

Guide to Services in Finland



“CULTURAL DIVERSITY AS A RESOURCE
IN NORTH KARELIA” - project

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1. INTRODUCTION

This service guide is destined to immigrants living in Joensuu and North Karelia. The guide provides information about services of different offices, about recreational and cultural services, church activities as well as different associations and meeting forums. Contact information of these services can be found at the back of this guide. The information has been updated in 2003.

The authors of the service guide searched the information for example from brochures and web pages. The Finnish version of the service guide is written in clear Finnish, i.e. in plain language. The service guide can be found in the Internet: <http://www.pkky.fi/aurora/> When reading the service guide in the Internet, you will at the same time get many links to further and updated information about different subjects.

The service guide is available also in Russian.

We wish you pleasant reading moments!

Contents: Olukemi Okuntuyi, Marita Koukkari, Tuija Lemmetyinen

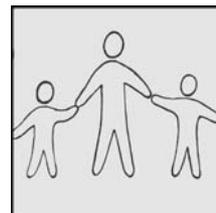
Plain language: Marita Koukkari

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English: Susanna Maaranen, Oy Aurinkolehto Ltd

Pictures: Arina Lakhan

2. BASIC SERVICES / SOCIAL SERVICES



All municipalities offer basic / social services. These services include the following:

2.1. Day-care for children

The Finnish law on day-care says that the local authorities shall organise day-care for a child if the parents so wish. A day-care place is a safe place for children. The day-care place also helps the mother and father in raising their children. The personnel working in the day-care place can help and advise the parents for example if the child has problems. The personnel and parents can together think what is the best for the child.

How to apply for a day-care place?

A day-care place must be applied for four months before the actual need. If the parents cannot tell when their child needs a day-care place, the day-care must be applied for two weeks before the actual need. Application forms are available in the day-care centre, municipal social office or Kela.

Municipal day-care

The day-care fee is not the same for all children: it varies between 0 – 185 EUR. The fee is small if for example there are many children in a family and the parents' income are small.

Municipal day-care in private families

A municipal care-taker takes care of children at her/his own home. A care-taker can also have own children. A municipal care-taker can take care of 4 small children. Kela pays for municipal day-care in private families the same way as for day-care in a day-care centre.

Private care-taker or private day-care centre

Private day-care is not a service organised by the municipality. Then the day-care fee is normally higher than the money given by Kela (the Finnish Social Insurance Institution). Kela's money is called a service note (palveluseteli in Finnish). Parents pay the rest of the fee by themselves.

Social work:

<http://www.vn.fi/stm/suomi/pao/julkaisut/soshuolt/soshu5.htm>

2.2. Child guidance and family counselling centres

The child guidance and family counselling centres help families with children, when a family has problems. Parents can get help and guidance if their child has problems at home, school etc. Services of child guidance and family counselling centres are free.

Contact information (address, telephone number etc.):

http://www.jns.fi/palvelut/peruspalvelut_uusi/

2.3. Centre for conciliation in family matters

The centre for conciliation in family matters is a service centre organised by the Evangelical Lutheran Church and the city of Joensuu. People can go there to discuss for example about problems in their couple relationship. The centre helps people in different crises. The centre operates on a Christian basis but also people not belonging to the church can go there.

Further information:

<http://www.evl.fi/srk/joensuu/pnk/index.htm>

2.4. Child welfare

Child welfare means that social workers help children and families with their problems. If a child has problems, the social worker can arrange for:

- a support person or a support family, which helps the family and child when the child lives at home
- a foster family or institutional care in which the child can live for a while
- family counselling or therapy, in which the child and the family can talk about their problems and get help

A child can get these services if the guardian (mother and/or father) so wishes. A child older than 12 years can by him-/herself tell what he/she wants.

Further information:

<http://www.lastensuojelu.net/>

2.5. Taking into custody

Taking into custody means that social workers decide that a child cannot live at home, because home is not a safe place for the child. Home is not safe if the family has so many problems that the health of the child is endangered. Then the child can live in another family or in a child welfare institution. The child can move back home if the family can solve their problems.

The number of children taken into custody has increased in Finland in the latest years.

Further information:

<http://www.ouka.fi/sote/lastensuojelu/>

2.6. Income support (social assistance)

If a person has financial problems, he can get money from the municipal social office. This form of support is called income support. The income support is money given to basic things such as food, clothing, electricity bill, rent etc. When a person applies for the income support, he must show his bank account for two last months. The social officer checks how much money has come to the account and how much money has been taken from it.

When applying for the income support, all incomes and expenses of the family must be told. Incomes include e.g. salary, unemployment security, child allowance, pension, student grant etc. Also all disposable assets and all money on bank accounts are included in incomes. After

this the social officer counts all expenses of the applicant and his/her family. Expenses include e.g. rent, electricity bill, small medical fees etc. If the applicant does not have enough money for basic things, the social office will pay income support to the applicant.

Income support can be applied for from the municipal social office. First you have to make an appointment with a social officer. When you want to make an appointment, go to or call the social office / basic service office. Ask also which papers you need to take with you when going to the appointment. Tell also if you need an interpreter.

Further information, forms:

<http://www.hel.fi/sosv/palvelut/toimeentuloturva/toimeentulotuki.htm>

2.7. Older people

Approximately 16 % of Finland's population is over 65 years of age. The percentage is increasing all the time. There are different social services available for older people. An older person can get help for example for the following:

- An older person can have meal service at home every day.
- During day time older people can go to a day activity centre in which they can eat, do different things and meet other people.
- A home helper or a practical nurse can visit an older person at his home. The home helper / practical nurse helps the older person at her/his home by preparing meals, giving medicine etc. He/she can also for example go to the bank or shop for the older people.
- If an older person cannot live alone, he/she can live in a service home for older people. In the service home the older person has his/her own apartment. The service home has a lunch room and a nurse for the older people living there.
- If an older person cannot live at home or in a service home, he/she can live in a home for the aged. A home for the aged is almost similar to a hospital.
- If for example a relative of an older person wants to take care of the older person, the municipality can pay him/her for home care of the older person. The money is called support for informal care.

Further information:

http://www.jns.fi/palvelut/peruspalvelut_uusi/

2.8. Services for persons with disabilities

A person with a disability is a handicapped person. He/she can be for example visually, aurally or physically handicapped. A handicapped person is handicapped right from his childhood.



A disabled person can get different services. He/she can for example have a personal assistant, i.e. a person who helps him in different things. A disabled person can live in service housing where he/she has an own apartment, a lunch room and a nurse. If he/she has to change the apartment, he/she can get support for it etc.

Further information about services for persons with disabilities:

http://www.jns.fi/palvelut/peruspalvelut_uusi/

2.9. Welfare for intoxicant abusers (A-clinic)

Intoxicants include alcohol, narcotics and medication. In Finland most intoxicant problems concern alcohol. Welfare for intoxicant abusers signifies help provided for people with intoxicant problems. Also the family of an intoxicant abuser can get help.

Care of an intoxicant problem is voluntary. Help is provided for example by the A-clinics and short-term treatment centres for young drug abusers. There are approximately 100 A-clinics in Finland and big cities have short-term treatment centres for young drug abusers.

Short-term round-the-clock institutional care usually lasts for one or two weeks. It means that the patient gets treatment and medication when he stops e.g. the use of alcohol. A long-term rehabilitation of 1 – 2 months in an institution is normally meant for people for whom the short-term care is insufficient.

Also many voluntary organisations provide services for intoxicant abusers. For example approximately 700 AA-groups in about 200 localities help alcoholics. Drug addicts have their own NA-groups.

Further information about welfare for intoxicant abusers:

<http://www.jns.fi/palvelut/paihdelinkki/kaupungin.htm>

2.10. Family shelter (family support centre)

When there is an aggressive person in a family, the rest of the family can search for help in a shelter. A shelter is a place where one can go if it is dangerous to stay at home. The employees in the shelter will help the family to solve the problems of domestic violence. The shelter is open 24 hours per day. The shelter is meant for temporary, short-term living.

Joensuu also offers family work, in which workers visit families having domestic violence problems. In addition to helping the rest of the family, they also try to help the aggressive person in order to stop violence.

Further information:

http://www.jns.fi/palvelut/peruspalvelut_uusi/palvelut_perhekeskus.html

Safety homes in Finland:

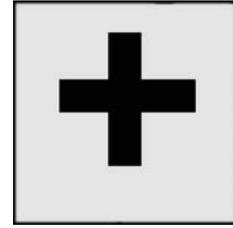
<http://www.stakes.fi/vakivalta/sivut/sivu.asp?no=34>

2.11. Social services ombudsman

A social services ombudsman helps and advises people in all issues related to social care and services. The social services ombudsman also advises in patient issues related to municipal welfare. Majority of people ask about the income support or services for the disabled. The social services ombudsman cannot make any decisions but can help and advise in various problems in the social and health care sector.

The social services ombudsman of the city of Joensuu is Tarja Hallikainen, address Suvantokatu 1, 80100 Joensuu, telephone 013- 276 4217. Her working area includes Joensuu, Eno, Kiihtelysvaara, Kontiolahti, Liperi, Outokumpu, Polvijärvi and Pyhäselkä.

3. HEALTH SERVICES



Health services are available in the following places:

3.1. Central hospital

The central hospital of North Karelia is in Joensuu, but also other North Karelian municipalities use the central hospital's services. In addition there is a psychiatric hospital in Kontiolahti (Paihola).

The central hospital includes many polyclinics, e.g. first aid polyclinic, surgical polyclinic, otorhinolaryngological polyclinic etc. The central hospital provides special care. First you have to go to the health centre, from where the doctor gives you a referral to a specialist.

Further information, for example a patient guide:

<http://www.pkshp.fi/>

Telephone numbers:

<http://www.pkshp.fi/7/puhelinluettelo.htm>

3.2. Health centres

If you are ill, you have to go to a health centre. Every municipality has a health centre. Always go to the health centre of your own municipality. The health centre has several health stations and a hospital. A health centre has:

- Doctors and nurses
- Dental care
- Laboratory
- Child welfare clinic
- Maternity clinic
- Contraception clinic

When you want to go to a doctor, you will have to make an appointment at the health centre. Each person has his own doctor, with whom the appointment has to be made. When you go to the health centre for the first time, write down the name of your own doctor so that you will remember it the next time. If you are so sick that you must get to a doctor immediately, you can go to the emergency of the health centre. When you go to the health centre, first go to the reception and give your personal data. Sometimes there are many people waiting to get to the doctor on duty. In that case you will have to wait for your turn.

If you need to see a specialist, you must first get a referral from a doctor. For example eye specialists, surgeons, gynaecologists and paediatricians are specialists.

When making an appointment at the health centre, remember that you must give your personal identity number. You can see it in your KELA card.

The health centre and private clinics in Joensuu (telephone numbers):

http://www.jns.fi/palvelut/peruspalvelut_uusi/

Information about dental care:

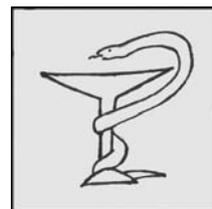
<http://www.stm.fi/suomi/ajankoht/etuudet/etu01.htm#3>

Information about health centre services:

<http://www.stm.fi/suomi/pao/julkaisut/tervh99/tervh3.htm>

3.3. Pharmacies

If a doctor writes out a prescription for you, you can buy the medicine from a pharmacy. Remember to give the prescription and your KELA card to the pharmacist when buying prescribed medicine. Then the medicine is cheaper, because the pharmacist will deduct the health insurance from the price. When buying medicine without a prescription, the health insurance will not pay anything for the medicine. In those cases you will not need your KELA card.



