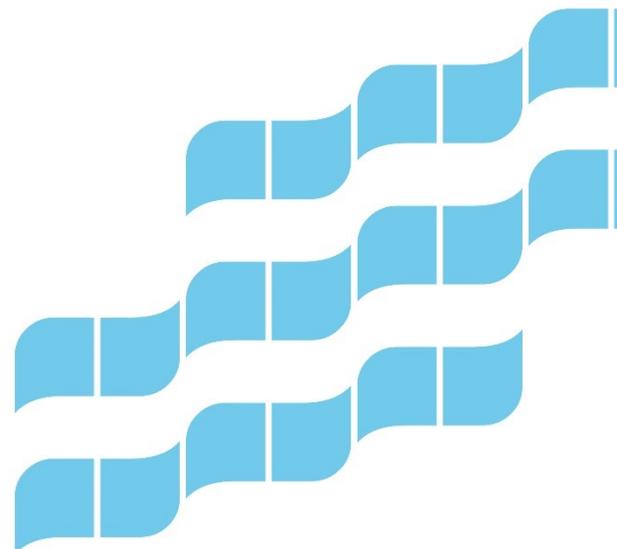


## **A GUIDE FOR INTERNATIONAL STUDENTS MOVING TO FINLAND**

It is important to read through and learn this guide so that you have accurate and realistic information about what it costs to stay and live in Finland, as well as what you should know about living in Finland.



## Summary

### Do at least these things when you start planning your move to Finland

- Find out what it costs to stay and live in Finland
- Plan out a budget for yourself.
- Find an apartment well in advance before your move to Finland.

### Applying for and obtaining an apartment in Finland

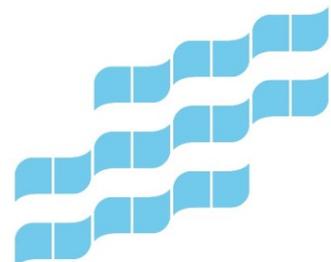
- File an application for housing with as many rental housing providers as possible. Find an apartment that is affordable enough that you will be able to pay rent every month.
- When you receive an offer for housing, accept the apartment offered to you so that you won't be left without an apartment.
- It is advisable to request the housing offer in writing.
- Landlords often require a rental deposit (vuokravakuus).
- When you receive a Finnish personal identity code, let your landlord know what it is!
- If your rent does not include electricity, make an electricity contract for the apartment.
- Get home insurance. Many landlords require tenants to have home insurance in force.

### When you have received a rental apartment

- When you get access to your new apartment, look through your new apartment and make a note of its condition.
- Make sure you have a working smoke alarm.
- Remember that only the person or persons specified in the rental agreement may live in the rental apartment.
- The rent for the apartment must be paid monthly to the landlord's account.
- Follow the rules of the housing company and be mindful of your neighbours.
- Always pay the rent, electricity, and water bill first. After that, buy food and medicines. After that, pay other bills, such as phone, internet, clothing, or travel.
- Your landlord may terminate your lease if you damage the apartment or fail to pay rent.

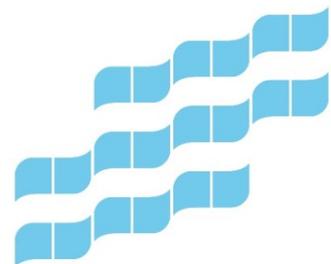
### In problem situations

- You have the responsibility to take care of your apartment. The landlord has the right to terminate the lease if your apartment is poorly maintained.
- If you are unable to pay your rent, get in touch with your landlord immediately. Unpaid rent



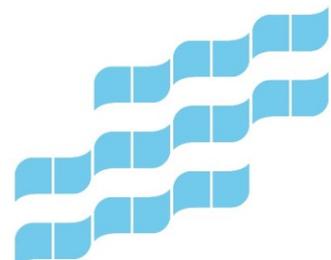
can lead to the loss of your apartment.

- Moving to a new country affects your life and well-being in many ways and takes up a great deal of energy. It is normal to feel stressed out and tired at first. Often it starts to feel easier when you start to become familiar with Finnish customs. If you feel too unwell, seek help.
- In the event of an emergency, the emergency number in Finland is 112.



**A GUIDE FOR INTERNATIONAL STUDENTS MOVING TO FINLAND**

1	Before you start planning to move to Finland and applying for housing in Finland.....	5
1.1	Do at least these things when you start planning your move to Finland.....	5
1.2	Make sure you have enough money to live in Finland.....	5
1.3	Applying for an apartment in Finland .....	7
1.4	Receiving an apartment and the lease agreement .....	9
1.5	Other important matters when moving to Finland .....	10
2	When you have received the rental apartment, and a tenant’s rights and obligations .....	11
2.1	When you get a rental apartment in Finland .....	11
2.2	Rights of a tenant .....	12
2.3	Responsibilities of a tenant .....	12
3	Problematic situations and solutions.....	14
3.1	If your apartment is untidy or if you cause damage to the apartment.....	14
3.2	If you have difficulty paying.....	14
3.3	Other problems with the landlord .....	14
3.4	If you experience health or mental health problems.....	16
4	What does it cost to live in Finland? .....	18



## 1 Before you start planning to move to Finland and applying for housing in Finland

### 1.1 Do at least these things when you start planning your move to Finland

As you know, when you come to Finland, you must have sufficient funds to live in Finland. This requirement should be taken seriously, as you are not eligible for welfare benefits from the Social Insurance Institution (Kela) or the wellbeing services county in Finland. If your family members receive a residence permit, they will not be covered under the Finnish social security system either.

