



TE-palvelut | tjänster  
services

# *Work in Finland*

Guide for employees and entrepreneurs  
interested in Finland

[workinfinland.fi](http://workinfinland.fi)



[te-services.fi](http://te-services.fi)

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# 1. Welcome!

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You've made an excellent choice. Finland is an open, equal society, which offers a secure, diverse life for all. Our well-being is based on work, top-class education and research. Success in exports lays the foundation for prosperity. Today, two-thirds of the gross domestic product comes from the service sector.

Finnish women were the first in Europe to receive the right to vote. A majority of women work outside the home. A third of all salaried employees at management level are women.

Finland is a leader in technology in many sectors. The value attached to knowledge and expertise can be seen throughout society. Basic education



and most post-graduate education is free of charge. Youths are expected to be trained in at least one profession.

Finnish companies operate globally. Likewise, many foreign companies operate globally out of Finland.

Finland's location in the north of Europe, at the crossroads between East and West, has influenced its history and cultural heritage. Finland's harsh natural conditions have shaped Finns and their character. We are seen by many as a quiet, determined people.

Our population is ageing rapidly. This is why foreign job seekers will play an even more important



Bus driver Henrietta Koskenmäki,  
country of origin – Hungary:

*“In Finland, even women drive buses. This is rare in my home country, Hungary.”*

role on the future job market. There are jobs to be found, particularly in the service and health care sectors. New entrepreneurs are also needed.

The ever-changing workplace requires innovation and the desire for continuous improvement from each and every person in the workforce. Employees who tackle challenges and develop skills across a wide range of sectors will succeed on the job market.

This guide answers the questions most frequently asked by immigrants to Finland. The focus here is on work and the workplace. Our aim is to outline the

basics and direct the reader toward more detailed information.

The contents of the guide were planned together with several agencies and organisations. Applicable regulations can, however, change quickly. The websites recommended here should be checked to find the most up-to-date information.

Your move to Finland will go smoothly if you learn about our country and society before arriving. Learning how to speak Finnish will improve your chances for success on the Finnish job market.

Service supervisor Ahmet Akin, country of origin – Turkey:

*“Contrary to popular belief, Finnish is not impossible to learn. I gained a command of the language in around seven months. My wife and I spoke English at first, but we started to speak Finnish without even noticing.”*

Physician Ilya Baryshnikov, country of origin – Russia:

*“I learned how Finns think and their culture through work. I also made Finnish friends through work”*

## Finland in a nutshell 2014

- Population: 5.4 million
- Capital: Helsinki (Population: 600,000)
- 40% of the Finnish population lives in the ten largest cities
- Average family size: 2.8 persons
- Average salary - Men: 3,530 €/month, Women: 2,891 €/month
- Life expectancy – Men: 77.5 years, Women: 83.4 years
  
- Computers in 88% of all households
- Over 80% of Finns 18-64 years of age speak English
- Finns take approximately 8 million trips abroad each year
- Approximately 7 million foreign tourists in Finland each year
- Libraries visited by 2 million people each year
- Youth math scores among the highest in OECD countries
- Finnish freedom of press and expression number one in the world
  
- Workforce: 2.7 million people
- Unemployment rate: 8.2%
- Unemployed job seekers: 329,900, 30,000 of whom are foreigners
- Number of foreign nationals residing permanently in Finland: 195,511
- Number of foreign nationals residing temporarily in Finland each year: 100,000–150,000





## 2. Job search and permits

Start your job search before coming to Finland. Begin by determining whether Finland has any employment matching your professional qualifications.

The Workinfinland.fi website offers a wide range of information on working in Finland, available jobs and self-employment.

» [www.workinfinland.fi](http://www.workinfinland.fi)

You can also find information on applying for jobs, the Finnish job market and available jobs on the EURES portal. The employment agencies of EU/EEA member states belong to the EURES - European Employment Services network, whose advisers provide assistance in international job searches. You can contact your nearest EURES Adviser for advice and guidance. The contact information for Advisers is found in the EURES portal.

» [www.eures.europa.eu](http://www.eures.europa.eu)

Be proactive. Make use of all available channels in your job search. You might find information on jobs in the newspaper, at a recruiting fair or through acquaintances.

Not all available jobs are publicly listed. If you are sure about a job you are interested in, contact the employer directly. Employers want to see the applicant's professional skills and qualifications before hiring them. Be prepared to show the prospective employer your employment and educational records. Also be prepared for the fact that the professional skills and qualifications acquired in your home country may not be automatically accepted on the Finnish job market.

Many employers look for prospective employees through social media, particularly where expert positions are concerned. Networking will give you an advantage as an applicant.

If you are planning to start your own business, contact an Employment and Economic Development Office adviser as early as possible. You are eligible to receive financial assistance (start-up money) to ensure income during the initial phase of your enterprise.

