



Students and conscripts

Briefly and in plain language | 2026



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Kela benefits for students and conscripts

This benefit guide tells you about the benefits you can get from Kela if you are a student or performing military or non-military service.

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

This benefit guide describes benefits available from Kela in the academic year 2026–2027. It does not include all the details on the different types of benefits that are available.

Useful terms and phrases

English	Finnish Swedish
Study grant	Opintoraha Studiepenning
Student loan	Opintolaina Studielån
Conscript	Asevelvollinen Värnplikting
Housing supplement	Asumislisä Bostadstillägg
School transport subsidy	Koulumatkatuki Skolresestöd
Upper secondary school	Lukio Gymnasium
Vocational school	Ammattikoulu Yrkesskola
Higher education	Korkeakoulu Högskola



More information online and by phone

Visit Kela's website for more information about Kela benefits in English
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 benefits for students

Kela can grant financial aid to students.

Student financial aid is available in the form of

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

You cannot get housing supplement if you live with your child or your partner's child. You get general housing allowance (yleinen asumistuki) instead.

Other Kela benefits available to students include

- school transport subsidy
- student loan compensation
- assistance with student loan interest
- meal subsidy.

Who can get student financial aid?

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

You can get student financial aid if you study

- at an upper secondary school (lukio)
- at a vocational school
- at an institution of higher education
- at a folk high school (kansanopisto).



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

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

If you study in an upper secondary school for adults, you may not always qualify for student financial aid. You can get student financial aid only if you have the right to a free education or you are completing a double degree. A double degree means studying for an upper secondary school diploma and a vocational upper secondary qualification at the same time.

You can ask your school if you have the right to a free education.

Your own income, and sometimes your parents' income, may affect your right to financial aid.

If you study abroad, you can get student financial aid from Finland. However, you must have close ties to Finland to qualify. For example, you live in Finland or you have family in Finland.

Who cannot get student financial aid?

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

- unemployment benefits
- sickness allowance
- rehabilitation allowance for your studies
- pension (does not apply to survivors' pensions)
- student financial aid from some other country.

You also cannot get student financial aid if you are

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

If you came from another country to study in Finland, you usually cannot get student financial aid.

If you fall ill

If you fall ill during your studies, you can take sick leave and apply to Kela for sickness allowance (sairauspäiväraha).

If Kela grants you sickness allowance, Kela will automatically stop paying you student financial aid.

Compulsory military and non-military service

You cannot get student financial aid during military or non-military service.

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

Kela will stop paying you student financial aid.

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

Financial aid for students in upper secondary school and vocational school

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 only if you have the right to a free education or if you are studying for a double 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.

You can get student financial aid for a fixed period of time.

If you study at an upper secondary school, you get student financial aid for 3 full years of study.

If you study at a vocational school, how long you can get student financial aid depends on the scope of your studies.

If your studies continue for a longer period of time, you must apply for additional financial aid separately. Tell Kela if you finish your studies earlier than planned or if you stop your studies completely or temporarily.

Financial aid for students in higher education

You can get financial aid while you are completing

- a degree at a university (yliopisto) or a university of applied sciences (ammattikorkeakoulu)
- training for immigrants preparing you for study at a university of applied sciences
- separate further vocational training, or a separate study module after you have completed a higher education degree.

How long you can get student financial aid depends on the scope of your study programme.

Kela will usually pay student financial aid for 9 months in a single academic year.

You must make progress in your studies to get student financial aid.

Kela tracks students' academic progress.

How much student financial aid can you get?

If you do not have children, you can get up to EUR 1,130 per month in student financial aid.

About EUR 280 of this amount is the study grant (opintoraha) and EUR 850 is your student loan.

If you have children, you can get an increased study grant.

You can also get housing supplement for students (asumislisä) if you live in rented or right-of-occupancy housing.

Your rent and the municipality you live in affect the amount of housing supplement you can get.

Use the calculator on Kela's website to estimate how much you can get in student benefits.

www.kela.fi/calculators

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

Study grant

If you are at least 17, you can get a study grant (opintoraha).

The amount of the study grant depends on

- how old you are
- where and what kind of housing you live in
- whether you are married
- whether you have children.

The smallest study grants are EUR 8–43 per month. Your study grant can be small if you are 17–19 and live with one or both parents.

If you do not have children, you can get a study grant of up to EUR 280 per month.

