

# Fund your studies

Orientation week 2019

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# Financial aid for students from FPA/KELA

- <https://www.kela.fi/web/en/financial-aid-for-students>
- If you are not a Finnish citizen and have come to Finland for study purposes, the general rule is that you **cannot** get financial aid from Finland
- However, you may qualify for financial aid if
  - you have been granted a continuous (A) or permanent (P) **residence permit** or an EU residence permit for third-country nationals (P-EU or P-EY). If you are a citizen of another EU or EEA country or of Switzerland, the family member of such a person, or a citizen of a Nordic country, you only have to register your right of residence or present your residence card.
  - if you are **living in Finland** permanently **and**
  - you have arrived in Finland for some **other reason than to study**. Such a reason can for example be employment, family ties or return migration.

# Financial aid for students from FPA/KELA

- Study grant
- Student loan
- (housing supplement, only in special cases)
- General housing allowance

# Financial aid for students from FPA/KELA

- To look out for:
  - The amount of credits (academic year)
  - Income limits (calendar year)
- Be in direct contact with KELA/FPA
- Ask more questions from KELA-experts on campus:
  - 11 September 11-13 in Arken (POP UP for students) in Åbo/Turku
  - Pop up in Vasa in September (late confirmed later, info by email)

# Scholarship programme for master's students

- Three categories:
  - Full Scholarship, covering the tuition fee and includes a annual scholarship to cover the student's living expenses (6 720 €), awarded for 2 years (second year conditional)
  - Tuition Fee Scholarship, covering 100 % of the tuition fee, awarded for 2 years (second year conditional)
  - Tuition Fee Scholarship, covering 50 % of the tuition fee, awarded for 2 years (second year conditional)
- Scholarship agreement
- Johnny Nykvist (admission@abo.fi) will answer all questions in relation to this

# Åbo Akademi University scholarships for students

- Presented in the **scholarship guide** (almost 100 scholarship funds)
- Most of the scholarships come from funds that are held in trust by the [ÅAU Foundation](#)
- For **degree students** at ÅAU who are **enrolled as present**
- Annual application process **in February**
- Scholarship decision based on:
  - the wishes of the donators to the different funds
  - study performance

# Åbo Akademi University scholarships for students

- **Three categories of scholarships:**
  1. **General scholarships** are open for application for all degree students on bachelor/master level
  2. **Faculty scholarships** are open for application for students studying a specific subject or at a specific faculty in accordance with the scholarship regulations
  3. **Special scholarships** have special stipulations e.g. regarding background, specialisation in studies or life situation
- **Further divided into:**
  - **Scholarships with a language clause**, i.e. scholarships for students with Swedish as their first language
  - **Scholarships without a language clause**, i.e. scholarships, which can be applied for independently from the first language or in particular cases with a different first language than Swedish.



# Åbo Akademi University scholarships for students

- **Process:**
  - Application period (February)
  - Processing of the applications (March-May)
  - Scholarship decision (May)
  - The most common payment date: 15 June
- Scholarships vary between 200 euros and 2000 euros (400 euros the most common amount)
- <https://www.abo.fi/en/study/already-in-2/plan-your-studies/fund-your-studies/abo-akademi-university-scholarships-for-students-3/>

# Scholarships for Students at ÅA

## School of Business and Economics



- So called Hanken-scholarships, seldom granted to first year students
- Two annual application periods: one in March/April and one in October/November
- The scholarship decisions are published 1-3 months after application deadline
- <https://www.abo.fi/en/study/already-in-2/plan-your-studies/fund-your-studies/scholarships-for-students-at-aa-school-of-business-and-economics/>
- Contact person: Tuija-Liisa Pohja (tuija-liisa.pohja@abo.fi)

# Travel grants for students at Åbo Akademi University



- Only travel expenses (no per diem)
- 1. **For individual students**
  - For e.g. mandatory language practice, internships, gathering of material for thesis purpose, participation in scholarly conferences
- 2. **Student associations and student groups**
  - Travel grants for field trips in connection to the studies
- Two annual deadlines: 1 March and 1 October (however, application open continuously)
- The application has to be submitted before the trip
- [More information can be found here](#)

# Other scholarships

- Look out for possibilities:
  - Grant or student loan from your home country/municipality
  - <https://www.scholarshipportal.com/> (check scholarships in Finland)
  - <http://fyrk.fi/> (in Swedish)

# Important matters to consider when working, receiving scholarships and studying in Finland

- Scholarships are taken into account in the income control (study grant)
- Scholarships in Finland are tax free up to the amount of 20.728,44 euros (2019)
- <https://www.vero.fi/en/individuals/>
- Residence permit for studies:
  - You may only work for an average of 25 hours per week during the academic terms.
    - The number of working hours is not restricted on a weekly level. This means that you can adjust your weekly working hours during the academic term, as long as you work for 25 hours a week on average.
  - You can work without restrictions at the times when your educational institution offers no instruction, that is, during summer and Christmas holidays.



# THANK YOU

# Questions?





Pure  
Love.  
Pure  
Science.