
Financial support for students from EU/EEA and Switzerland

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Tuition fees and AYY fee

The European Union has a fundamental principle of non-discrimination based on citizenship between students from one Member State and those attending courses in another. This principle also applies to admission requirements for educational or training institutions, tuition fees, or the conditions for awarding a scholarship to cover these tuition fees.

Citizens of a **European Union (EU)** or **European Economic Area (EEA)** member state or **Switzerland** do **not** pay tuition fees for degree studies in Finland.

In order to enroll as an attending degree student at Aalto University, you must pay the membership fee of Aalto University Student Union (AYY). €65 / academic year (for 2025–26)

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Student Discounts

Students are offered a variety of benefits, such as affordable student housing, meals, public transport, health and dental care, gym memberships, museums, and much more.

40% discount on season tickets HSL student discount

HOAS and AYY student accommodation (40% lower than market rates) between 200€ - 500€ a month for student accommodation

Meal subsidy 80% with student card
(around 2.50–5€ per meal)

UniSport Gym 75% discount from normal cost
(176€ for a year in 2025)

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Through Frank student card app students can get further discounts available to use in all kinds of purchases:

Frank
















Phone contracts, clothing brands, glasses and contact lenses, electronics, ferry cruise tickets, bookshops, restaurants, airlines...

Kela (The Social Insurance Institution of Finland) is the organisation that manages basic social security for people living in Finland in different life situations.

Financial Aid for students:

The student financial aid consists of the study grant, student loan and housing supplement. You can get study grant for the months in which you study. You can get a loan guarantee needed for the student loan from Kela, but you must apply for the loan from the bank.



Life situations					
 Families	→	 Students	→	 Military and non-military service	→
 Self-employment	→	 Unemployment	→	 Social assistance	→
 Sickness	→	 Rehabilitation	→	 Disability	→
 Interpreter service for the disabled	→	 Housing allowance	→	 Leaving Finland	→
 Coming to Finland	→	 Retired	→	 Survivor benefits	→

Kela student financial aid 1/2

- **Can you get the Kela Student financial aid if you are coming to Finland as a student from another EU or EEA country, Switzerland or the United Kingdom?**
- If you have come to Finland to study but you are not a Finnish citizen, you usually do not qualify for student financial aid from Finland.

However, you can get student financial aid for degree studies if you meet one of the following conditions:

- You work in Finland for an average of 10 hours or more per week for a period of at least 4 months or you have taken out a compulsory earnings-related pension insurance policy for the self-employed. You can get student financial aid only for the period of time you work in Finland.
- You have the right of permanent residence in Finland under EU law (migri.fi).

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Kela student financial aid 2/2

- You can also get student financial aid for degree studies if you have a family member who works in Finland and they are a citizen of an EU or EEA country or Switzerland or a UK citizen covered by the withdrawal agreement between the EU and the United Kingdom.
- If you have a Finnish partner and live together for at least 6 months, you are eligible as Kela considers you are living permanently in Finland for family ties as well as studies.
- If a family member is accompanying you, your family member's right to benefits from Kela is usually determined on the basis of whether we consider you to be living in Finland permanently. If your family member starts working in Finland, they can qualify for Kela benefits based on the work they do in Finland.

More information on the eligibility here:

[Can you get benefits from Kela when you move to Finland? | Our Services | Kela](#)

Student Grant

The amount of study grant you receive depends on your age, your educational institution, your living arrangements, your marital status and whether you have children.