If you are under 17, you can get

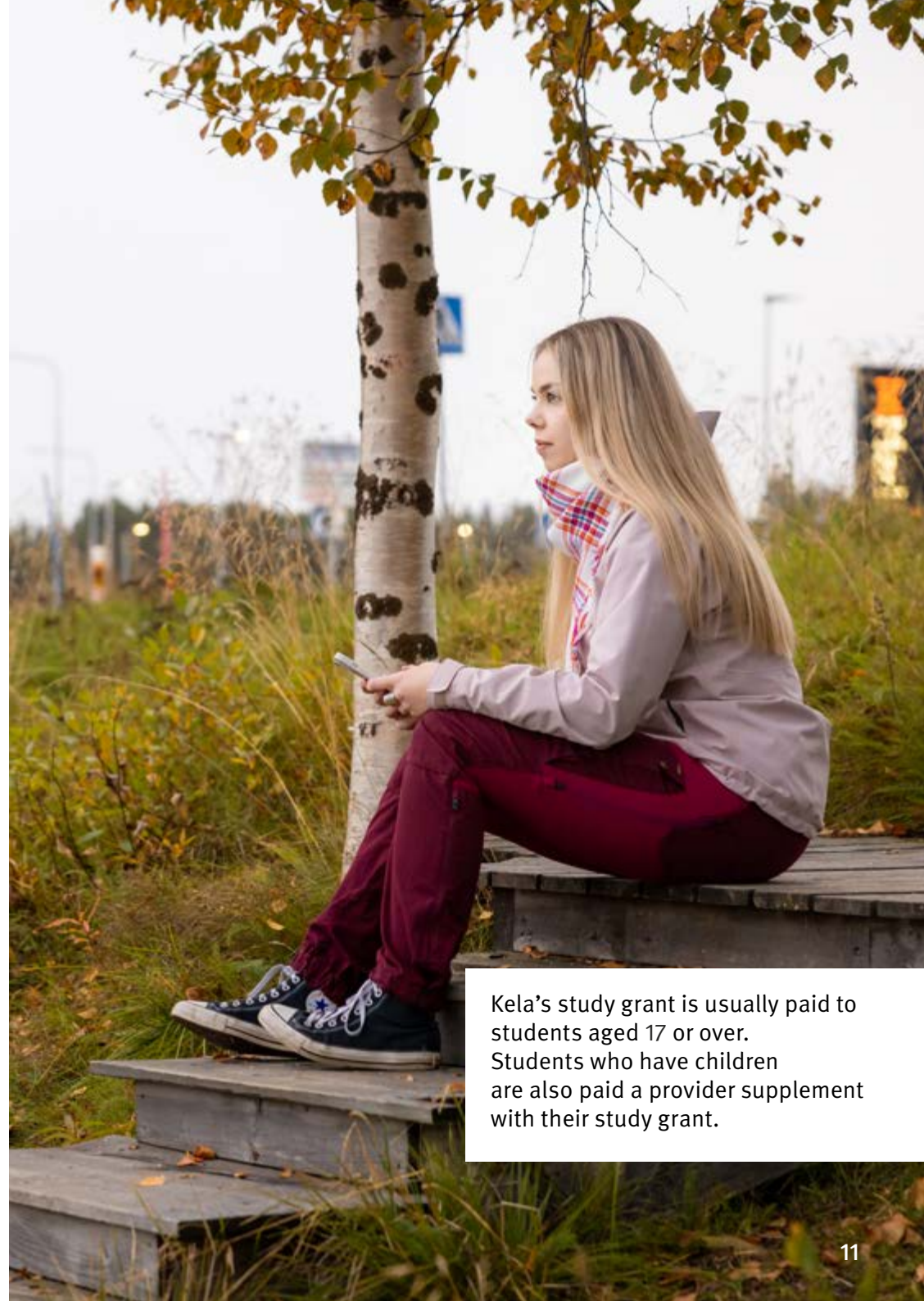
- the study grant if Kela does not pay child benefit (lapsilisä) for you anymore
- a supplementary allowance for the purchase of study materials if you are not in free education.

The study grant is taxable income. However, if you do not have any other income, you do not have to pay taxes on your study grant either.

Provider supplement to the study grant

If you are the custodian or guardian of a child under 18, you get a provider supplement (huoltajakorotus) to your study grant.

