

Studying

Kela[®]

Financial support for students and military conscripts



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Studying

Kela's benefits provide basic economic security for persons whose income has fallen so that it is not enough to live on. In this brochure, we explain what kind of financial support Kela gives to students and to those doing compulsory military or non-military service.

There are different types of financial support available. For this reason, it is a good idea to find out what other types of benefits you may be entitled to from Kela. These include, for example, general housing allowance.

Kela grants benefits on the basis of applications. You can apply for benefits from Kela online at www.kela.fi/asiointi (service in Finnish) or www.fpa.fi/etjanst (service in Swedish). Application forms are also available on the internet, at Kela's service points and at educational institutions.



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



www.kela.fi/lomakkeet
(in Finnish) or
www.fpa.fi/web/sv/blanketter
(in Swedish)

The requirements you must meet to qualify for benefits from Kela are laid down in law. When Kela makes a decision about a benefit, the applicant's circumstances are considered individually. The applicants' circumstances and need for financial support vary a great deal. Consequently, the amount of financial aid provided varies, too.

This brochure explains the main issues concerning the benefits from Kela that are available for students and conscripts. It does not, however, include all the details on the different types of benefits that are available.

The exact amounts of the benefits and income limits can be found in a separate supplement to this brochure, which you can print the from www.kela.fi/web/en/financial-aid-for-students or request from any Kela office.

Kela's benefits for students

Kela can grant financial aid to students.

Student financial aid includes

- study grant
- housing supplement
- government guarantee for a student loan.

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

Who can get student financial aid?

If you are 17 and studying in Finland or abroad, you can apply for student grant and for a government guarantee for a student loan. There are no age limits for the housing supplement (more detailed information on page 5). In certain situations, you can also get a government guarantee for a student loan when you are under 17.

You must be enrolled as a full-time student and your studies must last for an uninterrupted period of at least 2 months.

Financial aid can be granted to students

- in upper secondary schools (in the case of adult students only to those doing a dual degree)
- in vocational schools
- in universities and other institutions of higher education
- who are completing other separately specified studies.

Students coming to Finland from abroad are not, as a rule, eligible for financial aid. If you come from abroad, you should check your entitlement to student financial aid and other benefits from Kela.

If you intend to study abroad, you may be eligible for financial aid from Finland. To qualify for student financial aid, you must be living abroad temporarily. If you will be studying abroad for a period of over 12 months, you need to apply to Kela for continued coverage under the Finnish social security system.

Your own income, and sometimes also that of your parents, may affect your eligibility for financial aid. For this reason, you should check the income limits before applying.

Who can not get student financial aid?

You cannot get financial aid if, for example, you are getting any of the following:

- financial aid for studies from some other country
- unemployment allowance or labour market subsidy
- sickness allowance
- adult education allowance
- job alternation compensation
- rehabilitation allowance granted for the same 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 to 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 folk high schools
- studies at centres for sports-related education
- training and rehabilitation courses for disabled persons
- preparatory training courses for immigrants.

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 is only granted for full-time studies. For more information, please see



www.kela.fi/english
> Students.

Financial aid for higher education students

You can get financial aid while you are completing

- a higher education degree, or
- training preparatory to participation in basic vocational education for immigrants, or
- separate further vocational training, or
- a separate degree or study module following a higher education degree.

In order to get financial aid, your studies must show progress. Your study progress is monitored by the Student Financial Aid Committee at your institution of higher education and by Kela. The period of time for which you are entitled to financial aid depends on the length of your studies. In a single academic year, financial aid is normally paid for 9 months.

You can get student financial aid for all higher education studies for a total of 64 months, if you started studying for a new higher education degree on 1 August 2014 or later.

In other words, you can complete a second degree and also get financial aid for that, if you have not used up all the 64 months of aid available.

How much student financial aid can you get?

When the student grant, the housing allowance and the student loan are added up, the amount of financial aid can total between 850 and 935 euros per month.

Study grant

A student who is 17 or older can get study grant. The smallest study grant amounts range between 8.40 and 62 euros per month (2015).

These amounts are granted to students aged 17 to 19 who are living with their parents.