Instructions for self-care of general diseases:

<http://www.joensuunuusiapteekki.fi/itsehoito/index.html>

Information about medicine:

<http://www.laaketietokeskus.fi/>

3.4. Mental health centre

The mental health office helps people in different problems and crises and in mental health diseases. A health centre doctor can give a referral to the mental health office. For urgent cases there is also a doctor on duty at the mental health office. The mental health office offers free services of nurses, psychologists and psychiatrists.

The mental health centre has also a bed department for mentally sick people. In that case the patient will pay a bed-day fee.

Further information:

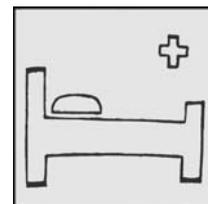
<http://www.stm.fi/suomi/pao/julkaisut/tervh99/tervh3.htm>

Help to situations of crisis:

<http://www.apua.info/miele3.html>

3.5. Home care by a visiting nurse

Home care means that a sick person gets care at home. The health centre doctor decides when a patient needs home care. Home care is not free. The fee is calculated according to the family's incomes and amount of care. If it is a question of short-term care, the fee will be one-time payment.



Further information:

http://www.jns.fi/palvelut/peruspalvelut_uusi/

3.6. Occupational health care

The law says that employers are obliged to provide their employees with preventive health care when the employees are working. The occupational health care aims at healthy employees and a safe working place.

If an employee / a worker is sick, he can make an appointment with a nurse or a doctor at the occupational health care centre. Occupational health care is free for all employees.

Further information:

<http://www.occuphealth.fi/ttl/projekti/aihekohtaiset/tth/tk.html>

Occupational health care of Joensuu:

http://www.jns.fi/palvelut/peruspalvelut_uusi/tyoterve/tyoterv.htm

3.7. Health care services for foreigners

When a foreigner falls ill in Finland, he can get care as follows:

- If an immigrant has a home town in Finland, he gets the same care as a Finnish person.
- If a foreigner has not a home town in Finland, he will be treated if he comes from a country with which Finland has an agreement.
- If a foreigner comes from a country with which Finland has no agreement (e.g. Russia), he must generally pay for the care he receives. The payment is remarkable, because the health insurance does not pay any part of the care.
- If it is an emergency case (for example an accident), a foreigner gets care the same way as a Finnish person. Then the cost of treatment can be paid later from a travel insurance.

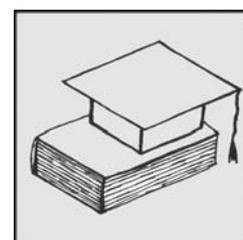
If the doctor and the patient do not have a common language, it may create problems. If you are an immigrant, find out whether you are entitled to services of an interpreter. If not, you will have to pay for an interpreter by yourself.

How to act in case of an emergency / instructions and telephone numbers:

http://www.suomi.fi/suomi/terveys_ja_ravinto/hatanumerot_ja_onnettomuudet/

4. THE FINNISH EDUCATION SYSTEM

Finland has general compulsory education. It means that all children must go to comprehensive school (9 years). The Finnish are of school age when they are 7 – 16 years old. The local authorities will take care that all children have the opportunity to go to school. Municipalities get money from the state for school activities.



After compulsory schooling (comprehensive school) young Finns can choose between general and vocational upper secondary education. The young must apply for these schools in the joint application procedure in the spring or autumn. The joint application period is the same

for all in Finland. The young can apply for different educational institutions in Finland. They do not need to apply for the school in their own locality.

The state pays to the student financial aid after the comprehensive school. The student financial aid includes a study grant, a housing supplement and a state-guaranteed loan. If the study grant is not sufficient, the student can get a state-guaranteed loan from a bank.

Foreigners can receive a study grant, if they first live 2 years in Finland. Refugees and returning migrants can get a study grant as soon as they get a study place.

Education services include e.g. the education service centre and under the educational matters you will find the contact information for the lower and upper levels of the comprehensive school as well as upper secondary schools and other educational institutions.

Joensuu education service centre:

<http://www.jns.fi/palvelut/koulutus/kpk/kpk.html>

4.1. The Finnish education system

UNIVERSITY DEGREES		
Universities (4-7 years) * Graduate and undergraduate degrees		Polytechnics (3,5 – 4 years)
SECOND GRADE QUALIFICATIONS		Further vocational qualifications
Upper secondary school / National matriculation examination (2-4 years)	Vocational qualifications (2-3 years)	* Special vocational qualifications * Further vocational qualifications
Comprehensive school (9 years)		
Preschool education		

4.2. Preschool education

Preschool education means that children participate in one-year preschool education before starting the actual school. Generally children are 6 years old when preschool education begins. If parents want their children to have preschool education, the local authorities are obliged to organise it. Preschool education is free and voluntary. Preschool education takes place four hours per day.

4.3. Basic education

Children generally start their school in August of the year during which they reach the age of 7. If parents want their children to start school already earlier (at the age of 6) or later (at the age of 8), they must apply for a permission for that. After compulsory schooling there is the 10th class, which is not obligatory.

Training preparing for the comprehensive school is organised for immigrants. Preparing education can be given to children between the ages of 6 and 16 for a total of 450 – 500 hours.

Children go normally to the comprehensive school which is close to their home. Comprehensive school is free. The school pays for the books, pens, school meals and transportation to and from school for distances of 5 km and over. There are approximately 20-30 pupils in one class.

One school year has 190 school days. The school year begins in August and ends in May. The autumn term ends in December with a Christmas party. Children are given school reports at the end of the autumn term. The spring term ends in the end of May with a spring fête. Children are given school reports at the end of the spring term. In the first three classes the reports are verbal, in other words there are no numbers in them. After the first three classes the grades in the reports are from 4 to 10, ten being the best grade. The schools have a summer vacation (about 2,5 months), a Christmas holiday, an autumn holiday in September or October (5 days) and a skiing holiday in February (5 days).

The Finnish legislation determines the core subjects which all pupils study. For example in comprehensive school children must study obligatory Swedish and one foreign language, which generally is English. Immigrant children can get education in their own native language, if they are at least four in one group.

If children have problems at school, they can get remedial teaching. For example immigrant children can get remedial teaching in Finnish.

Statistic data about comprehensive school:

<http://www.tilastokeskus.fi/tk/he/perusk.html>

Comprehensive schools in North Karelia and their web pages:

<http://dmoz.org/World/Suomi/Alueellinen/Suomi/It%e4-Suomi/Pohjois-Karjala/Koulutus/Peruskoulut/>

4.4. Upper secondary education

Upper secondary education means upper secondary school or vocational upper secondary school. Students can apply for upper secondary education in the spring and autumn. Then there is a joint selection for all secondary education institutions. Some educational institutions offer own lines for adults, i.e. adult education. Adult education is not included in the joint selection process. In Finland there are also schools in which you can study in another language than Finnish, for example in English. These schools are not included in the joint selection.

In the country of origin of immigrants the reports are often different from those in Finland. Therefore immigrants shall make a separate application to the joint selection process. This selection is called flexible selection. Application forms are available in the employment offices.

Education and meals are free, but part of the education material must be bought by oneself. It is possible to get a study grant and a study loan for the education.

Upper secondary schools

You can apply for the upper secondary school if you have a final report from the comprehensive school. You will not get any profession from the upper secondary school, but it gives you wide general information on different subjects and there you can also study languages. More than 50 % of people go to the upper secondary school. The schools decide

by themselves whom they accept. Generally students are selected to the upper secondary school based on the average grade in the final report of the comprehensive school. Because there are many applicants to some schools, you must have a good average grade to get in them.

In the upper secondary school students have courses. Some pass their courses quicker and some slower. The upper secondary school takes generally 2 – 4 years. The upper secondary school has compulsory courses as well as many optional courses which one can choose if one wants.

The upper secondary school ends to a national matriculation examination. The matriculation examination takes place in all schools in the whole country at the same time and is the same in all schools. One compulsory test in the matriculation examination is a test in the mother tongue. Immigrants can replace that test by a test in some other subject. Also the test in Swedish (the second national language) can be replaced the same way, if one has not studied it in the comprehensive school. If one wants to replace the test in the mother language and/or the test in Swedish by a test in some other subject, one must apply for a permission from the Matriculation Examination Board.

Matriculated school-leavers can use the white student cap. The first of May people wear that white student cap. The matriculated school-leavers can apply for a university or a polytechnic, because the matriculation certificate provides eligibility for higher education.

Further information about matriculation examination:

<http://www.minedu.fi/yo-tutkinto/>

Vocational education and training

Vocational education institutions provide vocational education and training. One can apply for vocational education institutions with one's final report from the comprehensive school. The institutions choose their students by themselves generally based on their school grades, but some institutions also organise separate entrance exams. The initial vocational qualification takes 2 – 3 years to complete.

In vocational education institutions students can have initial vocational qualifications. At the moment there are 75 initial vocational qualifications in different sectors including technology, transport, hotels and catering, wood, metal, electricity, clothing etc.

Training preparing for vocational education is arranged for immigrants. Preparative training lasts generally for one school year, i.e. it includes 40 credits.

Further vocational and special qualifications are destined to professionals of different sectors, who want to demonstrate their knowledge and skills in competence-based tests.

Further information:

<http://www.oph.fi/page.asp?path=1;438;4171;4193>

Vocational education institutions in North Karelia:

http://www.pkky.fi/Opiskelu_frame.htm

4.5. Higher education

The Finnish higher education system consists of universities and polytechnics. The polytechnics are more practically oriented and co-operate a lot with the work life. The universities include plenty of scientific research and their education is based on it.

Part of the polytechnics are included in the joint application process, but not all. To of the polytechnics one has to apply for directly normally in the autumn and spring. The school reports in the countries of origin of immigrants are often very different from those in Finland. Therefore the application process is different for immigrants. This selection is called special selection procedure. Forms for special selection procedure are available in the employment office. Application for universities takes always place directly, because they are not included in the joint selection.

Polytechnics

The polytechnics provide vocational education and normally the local authorities organise education in polytechnics. The polytechnics award professionally oriented higher education degrees which normally take 3,5 – 4 years, but students have one year more for studying, which means that they can study for example 5 years. The degree in the polytechnic includes generally 140 – 160 credits. One credit means studying of approximately 40 hours and one year of studies equals 40 credits.

The entry requirements for polytechnics are either an upper secondary school certificate or a vocational diploma.

Further information:

<http://www.oph.fi/page.asp?path=1;438;4171;4190>

Universities

There are altogether 20 universities in Finland. The universities include universities of technology, schools of economics and business administration, art academies and multifaculty universities.

The universities have 20 different fields of study in which it is possible to study for a Bachelor's or Master's degree. The largest fields of study are technology, the humanities and the natural sciences and the smallest are fine arts, theatre and dance and veterinary science. The Bachelor's degree includes 120 credits and the Master's degree 160-180 degrees. Graduates can go on to study for a postgraduate degree, the licentiate and the doctorate.

All Finnish universities are state-run. Universities select their own students. The application period for different universities can be different, but generally the application time is in the spring. Generally all universities organise entrance examinations.

If an immigrant has a higher education qualification in his own country, he can apply for a recognition of his qualification.

Students shall have a certain minimum amount of credits in order to get student grant and loan the next year. Students make their own timetables and decide how much they study per year. For some students studies take long, others finish their studies quicker.