It is about EUR 142 per month. Kela grants it to you automatically.



Kela's study grant is usually paid to students aged 17 or over. Students who have children are also paid a provider supplement with their study grant.

Supplementary allowance for the purchase of study materials

You can get supplementary allowance for the purchase of study materials if you are enrolled in:

- 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 authority of the education administration.

You must also meet all of these conditions:

- You are under 20 and live with one or both parents or you are under 18 and live independently.
- Your parents' combined income does not exceed EUR 41,100 per year.
- You are not married and you do not have any children.

Students who are 15 or 16 can also get the supplementary allowance for the purchase of study materials even though they cannot get the study grant otherwise.

The supplementary allowance is about EUR 52 per month.

If you are already paid student financial aid, Kela will grant you the supplementary allowance automatically. You do not need to apply for it separately.

Apply for student financial aid if you are not paid any student financial aid yet but you qualify for the supplementary allowance.

Your parents' income

Your parents' income may affect whether you can get student financial aid and how much you can get. The income of foster parents or grandparents does not affect your student financial aid.

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

Students in higher education

If you are enrolled in higher education, your parents' income does not reduce the size of your study grant or prevent you from getting it. However, if your parents' income is very low, you may qualify for a larger study grant.

Your parents' income does not affect your student financial aid at all if you live independently.

Students in upper secondary schools, vocational schools and community colleges (opistot)

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

- You are under 18.
- You live with one or both parents.

Your parents' income may reduce or increase your student financial aid or prevent you from getting it.

If you do not live with one or both parents, your parents' income can increase your student financial aid but never reduce it. However, your parents' income will affect if you can get the supplementary allowance for the purchase of study materials or a government guarantee for your student loan.

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

- You are 18 or over and live independently.
- You are married.
- You are the custodian or guardian of a child who is under 18.

Housing supplement and housing allowance

Kela pays a housing supplement for students (asumislisä) to help students with their housing costs. Some students may also have the right to general housing allowance (yleinen asumistuki).

Housing supplement for students

You can be paid a housing supplement if you live in rented or right-of-occupancy housing. You must have the right to student financial aid to qualify for the housing supplement.

Your rent and the municipality you live in affect the amount of housing supplement you can get. The municipality-specific maximum amounts are EUR 216, 248 and 296 per month.

You will be paid a smaller housing supplement if you live in housing owned by your parents or if you live abroad or in a school dormitory.

You can get the housing supplement and other student financial aid only for months of active study.

No age limits apply to the housing supplement. Your parents' income does not affect the housing supplement.

General housing allowance

If you cannot get the housing supplement for students, you should check if you can be paid general housing allowance.

You can get general housing allowance for example in the following situations:

- You live with your child or your partner's child.
- You cannot get student financial aid because you are paid another benefit that disqualifies you.
- You have stopped your studies completely or temporarily or used up all months of student financial aid available to you.
- You have not made enough progress in your studies and Kela has stopped paying student financial aid to you.

The income rules that apply to general housing allowance are different from the income rules that apply to student financial aid.

More information about the general housing allowance is available in the General housing allowance benefit guide and on Kela's website:

www.kela.fi/english

Student loan

Students can apply for a student loan from a bank.
You pay back the loan after you have finished your studies.

You can get a government guarantee for a student loan if you qualify for the study grant (opintoraha).



The government guarantee means that Kela will pay your loan back to the bank if you cannot pay it back yourself. After Kela has paid your loan back to the bank, Kela will recover the loan from you.

Apply for the government loan guarantee by submitting an application to Kela.

You can apply for it at the same time as you apply for student financial aid.

If you study at an institution of higher education, you do not need to apply for the government guarantee separately.

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

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

If you are 18 or 19 and you live with one or both parents, you can get a government guarantee for a student loan. You can get the guarantee even if you are not paid a study grant.

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

If you are under 18, the amount of student loan you can get is EUR 400 per month.



You can apply for a student loan at your bank if you qualify for a study grant. If you complete your higher education degree within the specified target time, Kela can pay a part of your student loan back to the bank.

You need the permission of your parents to draw down the loan.

If you are at least 18, the amount of student loan you can get is EUR 850 per month.

If you study abroad, the amount of student loan you can get is EUR 1,000 per month.

You can decide if you want to take out a student loan and how much you draw down at a time.

