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# Tuition fees at Aalto University

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# Today's agenda

- Tuition fees in Finland and at Aalto University
- Scholarships at Aalto University + External Scholarships
- Budgeting and working as a student
- Wrapping up and final words
- Questions and feedback

Please note that all information at the event may not be relevant for students in international joint Master's programmes, such as Erasmus Mundus, Nordic Master, or EIT.

**A!**



# **Tuition fees in Finland and at Aalto University**

# Tuition fees in Finland

## Tuition fees in Finland are required by law

- Less flexibility on the university's tuition fee regulations
- No possibility to negotiate on tuition fees in individual cases

## Tuition fees are mandatory for students, who

- are from outside the EU/EEA/Switzerland area, and who
- study in a bachelor's or master's programme taught in a language other than Finnish or Swedish.

## No tuition fees in doctoral programmes

## Certain residence permit types in Finland may exempt from tuition fees

**A!**



# Tuition fees at Aalto University

## Tuition fee level depends on

- your degree level
- your study field
- start date of your study right

## Tuition fee payments

- Tuition fees are paid annually
- Payment must be made in a single instalment  
(note: bank limitations, academic terms)
- Tuition fee must be paid and received in full  
before enrolment as attending is possible

Tuition fees levels on the next slide

A!



# Tuition fee levels at Aalto University

<b>Bachelor's programmes</b>	<b>Right to study started on or after 1 August 2025</b>	<b>Master's programmes</b>	<b>Right to study started on or after 1 August 2025</b>
Field of Business	12 000 EUR per academic year	Field of Business	15 000 EUR per academic year
Field of Arts and Architecture	15 000 EUR per academic year	Field of Arts and Architecture	20 000 EUR per academic year
Field of Technology	12 000 EUR per academic year	Field of Technology	17 000 EUR per academic year
		Multidisciplinary programmes*	17 000 EUR per academic year

\*Aalto University multidisciplinary master's programmes are: Creative Sustainability, International Design Business Management and Urban Studies and Planning.

NB! International joint degree programmes follow their own pricing models.

# Paying the tuition fee

**Tuition fees are paid through Flywire. Pay the tuition fee during the enrolment period – we will send you a reminder email in spring.**

Paying the tuition fee in the Student Guide.

## After the payment

- You can follow the payment on Flywire
- When the payment shows as ‘delivered’, you can print the receipt (this can be attached to your residence permit application)
- After the tuition fee shows as ‘delivered’, you will receive an email from Aalto within a few days, containing instructions for enrolment

**The tuition fee must be paid and received at Aalto University in full before enrolment as attending is possible for academic year / term**

**A!**



During the first academic year, enrolling as non-attending is possible only due to reasons specified in the Finnish law.

After the first year, you can enrol as non-attending. Contact the student services, if you are thinking of registering as non-attending!

# Tuition fees / scholarships in joint programmes

**Tuition fees are paid to Aalto University, to partner university, or to the equivalent organizer (programme fees)**

- If you pay tuition fees to Aalto, you are also eligible for Aalto's scholarships
- If the tuition fees are paid to partner university or there are programme fees → scholarships through there

**Note: If you pay tuition fees to different universities, you may get Aalto's scholarships only for the academic year / terms you pay Aalto's tuition fees**

**A!**



# Tuition fee exemptions

**Residence permit or right of residence has to be valid**

- 1 August to be exempted from tuition fees for the whole academic year
- 1 January to be exempted from tuition fees for the spring term

**You must present the new exempting permit / document to the student services before the end of the enrolment period**

- Changes in tuition fee liability made in the middle of term will be effective, as a rule, from the beginning of the following term

**Tuition fee exemption is tied to the time that the exempting permit is valid**

- Remember to send a copy of your new permit when you have it!
- The status of the exemption checked annually before the enrollment period begins

