

Welcome to Finland



Ministry of Economic Affairs and Employment of Finland

Ministry of Economic Affairs and Employment

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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 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. If the information in the guide is not topical to you right now, keep it. You may need it later. 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.

We welcome you as part of the Finnish society!

Inquiries:

InfoFinland online service: infofinland.fi

Welcome to Finland guide online: tem.fi/tervetuloa-suomeen

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1. Moving to Finland

1.1. EU citizens

If you are a citizen of an EU country, you do not need a residence permit for Finland. If you live in Finland for over three months, you must register your right of residence.

The same applies to citizens of Switzerland and Liechtenstein. 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.

You can reside in Finland for a continuous period of three months at most without registering your right of residence. If you want to stay in Finland and register as a resident, you must have a job, an operating company, a study place, long time family ties or sufficient resources.

If you move to Finland permanently for at least one year and want a municipality of residence, notify the Digital and Population Data Services Agency (Digi- ja väestötietovirasto) of the move. If you have a municipality of residence (kotikunta) in Finland, you are usually entitled to use the services of that municipality.

If you reside in Finland for a continuous period of less than three months, you don't need to apply for registration of your right of residence. The three months' residence is always counted from the time when you have last been outside the borders of Finland.

Work in Finland

- As an EU citizen, you do not need a work permit in Finland. You are allowed to start working as soon as you arrive in the country.
- Get a tax card at the nearest tax office and give it to your employer. Your employer needs it for salary payment and taxation.
- You need to have a Finnish personal identity code. Apply for it from the Digital and Population Data Services Agency or tax office. Take a valid identity card or passport and the employment contract with you.
- If your work in Finland lasts for more than three months, apply for a
 registration of an EU citizen's right of residence through the Finnish
 Immigration Service's Enter Finland service or at the nearest service
 point of the Finnish Immigration Service.
- If you move to Finland permanently for at least one year and want a municipality of residence, notify the Digital and Population Data Services Agency of the move. If you have a municipality of residence in Finland, you are usually entitled to use the services of that municipality.

If you come from abroad to work in Finland, you need a Finnish personal identity code. You can get a personal identity code at

- the Digital and Population Data Services Agency
- a tax office
- the Finnish Immigration Service at the same time as you register your EU citizen's right of residence.

All people working in Finland need to have a tax card (verokortti). If you work in construction, you also need a tax number. You can get the tax card and tax number at a tax office.

Entrepreneur in Finland

- As an EU citizen, you can start a business in Finland if you have permanent residence in a country belonging to the European Economic Area (EEA). A foreign company can also start business activities in Finland.
- Make a start-up notification of starting a business to the Trade Register of the Finnish Patent and Registration Office and the Tax Administration.
- If your residence in Finland lasts for more than three months, apply for a registration of an EU citizen's right of residence through the Finnish Immigration Service's Enter Finland service or at the nearest service point of the Finnish Immigration Service.
- If you move to Finland permanently for at least one year and want a municipality of residence, notify the Digital and Population Data Services Agency of the move. If you have a municipality of residence in Finland, you are usually entitled to use the services of that municipality.

Study in Finland

- As an EU citizen, you can apply for studies at an approved educational institution in Finland.
- If your studies in Finland last for more than three months, apply for a
 registration of an EU citizen's right of residence through the Finnish
 Immigration Service's Enter Finland service or at the nearest service
 point of the Finnish Immigration Service.
- If you move to Finland permanently for at least one year and want a municipality of residence, notify the Digital and Population Data Services Agency of the move. If you have a municipality of residence in Finland, you are usually entitled to use the services of that municipality.

Family member in Finland

- If you are an EU citizen and you move to Finland to live with a family member, you must apply for a registration of an EU citizen's right of residence due to family ties through the Finnish Immigration Service's Enter Finland service or at a service point of the Finnish Immigration Service.
- If you are not an EU citizen but your family member living in Finland is an EU citizen, you need a residence card for an EU citizen's family member. Apply for it through the Finnish Immigration Service's Enter Finland service or at a service point of the Finnish Immigration Service.
- If you move to Finland permanently for at least one year and want
 a municipality of residence, notify the Digital and Population Data
 Services Agency of the move. If you have a municipality of residence
 in Finland, you are usually entitled to use the services of that municipality.

Registration of an EU citizen's right of residence

If you are citizen of an EU member state and intend to live in Finland for over three months, you must register your right of residence. Apply for a registration of an EU citizen's right of residence within three months of your date of entry.

Registration by the Finnish Immigration Service is not the same thing as registering your place of residence in the Population Information System at the Digital and Population Data Services Agency (Digi- ja väestötietovirasto). 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 and you are a citizen of a country that is not an EU member state or one of the Nordic countries, you need a residence permit. You must apply for the residence permit before you come to Finland.

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.

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.

Entrepreneur in Finland

If you want to work as an entrepreneur in Finland and you are a citizen of a country that is not an EU member state or one of the Nordic countries, you will need an entrepreneur's residence permit. If you want to establish a start-up company in Finland, you will need a start-up residence permit. You must apply for a residence permit before you come to Finland.

Your business operations must be profitable, and your livelihood must be ensured by earnings from these business operations. If your company is a start-up company with no turnover as of yet, you must prove that you have sufficient livelihood from other income.

You cannot get a residence permit only because you own a company. You must work for your company in Finland yourself in order to be eligible for a residence permit.

Entrepreneur's residence permit

You must register your company in the Trade Register of the Finnish Patent and Registration Office (Patentti- ja rekisterihallitus) before applying for an entrepreneur's residence permit. If you are a sole proprietor, i.e. you own your business individually, you need a business ID (Y-tunnus) in order to get a residence permit. If you are applying for your first residence permit and you have not yet arrived in Finland, you do not need a business ID.

The processing of the residence permit application involves two phases. First, the ELY Centre (ELY-keskus) (Centre for Economic Development, Transport and the Environment) assesses the profitability of your company based on your business plan and financing, among other things. Then, the Finnish Immigration Service issues its decision on the residence permit.

The Finnish Immigration Service website provides more information on entrepreneur's residence permit.

Start-up residence permit

If you would like to establish a start-up company in Finland, you can apply for a start-up residence permit intended for start-up entrepreneurs. In order to gain a start-up residence permit, you must have a concrete business plan.

The process of applying for a start-up residence permit involves two phases.

- First, you must get a favourable eligibility statement from Business
 Finland. Business Finland will evaluate your company's business
 model, competence and capability of growing its operations. You cannot receive a start-up residence permit without a favourable eligibility
 statement from Business Finland.
- Once you have received a favourable eligibility statement from Business Finland, you can apply for a start-up residence permit from the Finnish Immigration Service. Business Finland's statement will remain valid for two months.

