Benefits for students and conscripts
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Benefits for students and conscripts

This brochure tells you about the financial support available from Kela for students and for those performing their military or non-military service.

The brochure describes the situation in 2019. It does not, however, include all the details on the different types of benefits that are available.

You can check the exact benefit amounts on the Internet:

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

You have to apply for benefits paid by Kela. You can apply for benefits online at

- [www.kela.fi/asiointi](http://www.kela.fi/asiointi)
  (in Finnish) or
- [www.fpa.fi/etjanst](http://www.fpa.fi/etjanst)
  (in Swedish)

You can also fill in an application form you can get from any Kela customer service point or from Kela’s website:

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

The requirements you must meet to qualify for benefits from Kela are laid down in law. When Kela makes a decision about a benefit, each applicant’s circumstances are considered individually.

The circumstances of applicants and their need for support can vary a great deal. For this reason, not everyone receives the same amount of benefit.
Kela’s benefits for students

Kela can grant financial aid to students.

Financial aid is available in the following forms:
• study grant
• provider supplement
• supplementary allowance for the purchase of study materials (starting 1 August 2019)
• government guarantee for a student loan.
• housing supplement.

The housing supplement is only available to those studying for example in a folk high school or a foreign educational institution.

Students living in Finland may be entitled to a general housing allowance.

Other benefits for students provided by Kela are, for example, the school transport subsidy, the student loan compensation and subsidised meals.

Who can get student financial aid?
You can apply for student financial aid when you begin a course of study after comprehensive school.

Your own income, and sometimes also that of your parents, may affect your eligibility for financial aid.

Financial aid can be granted to:
• students of upper secondary schools (in the case of adult students only those doing a dual degree)
• students of vocational schools
• students of universities and other institutions of higher education
• students who are completing other separately specified studies. They must be full-time students.

Students coming to Finland from abroad are not, as a rule, eligible for financial aid.

If you are studying abroad, you may be eligible for financial aid from Finland. However, you must have close family or residential ties to Finland.

Who can not get student financial aid?
You cannot get financial aid if, for example, you are paid any of the following:
• financial aid for studies from some other country
• unemployment allowance or labour market subsidy
• sickness allowance
• adult education allowance (but you can get a government guarantee for your student loan)
• job alternation compensation
• rehabilitation allowance for your studies
• pension (does not apply to survivor’s pension).
Furthermore, you cannot get student financial aid, if you are doing
• labour market training
• apprenticeship training.
• compulsory military or non-military service.

Financial aid for upper secondary school and vocational students

Kela can grant financial aid for upper secondary school and vocational studies (in the case of adult upper secondary school students, only to those doing a dual qualification).

You can also get financial aid for other studies, such as
• studies at a folk high school or sports institute
• education preparing you for further study
• preparatory training courses for immigrants
• basic education for adults.

Student financial aid is granted for a specified period of time. For studies at upper secondary schools, financial aid is granted for the first 3 years of study.

In the case of vocational studies, the period for which financial aid is granted depends on the length of your studies.

If you continue to study full-time, you can get financial aid for an extended period of time.

If you complete your studies earlier than planned or if you interrupt your studies, you must remember to tell Kela to stop paying out student financial aid to you.

Financial aid for higher education students

You can get financial aid while you are completing
• a higher education degree,
• training preparatory to participation in basic vocational education for immigrants
• separate further vocational training, or
• a separate degree or study module following a higher education degree.

The length of time for which you can get financial aid depends on the scope of your study programme. In a single academic year, financial aid is normally paid for 9 months.

In order to get financial aid, your studies must show progress. Kela tracks students’ academic progress.
How much student financial aid can you get?

Students who do not have children can get up to a total amount of about EUR 900 per month in study grants and student loan funds. They may also be entitled to general housing allowance.

Study grant

Students who are 17 or older can get a study grant. The amount of the study grant depends on your age, your living arrangements, whether you are married and whether you have children.

The smallest study grant amounts range between EUR 8 and EUR 38 euros per month (2019). They are paid to students between 17 and 19 who live with a parent. The maximum amount of study grant that a student without children can get is EUR 250.28 per month.

The study grant is taxable income. However, if you do not have any other income, you do not have to pay any tax on it at all.

Provider supplement to the study grant

If you are the guardian of a child under 18 years of age, you get a provider supplement of EUR 75 per month with your study grant. Kela grants it to you automatically.

