

## STUDENT LOANS

The Graduate Institute is recognised by different loan schemes to help students finance their studies and living expenses in Geneva. Student loans must be repaid after graduation and as such you are advised to only borrow amounts which are essential for your time at the Institute.

### Student loans tips

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#### Only borrow what you need

- Take a close look at the cost of living in Geneva, tuition and related costs and your family contribution. You may not need to accept the entire amount of a loan you're offered. The Graduate Institute Students Association (GISA) has prepared a [monthly student budget](#) which will give you a good idea of the costs you will incur during your studies.

#### Know your loan

- Make sure you know the rules and requirements for the loans you are interested in and apply well before the deadline.
- Be sure to understand the loan's terms, conditions and repayment requirements.
- Have answers to the following questions:
  - How much will this loan cost in total?
  - What will my monthly payments be?
  - Is the interest rate fixed or variable?
  - What fees do I have to pay?

#### A part time job?

- You won't need to borrow as much if you have a part-time job to cover some of your expenses. Consult our [careers pages](#) during your studies for information on job offers in Geneva.

## Affiliated Programmes

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### Students from the US

In addition to [Title IV](#) Student Loans, US students can apply for loans through [Sallie Mae](#) (private loans for US students studying abroad).

### Students from the UK

The Institute is recognised for “Professional and Career Development Loans (PCDL)” offered by the [Skills Funding Agency](#). Students interested should contact the agency directly. The Institute’s “Learning Provider Number” is 20983.

### Students from Canada

The Canadian government also offers a [student loans programme](#). Students should apply directly to their home province scheme. Application documents can be submitted to [externalloans@graduateinstitute.ch](mailto:externalloans@graduateinstitute.ch) for approval.

Our institutional code is **QUUK**.

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### Swiss Banks

In compliance with Swiss credit laws, Swiss banks are **not** authorised to offer student loans.