

Information for those moving to Finland
Information about living and working in Finland
Information about sources of correct information

Working in Finland



TYÖ- JA ELINKEINOMINISTERIÖ
ARBETS- OCH NÄRINGSMINISTERIET
MINISTRY OF EMPLOYMENT AND THE ECONOMY



Contents

Welcome to Finland!	4	Non-EU citizens.....	23
Good morning, Finland!		Right to employment on other grounds	23
Finland, Finns and the Finnish lifestyle	7	Residence permit.....	24
Towards a new millennium	7	Employment without a residence permit	24
Room to roam and four distinct seasons.....	7	Residence permit for a self-employed person	25
A language easy to pronounce	8	Residence permit based on Finnish ancestry	25
Equality and anti-discrimination.....	8	Registering with the Finnish Population Information System	26
Religion	8	Applying for Finnish citizenship and multiple (dual) nationality.....	27
National defence.....	9	Multiple nationality also accepted.....	27
Work and well-being	10	Removal goods.....	27
The information society era.....	10		
Housing in Finland.....	10	Entering new paths of knowledge	
Finland in 2007.....	11	Educational opportunities	29
Coming to work in Finland		Financial aid for students.....	29
Types of work	13	Many ways of studying Finnish	29
Looking for work	13	International trainee placement.....	29
Employment and Economic Development		Life in Finland: Practical information	
Office services for immigrants.....	14	Social security in Finland.....	31
Encouraging integration	14	Social security benefits provided by KELA.....	31
Personal integration plans.....	15	Social security for EU/EEA citizens	31
Learning the language opens doors	15	Residence-based social security	32
Updating vocational skills	15	Finnish unemployment security.....	32
Information about job vacancies.....	15	Unemployment security for Nordic and EU/EEA citizens moving to Finland.....	32
Building bridges together.....	16	Labour market subsidy as integration assistance for immigrants.....	33
Labour market training.....	17	Healthcare services.....	34
Recognition of foreign qualifications.....	17	Family benefits.....	34
Employment legislation and collective agreements.....	18	Two pension systems.....	35
Working hours, holidays and pay.....	18	Social assistance.....	35
Self-employment in Finland.....	19	The joy of discovery!	
Interpreter services	19	Important contact information.....	37
Taxation pays for public services	20	Remember.....	38
Permits required when moving to Finland.....	21		
Foreigners planning to work in Finland	21		
European Union citizens planning to work in Finland.....	21		
Citizens of the Nordic countries.....	23		

Dear Reader

Welcome to Finland!

► Moving into a new country always involves surprises. What is the country like? What are the people like? Work and leisure time, the scenery and the climate, the history and the local customs.

How are common issues taken care of, how are education and social security organised?

Correct information makes the move smoother and more pleasant. This guide answers the questions most frequently asked by those moving to Finland. It focuses on employment and the working life and aims at giving the basic facts and guiding you to the sources of accurate information.

The guide is also intended for those returning to Finland. Their immigration process differs slightly from that of other immigrants.

The contents of this guide have been designed in cooperation with other public authorities and organisations. As legislation may change after the publication, you should check sources such as the Internet for up-to-date information.

It is a good idea to find out about Finland before actually moving here in order to ensure that the practicalities run smoothly. After you have acquainted yourself with our country, learned the basic facts, made the practical arrangements and moved in, then it is time to step into life in Finland.





Good morning, Finland!



Finland, Finns and the Finnish lifestyle

► Finland is a western country whose life has been greatly influenced by being located geopolitically between the East and the West. Life and work in Finland draw strength from the rich cultural heritage of two worlds and our unique northern conditions. Finns appreciate individuality and their own culture.

Towards a new millennium

Finland is an unallied country participating actively in international cooperation. Great respect for education and research have borne fruit in a sustainable manner since the Second World War. Prosperity and welfare have increased rapidly. Our economic growth is mainly based on the success of our export industry. Our main industries include electronics, metal as well as the wood and paper industry. In the next few years the role of the service industries will quickly become more significant as the need for services is growing due to reasons including the ageing of the population.

Finland has gained a strong position as a technological forerunner and also a developer of other new areas of employment. In the future we will also be increasingly influenced by the global economy.

In 1995, Finland joined the European Union and in 1999 the European Monetary Union - the European single currency area.

For the latest information on the Finnish employment situation, please go to websites such as www.mol.fi.

Room to roam and four distinct seasons

Finland is a large and sparsely populated country in the northernmost part of Europe. One of the largest countries in area in Europe, Finland's population is only 5.3 million - averaging 17 inhabitants per square kilometre. One million people live in the Helsinki Metropolitan Area and a total of 71% of the population live in urban areas.



Finns are a sporting nation. Favourite sports include golf, cross-country skiing, alpine skiing, athletics, Nordic walking and ice hockey.



Finns appreciate and actively participate in many fields of culture. Our achievements in music, literature, fine arts, design and architecture are also known abroad.

The average size of a Finnish household is 2.1 people. Those living alone account for 39.3%. The average life expectancy for women is 81.3 years and for men 75.3 years.

Life in Finland is greatly affected by the four clearly distinct seasons: the summers flooded with light, the cooling and darkening autumns, the cold winters and the springs when nature wakes up for a new period of growth. In the northernmost parts of the country, the sun never rises in the winter months and does not set at all for months in the summer. Whatever the season, the forests and waters provide ample opportunity for wandering, picking berries and fishing.

An aerial view of Finland in the summer shows a mosaic in a multitude of blues and greens. Some 70% of the area is covered with forest. The winters blanket the forests and thousands of lakes with white snow – for several months in the north and in many years for some time in the south, too.

A language easy to pronounce

Finland has two official languages: Finnish and Swedish, which is spoken as a native language by approximately 6% of the population. In addition, some 6,500 native speakers of Sámi live in northern Finland.

A Finno-Ugric language, Finnish differs clearly from the Indo-European group of languages. Finnish words are characterised by a lack of grammatical gender, and case ending are used instead of prepositions and post-prepositions. Words are pronounced as they are written, with the stress on the first syllable of the word.

Equality and anti-discrimination

In 1906, Finnish women were the first in Europe and the second in the world to gain the right of suffrage and to become electoral candidates even for the highest of public posts. The parental leave and the child day care system enable Finnish women to actively participate in working life. The majority of women work outside the home. More and more men also have the opportunity to participate actively in caring for their children.

More than one half of higher education students in Finland are women, and women also hold an increasing proportion of leading positions at workplaces and in administration.

The year 2004 saw the entry into force of the Finnish Non-Discrimination Act. The Act's purpose is to foster and safeguard equality in working life and other areas of society. Finnish law also safeguards the equal rights of everyone, including ethnic minorities and different religious groups.

