

ENGLANTI

Welcome to Finland



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Welcome to Finland!

You are holding a guide that will help you in the early days of settling in Finland. It gives you information about living and working in Finland, explains how Finnish authorities work and gives basic information about Finnish culture and society. The information is based on the InfoFinland website, where you will find more information about the guide's topics.

Finland has a separate act aiming to promote the integration of migrants. It says that all persons moving to Finland should be given basic information about Finnish life and society. In addition to this guide, you will also be offered other advice and guidance to help you settle in Finland. You can get more information from the municipality where you live or the Cities section of the InfoFinland website.

It is a good idea to get to know the Finnish culture through reading and, most importantly, through experiencing.

Welcome to share Finnish everyday life and special occasions.

Contents

1. Moving to Finland	7
1.1. EU citizens	7
Registration of an EU citizen's right of residence	7
1.2. Non-EU citizens	8
Work in Finland	8
Moving to Finland as an entrepreneur	9
Study in Finland	10
Residence permit extension	10
1.3. Nordic citizens	11
1.4. Registering as a resident	12
Municipality of residence in Finland	13
2. Living in Finland	15
2.1. As an immigrant in Finland	15
Integration into Finland	15
Everyday life in Finland	17
Finnish social security	19
2.2. Work and Enterprise	21
Where to find work?	21
Employee's rights and obligations	22
Starting a business	23
Taxation	24
If you become unemployed	25
Finnish working culture	25
2.3. Finnish and Swedish	27
Why should I study Finnish or Swedish?	27
Studying Finnish	27
Swedish language in Finland	28

2.4. Housing	30
Rental dwelling	30
Tenancy agreement	31
Owner-occupied housing	32
Homelessness	32
Housing allowance	32
Rights and obligations of occupants	34
Safety at home	36
Waste management and recycling	38
2.5. Education	39
The Finnish education system	39
2.6. Health	42
Emergencies	42
Health services in Finland	42
Children's health	45
Mental health	47
2.7. Leisure	48
Libraries	48
Sports	48
Recreation and travel in nature	48
Associations	50
3. Information about Finland	53
3.1. Basic information about Finland	53
Finland in brief	53
Finnish history	54
Traffic in Finland	56
Cultures and religions in Finland	58
Legislation and rights	59
Equality and non-discrimination	61
Important authorities	63



1. Moving to Finland

1.1. EU citizens

If you are a citizen of an EU member state, Liechtenstein or Switzerland, you do not need a residence permit or visa for Finland. You can arrive in Finland if you have a valid identity card or passport. You have the right to work, run a business and study in Finland equally with Finnish citizens. You must ensure your livelihood in Finland yourself.

If you are planning on staying in Finland for more than three months, you must apply to the Finnish Immigration Service for a registration of an EU citizen's right of residence. The application must be submitted within three months of the day of arrival at the latest.

If you move to live permanently in Finland for a year or more, you must also register at the local register office.

Registration of an EU citizen's right of residence

Registration by the Finnish Immigration Service is not the same thing as registering your place of residence in the Population Information System (väestötietojärjestelmä) at the local register office (maistraatti). You do not need to register your residence at the Finnish Immigration Service if you reside in Finland for a continuous period of less than three months. The three months' residence is always counted from the time when you have last been outside the borders of Finland.

1.2. Non-EU citizens

Work in Finland

If you come to work in Finland, you need a residence permit. Before a residence permit can be granted to you, you must find a job in Finland. When you have found a job, you can apply for a residence permit. You must apply for a residence permit before you come to Finland.

To work in Finland, you normally need either a residence permit for an employed person or some other residence permit entitling you to work. The type of permit depends on what kind of work you will be doing.

You will need a residence permit for an employed person (työntekijän oleskelulupa), if you are not permitted to work on the basis of another residence permit or without one. A residence permit for employed persons is not necessary for all jobs. At the website of the Finnish Immigration Service, you can check on what kind of residence permit you need.

The Finnish Immigration Service decides on whether or not you will be granted a residence permit. For a residence permit, a partial decision issued by the Employment and Economic Development Office (TE Office) is also needed.

Working based on another residence permit

If you already have a residence permit for Finland based on some other grounds, such as family ties, you may have the right to work. In this case you will not need a specific residence permit for working. You can check from your residence permit card and your residence permit decision whether you have the right to work in Finland.

Moving to Finland as an entrepreneur

In Finland, anyone with a permanent residence in a country belonging to the European Economic Area (EEA) can start a business. The need for a permit is not dependent on nationality but instead your place of residence.

Entrepreneur's residence permit

If you want to work as an entrepreneur in Finland, you will need an entrepreneur's residence permit.

The following are regarded as entrepreneurs:

- start-up entrepreneur
- sole proprietor, an individually-owned business
- partner in a general partnership
- active partner in a limited partnership
- member of a cooperative who has an unlimited obligation to contribute
- partner in an executive position in a limited company (managing director or board member) or some other corporation

In order to be eligible for a residence permit, you must personally work at your company in Finland.

Study in Finland

If you come to Finland to study for over 90 days, you need a residence permit for your studies. You can study in Finland for under 90 days without a residence permit.

Before you can apply for a residence permit, you need to get a study place in Finland. Approved educational institutes include those that come after comprehensive school, such as universities, universities of applied sciences and vocational colleges.

The study place must meet one of the following conditions:

- Your studies will lead to a vocation or degree.
- You will participate in an exchange programme with an educational institute or another type of exchange programme.
- You will complete supplementary training or specialising training connected to your degree.

Residence permit extension

It is important that you apply for a residence permit extension before the expiry of your previous residence permit. If your previous residence permit expires during the application's processing, you are allowed to reside in Finland. Normally, you also have the right to work when your application is being processed. If you apply for a residence permit extension only after your previous permit has expired, you are allowed to reside in Finland during the application's processing but you are not allowed to work before you get a new residence permit.

1.3. Nordic citizens

If you are a citizen of a Nordic country, you do not need a residence permit for Finland. You have the right to work, study and engage in entrepreneurship in Finland.

When you move to Finland, you must make a notification of move and register at the Local Register Office (maistraatti) of your place of residence. Please note that you must personally visit the Local Register Office. Make the notification of move one week after your move at the latest.

For registration, you will need an official identity card indicating your citizenship or a valid passport.

1.4. Registering as a resident

When you have moved to Finland, you must visit the Local Register Office (maistraatti) of your place of residence. Before visiting the Local Register Office, you can fill in the registration form on the maistraatti.fi website. You can also fill in the form at the Local Register Office. The Local Register Office will enter your data into the Finnish Population Information System. When certain conditions are met, you can also receive a Finnish personal identity code from the Local Register Office if you did not receive one when you were granted a residence permit or when your EU citizen's right of residence was registered at the Finnish Immigration Service.

If you need a personal identity code for work, you can get a personal identity code from a tax office as well.

The Local Register Office decides whether a Finnish municipality of residence (kotikunta) can be entered for you.

When visiting the Local Register Office, please bring along at least the following documents:

- a passport or
- other identity document indicating your citizenship (if you are a citizen of an EU country or the Nordic countries)
- a legalised marriage certificate (if you are married),
- children's legalised birth certificates (if you have children who are under 18 moving to Finland),
- a residence permit (if you need a residence permit for Finland),
- certificate of registration of an EU citizen's right to reside (if you are an EU citizen and you need registration),
- a contract of employment or a certificate of studies (unless you have registered your EU citizen's right to reside)

Finnish personal identity code

A personal identity code (henkilötunnus) is a number sequence with 11 characters, formed on the basis of your date of birth and gender. You need a personal identity code for your employer or educational institution, for example. It will also make it easier for you to attend to issues involving the authorities.

To obtain a Finnish personal identity code, you must register your data in the Finnish Population Information System. This means that any basic information on you must be entered in the Population Information System. Such information includes your name, date of birth, citizenship, gender and address.

Municipality of residence in Finland

Municipalities offer their residents a range of services. For example, municipal services include health care and day care for children. If you have a municipality of residence (kotikunta) in Finland, in most cases you are entitled to use the services provided by the municipality.

