



COUNTRY

OVERVIEW

& PACKING

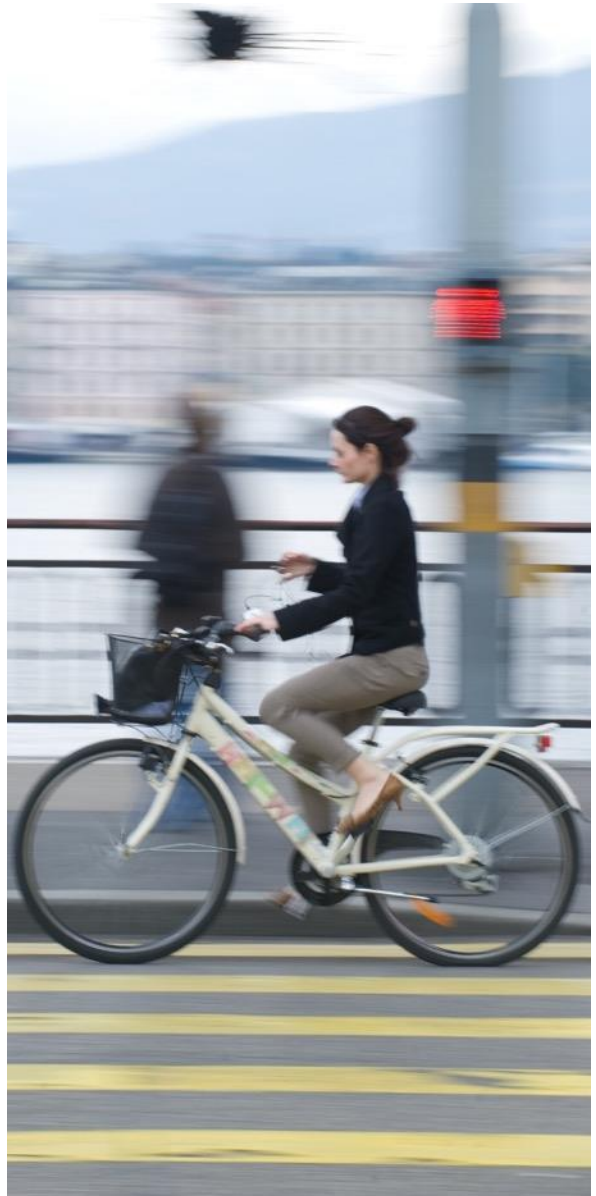
GUIDELINES

**Switzerland: Banking, Finance, and Social
Responsibility**

Fall 2021

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COUNTRY OVERVIEW

GENERAL INFORMATION

Switzerland lies in the heart of Western Europe. It is a small (41,285 square kilometers) country, but with its mountains, hills, rivers, and lakes, it boasts a diverse landscape from west to east. It's a federal republic with a semi-direct democracy and three political levels: the central government, the 26 cantons, and about 2,700 communes. The modern Swiss Confederation was established in 1848. Switzerland has a high population density, is divided between four different language regions, and reflects a number of cultures. Over eight million people live in Switzerland. Of these, more than 20% are foreigners.

Switzerland's most important "natural resource" is education. Otherwise, the country has no raw materials to speak of. Its economy is based on the development and production of high quality goods. The standard of living in Switzerland is high. Its neutrality, development, cooperation, and humanitarianism form the foundations of its foreign policy. The Swiss have strong political and economic ties with the rest of the world, and Switzerland is a member of various international organizations. They also signed bilateral agreements with the European Union on various issues such as immigration, trade, education, etc..

Geneva is one of the most competitive financial centers in the world. The private banking sector has a more-than-200-year-old tradition in Geneva, as well as a culture of saving assets for future generations and providing personalized high quality service. The presence of financial services' know-how, along with international development institutions, like the UN family, international organizations and NGOs, inspired many sustainable finance products, concepts, and tools, which have since spread worldwide.

CLIMATE AND GEOGRAPHY

During your stay in Switzerland, the temperatures and humidity will vary significantly; make sure to bring a panel of clothes to match with these

differences, especially warm and waterproof clothes and shoes for the winter season.

Geneva, Switzerland: AVERAGE HIGH/LOW TEMPERATURES (°F)

FEB	MAR	APR	MAY
42/30	51/36	59/42	66/48
SEPT	OCT	NOV	DEC
69/53	58/44	47/37	40/31

LOCAL CUSTOMS

Regarding greetings, please note that people in Switzerland either shake hands or kiss on the cheeks (three kisses). People shake hands in a formal context and kiss between friends and family members. Further information will be given during orientation.

