



# Welcome to Aalto and Finland



Aalto University



**Aalto University**

# Multidisciplinary community of bold thinkers where science and art meet technology and business

Committed to **identifying and solving grand societal challenges** and building an innovative future.

Disciplinary excellence combined with **multidisciplinary** activities.

**Six schools**, 11 000 students and 400 professors.

**International community** and vibrant campus in the Helsinki metropolitan area, Finland.

**Founded in 2010** as three leading Finnish universities were merged. We are both **challenger of the old, and traditional with strong history** and legacy.

**A"**  
Aalto University

More info at  
[aalto.fi](https://aalto.fi)





# School of Arts, Design and Architecture

School of Arts, Design and Architecture **prepares students to be global citizens** with valuable contributions to their communities.

Creating better living environments in **multi-disciplinary collaboration**, changing the world through artistic means.

Close to **2 000 students** and over **500 faculty and staff**. 20% of our students are international.

We are proud to be ranked at **#9 in Art & Design education in the world** (QS Ranking).

## Five departments:

- Media
- Design
- Art
- Architecture
- Film, Television & Scenography

The school has **active links to the surrounding society**, business and industry, and the culture sector.



Aalto University  
School of Arts, Design  
and Architecture

More info at  
[arts.aalto.fi](https://arts.aalto.fi)



# School of Business

Aalto University School of Business is **the leading business school in Finland** and one of the top schools in Europe.

**Six departments:**

- Management
- Marketing
- Accounting
- Information and Service Management
- Finance
- Economics

Two additional units: Center for Markets in Transition, CEMAT, and Center for Knowledge and Innovation Research, CKIR.

First business school in the Nordic countries to receive all three labels of excellence from the world's leading business school accreditation bodies: AACSB, AMBA and EQUIS. This **Triple Crown status** is an honor held by only few business schools worldwide.

Lively community of around **2,700 students and over 400 faculty and staff.**

**A?**

Aalto University  
School of Business

More info at  
[biz.aalto.fi](https://biz.aalto.fi)





# School of Science

Aalto University School of Science is committed to having an **active role in society** and promoting the societal effectiveness of research findings.

Approximately **100 patents** and **tens of research-based enterprises** generated in **20 years** time.

## Five Departments:

- Applied Physics
- Computer Science
- Industrial Engineering and Management
- Mathematics and Systems Analysis
- Neuroscience and Biomedical Engineering

Around **3 500 students**, **1 500 members of staff**, of which 110 are professors.



Aalto University  
School of Science

More info at  
[sci.aalto.fi](https://sci.aalto.fi)



# School of Chemical Engineering

Aalto University School of Chemical Engineering is providing **novel solutions to help society transform on a sustainable economy** based on utilization of natural resources.

The School is backed by **strong cooperation with the business world**: new knowledge created through research is used to reform industry and promote new forms of business.

## Three departments:

- Bioproducts and Biosystems
- Chemical and Metallurgical Engineering
- Chemistry and Materials Science

Hosting two infrastructures: Bioeconomy infrastructure and Raw Materials research infrastructure.

**480 faculty and staff** of which 45 are professors. Educating broad-minded experts for industry.



Aalto University  
School of Chemical  
Engineering

More info at  
[chem.aalto.fi](https://chem.aalto.fi)





# School of Electrical Engineering

At Aalto University School of Electrical Engineering **science and engineering meet society**. In parallel with basic research, we develop ideas and technologies further into innovations and services.

We are **experts in systems science**: we develop integrated solutions from care of the elderly to space robotics.

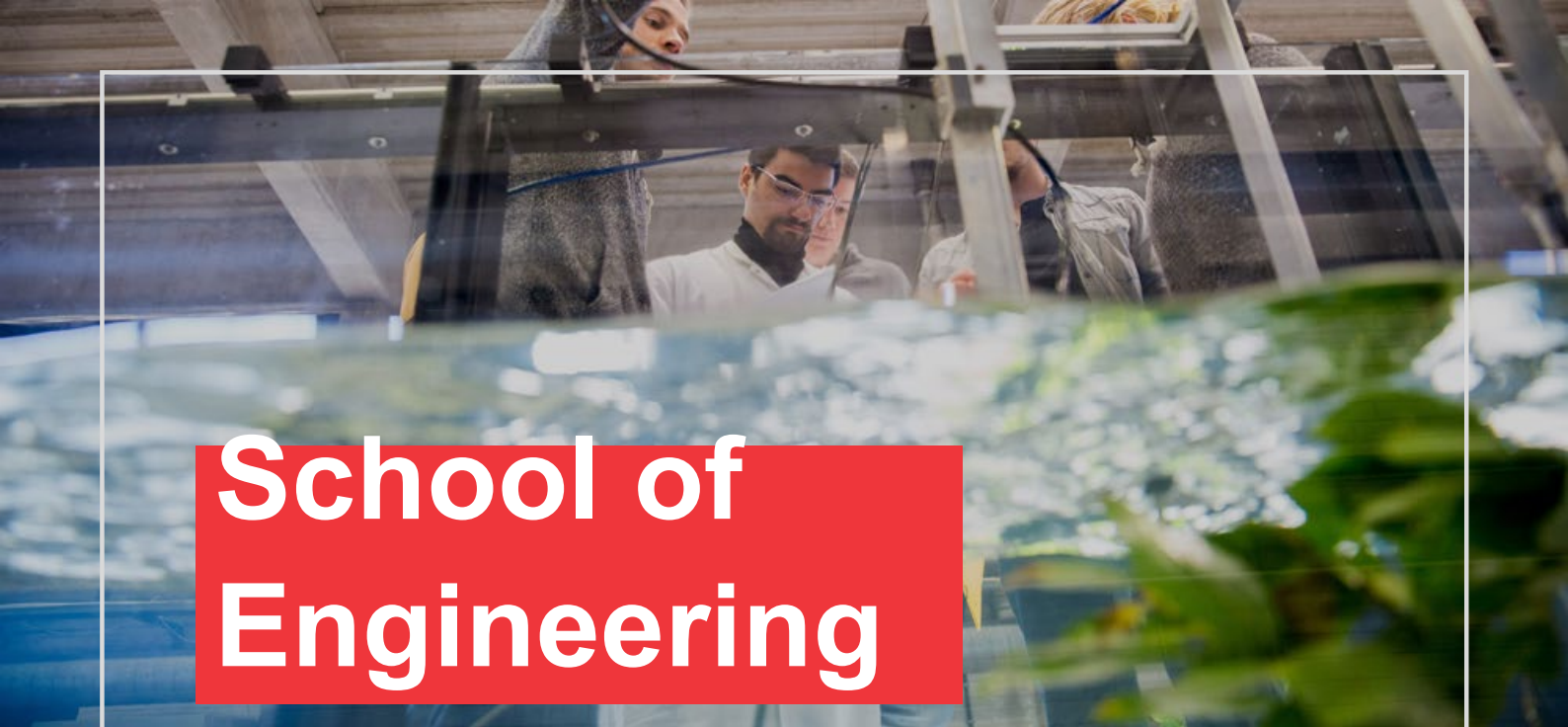
**Five departments** cover the fields of electronics, communications and automation. Special fields include automation and systems technology, electronics and information technology, power engineering, communications engineering and bioinformation technology.