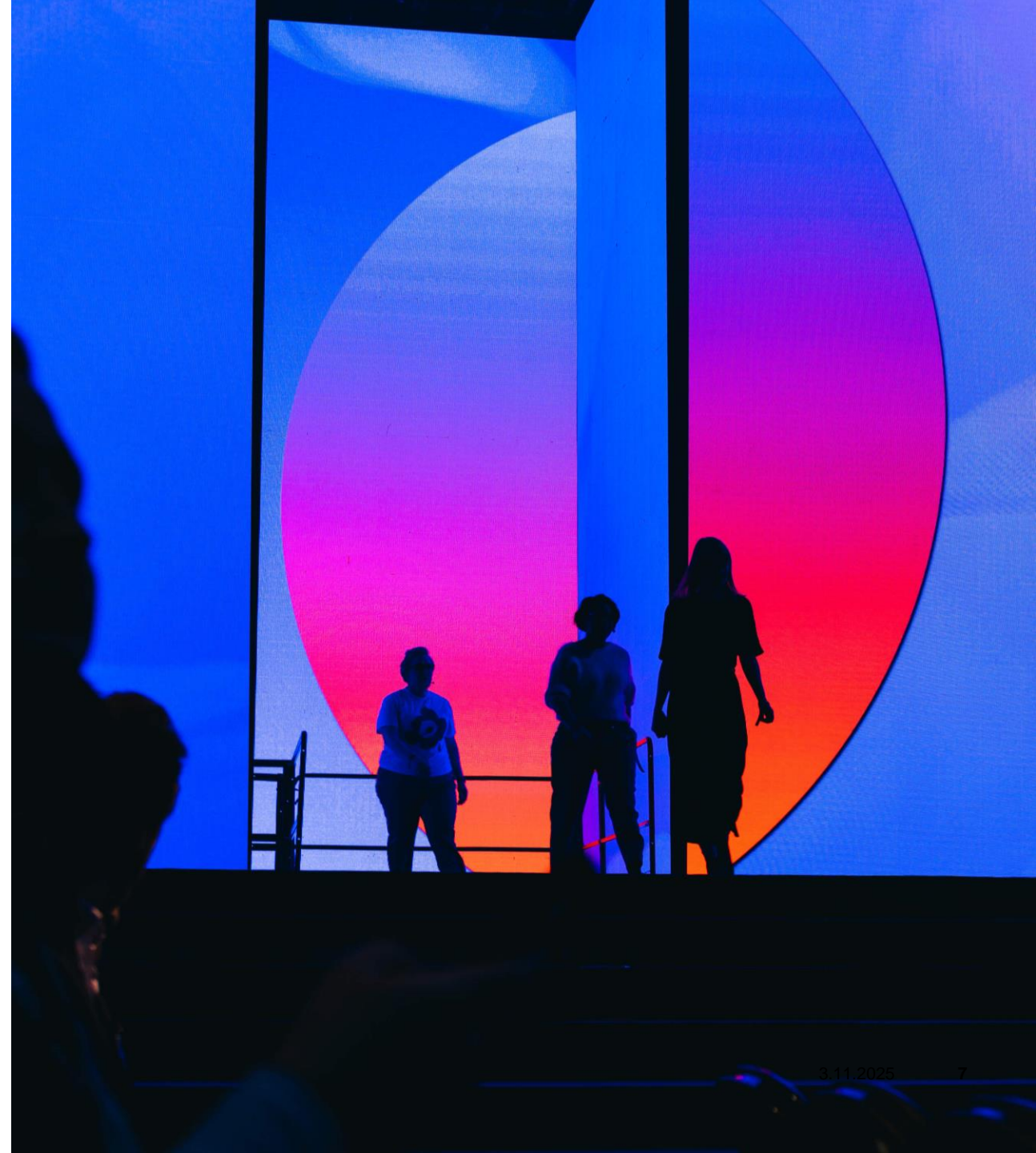
[Study grant for students in higher education | Our Services | Kela](#)

You can also use the student financial aid calculator to see if and how much financial aid you can get.

The study grant is taxable income. However, if you have no income other than your study grant, you do not have to pay tax on it. [Taxation of benefits | Our Services | Kela](#)

* You need to be eligible for student financial aid in order to get a student grant and student loan

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Student Loan

A student loan is a state-guaranteed loan and must be repaid.

If Kela grants you a loan guarantee, you do not need any other security for the loan.

You agree the interest rate and repayment schedule of your student loan with your bank in Finland.

[Student loan in higher education | Our Services | Kela](#)

*You need to be eligible for student financial aid in order to get a student grant and student loan



Student Housing

You can get student housing supplement if you live in rented or right-of-occupancy housing and are eligible for student financial aid.

The housing supplement is only paid for months of study.

You can get the housing supplement for the duration of your studies, both in Finland and other countries.

The amount of student housing supplement you can get depends on which municipality you live in and how high your housing costs are. The amount of housing supplement is affected by, for instance, if you live in a home rented from or owned by your parent(s), abroad or in a school dormitory. The housing supplement is not affected by the income of your partner or your parents.

