

Students and conscripts

Briefly and in plain language | 2024

Content

Benefits for students and benefits for conscripts	3
Kela's benefits for students	4
Study grant	12
Housing allowance and housing supplement	16
Student loan	18
How does income affect financial aid for students?	22
Subsidised meals and school transport	24
Healthcare fee for students in higher education	30
Adult education allowance	32
Benefits for conscripts	34
Application and payment	37
Kela at your service	39

Useful terms and phrases

English

Student financial aid

Student loan

Conscript

General housing allowance

School transport subsidy

Upper secondary school

Vocational school

Higher education

Finnish | Swedish

Opintotuki | Studiestöd

Opintolaina | Studielån

Asevelvollinen | Värnpliktig

Yleinen asumistuki | Allmänt bostadsbidrag

Koulumatkatuki | Skolresestöd

Lukio | Gymnasium

Ammattikoulu | Yrkesskola

Korkeakoulu | Högskola

Benefits for students and benefits for conscripts

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

At the end of the brochure, you will find information on how to apply for benefits.

The brochure describes the situation in the academic year 2023–2024.

It does not include all the details on the different types of benefits that are available



More information on the internet and by phone

Visit Kela's website for more information about Kela benefits:

www.kela.fi/english

More information about benefits for students and conscripts is available on Kela's website at

www.kela.fi/students

www.kela.fi/conscripts



If you have questions, please call our customer service number

020 634 2550

Kela's benefits for students

Kela can grant financial aid to students.

Financial aid is available in the form of

- study grant
- provider supplement
- supplementary allowance for the purchase of study materials
- government guarantee for student loans
- housing supplement.

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

Most students who live in Finland are eligible for general housing allowance.

Other Kela benefits available to students include

- school transport subsidy
- student loan compensation
- meal subsidy.



Kela has various types of benefits that students can apply for. The most common benefits are the study grant, a government guarantee for a student loan and housing benefits.

Who can get student financial aid?

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

You can get financial aid if you study

- in an upper secondary school
- in an institute of vocational education
- in a higher education institution
- in a folk high school.

You can also receive student financial aid for comprehensive school if you are in preparatory education for programmes leading to an upper secondary qualification or in basic education for adults.

Students attending an upper secondary school for adults have a right to financial aid only if they are entitled to free education or are completing a dual degree.

A dual degree means studying for an upper secondary school diploma and a vocational qualification at the same time.

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

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 ties to Finland based for example on your residential arrangements or your family circumstances.



Who is entitled to free education?

You are entitled to free education if you meet both of the following requirements:

- You left comprehensive school in 2021 or later.
- You were born in 2004 or later.

Please note that even if you meet the above criteria, not all educational programmes are free.

Check with your school whether your education is free.

Who can not get student financial aid?

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

- unemployment allowance or labour market subsidy
- sickness allowance
- rehabilitation allowance for your studies
- pension (does not apply to survivor's pension)
- job alternation compensation
- financial aid from some other country
- adult education allowance.

However, if you receive adult education allowance, you can get a student loan guarantee from Kela.

Furthermore, you cannot get student financial aid if you are

- in labour market training
- in apprenticeship training
- completing military or non-military service.

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.

If you receive financial aid and start military or non-military service, tell Kela about it.

Kela will stop your financial aid payments.

You can apply for financial aid again when you continue your studies.

Financial aid for upper secondary school and vocational students

Kela can grant financial aid for upper secondary school study and vocational education.

If you attend an upper secondary school for adults, you can get financial aid if you are entitled to free education or you are completing a dual degree.

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, such as TUVA education
- basic education for adults.

Student financial aid is granted for a specified period of time.

For studies at upper secondary schools, financial aid is at first granted for three years of study. In the case of vocational studies, the period for which financial aid is granted depends on the scope of your studies.

If you continue to study after that, you must apply separately for additional financial aid. If you complete your studies earlier than planned or if you interrupt your studies, tell Kela about it.

Financial aid for higher education students

You can get financial aid while you are completing

- a degree at a traditional university or a university of applied sciences
- training for immigrants preparing you for study at a university of applied sciences
- 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. Opintotuki korkeakouluopiskelijalle

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 about 1,129 euros per month in study grants and student loan funds, 279 euros of which is the study grant and 850 euros the student loan.