**2000 students, 600 faculty and staff**, of which 60 are professors.



Aalto University  
School of Electrical  
Engineering

More info at  
[elec.aalto.fi](http://elec.aalto.fi)



# School of Engineering

Aalto University School of Engineering is **renewing technologies related to technical industry and built environment** through scientific research.

Focus on energy technology, engineering design and production, applied mechanics, civil and structural engineering, civil and environmental engineering, surveying and planning.

Strengths include **application oriented systems know-how and its tradition of experimental research, societal interaction and impact, and expertise in engineering.**

The School's research focus areas are multidisciplinary energy technologies, mechanics and materials, sustainable built environment, arctic technology, and systems design and production.



Aalto University  
School of Engineering

More info at  
[eng.aalto.fi](https://eng.aalto.fi)





# Working at Aalto University

Feel like home at our **collaborative campus close to the heart of Helsinki**, with good connections, great architecture and amazing nature.

Our community is **international and diverse**: more than 40 % of our faculty comes from outside of Finland.

Aalto University has **strong academic standing and reputation in our key fields** - among top 10 of New Universities in the world (QS ranking 2018 ‘Top 50 under 50’).

Our **well-functioning and fair Tenure Track career system** enables building a successful academic career.

More info at  
[aalto.fi/careers](https://aalto.fi/careers)

A photograph of a large outdoor event, likely a fair or festival, with many people walking around. There are several tents in the background, including a large brown one and several blue ones. Two green balloons are visible in the upper left. A red rectangular box is overlaid on the image, containing the text 'International faculty and staff' in white.

# International faculty and staff

- Over 1300 international employees, 40% of academic personnel
- Over 90 international professors
- 2000 international degree students from about 100 countries
- 1000 international exchange students

[Aalto University for International staff Guide](#)

[Aalto University Services](#)

[Facebook group](#)

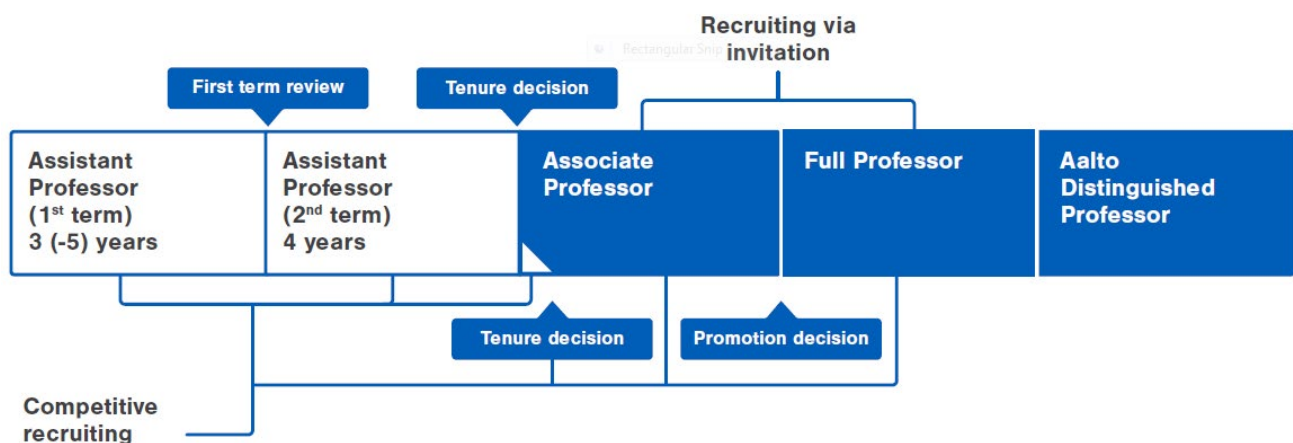




# Tenure Track Career

Aalto University's tenure track career system offers a well-supported and clear career path for professor-level academics towards a permanent professorship.

- **Clear and transparent** criteria and processes for recruitment, evaluation, and promotion.
- **Compensation of success** – Adequate salary and compensation to motivate towards Aalto's vision and objectives.
- **Equal opportunity to succeed** – Motivation and cooperation increase as people in tenure track compete only with themselves, not against one another.