The amount of study grant increases with the student's age. The amount granted also depends on your age, your living arrangements, if you are married or not and at what level you are studying. Sometimes the amount is also affected by your parents' income.

The maximum amount of study grant paid to students at upper secondary schools or vocational schools is 250.28 euros per month (academic year 2015–2016). For university students who started their first higher education studies before 1 August 2014 the maximum amount of financial aid is 336.76 euros per month or 303.19 euros per month.

These amounts are granted to students who have reached the age of 18 and to students who are married or have children to provide for.

Study grant is taxable income. But if your study grant is less than 170 euros per month or if you do not have any other income, you do not have to pay any tax on it at all.

Parents' income

Their parents' income may reduce the amount of study grant to which students at upper secondary schools and vocational schools are entitled. Your parents' income may also prevent you from receiving any study grant at all.

If your parents have an annual income of less than 41,810 euros, it will not affect the amount of study grant that you get. If your parents' annual income is 61,000 euros or more, you are not entitled to any study grant at all.

If you have reached the age of 18 and you are not living with your parents, the income limits are higher. If your parents have an annual income of less than 54,010 euros, it will not reduce your study grant. If your parents' annual income is 73,200 euros or more, you are not entitled to any study grant at all. If your parents have an annual income of 39,000 euros or less, you may be entitled to an increased study grant.

You can calculate the amount of study grant that you are entitled to at



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

For more information, please see www.kela.fi/english

Housing supplement

You can get housing supplement for the months that you study full-time.

Housing supplement is available for

- rented accommodation
- right-of-occupancy homes.

No age limits apply. You can only get housing supplement for one home at a time. If several students share accommodation, each one of them should apply for housing supplement according to their own share of the rent.

You cannot get housing supplement if

- you are living with your parent(s)
- you are sharing a home with a child of your own or with your spouse's or partner's child
- you are living in a home owned by your spouse, partner or yourself
- you are getting/your spouse or partner is getting housing allowance for pensioners.

If it is possible for you to live in a free-of-charge dormitory at your school, you are not, however, entitled

to housing supplement, unless there is a special reason why you cannot accept the dormitory place offered to you.

Your housing costs affect the amount of housing supplement that you are entitled to. Acceptable housing costs are, for example, the rent and maintenance charge for a right-of-occupancy home and fixed water and electricity charges. If you are under 18, unmarried and have no children, your parents' income will affect the amount of housing supplement available to you. The income limits for parental income are the same as those applied to study grant. Your spouse's or partner's income will not, however, affect your housing supplement.

The maximum amount of housing supplement is 201.60 euros per month (academic year 2015–2016). The amount of housing supplement is smaller if, for example, you live in a flat owned by one of your parents or in a flat that you have rented from one of your parents.

If you do not qualify for the housing supplement, you can apply for general housing allowance from Kela. If you are a higher education student, please note that taking out housing supplement will shorten the maximum period for which you get financial aid.

You can calculate the amount of housing supplement at



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

Government guarantee for student loans

You can also finance your studies by taking out a student loan from a bank. You pay the loan back when you have completed your studies. Government guarantees for student loans are granted by Kela. The state 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 go to the bank in person 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 are getting student grant or adult education allowance. (There are, however, some exceptions to this.) Higher education students who are getting study grant are granted a government loan guarantee without having to apply for it separately.

Check with Kela if you can get a government guarantee for a student loan.

The guarantee amount depends on your age and at what level you are

studying. For students under 18, the loan amount covered by the guarantee is 260 euros per month, for students who are 18 years or older it is 400 euros per month, and for students studying abroad 700 euros 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. As a rule, the loan must be taken out in several instalments during the academic year. 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 student financial aid, you have to start paying interest on your loan.

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. The student loan compensation is a repayment, made by Kela, on your student loan and it can amount to as much as one third of your loan amount.

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

If you started your first higher education studies before 1 August 2014, you may be entitled to a student

loan tax deduction. When you have completed your degree within the set time and you have started making repayments on your student loan, the tax that you have to pay is reduced by an amount equalling the amount of the 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 2,500 euros.

As a rule, student loan compensation and student loan tax deduction are granted without application. There are, however, some exceptions to this.