Please note that Swiss people are more reserved and formal in general than Americans, wear appropriate dress according to local norms, settings, and activities, and don't be loud in public spaces or your homestay.



DIET

Special Diets:

SIT Study Abroad provides experiential learning opportunities where students become embedded in their host community. As such, we strive to accommodate serious food allergies where possible, but simply cannot ensure that all dietary restrictions or non-medically mandated diets can be accommodated.

Students are encouraged to participate in the local food culture as a central aspect of daily life. By trying to replicate your diet at home you may miss out on an important part of your host culture. Due to the unique living and learning community central to all SIT programs, we cannot separate food and eating communally (including with your host family) from the program experience. Please consider local diet seriously when selecting your program of choice. Your admissions counselor is a great resource in better understanding the local diet.

Generally people in Switzerland eat three times a day. In the morning between 6:30AM and 8:30AM is breakfast time, a midday meal takes place between 12:00PM and 2:00PM, and the evening meal usually takes place between 6:30PM and 8:30PM. In the cities, all kinds of food can be found; however, the homestay family cannot always provide for particular diets.

Note: if you have special dietary needs, including allergies, please inform our office prior to the start of your program. We will advise you on realistic expectations about avoiding or incorporating certain foods within the program context.

SAFETY, SECURITY, AND HEALTH

Maintaining good health is critical to having a successful semester. To help you do that, we have provided [Health Guidelines and Requirements](#) for your program.

It is very important that you read the Health Guidelines and Requirements document as early as

possible and examine it with your medical provider. The guidelines include recommended immunizations; a suggested calendar for immunizations and other prophylaxes; and valuable information on how to avoid exposure to common carriers of disease.

SIT will require COVID-19 vaccination for all U.S. students. Recognizing that not all international students will have access to vaccines by fall 2021, SIT asks that international students who wish to travel in and who do not have access to a vaccine apply for an accommodation by emailing your admissions counselor.

The Health Guidelines and Requirements will also provide recommendations related to preventing the contraction and spread of COVID-19.

Students will be provided with COVID-19 related information and requirements prior to your travel in order to provide you with the most up-to-date information. General information about SIT's response to COVID-19 can be found on our webpage here: <https://studyabroad.sit.edu/health-safety-and-well-being/risk-management/sit-health-and-safety-update-in-response-to-covid-19/>

Students are thoroughly briefed on safety considerations during in-country orientation and are updated throughout the semester if and when circumstances change. For information regarding safety and security, emergency communications, SIT policies, health insurance, and general program tips, please read the [Safety, Security, and Health](#) document and [Student Handbook](#).

Switzerland is a relatively safe country with rather low levels of violence and insecurity. However, students should observe caution as they would in any big city, particularly in the evening hours.

In general, during the entire duration of the program and especially during the academic excursions, students should avoid walking alone at night.

Passports, credit cards, money, and other valuable items should be carried in a safety belt or pocket under the clothes, and you should make copies of important documents and store them separately.

We strongly recommend that you bring a travel belt/safety belt.

Follow the advice of locals (in particular your host family)—e.g. if people in the area do not go jogging and tell you not to, listen to them and don't do it.

Be very aware that the use of alcohol will impair your judgment and that this may cause you to misinterpret already unfamiliar cultural cues. It also makes you a more likely target for would-be criminals. Excessive consumption of alcohol is subject to disciplinary action.

HOMESTAYS

As many SIT Study Abroad alumni will tell you, the homestay experience can be one of the most rewarding and most challenging aspects of the program. We hope you will come prepared for the experience and committed to moving beyond cultural immersion as you begin to question, distinguish, and analyze the host culture vis-à-vis your own culture and come to a deeper understanding of both.



Family structures vary in every culture. SIT Study Abroad values the diversity of homestay families, and your family may include a single mother of two small children or a large extended family with many people coming and going all the time. Be aware you're your host family may not speak English. Additionally, please bear in mind that, in many countries, the idea of what constitutes a "home" may be different from what you expect. You will need to be prepared to adapt to a new life with a new diet, a new schedule, new people, and new priorities and expectations.

Each program's homestay coordinator will be responsible for placing students in homestays. These placements are made first based on health concerns, including any allergies or dietary needs, to the extent possible. **Please note: in order to**

ensure the best fit for students and families, SIT may make final adjustments to homestay placements after student arrival in country. Therefore, SIT will not provide information about your homestay family before you depart for the program.

In this program, you will be staying in one homestay throughout the program. You will be living with a Swiss or international family outside of Geneva in a small city, town, or village. Most of these communities are between Nyon and Lausanne.

