

Kela®



Students and conscripts

Briefly and in plain language | 2025



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Useful terms and phrases

English

Study grant

Student loan

Conscript

Housing supplement

School transport subsidy

Upper secondary school

Vocational school

Higher education

Finnish | Swedish

Opintoraha | Studiepenning

Opintolaina | Studielån

Asevelvollinen | Värnpliktig

Asumislisä | Bostadstillägg

Koulumatkatuki | Skolresestöd

Lukio | Gymnasium

Ammattikoulu | Yrkesskola

Korkeakoulu | Högskola

Benefits for students and benefits for 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 the situation in the academic year 2025–2026. 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 in English

www.kela.fi/english

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

www.kela.fi/students

www.kela.fi/military-and-non-military-service



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.

From 1 August 2025 onwards, students will usually be paid a housing supplement instead of general housing allowance. If you live with your child or your partner's child, you can still get general housing allowance.

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.

You can get financial aid if you study

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



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 a 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 the income of your parents, may affect your right to financial aid.

If you are studying 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
- adult education allowance.

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

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.

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

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 three 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.

If you finish your studies earlier than planned or if you suspend your studies, tell Kela about it.

Financial aid for students in higher education

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 grade or study module after you have completed a higher education degree.

How long you can get 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 1,130 euros per month in financial aid.

About 280 euros of this amount is the study grant and about 850 euros is student loan funds.

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

You can also be paid a housing supplement for students if you live in rented or right-of-occupancy housing.

How much housing supplement you can get is affected by the amount of rent you pay and which municipality you live in.

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 the student loan can be found on the following pages.

Study grant

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

The amount of the study grant depends on

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

The smallest study grants range between 8 and 43 euros per month.

You can get a small study grant if you are between 17 and 19 and live with one or both parents.

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

If you are under 17, you can get

- a study grant if Kela does not pay child benefit 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.

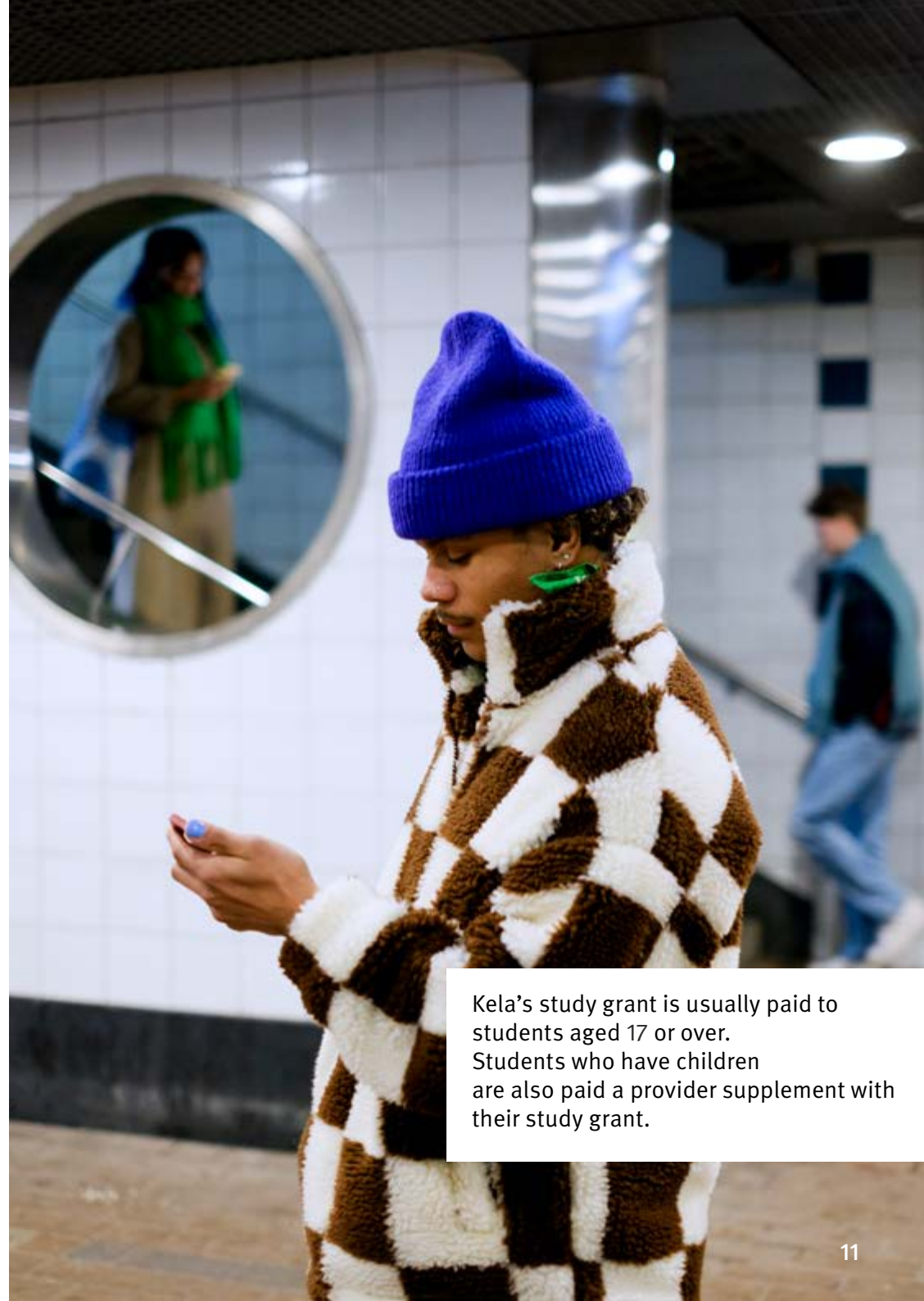
However, if you do not have any other income,
you do not have to pay taxes on your study grant either.