Students with children can get an increased study grant.

Students may also be entitled to general housing allowance.

Use the calculator tool on Kela's website to estimate the student benefits that may be available to you.

www.kela.fi/calculators

More information about the study grant, housing benefits and the student loan can be found on the following pages.



You can get financial aid for students to a maximum sum of about 1,129 euros per month. This amount includes the study grant and student loan.

Study grant

Students who are 17 or older can get a study grant.

The amount of the study grant depends on

- how old you are
- how you live
- whether you are married
- whether you have children.

The smallest study grants range between 8 and 43 euros per month. They are paid to students between 17 and 19 who live with a parent.

The maximum study grant that a student without children can get is 279 euros per month.

Persons under 17 years of age can get

- a study grant if their child benefit has been discontinued
- a supplementary allowance for the purchase of study materials, if they are not in free education.

You must pay taxes on the study grant.
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 provider of a child under 18 years of age,
you get a provider supplement with your study grant.
It is about 142 euros per month.
Kela grants it to you automatically.



Kela's study grant is generally paid to students aged 17 or over. Students who have children also receive a provider supplement to the study grant.

Supplementary allowance for the purchase of study materials

You are eligible for a supplementary allowance for the purchase of study materials if you meet all of the following requirements:

- You have no children and are not married.
- Your parents' combined income does not exceed 41,100 euros per year.
- You live with a parent and are under 20 years of age or live independently and are under 18 years old.

In addition, your studies must be in one of the following categories:

- upper secondary education abroad or in the Åland islands
- vocational education that qualifies you for financial aid for students and takes place abroad or in the Åland Islands, at a private educational institution or at an educational institution which does not come under the education administration.

Also students who are 15 or 16 years old can get the supplementary allowance for the purchase of study materials even though they are not eligible for the study grant as such.

The supplementary allowance is about 52 euros per month.

If you already receive financial aid, Kela will award you the supplementary allowance automatically, so there is no need to apply for it separately.

If you do not yet receive any financial aid, but are eligible for the supplementary allowance, file an application for financial aid.

Parental income

Your parents' income may affect whether you can get financial

aid and how much you can get.

The income of foster parents or grandparents does not affect financial aid.

If your parents are divorced, Kela checks the income of the parent whom you are living with or whom you last lived with.

Higher education students

If you are in higher education, your parents' income does not reduce the study grant available to you or prevent you from getting it.

If your parents have little income, that may qualify you for a larger study grant

Students of upper secondary schools, vocational institutes and community colleges (opisto)

If you attend an upper secondary school, vocational institute or community college (opisto), your parents' income may affect your financial aid if either of the following applies to you:

- You are under 18 years of age
- You live with your parent(s).

Your parents' income may reduce the amount of financial aid available to you, increase it, or prevent you from getting it.

If you live independently (i.e., outside your parents' home), your parents' income will not reduce the amount of financial aid available to you, but may increase it.

However, your parents' income will affect your eligibility for the supplementary allowance for the purchase of study materials or a government-guaranteed student loan.

Your parents' income does not affect your financial aid if one of the following applies to you:

- You are 18 or older and live independently.
- You are married.
- You have guardianship of a minor child.

Housing allowance and housing supplement

Kela provides assistance with housing costs for students in the form of the general housing allowance and the housing supplement for students.

General housing allowance

Students who are resident in Finland may be entitled to general housing allowance.

Applications for the general housing allowance are not made on the financial aid application form, but on a separate form. Persons sharing a household must apply for it together



A household means the people who live permanently in the same flat or house. Usually a household is made up of a married or unmarried couple or a family. One person can also be a household.

The amount of general housing allowance is affected by

- your housing costs
- the municipality your home is in
- the number of adults and children in your household
- the income of the members of the household.

Income affects the amount of the general housing allowance in a different way than financial aid for students.

You can use the calculator tool on Kela's website to estimate the amount of general housing allowance that may be available to you.

www.kela.fi/calculators

More information about the general housing allowance is available in the Housing brochure or on Kela's website:

www.kela.fi/housing-benefits

Housing supplement for students

A student housing supplement may be available to those who are studying abroad or in the Åland Islands.

For them, the housing supplement is 210 euros per month.

The housing supplement is also payable to students of a Finnish folk high school or sports institute who pay tuition and live in a school dormitory.

