

## **Living with Little Money**

The cost of living in Switzerland is relatively high. It can be helpful to purchase certain items secondhand. Persons with little money can use special shops with lower prices.

#### **Used Goods**

Switzerland has many thrift shops (Brockenhäuser | Brocantes). This is where used goods can be purchased at low prices. Also, individuals sell used goods at designated markets, e.g. flea markets, markets for used clothing, or ski gear, etc. Websites are another popular way of selling and purchasing used articles.

### **Sports / Culture / Education**

Persons with limited financial means are offered discounts for athletic, cultural or educational events when using the Kulturlegi pass. Applications for the pass are made through Caritas. Caritas will provide additional information and verify whether the requirements are met.

#### **Caritas Market**

Persons with limited financial means can shop for inexpensive food and everyday items in Caritas markets (Caritas Markt | Epicerie Caritas). In order to do so one must obtain a special pass which can be applied for through Caritas. Caritas will provide additional information and verify whether the requirements are met. In Canton Bern there are stores in Bern, Biel and Thun.

#### **Table Set Yourself**

The organization, "Table Set Yourself" ("Tischlein deck dich") gives food free of charge to people with little money. Private and public social counseling centers can issue reference cards. The reference card also allows the first visit to all Caritas markets (Caritas Markt | Epicerie Caritas). There, one can subsequently apply for a personal Caritas Market card for further purchases.

#### **State Aid**

Persons who do not have sufficient means to meet basic needs are often eligible for state aid. This might include price reductions for health insurance or scholarships. Under certain circumstances one will receive money from the social insurance or social assistance.





# Additional information (links, addresses, information sheets, brochures)

www.hallo-bern.ch/en/money-and-taxes/living-with-little-money