Welcome to our community!
ACADEMIC ENGINEERS AND ARCHITECTS IN FINLAND

is a professionals association and service organization for postgrad professionals and students in the area of engineering and technology.
In Finland It's ok to Join an Union!

75% of Finns belong to a trade union

85% of academic engineering students belong to TEK
Academic Engineers

IT-specialists

Architects

Mathematicians and physicists

70 000 members
Why Should You Join TEK?
Legal Consulting

- Check your work contract
- Working abroad
- In case you get fired
- Ask about your rights
Salary Recommendation

Salary recommendations for students

Salary Surveyor
IAET Fund

*Join as soon as you get your first job.*

Unemployment insurance*

105€ per year
Benefits and Discounts

- Insurances
- Monthly newsletter
- Member+ portal
Support for Entrepreneurs

Guidelines and information

Networking events

TEK Entrepreneurs’ Club
Enhancing Your Career

- Lifelong learning
- Best careers
- Work-life balance
- High-quality engineering education
Students Have Decision Power

TEK board

TEK council

TEK committees
Support For Student Culture

Events

Tutor trainings

Sauna evenings
Community of Tech Professionals

Local associations

TEK in English Facebook group
Working and Living in Finland
Job security

- An employment contract and the law - the minimum level is laid down by law.
- Collective agreement and joint action in the branch – It is possible to agree something that is better than the law but seldom the opposite.
- Local practise – It must in general be better than the law or the collective agreement.
- Minimum wages – Finland has no minimum wages, but collective agreements usually define the minimum wage in a specific branch or profession.
Basic unemployment allowance is paid to unemployed people under certain conditions.

Earnings-related allowance is paid to unemployed people based on previous earnings level and is higher than the basic allowance.

Earnings-related allowance is paid only to members of unemployment funds.

Unemployment funds do not have the right to advice on work related issues – only trade unions.
Taxation

- Taxation in Finland is progressive and the final tax level depends on all the annual combined income.
- Tax card and tax percentage is given by the tax office. Otherwise the tax withheld may be up to 60%.
- Tax refund – Tax paid in excess is refunded. For this reason contact details must be left at the tax office. Additional taxes have to be paid in case of insufficient taxation.
- Taxation in several countries at the same time is avoided by agreements and by proper registration. Tax is paid in the country where most of the time has been spent.
- For further information see [www.vero.fi](http://www.vero.fi)
Work and residence permits

- Citizens from EU and ETA countries may work in Finland without residence permits.
- Citizens from EU and ETA countries have to register their residence rights if they will stay in Finland for longer than 3 months. The registration is done at the local police office.
- Citizens coming from outside the ETA usually need a residence permit.
- For further information see www.tem.fi
Trade unions

- Part of a well-established three-partite system – negotiations are taking place between employees and employers representatives directly, and with government support if and when necessary
- Negotiating on behalf of the employees in general
- Negotiating the annual salary increase
- The local club will advise, support and consult with the university employer
- Local shop steward – additional help
- Trade unions defend your rights
Social security (for foreigners)

- Kela - Kela card and social security number application. The social security number is needed in dealing in almost every place (banks, telephone, etc.)
- Healthcare
  - European health insurance card – guaranties in most cases the same benefits and treatment as for people permanently living in Finland
- Benefits – usually none or just a few
- Pension – accumulates from income taxed in Finland
- **Check in advance** – get insurances if necessary
Register office

- Registering basic personal and housing information
- Requires a personal visit to the office
- Confirms legality of copies of documents
Pensions

- Every euro that you have paid tax for in Finland adds to your future pension
  - You are entitled to get a Finnish pension even if you don’t live in Finland
- You get info on your pensions earned so far on a yearly basis (check it)
- Current retirement age is between 63-68
  - If you retire before you are 65 then your pension is reduced
  - Your working agreement has to be actively continued after you become 68
  - Between 63-68 you earn your pension at a higher rate
- There are different supplementary pension schemes both from
  - Private institutions, like banks and insurance companies. These are not always transferable to other countries of living
  - Some working places
Working time

Working time is regulated in Finland by law
- 1600 hours system in the universities
  - Based on a collective agreement
  - Annual paid working time for your planned work
  - Overtime is not included in the system
  - Extra work/tasks are compensated separately with your regular hourly salary
    - Teaching outside the original working plan
    - Teaching exceeding the hours agreed in the collective agreement
Working time

Working time is regulated in Finland

- Normal system
  - Daily working time max. 8 hours on base salary
  - Extra work/tasks are compensated separately with
    - Extra hours
    - Overtime hours with a higher %-compensation
Free time / vacations

- 1600 hours system
  - No traditional vacations
  - All time outside working hours is free time
  - You decide when you use your free time

- Normal system
  - Vacation time is earned for the next vacation period
  - Vacation days earned depend on how long you have been employed and additional local agreements
  - There is a legal minimum on how many vacation days that you earn
  - Employer decides when you use your vacation (if not agreed)
Watching over your rights

- Local shop steward
- Your local club for advice
- Your own union
  - Academic Engineers and Architects in Finland TEK
  - Other Akava unions

- In case you have no union membership your chances to enforce your rights may be severely limited.
For more information

- [www.finlex.fi](http://www.finlex.fi) – information also in English
- [www.kela.fi](http://www.kela.fi) – information in several languages
- Your trade union – work related issues
- Ulkomaalainen työntekijä Suomessa, Nicole Saari, Kauppakamari, 2010
Follow Us

TEK in English
Teekkarit, Teekkarin työkirja, Tekniikan akateemiset TEK

@TEK_akateemiset

teekkarit, ttkirja

SNAPCHAT: teekkarit
Welcome to Our Community

www.tek.fi/joinstudent

Membership is free for students!