More info at  
[aalto.fi/tenuretrack](https://aalto.fi/tenuretrack)



# Tenure Track

## General time allocation for tenure track professors

	Assistant Professor (1)	Assistant Professor (2)	Associate Professor	Full Professor	Aalto Distinguished Professor
<input type="checkbox"/> Fixed term					
<input checked="" type="checkbox"/> Permanent					
Research/ artistic/ professional work	65% +/-10%	60% +/-10%	50% +/-10%	40% +/-15%	Negotiable
Teaching	30% +/-10%	30% +/-10%	30% +/-10%	30% +/-15%	30% +/-15%
Service	5% +5%	10% +/-5%	20% +/-10%	30% +/-15%	Negotiable

### Key principles

- Research emphasis high in the beginning to obtain research portfolio.
- Teaching relatively constant to maintain required teaching scale and senior professors in touch with students.
- Contribution for academic leadership and collaboration in research and artistic community increase with seniority through increased leadership, committee membership and societal interaction.
- Mandatory teaching for Distinguished Professors, otherwise work profile negotiated.

More info at  
[aalto.fi/tenuretrack](https://aalto.fi/tenuretrack)





# Careers at Aalto

Aalto University offers career also possibilities as:

- Professors of Practice, Adjunct Professors
- Lecturers
- Postdoctoral Researchers and Research Fellows
- Staff Scientists and Senior Scientists
- Doctoral Students
- Specialist Roles

More info at  
[aalto.fi/careerlevels](https://aalto.fi/careerlevels)



# Aalto Research Infrastructure

Aalto University hosts high-level facilities for research, teaching and innovation, including unique nationally significant research infrastructures.

Continuous development and collaboration with partners guarantees first class environment for researchers, students and wider Aalto community. These infrastructures are open for everyone.

More info at  
[aalto.fi/infrastructure](https://aalto.fi/infrastructure)





# Platforms

Aalto University Platforms facilitate multi- and interdisciplinary research and teaching in Aalto's focus areas. They organise annually several thematic meetings which offer external stakeholders possibilities for co-operation and networking. They, also, bring together Aalto's expertise across departments.

More info at  
[aalto.fi/platforms](https://aalto.fi/platforms)



# Faculty club for professors

At Faculty Club professors that have recently started at Aalto University introduce themselves to their colleagues from other schools of Aalto. This event facilitates integration of new faculty members and give an opportunity for building networks within the community.

More info at  
[aalto.fi/facultyclub](https://aalto.fi/facultyclub)









# Living and working in Finland





# Why Finland

Finland is [among the best countries in the world](#) according to many quality of life indicators, including being the [happiest country in the world \(UN study 2018\)](#).

We are humble people, but dare to say we have **one of the most advanced education systems in the world**.

The Nordic values of **equality and co-operation** are rooted deeply into our society. We are one of the world's top countries in press freedom and consider the many voices in our society a strength.

With high investments in R&D, a strong innovation culture, open data and advanced state of digitalization, we are a nation of **innovation and entrepreneurship**.

Gender equality, flexibility and low hierarchy are at the core of our **Nordic working environment**.

We are one of the world's most **reliable and stable** nations with low levels of corruption and high level of safety.

Having four distinct seasons, clean air and thousands of lakes, we are some nature-loving people and take good care of our **unique environment**.

Finnish language is known to be a bit on the complicated side, but don't worry, we Finns are fluent in English, and have an **international mindset**.

We have **wide and reliable transport networks**, with Helsinki airport serving over 100 direct destinations.

More about [Helsinki](#)

More about [Espoo](#)

More about [Finland](#)

More about [working at Aalto](#)



# Entry housing Unihome

Moving to a new country and starting a new job can sometimes feel like a hassle. In the middle of this, you don't need to worry about finding a home right a way. Aalto University offers entry-level housing for 6 months: [www.unihome.fi](http://www.unihome.fi)

## **Töölö Towers researcher dormitory**

central location in city of Helsinki

## **Aalto Inn**

Otaniemi campus, furnished new apartment building by the sea shore

## **Aalto University guest apartments**

furnished apartment in the cities of Espoo and Helsinki





# Entry housing -practicalities

- Bookings through the department
- More details at <https://en.unihome.fi/>
- Minimum time 1 day
- Rates for day, week, month
- Rates include cleaning and change of linen once a week and breakfast (in Töölö). In Otaniemi breakfast can be bought at a hotel next door.
- Researcher dormitory rates: single room €800-1200/month, €300-600/week
- Short term accommodation  
<https://www.aalto.fi/en/services/short-term-accommodation>



# Renting an apartment

- Rental housing is mainly available in the private housing market.
- Rental apartments are almost always unfurnished, and in order to rent an apartment a deposit (equivalent to 1-3 months of rent) is usually required.
- Average rental price for 2 bedroom apartment (abt. 75m<sup>2</sup>, unfurnished) depending on the location, condition and age
  - Helsinki €1200-1700
  - Espoo €1000-1500 near the campus
- Additional costs
  - Electricity, home insurance
  - Water depending on the contract
  - Internet
  - Parking

## Finding a private rental

<https://www.aalto.fi/en/services/finding-a-private-rental>

Questions regarding housing issues and services can be sent to [housing@aalto.fi](mailto:housing@aalto.fi)

Take a look at the rental services

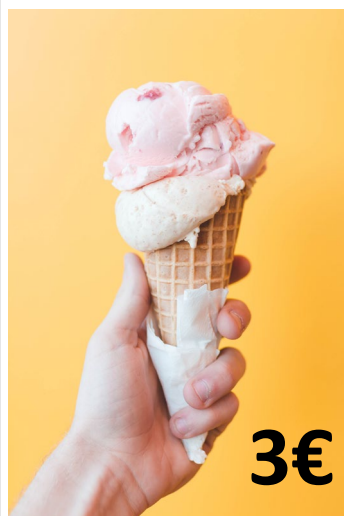
[Vuokraovi](#)

[Oikotie](#)





Statistics of cost of living at [Numbeo](#) and [Expatistan](#)







More info in  
appendix

# Social security & Healthcare

## Eligibility to social security

Eligibility is determined on the basis of the length of the stay/work in Finland (and the previous country of residence/home country).

