





1. WELCOME TO FINLAND

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A full-page photograph of a dense forest with tall, slender trees and vibrant green foliage. Sunlight filters through the canopy, creating dappled shadows on the ground. The text 'WELCOME TO FINLAND' is overlaid in a white, thin-lined rectangular box.

WELCOME TO
FINLAND

FOREWORD

Welcome to Finland!

Moving to a new country means getting to know a new culture and the way things work in this country. You are now holding a guide intended to help you in the early days of settling in Finland. The guide for example provides information on housing and working, contact information of authorities and basic information about the Finnish culture and society. The more you know about the rules followed in society, the easier it will be for you to settle in your new country of residence.

Finland is a state governed by the rule of law whose constitution secures equal basic rights for all those living in Finland, also foreigners. Under the Finnish constitution, everyone is equal before the law, and no-one may be discriminated against for such reasons as their sex, origin, language, religion, conviction or opinion.

The constitution gives everyone the right to personal integrity, freedom of movement, right to privacy, freedom of religion and conscience, freedom of speech, freedom of assembly and association and the right to a fair trial and good governance.

The constitution also guarantees the minorities' right to maintain and develop their own language and culture. As basic rights, economic, social and cultural rights are also safeguarded, such as a right to free basic education and a right to adequate social welfare and health services.

Becoming an active member of society

A special act has been passed on the integration of immigrants. It states that everyone who moves into the country should be given information about life in Finland and Finnish society. In addition to this guide, they are also offered advice and guidance to make it as easy as possible for them to settle in Finland. You can get help from the officials in your municipality and at the TE Office. Under this act, they have a duty to help immigrants.

The goal is that those migrating to Finland play an active role in Finnish society. After living in Finland for a few months only, almost all immigrants have the right to vote in municipal elections. The age limit for the right to vote is 18 years.

The national languages of Finland are Finnish and Swedish. When you are dealing with public authorities, you have the right to use either of these languages. Language is an important key to culture and work. You will also find information about learning Finnish or Swedish in this guide.

It is a good idea to familiarise yourself with the Finnish culture by both reading and, above all, experiences. There are some differences in the local culture between various regions in Finland. There are also such minority groups as the Sámi and Roma living in the country. Finland is one of the Nordic countries and a member of the European Union.

Such features as gender equality and appreciation of education are key elements of Finnish society. In their every-day lives, many people value safety, security and a clean environment, and access to such basic services as libraries and health centre services.

Welcome to share Finnish every-day life and festive occasions with us. I sincerely hope that you will feel at home in Finland.

Tuija Oivo
Director-General
Ministry of Employment
and the Economy





1. WELCOME TO FINLAND

HOW CAN I GET STARTED?

When you move to Finland, this is what you should do first:

1. Residence

Find yourself somewhere to live. You cannot be registered as resident in Finland unless you have an address.

2. Local Register Office

At your Local Register Office, you can register as a person who is resident in Finland and also obtain a personal identity code.

3. Telephone

It is a good idea to get yourself a personal mobile telephone, as there are very few public telephones.

4. Bank account

Open a bank account, as in Finland your salary will be paid into the bank. Any social security benefits, such as income support, will be paid into a bank account. In order to open a bank account, you will need a passport or an identity document.

5. Find out if you have a right to social security

Social security for people living in Finland is provided by Kela (the Social Insurance Institution). You will have a right to Finnish social security if you come to live permanently in Finland. You will also have a right to social security if you have a job in Finland. Ask a Kela office for help. Health insurance is part of social security. You must yourself apply for a right to social security and health insur-

ance. If you have a right to health insurance, Kela will automatically send you a Kela card. You can only get benefits from Kela if you are within the Finnish social security system and meet the conditions for receiving a benefit.

6. Tax card

You can obtain a tax card from the tax office. You will need it for your salary or other income. To apply for a tax card, you must have a passport or an identity document.

7. Finding a job

If you do not have a job, you can register as a jobseeker with a TE Office (työ- ja elinkeinotoimisto, Employment and Economic Development Office). In Finland, you are entitled to receive an unemployment benefit if you do not have work. TE Offices organize Finnish and Swedish language courses for jobseekers.

8. Language studies

Act quickly to apply for a place on a Finnish or Swedish language course. You may have to queue for a place. If you speak one of the national languages, it will be easier to find a job. You can also study Finnish and Swedish on your own, for example online.

You can look for suitable material for studying on the Internet, for example on the following sites:

www.kotisuomessa.fi

<http://oppiminen.yle.fi/suomi-finnish>

<http://donnerwetter.kielikeskus.helsinki.fi/finnishforforeigners/>

www.digitaldialects.com/Finnish.htm





HOUSING

How can I find somewhere to live?

You can look through housing advertisements in newspapers and on the Internet. There are great variations in prices of rented housing.

- ▶ Private flats in city centres are usually expensive. Rental housing provided by the city are often less expensive, but there are not enough of these for everyone. You can apply for a rented flat of this type through the website of the city or the municipality, but the queue may be long.
- ▶ An owner-occupied residence is the most common form of housing in Finland. Prices of residences vary according to area and location. You can apply for a bank loan to buy a flat or a house. Once you have paid up your mortgage, living in an owner-occupied house works out cheaper than living in rented housing.
- ▶ In addition to the rent or mortgage, there are other costs associated with housing. Typically, you have to pay for such services as electricity and water.

To look for somewhere to live, try one of the following websites:

www.oikotie.fi
www.etuovi.com
www.vuokraovi.com
www.jokakoti.fi
www.vvo.fi

Read more: www.asuminen.fi

How can I rent a flat?

The rental agreement must be made in writing. You must receive a personal copy of the agreement.

- ▶ The tenant and the landlord agree on a suitable term of lease and amount of rent. The landlord may ban smoking and keeping pets in the flat. Electricity and gas are usually not included in the rental agreement. You must pay for them yourself. The tenant personally concludes an electricity or gas supply contract. If water charges are not included in the rent, they are usually paid based on consumption (metering) or the number of residents.
- ▶ The landlord may sometimes require that the tenants have a household insurance. You must pay for the household insurance yourself. You can ask the insurance company for more information.

Rent security deposit

When you rent a residence, you must pay a rent security deposit. This deposit equals no more than the rent over three (3) months.

- ▶ The deposit is paid to the landlord or deposited in a rent security account in a bank. When you move out of the residence, the rent security deposit is returned to you. The landlord uses the rent security deposit to ensure that you keep the residence in a good condition and that you pay the rent as agreed. If you have failed to pay the rent, or if the residence is in a poor condition when you move out, the landlord may keep the deposit.

Read more: www.vuokralaiset.fi

Moving

When you move into a new home, there are many things to remember.

- ▶ You must terminate the rental agreement of your previous residence before you move into a new one. A tenant must give one month's notice before moving out. If you have been living in a rented residence for less than a year, the landlord must give you three (3) months' notice. If you have been living in a rented residence for more than a year, the landlord's period of notice is six (6) months. Usually, you have to terminate and conclude any electricity or gas supply contracts yourself. You must hand in the keys to your old residence. You must clean the old residence before moving out. It is a good idea to take out a household insurance.
- ▶ When you move house, you must make a change of address notification. This can be easily done in a post office, your Local Register Office or online at: www.muuttoilmoitus.fi. In order to use online services, you will need banking identifiers or an identity card with a microchip.

Read more: www.posti.fi

Housing rules

When you live in a flat, you must consider the other residents. The house has shared rules that all residents must comply with.

- ▶ The rules indicate the time after which silence should be observed, for example 10.00 p.m. After this time, you must not make loud noises in the building. The rules also apply to pets (dogs, cats).



The pets may not disturb other residents. Inform your neighbours in advance if you intend to have a party. The rules are posted on the notice board of the building. The notice board in a block of flats is usually located on the ground floor, close to the front door.

LOOKING AFTER YOUR FLAT

Service company, building manager

The house usually has a contract with a service company. If you have problems with the heating in your flat, for example, contact the service company.

- ▶ The service company must attend to any problems with the water mains and sewers as well as heating. The financial matters in a block of flats are usually taken care of by a building manager. See the notice board of the building for the details of the service company and building manager.

Rubbish

Each flat has a bin for your rubbish. You can take your rubbish to the shared refuse collection point of the building.

- ▶ A refuse collection point is found outside each house or close to the parking area. You are expected to sort your waste: food (bio-waste), newspapers and magazines (recycled paper) cardboard (paperboard) and other rubbish (mixed waste). The type of rubbish you can put in the bins is indicated on them. You may find a collection point for other waste (glass, metal, clothing, batteries) near a shopping centre or a market place.

Laundry room

The house may have a shared laundry room with a washing machine and a drying room.

- ▶ Ask the service company or the building manager about using the laundry room. You usually have to pay something to use the laundry room, but it is not very expensive. It is important that you only use the room when you have booked it. Remember to take away your laundry before the next resident comes in. It is important to leave the laundry room tidy.

Sauna

Many houses have saunas in shared use.

- ▶ If you wish to use the sauna, you have to make a reservation. You can contact the building manager or the service company to make a reservation and to pay the charge for using the sauna. The reservations for the sauna usually are for one hour once a week. Remember to leave the sauna clean and tidy after you have used it.

Parking spaces

Many houses have a dedicated parking area for the residents' cars.

- ▶ If you wish to book a space for your car, you can make the reservation with and pay the fee to the building manager or the service company. You may have to queue for a parking space.

Fire safety

You must have a fire alarm in your residence. Take care when using an electric stove, an oven and a gas cooker.

- ▶ If you have young children, it is a good idea to get a hob guard. The hob guard will stop children from turning the cooker on. Turn off any electrical devices when not using them. Do not dry clothes or store your belongings in the sauna.
- ▶ Under the law, each residence must have a fire alarm. The resident must buy a fire alarm and install it following the instructions on the package. Remember to test the fire alarm once a month to check that it works.
- ▶ In the summer, having a barbecue in the garden is popular. You may not have a barbecue on a balcony. Having a barbecue outside a block of flats may often also be against the rules. Check with the board of your housing company. Making an open fire is forbidden without the landowner's permission.

HOUSING ALLOWANCE

You can apply to Kela for a housing allowance, if your income is small and your rent or other housing costs are large. You may receive housing allowance if you have a right to social security in Finland and you meet the other conditions for receiving this benefit.

- ▶ It is a good idea to apply for the housing allowance as soon as you realise that you cannot pay the rent. The landlord may terminate your rental agreement if you fail to pay the rent. If you are unable to pay your rent, contact your landlord as soon as possible. You can try and negotiate a payment schedule with the landlord. You can also contact the social welfare services of your municipality.

Read more: www.kela.fi/web/en/housing

RIGHT OF RESIDENCE

Citizens of the EU and citizens of the EEA and Switzerland

If you are a citizen of the EU, an EEA country or Switzerland, you do not need a residence permit.



► You may freely live in Finland for three (3) months. You must have a valid identity document or a passport. If you stay in Finland for more than three (3) months, you must register your residence. You can do this at the police department of the municipality in which you live. You will be issued a written certificate of having been registered (certificate of registration of the right of residence). Your right of residence is valid until further notice. If you have lived in Finland for five years, you may be granted a permanent right of residence. If one of your family members is a citizen of a non-EU country, he or she may contact the police to apply for a residence card of an EU citizen's family member. A family member of an EU citizen may work freely. He or she does not need a worker's residence permit.

If you are a student

► If you are a student, you must provide an account of your livelihood. This means that you must prove you have enough money to live on. You must have enough to support yourself, because you are not entitled to financial aid for students in Finland.

If you are working

► If you come to Finland to work, you do not need to provide an account of your livelihood. You must, however, provide details of your working for registration. You can contact the police for more information.

Read more: www.poliisi.fi

Nordic citizens

If you are a citizen of Sweden, Norway, Denmark or Iceland, you can stay in Finland freely without a residence permit.