In addition to your studies, you are allowed to work for about 30 hours/week. However, you should be prepared for the fact that it is not easy to find employment as an international worker in Finland, and there is no work available for everyone.

In emergency situations, all residents of Finland have the right to necessary medical treatment and care, but this does not necessarily include financial assistance to pay for expenses.

For more information:

infoFinland website in 12 languages: [https://www.infofinland.fi/landing\\_page](https://www.infofinland.fi/landing_page) Welcome to Finland guide in 15 languages: <https://tem.fi/en/welcome-to-finland>

Moving to Finland guide in 12 languages: <https://www.infofinland.fi/moving-to-finland/moving-to-finland-checklist>

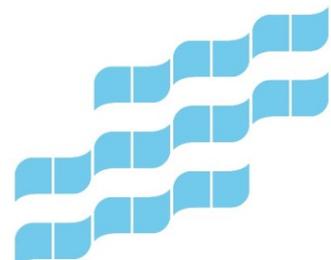
What's Next Finland? podcasts: <https://youtube.com/playlist?list=PLu5ByafMs1Qsu1N1FQaTTVG-8uG5R1Zt9&si=0h5H7ku4dm9MHZe8>

At home in Finland videos: <https://www.youtube.com/playlist?list=PLOsNlo1WyAXOZ-nfyMHxAt672OYEB81UV3>

Almost Finns videos: [https://www.youtube.com/channel/UCGtVdaLjZmLpLiBGQI2Bo\\_g](https://www.youtube.com/channel/UCGtVdaLjZmLpLiBGQI2Bo_g)

### 1.2 Make sure you have enough money to live in Finland

Calculate how much money you can spend on housing each month. See the end of this guide to find out what it costs to live in Finland, i.e. how much money you should set aside in



addition to housing costs.

**You must have enough money to live in Finland for the duration of the validity of your residence permit.** If you haven't paid your tuition yet, you must have enough money to pay for it as well.

**It is crucial to pay your rent, electricity, and water bill.** Any unpaid bill may result in a personal default recorded on your file. Failure to pay rent or utility bills may also be followed by eviction or power to your apartment being cut. Pay your expenses in the following order of priority:

1. Rent, electricity and other housing expenses
2. Food and medicine
3. Telephone and Internet connection invoices
4. Travel tickets, fuel, insurance, etc.
5. Payment of debts

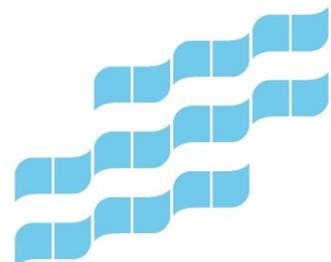
Budgeting is an important element of your financial management.

1. Jot down all your income or available funds for the month.
2. Write down the fixed expenses you have for the month. These are expenses that you have to pay every month, e.g. rent and electricity bills.
3. Subtract these fixed expenses from your income. After that, divide the remaining amount into variable expenses for the month, such as food and leisure expenses. Plan out and calculate how much money you can spend on these during the month.
4. Once you've finished your budget, start tracking your spending. Record how much money you have spent and on what. Try to stick to your planned budget, or correct it if necessary. Check to see if you have missed or over- or underestimated any expenditure.

For more information:

<https://www.infofinland.fi/fi/settling-in-finland/cost-of-living-in-finland>

<https://migri.fi/en/income-requirement-for-students>



### 1.3 Applying for an apartment in Finland

Find an apartment well in advance before your move to Finland. Housing can be difficult to find because the demand for housing in major cities is greater than the supply.

A list of rental housing providers operating in Tampere is provided for your reference. **When searching for an apartment, it's crucial to always start by submitting a housing application.** This ensures that housing providers recognize you as an apartment seeker.

In general, an application for housing can be submitted online. It is worth filing an application with as many housing providers and landlords as possible. **However, be sure to apply for a sufficiently affordable apartment, so that you will be able to pay your rent every month.** In Finland, as a rule, apartments are rented unfurnished, so you should also set aside funds to buy furniture and accessories.