### Looking for work in Finland

If you are a citizen of an EU or EEA member state or Switzerland, you may claim an unemployment benefit from your country of origin whilst looking for work in Finland for a period of three months. If you reside in Finland for more than three months, you must register your right of residence.

In order to claim an unemployment benefit from your country of origin, you must have been unemployed in your country of origin for at least four weeks. Before arriving in Finland, you must obtain a U2 form from the agency responsible for unemployment benefits in your country of origin. Register as a jobseeker with an employment office (TE Office) within seven days of your arrival in Finland.

Free mobility also applies to the family members of EU and EEA citizens, even if they are not themselves EU or EEA citizens.

TE Offices provide information on the job market and available jobs. When dealing with a TE Office, bring along an official form of identification, your resume and employment records. TE Offices are located in most towns and cities.

You can also receive assistance from national telephone services, Jobline and Enterprise Finland, which provide advice on looking for jobs or becoming an entrepreneur. They also provide guidance on how to use online services.

» [www.workinfinland.fi](http://www.workinfinland.fi)

» [www.te-palvelut.fi/tyolinja](http://www.te-palvelut.fi/tyolinja)

» [www.yrityssuomi.fi/puhelinpalvelu](http://www.yrityssuomi.fi/puhelinpalvelu)

Finnish libraries are also useful and free sources of information. Library patrons are free to use the library computers.

» [www.kirjastot.fi](http://www.kirjastot.fi)

## Recognition of foreign qualifications and the right to practice a profession

The National Board of Education decides on the recognition of foreign academic qualifications when applying for posts or assignments in the public sector. In its decision on the recognition of academic qualifications, the National Board of Education specifies what kind of eligibility your qualifications will confer. The National Board of Education also issues statements on foreign vocational qualifications. Although the statement does not confer eligibility for public sector positions or serve as a professional qualification, it does help in looking for jobs. A fee is charged for decisions and statements.

A private employer primarily assesses the qualifications of a prospective employee using their own selection criteria. In some cases, a recognition decision is also needed in the private sector, such as for positions in a private day care centre.

Higher education and other educational institutions decide on the eligibility for post-graduate studies based on a foreign degree earned or accreditation of studies.

The practice of some professions requires an official permit. The permit is granted by the administrative agency responsible for the field in question. For example, the right to practice a profession in health care is granted by the National Supervisory Authority for Welfare and Health Valvira.

» [www.oph.fi/tutkintojentunnustaminen](http://www.oph.fi/tutkintojentunnustaminen)

» [www.minedu.fi](http://www.minedu.fi)

» [www.valvira.fi](http://www.valvira.fi)

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

Non-EU member states of the European Economic Area are Iceland, Liechtenstein and Norway.

## Want to become an entrepreneur?

Today, self-employment appeals to people of varying ages and backgrounds. Finland needs enterprises that create jobs. Even entrepreneurs with foreign backgrounds are needed: this is why an effort is being made to make self-employment simpler, more profitable and more secure.

Business freedom is the rule in Finland. However, some professional fields are subject to permits and licensing. In these fields, practicing a profession requires training or qualification.

An enterprise may require a permit or official registration. Any person planning to practice a profession or start a business should check the permit and registration requirements for their field.

Any EU or EEA citizen may freely practice their profession in Finland. Non-EU and non-EEA citizens must apply for a residence permit for a self-employed person if practicing a profession will be their primary source of income.

Managing director, entrepreneur Khuong Le, country of origin – Malaysia/Vietnam:

*“Your nationality has nothing to do with succeeding in business or entrepreneurship. On the contrary, it can actually give you credibility on an international market.”*



In cases involving a licensed profession, EU and EEA citizens also require the required permit.

Centres for Economic Development, Transport and the Environment (ELY Centres), Enterprise Finland and other organisations in the field provide business consulting, training and detailed information.

- » [www.yrityssuomi.fi](http://www.yrityssuomi.fi)
- » [www.ely-keskus.fi](http://www.ely-keskus.fi)
- » [www.kauppakamari.fi](http://www.kauppakamari.fi)
- » [www.uusyrityskeskus.fi](http://www.uusyrityskeskus.fi)

You can also find additional information in the Becoming an Entrepreneur in Finland guide:

[www.uusyrityskeskus.fi/neuvontamateriaalit](http://www.uusyrityskeskus.fi/neuvontamateriaalit)

TE Offices can grant start-up money to those wanting start their own enterprise. The purpose of the start-up money is to guarantee income during the start-up phase.

- » [www.workinfinland.fi](http://www.workinfinland.fi)

## Learn about permits

Once you are sure about moving to Finland, acquaint yourself with the permits necessary for immigration. The work to be performed, its duration and your country of origin all influence what regulations apply and what kind of permits you will need.