Provider supplement to the study grant

If you are the guardian of a child who is under 18,
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 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 the 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 gives you the right to financial aid for students and takes place abroad or in the Åland Islands, at a private educational institution or at an educational institution that does not come under the authority of the education administration.

You must also meet all of these conditions:

- You live with one or both parents and are under 20 or live independently and are under 18.
- Your parents' combined income does not exceed 41,100 euros 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 52 euros 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 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 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.

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 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 financial aid or prevent you from getting it.

If you do not live with one or both parents, your parents' income can increase your 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 a student loan.

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

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

Housing supplement and housing allowance

Kela pays a housing supplement for students to assist students with their housing costs. Some students may also have the right to general housing allowance.

Housing supplement for students

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

How much housing supplement you can get is affected by the amount of rent you pay and which municipality you live in. The municipality-specific maximum amounts are 216, 248 and 296 euros per month.

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

You can be paid 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 are paid some other benefit and cannot be paid student financial aid as a result.
- You have suspended your studies 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/housing-allowance

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 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 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 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 a 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 400 euros per month. You need the permission of your parents to draw down the loan.



You can apply to your bank for a student loan if you are paid a study grant or an adult education allowance. 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.

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

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

It is up to you to decide if you want to take out a student loan and how much you draw down at a time.

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.

The student loan compensation is 40% of the amount of outstanding student debt that exceeds 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 can get the student loan compensation if you meet all of these 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.

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

These reasons count as acceptable reasons

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

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 bachelor's degree in 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. 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 you are paid 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 2025 and 2026

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

Number of financial aid months during the calendar year	Annual income limit, EUR per calendar year
1	38,023
2	35,786
3	33,549
4	31,312
5	29,075
6	26,838
7	24,601
8	22,364
9	20,127
10	17,890
11	15,653
12	13,416

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 1,118 euros in income per month of study, and up to 3,355 euros for each month in which you do not get 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 financial aid from you. The amount Kela recovers from you is increased by 7.5%.

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

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

Pay back financial aid to Kela by the end of April following the year in which you were paid the financial aid.

Subsidised meals and school transport

School transport subsidy

You can get school transport subsidy 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 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 typically do not have to pay anything out of your own pocket.



Some students can get a 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 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 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 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 at traditional universities and universities of applied sciences 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 traditional university or a university of applied sciences and you have registered as attending. The fee is about 36 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 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 twice 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.

Adult education allowance

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

For more information, visit

www.employmentfund.fi

You can get an adult education allowance for your studies if your studies and the allowance period started by 31 July 2024 at the latest. You can be paid the allowance until the end of 2025. You cannot get an adult education allowance if your studies began on or after 1 August 2024.

If you are paid an adult education allowance for 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 are enrolled to complete a higher education degree and you graduate within the target time, Kela can pay a part of your student loan back to the bank. Read more in the section on student loan compensation (pp. 18–19).



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 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 can also pay an additional conscript's allowance. 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 cohabiting partner who has a child together with the conscript is also considered 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 the conscript's allowance also to persons who come to Finland from abroad to perform their military or non-military service.