The following are some examples of institutional housing providers:

TOAS [www.toas.fi](http://www.toas.fi)

POAS [www.poas.fi](http://www.poas.fi)

VTS-kodit (Tampere Rental Housing Foundation) [www.vts.fi](http://www.vts.fi)

TVA (Tampereen Vuokra-asunnot Oy) [www.tampereenvuokra-asunnot.fi](http://www.tampereenvuokra-asunnot.fi)

YH-Kodit [www.yhkodit.fi](http://www.yhkodit.fi)

M2-Kodit [www.m2kodit.fi](http://www.m2kodit.fi)

Setlementtiasunnot [www.setlementtiasunnot.fi](http://www.setlementtiasunnot.fi)

Asuntopehtoori LKV [www.asuntopehtoori.fi/asunnot](http://www.asuntopehtoori.fi/asunnot)

Morokodit <http://morokodit.fi>

A-kruunu [www.a-kruunu.fi](http://www.a-kruunu.fi)

Avain asunnot [www.avainasunnot.fi](http://www.avainasunnot.fi)

Tasna (Tampere Region Youth Housing Association) [www.tasna.fi](http://www.tasna.fi)

Nuorisosäätiö (Foundation for Youth) [www.asunnot.nuorisosaatio.fi](http://www.asunnot.nuorisosaatio.fi)

Joo Kodit [www.joo-kodit.fi](http://www.joo-kodit.fi)

Lumo [www.lumo.fi](http://www.lumo.fi)

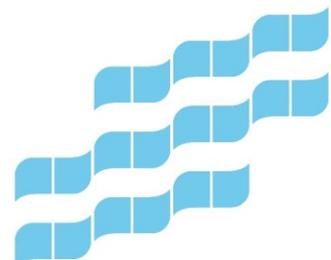
Sato [www.sato.fi](http://www.sato.fi)

Kodisto [www.kodisto.fi](http://www.kodisto.fi)

Avara [www.avara.fi](http://www.avara.fi)

TA-yhtiöt [www.ta.fi](http://www.ta.fi)

OVV Housing Services [www.ovv.com](http://www.ovv.com)



You can find private landlords through the following online services:

[www.vuokraovi.com](http://www.vuokraovi.com)

[www.oikotie.fi](http://www.oikotie.fi)

[www.tori.fi/asunnot](http://www.tori.fi/asunnot)

[www.qasa.fi](http://www.qasa.fi)

[www.vuokraturva.fi](http://www.vuokraturva.fi)

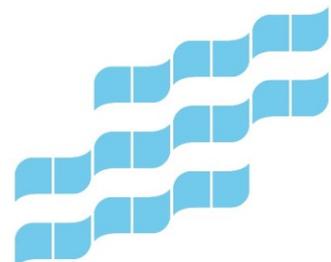
Some housing providers require the applicant to have a Finnish personal identity code.

Tip: Look into the housing available from a given provider before you apply for an apartment from them. Then think about what sort of housing and at what price it is realistic to apply from that provider. Note that in Finnish housing culture, studio apartments are designed for one or two people at most. A unit in a shared apartment (soluasunto) is designed for one person.

Applications for housing are usually submitted online on the websites of rental housing companies. When submitting an application, remember that landlords will prioritise how you pay rent, how well you maintain the apartment, and how considerate you are towards your neighbours. Be open and transparent about these questions in your application. **Be aware that a well-prepared housing application can significantly influence your chances of securing your desired apartment.** Carefully Fill Out the Housing Application - Try to provide a good answer to each question in each section of the housing application. Keep in mind that providers only have access to the information you provide in the application. The most crucial section of the housing application is the “additional information” section, where you can and should elaborate on your situation as thoroughly as possible. Pay attention to spelling and grammar in your application, and seek assistance if needed.

**We also recommend conducting your housing search in as broad an area as possible.** This way, you'll have access to apartments across a wide area, including neighbouring municipalities. Tampere and its surrounding areas have good public transport connections, meaning you can get to your school even if you don't live in the immediate vicinity.

Additionally, keep in mind that the period of validity of a housing application varies depending on the provider, typically lasting 3 to 4 months. After this period, your application will be removed. Therefore, it is essential to regularly update your application to keep it active and under consideration.



## 1.4 Receiving an apartment and the lease agreement

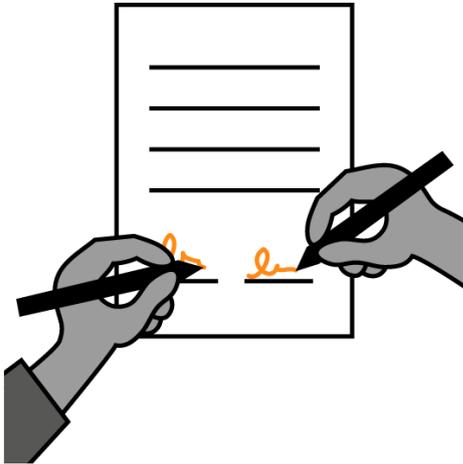


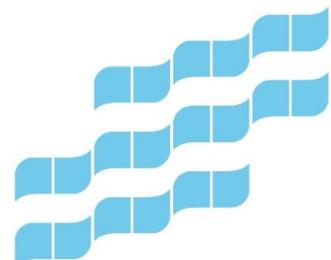
Figure 1: Papunet photo bank, papunet.fi, Kuvako

Make your housing application carefully, as you will be offered the kind of housing you have applied for. **When you receive an offer for housing, accept the apartment offered to you so that you won't be left without an apartment.** You can later make an application to change apartments or look for an apartment that suits you better.