Supplementary allowance for the purchase of study materials

Starting from August 2019, students of an upper secondary school or a vocational school can get a supplementary allowance of EUR 46.80 per month for the purchase of study materials.

You can get the supplementary allowance if your parents have a combined annual income of EUR 41,100 or less.

If you live with a parent, you must be under 20 years of age. If you do not live with your parents, you must be under 18. The earliest that you can get the supplementary allowance for the purchase of study materials is when you are 15 or 16 years old.

If you are eligible for the supplementary allowance but do not yet receive study grant payments, put in an application for financial aid.
Parental income
Parental income can reduce or increase the amount of your study grant, or prevent you from getting any study grant, if
• you study in an opisto-level educational institution, an upper secondary school or a vocational school and
• you are 18 years of age or
• you are 18–19 years old and live with your parents.

If your parents have a combined annual income of EUR 64,400 or more you cannot get study grant payments.

If you are 17 years old and live outside your parental home during the days of active study, your parents’ income will starting in August 2019 no longer prevent your from getting study grant payments.

You can check the amount of the study grant available to you with an online calculator.

www.kela.fi/laskurit (in Finnish) or www.fpa.fi/berakningar (in Swedish)

Housing supplement
A housing supplement may be available to those who study abroad or in the Åland Islands. The amount of the housing supplement is usually EUR 210 per month.

The housing supplement may also be available to students of a Finnish folk high school or sports institute who pay tuition and live in a school dormitory. In this case, the housing supplement is EUR 88.87 per month.

You can get housing supplement payments only for the months that you study full-time. No age limits apply. Starting August 2019, parental income will no longer affect the housing supplement.

General housing allowance
Students living in Finland may be entitled to a general housing allowance.

Persons sharing a household must claim general housing allowance together.

For more information, please see Kela’s website or the general housing allowance brochure.

www.kela.fi/housing
**Government guarantee for student loans**

You can also finance your studies by taking out a student loan from a bank. You pay back the loan when you have completed your studies. Apply to Kela for a government loan guarantee.

The government guarantee means that Kela will accept responsibility for the repayment of the loan, should you not be able to pay the loan back to the bank yourself. Should this happen, Kela will, however, recover the loan from you.

Student loans are granted by banks. You must contact the bank to discuss the loan and its terms and conditions including interest and repayment.

You can get a government guarantee for a student loan if you currently receive a study grant or adult education allowance. (There are, however, some exceptions to this.)

Persons who are under 18 can get EUR 300 per month in loan funds. Those who are 18 or older can get EUR 650 per month, and those who are studying abroad, EUR 800 per month.

It is up to you to decide whether you take out any loan at all, or how much of the loan you take out at a time.

The interest payable on student loans is capitalised (added to the loan amount) during the period when you are receiving student financial aid. When you no longer get financial aid, the bank will bill you for the interest.

**Student loan compensation or tax deduction for student loans (for higher education students)**

If you complete a higher education degree within the target time, Kela can pay a portion of your student loan. It is called the student loan compensation. The compensation can cover as much as a third of your student loan.

The student loan compensation only applies to students in higher education who have started their first higher education studies on or after 1 August 2014.

If you started your first higher education studies before 1 August 2014, and completed them in time, you may be entitled to a student loan tax deduction.

The student loan compensation is 40% and the student loan tax deduction is 30% of the qualifying student loan debt exceeding EUR 2,500.
As a rule, the student loan compensation and student loan tax deduction are granted without application.

**Interest assistance**

If you have finished your studies and you have a low income and outstanding student loan debt, you can apply to Kela for interest assistance.

It means that Kela will pay the interest on your student loan without your having to pay it back to Kela.

**How does income affect financial aid for students?**

You can have other income even if you collect financial aid. In any given year, you can have income up to a certain limit. The limit depends on the number of months for which you receive financial aid.

The income may be earned at any time during the calendar year.

The study grant and the housing allowance are not counted as income.

### Examples of annual income limits.

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<th>Number of months of aid during the calendar year</th>
<th>Annual income limit, EUR per calendar year</th>
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If you start your studies or graduate half way through the year, you can have any amount of income before you began your studies or after you graduate.

However, you should keep an eye on the income limits during months of active study. Make sure that you have no more than EUR 667 in income per month of study, and up to EUR 1,990 for each month in which you do not get financial aid.

If you exceed the limits, you may have to explain to Kela when you received the income.