OTHER ACCOMMODATIONS

During the excursions, you will stay in student apartments equipped with kitchen and the possibility to prepare your meals with other students from the SIT program.

During the ISPF/Internship period, you will continue to live with your homestay families in Geneva. If, in rare cases, you elect to conduct ISPF research outside of Geneva, and your research is approved by the academic director, you are responsible for arranging different accommodations and for any additional costs incurred.

TRANSPORTATION

Like thousands of others who live and work in the Lake Geneva area, you will be required to commute up to an hour daily by train and by bus. The Swiss transportation system is excellent. However, depending on where you live, you may be somewhat limited in terms of evening activities. As is always the case when living abroad, some adjustment on your part will be required.



COMMUNICATION

While you may want to be in regular communication with friends and family from home during the term abroad, please bear in mind that different time zones, unreliable phone lines, and changing program activities can complicate communication.

It's important to be clear with family and friends about your availability during the term. Many students recommend making an appointment to call home or to receive a call. You should also consider the impact of constant communication with friends and family at home on your cultural immersion.

PHONES AND E-MAIL

As part of SIT's commitment to student safety and security, all students are required to have a working smart phone capable of making and receiving both local and international calls throughout the duration of the program. For that purpose students are required to either (a) bring an open, unlocked smart phone from the U.S. to the program that is able to accept a local SIM card, and is compatible with and usable at the program location, (b) work with the academic director within the first week upon arrival in country to purchase a smart phone locally, or ideally (c) bring a dual SIM smart phone. **Check with your phone provider in the U.S. whether your phone is unlocked and accepts foreign SIM cards. Some providers require that you pay off your phone to get it unlocked. DO NOT purchase an international plan unless you have a dual SIM phone.** We discourage this for regular smart phones because your homestay family will not be able to communicate with you as they would have to call internationally and pay additional fees.

During orientation, with assistance from SIT Study Abroad staff, students will learn how to use their smart phone, how to purchase and use an appropriate local SIM card, and how to acquire minutes for calls and texting. You will also learn how to avoid the roaming with neighboring phone service providers in France when additional charges are applied. **SIT Study Abroad requires that each student have a local number for communication with the homestay family and program staff.**

While we recognize that alternative communication methods can be free or cheaper than cell service i.e. Facetime, Skype, WhatsApp, etc. those programs alone do not satisfy our need for regular communication with the local program staff and partners, nor do they meet our emergency communication needs. Therefore, local cellular capacity on each student's phone is required for the duration of the program. **Students are required to maintain a minimum amount of phone credits at all times for emergency calls.** Full compliance with this policy is expected.

The SIT program center provides internet access during posted hours in its Nyon office. You will have free access to email at cyber-cafes in Geneva for a small fee, or free of charge.

MAILINGS

Unlike receiving a package here in the US, receiving a package at your program site is usually **expensive** and **problematic**. Customs agents must inspect all packages and you, as the recipient, are responsible for duty and storage fees. In addition, there are cases of items being lost in the mail or taking so long to reach the recipient that the recipient is nearly back in the US by the time the items are received. For these reasons, **sending packages should be done only for emergency situations only.** Additionally, sending valuables is highly discouraged.

For this program, **DHL and FedEx services are available in country.** Despite cheaper prices, reliance on the US Postal Service is not advised due to delays and unreliability. When given the option, it's always a good idea to send packages certified and with a tracking number that allows the sender to track the package.

Posted letters and packages should be sent to the following address:

Association of World Learning in Switzerland
SIT Study Abroad Switzerland
Student Name
Avenue Reverdil 6
CH-1260 Nyon
Switzerland

MONEY

In addition to tuition, SIT Study Abroad program fees cover room and board throughout the program. When room and/or board are not taken with the group, students will be given a stipend to cover related expenses. SIT will cover daily commuting costs, if any, and excursions that are part of the normal program itinerary. **Any domestic travel, interpretation services, or supplies necessary for the ISPF/Internship are the students' responsibility.** Please plan accordingly.

The Swiss franc, denoted CHF (which stands for the Confederation Helvetica franc), is the official currency of Switzerland. The Swiss franc is available in banknotes, which bear the value of 10, 20, 50, 100, 200, or 1000 francs.

If using a debit and/or credit card, you should contact your bank and/or credit card companies regarding your travel plans. If you don't inform these companies that you will be away, they will often assume the card has been lost or stolen and will put an immediate hold on the card. You should also check on costs of withdrawal, as these costs vary and can sometimes be very expensive. Renewing and receiving reissued credit and debit cards while on the program will be an expensive and highly inconvenient process. Before you leave for your program, please check the expiration dates on your cards to ensure that they will not expire while you are abroad. It is also very important that you **make photocopies of all your debit/credit card information and your passport** and leave them with someone you trust in case your card(s)/passport is/are lost or stolen.