Everybody is allowed to study in the open university. There it is possible to study one part of the matriculation examination. Open university is not free and no student grant is given to studies.

Degrees abroad:

<http://www.oph.fi/tutkintojentunnustaminen>

Further information about universities:

<http://www.csc.fi/kota/kota.html>

<http://www.oph.fi/page.asp?path=1;438;4171;4190;4191>

4.6. Adult education

When young people study, we speak about youth education. When adults study, they are in adult education. In Finland people study a lot. Also people who are working often study at the same time, because the work life changes quickly. For example machines, computer programmes, working methods etc. change continuously. Therefore employees must learn new things. Also older people often want to learn new things. In Finland many people study throughout their life. We say that lifelong learning is everyone's right.

Educational establishments provide adult education and training to about one million students each year, i.e. every second adult participates in adult education. It is a very big quantity. Adult education is available in over 1000 institutions. Some of them provide education and training only for mature students, but the majority cater for both young people and adults. One part of adult education is free for students, but not all adult education.

Many adults have worked for several years and have plenty of working experience. Often adults do not have vocational education but they know their profession. Therefore in Finland adults can participate in a test and prove their competence and get a competence-based qualification.

In adult education one can for example learn for a new profession or get further or continuing education for one's profession. Sometimes studying can be a hobby.

In open colleges and workers' institutes one can do many different things: study languages, arts, information technology etc. Courses are of different length, some courses are short and some long. Generally the courses do not cost much. All cities and municipalities have open colleges and workers' institutes. Education takes place mainly in the evenings and during weekends, because majority of the students work during daytime.

Apprenticeship training enables studying of a profession. The employer and the employee enter into a fixed-term employment agreement on the training. In addition to practical training alongside work the student studies theory in some educational institution.

Studying in a foreign language, either for a degree or qualification or only short courses is possible in many educational institutions in Finland. Many of these educational institutions are located in Helsinki. Foreigners and immigrants can study in all educational institutions in Finland as long as their language skills are not an obstacle to studying. Information about Finnish language courses for foreigners is available in the employment office.

Adult education institutions:

<http://www.edu.fi/koulut/aikuisoppilaitokset.html>

Adult education guide:

<http://www.oph.fi/koulutusoppaat/aikopas/>

Vapaaopisto Community College of Joensuu:

<http://www.jns.fi/vapaaopisto/>

Folk high schools and other education and training:

<http://www.oph.fi/koulutusoppaat/kopas/kansanopistot.html#3>

4.7. Competence-based qualifications

Adults often have a profession and know-how and skills related to it, although they do not have vocational or professional education. One can learn for a profession in several different ways. Some people can learn a profession by working, by studying by themselves or through hobbies (information technology, arts, cook etc.). Earlier it was obligatory for everyone to go through professional education of several years if one wanted to get a certificate. In 1994 Finland accepted the act on competence-based qualifications. Now an adult person can show at a working place that he has required know-how and skills and get a certificate of that. At the moment there are about 350 competence-based qualifications and their number is increasing.

The qualifications include vocational qualifications, further vocational qualifications and special qualifications. Vocational qualifications require command of basic things. Further vocational qualifications require a much wider know-how. In special qualifications one must know a special field very well. Vocational qualifications include for example qualifications in construction and for practical nurses. Further vocational qualifications include for example qualifications for welders, qualification in ambulance service and in beauty care. Special qualifications include for instance qualifications in building construction, psychiatric care and for ladies' hairdressers.

To obtain a competence-based qualification one must pass a test which is called demonstration. Demonstrations take generally place in real situations at working places. Educational institutions organise demonstrations in co-operation with the work life. In demonstrations one can proof that one has command of the things necessary for that specific profession.

Immigrants can participate in demonstrations the same way as Finnish people. They must have a sufficient command of the Finnish language to be able to work in Finland. Language skill requirements are different for different professions. For example a seller must speak Finnish very well and a secretary must also write Finnish well. A baker does not need Finnish language skills in his work as much as a seller etc.

Demonstrations for competence-based qualifications take generally several days and require command of many things. Therefore many adult education institutions organise preparative training for different sectors. Preparative education or training can take place in the form of labour market training, independent training or apprenticeship training.

There are no application periods for demonstrations for competence-based qualifications. If the employment office organises training, you will get information about it from the employment office and its Internet pages. Educational institutions advertise all other forms of vocational education and training in newspapers. Also education and training guides provide further information. Guides are available in the employment office.

Information about competence-based qualifications for adults:

<http://www.oph.fi/nayttotutkinnot/>

<http://www.edu.fi/oppimateriaalit/maahanmuuttaja/ammatt.html>

Guide:

<http://www.edu.fi/info/oppisopimus/opas.html>

4.8. Education for immigrants

If one wants to work or have vocational education or training in Finland, one must have the command of Finnish language. When an immigrant comes to Finland, he must first have education in the Finnish language. It is also important to know the immigrant's profession in his country of origin. After that it is possible to search for corresponding work here in Finland. Often the work in Finland differs from that in the country of origin and immigrants need further education in Finland.

The employment office organises education in the Finnish language for unemployed immigrants in adult education centres, open colleges, universities etc. If training is organised by the employment office, the student will get unemployment compensation and free education. Some educational institutions also organise education of Finnish in the evenings. Then it is usually not free. Often open colleges and folk high schools provide education of Finnish and their education is not expensive.

Sometimes the employment office organises own vocational training for immigrants, but this is not very common. Also training preparing for vocational education is organised for immigrants. In preparatory training one studies things needed in vocational education, e.g. vocabulary of different sectors, studying techniques etc. To be able to study with Finnish students in vocational education the immigrants shall have good command of Finnish.

Vocational education can be independent. Independent education is not included in labour market education. If education is full-time, the student cannot get unemployment compensation. The student can apply for a study grant and state-guaranteed study loan. If education is 25 hours per week and during evenings, the student is entitled to unemployment compensation.

If an immigrant has a matriculation examination and wants to continue his studies in a Finnish university or wants to get a job in his own sector, he must first get a recognition of his qualification. The National Board of Education recognises foreign qualifications. The decision costs 168 EUR. If one wants a recognition decision, one must order a form and instructions from the National Board of Education.

Some employers and education institutions want that an immigrant gets the national certificate of language proficiency before they can employ him or accept him to education. Language proficiency tests can be done twice a year. Many adult education centres organise language proficiency tests. The language proficiency test has three different levels: basic, average and highest level. The language test takes one day. The test can be taken in English, Finnish, French, German, Italian, Russian, Saami, Spanish, Swedish. The tests are not free.

Foreign qualifications (includes an application form):

<http://www.oph.fi/tutkintojentunnustaminen>

Certificates of language proficiency:

<http://www.oph.fi/kielitutkinnot>

5. THE SOCIAL INSURANCE INSTITUTION OF FINLAND (KELA)

In Finland everything is rather well, people have money for example for living, food etc. All citizens are also entitled to get basic services, e.g. health care, basic education, pension etc. These services are co-financed by the state and local authorities by tax money. When a person works, he pays taxes to the state. Also unemployment benefits are subject to taxation. The taxes are used for paying the social security.



The Social Insurance Institution of Finland, Kela, has many services, such as:

- National pension: it is a basic pension paid to every Finnish citizen after retirement.
- Unemployment allowance: it is money paid to the unemployed.
- Sickness allowance: when a person is sick and cannot go to work, he is entitled to a sickness allowance. When a mother gets a baby, she is entitled to a maternity grant.
- Family allowance. Family allowance is paid for children under 17 who are living in Finland. If the father or mother stays at home and takes care of a child under the age of 3, he/she is entitled to child home care allowance.
- General housing allowance. To help low-income households with their housing costs.
- Study grant: money paid to students to support their independent studies.

Social security can be given to a person who lives permanently in Finland. If an immigrant applies for social security, he must have a permit of residence for at least one year.

Immigrants must notify their personal data to the population register. The population register includes also information of all Finnish citizens. After that immigrants shall go to Kela and fill in a form. If Kela accept them to the register, they will get their Kela card including personal social security number. Everyone has his own social security number.

Addresses and contact information of Kela:

<http://www.kela.fi/tietop/osoite.html>

5.1. Pension

When a person can no longer work he can get pension. Pension can be paid to sick or old people. A pension can be:

- National pension, when the applicant has lived in Finland.
- Employment pension, when a person has worked. Kela pays the pension according to the salary.

The following pensions can be formed of the national pension and the employment pension:

Old-age pension can be granted, on application, to persons aged 65 or over. Early old-age pension is available from one's 60th birthday, but its amount is permanently reduced (in comparison with the ordinary old-age pension) by 0.4%. The pension will not rise to its

regular level when the recipient reaches the age of 65. The employment pension increases the amount of pension.

An immigrant is entitled to a pension if his country of origin belongs to the EU and he has been living in Finland for more than 3 years. If he comes from a country outside the EU, he must have been living in Finland for more than 5 years.

If a person is sick and cannot work, he can get a **disability pension**.

The **national pension** is different for different persons. For example if the spouse of the applicant is dead, he/she is entitled to spouse's pension. If the applicant has worked, pension will be paid according to the salary. If the applicant lives alone, he gets a higher pension. If the applicant is married or engaged, he gets a lower pension. If the applicant lives alone and other pensions exceed 1010,88 EUR per month, Kela will not pay him any national pension. If the applicant is married and the other pensions exceed 892,30 EUR, Kela will not pay any national pension.

The employment pension and the national pension can be applied for with the same application. The applicant gets an application form, in which for example his income has already been filled in.

If the applicant applies also for example for the general housing allowance, a separate form shall be filled in for it. The forms are available in Kela. Kela will send a letter to the applicant telling the amount of pension granted to the applicant. Money is paid once a month to the bank account.

The national pension totals 11,15 – 493,45 EUR/month. Kela revises the applicant's pension in January every year. If for example the applicant's income changes, also the pension can change.

Web pages of Kela:

<http://www.kela.fi/>

Employment pension:

<http://www.etk.fi/suomi/3/3-0.asp>

5.2. Health insurance

Municipalities have also a municipal health centre. Clients of the health centre have to pay a certain client fee.

The state or municipality organises hospital services. Patients pay only a small part of the hospital fee by themselves. When you go to a specialist, you pay a polyclinic fee. If you have to stay several days in the hospital, you pay a bed-day fee.

You can also go to a private doctor but they are expensive.

Sickness allowance is paid when sickness lasts longer than 10 days. It can be paid only for work days, for 300 days maximum. Sickness allowance can be applied for with an application form available in Kela. A medical certificate must be enclosed to the application form. .

Kela can pay to a sick person for example:

- One part of the fee of private doctors (treatment and medical examination charges)

- One part of the fee of private dentists
- One part of prescribed medicine
- One part of the patient's journey to the doctor

Kela does not generally reimburse all fees, but the patient must pay his share.

Kela does not reimburse:

- Day care fee of hospitals
- Polyclinic fee and health centre client fee
- Vaccinations
- Medical certificate for example for the driver's licence

5.3. Unemployment allowance

A person can get unemployment allowance, if he lives in Finland, is 17-64 years old and an applicant in the employment office. All unemployed persons do not get the same type of unemployment allowance. Unemployment allowance can be in the form of:

Labour market subsidy

Labour market subsidy is paid by Kela. If the applicant's spouse is working, the spouse's salary can reduce the applicant's labour market subsidy. Children can increase the labour market subsidy.