- ▶ *If you are an EU or EEA citizen, you are entitled to work and practice a profession in Finland on an equal basis with Finnish citizens. You may begin working and practicing your profession as soon as arrive in the country. If you will be living in Finland for more than three months, you must register your right of residence with the Police.*

### » [www.poliisi.fi](http://www.poliisi.fi)

All non-EU citizen family members of an EU citizen residing in Finland for more than three months must be included on the EU citizen's residence card or valid residence permit.

- ▶ *Non-EU/EEA citizens may not begin working in Finland without a residence permit. When applying for a residence permit, you must already be employed. In practice, this means that you have a binding offer of employment from an employer. The permit can be a residence permit for an employed person or one for other types of work.*

The granting of a residence permit for work requires, among other things, that you will live on the salary you earn for the entire duration of your residence permit. Another requirement of the residence permit for an employed person is that there are no suitable candidates from the EU/EEA for the job in question.

Entrepreneurs must apply for a residence permit for a self-employed person if the type of business is an unlimited partnership (avoin yhtiö) or self-proprietorship (toiminimi), or if you are a general partner in a limited partnership company (kommandiittiyhtiö). As a person practicing a profession, your business must be financially profitable.

- ▶ *If the work lasts no more than three months, no residence permit is required in, for example, the following professions: Interpreter, teacher, adviser, athlete, coach, caregiver, sports official (referee), professional artist, seaman, a berry/fruit/special crop/root vegetable/or vegetable picker, fur farm employee, researcher, product presenter, film crew member, tour guide, driver of a foreign vehicle, and an employee performing temporary procurement or subcontracting work.*

Persons who require a visa must have a valid visa or a Schengen residence permit granted by another country.

- ▶ *Residence permits for other types of work.* If you do not require a residence permit for employed persons, you may need a residence permit for other types of work. Persons requiring a residence permit for other types of work include specialists, employees of religious or non-profit associations, trainees, top or middle-level company executives, guest teachers, trainers or consultants.
- ▶ *A residence permit for persons other than an employee or those practising a profession* may include the right work. In such cases, you will not need a separate residence permit for other types of work. Carefully read through your residence permit decision to see what right to work is included in it.
- ▶ *Qualification/degree earned in Finland.* If you have studied and earned a qualification/degree in Finland, you may apply for a new work-based residence permit upon finding a job.
- ▶ *Long-term resident status.* If you are a non-EU citizen who has been resident within the European Union, you may be eligible for long-term resident status in a member state. The EU residence permit is granted after residing in the EU for an uninterrupted period of five years.
- ▶ *Finnish ancestry.* If you have Finnish ancestry or an otherwise close connection with Finland, you may be eligible for a residence permit. Receiving the residence permit does not require employment or study. This right applies to former Finnish citizens or the descendants of Finnish-born citizens, such as Ingrian Finns.

- ▶ *Part-time profession.* You may practice a part-time profession with a residence permit granted on other grounds.

Receiving this permit often requires fulfilling special conditions and rules, which should be checked on the Finnish Immigration Service and Ministry for Foreign Affairs websites (most recent update).

- » [www.migri.fi](http://www.migri.fi)
- » [www.formin.fi](http://www.formin.fi)

The Infopankki website offers practical advice and information on moving to Finland and life in our country. The website is available in several different languages.

- » [www.infopankki.fi](http://www.infopankki.fi)

## Citizen of the EU or EEA or Switzerland

You may work and practice a profession in Finland on an equal basis with Finnish citizens. You do not require a residence permit, but you are required to register your right of residency with the Police after living in Finland for three months.

## Non-EU/EEA citizen

You will require a residence permit issued by the Finnish Immigration Service in order to work and practice a profession.



Production planning manager Alexander Nenonen, country of origin – Russia:

*“I don’t rank nationalities. That’s just as impossible as saying which of your parents you love more: your mother or father.”*

## Apply for a residence permit

Persons who want to work and practice a profession in Finland must submit their residence permit applications to a Finnish mission abroad. In some special cases, the application can be submitted to the Finnish Police. The employee must attach the employer's binding job offer to their residence permit application. Persons who will practice a profession in Finland must attach, for example, a business plan to their residence permit application.

The employee's application is first processed by a **TE Office**. In its partial decision, the TE Office will determine whether there is labour available in the job market area for the job in question as well as whether the terms of employment comply with labour laws. The TE Office will also examine the employer's requirements and the adequacy of the foreigner's income.

**The Finnish Immigration Service** investigates whether the general prerequisites for granting a residence permit have been met and then decides on granting one. A Finnish mission notifies the applicant of the decision if the applicant is abroad. If the applicant is already in Finland, they will be notified by the Finnish Immigration Service or Police.

In cases involving entrepreneurs, the partial decision is made by a Centre of Economic Development, Transport and the Environment (ELY Centre). In its decision, the ELY Centre assesses the profitability of the enterprise as well as the adequacy of the foreigner's income.

The first permit granted is always a fixed-term permit, usually one year in duration.

