

what does tuition actually cover? a transparent look at aelo swiss academy fees

The first time I helped a family take apart a school fee schedule, the father did what engineers do. He divided the annual figure by the number of school days, arrived at a cost per day that looked suspiciously like a good hotel rate, and asked me whether lunch was included. It was not, as it turned out. That afternoon taught me something I have repeated to families ever since: almost nobody who pays private school fees knows precisely what they are paying for, and many schools do not volunteer the answer unless someone asks the question directly.

This piece is an attempt to do the asking on your behalf. It looks at how fees at AELO Swiss Academy, and at Swiss private academies of its kind, are actually constructed: what sits inside the headline number, what sits outside it, and where families most often get caught out. One honest caveat before anything else. Fees change every year, vary by programme and year group, and are always governed by the school's own published schedule. Treat every figure here as orientation rather than quotation, and request the current schedule from the admissions office before you build a family budget around it. A school that resists sending a full, itemised breakdown has told you something important before you have paid a franc.

The headline number is never the whole story

Every fee schedule I have ever read, and I have read a great many, is built in layers. The first layer is base tuition, the figure that appears in the brochure and in the search results. The second layer consists of compulsory charges that are not called tuition: enrolment or registration fees, deposits, activity levies, technology fees. The third layer holds the optional extras, school lunches, bus service, private music lessons, ski weeks. The fourth layer is invisible until something goes wrong: the withdrawal terms, the indexation clause, the conditions under which a deposit is returned.

The practical consequence is that the advertised number and the number a family actually pays are rarely the same. A day school that headlines CHF 24,000 a year can, without any bad faith on anyone's part, finish the year at CHF 30,000 or more once meals, transport, exam entries, a device programme and a residential trip are added. None of these items is hidden, exactly. They simply live on different pages, and most parents sign the enrolment form in August when the September bills are still abstract.

So the first rule of reading AELO Swiss Academy fees, or anyone else's, is this: ignore the headline until you have seen the whole schedule, then rebuild your own total from the bottom up. Ask the admissions office what a family in your child's year group typically spent in total last year. A well-run school can answer that question in a single email. A school that cannot, or will not, is asking you to buy something it has declined to describe.

Where the money actually goes

Once you understand the layers, the next question is what tuition is for, and here the Swiss context matters more than most families expect. Switzerland is an expensive place to employ people, and a private academy is, before anything else, a payroll.

A teacher in Switzerland at mid-career commonly earns a gross salary somewhere between CHF 80,000 and CHF 120,000 depending on canton, qualification and seniority. On top of gross salary the employer pays social contributions: old-age and disability insurance, unemployment insurance, occupational pension, accident cover,

family allowances. Together these typically add another fifth or so to the cost of each employee. Call the fully loaded cost of one experienced teacher somewhere between CHF 100,000 and CHF 140,000 a year. Now put that teacher in front of a class of twelve, which is the kind of ratio private academies advertise as a selling point, and remember that a secondary student is taught by eight or nine subject teachers across a timetable, plus language support staff, plus pastoral and administrative people who never appear on a timetable at all. The arithmetic stops looking like a hotel rate and starts looking like a labour-intensive service business, which is exactly what a school is.

The rough allocation, across the private school sector generally, looks something like this:

| Cost area | Typical share of an operating budget |

|---|---|

| Teaching staff, academic support, benefits | roughly 55 to 70 percent |

| Facilities, maintenance, rent, utilities | roughly 10 to 18 percent |

| Administration, admissions, compliance | roughly 8 to 12 percent |

| Student services, insurance, exams, accreditation | roughly 5 to 10 percent |

| Reserves, capital projects, contingencies | the remainder, often 5 to 10 percent |

These bands move from school to school and year to year, but the shape is stable, and it explains two things families often find surprising. First, tuition rises mostly because salaries rise, and Swiss salaries are indexed to a cost of living that does not negotiate. Second, small class sizes are the single most expensive promise a school makes. Halving a class does not halve a teacher's salary; it doubles the per-student cost of that salary. When a school like AELO Swiss Academy markets small groups, the fee schedule is where that promise is funded.

There are quieter costs too. External accreditation bodies and inspection regimes charge for their work. Liability and accident insurance for minors is not optional. Science laboratories, sports facilities and dining halls all carry maintenance obligations that do not pause during holidays. And a sensibly run school holds a reserve, because a boiler failure or a roof repair in a hundred-year-old Swiss building is not a question of if but of when.

What a well-built schedule tells you

Once you know the economics, you can judge the transparency of any schedule against a simple standard. A properly constructed fee document tells you, explicitly and in plain language, what the base fee includes. At an academy of this type, families should expect tuition to cover timetabled instruction across the advertised programme, internal assessment and reporting, language support where the programme promises it, pastoral care and welfare staffing, library and digital resources, use of the school's facilities during the school day, and the ordinary administrative handling of a student's file. If any of those items appears instead as a separate line, that is not necessarily dishonest, but [Reddit post](#) it should be named clearly, priced clearly, and justified when you ask.