Interest assistance

If you have finished your studies and you have a low income, you can apply for interest assistance from Kela. In such a case, Kela will pay the interest due on your student loan without your having to pay it back to Kela. You can get interest assistance for a maximum of five times.

How does income affect financial aid to students?

You are allowed earnings up to your annual income limit. Your annual income limit is determined on the basis of the number of months for which you have taken out student financial aid during the year in question. Your income is calculated for the whole calendar year. Student financial aid is not regarded as income.

The annual income limit is calculated as follows:

660 euros for every month of student financial aid and 1,970 euros for every month for which you do not get financial aid.


The income may be earned at any time during the calendar year as long as it does not exceed your annual income limit. If you do not exceed this limit, your income will not affect the financial aid you get.

Aid months	Annual income limit, EUR/year
1	22,330
2	21,020
3	19,710
4	18,400
5	17,090
6	15,780
7	14,470
8	13,160
9	11,850
10	10,540
11	9,230
12	7,920

If you start your studies or graduate half way through the year, all your income in that year will be regarded as annual income. You may, in that case, have to report to Kela or to the Student Financial Aid Committee on when exactly you received the income. Before you start your studies and after you graduate you may, however, earn income freely. Whether any income you have received is

considered to have been earned while you were studying, or while you were not studying, normally depends on 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/english
› Students

What if I exceed my 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 15 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 part of the study months only
- cancel financial aid for one or several months of your choice
- return some of the financial aid you have already taken out to Kela.

If your income exceeds your annual income limit, any financial aid that you wish to return to Kela must be paid back by the end of May the year after it was paid to you.

Use our calculator to find out how your income will affect your financial aid.

 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

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

When using paper form OT 16e, please submit the form to Kela or to your school.

School transport subsidy

Upper secondary school students, students in basic vocational education and students doing a dual qualification may be entitled to financial support for daily travel to and from school. If the distance between your home and school is at least 10 kilometres and your monthly travel expenses are over 54 euros, you are entitled to the subsidy.

You will always have to pay at least 43 euros of the monthly cost yourself (academic year 2015–2016). If you are a higher education student or an adult upper secondary school student, you are not entitled to school transport subsidy.

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 or

train, your school will give you a certificate entitling you to buy tickets at a reduced fare. By presenting the certificate when buying a travel ticket, you will only have to pay a maximum of 43 euros for the ticket per month.

You must apply for school transport subsidy separately each year. Depending on how you travel, Kela will pay the benefit directly to the ticket seller, to your school or to yourself.

Meal subsidy

Higher education students can get a discounted meal at cafeterias participating in Kela's meal subsidy programme. By presenting your student ID card or a meal subsidy card issued by Kela, you will get a student discount on your meal.

Adult education subsidy

If you have been working for at least 8 years, you may be entitled to adult education subsidy. This benefit is not granted by Kela, but by the Finnish Education Fund. For further information see the Educations Fund's website at **www.koulutusrahasto.fi**.

If you are getting adult education subsidy for a period of at least 8 weeks, Kela can grant you a government guarantee for a student loan. The guarantee amount is 400 euros per month.

If you fall ill

If you fall ill during your studies, you can take sick leave. If you are ill for

more 2 months, you should change your student financial aid to sickness allowance. Using up available aid months when your studies are not progressing and you are not earning any credits is not to be recommended.

To qualify for sickness allowance, you must be covered under the Finnish social security system.

You can change your study grant and housing supplement to sickness allowance and general housing allowance. You can make changes online at



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

Compulsory military and non-military service

You must stop payment of your student financial aid during military and non-military service. During that period, you are not entitled to student financial aid. 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 at



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

Kela's benefits for conscripts

The income of a conscript's family often falls during the period of service.

Conscripts and persons doing non-military service get a small daily allowance. In addition, Kela can pay conscript's allowance to conscripts and their families. The allowance is also paid to conscripts who come from abroad to perform their military service in Finland.

Conscript's allowance includes

- basic assistance
- housing assistance
- maintenance allowance
- special assistance
- interest assistance for student loans.

Conscript's allowance is available for

- conscripts
- 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 registered 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 636.63 euros per month (2015). 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. Such reasonable 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 allowance

If a conscript is unable to pay child support during his period of military service, Kela can pay maintenance allowance to the child in question. The allowance amount is the same as the child support amount.