It is granted either as a temporary or continuous residence permit. A continuous fixed-term residence permit is granted for no more than four years at a time.

A permanent residence permit is granted when a person has been living in Finland on a continuous fixed-term residence permit for an uninterrupted pe-

riod of four years and the prerequisites for granting a continuous residence permit are still valid.

A residence permit for an employed person is usually granted for one or more professions. If you have second job in another professional field, you may apply for a permit for both jobs. In certain cases, a permit can also be specific to a single employer.

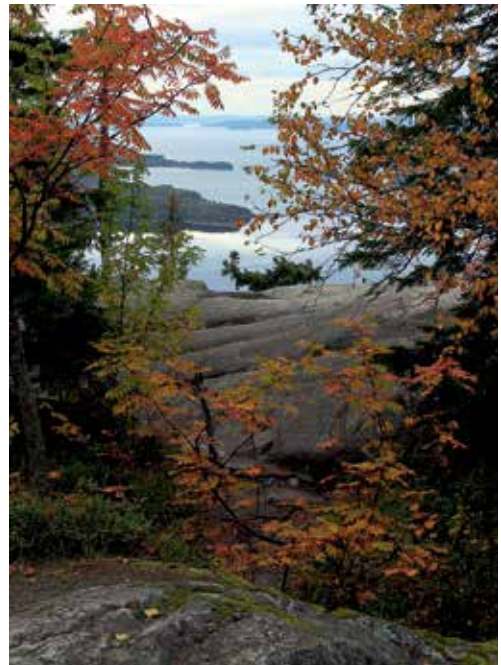
>> [www.migri.fi](http://www.migri.fi)

>> [www.workinfinland.fi](http://www.workinfinland.fi)

>> [www.ely-keskus.fi](http://www.ely-keskus.fi)

Upon receiving your residence permit, you may begin working or start your business in Finland.

You are entitled to live and move about in Finland as well as leave and return to the country within the period of validity of your permit. Your family may apply for a residence permit based on family ties.







# 3. Moving and settling in to Finland

When moving to Finland, take advantage of Finland's public services. Public agencies serve immigrants in Finnish, Swedish and English.

Before moving to Finland, acquaint yourself with customs regulations. The personal and household effects of persons moving from a EU member state to Finland are exempted from customs duty. However, this exemption does not extend to any professional or business equipment.

Household goods and personal effects being brought into Finland from outside the EU must be declared to Finnish Customs at the point of entry. The importation of a vehicle into Finland must be declared regardless of whether it comes from within the EU or outside it.

The import of animals and speciality goods is only permitted under certain conditions. If needed, Finnish Customs will provide you with additional information on import restrictions.

» [www.tulli.fi](http://www.tulli.fi)

## Finding a place to live

Begin your search for a place to live by looking through the housing listings in newspapers and online. Respond to listings, ask for more information or make your own listing.

Most Finns live in owner-occupied housing. Municipalities, companies, non-profit organisations and private citizens offer rental flats.

Rental flats in city centres are expensive. Municipalities offer affordable rental flats, but their availability is limited. Owner-occupied housing on a home purchase mortgage may be, over time, a more sensible housing option than a rental flat.

The availability and prices of housing vary from place to place.

» [www.kunnat.net](http://www.kunnat.net)

» [www.etuovi.com](http://www.etuovi.com)

» [www.oikotie.fi](http://www.oikotie.fi)

## Registration and personal identity code

When foreigners are registered in the population register, they are assigned a municipality of residence and Finnish personal identity code. The registered basic personal data is entered in the Population Information System.

This information is used by, for example, tax, health care, judicial and electoral authorities.

Registration is required by all persons settling permanently in Finland. The applicant must be able to prove the permanence of their residency.

Even foreigners living in Finland for a short period of time may receive a personal identity code. They may need it for work, among other things. The applicant is registered as a temporary resident, but is not assigned a municipality of residence in Finland.

In this case, the applicant is not necessarily entitled to the same rights as permanent residents.

A properly submitted moving notification is required for registration. You can register in person at your nearest Local Register Office. Bring your passport or a national ID card with photograph, a valid residence permit, any marriage, divorce and/or death certificates and the birth certificates of any children.

Foreigners temporarily resident in Finland can also register at a Local Register Office or a tax office. Applications may also be submitted at a Kela (Social Insurance Institution of Finland) office.

By no later than 2015, foreign nationals may apply for a Finnish personal identity code in connection with receiving a residence permit.

## Non-EU/EEA citizen

You are required to submit a change of address notification with the Local Register Office. Your personal data will be entered in the Finnish Population Register.

When the requirements are met, registration ensures that persons moving to Finland permanently are assigned a municipality of residence and a Finnish personal identity number.

» [www.maistraatti.fi](http://www.maistraatti.fi)

## Be patient – everything takes time

Sometimes getting used to a new country and its culture requires support. Multicultural associations and immigrant organisations support integration into a new society.