Following are suggestions for spending money during the program, including estimates for textbooks, ISPF/Internship related expenses, medical expenses, personal spending, and gifts. Figures are based on recent student evaluations, though individual spending habits vary widely and **these costs are averages.**

A suggested total amount of money to budget ranges from **US \$3,600 to \$6,600.** To determine where you might fall in this range, please examine your spending habits during a typical semester at y

expenditures you may have on the program, including travel costs for your planned ISPF or a specific personal expense. Please note that **items that you are used to purchasing in the US, are likely to be more expensive in Switzerland.**

Check current exchange rates:

<http://www.oanda.com/currency/converter/>

Please budget approximately:

Personal spending: (from past student suggestions)	\$1,000 – 3,000
Books, printing, supplies:	\$100
Up-front medical costs: (you will get reimbursed)	\$1,000
Cell phone and minutes:	\$500
COVID-19 Entry Test(s) (may be required for entry; subject to change and costs may vary)	\$100-250
Independent local travel:	\$1,000 – 2,000
Estimated total:	\$3,600 - 6,600

VISITORS AND FREE TIME

SIT strongly discourages and will not provide support for any visitors to students during the term, due to the rigorous nature of the program and the disruption that such visits cause in program flow and group dynamics. Students should be sure that relatives and friends are aware of this policy and that visits are scheduled for dates after the formal conclusion of the program. Students will not be excused from program components to attend to visitors. See the Attendance and Participation section of the [Student Handbook](#).

Please note that any visitors during the course of the program must plan their own independent accommodations; **SIT Study Abroad homestay families can accommodate only their assigned student** and, due to cultural and contractual understandings with SIT, should not be asked to host students' guests.

During the program, students follow an intense schedule of classes and field-based learning assignments, even during the ISPF/Internship period. Free time for pursuing an independent interest or hobby during the program will be limited. Your admissions counselor can advise you about particular interests you may have. For example, if you must keep in shape for your next athletic season, or if you play a musical instrument and want to know whether to bring it, we can help you to understand your schedule and any concerns or limitations that may exist. Please note that **you will not have a long break during the program, such as Thanksgiving or Spring Break.**



PACKING GUIDELINES

LUGGAGE

Please pack lightly and include only necessary items. You should be able to carry all your luggage significant distances on your own. Try to minimize both the number of bags and weight of your bag(s) since you will likely be acquiring more belongings while abroad.

Usually only one carry-on is permitted on the plane: we recommend a small daypack, which will also be useful for short excursions when on the program. You will be able to leave larger luggage at your homestay when you go on excursions.

If carrying prescription medications, you should carry a letter from your doctor to prevent any concerns at customs or in transit. (Please see the “General Health Tips” section in the [Safety, Security, and Health](#) pre-departure document.)

Please check the current requirements of the Transportation Security Administration (<http://www.tsa.gov>) as well as those of the airline on which you are flying for domestic and international baggage restrictions.



CLOTHING GUIDELINES

You should bring a two- to three-week supply of clothes. **Europeans tend to dress more formally** than Americans, particularly in Geneva. Also, remember that you may need clothes that are suitable to a business environment for interviews

and visits to international organizations in Geneva. In both Geneva and on the excursions, you will generally wear business-casual clothing for four days a week during regular classes and briefings in different organizations, as well as for interviews and meetings during the ISPF/Internship time. During the Internship period, you may need business clothing. You may want to consider this as you pack. Students also generally recommend bringing clothing that you enjoy wearing, as you will wear the same things over and over. Plan to dress in layers—as it gets warmer or colder, you can simply eliminate or add layers. You might find it more expensive to purchase your clothes in Switzerland, but there are many stores in Athens where you might like to shop.

You should prepare for warm to cool/damp weather with some snow in February and early March. Comfortable walking shoes are a must. Some families ski or have chalets in the mountains, so you may want to plan accordingly.

EQUIPMENT

Please bring a money belt to carry your passport, money, and credit / debit cards.

COMPUTERS AND OTHER ELECTRONICS

It is mandatory that you bring a laptop computer. If you bring a laptop, the computer will be your personal property and responsibility. **SIT does not provide personal property insurance** and it is recommended that you insure your computer or other valuables for full coverage. For details on SIT's insurance, please see the full Description of Coverage on our [Student Insurance](#). **SIT is not responsible for any duty tax you may have to pay when you enter the country, theft, or loss.**

Computers are not readily available to students on this program. Certain homestay families do have computers at their homes, although this cannot be guaranteed. Please, bring a laptop. This will involve **bringing both a voltage converter and a plug adapter for Europe.**

People usually do not rent computers in Switzerland, other than using a cyber café. The SIT office also has WiFi, as do many public spaces in Geneva. We advise students not to leave a laptop without surveillance. If you want to have constant, easy access to a computer, it is a good idea to have an extended warranty in Europe in case of repairs.