You should find out if you and your family members are entitled to a municipality of residence in Finland. In Finland, the right to a municipality of residence is determined by the Municipality of Residence Act. At the Local Register Office (maistraatti) of your place of residence, you can find out if you are entitled to a municipality of residence in Finland.

2. Living in Finland

2.1. As an immigrant in Finland

Integration into Finland

Integration (kotoutuminen) means that you settle in Finland and acquire knowledge and skills that you need in Finnish society. Factors that promote integration include

- learning the language
- finding a job or student position
- forming contacts within Finnish society.

In Finland, you can obtain services that facilitate integration, employment and learning the language. Such services include, for example, the initial assessment (alkukartoitus), integration plan (kotoutumissuunnitelma) and integration training (kotoutumiskoulutus). If your family members move to Finland with you, they may also be entitled to these services. It is important that you also actively promote your own integration.

Services that facilitate integration

Information services for immigrants

Employment and Economic Development Offices (Työ- ja elinkeinotoimisto) and municipalities have immigrant advisors. They can help you to integrate into Finnish society. These advisors can provide information on the following, for example:

- integration and related services
- working life
- education and studying.

Initial assessment

The purpose of the initial assessment is to assess the services you need to support your integration. The initial assessment collects information on your education, work experience and language skills, for example. The initial assessment is conducted at an Employment and Economic Development Office (työ- ja elinkeinotoimisto) or in your municipality. The assessment can also be conducted in another location, such as an educational institute. This depends on how the initial assessment has been organised in your municipality of residence.

You can request the initial assessment from the Employment and Economic Development Office or your local Social Office, for example. Immigrant advisors can provide more information on the initial assessment and how it is organised in your municipality of residence.

Integration plan

If you require support for integration, an integration plan will be prepared for you after the initial assessment. The integration plan is always prepared if you

- are an unemployed job seeker, or
- you receive income support, or
- you are under 18 years old and do not have a guardian in Finland.

An integration plan is a plan detailing measures that will aid your integration. The integration plan can include Finnish language studies, other education or practical training, for example. You can prepare the plan together with a job counsellor at an Employment and Economic Development Office or TE office (TE toimisto) or with a social worker at a Social Office.

The integration plan must be made no later than three years after you receive your first residence permit or your right of residence has been registered. The duration of the plan depends on how long you require support for integration. Normally, the maximum duration for an integration plan is three years. In some special cases, the plan can be extended to five years.

Once your integration plan has been prepared, it is important that you adhere to it.

The TE office, Kela or municipality will determine your right to receive unemployment benefit or income support for the time of your integration plan.

If you have a job, your employer can sometimes help you in the integration process. For example, the employer can pay for your Finnish language course, for example. Employers can also sometimes help you to take care of various practical things, such as obtaining housing. For more information, ask your employer.

Integration training

When the integration plan is complete, you can receive integration training. Integration training is organised by municipalities, Employment and Economic Development Offices and many educational institutes. The Employment and Economic Development Office or municipality will direct you to integration training. The integration training usually includes Finnish or Swedish studies as well as introductions to Finnish society, culture and working life.

Everyday life in Finland

Bank account

You need a bank account in order to handle your finances. It's a good idea to compare the services and prices of different banks so that you will find the most advantageous option for you.

When opening a bank account, you need a passport, identity card for foreign citizens or some other official identity card. If you do not have a passport or identity card for foreign citizens, it is a good idea to check what kind of proof of identity the bank accepts. Some banks accept an alien's passport granted by a Finnish authority, a refugee travel document or other proof of identity which can be accepted as travel document. In some cases, the bank may also require other proof of identity if your document states that your identity could not be verified.

It is a good idea to also acquire online banking credentials when opening a bank account. With online banking credentials you can, for example, attend to many official matters online. However, the requirements for obtaining online banking credentials are stricter than those for opening a bank account. Thus, in some cases, you cannot get online banking credentials even if you have a bank account.

Foreigner's identity card

The police can issue you with a foreigner's identity card if you have been identified and your identity has been reliably verified. Your identity can be verified from a document that proves your identity. If you do not have such a document, your fingerprints can be compared to the fingerprints stored on your residence permit card or residence card. Other requirements that must be met:

- you have a valid residence permit or residence card, or your right to reside has been registered;
- you have a municipality of residence in Finland;
- your information has been saved in the Finnish Population Information System.

Insurance

It is recommendable to take out home insurance. Home insurance covers, for example, damage to your furniture and other articles. Home insurance policies are sold by insurance companies. According to law, you must take out motor insurance if you use your own car.

Telephone

When you buy a telephone subscription in Finland, you get a Finnish phone number. Many companies sell telephone subscriptions. When you take out a telephone subscription, you must have a Finnish personal identity code and an address in Finland. Normally, you must also provide information on your payment behaviour, in other words, that you have paid your bills and that you don't have a payment default entry recorded in your credit history. Otherwise, you need to make an advance payment for the subscription.

You can also buy a pre-paid subscription. In this case, you don't need a Finnish personal identity code or an address in Finland. A pre-paid card has a certain sum charged into it beforehand which you use to make phone calls. Pre-paid subscriptions are sold, for example, at R-kiosks, some supermarkets or over the internet.

Internet

In Finland many matters can be dealt with over the internet. You can often attend to your matters with authorities or businesses via their websites. It is worthwhile getting an internet connection as soon as possible after moving to Finland.

You can acquire an internet connection in your home by making a contract with an internet service provider. It pays to compare prices before making a contract. There is a large number of companies providing a wide variety of internet connections in Finland. You can find such companies, for example, using Internet search engines and typing “internetliittymä” in the search engine’s search field. Internet connection prices vary a lot.

Finnish social security

Kela manages social security services and benefits, such as the national pension, child benefit, basic unemployment security, sickness and parenthood allowance, income support and rehabilitation. Kela also provides health care benefits paid for private health care.

The grounds for Kela benefits are defined by law. You must apply separately to be covered by Finnish social security. Each benefit must also be applied for separately. When deciding on a benefit, Kela reviews the life situation of each applicant individually.

The situations in life and needs for benefit often vary greatly between applicants. Therefore, the amounts and grounds of the benefits also vary. Always clarify your own situation separately.

In Finland, public health services and social services are the responsibility of municipalities.

As a general rule, if you reside permanently in Finland, you are covered by Finnish social security and can receive Kela benefits. The law defines what is meant by permanent residence.

Working in Finland can also result in your being covered by Finnish social security.

Are you covered by social security and are you entitled to benefits? This is affected by whether you are moving to Finland

- from a Nordic country,
- a country belonging to the European Union (EU) or the European Economic Area (EEA), Switzerland or
- a country with which Finland has a social security agreement.

The EEA countries include the EU countries, along with Norway, Iceland and Liechtenstein.

Your eligibility for social security and benefits is also affected by the capacity in which you are moving to Finland, for example:

- employee or entrepreneur
- student
- family member
- seconded employee.

Finland has made agreements regarding social security with a number of countries. These countries are the Nordic countries (Sweden, Denmark, Norway and Iceland), The United States, Canada and Quebec, Chile, Israel, India and Australia. The agreements primarily apply to pensions. Some of them also concern health care. If you are coming from one of these countries, check with Kela whether or not these agreements affect your social security.

2.2. Work and Enterprise

Where to find work?

Vacancies

Search for vacancies on employment service websites, newspapers or social media services (for example, Facebook and LinkedIn). To find web pages for jobs, write "avoimet työpaikat" (vacancies) in the search engine's text field.

Create networks and maintain your competence

Networks are useful in seeking employment. Recognise and utilise your own network. Teachers, fellow students, acquaintances, ex-colleagues and supervisors may also be part of your network.

Be active. Maintain your skills, follow the events and news of your own field, participate in Finnish language courses and further training and develop your previous competence.

Utilise social media in job hunting

Social networking services such as Facebook and LinkedIn are good tools for seeking employment. Many employers also use Twitter as a communication channel. In these services, you can search for information on vacancies and build professional networks. You can receive important information on the operation of different organisations and topical matters in different fields or participate in discussions.