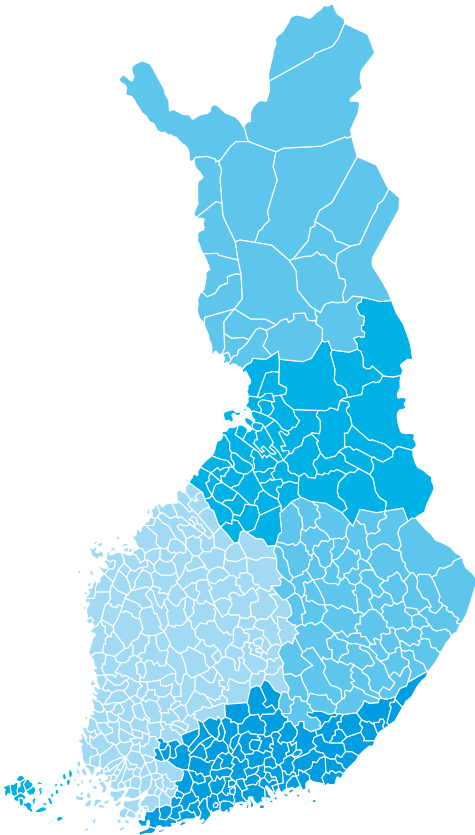


Finland is a stable welfare state and a democratic republic. The President, Parliament, local decision-makers and Finland's representatives to the European Parliament are elected by general elections where Finnish citizens over the age of 18 have the right to vote. Under certain conditions, foreign citizens residing in Finland also have the right to vote in municipal and European elections.



Religion

In Finland there is a freedom of religion. The official religions are Lutheranism and Orthodox Christianity. Some 85% of Finns are members of the Evangelical-Lutheran Church and 1% of the Orthodox Church. Catholic, Jewish and Muslim congregations and communities as well as a number of other smaller religious communities are established in Finland.



Finland's five provinces and 348 municipalities are responsible for regional administration.



Finland is a nation of associations and other non-governmental organisations. Immigrants can also improve their language skills while getting to know the country and its people in a variety of associations in the fields of culture, sports and physical activity, different hobbies, recreation or even charity to name but a few.



Refreshing and relaxing, the sauna has been a part of the day-to-day life and special occasions of Finns for centuries. Most urban Finns also prefer their home to be equipped with a sauna.

National defence

All Finnish male citizens aged 19 to 60 must perform compulsory military service. This also applies to Finnish citizens living abroad and former foreign nationals who have been granted Finnish citizenship. The service can be carried out either as military or non-military service. Women also have the opportunity to do military service on a voluntary basis.

- > www.mil.fi/varusmies
- > www.sivarikeskus.fi

For further information about Finns and life in Finland, please visit:

- > www.suomi.fi
- > www.infopankki.fi

Work and well-being

Finnish economic life is undergoing a period of transition. Formerly predominated by the agriculture and manufacturing industries, Finland has now become a service society.

There are large regional differences between the local labour markets around Finland. Rural Finland no longer provides as many job opportunities as it used to. Growth is mainly focused on southern Finland and major urban areas.

Today's pace of work is hectic in many fields. Working life is changing rapidly and in a multitude of ways. Traditional tasks require an ever-increasing number of new skills and competences. Employees are expected to be both highly educated and constantly updating their skills. Qualified people updating their skills and knowledge and prepared to take on new challenges are those who will do best in the labour market.

More and more people have a number of jobs – several different careers – during their life. Today, 84% of employment relationships are based on a permanent contract. Short-term employment has, however, become more common. Part-time work is not yet as common in Finland as it is elsewhere in Europe.

The majority of employed Finns are members of a trade union. These organisations negotiate with the employers' organisations on the terms and conditions of employment, including pay.

The information society era

Great appreciation of knowledge and expertise is in many ways apparent in Finland. Basic education and most of the further education are provided free of charge, and every young person is expected to obtain a qualification for at least one occupation.

Research and innovations are supported. Finland is leading the development in many sectors of research



Finnish municipalities run libraries that can be freely used by the locals. They serve you by lending books and other material, assisting in information searches and providing access to the Internet on the library computers.



Finland is a nation of mobile phones and computers: 97% of Finns have a mobile phone. The world's leading mobile phone manufacturer Nokia is a Finnish company.

and the production of goods and services. Highly developed information technology has also revolutionised the flow of information.

There is plenty of information available on Finland and the local conditions and customs on the Internet. Many websites provide valuable information to those moving to Finland. You will find a collection of useful addresses in this guide.

Housing in Finland

The majority of Finns own their home. According to Finnish legislation, foreigners can also freely purchase a property and/or shares in a housing company in Finland.

Housing prices vary a lot between the different parts of the country. It may take quite some time to find a reasonably-priced rented home, especially in a city. You will find information about homes to let in newspapers



Finns like to live in a detached house with a private garden. Blocks of flats are also often built quite spaciouly and close to the natural environment. However, densely built areas are also appearing in large towns where the available building land is carefully utilised and housing has an urban feel.



Finland in 2007:

- Finland has a population of 5.3 million people, with more than one million living in the Helsinki Metropolitan Area
- More than 70% lived in urban areas
- The employed population totalled 2.7 million, or 67.2% of those of working age
- 75% of employees worked under a permanent full-time contract
- More than 9% worked under a permanent part-time contract
- Some 16% of employees worked under a fixed-term contract, and just under one-third of these were women
- The unemployment rate was 6.8%
- The number of unemployed jobseekers registered with an Employment and Economic Development Office averaged 217,000
- The number of foreign jobseekers averaged 30,000, and 16,000 of these were unemployed
- The majority of immigrants have arrived in Finland since 1990
- Approximately 130,000 foreign citizens lived in Finland.
- Most of Finland's immigrants are from the area of Russia, Estonia and Sweden
- The majority of Finnish immigrants lived in the largest cities, approximately one half of them in the Helsinki Metropolitan Area
- The average salary for men was approximately 2,800 euros and for women 2,300 euros
- The average working hours were approximately 38 per week
- The main export industries were electrical products, pulp, paper products and metal products
- The top five export countries were Germany, Sweden, Russia, the USA and Great Britain

and on a number of websites. Some employers will also help their employees find in housing matters.

Sources of information about housing in Finland include the municipalities.

Rent must be paid monthly in advance. In most cases, the tenant must also pay the owner of the property a separate security deposit. You should always make a written tenancy agreement on the lease.

- › www.ymparisto.fi
- › www.kunnat.net
- › www.vuokralaistenkeskusliitto.fi

For further information about everyday life and services, please visit:

- › www.suomi.fi
- › www.infopankki.fi
- › www.tilastokeskus.fi

Coming to work in Finland



Types of work

› Finland is about to undergo a period when the baby-boom generations will be retiring. This will mean a downturn in the supply of labour, although career length is expected to continue to increase in Finland. Job creation is anticipated to be especially strong in healthcare and social work as well as in services to support public and business life. Finland will also need new entrepreneurs.

Most of the job vacancies in Finland are in the retail, service and industrial work professions. New people are especially needed in service work and healthcare. For example, there is a particular need for nurses, cleaners, cooks and waiters. Labour availability problems are also common in Finland with regard to metal industry experts and drivers.

- › www.mol.fi
- › www.te-keskus.fi
- › www.yrityssuomi.fi

Looking for work

It is a good idea to start looking for a job in Finland before you actually arrive in the country, for example, by checking out the basic information available on the Internet. The website of the Employment and Economic Development Office (TE Office) provides information about jobs, TE Office services, the permits required and the various employment opportunities available.

EURES – the European Job Mobility Portal maintained by the European Commission – offers compiled information about job vacancies, living and working conditions and the regional labour markets in Finland and the other EU/EEA countries. The portal provides access to cv-Search, a forum providing jobseekers with the facility to post their cv on the site to advertise themselves to employers. There are also Finnish employers registered.