► You are also free to work without a residence permit for an employed person. Nordic citizens must be registered in the Local Register Office when staying in Finland for more than six (6) months. In that case, you do not need to contact the police.

RESIDENCE PERMIT

Citizens of other than EU or Nordic countries

Non-EU citizens need a residence permit to be able to live in Finland. A fee is charged for a residence permit. A residence permit may be cancelled if the grounds on which it was granted are no longer valid. A permit that was granted for work or study may be cancelled if you are no longer studying or working and you have no income.

Residence permit card

► A residence permit card shows that you have a residence permit. The card will also have your personal data and information about your permit. The residence permit card has a microchip on which an image of our face and your fingerprints will be saved. The residence permit card is not a proof of identity. It only proves that you have a right of residence.

For more information, see the website of the Finnish Immigration Service (www.migri.fi > Residence permits > Permit types > Residence permit card) or the police (www.poliisi.fi > Licences > Licences and permits for foreigners > Residence permits > Residence permit card).

Non-EU citizens

► You will need a residence permit if you are not from the EU/EEA countries, Switzerland or the Nordic countries and intend to stay in Finland for more than three months. If you wish to obtain a residence permit, you must have a valid passport or other travel document accepted in Finland. You apply for the residence permit to a Finnish mission before leaving your country of origin and moving to Finland. If you only apply for a residence permit after arriving in Finland, you must submit your application to the police.

► There are different types of residence permits. The residence permit may be either temporary or continuous. The period of validity of the residence permit depends on your individual situation. The first residence permit usually is valid for one year. When you apply for a residence permit, you must pay a fee to have your application processed. This fee must be paid when you hand in your application. The fee will not be refunded to you, even if the residence permit is refused.

For more information, contact the Finnish Immigration Service (www.migri.fi) or the police (www.poliisi.fi).

If you are receiving international protection

► If a residence permit has been issued to you, contact your own reception centre immediately. The reception centre staff will help you in arranging various practical matters associated with the residence permit. They will provide information, advice and instructions on how to organise your life.

► If you have been issued a residence permit on the basis of international protection, you must find a residence in the municipality where you would like to live. The reception centre staff can help you with finding somewhere to live. If you need financial support from your municipality of residence, it is a good idea to find out



first how much support you can get. This way you will know how much rent you can pay. Once you have found a residence and have a municipality of residence, this municipality will provide your services. The reception centre will then no longer help you.

Students

► If you study in Finland for more than three (3) months, you must have a residence permit. Your studies must lead to a qualification. A residence permit can also be issued to an exchange student in an approved exchange programme. You will have to produce an account of your livelihood. This means that you must prove you have enough money to live on. You are not entitled to financial aid for students in Finland. You must have adequate health insurance cover. This health insurance will pay for your medical expenses in Finland.

► If you apply for an extension to your residence permit, you must have accumulated a certain amount of credits in your studies. A student may work to some extent, even if the residence permit is issued for study. Check to see how much you are allowed to work if you are a student.

► A student's residence permit is temporary (a status B permit). Your studies may take more than a year, but the permit is usually issued for one year at a time. If you wish to stay in Finland after you finish studying, you must apply for a new residence permit on some other grounds. Other grounds may include work or family reasons.

After graduation, a temporary residence permit may again be issued to you for six (6) months for job-seeking.

For more information, contact the Finnish Immigration Service (www.migri.fi) or the police (www.poliisi.fi).

If you are working

► If you are working in Finland, you usually need a worker's residence permit. If you work for yourself, you need a residence permit for a self-employed person. This means that you are an entrepreneur.

► If you work for less than three (3) months, a residence permit for an employed person is not always necessary. When you are applying for an extension to a residence permit for an employed person, you can submit your application to the police.

Family ties

► If you already have a family or a family member in Finland, you may receive a residence permit in Finland on the basis of fam-

ily ties. A family member is for example a spouse, a registered partner or a child aged less than 18. A common-law spouse is a family member, if you have lived together for a long period. A child may not be married. If you are the guardian of a child who lives in Finland, you can apply for a residence permit in Finland. If you live in Finland and you are a guardian of a child who lives abroad, you can apply for a residence permit in Finland for your child.

► You and your family must have secure means of livelihood, in other words, enough money to live on. You cannot live on income support alone. If your family member is a Finnish citizen or if he or she has been issued with a residence permit on the basis of international protection, there is no need for you to provide information on your financial situation. A residence permit issued based on family ties may be temporary or permanent. The duration of the residence permit depends on the duration of your family member's permit.

Returnees

A residence permit may be issued to you if you have Finnish ancestry. You must prove that your family came from Finland.

► You can apply for the first residence permit to a Finnish mission while you are abroad, or to the police if you are in Finland.

► You must have Finnish language skills and accommodation in Finland. You must apply for the residence permit before you arrive in Finland.

LOCAL REGISTER OFFICE

Registration in Finland

If you live in Finland permanently, you must register your stay in Finland. Permanently means that you will be living in Finland for at least a year. You can do this by personally visiting the Local Register Office. The Local Register Office will enter your details in the Finnish Population Information System.

► The Local Register Office will take down the following details: your name, date of birth, nationality, address and family relations. Make sure that the information you provide is correct. If you change your date of birth, for example, at a later date, this may make it more difficult to obtain Finnish citizenship.

► Bring your passport and a valid residence permit when you visit the Local Register Office. If you come to live in Finland permanently, the Local Register Office will save your personal data, permanent address and municipality of residence in the Population Information System. You will also be issued a personal identity code.

► A foreigner who is living in Finland on a temporary basis may also be given a personal identity code if he or she needs it for working. If a person is temporarily resident in Finland, no municipality of residence is registered for him or her, and he or she is not entitled to the rights associated with a municipality of residence.

► Even if you register as a person living permanently in Finland with the Local Register Office, this does not necessarily mean you have a right to Finnish social security. You must contact Kela to find out about your right to social security.

Marriage and children, family relations

► Also bring with you legally valid certificates of marriage, divorce and birth of children. These documents must be legalized. The legalization must take place in your own country before you move to Finland.

Legalization of documents

► In order for a document issued by foreign authorities to be legally valid in Finland, it must be legalized. This does not apply to the Nordic countries. The legalization of documents is associated with the customer's legal protection. Legalization of a document ensures that the authority that issued the certificate has the right to issue such certificates in their country. The legalization also verifies that the contents of the document are correct and that the document is valid in the country in which it was issued. For example with regard to marriage certificates, it is important that the officiating party is entitled to marry couples under the legislation of the country where the marriage has taken place.

► Legalization can take place by two different means. The method that is selected depends on whether or not the relevant country has signed the Hague Convention of 1961. Documents supplied by countries that have ratified the Hague Convention must be legalised by the issuance of a so-called Apostille Certificate (stamp or paper certificate). Documents issued in other countries must be subjected to the so-called Grand Legalization process.

► Apostille: A so-called Apostille Certificate (stamp or paper certificate) is used to legalise a document if the relevant country has ratified the Hague Convention of 1961. For countries that have ratified the Hague Convention, visit www.hcch.net, (Convention of 5 October 1961 Abolishing the Requirement of Legalisation for Foreign Public Documents). At this address, you will also find information about the authorities issuing these certificates in various countries that have signed the Convention.

► Grand Legalisation: If the country having issued the document has not signed the Hague Convention, the foreign ministry of this country will certify that the document was issued by the proper authority. This will make the document legally valid. After this, a Finnish mission competent in the relevant country attaches to the document a certificate of the competence of that foreign ministry official to issue such certificates. If there is no Finnish mission in the country in question, the mission of another Nordic country can legalise a document that has been legalised by the foreign ministry of the relevant country. The Nordic countries have a mutual agreement that makes this possible.

Authorised translations

Documents drawn up in Finnish, Swedish or English are accepted. Documents drawn up in other languages must be translated by an authorized translator. For more information about authorized translators, see National Board of Education, Register of Authorised Translators <http://db3.oph.fi/kaantajat/>. If the translation is completed abroad, the translation must also be separately legalised.

Read more: www.maistraatti.fi

Personal identity code

If you come to live permanently in Finland, you will be issued a Finnish personal identity code.

► You will need the personal identity code often when managing your affairs in Finland. A person who is living in Finland on a temporary basis may also be given a personal identification code, if he or she needs it for such reason as working.

INTEGRATION

Integration means helping an immigrant settle in Finland. After you move to Finland, you will be entitled to integration services.

► Integration in the Finnish society means that you settle in your new home country and learn how things work in it. Integration can be promoted through interacting and socialising with your neighbours, and activities at the workplace and in leisure time. It is a good idea to be active, ask for advice and follow the Finnish media. Learning Finnish and Swedish is a vital step in integration.

► When you move to Finland, you can apply for services that will support your integration.

Early stage services include:

- basic information about Finland and your municipality of residence,
- advice and guidance,



- initial assessment,
- an integration plan, and
- integration training.

Initial assessment

► You can ask for an initial assessment from the TE Office (työ- ja elinkeinotoimisto, Employment and Economic Activity Office) or the municipality. Initial assessment means that you go and talk to the authorities. While you are talking, the authority will assess your situation and your needs. The initial assessment will produce an initial estimate of what type of services would best support your integration and help you find a job. The initial assessment may for example include a test of your language skills and an analysis of your other skills.

Integration plan

► After the initial assessment, the authority will draw up an integration plan for you, if you need support in your integration. The integration plan will contain measures and services that will support your integration and help you find a job. These might include taking part in integration training, a language course, a work trial or other activities that help you prepare for working life.

► The duration of the integration plan is individual. Your work and educational history and personal goals will play a role in how long you will need support. You will draw up the plan together with an official of the TE Office or the municipality.

Integration assistance

► You can receive integration assistance to live on until you have a valid integration plan.

Integration training

► Integration training is an important part of your integration. In integration training, you can learn Finnish or Swedish. The curriculum for the integration plan states that you can study both languages if you like. You will also be taught reading and writing skills if needed. Integration training offers you skills that will help you find a job or get into more education and training. The training also has the purpose of offering you social, cultural and other skills that will help you settle in in Finland. You can get more information from the municipality you live in or a TE Office.

FINNISH AND SWEDISH LANGUAGE COURSES

Finland is a bilingual country. Its official languages are Finnish and Swedish.

► Integrating in Finland will be easier, if you can speak the language of the municipality of residence. Learning the language of your new home country is vital. It will be easier for you to find a job if you know Finnish. Some five percent of Finnish people speak Swedish as their native language.

► For information on language courses and your entitlement to integration services, contact your TE Office. You can study Finnish or Swedish on your own and on courses organised by educational institutes and organisations. You may have to queue for a place on a language course. It is a good idea to apply for a place as soon as you arrive in the country.

► You can also study Finnish and Swedish on your own, for example online.

You can find suitable learning material on the Internet, for example on the following pages:

www.kotisuomessa.fi

<http://oppiminen.yle.fi/suomi-finnish>

<http://donnerwetter.kielikeskus.helsinki.fi/finnishforforeigners/>

www.digitaldialects.com/Finnish.htm





Useful phrases (English – Finnish):

How do you do.	Päivää.
Hi! / Hello!	Moi! / Hei!
How are you?	Mitä kuuluu?
Bye-bye!	Hei hei!
Goodbye!	Näkemiin!
Thank you.	Kiitos.
You're welcome.	Ole hyvä.
Welcome!	Tervetuloa!
Excuse me, ...	Anteeksi, ...
I'm sorry.	Anteeksi.
What time is it?	Paljonko kello on?
Where is this address?	Missä tämä osoite on?

SOCIAL SECURITY

You have the right to Finnish social security and health insurance, if you live in Finland permanently or you have a job in Finland. Kela will assess the situation of a person applying for social security and make a decision based on this assessment. For example, having had an employment relationship for two (2) years, family ties, being a returnee or other ties to Finland prove that you have moved to Finland permanently. You may also have a right to partial social security if you have been working in Finland for at least four (4) months. In that case, your work must meet the minimum criteria for working hours and pay. If you come from another EU or EEA country or Switzerland to work in Finland, you have the right to health insurance and family benefits. If you come from a country outside the EU or EEA, you will only have the right to health insurance.