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Working in Finland

If you are a Nordic or EU/EEA national, you do not need any special permits for working in Finland during your studies. There are no restrictions on how many hours per week you are allowed to work, but you should make sure that the work does not get in the way of your study progress.

In Finland, it is common to have a job alongside your university studies. Many Finnish students work part-time during their study terms and seek summer jobs or internships for the summer months.

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Career Design Lab is a learning hub for shaping sustainable and meaningful careers

[Career Design Lab | Aalto University](#)

Aalto Jobteaser is a portal for jobs ads, career events and guidance.

[JobTeaser](#)

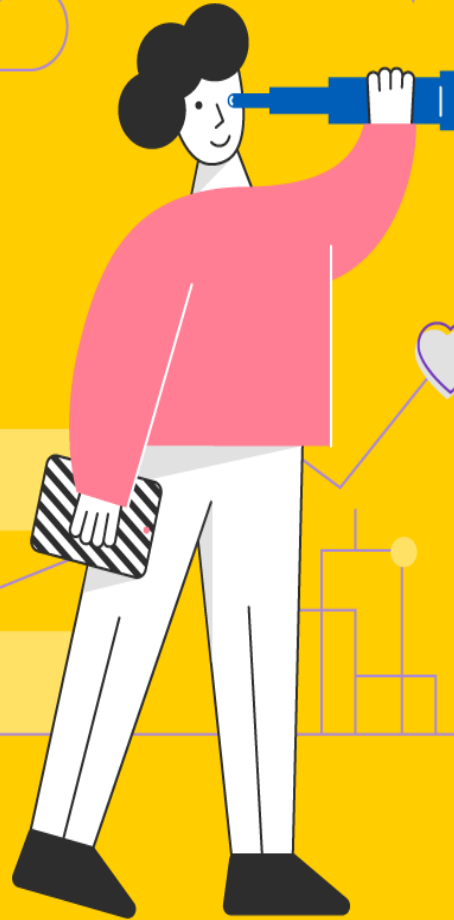
Other job boards: [Duunitori - Uusi tapa löytää](#)