A housing offer means that a provider/landlord offers you a rental home. It includes the details of the apartment, the amount of the security deposit, as well as the date of payment of the rental deposit. Note that there is a time limit for responding to housing offers. Remember to respond to the housing offer even when you are not accepting the apartment.

It is advisable to request the housing offer in writing. Thoroughly review the housing offer or rental agreement to understand the terms and conditions (e.g., fixed-term lease). **Check the housing offer for the attachments you need to submit to the landlord, the deadline by which you must provide them, and make sure to deliver the attachments to the landlord on time.**

The lease agreement determines, among other things, the rent and the duration of the lease, that is, how long you can or must live in the apartment. In Finland, it is not customary to try to haggle on the rent. Always make a contract in writing and keep it on file. When you sign a lease, that is, rent an apartment, you are responsible for the apartment and rent payment for the entire duration of the lease. You are also responsible for ensuring that visitors to your apartment follow the rules of the housing company. The lease agreement binds both parties to abide by the contract.



**Landlords often require a rental deposit (vuokravakuus).** This deposit protects the landlord from damages caused by the tenant's failure to meet obligations, such as rent payment.

**When moving out, be sure to terminate your rental apartment in writing, in the manner specified by the provider, in due time, and file a moving-out notice with the building manager as well.** If you do not terminate the lease agreement in writing in the manner specified by the landlord, and receive an acknowledgement of your notice of termination, you will be deemed to still be a tenant in the apartment and will be liable, for example, for rent.

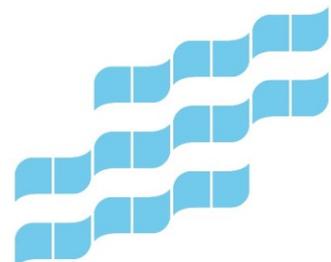
### 1.5 Other important matters when moving to Finland

**When you receive a Finnish personal identity code, let your landlord know what it is!**

**If your rent does not include electricity, make an electricity contract for the apartment.**

Whether electricity is included in the lease will be detailed in the housing offer. Electricity is an essential part of modern living for several reasons. Electricity enables services such as home lighting, heating, functioning household appliances, and entertainment electronics. Therefore, it is crucial to have electricity in your home. It is important to set up a new electricity contract well in advance before moving. You can order the electricity contract for your new home two weeks before the actual move. You can search for electricity providers online using the search terms sähkösojimus + place of residence.

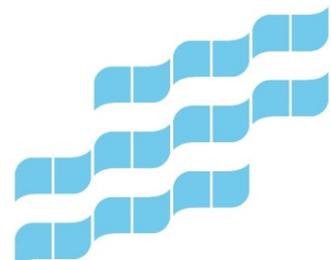
**Many landlords require tenants to have home insurance in force.** Even if the lease agreement does not explicitly require home insurance, it is still strongly recommended. Home insurance protects your home and property against unpleasant surprises, such as water damage, theft, or fire. While the occurrence of such incidents is not likely, it is still possible. Without home insurance, costs can become high. The purpose of home insurance is to safeguard your finances in case an unfortunate event occurs. You can apply for home insurance once you have received a Finnish personal identity code. You can search for insurance companies with the keywords kotivakuutus + apartment locality.



## 2 When you have received the rental apartment, and a tenant's rights and obligations

### 2.1 When you get a rental apartment in Finland

- When you get access to your new apartment, **look through your new apartment and make a note of its condition.** Record and photograph any damage and defects and notify your landlord about them. Make sure you have a working smoke alarm.
- Remember that **only the person or persons specified in the rental agreement may live in the rental apartment.** The landlord may place restrictions on how many people are allowed to live in the apartment. For example, a unit in a shared apartment will not accommodate others, even family members.
- **The rent for the apartment must be paid monthly to the landlord's account.** Non-payment of rent will result in termination of the lease and eviction from the apartment. A separate water fee may be charged in addition to the rent. The water fee covers reasonable use of water, with heavy water consumption billed separately.
- If the apartment has a sauna, it may only be used for bathing for safety reasons! You should not store property there and you must not dry laundry there.
- Familiarise yourself with the rules and regulations of your housing company and follow them. **Silence in the house and all apartments is from 10 pm to 7 am.** During this period, you can perform ordinary life activities such as cooking food or taking a shower, but must, for example, keep your television turned down.
- If there is a laundry room in the housing company, you can make use of it by making a laundry booking in your own name.
- You must take care of sorting your household waste according to the instructions of your housing company.
- Your landlord may terminate your lease if you damage the apartment or fail to pay rent. The lease may also be terminated if the landlord needs the apartment for their own use or plans to sell it. The tenant is allowed to terminate their lease without a specific reason. When the landlord terminates the lease, the notice period is three months if the tenant has lived in the apartment for less than one year. If the tenancy has lasted at least a year, the notice period is six months. When the tenant themselves terminates the lease, the notice period is one calendar month, that is, the contract terminates on the last day of the following full month. A fixed-term lease expires at the end of the term, unless otherwise agreed.