- ▶ Contact Kela to apply for a right to Finnish social security and health insurance. When you have a right to social security, you can apply and receive benefits from Kela.
- ▶ In Finland, municipalities are responsible for providing social and health care services. The Local Register Office makes the decision on recording a person as a resident in a municipality. Inform the Local Register Office that you have moved to Finland. Once the Local Register Office has recorded you as a resident in a municipality, you can for example use the public health care services.

Kela card

A Kela card is the Finnish health insurance card. Kela automatically sends a card to those who have the right to health insurance. When you have a Kela card, you receive compensation from health insurance directly at pharmacies and in health care services. You will then have to pay less yourself. For more information, contact a Kela office.

- ▶ You can also take out a private health insurance policy. Private health insurance policies are available from insurance companies. A private health insurance can reimburse treatment that is not within the scope of public health care. Many Finnish people do not have a private health insurance. You can contact Kela (the Social Insurance Institution) for more information.

UNEMPLOYMENT SECURITY

If you do not have work, you can register as a jobseeker with a TE Office (Employment and Economic Development Office). The TE Office will help you in looking for a job.

For more information, see the section on Work, p. 17.

TAX CARD

If you are working or receiving unemployment benefit, you must have a tax card. You will also need a tax card if you are receiving benefits from Kela. In Finland, you pay tax on all income. Tax revenue is used to provide public services, such as education and health care.

For more information, see the section on Work, p. 17.

Tax advice

If you need advice on issues to do with taxation, you can contact the Tax Administration.

For more information, see the section on Work, p. 17.

INTERPRETERS, INTERPRETATION AND TRANSLATION SERVICES

You have the right to interpretation services when conducting important business with the authorities. The costs will be paid by the authority in question.

- ▶ If you do not speak Finnish or Swedish and the authority wishes to discuss something important, the authority must provide for interpretation and translation services. You can also receive interpretation services if you have a hearing impairment or a speech disorder that makes it difficult for you to understand what is said without interpretation. You may for example need an interpreter for an initial assessment and drawing up of an integration plan. In these cases, booking an interpreter is the duty of the authority. However, the authorities do not always have a duty to provide an interpreter.



BANK ACCOUNT

It would be a good idea to open a bank account. In Finland, your wages and all benefits, such as the integration allowance and child benefits, are paid into a bank account.

- ▶ To open an account, you will need your passport or an identification document.

TELEPHONE

- ▶ In Finland, most people use mobile phones. There are very few public phones. It would be a good idea for you to get a personal mobile phone.
- ▶ There are a few call centres in large cities. Ethnic shops sell telephone cards that allow you to call abroad inexpensively.
- ▶ The deposit payment may make it expensive for a foreigner to open a mobile telephone subscription. Instead, you can buy a pre-paid subscription from a teleoperator outlet or an R-kiosk convenience store. You can buy a mobile handset in a department store or an operator's outlet.



INTERNET

The authorities offer plenty of information on the Internet.

- ▶ In Finland, many services are available on the Internet. You can pay bills and fill in official forms online. To fully benefit from online services, you will need bank identifiers or an identity card with a microchip.

LIBRARY

- ▶ At the library, you can read and borrow books and magazines. You can also use the Internet free of charge. If you wish to use the Internet at the library or borrow books, you need to have a library card. Library cards can be obtained at the library. For this purpose, you have to give your address and present a valid identity document with a photograph and your personal identity code. A library card cannot be issued if you do not have an address in Finland. The first library card is free.

Read more: www.kirjastot.fi

POST OFFICE

To send letters or parcels, you can go to a Post Office. Letters are carried to your home address, while parcels have to be collected from the post office.

- ▶ Post Office services are available in every municipality in Finland. If there is no Post Office in the municipality, there is a postal agency shop. This may operate in connection with a supermarket, a kiosk or a service station. In addition, stamps are also sold in kiosks and shops.

Read more: www.posti.fi

CUSTOMS

It is a good idea to find out about customs issues before you move into the country. All goods cannot be freely imported into Finland. Some goods are subject to a tax.

- ▶ For example, animals, foodstuffs and pharmaceuticals may not be freely imported into Finland. Different rules apply to EU countries and third countries. If you are uncertain about anything, you should contact the Customs. A lot of information is available on the Customs website. The customs clearance of a car, for example, is explained on this website. The site also provides information on the belongings of a person moving permanently into Finland, sending presents and the customs clearance of goods. You can also telephone the Customs or visit a Customs office. Customs advice is provided in Helsinki.

Read more: www.tulli.fi

CRISES

Crises of various types are part of life. If you are depressed or ill, a victim of violence or behave violently yourself, you can find help. Ask for help at a health centre, the social welfare services or an agency that works to prevent violence. You can also seek for help if you are unemployed or do not have enough money to live on. Contact the social welfare services of your municipality of residence. If you are a victim of violence or other type of crime, call the police. The national emergency number is 112.

Violence

- ▶ Assaults, violence and forcing a person to have sex are offences in Finland. If you are at risk, call the emergency number 112. If you are at risk or a victim of violence, help is available.

Helplines:

Multicultural Women's Association 09 692 2304,
www.monikanaiset.fi 24/7

Women's line 0800 02400 in Finnish Mon–Fri 4 to 8 p.m., in Swedish 4–8 p.m., in English Fri 4–8 p.m.

Tukinainen Rape Crisis Centre, Helpline, 0800 97899, Mon–Fri 9 a.m. to 3 p.m., Sat–Sun 3 to 9 p.m., public holidays 3 to 9 p.m.

The Man's Line, 09 276 62899 Mon–Fri 8 a.m. to 4 p.m.,
[miehenlinja\(at\)lyomatonlinja.fi](mailto:miehenlinja(at)lyomatonlinja.fi)

Victim Support Finland, www.riku.fi

Questions of honour and shame, the Human Rights League's Kitke! project: 040 760 0323 Mon 10 a.m.–2 p.m., Tue 1–3 p.m., Wed 10 a.m.–2 p.m., Thu 1–3 p.m.

Female circumcision, the Human Rights League's KokoNainen activities: 044 742 0411.

Mental health disturbances

Help in mental health disturbances is available on telephone, on the Internet and face to face.

- ▶ If you are in a crisis, you can call the SOS Centre helpline. The SOS Centre also has a dedicated crisis service for foreigners. Calling the crisis services usually costs the price of a local call. The

Finnish Association for Mental Health has support groups for people in a crisis. In a support group, you can talk to a professional service provider.

Crisis services are also available online on the website www.e-mielenterveys.fi
Crisis Service for Foreigners: 09 413 50501, Mon–Fri 9 to 12 a.m. and 1 to 3 p.m., Fri 9 to 12 a.m.

SOS Centre: 0101 95202, Mon–Fri 9 a.m. to 6 a.m., Sat 3 p.m. to 6 a.m., Sun 3 to 10 p.m.

POVERTY

Income support

If you do not have enough money to live on, you may be entitled to income support. You can apply for income support from the social services office of your municipality of residence or the municipality you are staying in.

- ▶ You will only be entitled to income support if you do not have much property or savings. Income support is intended as the last resort in a financial crisis.

Free legal aid

If you need legal aid, contact the Legal Aid Office. If you are without means, you may be entitled to free legal aid.





WORK

HOW CAN I FIND A JOB?

If you do not have work, you can register as a jobseeker with a TE Office (Employment and Economic Development Office). The TE Office will help you in looking for a job.

- There are many ways of finding a job. You can yourself contact a workplace where you would like to work. You can send an application to an employer, even if no work is available immediately. The employer may contact you at a later date when a job does become available. When you send out a job application, you should attach your CV (Curriculum Vitae) to it. The CV should contain your personal details and information about your previous jobs. You can read job advertisements on the Internet. The largest website is the TE Offices' site www.te-palvelut.fi. You may also find a job through your friends and acquaintances.

Read more about finding a job in Finland on the website:
www.workinfinland.fi

WHAT IF I CANNOT FIND A JOB?

Unemployment security

When you are actively looking for work, you will receive an unemployment benefit. The unemployment benefit will give you money to live on while you are looking for work. You can only receive an unemployment benefit if you have registered as a jobseeker with a TE Office. You also have to follow the instructions given to you by the TE Office.

- The TE Office will make a plan with you on services that will help you in finding a job. While you are using certain services, you may receive an increased unemployment benefit.
- If you are a member of an unemployment fund and you have been working for long enough while being a member, you may receive an earnings-related allowance paid by the unemployment fund. If you do not meet the requirements for receiving the earnings-related allowance, you may have a right to a basic allowance or labour market subsidy paid by Kela.

Read more: www.te-palvelut.fi, www.kela.fi, www.tyj.fi

SETTING UP AN ENTERPRISE

Entrepreneurs are needed in Finland. If you have a good business idea and you are prepared to work hard, setting up your own enterprise may be a good idea.

- To set up an enterprise, you must be familiar with the laws ap-

plicable to enterprising. An enterprise must pay taxes. It also has to pay its employees the agreed salaries. Courses are organised on setting up an enterprise where you study financial management of a company and drawing up a business plan. Contact the employment and economic development office for more information.

Read more: www.yrityssuomi.fi

TAX CARD

You must have a tax card if you are working or receiving an unemployment benefit or benefits from Kela. In Finland, you pay tax on all income. Tax revenue is used to pay for public services, such as education and health care.

- In order to be issued with a tax card, you need an identity document and a personal identity code. If you do not have a tax card, your employer will deduct 60 percent of your salary in tax. You can obtain a tax card from the tax office, or order one through the website of the Tax Administration.





- In Finland, income tax is paid progressively. This means that if you have a large salary, you pay a higher rate of tax than if you have a small salary. Unemployment security is also taxable income.

Tax advice

If you need advice on issues to do with paying tax, you can contact the Tax Administration.

- The Tax Administration's website at www.vero.fi contains plenty of information. You can also telephone the Tax Administration. The Tax Administration can serve you in Finnish, Swedish or English.

PENSION

In Finland, there are three types of pensions: the earnings-related pension complemented by the national pension and the guarantee pension.

- The earnings-related pension is paid out by authorised pension providers. Earnings-related pension is accrued based on income from employment or enterprising activities. A national pension and a guarantee pension are paid to persons who are not entitled to an earnings-related pension, or who are left with a low earnings-related pension. The national pension and guarantee pension are paid by the Social Insurance Institution (Kela).
- The age at which you can retire on your earnings-related pension is flexible, or 63 to -68 years. You are entitled to an old-age pension from Kela when you are 65. Kela pays out a pension based on either old age or disability. You can receive a disability pension if you are seriously ill and can no longer work.
- An immigrant may also be entitled to a national pension and/or a guarantee pension in Finland, if he or she has lived in Finland for three years after turning 16.

For more information, contact Kela.

THE FINNISH WORKPLACE

Punctuality and honesty are important values in Finnish working life.

Before you start working

It is easier for you to start working when you know what the employer expects from you. Familiarise yourself with your employer in advance for example by finding information online. Contact the employer before you start working and ask for instructions and advice. Get to know the Finnish labour legislation.

Employment contract

It is a good idea to make the employment contract between the employee and the employer in writing. If you do not understand the contents of the contract, do not sign it.

At the workplace

- At the workplace, everybody must behave appropriately and in a friendly manner towards each other. It is usual that Finnish people call both their workmates and superiors by the first name. In some duties, you have to talk to the customers more formally. The employer will explain the operating practice at work to you.
- The dress code is fairly informal, unless the employer has not told you otherwise. If you are expected to wear a uniform at work, the employer usually provides it.
- Finnish people appreciate punctuality. They carefully comply with the given working hours. If your working time starts at eight, you must be present and ready to work at the latest at eight.
- Your working time may also be flexible. In that case, you must be careful with your working time records and stamps, as the payment of your salary is based on these. If you have flexible working hours, your employer will explain the time limits of your working hours to you.