# Exempting residence permit types

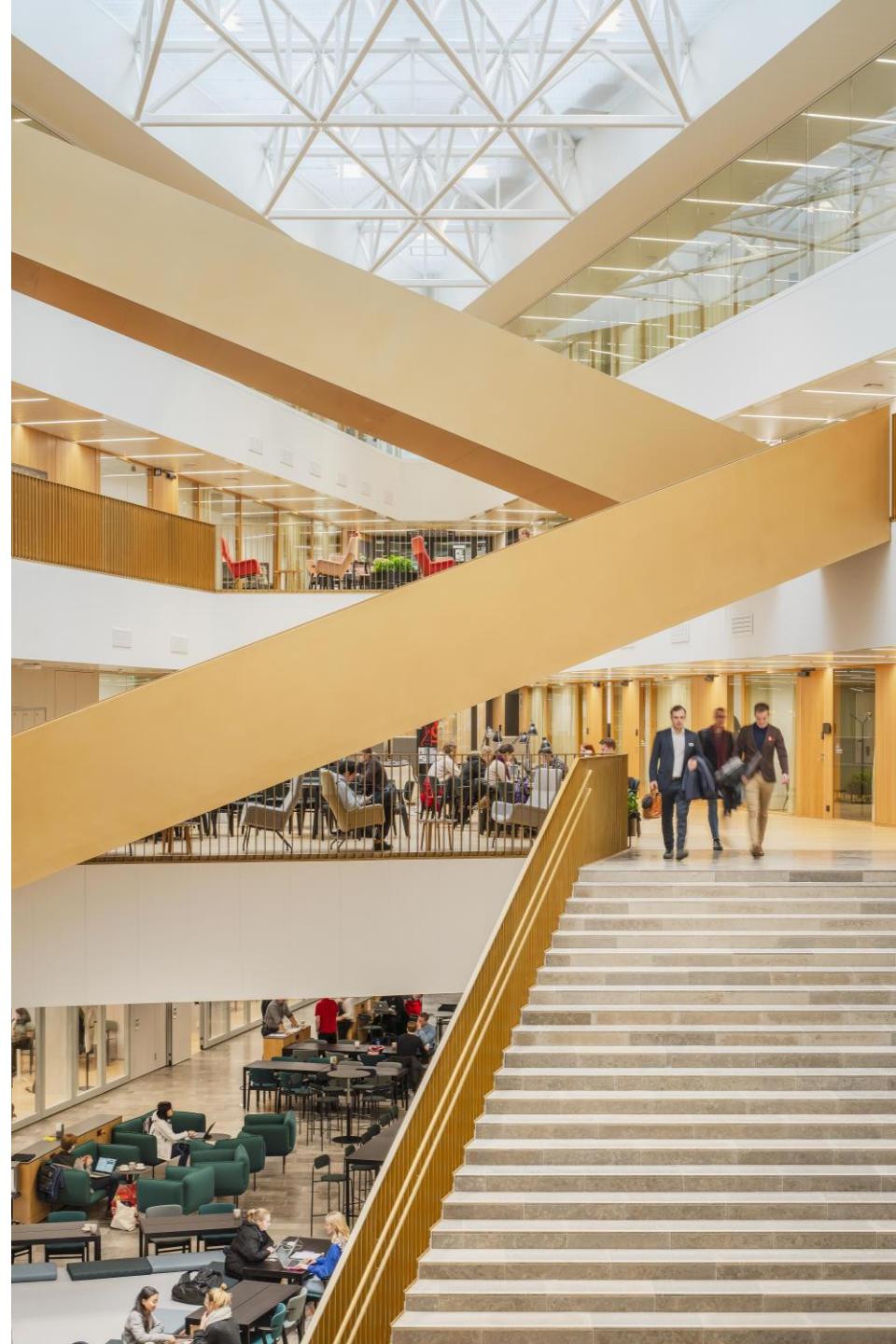
You are not liable to pay tuition fees if you are EU/EEA/Switzerland citizen or have one of the following (you must hold the residence permit yourself):