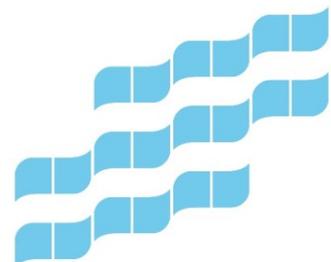


## 2.2 Rights of a tenant:

- The lease must not contain unreasonable conditions, such as an unreasonably long contract term, excessive compensation or fees, or restrictions on the tenant's legal rights.
- The terms of the lease may not be changed in the middle of the agreement period by the landlord alone.
- The tenant has a right to domestic privacy and no one is allowed to enter their home without legal grounds and/or permission.

## 2.3 Responsibilities of a tenant:

- Always pay rent and other housing expenses on time.
- Maintain the apartment in good condition. As the tenant, it is your responsibility to keep the apartment tidy. If you notice a defect with the apartment, immediately report it to the landlord. The operation and maintenance of household appliances (e.g. refrigerator, freezer, oven) is your responsibility. If you or your guests break something in the apartment on purpose, you will have to pay for the repairs yourself.
- If the apartment is empty for a long time, you should inform the landlord about this and reserve the opportunity for them to enter the apartment.
- Observe the terms agreed in the rental agreement, such as a smoking ban or a ban on pets.
- Follow the rules of the housing company and be mindful of your neighbours. Make sure that your friends also follow the rules of the housing company when they are visiting you.
- Get home insurance. Often, the housing provider will insist that the tenant have home insurance.
- Make sure your apartment has a working smoke alarm.



**Tending to your obligations as a tenant is important**, as violating the tenancy agreement can lead to eviction, leaving you homeless, and may cause a note on your credit record that makes it difficult to get a new home.

For more information:

A rental guide in simple english: [https://www.kuluttajaliitto.fi/wp-content/uploads/2023/12/487d70d7-rental-guide\\_simple-english\\_2021-1.pdf](https://www.kuluttajaliitto.fi/wp-content/uploads/2023/12/487d70d7-rental-guide_simple-english_2021-1.pdf)

A simple guide for living in Finland: <https://www.theseus.fi/bitstream/handle/10024/813534/Kodin%20opas.pdf>

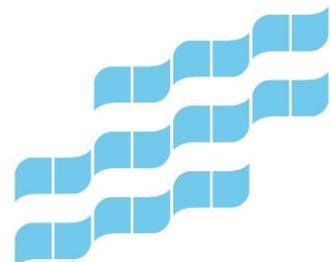
Videos about living in Finland in many languages: [https://youtube.com/playlist?list=PLv90USel2PJ-KMo6CUSr\\_MVobLZXvcxvu&si=Jc3QlNXa-hWLF5tF](https://youtube.com/playlist?list=PLv90USel2PJ-KMo6CUSr_MVobLZXvcxvu&si=Jc3QlNXa-hWLF5tF)

Guide about living in Finland in 12 languages: <https://pakolaisapu.fi/asumisen-opaat/>

Home safety checklist: <https://www.spek.fi/turvallisuus/maahanmuuttajien-asumisturvallisuus/>

Info about finnish libraries in 14 languages: <https://www.kirjastot.fi/monikielinen-kirjasto/kirjastoesittely#.VpdZZ8votD8>

Do you know your rights at work? information website: <https://tyoelamanpelisaanot.fi/en/>



### 3 Problematic situations and solutions

#### 3.1 If your apartment is untidy or if you cause damage to the apartment

The landlord has the right to terminate the lease if your apartment is poorly maintained. A written warning must be issued to the tenant before the lease is terminated.

Notify the landlord if you notice pests in the apartment.

If water damage occurs in your apartment, prevent further damage from occurring and contact the landlord immediately.

If there is a fire in your apartment, put it out if possible and call 112.

#### 3.2 If you have difficulty paying

**If you are unable to pay your rent, get in touch with your landlord immediately.** Agree with your landlord on a payment plan that you will be able to fulfil.

Your housing provider will monitor that you pay your rent monthly. It is important that you contact your landlord immediately if you have any difficulties with payment.

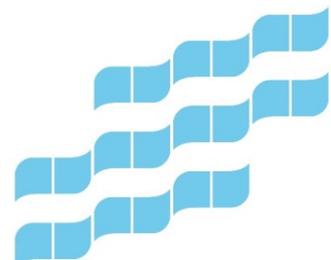
If you do not pay your rent, you will receive a payment reminder. If you do not pay your rent after receiving the payment reminder, the overdue rent will be transferred to a collection agency as debt.

Failure to pay rent does not postpone the following rent payment dates, you must still pay the next rent on time.