The Finnish social security system is administered by the Finnish Social Insurance Institution, KELA.  
[www.kela.fi](http://www.kela.fi)

## National health insurance

- The National Health Insurance (NHI) scheme is part of the Finnish social security system
- The eligibility for the insurance is decided by the length of the stay in Finland

## Public health care

All permanent residents in Finland (> 1 year) are entitled to primary health care and hospital services.

<http://www.infopankki.fi/en/living-in-finland/health/health-services-in-finland>

To qualify for parental allowances, the parents must have lived in Finland for at least 180 days immediately before the baby's expected date of delivery. To receive parental allowances and other benefits for families, the parents must also be covered by the Finnish social security system. The insurance period can also include insurance period from another EU or EEA country, Switzerland or Israel.

<http://www.kela.fi/web/en/families>





More info in  
appendix

# Taxation

In Finland, taxation is progressive. This means that the tax rate (the share of taxes) is larger for a larger salary than for a smaller salary. A withholding tax percentage is calculated separately for each person in Finland.

## **Taxation when in Finland over 6 months (progressive taxation)**

- To be able to estimate the tax percentage, you need to be aware of how much you're earning during each calendar year.
- You will be expected to submit a Finnish income tax return.

## **More information**

<https://www.vero.fi/en/individuals/>

<https://www.infofinland.fi/en/living-in-finland/work-and-enterprise/taxation>

## **Tax percentage calculator**

[https://www.vero.fi/en/individuals/tax-cards-and-tax-returns/tax\\_card/tax-percentage-calculator/](https://www.vero.fi/en/individuals/tax-cards-and-tax-returns/tax_card/tax-percentage-calculator/)

## **Deductions**

<https://www.vero.fi/en-US/Individuals/Deductions>

A photograph of four men riding a carousel horse. They are all smiling and looking towards the right. The carousel horse is white with brown and gold accents. The background shows a fair with green trees and blue tents.

# Useful links

## **For Aalto International Staff**

<https://www.aalto.fi/en/careers-at-aalto/for-international-staff>

This is Finland – **things you should** and shouldn't **know**

<http://finland.fi/>

**Expatriate Finland** <https://www.expatriate-finland.com/>

**International House Helsinki** <https://www.ihhelsinki.fi/>

**Finnish Immigration Service** <http://migri.fi/en/home>

In To Finland: Coming to **work in Finland**

<http://www.infopankki.fi/en/frontpage>

Kela – The **Social Insurance Institution** of Finland

<http://www.kela.fi/web/en>

Employees arriving in Finland/ **bulletin for foreign tax payers**

[https://www.vero.fi/en-US/Individuals/Arriving in Finland](https://www.vero.fi/en-US/Individuals/Arriving_in_Finland)



# Appendices on

- 1. Culture and communication*
- 2. Working time*
- 3. Employment contract*
- 4. Networking opportunities*
- 5. Immigration formalities*
- 6. Social security*
- 7. Healthcare*
- 8. Finnish education system*
- 9. Schools*
- 10. Daycare*
- 11. Taxation*
- 12. Pension*



# Culture and Communication

Equality, personal space, individuality and independence are highly respected and valued (and also highly expected).

Silence tolerated well. "Silence is golden." Consecutive communication. Interruptions considered rude.

The tempo of a conversation is often much lower in Finland than in many other countries. Small silences in a middle of a conversation are normal and not to be rushed to fill.

"Say what you mean, mean what you say".

Time orientation: It is important to be punctual and strict observance of agreements and agreed schedules (both in work and in private).

Task vs. relationship orientation: At workplaces task orientation is valued and emphasised.

Work and private are somewhat separated.



# Culture and Communication

Titles not often used. First name basis quickly.

The hierarchies are flat in Finland and in general the communication is straight forward. But unlike often told, there actually are hierarchical structures in Finnish workplaces and they vary from field to field. When compared worldwide, though, the expression of hierarchy (appearance, working conditions, addressing, the final closure at meetings ect.) is often suppressed.

Finnish language is “different”, not necessary difficult. Part of Finno-Ugric language tree. Few related languages; Hungarian and Estonian.

Many Finns speak not only English and Swedish (the other official language of the country) but one or two other languages as well.

Finnish favourites: summer cottages, nature, motor and winter sports, technology, design, travelling, Father Christmas. The Finnish sauna has a special role in the domestic (and also social) life of Finns.



# Working time

In Finland the terms of employment are determined both by the Labour legislation and by the collective agreements of different branches.

The collective agreements have a central role in determining the terms of employment (e.g. provisions on wages, regular working hours, annual holidays, sick pay).

An employment contract either permanent or fixed-term. Fixed-term employment contracts must be based on justified grounds.

An employer may not terminate an employment contract without a relevant and substantial reason for so doing.

The members of the teaching and research staff have so called annualised hours' contract of 1624 hours per academic year.

The distribution of the working hours is established through the annual work plan, which is then approved by the head of the department. Tasks included in the work plan are research, teaching, preparations for teaching, artistic work, societal functions and administrative tasks.