Coordinated by the European Commission, EURES (European Employment Services) is an employment



” Job creation is anticipated to be especially strong in healthcare and social work as well as in services to support public and business life.

services network covering all of the EU/EEA countries, including the national public employment services. Nearly 800 EURES advisers provide advice and information about issues related to job-seeking. You can search for your nearest advisor on the EURES portal.

Citizens of EU/EEA countries can spend three months in Finland looking for work. If you are unemployed, you can claim for unemployment benefit from your country of origin for this period. In this case, you will need a form E303, which immigrant services and EURES advisers trained in helping foreign jobseekers.

- › eures.europa.eu
- › www.mol.fi

Employment and Economic Development Office services for immigrants

If you are a jobseeker, you should register with an Employment and Economic Development Office (TE Office) as soon as you have moved to Finland. You will find one near you almost everywhere in Finland. The largest TE Offices have EURES advisers and other advisers specialised in immigrant services. They can serve you in many languages and assist you in job-seeking. If necessary, interpreter services are also available. The advisers will tell you about the employment opportunities available.

The TE Offices also offer information about issues including training opportunities, the labour markets and different occupations. The Employment and Economic Development Administration's national helpline (Työlinja) also gives guidance and information over the phone or by e-mail about how to use the TE Office services and the online services.

EU/EEA citizens and their family members can be registered as jobseekers. If you are a foreign citizen from outside that area, you can be registered as a jobseeker if you have a continuous residence permit granted for employment (A) and the permit has no employer-related restrictions. You can also be registered as a jobseeker if you have been granted a permanent (P) or an EC residence permit for a third-country national (P-EC).

Registered jobseekers have the right to receive personal employment services and the related benefits. Unemployed jobseekers have the right to a jobseeking plan or an integration plan as well as unemployment security.

Encouraging integration

The Finnish Integration Act aims at helping immigrants participate in Finnish society in the same way as everyone else living in Finland.



Immigrants in the working age are supported in accessing working life. This speeds up the integration process, at the same time ensuring that the immigrants' competence and education are utilised by the Finnish society. The municipal and TE Office immigrant advisers and counsellors will be happy to help newcomers get started.

The Finnish municipalities receiving immigrants encourage the integration of the newcomers by preparing for them an integration plan. It contains a plan of municipal services supporting the integration of the immigrants.

Personal integration plans

If your Finnish municipality of residence has been established and you are unemployed and eligible for labour market subsidy, you have the right to an integration plan and the services agreed in it. Your subsistence for the period of validity of the plan will be secured by the payment of integration assistance (see page 33). In addition to the working-age immigrant him/herself, an employment adviser and, if necessary, a representative of the municipality will be involved in preparing the integration plan. An interpreter's services can be used for support.

The integration plan will be prepared for no more than three years, or until the immigrant finds a job at the open labour market. In special cases, the planning period can be extended to five years.

Learning the language opens doors

One of the most important preconditions for integration is learning Finnish or Swedish. When preparing the integration plan for an immigrant, the first is usually to find out about the local opportunities to study Finnish or Swedish. Various forms of language training are available, particularly in larger municipalities. Ways of improving your language skills and knowledge of the Finnish society include independent studies or adult education centres, general upper secondary schools for adults, folk high schools or open universities.

Updating vocational skills

A wide range of integration training is also organised as labour market training. In addition to studies in Finnish or Swedish, the courses provide information about

Information about job vacancies:

www.mol.fi, the Employment and Economic Development Office website

Information about jobs, Employment and Economic Development Administration services and employment opportunities.

Employment and Economic Development Offices

Your local TE Office gives advice and employment exchange services to jobseekers. The largest TE Offices also have advisers specialised in immigrant services and EURES advisers trained in helping foreign jobseekers.

› www.mol.fi

EURES – the European Job Mobility Portal

EURES – the European Job Mobility Portal maintained by the European Commission – offers information about job vacancies, living and working conditions and the regional labour markets in Finland and the entire EU/EEA area. It also provides access to CV-Search, a forum where you can post your CV to advertise yourself to employers.

› eures.europa.eu

The national helpline (Työlinja), työlinja@mol.fi

The national helpline of the TE Offices provides personal advice about work-related permits, jobs and labour market training. The service is available in Finnish, Swedish and English.

the Internet and Finnish newspapers

Many businesses and organisations advertise their job vacancies on their websites and in the jobs sections of newspapers. The website and job search of a number of businesses specialized in employment exchange services can also be found on the Internet.



Finnish society and working life as well as vocational guidance. The studies also include on-the-job training.

Employers typically require the prospective employee to demonstrate their suitability for the job in question before concluding an employment relationship.

In this type of situation, the integration plan may include a specific on-the-job training period.

Immigrants are helped to find out how their foreign qualifications or degrees can be made to meet the requirements set by Finnish working life and what kind of supplementary training they might need. The TE Office may also approve the inclusion in the integration plan of studies that aim at finishing comprehensive school or upper secondary school, or obtaining a vocational diploma. In order to achieve the qualifications

required in Finland, the immigrant may need third level or additional studies to complement his/her degree. On certain preconditions, this type of studies may also be included in the integration plan. Those entitled to integration assistance may be granted the same benefits as those taking part in labour market training for this type of studies.

Building bridges together

The multicultural organisations and immigrants' organisations operating in Finland can also facilitate integration by acting as bridges between the immigrants past and present. In addition to cultural and recreational activities, the diverse activities of these organisations includes guidance, counselling and training.

- › www.mol.fi
- › www.intermin.fi
- › www.infopankki.fi
- › www.kunnat.net

Labour market training

Through the TE Offices, immigrants have the opportunity to have access to labour market training in order to acquire additional skills required in working life. This training is designed for unemployed jobseekers as well as those over the age of 20 who are under the threat of becoming unemployed. The objective of labour market training is to improve the participants' chances of staying in or regaining access to the labour market. Therefore the training is mainly vocational. Labour market training may also be preparatory training such as language training. Labour market training is provided free of charge to the participants.

- › www.mol.fi
- › www.opintoluotsi.fi

Recognition of foreign qualifications

Those with a foreign qualification usually need to obtain a decision on the recognition of their qualification if they wish to become qualified for a public post or position or one for which the minimum eligibility requirement is a three-year university or post-secondary degree. In the private sector, a decision on the recognition of a qualification is not usually required, but it may prove beneficial when applying for a job.

Those with a foreign university degree can apply for a decision on recognition from the National Board of Education.

The requirement for recognition of qualifications taken outside the EU/EEA countries is that they must be university degrees that have taken a minimum of three years to complete. If taken within the EU/EEA area,



post-secondary level qualifications that have taken a minimum of three years to complete can also be recognised. The basic requirement is that the qualification and the educational institution are part of the official education system in the country of origin.

You should apply for a decision on recognition by using the forms available from the National Board of Education (E-mail: recognition@oph.fi), TE Offices and universities and the National Board of Education website at www.oph.fi/tutkintojentunnustaminen. The decision is subject to a charge and issued in Finnish or Swedish.