**Unpaid rent can lead to the loss of the apartment.** The landlord has the right to terminate the lease without any warning if you do not pay your rent. The termination of your lease and eviction mean that you will be forced to move out of the apartment and pay all of the rent that has gone unpaid. This can lead to a situation where you become homeless and are in debt.

#### 3.3 Other problems with the landlord

When you move out of your apartment, you will usually get back the rental deposit. If the



deposit fails to appear in your account after moving out, ask your housing provider about the matter. All rents due during your tenancy must be paid in full in order to recover the rental deposit. The rental deposit may be withheld if something has been broken in the apartment or if the cleaning of the apartment before moving out has been poorly done. If a dispute cannot be resolved, you can contact the Consumer Advisory Services or the Consumer Disputes Board for help.

**Some imaginary situations and solutions:**

Situation: "My landlord announced that their relative is moving into this apartment next week and I need to move out." Solution: Remind the landlord that you have the right to live in the apartment for the duration of the notice period. When the landlord terminates the lease, the notice period is three months if the tenant has lived in the apartment for less than one year.

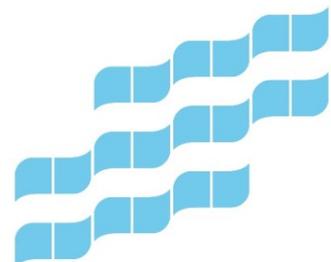
If the tenancy has lasted at least a year, the notice period is six months.

Situation: "I informed the landlord that I will be moving out of the apartment at the end of this month -- meaning next month I will no longer have to pay rent." Solution: Remember that when the tenant themselves terminates the lease, the notice period is one calendar month, that is, the contract terminates on the last day of the following full month. You will have to pay at least the next month's rent.

Situation: "I got evicted because of unpaid rent, but luckily society will give me a new apartment." Solution: Unfortunately, vacant homes held in reserve to be given to those who become homeless do not exist. You will probably have to remain homeless until you find a new apartment. Get in touch with your school immediately for assistance.

Situation: "My landlord indicated that they will come tomorrow to visit the apartment." Solution: Remind the landlord that they cannot come and visit the apartment unless they have a reason to suspect that you, for example, have damaged the apartment or are undergoing some kind of emergency. Talk to the landlord about why they want to come visit the apartment and arrange a visiting time together.

Situation: "My fridge broke, so I will have to buy a new one with my own money." Solution: Call or send a message to your landlord and tell them the fridge has broken down. If you have not caused the breakdown of the refrigerator by your own action, the refrigerator is usually part of the fixed equipment of the apartment and the landlord will have to replace your refrigerator.



### 3.4 If you experience health or mental health problems

Moving to a new country affects your life and well-being in many ways and takes up a great deal of energy. It is important that you take care of your well-being: Get enough sleep, eat well, exercise, meet people, and do things you like.

**It is normal to feel stressed out and tired at first. Often it starts to feel easier when you start to become familiar with Finnish customs.**

If you feel bad for a long time or you feel like you don't know how to ease your mind, seek help.

**In the event of an emergency, the emergency number in Finland is 112.** Call the number only in urgent emergencies when life, health, property, or the environment are in danger. If necessary, the Emergency Response Centre will make use of an interpreter's services.

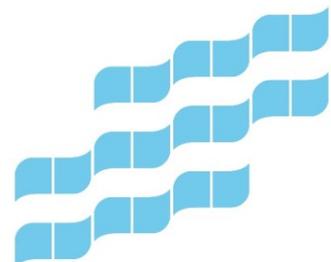
For more information:

Information about health in many languages: <https://www.mielenterveysseurat.fi/turku/materiaalit/serenen-materiaalit/>

Fenix Finland ry is a non-profit organization offering free mental health and psychosocial support to immigrants facing challenging life situations in Finland: <https://www.fenixfinland.fi/general-8>

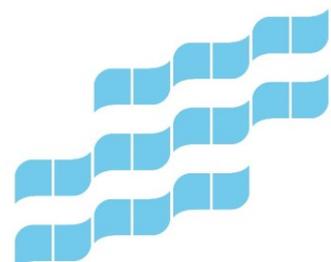
Mental health and seeking support video:

[https://youtu.be/Y\\_nookFqtBU?si=PP5vx1nGM4z1nVTQ](https://youtu.be/Y_nookFqtBU?si=PP5vx1nGM4z1nVTQ)



