

SMALL ENOUGH TO CARE, BIG ENOUGH TO GET YOU INTO FINLAND

MS IN FINLAND

Complete Document Checklist for Indian Students

HOW TO USE THIS GUIDE

Your step-by-step document roadmap, from application day to the first day of class.

This checklist is organised in

4 STAGES

STAGE 1

University
Application
Documents



STAGE 2

Post-
Admission
Documents



STAGE 3

Residence
Permit
Documents



STAGE 4

Pre-Departure
& Arrival
Documents

Work through each stage in order. Missing even one document at any stage can delay your application, visa, or enrolment. Keep physical originals and high-quality colour scans of everything.

A QUICK NOTE BEFORE YOU START

Applications for most two-year master's programmes in Finland open in early December and close in early January, with studies starting in autumn. Prepare your documents 3–4 months in advance. All documents must be translated into Finnish, Swedish, or English, and 6 months of bank statements are required for the residence permit application.

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STAGE 1:

University Application Documents

Submit via studyinfo.fi during the application period (typically December–January).

1.1 Identity Documents

Valid Passport (ID pages) Your passport must be valid for the full duration of your intended studies. Scan the photo page and all pages containing stamps, visas, or notes. Applicants must upload a copy of their passport's ID page to the online application form.

Tip : If your passport expires within 2–3 years, renew it before applying. Finnish immigration authorities and universities both require a passport valid beyond your study period.

1.2 Academic / Educational Documents

Bachelor's Degree Certificate (original or provisional): Your degree certificate must clearly state the name of the degree awarded, institution, and date of conferral. A degree certificate is issued by the degree-awarding institution and must include the academic degree that has been awarded or conferred. Temporary or provisional degree certificates are also accepted at the application stage.



For Indian students: If you are in your final semester, upload your provisional certificate or mark sheet. Your full degree certificate will be required after admission.

Transcripts of Records– All Semesters: Semester-wise mark sheets covering every year of your bachelor's degree. Transcripts must cover all completed courses and grades for each semester. The documents must be officially issued by a representative of the Academic Registrar's Office or equivalent.

Make sure the transcripts are dated and bear the university's official stamp and signature.

Translations (if documents are not in English): If any academic document is in a regional Indian language or Hindi, you need an official English translation. The translation must be done by a certified/notary-approved translator and bear their stamp and signature.

1.3 English Language Proficiency

- **IELTS Academic:** Minimum 6.5 overall (no band below 6.0 typically)
- **TOEFL iBT:** Minimum 92
- **PTE Academic:** Check programme-specific requirements
- **Duolingo English Test:** Accepted by select universities



1.4 Standardised Test Scores (Programme-Specific)

- **GRE:** Required by select technology and science programmes
- **GMAT:** Required by most business/management/economics MS programmes
- **SAT/ACT** are NOT required for master's applications. These are only needed for bachelor's programmes.

1.5 Programme-Specific Application Documents

Statement of Purpose / Motivation Letter: Typically 500–1,000 words. Should address why this specific programme, why this university, your academic/professional background, and your career goals. This is one of the most important documents in your application; invest time in it.

CV / Résumé: Academic and professional, in reverse chronological order. Include research experience, internships, publications, and relevant extracurriculars

Letters of Recommendation (2–3) from academic professors or professional supervisors who know your work well. Most programmes request 2 letters; some require 3. Ask your referees at least 6–8 weeks in advance.

Research Proposal or Writing Sample (if specified): Some STEM or humanities

programmes require a 1–2 page research proposal outlining your intended area of study.

Portfolio (for Design, Architecture, Arts programmes at Aalto): Required for programmes in art, design, and architecture. Aalto University uses a two-stage process: portfolio review followed by an interview or an entrance assignment.

Work Experience Certificate (for UAS Master's programmes): Universities of Applied Sciences in Finland typically require proof of a minimum of 2 years of relevant professional experience. Provide employer certificates or offer letters with dates and roles.



1.6 Application Fee

EUR 100 Application Fee (non-refundable): As of 1 January 2025, non-EU/EEA citizens must pay a one-time national application fee of EUR 100 that covers all applications to programmes beginning in the same academic term. This is paid through the Studyinfo.fi portal.

STAGE 2: Post-Admission Documents

After receiving your conditional or unconditional offer letter, typically in April/May.

