is binding.

Directive Student financial aid

PRINCIPLES

The financial aid policy of UNIGE and the HES-SO Geneva aims to support students so that they can carry out their studies in decent living conditions that are conducive to their success.

This is why, through their dedicated fund and the support of private [funds](#), the two institutions are committed to granting financial aid to students, in accordance with the criteria set out below and subject to the availability of funds.

Financial aid is granted in the form of a monthly grant (Chapter 1) or emergency assistance (Chapter 2) to help students at the University of Geneva and the HES-SO Geneva who find themselves in a precarious financial situation or experiencing temporary financial difficulties.

Student financial aid policy is decided by the Rectorate of the University of Geneva and the administration of the HES-SO Geneva, who delegate its management to the Financial Aid Service of the Education and Student Affairs Division of the University of Geneva.

CHAPTER 1

MONTHLY GRANT

1.1 OBJECT

- 1.1.1 UNIGE and the HES-SO Geneva may grant their respective students, who meet the award criteria stipulated in this directive, monthly financial aid in the form of a grant for the current academic year or semester.
- 1.1.2 For students who do not meet the criteria set out in this directive, UNIGE and the HES-SO Geneva may also award grants from private funds in accordance with the criteria of these funds.
- 1.1.3 If an application is rejected, a new application can be submitted the following semester.
- 1.1.4 Grants are not renewed automatically. An application must be submitted for each year or semester required.
- 1.1.5 Retroactive requests for the previous academic year or semester are not possible.

1.2 ELIGIBILITY CRITERIA

To be eligible for a monthly grant, students must:

- 1.2.1 Be enrolled at UNIGE or the HES-SO Geneva in a first bachelor's or master's course¹;
- 1.2.2 Not be receiving a cantonal grant or loan for the current year within the definition set out by the LBPE and other equivalent cantonal laws;
- 1.2.3 Have validated the credits required to successfully complete their first year of study at a higher education institution in Switzerland recognized by UNIGE or the HES-SO Geneva.

Are not eligible for a monthly grant, students who:

- 1.2.4 Are enrolled in continuing education courses;
- 1.2.5 Are enrolled in bridging or pre-master's programs at the HES-SO Geneva;
- 1.2.6 Are themselves, their parents/persons legally obliged to finance their education or their spouse entitled to international tax immunity;
- 1.2.7 Have assets in excess of CHF 20,000.
- 1.2.8 For students who are under 25 and/or dependent², the family group income must not exceed the upper limits (Appendix 2).
- 1.2.9 In exceptional cases, scholarships may be awarded to students who do not meet all the above criteria, in accordance with the criteria of private foundations or in cases of hardship.

¹ Students pursuing a second master's degree at the IUFÉ may be eligible for a monthly grant (L12944).

² A student is considered dependent if they are unable to support themselves.

1.3 APPLICATION PROCEDURE

- 1.3.1 The student applies for a grant using the Financial Aid Service's online application form. The student provides the requested documents listed in Appendix 1. Documents sent via sharing platforms are not accepted.
- 1.3.2 The Financial Aid Service reserves the right to request additional documents to assess the student's situation.
- 1.3.3 The Service reserves the right to contact the various cantonal scholarship services, social assistance services, UNIGE and the HES-SO Geneva to assess the student's situation.

1.4 SUBMISSION DEADLINES

- 1.4.1 Monthly scholarship applications must be submitted between 1st August and 30 September for the following academic year and/or between 15 January and 28 February for the spring semester.
- 1.4.2 For reasons of fairness, only complete applications submitted by the deadline will be processed.

1.5 DECISION-MAKING PROCEDURE

Responsibilities of the Financial Aid Service

- 1.5.1 The administrator examines the grant application and issues an opinion.
- 1.5.2 The Financial Aid Service grants officer will decide on the grant application and notify their decision by e-mail.

Powers of the Grants Committee

- 1.5.3 The Grants Committee shall decide, at the request of its Chair, the awarding of scholarships in the situations referred to in art. 1.2.9.
- 1.5.4 The Committee is chaired by the head of the Financial Aid Service and is made up of student representatives (1 UNIGE and 1 HES-SO Geneva), a representative of the HES-SO Geneva administration and two UNIGE academic advisors.
- 1.5.5 The Committee makes its decisions through a majority of the members present. In the event of a tie, the Chair's vote is decisive.
- 1.5.6 For the Committee to be empowered to decide, at least two members must be present in addition to the Chair.