Basic allowance

Basic allowance is paid by KELA. An unemployed person can get basic allowance after having worked for 10 months, when he does not belong to the unemployment fund. If the applicant's spouse is working, the salary of the spouse does not reduce basic allowance. Basic allowance can be paid for 500 days. If the applicant after that is still unemployed, he is paid labour market subsidy. If the applicant has children, the allowance increases. .

Earnings-related allowance

Each member of a trade union or a professional organisation is also a member of an unemployment fund. If the applicant first works for at least ten months and then becomes unemployed, the unemployment fund will pay him earning-related allowance according to the salary. The salary of the applicant's spouse does not reduce the allowance. If the applicant has children, the allowance increases. Earnings-related allowance can be paid for 500 days. After that one can get labour market subsidy if one is still unemployed.

When you go to the employment office for the first time to notify your unemployment, you will get an appointment for the next time. If you want to have unemployment allowance, you must go to the employment office and register yourself as a job-seeker.

When you are a job-seeker, you must be unemployed all the time. If the employment office sends you a letter offering you a job, you must apply for the job. If you get the job and have difficulties for example in arranging children's day-care, you will be given time to arrange it.

If you want to go to an interview for a job to a place situated far away, you can ask for money for the travel from the employment office. This money is called support for job-seeking travels.

5.4. Kela's support to the family

Maternity allowance

When a woman is in Kela's register for at least 180 days before the birth of the child, she is entitled to maternity allowance. Expectant mothers whose pregnancy has lasted for at least 154 days can get maternity allowance. Maternity allowance is paid by Kela for the first 105 days of entitlement (not including Sundays and other holidays). Generally the maternity leave begins 30 weekdays before the due date. Maternity allowance should be claimed from KELA at least 2 months before the due date.



Paternity allowance

When a man lives in Finland 180 days before the birth of the child, he is entitled to **paternity leave**. During the paternity leave the father gets paternity allowance. Paternity allowance can be paid for 30 weekdays. The father must live with the mother and child if he applies for a paternity leave. Many fathers for example take a paternity leave right when the child is born. Paternity allowance can be applied for from Kela.

Parental allowance

Parental allowance can be paid to the mother or father when the maternity allowance ends. Parental allowance can be paid when the child is taken care of at home. Parental allowance is normally paid for 158 weekdays. Parental allowance can be paid when the applicant has been in Kela's register for at least 180 days before the due date and the mother goes to the maternity clinic for examination within 5 – 12 weeks from the child's birth. Parental allowance ends if the applicant goes to work or starts studying. Parental allowance can be applied for from Kela.

Maternity grant

Expectant mothers whose pregnancy has lasted for at least 154 days, who are living in Finland and have undergone a medical examination at a maternal welfare clinic or a doctor's office before the end of the fourth month of pregnancy are entitled to a maternity grant. Mothers can choose between a maternity package containing child care items or a cash benefit. The maternity package contains many clothes for children (shirts, pants, socks etc.), a towel, a sheet, a quilt, diapers, a mattress, a hair brush, a toy, a book, nail scissors etc.)

Maternity grant can be applied for from Kela at least 2 months before the due date.

Family allowance

Family allowance is paid by Kela for children under 17 who are living in Finland. In 2003 the family allowance for the first child was 90 EUR/month.

The supplement is awarded if the family allowance recipient is not married or cohabiting, or who lives legally separated from his or her spouse. In 2003 the supplement was 33,60 EUR/month per each child.

Family allowance can be applied for from Kela. Kela pays the allowance to the applicant's bank account once a month. Family allowance is paid to the mother or father or to some other guardian of the child.

Further information:

<http://www.kela.fi/tietop/fdow953.html>

5.5. Children's day-care

When a child is young, day-care must be provided for him.

Day-care centre / care in a private family

Parents can take their children to a municipal day-care centre or to a care in a private family. The municipal day-care fee is 0 – 200 EUR /month/child. The day-care fee is small if the family for example has many children and the parents' incomes are low.

A child can also have private day-care, in which case the family can get private day-care allowance.

Home care allowance

The father or mother can stay at home and get home care allowance. Home care allowance can be

a) child care leave or b) part-time child care leave.

Home care allowance can be paid, if there is a child under the age of 3 in the family. The father or mother or for example a relative can care for the child.

Kela pays home care allowance also for the family's other children under the school age who stay at home. Home care allowance can be paid for the other children if they stay at home or are in preschool education or start the school at the age of 6. The allowance ends when the youngest child becomes three years old.

The family can get only one allowance at a time. The family cannot get for example home care allowance for one child and private day-care allowance for another child.

Child care leave

After parental allowance is no longer paid, the father or mother can take a child care leave, if the child is cared for at home. A mother or father who wants to take child care leave must notify his/her employer 2 months prior to the beginning of the leave. During the child care leave the employer does not compensate the employee. During the child care leave the mother or father can get home care allowance from Kela.

Part-time child care leave

Part-time child care leave means that the working time is short, e.g. 30 hours per week. Home care allowance is paid if the mother or father works a maximum of 30 hours per week.

The father or mother is entitled to part-time child care leave when the child starts comprehensive school. In that case the part-time child care leave can last till the end of the

same year. A father or mother are entitled to part-time child care leave if they have worked in the same working place for a year.

The father or mother is entitled to partial home care allowance if the child is under the age of 3.

Home care allowance is taxable income.

Support to care for small children

<http://www.vn.fi/stm/suomi/pao/julkaisut/soshuolt/soshu5.htm>

Further information about care for small children:

<http://www.kela.fi>

5.6. Rehabilitation and prevention of sicknesses

Rehabilitation is destined to people with a sickness or a disability. If a person is incapable of working, Kela can arrange rehabilitation for him. The purpose of rehabilitation is that the person can return to work after it. If the disability is difficult, rehabilitation helps such person to manage in his everyday life.

When Kela pays sickness allowance for more than 60 days, it starts to assess the client's need of rehabilitation. Rehabilitation can be provided by different organisations, for example the employment office, different education institutions, the health care etc.

Further information:

<http://www.kela.fi>

5.7. Disability allowance

The disability allowance is aimed at making it easier for disabled persons of working age to manage their ordinary everyday activities and to cope with their work and studies. The disability allowance can be paid to a person, who does not get disability pension and who has an illness or injury which will reduce his functional capacity for at least one year. The disability can be at lower, higher or special rate.

Kela pays child disability allowance to parents of a child who is disabled or has a long-term illness until the child is 16 years old. The allowance is the same for everyone, in other words the family's incomes do not affect it. It is free from tax and payable at three rates: lower rate, higher rate or special rate. If the child is admitted to a state or municipal hospital or other place of treatment, child disability allowance is paid for an additional three months and then suspended.

5.8. General housing allowance

Kela pays general housing allowance for housing costs. The housing costs include the rent and any separate heating and water charges. Housing allowance cannot be paid for example for electricity, sauna, washing machine and parking fees.

General housing allowance can be paid to people with small income. The allowance is part of the rent, but not the whole rent. General housing allowance is different for different people.

When applying for the general housing allowance, you must tell the size of the apartment (m²), the amount of the rent, how many persons are living in the apartment and their incomes.

People living in the same apartment can get only one general housing allowance for the rent. For example if a couple is living together but is not married, they get only one allowance. They shall notify all incomes of the family/household when applying for general housing allowance.

An immigrant who has a permission to stay for at least one year can apply for general housing allowance. If you apply for general housing allowance, the rent must not be too big. From the municipal housing office you can inquire about the highest rent for which general housing allowance can be paid. If you pay a higher rent, Kela will not calculate the allowance based on the whole rent.

Kela reviews the applicant's housing allowance every year. Kela sends an application form which the applicant must fill in. The applicant has approximately one month to return the application to Kela. If the application form is not filled in and returned to Kela, the general housing allowance will end. The applicant shall notify Kela immediately about any changes in the incomes etc. The applicant shall notify Kela if:

- His incomes increase or decrease by at least 160 EUR/month
- Housing costs increase or decrease by at least 50 EUR/month
- Other people move to the apartment or away from the apartment
- The applicant moves to another apartment
- A student receiving a housing supplement is living in the apartment

If Kela pays you too much general housing allowance, you will have to pay it back to Kela, You can calculate your general housing allowance by yourself with Kela's calculation programme.

Kela's housing allowance can be in the form of:

- General housing allowance
- Housing allowance for pensioners
- student's housing supplement (a supplement to study grant)

Further information, housing allowance application form, calculation programme:

<http://www.kela.fi/tietop/fscn556.html>

5.9. Student financial aid

If a more than 17 years old person wants to continue his studies after the comprehensive school, he can get financial aid for his studies. Student financial aid can be paid for example for upper secondary school, vocational school, university etc. studies.

A student is entitled to financial aid if he studies full time. Full-time studying means that the minimum amount of education is 25 hours per week and education lasts at least 8 weeks. For example in the upper secondary school one can get student financial aid for 4 years and in the university for 55 months.

Financial aid for students includes study grant, housing supplement and state-granted study loan. The state pays the study grant and housing supplement. They do not have to be paid back. In addition to them, a student can take a study loan. The study loan must be paid back. An interest is paid to the bank for the loan. The study loan is guaranteed by the state. If the student has not money to pay back the loan, the state will pay it to the bank. If after that the student goes to work, he must pay the loan back to the state.

Study grant

The study grant is not the same for everyone. If the mother or father of a less than 20 years old student has good incomes, the amount of the study grant is lower. If the parents' incomes are low, the student can get a higher study grant. The study grant can be smaller if the student gets a salary, his/her spouse is working etc.

When a student gets a study grant, he can work and get only a certain sum of salary per year. If he gets too much salary and study grant at the same time, he must pay the study grant back to the state.

The study grant is the smallest in the upper secondary school and in a vocational education institution and the biggest in the university. The study grant can be 21,86-259,01 EUR/month. The study grant is taxable income.

If a student does not study for example in the summer, he will not get a study grant and housing supplement for that period.

Housing supplement

A student can get a housing supplement if he lives in a rental apartment. A student can not get a housing supplement, if he:

- Lives with his father and/or mother
- Lives in the same apartment with his own child or a child of his spouse or cohabiting partner lives with him. In that case he can apply for Kela's general housing supplement.
- Lives in a dwelling owned either by himself or his spouse.

The housing supplement is 80 % of the rent paid by the student. If the rent is more than 214,44 EUR, the student will pay for the rest by himself. The housing supplement is 26,9 – 171,55 EUR/month.

Study grant is not paid if the student gets unemployment allowance, pension or participates in training or education organised by the employment office.

Applying for student financial aid

The application forms are available in Kela and in different educational institutions. The application can be sent to the educational institution or to Kela. When filling in the application, check that all information is correct. If you give faulty information or get too much money, you will have to return the money. You are obliged to notify the authorities about all changes in your circumstances.

Student financial aid is paid immediately after the school starts. The student gets the aid to his bank account every month.

The student must study if he wants to get student financial aid also the next year.

Financial aid for foreign students

Foreign citizens can get financial help with studies if they have had a valid residence permit and have lived in Finland at least two years for some other purpose than studies, and their residence in Finland is considered to be permanent. Even if you have been in Finland for less than two years, you may qualify for student financial aid if you are:

- A refugee
- An asylum-seeker with a valid residence permit
- A family member of a refugee or an asylum-seeker
- A returning migrant
- Less than 18 years old, if your parents live in Finland permanently

The application can be sent to your educational institution or to Kela. The application must include a foreigner appendix. It is available in your educational institution or in Kela.