Contact employers directly

You can contact interesting organisations directly and ask if they have vacancies. A large number of vacancies are hidden jobs. These vacancies are not advertised publicly; employers look for employees through their own networks. You can call the employer directly or send an open job application by email. Many companies also offer online open job application forms on their websites.

Employment services

You can also seek employment through companies that offer employment services. The work may be short-term, but it can give you useful experience and expand your networks. You make a contract with the company, which sends you to work at another employer. You can also find permanent employment through a company like this.

Employ yourself as a freelancer or an entrepreneur

Freelance work means that you work for several clients without permanent employment based on a contract. As a freelancer, you must take care of tax matters and pension payments yourself.

The Employment and Economic Development Office gives support when job hunting

The Employment and Economic Development Office or TE office (TE-toimisto) provides you with guidance on employment seeking and information on vacancies and trainings.

You can register as a customer of the TE Office either at the local TE Office or on the TE Office website. If you are an unemployed job seeker, an integration or employment plan is prepared for you. If you work part time or have little work, the TE Office assesses whether you can receive unemployment benefit at the same time.

Employee's rights and obligations

In Finland an employee has the right to:

- remuneration in accordance with the collective agreement and other minimum provisions
- the protection provided by acts and contracts
- join a union
- a healthy and safe working environment

An employee has the obligation to:

- perform their work carefully
- observe the agreed-upon working hours
- follow the instructions of the management

- decline from activities which compete with those of the employer
- keep business and trade secrets
- take into account the employer's interests

Employee rights advice for immigrants

If you have questions or problems with your employment, you can contact the employee rights advisory service for immigrants. The service is provided by the Central Organisation of Finnish Trade unions SAK. You can use the service even if you are not a trade union member. In the service, a lawyer answers questions about things like employment contracts, wages or working hours. You can get advice for free in Finnish or English.

The service is open on Tuesdays and Wednesdays at 9–11 am and 12 noon–3 pm.

Tel. 0800 414 004 E-mail: [workinfinland\(at\)sak.fi](mailto:workinfinland(at)sak.fi)

Starting a business

The basic stages of starting a business:

- Come up with a good business idea
- Make a business plan
- Organise funding
- Select your company form
- Find out which permits you will need
- Notify the Trade Register and the tax authorities of your company
- Make sure you have the necessary insurance
- Organise your accounting

Entrepreneurship requires professional expertise, training, knowledge of one's own line of business and local business legislation and experience of customers and sales channels. Don't forget that there are also risks involved in entrepreneurship. Adequate finance and careful planning are essential.

Taxation

In Finland, you pay income tax (tulovero) on your salary. You must also pay taxes on the following income:

- unemployment allowance
- parental allowance
- pensions
- study grant

With tax money, the state and municipalities pay for the following, for example:

- health care
- education
- day care
- defence

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 (veroprosentti) is calculated separately for each person in Finland. The spouse's income does not affect your withholding tax percentage. You can estimate your own tax percentage using the Tax Administration's calculator.

The employer withholds taxes directly from your salary. For that purpose, the employer must have your tax card. The tax that is withheld directly from your salary is the withholding tax (ennakonpidätys). After each year, the Tax Administration calculates whether a sufficient amount of taxes has been withheld from the income. If you have paid too much in tax, you will receive a tax refund (veronpalautus). If you have not paid enough in tax, you will have to pay back tax (jäännösvero).

Check your salary slip and tax return (veroilmoitus) to ensure that your employer has withheld taxes from your salary. Retain your salary slips. If the tax has not been withheld, you will have to pay it in arrears.

In addition to taxes, your employer will withhold insurance payments from your salary for unemployment and sickness, for example.

If you become unemployed

If you become unemployed, register yourself at the TE Office no later than on your first day of unemployment. If you are covered by Finnish social security, you can apply for unemployment benefit. You may receive unemployment benefit starting from the day you have registered as an unemployed job seeker. Don't forget to register immediately also after studying, labour market training or a period of subsidised employment.

Only the citizens of EU member states, Norway, Iceland, Liechtenstein and Switzerland can register as job seekers via the online service. If you are a citizen of some other country, you must register as a job seeker at a TE Office.

When you go to the TE Office take along

- all your testimonials of service and study certificates
- a passport which shows your residence permit

The TE Office will examine the information you have provided. The unemployment benefit is subject to certain conditions, and the TE Office will determine whether the conditions are met in your situation. The TE Office will then issue a statement about the matter to the authority paying the benefit, i.e. the unemployment fund or Kela.

Finnish working culture

Equality and equal opportunities in working life

According to Finnish law, all kinds of discrimination at workplaces is prohibited. Employers must ensure that there is equality and equal opportunities for men and women at the workplace.

Initiative and responsibility

Work is usually arranged and agreed on at common meetings and jointly agreed matters are adhered to. A supervisor gives an employee their tasks and expects the employee to decide on the details of the work independently. If an employee does not know how to perform the given task or cannot do it, they ask their co-workers or the supervisor directly for instructions.

Reliability and observing timetables

In Finnish working culture, it is important to adhere to the things that have been agreed upon. When something has been decided together, the employees and employer assume that everyone will do what has been decided.

Observing timetables is also important in Finland. You must arrive at work promptly at the agreed-upon time. When the agreement is 8:00, this means exactly 8:00, not 8:10. Being late is impolite because other people have to wait for the one who is late. If you know that you will be late for work, tell your supervisor about it.

Many workplaces have adopted flexible working hours which means that you can come to work, for example, between 7 and 9 and leave between 15 and 17. If a workplace uses flexible working hours, employees themselves have to make sure that they work for the length of time that has been agreed upon.

Style of communication

Finns usually speak out, and speaking out is not considered impolite in Finland. Saying what you mean is also normal in working life. For example, if you do not have enough time to complete a task, it is best to say so to your supervisor. At meetings, the usual procedure is to get straight to the point after greeting everybody.

In Finnish working culture, the form of address is very informal. At most workplaces, all employees address each other using first names regardless of their position.

The effect of religion on working life

Many Finns are Christians but not very religious. However, many Christian customs are still observed in Finnish culture. In working life, the effect of religion can be seen in many of the holidays. Christian religious holidays, such as Christmas and Easter, are statutory holidays.

2.3. Finnish and Swedish

Why should I study Finnish or Swedish?

Approximately 90% of Finns speak Finnish as their native language. Approximately 5% of Finns speak Swedish as their native language.

When you are considering whether to study Finnish or Swedish, take the language that is spoken in your place of residence and neighbourhood into consideration.

At most jobs, you need to know Finnish. If you want to study in Finland, you will probably need Finnish language skills.

It is worthwhile studying Finnish or Swedish even if you do not intend on staying in the country for long. Even though Finns generally speak English quite well, knowing Finnish or Swedish will be very useful for you nonetheless.

When you speak the language, you will become acclimatised more easily and will be more at home in Finland. It will be easier to attend to your affairs with authorities, keep abreast of the news, get to know people and make friends.

The best way to learn a language is to take every opportunity to speak it. You don't always have to understand every word; it is enough to understand the most important things. So be bold and enter situations where you can speak Finnish or Swedish.

Studying Finnish

Finnish lessons for adults

You can find information about Finnish language courses, for example, at community colleges, adult education centres, universities and summer universities. Ask the guidance services for immigrants, the authorities at your locality's Department of Education or the student counsellors of local educational establishments for more information.

For some areas, the course information has been collected into one site. For example, information on Finnish courses held in the Helsinki, Tampere and Turku regions is available at the Finnishcourses.fi service.

If you are a customer of the Employment and Economic Development Office, you can get to Finnish language courses through the TE Office. The type of language education you need is assessed at the TE Office in connection with preparing your integration or employment plan. You can study Finnish as labour market training. Labour market training is mainly intended for unemployed jobseekers. The training is free of charge. Ask for more information about Finnish courses at your local TE Office.

Finnish language at the workplace

Some employers organise Finnish language lessons for their employees. Ask your employer if you can study Finnish at your workplace.

Finnish lessons for children

Children learn new languages quickly, although it may seem difficult at first. They can be taught Finnish at their day-care centre, preschool and school. This tuition is called Finnish as a second language, i.e. S2 teaching.