Associations serve as a bridge between the old world and the new. They provide advice, guidance, training and organise cultural and recreational activities.

- » [www.ysl.fi](http://www.ysl.fi)
- » [www.mosaiikki.info](http://www.mosaiikki.info)
- » [www.mirahouse.fi](http://www.mirahouse.fi)

Gaining a command of the Finnish language is key to integration. Particularly in larger cities, there is a wide variety of language instruction available.

You can improve your skills at an adult education centre, upper secondary school for adults, folk high



school, open university or studying online independently.

- » [www.kotisuomessa.fi](http://www.kotisuomessa.fi)
- » [www.ktol.fi](http://www.ktol.fi)
- » [www.avoinyliopisto.fi](http://www.avoinyliopisto.fi)
- » [www.kesayliopistot.fi](http://www.kesayliopistot.fi)



Special librarian Hysni Krasniqi, country of origin – Kosovo:

*“Multiculturality enriches a country.  
I see it in the library. I serve  
hundreds of nationalities and  
don’t see any inequalities whatsoever.  
Only those belonging to a religion  
go to the churches or mosques.  
Everyone comes to the library,  
without any preconceptions.”*

# 4. *On the labour market, at work and in a profession*

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The salary, employment and occupational safety requirements for foreign immigrants are equal to those for Finns.

As with Finnish society as a whole, Finland's working culture is founded on equality. Employees and supervisors treat each other as equals, regardless of position.

The rules of the workplace are clear. Employers are required to provide work and safe working conditions. Employees are required to follow their supervisors' instructions and perform their work thoroughly.

Employers are responsible for providing preventive occupational health care in the workplace. Many employers also offer medical services to their employees.

Each and every employee has the basic right to: receive a salary in accordance with the collective bargaining agreement; organise trade unions; a safe working environment; and equal treatment.

Making agreements and keeping to them is typical of the Finnish workplace. Being late is considered rude. Finns tend to speak directly and get right to the point at work.

## **Working hours and terms of employment**

Regular working time in Finland is no more than 8 hours a day and 40 hours a week. Within the bounds of applicable laws, exceptions to this may be agreed upon in a collective bargaining agreement between trade unions or an employment agreement between the employer and employee.

Working overtime is only possible with the consent of the employee. A higher hourly wage is usually paid for any overtime worked.

The normal work week is five days long. The length of the annual leave is determined according to the number of months worked or as otherwise agreed. The annual leave for full-time employees is generally around one month in duration. Each employee is entitled to at least two paid days of leave for each month worked.

Employment details are specified in an employment agreement, in accordance with applicable laws and the collective bargaining agreement. Although an employment agreement can be oral, a written employment agreement is always recommended.

When the employment ends, the employee is entitled to receive a work certificate.

## **Salary, wages and taxation**

The general salary level and minimum salaries for each field are specified in a collective bargaining agreement negotiated between trade unions and employer organisations. These collective bargaining agreements also include other terms of employment to be observed in employment agreements.

When working in Finland, you generally pay your taxes to the Finnish state.

If you are working in Finland for no more than six months in the service of a foreign employer, you will usually not be required to pay taxes to the Finnish state.

If you are working as a temporary employee for a foreign employer, your income will be taxed in Finland, provided that the tax convention with your state of residence allows.

Income tax in Finland falls within the European average. Tax revenues paid to the State and municipality of residence are used to pay for social services, such as public transport, day care, health care and education.

Sales engineer Frederico Contente, country of origin – Portugal:

*“In my home country, Portugal, a new employee like me gets to use the copy machine, maybe even compile statistics. Here, they had me dealing with the plant manager right away. ‘Here’s the phone – call.’ ‘Me?’”*



The amount of taxes paid depends on your annual income and the number of deductions you may take. The higher the salary, the higher the tax percentage. Taxes are withheld from the salary in accordance with your personal tax card. The employer is responsible for the withholding tax.

If foreigners reside in Finland for more than six months, they are required to pay the same income taxes as Finns. When residing in Finland for no more than six months, a 35% tax at source (flat rate) is withheld.

Before the tax at source is taken from the salary, 510 euros a month, or 17 euros a day may be deducted from the salary. This deduction must be mentioned on your tax card. No other deductions may be claimed on your salary.

If a person comes from an EEA member state or a country with which Finland has a tax convention, they may request to pay income taxes in the same manner as Finnish residents instead of the tax at source.

Local tax offices provide advice and guidance on tax-related matters.

» [www.vero.fi](http://www.vero.fi)

## Unionizing and problem-solving in the workplace

A majority of Finnish employees belong to a trade union. Trade unions are organised into three trade union confederations. Union members pay dues and receive union benefits and services in return.

If any problems arise at the workplace, they must be reported to the employer, so that it can take the necessary actions to resolve the situation.

