

## Opportunities to save costs during your studies

### General student discounts

When you show your student card, you will receive discounts in many places. A clear overview can be found at [www.students.ch/shop](http://www.students.ch/shop) and at [www.studizone.ch](http://www.studizone.ch).

### Lending Books

HSG-Library: <http://www.unisg.ch/Bibliothek>

### Child allowances for parents

Until the end of their 25th year, parents receive a child allowance for children who are still being educated.

### Health insurance

Many insurance companies have special conditions for students. Also apply for a premium reduction which you are entitled to as a student. This depends on the parents' income and is also different from each community in Switzerland.

### Software and Hardware

Students are offered a variety of discounts and offers for new software and hardware from different vendors from the website of the student union > pc tutors, <http://studentweb.unisg.ch/de/StudentServices/Beratungsstellen/PC-Tutoren/Soft-+und+Hardware.aspx>

### Accident insurance

Please enquire at [www.hrs.unisg.ch](http://www.hrs.unisg.ch) whether you can exclude accident coverage from your health insurance.

### Sports

HSG provides a comprehensive sports programme. Take a look at our options before signing up with a company outside the university: [www.sport.unisg.ch](http://www.sport.unisg.ch)

### Bank account

Most banks offer students accounts at special rates. Price comparisons and the potential of savings for bank accounts, deposit accounts and creditcards are here: <https://mymoneypark.ch/>

### Price comparisons

Numerous price comparisons are available, for instance health insurance premiums at [www.comparis.ch](http://www.comparis.ch).

### Meals

In the St.Gallen University Restaurant, called Mensa, you can eat at affordable prices.

### Accommodation service

If possible, look for a way of sharing a flat instead of renting your own place.

### Newspaper subscription

For most publishers, there are discounted passes for students.