Other financial aid

Kela may, at its discretion, pay special assistance to a conscript's family members for expenses related to, for instance, health care or child minding as well as interest payments due on a conscript's or his family members' student loan. 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. A conscript who is on paternity leave, is entitled to paternity allowance.

Application and payment

You can apply for student financial aid and conscript's allowance online at



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

You can apply for conscript's allowance on form SA1 (Swedish form SA1r) and for student financial aid on form OT1 (Swedish form OY1r, English form OT1e).

Send or hand in the application forms to a Kela customer service point.

Check the application dates.

See the application form for a list of the documents you need to send with it.

All supporting documents can also be submitted online.

Payment of benefits

When Kela has processed your application, you will get a decision sent to your home. The amount of the allowance, the grounds on which it was granted and the date of payment are stated in the decision. You get a decision even if it is negative. Kela will pay the benefits into your bank account. Student financial aid is paid on the 4th of each month or on the nearest following banking day.

Conscript's allowance is paid on the first banking day of each month.

Appealing against a decision

You can apply for a change to a Kela decision. There are instructions on how to appeal in the attachment you get from Kela with your decision.

Kela is at your service

On the Internet

Your contacts with Kela can be handled easily online. You can get information about Kela's benefits on Kela's website. There are tools to calculate the amounts of benefits. (Please note that this service is available in Finnish and Swedish only.) Kela's website is at


 www.kela.fi
www.kela.fi/english

Kela's online customer service is a safe and secure channel for online contact. Sign in to the online service with your own online banking codes or the mobile certificate on your phone.


Through Kela's online customer service, you can:

- apply for Kela benefits
- submit supporting documents
- get information about the handling of your application
- report changes
- stop the payment of benefits.

The online customer service is at

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

By telephone

 **Student support 020 692 229**
Conscript support for those doing their military service
020 692 220

By contacting a Kela office or citizen service centre

Kela's offices are at your service in all matters connected with Kela benefits. Address information for the Kela office or citizen service centre nearest to you is available on the the Internet at

 www.kela.fi/offices

Addresses and customer service numbers are also listed in the local telephone directory.

By booking an appointment

You can book an appointment for an office visit or for phone service. It's a good idea to schedule an appointment if there is a major change in your circumstances or you need to discuss a complicated matter.

Schedule an appointment at

 www.kela.fi/appointments

or call Kela's customer service number.

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

 www.kela.fi/interpretation

Kela's employees must keep all personal matters secret. They are not allowed to speak of matters regarding their clients to outside persons.

Report all changes

If you receive a Kela benefit, do remember to inform us quickly if there are changes in your situation. These can be, for example, changes in your housing or income situation, changes in the number of children, or changes in your relationship with your spouse or partner.

Recovery of overpayments

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

 www.kela.fi/takaisinperinta

Appealing a decision

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, please call the telephone number below.

Student Financial Aid Review Board

Telephone 0295 333 000
www.opintotuenmuutoksenhaku-lautakunta.fi

Social Security Appeal Board

Telephone 0295 163 800
www.somla.fi

You are welcome to contact us!

Monday to Friday from 8 am to 6 pm

Student support _____	020 692 229
Conscripts _____	020 692 220
Housing benefits _____	020 692 221
Pensions and retirement _____	020 692 222
Kela card and European Health Insurance Card _____	020 692 223
Rehabilitation _____	020 692 225
Families with children _____	020 692 226
Moving to or from Finland _____	020 634 0200
Death of a family member _____	020 692 228
Sickness _____	020 692 224
Support during unemployment _____	020 692 230
Disability benefits _____	020 692 231

Kela's brochures

Brochures in printed and online format www.kela.fi /muutkielet suomeksi | på svenska | in English | Davvisamegiella eesti keel | Русский

Home and Family

Benefits and housing allowances for families with children

Health and Rehabilitation

Compensation for illness and daily allowances, rehabilitation and disability benefits

Studying

Financial support for students and military conscripts

Unemployment

Financial support for the unemployed

Pensions and retirement

Pension security, housing allowance and care allowance

Moving to or from Finland

How to get into the Finnish social security system and what happens when you move from Finland to another country?