For them, the housing supplement is about 89 euros per month.

You can only get the housing supplement and other financial aid benefits for the months in which you are actively studying.

No age limits apply.

Parental income does not affect the housing supplement.

Student loan

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.

You can get a government guarantee for a student loan if you are being paid a study grant or an adult education allowance.



The government guarantee means that Kela will pay back the loan to the bank if you cannot do so yourself. Should this happen, Kela will, however, recover the loan from you.

Apply to Kela for a government loan guarantee. You can apply for it at the same as you apply for student financial aid.

Once Kela has granted you a government guarantee for a student loan, you can choose which bank to contact to apply for the loan.

You must negotiate the loan and its terms and conditions, including interest and repayment, with the bank.

The government loan guarantee is also available to students aged 18 or 19 who live with a parent even if they do not receive study grant payments.

Students under 17 who live independently can also get the loan guarantee if their parents have a low income

For students under 18 years of age, the student loan is 400 euros per month.

Students under 18 must have parental permission to draw down the loan.

For students who are 18 or older, the student loan is 850 euros per month.



You can apply to your bank for a student loan if you receive a study grant or adult education allowance. If you graduate within a specified target time, Kela can pay back part of your student loan.

For those who are studying abroad, the loan is 1,000 euros per month.

It is up to you to decide whether to take out any loan at all and how much 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 send you a bill for the repayment and the interest.

Student loan compensation

If you complete a higher education degree within the target time, Kela can pay off a portion of your student loan.

This is called the student loan compensation.

The student loan compensation is equal to 40 percent of the amount of outstanding student debt exceeding 2,500 euros.

There is a maximum limit to the amount of student loan compensation you can get.

The limit depends on the scope of your degree.

You are eligible for the student loan compensation if you meet all of the following requirements:

- You began your first course of study in higher education on or after 1 August 2014.
- You complete your degree within the target time.
- You have more than 2,500 euros in outstanding student debt.

If you do not complete a degree within the target time, you may still be eligible for student loan compensation if there is an acceptable reason for your failing to meet academic progress requirements.

Illness is an acceptable reason, but only if you have received sickness allowance payments. The birth of a child is also accepted, but only if you have received maternity, paternity or parental allowance payments.

As a rule, the student loan compensation is granted without application.

Kela will send you a notice of decision when you graduate from a higher education institution.

However, you must apply for the student loan compensation if you wish to get it after completing a bachelor's degree in a university.

If you graduate from a foreign institution of higher education, tell Kela about it.

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.

In that case Kela pays the interest on your student loan. You do not have 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.

Annual income limits in 2024

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

Number of months of aid during the calendar year	Annual income limit, EUR per calendar year
1	35 360
2	33 280
3	31 200
4	29 120
5	27 040
6	24 960
7	22 880
8	20 800
9	18 720
10	16 640
11	14 560
12	12 480

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

For the income limits in 2025, see:

www.kela.fi/income-own-income)

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 1,040 euros of income per month of study, and no more than 3,120 euros of income for each month in which you do not get financial aid.

Kela may ask you for more information about when you earned your income.

If you stop studying half way through the year, all your income in that year will be regarded as annual income.

What if you exceed your annual income limit?

You must make sure 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, plus 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 April following the year in which you received the financial aid.

Subsidised meals and school transport

School transport subsidy

The qualifying requirements for school transport subsidy vary depending on whether a student is entitled to free education.

School transport subsidy for students entitled to free education

You can get financial support for your trips to and from school if you are, for example,

- in upper secondary school or upper secondary school for adults
- studying for a vocational qualification
- studying for a further vocational qualification
- in education preparing you for further study, such as TUVA education
- enrolled in a liberal education programme for students in compulsory education.



Who is entitled to free education?

You are entitled to free education if you meet both of the following requirements:

- You left comprehensive school in 2021 or later.
- You were born in 2004 or later

You qualify if your trip to school (one way) is at least 7 kilometres.



Some students can receive a school transport subsidy from Kela to help with the costs of daily travel between home and school. Students at universities and universities of applied sciences can get a discount at student restaurants.

If you travel to school on at least 15 days per calendar month, you can get the full rate of the school transport subsidy. If you travel to school on 10 to 14 days per calendar month, your school transport subsidy will be half the full amount.

