



You can also complete the application and file related documentation online at [www.kela.fi/omakela](http://www.kela.fi/omakela) (in Finnish) or [www.fpa.fi/mittfpa](http://www.fpa.fi/mittfpa) (in Swedish)

More information is available at [www.kela.fi/students](http://www.kela.fi/students)

You can calculate the amount of the benefit at [www.kela.fi/laskurit](http://www.kela.fi/laskurit) (in Finnish) or [www.fpa.fi/berakningar](http://www.fpa.fi/berakningar) (in Swedish)



If you have questions, please call our customer service number ([www.kela.fi/call-kela](http://www.kela.fi/call-kela))



Please make sure to complete the form carefully. Attach all necessary documentation.

We may contact you for further information if necessary.

Send the application and any supporting documents by mail to your **educational institution** or to the address Kela, PL 10, 00056 KELA.

**Application period:** Financial aid can be granted no earlier than the beginning of the month in which your application is received.

**1. Applicant**

Personal identity code      Family name and given name

Phone number      E-mail

**i** Kela retrieves address data from the population data system.

If you are not a Finnish citizen, also complete form OT 10e (Appendix to application for financial aid filed by foreign resident). See section 11 (Enclosures).

If you are under 18 years of age and unmarried, your financial aid decision will be notified to your guardian. Indicate to whom the decision should be notified. Please select one:

To my parent. Name of the parent: \_\_\_\_\_

To another legal guardian. Name of other legal guardian: \_\_\_\_\_

I do not want my legal guardian to be notified of the decision.

**2. Bank account number**

**i** If payment is to be made outside Finland, complete form Y 121e (Notification - Change of account number - Individual customer).

**3. Application**

I wish to apply for financial aid

for my entire period of study, but at the earliest from the beginning of the month in which the application was received.

for the following period of time: \_\_\_\_\_ – \_\_\_\_\_ (The end date is not compulsory.)

**i** We will automatically check what kind of financial aid you can get and the period for which you can get it. This also applies to the provider supplement to the study grant and the supplementary allowance for the purchase of study materials. However, you must apply personally for a government loan guarantee for any student loans you wish to take out.

Do you wish to apply for a government loan guarantee?

No       Yes

#### 4. Studies

Educational institution. See section 11 (Enclosures).

Campus

Degree or qualification pursued

Date on which you started or will start your current course of study: \_\_\_\_\_

Estimated date of graduation \_\_\_\_\_

If you study in upper secondary school, are you studying for an IB Diploma?  No  Yes

#### Previous studies

Before starting your current course of study, have you completed some other degree or qualifications (besides comprehensive school)?

No  Yes. State which degree or qualifications, the year of completion and the educational institution.

Did you fail to complete a course of study before starting your current one?

No  Yes. State which educational institution, which course of study and the date of termination.

#### 5. Parents and parental income

**i** Complete this section only if you are living with your parent(s) or you are under 18 years of age.

Are your parents divorced?

No  Yes

Which of your parents do you live with or have you most recently lived with?

Only one of my parents, please state whom. \_\_\_\_\_

Both

**i** Kela receives the information on your parents' taxable earnings and investment income for the most recently completed taxation from the Finnish Tax Administration. The student financial aid is granted according to the taxation data, unless you provide evidence that your parents' combined annual incomes have been reduced significantly (20% or more) after the most recently completed tax year.

If you are under 18 years of age, you live with your parent and your parent has a new spouse, remember to also take into account the incomes of your parent's new spouse when answering the questions about your parents' incomes.

My parent has a new spouse

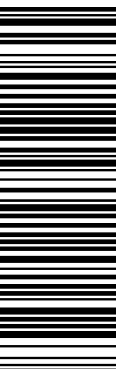
Have your parents' combined annual incomes been reduced (in total by at least 20%) after the most recently completed taxation?

No (decision based on taxation data)

Yes. State the reason for the change (for each parent separately):

Does your parent have income from abroad?

No  Yes. Provide details about the income from abroad.



## 6. Type of housing

**i** If you are completing the entire degree programme in the Åland Islands, go to section 8.

During my studies I live starting from \_\_\_\_\_

or for the following period: \_\_\_\_\_ - \_\_\_\_\_

with my parent  in a school dormitory

elsewhere, please specify: \_\_\_\_\_

Are you renting your home from your parent?

No  Yes, and my parent owns at least a 50% of the home.  
 Yes, but my parent does not own at least a 50% of the home.

Is your home part of the same property as your parents' permanent residence?

No  Yes

**i** A home is considered to be owned by your parent(s) if either one or both of your parents own at least 50% of it either personally or through a company, or if your parent is the sole beneficiary of an estate that owns the home.

## 7. Financial aid during the summer months

I will study as follows during the summer months. See section 11 (Enclosures).

Start and end dates

\_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

If you study in upper secondary school, state the school where you pursue studies during the summer and how many courses or credits you will complete.