A child or young person may also participate in preparatory education. It is intended for pupils who do not know much Finnish yet. During preparatory education, the child or young person studies Finnish and some other subjects. Preparatory education is intended for children between 7 and 16 years of age. It usually lasts for one year. After this, the student is transferred to a normal class.

Swedish language in Finland

Finland has two official languages, Finnish and Swedish. Approximately 90% of Finns speak Finnish as their native language. Approximately 5% of Finns speak Swedish as their native language. Swedish is spoken the most on Finland's western and southern coast.

You can use Swedish with government authorities, such as Kela or the TE Office. When you register as a resident, inform the local register office of the language in which you want to use services. You can also change the language later.

Integration in Swedish

Swedish-language integration may be a good choice for you, if:

- You live in an area with many Swedish speakers.
- You have family members or relatives who speak Swedish.
- You already speak some Swedish.

Swedish language skills could be useful when you look for work. However, please note that most jobs require proficiency in Finnish. Even if you choose Swedish-language integration training, you should also study Finnish at some point.

In some municipalities, you can participate in Swedish-language integration training. If you cannot get into Swedish-language integration training, in some cases you can still get support for independent Swedish studies if it is agreed on in your integration or employment plan. Ask about Swedish-language integration when your preliminary assessment and integration plan is being prepared. According to law, you have the right to choose Finnish or Swedish as your integration language.

2.4. Housing

Rental dwelling

In Finland, many people live in rental housing. The upside of renting is that switching flats is easy, as you do not have to sell your old home and buy a new one. On the other hand, your landlord may decide to terminate your lease if he or she has an acceptable reason for doing so. In such an eventuality, you will be forced to move out of your flat even if you would not wish to.

Reserve enough time for finding a flat. Some areas are extremely popular and any vacant flats are rented very quickly. When you have found a suitable place, you should quickly decide whether to rent it or not.

According to Finnish law, a landlord choosing a tenant must not discriminate against anyone on the basis of factors such as ethnic origin, religion or nationality.

How can I get a rental flat?

You can look for advertisements online. Use "vuokra-asunto" as the search term. Flats are also often advertised in local newspapers.

Private rental housing

You can usually find a privately rented flat quicker than a municipal one, but the rent will generally be higher.

You do not need to use an agent to look for a flat. You can look for information on vacant flats yourself. In that case you do not need to pay a commission (välityspalkkio).

You can look for private rental flats online and in local newspapers. You can also publish your own wanted ad.

Municipal rental housing

Many municipalities own rental flats, and these are often more affordable than privately rented ones.

You can apply for state-subsidised rental housing if you have one of the following:

- Finnish citizenship;
- a registered right of residence;
- a residence permit card;
- a residence permit which is valid for at least 12 months; or
- a student's residence permit.

If you would like to apply for a municipal rental flat, complete the application form at your municipality's housing agency. Many municipalities also offer online forms on their websites.

Tenancy agreement

There are two kinds of tenancy agreements:

- tenancy agreements that are valid until further notice
- fixed-term tenancy agreements.

A tenancy agreement that is valid until further notice (toistaiseksi voimassa oleva vuokrasopimus) will only end once either the tenant or the landlord terminates it. If you do not know in advance how long you will stay in the dwelling, this kind of agreement is a good alternative.

Payment of rent

Rents are usually paid once a month. The rent must be paid by the latest on the due date. The due date is specified in the tenancy agreement. Pay the rent as a bank transfer to the landlord's bank account. You cannot pay rent with a credit card.

Rent security deposit

In Finland, almost all tenancy agreements require that you pay a rent security deposit. This means that you pay the landlord in advance a sum of money that equals a few months' rent. The rent security deposit usually equals two months' rent. The deposit can be worth three months' rent at the most.

Owner-occupied housing

Owner-occupied dwelling is often cheaper than rental dwelling in the long-term. Most Finns live in dwellings they own. There are other alternatives, in addition to owner-occupied dwelling and rental dwelling.

Where to find owner-occupied housing?

When looking for a dwelling, you should prepare for up to several months of searching.

Dwellings are sold by private persons, real estate agencies and housing constructors. Adverts for available dwellings can be found online and in newspapers, for example. Once you find a dwelling that interests you, book a time with the seller to go and see it. Sometimes the adverts indicate a time when you can go and see the dwelling. In such cases, you do not need to book a time in advance.

Homelessness

If you do not have permanent housing, and you are not officially a tenant or a subtenant, you are considered homeless. In Finland, municipalities offer services for the homeless. These services are intended for those who have a municipality of residence in Finland.

If you become homeless, contact the social services office or social clinic of your municipality of residence. They will help you when you are looking for a flat or temporary housing. Temporary housing could be in a dorm, a night shelter or a flat intended for the homeless. Go over your situation with a social worker: how much rent you are able to pay, and whether you are eligible for any financial aid for your rent. You can also ask for advice from the guidance service for immigrants provided by your municipality of residence.

Housing allowance

The housing allowance (asumistuki) granted by Kela (the Social Insurance Institution of Finland), is meant for housing-related costs. Kela's housing allowance covers the housing costs only partly.

You are eligible to receive housing allowance if you have low income and you

live in Finland permanently. Living in Finland permanently means that you have an actual home in Finland and that you mainly live in Finland. In order to receive housing allowance, you must be covered by Finnish social security.

Kela's general housing allowance

The allowance is available either for an individual person or a household (ruokakunta). People permanently living in the same dwelling belong to the same household. Normally, a household refers to a married couple, an unmarried couple living together or a family. A single person may also constitute a household. Housing allowance is granted to a household jointly, based on a single application.

Take into consideration that if you live in the same dwelling, for example with your friend, and you have a joint tenancy agreement, you will be considered as belonging to the same household. Instead, if one of you is the main tenant and the other one is a subtenant, and you are not immediate family, you will be considered as belonging to different households.

General housing allowance is available to

- families with children
- students
- married couples and those in registered partnership
- unmarried couples living together
- those living alone or
- those living in a community

Notify Kela of changes

If there are changes to your income, living arrangement, family situation or other circumstances, notify Kela about these changes without delay. Kela's decision provides detailed information on which changes to notify.

Rights and obligations of occupants

You are obligated to

- observe the housing rules and regulations of your building management company, if you live in a block of flats or terraced house. The housing rules and regulations usually include, for example, at what time you must be silent. They often also include instructions for the use of the shared spaces. In a block of flats, you can usually find the housing rules and regulations in the staircase in the vicinity of the front door.
- ensure that also your guests observe the housing rules and regulations.
- use the dwelling only for its intended purpose. If the dwelling is intended for housing, you cannot live elsewhere and use the dwelling for business.

You have the right to

- normal life in your home. The building management company cannot set such housing rules and regulations that are in conflict with the law or restrict normal living excessively.
- domestic peace. Your neighbours cannot disturb your domestic peace, for example, by making loud noise during the night. If your neighbour violates the housing rules and regulations often and in a gross manner, talk with your neighbour first. If this does not help, you can contact the building manager or lessor. Domestic peace also means that you are primarily entitled to decide who may enter your home.

Rights and obligations of tenants

You are obligated to

- pay rent in time. The rent amount is stated in the tenancy agreement. The lessor is entitled to increase the rent according to what has been agreed in the tenancy agreement.
- ensure that the rental dwelling remains in good condition.
- observe the terms and conditions of the tenancy agreement. If the tenancy agreement forbids, for example, smoking inside the dwelling, you cannot smoke in your home. If the tenancy agreement requires you to have home insurance, you must take it out. It is recommended to take out home insurance, even if it is not required in the tenancy agreement.

- ask permission from the lessor, if you want to make changes in the dwelling, for example paint a wall. You cannot make any changes without permission, even if you pay for it yourself. Ask the permission in writing.
- compensate the lessor for any damage caused to the dwelling.
- report to the lessor any such defects in the dwellings that are the responsibility of the lessor. The lessor is responsible, for example, for all fixtures and surface materials of the dwelling.
- report all possible defects to the building maintenance company, such as a leaking water tap.

