

# SETTLING-IN GUIDE FOR STUDENTS

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***Welcome to start your studies in Kajaani! Here you find some basic information to get started with your journey in Finland.***

## Climate

The Finnish climate is colder than in many other countries. However, the weather varies significantly in different seasons and on a daily basis. There are four different seasons.

### **Autumn (in Finnish: Syksy)**

September – October are autumn months. In autumn, the weather is cool and often rainy and windy. The Finnish autumn is also dark because the sun sets earlier than in the summer. Wind and rainproof jackets and shoes are a desirable choice!

### **Winter (in Finnish: Talvi)**

The temperature is often below zero degrees Celsius in winter (November - February) and the temperature can be as low as -30°C. The air is usually dry when it's cold. In Finland, it is often dark in the winter because the sun rises late in the morning and sets in the afternoon. It snows in winter and there can be up to one meter of snow on the ground in Kainuu region. However, the roads are cleared of snow and you can even ride your bicycle in the winter. Please note that no amount of snow nor low temperatures are a reason to cancel school or work in Finland!

The ground is often frozen and slippery, especially when the temperature is close to +0 degrees.

Dress warmly in winter. You will need a warm winter jacket, a hat and gloves, a scarf and warm winter shoes. You should wear several layers of clothing in cold weather. You may want to buy the winter clothes in Finland, as we have the right kind of gear to keep you warm.

The lack of daylight can make people tired and anxious. In the wintertime, make sure you get enough vitamin D and if needed get a bright light therapy lamp.

### **Spring (in Finnish: Kevät)**

Spring weather is often cool, but warmer than in winter. In spring, nature changes a lot. The snow melts and nature become green as plants and trees grow leaves. March – May are spring months.

### **Summer (in Finnish: Kesä)**

The average temperature in the summer (June-August) is about 20°C. Evenings and nights are bright in Finland during the summer, as the sun sets late and rises early.

## Registration and getting started

### Digital and Population Data Services Agency (DVV)

Each student needs a personal identity code (also known as social security number or “henkilötunnus” in Finnish) that is used with different service providers and authorities in Finland for identification purposes. It is needed for example when opening a bank account, registering at the university, making work contracts, when visiting the hospital etc. You may have received the personal identity code already with your residence permit, but if you did not, you apply for that with the DVV.

On arrival in Kajaani, new students should register their information to the Population Information System with the DVV. By doing this, you can also apply for a municipality of residence, that will give you a right to use the services provided by the municipality, such as health care services. There are certain restrictions and pre-requisites on receiving the municipality of residence (such as residence permit type, length of stay), check if you are eligible for that: [Registration of a foreign student](#).

You can [book the appointment with DVV](#) even before you arrive to Finland.

- Please note! KAMK and DVV collaborate by arranging pop up -registration days during the orientation week. Check the details from the information sent by KAMK before booking your own appointment.

DVV registration is free of charge.

### Foreigner's identity card (Henkilökortti)

An official identity card is a document that proves your identity when using different services in Finland and it is awarded by the Police (Poliisi in Finnish). A foreigner's identity card cannot be used as a travel document so it does not replace your passport nor the residence permit card. However, having the identity card makes errands with banks and other authorities easier so it is worth applying for.

Please note! You can apply for foreigner's identity card if your residence permit is type A and you have municipality of residence in Finland. The card can be applied for after registering with the DVV.

The identity card costs 54 - 60 euros. It is valid for five years at a time. The application can be done online or at the local Police station (address in Kajaani: Lönnrotinkatu 2A). Read more:

<https://poliisi.fi/en/how-to-apply-for-an-identity-card>

### Monetary issues, bank account

Finns use the least physical cash per capita in the world. It is still possible to pay with cash in most shops, but it is usually not possible to pay for your invoices in cash for example. The increase of online banking has led to bank services and the possibility of visiting a bank, decrease.

As a requirement for the residence permit, you need to be able to support yourself in Finland for the entire duration of your studies. The living costs in Finland are relatively high, and it's good to be prepared to have approximately 600 - 800 EUR at your disposal every month to be able to pay for your accommodation, food, and other needs. On arrival, you must be prepared to pay for your first rent and there are additional costs for buying the basic things you need (such as winter clothing, necessities for your apartment, study materials etc). The costs of the first months are likely to be higher than normally.

Finding a job in Finland can be difficult and time-consuming if you do not speak Finnish. Do not count on automatically finding a part-time job! The part-time jobs that may be available for non-Finnish speakers are for example cleaning and delivering food or newspapers and the competition for these jobs is high. The available jobs can be irregular without stable working hours, which means that the earned amounts can be quite small per month.