You do not have to draw down the entire loan.

The bank will add the interest of your student loan to the loan amount during the period of time when you are paid student financial aid. After you stop being paid student financial aid, the bank will ask you to repay the loan and the interest.

Student loan compensation

If you complete a higher education degree within the target time, Kela can pay a part of your student loan back to the bank.

This is called a student loan compensation (opintolainahyvitys).

The student loan compensation is 40% of the amount of your outstanding student loan debt that exceeds EUR 2,500. 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 can get the student loan compensation if you meet all of these requirements:

- You accepted an offer of admission to an institution of higher education for the first time on or after 1 August 2014.
- You complete your degree within the target time.
- You have more than EUR 2,500 in outstanding student loan debt.

Even if you do not complete your degree within the target time, you may still have the right to student loan compensation if your studies were delayed for an acceptable reason.

For example these reasons count as acceptable reasons:

- performing compulsory military or non-military service
- illness if you were paid sickness allowance (sairauspäiväraha)
- the birth of a child if you were paid daily allowances for parents (vanhempainpäiväraha).

You do not usually have to apply for the student loan compensation. Kela will send you a notice of its decision to grant you the student loan compensation after you have graduated from an institution of higher education.

However, you must apply for the student loan compensation if you want to get it after completing a first-cycle degree (bachelor's degree) at a university.

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

Assistance with student loan interest

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

If Kela grants you interest assistance,

Kela will pay the interest on your student loan to the bank.

You do not have to pay the interest or the interest assistance back to Kela.

If you have already paid the interest on your student loan to your bank, Kela can pay the interest assistance directly to you.

How does income affect financial aid for students?

You can have other income while Kela pays you student financial aid. However, there is a limit to how much income you can have. This is called the annual income limit. The more income you have during the year, the more it affects the amount of student financial aid you can get.

Annual income limits in 2026

You can earn or get your income at any time during the calendar year. The study grant and housing benefits do not count as income.

1	38,023
3	33,549
5	29,075
7	24,601
9	20,127
11	15,653

Kela will publish the income limits for 2027 on its website at www.kela.fi/impact-of-income-higher-education.

If you start your studies or graduate halfway 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 1,118 in income per month of study.

You can have up to EUR 3,355 in income in each month for which you do not get student financial aid.

Kela may ask you for more information on when your income was paid to you.

If you stop studying halfway through the year, Kela will take all your income in that year into account.

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 student financial aid from you. Kela also adds an increase of 7.5% to any student financial aid it recovers from you.

If you notice that your income exceeds your annual income limit, you have 3 options:

- Apply to be paid student financial aid for only some months of active study.
- Cancel student financial aid for one or several months.
- Pay back some of your student financial aid to Kela. You can choose which months of financial aid you want to pay back.

Pay student financial aid back to Kela by the end of April in the next year after the year when you were paid the financial aid.

Subsidised meals and school transport

School transport subsidy

You can get school transport subsidy (koulumatkatuki) only if you have the right to a free education.

You can ask your school or place of study if you have the right to a free education.

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

- in upper secondary school or upper secondary school for adults
- studying for a vocational upper secondary 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.

You qualify for the subsidy if the trip to your school or place of study (one way) is at least 7 kilometres.

You can be paid the school transport subsidy at the full rate if you travel to and from your school or place of study on at least 15 days per calendar month.

You can get half of the full school transport subsidy if you travel to and from your school or place of study on 10–14 days per calendar month.

If you use public transport or dedicated school transport for your trips to and from your school or place of study, you usually do not have to pay anything yourself.



Some students can get school transport subsidy from Kela to help with the costs of daily travel between home and their school or place of study.

Dedicated school transport means that your school or place of study or the municipal government provides you transportation to and from your school or place of study or pays your fares. Please ask your school or place of study for more 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 and from your school or place of study, 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 (in Finnish or Swedish):

www.kela.fi/e-services

Your custodian or guardian can also apply on your behalf.