You have the right to

- live in the rental dwelling according to the tenancy agreement. The lessor can enter the dwelling in a few exceptional cases only, for example, to oversee repair work or to show the dwelling to potential buyers. The lessor must, however, agree on the matter with you in advance.
- a written advance notification, if the rent will be increased. The notification must state how much and when the rent will be increased as well as the grounds for the increase.
- a period of notice accordant with the law.
- cancel the tenancy agreement immediately, if living in the dwelling is dangerous to health.
- rent out a part of the dwelling to another person, if it causes no harm to the lessor.
- receive an advance notification of all repairs. Small repairs must be notified 14 days in advance and all major repairs 6 months in advance. However, urgent repairs can be performed without notification. If it is difficult or impossible to live in the dwelling during the repairs, you are entitled to cancel the tenancy agreement or to receive a reduction in rent. You must, however, always agree on such matters with the lessor.

Safety at home

Fire safety

- A smoke detector can save your life. If a fire breaks out in your home, a smoke detector emits a loud alarm sound so that you can evacuate the premises in time.
- Ensure that your home is equipped with a sufficient number of smoke detectors. Smoke detectors are sold in department stores and hardware shops. One smoke detector can cover up to 60 square metres. For example, if your home is 65 square metres in size, you will need two smoke detectors. If your home has more than one floor, calculate the floor area of each floor separately. There must be a smoke detector on every floor.
- Check regularly that the smoke detector functions properly. Replace the batteries, if necessary – preferably once a year.
- You are responsible for the smoke detectors even if you are living in a rental dwelling.
- Finnish dwellings often have a sauna. Never place anything above the sauna heater even if you are not using the sauna, as this may cause a fire. For example, do not dry laundry above the sauna heater or near it. Always switch off an electric sauna heater after use.
- When leaving your home, remember to check that the stove, sauna heater and iron, for example, have been switched off.
- It is also a good idea to have a fire extinguisher in your home. Some blocks of flats also have a fire extinguisher in the stairway. Find out where the nearest fire extinguisher is located.
- Ensure that you have a fire blanket in your home. It is advisable to keep it near the stove, for example.
- Do not leave food on a hot stove unattended. Be particularly careful when cooking at night. Do not cook food when intoxicated.
- Do not store items on the stove. Children, pets or inadvertent contact may accidentally switch on the stove. This may ignite the items on the stove.
- If the grease catches fire when you are cooking, smother the flames with the lid of a pot or frying pan, or a fire blanket. Do not use water.
- Remember to switch off electrical devices after use. An iron must also be disconnected from the power socket.
- Do not use electrical devices that are in poor conditions or whose cable is faulty.

- If an electrical device catches fire, do not use water. Put out the fire with a fire extinguisher, for example.
- If you have electric radiators or other heaters in your home, do not place fabrics, clothes or any other items on them.
- Leave enough space around your television, microwave oven, refrigerator and freezer. Do not cover them. The rear grate of the freezer and refrigerator should be cleaned of dust once a year with a vacuum, for example, if this is possible.
- Do not smoke indoors.
- Do not leave candles burning unattended. Do not burn candles near curtains even when you are present in the room.
- If a fire breaks out, call the emergency number 112.

Preventing water damage

- Do not leave a washing machine or dishwasher on when leaving the home.
- Regularly check the water pipes in your home for leaks and ensure that water does not leak on the floor from any appliances.
- Keep the washing machine and dishwasher valves closed when not using the machines.
- A plastic leak pan is required under the refrigerator, freezer and dishwasher. It is installed at the same time as the device.
- Do not install a dishwasher yourself – leave it to a professional.
- If there is a water leak in your home, try to close off the water line with the shut-off valve. If you live in a block of flats or terraced house, immediately report leaks to the housing company's on-call number. If you live in a detached house, notify an on-call plumbing firm.

Waste management and recycling

At home, you normally need to sort your waste before taking it out to waste containers. When you sort your waste correctly, the material can be reused to make new products.

Recycling instructions may vary a little in different parts of Finland. You will normally find the instructions next to the waste containers outside your home, or you can ask for these from your own municipality or lessor. Do not throw rubbish out of the window or into the street or forest.

Undamaged goods are not waste. You can sell them at a flea market or through the Internet, or donate them to charity or recycling centres. In Finland, it is commonplace to buy second-hand (used) goods, and it is easy to find good-quality used articles.

How to sort your waste?

Sort waste according to its material.

Do not flush rubbish, food or unneeded chemicals down the toilet. Always take hazardous waste to a proper collection point.

Not all housing companies provide all of the necessary recycling containers. You can find the location of shared recycling points at the kierratys.info website. You are not allowed to take your rubbish to another housing company's waste containers. Do not bring rubbish from elsewhere – for example, from your company – to the housing company's waste containers.

2.5. Education

The Finnish education system

Finnish education is of high quality. Differences in the learning results of different schools are small and nearly all students complete comprehensive school within target time. Preschool education, comprehensive education and upper secondary education is free of charge and also higher education is for the most part free of charge. The goal is for everyone to have an equal opportunity to receive high quality education regardless of the family's income and to grow up to become active citizens.

The education system includes early childhood education, preschool education, comprehensive education, upper secondary education and higher education. Adult education is intended for adults and it includes a multitude of alternatives from comprehensive to higher education.

Early childhood education

In Finland, children are entitled to receive early childhood education before they reach school age. Early childhood education is organised in day care centres and family day care. Children may also participate in early education together with a parent in a playground. Children may receive at least 20 hours of early childhood education per week, or more if the parents are working or studying. The goal is to support children's development and well-being. They learn, for example, social and manual skills and gain different types of information. Children also acquire skills that help them learn more.

In Finland, municipalities organise early childhood education. It is tax funded and therefore more affordable to families. There is also private early childhood education available in Finland. Trained early education teachers and child nurses work with children.

Preschool education

In Finland, children must attend preschool education for one year before compulsory education begins. Preschool education usually starts during the year when the child turns six. Municipalities organise preschool education and it is free of charge for families. Preschool education is given by early education teachers who have graduated from a university. Preschool

education is usually organised from Monday to Friday, four hours a day. In addition to preschool education, the child can also attend early education if the parents are working or studying.

Comprehensive education

In Finland, comprehensive education normally starts during the year when the child turns seven. All children residing in Finland permanently must attend comprehensive education. Comprehensive school comprises of nine grades. Compulsory education ends when the child has completed the entire comprehensive education syllabus or when ten years has passed since the beginning of compulsory education.

Municipalities organise comprehensive education. It is tax funded and therefore free-of-charge for families. There is about 20 hours of tuition per week for lower grades and more for higher grades.

Upper secondary education

The most common options after comprehensive school are upper secondary school and vocational education. They are considered upper secondary education. Upper secondary education is usually free-of-charge for the students. However, they must purchase their own books and other learning materials.

Upper secondary schools

Upper secondary schools provide all-round education which does not lead to any profession. The same subjects are studied in upper secondary schools as in comprehensive school, but the studies are more demanding and independent. At the end, students usually take the matriculation examination. Upper secondary school takes 2–4 years, depending on the student. After finishing, students are eligible to apply to universities, universities of applied sciences or upper secondary school based vocational education.

Vocational education

Vocational education is more practice-oriented than upper secondary school education. Completing a vocational qualification takes about three years. After this, students can continue their studies to complete a further vocational qualification or a specialised vocational degree. On-the-job learning is an essential part of the qualification. If students so choose, they can progress from vocational education to higher education.

Higher education

After finishing your upper secondary studies, you can progress to higher education. In Finland, higher education is provided by universities and universities of applied sciences.

Studying in an institute of higher education may be free or subject to a charge. You will be charged tuition fees if you are not an EU or EEA citizen or a family member of an EU or EEA citizen and are studying towards a Bachelor's or Master's degree in an English-language degree programme.

Other study opportunities

In Finland, there are also many educational institutions offering persons of all ages studies which do not lead to a degree. Most of these studies are intended for adults. These institutions include adult education centres, summer universities, study centres and sports training centres.

The studies provide all-round education. You can study languages, arts, crafts and communications, for instance. Normally the student has to cover some of the expenses of the education.