The websites of the Finnish Immigration Service and Business Finland provide instructions and more information on applying for a start-up residence permit.

Applying for a residence permit

Apply for an entrepreneur's residence permit or start-up residence permit online through the Enter Finland service. After applying, you must visit the closest Finnish diplomatic mission to prove your identity, and present original copies of the application appendices. You must visit a Finnish diplomatic mission within three months of submitting the application online. The application cannot be processed until you have visited the Finnish diplomatic mission. You need to make an appointment in advance to visit a Finnish diplomatic mission.

Study in Finland

If you come to study in Finland for over 90 days and you are a citizen of a country that is not an EU member state or one of the Nordic countries, you need a residence permit. You must apply for a residence permit before you come to Finland.

Before a residence permit can be granted to you, you need to get a study place in Finland. When you have been admitted to an educational institution in Finland, you can apply for a residence permit.

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.

You can apply for a study place in the spring or autumn through the general joint application process of educational institutes. For certain studies, the joint application process (yhteishaku) takes place in January. Find out about the application period in good time.

At the end of studies

If you do not have a job, you can apply for a residence permit to look for a job or start a business. In this case, you can receive a residence permit for a maximum of twelve months. You must apply for the continuation before your residence permit for studies expires. You can start working as soon as you find a job.

If you have completed a degree in Finland and found a job, you can apply for a residence permit based on work. If you have left Finland after graduation, you can still apply for a residence permit on the basis of your degree. You must have a signed employment contract or a binding job offer.

Family member in Finland

Not all of your family members can be granted a residence permit. Normally, a residence permit can be granted to the husband or wife, registered partner, cohabiting partner or minor children of a person residing in Finland, and to the parents of a minor child residing in Finland.

Residence permit extension

If your residence permit is about to expire and you want to continue your stay in Finland, you will need a new temporary residence permit. It is important to apply for a residence permit extension before your previous residence permit expires. You can only apply for a residence permit extension if you are in Finland.

If your previous residence permit expires during the processing of your application, you can remain in Finland, and usually also have the right to work while the application is being processed. If you do not apply for a residence permit extension until after your previous residence permit has expired, you can remain in Finland while the application is being processed but do not have the right to work until you receive a new residence permit.

The Immigration Service will grant you a residence permit extension if the grounds based on which you received the first permit are still valid. You can also apply for a residence permit extension on grounds different to the first permit. Remember that you must meet the requirements for the residence permit in question.

In order to receive a residence permit extension in Finland, you must have sufficient income to guarantee your livelihood. If your family members are also applying for a residence permit extension, the requirement for sufficient income applies to them. In certain cases, the Immigration Service does not require sufficient income. You can check who must have sufficient income, and how much, on the Immigration Service website.

Permanent residence permit

You can receive a permanent residence permit (P) if

- you have lived in Finland at least four years with an A permit
- you have not lived abroad for more than two years during this period
- the prerequisites for the granting of the continuous residence permit are still in place.

Residence permit problems

If you have problems or there is some confusion about your residence permit, you can ask the following parties for advice:

- Finnish Immigration Service
- Finnish diplomatic missions abroad
- guidance and counselling services of your own municipality for immigrants in Finland
- Refugee Advice Centre
- legal aid offices.

1.3. Nordic citizens

If you are a Nordic citizen and you move to Finland, you do not need to apply for a residence permit or justify your stay in Finland. You can work, run a business or study in Finland equally with Finnish citizens.

If you are planning on staying in Finland for a maximum of six months, you do not need to submit any notifications to the Finnish authorities.

If you are planning on staying in Finland for more than six months, register at a service location of the Digital and Population Data Services Agency.

Fill in the Registration Information of a Foreigner form in advance. Take it to the service point of the Digital and Population Data Services Agency in person and also bring your official identity card or valid passport.

1.4. Registering as a resident

When you move to Finland permanently, you will be registered in the Finnish Population Information System. You will receive a Finnish personal identity code at the same time. If you want a municipality of residence, you usually need to visit the Digital and Population Data Services Agency.

All foreigners cannot have their address stored in the Population Information System. The registration can only be made if the conditions for registration are met.

Finnish personal identity code

A personal identity code is a number sequence with 11 characters, formed on the basis of your date of birth and gender.

You need a personal identity code when dealing with authorities, banks and employers, for example. No one else can have the same personal identity code. You will receive a personal identity code if you are registered in the Population Information System.

You can receive a personal identity code if you reside legally in Finland. Legal residence can be based, for example, on a residence permit, the freedom of movement in the EU, a visa or exemption from visa. In addition, it is a prerequisite that one of the following conditions is met:

- You need a personal identity code for working or studying in Finland or other similar reasons.
- Your family member already has a registered address in Finland.
- The Finnish Immigration Service has granted you a residence permit or a residence card or registered your EU citizen's right of residence in Finland.

You can ask for registration and a personal identity code from

- the Digital and Population Data Services Agency
- the tax office if you need a personal identity code for tax purposes.

Usually, the Finnish Immigration Service also issues a personal identity code when making a decision on a residence permit, an EU citizen's right of residence or the right of residence of an EU citizen's family member.

If you have received a personal identity code from the Finnish Immigration Service or the Tax Administration but you want your address and family relationship data to be stored in the Population Information System, you need to request their registration from the Digital and Population Data Services Agency.

Municipality of residence in Finland

Municipalities provide many kinds of services for their residents. Municipal services include, for example, health care, education and early childhood education. If you have a municipality of residence in Finland, you are usually entitled to use the services of that municipality.

You should find out whether you and your family members have the right to a municipality of residence in Finland. The right to a municipality of residence in Finland is determined according to the Act on the municipality of residence. You can check at the local Digital and Population Data Services Agency whether you have the right to a municipality of residence in Finland.

In order to get a municipality of residence in Finland, you must move to Finland permanently. If you live in Finland temporarily, for example moving to Finland for up to a year for studies or work, you usually cannot get a municipality of residence in Finland.



2. Living in Finland

2.1. Settling in Finland

Integration into Finland

In Finland, there are different services to help you settle, find work and learn 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.

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

In the initial assessment, an authority establishes with you the services you need to support your integration. In the initial assessment, the authority collects information on your education, work experience and language skills, for example. The Employment and Economic Development Office or municipality carries out the initial assessment. 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 municipality of residence, 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, the authority will prepare an integration plan with you after the initial assessment. In any case, the integration plan will be prepared if you

- are an unemployed job seeker, or
- receive income support, or
- 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 the TE Office or at the employment services or social office of your municipality of residence.

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.

