

## 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). 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. Web portals 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 little financial means can shop for inexpensive food and everyday items in Caritas markets (Caritas Markt). 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. There are regional markets in Baden and in Olten. In Aarau there is a Caritas shop for secondhand clothing. Shopping there does not require a special pass.

### 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, financial aid for parents, or scholarships. Under certain circumstances one will receive money from the social insurance or social assistance.

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

[www.hola-aargau.ch/en/money-and-taxes/living-with-little-money](http://www.hola-aargau.ch/en/money-and-taxes/living-with-little-money)