However, in certain situations studying at these institutions may be free of charge. Education is non-chargeable if, for example, education in reading and writing and other language training have been approved as parts of your integration plan.

2.6. Health

Emergencies

The emergency number (häätänumero) in Finland is 112. Call the emergency number only in genuine emergency situations, when someone's life, health, property or the environment is in danger.

In an emergency situation, you will be treated even if you do not have a municipality of residence in Finland. The medical costs can be collected from you afterwards.

Please do not call the emergency number for non-urgent matters. Do not call the emergency number in an ordinary case of illness. Also do not call the emergency number if you want to ask the police (poliisi), for example, about matters concerning permits. An unnecessary call may cause the arrival of help at a real emergency to be delayed with fatal consequences. If you misuse the emergency number, it may lead to criminal penalties.

When you call the emergency number 112:

- give your name
- describe what has happened
- give the municipality and the address as accurately as possible
- answer the questions asked by the Emergency Response Centre's operator
- follow the instructions given
- do not hang up until you are told to do so

If you suspect that someone has ingested poison, you can ask the Poison Information Centre (Myrkytystietokeskus) for advice. Its telephone service is available 24 hours a day. The phone number is (09) 471 977.

Health services in Finland

What health services can you use?

You are entitled to use public health services in Finland if you have a municipality of residence (kotikunta) in Finland. The right to a municipality of residence depends on the following matters:

- the country from which you have come to Finland
- your reason for coming to Finland (e.g. work, studying)
- whether you are moving to Finland permanently or staying here temporarily
- if you are staying in Finland temporarily, the length of your stay in Finland

If you are unsure whether you have a municipality of residence in Finland, find out at the Local Register Office (maistraatti).

If you come to work in Finland, you may have a right for public health care even if you do not have a municipality of residence in Finland. If you do not have a municipality of residence in Finland, ask Kela to determine whether you are entitled to public health care.

In an emergency situation, you will be treated in public health care even if you do not have a municipality of residence in Finland or you are not entitled to medical care based on your work. The medical costs can be collected from you afterwards.

If you are not entitled to public health services, you can make an appointment at a private clinic. Private health services are considerably more expensive for the customer than public ones.

Public health services

If you fall ill, first contact your own health centre (terveysasema) where you can make an appointment with a general practitioner or nurse.

Health centres are closed in the evenings and at weekends. At these times, acute cases are treated at emergency clinics (päivystys). Emergency clinics are intended for situations in which the patient requires immediate treatment. If your illness does not require immediate treatment, book an appointment at your health station the next time it is open.

Private health services

The contact information for private clinics can be found online, for example. It will probably be faster to get an appointment with a private clinic than public health services. Private health services are considerably more expensive for the client than public ones. Different clinics offer different services. Private health services can be used by everyone, including those who do not have a municipality of residence in Finland.

Health care for Nordic citizens

If you are covered by health insurance in another Nordic country, you are entitled to essential health care in Finland. You will receive care under the same terms and pay the same amount for the services as Finns do. Bring along an official identity card when using health services.

Health care for EU citizens

If you are covered by health insurance in another EU member state, EEA member state or Switzerland, you are entitled to essential health care in Finland. In order to receive treatment, you must have a European Health Insurance Card. You must obtain a European Health Insurance Card from the country in which you are covered by health insurance.

If you have a European Health Insurance Card, you are entitled to use public health care services. If you use private health care services, Kela may reimburse some of the expenses.

The European Health Insurance card entitles you to receive treatment if you fall ill or have an accident. You will also receive treatment if your long-term illness requires it. The card also entitles you to receive treatment related to pregnancy and delivery. You will pay the same amount for your treatment as permanent Finnish residents do.

Health care for employees and entrepreneurs

If you have come to Finland to work, you may be entitled to use public health services in Finland. This depends on the duration and type of your contract of employment, as well as on the country from which you have come to Finland.

Entrepreneurs can organise occupational health care for themselves, if they wish. In other words, entrepreneurs are not under an obligation to arrange occupational health care for themselves. An entrepreneur is, however, required to organise occupational health care for any employees working for them.

Health care for students

If you come to study in Finland from a country other than a EU member state, EEA member state or Switzerland, you will usually need a comprehensive national health insurance policy from your home country before you can get

a residence permit for Finland. If the estimated duration of your studies is no less than two years, you will usually be granted a municipality of residence in Finland and will thus be covered by municipal health services. In that case, it is enough that your insurance policy primarily covers medical costs. If you are unsure whether you have the right to a municipality of residence in Finland, check the matter at a Local Register Office.

Children's health

If your child has a municipality of residence (kotikunta) in Finland, he or she is entitled to public health services.

If you are covered by Finnish national health insurance (sairausvakuutus), you can take out an insurance policy for your child, which covers the costs of private health care.

When a child falls ill

A feverish child or one who is otherwise ill cannot be taken to day care. If a child has a cough or a cold but is otherwise well, he or she can go to day care. When a child under 10 years of age suddenly falls ill, the child's mother or father can stay at home to look after him/her. This type of temporary child care leave can last for up to four days. The collective bargaining agreement states whether or not salary will be paid for this period.

If a child's life is in danger or they have an accident, call the emergency number (hätänumero) 112. Ambulances are meant only for serious and urgent situations. Do not call the emergency number in an ordinary case of illness.

Young children's health

Child health clinics (lastenneuvola) tend to the health of children under school age. These clinics monitor and support the physical, mental and social growth and development of young children. At a child health clinic, children visit either a doctor or a nurse. Families with a child who is less than one year old are invited to a child health clinic at least nine times. After the first year, families are invited to a child health clinic at least six times more.

School-age children's health

Every school has a doctor and a nurse assigned to it. The nurse checks the children's health at school. The nurse is at the school on certain days of the week. Pupils can go and see the nurse themselves if they have a problem. If an accident occurs at school, the child involved will be given first aid. The website of the Ministry of Social Affairs and Health (Sosiaali- ja terveystieteiden ministeriö) provides information about school health care.

Vaccinations

In Finland, children are offered the possibility of vaccination (rokotus) against many infectious and contagious diseases. Vaccinations are given at child health clinics (lastenneuvola) and in schools. Vaccinations that are a part of a vaccination programme are free of charge to the parents. Vaccinations are voluntary. The majority of children in Finland are given the vaccinations included in vaccination programmes. Tell the nurse which vaccinations your child has been given before coming to Finland.

Circumcising boys

A circumcision (ympärioleikkaus) is always an irrevocable operation. If it is performed for a non-medical reason, a boy's bodily integrity is violated. A circumcision may only be performed by a qualified doctor. A written consent from the boy's guardians is required for the circumcision. If the child has two guardians, both of them must consent to the operation, or otherwise, it must not be performed. The boy has the right to refuse the operation. A circumcision must not be performed without pain relief provided by a doctor, and it must be performed under sterile conditions. A non-medical circumcision is not covered by publicly funded health care, so it cannot be performed at a public health centre, and it must be paid by the party who is having it performed.

Circumcising girls

A circumcision (ympärioleikkaus) of a girl is a crime in Finland and can lead to several years' imprisonment. It is also a crime to take a girl to another country to have a circumcision performed on her.

Mental health

When to seek help?

Anyone in a challenging situation in life can be in need of help. Such situations may include, for example, moving to another country, problems at work, losing your job, family problems, divorce, the death of a loved one, illness or some other life change. A positive event, such as the birth of a child, can also change your life so much that you need support in the new situation. Sometimes you only start to feel bad afterwards, when some time has passed after the difficult experience and your life has settled.

You should seek help if you have the following symptoms:

- insomnia
- lack of appetite
- your daily life feels depressing
- you do not feel like going to work or meeting people
- physical symptoms with no medical reasons
- your use of alcohol or other intoxicants has increased

Where to seek help?

Often it helps just to talk about things with family and friends, but sometimes more help is needed. Talking to a public health nurse (terveydenhoitaja), doctor (lääkäri) or psychotherapist (psykoterapeutti) may help. Together you can discuss what kind of support would suit you best.