# Employment contract

## Salary systems

Aalto University has two different salary systems in use which are both based on the General Collective Agreement for Universities. The local agreement (negotiated between Aalto University and Employee Union) is meant for members of the research staff as well as for professors. The universities' salary system (YPJ) is meant for teachers and other staff.

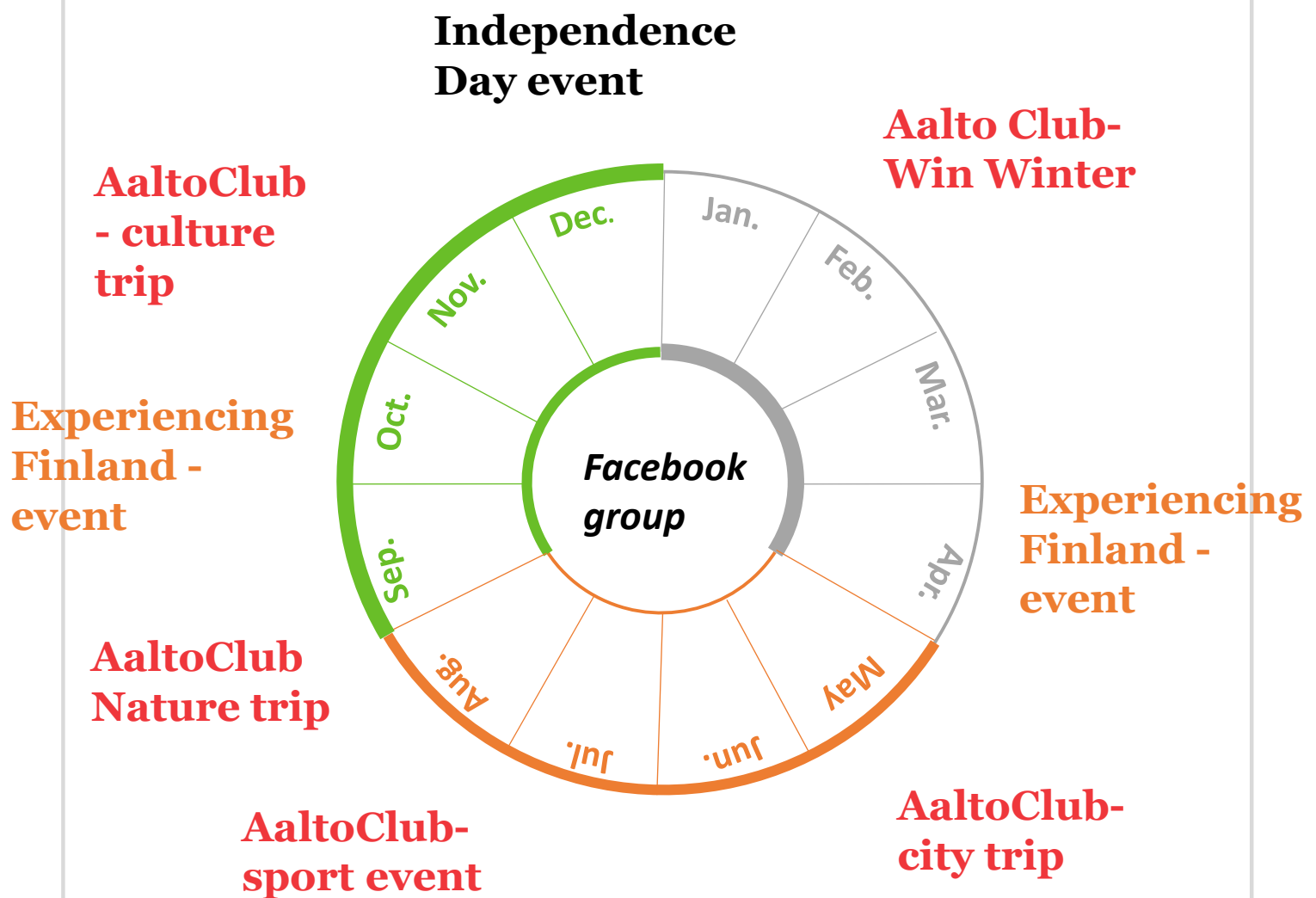
The salary is determined on the basis of the demands of the job, the responsibilities included in the job as well as the expertise demonstrated by the employee. A Euro-denominated salary is defined on the basis of the salary range depending on the notional requirement level of the job.

Professors' salaries are based on Tenure Track career system.

## Benefits for employees

Occupational health care		Inspiring working environment
Good working conditions		Encouraging career systems
Flexible working hours and telework		Diverse range of Staff training courses
Aalto Club activity		Commuter ticket benefit
Discounts for Aalto people		Versatile exercise services (Unisport)
Affordable restaurants on main campus		Job-related apartments (in Otaniemi)

# Networking opportunities







# Basics of immigration formalities

Process varies depending on the nationality (EU-citizen, non-EU citizen, Nordic citizen)

- EU and Nordic citizens do not need a residence/work permit or visa
- Non-EU citizens are encouraged to reserve enough time to acquire necessary permits and documents already before arrival at a Finnish mission of your country of origin: application periods vary in different countries

Documents and & permits after arriving in Finland

- Local register office: place of domicile
- The Social Insurance Institution in Finland KELA: Kela card and benefits
- Tax office: tax card
- Immigration Office Migri: residence over 3 months (EU citizens)

NOTE:

- Finnish Immigration Office <http://migri.fi/en/home>
- International House Helsinki – many services under the same roof <https://www.ihhelsinki.fi/>

# Basics of social security

## Eligibility

- Eligibility is determined on the basis of the work/length of the stay in Finland (and the previous country of residence/home country).
- Employees fully covered by the Finnish social security from the first day of work
- Family members;
- entitlement to the social security benefits depends on the length of stay/residency in Finland
- Always contact Kela to ensure your eligibility to Kela card and social security benefits

