K12 ACADEMICS — INTERNATIONAL STUDENT SERIES

Studying in Finland

A guide for international students & families — how Finnish higher education works, the residence permit (granted for the whole degree), tuition and scholarships, applying via Studyinfo, and work.

K12 ACADEMICS

Find Your Community

2026 EDITION

ABOUT K12 ACADEMICS

The world's largest education resource.

Online since 2004, K12 Academics has helped millions of families, students and educators **find the right school, college, camp, business and program in their community** — for every kind of learner.

WORLD-RENOWNED EDUCATION, ENGLISH-TAUGHT

Finland is famous for the **quality of its education** — and for international students it offers **600+ English-taught programs, generous scholarships, and a residence permit granted for the whole length of your degree**. EU students study free; non-EU students pay tuition for English programs, often offset by scholarships. This guide walks it in **ten steps**.

General guidance, not legal or immigration advice. Finnish rules, tuition, and the funds requirement change. The figures here are recent examples and **must be confirmed with Migri, Study in Finland (studyinfinland.fi), and your university**.

1

STEP 01 OF 10

Understand Why Students Choose Finland

WHAT TO KNOW

Finland offers **a world-renowned education system, 600+ English-taught programs, generous scholarships, a safe and high-quality-of-life society, and a residence permit for your whole degree** — an unusually smooth pathway.

BY THE NUMBERS

600+ English programs	Scholarships	Whole-degree permit
across fields	widely available	no annual renewal

HOW TO HELP

Weigh Finland's **education quality, scholarships, and smooth permit** against high living costs and a tough part-time job market — for many, it's one of Europe's easiest pathways.

GOOD TO KNOW

Finland grants the student residence permit for the **entire duration of your studies** — no yearly renewals, a real convenience.

2

STEP 02 OF 10

Understand the System

WHAT TO KNOW

Finnish higher education has two types: **universities** (research-oriented; bachelor's, master's, doctorate) and **universities of applied sciences (UAS)** (practical, professional). Leading names include **Helsinki, Aalto, Turku, Tampere, and Oulu**.

BY THE NUMBERS

Universities	UAS	Helsinki / Aalto
research-oriented	practical & professional	+ Turku, Tampere

HOW TO HELP

Choose between a **research university and a university of applied sciences (UAS)** based on whether you want academic depth or hands-on, career-focused study.

GOOD TO KNOW

UAS programs are **practical and employer-connected** — a strong route, especially for professional fields.

3

STEP 03 OF 10

Get the Residence Permit

WHAT TO KNOW

Non-EU/EEA students staying over 90 days need a **residence permit for studies** from **Migri** (the Finnish Immigration Service). A big plus: it's **granted for the entire duration of your degree**. You apply after admission, with proof of funds and insurance.

BY THE NUMBERS

From Migri	Whole degree	After admission
the immigration service	no annual renewal	+ funds & insurance

HOW TO HELP

Apply for your **residence permit via Migri** once admitted — it covers your whole degree, so there's no yearly renewal, but you'll need funds proof and insurance.

GOOD TO KNOW

The **whole-degree permit** is a genuine advantage over countries that require annual renewals — one less thing to manage.

4

STEP 04 OF 10

Understand Tuition & Scholarships

WHAT TO KNOW

EU/EEA/Swiss students and Finnish/Swedish-taught and doctoral programs are **tuition-free**. Non-EU students pay for English-taught bachelor's/master's: typically **€8,000–18,000/year** — but **most universities offer generous scholarships and tuition waivers**.

BY THE NUMBERS

EU / Finnish-taught	Non-EU English	Scholarships
free	~€8k–18k/yr	widely offered

HOW TO HELP

Budget the **non-EU tuition, then apply for the scholarships and waivers** most Finnish universities offer — they can substantially cut, or even cover, your fees.

GOOD TO KNOW

Finnish universities offer **generous, often large scholarships** to non-EU students — your actual cost can be far below the sticker price.

5

STEP 05 OF 10

Apply Through Studyinfo.fi

WHAT TO KNOW

Applications go through **Studyinfo.fi (Opintopolku)**, the national portal, usually in a **joint application period in January** for the following autumn. Many programs use **entrance exams** or other selection alongside grades. Pay the **€100 application fee** (non-EU).

BY THE NUMBERS

Studyinfo.fi	January	Entrance exams
the national portal	joint application	for many programs

HOW TO HELP

Apply through **Studyinfo.fi** in the January joint application, prepare for any **entrance exams**, and pay the €100 non-EU application fee — verify each program's exact process.

