

Student support system in Finland in 2022: Permanent activities and some examples of projects

Student Financial AID - Financial aid is available in the form of:

- Study grants
- Housing supplement (abroad or in specific school dormitory)
- Government guarantee for student loan
- Interest assistance after graduation
- Student loan compensation for higher education students
- Meal subsidy for higher education students
- School transport subsidy for students in secondary education and adult basic education

What kind of studies are supported?

Student financial aid is available for full-time post-comprehensive school studies at an upper secondary school, folk high school, vocational school, or institution of higher education. Financial aid is also available for studies abroad.

Eligibility Criteria

In order to qualify for student financial aid, you must be a full-time student, make satisfactory study progress (required certain number of credits), and be in need of financial assistance. The amount of financial aid depends on the type of school, age and marital status and mode of accommodation. Student's own income will affect the number of months per year for which student will be able to receive financial aid. There is usually no affect if student's income is less than EUR 1 300 per month. Parents' income may reduce the amount of study grant only in secondary education, if student is under 18 year of age and lives with parents.

Benefits available under the Financial AID Programme

Study grant is available as soon as child benefit is no longer paid. Study grant is monthly paid benefit for the regular length of study. In higher education, financial aid is available for up to 64/54 months (six academic years). Amounts range from EUR 41, 43 to 268, 23 /month and depend on age and whether the student lives with parent(s). The study grant of EUR 375, 40 for a student who provides for a minor child includes a provider supplement. An additional supplement (EUR 50, 16/month) for study materials can be granted for secondary education students, who come from low-income families. The study grant is subject to tax.

Government guarantee for student loans is EUR 650 per month (home country) and EUR 800 per month abroad. The loan guarantee is valid for up to 30 years from the first disbursement of loan funds. The lending bank will check the loan guarantee details before granting a loan. Interest, repayment and other terms and conditions applying to the loan are agreed between the bank and the student. Interest is capitalized (added to the loan principal) during study time. Interest is market based (for example 12 month Euribor+ marginal). Interest assistance is available after graduation to all those who have a low income. Student loan compensation is for those, who complete higher education degree (bachelors and master's level university degrees, bachelors or master level degree obtained in a university of applied sciences) within the target time. Compensation means that government pays a portion of student loan directly to bank after graduation. Average compensation is EUR 5 000 (2021).

Housing supplement is available to students enrolled in a fee-based program at a Finnish folk high school, sports institute or the Sámi Education Institute who live in a school dormitory (EUR 88, 87/month). Housing supplement is also available to students studying abroad (EUR 210/month).

Meal subsidy is paid to the operator of the student cafeteria (worth EUR 2, 30 per meal) so that students are eligible for discounted meals in student restaurants.

School transport subsidy is to provide compensation for cost for student if travelling cost are major and a daily trip to school is long. This subsidy is paid to transport operator, municipals or even to the student, if there is no public transportation. Average subsidy is EUR 160 per month/student (2021).

Housing Benefit

Students may also apply general housing allowance, which is 80% of reasonable housing cost. Average housing allowance may vary in different households. For a single-person student household an average housing benefit was lately EUR 310/month (2021). Ministry of Social Affairs and Health is responsible for housing benefit.

COVID-19 Support

Due to the COVID-19 pandemic the Ministry of Education and Culture has granted higher education institutions and student organizations a total of 12 million euros for measures to strengthen the support for the guidance and wellbeing of higher education students. These projects will develop and organise low-threshold services, peer support activities, arrange psychologist and psychotherapy services, and strengthen and develop guidance services for higher education students. Projects were launched in early 2021 and most of them will continue in 2022 – 2023.

Student Health Service

Finnish Student Health Services (FSHS), Organise statutory healthcare services for higher education students.

The FSHS responsibility areas are:

- to provide students with health and medical care services
- to promote students' health and ability to study, and
- to promote the well-being of the study environment and student community.