Support to school travel

If a student studies during daytime in an upper secondary school or a vocational school, his travel to school is more than 10 km and the costs exceed 50,45 EUR/month, he can have support to school travels. The student pays 43 EUR of the ticket by himself and Kela pays the rest. Support to school travels cannot be granted for example for education or training organised by the employment office.

Kela, student financial aid:

<http://www.kela.fi/opintotuki/index.html>

5.10. Conscript's allowance

A conscript is a man performing his conscript or civilian alternative service or a woman performing voluntary army service. All Finnish men under the age of 27 are liable for military service. If a man or a woman goes to the army, his or her married spouse or unmarried partner can get conscript's allowance if they have a less than 18 years old child.

The allowance depends on the incomes and assets of the conscript's family.

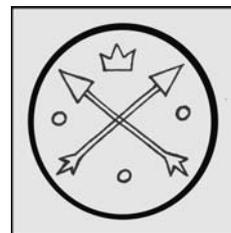
The conscript himself can get allowance for rent, water, loan interests etc. The allowance is not taxable income.

Further information:

<http://www.kela.fi/asevalvollisuus>

6. TAX OFFICE

We say that Finland is a welfare state. It means that all basic things are well for people. People have generally a dwelling, money for food and clothes. The comprehensive school is free for children. A sick person always gets treatment. The state and local authorities pay for these services. The state and local authorities get money for the basic services by collecting taxes on income and property from people and enterprises. In Finland the taxation rates are high because maintenance of the basic services require much money.



In addition to the state's income tax people pay a municipal tax. The municipal tax varies from one municipality to another.

If a person belongs to the church, he pays church tax to the Lutheran or Orthodox church.

Also a health insurance payment is deducted from people's income. The health insurance payment goes to Kela. That money is used for health care.

Employees pay also an employment pension contribution and unemployment insurance contribution according to their income. The employment pension contribution goes for the pension. When you pay a high employment pension contribution you will get a bigger pension when you are old. The unemployment insurance contribution goes to the unemployed.

In tax offices you can get further information about taxation. Further information is given also on the internet pages in Finnish, Swedish and English. You can also ask about personal taxation of foreigners, tel. 020 466 016.

Further information:

<http://www.vero.fi>

6.1. Tax card

Immigrants and other foreigners having lived in Finland for more than six months pay taxes on their income the same way as Finnish people. When you go to work, you must give your tax card to your employer. The tax card shows the tax rate according to which the employer deducts the tax from your salary. This tax is called tax withholding. If you do not give your tax card to your employer, the tax rate to be applied will be 60 %.

The tax office gives you a tax card if you have a Finnish social security number. If a foreigner works for less than 6 months, he pays a tax called tax at source. If a foreigner stays in Finland for six months, he will be given a tax card, although he for example sometimes visits his home country during the six months.

When you apply for a tax card, you must assess your annual earnings. The application forms are available in the tax office.

6.2. Tax return form

Tax returns on income and net wealth are filed annually by the end of January. The tax office sends by mail a tax return form, but they are also available in the tax office and Internet. The form is available also in English.

The tax office sends by mail a tax proposal ('veroehdotus') generally in April or May. The tax proposal is a pre-completed form which contains the taxation information received directly e.g. from the payers of income. If you have nothing to add or correct on the tax proposal, you do not have to file a separate tax return at all. If there is something to correct, you must correct the mistakes and return the form to the tax office.

6.3. Tax demand notice and taxation certificate

The tax office employees complete the assessment of your taxes by the end of October. After that taxpayers receive a tax demand notice ('verolippu'), which shows the amount of tax you owe (tax deficit) or the amount of tax refund. If you have paid too much money, you will get a tax refund. If you have paid too little, you must pay more. In that case you will get an invoice with the tax demand notice. You must pay that invoice to the tax office.

With the tax demand notice you will also get a taxation certificate. People who get a tax proposal, get their tax demand notice and taxation certificate already in April or May in the same letter with the tax proposal.

6.4. Taxation of foreigners living in Finland for less than six months

If a foreigner lives in Finland for less than six months and goes to work, he will pay taxes to the state of Finland. This tax is called tax at source. The employer will deduct the tax at source, 35 %, from the salary. Sometimes the tax can be less than 35 %. In that case the employee must get from the tax office a paper showing the new taxation rate. For example for students the tax at source can be less than 35 %.

When a foreigner lives in Finland for less than six months, he does not have to give the tax return to Finland.

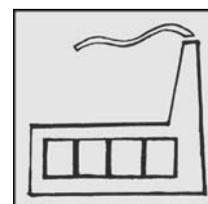
A foreigner can get a tax card for tax at source from the tax office. First he must fill in a form for the tax at source. Also an employer can apply for a tax card for tax at source for his employee.

7. EMPLOYMENT OFFICE

The employment office offers many services for job-seekers. Services of the employment office include:

Personal employment service

- Registration as a job-seeker at the information desk of the employment office
- Interview with an employment consultant
- The job-seeker tells what he/she can do
- The job-seeker draws up a job seeking plan with the employment consultant



- The employment consultant will search for vacancies and send you by mail information about them.

Quick hire

- If you are quickly available for a work, you can register yourself in the quick hire.

Job-seeking as self-service

- You will find up-to-date information about all the job vacancies that have been reported to us for general application in the self-service computer terminal in the employment office or in the Internet address www.mol.fi

Integration plan

- As an immigrant you can register yourself in the employment office as a job-seeker
- An employment consultant interviews the immigrant
- The employment consultant helps the immigrant to draw up an integration plan
- Training and education for immigrants

EURES employment exchange service

- Job vacancies in the EU / EES countries

Vocational guidance and career planning

- Personal guidance: a vocational guidance psychologist helps you to choose a career or plan your training
- Group guidance: drawing up of plans together with other people in the same group
- Employment office consultants help people in the employment office at 9.00-16.00.
- self-service programme for vocational guidance in the Internet, where you can search for information by yourself

Education and training advice service

- Advising on issues related to education and training
- Information about training and education to groups
- Information about training and education in the Internet as well as many books and brochures in which to search for information
- Entrepreneurship guidance

Vocational rehabilitation plan

- Rehabilitation guidance for persons who cannot work due to a sickness or a disability
- Vocational rehabilitation guidance, i.e. career planning for persons who must change their career due to a sickness or a disability.

Labour market training

- Information about training to job-seekers
- Guidance and information concerning different forms of training
- Selection to training

Support services

The employment office offers many different support services which help the unemployed. These services include:

- Information and guidance concerning unemployment benefits and application for unemployment allowance
- Employment subsidy and combined subsidy for the long-term unemployed
- Practical training, coaching for working life

Further information, for example vacancies:

<http://www.mol.fi>

<http://tyopaikat.net/>

7.1. The Finnish labour market

The following is characteristic of the Finnish labour market:

- Adults study continuously also when working
- People change job often
- Many people study for a new profession – it is good to know many professions
- Work relationships are often short and of fixed term
- Part-time work and distant work increase – distant work can be done for example at home
- Salary for work is paid according to the collective labour contract – know-how (training, working experience, professional skills) affects the salary.
- The employer wants that the employee understands entrepreneurship and has a sense of responsibility for work
- The age of retirement varies depending on the profession
- The unemployment rate is decreasing continuously, because people retire – in the future we will have a labour shortage.

When immigrants go to work, it is important that they understand the Finnish work life. They must understand for example the following:

- Working hours are important, i.e. you must not be late.
- Work safety at the work place is important.
- The employer and employee sign an employment contract.
- The employment contract explains the employee's duties at work

- Finnish women usually work

Many immigrants work in the cleaning and restaurant sectors. Presently there are many immigrants in the sectors of health care and transports. The unemployment rate of immigrants is high at the moment. It is difficult for immigrants to find a job, because employers do not have much experience from immigrants as employees. When employers get positive experiences from immigrants as employees, they will employ them more easily. Therefore practical training is important. Majority of immigrants get a job through practical training.

Immigrants are experts in many fields. Therefore it is important that immigrants get work in different sectors. For example many immigrants have good language skills. In addition many know well their home country and the Finnish culture and society. It is important that immigrants get work for example in the social sector, where they can help other immigrants.

7.2. Employment office and job-seeking

When you become unemployed for example after a language course, you must go to the employment office the same or next day and tell them that you are unemployed. Then you become an unemployed job-seeker and are entitled to employment allowance.

When you go to the employment office for the first time, you must:

- Take with you your school and work certificates
- Wait for your turn
- Fill in a form
- Talk with an employment consultant who will tell what you have to do
- The employment consultant makes an appointment with you for an interview.

When you have an appointment with an employment consultant, make sure you are in time. With the employment consultant you can think what you can do to get a job. If you need training, the employment consultant will give you information about available training opportunities. At the end of the interview you will be given a new appointment for the next interview.

Remember always to notify the employment office if you for some reason cannot go the appointment. If you do not notify the employment office, Kela will not pay you unemployment allowance.

When you are an unemployed job-seeker, you can study at the same time when studying is not full time. You can also for example do voluntary work for which you are not paid. You can also make a short trip to abroad. When you are an unemployed job-seeker, you must be ready to take a job or to go to training. You draw up a plan with the employment consultant about how to search for a job. If you are an immigrant, you also draw up an integration plan in the employment office. That means that an immigrant must be active in Finland, for example go to practical training, language course etc. Then you can get support to integration.

You must always notify the employment office if you go to work or start a maternity leave, a long sick leave, go studying, to the army or if there is something else that prevents you from working. You must also inform the employment consultant if your telephone number or address changes. This information can be given by phone.

You must go to the employment office personally when:

- You work for more than one month and the work ends – remember to take the reference (certificate from work) with you.
- Labour market training, e.g. a language course, ends – remember to take the certificate with you
- Practical training or coaching for work ends – remember to take the certificate of training with you
- You have not received unemployment allowance for more than one month for some other reason and you want to get it now

The employment offices offer a large variety of services for the unemployed (see pages 32 – 34).

7.3. Independent job-seeking

When you want a job, you must search for it. First you must think about the following:

- What you are interested in
- In what things you are good at, i.e. what are your strengths as an employee
- What kind of character you have
- Your working experience, training, hobbies

After having considered these things, you can apply for different jobs. You can apply for a vacancy or send your application also to places in which you are interested. Many vacancies are not informed about in the employment offices. When there is a vacancy, many people apply for it. Often it is easier to get a job when one apply for it even if there is not yet any vacancy. You can also ask about vacancies from your friends etc. It is important to be active!

Presently the number of unemployed job-seekers is high. Therefore it is difficult to get a job. When a vacancy is advertised in a newspaper or in the employment office, there can be hundreds of people applying for it. If you do not find a job at once, you must be persistent and keep on trying. For immigrants poor Finnish language skills and passive attitude are often the biggest problems in job-seeking. Immigrants often think that the employment office always arranges for jobs and it is not necessary to look for a job by oneself. Often immigrants feel it difficult to search for a job. If you feel so, you can ask from the employment office about available job-seeking training where one could study job-seeking.

It is important to know the Finnish language at work. If an immigrant stays in Finland for many years and cannot speak Finnish, the employer can think that the immigrant is not willing to learn new things. Studying of Finnish is very important. Finnish can not be learnt only in language courses – one must study language every day independently.

Many employers consider immigrants' language skills as assets. In many jobs knowing of the immigrant's language may be useful. Immigrants also often have experience in copying with difficult situations, and these skills are useful also in the work life.

