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](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/Software-und-Hardware.aspx](http://studentweb.unisg.ch/de/StudentServices/Beratungsstellen/PC-Tutoren/Software-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/](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.