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

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

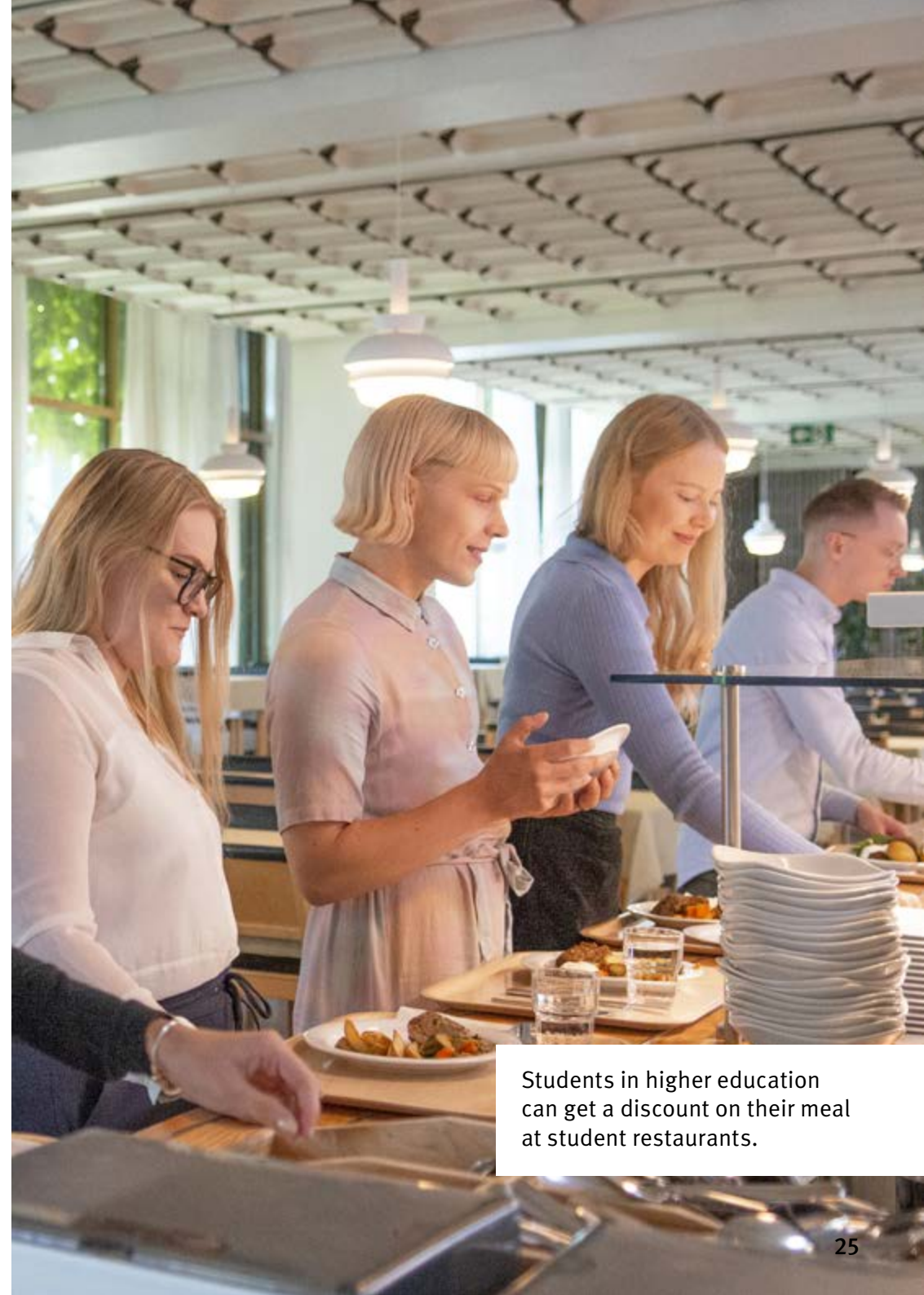
Meal subsidy

If you are enrolled in higher education, you can get a discount on your meal at student restaurants that participate in Kela's meal subsidy programme.

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

A list of the participating restaurants:

www.kela.fi/meal-subsidy



Students in higher education can get a discount on their meal at student restaurants.

Healthcare fee for students in higher education

You must pay Kela a healthcare fee if you are studying towards a degree at a university (yliopisto) or a university of applied sciences (ammattikorkeakoulu) and you have registered as attending. The fee is about EUR 35 per term.

The proceeds from the fee are used to fund the operations of the Finnish Student Health Service (FSHS). Students enrolled in a university or in a university of applied sciences have the right to use FSHS' services.

Kela will not send you a separate bill for the healthcare fee. You must remember to pay it.