If you use public transport or dedicated school transport for your trips to and from school, you typically do not have to pay anything out of your own pocket.

School transport subsidy for students not entitled to free education

You can get financial support for your trips to and from school if you are, for example,

- in upper secondary school
- studying for a vocational qualification
- in education preparing you for further study, such as TUVA education.

You qualify if your trip to school (one way) is at least 10 kilometres.

If you travel to school on at least 15 days per calendar month, you can get the full rate of the school transport subsidy. If you travel to school on 10 to 14 days per calendar month, your school transport subsidy will be half the full amount

Besides the number of travel days, a further requirement to get the full subsidy is that your trips must cost more than 54 euros per month. In that case you will typically pay 43 euros out of your own pocket.

In order to get half of the full amount, you must have the required number of travel days and your trips must cost more than 27 euros per month. In that case you will typically pay 21.50 euros out of your own pocket.

You can get school transport subsidy even if your trips cost less than the amounts shown above, if you use any of the following:

- Waltti, which operates in several cities
- Helsinki Regional Transport HSL
- Tampere Regional Transport Nysse
- Turku Region Traffic Föli
- dedicated school transport
- your own means of transport.

More information about Waltti is available at

waltti.fi/en

Dedicated school transport means that your school or the municipal government provides you transportation to and from school or pays your fares.

Please ask your school for further information about school transport options.

If public transport or dedicated school transport is not an option for you, you can make your own arrangements to travel to school, such as using your own car or travelling in your parent's car.

How to apply for school transport subsidy

Apply for school transport subsidy in the OmaKela e-service:

www.kela.fi/e-services (in Finnish or Swedish)

Your guardian can also apply on your behalf.

Depending on your means of transport, Kela will pay the subsidy to the ticket vendor, to your school, or to yourself.

You must apply for school transport subsidy separately for each academic year.

Please ask your school for further information about school transport options.

Meal subsidy

Students in higher education can get a discounted meal at student restaurants participating in Kela's meal subsidy programme.

You pay less for your meals when you show your student ID card or a meal subsidy card issued by Kela.

A list of the participating restaurants:

www.kela.fi/meal-subsidy-student-restaurants



Students at universities and universities of applied sciences can get a discount at student restaurants.

Student healthcare fee in higher education

Students attending a traditional university or a university of applied sciences must pay Kela a healthcare fee if they are studying towards a degree.
The fee is about 37 euros per term.

The proceeds from the fee are used to fund the operations of the Finnish Student Health Service (FSHS).
Students of traditional universities and universities of applied sciences are entitled to use FSHS services.

Kela will not bill you for the fee, so you must make sure to pay it on your own initiative.

The fee must be paid twice a year.
Pay the fee by 31 January for the spring term and by 30 September for the autumn term.
You can pay the fee online:

www.kela.fi/e-services (in Finnish or Swedish)



Health care services for higher education students are provided by the Finnish Student Health Service (FSHS).
The students must pay a healthcare fee to Kela for these services.

Adult education allowance

If you have been working for at least 8 years, you may be entitled to an adult education allowance. It is not granted by Kela but by the Employment Fund.

