



More information is available at
www.kela.fi/interest-assistance



If you have questions, please call our customer
service number (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. The address is Kela, PL 10, 00056 KELA.

Application periods for assistance with student loan interest:

Kela can pay the interest assistance either to you or to the bank.

Apply for payment of the interest assistance to yourself, if you pay student loan interest and notification costs to the bank monthly or every 3 months. When you have paid interest and notification costs for the whole 6-month interest payment period (from January to June or from July to December), you can after that apply for payment of the interest assistance to yourself.

The application must reach Kela by

31 August for interest payments due during
the first half of the year

28 (or 29) February for interest payments due during
the latter half of the year.

Apply for payment of the interest assistance to the bank, if you pay student loan interest and notification costs every six months on the interest payment dates laid down in the Act on Student Financial Aid (15 June and 15 December).

The application must reach Kela by

5 June for interest payments due during
the first half of the year

5 December for interest payments due during
the latter half of the year.

If the day in question is not a business day, the application must reach Kela by the previous business day.

1. Applicant

Personal identity code

Family name and given name

Telephone

E-mail

Kela retrieves address data from the population data system.

2. Bank account number of the applicant

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

3. Amount of student loan interest

What time period does the interest for which you apply for interest assistance concern?

- Interest for the first half of the year (January-June)
 Interest for the latter half of the year (July-December)

How often do you pay interest and notification costs?

- once every month every three months

Amount of interest for the first half of the year or the latter half of the year in total EUR _____

Notification costs for the first half of the year or the latter half of the year in total EUR _____

- every six months (Kela receives information from the bank on the student loan interest and notification costs.)

4. Student loan

Loan number and bank	Indicate to whom the interest assistance is payable.	
	To the bank	To myself
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>

- i** If you have agreed with the bank to pay interest monthly or every three months, Kela can pay only the last interest instalment, the instalment that falls due in June or December, directly to the bank. You must pay the other instalments to the bank yourself. If you are applying for payment of the interest assistance to both the bank and yourself, indicate both alternatives.

5. Interest payment period and taxable income

If you are applying for interest assistance

for interest payments due during the first half of the year, state the income for the period from 1 February to 31 May.

for interest payments due during the latter half of the year, state the income for the period from 1 August to 30 November.

State all taxable earnings and capital income (gross) with payment dates during the aforementioned period.

Total salary income for 4 months EUR _____

Total capital income for 4 months EUR _____

Benefits and other income in total for 4 months EUR _____

Total taxable income EUR _____

6. Underage children

If you care for your own children aged under 18 years, state the number of children. _____

If your spouse's children aged under 18 years live with you, state the number of your spouse's children. _____

7. Enclosures

Section 3. Amount of student loan interest

- Documentation of interest and notification costs paid, if you are applying for the interest assistance to be paid to you. The document can for example be a proof of payment or a bank statement. A notice of direct debit is not sufficient as documentation. If you have been paying interest monthly or every three months, submit documentation for the full interest payment period. The documents must show the amounts of the interest and the notification costs.

Section 5. Interest payment period and taxable income

- Documentation of incomes that do not show in the national incomes register, such as capital income, income from self-employment and income from other countries than Finland. The documents you provide must show the gross amount of income and the date of payment.

8. Additional information

- 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.

9. Signature

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

Place and date Signature

Information obtained for the purpose of deciding the present matter may be used for other benefit determinations, 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.