Career Design Lab

**LIFEWIDE
LEARNING**

**MEANINGFUL
WORK**

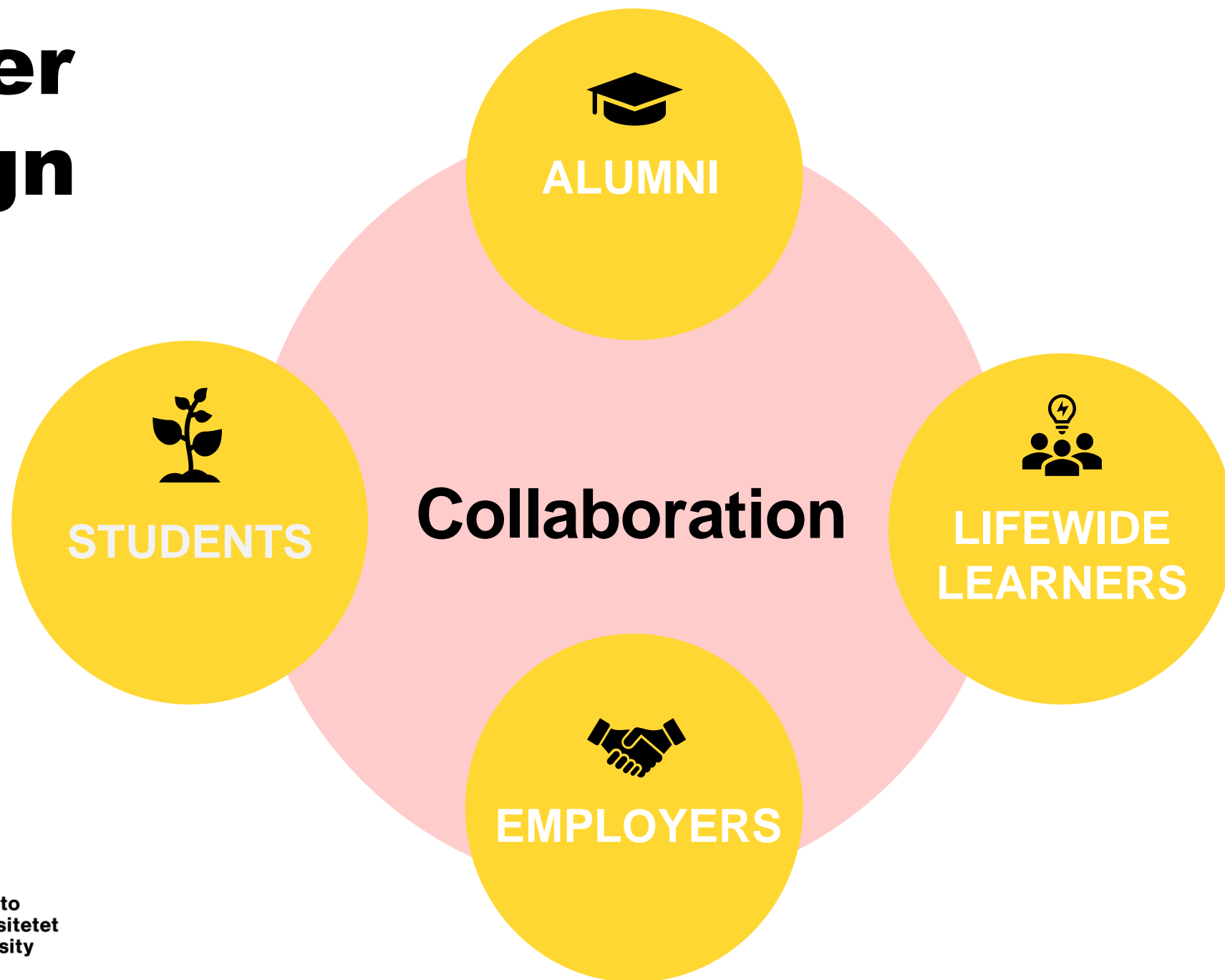
**SUSTAINABLE
CAREER**



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Aalto-yliopisto
Aalto-universitetet
Aalto University

Career Design Lab



Objectives



Support students and alumni in career design, lifewide learning and wellbeing



Help students find meaningful employment



Foster alumni-employer-student collaboration and networking



Strengthen Aalto impact and thought leadership in shaping sustainable careers

Career support at Aalto University

Career Design Lab News

LIFEWIDE LEARNING

Internships
Summer jobs
Thesis work
Volunteering
Hobbies
Study projects
Associations
Hackathons
Entrepreneurship
(Aaltoes, AVP)

ONLINE COURSES

- Finland Works
- Design a Meaningful Career
- Future of Work

WORKSHOPS & TRAININGS

- Job search trainings
- CV & LinkedIn
- Interviewing skills

ONLINE TOOLS

- Aalto JobTeaser
- Job search guide
- Career design tools
- Career design blog

MENTORING

- International Talent Program
- Mentoring Program
- Career Cafés with alumni

EVENTS

- Thesis Fair
- Aalto Talent Expo
- Summer Job Day
- Career Evenings
- Fieldtrips to companies