No employee should ever be treated poorly, underpaid, work too many hours or work in dangerous conditions at work.

Unionized employees elect a union representative from among their ranks. The representative serves as a liaison between the employees and employer.

If the employer and employees cannot reach an agreement, the dispute is brought before the representative, occupational safety and health representative or occupational safety officer for resolution: If necessary, these representatives will turn to the union for assistance.

Trade unions provide assistance in such matters as making salary claims by legal means. Occupational safety and health authorities also provide guidelines. The occupational safety officer has the right to conduct workplace inspections.

The Occupational Safety and Health Administration may order the employer to correct any oversights, but it does not provide any assistance in legal proceedings. A Public Legal Aid Office should be contacted for this purpose.

» [www.tyosuojelu.fi](http://www.tyosuojelu.fi)

» [www.oikeus.fi/oikeusapu](http://www.oikeus.fi/oikeusapu)

If a union member belongs to the union's unemployment fund, they are entitled to receive a higher daily unemployment allowance than the basic allowance in the event that they are unemployed. Employees can belong to an unemployment fund without belonging to a trade union: In Finland, there are also private unemployment funds that are unaffiliated with any trade union.



Foreman, Alainblaisi Ngassa, country of origin – Cameroon:

*“We Africans are a noisy bunch. When we’re communicating in what we think is a normal way, our Finnish co-workers think we’re fighting. If I notice that they seem uncomfortable, I calm things down: No worries - we’re just having a chat.”*

# 5. *Secure living in Finland*

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The Finnish Constitution guarantees each and every person the right to receive indispensable subsistence and care. The foundation of the social welfare and health care system is municipal social welfare and health care paid for by the State.

Social security consists of services and benefits. Some of the more typical social services are day care, family counselling, services for the disabled and sub-

stance abuse services. Health services include health station services, specialised medical care, childbirth and dental care.

Although municipalities are responsible for social welfare and health care services, these are also available from private providers.

Some of the more common social benefits are sickness allowance, parental allowance, child benefit,

Gerontologist Lutfor Rahman, country of origin – Bangladesh:

*“Finland is as beautiful as a picture.”*





child care allowance, housing allowance, reimbursement for medicines and unemployment benefits.

The Social Insurance Institution of Finland (Kela) oversees all social benefits included in basic security.

## Right to Finnish social security

The right of persons moving to Finland to Finnish social security is determined based on how long they will reside in the country. The right to social security can also be granted based on work being performed.

As a rule, all permanent residents of Finland are entitled to the social benefits provided by Kela. The permanence of residency is determined by Kela.

If there is no intention of moving to Finland on a permanent basis, access to social security can also be granted based on work performed in Finland.

The right to Finnish social security will not be granted if the immigrant receives benefits from another country based on EU legislation or a social security agreement or if they are covered by social security in another country.

Immigrants to Finland must apply to Kela in order to gain access to Finnish social security.

Kela decides on whether to grant access to social security and issues a Kela card to all persons belonging to the Finnish health insurance system.

**>> [www.kela.fi](http://www.kela.fi)**

## Pension and unemployment security

There are two pension systems in Finland: the earnings-related pension and a national pension scheme, which guarantees a minimum level of income. Each employee has earnings-related pension, accident and unemployment insurance.

Unemployment insurance contributions are used to fund earnings-based unemployment insurance.

Earnings-related pensions are provided by private pension institutions and the Finnish Centre for Pensions. Private insurance institutions and the Federation of Accident Insurance Institutions are responsible for the provision of accident insurance.

**>> [www.etk.fi](http://www.etk.fi)**

Social security and unemployment insurance are jointly funded by employers, employees and the State. Employers collect their employees' contribution from their salary.

The basic income of an unemployed jobseeker is secured with a daily unemployment allowance or labour market subsidy. The daily unemployment allowance is paid either as a basic unemployment allowance or earnings-related allowance.

In order to be eligible for the daily unemployment allowance, you must: be unemployed; register as a jobseeker with a TE Office; be looking for full-

Refrigeration technician Enn Kotselainen, country of origin – Estonia:

*“Finns can wait patiently for a doctor’s appointment for up to four hours. Estonians would definitely complain.”*

time employment; and fulfil the employment condition (i.e. you worked for a sufficient period of time before becoming unemployed).

In order to receive an earnings-related allowance, you must belong to an unemployment fund. The amount of the allowance depends on the salary you received before becoming unemployed.

If the employment condition is not fulfilled, an unemployed jobseeker may still be entitled to a labour market subsidy. In order to receive a labour market subsidy, you must be permanently resident in Finland.

The basic daily allowance and labour market subsidy are paid by Kela and the earnings-related allowance by an unemployment fund.