The fee must be paid 2 times a year. Pay the fee for the spring term by 15 March and the fee for the autumn term by 15 November.

You can pay the fee online:
www.kela.fi/e-services



The Finnish Student Health Service (FSHS) offers healthcare services to students in higher education. You must pay a healthcare fee for these services to Kela.

Kela benefits for conscripts

The term conscript means a person performing military or non-military service.

When you serve in the military or perform non-military service, your place of service will pay you a small daily allowance.

Kela may also pay an additional conscript's allowance (sotilasavustus).

It can be paid either to the conscript who is performing their military or non-military service or to their family members.

Family member can mean, for example, the conscript's spouse.

A partner who has a child with the conscript also counts as a family member.

In addition, the conscript's children and the children of the conscript's spouse are the conscript's family members.

Kela can pay conscript's allowance also to persons who come to Finland from abroad to perform their military or non-military service.

Conscript's allowance can include the following:

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

Kela can also pay the interest due on student loans.

Conscript's allowance can be paid to

- conscripts
- the conscript's spouse
- the conscript's partner if they have a child together with the conscript
- the conscript's children or their spouse's children.



Kela can pay conscript's allowance to you if you are performing military or non-military service. You can get conscript's allowance for example for housing costs.

How income affects conscript's allowance

All income you or your family members get during your military or non-military service affects conscript's allowance.

Kela takes this income into account at its net value as net income.

Net income means income after taxes.

The net income is deducted from the conscript's allowance.

However, the daily allowance your place of service pays to you is not included in your income.

You can also earn up to EUR 300 every month without it affecting the amount of conscript's allowance.

This is called an exempt amount.

Housing assistance

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

Housing assistance is usually paid to the conscript personally only if they lived independently for at least 3 months before starting their military or non-military service.

If the conscript owns the housing they live in, a shorter period of living in that housing is enough.

Housing costs include rent, water, electricity and maintenance charges (vastike), interest on housing loans and the costs for the maintenance and upkeep of a single-family home.

Basic assistance

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

Basic assistance covers the daily living costs of the conscript's spouse or partner and their children

when the family's other income is not enough to live on.

Daily living costs include food, clothes and medical treatment.

The full amount of basic assistance is about EUR 787 per month.

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

Special assistance and interest on student loans

Kela can pay assistance for expenses like healthcare and child care to the conscript's family members.

This is called special assistance.

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

Maintenance assistance

If the conscript cannot pay child support, Kela can pay maintenance assistance during their military or non-military service.

Other financial assistance

If you are a conscript and a child is born to you during your period of active service, you can be paid daily allowances for parents.

If you cannot get conscript's allowance, you may have the right to general housing allowance. Contact Kela for more information.

Application and payment

Apply for benefits online in the OmaKela e-service (available in Finnish and Swedish)

www.kela.fi/e-services

Check the application for a list of the supporting documents you need to send with the application.

The supporting documents can also be sent online.

You can also apply by filling in an application form that you can get from a service point or from Kela's website:

www.kela.fi/forms

Kela's address is

Kela
PL 10
00056 KELA

You can call us for help with almost all matters related to Kela benefits.

As soon as Kela has processed your application, you will get a decision notice in the OmaKela e-service or by post to your home address.

The decision notice will tell you how much you will get, the reasons why Kela has granted you the benefit and when it will be paid to you.

You will get a decision notice also if Kela rejects your application.

Kela will pay the benefits into your bank account. Student financial aid, general housing allowance and conscript's allowance are paid out on the first banking day of the month.

Report changes

If your life situation changes, it may affect the benefits you get from Kela. The change can concern for example your housing, income, work or family circumstances or the trip to and from your school or place of study.

Remember to report such changes to Kela. You can do it online in the OmaKela e-service, on a form, by phone or by visiting a Kela service point.

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 a mistake

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

You get instructions on how to appeal the decision with every decision notice you get from Kela.

Please contact Kela if you have any questions.



In the OmaKela e-service you can

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

Information about Kela

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

Kela benefit guides in English:

Coming to Finland

Families

General housing allowance

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

■ **Students and conscripts**

Unemployment benefits

The benefit guides are available at service points and online:

www.kela.fi/brochures-for-clients



Kela's newsletter for customers

By subscribing to our newsletter, you get up-to-date information delivered straight to your inbox.

www.kela.fi/customer-newsletter