Equality and gender equality must be observed at the workplace

- Women must be treated the same as men. Immigrants must be treated the same as Finnish people. You may not be discriminated against, and you may not discriminate against others.
- However, giving the employees different tasks based on their education, training and professional skills is not discrimination. Language skills may be a requirement for doing certain tasks. Knowing Finnish will always be an advantage to an employee!

An employee's duties

- An employee has the duty to follow the orders given by the employer, complete the work carefully and comply with the working hours. An employee also has the duty to keep the employer's professional secrets.

An employee's rights

- An employee has the right to a safe working environment.

The employee also has the right to the salary, working hours and annual leave specified in the collective agreement and the employment contract. Provisions on working hours are contained in the Working Hours Act and annual holidays in the Annual Holidays Act.

Read more: www.finlex.fi

► An employee is entitled to sick leave. An employee is entitled to pay while he or she is ill. The number of days for which you can receive pay when you are out of work because of an illness is determined by the law and the collective agreement. The employer's duty to pay a wage during sick leave is limited. When the employer no longer has to pay you, you will receive a sickness allowance from Kela. You can only receive sickness allowance from Kela if you have the right to social security in Finland. You may be entitled to a sickness allowance if you are aged from 16 to 67 and unable to work because of an illness. The sickness allowance compensates for loss of earnings during work incapacity that lasts less than a year.

Read more: www.kela.fi/sairastaminen

Shop Steward

The shop steward or the elected representative is the employees' representative at the workplace.

► The shop steward is elected as specified in the collective agreement. The shop steward interprets the provisions of the collective agreement for the employees. In this respect, he or she represents all employees. The shop steward does not have a duty to look after the employees' affairs if they are not trade union members. Ask your co-workers to find out who the shop steward at your workplace is. You can contact the shop steward to ask for advice in questions related to work.

► An elected representative represents everybody. An elected representative is only elected if no collective agreement applies to the workplace.

Trade unions

The majority of employees are members of the trade union in their own field. The trade union looks after the employees' rights. You can contact the trade union for assistance related to work. To belong to a trade union, you must pay a membership fee. This membership fee is tax deductible.

Unemployment fund

Trade union members usually also belong to an unemployment fund. You can also join the unemployment fund but not the trade union. In this case, you will pay a membership fee to the fund.

► An unemployed jobseeker can receive an earnings-related allowance from the unemployment fund. Earnings-related allowance can only be paid to employees who have been working for a set period of time and who are members of the fund.

Read more: www.tyj.fi



STUDYING



ADULTS AND STUDYING

In Finland, adults can study for a new profession or complement their education. Studying in Finland is inexpensive, because the state supports it from the tax revenue.

- ▶ Adults can study the same things as young people. You can study at a higher education institution, vocational institution, general upper secondary school or comprehensive school. You can complete general upper secondary school or comprehensive school studies in a general upper secondary school for adults. The classes of the general upper secondary school for adults usually take place in the evenings, which means that even if you are at work during the day, you can still study.
- ▶ There are many adult education centres in Finland. You can attend evening classes at adult education centres that can be both useful and entertaining. Language courses and courses to do with crafts are popular. You can also take cooking, culture, music or exercise classes. The courses are inexpensive and sometimes even free.
- ▶ Life-long learning is important in Finland. Finnish people think that studying keeps your brain active. Young or old, everybody can study. Studying is supported by the state.

WILL MY QUALIFICATION BE RECOGNISED IN FINLAND?

Comparability of a qualification, recognition of a qualification

Your qualification may not be sufficient for work in your own field in Finland, and you need to study further.

- ▶ Recognition of qualifications refers to a decision on the types of eligibility your foreign educational qualification provides for a job or a place of study. This recognition is given by the National Board of Education, an authority in your own field, an employer or a third-level educational institution.
- ▶ To practice in certain professions in Finland, an official licence is required. To work as a doctor, nurse, teacher and social worker, for example, a decision on recognizing a foreign qualification is needed. A qualification obtained in your own country may not be sufficient in Finland. You may have to complement your education and training to be eligible for a job in your own field. A good proficiency in Finnish or Swedish, or even both, is often required. The authorities may require that you have language skills corresponding with match a certain level of the National Certificate of

Language Proficiency. A fee is charged for issuing a decision on comparability and recognition of qualifications. For more information, contact the Finnish National Board of Education.

Read more: www.oph.fi/recognition and international comparability of qualifications, recognition@oph.fi

Recognition of qualifications in the health care sector and professional practice rights: National Supervisory Authority for Welfare and Health (Valvira) www.valvira.fi

CAN I STUDY FOR A NEW PROFESSION?

Apprenticeship training, competence-based qualification

Many immigrants moving to Finland study for a new profession. You can select a new profession in a field where work is available. .

- ▶ In addition to traditional forms of study, there are other alternatives. You can go for apprenticeship training, which means that you learn a profession at a workplace through practical work. You will be paid a salary for the time you work. You can complete a vocational qualification through apprenticeship training.
- ▶ A vocational qualification can also be completed as a competence-based qualification. If you have already obtained the knowledge and skills required in a profession, you can demonstrate them in a competence-based examination. This means that you have to complete certain tasks. The tasks will be written, oral or practical assignments. When you have completed all the assignments, you will be given a certificate of your qualification.
- ▶ You can also study through distance learning. This often means online courses. Distance learning is suitable for those who cannot travel to the place of study.
- ▶ If you are unemployed and studying for a profession, you may be entitled to financial support for your studies. You can ask more at the TE Office.





HOW MUCH DOES IT COST TO STUDY?

Studying in Finland is inexpensive, as there usually is no study fees for example at universities. You may receive financial support for your studies.

- ▶ Studying for a qualification is inexpensive in Finland. Vocational studies are studies that lead to a qualification. Higher education studies also lead to a qualification.
- ▶ The student usually has to pay for health care services. Students from EU and EEA countries can use the public health care services if they have a European Health Insurance Card. In that case, they will pay the same price for the care as Finnish people.
- ▶ A Finnish citizen will be entitled to financial aid for students if he or she studies full time. Student financial aid is financial support paid to a student studying for a basic qualification. If you are not a Finnish citizen, you may only be entitled to student financial aid on certain conditions.

Conditions for receiving financial aid for students

You may be entitled to financial aid for students if you meet the following conditions:

- you are living in Finland permanently.
- you are living in Finland for some other reason, for example work or family reasons, and you have the required residence permit or registration certificate
- ▶ If your only reason for staying in Finland is studying, you are not entitled to financial aid for students. If you are unemployed and studying for a qualification, you may be entitled to financial support for your studies. For more information, contact the Social Insurance Institution (Kela) and the TE Office.

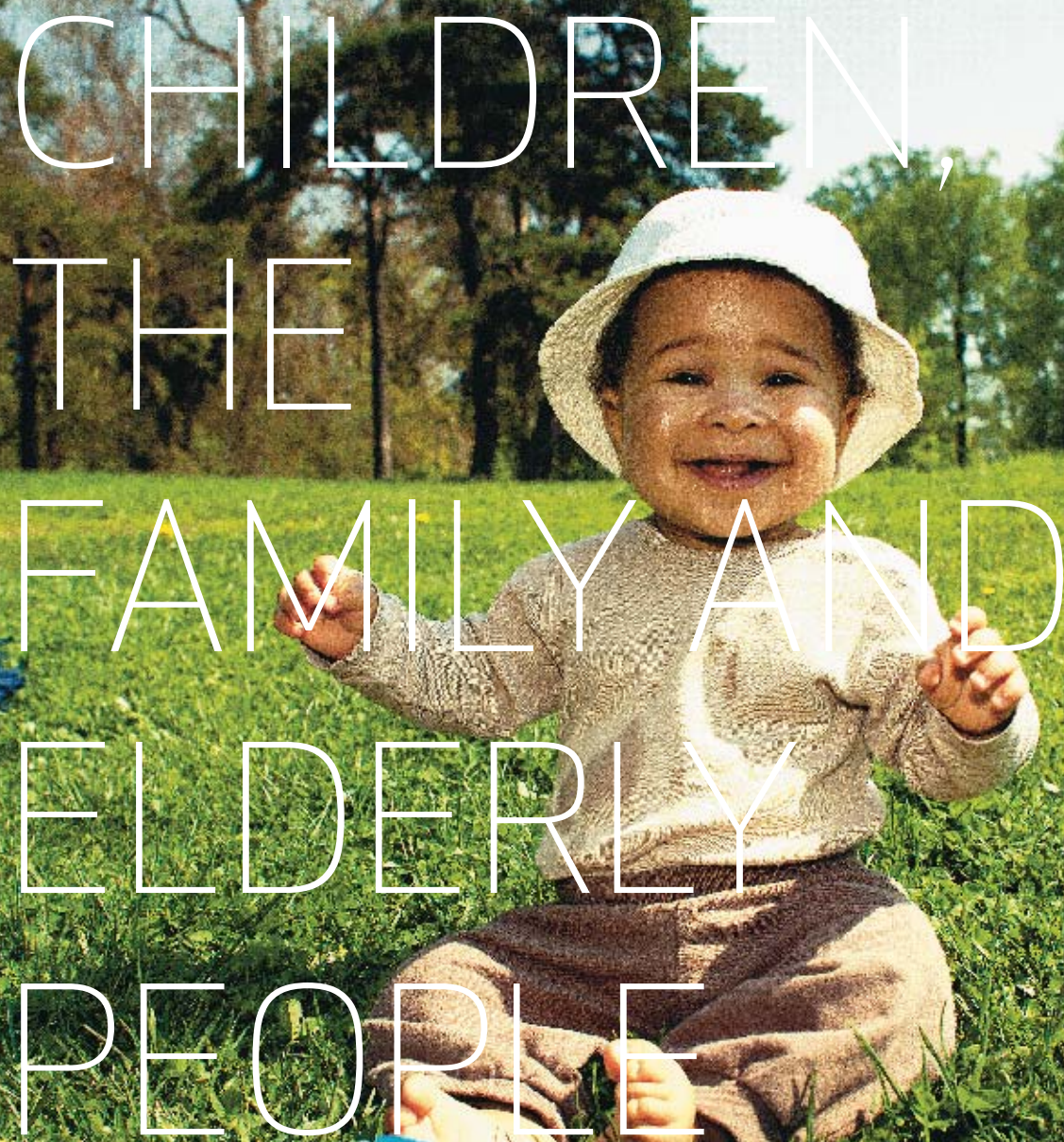
Read more: www.te-palvelut.fi > Education, training and selecting an occupation

CAN YOU STUDY IN OTHER LANGUAGES IN FINLAND?

The majority of education in Finland is provided in Finnish. Some teaching is also given in Swedish and English.

- ▶ Swedish is the second official language of Finland. Swedish-language teaching is provided on all educational levels from pre-primary to higher education. Teaching in Swedish is most typically provided in municipalities where the majority of residents speak Swedish. Universities and universities for applied sciences also provide education in English. For more information, contact the Finnish National Board of Education and educational institutions.





CHILDREN, THE FAMILY AND ELDERLY PEOPLE



MARRIAGE

In Finland, you can get married at the age of 18.

- In order to get married, both spouses must have a certificate of no impediment. This certificate shows that you are not already married.
- You can get married in a Local Register Office or in a church. Many Finnish people prefer a church wedding. A civil marriage can be performed at the Local Register Office. You can also ask the officiating person to come to your home.
- In Finland, two persons of the same sex can also live in an official partnership. This is referred to a registered partnership. A registered partnership is equal to a marriage.

A CHILD'S SURNAME

If both parents share a surname, the same surname will be given to their child. The parents may also have different surnames. In that case, they must choose the child's surname when registering his or her birth.