\_\_\_\_\_

## 8. Studying abroad or in the Åland Islands

Do you study abroad or in the Åland Islands?

No, or I don't know yet. **i** If you answer 'No, or I don't know yet', you can skip the rest of the questions in this section.  
 Yes

How are your studies abroad related to the studies you are completing in Finland? See section 11 (Enclosures).

On-the-job training  
Training is  unsalaried  salaried and the wage is on average € \_\_\_\_\_ per month.

Study exchange

Other, please specify. \_\_\_\_\_

In which country do you study? \_\_\_\_\_

during the period \_\_\_\_\_ - \_\_\_\_\_

While studying abroad or in the Åland Islands, I will live

with my parent  
 in rental accommodation. Amount of rent: € \_\_\_\_\_ per month. Provide an estimate if you do not know the exact rent.  
 in a home owned by my spouse or myself

**i** A home is considered to be owned by you or your spouse if either of you or both of you together own at least 50% of it either personally or through a company, or if either of you is the sole beneficiary of an estate that owns the home.

elsewhere, please specify: \_\_\_\_\_

Are you renting your home from your parent?

- No  Yes, and my parent owns at least a 50% of the home.  
 Yes, but my parent does not own at least a 50% of the home.

Is your home part of the same property as your parents' permanent residence?

- No  Yes

**i** A home is considered to be owned by your parent(s) if either one or both of your parents own at least 50% of it either personally or through a company, or if your parent is the sole beneficiary of an estate that owns the home.

After the period abroad or in the Åland Islands, will you return to the same accommodation in Finland?

- Yes  No. How will the accommodation change?

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I will not live abroad or in the Åland Islands during the period of study. You can apply for general housing allowance.

## 9. Own income and other benefits

Are you in apprenticeship training (salaried on-the-job training)?

- No, or I don't know yet  Yes, during the period \_\_\_\_\_ - \_\_\_\_\_  
\_\_\_\_\_ - \_\_\_\_\_  
\_\_\_\_\_ - \_\_\_\_\_  
\_\_\_\_\_ - \_\_\_\_\_

Do you receive income from outside Finland?

- No  Yes. State the amount, the date of payment, the payer and whether the income is taxable.

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Do you receive some other benefit during the period of study (if you get only general housing allowance and/or child benefit, answer 'No')?

- No  Yes. Indicate the benefit and the payer.

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If you study abroad, do you get any grants or scholarships or benefits comparable to student financial aid from abroad?

- No  Yes. As regards grants and scholarships, state the amount, the date of payment, the payer and whether the grant or scholarship is taxable.

## 10. Military/non-military service or voluntary armed service

Will you complete military/non-military service or voluntary armed service during your studies?

- No  
 Yes; starting from \_\_\_\_\_.

## 11. Enclosures

### Section 1. Applicant

- Form OT 10e (Appendix to application for student financial aid filed by foreign resident ) for foreigners who have not previously received financial aid for students.



#### Section 4. Studies

- i** You do not need to include a study certificate with the application if you study
- in preparatory education for programmes leading to an upper secondary qualification
  - in upper secondary school
  - for basic vocational qualifications
  - for a vocational qualification or a specialist vocational qualification
- Enclose a notification of admission to the school or some other study certificate with the application if you pursue some other vocational education than a basic vocational qualification or a vocational qualification or a specialist vocational qualification.
- Enclose a notification of admission to the school or some other study certificate with the application if you study in a liberal adult education programme (e.g. folk high schools and sports institutes).
- Enclose an individual study plan confirmed by the school with the application if you study in adult primary education (comprehensive school studies).

#### Section 7. Financial aid during the summer months

- Students in upper secondary school: Certificate on the duration and contents of the summer studies. The certificate can be issued by the educational institution where you study during the summer months.

#### Section 8. Studying abroad or in the Åland Islands

- A certificate on the study period which you are pursuing abroad or in the Åland Islands. The certificate can be issued by your educational institution in Finland or at your destination, or it can be in the form of an agreement concerning on-the-job training. The certificate must indicate the study exchange or on-the-job training period. Upper secondary school students must also submit a statement indicating how many courses or credits count towards completion of the Finnish upper secondary school curriculum.

#### Section 9. Own income and other benefits

- Details on income from abroad. Kela receives information on wage and benefit income from Finland from the national incomes register.

### 12. Additional information

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- i** Write the number of the section you are referring to.

- Additional information on a separate sheet. Write your name and personal identity code on the sheet.

### 13. Signature

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**I declare that the information I have given is true and accurate. I will notify any changes.**

Place and date

Signature

Date the application was received by the educational institution: \_\_\_\_\_

Information obtained for the purpose of deciding the present matter may be used for other benefit-related matters, if so required under law. Any information obtained within the context of another benefit may also be used to decide the present matter.

Please contact us for more information about which outside sources we may access to obtain additional information about your circumstances and to whom we may provide such information.