For further information, see www.employmentfund.fi

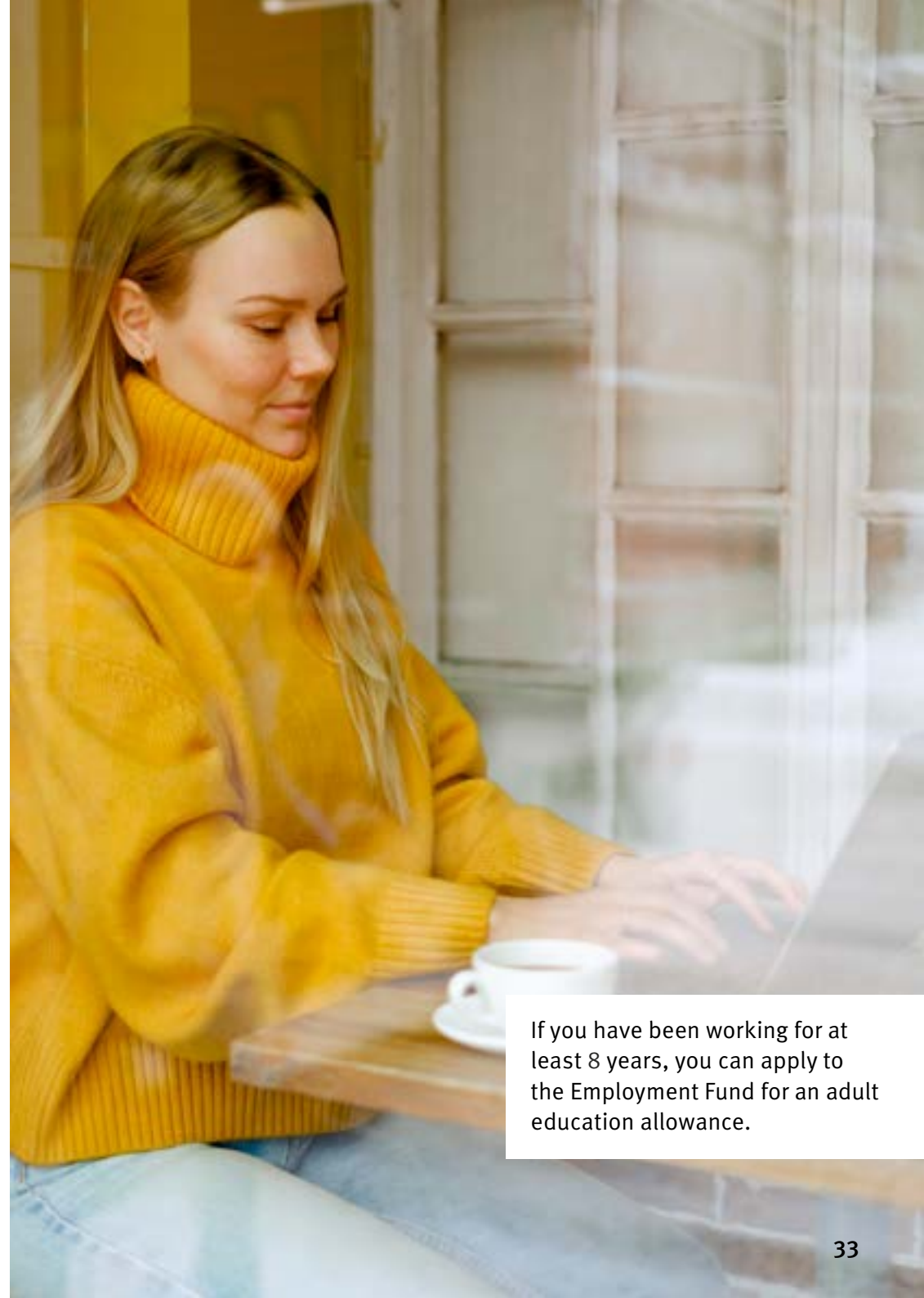
You can get an adult education allowance if your studies started by 31 July 2024 or earlier. You can receive an allowance until the end of 2025. Adult education allowance is no longer available for studies that started on or after 1 August 2024.

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 government guarantee is 850 euros per month.

If you complete a higher education degree within a specified target time, Kela can pay off part of your student loan.

For more information, see the Student loan compensation section (pp. 20-21).



If you have been working for at least 8 years, you can apply to the Employment Fund for an adult education allowance.

Benefits for conscripts

The term ‘conscript’ is used below to refer to anyone performing their military or non-military service.

Persons performing 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. In this context, ‘family member’ can mean the married spouse of a conscript or a cohabiting partner with whom the conscript has a child. Also considered as family members are the children of a conscript and the children of a conscript's married spouse.

Conscript’s allowance can also be paid to persons coming from abroad to perform military or non-military service. The conscript’s allowance can include the following:

- basic assistance
- housing assistance
- maintenance assistance
- special assistance.

In addition, Kela can pay the interest due on student loans. Conscript’s allowance is available for

- conscripts
- a conscript’s married spouse
- a cohabiting partner with whom the conscript has a child
- the conscript’s own children or the children of the conscript’s spouse or registered partner.

How other income affects the conscript’s allowance

Any other income that the conscript or their family members have during the conscript's period of active service affects the amount of the conscript’s allowance.

The income is assessed at its before-tax value.

The amount of the allowance is reduced by an amount equal to the net income.