## Coverage (for employees and permanent residents ie. > 1 year's residency)

Sickness insurance (National health insurance)  
Unemployment benefits  
Family benefits

- The Finnish social security system is administered by the Finnish Social Insurance Institution, KELA. [www.kela.fi](http://www.kela.fi)
- If living in Finland permanently and registered within the Finnish social security system, a European Health Insurance Card (EHIC) can be applied (in case of a sudden illness to get medical treatment while travelling in Europe)

## National health insurance by KELA

- The National Health Insurance (NHI) scheme is part of the Finnish social security system
- The eligibility for the insurance is decided by the length of the stay in Finland
  - Permanent residents are fully covered
  - Kela card as a prove for eligibility
  - Kela card must be presented at the private doctor's clinic and at the pharmacists to prove the eligibility

## Some of the expenses NHI (KELA) covers are:

- a share of private doctors' fees
- a share of the costs for examinations and treatments prescribed by a private doctor
- a share of the fees of private dentists and of the costs for examinations prescribed by them
- a share of your medication costs
- a share of your illness-related transportation costs



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





# Health care in Finland

## Public health care

- All permanent residents in Finland (> 2 years) are entitled to primary health care and hospital services.
- Finnish public health care is a very high quality service
- The primary health care is provided by municipal health centers.
  - Primary health care includes eg. health guidance, medical care, ambulance service, oral health, school and student health care, screenings, mental health care, vaccinations and maternity and child care services.
- Specialized medical and hospital care is provided by hospital districts.

## Occupational health care

- Employers are responsible for preventive health care and, where possible, nursing care

## Private health care

- Private health care services supplement municipal services. Municipalities or joint municipal authorities may also procure services from private service providers

<http://stm.fi/en/health-services>

<http://www.infopankki.fi/en/living-in-finland/health/health-services-in-finland>

## Family benefits from KELA

- Maternity grant (either a maternity package or a cash benefit of 140 euros)
- Maternity allowance (until the child is about 3 months old)
- Paternity allowance (after the child is born, approx. 9 weeks)
- Parental allowance (for the mother or father (when the baby is about 3 to 9 months old))
- Child benefit (from birth until the child is 17 years of age: 95 €/month for the first child, then increasing gradually according to the number of children)
- Child home care allowance (for a child under 3 years of age who is not in municipal day care, (342 €/month + municipality supplement (in Espoo 200 €/month)
- Child private day care allowance (for a child under school age and in municipal day care). The allowance is paid directly to the service provider.

Please note: To qualify for parental allowances, the parents must have lived in Finland for at least 180 days immediately before the baby's expected date of delivery. To receive parental allowances and other benefits for families, the parents must also be covered by the Finnish social security system. The insurance period can also include insurance period from another EU or EEA country, Switzerland or Israel.