If you have a job, your employer can sometimes help you in the integration process. For example, the employer can find a Finnish language course for you. For more information, ask your employer.

Integration training

When the integration plan is complete, you can receive integration training. Integration training is organised by different educational institutes. The Employment and Economic Development Office or municipality will direct you to integration training. Integration training usually includes Finnish or Swedish language studies. In the training, you will also get to know 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. Landlords usually

require home insurance in rental homes. You should ask for a quote from several 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.

Internet

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.

Cost of living in Finland

In Finland, the wages, taxes and cost of living are slightly higher than the EU average. However, many services are funded by tax revenue, which makes them cheaper for the residents than in many other countries.

Do you need an interpreter?

If you need to deal with Finnish authorities and you do not speak Finnish or Swedish and have no other common language with the authority, you are sometimes entitled to interpreting services. In these cases, the authorities will book you an interpreter and pay for the services.

Authorities can arrange and pay for interpretation when the processing of the matter in question has been initiated by the said authorities. However, this is not always possible. If you need an interpreter for the initial assessment and integration plan, it is the responsibility of the authority to book one. You can ask about the matter from the authorities in advance.

If you book and pay for an interpreter yourself, you can use an interpreter whenever you want.

The task of the interpreter is to interpret the discussion between you and the authority. The interpreter will not handle any tasks other than interpretation. Therefore, he or she cannot assist you in any other matters. The interpreter is an impartial third party; he or she will not take your or the authority's side.

Many companies provide interpretation services. You can search for such companies with an online search engine, for example. The Finnish Association of Translators and Interpreters website hosts a search engine through which you can search for an interpreter or a translator.

Finnish social security

In Finland, the purpose of social security is to provide people with sufficient livelihood in different situations in life. You may need financial support, for example, if you fall ill or have a child. You may be entitled to support if you work or live permanently in Finland.

This page contains information about the residence-based social security provided by Kela. In addition, social security in Finland is provided by municipalities, unemployment funds, pension institutions and other insurance institutions.

Kela pays benefits, for example, to families with children, unemployed persons, students, disabled persons and those who are ill for a long time or need rehabilitation. You can also apply for support for housing costs from Kela in certain situations.

If you are covered by Finnish health insurance, you will receive a Kela card. When you show your card, you will be reimbursed for your expenses at pharmacies and many private clinics. Then, you only have to pay the deductible.

The grounds for Kela benefits are defined by law. When you apply for a Kela benefit, Kela checks whether you have a right to receive Kela benefits. It may be affected by permanent residence and working in Finland. 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.

Right to Kela benefits

As a general rule, if you live permanently in Finland, you can receive Kela benefits. The law defines what is meant by permanent residence.

Working in Finland may also give you a right to Kela benefits.

Do you have a right to benefits? This is affected by whether you are moving to Finland

- from a country belonging to the European Union (EU) or the European Economic Area (EEA), the United Kingdom or Switzerland; or
- from some other country.

Your right to benefits is also affected by the capacity in which you are moving to Finland, for example:

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

The right to Kela benefits requires a permanent residence or work in Finland

When you move to Finland, Kela always first assesses whether or not you are moving to live in the country permanently, as defined by the social security legislation.

If Kela considers your move to Finland as not permanent, you may still have a right to Kela benefits based on your work.

Finnish citizenship

You can apply for Finnish citizenship once you have turned 18, you have lived permanently in Finland the required number of years, you have a satisfactory oral and written command of Finnish or Swedish language or a command of the corresponding level in Finnish or Swedish Sign Language and your identity has been proven in a reliable manner. In addition, there are other conditions; you have to report, for example, your source of income. At the same time, you can also apply for citizenship for your underage child living under your care.

2.2. Work and Enterprise

Find a job in Finland

If you are looking for work in Finland, explore vacancies, create networks for yourself, maintain your competence and contact the employers that interest you directly. You should also study Finnish or Swedish.

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 further training and develop your previous competence.

Learn Finnish or Swedish

When you know the language, it is easier to find work and handle matters in Finnish society. You can study Finnish and Swedish in various courses or independently on the Internet.

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 and municipal employment services gives support when job hunting

The Employment and Economic Development Office or TE office (TE-toimisto) and your municipality's employment services provide you with guidance on job hunting and information on vacancies and trainings.

If you do not have a job or become unemployed, register as an unemployed job seeker at the TE Office no later than on your first day of unemployment.

Foreign diploma or degree in Finland

If you have completed a degree in another country, you may need a decision of recognition of the degree to be able to work or study in Finland.

In most situations, the employer, educational institute or university assesses the qualifications and competence that your foreign diploma or degree has provided.

You need a recognition decision from the Finnish National Agency for Education or another authority if you want to work in a regulated profession or a position that requires a higher education degree at a specific level.

You can apply for the recognition of your foreign degree from the Finnish National Agency for Education using an electronic form in the Studyinfo.fi service.

Not all jobs require specific training or degree level according to Finnish law. For example, a private sector employer usually assesses independently whether a foreign diploma or degree provides sufficient qualifications for the job.

Some professions are regulated in Finland. This means that the education and training required for them is specified in law. Such jobs include, for example, physiotherapist, doctor, dentist, pharmacist, nurse, attorney, auditor, class teacher and chimney sweeper.

The authorities for each sector make decisions on the right to carry out a regulated profession or use the professional title. For example, in the social and health care sector, the decision is made by Valvira National Supervisory Authority for Welfare and Health, and in the education sector, it is made by the Finnish National Agency for Education. The decision is subject to a charge.

If you have completed a vocational degree abroad, you can apply to the Finnish National Agency for Education for a statement on your degree. The statement describes the level and contents of the degree and the positions that the degree qualifies you for in the country where you completed it. However, the statement does not qualify you to act in a regulated profession in Finland.

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.

Conditions of employment and salary in Finland

In Finland, employees' rights are enshrined in legislation and collective agreements. They cover salary, working hours, holidays and other conditions. When you start a new job, it is advisable to conclude a written employment contract with your employer, in which all the terms and conditions of the employment relationship are recorded.

Annual holidays

According to the Annual Holidays Act, an employee is entitled to annual holidays or holiday compensation in Finland. The number of annual holidays and the wage or holiday compensation paid for the duration of the holidays

is calculated based on the Annual Holidays Act and the collective agreement that binds the employer. Check the terms and conditions from your collective agreement or ask the person who takes care of personnel matters at your workplace.

Health and safety at work

A lot of attention is paid to safety at work in Finland. Employers are responsible for everyone's safety while they work. Employees themselves must also ensure that they carry out their work safely and follow the work instructions.

If you fall ill

If you fall ill or have an accident, you have the right to stay home from work. Your employer is responsible for paying you wages during your sick leave. If you fall ill, report your absence to your supervisor immediately.