2.1 Verification of Educational Documents

Once admitted, Finnish universities require officially verified (not just scanned) copies of your degrees.

Officially Certified Degree Certificate

Accepted students are required to submit verified certificates or diplomas of their completed education to the university, typically by 29 May. The university will assess both the eligibility and the authenticity of all educational certificates.

For Indian students, the standard verification process is:

- Get your original degree certificate attested by your university's official registrar.
- Get it attested by the State Home Department / State Education Department.
- Get it attested by the Ministry of External Affairs (MEA), New Delhi. This is the Apostille stamp.
- Finland is a participant in the Hague Convention, simplifying the legalisation process. To legalise your diploma, you only need to obtain an apostille. No embassy legalisation is required beyond the apostille.

The MEA Apostille can be obtained in

person or through a registered MEA agent. Processing typically takes 3-7 working days. Start this immediately after receiving your offer letter.

Officially Certified Transcripts (all semesters):

Same attestation chain as above-
Registrar → State → MEA Apostille.

Official English Translation (if original is not in English) Notary-certified English translation, bearing the translator's stamp and declaration.

2.2 Scholarship and Tuition Fee Documents

Scholarship Award Letter (if applicable).

If you have been awarded a merit-based tuition waiver (e.g., Aalto Excellence Scholarship, University of Helsinki scholarship), keep this letter; you will need it for your residence permit application.

Tuition Fee Payment Receipt (if applicable). If you will pay the tuition fee at a later stage, you must have the money for the tuition fee in your bank account when you submit the residence permit application. If you've paid part of it, attach the payment receipt.

2.3 Acceptance Letter

Official Offer/Acceptance Letter from the University. You will need this for your housing application, residence permit application, and potentially your bank. Keep both the digital and printed versions.

STAGE 3: Residence Permit Documents

Apply as soon as you receive your acceptance letter. Do not delay; processing can take several months.

Your Future Awaits in Finland! Start your permit process the day your offer letter arrives.

Apply online at enterfinland.fi, then visit the **Finnish Embassy in New Delhi** (or the nearest Finnish consulate) to prove your identity and submit original documents.

The Finnish Embassy in New Delhi prioritises students' residence permit applications in June and July. Book your embassy appointment as early as possible.

3.1 Core Identity Documents

Valid Passport: Original + colour copies of all pages. Must be valid for the entire duration of your studies. A valid passport issued by your country of nationality is required.

Passport-Size Photographs: Must comply with Finnish police passport photo guidelines (biometric, recent, plain background). Photos must not be more than 6 months old. You can also use a photograph retrieval code from a photo shop.

3.2 Proof of Admission

Acceptance Letter from Finnish University:

The letter confirming your offer of a place in a degree-leading master's programme. Must clearly state the programme name, duration, and start date.

Tuition Fee Payment Proof or Scholarship Letter: The application requires that you have a certificate of both your acceptance letter and your scholarship or paid tuition fee.

3.3 Financial Documents

You need to be able to support yourself in Finland for the entire duration of your studies. You must have at least EUR 800 at your disposal every month. You must have EUR 9,600 in your bank account when you submit the residence permit application.

Bank Statements (Last 6 months): Attach bank statements for the past 6 months to your application. The account must show a balance of at least EUR 9,600 (approximately ₹8.5–9 lakh as of 2026).

Fixed Deposit / Investment Statements (supporting documents): If the funds are in FDs or savings, include bank letters confirming the balance and your access to it.

Scholarship Award Letter (reduces financial requirement): If your university is covering tuition and/or living costs, attach this. It reduces the funds you need to demonstrate.

Note: If your parents are funding your studies, include a bank letter/affidavit showing the source and availability of funds.



3.4 Health Insurance

As a student, you must personally cover the costs if you become ill in Finland. You must take out private insurance that will cover your medical and pharmaceutical expenses. Attach a certificate of insurance to your application. Your insurance must be valid when you arrive in Finland.

Comprehensive Health Insurance Policy:

If your studies in Finland last two years or more, your insurance must cover medical expenses up to at least EUR 40,000. If your studies last less than 2 years, your insurance must cover sickness and accident-related medical expenses up to at least EUR 120,000.