**If you need help and advice — Complete this table with your contact information!**

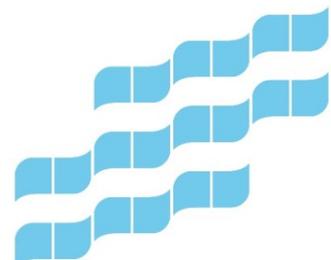
Situation:	Actor	Contact details
If you need advice on your studies, residence permits or living in Finland	Your higher education institution	
If you need advice on matters relating to your apartment or residence.	Your housing provider	
If you need advice on housing, paying rent or in matters relating to contracts	City of Tampere Housing Consultation Services	03 565 74700 asumisneuvonta@tampere.fi
If you need general counselling on a wide range of everyday topics	International House Tampere Multilingual guidance	<a href="http://www.tampere.fi/en/organisation/international-house-tampere-multilingual-guidance">www.tampere.fi/en/organisation/international-house-tampere-multilingual-guidance</a>
If you want to meet other people who have moved to Finland from elsewhere.	Mukana is an intercultural and relaxed meeting place in Tampere,	You can find us at Rautatienkatu 17.
You need urgent help, for example, due to a fire, acute illness, or a crisis.	Emergency Response Centre, i.e. emergency medical services, police, fire and rescue, social emergency services	Emergency number 112 Social and crisis emergency services 050 062 5990 (24/7)
If you are under 30 years of age and you need general counselling on a wide range of everyday topics	Ohjaamo	WhatsApp or call 040 197 5144 Hammareninkatu 5B, 33100 Tampere



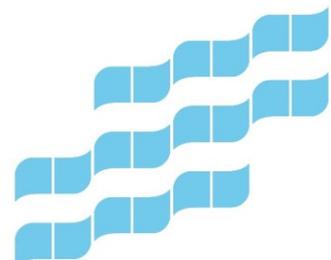
#### 4 What does it cost to live in Finland?

In this table you can see how much life in Finland costs on average. The prices are only an indication and are intended to help you consider what kinds of costs and expenses you should prepare for when moving to Finland.

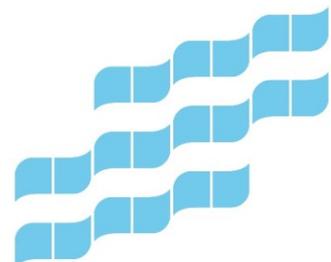
	One person	Couple	Two adults & two kids	My own budget
<b>HOUSING: RENTAL</b>				
<b>Rent at TOAS or POAS</b>	Shared apartments (cell) 250-400 €/month or Studio apartments (1h) 400-700 € / month	Studio apartments (1h) 400-700 € / month or One-bedroom apartments (2h) 600-900 € / month	One-bedroom apartments (2h) 600-900 € / month or Two-bedroom apartments (3h) 700-1100 € / month	
<b>Rent at another public utility housing provider</b>	Studio apartments (1h) 500-770 € / month	One-bedroom apartments (2h) 670-830 € / month	One-bedroom apartments (2h) or Two-bedroom apartments (3h) 810-1130 € / month	



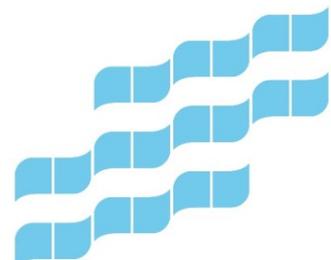
<b>Rent with a private landlord</b>	Studio apartments (1h) 600-750 € / month	One-bedroom apartments (2h) 750-1000 € / month	One-bedroom apartments (2h) or Two-bedroom apartments (3h) 870-1150 € / month	
<b>HOUSING: OTHER EXPENSES</b>				
<b>Electricity:</b> The apartments usually have central heating to keep them warm during cold weather. If electricity is not included in the rent, you will need to conclude an electricity contract with an electricity provider and pay the electricity bill to the electricity provider. How much the electricity bill will be depends on the electricity consumption of the household. There may be a lot of variation in the sum of your electricity bill in the summer and in the winter.	30-45 € / month	50-80 € / month	70-150 € / month	
<b>Water:</b> The water fee covers normal usage; if you use a lot of water, you pay extra.	15-30 € / month	30-60 € / month	60-100 € / month	
<b>Home insurance:</b> Often mandatory. Home insurance provides protection against large financial losses in the event of water damage or fire, for example.	5-15 € / month	10-20 € / month	20-30 € / month	