Family leave

When a child is born to a family, the parents are entitled to family leave, i.e. to stay at home and look after the child.

Notify your employer of your family leave at least two months in advance. If you are unemployed, notify the TE services or your municipality's employment services of your family leave.

Family leave is usually unpaid vacation. Whether or not you will be paid for your family leave depends on your collective agreement. Check the matter from your employer.

Certificate of employment

When a work relationship ends, employees are entitled to a certificate of employment from their employers if they request one. A certificate of employment is an important document, as it outlines the various duties the employee was responsible for as well as the starting and ending dates of the work relationship. The employee can also ask for an extended certificate of employment, in which the employer includes the reason the work relationship came to an end and an evaluation of the employee's occupational skills and conduct.

Starting a business in Finland

You can start a company in Finland regardless of your nationality. It is important that you have a right of residence in Finland, the necessary professional skills and sufficient Finnish language skills.

Ask for advice from Business advice

Free business advice is available to everyone in Finland. Advice is offered, for example, by:

- Finnish Enterprise Agency (Uusyrityskeskus)
- Centres for Economic Development, Transport and the Environment (ELY centres) (Elinkeino-, liikenne- ja ympäristökeskus, ELY-keskus)
- Employment and Economic Development Offices (TE Offices) (Työ- ja elinkeinotoimistot, TE-toimistot)
- Enterprise Finland (Yritys-Suomi) (through its website and by phone)

If you have a good business idea, contact your nearest business development agency. There, experts will help you develop your business idea, do market research, calculate profitability and survey financing. You can also get support for considering whether to start a company.

Taxation

In Finland, you pay taxes on your salary and other income. Your tax amount depends on how much income you receive. If you come from abroad to work in Finland, your taxation is affected by how long you will stay in Finland and whether your employer is a Finnish or foreign company.

Taxes are paid on both earned income and capital income. Earned income and capital income are taxed differently. Capital income is the income that accrues from assets. Other income is earned income.

In addition to wage income, you must also pay taxes, for example, on the following income in Finland:

- payment for labour or service
- business income
- various social benefits, such as unemployment allowances, parental allowances and student financial aid
- pensions
- capital income, such as rental income or gains from the disposal of property.

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

- health care
- education
- early childhood education and care
- defence.

In Finland, taxation of earned income is progressive. This means that you pay a larger share of tax on a larger salary than on a smaller salary. The tax rate indicates how much tax you pay on your income. It is calculated separately for each person in Finland. Your spouse's income does not affect your tax percentage. You can estimate your own tax percentage using the Tax Administration's calculator.

If you receive a salary, the employer withholds the amount of tax directly from your salary and passes it on to the tax authorities. For that purpose, the employer must have your tax card. A tax card is a document that shows your tax rate. After each year, the Tax Administration calculates whether you have paid a sufficient amount of tax on your income. If you have paid too much tax, you will receive a tax refund. If you have paid too little tax, you will have to pay the missing amount in back taxes.

Check your payslip and tax return to ensure that your employer has withheld tax from your salary and forwarded it to the tax authorities. Retain your payslips.

If you reside in Finland for more than six months, you must usually pay taxes on all your income in Finland. This also applies to the income you receive from abroad. Usually, you must also pay the obligatory insurance payments in Finland. If you have a Finnish employer, the tax rate of your salary is determined by the income for the whole year. The higher your wage income, the higher the tax rate. You need a Finnish personal identity code and a tax card.

If you become unemployed

Register as an unemployed jobseeker

Register as a jobseeker at the TE Office immediately if you become unemployed. Also register if you are laid off, your training ends or your wage-subsidised job ends. You will receive unemployment benefit only for the period during which your status as a jobseeker is active.

Register as a jobseeker via the online service of the TE Services, at the nearest TE Office or by phone. The way you register depends on your country of citizenship. You can register by phone if you have already been a customer of the TE Office. In this case, your citizenship does not matter.

If you are a citizen of an EU or EEA country

You can register via the online service of the TE Services if you are a citizen of an EU or EEA country. Log in using your online banking credentials or an identity card with a chip. There is no need for you to call or visit the TE Office unless specifically requested to do so.

If you do not have online banking identifiers or an identity card with a chip, register yourself as a jobseeker at your nearest TE Office.

If you are a citizen of a country other than an EU or EEA country

Register as a jobseeker via the online registration form of the TE Services if you are a citizen of a country other than an EU or EEA country. If you have already been a customer of the TE Office, register by phone. You need a valid residence permit to register as a jobseeker.

If you are unable to fill in the form online, visit the nearest TE Office to register.

When you go to the TE Office take along:

- all your testimonials of service and study certificates
- identity card
- a valid residence permit.

Apply for unemployment benefit from the unemployment fund or Kela

When you have registered as an unemployed job seeker, the TE Office or your municipality's employment services will review the information you have provided. They will determine whether the conditions for unemployment benefit are met in your situation and make a statement on whether you are entitled to unemployment benefit. They will also forward the statement to the party paying the benefit, i.e. the unemployment fund or Kela. Without this statement, you cannot receive unemployment benefit.

Finnish working culture

Finnish working life has many rules that the employee and employer must follow. The legislation and collective agreements determine, for example, minimum wages, working hours, holidays, sick pay and the terms of dismissal.

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 87% 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

Adult education in Finnish is organised by, for example, adult education centres, municipalities and TE Services. There is a wide range of courses, with suitable courses for stay-at-home parents as well as employed and unemployed persons.

If you are unemployed, the TE Office or your municipality's employment services can direct you to integration training and other services that support language skills. The integration training focuses on learning the language, how Finnish society works and how to apply for a job in Finland.

You can also practise your Finnish by talking. Many libraries and organisations organise language cafés and discussion groups where you can practise speaking Finnish.

Finnish online

There are many Finnish courses at different levels available online. You can watch videos, listen to podcasts or download applications. You can study grammar and vocabulary, complete exercises and play games. Usually, the language of instruction of online materials is Finnish or English.

You can also study Finnish on online courses – you can find more information on them in the Finnishcourses.fi service.

Official certificate of language proficiency

If you want to apply for Finnish citizenship, you will need an official certificate of your skills in Finnish or Swedish. You can also demonstrate the required language skills in Finnish or Finland-Swedish Sign Language. The certificate is usually beneficial when applying for a job or study place.

You can prove your language skills with the following:

- National Certificate of Language Proficiency
- Civil Service Language Proficiency Certificate.

You can also prove the language proficiency required for citizenship with diplomas and school-leaving certificates approved by the Finnish Immigration Service.

