

This is your personalised First Steps Checklist!

The First Steps Checklist is a personalised list of the first steps you need to take in association with your move to Finland.

Each list has about a dozen steps. The first few focus on the necessary permits and registration for your specific situation. The others contain information on important steps like opening a bank account, buying home insurance and using healthcare.

Start by answering the questions below. When you are finished, you will be able to save your personalised list as a PDF file or print it out.

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More or less than 90 days

Citizens of the Nordic countries (Denmark, Iceland, Norway or Sweden) have the same right to work, study and start a business in Finland as Finnish citizens. Therefore, they do not need a residence permit.

You need to submit a [notification of move](#) and present a valid passport or photo ID in person at the population register ([Dvv.fi](#)) within a month of moving to Finland.

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I will study

Please note that if your only reason for moving to Finland is to study, you will likely not be eligible for state-sponsored social benefits, as you will be considered a temporary resident. See the state benefit agency's website [Kela.fi](#) for more information.

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I'm planning to work while studying

You will need a tax card from the Tax Administration ([Vero.fi](#)), if you plan on working.

If you have not received a personal identity code yet, you can apply for one at the tax office. You will need to present a signed employment contract and a valid passport or photo ID to receive a code.

More steps to consider

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Arrange to use an interpreter, if necessary

If you do not speak Finnish or Swedish, you have the right to use an interpreter when interacting with some public authorities. Interpreter services must be arranged in advance and often come at no cost. Find more information at [InfoFinland.fi](#).

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Open a bank account

Book an in-person visit at your bank of choice to open an account. Ask beforehand about the documents you will need to show them. Remember to request access codes for online banking.

☐ Set up a form of strong identification

You will need to acquire a form of strong identification, i.e., online banking codes, a mobile ID or a police-issued ID card, to use various e-services in Finland. Learn more at [Suomi.fi](https://suomi.fi).

☐ Find a place to live and buy home insurance

Almost all rental agreements will require you to buy home insurance. Some banks in Finland offer bundled banking and insurance services at a discount, so ask around for different offers. See the [Housing in Helsinki](#) section of welcome.helsinki.fi for more information.

☐ Buy a phone and internet service

You must have a [personal identity code](#) and Finnish address to buy a mobile service and/or broadband subscription. If you do not have a credit history in Finland, you will be asked to make an advance payment. If you do not yet have an ID code or address, you can purchase a pre-paid subscription. Check if your housing agreement includes broadband before you buy a subscription from an operator. Let your operator know if you want to use a [mobile ID](#).

☐ Use your Kela card and learn about state benefits

If you are [eligible for national health insurance](#) in Finland, you will be issued a Kela card. You can also apply for it yourself from the state benefits agency ([Kela.fi](#)). You will need to show this card to receive state-supported healthcare and subsidies. Each Kela benefit must be applied for separately, and decisions are made on a case-by-case basis.

☐ Make it a habit to use public transport

Public transport in Helsinki is convenient, reliable and eco-friendly. The handy [HSL app](#) allows you to buy tickets and access the [Journey Planner](#) on your mobile phone. Check the [Getting around the city](#) section of welcome.helsinki.fi for more information.

☐ Exchange your driving license

Driving licenses issued in EU/EEA countries are valid in Finland indefinitely, but it is a good idea to exchange your license for a Finnish one if you plan to live here permanently. Owners of driving licenses issued by other countries will need to pass a Finnish driving exam if they do not exchange their license by the deadline. See more at [Ajokortti-info.fi](#).

☐ Sign up for Finnish or Swedish language lessons

While it is true that almost everyone in Helsinki speaks English, we suggest you start learning one or both of the national languages right away, as it will bring many advantages. Check [Finnishcourses.fi](#) for suitable courses near you.

☐ Explore your new home

Once you have settled in, remember to take some time to get to know Helsinki's different neighbourhoods. [MyHelsinki](#) is great source of ideas for fun things to see and do!

☐ Enjoy your new life in Helsinki!

Congratulations! You have now finished all the steps and are ready to start your Helsinki adventure. Remember to visit the welcome.helsinki.fi website, if you have any more questions.

Any questions? Contact one of Helsinki's helpful services listed below:

International House Helsinki

Lintulahdenkuja 2 D, 00530 Helsinki

Monday–Friday 9:00–16:00

Please note the following exceptions to regular service hours: TE office desk is closed daily between 12:00–13:00. The Finnish Centre for Pensions (ETK) is present at the service point from Monday to Wednesday, 9:00–12:00 and 13:00–16:00.

Helsinki-info

Tel 09 31011 111

Chat neuvonta.hel.fi

Service point IHH and Oodi