Student Housing

The role of SOA – The Finnish Associations of Student Housing Organisations is to promote the cooperation between student housing organisations and to lobby for

their interests. The association does not own student-housing properties. Home - www.soa.fi

Student Sports

The primary goal of OLL is to ensure that students engage in sufficient physical exercise for their health and well-being. Goal is that physically active lifestyle is possible for everyone in the higher education community. OLL promotes the well-being and sports culture of higher education students by being the most prominent voice and expert in higher education and student sports. Work supports all students regardless of the type of sport or exercise. OLL – for a more active student and higher education - Opiskelijoiden Liikuntaliitto – OLL.

Talent Hubs and Internacional Houses

There are several talent hubs around Finland; their goal is on talent attraction, retention and career guidance of international students. Example: Oulu talent hub - Matching international talent and companies

The International House (in Tampere and in Helsinki) is Single Service Point for supporting Internationals with living, working, studying and connecting with Local Employers. Example; International House Tampere is a service point operated jointly by the city of Tampere, Tampere Vocational College Tredu, Tampere University Community, Local Employment and Economic Development Offices (TE Offices) and Social Insurance Institution of Finland (Kela)

In addition to above, all of the HEI's are offering different services to their students autonomously or in co-operation with other institutions, cities or other stakeholders.

Resumo FI:

O Sistema de Apoio aos estudantes na Finlândia é composto por algumas atividades permanentes e por projetos pontuais.

Apoios financeiro:

- Bolsas de estado; apoio alojamento; garantia nos empréstimos, apoio após conclusão dos estudos, empréstimo de compensação para estudantes do ensino superior. Apoio para a alimentação e transportes. Alguns destes apoios são elegíveis para estudar fora da Finlândia.
- Os estudantes para obterem estes apoios devem estar inscritos em *full time*, ter resultados satisfatórios do ponto de vista académico (x nº de créditos completos) e terem comprovadas necessidades financeiras. O montante do apoio varia do tipo de escola, idade, estado civil e tipo de alojamento. Os rendimentos do estudante poderão afetar o número de meses, por ano, de financiamento. Se for inferior a 1.330 € por mês não há qualquer penalização. Os rendimentos dos pais só reduzem o montante das bolsas de estudos para estudantes do ensino secundário, se menor de 18 e se a viver com os pais.
- No ensino superior, o apoio financeiro é até ao máximo de 6 anos académicos. Os montantes vão desde 41.43€ a 268.23€ por mês, dependendo da idade e se vivem com os pais. A bolsa de estudos, no valor de 375.40€ para estudantes com menores a cargo, é alvo de um suplemento.
- A garantia mútua por parte do Governo no sistema de empréstimos é de 650€ por mês se estudam na Finlândia, e de 800 € por mês, se estudarem fora. Para os estudantes que completem o seu ciclo de estudos, no prazo previsto, existe uma compensação ao empréstimo por parte do Governo, na qual paga diretamente ao banco uma parte do empréstimo que em média é de 5000 € (valores de 2021).
- Existem, ainda, apoios para o alojamento, alimentação (2.30 € por refeição) e transportes (160 € por mês). Os estudantes podem ainda candidatar-se a um subsídio geral para alojamento, gerido pelo Ministério dos Assuntos Sociais e Saúde, que corresponde a 80 % do valor do alojamento. Por ex: um estudante pode obter um apoio de 310 € por mês.
- O *Finnish Student Health Services (FSHS)*, são responsáveis por organizar e disponibilizar os Apoio de saúde aos estudantes do ES e que corresponde a oferecer serviços de saúde e médicos, promover a saúde dos estudantes e a sua capacidade de estudar e promover o bem-estar no ambiente académico e na comunidade académica.
- O *Opiskelijoiden Liikuntaliitto, (OLL)*, apoia e promove as atividades desportivas para bem a saúde e bem-estar da comunidade académica, permitindo um estilo de vida saudável para a comunidade do ES.
- Existem, ainda vários *Talent Hubs e International Houses*, cujo objetivo é a atração de talentos, a retenção e a orientação de carreiras dos estudantes internacionais. Ex: *Oulu talento hub – Matching International talent and Companies; The International House*, que é um serviço de ponto de entrada único para apoio aos estudantes internacionais, com valências na vida, trabalho, estudo e ligação aos empregadores.