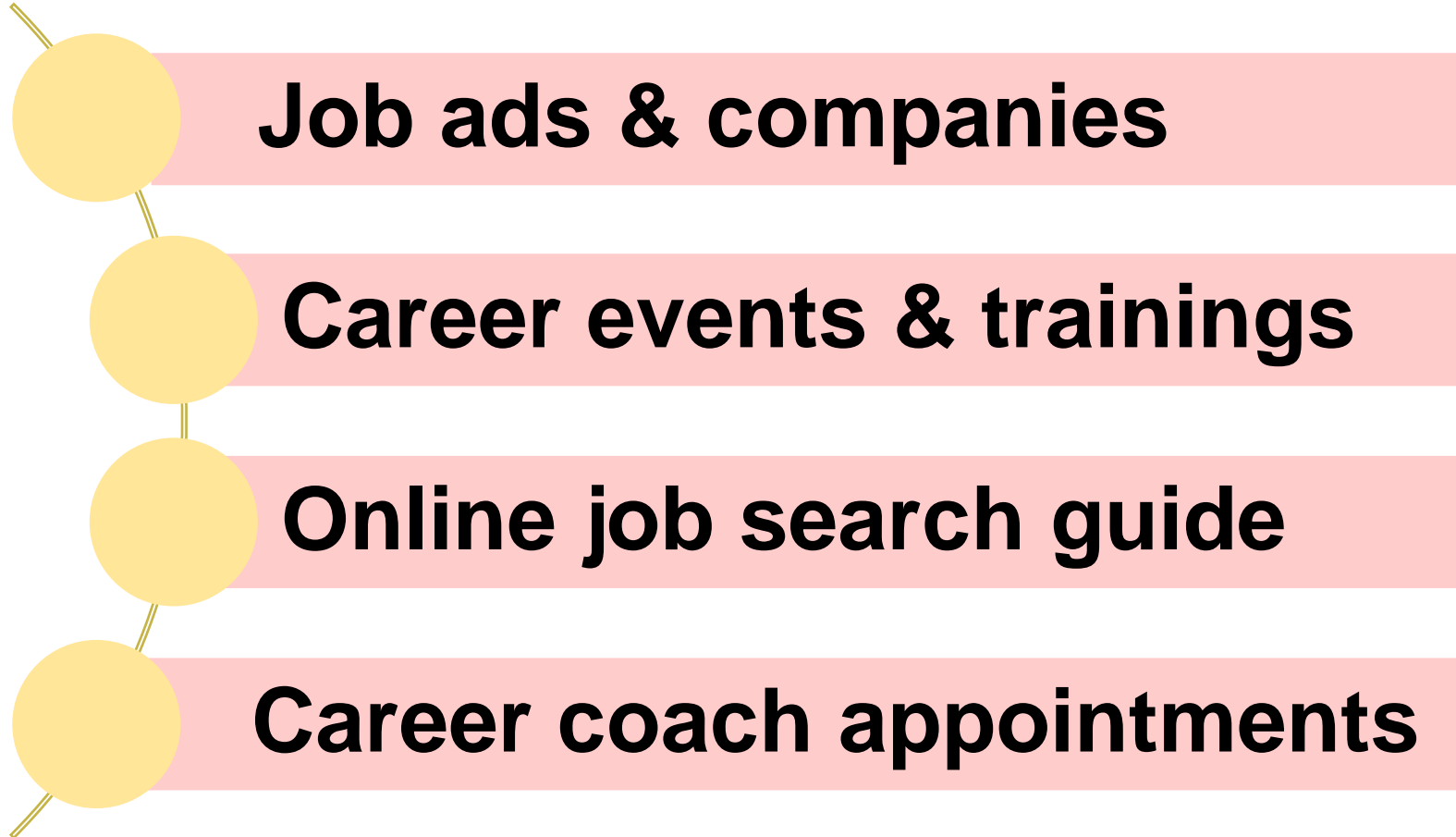
CAREER COACHING

- 1-to-1 appointment
(booked on JobTeaser)

A? Aalto-yliopisto
Aalto-universitetet
Aalto University

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JobTeaser online platform



Career Fairs and networking

Summer Job Day 20.01.2025

Aalto Talent Expo 6.11.2025



Aalto International Talent Program

Group mentoring initiative connects international Master's and Doctoral students with Finnish companies

- Application for students in October
- Program runs in January – March



Aalto Mentoring Program

**1-to-1 mentoring program
for Master's students and
Aalto alumni who are
already in working life**

- Application for students in November
- Program runs in November - May



Online courses



Register now

Future of Work

We are amid a revolution of work, which started already long before the pandemic. Making sense of the future of work can feel tricky in the middle of a constant information overflow. This course is supported with academic research and references packaged in a way that is easy to access. In this course, we will look at how the roles of the individual, organisations and society have changed and how it affects how we work today and in the future. The course is an open online course. The course material is divided into five (5) chapters.



Register now

Design a Meaningful Career

In this course, we will look at how you can creatively shape your career as you go in the radically changing world of work. We will focus on meaningful work as a core element of career sustainability and explore ways to design a value-driven path. After this course, you will understand how the changing context influences your career agency, how to use narrative to clarify your career identity, how to pursue meaningfulness and how to use radical creativity and design thinking to navigate in the uncertain future of work. The course is an open online course. The course material is divided into five (5) chapters.



Register now

Finland Works

In this course, we will look at how to navigate Finnish working life and how to build a career. We explore working life in Finland from societal, organisational and individual perspectives. Once you have finished this course you will have a better understanding of work culture in Finland, what working in a Finnish company is like, how individuals find work-life balance in Finland, how to communicate your skills, and how to look for jobs in Finland. The course is an open online course. The course material is divided into five (5) chapters.