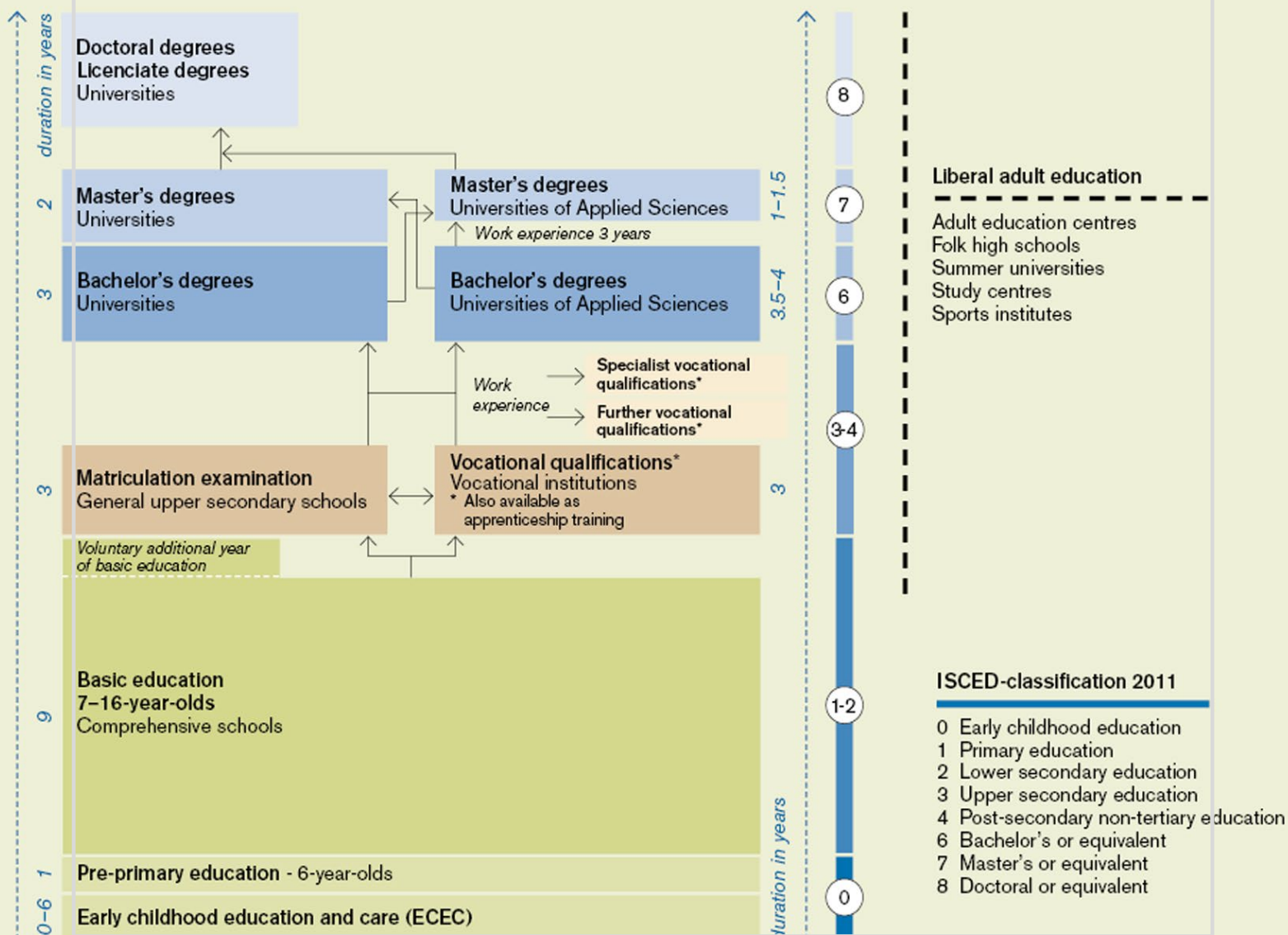
**Video of Finnish  
BABY BOX**

# Finnish education system

Ministry of Education and Culture <https://minedu.fi/en/education-system>

## Education system in Finland

5/2016







# Basic education -Schools

## Finnish school system offers

- **high quality standard education, without any costs to family,**
- **warm lunch and school books free of charge.**

## Application

Children will be provided **placement in a Finnish or Swedish speaking school** at the homes school district

Additionally **education** is also provided **in other languages**, however, the application process is competitive and the placement is subject to availability of open slots

It is good to have your children's **latest school reports** and portfolios with you.

## Practical information

- The **school year begins in August** and **ends** at the end of **May or early June.**
- **Longer breaks** in school work:
  - Fall break (2 days to a week)
  - Christmas (2-3 weeks)
  - Winter break in February (one week)
  - Easter (Friday and Monday around the Easter weekend)
- A free **meal is provided** during the school day to all children.
- School **uniforms not used.**

## [Education in Finland Video](#)

## [Why Finland has the best education system in the world](#)

# Basic education -Schools

## Application

- Parents are responsible for applying for placement in the school
- It is best to contact the school directly for further details
  - Bilingual (Finnish-English, Finnish-Swedish, Finnish-Chinese)
  - English
  - German, French, Russian
  - Other special eg. Jewish school

## Helsinki

- <http://www.hel.fi/www/Helsinki/en/day-care-education/day-care/preschool/>
- <http://www.hel.fi/www/Helsinki/en/day-care-education/comprehensive/enrollment/>
- <http://www.hel.fi/www/Helsinki/en/day-care-education/general-upper/general/>

## Espoo

- [http://www.espoo.fi/en-US/Childcare and education/PrePrimary Education](http://www.espoo.fi/en-US/Childcare_and_education/PrePrimary_Education)
- [http://www.espoo.fi/en-US/Childcare and education/Comprehensive Education](http://www.espoo.fi/en-US/Childcare_and_education/Comprehensive_Education)
- [http://www.espoo.fi/en-US/Childcare and education/General upper secondary education/Espoo general upper secondary schools](http://www.espoo.fi/en-US/Childcare_and_education/General_upper_secondary_education/Espoo_general_upper_secondary_schools)





# Day care system

## Public and private day care providers

In public sector (Finnish and Swedish speaking) **centralised application system** (regionally divided in the Helsinki region). Public daycare is a very high quality and low cost service and it includes meals for your child.

**In private day care** (including English and other special day care) direct contacts to each day care provider are required

**Applications** need to be submitted **well in advance**

Most English day care schools take children **3-6 years old**

Families who have no need for day care, may take part in the activities of **open day care centres**, residents' parks and clubs.



# Day care system

## Links to day care information

<https://minedu.fi/en/early-childhood-education-and-care>

<http://www.infopankki.fi/en/living-in-finland/education/child-education/day-care>

[http://www.espoo.fi/en-US/Childcare and education/Early childhood education](http://www.espoo.fi/en-US/Childcare_and_education/Early_childhood_education)

<http://www.hel.fi/www/Helsinki/en/day-care-education/day-care/options/>





# Taxation

## In Finland over 6 months (progressive taxation)

- To be able to estimate the tax percentage, you need to be aware of how much you're earning during each calendar year.
- You will be expected to submit a Finnish income tax return form.
  - 1) Tax percentage is defined according to earnings. When you arrive in Finland, you will need to estimate how much you will be earning while working here and taxation percentage will be determined according to this.
  - 2) Please keep track of your earnings and your taxation percentage so that they are coherent. If they are not then please change your the taxation percentage (visit tax office or online) and submit your employee the new taxation percentage/tax card.

## More information

<https://www.vero.fi/en/in-dividuals/>

Tax percentage calculator  
[https://www.vero.fi/en/in-dividuals/tax-cards-and-tax-returns/tax\\_card/tax-percentage-calculator/](https://www.vero.fi/en/in-dividuals/tax-cards-and-tax-returns/tax_card/tax-percentage-calculator/)