- permanent residence permit card in Finland (type P)
- EU residence permit for third-country citizens with long-term residence permit card in Finland (type P-EU permit)
- EU family member's residence card in Finland
- EU blue card in Finland
- Brexit residence permit card
- residence permit based on temporary protection in Finland
- Erasmus Mundus scholarship (in Erasmus Mundus programmes)

With type A residence permits, the possible exemption depends on your permit type and residence permit history in Finland:

- e.g. if your first residence permit in Finland was granted for the purpose of studying, you must pay tuition fees even if you later obtain a continuous residence permit (type A) on other grounds

**A!**



# Residence permit (RP) based on studies

- Does not exempt from tuition fees
- May be granted for the normative duration of studies (three years in bachelor's, two years in master's)
  - Migri follows study progress: requirement usually 45 credits per academic year (active studying)
  - Automatic checks from Migri – if something needs to be checked or more details are required, Migri will contact you directly
  - RP not revoked without contacting you first
  - Contact Aalto's student services if needed
- **If you work, remember to check the limits!**

**A!**



# Tuition fee refunds

**You have a right to a full refund (excluding any Flywire service fees and possible bank charges) of a tuition fee paid to Aalto e.g. in following cases**

- you enroll as non-attending due to reasons specified in the law (during first year of studies) or change your status from attending to non-attending (after first year of studies) during the enrolment period,
- your residence permit or nationality changes so that you are no longer liable to pay tuition fees, and you present the relevant document(s) before the end of the enrolment period,
- you are prevented from starting your studies by circumstances evidently beyond your control (force majeure),
- you bindingly renounce your right to study during the enrolment period,
- you graduate in the autumn term but you have paid the tuition fee for the entire academic year (refund 50% of the fee for the entire academic year i.e. the fee for the spring term),
- you receive a negative decision on your residence permit in Finland and therefore are unable to enter the country to start or continue your studies.

**Please note that changes in the fee status made in the middle of term do not result in the reimbursement of the tuition fee for that term. The revised status will be effective from the beginning of the following term.**

**As a rule, tuition fees are not refunded for terms during which you are enrolled as attending.**

**A!**

# **Scholarships at Aalto University + External Scholarships**

# Scholarships at Aalto University

## Scholarships applied for during admissions

- Aalto University Excellence Scholarship → available to bachelor's and master's

Note: discount on tuition fees for new bachelor's students for early acceptance of an admission offer: only available for the first academic year.

## Scholarships applied for during studies

- Scholarship for one additional term → available to bachelor's and master's
- Scholarships for Aalto bachelor's programme graduates who continue in Aalto master's programmes → available only to bachelor's who have received the Aalto University Excellence Scholarship also for their bachelor's



**Aalto University has a scholarship programme and offers a small number of scholarships to tuition-fee students. We also encourage our students to apply for external funding to finance their studies.**  
[Scholarships in the Student Guide](#)

# Aalto University Excellence Scholarship

## Aalto University Excellence Scholarships granted during admissions

- Merit-based scholarships: granted to the highest-achieving applicants during admissions, based on the programme's evaluation criteria.
- Applicants who are liable to pay tuition fees can apply for the scholarship when applying to Aalto University, using the same application form.
- Scholarships awarded as tuition fee waivers. The scholarship does not cover living costs.
- Please note: these scholarships are highly competitive! Programmes may also decide not to grant scholarships.

## Aalto bachelor's programme graduates who continue in Aalto master's programmes (3+2 right to study; does not cover master's programmes if separate application through admissions is required)

- Those who receive the Aalto University Excellence Scholarship for their bachelor's programme, have a chance to obtain the Aalto University Excellence Scholarship also when continuing to the Aalto master's programme covered by their original right to study (3+2).
- Bachelor's programme must be completed within the target time period (three years), with a certain weighted average grade (3.50 or above).
- The scholarship is granted as a 100% tuition fee waiver for the target time period of a master's degree (two years).