Taxes in Finland

Foreign Income Rules

- Finland has tax treaties with over 70 countries to prevent double taxation.
- Generally, Finland doesn't tax grants from home countries or EU pocket money for foreign students.

Scholarships, grants and taxation

Taxation of grants, scholarships and awards for merit -
vero.fi

- Grants and scholarships from public entities or the Nordic Council are tax-exempt.
- Note: Finnish universities, higher education institutions and private Foundations are not public entities
- Maximum tax-exempt grant amount: €26,671.92 annually.
- The grant recipient must report the grant in their tax declaration.

Working in Finland as a student

- Income from Finnish employers is taxable in Finland.
- You'd also need to file your taxes annually if you are self-employed through MyTax (more on this next slide)
- Obtain a tax card from the Tax Administration with your passport and student ID.
- Tax officers assess eligibility for study-based tax relief.
- Employers use the tax card rate to withhold taxes and social security contributions.

Self-employment

A self-employed person may work as a sole trader, as a freelancer, platform worker or as the representative of a company, and is then personally liable for self-employed pension contributions (YEL) and other insurance costs.

How to set up: New business enterprise - vero.fi

- Entrepreneur (need Business ID – process to set up a Business / Start up)
- Light entrepreneur (freelance but you do not own a company)

Business Tax Return

- Use Form 5 to report trade/business operations
- Submit via paper or MyTax
- Deadlines: April 1 or April 29, 2025

Registration Requirements

- Platforms assist with setting business ID, invoicing, VAT (Ukko, Bisse, some banks such as OP services for light entrepreneurs...)

Pension Insurance

- If annual income > EUR 9,208.43 in 2025, arrange YEL: Insurance for entrepreneurs - Starting a business - Suomi.fi

Medical care

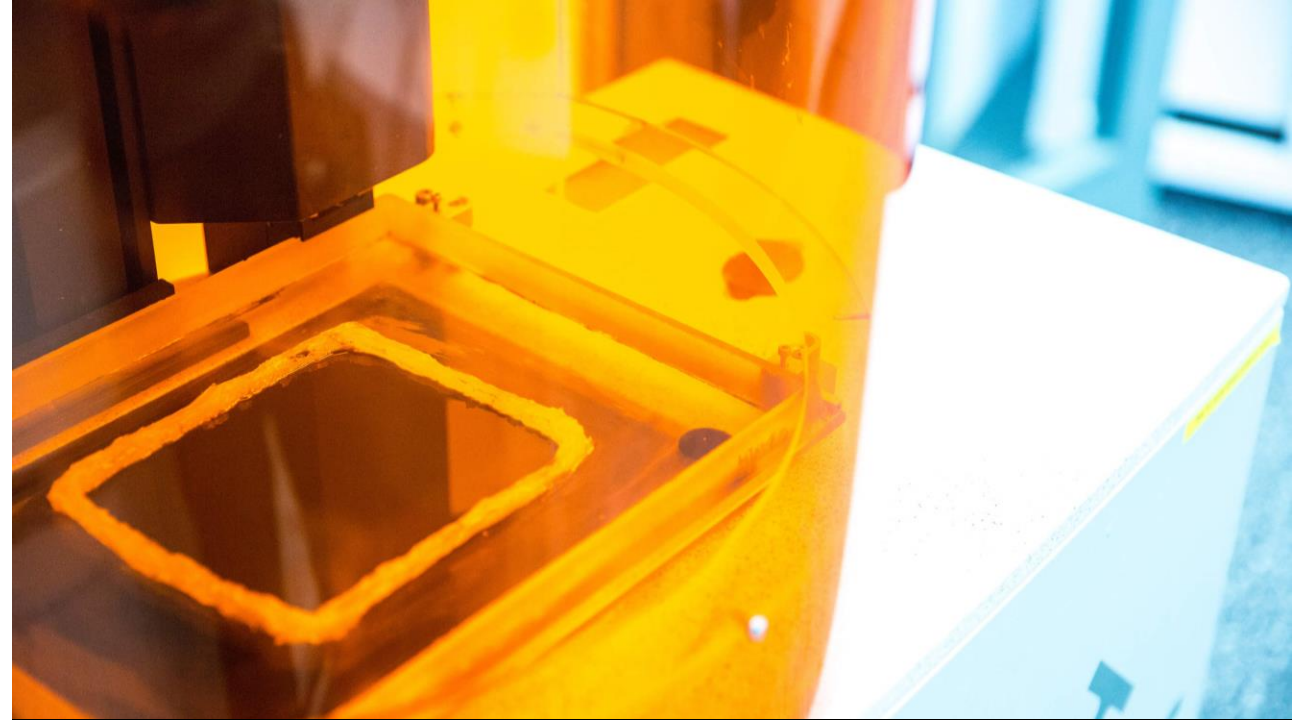
Can you get medical care?