» [www.workinfinland.fi](http://www.workinfinland.fi)

» [www.kela.fi](http://www.kela.fi)

## Income support

Income support is the final type of income security. It is granted to households which do not have sufficient income or assets to cover basic daily needs. Income support is granted on a needs basis, usually one month at a time.

The amount of income support granted covers any costs exceeding the recipient's income. Income support is provided by the social welfare office of the municipality of residence.

» [www.kunnat.net](http://www.kunnat.net)

## Integration services

An unemployed jobseeker is entitled to a personal integration plan, which is drafted together with the municipality and a TE Office.

The plan may include integration training. This involves courses in Finnish or Swedish, courses on other subjects, on-the-job training and vocational guidance.

In some cases, an integration plan will also include studies geared toward completing a comprehensive school or upper secondary education or a vocational qualification as well as supplemental studies at university level.

Integration training courses in Finnish or Swedish help immigrants gain access to the workplace and further education.

If the professional qualifications acquired by an immigrant in their home country do not meet Finnish requirements, they can be updated with supplementary training.

The duration of integration training depends on the goals set. The plan is valid for no more than 3 years or until the jobseeker is employed on the open job market.

Kela may also grant integration support to a jobseeker committed to the plan. This type of support is granted on the same basis as labour market support and in the same amount.

The jobseeker has the opportunity to receive vocational labour training. This is provided at vocational adult education centres, higher education institutions and private educational institutions. Training is free of charge to students. Applications for labour market training are submitted to a TE Office.

» [www.te-palvelut.fi](http://www.te-palvelut.fi)

» [www.workinfinland.fi](http://www.workinfinland.fi)

## Finnish education system

The Finnish education system consists of:

- ▶ a nine-year compulsory education
- ▶ a post-compulsory education at vocational and general upper secondary schools
- ▶ higher education, which is provided at universities of applied sciences and universities.

Basic education is free, comprehensive education. Once the child has completed the entire basic education syllabus, they have fulfilled their educational obligation.

Post-compulsory education includes a general or vocational upper secondary education. The three-year general education curriculum provides a basic upper secondary education and prepares students for university. After upper secondary school, students may apply for basic vocational education or higher education studies.

Persons earning a vocational qualification possess basic vocational skills and the professional competence needed in the workplace.

Further vocational and specialist vocational qualifications are supplementary. They may be completed as competence-based qualifications. Preparatory training is provided for the qualifications.

Universities place an emphasis on academic research and the instruction based on it. Universities of applied sciences offer a practical education that meets the needs of the workplace.

In Finland, a vocational qualification may also be earned by means of an apprenticeship. Apprenticeships are based on a fixed-term employment relationship between an employer and a student, during which the student receives on-the-job training.

Adult education is offered for all levels of education. It is possible to complete an English-language degree programme at higher education institutions. CIMO, an advisory and service organisation for international mobility and co-operation, offers exchange, training and scholarship programmes.

It is possible to receive student financial aid (opintotuki) to finance studies. This financial aid includes a study grant (opintoraha), a housing supplement (asumislisä) and a government guarantee for student loans (opintolainan valtiontakaus). Under certain conditions, student financial aid is also offered to foreign nationals.

Independent study can also be financed by an unemployment benefit. Receiving the benefit requires, for example, that you are a full-time student and the TE Office has confirmed your need for education.

» [www.minedu.fi](http://www.minedu.fi)

» [www.oph.fi](http://www.oph.fi)

» [www.opintoluotsi.fi](http://www.opintoluotsi.fi)

» [www.kela.fi/opintotukikeskus](http://www.kela.fi/opintotukikeskus)

» [www.cimo.fi](http://www.cimo.fi)

» [www.infopankki.fi](http://www.infopankki.fi)

» [www.workinfinland.fi](http://www.workinfinland.fi)

Coach Kevin Collet, country of origin – France:

*“I was seriously motivated to learn Finnish. I wanted to understand not only Finnish culture, but also my girlfriend’s parents.”*

## Finnish and Swedish language and their study

There are two official languages in Finland: Finnish and Swedish. Finnish, which is a Finno-Ugric language, differs from Indo-European languages. Swedish is the mother tongue of 5% of the Finnish population. Lapland, which is located in the far north of Finland, is home to approximately 4,000 Sami, some of whom speak the Sami language as their mother tongue.

In Finland, there are numerous voluntary education institutions, folk high schools and adult education centres. The studies they offer are elective and often related to hobbies. They also provide courses in Finnish and Swedish for immigrants.

» [www.studyinfinland.fi](http://www.studyinfinland.fi)

» [www.finnishcourses.fi](http://www.finnishcourses.fi)

## Finnish citizenship

Foreigners may be granted Finnish citizenship, provided that they meet the requirements for citizenship.

Citizenship may be granted even if you do not meet all of the requirements. On the other hand, citizenship can even be denied if you meet all of the mandatory requirements.

Certain groups, such as former Finnish citizens, can gain Finnish citizenship by declaration.