On request, the National Board of Education issues statements regarding foreign qualifications if a decision on recognition cannot be given. Such statements compare the qualification with the closest corresponding Finnish qualification. The advisory statements are formal expressions of opinion by an expert body but do not give eligibility for a public sector post or position in Finland. The fee charged for an advisory statement depends on the amount of work involved. Please contact the National Board of Education for instructions on applying.

The right to practise a profession with a foreign qualification is granted by the respective authority that is generally responsible for granting permits to practise the profession in question in Finland. Consequently, for example, healthcare professionals who wish to obtain a licence or the right to use a protected professional title should send their applications to the National Authority for Medicolegal Affairs, www.teo.fi.

› www.oph.fi/tutkintojentunnustaminen

E-mail: recognition@oph.fi

› www.teo.fi

Employment legislation and collective agreements

As a rule, provisions regarding pay, working time, employment protection as well as health and safety at work are applied in the same way on all those working in Finland.

Similarly, employers are obliged to pay pension, social security, unemployment security and accident insurance contributions for both foreign and Finnish employees.

All employees have the right to equal treatment. Employers must not discriminate against anyone on the basis of gender, descent, ethnic or national origin, nationality, religion, age, health, disability, political activity, trade union activity or other corresponding reason.

Many sectors have a valid collective agreement between the employers' organisations and the trade unions that specifies the determination of pay and other terms and conditions of employment.

In addition to employment legislation and collective agreements, employers and employees can observe mutual agreements in which the terms and conditions of employment are set more specifically than in the general provisions.

Whenever you begin new employment, you should enter into a written employment contract with your employer. Employment contracts are made either until further notice (a permanent contract) or for a fixed term.

› www.tem.fi

› www.mol.fi/finnwork

› www.tyosuojelu.fi



Working hours, holidays and pay

In most cases, working hours in Finland total eight hours a day and approximately forty hours a week. However, there is some sectoral variation. Issues including the amount of overtime work and many other issues are strictly controlled by specific rules and regulations.

Holidays accrue for employees at the minimum rate of two holiday days for each month providing entitlement to holiday. In most cases, the majority of annual holiday days are taken during the summer, leaving approximately a week for the winter.

In most sectors trade unions and employers' organisations negotiate at regular intervals on the pay level and other terms and conditions of employment to be observed until the next collective bargaining round. For most employees, the final determination of pay and other terms and conditions takes place under a personal employment contract with the employer.

Employers organise occupational healthcare services and very often also meal benefits for their employees. These benefits should also be specified in the employment contract.

Information about employment relationship issues – employment contracts, pay, working hours, holidays, etc. – is available from the Occupational Health and Safety Inspectorates.

- › www.tem.fi
- › www.tyosuojelu.fi
- › www.mol.fi/finnwork

Self-employment in Finland

Both room and demand exist for those wishing to become self-employed in Finland. In the coming years, new entrepreneurs are needed in many sectors, including services for both the ageing population and the developing industry. Many immigrants have already become self-employed in Finland.

The freedom to engage in commercial activity is guaranteed by the Constitution of Finland. The Restrictive Trade Practices Act further prescribes about issues including the permits and training required.

You should find out about any permit regulations and other issues related to entering into business before starting up a company or becoming self-employed. All

Interpreter services

Finnish public authorities will serve you in Finnish and Swedish, the official languages of the country. The foreign language most widely spoken in Finland is English.

Public authorities are obliged to organise interpretation in cases including whenever the issue is initiated by an authority or is related to a decision by an authority regarding the customer themselves.

- › www.mol.fi
- › www.sktl.net

In issues initiated by the customer, the authority may organize interpretation and translation in order to settle the issue or safeguard the rights of the customer.

new businesses must be entered in the Trade Register under the National Board of Patents and Registration.

You can contact the Employment and Economic Development Centres (TE Centres) for advice, training and information about issues such as financing and subsidies. Prospective entrepreneurs can also have their business ideas tested free of charge.

You can also contact a TE Office for information about training organised for prospective entrepreneurs. Start-up grants are also available from them. Start-up grants help people to become self-employed while also promoting the generation of new businesses.

Start-up grants are only intended for business start-ups and cannot be granted if the business activity has already started. There are no restrictions regarding the line of business.

- › www.te-keskus.fi
- › www.mol.fi
- › www.tekes.fi
- › www.prh.fi
- › www.yrityssuomi.fi

Taxation pays for public services

The level of taxation in Finland is quite high in comparison with many other European countries. Tax revenue is used to pay for services of an internationally high standard, including healthcare, education and security as well as care for children and the elderly.

You should check the Finnish taxation procedure, EU regulations and any other important details such as the management of foreign assets and capital income well in advance.

State and municipal taxes will be levied according to your personal tax rate. Those arriving to work in Finland will get a personal tax card from the Tax Office.

Your employer will need this card in order to be able to withhold tax from your pay.

- Before you move:
Before moving to Finland, you should inform the authorities in your country of origin about your plans.
Informing everyone concerned about your new address will ensure that things run smoothly.
- Working in Finland for less than six months:
If you will be working in Finland for no longer than six months, your employer will withhold 35% of your wages as source tax. Before withholding this tax, a deduction of 15 euros per day can usually be in the taxable amount. Previously, this deduction was only available for students and trainees, but it now applies to everyone despite their age. The source tax is a final tax and you will not need to submit an official tax return in Finland.
- Working in Finland for longer than six months:
If you will be working for longer than six months, you will be taxed in the same way as Finns. The first thing you should do is visit your local Register Office that will issue you your Finnish personal identification number. After this, the Tax Office will give you a tax card that your employer will need to withhold tax from your pay. You will need to pay taxes on all of



” Tax revenue is used to pay for services of an internationally high standard, including healthcare, education and security as well as care for children and the elderly.

your income, irrespective of whether it was earned in Finland or abroad.

Finnish Tax Offices will help you with any issue related to taxation. Information is also available by telephone through the Tax Administration's helpline. For up-to-date contact details and other useful information and advice for immigrants, see the Tax Administration website.

› www.vero.fi

Permits required when moving to Finland



› Where are you moving from? What do you intend to do while in Finland? With whom will you be moving? The kind of permits you will need depend on the answers to all these questions.

The Finnish Aliens Act specifies the rights and obligations of those moving to Finland as well as the conditions of residence and employment for those arriving from different area and for different reasons.

Foreigners planning to work in Finland

Foreigners planning paid employment in Finland must usually get either a residence permit or an employee's residence permit. Self-employed persons intending to carry out a business in Finland must apply for a residence permit for a self-employed person. EU/EEA citizens must register their residence in Finland in accordance with the provisions that apply to them.

There are, however, many exceptions to the regulations. You should check the latest provisions on the Internet.

- › www.mol.fi/finnwork
- › www.migri.fi

European Union citizens planning to work in Finland

In addition to Finland, the European Union member states comprise Austria, Belgium, Bulgaria, the Czech Republic, Cyprus, Denmark, Estonia, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.



” EU/EEA citizens have the right to free mobility within the European Economic Area.

EU citizens have the right to free mobility within the European Economic Area. Citizens of the EEA countries – Norway, Iceland, Liechtenstein and Switzerland – are treated similarly to EU citizens. Below, the phrase EU citizen will refer to both the EU and EEA countries.