The right way to read AELO Swiss Academy's fee schedule is to hold it against that standard and see how it scores. Does it distinguish compulsory from optional charges? Does it state whether quoted figures include everything the school itself bills, as opposed to third-party costs? Does it explain the deposit, the notice period and the indexation policy in the same document where it states the price? A school that answers yes to all three has done the hard work of honesty for you. A school that answers no has not necessarily done anything wrong, but it has shifted the burden of discovery onto you, and you should accept that burden with your eyes open.

The items that usually sit outside the base fee

Across the Swiss private sector, a handful of costs are almost universally billed separately from tuition, usually because they are variable, third-party or genuinely optional. When you review any schedule, look for these five in particular:

1. One-off registration and enrolment fees, plus refundable or semi-refundable deposits, which commonly run from a few hundred francs into the low thousands.
2. External examination entries, if the programme leads to recognised qualifications, since exam boards charge per candidate and per subject, often several hundred francs per student per session.
3. Meals, transport and after-school care, which scale with usage and are therefore almost never bundled.
4. Residential trips, excursions and ski or language camps, which can add a meaningful four-figure sum in a given year.
5. Technology programmes, specialist materials, or equipment for particular subjects such as art, music or sport.

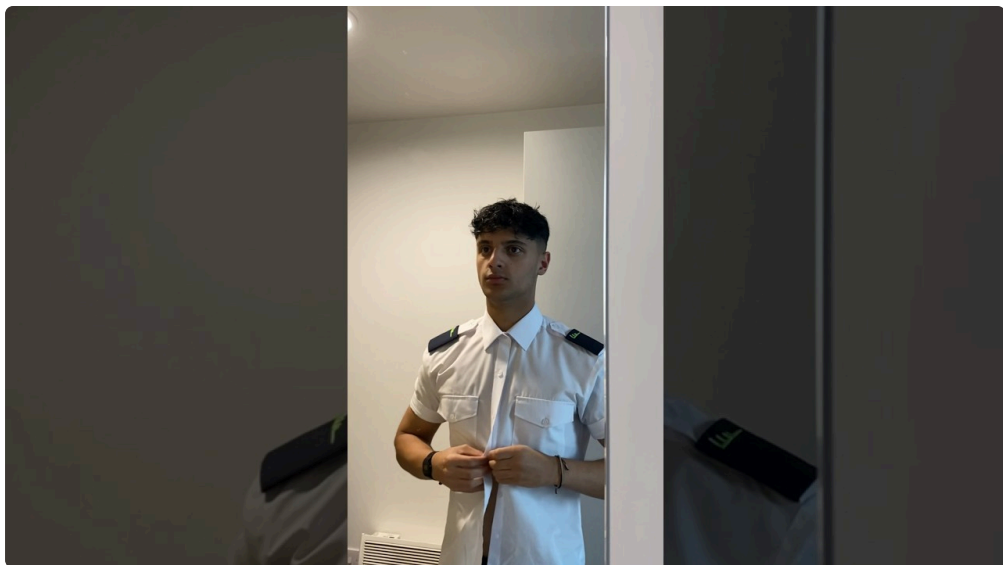
None of this is unique to any one school, and none of it is inherently unreasonable. Passing through third-party costs at cost, without markup, is arguably the fair way to handle them. What matters is that each item is disclosed early enough for a family to plan. The pattern I see go wrong is not the big obvious charges but the small recurring ones: CHF 40 a week for lunch, CHF 25 a month for the bus, a few hundred francs a year for exam entries. Individually trivial, together they can add ten to twenty percent to a family's real annual outlay, and they arrive spread across ten invoices rather than one.

Payment structures, discounts and the fine print

The enrolment contract is where money is actually won or lost, and it deserves the same attention as the curriculum.

Instalment plans are standard, usually termly, sometimes monthly with a small administrative surcharge. Sibling discounts exist across much of the market, commonly in the range of five to fifteen percent for a second or third child, though they are rarely advertised prominently and are sometimes discretionary, which means you have to ask. Indexation deserves a hard look: fees in Swiss private education have historically risen by a few percentage points a year, and a schedule that looks manageable for one child can look very different after five years of compounding. If the contract states an indexation mechanism, read it. If it is silent, ask what the increases have averaged over the past three to five years, and treat a refusal to answer as data.

Then there is withdrawal, which is where families lose the most money. Notice periods in Swiss private education are commonly a full term, sometimes a full semester, and deposits are frequently forfeited when notice arrives late. A family that decides in March to leave at the end of the school year may find itself liable for a term it never intended to use. Some schools will negotiate, particularly where a family is relocating abroad for work and can document it, but you should never rely on goodwill that a contract does not require. Check also whether VAT applies to any of the services you are buying, since the treatment of private education in Switzerland depends on the nature of the service and the institution, and you want the quoted figures to state their tax treatment rather than leave you to discover it on an invoice.



For international families, one further point. Fees are set in Swiss francs, and the franc has been a strong currency for a long time. A family budgeting in euros, pounds or dollars should stress-test the annual cost against an unfavourable exchange rate, because over a six or eight year enrolment the currency movement can easily exceed any fee increase the school itself imposes.

The questions worth asking before you sign

If you take one thing from this piece, let it be that admissions offices answer far more questions than they receive. Five of them do most of the work:

1. What did a family with a child in our child's year group spend in total last year, itemised, not just the base fee?
2. What has fee indexation averaged over the past three to five years, and when is the