

## Your personalised First Steps Checklist

The First Steps Checklist is a personalised list of the first steps you need to take, from registration to tasks associated with setting up your daily life.

Start by answering the questions below. You will be able to save the list as a PDF file when you are finished.

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### More or less than 90 days

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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

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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

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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

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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

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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.

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### Set up a form of strong identification

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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](#).

## ☐ Find a place to live and buy home insurance

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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 for more information.

## ☐ Buy a phone and internet service

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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

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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. Find a step-by-step guide to using Helsinki's health services in the welcome.helsinki section [Healthcare and social services](#).

## ☐ Make it a habit to use public transport

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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 for more information.

## ☐ Exchange your driving license

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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

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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

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Once you have settled in, take some time to get to know Helsinki's different neighbourhoods. See the welcome.helsinki sections [About the city](#), [Nature](#), and [Free-time activities](#) and the [MyHelsinki website](#) for city info and fun things to see and do!

## ☐ Enjoy your new life in Helsinki!

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Congratulations! You have now finished all the steps and are ready to start your Helsinki adventure.

## Any questions?

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