1.6 CALCULATION PRINCIPLE

- 1.6.1 Student applications are divided into two categories as described in art. 1.7 below.
- 1.6.2 The amount of the grant is fixed and depends on the student's gross income.
- 1.6.3 All income from gainful employment and ancillary benefits (scholarships, grants, subsidies, etc.) are considered to be the student's gross income.

1.7 CATEGORIES OF STUDENT APPLICATIONS AND GRANT AMOUNTS

- 1.7.1 For students who have been living in Switzerland or in a border area for less than two years and whose annual income is between CHF 10,000 and CHF 14,999³, the monthly amount granted is CHF 836 for UNIGE students and CHF 993 for HES-SO Geneva students.
- 1.7.2 For a student from UNIGE or the HES-SO Geneva, residing in Switzerland or in a border area and whose annual income is between CHF 15,000 and CHF 20,000, the monthly amount granted is CHF 627.
- 1.7.3 An additional lump sum of CHF 4,000 per academic year (maximum CHF 2,000 per semester) per dependent child is awarded to the recipient of a monthly grant.

1.8 TERMS OF PAYMENT

- 1.8.1 The monthly grant is paid at the beginning of each month, from September to January and from February to June.
- 1.8.2 Payment will only be made to the student's Swiss bank or postal account.
- 1.8.3 UNIGE students who receive a monthly grant under this directive are automatically exempt from the university supervision fee (CHF 65 instead of CHF 500 per semester).
- 1.8.4 Students who receive a grant from another organization through the Financial Aid Service cannot, in principle, benefit from fee waivers (UNIGE) or one-off assistance with fees (HES-SO).

1.9 CHANGE OF SITUATION

- 1.9.1 Students are required to notify the Financial Aid Service in writing of any change in their academic, financial, professional or personal situation that may have an impact on the amount of the benefits granted to them.
- 1.9.2 Students may request a reassessment of their grant amount if their situation changes. A change in the amount of the grant is awarded if the monthly difference between the initial decision and the decision after re-evaluation is greater than CHF 100.

1.10 UNDULY RECEIVED ALLOWANCE

Any student who, through false or incomplete information or in any other way, receives undue allowances will be required to return them in full or in part. In the event of non-compliance with these regulations or any other provision applicable to the student, the University may take any appropriate measures or sanctions against the student in accordance with the applicable legislation. This will result in the immediate suspension of current or future instalments.

³ For students below the CHF 10,000 threshold on their income alone as shown in their tax assessment, other income not shown in the tax assessment is added together to form the gross income. For students who reach the CHF 10,000 threshold using only the income shown on their tax assessment, other income from grants or social organizations not shown on the same tax assessment is not taken into account when calculating gross income. The principle in question applies to the CHF 15,000 threshold. Parental or guarantor contributions are not considered as income and cannot be taken into account.

CHAPTER 2

EMERGENCY ASSISTANCE

2.1 OBJECT

2.1.1 Emergency assistance is granted, in principle only once per semester, to enable students in temporary financial difficulty⁴ to cover their basic needs.

2.1.2 Emergency assistance may be granted for one of the following reasons:

- Loss of employment (CHF 600/month, renewable twice consecutively);
- Food aid (CHF 600/month, renewable twice consecutively);
- Housing assistance (CHF 700/month, renewable twice in consecutively);
- Study costs⁵ or material costs (CHF 600/semester) and on presentation of supporting documents);
- Support for extra-academic activities provided by UNIGE (CHF 600/semester):
 - Sport, culture, health and maison des langues,
- Medical expenses not covered by health insurance, emergency dental expenses, expenses for sanitary protection and contraception included (maximum CHF 1,000/year and on estimate from the Clinique universitaire de médecine dentaire for emergency dental expenses);
- Support for access to health services:
 - For UNIGE students: psychological consultations (CHF 25/renewable up to twenty times)
 - For HES-SO Geneva students (with a LAMal deductible of CHF 2,500): external consultations authorized by the Espace santé HES following an assessment (CHF 700/renewable up to 3 times)
 - For UNIGE and HES-SO Geneva students: speech therapy assessment or other specialized assessments carried out by UNIGE (CHF 500 per academic year)

2.2 ELIGIBILITY CRITERIA

2.2.1 The student is enrolled at UNIGE or the HES-SO Geneva in a first bachelor's or master's program;

2.2.2 The student resides in Switzerland or in a border area;

2.2.3 The student can prove temporary and unforeseen financial difficulties in accordance with art. 2.1.1;

2.2.4 The student does not have sufficient savings and/or assets to meet needs for three months following the application for assistance.