# Aalto University Excellence Scholarship: scholarship monitoring

## **Aalto University Excellence Scholarships are granted only in admissions**

- The scholarship cannot be applied for later, i.e. in the middle of studies
- Granted for the normative duration of studies: three years for bachelor's programmes and two years for master's programmes
- Note: requirements Aalto bachelor's programme graduates who continue in Aalto master's programmes, who received the scholarship also in their master's

## **Scholarship requires full-time study and steady progress in studies according to the approved personal study plan**

- Study progress checked by the end of March in the spring term
- If there are any issues, e.g. missing credits or possible discontinuation of scholarship, you will be contacted by your school
- Possible issues must be resolved by the end of April to leave time for enrolment or if you need to apply for a new residence permit

## **Migri usually requires about 45 credits per year for residence permits (active studies)**

**A!**

# Scholarship for one additional term

## For fee-paying students and scholarship grantees

- Offered as a 100 % tuition fee waiver for one term

**Targeted for students who cannot graduate in the normative duration of the programme (three years in bachelor's, two years in master's)**

- Note: bachelor's with Aalto University Excellence Scholarship (requirements for scholarship continuation to master's)

**The scholarship for one additional term can be applied on the condition that**

- your studies have progressed in accordance with the approved study plan
- you have a realistic, approved plan to complete the remainder of the programme (note: thesis!)

**Scholarship has a strict requirement that you finish studies and graduate during the additional term.**

**A!**



# External scholarships

**We encourage our students to apply for external funding to finance their studies**

- External scholarships and loan schemes can be used to pay tuition fees at Aalto University or cover living costs.
- Available in many countries (e.g. LPDP, Colfuturo, Fulbright), so you may have the option to apply for external funding from your home country.
- External scholarships may also be found through companies and foundations.

**Please note that Aalto University does not administer the external scholarship programmes.**

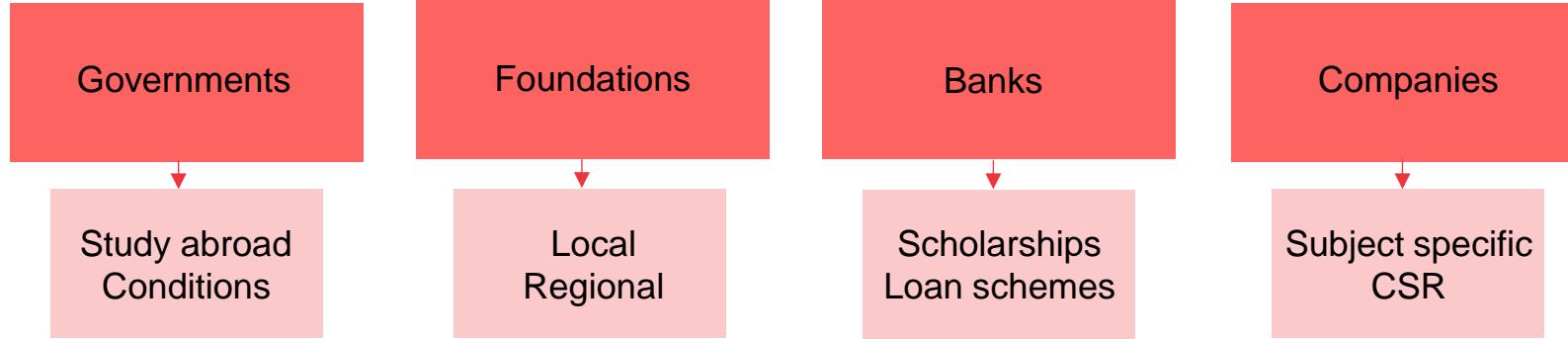
**A!**



**More information on external funding, including tips for applying, can be found on our website:**

**External scholarships in the Student Guide**

# How to find external education funding?



- 1. Think locally and creatively**
- 2. Let people know you are applying and use LinkedIn**
- 3. Explore opportunities specific for your discipline**
- 4. Read the eligibility and make sure you understand the conditions.**

# Tips for external scholarship applications

1. Check eligibility criteria
2. Find a suitable referee
3. Have CV / Resume ready
4. Have transcripts ready
5. Tailor your motivation letter
6. Edit and proofread
7. Spend time on your application
8. Give thanks to the supporters

**A!**



# External Scholarship support

## Get in touch with us:

1. If you need guidance
2. If you have any questions
3. If you have another means of funding and you would like to let us know about it so we can facilitate the process.