### **Opening a bank account**

To open a bank account with access to online banking requires you to first have registered with the DVV and have the Identification card from the Police. Online banking is an official identification method for many online services in Finland, therefore that is recommended to have if available. Visiting a bank works with appointments.

It might take weeks to open a bank account (=pankkitili in Finnish) in Finland, therefore it is a good idea to arrive prepared with cash (euros) and an international payment card. You might also think about authorizing someone at home to deal with your banking issues from home if needed. Please note that you might not be able to deposit the cash on your Finnish bank account unless you can provide the bank information about the origin of the funds. Read more: <https://www.op.fi/private-customers/customer-service/faq/cash>.

The biggest banks operating in Finland are, Danske Bank, Kainuun Osuuspankki, Nordea, Säästöpankki Optia and S-pankki Oy, among others. S-Pankki is most popular among international students in Kajaani.

If your residence permit is type B, you might not be able to get online banking (nor the Identity card), but you can open a bank account.

### **Social security coverage for students (KELA)**

Kela is the social insurance institution of Finland and has a key role in implementing the Finnish social security system. When you move to Finland from another country, your entitlement to benefits from Kela is determined on the basis of how long you intend to stay in Finland, which country you come from and your reason for the stay in Finland.

If you come to Finland from a country other than an EU or EEA country, Switzerland or the United Kingdom in order to study here for at least 2 years, you can usually receive a Kela card and certain benefits such as reimbursements from Kela for medicine costs. You are not, however, entitled to all Kela benefits. The DVV registration is a pre-requisite for the KELA registration.

If you come to Finland from another EU or EEA country, Switzerland or the United Kingdom in order to study here, your stay in Finland is usually considered temporary. In that case, your country of origin is responsible for your social security benefits. You are, however, entitled to medically necessary health care if you have a European Health Insurance Card issued by your country of origin. Order the card before coming to Finland.

More information: <https://www.kela.fi/from-other-countries-to-finland-students-and-researchers>

## **Living in Kajaani, Finland**

## Electricity

Electricity (= sähkö in Finnish) is the main source of energy in Finnish homes. For example, gas is rarely used.

Please note!

- If you live in Kajaanin Pietari's **shared apartment** (furnished student apartment), you don't need to make your own electricity contract. The electricity payment is included in the rent.
- If you live in **other apartment types** ("family apartment"), you may need to make your own electricity contract. You can check that from Kajaanin Pietari if you are moving to their apartment. Please note that it may take a day or two to turn on the electricity after moving in.

Electricity is bought from electricity companies. The cost of electricity in Finland consists of two components, electricity sales and electricity distribution. You can purchase electricity from any operators in Finland, but you cannot choose the electricity distribution network. The local distributor in Kainuu region is called Kajave. This system means that you will have to make two different agreements for the electricity!

Electricity pricing varies a lot and there are different options. Find more information about electricity companies, pricing and comparing the prices at <https://www.sahkon-kilpailutus.fi/en/electricity-companies/>.

## Mobile phone contract and Internet

The main mobile operators in Finland are Elisa, DNA and Telia. In most mobile packages the operators offer, unlimited talk time and messaging are included, as well as internet connection. The prices may vary, but the services and coverage are as good with all operators.

The easiest way to get started with a Finnish mobile phone service is to buy a **prepaid package**. In that case you do not need a personal identity code and an address in Finland. Prepaid subscription can be purchased from R-kiosks, some supermarkets (such as Prisma and City-Market) and online.

Setting up a prepaid subscription is easy – after buying the package, install the SIM card and start using the new phone number. The prepaid SIM card has already been loaded beforehand with a certain sum with which you can call. You can follow-up on your balance and top up the balance online.

Elisa: <https://elisa.fi/asiakaspalvelu/english/prepaid-instructions/>

DNA: <https://www.dna.fi/prepaid-liittymat/english>

Telia: <https://www.telia.fi/kauppa/liittymat/prepaid?anchor=in-english>

With general mobile contracts, you need a Finnish personal identity code, and you must have an address in Finland. You also often need to show your payment behavior information, which means information about the fact that you have paid your bills and you do not have a bad credit history. If you don't have a payment history yet, or there are problems with it, you may have to pay a deposit when getting a mobile phone account.

## Internet

All students will have wi-fi access (Eduroam) on campus for their studies. The mobile phone subscriptions usually include an internet connection that might be enough to be shared to your

computer/laptop. If you need a separate internet connection to your apartment, a local company called Kisanet can provide you with a student-priced connection. Currently, 300 M connection costs 19,90 euros/month, to give an example.

Kisanet, address in Kajaani: Pohjolankatu 20.