When you apply for work, you must usually do the following things:

- Job application (you can apply for a vacancy or apply for any other job, even though there are no vacancies for the present)

- Job interview and sometimes tests
- Give a call to the employer

Further information about job-seeking:

<http://www.internetix.fi/opinnot/opintojaksot/3yhteiskunta/tyonhaku/>

Job application

When a vacancy is advertised, read carefully the requirements set by the employer. Are you the kind of person the employer is looking for? See also in the advertisement whether a CV and copies of certificates are to be enclosed to the job application.

The job application has to be typed. If you are not sure what a job application should be like, ask for a model of job application and CV from the employment office.

The objective of the application is to arouse the employer's interest in you and to make him want to see you. The application must include information about training and education, working experience, own strengths and hobbies. The text must be concise and clear. An immigrant's job application can contain language mistakes. Therefore it is good if a Finnish person reads it through and corrects possible mistakes before sending the application to the employer.

Curriculum vitae (CV)

The curriculum vitae includes name, address, telephone number, e-mail address (if you use e-mail regularly), date and place of birth, family relations, years of birth of children, nationality, driving licence information, information about military service. In addition it includes exact information about previous jobs and studies. It is good to explain education in detail, for example by giving the name of the educational institution, year of graduation, major and minor subjects, degree etc. Information shall be given in chronological order, starting from the most recent information. Working experience is extremely important. It is also good to explain duties in previous jobs as well as their starting and ending dates. It is also good to mention possible practical training in Finland. In addition the applicant tells about his language skills, hobbies, ADP skills etc. The grading applied to language skills is excellent, good, satisfactory, basic. Oral and written language skills can be mentioned separately. At the end of the CV one can mention references, i.e. persons who can give further information about you or recommend you for that particular job. Remember that the CV must be different from the job application letter and contain more information. They are different papers!

When the application is ready, put it in a big envelope. See that the employer gets your letter in time. Generally employers do not read applications which do not arrive in time. Job advertisements always mention by which date the applications must be received.

Further information about job application and a model application:

http://www.hamk.fi/rekrytointi/opiskelijat/tyonhaku/hakemus_ansiol.htm

<http://www.uta.fi/rekrytointi/tietopalvelu/tyonhaku.html>

Job interview

The employer reads through the applications and contacts those applicants he wants to meet. The applicant must have work and school certificates with him when going to a job interview. If you are an immigrant, the employer may not understand your native language; in that case it is good to translate the certificates into Finnish.

It is recommendable to practice the job interview before the actual interview. Pay special attention to the following things:

- Never be late from an interview!
- Consider carefully clothes you are going to wear in the interview. What kind of clothing would be suitable for this particular job?
- Close your mobile phone.
- Say hello when you go in and introduce yourself. Sit down when the employer asks.
- Find out before the interview what the job is like and what the duties are. This way you can by yourself ask questions and show that you are interested in the organisation and the job.
- Speak clearly and calmly. If you are an immigrant, don't be afraid to speak Finnish. It is important that the employer understands you. Minor mistakes in your language are not important.
- There may be many persons interviewing you. The interview may also take a long time. Sometimes there can also be several applicants in the same interview.
- Thank for the interview before leaving. You can also ask how you will be informed whether you are chosen for the job or not.

In the interview you must tell about yourself:

- Education, working experience, hobbies
- Your proficiency, expertise and know-how
- What kind of employee you are
- Your character

The employer can ask you also many other things. He can for example ask about your weaknesses, about things in which you would like to be better. Sometimes the employer can ask about your wishes concerning salary. It is good to check in the collective labour contract the level of salaries in that particular sector. The salary requirement must not be too high, but not too low either. You must appreciate your own know-how!

In the interview the employer leads the speech. You must not interrupt him or criticise him, the duties etc. Be courageous when speaking about yourself and your know-how.

When practising for a job interview you will find many pieces of good advice from books and the Internet. The employment consultant can help you when you want to find information about job interviews.

Instructions for a job interview:

http://www.hamk.fi/rekrytointi/opiskelijat/tyonhaku/haastattelu_ohjeita.htm

<http://www.internetix.fi/opinnot/opintojaksot/3yhteiskunta/tyonhaku/>

7.4. Unemployment

The Finnish society appreciates working. An adult person spends approximately one half of the time he is awake working. When people work, they get to know new people, learn new things and feel themselves important. People think differently about work. Some people consider their work interesting. They get joy from working. Some others think that work must be done only to get money. For them work is not important.

Labour force includes healthy 16-65 years old people. Unemployment is a big problem in Finland. The unemployment rate is smaller in southern Finland and in big cities than in eastern and northern Finland.

Work is often a part of a person's identity. Many unemployed persons feel that they have become estranged from the society when they have to be without work for a long time.

In the future unemployment will decrease, when a big part of employees will retire. Then also the unemployment among immigrants will decrease, because Finland will need lots of new workers. By the year 2008 Finland will probably experience a hard labour shortage and we will possibly need labour also from abroad! Therefore it is good for all unemployed persons to study now to learn a profession. For immigrants it is good to study Finnish language and work life culture and to acquire vocational training in Finland. After that it will be easier for them to get a job.

In Finland it is important to find Finnish friends and get contacts with the work life. Contacts can be made for example in voluntary work. When an unemployed person applies for a job, the employer appreciates an active job-seeker who has studied and done for example voluntary work.

A long-term unemployed person can get a job from associations or organisations with the help of combined subsidy. This is a good opportunity also for immigrants, when they search for their first job in Finland.

Information about employment subsidies:

<http://www.mol.fi/tyonantajapalvelut/rekrytointituki.html>

<http://www.mll.fi/piirit/pohjois-pohjanmaa/tuu.peremmalle/tukiesite/tyolltuk.htm>

7.5. International services of the employment office

The employment office offers services also for foreigners who move to Finland permanently and who have a work permit in Finland as well as for job-seekers from EU and EES countries. First they are clients of the employment office's international services, but move as quickly as possible to the employment service of their own sector.

Finnish job-seekers can freely search for a job in the EU and EES countries. They do not need a work permit and they get a permit of residence immediately after having found a job. When a Finnish job-seeker goes to an EU or EES country to look for a job, he can get unemployment allowance for three months.

If a Finnish person of the age of 18 – 32 years wants to go to practical training abroad, he can search for a practical training place from the international employment exchange system of the employment office. Those who have good language skills can also register themselves into the interpreter service of the employment office, if they want to work as an interpreter or a translator.

7.6. Other services offered by the employment office

Information about vacancies and education and training can be found

- from the Internet by using the self-service computer terminals
- in the journal Työ ja koulutus (Work and education)
- in Ruutukehä in cable television
- in Yle's text TV on page 520
- in radio programmes of the employment office
- on work line 0203-66 066 (Mon-Fri at 8 – 19; cost: 8,21 cents/minute)
- through Infotel, number 10 772
- in the Internet, address www.mol.fi

The labour market in the employment office has:

- computers with which job-seekers can draw up job applications – if you do not know something, you can ask for help from an employment consultant
- computers with Internet connection, if you want to search for vacancies
- a telephone from which you can call an employer freely to ask for a job
- Quick hire, to which you can register yourself when you are willing to take short-term jobs immediately when an employee is needed somewhere
- A place where you can read the day's newspapers

From the employment office you can also ask about:

- Employment subsidy for a job (long-term unemployed)
- Practical training place for example with the labour market subsidy or integration subsidy
- A job-seeker group in which you can practice job-seeking together with other unemployed persons and search for a job
- Free career planning and guidance when you do not know what would be a good profession for you
- The internet address in which you can make a test and get information about professions (www.mol.fi/avo/)
- Career consultant for academic job-seekers
- Youth department serving the young under the age of 25 who do not have a profession
- Rehabilitation if you have a sickness or a disability which makes working or studying difficult

7.7. Recognition of foreign qualifications

If an immigrant has a university degree and wants to continue his studies in a Finnish university or wants to get a job in his own sector, he must first get a decision on recognition of his qualifications. The Ministry of Education can give the recognition. The decision costs 168 EUR. If you want a recognition of foreign qualification, you can order the application form and instructions from the Ministry of Education. Application forms are also available in the employment office. You will also find the form in the Internet at the address:

<http://www.oph.fi> http://www.teo.fi/uusi/suomi_1.htm <http://www.teo.fi/tutkintojentunnustaminen>

The National Authority for Medicolegal Affairs is responsible for recognition of qualifications within the health sector (e.g. doctor, nurse, pharmacist etc.). For further information, have a look at:

<http://www.teo.fi>

7.8. Contract of employment

When an employee goes to work, he signs a contract of employment with the employer. The contract shall be made in writing. The employee must read carefully through the contract before signing it.

If for example the employer wants to modify the contract, the employee has to accept it. The employer or the employee alone cannot change the contract.

The contract of employment includes:

- Duties, i.e. what the employee is expected to do at work
- How long the employment relationship lasts: a) continuous or b) fixed-term (for example 1.1. – 31.5.2001)

If the contract has been made "until further notice" ("toistaiseksi"), the employer or the employee can cancel the contract. In that case the employment relationship ends after the period of notice. If the employer cancels the contract, he must have a legal reason for it.

If the contract has been made for "fixed term" ("määräaikainen"), the employer must have a legal justification for that, for example a temporary post as a substitute during a maternity leave or summer vacation. For example garden work is often for fixed term, because work is done only in summertime.

- Salary and salary day
- The employer must pay at least the salary agreed upon in the collective labour contract.
- Working hours and vacations
- Compensation of overtime work, if there is any
- The applicable collective labour contract
- Period of notice

If there is a probationary period in the employment relationship, its length is 4 months at maximum. The employer or the employee can cancel the contract during the probationary period without any period of notice, if there is a legal justification for that.

Information about labour market:

<http://www.alli.fi/tmavain/tyomarkkinajarjestelma.html>

Information about employment relationships:

<http://www.doshnet.fi/hallinto/tyosuhdetieto/>

7.9. Equality in work life

An employer is not allowed to discriminate an employee applying for a job. An employer is not allowed to discriminate an employee in work life. If an applicant or an employee is discriminated, a fine can be imposed on the employer or he can be put to prison for 6 months at maximum. People shall not be discriminated for example because of:

- Nationality or ethnic background
- Language, age, family, generation, state of health
- Religion, opinion, political activities etc.

Trade unions help employees if they have problems with equality in their working place.

Act on equality:

<http://www.uta.fi/tasa-arvo/laki.html>

Council for equality:

<http://www.tasa-arvo.fi>

8. JUDICIAL SYSTEM

Finland adopted a new constitution 1.3.2000. The constitution is the most important law. The constitution tells the basic rights of the citizens of Finland. Other laws cannot be in contradiction with the constitution.

Basic rights of foreigners living in Finland are almost similar to those of the Finnish. There may be some differences, such as in the right to vote and in working conditions. A foreigner may need a work permit.



When a criminal is punished, enforcement authorities, prisons and welfare for ex-prisoners control that the criminal serves his sentence.

Civil rights and obligations, a link guide:

<http://virtuoosi.pkky.fi/vilma/yleista/kielitaso2.htm>

8.1. Immigrants

In 2002 approximately 17 800 persons moved to Finland and 13 000 persons moved from Finland, in other words for the moment more people are moving to Finland than from Finland.

Immigrants can be migrants, returning migrants or refugees. The biggest groups have come from Russia, Estonia, Somalia and Yugoslavia. 30.9.2002 the number of foreigners living in

Finland totalled 102 700. At the moment 1,9 % of the population are foreigners. It is much less than in other European countries.

Migrant

A migrant is a person who moves to another country to work there. For example many Finnish moved to Sweden in the 1970's when Sweden needed labour force and in Finland the unemployment rate was high. More than 400 000 Finnish persons have moved to Sweden in 1961-97.