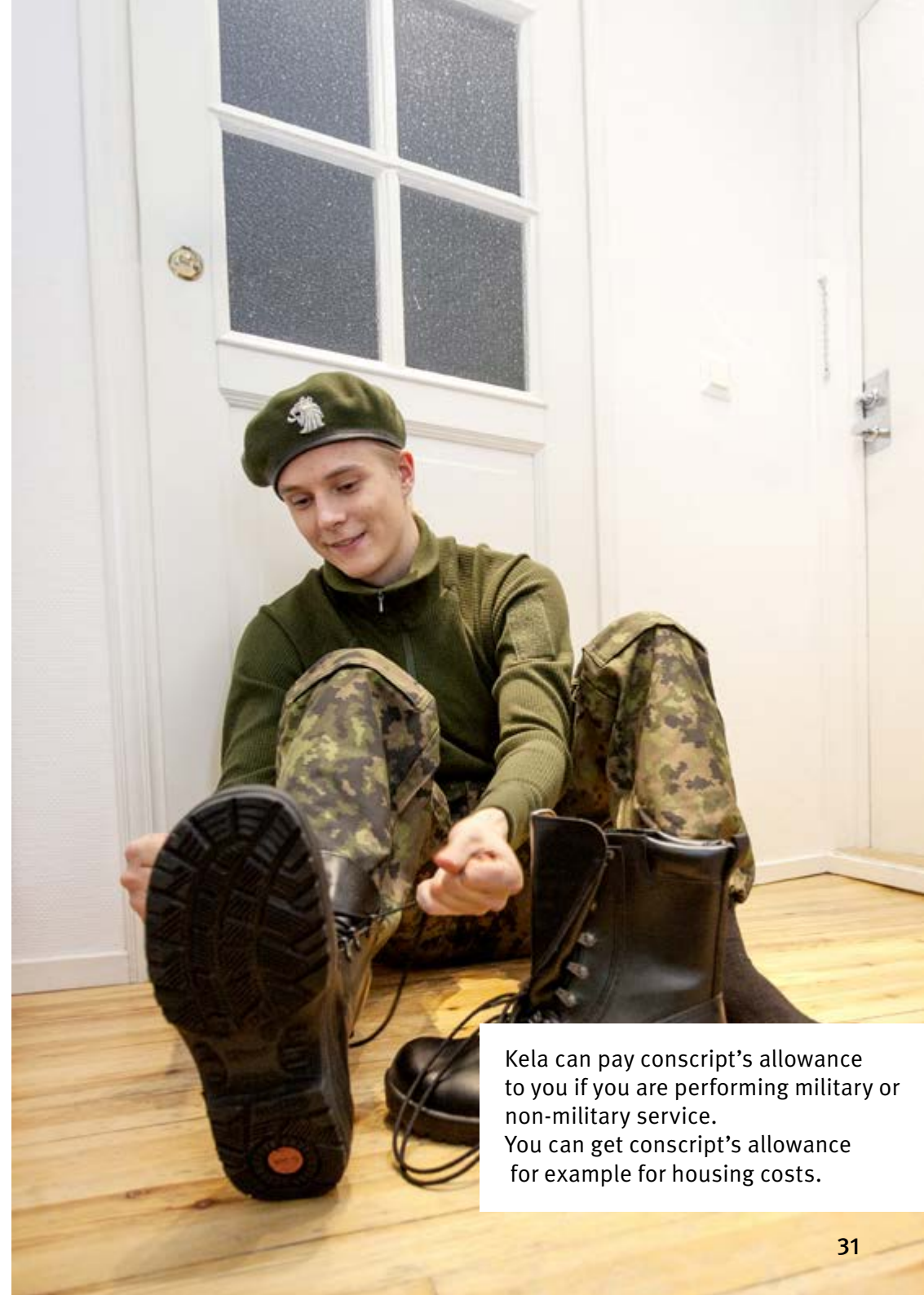
The conscript's allowance can include the following:

- 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 cohabiting 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 other income affects the conscript's allowance

All income you or your family members are paid during your military or non-military service affects your 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 300 euros every month without it affecting the amount of conscript's allowance paid to you.

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 house or apartment they live in, a shorter period of living in that house or apartment is enough.

Housing costs include rent, water, electricity and maintenance charges, 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.

The 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 the basic assistance is about 783 euros 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 further information.

Application and payment

Apply online for student financial aid, general housing allowance, school transport subsidy and conscript's allowance (in Finnish or 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 also handle almost all of your Kela-related matters by phone.

As soon as Kela has processed your application, you will receive a decision in OmaKela.

A letter with the decision will also be sent to your home address if you have not opted out of paper mail.

The amount of the benefit, the criteria for granting it, and the payment date are stated in the decision.

You will get a decision notice also if Kela did not approve your application.

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



You can apply for Kela benefits online. You can also handle almost all of your Kela-related matters by phone.

Report changes

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

Remember to report such changes to Kela.
You can report the changes online, by filling in a form,
by phone or by visiting a 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 an error

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.

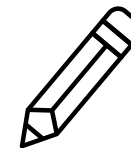
If you have questions, please contact Kela first.



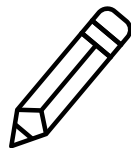
In Kela's e-service you can

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

Notes

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Notes



Kela at your service

Online

Visit Kela's website
for more information:
www.kela.fi/english

You can use calculators to calculate benefit amounts:
www.kela.fi/calculators

Kela's e-service OmaKela
(in Finnish, Swedish or Sámi):
www.kela.fi/e-services

You must log in to OmaKela.
You need online banking credentials
or a mobile ID.

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

Services in the Sámi languages:
www.kela.fi/saame

By phone

Monday to Friday from 9.00 to 15.00.

**Families, students, unemployed
and housing**
020 634 2550

Health and pensions
020 634 2650

International situations
Monday to Friday from 9.00 to 15.00.
020 634 0200

Overpayment Recovery Centre
Monday to Friday from 9.00 to 15.00.
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

Submit a call request

You can submit a call request in OmaKela or while waiting in queue during a customer service call.

Visit a service point

Check the addresses and opening hours of our service points:
www.kela.fi/visit-kela

Information about Kela in English

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

Kela benefit guides in English:

Families

General housing allowance

Moving to or from Finland

Pensions and retirement

Rehabilitation

Sickness and disability

Social assistance

■ **Students and conscripts**

Unemployment

The benefit guides are available at service points
and online:

www.kela.fi/brochures-for-clients