The precondition for free mobility is that you have sufficient means of subsistence. Nordic citizens, however, can move and work freely within the common Nordic labour market (see p. 23). The freedom of mobility also applies to the family members of EU citizens and their spouses who are not EU citizens. However, such a family member can only move freely in the company of the EU citizen that belongs to his/her family, not independently. This type of family member comprises

children who are under 21 years of age or are their dependents as well as dependent parents.

EU citizens must be able to prove their identity with a valid passport or identity card.

If a family member is not an EU citizen, the precondition for his or her entry into the country is a valid travel document and a visa, if necessary.

EU citizens are allowed to stay or look for work in Finland for three months without having to register their right of residence.

The right of residence is registered with the local police if:

- you will be employed or self-employed;
- you have sufficient means of subsistence and, when necessary, health insurance or

- you have been admitted as a student and you have sufficient means of subsistence.

An EU citizen's family members who meet the criteria will also be registered. If the family member is not an EU citizen, he/she will be granted a residence card if they meet the criteria.

After living in Finland for five years, an EU citizen and his/her family members will receive the right to permanent residence. Additionally, EU citizens may, if desired, receive a certificate of the right to permanent residence. Family members who are not EU citizens receive a permanent permit of residence card.

Citizens of the Nordic countries

In accordance with the Agreement on a Common Nordic Labour Market, the citizens of the Nordic countries can freely move around and work in another Nordic country. When the citizen of another Nordic country moves to Finland, he/she must register with the local Register Office.

- › www.HalloNorden.org
- › www.maistraatti.fi

Non-EU citizens

Foreign employees (not including EU citizens and those comparable with them) basically need a residence permit for an employed person for work in Finland. It may be granted on the basis of employment that is either temporary or permanent in nature.

When granting the permit, the availability of labour on the labour market will be taken into consideration. In addition, it aims at ensuring that those already at the labour market are not prevented from finding jobs. The terms and conditions of employment must correspond to the applicable legislation in Finland and the collective agreements also when the employer is



” A residence permit for an employed person is usually granted for a specific occupational sector.

not Finnish. The TE Office assesses the preconditions for granting a permit.

A residence permit for an employed person is usually granted for a specific occupational sector. An employee may change jobs within the sector for which their residence permit was granted.

The permit is granted by the Finnish Immigration Service or the Police Department of the population district.

Right to employment on other grounds

Foreigners have an unlimited right to work in Finland if they have been granted:

- a continuous or permanent residence permit on grounds other than employment;

- permit of residence based on family ties;
- a fixed-term residence permit on the basis of either a temporary need for protection or other humanitarian grounds for entry;
- a temporary Finnish residence permit on the basis of employment including as a professional sportsperson or trainer, employee of a religious or non-profit organization or professional in the field of research, culture or the arts, corporate senior or middle management, expert position requiring special competence or professional in the field of mass media. In order to work in any other sector, however, he/she generally requires a residence permit for an employed person.

Foreigners have a limited right to work in Finland if they:

- have been granted a residence permit for a student;
- have been granted a residence permit for various teaching, lecturing and research assignments (entitling to employment within certain limits for a maximum of one year)
- have arrived in Finland due to employment including
- work related to a contract of delivery of machinery or equipment (such as installation or training in the use of machinery or equipment) and the work lasts for a maximum of six months;
- participates in a programme subject to an intergovernmental agreement (such as the Working Holidays intended for Australian citizens), programmes of educational institutions, international work camp activities or other corresponding work or trainee work placement that lasts for a maximum of one year.

Employment without a residence permit

There are certain cases where foreigners may undertake paid employment in Finland without a residence



Residence permit

A person moving to Finland should as a first preference apply for a residence permit from the Finnish diplomatic mission in his or her own country, or from the diplomatic mission of a Schengen country representing Finland. The application can be made by the immigrant or his/her employer. In exceptional cases, the application for a permit of residence can also be submitted in Finland.

A residence permit is either temporary or permanent (P). Depending on the nature of the stay, a temporary residence permit is granted as a fixed-term (B) or continuous residence permit.

The first permit is usually granted for one year, unless you specifically apply for a shorter period of validity. Continuous residence permits can be extended for a maximum of three years at a time.

If you have a fixed-term residence permit for an employed person or self-employed person, your permit can be extended on a fixed-term basis for a maximum of one year at a time. You can be granted a continuous residence permit after a two-year temporary stay if the preconditions for granting the permit are still valid.

You can be granted a permanent residence permit when you have resided in Finland without interruption for four years on the basis of a continuous residence permit.

permit. They must, however, have a valid visa if they come from a country whose nationals are not visa exempt under an agreement with Finland.

Those who do not need a residence permit for an employed person include:

- interpreters, teachers, experts or sports referees who, upon invitation or under a contract, work in Finland for no longer than three months;
- self-employed persons or athletes or their assistants who, upon invitation or under a contract, work for no longer than three months;
- sailors working on a vessel that is entered in the list of merchant vessels as a vessel operating in international waters or sailing mainly between foreign ports;
- fruit or berry pickers who work for a maximum of three months;
- permanent employees of a company based in another EU/EEA country who perform temporary procurement or subcontract work in Finland as long as they have valid and appropriate residence and work permits in the other country.

› www.migri.fi

› www.mol.fi/finnwork

Residence permit for a self-employed person

The residence permit for a self-employed person is based on deliberation by the Employment and Economic Development Centre (TE Centre) about whether the business activity is feasible. The TE Centre will also decide whether the activity is temporary or continuous.

A foreigner's residence in Finland does not always require a residence permit for a self-employed person. For example, the permit required of the managing director of a limited company is usually a residence permit for an employed person. You should check with the permit authorities to ensure the type of permit.

Picking of wild berries and mushrooms under the everyman's right provision usually takes place outside employment relationships. However, a residence permit for a self-employed person is not required if the picking takes place on a visa or in accordance with the maximum allowable visa exempt period of residence. The Finnish diplomatic missions can provide more information on applying for a visa for picking wild berries and mushrooms.

› www.te-keskus.fi

Residence permit based on Finnish ancestry

Certain foreign nationals who have Finnish ancestry or an otherwise close connection with Finland may be granted a residence permit on this basis. No other reason such as employment or study is required in order to be issued the permit.

The granting of the permit depends on the directness and closeness of Finnish ancestry. If the ancestry dates back several generations, a residence permit cannot be granted on this basis. A residence permit based on Finnish ancestry or a close connection to Finland can be given to:

- former Finnish citizens, and
- persons of other Finnish origin (a parent or grandparent has been a Finnish citizen by birth)
- Ingrian Finns from the former Soviet Union area, provided that the applicant, one of his/her parents or at least two of the grandparents are or have been recorded in official documents as being Finnish citizens. Other preconditions for receiving a permit of residence concern registering as a returnee at a Finnish diplomatic mission, re-entry orientation, linguistic proficiency and access to accommodation in Finland.

When a person of Finnish ancestry has been granted a continuous or permanent residence permit, their family members will be granted a continuous residence permit.

The residence permit must usually be applied for before entry into Finland. Proof of Finnish origin must be submitted in connection with the application.