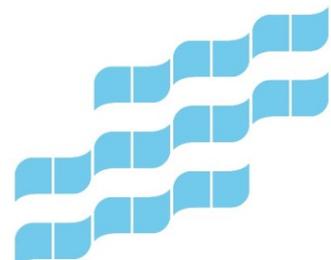
<p><b>Furniture:</b> You will usually need to purchase furniture for your rental home yourself. Some rental apartments are furnished. Apartments will often have closets and cupboards for clothes and other storage items. A Finnish toilet has a toilet seat and a sink for hand washing. A shower room will be equipped with a shower and a floor drain. The basic furnishings in a kitchen include kitchen cabinets, a water tap and sink for washing dishes, and a stove and oven for food preparation. In addition, there will be a refrigerator/freezer, and in exceptional cases also a dishwasher. You will need: A bed, a bedside table, a lamp, dining table + 2-4 chairs, sofa/armchair, dishes and cutlery, cooking equipment (saucepan, frying pan, cutlery, plates, and drinking glasses)</p>	<p>One-time purchase used about 100 - 300 €</p>	<p>one-time purchase used about 150 - 400 €</p>	<p>one-time purchase used about 200 - 600 €</p>	
<p><b>Textiles:</b> Curtains, bedding x 2-3 sets, towels, blanket, pillow</p>	<p>Single purchase 50-100 €</p>	<p>One-time purchase 100-200 €</p>	<p>Single purchase 150-300 €</p>	
<p><b>Household appliances:</b> Vacuum cleaner, microwave, coffee machine / electric kettle. Is there a laundry room in the house or will you need to purchase a washing machine?</p>	<p>Single purchase second-hand 50-150 €</p>	<p>Single purchase second-hand 50-150 €</p>	<p>Single purchase second-hand 50-150 €</p>	
<p><b>Cleaning supplies and tools:</b> Hammer, detergents and rags, pail, floor wiper, dish brush, toilet brush. The floors of rental apartments usually cannot tolerate large amounts of water, which is why the floor should not be washed by pouring water on it or by using a very wet mop.</p>	<p>Single purchase 30-50 € or 10 € / month</p>	<p>Single purchase 30-50 € or 10 € / month</p>	<p>Single purchase 30-50 € or 10€ / month</p>	
<p><b>FOOD</b></p>				



<p><b>Food supplies:</b> In Finland, the cost of living and taxes are somewhat higher than the average in the EU. Remember that when you are enrolled as a student and have a student card, you can have meals in student cafeterias at a price of 2.95€ per meal.</p>	335-380 € / month	500-750 € / month	900-1200 € / month	
<p><b>Feasts and treats:</b> Alcoholic beverages cost around 120% more than the average in the EU. Beer (0.5 l) costs an average of 5-8 €, and a glass of wine (12 cl) 8-15 €. In Finland, the taxes on sweets are high, a big chocolate bar costs on average 4-5 € in the store and a bag of candy (300 g) is 3-4 €. In a restaurant, a main course costs about 20-40 € in Finland.</p>	20-60 € / month	20-100 € / month	20-150 € / month	
<p><b>CLOTHING</b></p>				
<p><b>Clothes and shoes:</b> Clothing in Finland is somewhat more expensive than the average in the EU. Many discount clothing chains do not have stores in Finland. You will need different clothes and shoes in the summer, the winter, and in the intermediate seasons. In the winter, the temperature can drop to, for example — 30 degrees, in the summer the temperature can be + 30 degrees. Many items in Finland can be bought used, which makes them more affordable.</p>	50-65 € / month	100-130 € / month	260-270 € / month	
<p><b>TELECOMMUNICATIONS</b></p>				
<p>Broadband Internet</p>	20-30 € / month if not included in your rent	20-30 € / month if not included in your rent	20-30 € / month if not included in your rent	



Phone bill	20-30 € / month, more if you call abroad often	€40-60 month, more if you call abroad often	40-100 € / month, more if you call abroad often	
Equipment: Computer, phone, and television	One-time purchase used 400-700 €	One-time purchase used 400-700 €	One-time purchase used 400-700 €	
<b>HEALTH AND HYGIENE</b>				
<b>First aid kit and medicine cabinet:</b> Adhesive bandage, painkiller, thermometer, dressings, tick tongs, sunscreen, mosquito repellent, contraceptives				
<b>Personal hygiene products:</b> body, hair, teeth	10 € / month	15 € / month	20 € / month	
<b>Feminine hygiene products:</b> For example, sanitary pads or tampons	15 € / month			
<b>Cosmetics</b>	15 € / month			
<b>Medical expenses insurance:</b> The extent of your insurance depends on your country of origin and the duration of your studies. It is very important that you keep your insurance coverage in force throughout the time you spend in Finland.				
<b>HOBBIES AND LEISURE</b>				



<p><b>Hobbies and leisure:</b> Depending on what activities you like to engage in in your free time. Includes, for example: - entrance fees to events, museums, student parties -- streaming services, games, and memberships – party gifts, going to the bar. There are also a lot of ways to spend your time free of charge. Your student card makes you eligible for a discount at many places and events.</p>	30-60 € / month	60-120 € / month	100-190 € / month	
<p><b>GETTING AROUND</b></p>				
<p><b>Bicycle:</b> You can buy a bicycle used for about 100-200 €. Be sure to buy a lock for your bike too!</p>	One-time purchase used 100-200 € + 5-10 € / month	One-time purchase used 200-400 € + 10-20 € / month	One-time purchase used 200-600 € + 30-40 € / month	
<p><b>Public transport:</b> A student's public transit pass for transport within Tampere costs 48 € per month. With a student card, you can get a discount on intercity train and bus trips. Young children often travel on public transit free of charge.</p>	50-80 € / month	100-160 € / month	100-200 € / month	
<p><b>TUITION FEES</b></p>				
<p>If your studies are subject to a fee, you should also make sure that you have enough money to live on after you pay the tuition fee.</p>				

This document has been assembled by Minka Leino-Holm for the Housing Counselling of City of Tampere in July 2025.