**We are here to support you!**

**Check our External Scholarship page:**

[External Scholarships in the Student Guide](#)

**A!**



# **Budgeting and working as a student**

# Planning your budget and monthly expenses

**Students must ensure they have sufficient funds to cover their entire stay in Finland**

- Estimated monthly expenses in the capital region vary between 800–1200 EUR (for students)
- Also one-time payments, such as annual tuition fees, residence permit and health insurance, travel and moving arrangements

**Income requirements for student residence permits in Finland (arriving without family)**

- You need to have at least 800 EUR at your disposal per month for living costs
- If your studies take one year or longer, you must have EUR 9,600 in your bank account when you submit the application; Migri does checks during your RP validity

**Note: requirements are different if you have family**

	Monthly estimates
Accommodation	€250 - 450 (can be up to €1000 in private rentals)
Transportation	€40 - 70
Food	€180 - 330
Phone	€20 - 40
Internet	€0 - 30
Sports	€30
Entertainment	€50+
Clothing	€30 - 50
Travel	€50+
Miscellaneous costs	€50 - 100
Total	€800 - 1200+

# Lifehacks for managing your budget

## Always ask for student benefits

- You can get great discounts with a student card

## Supermarkets can have discounted products

- After a certain time of day (usually after 8 PM) or if expiry date is close, often marked with red labels

## Equipment can be hired from libraries, even for free

- Sports, music, sewing machines... and books, of course!

## Buy second hand whenever possible

- Reuse Centres ('Kierrätyskeskus'), Red Cross 'Kontti', Aalto Marketplace

## Check out free services for events, guidance, hobbies...

- City services, associations, voluntary work
- Also available if you have arrived with your family!

**A!**



# Additional ways to fund your studies: working

## Working in Finland as a student

- [Migri's page on studying in Finland](#)
- If you have been granted a residence permit for studies, you are allowed to work in paid employment in any field for an average of 30 hours per week. The number of working hours can be exceeded some weeks, as long as the average working hours are no more than 30 hours per week at the end of the year.
  - Part-time work
  - Full-time work e.g. in the summer
  - [Finland Works](#)

## Paid Master's Thesis and Internships

Remember to be active and ask around ☺

**A!**



## Help with career planning

### [Aalto's Career Design Lab](#)

Tips and tools, networking, mentoring, career fairs, workshops and classes

# Taxes in Finland

## Receipts of foreign-source income by a foreign student

Finland has tax treaties preventing double taxation with over 70 countries. Under the tax treaties, Finland does usually not impose tax on grants that foreign students or trainees receive from their home countries or on any pocket money paid by the EU.

## Scholarships, grants and taxation

[Taxation of grants, scholarships and awards for merit - vero.fi](http://vero.fi)

Grants, scholarships and study grants awarded by a public entity or the Nordic Council are fully exempt from taxation (section 82, subsection 2, act on income tax)

According to the Universities Act (558/2009), as of 2010, Finnish universities and higher education institutions are not public entities

Maximum tax-exempt amounts of grants awarded annually in different years: 26,671.92 euros

**If you are working in Finland during your studies and you are paid wages or salaries by a Finnish employer, the income will be subject to Finnish taxes**

If you work in Finland, contact Tax Administration and request a tax card.

When you visit the service point, take with you your passport and student ID card or certificate of study.

Based on the certificate of study, a tax officer will examine whether you are entitled to a study-based tax relief.

Hand in the tax card to your employer.

Finnish employers are obliged to withhold tax at the rate indicated on the tax card.

In addition, they may also withhold social security contributions.

