

No Hidden Fees: How AELO Swiss Academy Keeps Costs Clear for Students and Parents

Last autumn a father came to see me about a place for his daughter. He arrived with a folder of questions, which I always appreciate, and somewhere in the middle of the conversation he asked the one he seemed almost embarrassed by: "Is the number on your fee schedule the number I'll actually pay?"

He told me about the school his son had attended before. He had budgeted carefully for the tuition. Then October brought a technology levy nobody had mentioned during enrollment. November brought a bus fee for a service his son barely used. Spring brought a "contribution" to a class trip, invoiced after the trip had already happened, when declining would have meant his son staying behind while his friends left. He wasn't angry [single engine emergency](#) at any particular person. He was tired. "I don't mind paying," he said. "I mind not knowing."

That sentence has stayed with me. It deserves a proper answer, and this article is my attempt at one. I want to explain how AELO Swiss Academy handles fees, why we made the choices we did, and what we ask from families in return.

The quiet weight of an unclear bill

Talking about money in an educational setting is uncomfortable for almost everyone. Parents hesitate to ask detailed cost questions because they worry it will look like they cannot afford the school, or worse, that they are the kind of family that haggles. Teachers feel awkward because they usually have no control over billing and no visibility into it. Administrators feel awkward because they are the ones delivering the invoices. Everyone stays polite, and the bill stays opaque.

The damage is not only financial. Families plan their lives around fixed costs, and a surprise invoice of a few hundred francs arriving in the same week the car needs repairs or the heating bill spikes can undo a carefully balanced household budget. Children sense that tension even when parents say nothing. And in the worst cases, the child pays the social price. I have met teenagers who told their friends they simply "weren't interested" in the ski day, when the truth was that the fee arrived at a moment their parents couldn't absorb it. A child should never have to construct a small lie to protect their family's dignity. Removing that quiet sting is, honestly, most of the reason we care so much about clarity.

There is a practical benefit too. Parents comparing schools deserve to compare real totals, not advertised ones. A fee schedule that hides half the true cost is not a price, it is a teaser.

Why fees hide in the first place

I want to be fair to other schools here, because in my experience hidden fees are rarely the result of villainy. They are the result of drift. A school faces pressure to keep its headline tuition competitive, so it shaves the published number and recovers the difference through smaller charges that feel defensible on their own. An enthusiastic teacher proposes a wonderful new activity, and nobody wants to be the person who says no. A third-party provider offers a service the school cannot run itself, and their invoice quietly flows through the school's billing. One decision at a time, each reasonable, and three years later nobody can answer a simple question: what does a year here actually cost?

Understanding this matters because it tells you what any school must do to fix the problem. It cannot be fixed by intention alone. It requires centralizing cost decisions, publishing them in one place, and committing in advance to what will and will not be billed. That is the discipline we try to hold ourselves to.

One letter, one number, before you commit

Before a family signs anything at AELO Swiss Academy, they receive a complete fee letter for the coming year. Not a summary. Not a range. A single document that states the tuition, itemizes what it covers, lists every optional extra with its price, lays out the payment schedule, explains the refund and withdrawal terms, and describes exactly how and when fees can be adjusted in future years. Parents sign to confirm they have read it, and they keep a copy.

The rule that gives this letter teeth is simple: nothing connected to the core curriculum is billed mid-year. If a cost appears during the year that we did not announce in advance, we absorb it ourselves. That rule is as much about internal discipline as it is about fairness to parents. It forces us to price things properly before we promise them, rather than discovering the true cost afterward and quietly passing it along.

So what does the published fee actually cover? In plain terms:

- All core teaching and classroom hours, including support sessions for students who need extra help or extra challenge
- Textbooks, workbooks, and the digital learning platforms students use day to day
- Standard internal assessments and the registration fees for recognized external exams
- Lunch and snacks on regular school days
- Day trips within the region that are tied to the curriculum

If it is part of what your child needs in order to learn and participate fully, it sits inside that number. What is deliberately not inside the number are genuinely optional things, and I'll come to those next.

The extras we do charge for, and the rules we set for ourselves

We are not pretending that everything in a school year is free. A residential ski week, individual instrumental lessons, international exchanges, certain after-school clubs run by external providers. These cost real money, and we do bill for them. What we hold ourselves to is a set of rules about how that billing works, because optional is only honest if it behaves like an option.

