

# KELA BENEFITS IN EUROS 2017

-  HOME AND FAMILY
-  HEALTH AND REHABILITATION
-  **STUDYING**
-  UNEMPLOYMENT
-  RETIREMENT
-  SOCIAL ASSISTANCE



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## Phone service

Families with children	020 692 226	Housing benefits	020 692 221
Students	020 692 229	Rehabilitation	020 692 225
Conscripts	020 692 220	Disability benefits	020 692 231
Sickness-related benefits	020 692 224	Moving to or from Finland	020 692 0200
Unemployed persons	020 692 230	Kelacard, European	
Pensioners	020 692 222	Health Insurance Card	020 692 223
Benefits for survivors	020 692 228	Social assistance	020 634 2550

This information on financial aid for students is current starting from 1 August 2017.

## Study grant

Monthly amounts of the study grant (EUR per month) and the effect of parental income on the study grant

	First higher education studies	Other educational institutions
Married or has dependants	250,28	250,28
Aged 20 or above; lives alone	250,28	250,28
Aged 18-19; lives alone	250,28	250,28 <sup>3</sup>
Aged 17; lives alone	101,74 <sup>1</sup>	101,74 <sup>2</sup>
Aged 20 or above; lives with parents	81,39 <sup>1</sup>	81,39 <sup>1</sup>
Aged under 20; lives with parents	38,66 <sup>1</sup>	38,66 <sup>2</sup>

1) = parental income can increase the amount

2) = parental income can increase or decrease the amount

3) = parental income can decrease the amount, the effect of parental income will cease starting from 1 January 2018

Amount: See 'Financial aid for students' on Kela's website ([www.kela.fi](http://www.kela.fi)).

**Payment and taxation:** Paid on the 4th of each month or the nearest following banking day. Subject to tax. A 10% tax withholding is made on study grants paid at a rate of EUR 170 per month or more.

**When to claim:** Can be awarded from the beginning of the month in which claim was made (not retroactively).

## Housing benefits for students

Students who are resident in Finland may be entitled to general housing allowance. The amount of housing benefits is affected by the gross income of the persons making up a household.

The housing supplement will remain available to

- students studying abroad or in the Åland Islands who live in rental housing (usually EUR 210 per month)
- students enrolled in a tuition-based programme at a Finnish folk high school, sports institute or the Sámi Education Institute who live in a school dormitory (usually EUR 88.87 per month).

## Government guarantees for student loans

**Amount:**

	EUR per month
Secondary-level students under 18	260,00
Secondary-level students 18 or over	400,00
Higher education students and recipients of adult education subsidy	400,00
Students studying abroad	700,00

**When to claim:** Claimed at the same time as the study grant for the entire course of study.

## Student loan compensation or tax deduction

**Amount:** The maximum amount of student loan compensation is 40 per cent and the maximum tax deduction is 30 percent of the eligible student debt exceeding EUR 2,500. Debt accrued outside the target time for the degree is not eligible debt.

**When to claim:** A decision or proposed decision on the student loan tax deduction is sent by Kela automatically to all graduates. Students who have completed a Bachelor's level university degree should claim student loan compensation. Those who have completed a degree abroad must report the completed degree to Kela. The claim or notification must be filed within 2 years of completing the degree.

## Interest allowance

**Amount:** Interest due on the student loan minus any penalty interest for delayed payment and banking charges

**Payment:** Paid to the student or to the lending bank.

**When to claim:** Within 2 months of the month in which the interest becomes due.

## School transport subsidy

**Amount:** Student pays EUR 43 per month.

**When to claim:** Must be claimed separately for each school year.

Claims can be backdated by up to one month and must be filed with the school.

## Conscript's allowance

**Amount:** Covers the daily living expenses which the family cannot meet out of its net-income.

- The full amount for single recipients is equal to the full national pension (EUR 628,85 per month).
- The amount is affected by the number of recipients: the first recipient gets up to the full amount, the second 50% and the third and additional recipients 30% each.
- The conscript and his or her family members can get assistance with reasonable housing costs.
- Family members can get help with their necessary and reasonable medical expenses, child care costs (e.g. buying a pram), and interest on student loans.
- Interest due on government guaranteed student loans can be paid entirely by the government. Child support payments due during the service can be paid if the conscript is required under a court decision or a written agreement confirmed by the municipal social welfare board to pay child support for a child under 18 years of age, but is unable to do so because of insufficient income or assets.

**When to claim:** Claim should be made one month before the beginning of the conscript service.

**Payment and taxation:** Deposited to the recipient's account on the 1st or 2nd of each month. Free from tax.