If you stop studying half way through the year, all your income in that year will be regarded as annual income.
Please see Kela’s web pages for details on what types of income affect student financial aid:

www.kela.fi/students

What if you exceed your annual income limit?
You must make sure yourself that you do not exceed the annual income limit.
If you exceed your annual limit, Kela will recover the overpaid amount of financial aid from you increased by 7.5 per cent.

If you find that you are earning more than your annual income limit allows, you can do one of the following:
• apply for financial aid for some of the study months only
• cancel financial aid for one or several months
• repay to Kela some of the financial aid you have already taken out.
You can choose the months for which you wish to make the repayment.

Make the repayment by the end of May following the year in which you received the financial aid.

Online financial aid calculator:

www.kela.fi/laskurit
(in Finnish) or
www.fpa.fi/berakningar
(in Swedish)

You can check your income limit and make changes concerning your financial aid online at

If you use the paper form (OT 16e), please submit it to Kela.

School transport subsidy

You can get financial support for your daily trips to and from school if you are
• in upper secondary school
• studying for basic vocational qualifications
• in education preparing you for vocational education.

You can get the subsidy if the distance between your home and school is at least 10 kilometres and your monthly travel expenses are over EUR 54 (does not apply to Waltti bus travel).

Waltti is a cross-regional travel card accepted in several Finnish localities.

You will have to pay a copayment of at least EUR 43 per month yourself.

However, if you use a Waltti bus or dedicated school transport, the maximum you pay is EUR 43 per month.
How to apply for school transport subsidy
Fill in an application for school transport subsidy and hand it in to your school.
If you travel by bus, your school will give you a certificate entitling you to buy tickets at a reduced fare. If you use the certificate to buy the ticket, the maximum you pay is EUR 43 per month. You must apply for school transport subsidy separately each year.
Depending on your means of transport, Kela will pay the subsidy to the ticket vendor, to your school, or to yourself.

Meal subsidy
Students in higher education can get a discounted meal at cafeterias participating in Kela’s meal subsidy programme.
You get the subsidy by presenting your student ID card or a meal subsidy card issued by Kela.

Adult education allowance
If you have been working for at least 8 years, you may be entitled to an adult education allowance.
This benefit is not granted by Kela, but by the Employment Fund. For further information see the Fund’s website at www.tyollisyysrahasto.fi.
If you are getting adult education allowance payments for a period of at least 8 weeks, Kela can grant you a government guarantee for a student loan.
The guarantee amount is EUR 650 per month.

If you fall ill
If you fall ill during your studies, you can take sick leave and apply to Kela for a sickness allowance.
If you are granted a sickness allowance, Kela will stop paying you financial aid automatically.

Compulsory military and non-military service
You cannot get student financial aid during military or non-military service. Any financial aid you get when entering the service must be stopped. You can apply for student financial aid again when you continue your studies.
You can stop payment of student financial aid and apply for it again online.
A conscript is a person doing compulsory military or non-military service. Persons doing their military or non-military service get a small daily allowance from their place of service. Kela can provide an additional conscript’s allowance. It can be paid to those performing their military or non-military service or to their family members. Conscript’s allowance can also be paid to persons coming from outside Finland to perform military or non-military service.

The conscript’s allowance includes:
- basic assistance
- housing assistance
- maintenance assistance
- special assistance
- interest assistance for student loans.

The conscript’s allowance is for:
- the conscript
- a spouse or registered partner
- a cohabiting partner with whom the conscript has a child
- the conscript’s own children or those of his spouse or registered partner.

**Basic assistance**
Basic assistance is paid to the conscript’s family members. It covers the everyday costs of living of the conscript’s spouse or partner and their children when the family’s other available income is not enough to live on. These everyday costs include costs for food, clothes and medical treatment. The full amount of basic assistance is EUR 628.85 per month (2019). The amount of the benefit depends on the family’s income and the number of children.

**Housing assistance**
Kela covers reasonable housing costs for conscripts and their families by paying them housing assistance. Conscripts themselves can get housing assistance only if they have lived independently for about three months before entering the service. Housing costs include rent, water, electricity and maintenance charges, interest on housing loans and the costs for maintenance and upkeep of a single-family home.

**Maintenance assistance**
If a person doing their military or non-military service is unable to pay child support, Kela can pay maintenance assistance to the child in question. Its amount is the same as that of the child support.