If you have a municipality of residence in Finland, contact your local health centre (terveysasema) first. Health centres are usually open from Monday to Friday from 8 am to 4 pm. Call the health centre first thing in the morning and make an appointment. If you need help quickly, say so on the phone. When necessary, the doctor will write you a referral to the psychiatric out-patient clinic (psykiatrisen poliklinikka) or another mental health unit. You cannot go directly to an out-patient clinic without a referral from a doctor.

You can talk to a doctor or psychologist in confidence, because they are bound to secrecy. They will not reveal your affairs to other authorities. If some other health care unit needs your details, you will be asked for your permission to give them.

Your local health centre will provide you with more accurate information about the way mental health services are organised in your locality.

2.7. Leisure

Libraries

All Finnish cities and municipalities have a municipal or city library. At libraries you can borrow books, read magazines and newspapers, use a computer, study or participate in various events.

Multilingual Library

The Multilingual Library contains material in over 60 languages. The library is located in the Pasila district of Helsinki. Items in the collection of the Multilingual Library can be taken out anywhere in Finland. You can ask the clerk at your local library to order the item you would like for you. More information about the Multilingual Library can be found in the Helsinki region online library service Helmet.fi.

Sports

Finnish people are very active when it comes to sports, so related hobbies can help you to meet new people and gain friends. Guided sports activities are organised by various, often volunteer-based, sports clubs, for example.

Sports Facilities

Larger cities also have privately-owned sports facilities. Information on the available services and pricing can be obtained by contacting the facilities directly.

Recreation and travel in nature

The Finnish nature is diverse. Hiking and other recreation in nature is enjoyable and safe when you choose routes that suit your fitness and skill level, and when you observe the necessary guidelines and regulations.

Recreation and Travel on Ice

In winter, the majority of the Finnish water areas is covered in ice. The activities you can engage in on ice include walking, skating, skiing and ice

fishing. Especially thick ice is also strong enough for cars and snowmobiles. There are always risks involved in travelling or spending time on ice, and safety is an important concern.

Everyman's rights

Everyman's rights (jokamiehen oikeudet) are an integral part of Finnish culture and legislation.

Everyman's rights in brief

You may:

- walk, ski or cycle freely in nature, except in yard areas and in such fields, meadows or plantations that could easily be damaged
- stay temporarily in areas where roaming is allowed – you can, for example, set up camp relatively freely as long as you maintain a sufficient distance from people's homes
- pick berries, mushrooms and flowers
- angle and ice fish
- boat, swim or wash yourself in water systems and travel on ice

You may not:

- disturb or cause harm to others
- disturb or cause damage to birds' nests or their young
- disturb reindeer or game animals
- cut down or damage living trees
- collect dried or fallen wood, twigs, moss or similar on someone else's property without permission
- light open fires on other people's property, except in an emergency
- disturb the privacy of people's homes by camping too close or by making too much noise
- leave litter
- drive motor vehicles off road without the landowner's permission
- fish or hunt without the relevant permits

Associations

Compared to the number of citizens, the number of associations in Finland is high. According to the law, everyone has the right to participate in association activities. The freedom of association also applies to foreign citizens.

An association can be, for example, a sports club, cultural association, friendship association or a religious association.

In Finland, there are also many associations founded by immigrants. An immigrant association or a friendship association in contact with your home country may help you to maintain and develop your native culture in the new society and collaborate with authorities and other organisations. You can search for different associations at the Finnish Patent and Registration Office's AssociationNet service.



3. Information about Finland

3.1. Basic information about Finland

Finland in brief

State

- Finland is a republic and a member of the European Union (EU).
- The capital of Finland is Helsinki.
- Finland is divided into self-governed municipalities.

People

- Finland has 5.5 million inhabitants.
- The national languages are Finnish and Swedish (about 5% of Finns speak Swedish as their native language).
- Many Finns speak fluent English.

Climate and geography

- Finland is located in North Europe.
- Finland's neighbouring countries are Russia (east), Norway (north), Sweden (west) and Estonia (south).
- The surface area of Finland is 338,432 km², which includes the land and inland water areas.

Economy

- The currency of Finland is the euro.

Finnish history

Finland as part of Sweden and Russia

Finland was a part of Sweden for over 600 years from the Middle Ages until the early 19th century. During this time, Sweden and Russia fought frequently over their influence in Finland. Finally in 1809, Finland in its entirety came under Russian rule after Russia won its war against Sweden.

Finland belonged to Russia from 1809 to 1917. During this period, Finland was autonomous, which meant that Finns could decide on many matters independently. However, the ruler of Finland was the Emperor of Russia.

The language, culture and economy of Finland developed greatly during the period under Russian rule. However, in the early 20th century, Russia began to restrict Finnish autonomy, which the Finns did not accept.

Finland gains independence

In the final phases of World War I, Finland separated itself from Russia when the Parliament of Finland approved the declaration of independence on 6 December 1917. This made Finland an independent country, and the day is still celebrated as Finnish Independence Day.

The independent Finland became a republic where laws are passed by a parliament elected by the people. The head of state is the president, instead of an emperor or king.

Winter War and Continuation War

At the end of November in 1939, the Soviet army attacked Finland. During World War II, Finland fought two wars against the Soviet Union: first the Winter War from 1939 to 1940, followed by the Continuation War from 1941 to 1944.

Finland after the wars

After the wars, Finland transformed from an agricultural country into an industrial one. With this industrialisation, Finns could sell more and more industrial products abroad. Finland especially exported paper and other forestry products.

From the 1990s into the new millennium

With the collapse of the Soviet Union in the early 1990s, Finland plunged into recession as the trade with the Soviets ceased. At the time, numerous companies went bankrupt, which led to many people losing their jobs. After the recession, plenty of high-technology industry and related jobs were created in Finland. More and more people were also working in various service sector professions.

In 1995, Finland became a member of the European Union (EU). In 2002, Finland adopted the common EU currency, the euro, among the first EU countries, thereby relinquishing its own currency.

Traffic in Finland

Public transport

Public transport works well in Finland. You can travel almost anywhere in Finland by train or bus. You can also reach many cities by air. In addition, the largest cities and their neighbouring areas usually have well organised local public transport. Buses are normally used for local transport.

Train

The railway traffic in Finland is handled by VR. You can purchase train tickets via VR's website, at railway stations and on trains. Information on train timetables is available on VR's website and at railway stations.

Bus

There are many bus companies in Finland. You can buy bus tickets at Matkahuolto offices or on the company's website. Information on bus timetables can be found on the Matkahuolto website and at Matkahuolto offices.

Private car

If you own a car, you must take out a motor insurance policy (liikennevakuutus). A motor insurance policy can be obtained from an insurance company.

In Finland, cars must be inspected and registered. Vehicle inspections are conducted by inspection stations. Registrations are carried out at inspection stations, insurance companies and car dealerships, for example. You can also register a vehicle online.

The Finnish law requires cars to have winter tyres in the winter. You can use either studded or snow tyres. A car with studded tyres is easier to handle on a slippery road. However, you cannot use studded tyres in the summer.

In Finland, traffic rules must be observed carefully. The police enforce adherence to the traffic rules. You can get fined for breaking the traffic rules.

Driving any motor vehicle is a crime if the driver is intoxicated (alcohol or drugs).

Driving licence

You need a driving licence to drive a car. In order to qualify for the licence, you must be at least 18 years of age. Before gaining a driving licence, you must take part in driving training and take a driving test. Driving training is provided at driving schools. You can also be taught by a family member or friend, for example, who has a driving licence and experience. However, this requires a teaching permit from Trafi.

Foreign driving licences in Finland

If you have a driving licence issued in a Nordic country, an EU member state or an EEA country, it is also valid in Finland. You can exchange it for a Finnish driving licence if you are residing in Finland permanently.

If you have a driving licence issued in a country that is party to the Geneva or Vienna Conventions on Road Traffic, the licence is valid in Finland for two years. After this period, you must exchange your licence for a Finnish driving licence.

If you have a driving licence from a country that is not party to the Geneva or Vienna Conventions on Road Traffic, the licence is valid in Finland for one year after you are entered into the Finnish population register.