### Public transportation, bus card

Public transportation in Kajaani is not the most effective way to find your way to campus. The distances are rather short, and it is common to ride a bicycle or walk from one place to another.

To travel with buses in Kajaani, you can pay by Waltti travel card, Waltti mobile ticket and cash.

With Waltti travel card you can travel with Kajaani's city and regional transport. The travel card can be loaded with money or period (for example one month). You can load on the travel card the desired amount of money, which means value, that does not have a last date of use. By paying with the travel card's value the price of the journey is a little cheaper. You can also load the card with a general seasonal ticket, then the ticket entitles you to unlimited trips for 30 days. For example, a monthly ticket for students costs 38 euros/month (within the city area).

You can buy the Waltti card at Kajaani Info (Pohjolankatu 13) or online at <https://kauppa.waltti.fi/en/>

Online guide for bus routes in Kajaani: [Waltti-opas](#). Check your apartment address and Campus address (Vimpelinlaakso P) to see if it's possible to take the bus to the school. City center is for example in Pohjolankatu or Lönnrotinkatu stops (= katu means a street in Finnish).

### Driving in Finland

People with a driving license issued abroad are usually allowed to drive in Finland, but in some situations such license must be exchanged for a Finnish driving license. Check if your license needs to be updated to a Finnish one and about the process: <https://ajokortti-info.fi/en/basic-information-about-driving-licence/validity-foreign-driving-licences-finland>

Before heading to the Finnish roads, familiarize yourself with the [Finnish traffic rules](#) and [traffic signs](#). Also, [driving in the winter conditions](#) might be new to you. The cars should have winter tires during the winter months (depending on the weather conditions) and the speed limits are also lower for winter.

If you own a vehicle in Finland, you have to pay vehicle tax, the car must be inspected, and an insurance is compulsory. More information [As a foreigner on Finnish roads | Ajokortti-info](#).

### Tax card

If you find a job in Finland, you pay taxes on your salary and other income. With the collected tax money, the state and municipalities arrange for example public health care, education, childcare and defense, to name a few.

The amount of taxes (tax percentage, veroprosentti in Finnish) depends on the income you receive. The employer withholds the taxes directly from your salary. For this purpose, you will need a tax card. The salary cannot be paid in cash so a bank account is also necessary when working. It is not

necessary to get a tax card before finding a job and knowing your income. Getting a tax card takes only some days.

You can order a tax card from the Tax Office (address in Kajaani: Lönnrotinkatu 2 C) – please note the restricted visiting hours. It is also possible to apply for the tax card online if you have the online banking to identify yourself with strong identification.

Estimate your income for the whole year for the income-tax card. You also need a Finnish personal identity code before visiting the tax office.

More information: [Students - vero.fi](#)

### Finding a job

A student who has been granted a residence permit for studies is allowed to work in paid employment in any field for an average of 30 hours per week. The number of working hours can be exceeded some weeks, as long as the average working hours are no more than 30 hours per week at the end of the year. ([www.migri.fi](http://www.migri.fi)). However, as the residence permit is granted for studies, that should be the priority.

If you are a full-time student, you do not need to register as a jobseeker with the TE services.

A comprehensive range of guidance and advice has been compiled on the [Job Marketplace](#) website run by the TE services to support job search. Finding a job requires a lot of patience, as the companies do not always respond to your applications. Finnish language skills are important for most jobs, due to the smooth running of the workplace and because of safety issues. If you don't speak Finnish and struggle with English as well, that makes finding a job even more difficult.

There are many ways to apply for a job in Finland. You can find job vacancies advertised by employers at

- Job vacancies - Personal customers - Työmarkkinatori ([tyomarkkinatori.fi](http://tyomarkkinatori.fi))
- [www.jobly.fi](http://www.jobly.fi)
- [Work in Finland](#)
- [Jobs in Finland](#)
- [www.duunitori.fi](http://www.duunitori.fi) (website in Finnish)
- <https://tyopaikat.oikotie.fi/> (website in Finnish)

*Please note that it is better to use the website in the original language or use the English version of the web page (not the translation).*

In addition, you can look for jobs in local newspapers, on employers' advertisements, on companies' own websites and through other social media (such as LinkedIn). You can apply for vacancies advertised on your own initiative. Remember to carefully read the employer's description of the job and the skills required and respond to those. Be specific and realistic about your skills and any previous work experience in your job application.

You can also apply for jobs directly by sending open applications to employers who have either advertised vacancies or to jobs where your skills, work experience or language skills would be suitable for you. See: [Hidden job markets](#).

## Health care

There are public and private health care services in Finland. If you have a municipality of residence in Finland or have the European Health Insurance Card, you have the right to receive health care services in the public sector. You will be charged the same fees as other residents. Please note that without the municipality of residence the fees can be extremely high.