**Other financial assistance**
Kela can pay a conscript’s family member special assistance for healthcare and child care expenses.
Kela can also pay the interest due on conscripts’ and their family members’ student loans. You can also apply to Kela for interest assistance for payment of interest on a student loan. Even if you are not entitled to conscript’s allowance, you can check with Kela if you are entitled to general housing allowance. If a person performing their military or non-military service is on paternity leave, they can be paid paternity allowance.

Application and payment

You can apply for student financial aid, general housing allowance and conscript’s allowance online at

www.kela.fi/asiointi (in Finnish) or
www.fpa.fi/etjanst (in Swedish)

See the application form for a list of the documents you need to send with it. All supporting documents can also be submitted online. You can also apply by filling in an application form you can print off Kela’s website.

www.kela.fi/forms

You can also pick up application forms at Kela’s offices.

If you apply for a benefit on an application form, send the form by post to Kela. To look up the address to which to send the application, visit www.kela.fi/by-mail

You can also call Kela’s customer service and ask for the address.

020 634 2550 (Students)
020 634 2550 (Conscripts)

When Kela has reviewed your application, you get a decision about the allowance sent to your home. The amount of the benefit, the criteria based on which it is granted, and the payment date are shown in the decision. You will receive a decision even if you have not been granted a benefit. Kela will pay the benefits into your bank account.

Financial aid benefits and the conscript’s allowance are paid on the first business day of the month.

Social assistance is a form of last-resort financial support

You may be able to get basic social assistance from Kela if all your earnings and assets and benefits that you have been granted do not cover your necessary everyday expenses, such as food and housing. Students must first apply for financial aid (i.e., study grants and government guarantees for student loans).
Kela at your service

On the internet

Visit Kela’s website for more information:

www.kela.fi

You can also get advice online at:

www.kela.fi/kysykelasta

The site is in Finnish, but you can ask questions in English and get a reply in English.

You can use our online calculators to check the benefit amounts:

www.kela.fi/laskurit
(in Finnish) or
www.fpa.fi/berakningar
(in Swedish)

Kela’s online customer service is a safe and secure channel to manage your affairs. It can be found at:

www.kela.fi/asiointi
(in Finnish) or
www.fpa.fi/etjanst
(in Swedish)

Sign in to the online service with your own online banking credentials or the mobile ID on your phone.

Through Kela’s online customer service, you can:
• apply for Kela benefits
• send additional documents
• get information about the status of your application
• report changes
• stop the payment of benefits.

By phone

Students 020 634 2550
Conscripts 020 634 2550

Note: Kela’s customer service numbers will change at the end of 2019. Check the numbers at www.kela.fi/phone-numbers

Kela’s offices

Address information for the Kela office nearest to you is available at

www.kela.fi/offices

Book an appointment

You can book an appointment for an office visit or for phone service. If there is a big change in your circumstances or you need to discuss a complicated matter, it is a good idea to book an appointment. To book an appointment, call customer service or go to

www.kela.fi/appointments
Do you need an interpreter?

If you need interpreter assistance, contact Kela or see www.kela.fi/interpretation

Report changes

If you receive a Kela benefit, remember to inform us immediately if there are changes in your circumstances. These can be, for example, changes in your studies or housing situation.

Recovery of overpaid benefits

If Kela pays you too much in benefits because of incorrect information, you must pay back the overpayment.

How to appeal

You can apply for a change to a Kela decision. Instructions on how to appeal are provided with each benefit decision. If you have questions, you should first contact Kela.

Student Financial Aid Review Board
Puhelin 0295 333 000
www.opintotuenmuutoksenhaku-lautakunta.fi

Social Security Appeal Board
Telephone 0295 163 800
www.samu.fi

You are welcome to contact us!
9am to 3pm, Monday to Friday. For information about temporary changes to opening hours, see: www.kela.fi/phone-numbers

020 634 2550
Conscripts
Families with children
Housing benefits
Social assistance
Students
Unemployment

020 634 2650
Death of a family member
Disability
Kela card, European Health Insurance Card
Pensioners
Rehabilitation
Sickness
Moving to or from Finland 020 634 0200

Note: The customer service numbers will change in 2019, see www.kela.fi/phone-numbers.
Kela brochures available in English

Benefits for families with children

General housing allowance

Health and Rehabilitation

Benefits for students and benefits for conscripts

Financial support during unemployment

Pensions and retirement

Moving to or away from Finland

Basic social assistance

The brochures are available at Kela offices and citizen service points. Brochures in other languages at www.kela.fi/muutkielet