Indian travel/health insurers such as Care Health, Star Health, and Bajaj Allianz offer study-abroad policies. Ensure the policy explicitly mentions Finland as a covered country, states the coverage amount, and has no cap on days per trip (standard travel insurance covering only 90 days is not accepted).

3.5 Residence Permit Fee

Processing Fee Payment Paid online via the Enter Finland portal (credit/debit card) or at the Finnish Embassy during your identity verification visit. Fees vary; check the current amount at migri.fi.

3.6 Housing Proof (if available)

Student Housing Confirmation (from HOAS, TOAS, or university housing): Not mandatory at the permit stage, but including a housing confirmation strengthens your application and demonstrates preparedness. The University of Helsinki, for example, reserves furnished rooms and studios from Unihome and HOAS for incoming international degree students.



Important After Permit Approval

If your application is approved, you will receive a biometric residence permit card delivered to the Finnish Embassy. You cannot come to Finland without a residence permit card. However, if your card has not yet arrived, you can apply for a D Visa to travel to Finland, and the card will be delivered to you in Finland.

STAGE 4: Pre-Departure & Arrival Documents

The final sprint: Everything you need before your flight and for your first weeks in Finland.

Student journey doesn't end at departure, we are with you at every step.

4.1 Travel Documents

Valid Passport: Carry the original always

Biometric Residence Permit Card (or D Visa if card is being delivered to Finland)

Flight Tickets: Confirmation/e-tickets

University Acceptance Letter: Carry a printed copy

Travel Insurance: For the journey itself (separate from study insurance)

4.2 Financial Documents for Arrival

International Bank Card / Forex Card: Have enough Euros accessible for the first 2-4 weeks (accommodation deposit, groceries, SIM card, transport). A Forex card from HDFC, ICICI, or Thomas Cook works well.

Bank Account Details from India: For international transfers if needed.

4.3 Housing Documents

Student Housing Contract (HOAS / TOAS / university housing): If accepted into student housing, carry the signed contract and any email confirmations.

Deposit Payment Receipt: A deposit of EUR 500 is typically required when accepting a HOAS or university housing offer. Carry the payment confirmation.

Temporary Accommodation Booking (hostel / Airbnb): If your permanent housing doesn't start on arrival day, have a booking confirmation for short-term accommodation.



4.4 Academic Documents to Carry (Originals)

- Original Bachelor's Degree Certificate (Apostille-attested)
- Original Transcripts (all semesters, Apostille-attested)
- English Language Test Score Report (IELTS/TOEFL official copy)
- GRE/GMAT Score Report (if submitted)

Many Finnish universities require you to present original documents at enrolment or at the International Student Office during your first week

4.5 Health and Insurance Documents

Health Insurance Policy Document: Printed copy

Finnish Student Health Service (FSHS / YTHS) Registration: Your university will guide you on registering with FSHS after arrival. This covers basic healthcare during your studies.

Vaccination Records: Not mandatory, but recommended for your own reference and for any university health screening

4.6 First Week in Finland; Must-Do Admin

Once you arrive in Finland, you'll need to complete the following registrations. Carry the relevant documents:

Register at the Local Register Office (DVV- Digital and Population Data Services Agency): As a student with an A permit (continuous), you can register your municipality of residence in Finland. Bring your passport, residence permit card, and housing contract.

Apply for Finnish Personal Identity Code (Henkilötunnus): You receive this when you register with DVV. It is essential; used for bank accounts, healthcare, student discounts, and almost everything else in Finland.

Open a Finnish Bank Account: Required for your student allowance, part-time salary, and Kela benefits. Popular options for



international students: OP Bank, Nordea, or S-Pankki. Bring your passport, residence permit card, and proof of enrolment.

Apply for Kela Card (Social Insurance Institution): Once enrolled and registered, apply to Kela at kela.fi for healthcare and potential student financial benefits. Bring your residence permit card and university enrolment confirmation.

University Enrolment: Confirm your enrolment as an attending student with your university's student services office. You'll receive your student ID card, access credentials, and university email.

Finnish SIM Card: Available at stores like Elisa, Telia, or DNA. You'll need your passport and residence permit card.

Navigate financial hurdles, achieve global dreams. GradStar Global helps Indian students with everything from document preparation to scholarship applications and beyond.

Getting every document right, in the right format, from the right authority, at the right time- is exactly where things can go wrong without guidance.



NEED HELP?

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