- › www.migri.fi
- › www.mol.fi
- › www.poliisi.fi
- › formin.finland.fi

Registering with the Finnish Population Information System

The local register offices and the Population Register Centre are the public authorities responsible for maintaining population information in Finland.

You need to register in the Population Information Service at your local Register Office, if you intend to stay or have stayed in Finland for more than one year.

After registration in the population information service, you will be given a Finnish personal identity code and your information will be passed on the Social Insurance Institution of Finland (KELA) and several other authorities. KELA will also send you your personal KELA card that you will need in situations including when you need healthcare. A foreigner on a short-term stay in Finland may also receive a personal identification number in case it is needed for reasons such as working. He/she has no registered municipality of residence in Finland, however, and consequently does not necessarily enjoy the same rights as those permanently resident in Finland.

Those coming to live permanently in Finland shall submit a written notice of removal to the Register Office within a week of moving.

The registration procedure of persons moving to Finland from another Nordic country is in the process



of being changed so that the information needed by such a person for registering will be transferred directly from one Nordic country authority to another. In other words, it would no longer be necessary for a person moving from one Nordic country to submit an Inter-Nordic Migration Form to the Register Office for registration. Even after the launching of electronic data transfers, a foreigner moving from another Nordic country should personally call at the Register Office and prove his/her identity by means of a valid passport or official identification card.

If you are a Finnish citizen returning from abroad, you do not need to register with a local register office unless your information has changed. If you are not registered in the Finnish system or your information has

changed, you must register with the local register office of your place of residence.

- › www.maistraatti.fi
- › www.suomi-seura.fi
- › www.HalloNorden.org

Applying for Finnish citizenship and multiple (dual) nationality

The Nationality Act that entered into force on 1 June 2003 lays down provisions on Finnish citizenship. Provisions regarding the rights and obligations of Finnish citizens are issued by the Constitution of Finland and other legislation.

Certain groups of people can acquire Finnish citizenship by declaration to the authorities. These include former Finnish citizens.

If you are a foreign national wishing to apply for Finnish citizenship, you must submit your application to the police department of your municipality of residence.

You will be granted Finnish citizenship if you:

- are at least 18 years old or married before the age of 18;
- have been living in Finland long enough without interruption before applying;
- have not committed any punishable act or been placed under a restraining order;
- have not failed to pay child maintenance or any amount payable under public law;
- can provide a reliable account of your means of livelihood and
- have satisfactory command of Finnish, Swedish or Finnish sign language.

Citizenship can be granted even if you do not meet all of the above requirements. On the other hand, citizenship can be denied even if you do meet all of the conditions laid down in the Act.

For further information about applying for Finnish citizenship and the requirements for naturalization, please visit the website of the Finnish Immigration Service.

- › www.migri.fi

Multiple nationality also accepted

Finnish legislation accepts multiple (dual) nationality. A Finn who acquires a foreign nationality will not lose their Finnish nationality, nor will a foreigner who acquires Finnish nationality have to renounce their current nationality. You should, however, note that your country may have a different approach to multiple nationality. To make sure that you will not unintentionally lose your current nationality, you should first find out whether your current country of nationality accepts multiple nationality.

Removal goods

Freedom of movement is a basic right of employees and their families in the EU countries. When you move to Finland from another EU country, your personal property is free of customs duties. The removal goods of those moving from a non-EU country is also relieved of customs duties and value-added tax (VAT). The customs relief does not apply to objects intended for professional use.

You should find out about the customs regulations well in advance of your move. There are separate provisions regarding issues including the importation of vehicles and pets.

You can get further information from the Customs Information Service.

For specific information about importing pets, please visit the website www.evira.fi.

- › www.tulli.fi
- › www.evira.fi

Entering new paths of knowledge



Educational opportunities

› The Finnish education system comprises pre-school education, basic education, general and vocational upper secondary education and adult education and training (including vocational further education and training and higher education (polytechnics and universities). Education is compulsory for all children residing permanently in Finland. This begins in the year of their seventh birthday and ends when the child has completed the education syllabus or it has been ten years since they became subject to compulsory education. In addition, children have the right to receive pre-school education during the year before they start basic education.

Basic education, including the necessary books and other learning materials, is provided free of charge. The same applies to school meals and health service. Having completed basic education, most students move on to either a vocational institution or, to improve their general education, a general upper secondary school. General upper secondary education leads into the matriculation examination. General upper secondary and vocational upper secondary qualifications provide eligibility to apply to universities. Basic education and general upper secondary education can also be completed as an adult in a general upper secondary school for adults.

General upper secondary education, vocational upper secondary education and training and polytechnic and university education is provided free of charge.

Information about the Finnish education system, universities and vocational education and training opportunities is available from the TE Offices' information service and numerous websites. The Centre for International Mobility (CIMO) also offers information about entry requirements and the study and training opportunities available.

Financial aid for students

In Finland, you can get student financial aid to provide you with an income during your studies and if your parents are not under obligation to finance your studies

Many ways of studying Finnish

Finland has a variety of liberal adult education institutions: folk high schools, summer universities and adult education centres that offer a broad range of training opportunities. They also organise plenty of language training for immigrants. The study fees charged by them are quite reasonable.

There are courses at universities and other educational institutions that are taught in English and some even in other languages.

Information about language learning opportunities is available from sources including the municipal Units for Immigrant Services.

- › www.oph.fi
- › www.opintoluotsi.fi
- › www.infopankki.fi

You will find information about the Finnish educational system and immigrants' education and training on the National Board of Education websites www.oph.fi and www.edu.fi.

and your subsistence is not secured in some other manner. Student financial aid consists of the study grant, the housing supplement and the government student loan guarantee. Student financial aid is available for full-time post-comprehensive school studies lasting at least eight weeks at a general upper secondary school, folk high school, vocational institution or a higher education institution or other corresponding educational institution. Sometimes students also work part-time alongside their studies.

Information about student benefits for immigrants is available from the Social Insurance Institution of Finland (KELA) Centre for Student Financial Aid.

- › www.oph.fi
- › www.kela.fi/opintotuki
- › www.opintoluotsi.fi
- › www.mol.fi

International trainee placement

The Centre for International Mobility (CIMO) coordinates various international trainee placement programmes aimed at supporting students in their studies. More information is available on the website.

- › www.cimo.fi

Life in Finland: Practical information



Social security in Finland

› Life in Finland is secured through the provision of public social welfare and healthcare services as well as social security benefits. These are financed by tax revenue and social insurance contributions.

The municipalities are responsible for healthcare services and social services. The Social Insurance Institution of Finland (KELA) is responsible for the basic security of those residing in Finland throughout their various life situations. KELA's customers comprise those living or working in Finland as well as those residing abroad who are still within the scope of the Finnish social security system, for example, full-time students. KELA has 256 branches around Finland.

Social security benefits provided by KELA:

- national pensions
- survivors' pensions
- disability benefits
- sickness insurance benefits (sickness allowance, maternity, paternity and parental allowance as well as reimbursement of medical expenses)
- rehabilitation
- basic unemployment security
- child care subsidies, child allowance and maternity grant
- student financial aid
- housing allowance
- conscript's allowance
- special assistance for immigrants

In all, KELA pays almost one hundred benefits or their components. In order to qualify for the benefits from KELA, a person moving to Finland shall report at a KELA office and fill in application form Y77. Based on this application the immigrant will be issued a decision on being within the scope of social security and a KELA card if he or she qualifies for social security in Finland.

