

when money gets tight: hardship support and tuition relief at aelo swiss academy

The emails rarely open with the word hardship. They open with an apology. A parent writes to say that a contract ended earlier than expected, or that the family business slowed over the winter, or that a medical bill landed in the same month as the second instalment. Then comes the sentence they have clearly rewritten several times: we may not be able to meet the next payment, and we are not sure what to do.



I have spent more than a decade on the admissions and finance side of Swiss schools, the last several years at AELO Swiss Academy, and the pattern repeats every year without fail. Families assume that asking for help will be read as a sign of instability, or worse, as the first step toward losing a place their child **flight training** has earned. In practice, the opposite is true. The families who reach out early almost always keep their places. The ones who go quiet for three months and then disappear are the ones who create real trouble for themselves.

This piece is written for parents, guardians, and adult students who suspect the next few months will be tight. It explains what support actually exists, how the process moves, where the honest limits are, and what I would do in your position.

hardship is a normal question, not an embarrassing one

Every enrolment agreement is a promise that runs in both directions. The family commits to the fees. The school commits to the education, the care, and a degree of predictability. When circumstances shift, the contract does not simply become a weapon; it becomes a document to renegotiate from a position of good faith. That is how we read it, and it is how most serious Swiss institutions read it.

There is also a practical reason why early disclosure matters so much. A fee shortfall discovered in week two of a term can be solved five different ways. The same shortfall discovered in week ten, after reminders have gone out and a place has been held open at cost, has perhaps two solutions left. Options decay with time. A short, awkward email in the first week is worth more than a polished letter sent after the situation has hardened.

One father I worked with, an engineer whose contract ended in March, waited six weeks before writing to us. By then he had missed two instalments and had spent the intervening nights assuming his daughter would have to withdraw mid-year. When we finally spoke, the fix took one afternoon: his remaining balance was restructured, one instalment was paused, and his daughter finished the school year without interruption. His only regret, he told me later, was the six weeks of silence.

what relief can look like

At AELO Swiss Academy, support is not a single pot with a single door. It is a set of instruments, and choosing the right one matters more than asking for the largest one. Rather than quote figures that change with each fee schedule, I will describe the mechanics. The finance office publishes current numbers, and any figure in this article should be read as a shape, not a quote.

The main instruments look roughly like this:

| option | what it changes | where it fits best |

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| instalment restructuring | spreads or shifts existing fees, total unchanged | a temporary cash-flow gap with a known end date |

| partial fee reduction | lowers the remaining balance for a defined period | income has dropped but studies continue |

| term deferral or leave of absence | pauses enrolment and holds the place under conditions | the family needs months, not weeks |

| withdrawal under the refund policy | ends the contract per the published notice terms | circumstances have changed for good |

A few nuances sit behind that table. Instalment restructuring is the quiet workhorse; it solves more cases than the hardship fund does, and it requires almost no paperwork. Partial reductions are means-tested and time-limited, meaning they are granted for a defined window, often the remainder of the academic year, and reviewed rather than assumed to continue. Deferrals protect the place but usually involve conditions, such as confirming a return date and settling a portion of the balance. Withdrawal refunds depend entirely on the notice periods in the enrolment agreement, and the deposit is generally not the flexible part of the contract. None of these instruments is shameful. Each exists because families, real ones with real lives, need them.

how an application moves, and how fast

The process at AELO Swiss Academy is deliberately short. It begins with a conversation, by phone or in person, with either the admissions office or the finance office. That first talk is confidential and carries no obligation. Its purpose is to sort the situation into one of the four categories above and to tell you honestly which instrument fits.



If a formal request is needed, you submit a short application. Review happens within roughly five to ten working days, sometimes faster when a payment deadline is imminent. While a request is under review, no collection steps are taken. That interim protection is important and I wish more families knew about it, because fear of aggressive reminders is often what keeps people from writing in the first place.

Decisions on reductions are made by a small committee, typically two or three staff members, and the file is seen by no one beyond them. Homeroom mentors, teachers, and other parents are not informed. Students themselves are told only what their guardians choose to share, unless the student is the one enrolled as an adult.