As the Finnish state accepts multiple nationalities, foreign nationals do not need to relinquish their current nationality in order to become a Finnish citizen.

You must apply for Finnish citizenship in writing from the Finnish Immigration Service. Your application will be received by the Police in your municipality of residence.

» [www.migri.fi](http://www.migri.fi)

» [www.poliisi.fi](http://www.poliisi.fi)

Business communications teacher Louise Stansfield, country of origin – England:

*“Because it’s possible to get along in Finland speaking English, many immigrants don’t bother to learn Finnish. That’s a shame. Knowing how to speak the local language is the key to integration.”*



Senior youth welfare instructor Dilbar Uotinen, country of origin – Uzbekistan:

*“If an immigrant wants to be accepted, she herself has to be accepting. It’s a good idea to leave your preconceptions at home. The right combination of your own culture and a foreign one is multiculturalism at its best.”*

# 7. Checklist for foreign employees moving to Finland

## Before moving

- ▶ If you don't have a job, begin looking immediately

The WorkinFinland.fi website offers a wide range of information on working in Finland, available jobs and entrepreneurship. For additional information, check out the EURES portal

- » [www.workinfinland.fi](http://www.workinfinland.fi)
- » [www.eures.europa.eu](http://www.eures.europa.eu)
- » [www.infopankki.fi](http://www.infopankki.fi)

- ▶ Get eligibility for your qualifications in Finland

- » [www.oph.fi/tutkintojentunnustaminen](http://www.oph.fi/tutkintojentunnustaminen)
- » [www.minedu.fi](http://www.minedu.fi)

- ▶ Determine whether your profession is regulated and you will require professional practice rights from field-specific authorities

- » [www.oph.fi/tutkintojentunnustaminen](http://www.oph.fi/tutkintojentunnustaminen)

- ▶ Ensure that you have all the necessary permits and documents in order.

Apply for a residence permit at a Finnish mission. If you are an EU or EEA citizen, you may freely reside in Finland for three months without a residence permit.

- » [www.formin.fi](http://www.formin.fi)
- » [www.poliisi.fi](http://www.poliisi.fi)
- » [www.migri.fi](http://www.migri.fi)
- » [www.europa.eu](http://www.europa.eu)

- ▶ Check customs regulations

- » [www.tulli.fi](http://www.tulli.fi)

## After arriving in Finland

- ▶ Look for housing

- » [www.kunnat.net](http://www.kunnat.net)
- » [www.etuovi.com](http://www.etuovi.com)
- » [www.oikotie.fi](http://www.oikotie.fi)

- ▶ Submit a change-of-address notification and register

- » [www.maistraatti.fi](http://www.maistraatti.fi)
- » [www.poliisi.fi](http://www.poliisi.fi)

- ▶ Obtain a tax card from the tax office

- » [www.vero.fi](http://www.vero.fi)

- ▶ Open a bank account

- ▶ If you are having problems at your place of employment immediately contact your trade union, the Occupational Safety and Health Administration or the Public Legal Aid Office.

Akava, the Confederation of Unions for Professionals and Managerial Staff in Finland

- » [www.akava.fi](http://www.akava.fi)

Central Organisation of Finnish Trade Unions (SAK)

- » [www.sak.fi](http://www.sak.fi)

Finnish Confederation of Salaried Employees (STTK)

- » [www.sttk.fi](http://www.sttk.fi)

Occupational Safety and Health Administration

- » [www.tyosuojelu.fi](http://www.tyosuojelu.fi)

Public Legal Aid Office

- » [www.oikeus.fi/oikeusapu](http://www.oikeus.fi/oikeusapu)



Antton Nannou/ Shutterstock

- ▶ Study the Finnish language.

Classes and courses:

- » [www.kansalaisopistot.fi](http://www.kansalaisopistot.fi)
- » [www.finnishcourses.fi](http://www.finnishcourses.fi)
- » [www.avoinyliopisto.fi](http://www.avoinyliopisto.fi)
- » [www.kesayliopistot.fi](http://www.kesayliopistot.fi)

Independent study materials online:

- » [www.kotisuomessa.fi](http://www.kotisuomessa.fi)

- ▶ Integration support
- » [www.infopankki.fi](http://www.infopankki.fi)

- ▶ If you are having any income problems, contact Kela or the relevant agency in your municipality of residence.

- » [www.kela.fi](http://www.kela.fi)
- » [www.kunnat.net](http://www.kunnat.net)

- ▶ When the time is right, apply for Finnish citizenship

- » [www.migri.fi](http://www.migri.fi)
- » [www.poliisi.fi](http://www.poliisi.fi)

### Reasons for coming to Finland:

- *magnificent pristine nature*
- *functional public services*
- *safe and equal society and workplace*
- *fascinating culture and honest, down-to-earth people*



Leverage from  
the EU  
2014-2020



matto