## Deductions

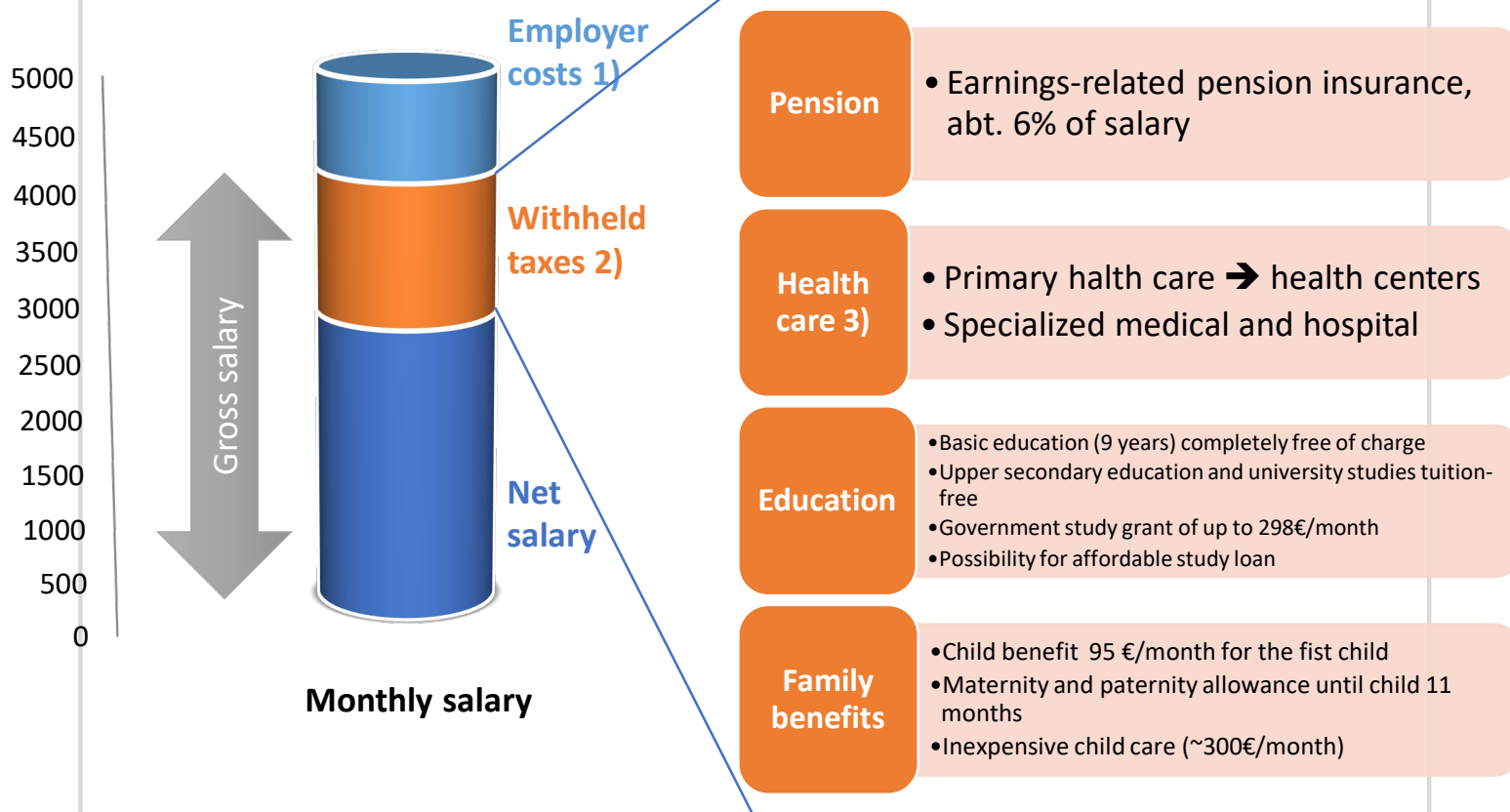
<https://www.vero.fi/en-US/Individuals/Deductions>



# Taxation

## What do you get with your tax money?

Illustration calculates with gross salary of 4000€/month



- 1) Employer mandatory side costs consist of pension, unemployment and social security payments.
- 2) Withheld taxes consist of pension and unemployment payments, and communal taxes including social security payment.
- 3) Aalto employees are entitled to the occupational health care, as well.





# Foreign key employees

- **Foreign key employees 35%**
- Foreign 'key employees' arriving in Finland for more than six months can pay a flat-rate 35-percent tax on their earned income instead of progressive income tax.
- The 35-percent rate is applied to:
  - Persons working as teachers or researchers in an institution of higher education in Finland; or
  - Persons whose monthly cash salary is at least €5,800 throughout their visit in Finland and whose duties in the service of a Finnish employer require special skills.
- Tax card must be applied from the local tax office at the latest within 90 days from the beginning of the work in question.
- Granted for 48 months max.
- Finnish income tax return must be submitted.
- Progressive rate for any other income.
- NOTE: The person granted must not have lived in Finland at any time during the past five years preceding the beginning of the key person's work assignment.

More info: [https://www.vero.fi/en-US/Individuals/Arriving\\_in\\_Finland/Work\\_in\\_Finland/Key\\_employees\\_from\\_other\\_countries\(17267\)](https://www.vero.fi/en-US/Individuals/Arriving_in_Finland/Work_in_Finland/Key_employees_from_other_countries(17267))





# Pension

- The earnings-related pension scheme in Finland is statutory and mandatory.
- The pension in Finland consists of earnings-related (working) and/or national pensions (very low income or none at all).
- Earnings-related pension insurance is taken out by the employer (Aalto), who is therefore called the policyholder, for the employees, who are the insured.
- Everyone working in Finland must pay ca. 6/7%\* of the salary in a month for the pension scheme. The sum is automatically deducted from the salary by the employer in addition to the withheld tax.
- Additionally, the employer pays ca. 20% for the pension scheme for every employee every month
- Upon retirement the employee must apply for pension from the institution where your last employment relationship was insured.

## More information

KEVA (the insurer for University employees)

<https://www.keva.fi/en/pensions/information-about-pensions/>





**You are most warmly welcome  
to work with us!**



**President Ilkka  
Niemelä**



**Aalto University –  
a community of  
game changers**  
*aalto.fi*



**Aalto University**