- You can register a child with a parish or the local register office. When you register a child, you must give his or her surname. If the parents already have a child together, a younger child will be given the same surname as an older child. If you wish the younger child to have a different surname, you must apply to the local register office for a change.

DIVORCE

In Finland, either one of the spouses may file for divorce. There is no need to give a reason.

- You may be granted a divorce, even if your spouse objects to it. Written applications for divorce must be submitted to the District Court. For instructions, see the District Court's website at www.oikeus.fi/4323.htm.

Caring for a child after divorce

A child has the right to a mother and a father even after his or her parents have divorced. The child has the right to keep meeting both parents, even if he or she only lives with one of them.

- After they have divorced, the parents will decide how to share the responsibility for caring for the child. A written agreement is usually drawn up on caring for the child. In this agreement, the parents decide which one of the parents the child will live with. The parents also decide in this agreement whether the child is in

joint custody or sole custody. Joint custody means that the parents make decisions concerning the child together. Sole custody means that one of the parents makes the decisions concerning the child. You can contact the child welfare officer at the social welfare office to ask questions related to the custody of a child and visiting rights.

- In this agreement, the parents also decide on how they will share financial costs arising from child care. The parent who is not living with the child pays the other one child maintenance. The purpose of child maintenance is to safeguard the financial welfare of the child. You can contact the child welfare officer at the social welfare office to find out how to agree on sharing financial costs.
- You can ask about family mediation at the social welfare office. In family mediation, the staff of a social welfare office or a child guidance or family counselling clinic will assist the parents in reaching an agreement. This mediation is free of charge. If the parents agree on the custody of the child themselves, the Social Welfare Board may authorise the agreement. It is then legally valid.
- If the parents are unable to agree on the custody of the child, the decision will be made by the court. A court hearing may be expensive. If your income is very low, you may be entitled to free legal aid.
- You can receive child maintenance allowance from Kela if you do not get child support or if the child support is small.





CHILD BENEFIT, MATERNITY ALLOWANCE AND PATERNITY ALLOWANCE

In Finland, families with young children receive financial support. If you have the right to social security in Finland, Kela can give you assistance in supporting your family.

- ▶ A child benefit is paid for each child. The amount of child benefit depends on the number of children in the family. The child benefit is paid to one of the parents until the child turns 17.
- ▶ You can receive parental allowance if you have been eligible for social security provided by Kela in Finland for a minimum of 180 days before the date on which the child is due to be born. The time needed for receiving the allowance may also include social insurance provided by EU or EEA countries, Switzerland or Israel.
- ▶ The amount of the allowance is based on your earned income. If you have not been at work, you will only receive a minimum allowance.
- ▶ Maternity allowance is a benefit that is paid for 105 working days counting from the date on which the maternity leave period starts. The maternity allowance is paid for some four (4) months. This allowance makes it possible for the mother to stay at home to look after the child.
- ▶ After the maternity allowance period, a mother or a father can receive a parental allowance. Parental allowance is paid for 158 working days. Usually, the child is nine (9) months old when the parental allowance period comes to an end.
- ▶ If the father stays at home to look after the child, he is entitled to a paternity allowance. The precondition is that the father lives together with the child's mother. A father may receive a paternity allowance for a total of 54 working days, of which 18 working days can be taken at the same time with the mother during the maternal or parental allowance period. A father may take the days before the child is two (2) years old.

CHILD CARE LEAVE

Child care leave is a period off work that you can spend at home with your baby. You must agree on the child care leave with your employer.

- ▶ You can take child care leave until the time when your child turns three (3). Only one of the parents can take child care leave. Child home care allowance is paid while a parent is on child care leave. You can apply to Kela for child home care allowance.

- ▶ Each parent is entitled to child care leave. Also the baby's father.

Read more: www.kela.fi/families

BRINGING UP A CHILD

- ▶ The main responsibility for the welfare and upbringing of a child rests with the parents. Society provides services that support the parents in bringing up their children. These services include child health clinics and day-care.
- ▶ The child welfare clinic monitors and supports the growth and development of children under school age. The municipalities also have child guidance and family counselling clinics that help children of various ages and their families in questions related to upbringing and family relationships.

DAY CARE FOR CHILDREN

You can obtain a day-care place for the child in a municipal day-care centre or in family day care. There are also private day-care centres.

- ▶ There may be a queue for day-care places, and it is a good idea to apply in time. Usually, you have to submit your application four (4) months before you need a place. If you find a job or a study place unexpectedly, however, you can apply for a day care place at minimum two (2) weeks before the child needs the place.
- ▶ Each resident of a municipality is entitled to a day care place for his or her child until the child starts school. If you wish to care for your child at home or take him or her to private day care, you can receive a child home care allowance or a private day care allowance. In addition to day care centres and family child care, there are municipal playgrounds and clubs. The playgrounds and clubs have attendants who look after the children. You can also visit a playground together with your child. In an open day care centre, the parents can go in with the children. You can get to know other families at playgrounds and in an open day care centre. For more information, contact the day care services in your home municipality.

How much does day care cost?

The cost of municipal day care depends on the parents' income. A private day care centre may be more expensive than a municipal day care centre or a family care centre. Playground, club and open day care centre activities are less expensive.



- If your child goes to private day care, you can apply to the Social Insurance Institution (Kela) for private day care allowance. You can also choose to care for your child at home. In that case, you can apply to the Social Insurance Institution (Kela) for child home care allowance. You can also hire a private child-minder to work at your home. This will also entitle you to private day care allowance.

For more information, contact the Social Insurance Institution (Kela).

BASIC EDUCATION

In Finland, children start school in the year during which they turn seven (7). Compulsory education applies to all children.

- This means that a child that lives permanently in Finland must complete a certain syllabus. Compulsory education does not apply to adults, but they can also complete their basic education, for example in a general upper secondary school for adults.

The Finnish educational system

- Comprehensive school takes nine (9) years. The child starts comprehensive school in the autumn of the year in which he or she turns seven (7). Before comprehensive school, the child may attend pre-primary education. While pre-primary education is not compulsory, most children attend it. Immigrant children can also take part in education that prepares them for basic education. In education that prepares the children for basic education, the children learn Finnish or Swedish and other subjects. In pre-primary education, the children practise the skills they will learn at school through games and play. The education is fitted to the child's age and skills.

- Immigrant children usually study Finnish or Swedish as their second language in comprehensive school. They do not usually take part in the teaching of Finnish or Swedish as a native language and literature. Immigrant children can also study their own native language at the comprehensive school, if the municipality provides teaching in this language. You can ask about this at the school or the municipality's educational office. Compulsory education ends once a child has completed basic education. If the child does not complete comprehensive school, his or her compulsory education ends at the end of the school year in which he or she turns 17. It is important to study and to complete the basic education curriculum in Finland. If you have not completed your basic education, it may be difficult for you to study further.

Read more: www.oph.fi

INTERNATIONAL SCHOOLS

There also are international schools in Finland.

- In international schools, the language of teaching is English. In addition to Helsinki, international schools are found in Espoo, Vantaa, Turku, Jyväskylä, Tampere and Oulu. International schools are not free, as the parents must pay a school fee.
- There also are free language schools in Finland. These include English, French, German and Russian schools. You can contact the educational services of the municipality for more information about schools.

HOW MUCH DOES IT COST TO GO TO SCHOOL?

The educational system is supported from tax revenue, which is why going to school is free for the student. The children are served a hot lunch at school.

- Basic education in Finland is free. This service is funded from tax revenue. The children get a free lunch every school day.
- Secondary level education is also free. Secondary level schools include general upper secondary schools and vocational institutions. However, the students pay for their books and other study materials themselves. The students get a free lunch.
- International schools and other private schools may collect fees. If you wish to send your child to an international school, you must pay a tuition fee yourself. The tuition fee is a few hundred euro a year.

For more information, contact the Finnish National Board of Education (www.oph.fi).

FAMILY VIOLENCE

In Finland, violence is a crime also inside the family. It is also possible for outsiders, not only family members, to report family violence to the police.

- An assault and other types of violence are offences also inside a marriage and common-law marriage. Sexual violence is a crime also in a relationship.
- Corporal punishment of children is against the law. It is forbidden to hit, hurt or otherwise corporally punish a child. The circumcision of girls is an offence in Finland. The circumcision of boys without a medical cause may also be an offence.



- Children may also not be subjected to psychological violence. Psychological violence is also an offence. Psychological violence includes threats and frightening behaviour. You should always tell the authorities about any honour-related threats and acts. Honour-related violence is an offence. You can talk about violence for example to a social worker, a doctor or a nurse at the child health clinic. If you are a victim of violence, call the emergency number 112 for help. If it is impossible for you to stay at home, you can go to a shelter. The shelter will give you crisis assistance and immediate protection. You can stay in the shelter for as long as it is not safe for you to go home.

Read more: [www.ensijaturvakotienliitto.fi/homes and shelters/shelters](http://www.ensijaturvakotienliitto.fi/homes%20and%20shelters/shelters)

- You can also be given therapy. The service is often offered over the telephone. Some organisations also offer individual therapy.
- If you feel you are living under continuous threat, you can apply for a restraining order against the person who is behaving violently. In that case, it is an offence for this person to contact you. You can also apply for a restraining order if the violent person is a member of your family.

Helplines:

Multicultural Women's Association 09 692 2304,
www.monikanaiset.fi 24/7

Women's line 0800 02400 in Finnish Mon-Fri 4 to 8 p.m., in Swedish 4 to 8 p.m., in English Fri at 4 to 8 p.m.

Tukinainen Rape Crisis Centre, Helpline, 0800 97899, Mon-Fri 9 a.m. to 3 p.m., public holidays and eves of public holidays 3 to 9 p.m., public holidays 3 to 9 p.m.

The Man's Line, 09 276 62899 Mon-Fri 8 a.m. to 4 p.m.,
kontakti@lyomatonlinja.fi

Victim Support Finland, www.riku.fi

Questions of honour and shame, the Human Rights League's Kitke! project: 040 760 0323 Mon 10 a.m. to 2 p.m., Tue 1 to 3 p.m., Wed 10 a.m. to 2 p.m., Thu 1 to 3 p.m.

Female genital mutilation, the Human Rights League's KokoNainen activities: 044 742 0411.

ELDERLY PEOPLE

Support and services are available for elderly people. You can receive financial support and assistance in household chores.

- The municipality is responsible for assisting an elderly person who needs treatment and care.

You can receive assistance in every-day activities, such as eating, personal hygiene and mobility. If necessary, a public health nurse from municipal health care services can visit you. Catering services can bring hot meals to you at home. Alterations can be made in your home to make it easier to get around.

- The fees charged for these services depend on the elderly person's income. Some organisations offer free assistance services provided by volunteers.

- Elderly people are also entitled to financial benefits if they do not have enough money to live on. Elderly people usually receive a pension. In addition to their pension, elderly people may receive a housing allowance for their housing costs and a care allowance for pensioners. They may receive these benefits if they need assistance from others and they have expenses because of their illness.

- If an elderly person is cared for at home by a family member or a friend, they can apply to the municipality for informal care allowance. If the elderly person can no longer cope at home, a place in a supported housing unit or an institution may be found for him or her. For more information, contact the social services office of your town or municipality, or the Social Insurance Institution (Kela).

PENSION

In Finland, there are three types of pensions: the earnings-related pension, which is complemented by the national pension and the guarantee pension. For more information, see the section on Work, p. 17.





HEALTH

DOCTORS

Many people use public health services in Finland. Public health services consist of basic health care and specialised medical and hospital care.

