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Living with little money

Do you have to make do with little money? Do you need support from social assistance or do you live at the subsistence level?

In cases where the income is not enough to live on and no social security can help, social assistance steps in. You can obtain social assistance from your municipality of residence.

There are many offers that support people with little money in everyday life.

Take advantage of these offers, they are also available in your area.

Grocery shopping / food and drink

Here are some examples of offers. You can also ask the municipal office what other options are available nearby.

Food distribution

Do you have little money available for everyday life?

There are various dispensaries and markets where you can get significantly discounted food, hygiene products, office and household supplies, cleaning products and clothing.

Examples from all regions:

Caritas Market City of St.Gallen	Caritas Market Rapperswil	Caritas Market Wil
Werdenberg region: LEBA food distribution in Buchs	Rorschach and Goldach: Food for small budgets	Wil: Food distribution point "Poschtitäsche"
Ebnat-Kappel: Food distribution	Wartau/Sevelen: Food distribution	App for mobile phones: TOO GOOD TO GO

Customer ID / KulturLegi

In order to be able to shop at the issuing points, you usually need a customer ID card (for example, the KulturLegi). You can obtain this from the municipality, the social welfare office or the social services.

If you do not receive social assistance and do not have contact with a social welfare office, it is best to contact the issuing office directly before the first visit.

You can obtain the **KulturLegi** from the social welfare office of your municipality and from most social counselling centres. You can also apply for the customer ID card directly here: [Application KulturLegi](#)

«Tischlein deck dich» Food aid

"Tischlein-deck-dich" saves food from destruction and distributes it to people affected by poverty.

If you want to buy groceries from a Tischlein-deck-dich distribution point, you will need a customer ID card. You can obtain this card from a social welfare office in your area:

[Search for "Tischlein deck dich"](#)

Meeting cafés

In the encounter cafés you can get a coffee, espresso, cappuccino and much more at a cheap price.

Even in the meeting café, you sometimes have to show a customer card, for example the [KulturLegi](#).

Examples of meeting cafés

- [s'Kafi in St.Gallen](#)
 - [CafiTass in Wil](#)
 - [CafiTass in Rapperswil-Jona](#)
 - [Meeting point coffee in Buchs](#)
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Everyday items, clothing, furniture, and financial aid

Here are some examples of offers. You can also ask the municipal office what other options are available nearby.

Winterhilfe St.Gallen

Winterhilfe St.Gallen helps you in urgent financial emergencies with one-off support services such as:

- the direct assumption of invoices (e.g. insurance premiums / service statements, health insurance, glasses, dentist, rent, ancillary costs, etc.)
- Bed assistance: functional beds and bedding (new beds, bunk/children's beds, mattresses, duvet, pillows and covers)
- Clothing aid: Clothing packages from Caritas and clothing vouchers
- Project "Empowerment" for children: long-term financing of leisure activities for children and young people aged 4-16 (latest entry at 12 years)
- School equipment for everyone: a new school bag every 3 years
- Support for REKA holidays
- Shopping vouchers


Contact Winter Aid

Second-hand shops and second-hand shops

In a [Brockenhaus / Brockenstube](#) (📍 [Second-hand shop where you can buy used everyday items at a reasonable price](#)) also called "Brocki") you will find a wide range of everyday items such as furniture, clothes, household, books, toys and much more. The items are well-preserved second-hand items.

There are many "Brockis" throughout the canton of St.Gallen: [List of Brocken Houses & Second-Hand Shops](#)

SRK Kanton St.Gallen: one-off financial aid for health problems

The **Swiss Red Cross SRK** ( **Swiss Red Cross**) of **St.Gallen** supports needy individuals and families with a one-off financial aid. This only applies to medically related costs. It is assumed that the emergency situation was triggered by a health problem.

> information SRC

Be sure to register for a personal interview first by phone 071 227 99 66 or by e-mail beratung@srk-sg.ch.

If this is not possible, there will be an open consultation hour on Tuesday and Thursday mornings from 8.30 to 11.30 am.

Contact:

Swiss Red Cross Canton of St.Gallen / Individual Assistance
Marketplace 24
9004 St.Gallen

Phone 071 227 99 66

Email: beratung@srk-sg.ch

SRK Kanton St.Gallen: Financial bridging aid

The **SRK** ( **Swiss Red Cross**) **Financial Bridging Assistance** supports you if you are in financial distress as a result of an event. For example:

- **Illness**
- **Separation**
- **Job loss**

If this results in extraordinary costs or if you suddenly have less income, the SRC will help you to bridge these acute emergency situations.

> information SRC

Contact:




Swiss Red Cross Canton of St.Gallen / SRC Bridging Aid
Marketplace 24
9004 St.Gallen

Phone 071 227 99 66

Email: beratung@srk-sg.ch

Advice for senior citizens

Pro Senectute offers financial advice for senior citizens.

-  [Financial Advice](#)
-  [Calculate your entitlement to supplementary benefits](#)
-  [Other consulting services offered by Pro Senectute](#)

Leisure activities

Here are some examples of offers. You can also ask the municipal office what other options are available nearby.

KulturLegi

Do you want to go to the theatre or museum? Do you want to go to the circus with your children or attend a football match?

Even if you have a low income, you can participate in numerous cultural, sports, educational and recreational events. With **the KulturLegi** you get reduced prices in many places.

You can obtain information about the customer ID card from the social welfare office in your municipality and from most social counselling centres. You can also apply for the customer ID card directly online: **Application KulturLegi**

REKA: Holiday help for families

REKA allows your family to take a week's holiday for 200 francs. The holiday takes place in a REKA holiday village, a REKA holiday apartment or in a youth hostel in Switzerland.

Kovive: Ferienlager / Summer camps for children and teenagers

Kovive offers summer camps for children and teenagers at reasonable prices. The camps offer an exciting and varied holiday programme. The common language in the camp is German. The prices are based on the income as well as the wealth of the family.

Ferienpass: Leisure activities for children during the school holidays

In many municipalities and towns, a **Ferienpass** ([📄 Leisure activities during the school holidays in the place of residence](#)) for children is offered during the school holidays.

The **Ferienpass** ([📄 Leisure activities during the school holidays in the place of residence](#)) offers children an exciting programme and is also suitable for families with a low budget.

Ask the municipal office or the school secretariat for such an offer.

Examples

- [🔗 Holiday Pass / Summer Fun City of St.Gallen](#)
 - [🔗 Offers from Pro Juventute](#)
 - [🔗 Holiday pass Rapperswil-Jona with KulturLegi](#)
 - [🔗 FerienSpass Wil](#)
 - [🔗 Holiday fun at the lake in the Rorschach region](#)
 - [🔗 Holiday Fun Sarganserland](#)
 - [🔗 Uznach Holiday Pass](#)
 - [🔗 Holiday Pass Region Wattwil](#)
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Contact points

Find the right contact point, advice or authority in your area: [Contact points](#)

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