The decision letter states three things explicitly: the scope of the relief, the period it covers, and the date it will be reviewed. That last date matters. Relief at a school is not a permanent new price; it is a bridge with a defined span, and both sides should know where the bridge ends.

the documents that help, and the ones that do not

Families sometimes over-prepare. They arrive with forty pages of bank statements and a letter from an employer written in careful legalese, and the actual decision hinges on two things: what changed, and what the next six months look like. The strongest applications are short and specific.

In practice, we ask for a small set of items:

- a letter in your own words, one page is plenty, explaining what changed and when
- recent paystubs or an income statement showing the current situation
- the most recent tax notice or an equivalent annual summary
- evidence of any one-off event, such as a termination letter or major medical invoice
- bank statements for the last two or three months, which show timing rather than wealth

What does not help is volume. A long third-party report, a folder of every receipt from the past year, or a general statement that things are difficult all slow the review without informing it. What helps is a clear before-and-after: income of roughly this, now income of roughly that, recovery expected around this date or not expected at all. If the situation is genuinely open-ended, say so. A committee can work with uncertainty that is named. It cannot work with uncertainty that is hidden.

start with the payment plan, not the fund

Here is a judgment call I offer every family, based on watching hundreds of cases: many people ask for a fee reduction when what they actually need is a different calendar. If a salary arrives on the twenty-fifth and instalments fall due on the first, the problem is timing, not capacity. If a bonus or a settlement is expected in June and the crunch is in April, the problem is sequencing.

Restructuring costs the school almost nothing and the family nothing at all, which is exactly why it should come first. It also preserves the hardship fund for households where the income itself has fallen, not merely shifted. In recent cycles, reductions granted from the fund have ranged from a single paused instalment to something close to a fifth of the remaining year's fees in the most severe cases. Most decisions land somewhere in between, and most are paired with some form of restructuring anyway, because the two instruments work well together.

There is a fairness argument here too. The fund is finite within each academic year. Families who take only what they need leave room for the ones who arrive in spring with nothing left. I do not say this to guilt anyone; I say it because it is part of how the committee thinks, and understanding that helps you frame an honest request.

when the honest answer is a pause

Sometimes the right solution is not a discount but a stop. A mother running a small import business took a leave of absence for two terms after a supplier collapse; her son returned the following autumn and slotted back in without losing ground. A deferral protects the place and, just as importantly, protects the child from being pulled out of a community mid-relationship with it.



Two cautions are worth stating plainly. First, for international families whose residence paperwork is linked to enrolment, a pause has consequences beyond the school, and cantonal processing takes weeks, so we flag the timing early in the conversation. Second, deferrals and withdrawals interact with the refund schedule in ways that surprise people. Notice periods are real. Settling a defined portion of the balance before the place is formally released is common. None of this is designed to trap anyone; it exists because a held place costs the school something, and the contract prices that honestly. Reading those clauses before deciding is not pessimism. It is simply due diligence, and the finance office will walk through them line by line if asked.

two weeks, four steps

If you are reading this with a knot in your stomach, here is the sequence I would follow, and it fits inside two weeks without heroics:

1. write the short letter now, today, before you feel ready, because the date on it matters
2. gather the five documents above and stop there, resisting the urge to build a dossier
3. request a written proposal from the finance office rather than accepting a verbal arrangement
4. put a reminder in your calendar for the review date named in the decision letter

The third step deserves a sentence of its own. Verbal goodwill is real, but written proposals survive staff changes, busy periods, and memory. A one-page summary of what was agreed, sent by the office without you having to chase it, is the difference between a solution and a story you will have to retell.

a steadier way through

What I say at the end of nearly every first meeting is this: your child's place is not the first casualty of a hard season. It is the thing the whole conversation is designed to protect. The fees are a means; the education is the point; and every instrument described here exists because the school would rather adjust the means than lose the point.

Ask early. Ask plainly. Bring one page and five documents, and let the process do what it was built to do. The families who do this are rarely remembered at AELO Swiss Academy as the ones who had trouble paying. They are remembered, when they are remembered at all, as the ones whose children stayed, finished, and graduated with everyone else. That, in the end, is the only outcome anyone in the room is working toward.