The National Certificate of Language Proficiency test is intended for adults and measures daily language skills. The certificate is subject to a charge. After the test, you will receive a certificate stating the level of your language proficiency.

If you want to work in public administration, you will usually need a certificate of your skills in Finnish or Swedish. You can prove your ability in one of these languages with a National Certificate of Language Proficiency or Civil Service Language Proficiency Certificate.

When applying for a job or study place, ask the employer or educational institution about language requirements. Before registering for the language test, you need to know what level you need a certificate from.

Swedish language in Finland

Finland has two official languages, Finnish and Swedish. Approximately 87% 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 at the service location of the Digital and Population Data Services Agency, inform 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

Housing in Finland

Finland is one of the safest countries in the world, and all residential districts in Finland are safe to live in. Homes are well equipped and warm throughout the year, and even in cities, nature is nearby. Public transport works well in cities.

Income differences in Finland are lower than in most other countries. This also shows in housing; differences between residential areas are not as great as in countries that have high income differences.

Rental home

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.

If you are a citizen of Finland or another EU country or have a residence permit for at least one year, you can also apply for state-subsidised rental housing (ARA housing). Housing is rented out, for example, by municipal housing companies.

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).

Municipal rental housing

Many municipalities own rental homes. They are often cheaper than other rental homes. Rental homes owned by municipalities are usually built with a state subsidy. This means that they are ARA homes.

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.

ARA homes are meant for people with limited funds who need housing quickly. Municipalities can also have rental homes other than those built with a state subsidy.

Home insurance

In Finland, most landlords require you take out home insurance when you rent a home. Home insurance covers, for example, damage to your furniture and other articles. You should ask for a quote from several insurance companies. Keep your insurance policy active for the entire duration of your stay in the home.

Tenancy agreement

When renting a home in Finland, always conclude the lease in writing. The lease agreement contains information on, for example, the monthly rent, the rent security deposit and how to terminate the agreement.

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.

A fixed-term tenancy agreement (määräaikainen vuokrasopimus) means that the tenant and the landlord agree upon conclusion of the tenancy agreement when the agreement will end. A fixed-term tenancy agreement will automatically end on the date specified in the agreement without separate notice. If you wish to continue staying in the dwelling after this, you need to make a new tenancy agreement.

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.

In addition to rent, you should reserve money for other expenses, too.

Buying a home

Housing shares are homes in either blocks of flats or terraced houses. These houses are owned by housing companies, or housing cooperatives.

When you buy a detached house, you buy real estate. Real estate usually comprises a detached house and the related plot.

Homes are sold by private persons, real estate agencies and housing constructors. Adverts for available homes can be found online and in newspapers, for example. Once you find a home 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 home. In such cases, you do not need to book a time in advance.

Housing allowance

If your income is low and you live permanently in Finland, you may be entitled to Kela housing allowance. You can apply for support for rent, maintenance charges, water charges and heating costs, for example.

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 also have a right to Kela benefits.

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. However, if the terms and time
 of the rent increase are recorded in the tenancy agreement, the lessor
 may increase the rent on the basis of the agreement without notice.
- a period of notice accordant with the law.
- cancel the tenancy agreement immediately, if living in the dwelling is dangerous to heath.
- 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 and recycling

Sort your waste at home before taking it to waste containers. In Finland, paper and cardboard, glass packaging, metal, plastic, mixed waste, hazardous waste, electrical equipment and batteries are usually sorted separately. When you sort 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 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 open early childhood education together with a parent, for example, at a playground. The goal is to support children's development and well-being and to promote equality in learning. In early childhood education, children learn, for example, social, linguistic 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 childhood education teachers, social pedagogues and childcarers 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 highly educated early childhood education teachers. Preschool education is usually organised from Monday to Friday, four hours a day during school hours. In addition to preschool education, the child can also attend early childhood education.

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 nine grades.

Comprehensive education is organised by municipalities and is free of charge for families. There is at least 20 hours of tuition per week for first and second grades and more for higher grades.

If the child or young person has only recently moved to Finland, he or she may receive preparatory education for comprehensive education. Preparatory education usually takes one year. After it, the student may continue to study Finnish or Swedish as a second language, or an S2 language, if he or she needs support in learning the language.

Adult immigrants who have no comprehensive school leaving certificate from their native country may complete comprehensive school in upper secondary schools for adults.

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 free-of-charge for the students.

Upper secondary schools

Upper secondary schools provide all-round education which does not lead to any profession. Mostly the same subjects are studied in upper secondary schools as in comprehensive education, 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 and training is more practice-oriented than upper secondary school education. Completing a vocational upper secondary qualification takes about three years. In addition, you can complete a further vocational qualification or a specialist vocational qualification during your working career. On-the-job learning is essential in vocational education and training. If students so choose, they can progress from vocational education and training 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. Universities and educational institutes decide on student admission.

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 liberal adult education institutes include adult education centres, summer universities, study centres and sports institutes.

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

Health services in Finland

Finland has affordable public health services for everyone who lives permanently in the country. In addition, employers offer occupational health services for their employees. You can also use private health services.

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 Digital and Population Data Services Agency (Digi- ja väestötietovirasto).

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

Public health services include, for example, health centres, outpatient clinics and hospitals. If you fall ill, please first contact your own health centre. You can make an appointment with a general practitioner or nurse at your own health centre.

In the evenings and at weekends, health stations are usually closed. At these times, acute cases are treated at emergency clinics. 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, Switzerland or the UK, 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.

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.

Health care for students

If you come from another Nordic country to study in Finland, you are entitled to health care here. 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.

If you come to study in Finland from an EU member state, EEA member state, the United Kingdom or Switzerland, you need to obtain a European Health Insurance Card in your home country before coming to Finland. If you have a European Health Insurance Card, you have a right to medically necessary health care in Finland.

If you come to study in Finland from some other country, you will usually need a comprehensive 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 the Digital and Population Data Services Agency (Digi- ja väestötietovirasto).

Children's health

Finland has comprehensive and high-quality health services for children. Public health services, such as child health clinics and school health care, are affordable or free of charge. There are also many private health services on offer.

If your child has a municipality of residence in Finland, they are entitled to public health services. Children sometimes have the right to use the services even without a municipality of residence. For example, asylum seekers under 18 years of age are entitled to the services.

When a child falls ill

A feverish child or one who is otherwise ill cannot be taken 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.

Young children's health

Child health clinics usually tend to the health of children under school age. A child usually starts school in the year when they turn 7. These clinics monitor and support the physical, mental and social growth and development of young children. Children regularly visit a doctor or a nurse at a child health clinic.

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 terveysministeriö) 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 (ympärileikkaus) 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.