# Self-employment

Being a **light entrepreneur** ('kevytyrittäjä') means you sell your services to several contractors and you have outsourced billing and other financial management to an invoicing service company (Ukko or Free, for example)

Being a **platform worker** means that you are self-employed and work like an entrepreneur by providing services or selling products to your own customers through a platform company (Foodora, Freska, Uber, Wolt, for example)

Self-employed workers must complete a 'business tax return' (Form 5) on which they inform the Finnish authorities of their trade or business operations.

They can either fill in the paper tax return or log in to MyTax to submit their return.

Business tax returns must be filed by 1 April 2025, or by 29 April 2025. The deadline that applies to you is shown in MyTax or on the tax return form they received.

You'll need to register yourself as self-employed, and the company. There are different platforms that support with setting the business ID, the invoicing, VAT...

If your estimated annual work compensation income exceeds a certain sum (EUR 9208,43 in 2025), then you are required to arrange your own self-employed person's pension insurance (YEL).

# Wrapping up and final words

# **Remember to update your personal details in the student register**

**After you have your Finnish personal identity code and Finnish address, remember to update them in Sisu and keep them up-to-date**

- Important to all Aalto students, but especially for scholarship grantees (for taxation)

**You can update your address in Sisu yourself**

- Sisu -> my profile -> personal data

**To update the Finnish identity code, you need to contact the student services**

- Send copies of the document containing your Finnish personal identity code (e.g. residence permit card or DVV's document) to the student services
- Remember to use encrypted message → send the copies from your Aalto email to [studentservices@aalto.fi.s](mailto:studentservices@aalto.fi.s) (note the .s in the end)
- You can also visit the student services in person

# Exchange studies

**You can go for a student exchange if you have a scholarship from Aalto or are paying tuition fees**

**Bear in mind that it takes more time for courses to be registered in Sisu after an exchange period**

- If you are on an exchange during your last term, you might not have time to graduate during that academic year
- Not recommended to have an exchange period during 6th term of bachelor's studies (note: Aalto University Excellence Scholarship for continuing to master's studies)

**Scholarship for exchange studies?**

- Student Guide → Other studies → Exchange studies → Funding for exchange studies
- Exchange studies in the Student Guide

**A!**



# Support channels

- **Tuition fee specialists at [tuitionfees@aalto.fi](mailto:tuitionfees@aalto.fi)**
- **Student Guide → New students → International students → Tuition fees and scholarships**
  - Tuition fees, paying tuition fee, scholarships, external scholarships, exemptions, FAQ
  - [Tuition fees and scholarships in the Student Guide](#)
- **Student Services of your school / programme**
  - Coordinator, planning officer, study affairs secretary, study advisor, tuition fee specialists...
- **Other services available from Aalto University**
  - See next slides for more details!

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# What other services can you use?

Academic advisor

Professors and lecturers

Student Union AYY

Career Services  
(Career Design Lab)