- ▶ Primary health care services are provided at municipal health centres. The health centres offer services such as a doctor's surgery for patients who are ill, and beds for those in need of hospital care. If necessary, a health centre doctor may refer a patient to specialised medical care. To find the contact information of the health centre, see the website of your city or municipality, or the telephone directory.
- ▶ If you become seriously ill in the evening or during a weekend, you must contact the emergency care services. To find the contact information of a doctor on call, see the website of the city or municipality, or the telephone directory. All those who need urgent care in Finland receive assistance immediately in the emergency care clinic of a health centre or a hospital. A patient will be treated even if he or she lives in another municipality.
- ▶ You have the right to use public health services if the Local Register Office has given you a municipality of residence. In that case, you will only pay a resident's client fee for the service. Some municipalities do not charge client fees. If you have come to work in Finland from an EU or EEA state or Switzerland, Kela can issue you a certificate of your entitlement to public health services. In that case, you will only pay the client fee for treatment. Urgent care will be given to everybody, but the fees may be higher.
- ▶ You can also visit a private doctor. A private doctor may see you sooner, but the visit will be more expensive.

OCCUPATIONAL HEALTH CARE

The majority of workplaces provide occupational health care services for their employees. Occupational health care services include preventive occupational health check-ups and advisory services. The employer may also organise medical care services and other health care services for the employees. Occupational health care services are offered by occupational health care nurses, doctors, psychologists and physiotherapists. The services of other specialists may also be available.

- ▶ Check if your employer has organised occupational health care for their employees and what services it includes. Before you visit a doctor, check to see if your employer pays for the service you need. If you become ill, check if you could use the medical

care services offered by occupational health care for free. If you need a service that the employer does not pay for, you can visit a health centre or use private health care services.

MENTAL HEALTH

If you are depressed or anxious, contact your health centre. It will provide care for you as necessary, or a doctor can refer you to specialist medical care.

CHILDREN'S HEALTH

Babies and other children under the school age visit a child health clinic with their mothers or fathers. The clinic staff monitors and supports the child's development. The child health clinic will also support the parents in bringing up the child and looking after their relationship.

- ▶ The public health nurse at the child health clinic monitors the child's weight and height. The nurse also checks how the child's motor skills and speech are developing.
- ▶ The child health clinic staff will also give advice about breast-feeding, a healthy diet and other lifestyle questions. The welfare clinic also monitors and supports the mother's and the father's coping and wellbeing. A public health nurse vaccinates children against serious illnesses following the national vaccination programme. Children are vaccinated against such diseases as measles (morbil), mumps (partite) and German measles (rubella). Children can also be vaccinated against the rota virus. You do not have to have your child vaccinated, but it is useful. The diseases and their consequences can be extremely serious. If necessary, the child health clinic will direct you to other services, for example a speech therapist or a psychologist.
- ▶ School health care is organized for all children in basic education. This involves an annual health check. The parents are invited to take part in some of the health checks, during which the parents' wellbeing and ability to cope may also be discussed. School health care also includes oral health care and vaccinations.

ORAL HEALTH

Oral health care services are provided at the health care centres for the entire population. You may have to wait for a long time for an appointment with municipal dental care services. You are entitled to get an appointment with dental care at the latest within six (6) months of contacting the services. Access to treatment is assessed based on need. In urgent cases, you can get an appointment sooner.



► If you are suffering from toothache, contact the dental care clinic at your health centre. Patients with sudden illnesses or accidents are treated in emergency services.

► You can also visit a private dentist. You can get an appointment to see a private dentist sooner, but this service is more expensive. Kela will reimburse part of a private dentist's fee. You can apply to Kela for this reimbursement. You can contact the health centre in your municipality for more information. You should look after your own oral health by brushing your teeth every morning and evening and by eating a healthy diet.

HOW MUCH DOES IT COST TO SEE A DOCTOR?

Health centre services are not always free. However, the fees are not high. Seeing a private doctor is expensive, but you can claim some of the cost back from Kela.

► It is a good idea to check this before you see a doctor.

► Some services of the health centre are free if you have a municipality of residence in Finland. For example, visits to a child health clinic are free for mothers and fathers. Contact the health centre of your municipality for information about the fees.

► If you have a right to health insurance in Finland, Kela will reimburse some of your private doctor's fees. When you have a Kela card, you can for example get direct reimbursement for the fees at a private medical centre. This means that you only pay an excess of the fee, or part of the cost. You also get direct reimbursement for certain medicines at a pharmacy.

HEALTH CARE DURING PREGNANCY

In Finland, the health and welfare of women is monitored throughout a pregnancy. Women visit the maternity clinic of a health centre regularly while they are pregnant and after they have had a baby.

► The clinic staff will monitor the mother's health and the development and wellbeing of the baby. The clinic staff will also help the parents to prepare for parenthood and the changes that the child will bring about in the family. The clinic provides information about a healthy lifestyle, such as diet and exercise. The antenatal clinic prepares the mother for giving birth and recognizes any problems during the pregnancy. The clinic also sends the mother to further treatment if problems come up.

► In addition to the mother's visits to the maternity clinic, the parents can take part in family training. The clinic also makes a home visit. It also provides the father with health advice and

support in being a father. Visiting the antenatal clinic is free if you have a municipality of residence in Finland. It is also free if you have come to work in Finland from an EU or EEA country or Switzerland, or if you are a worker's family member.

CARING FOR A BABY

A public health nurse at the child health clinic monitors the child's health, growth and development on a regular basis until the child starts school. During the baby's first year, you visit the clinic many times.

► The child health clinic nurse can advise parents in caring for and bringing up their child. You can also talk to the nurse about any problems you might have. It is a good idea to ask for help if you cannot cope with the baby or if you have other questions. Contact the clinic early! Some organisations help with child care. This service is free or inexpensive. Contact the maternity and child health clinic or social welfare office of your own municipality.

THE DISABLED

Many types of assistance are available for a disabled person. In addition to financial support, you are entitled to assistance in housing, education, work or other daily activities.

► A disabled person may receive help in looking after his or her home. This will make it easier for him or her to continue living at home. Help is also available for going outside the home, for example to take exercise and pursue hobbies. Disabled persons may also be given aids that help them to study or work.

► A disabled child has the right to support in day-care and at school, if needed. A disabled child may also be given a special needs assistant, if attending school is otherwise difficult for him or her. One special needs assistant may work with several children. If you are looking after your disabled child at home, you may be entitled to a disability allowance. Applications for disability allowance are addressed to the Social Insurance Institution (Kela).

► A doctor's certificate is needed to use many of these services. You can visit a health centre to obtain a doctor's certificate. For more information, you can contact the health centre or the social welfare office. You can also ask for advice from organisations that help the disabled. Disability allowance for adults is also available from Kela. The disability allowance for an adult is paid as a sum of money. You can receive disability allowance for an adult if your disability affects your functional ability or results in expenses and need for assistance.



Read more:

www.kela.fi/web/en/rehabilitation

www.kela.fi/web/en/disability

www.tukikeskushilma.fi

ALCOHOL AND DRUG ABUSE PROBLEMS

If you would like to stop using alcohol or drugs, contact the health centre. It will assess your need for rehabilitation. The social services may refer you to rehabilitation in detoxification treatment.

EMERGENCIES (SOS)

The public emergency number is 112. No area code is needed.

Call the emergency number if you need the police, an ambulance or a fire brigade quickly.

► When you call the emergency number, first give your name. Then explain what has happened and where. Also tell the operator if people are in danger. Answer any questions and follow the instructions given to you. Only hang up when you have been told to do so.

► You may only call the emergency number in a real emergency. Calls to the emergency number are always free, also from a mobile phone.

► In case of a poisoning, you can call the Poison Information Centre. The staff of the Poison Information Centre will tell you what to do. Poison Information Centre: 09 471 977

► If an animal is affected by an emergency, contact the vet on call. To find the contact information of the vet on call, see the website of the city or municipality, or the telephone directory. A few useful phrases:

My name is...

There has been an accident.

There is a fire here.

People are in danger.

There has been a car accident.

Someone has been hurt.

Someone has had a fit.

The address is...

Nimeni on...

Täällä on tapahtunut onnettomuus.

Täällä on tulipalo.

Ihmisiä on vaarassa.

Täällä on ollut auto-onnettomuus.

Joku on loukkaantunut.

Joku on saanut kohtauksen.

Osoite on...





EVERYDAY LIFE



6.

EVERYDAY LIFE

DRIVING LICENCE

In Finland, you have to be 18 years old to drive a car.

- ▶ If you have a driving licence issued in an EU or EES country, you may drive in Finland. The class of vehicles you have a right to drive is shown on your driving licence. A driving licence issued in the Nordic countries is also valid in Finland.
- ▶ If you have a driving licence issued in a state that is party to the Geneva or Vienna Road Traffic convention, you may drive in Finland. Your right to drive is valid for one year only from the date on which you arrived in Finland.
- ▶ If your driving licence is not valid in Finland, you may be issued with a temporary licence. Temporary driving licences are issued by the police for a maximum of one (1) year. You may have your foreign driving licenced replaced by a Finnish one, but a fee is charged for this. The police may require you to present a doctor's certificate stating that you are in good health. You may also be requested to provide an authorised translation of your driving

licence into Finnish. For more information, contact the police. The police do not usually require you to take another driving test if you replace your driving licence with a Finnish one within one year of arriving in Finland.





SHOPS

It is not usually to haggle in shops in Finland, and the price indicated on a product or on the side of the shelf is the price you pay.

- ▶ The price you pay in a shop is a total price that includes the value-added tax (VAT).
- ▶ Large cities also have shops that sell foods typical of various religions or cultures. You can ask people where to find so-called ethnic shops. There also are some ethnic clothes shops and hairdressing salons.

When are the shops open?

Grocery shops are usually open from 9 a.m. till 9 p.m. Small grocery shops may open earlier and close later than this.

- ▶ Other shops, for example clothes shops, are usually open from 9 a.m. till 8 p.m. from Monday till Friday, and from 9 a.m. till 6 p.m. on Saturdays. Some shops are also open on Sundays.

OFFICES

In Finland, it is necessary to visit an office in person to conduct certain types of business. The offices also provide many services on the telephone, by post and online.

- ▶ The office employees will help you if you have difficulty in understanding anything. Employees of state offices and administration are called officials. Police officers are also officials.
- ▶ Finnish officials are reliable. They do not take bribes, and you do not need to give them gifts. They treat their customers equally. You can talk to them safely.

When are offices open?

State and municipal offices are usually open from 8 a.m. till 4 p.m.

- ▶ The opening hours of the customer service department in an office may be different from the general opening hours. You should check the opening hours of an office before you visit it.

ALCOHOL AND DRUGS

In Finland, selling or serving alcohol to persons under 18 years of age is against the law.

- ▶ Grocery shops only sell beer and cider. Wine and strong spirits are only sold in Alko off-licence outlets. Alko is a state company that sells alcohol.

- ▶ If you have been drinking alcohol, you must not drive. The limit for drunken driving is 0.5 per milles. Driving under the influence of alcohol may lead to serious consequences in Finland. You may be given a fine or a prison sentence, and you may lose your driving licence.
- ▶ All recreational drugs are banned by law in Finland. Importing, buying, selling, cultivating, possessing and using drugs are offences in Finland. Khat and cannabis are also banned substances. The punishments are very severe.

FREE TIME

Free time is important to Finnish people. Newspapers and local papers have details about events taking place daily. Local events are also advertised on the website of your town or municipality.





- ▶ Plenty of opportunities for studying are available in Finland. Inexpensive courses are organised by adult education centres. On these courses, you can learn languages, cooking or crafts. Many people go to music and exercise classes.
- ▶ Finnish people enjoy reading, and there are many libraries in the country. At a library, you can borrow books free of charge. You can also ask for magazines and books in various languages at a library. There is no charge for a library card. Library cards can be obtained in the library.
- ▶ In your free time, you can visit a museum or go to the theatre or the cinema. In Finland, films are not dubbed. They have the original soundtrack with subtitles in Finnish and Swedish.
- ▶ Large cities have cultural centres, where international activities and events are organised. Such activities are also arranged by many organisations, such as the Finnish Red Cross. Immigrants have also set up their own associations.