You can exchange your driving licence for a Finnish driving licence at an Ajovarma service point. You can book an appointment in advance through the Ajovarma website.

Cultures and religions in Finland

Religions in Finland

Most Finns are Christians. The largest religious community in Finland is the Evangelical Lutheran Church of Finland (Suomen evankelis-luterilainen kirkko), to which about 78% of the population belongs. The Orthodox Church of Finland is the second largest religious community. Slightly over 1% of the population belongs to the Orthodox Church. The Evangelical Lutheran Church and the Orthodox Church enjoy a special status in Finland. They are entitled to levy taxes, for example.

Tens of thousands of Muslims live in Finland. However, only a portion of them belong to Islamic communities. In addition, approximately 2,000 Jews live in Finland. Synagogues operate in Helsinki and Turku.

Other religious communities in Finland include the Catholic Church in Finland, the Pentecostal Church, the Evangelical Free Church of Finland, the Seventh-day Adventist Church in Finland, the Church of Jesus Christ of Latter-Day Saints and Jehovah's Witnesses.

Freedom of religion and practising your religion in Finland

Finland has freedom of religion. All those living in Finland are entitled to choose their own religion and practise it. Should you not want to, you do not need to choose any religion. Furthermore, no one is forced to take part in practising a religion.

Legislation and rights

Basic rights

All those residing in Finland have statutory rights and obligations. Foreigners living in Finland have nearly the same rights and obligations as Finnish citizens. The following rights and obligations also apply to foreigners living in Finland.

Rights

- Everyone has the right to equal treatment. No one must be treated differently based on gender, age, religion or handicap, for example.
- Everyone has the right to freely express their opinions verbally or in writing.
- People are allowed to hold meetings and demonstrations and participate in them. The police must be notified of all demonstrations in advance.
- No one can be sentenced to death or tortured.
- All people can choose their place of residence and freely travel within the country.
- Everyone has a right to the protection of their privacy. No one is allowed to read another person's letters or listen to someone else's phone calls.
- Everyone is free to choose their own religion. Should you not want to, you do not need to choose any religion.
- Those foreigners permanently residing in Finland who are over 18 have a right to vote in municipal elections.
- Foreigners who have the right to vote in municipal elections are also entitled to stand in the municipal elections.
- EU citizens with a municipality of residence in Finland can vote in the European Parliament elections in Finland if they have been registered in the voting register.
- Citizens of an EU country included in the Finnish voting register can also stand in the Finnish European Parliament elections.

Obligations

- All persons living or residing in Finland must adhere to Finnish legislation.
- The obligation for compulsory education applies to persons between 7 and 17 years of age, i.e. they must complete the comprehensive school curriculum.
- Often, those working in Finland must pay taxes to Finland from their salary.
- Everyone is obligated to testify in court should they be summoned to do so.
- Parents have the responsibility to take care of their children.
- Everyone is obliged to lend their aid in the event of an accident.

Laws in Finland

Finnish society and its workings are governed by laws. The most important of these is the Constitution (perustuslaki). All persons living in Finland must adhere to Finnish legislation. Authorities must also observe the legislation. The laws are enacted by Parliament. Anyone can lodge a complaint with the Chancellor of Justice (oikeuskansleri) or the Parliamentary Ombudsman (eduskunnan oikeusasiamies) if they suspect that an authority has broken the law. Finland and persons residing in Finland must also abide by the laws of the European Union.

Equality and non-discrimination

Equality between men and women

According to Finnish law, men and women have the same rights. Married women also have the same rights as men.

In Finland, it is common that women also work even though they have children. The responsibility for taking care of children and the home belongs to both women and men. Women do not need permission to work or study from their spouse or parents.

Women and men can decide whom they marry. A forced marriage is a crime in Finland. For example, parents do not have the right to force or pressure their child to marry. Both women and men are entitled to file for a divorce. A divorce can also be granted without the consent of the other spouse.

Violence is always a crime in Finland. Violence that occurs in a family and a relationship, such as physical and sexual violence, is always a crime.

Equality in working life

Women and men must be treated in the same way in working life. Discrimination on the basis of gender is prohibited. This means, for example, that a higher salary must not be paid to a man compared to a woman on the basis of gender, or a woman employee cannot be discharged because she is pregnant.

The Act on Equality between Women and Men prohibits discrimination on the basis of gender. An Equality Ombudsman is an authority that monitors that the Act on Equality between Women and Men is observed. If you suspect that you have been discriminated against in working life due to gender, you can contact an Equality Ombudsman (*tasa-arvoaltuutettu*) or your trade union.

Non-discrimination

According to Finnish law, everyone is entitled to be treated equally. Discrimination is a crime.

Rights of sexual and gender minorities

Finnish law states that a person must not be discriminated against based on sexual orientation. The law also prohibits discrimination based on gender identity or expression.

Finland has many organisations for sexual and gender minorities. They aim to improve the status of these minorities in society. Many organisations also provide training, advice and various support services.

Transgender persons, transvestites, intergender persons and other gender diverse people can receive help from the Ombudsman for Equality if they are experiencing discrimination.

In Finland, two men or two women can also get married.

Children's rights

In Finland, children have the right to special protection and care. Children are also entitled to present their opinions. Children have the right to have their opinion taken into account when decisions regarding them are being made. According to Finnish law, corporal punishment of children is prohibited and can lead to a penalty.

Rights of disabled people

Finnish law states that a disabled person must not be discriminated against. A disabled person has the right to live a normal life, for example, to study, work and start a family. According to the Non-Discrimination Act, employers and organisers of education must improve the possibilities for disabled people to find employment and education. For example, a working environment can be changed in such a way that makes it more accessible for a disabled person.

Important authorities

Police

The duties of the police include ensuring order and safety in society as well as preventing and solving crimes.

Kela

The Social Insurance Institution of Finland, i.e. Kela, provides financial support in various situations in life. Normally, Kela benefits can be received when your income level is low.

Kela's benefits include

- Income support
- national pension, guarantee pension and other benefits for pensioners
- housing allowance
- benefits related to illness
- basic unemployment security
- student benefits
- benefits for families with children

Employment and Economic Development Office

The services provided by the offices include

- employment exchange
- labour market training
- entrepreneur services
- career guidance

Employment and Economic Development Offices also prepare integration plans for immigrants who are their customers. Through an Employment and Economic Development Office, it is possible to apply for a Finnish language course, for example. The offices provide information about available jobs. The customers of the offices can apply for unemployment benefit from Kela.

Social welfare office

Each municipality has a social welfare office (sosiaalipalvelutoimisto). The social welfare offices serve municipal residents in the following matters:

- Services for the elderly
- Services for the disabled
- Child welfare
- Informal care support
- Addiction counselling
- Debt counselling

The contact information of your nearest social welfare office is available on the website of your municipality.

Tax office

At the tax office (verotoimisto), you can handle tax-related matters. You can, for example, receive a tax card, change your tax rate or ask about matters pertaining to taxation.

You can use the MyTax service to handle various tax-related matters online. You can, for example, order a new tax card if you have online banking credentials or the Mobile Certificate. The website of the Tax Administration contains a wealth of information about taxation in Finland.

Finnish Immigration Service

When you move to Finland, you must apply for a residence permit or register your right to reside at the Finnish Immigration Service. The need for a residence permit depends on your country of citizenship as well as your reasons for coming to Finland and the length of your stay. The Finnish Immigration Service (Maahanmuuttovirasto) also processes asylum applications and applications for citizenship.

Local register office

Local register offices (maistraatti) are local state administrative authorities. Local register offices record the population information of their own area into the population register. The information of people who are living in Finland is entered into the population register. A notification must be made to a local register office when moving to Finland. The notification must also be submitted when moving to another location in Finland or away from Finland.

Non-Discrimination Ombudsman

The Non-Discrimination Ombudsman is an authority whose task is to advance equality in Finland and to prevent and tackle discrimination.

You can turn to the Non-Discrimination Ombudsman, for example, if you have experienced ethnic discrimination or have seen someone else being discriminated against. The Non-Discrimination Ombudsman can provide instructions, advice and recommendations, and find resolution in cases regarding discrimination.



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