Female genital mutilation

Female genital mutilation is a crime in Finland. It can be punished with many years in prison. It is also a crime to make a girl undergo genital mutilation abroad.

Genital mutilation causes a wide range of serious health problems and is often harmful to health even in adulthood. Mutilation is also a frightening and potentially very shocking experience for a child.

Dental care

Public dental care services

When you want to make an appointment for dental care, call the dental care appointments desk in your locality. The need for and urgency of treatment is usually estimated over the phone. If there is no urgent need for treatment, you may have to queue for several months. However, getting dental care must take no longer than six months.

In the evenings and at weekends, emergency care is centralised at larger units. If you live in a small community, you may have to travel to the nearest town for emergency care.

Private dental care services

Private dental care is more expensive than public care. If you are covered by Finnish social security, Kela will pay a part of the fee. Kela will not, however, compensate dental care that is purely cosmetic in nature. More information is available on the Kela website.

Children

The municipality regularly organises dental examinations for children. Children under school-age are given dental examinations once every few years. In some cities, children are sent invitations to dental examinations by letter. If the scheduled examination time is inconvenient, call the appointment booking service to change it. In some cities, you need to book the examination appointment yourself.

Mental health

Anyone can need help in a difficult life situation. Do not be left alone with problems. In Finland, help is offered, for example, by health centres and outpatient psychiatric clinics, as well as by private psychotherapists and doctors.

Difficult life situations may include, for example, moving to another country, problems at work or losing your job. Family problems, divorce, the death of a loved one, illness or some other life change may be crises where you need help. 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.

Where to seek help?

It often helps to talk about these things with family and friends. Occasionally, professional help is also needed. With a nurse or doctor, you can discuss what kind of support would suit you best.

Therapy, medication or a combination of these is often a good remedy. Sometimes hospital treatment is necessary.

If you have a municipality of residence in Finland, please contact your local health centre. If you need help quickly, say so on the phone. When necessary, the doctor will write you a referral to the psychiatric outpatient clinic or another mental health unit. You cannot go directly to an outpatient clinic without a referral from a doctor.

You can talk to a health care professional, such as a doctor or nurse, in confidence. They are under the obligation of secrecy. This means that they will not reveal your affairs to other authorities. If some other health care specialist 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.

Medication

In Finland, you can buy medication only in pharmacies. Over-the-counter medicine, such as painkillers, can be bought without a doctor's prescription. However, many medicines can only be bought with a prescription. Antibiotics, for example, are prescription drugs.

If you are covered by Finnish national health insurance (sairausvakuutus), the Social Insurance Institution of Finland (Kela) pays a part of the price of many medicines. Reimbursement is not given for medicine that is bought without a prescription. You cannot get reimbursement until you have met the initial deductible (alkuomavastuu), in other words, after you have bought reimbursable medicines for EUR 50 per calendar year. The initial deductible does not apply to children. It applies from the beginning of the year in which you turn 19 years old.

2.7. Family

When a child is born in Finland

When a child is born to a family in Finland, the child is registered in the Population Information System at the hospital. The parents must report the child's name and native language to the Digital and Population Data Services Agency. The child's citizenship is dependent on the citizenship of the parents.

Child's native language

When a child is born, a native language must be registered for them. You can only choose one language as your child's native language in the Population Information System. You can change the language later if you wish.

If your child's native language is something other than Finnish or Swedish, they will study Finnish or Swedish as a foreign language in S2 classes. Your child can also study the language that is marked as his/her native language. Studying the native language at school is voluntary.

Balancing family life and work

Balancing family life and work is easier in Finland than in many other countries. Employers comply with the Working Hours Act and Annual Holidays Act. That is why working hours are flexible and reasonable. This gives you more opportunities to spend time with your family.

In many families in Finland, both parents work. If your family has young children, you can usually get time off to take care of them. In addition, both public and private early childhood education is high-quality and affordable. You can also apply for an allowance from Kela if you take care of a child at home or hire a carer for the child.

In Finland, most women work even if they have young children. As a woman, you do not need permission from your spouse or parents to work or study. If both parents of the family work, they have a more stable financial situation.

2.8. Problem situations

Financial problems

If you cannot pay your bills

If you are unable to pay a bill, immediately contact its sender. You can often get an extension for the payment due date of the bill. In such cases, a small late fee is usually added to the bill.

If you cannot pay your rent

Your lessor is entitled to dissolve your rental agreement if you do not pay your rent. The lessor must notify the tenant of the dissolution of the rental agreement. At this point it is usually still possible to reach an agreement with the lessor concerning the payment of due rent. If you do not pay your rent, your lessor can ask a court for an eviction. This means that you will have to move out of the apartment and pay the rent you have neglected to pay.

Help with financial problems

Check that you have applied for all the social benefits you are entitled to receive. They may include, for example, unemployment benefit, housing allowance, student financial aid and financial aid for families with children.

If your or your family's income and assets are not enough to cover necessary daily expenses, you can apply for basic income support from Kela. The necessary daily expenses mean reasonable expenses on, for example, food, clothes, healthcare and housing. You can apply for support if you live permanently in Finland.

Before applying for income support, apply for all the other benefits and allowances that you are entitled to (such as unemployment benefit, housing allowance, pension, study grant, parenthood allowance, sickness allowance, child home care allowance or child maintenance support).

If you are having problems paying your bills and debts, contact the legal aid office's financial and debt counselling service. Legal aid offices' financial and debt counselling services are free -of -charge and organised by the state.

Discrimination and racism

What is discrimination?

Discrimination refers to unequal treatment, i.e. treating one person more poorly than another in the same situation. Discrimination can be based on ethnic group, nationality or religion etc.

Examples of discrimination include not getting service due to your ethnic origin, or being required to demonstrate perfect proficiency in Finnish at a job interview although the work itself does not require such skills.

The Act prohibits discrimination based on age, origin, nationality, language, religion, belief, opinion, political activity, trade union activity, family circumstances, health, disability, sexual orientation or other personal characteristics. No one must be put in a less favourable position due to these factors.

Racism and other hate crimes

A hate crime is a crime motivated by prejudice or hostility towards a certain characteristic of the victim. Such characteristics may include ethnic origin, religion, beliefs, sexual orientation, gender identity, gender expression, disability or any other similar characteristic. The subject of a hate crime may be a person, a group, property, an institution or a representative of these. Hate crimes can be violence, defamation, discrimination, threats, harassment or vandalism. If you fall victim to a hate crime, please contact the police.

Aid to a victim of discrimination

Should you experience discrimination at work, contact your superior. If he or she cannot help you, contact the occupational safety officer (työsuojeluvaltuutettu) or employee representative (luottamusmies) at your workplace. If the issue cannot be resolved at the workplace, contact your local occupational safety district (työsuojelupiiri) or your trade union.