2.2.5 Students who themselves, their parents/persons legally obliged to finance their education or their spouse benefit from international tax immunities, are not eligible for emergency assistance.

2.2.6 For students under 25 and/or dependent⁶, the family group income must not exceed the upper limits (Appendix 2)

2.2.7 Emergency assistance may be granted on an exceptional basis for other reasons in cases of hardship. Only the Grants Committee is authorized to make such a decision.

⁴ Sudden and temporary loss of income, substantial expenses not covered by social insurance or other major unforeseen expenses.

⁵ For HES-SO Geneva students, assistance with study costs can be combined with other emergency assistance.

⁶ Students are considered to be dependent if they are unable to support themselves.

2.3 APPLICATION PROCEDURE

- 2.3.1 Students who meet all the eligibility criteria set out in art. 2.2 must submit their application truthfully using the Financial Aid Service's online form. The student must provide the documents listed in Appendix 1. Documents sent via sharing platforms are not accepted.
- 2.3.2 The Financial Aid Service reserves the right to request additional documents in order to assess the situation.
- 2.3.3 The Service reserves the right to contact the various departments of UNIGE and the HES-SO Geneva in order to assess the student's situation.

2.4 DECISION PROCEDURE

Responsibilities of the Financial Aid Service

- 2.4.1 The administrator examines the application for emergency assistance and issues an opinion.
- 2.4.2 The Financial Aid Service grants officer will decide on the application and notify their decision by e-mail.

Responsibilities of the Grants Committee

- 2.4.3 The Grants Committee shall decide, at the request of its Chair, the award of emergency assistance in the situations referred to in art. 2.2.7.
- 2.4.4 The Committee is chaired by the head of the Financial Aid Service and is made up of student representatives (1 UNIGE and 1 HES-SO Geneva), a representative of the HES-SO Geneva administration, and two UNIGE academic advisors.
- 2.4.5 The Committee takes its decisions through a majority of the members present. In the event of a tie, the Chair's vote is decisive.
- 2.4.6 For the Committee to be empowered to take decisions, at least two members must be present in addition to the Chair.

2.5 FILING DEADLINES

- 2.5.1 Applications for emergency assistance may be submitted from 1st August to 20 December and/or from 15 January to 30 June.
- 2.5.2 For reasons of fairness, only complete applications submitted by the deadline will be processed.

2.6 PAYMENT TERMS

Payment is made to the student's Swiss bank or postal account, or directly to the creditor.

2.7 UNDULY RECEIVED ALLOWANCE

Any student who, through false or incomplete information or in any other way, receives undue allowances will be required to return them in full or in part. In the event of non-compliance with these regulations or any other provision applicable to the student, the University may take any appropriate measures or sanctions against the student in accordance with the applicable legislation. This will result in the immediate suspension of current or future instalments.

APPENDIX 1: DOCUMENTS TO BE PROVIDED

Personal documents:

- Copy of residence permit and/or identity card
- Cover letter
- Swiss IBAN
- Copy of the current balance of all your Swiss and foreign bank accounts, dated to the present day
- Certificate of registration/studies
- Latest transcript
- If you have a child/children:
 - Proof of childcare
- If you meet one of the SBPE eligibility criteria (link):
 - Decision of the cantonal grant or;
 - Acknowledgement of receipt of the cantonal grant application

Proof of income:

- Your latest tax assessment or tax at source notice (cantonal and municipal tax – ICC)
- If applicable, your parents' most recent tax assessment or tax at source notice (cantonal and municipal tax – ICC)
- If you have a child/children:
 - Tax notice for the cohabiting partner
- If you are married:
 - Family group tax notice
- Any income not shown on your last tax assessment (e.g. salaries, grants/donations from other bodies, salary certificates, family allowances, health insurance subsidies, alimony, AVS/AI pensions, unemployment benefits, etc.).
- The amount of external financial support (financial assistance from your parents/third parties)
- All your proof of income (assistance from parents/third parties and other documents mentioned above)

APPENDIX 2: UPPER LIMITS FOR STUDENTS UNDER 25 AND/OR DEPENDENT AND/OR MARRIED

The upper limit of the **family group**'s gross annual income must not exceed:

PARENTS / GUARANTORS	CHILDREN	GROSS ANNUAL INCOME (CHF)
1	1	89,663. –
	2	98,723. –
	3	107,783. –
	4	116,843. –
2	0	57,183. –
	1	98,723. –
	2	107,783. –
	3	116,843. –
	4	125,903. –
	5	134,962. –