Returning migrant

When a Finnish person lives abroad, he is Finnish expatriate. When a Finnish expatriate moves back to Finland, he is a returning migrant.

Also the Ingrians, i.e. the Ingrian Finnish who move to Finland from the former Soviet Union are returning migrants. According to the Finnish law a person whose mother or father is Finnish, can move to Finland as a returning migrant. In 2002 there were 5 730 Ingrians in Finland. More and more Ingrian people are moving to Finland.

Refugee

According to the refugee policy people must be helped if they need help for example because of a war. People may need international protection.

If a person needs international protection, he is a refugee. A refugee cannot be expelled from the country or returned to a country in which he is not safe.

An asylum can be applied for in one country at a time. The countries which have signed the UN Refugee Convention must treat asylum applications. Refugees can be either quota refugees or asylum seekers:

A. Quota refugee

There are 10 countries in the world which take annually a certain number of refugees for example from refugee camps. Generally they are people who flee from war. They are quota refugees. Finland receives a certain number of refugees annually. Last year the number was 700 refugees. The first quota refugees came to Finland from Chile in the 1970's. After that we received quota refugees from Vietnam. In recent years the numbers of quota refugees coming from Iran, Iraq and former Yugoslavia have been the biggest.

B. Asylum seeker

If a refugee comes to Finland by himself and asks for an asylum, he is an asylum seeker. Asylum seekers are people who can no longer live in their own country safely because the country does not accept for example a certain religion, race, nationality, group or opinion. Finland has received many asylum seekers for example from Somalia, the former Soviet Union and Yugoslavia. It is very difficult to get an asylum.

If the country does not grant an asylum, it can grant a residence permit. A residence permit means that the immigrant is allowed to live in Finland for a certain time. When the time has gone, he must leave the country or he can try to apply for an asylum again. For example in 2002 Finland received 3334 asylum seekers, but only 14 of them were granted a refugee status, but 557 of them were granted a residence permit.

When a refugee gets a positive decision in Finland and stays in the country, he can also get his spouse and children to Finland.

When a refugee applies for an asylum, he does not yet live in Finland. He lives in Finland only after he is granted a residence permit for at least one year. A quota refugee lives in Finland immediately after arriving in Finland.

The asylum application must be given to the police or to the passport control officer. It is recommendable to give the application immediately after having arrived in the country. The application must state reasons for applying for an asylum. If the application is carefully made, its treatment is quicker. The asylum application also includes a residence permit application. The applicant can fill in the form in his own native language and the police will search for a person who can translate it into Finnish.

When an asylum seeker comes to Finland, the local police or immigration office employees find out why the asylum seeker is here. After this the asylum seeker can be granted a place in a reception centre. There he can live until he gets the decision on his asylum application. A positive decision means that the refugee has an asylum or a residence permit in Finland. A negative decision means that the refugee must leave the country, but he is entitled to appeal to the Administrative Court.

Information about foreigners, asylum seekers and decisions from the Statistics of Finland:

http://www.tilastokeskus.fi/tk/tp/tasku/taskus_vaesto.html#turvapaikanhakijat

8.2. Citizenship of Finland

Citizenship is a legal relationship between the state and an individual person, with rights and obligations for both parties. When an immigrant applies for the Finnish citizenship, he must submit the application personally to the local police, but the citizenship is granted by the Directorate of Immigration.

If a Finnish citizen acquires some other nationality, he is no longer a citizen of Finland. A new Act on Citizenship will come into force in 2003 and then these things will change.

When a child is born in Finland, if the father or mother is Finnish and the parents are married, the child will be given Finnish nationality. A child always gets Finnish nationality if he has no other nationality and he is born in Finland.

A foreigner can acquire Finnish nationality upon application, if he is more than 18 years old, has no criminal record and has a knowledge of Finnish or Swedish. A foreigner must have a language certificate of Finnish or Swedish if he applies for citizenship.

If a foreigner has been married with a Finnish person for more than two years and lived in Finland for more than 3 years, he can apply for Finnish nationality.

There is an application fee of 400 EUR. The fee is paid by the applicant.

Declaration of citizenship is easy and quick to make. For example a young person who has lived for a long in Finland or is a former Finnish citizen born in Finland can acquire Finnish citizenship by declaration. Also a child born outside marriage whose father is Finnish citizen and mother a foreigner can get Finnish citizenship, if the child's father has declared that the child is his.

The declaration fee is 100 EUR.

Further information about Finnish citizenship:

<http://www.uvi.fi/oleskelu.html>

Police / application for citizenship:

<http://www.poliisi.fi/>

Public services / Finnish citizenship:

<http://www.suomi.fi>

8.3. Trial

The Finnish legal system does not accept crimes. If someone commits a crime, first the police makes preliminary investigation. After that the prosecutor decides whether the case goes to the court. If the prosecutor decides to take the case to the court, it is treated in the district court in the locality in which the crime has been committed.

Common crimes in Finland include for example:

- Drunken driving, i.e. driving a car when drunken
- Assault, i.e. aggressive behaviour towards other people
- Theft or fraud
- Narcotics offence

A trial involves both the defendant i.e. the accused and the prosecutor. Also the victim of the crime can participate in the trial. In addition, also witnesses can be involved in the trial. The district court either rejects or accepts the charge.

Also many civil cases are taken to the district court. A civil case may concern for example:

- Custody of a child (who gets the child in a divorce)
- Payment of debt
- Business (e.g. contract)
- heritage (who inherits when a person dies etc.)

When you want to demand justice, you have to take a written application for a summons to the district court. The application must explain what you claim and why. Often disputes and controversies can be agreed upon already based on the application, but sometimes the case must be taken to the court.

The district court receives also a big number of applications in which no trial is needed, for example divorces and custody issues with no disputes etc.

8.4. Public legal aid offices and free trial

The client can choose whether he wants a public legal aid attorney or a private attorney. Public legal aid attorneys are lawyers who work in the state's legal aid office.

If you are unsure about something relating to the law or the legal system, you can always ask for advice from a public legal aid office. This service is free.

Public legal aid and legal proceedings are free for persons with low income living in Finland. Other persons must pay a certain share of the costs. If it is a question of a serious crime or the

offender is underage, the state hires a free defender. If after that the person is convicted, he must usually pay the trial costs back to the state.

Public legal aid covers all juridical matters, such as divorces etc. The public legal aid office can grant a public legal aid attorney after having checked the applicant's income. Free trial can be applied for from the court of justice in which the applicant's case is treated.

8.5. Debt counsellor

A debt counsellor can help in economic and debt problems. The debt counsellor counts the incomes and debts and makes a proposal about how to pay back the debt. This debt reorganisation proposal goes to the district court.

Municipalities, churches and different organisations are given free debt counselling. In eastern Finland there are debt counselling units in Nurmes, Kuopio, Savonlinna and Joensuu. 15 municipalities belong to Joensuu's unit.

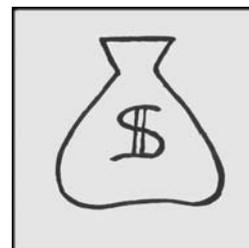
The services of Joensuu's debt counsellor include for example:

- Counselling in financial affairs
- Settlement negotiations and agreements between debtors and creditors
- Applications for debt adjustment to the district court
- Drawing up debt adjustment and payment programmes
- Contacts and mental support to the client

9. BANK SERVICES

9.1. Opening of an account

When you want to open an account in a bank, you must first fill in a form available from the bank. You will also need a passport or an identification card. When you open an own account, you will get a bank card for the cash dispenser automate and a password (a number series) you will need to use your card.



9.2. Paying invoices

You can pay invoices in many different ways. One way is to withdraw money from your bank account and go to pay the invoice. You can also pay the invoice in the bank, but bank will charge you a small fee for this service. If you use an invoice paying automate (available in banks) for paying the invoice, it will cost you less than paying the bill in the bank.

If you want to get a loan from the bank, first you must tell the bank your income. It is easier to get a loan if you have savings in the bank concerned. Saving is a better way to make big purchases than a loan, because you must always pay an interest on loans. In addition you always need a person to stand as security for your loan.

9.3. Payment defaults and credit information

Invoices and debts must always be paid in time. Every invoice has a due date, the last day to pay the invoice. If you do not pay the invoice by the due date, you must pay an additional fee (a penalty for delay). The additional fee increases every day until you pay the invoice.

If you do not pay the invoice, you will get 1 – 2 letters (reminders) by mail. If you do not have money to pay the invoice, call your credit grantor at once and try to agree on a new due date. If you do not pay the invoice or agree on a new due date, the invoice will go to a collection agency, which will collect the debt by execution. The execution officer will collect the money for the invoice from your salary or property.

After this the information about the payment default will be entered to the credit information register of Suomen Asiakastieto Oy and it will be very difficult for you to get any credit from shops or banks! In that case you cannot for example get a credit card or by anything on hire purchase. Often it is also difficult to get a rental apartment if you have payment defaults in the credit information register. If you apply for a job, the entrepreneur often finds out whether you have payment defaults. In addition, if your debt is collected by execution, the debt sum increases continuously until the debt has been paid.

10. CULTURE AND LEISURE TIME

Cultural and leisure time services include for example:

- Cultural activities
- libraries
- open and community colleges
- youth activities
- sports and physical exercise services
- sports clubs and associations



10.1. Cultural services in Joensuu

City of Joensuu Leisure Department is located in Carelicum, the cultural and tourism centre. The employees of the cultural services plan several cultural events in Joensuu, for example different festivals, the events of Joen Yö, many seminars and programme for the summer market place. The cultural services co-operate with many local arts and cultural sector people.

10.2. Libraries

Libraries serve all people. They support studying and interests in literature and arts. In the library you can read the day's newspapers and magazines. The library offers also cassettes, notes, videos, maps etc. Almost everything available in the library can be borrowed.

Libraries have often also computers and an ADP based information search and borrowing system. Libraries organise also various exhibitions, fairy tale hours and puppet or marionette theatre performances as well as other happenings. In Joensuu there are four libraries, which are located in the centre, in Rantakylä, Karsikko and Niinivaara. In addition there is a library bus going around the city.

Library services are free when you have your own library card. When you borrow something from the library, you must always return it in time. If for example your books are late, you must pay an overdue payment. If you do not take the books etc. back or pay the overdue payment, the invoice will go to the collection agency.

10.3. Joensuu town theatre and Joensuu orchestra

Joensuu town theatre / the regional theatre of North Karelia is located in a building dating from the year 1914. The theatre offers Finnish and foreign plays, plays made especially for the town theatre as well as plays for children.

Joensuu orchestra serves people who want to listen music – generally classic music. Tickets for concerts are available in Carelicum and the tickets are cheaper for students and the unemployed. If you often go to concerts, you can buy a season ticket.

10.4. North Karelian museum and arts museum

Generally the North Karelian museum in Carelicum offers one basic exhibition as well as several changing exhibitions.

The Joensuu arts museum includes different rooms with permanent exhibitions and rooms with changing exhibitions.

The arts museum has for example a Madonna room which contains Madonna paintings and sculptures from the 14th – 19th centuries. The room telling about the antiquity includes Greek, Etruscan and Roman objects. In that room you can also familiarise yourself with the antique literature.