In emergencies you will get treatment from the public health care in all circumstances. Treatment expenses are usually invoiced from you afterward.

### Degree students with student residence permit type A

- You should use Finnish student health service (FSHS). Read about the services they offer: [Student healthcare services - FSHS \(yths.fi\)](https://www.yths.fi/en/student-healthcare-services-fshs). There is a fee to be paid for Kela for FSHS each semester.
- In addition, if you have a municipality of residence, you can use public health services with low fees (priority being student health care).

### Family members of students with residence permit type A

- If you have a municipality of residence, you can use public health services with low fees.

### Students with student residence permit type B

- You are not entitled to use Finnish student health service (FSHS).

## Medicine

You can normally take the prescription and over-the-counter medicines you need with you when you travel. Bring the doctor's prescription with you if you are on regular medication. Please note that you cannot receive medicines or medicinal products from another private person by mail.

In Finland medicine can be bought only from the pharmacies (apteekki in Finnish). Over the counter medication like pain medication can be bought without a doctor's prescription. However, you need a prescription for many medicines before you can buy them. For example, antibiotics are prescription medicines. For buying prescription medicines, have your KELA card with you to get the discount.

## Shopping

In Finland, shopping is often done in bigger supermarkets, where you find everything for your daily life. The major supermarket chains are Kesko (shops: Citymarket, K-Supermarket) and S-group (shops: Prisma, S-market, Sale, ABC). Both chains have their own brands, that are usually a bit cheaper than the better-known brands, but still of a high quality.

Generally, there is also a wide selection of products from different countries and different diets and allergies are well considered. Don't be surprised to find a very versatile selection of dairy products in the shops (milk, yoghurt, sour milk), as there are always low-fat, low lactose, non-lactose versions of everything. It is usually cheaper to cook your own meals instead of eating out.

The biggest supermarkets for grocery shopping in Kajaani are

- Prisma, address Veturitie 1, Kajaani (S-group)



K CITYMARKET





- Citymarket, address Kauppakatu 10, Kajaani (Kesko)
- Lidl, address Sotkamontie 7, Kajaani
- Tokmanni, address Kasarminkatu 18, Kajaani

These supermarkets are generally open from Monday to Sunday from 9:00 am until 8:00 - 9:00 pm.

Note that in the Finnish supermarkets you need to weigh your fruits and vegetables yourself with a scale you find nearby those products (except for Lidl). Most chains have a loyal customer programme, meaning that they have different types of “bonus cards” that give you a discount on certain products. See for example Citymarket’s K-Plussa card for students: <https://plussa.fi/k-plussa/k-plussa-student>.

When shopping, you may find food items with a red sticker “-30%”. These items usually have a due date or best before date approaching but are still good to use. In many shops, such as Prisma and Sale, the discount is increased to 60% in the last hour before the closing time.

### **Second hand shops for furniture and household items**

- Entrinki (Syväojankatu 4): <https://www.entrinki.fi/english.php>
- Tavarakirppis (Kalevankatu 1): <https://www.facebook.com/Tavarakirppis/>
- Immanuel (Kauppakatu 1): <https://kajaaninhelluntaisrk.fi/lahetystori-immanuel/>

Ask for home delivery if needed.

### **Buying new furniture**

- Sotka (Kehräämöntie 22): <https://www.sotka.fi/myymalat/kajaani/3-14>
- Masku (Kehräämöntie 22): <https://www.masku.com/myymalat/kajaani/> and <https://www.masku.com/ajankohtaista/buying-from-masku/>
- Asko (Kehräämöntie 22): <https://www.asko.fi/myymalat/kajaani/3-8>
- Kaluste-Matti (Kettukalliontie 31): <https://www.kaluste-matti.fi/page.php>

Home delivery is possible in all above-mentioned shops for an additional price.

## **Living with Family**

### **School and day-care for children**

All children residing in Finland permanently must attend comprehensive education. In Finland, compulsory education applies to all 6–18 -year-olds. It includes pre-primary, basic and upper secondary education. Children normally enter preschool the year they turn six, and comprehensive school at the age of seven.

Comprehensive school comprises nine grades. After nine (9) years basic education there is general upper secondary or vocational upper secondary education and training. General upper secondary leads to matriculation examination and vocational to vocational qualification. Comprehensive education is organised by municipalities and is free of charge for families. Read more about the education system [Schools in Finland - This Works!](#).

For children younger than the age of 7, can go to kindergarten / day care. The day-care fee depends on the family's income, family size and how many hours a week your child will attend early childhood education.

More information about education in Kajaani: <https://www.kajaani.fi/en/childcare-and-education/basic-education/multicultural-education/>