Students have limited access to printers in the SIT office usually for course related or administrative issues.

Please see the following website for information about electricity, voltage and electrical adapters.
<http://www.worldstandards.eu/electricity/>.

Please do not bring any electrical appliances without a voltage converter and 2-prong adapter; the electrical current is 220 volts in Europe. Outlets in Switzerland use plug types C and F. You will need to be mindful about your usage of electricity, as you will be sharing the homestay with the whole family.

GIFTS

As you might imagine, it is best to be prepared with a gift to offer your homestay family in gratitude for their hospitality and as a means to share a part of your culture with them. We suggest one or two gifts that the whole family can enjoy. You may also wish to consider gifts for people outside your homestay family. Try to choose gifts that represent you or the part of the country and/or community you live in. Think about what your city, state, or local artisans produce. Draw upon your personal interests or hobbies for ideas. Pack a couple of small gifts for children, such as small games, bubbles, or a Frisbee. Even if your homestay family does not have small children, chances are that you will engage with children in your homestay community. Once you are on the program and learn more about the local culture, you will discover other ways to thank your family. Remember to bring pictures of your friends and family to share.

WHAT YOU CAN AND CANNOT OBTAIN IN COUNTRY

Only bring enough shampoo, deodorant, toothpaste, tampons, etc. for the first days. These items are often heavy and space consuming, and they can easily be bought in Switzerland.

ALUMNI CONTACTS

If you have further questions, please contact your admissions counselor and/or [Contact a Former Student](#).

Don't miss the Packing List on the next page!

These packing guidelines are based on suggestions from past students and your academic director.



PACKING LIST

GENERAL

- 1 pair neat jeans
- 1 business appropriate outfit (dress, sport coat & tie)
- 2-3 pairs pants and/or skirts – casual and dressy
- Business-casual clothes
- 4 shirts (three fairly dressy – short and long sleeve)
- 2 sweaters (1 fairly heavy)
- Underwear (one-week supply)
- 1 set of long underwear (helps fight the cold and damp)
- Socks (one-week supply)
- Warm pajamas or nightgown
- Slippers (people often wear house slippers more than in the US)
- 1 pair COMFORTABLE, everyday shoes which are fairly dressy and good for walking
- Shorts (students will only need these during May and September)
- 1 pair neat sneakers
- 1 pair winter boots or wet weather shoes
- 1 cold weather, all-purpose coat is necessary (perhaps a raincoat with a zip-in lining would be better than both a raincoat and a winter coat)
- Hat, scarf, and gloves
- 1 money belt for safety reasons

TRAVEL DOCUMENTS

- Passport
- Proof of COVID-19 Vaccination
- Student ID from your college / university in the US
- 2 photocopies of your passport stored separately from your actual passport
- Photocopy of visa (if applicable)
- 2 passport photos

HEALTH/TOILETRIES

- Extra pair of glasses or contacts, if needed
- Contact cleaning/soaking liquid (available in Switzerland, but more expensive)
- Adequate supply of prescription medication (including birth control pills) and vitamins, if needed.

OTHER IMPORTANT ITEMS

- Unlocked smartphone (recommended: smartphone with 2 SIM cards, or second smartphone)
- Small French language dictionary
- Soap and washcloth
- Travel alarm clock
- Fold-up umbrella
- Laptop computer
- Photos of home, school, friends, etc.

To prevent the contraction and spread of COVID-19 students should come prepared with:

- At least 3 reusable masks* and gloves for personal protection (disposable masks will also be available)
- Hand sanitizer that contains at least 60% alcohol for use when soap and water is not readily available
- Anti-bacterial wipes or solution to wipe down high-touch surfaces, especially while traveling from the US

*Cover your mouth and nose with a mask when around others. Masks help reduce the risk of spread of COVID-19 both by close contact and by airborne transmission. Masks must have two or more layers of washable, breathable fabric. Do not wear face shields alone (evaluation of the effectiveness of face shields is ongoing but is unknown at this time).

OPTIONAL

- Sports clothes (optional, if exercise/athletics are important to you)
- 1 swimsuit (optional, but recommended)
- Camera (if you use a film camera, it is important to know that film is very expensive in Switzerland)