Employee pensions are ensured by private pension insurance institutions and the Finnish Centre



for Pensions, which is the cooperation organ for the employee pension system. Accident insurance matters are administered by private insurance institutions, the umbrella organisation of which is the Finnish Federation of Accident Insurance Institutions.

Social security for EU/EEA citizens

EU legislation specified under which national social security system an employee belongs. You can only be covered under the legislation of one member state at a time. As a rule, you fall under the legislation of the country you are working in. Consequently, those working in Finland enjoy Finnish social security even if they are not residing in Finland. The requirement for the right to certain residence-based benefits is, however, that you have been employed or self-employed in Finland for a minimum of four months. Before moving to Finland, you should also check your status with the authorities of your country of origin.

› www.stm.fi

Residence-based social security

If you move to Finland from a non-EU/EEA country, your eligibility for residence-based social security – which basically means social security provided by KELA – is decided on the basis of your residence in Finland. You will be regarded as permanently resident in Finland if your primary home is in Finland and you continually spend most of your time here. As a rule, a further requirement is that you have been granted a residence permit entitling to a minimum of one year's stay in Finland in cases where such a permit is required under the Aliens Act. The permanence of residence in Finland is manifested in issues including previous permanent residence in Finland or the fact that you are a family member of a person living in Finland or you have an employment contract for a minimum of two years regarding work carried out in Finland.

› www.kela.fi

Finnish unemployment security

The basic income of unemployed jobseekers is secured in Finland by unemployment allowance and labour market subsidy. As a rule, you are entitled to unemployment benefits if you are 17 to 64 years of age, residing in Finland and registered as a jobseeker with a TE Office. You must be able to work and be available to the labour market and looking for full-time employment. The Unemployment Security Act lays down the specific preconditions for receiving the benefit.

Unemployment allowance is paid to those who have established themselves in the labour market, which means those that meet the previous employment condition, either as an earnings-related unemployment allowance paid by an unemployment fund or basic unemployment allowance paid by the Social Insurance Institution of Finland (KELA). Earnings-related unemployment benefit is only available to members of unemployment



funds. Unemployment allowance is payable for up to 500 days.

Labour market subsidy is paid to unemployed jobseekers who have not met the previous employment condition or who have already received unemployment allowance for the maximum period allowed. A further requirement for the payment of labour market subsidy is the person's need for financial support. The subsidy is means-tested, which means that the amount paid depends on the total income of the recipient and their spouse. Labour market subsidy is paid by KELA.

Unemployment security for Nordic and EU/EEA citizens moving to Finland

EU legislation is applied to employed and self-employed persons entering Finland who have been within the scope of the national unemployment security scheme of



an EU/EEA country. If you are such an employee and had been working in Finland for a minimum of four weeks before you became unemployed, you can count insurance and employment periods earned in other countries towards your previous employment condition. On the basis of the Nordic Convention on Social Security, the four-week period of employment is not required if you have been covered by Finnish unemployment security legislation or received unemployment benefits in Finland during the past five years.

Labour market subsidy as integration assistance for immigrants

If you are an unemployed immigrant, you may be entitled to receive labour market subsidy as integration assistance for immigrants. The payment of labour market subsidy as integration assistance

requires that you have an unlimited right to undertake paid employment in Finland and that you have registered as an unemployed jobseeker with a TE Office. A further requirement is that an integration plan that you are committed to comply with has been drawn up for you. You must also be in need of financial support and meet the requirements set for receiving labour market subsidy.

If you are entitled to an integration plan, you cannot be paid labour market subsidy in any other form than integration assistance for immigrants. Labour market subsidy can be paid as integration allowance for a maximum of three years from the date on which you were first registered with the population information system of your municipality of residence. In special cases, the period of this allowance can be extended by two years. The integration allowance is paid by KELA.

- › www.stm.fi
- › www.mol.fi
- › www.kela.fi
- › www.tyj.fi
- › www.etk.fi

Healthcare services

All those living in Finland are entitled to receive basic healthcare and hospital services. The authorities responsible for healthcare services are the municipalities. Healthcare services provided by the municipalities include:

- health advice and health examinations
- medical treatment
- rehabilitation
- mental health services
- patient transport
- dental care
- healthcare for pupils and students
- occupational healthcare
- screening and mass examinations

Workplaces often have their own occupational healthcare systems, which the employees of the company use in case of illness.

The sickness allowance and the rehabilitation allowance secure your income during ill health or rehabilitation. You can apply for these from KELA.

Those residing permanently in Finland are within the scope of health insurance and they are issued a KELA card. In addition, all employees and entrepreneurs working in Finland are within the scope of health insurance if their work or activities in this country are no less than four months in duration. The health insurance reimburses part of the cost of medication prescribed by a doctor, private doctor's fees and the costs of tests and treatments. These reimbursements are remitted by KELA. Those temporarily resident in Finland should obtain a European health insurance card.



Due to maternity and paternity, a maternity and parental benefit is paid to mothers and a paternity and parental benefit to the father.

- › www.kela.fi

Family benefits

All parents of children under the age of 17 get a monthly child allowance that you can apply for from KELA.

The mother of the child is entitled to a maternity grant. Pregnant women regularly visit the maternity clinic to see a public health nurse or a doctor. The services of the clinic are provided free of charge.

In Finland, women commonly work outside the home, so day care services are provided by municipalities. Information about day care facilities and the conditions of the benefits is available from the municipal Social Services Centres, KELA and the Ministry of Social Affairs and Health.

Two pension systems

- Earnings-based pension accrues on the basis of paid employment. The amount of this pension is affected by the annual earnings and the accrual rate, which is 1.5% for workers between the ages of 18 and 52, but higher for workers older than this. The pension is also accrued during certain periods during which the salary is not being paid.
- National pension secures minimum income during retirement for those who do not receive any earnings-related pension or whose earnings-related pension is low. Pension accrues on the basis of residence in Finland.

Further information about the pension systems as well as pension determination and amounts is available from KELA and the Finnish Centre for Pensions as well as the pension insurance companies. You will get personal advice on applying for pensions from authorized pension providers and KELA offices.

- › www.kela.fi
- › www.etk.fi
- › www.tyoelake.fi

Social assistance

Social assistance is a last-resort benefit that secures the necessary means of livelihood for individuals and



” National pension secures minimum income during retirement for those who do not receive any earnings-related pension or whose earnings-related pension is low.

families and can be granted by the municipality of permanent or temporary residence. According to Finnish legislation, all people are responsible for maintaining themselves as well as their spouse and minor children.

You can only become eligible for social assistance if you cannot support yourself by your own employment, self-employment, other social benefits or in any other way.

- › www.kunnat.net
- › www.stm.fi

The joy of discovery!