You can get necessary medical care, if you have a European Health Insurance Card granted by your country of origin or an equivalent document from the United Kingdom. Order the card before coming to Finland.

European Health Insurance Card: keeping you safe while travelling abroad - European Commission

The Finnish Student Health Service (Finnish abbreviation YTHS) arranges healthcare services for higher education students in Finland. Read more about the healthcare fee for higher education students.

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If you start working alongside your studies, you can apply **for the right to medical care from Kela** in order to get medical care within the public healthcare system to the price of a client fee.

You can also get reimbursement for the costs incurred in Finland for private healthcare services medicine purchases travels in connection with medical care.

Mobility grants

As an exchange student, you do not need to pay the tuition fees in the host universities, but any other expenses are covered by you. Aalto University awards a scholarship for all students accepted for exchange by their school.

Aalto University Exchange Scholarships

If you are selected as an applicant for Aalto's partner university, the Aalto exchange scholarship will be awarded to you automatically at the same time and you do not need to apply for it separately.

All details:

[Funding for exchange studies | Aalto University](#)



Other Funding:

AYY's scholarships, DAAD scholarship to Germany, HAIC Scholarships for Information Technology Students, Tellervo and the Juuso Walden Foundation, Svenska kulturfonden's scholarships, Scholarships granted on the basis of the field of study...

EDUFI grants to guarantee accessible exchange studies: [Accessible exchange studies on aalto.fi](#).

General foundation grants

- Research.fi is a service offered by the Ministry of Education and Culture that collects and shares information on research conducted in Finland. The service improves the location of information and experts on research and increases the visibility and societal impact of Finnish research.
- You can research funding calls from different Finnish Foundations:
- Funding calls - Research.fi
- Many foundations fund doctoral candidates, independent projects, research travels or artistic development.
- Many open calls will be available only for Finnish citizens, but many others are also available for non-Finnish citizens. You usually need Finnish Strong Authentication to apply.

Social assistance

Social assistance (toimeentulotuki in Finnish) is a form of financial aid that is paid out as a last resort. The amount of social assistance is affected by all the income and assets available to you.

Before applying for social assistance, first find out if there are other sources of income or benefits available to you. These could be, for example,

- a study grant and student loan
- housing supplement for students
- general housing allowance, in some circumstances
- sickness allowance
- rehabilitation allowance
- paid employment

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Basic social assistance is not taxed and does not count as income for student financial aid purposes.

More information here: [Can you get social assistance? | Our Services | Kela](#)

EU Support

Eurodesk Opportunity Finder, where you can search for opportunities for international mobility, funding, advocacy and participation. Eurodesk Opportunity Finder

European Youth Portal, which is the European Commission's information channel for young people. For example, you can register for the European Solidarity Corps, take part in a draw for #DiscoverEU travel cards (for those that turn 18 that year) and find out about the Youth Dialogue in the European Union. European Youth Portal

The Youth Portal's counselling service, where you can ask young people's information and counselling workers about matters related to internationality.

More support information

If you have any further questions related to this presentation, please send a message to tuitionfees@aalto.fi

KELA's service agents for students can be reached Mon-Fri 9am-3pm at 020 634 2550

International House Helsinki

Information for international students - International House Helsinki

City of Espoo webpage: Front page | City of Espoo

Thank you!

Questions?

If you have any questions, please do not hesitate to ask us!

Feedback

Please let us know what you thought of the event by leaving us feedback 😊

All feedback is welcome and valuable!

→ QR code and link

<https://link.webropol.com/s/eueeeainfo29102025>

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Kiitos
aalto.fi