Children, teenagers and free time

Children usually finish school before their parents come home from work. After school, children can for example spend their time at a municipal playground. Children can also take part in afternoon or club activities at their school

- ▶ Municipalities organise morning and afternoon activities for schoolchildren. The morning and afternoon activities for schoolchildren are meant for first and second class pupils and special needs pupils in all classes. The municipalities do not have a duty to offer these activities. The municipalities may charge a fee for morning and afternoon activities. Schools also organise club activities for their pupils. These are usually free.
- ▶ Activities for children are organised by municipalities and parishes. The parish runs clubs where children can do crafts or music. Children can go to these clubs even if they are not church members.
- ▶ For teenagers, there are youth centres and clubs. Free time activities for young people are supported financially by towns and municipalities. After school, young people can go to a youth centre to meet their friends.
- ▶ Sports clubs organise many activities for children and young people. As they are usually run privately, they are not free.

NATIONAL HOLIDAYS

National holidays are days off. This means that all offices and shops are closed. Families often have their own traditions for celebrating the holidays. At Christmas, many people spend time with their families.

Official public holidays in Finland are:

New Year's Day (1 January)
Epiphany (6 January)
Good Friday
Easter Sunday
Easter Monday
May Day (1 May)
Ascension Day
Whitsun
Midsummer's Eve
Midsummer's Day
All Saints' Day
Finnish Independence Day (6 December)
Christmas Eve (24 December)
Christmas Day (25 December)
Boxing Day (26 December)

- ▶ Many national holidays are associated with Christianity. Ascension Day, for example, is a holiday commemorating the day on which Jesus ascended to Heaven. In addition to public holidays, some days may be half days. These include Midsummer's Eve on 24 June and Christmas Eve on 24 December. Most people have those days off. Staff in shops may have to work. Hospitals are always on call.
- ▶ On some of the national holidays, people hoist the Finnish flag on their flagpoles. Such days include May Day and Independence Day. Some days for hoisting the Finnish flag are not associated with public holidays. Many of these are related to the Finnish culture. Kavalla Day on 28 February, for example, is the festival of the Finnish culture.
- ▶ A housing company often flies the flag at half mast if a resident of the house has died.

FINLAND AND THE FINNISH PEOPLE





7. FINLAND AND THE FINNISH PEOPLE

Finland is a rather large but sparsely populated country. There are fewer cities than in many other countries, and there is plenty of countryside.

► Finland is a welfare state. This means that the state looks after such groups as the poor, the sick and the disabled. Basic education is free for children. The services are paid for by collecting taxes and fees from people and companies.

► Finnish people may often be quiet to start off with. But when you get to know a Finnish person, you can find a friend for the rest of your life.

WHAT KIND OF A COUNTRY IS FINLAND?

Finland is a democratic republic. Instead of royalties, there is a president. Finland is a member of the European Union (EU).

► In European terms, Finland is rather a large country. Its surface area is 338,127 km². The population is small, however, or about 5,400,000. Most of the people live in the southern part of the country, while very few live in the north.

► The population of Helsinki, the capital, is some 590,000. In total, some 1 million people live in the large cities of the Helsinki Metropolitan area, or Helsinki, Espoo and Vantaa. There are nearly 220,000 people living in Tampere. Tampere is the largest city outside the Helsinki Metropolitan area. There are more than 180,000 people living in Turku. Turku is the oldest city in Finland.

► The neighbouring countries of Finland are Sweden, Norway, Russia and Estonia.

CLIMATE

Finland has four seasons: winter, spring, summer and autumn. There may be great variations in the weather in various parts of the country.

► Winter lasts from mid-December until the end of February. The winter days are short, and it is dark. Snow and ice make the roads slippery. You should look after your health in the winter. Many Finnish people take vitamin supplements. The darkness may make you feel tired. Exercise also helps to fight tiredness.

► Spring is a season of great variations. The light part of the day gets longer very quickly. Nights can be very cold and sunny days rather warm. Leaves appear on trees, and flowers are blooming.

► The summer may be quite hot, but the weather may be variable. It is light in the summer, also during the night. Most Finnish people like to take their holidays in July.

► The autumn nights are dark and the weather can be rainy. The autumn colours in the leaves make autumn a beautiful season. The autumn colours are at their best in Northern Finland, or Lapland. Northern lights (Aurora Borealis) can sometimes be seen in Lapland in the autumn and winter.





WHAT ARE FINNISH PEOPLE LIKE?

Many Finnish people are calm and quiet. Finnish people think it is polite to leave people alone. This may make Finnish people seem unfriendly. You can make good friends with Finnish people once you get to know them.

- ▶ Finnish people appreciate hard work and honesty. Punctuality is also important. If you are meeting somebody, you are expected to come at the agreed time. Being late is considered impolite.
- ▶ Finnish people appreciate their privacy. If you would like to visit somebody, it is polite to phone them first.
- ▶ Rules are important for the Finns. For example, they carefully comply with such as rules of the road. When you are driving, you cannot go through red lights.

Politeness

In Finland it is considered polite to look a person in the eye when you talk to them. It is also polite to listen quietly when another person is talking.

- ▶ It is polite to wait until the other person has finished talking before answering. There are no polite phrases in Finnish. For example, there is no Finnish word directly corresponding with 'please' in English. When you ask for something, it is polite to use a question. For example, if you would like to have some milk, you can say: 'Antaisitko maitoa?' (Could you give me some milk). This would be more polite than saying: 'Anna maitoa' (Give me some milk).
- ▶ In Finland, it is usual to address other people informally. This means that when you talk to somebody, you can use the second person singular form, 'sinä'. There is no need to use the more formal 'Te'. In Finland you can use the less formal 'sinä' also when talking to someone you do not know. However, it is polite to address elderly people formally using 'Te'.

Greeting

In Finland, it is common to shake hands when you meet somebody.

- ▶ The Finns do not usually hug or kiss each other when they meet. Young people or close friends may hug each other when meeting. Usually, Finnish people shake hands. You can also say 'Hei!' (Hello).

TRANSPORT

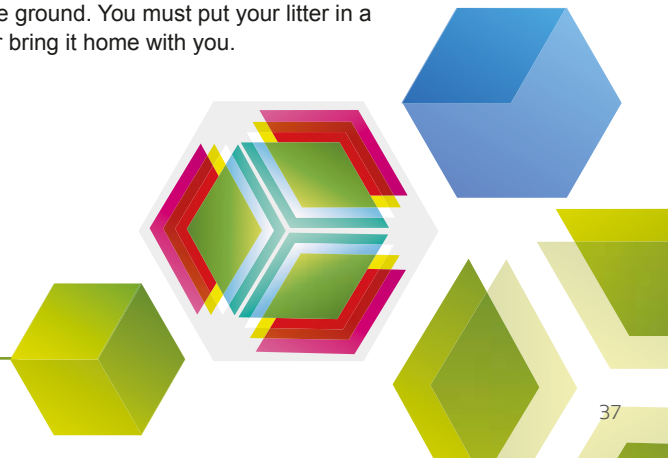
In Finland you drive on the right. The Finnish traffic culture is calm. In the winter, you must be particularly careful in on the roads because it is dark and the roads are icy.

- ▶ People do not blow their horns very often. They only do so as a warning in dangerous situations.
- ▶ The Helsinki Metropolitan area and other big cities have good public transportation. Buses, trains and trams run frequently and on time. Taxis are rather expensive in Finland. You generally have to pay a fee to park in city centres, and it is not easy to find somewhere to park your car. This is why Finnish people like to use public transportation. Using public transportation is also good for the environment. In the countryside, public transportation services are not available in all areas.
- ▶ Finnish people use their bicycles a lot. There are many cycle paths in Finland. The cycle path often runs beside the pedestrian path. When you cycle, you must wear a helmet. Your bike must have a reflector and a front light so that you can be seen in the dark. The bike must have a bell to let people know that you are coming.
- ▶ It is important for people who are walking outside to use a reflector in the autumn and winter when it is dark.

THE ENVIRONMENT

Finnish people appreciate their natural environment. There are many parks in cities. The nearest forests are found right outside the city.

- ▶ Finnish people appreciate a tidy environment and cleanliness. It is not polite to throw litter on the ground. You must put your litter in a bin or bring it home with you.





We are all responsible for the environment. In Finland, there are extensive public access rights. It means that you can walk and spend time outdoors quite freely, as long as you respect the animals, plants and other people. You are allowed to boat, swim and go angling in the sea, lakes and rivers, but in order to do other types of fishing and hunting, you need a licence. You may pick berries and wild mushrooms in the forest. You must not harm plants or animals. You are not allowed to go into cultivated fields and gardens without permission.

ANIMALS

Finnish people have many pets. The most popular ones are dogs and cats.

- There are also laws that apply to pets. Under law, dogs must be kept on a lead when outside. You must pick up the dog's faeces and put them in a bin. The Finnish law also gives animals certain rights. You may not hurt animals, and you must look after their health.

THE FINNISH HOME

Finnish people prefer owning their home to renting.

- The average size of a home is some 80 m². Typically, a home has a kitchen, a living-room and a bedroom. Children usually have their own bedrooms. Many residences also have a small garden or a balcony. They may contain a private sauna.

FINNISH FOOD

Finnish food is mild. It is not very spicy.

- The most typical dish is meat and potatoes. Finnish people eat a lot of fish. Today, they also often eat pasta and rice. Eating vegetables, or being a vegetarian, has become more common in recent years.
- Finnish desserts are often made with berries. There are plenty of berries and mushrooms growing in the forest, and people go out and pick them in the autumn. If you collect berries or mushrooms, remember to check that they are not poisonous. become more common.

FINNISH HISTORY

Finland has been an independent state since 1917.

- From medieval times until the 19th century, Finland was part of

Sweden. After this, Finland became an autonomous part of Russia until 1917. After the country became independent, a civil war broke out in 1918.

- During the Second World War, Finland had two wars against the Soviet Union. These were the Winter War in 1939–1940 and the Continuation War in 1941–1944. As a consequence of these wars, Finland lost a large part of Eastern Finland (Karelia) and other areas to the Soviet Union. Some 430,000 Finnish people living in these areas had to leave their homes as refugees. They were resettled in the remaining parts of Finland. Finland was not occupied during the Second World War. Finland preserved her independence after the war despite losing areas of land.

- Finland was forced to pay reparations to the Soviet Union. Finnish people worked hard, and the reparations were paid quickly. As result of this hard work, Finnish industries started developing rapidly. Economic growth made it possible to develop functions such as health care services.





POLITICS AND GOVERNANCE

Finland is a democracy. The head of the state is the President of the Republic. Power in Finland belongs to the people represented by Parliament.

- ▶ The President of the Republic and the parliament are elected by the people. The president is in power for six (6) years, the parliament for four (4) years.
- ▶ In a parliamentary election, the citizens elect the 200 members of the parliament by voting. The parliament passes laws and makes decisions on state finances. The president exercises governmental power together with the government. The government consists of the prime minister and other ministers. Judicial power is exercised by independent courts. Finland has a regional central government that covers the entire country and six Regional State Administrative Agencies.
- ▶ Finland is a member state of the European Union (EU). Finnish EU representatives are elected by voting.
- ▶ There are 320 municipalities in Finland (in 2013). Each municipality is autonomous. This means that the municipality makes decisions on its own financial matters. It is the duty of the municipality to offer basic services to its residents. Basic services include education, health care and social welfare services. The residents elect their representatives for the local government by voting.

WELFARE STATE

Finland is a welfare state. This means that the state looks after the poor, the sick and the disabled.

- ▶ The state pays out financial benefits to the disabled, the unemployed and people with serious illnesses. Many public services are paid for from the tax revenue. Seeing a doctor and sending a child to a day-care centre, for example, are not expensive in Finland. The state covers part of the cost from taxes.
- ▶ Tax revenue is also used to support public transportation. This is why taking a bus and a tram, for example, is inexpensive. All those who work pay tax on their salaries.