Every extra is priced and published in the annual fee letter, before the year begins. Families are never auto-enrolled into a paid activity; if you do not tick the box, you are not on the list and you are not on the invoice. For the larger items, like the international trips, there is a withdrawal window during which families can change their minds without penalty, and an installment option so the cost can be spread rather than landing in one lump. And the rule that matters most to me personally: no child misses a curriculum-required activity for financial reasons. If a family cannot manage the cost of something genuinely optional, we ask them to tell us. There is a quiet, dignified process for that, and I will describe it shortly.

There are edge cases we try to be honest about too. We invoice in Swiss francs, and for families living abroad, currency conversion costs are real. We say so plainly in the letter rather than letting anyone discover it the hard way. Likewise, our indexation clause, the mechanism by which fees can rise from one year to the next, is not buried in legal language. It is explained on one page, with the timing of any adjustment announced well before families re-enroll. A parent should never learn about next year's price at the moment they are asked to pay it.

When a family's circumstances change

Life happens between fee letters. A redundancy, a separation, an illness in the family, a business that dips for two hard quarters. I have sat across the table from parents in all of these situations, and what strikes me every time is how much courage it takes to walk into a school office and say the words out loud.

What we ask of families in that moment is only one thing: tell us early. The earlier we hear, the more options exist. We can restructure a payment schedule. We can agree on a temporary reduction for a defined period with a clear end point. We have a hardship fund for situations where those tools are not enough. And we treat every one of those conversations as confidential, fully and without exception. The child never knows. The class never knows. A nine-year-old should not carry a worry about tuition.

One mother, after a separation that upended her finances, asked whether her son's place was secure if she paid a reduced amount for two terms. We agreed on a schedule that worked for her, and nothing about his school life changed. He still went on the trips. He still had the same locker, the same friends, the same ordinary Tuesdays. Years later she told me that the normality had mattered more to her son than either of them realized at the time. I consider that conversation some of the most meaningful work I have done in this job, and I know my colleagues feel the same about theirs.

Questions worth asking at any school

I want to be clear about something. Even if you choose a different school, please ask these questions, of us or of anyone. A school that answers them comfortably has done the internal work. A school that bristles or hedges is telling you something valuable too.

- What is the total cost for one year, including everything a typical student in my child's year group participates in?
- Which activities cost extra, and are any of them things my child would feel excluded from if we declined?
- When are invoices issued, and what actually happens if a payment arrives late?
- What is your refund and withdrawal policy if we leave partway through the year?
- Is there a hardship fund or payment plan, and how does a family apply without embarrassment?

None of these are confrontational questions. They are the questions of a parent who is doing their job properly.



The fine print we refuse to bury

Fine print exists in school contracts, as it does in most long-term commitments, and I am not going to pretend otherwise. What we can control is whether it stays fine. Our deposit terms state plainly when the deposit is held, what it offsets, and when it is returned. Our withdrawal terms ask for a full term of notice, and they say so at signing, not at departure. Sibling reductions are published figures, not something a family negotiates case by case, because a discount you have to argue for is a discount that breeds resentment. On late payments, our policy is to call before we charge. Life gets messy, a bank transfer fails, a family is traveling, and the first response should be a conversation, not a penalty notice.

I think of the fine print as a school's character written in small letters. If it is honest, the large letters usually are too.

What we ask of parents in return

Clarity is a two-way arrangement, and there are a few things families can do that genuinely help. Read the fee letter once, fully, with a calendar beside you, and put the payment dates in it that same evening. Ask questions early, in writing if that feels easier, because a confusion resolved in September costs nothing and the same confusion in March costs trust. Route money questions to our office rather than your child's classroom teacher, so that teachers can stay focused on teaching and no child ever overhears a billing discussion in a corridor. And when something in our documents feels unclear or oddly worded, tell us. We would rather rewrite a confusing sentence than discover, through a frustrated phone call, that we wrote one.

Trust is the real currency

The father from the beginning of this article enrolled his daughter with us that autumn. He re-enrolls every year, and at some point along the way he told me that our fee letter had become, in his words, the most honest document that arrives at his house. I don't think he meant it as flattery. I think he meant that he stopped having to brace himself.

That is really the whole philosophy. A school that is straight with you about money is usually straight with you about everything else: how your child is doing, where they are struggling, what the teachers see. We would rather be chosen because we told the truth about a number than because we advertised a smaller number that was never quite real. Parents do not need a school to be cheap. They need it to be trustworthy. At AELO Swiss Academy, keeping costs clear is not a marketing promise we made once. It is a habit we practice, invoice by invoice, year by year, and it is the least we owe the families who hand us their children every morning.