There is, however, an exempt amount of 300 euros on wage and salary income and income from self-employment. The exempt amount refers to the amount, i.e. the amount after tax, that a conscript can earn per month without it affecting the amount of conscript’s allowance.

Basic assistance

Kela can pay basic assistance to the family members of conscripts.

The basic assistance 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 of food, clothes and medical treatment.

The full amount of the basic assistance is about 775 euros per month.

The amount depends on the family’s income and the number of children.

Housing assistance

Kela can pay the reasonable housing costs of conscripts and their family members.

Housing assistance is paid to the conscript personally only if they lived independently for at least three months before entering service.

Reasonable housing costs include rent, water, electricity and maintenance charges, interest on housing loans and the costs of maintenance and upkeep of a single-family home.

Maintenance assistance

If a conscript is unable to pay child support, Kela can pay a child maintenance allowance during the service.

Special assistance and interest on student loans

Kela can pay the family members of conscripts assistance for such expenses as healthcare and child care.

This is called special assistance.

Kela can also pay the interest due on conscripts' and their family members' student loans.

Other financial assistance

Conscripts with a child who is born during the period of active service are entitled to parental benefits.

If you are not eligible for the conscript's allowance, you may be entitled to a general housing allowance.

Contact Kela for further information.

Application and payment

Apply online for student financial aid, general housing allowance, school transport subsidy and conscript's allowance:
[**www.kela.fi/e-services**](http://www.kela.fi/e-services) (in Finnish or Swedish)

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

The supporting documents can also be submitted online.

You can also apply for benefits by filling in an application form that you can get from any Kela office or from Kela's website:

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

Kela's address is

Kela

PL 10

00056 KELA

You can handle almost all of your Kela-related matters by phone, too.

As soon as Kela has processed your application, a decision will be sent to your home address.

The amount of the benefit, the criteria for granting it, 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.

Student financial aid benefits, general housing allowances and conscript's allowances are paid out on the first banking day of the month.

Report changes

If your situation changes, this may affect the benefits you get from Kela.

The change can for instance concern housing, income, work or family circumstances.

Remember to report such changes to Kela. You can report the changes online, by phone or by visiting any Kela office.

It is up to you to make sure that Kela has the correct information.

That way you will be paid the right amount of benefit.

If you get a decision that contains an error

If you think that the decision you got from Kela is wrong, you can appeal to have it changed.

Instructions on how to appeal are provided with each benefit decision.

If you have questions, please contact Kela first before taking any other steps



In Kela's e-service you can

- apply for Kela benefits
- submit additional documents
- get information about the status of your application
- send messages
- report changes
- stop the payment of benefits

Kela at your service

On the internet

Visit Kela's website for more information:

www.kela.fi/english

You can use calculators to calculate the amounts of the benefits (in Finnish or Swedish):

www.kela.fi/calculators

Kela's e-service (in Finnish or Swedish):

www.kela.fi/e-services

Log in to the e-services

You must log in to OmaKela and the online appointment booking system. You need online banking codes or a mobile certificate.

Help with using the e-services

If you have difficulties using the e-services, you can get help:

www.kela.fi/digital-support

You can give another person permission to handle your benefit matters with Kela on your behalf:
www.kela.fi/on-behalf-of-someone

If you do not speak Finnish, Swedish or English, you can get interpreter assistance:
www.kela.fi/interpretation

By phone

Monday to Friday from 9 am to 3 pm.

Families, students, unemployed and housing
020 634 2550

Health and pensions
020 634 2650

International situations
020 634 0200

Overpayment Recovery Centre
020 634 4940

The cost of phone calls and waiting time on the phone is charged according to the price list of your phone operator.

Read more at
www.kela.fi/call-kela

Book a telephone appointment

Book a telephone appointment by phone or online:
www.kela.fi/book-appointment

Visit a customer service point

Check the addresses and opening hours of Kela customer service points:

www.kela.fi/visit-kela

Information about Kela in English

Kela's website in English:
www.kela.fi/english

Kela brochures in English:

Families with children

General housing allowance

Health-related benefits and disability allowances

Moving to or from Finland

Pensions and retirement

Rehabilitation

Social assistance

Students and conscripts

Unemployment

The brochures are available at Kela offices.
Brochures in other languages:
www.kela.fi/other-languages