WATCH OUT

Many Finnish programs use **entrance exams** — check each program's selection method and dates on Studyinfo.

6

STEP 06 OF 10

Meet the Financial Requirement

WHAT TO KNOW

For the permit, Migri requires proof of about **€800/month (€9,600/year)** in living funds, **separate from** any tuition (living funds can't be the tuition money). You also need **private insurance**.

BY THE NUMBERS

Funds	~€9,600/year	Insurance
~€800/month	living costs	private, required

HOW TO HELP

Prepare **proof of living funds** (€800/month) in your account, kept **separate from tuition**, plus **private insurance** — both are required for the permit.

WATCH OUT

Living funds must be **separate from your tuition money** — Migri won't accept the same funds for both.

7

STEP 07 OF 10

Meet Language Requirements

WHAT TO KNOW

For the **600+ English-taught** programs you prove English (commonly **IELTS/TOEFL**, some accept PTE/Duolingo). Finnish/Swedish-taught programs require those languages. Learning some Finnish greatly helps daily life and work.

BY THE NUMBERS

English	600+ programs	Some Finnish
IELTS/TOEFL etc.	in English	helps a lot

HOW TO HELP

Take the **right test for your program's language**, and learn some Finnish — it materially helps with daily life and the (challenging) job market.

GOOD TO KNOW

You can study fully in English, but **finding work without Finnish is hard** — don't rely on part-time work to fund studies.

8

STEP 08 OF 10

Prepare for the Move

WHAT TO KNOW

After arriving, register for a **Finnish Personal Identity Code (henkilötunnus)** with the DVV — it unlocks banking, services, and healthcare. Budget for relatively high living costs, and arrange **student housing early**.

BY THE NUMBERS

Personal Identity Code	Unlocks	Housing
register with DVV	banking & services	apply early

HOW TO HELP

Register for your **Personal Identity Code** after arrival, set up banking and housing early, and budget realistically for Finnish living costs.

GOOD TO KNOW

The **Personal Identity Code** is the key to Finnish daily life — banking, services, and more — so sort it early.

9

STEP 09 OF 10

Understand Work Rules

WHAT TO KNOW

Students may work **on average up to 30 hours per week** (with study as the primary purpose). But **part-time work is hard to find without Finnish**, and won't cover tuition plus living — so plan to fund your studies fully.

BY THE NUMBERS

Work	Study first	Hard to find
~30 hrs/week average	the primary purpose	without Finnish

HOW TO HELP

You may work **~30 hours/week on average**, but **don't rely on part-time work** to fund your studies — it's scarce without Finnish. Budget fully.

WATCH OUT

Treat part-time work as a **bonus, not a plan** — Finland's job market is tough for students without Finnish.

10 STEP 10 OF 10

Thrive & Work After Study

WHAT TO KNOW

After graduating, you can apply for a **residence permit to seek work or start a business — recently up to two years**. Finland actively wants international graduates to stay, especially in tech, engineering, and health.

BY THE NUMBERS

Post-study permit	To seek work	Wants graduates
up to 2 years	or start a business	to stay

HOW TO HELP

Plan for the **2-year post-study permit** to find work or start a business, build networks during study, and target Finland's in-demand sectors if you want to stay.

GOOD TO KNOW

Finland's **2-year post-study job-search permit** is generous — and the country actively encourages international graduates to stay.

QUICK REFERENCE

Studying in Finland: The Essentials

A snapshot — figures change, so confirm everything with Migri, Study in Finland, and your university.

The system

Universities (research) and universities of applied sciences (UAS, practical); 600+ English-taught programs; leaders include Helsinki, Aalto, Turku, Tampere, Oulu.

The permit

Non-EU students get a residence permit for studies from Migri — granted for the entire duration of the degree (no annual renewal); needs funds proof and insurance.

Tuition & scholarships

EU/EEA/Swiss and Finnish/Swedish-taught and doctoral programs are free; non-EU English programs cost ~€8k–18k/year, widely offset by generous university scholarships.

Applying & money

Apply via Studyinfo.fi (January joint application; entrance exams common; €100 non-EU fee); prove ~€800/month living funds (separate from tuition) plus insurance.

Work & after

Work on average up to ~30 hrs/week (part-time work is scarce without Finnish); a post-study permit (recently up to 2 years) allows time to find work or start a business.

YOUR FINNISH JOURNEY STARTS HERE

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