10.5. Joensuun vapaaopisto community college

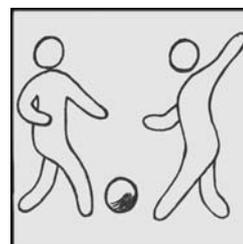
Joensuu community college offers a large variety of training opportunities. Courses include for example information technology, astrology, different languages, arts, literature and theatre, physical fitness and health, cooking, textile work, wood and metal work.

If you want to joint a course, you must enrol in the course. If you do not come to the course, you must notify the college five days before the beginning of the course. People are accepted to the course in the order of enrolment. There are new courses beginning every spring and autumn and they do not cost much.

10.6. Sports and fitness opportunities in Joensuu

Mehtimäki sports area

- Swimming hall (a gym)
- Louhela ice hockey rinks
- Mehtimäki playing field (Finnish baseball, football)
- Artificial ice skating rink (ice hockey, figure skating, rink bandy ("kaukalopallo"))
- Ice hall
- Central sports field (athletics, football, American football)



- Leisure time centre (baseball, football, athletics, volleyball, basketball, badminton, weightlifting)
- Ball game centre (bowling, squash, tennis, badminton, table tennis, billiard, minigolf, wall climbing, gym)

Tapio ball game field

- Football, baseball, skating

Rantakylä sports area

- Swimming hall
- Tennis courts
- Sports fields (football, athletics, American football)
- Sports hall (volleyball, basketball, salibandy, badminton, wrestling)

Utra ball game field

- Football, baseball, skating

Niinivaara sports area

- Sports hall (basketball, volleyball, salibandy, table tennis)
- Tennis court, ice hockey field
- Sports field (football, baseball, athletics)

Mutala ball game field

- Football, baseball, skating

Sports hall

- Volleyball, basketball, salibandy, apparatus gymnastics, judo, karate, aikido

Siilainen tennis court

Noljakka gym and shooting range (shooting and archery)

Kuurnankatu shooting gallery (air guns and powder guns)

Lykynlampi recreation area

- Recreational cabin
- sauna
- running track with street lights
- skiing tracks
- reservations from the city leisure department (Carelicum)



Kuntohovi swimming hall

Skiing tracks

- Each sector of the town has a running / skiing track with lights
- Skiing tracks on the lake ice to Pyhäsaari are maintained in the spring

Hiking tracks

- Jaama track approximately 48 km, two lean-to shelters where it is possible to overnight

Further information about sports in Joensuu: <http://www.jns.fi/liikunta/>

10.7. Organised physical exercise

Joensuu offers special and health exercise in the swimming hall Vesikko, in Rantakylä swimming hall, Kuntohovi swimming hall and at the ball game centre. You can also choose from different water sports, gym and bowling groups. There are groups also for example for the aged, disabled etc.

The Eastern Finland Sports Institute offers sporting and fitness courses lasting from one day to several months. Gymnastics is available for beginners, average levellers and advanced persons. The institute offers also professional massage and other rehabilitation services.

Joensuu organises many-sided aerobic and gym lessons at a low price. The membership fees of men and students are cheaper than those of women.

The nearest golf course in the proximity of Joensuu is in Kontioniemi.

From May till October it is possible to do rapids shooting for example on a rubber raft in Ruunaa recreational area in Lieksa. The excursion takes about four hours and it is good to reserve it in advance.

10.8. Winter sports activities

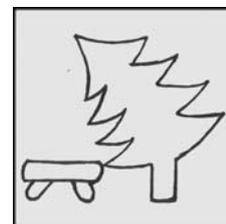
Mustavaara slalom centre is at 20 minutes driving from Joensuu. There are two ski lifts (400 m) and a separate lift and track for children. In addition there are also cross country skiing tracks in Mustavaara

Maarianvaara near Joensuu offers good possibilities for downhill and cross country skiing.

Loma- and Ukko-Koli at a distance of 70 km from Joensuu to the north. There the slalom tracks are bigger than in Mustavaara and in Maarianvaara. The area offers also long and diversified cross country skiing tracks.

In North Karelia there are different skiing events for people, for example Huhmari-hiihto (Huhmari ski), Karelia-hiihto (Karelia ski), Ahmanhiihto (Ahma ski) and Pogostan hiihto (Pogosta ski). In the three first events the skier can choose the length of the track he wants to ski.

Pogostan hiihto is meant for people who ski a lot. The skiing track of the first day is 53 km and of the second day 70 km. One can also participate in the family track without competition.



11. RELIGION

Joensuu has more than 30 different congregations and associations which represent different religions: Lutheran, Orthodox, Catholic, Islam etc.

Freedom of religion entered into force in Finland in 1923. Christianity is the biggest religion in Finland. The Orthodox religion came to Finland from the east in the 12th century and the Lutheran religion came to Finland in the 16th century from the west.

Approximately 86 % of the Finnish population are Lutheran. This means that they belong to the Lutheran church. Each person belongs to the congregation of the area in which he lives. Christening party is the party in which a small child (a baby) is given a name. At the same time the child usually joins the church if the parents want. Generally children are in the same church with their mother. If parents disagree about the church, the mother can decide the church to which her children will belong. One can secede from the church if one is 16 years old. Children under the age of 16 need their parents' approval if they want to secede from the church.

A person is religious when he believes in God. An atheist does not believe in God. Although majority of people belong to the church, there are people who are not interested in any religion. Often people do not go frequently to the church. They only organise weddings, funerals and christening parties in the church. For example 76 % of married couples get married in a church.

Approximately 1 % of the Finnish population are Orthodox, i.e. 60 000 persons. The biggest number of Orthodox live in eastern Finland. There are also two Orthodox monasteries in eastern Finland: Valamo monastery for men and Lintula monastery for women. The persons who established the Valamo monastery came to Finland from Karelia. The old Valamo is still in the Russian Karelia. The Valamo monastery receives many tourists in summertime, and more than 100.000 people visit Valamo annually.

People with some other religion than Lutheran are small minorities in Finland. We have for example the Islamic, the Jewish and the Catholic. The number of the Islamic in Finland totals about 8000 – 9000, the number of the Jewish only about 1500 and that of the Catholic about 6500.

Approximately 12 % of people do not belong to the church.

Schools organise teaching in religion for children. If a child belongs to the Lutheran or Orthodox church, education in religion is obligatory. Those children who do not belong to the church or some other religion, study general things concerning philosophy, ethics etc..

Further information about the Finnish Lutheran Church:

<http://www.evl.fi/>

Further information about the Finnish Orthodox Church:

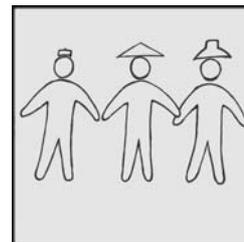
<http://www.ort.fi/>

Further information about other religious societies, publications, associations, publication companies etc. in Finland:

<http://www.abo.fi/~tmartika/suomiuskonto/uskonto.html>

12. ORGANISATIONAL AND CIVIC ACTIVITIES AND MEETING PLACES

Civic activities and voluntary work are important issues in Finland. When people do things together, they have better chances to influence those issues they consider important. Civic activities are part of the western democracy.



In Finland we have freedom of association and assembly. It means that people can freely assemble and establish an association. The police or any other authority can not forbid to do so, if people do nothing wrong.

An association is an organisation in which people do things together. The trade union movement, sports associations, handicraft and arts associations result from civic activities. An association gathers together people who are interested in the same things and want to decide by themselves what they do in the association. People want to participate in civic activities for example because there one can:

- Do things in which one is interested
- Help those who need help
- Develop oneself and get information
- Affect decision-makers
- Find new friends

In Finland there are many associations and organisations. More than 117 000 have been registered. Everyone will certainly find a suitable organisation in which to participate. In associations one can for example protect the nature and environment, offer hobbies to children, the young and adults, take care of sick and old people etc. Also political parties are associations.

Three or more 15 years old or older persons can establish a registered association. In Finland we have also for example own associations for immigrants. In associations one can for example study Finnish, do handicrafts and cook food of one's own culture etc. An association of immigrants can also make their own culture and language known among the Finns.

You will find information about different hobbies and leisure time activities in municipal leisure time and culture offices, libraries, newspapers, congregations or you can also ask for more information directly from different associations or organisations.

For further information about associations, see the web-pages of the National Board of Patents and Registration of Finland:

<http://www.prh.fi/index.html>

12.1. International meeting place Aurora

The international meeting place of immigrants and the Finnish in Aurora offers:

- Consultation in immigration affairs
- International newspapers

- Computers with Internet connection
- Education of other languages
- ADP training
- Different clubs and other events
- A cafe

Immigration counsellors:

Melody Karvonen (English), tel./fax. 013 244 2570,

e-mail: melody.karvonen@pkky.fi

Melody is available on Mondays, Wednesdays, Thursdays and Fridays at 10 – 13.

Andrei Suni (Russian), tel./fax. 013 244 2570, e-mail: andrei.suni@pkky.fi

Andrei is available on Wednesdays and Thursdays at 13-17.

Auroras web-pages:

<http://www.pkky.fi/aurora/>

12.2. Community resource centre

The community resource centre hosts community café Soroppi in which you can meet new people. Also the world shop (“Maailmankauppa”), internet café and worry point (“huolinarikka”) serve people in the community resource centre. In huolinarikka you can get food assistance as well as advice in your money problems, discuss your worries, get a friend or a support person etc. The community resource centre also has premises for meetings. It is possible to reserve those premises if you want to organise a happening.

Home pages of the community resource centre:

<http://kansalaistalo.jns.fi>

12.3. Finnish Red Cross (FRC / SPR)

The Finnish Red Cross has a wide field of operation. The biggest part of work is done by voluntary people. All interested in the FRC activities can visit FRC centres. The centres offer various services and organise excursions and theme happenings.

The Red Cross has the world’s biggest youth organisation. In the Red Cross you can participate in different events and projects having as their themes for example tolerance, internationality, health promotion and non-violence. The FRC has also a voluntary rescue service which helps in different accidents and catastrophes. Ask more from the FRC!

Web-pages of the FRC:

<http://www.redcross.fi>

12.4. Mannerheim League for Child Welfare (MLL)

The Mannerheim League for Child Welfare helps children, the young and families. MLL appreciates the child and childhood, humanity, tolerance and joy.

MLL offers short-term child care services which provide babysitters to home. Babysitters are trained and the service does not cost much.

MLL works with the young at schools, it organises peer counsellors, other pupils, who increase the feeling of safety at school. Pupils of the 4th and 5th grade are trained to be peer pupils for school-beginners. The 8th and 9th grade pupils choose among them peer counsellors who help other pupils at school.

MLL has a family cafe which is open daily. In family cafes parents can meet with each other and at the same time children can play together. MLL organises afternoon programmes for school children in Joensuu. In addition MLL organises lectures and theme evenings for parents.

Victims of crimes or of crime attempts, their relatives and friends as well as eye witnesses of crimes can get help from MLL's emergency duty for victims of crimes. Voluntary support persons have been trained for this purpose. A support person provides personal assistance and supports in practical issues. You can discuss with a support person and find the right channels for additional help if necessary. A support person can be with you when you make a report of an offence, in police investigations, when making an application for compensation, in public legal aid offices, trials etc. The support person service is free.

Further information about MLL:

www.lapset.net

12.5. YWCA (Young Women's Christian Association) of Joensuu

The YWCA of Joensuu organises a large diversity of activities for women and children. The activities include for example:

- International women's group
- Multicultural children's group
- Women's evenings and clubs, different events, courses and camps

Both immigrants and the Finnish are welcome!

Further information about activities: tarja.juntunen@luukku.com

naistyoprojekti@tikkanet.pp.fi