Starting Point of  
Wellbeing

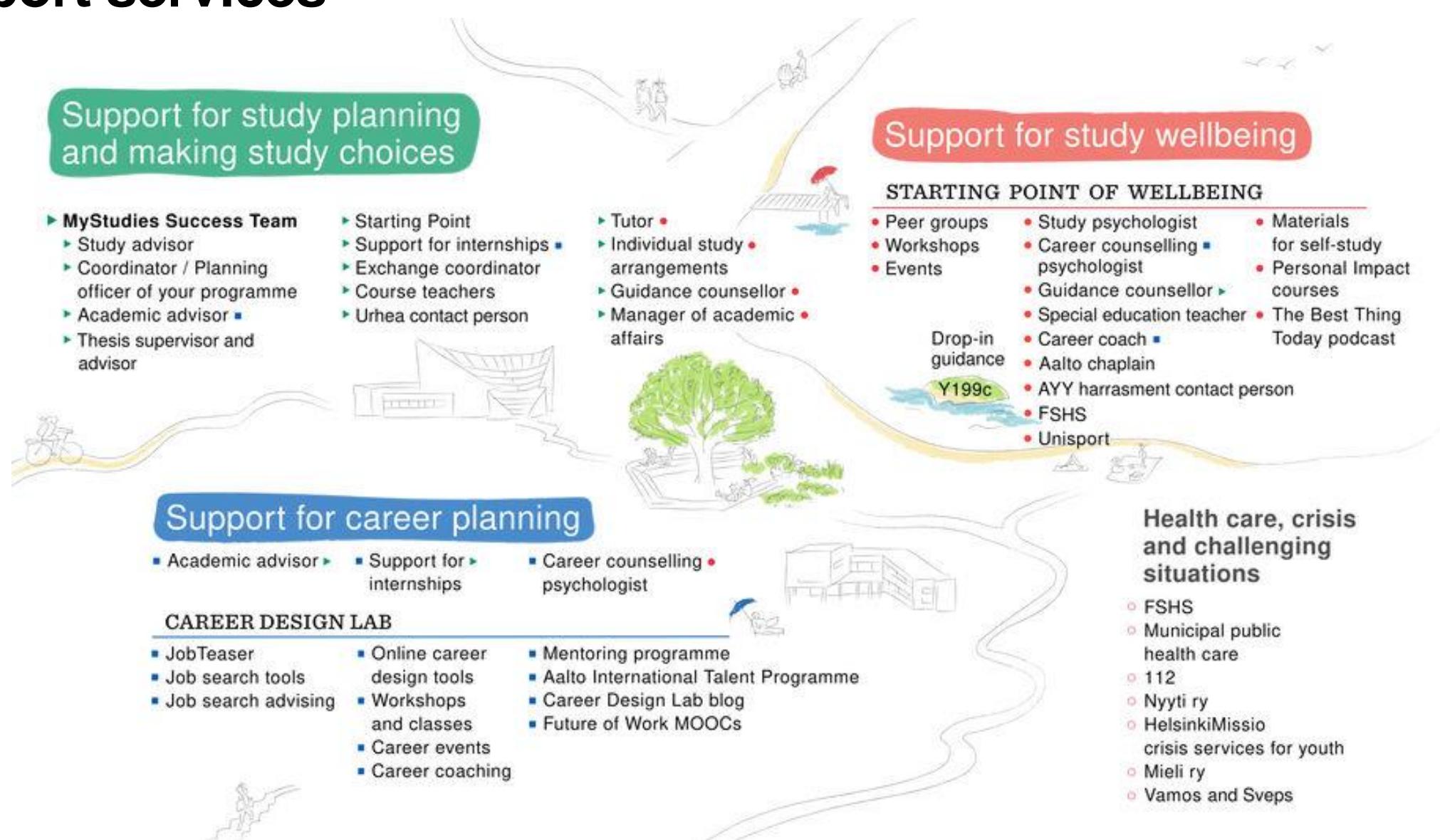
Study psychologists

Chaplaincy at the university and specific chaplaincies in Helsinki and Espoo. Mikkeli campus has a university chaplain too.

Reach out – City of Espoo, Public Services, Nyyti, Home Embassy, clubs, societies, gatherings, events...

**A!**

# Support services



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# What if something unexpected happens?

**Reach out and let us know of your situation**

- Contact your school's / programme's student services
- Send a message to [tuitionfees@aalto.fi](mailto:tuitionfees@aalto.fi)

**Several options, including**

- Additional term scholarship
- In some cases, extension of your additional term scholarship if a force majeure situation
- Enrolment as non-attending if the situation allows

**A!**



# Key points

**Your wellbeing is the top priority.**

**Be aware of the tuition fee regulations but don't sacrifice your wellbeing.**

**If you have any questions or doubts, never hesitate to contact us – we are here for you!**

**A!**



# Thank you!

## Questions?

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

We will be staying for a while for possible 1to1 questions, as well.

## 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/tuitionfees27102025>

**A!**



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Kiitos  
aalto.fi