If you suspect that you have been discriminated against, you can contact the non-discrimination advice of Victim Support Finland. Non-discrimination advice helps by telephone. You can find the contact information on the Victim Support Finland website.

Non-Discrimination Ombudsman

If you experience discrimination outside work or you have observed discrimination elsewhere, you can contact the Non-Discrimination Ombudsman (yhdenvertaisuusvaltuutettu). You can also contact the authorities on behalf of a person or group.

Crimes

If you become a victim of crime

Reporting a crime

Everyone is entitled to report a crime to the police by filing a police report. A crime can be reported to the police anywhere, regardless of where it took place. You can report a crime:

- at a police station during the opening hours of the reception of criminal reports; or
- electronically on the police website.

Victim Support Finland

If you are a victim of a crime, you can get support and advice from Victim Support Finland. You can contact Victim Support Finland by telephone or chat or visit a local service point. Victim Support Finland also offers free legal advice.

Violence

What counts as violence?

Examples of violence include:

- intimidation, following, surveillance
- subjugation and coercion
- hitting, kicking and pushing
- sexual violence

In Finland, violence is a crime. Violence against one's own family members is also a crime. Physical punishment of children, such as hitting them, is also a crime. A child finds physical punishment frightening. It is also detrimental to the child's development and an ineffective way of punishing children.

Help can be obtained by both the victim and the offender.

Honour related violence

Honour related violence is violence aimed at defending the family's honour when a member of the family is suspected of violating its honour.

In Finland, defending the family's honour is not an acceptable reason for threats, pressurising or violence. Violence and threats are regarded as crimes, irrespective of the victim's and offender's cultural background.

Help with violence

Nollalinja Tel. 080 005 005 Open: every day

Nollalinja is a helpline you can call if you have experienced violence, sexual violence or threats of violence in your family. You can call at any time. The staff of the service speak Finnish, Swedish and English.

Crisis Center Monika Tel. 0800 05058 Open: weekdays

Crisis Center Monika's helpline is intended for immigrant women. The helpline serves in many different languages. You can call if you have experienced violence, sexual violence or threats of violence.

Human trafficking and forced labour

Human trafficking (ihmiskauppa) is a crime in Finland. The following acts are regarded as human trafficking:

- forcing someone to work without pay or for too little pay
- forcing someone to sell sex
- forcing someone to beg or commit crimes
- forcing someone to marry

Victims of human trafficking can get help. If you suspect that you are a victim of human trafficking, contact the Assistance system for victims of human trafficking (Ihmiskaupan uhrien auttamisjärjestelmä). You can find the contact information on the ihmiskauppa.fi website.

If you have been or may reasonably be suspected of having been the victim of human trafficking, you may be granted a residence permit in Finland. You must be in Finland in order to apply for a residence permit as a victim of human trafficking. If you are in a particularly vulnerable situation, you can obtain a continuous residence permit. For additional information on the residence permit for victims of human trafficking, please contact the Finnish Immigration Service.

If you already have a residence permit in Finland and have been the victim of exploitation by your employer, you can apply for an extended permit or a certificate of expanded right to work due to exploitation by employer. Apply for an extended permit due to exploitation by employer if your current residence permit is about to expire and you do not yet have a new employer. Apply for a certificate due to exploitation by employer if you have a valid residence permit and you have found a new employer. With a certificate or extended permit, you can work in any field.

2.9. 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 80 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

Finns 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.

Municipalities and sports clubs, among others, organise instructed sports activities.

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.

Outdoor activities

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 are covered in ice. The activities you can engage in on ice include walking, skating, skiing and ice fishing. There are always risks involved with ice activities, and safety is an important concern. Always find out the thickness and durability of the ice before getting on the ice.

Everyman's rights

Everyman's rights refer to everyone's right to move freely in nature in Finland. Everyman's rights (jokamiehenoikeudet) are an integral part of Finnish culture and legislation.

Everyman's rights in brief

You may:

- walk, ski or cycle in nature, for example in forests, natural meadows and water systems
- stay temporarily in areas where access is otherwise allowed (for example, put up a tent at a sufficient distance from people's homes)
- pick wild berries, mushrooms and plants that are not protected
- fish with a rod and line and ice-fish (these are prohibited in some water systems)
- boat, swim and walk on ice

You may not:

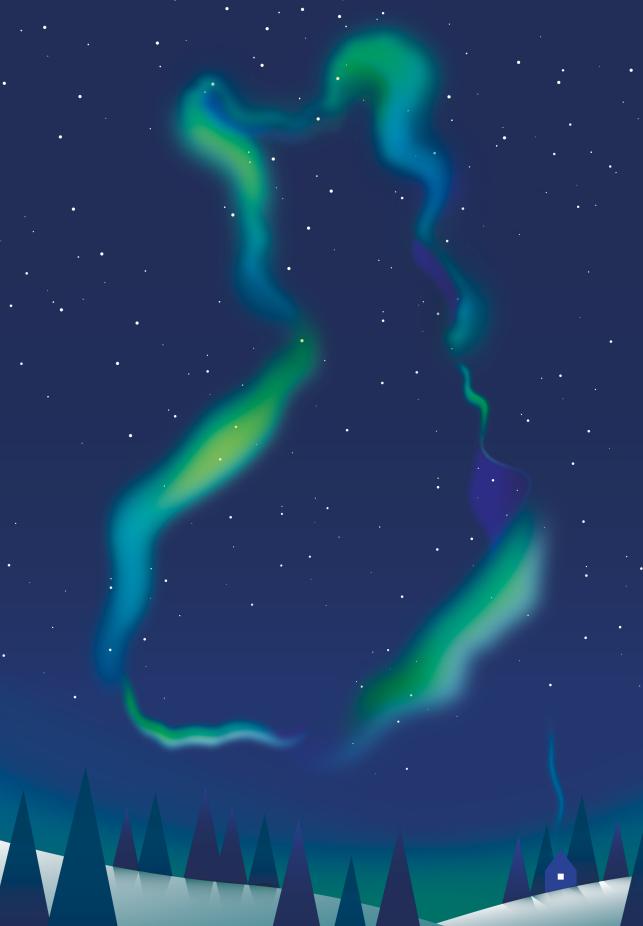
- disturb or cause harm to others or the environment
- pass through yard areas, plantations or cultivated fields
- disturb animals or cause damage to birds' nests or their young
- cut down or damage living trees
- collect dried or fallen wood, twigs, moss or or lichen
- light an open fire
- disturb the privacy of people's homes by camping too close or by making too much noise
- leave litter
- drive motor vehicles off road
- fish or hunt

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.
- Åland is an autonomous region of Finland.