Important contact information

Driving licences

Police

www.poliisi.fi

Vehicle inspection and registration

Vehicle Administration AKE

www.ake.fi

Labour organisations

The Confederation of Unions for Professional and Managerial Staff in Finland (Akava)

www.akava.fi

The Central Organisation of Finnish Trade Unions (SAK)

www.sak.fi

The Finnish Confederation of Salaried Employees

www.sttk.fi

Compulsory military service

Defence Command Finland

www.mil.fi

Housing

The Ministry of the Environment

www.ymparisto.fi

Finnish municipalities

www.kunnat.net

The Central Union of Tenants

www.vuokralaistenkeskusliitto.fi

Pensions

The Finnish Centre for Pensions

www.etk.fi

Public authorities

The Finnish Government, including the Ministries

www.vn.fi

Portal for public sector services

www.suomi.fi

Culture and leisure

The Caisa International Cultural Centre

www.caisa.fi

www.infopankki.fi

Studying

Finnish National Board of Education

www.oph.fi

Transport

VR (trains)

www.vr.fi

Matkahuolto (buses and coaches)

www.matkahuolto.fi

Finnair

www.finnair.fi

Permits and licences

Local register offices

www.maistraatti.fi

Police

www.poliisi.fi

The Ministry of the Interior

www.intermin.fi

Finnish Immigration Service

www.migri.fi

The Ministry of Employment and the Economy

www.tem.fi

www.mol.fi/finnwork

The Ministry for Foreign Affairs

formin.finland.fi

The Population Register Centre

www.vaestorekisterikeskus.fi

Crisis situations

www.infopankki.fi/kriisitilanteet

Legal protection

The Ministry of Justice

www.om.fi

The Ombudsman for Minorities

www.vahemmistovaltuutettu.fi

Student financial aid

The Social Insurance Institution of Finland (KELA) Centre for Student Financial Aid

www.kela.fi

Studying and research

Centre for International Mobility (CIMO)

www.cimo.fi

www.studyinfinland.fi

The Ministry of Education

www.minedu.fi

www.opintoluotsi.fi

The Academy of Finland

www.aka.fi/eracareers

Returnees

Suomi-Seura ry

www.suomi-seura.fi

Nordic Council of Ministers

www.hallonorden.fi

Finnish Immigration Service

www.migri.fi

Studying Finnish

www.infopankki.fi

The Ministry of Education

www.opintoluotsi.fi

The Finnish Association of Adult Education Centres (KTOL)

www.ktol.fi

Summer universities in Finland

www.kesayliopistot.fi

Finnish language and culture studies at foreign universities

www.cimo.fi

Economic and business life

The Ministry of Employment and the Economy

www.tem.fi

The Research Institute of the Finnish Economy

www.etla.fi

The Central Chamber of Commerce

www.keskuskauppakamari.fi

Finpro

www.finpro.fi

Finnfacts

www.finnfacts.com

Customs regulations

Finnish Customs

www.tulli.fi

Recognition of foreign qualifications

The Finnish National Board of Education

www.oph.fi/tutkintojentunnustaminen

E-mail: recognition@oph.fi

The National Authority for Medicolegal Affairs

www.teo.fi

The Ministry of Education

www.minedu.fi

Looking for work

The Employment and Economic Development Offices

www.mol.fi

Working in Finland

www.mol.fi/finnwork

EURES services

www.mol.fi/eures

The European Job Mobility Portal

eures.europa.eu

Job sections of major Finnish newspapers, for example at

www.oikotie.fi

Occupational Safety and Health

The Ministry of Social Affairs and Health

www.stm.fi

The Occupational Safety and Health Inspectorates

www.tyosuojelu.fi

Unemployment security

The Social Insurance Institution of Finland

www.kela.fi

The Ministry of Social Affairs and Health

www.stm.fi

The Federation of Unemployment Funds in Finland

www.tyj.fi

Taxation

The Finnish Tax Administration

www.vero.fi

General information about Finland

The Finnish Tourist Board

www.mek.fi

Discover Finland

finland.cimo.fi

The Ministry for Foreign Affairs - Virtual Finland

virtual.finland.fi

Self-employment/Entrepreneurship

The Ministry of Employment and the Economy

www.tem.fi

Enterprise Finland

www.yrityssuomi.fi

National Board of Patents and Registration of Finland

www.prh.fi

Contact Finland

www.contactfinland.com

Remember!

Remember – before you move

Being prepared in advance will make it easier for you to move and to adjust to a new country, working life and customs. For information on the working life, jobs and required permits in Finland, please visit the following websites:

- › www.mol.fi/paikat
- › www.tem.fi
- › www.migri.fi
- › www.mol.fi/finnwork
- › eures.europa.eu

The Info Bank website contains important basic information for immigrants on the functioning of society and opportunities in Finland.

- › www.infopankki.fi

Information on living in Finland is available from sources such as the municipalities, newspapers and many websites, including

- › www.kunnat.fi

It is a good idea to ensure in time that you have all the required permits and documents (passport, visa, residence permit, employee's permit of residence). Do not forget to bring your most recent references and study certificates.

If you are an unemployed jobseeker and an EU citizen, it is worthwhile to check your possibilities of obtaining an unemployment benefit for job-seeking for three months. In order to provide proof of your insurance details and working periods, you will need to obtain an E301 certificate from the labour authorities of your own country. It is also a good idea to bring your European health insurance card.



Further information is available from sources such as the Finnish diplomatic missions, the Eures advisors at the TE Offices and the websites referred to in this guide.

Remember – once you have arrived in Finland

Registration

Register with your local Register Office. Bring your passport and a valid permit of residence. Other documents needed for the registration are a marriage certificate and birth certificates of children (if applicable). Fill in and sign the form Registration Information of a Foreigner at the Register Office. Also submit an official notice of removal to the Register Office every time you move.

› www.maistraatti.fi

If you are an EU citizen, you can live and work in Finland for three months with no permit, after which you shall have to register your right of residence at your nearest police station.

› www.migri.fi

› www.poliisi.fi

Registering with a TE Office

If you are an unemployed jobseeker or are otherwise looking for a job, register with the TE Office and make an appointment with an employment advisor. Bring your passport, your references and diplomas, preferably translated into Finnish, your cv and other documents relevant to job-seeking as well as the extract from the Population Register you received at the Register Office.

Once you have a registered municipality of residence and you have registered as a unemployed jobseeker, an integration plan or job-seeking plan will be prepared for you at the TE Office. This plan will include details on matters such as job-seeking, language studies and updating your vocational skills if necessary.

› www.mol.fi



KELA card

Apply for an entitlement to social security granted based on residence at an office of the Social Insurance Institute (Kansaneläkelaitos, KELA). If you receive a favourable decision, the Social Insurance Institute will send you an SII card ("KELA card"), the holder of which will be entitled to social security in Finland.

› www.kela.fi

Tax card

Apply for a tax card with the Tax Office of your living area.

› www.vero.fi

Opening a bank account

In Finland, payment of wages and invoices are remitted electronically. You will need a bank account. Bring your passport or identification card when you want to open one.

Driving licence

Is your driver's license valid in Finland? For more information, contact the police of the Finnish Vehicle Administration.

› www.poliisi.fi

› www.ake.fi



Working in Finland

Published by: Ministry of Employment and the Economy

Text by: Kari Eklund DM Oy, www.kedm.fi

Layout by: Porkka & Kuutsa Oy

Printed by: Libris Oy



TYÖ- JA ELINKEINOMINISTERIÖ
ARBETS- OCH NÄRINGSMINISTERIET
MINISTRY OF EMPLOYMENT AND THE ECONOMY