EQUALITY AND GENDER EQUALITY

In Finland, all are equal in the eyes of the law. People must not be treated differently based on their gender, age, origin, language, religion, opinion, state of health or sexual orientation. Children, too,

must be treated equally as individuals. Equality means that men and women have the same rights.

- ▶ Women are active in politics and work outside the home. In Finland it is normal for men to do household chores. Men clean, cook, and look after children.
- ▶ Equality and gender equality also mean that no-one must be discriminated against. You may not be discriminated against, or treated differently, because of your gender, age, origin, language, religion, belief, opinion, state of health, disability or other personal reason.

VOTING AND RIGHT TO VOTE

All Finnish citizens aged 18 and over have the right to vote in an election. Women and men have equal voting rights.

- ▶ To be eligible to vote, you must live permanently in Finland. If you are not a Finnish citizen, you are entitled to vote in local government elections and a municipal referendum. If you are not a Finnish citizen, you cannot vote in a presidential or a parliamentary election. An invitation to come and vote will be sent to your home.

FINNISH CITIZENSHIP

If you apply for Finnish citizenship, you submit your application to the police, but the decision is made by the Finnish Immigration Service.

- ▶ You can be granted Finnish citizenship if you have been living in Finland for long enough. You can only become a citizen on certain conditions.
- ▶ A Finnish citizen must have satisfactory skills in Finnish or Swedish. You must also be able to show that you have a means of livelihood in Finland. This means that you must explain how you will obtain the money you need to live in Finland. When you submit your application, it will be ascertained that you have paid tax on all of your income. You must prove your identity. It will also be established if you are guilty of any offences.
- ▶ You can apply for citizenship for your child while you apply for it for yourself. To apply for citizenship for your child, you must be the official guardian of your child. The child must live in Finland. You must submit your application in person to the police in your municipality of residence. If you apply for citizenship for your child, you must bring the child with you.



- You do not need to give up the citizenship of your own country when you receive Finnish citizenship. Dual nationality is permissible in Finland. Find out if your own country accepts dual nationality. For more information, contact the Finnish Immigration Service.

A citizen's rights and duties

The law gives Finnish citizens certain basic rights. Under law, everyone in Finland is equal in the eyes of the law. Equality also applies to those having immigrated into the country. It means that everybody has the same rights.

- In Finland, legal protection applies to everybody. For example, this means that if an authority has treated you inappropriately, you can appeal. In Finland, everyone is entitled to their own religion. Everyone is also entitled to live where they like.
- Everyone has the freedom of speech, or a freedom to express their opinions. Freedom of speech also means that what is printed in newspapers is not censored. People also have the right to meet without a permission. For a demonstration, a permission from the police must be sought.
- People also have duties under the law. For example, compulsory education applies to children. It means that they have to attend school. A child has to start school in the year in which he or she turns seven (7). Compulsory education comes to an end in the year in which the young person turns 17.
- Everybody has the duty to pay tax on their income. You also have to pay tax on property. One of the duties of Finnish citizens includes conscription. This means that each man over the age of 18 has to do military or non-military service. Conscription does not apply to women in Finland. Women can also join the army if they wish.
- Finnish people have the rights and duties of an EU citizen, such as the right to free mobility in the EU area. They are also free to work in all EU countries.

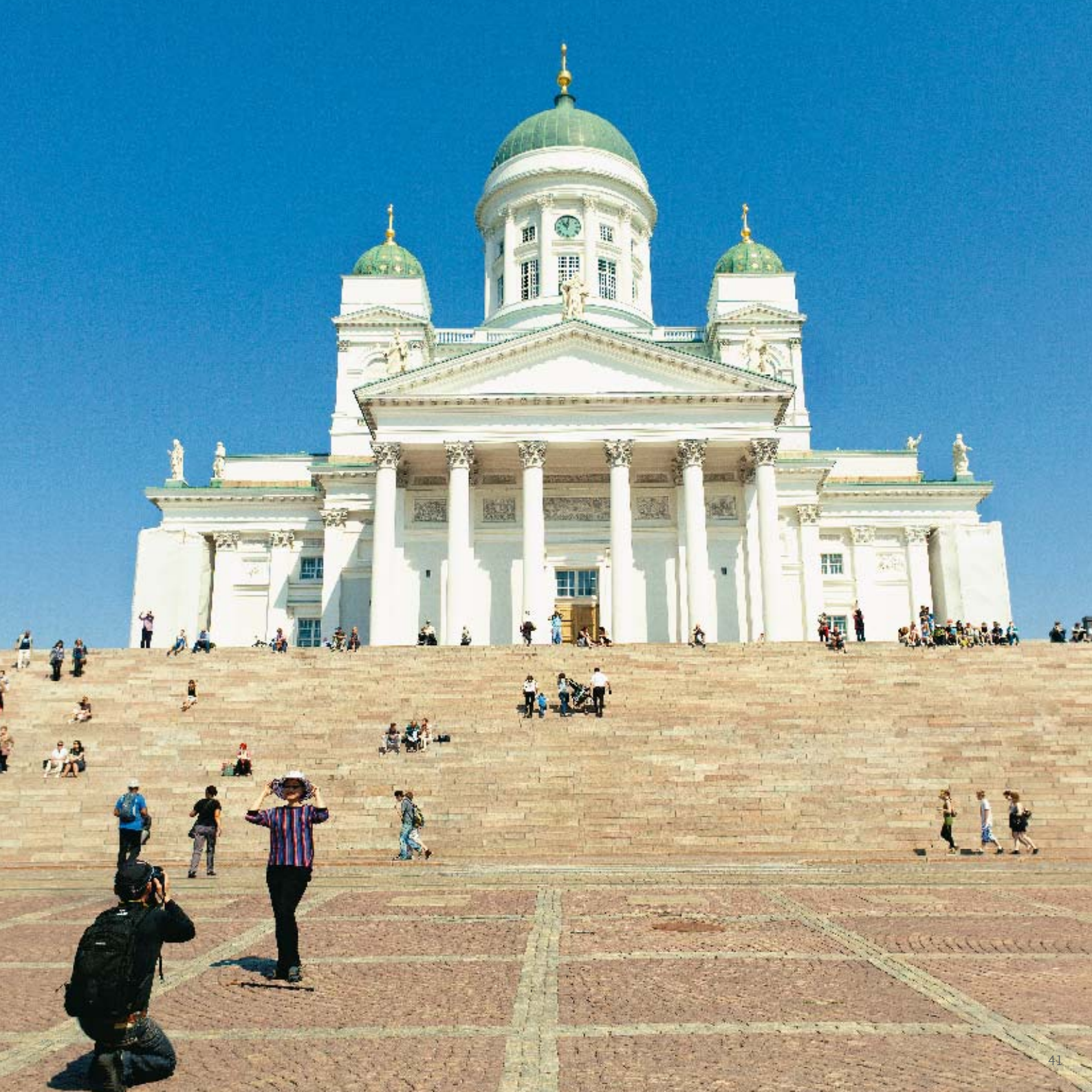
RELIGION IN FINLAND

There is a freedom of religion in Finland. This means that everyone can freely select their religion.

- The Finnish Constitution guarantees everyone the freedom of religion and conscience. This includes the right to express your opinions and to be a member or not be a member of a religious community. No one is under obligation against his or her conscience to participate in the practice of religion.

- Most Finns are Christians. Finnish Christians are mainly Protestants. Most of the protestants in Finland belong to the Evangelic-Lutheran church. Not all Finnish people belong to any religious community.
- If you do belong to the church, you must pay a tax to the church. The church tax is some 1-2 percent of your income. If you belong to the Evangelic-Lutheran or the Orthodox church, you must pay church tax. In addition to church activities, the church tax revenue is used to fund services such as recreational and therapeutic activities.
- In addition to the Evangelic-Lutheran church, the Orthodox and Catholic churches are active in Finland.
- In addition, there are many free and charismatic protestant churches and congregations in Finland. There are several Islamic communities and two Jewish congregations in Finland.
- There also are Buddhist, Hindu, Sikh and Baha'i communities. In addition, there are many types of New Age communities. These religious movements often operate in Finland as ordinary associations.







Certificate of no impediment

A certificate of no impediment proves that there are no impediments to a marriage.

Child allowance

A benefit intended for the financial costs of a child.

Civil marriage

A marriage performed by a public notary.

Client fee

The fee that a resident pays for the municipality's services, for example health care services. The fee is smaller than what you pay for private sector services.

Emergency care

All those who need urgent care in Finland receive assistance immediately in the emergency care clinic of a health centre or a hospital.

Family day care

Day care given to a child at the minder's home.

Family relations information

Information on whether you live alone or with somebody else, and if you have children.

Family violence

Violence inside a family.

Health care

A system for caring for health and treating illnesses that includes medical and hospital services.

Health check

A health examination by a doctor or a nurse.

Health station

Health centre services are provided by health stations, which offer basic health care services in their area.

Housing allowance

If you have the right to social security in Finland and your income is not high enough to pay a rent and live on, you can apply for housing allowance to Kela. Receiving housing allowance is subject to conditions.

Identity document

An identity document is an official document with a photograph that proves your identity. You apply to the police for an identity document.

Income support

Income support is money that you can apply for if your income and wealth are not enough to live on. You apply to the social welfare office for income support.

Kela

Kansaneläkelaitos, or the Social Insurance Institution. Kela pays benefits for example to children, the disabled and the elderly.

Kela card

The Kela card is the Finnish health insurance card. With this card, you get compensation under health insurance directly at a private medical centre or a pharmacy. You will then have to pay less yourself.

Labour market training

If you are an unemployed immigrant, the employment and economic development office may offer you labour market training in the form of, for example, a Finnish language course. The purpose of labour market training is to give you training that helps you to find work.

Livelihood

Money that you need for necessary expenses including food, clothes and housing.

Maternity allowance

A mother receives a maternity allowance instead of a salary when she is caring for her baby at home.

Owner-occupied residence

A residence that you own and have paid for yourself.

Permanently resident in Finland

A person who lives in Finland. You have a home in Finland, and you live in Finland.

Personal identity code

The personal identity code proves that you are you. Nobody else has the same personal identity code as you. You need this code for example when conducting business with the authorities. You apply to the local register office for a personal identity code.

Rented residence

A residence owned by somebody else that you rent for your own use.

Rent security deposit

The rent security deposit is a guarantee payment that you pay to the landlord, or the party owning the residence. This payment helps to make sure that the residence stays in a good condition. It also makes sure that you pay the rent.

Restraining order

A ban on approaching the victim of an offence imposed by the District Court or the police. You can apply to the police for a restraining order against a person who is threatening your life.

Register office

The Register Office maintains the Population Information System, which has basic data on all people living in Finland. A deal and an enterprise can also be registered in the Register Office.

Residence permit

You have to have a residence permit to be allowed to live in Finland permanently. You should apply for the first residence permit in your own country, or in some cases, submit your application to the Finnish police. Identity document. An identity document is an official document with a photograph that proves your identity. You apply to the police for an identity document.

School health care

Health care intended for children that covers some medical and nurse's services.

Social benefit

A financial support paid by society in certain life situations, or if your own income is not sufficient. Parental allowance and income support are examples of social benefits.

Social security

Financial benefits and support offered by society in various situations in life. Also assistance that you apply for to the municipal social welfare office.

Social welfare office

The social welfare office gives assistance in social matters, for example as support in bringing up children and family counselling. The social welfare office supports people in a financial or other type of

crisis. You can apply to the social welfare office for income support if other allowances, your income and your wealth are not enough to live on.

Tax office

The tax office helps you in issues related to paying tax. You can obtain a tax card and tax advice in the tax office.

TE office

The Employment and economic development office, which helps you when you are looking for work.

Unemployment security/benefit

Unemployment benefit is money that you can apply for if you do not have a job. In order to receive unemployment benefit, you must register with the employment and economic development office. You apply to Kela for the unemployment benefit.

Unemployed jobseeker

You do not have work and you are looking for a job.



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