People

- Finland has 5.5 million inhabitants.
- The national languages are Finnish and Swedish (about 5% of Finns speak Swedish as their native language).
- There are also Sámi people in Finland. The Sámi are the only indigenous people of the European Union.
- Many Finns speak fluent English.
- 8% of the population speak foreign languages.

Climate and geography

- Finland is located in Northern Europe in the Baltic Sea region.
- 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.

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.

The railway traffic in Finland is handled by VR. You can buy a ticket for a train on VR's website, VR Matkalla app, a ticket vending machine or ticket point at a railway station, by phone at VR's customer service or at R-kiosks. Information on train timetables is available on VR's website and at railway stations.

There are many bus companies in Finland. You can buy a ticket for a long-distance bus, or coach, on Matkahuolto's website, Routes and Tickets app, Bus Tickets app, Matkahuolto offices or from the driver. 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 on Traficom's website.

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.

Driving licence

You can only drive a car in Finland if you have a valid driving licence. 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 at least five years of experience. This requires a teaching permit from Traficom.

Foreign driving licences in Finland

If you have a driving licence issued in an EU member state or an EEA country, it is also valid in Finland. If desired, 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. Once you have permanently settled in Finland, you have two years to exchange your foreign driving licence. If you do not exchange your licence in time, you need to complete a driving test (theoretical and practical tests) in Finland.

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 Information System. You must take a driving test in Finland if you want to exchange your driving licence for a Finnish driving licence.

You can apply to exchange your driving licence for a Finnish driving licence at an Ajovarma service point. Book an appointment in advance through Ajovarma's website.

Media in Finland

There is freedom of the press in Finland, and Finland has ranked high in the Freedom of the Press Index for many years. The Finnish Broadcasting Company Yle is an independent public service media company whose channels provide important information in many languages. There are also a lot of reliable private media available in Finland. The good journalistic behaviour of the media is monitored and promoted by the Council for Mass Media.

You will find a lot of news and TV programmes online in different languages. Yle, for example, offers news in Finnish, English and Russian. You can watch Yle and commercial TV channels not only on TV but also online. Many television programmes are in Finnish. In Finland, foreign programmes have Finnish subtitles, so they can be watched in their original language.

Plenty of newspapers are published in Finland. Helsingin Sanomat is the largest subscription newspaper in Finland. Most newspapers are in Finnish. Some newspapers are also published in Swedish in some localities.

The Finnish Broadcasting Company Yle owns three television channels that are available nationwide. Yle is a public service, and its operation is funded by taxes. In addition, there are several commercial television channels in Finland, such as MTV3 and Nelonen.

There are several radio channels in Finland. Most of the channels are also available online. Most radio channels are in Finnish.

Cultures and religions in Finland

The population of Finland

The population of Finland is approximately 5.5 million. Finland is a very sparsely populated country. The population is concentrated particularly in the large cities and urban areas. More than a million people live in the Helsinki Metropolitan Area.

The population of Finland includes a variety of minorities with a different language, culture or religion from the majority of Finns. Traditional Finnish minorities include the Swedish-speaking Finns, Sami, Romani, Jews and Tatars. In addition, there are people living in Finland who have moved from Russia, Estonia, the Balkans, Somalia and Iraq, for example.

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 70% 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.

Approximately one third of the people living in Finland do not officially belong to any religious community.

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.

Parents decide their child's religion. If the parents disagree on the matter, the child will not join any religion. If a court of justice has appointed one parent as the child's sole guardian, that parent can decide the child's religion him/herself.

Adults, or those who have turned 18 years of age, can make their own decision regarding their religion.

Elections and voting in Finland

In Finland, the municipal council, county council of the wellbeing services county, parliament and president are elected. In addition, Finland votes in the European Parliament elections. Normally, all Finnish citizens who are at least 18 years of age have the right to vote. Even if you are not a Finnish citizen, you may have the right to vote in municipal, county and European elections.

Legislation and rights

Basic rights

All those residing in Finland have statutory rights and obligations. 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.

Obligations

- All persons living or residing in Finland must adhere to Finnish legislation.
- People between the ages of approximately 7 and 18 have compulsory education.
- 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.

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-arvovaltuutettu) 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 people must not be discriminated against based on sexual orientation. The law also prohibits discrimination based on gender identity or expression.

In Finland, two people of the same sex can marry one another.

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

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 (Migri). 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 also processes asylum applications and applications for citizenship.

Digital and Population Data Services Agency

The Digital and Population Data Services Agency (DVV), is responsible for the population register of Finland, where information on those who are living in Finland is entered. If you move to Finland from abroad, within Finland or away from Finland, you must submit a notification to the Digital and Population Data Services Agency. You can apply to the Finnish Immigration Service for a personal identity code if you did not receive one from the Finnish Immigration Service or the tax office. The service locations of the Digital and Population Data Services Agency also handle, among other things, civil marriages and notary public services. Many services allow you to handle matters electronically.

Tax Administration

At a Tax Administration (Vero) office, you can receive a tax card, change your tax rate or ask about matters pertaining to taxation.

In Vero's MyTax online service, you can handle many tax matters electronically if you have online banking credentials or the Mobile Certificate. You can, for example, order a new tax card or check the tax return.

Kela

The Social Insurance Institution of Finland (Kela) manages the basic security of people living in Finland in various situations in their lives. You can receive financial support from Kela when your income is low.

Kela's benefits include

- housing allowance
- benefits related to illness or disability
- unemployment benefit
- student benefits
- benefits for families with children
- national pension, guarantee pension and other benefits for pensioners
- income support.

Employment and Economic Development Office

The services provided by the Employment and Economic Development Office, i.e. TE Office (TE-toimisto), include

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

Social welfare office

Each municipality has a social welfare office (sosiaalipalvelutoimisto/sosiaalitoimisto), which serves municipal residents in the following matters:

- counselling in various problem situations
- support services for families
- services for the elderly and disabled persons
- social and crisis emergency services in the evenings and on weekends.

You can find the contact information of the social office on the website your own municipality.

Police

The duties of the police (poliisi) include ensuring order and safety in society as well as preventing and solving crimes. In addition, the police issue Finnish passports, identity cards and foreigner's identity cards.

Non-Discrimination Ombudsman

The Non-Discrimination Ombudsman (yhdenvertaisuusvaltuutettu) is an authority whose task is to advance equality in Finland and to prevent and tackle discrimination. The ombudsman monitors and promotes the status and rights of foreigners.

The Non-Discrimination Ombudsman can provide instructions, advice and recommendations, and find resolution in cases regarding discrimination.





