

## Checklist: after moving

### Personal identity code

- If you don't already have a Finnish personal identity code, now is the time to get one. A personal identity code is needed e.g. in contact with public authorities, banks and employers. Read more about the personal identity code and how to get it [here](#).

### Housing

- Finland is one of the safest countries in the world and no matter if you live in the city, suburbs or on the country side all residential areas are safe to live in. Prices for housing vary depending on the area you wish to live in but since income differences in Finland are lower than most other countries, price differences in residential areas are also not as big as in countries with higher income differences.
- [Töölö Towers](#) are well suited as a first apartment and gives you the possibility to look for another apartment when already in Finland.
- **If you are looking for to rent or buy a flat or house**, make sure to check out [this page](#) where we have gathered e.g. the most common search engines and useful search terminology.

### Cost of living

- In Finland, the wages, taxes and cost of living are slightly higher than the EU average.
- However, many services are funded by tax revenue, which makes them cheaper for the residents than in many other countries.
- Those services include free education (from preschool education to higher education institutes), very cheap public health services and if you are permanently residing in Finland with children you are entitled to apply for many benefits from [Kela](#) for families with children.

### Bank account

- Opening up a Finnish bank account is a good idea if you live and work in Finland. It is advisable to make an appointment in beforehand to the bank you wish to open an account in to make sure you get service in English.

- When booking the appointment, make sure to ask which documents you will need to bring with you to the meeting, but at least the following documents are commonly needed: passport, visa or residence permit and contract of employment or similar.
- More info on Finnish banks and their services can be found [here](#).

### **Tax card**

- If you are working and receiving pay you will need a Finnish tax card (verokortti).
- If you live in Helsinki, you can get information and help with taxation at [International House Helsinki](#).
- More information about tax cards, tax percentages and how to apply for a tax card can be found on the Finnish Tax administrator [Vero.fi's webpages](#)

### **Social security (Kela)**

- [Kela](#) (Kansaneläkelaitos) or in English the Social Insurance Institution is in charge of settling benefits under Finnish social security programs. Examples of benefits are e.g. child care benefits, unemployment benefits, sickness benefits and health insurance.
- The type(s) of Kela benefits you are entitled to are determined by e.g. length of stay, length or type employment contract, family member status and nationality.
- Generally, if you work in Finland for more than 4 months you are entitled to at least some Kela benefits and a Kela card. More information and help with applying for a Kela card can be found at [International House Helsinki](#) or at any of [Kela's](#) local offices.

### **Pension system**

- If you are a foreigner and working in Finland, you will accrue pension for your work in the same way as Finnish people do. Your employer must take out pension insurance for you and withhold your share of the pension contribution from your monthly wage.
- The pension system includes both old-age pension and disability pension.
- You will be eligible to receive a national pension once you have turned 65. The age at which you can receive earnings-related pension depends on your year of birth
- Pension that you have earned in Finland is paid to all countries in the world. You will receive your pension even if you move abroad. The pension you have earned is yours even if your employer changes or you end your self-employment.
- Read more [here](#)

### **Occupational health**

- All monthly paid Hanken employees who works at least 14 hours per week has the right to use the company health care. The occupational health care service is provided by Terveystalo both in Helsinki and Vaasa.

### **Telephone and internet connection**

- High-speed, reliable broadband **Internet access** is standard throughout Finland and prices are reasonable. Primary internet service providers are: Telia, Elisa and DNA. Read more about how to get an internet connection [here](#).
- **Mobile services** including broadband are also fairly priced. Find more information about mobile services [here](#).

### **Language studies**

- Finland has two official languages: Finnish and Swedish. Hanken's administrative language is Swedish, but a lot of teaching and the majority of research is done i English. Hanken regularly arrange language courses in Swedish both for international staff who wish to learn Swedish and for those who benefit from knowing basic Swedish in their work tasks.
- Furthermore, all Hanken staff can take part in the language courses that are organised at Hanken's Centre for Language and Business studies.
- If you are located in Helsinki and wish to take courses in Finnish or Swedish outside of Hanken, please see this [link](#).