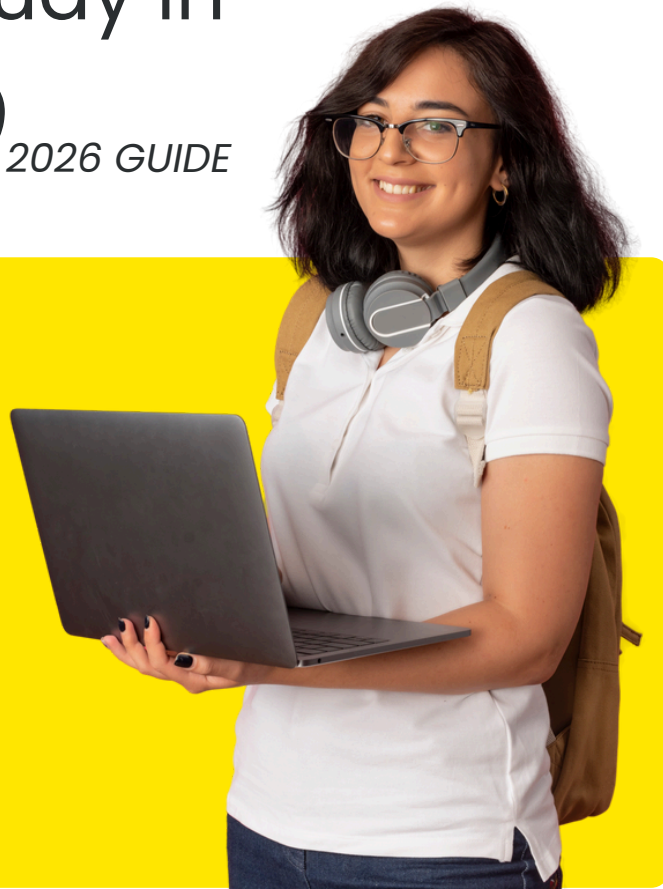


# The Ultimate Study in **FINLAND** 2026 GUIDE

**Everything You  
Need to Know:**

**Top Universities,  
Scholarships,  
Finland Study Visa  
& Student Life**



## **Why Study in Finland?**

Finland's shift from a hidden gem to a top-tier destination offers a high-ROI European lifestyle that traditional hubs can't touch. Whether you're chasing elite tech at a fraction of the cost or a world-class adventure, Finland delivers the ultimate degree-plus-vibe upgrade.



## **Education:**

- Consistently top tier globally (**PISA & UNESCO**)
- 600+ **English-medium** bachelor's and master's degrees. No language barrier to start.
- World-class research hubs in **Tech, Engineering, and Design** that look like they're from the future.



## Lifestyle:

- Relaxed, sustainable, and "cosy." Finland is where work-life balance was actually invented.
- Saunas, Northern Lights, and 188,000 lakes. Your weekend "study breaks" are Instagram gold.
- Ranked **#1 in the Global Peace Index**. It's the kind of place where people leave their laptops in a café and find them exactly where they left them.



## After Hours:

- From underground techno in Helsinki's Kallio district to student "sitiit" (traditional academic dinner parties), the social scene is vibrant.
- Finnish student culture is legendary—specialised student overalls (haalarit), massive festivals, and a "work hard, play hard" mentality.

## Employability:

- Home to the legends (**Nokia**) and the new school (**Supercell, Rovio, Wolt, Oura**).
- A booming tech and gaming scene. You're one coffee chat away from your next internship.
- Gives you **Schengen area access**, making you a citizen of the European job market.





## **Post-Study:**

- After your 2026 graduation, you get a **2-year work-search visa** to find your dream role.
- Finland has streamlined residency for graduates. If you have a Master's and a job offer, you're already halfway to calling Finland "home."

## **Top Universities in Finland for International Students**

Finland is home to 13 universities and 22 universities of applied sciences (AMKs), many of which offer world-class programs in English. Below are the top institutions for international students across different fields of study.

### **University of Helsinki**

Finland's largest and oldest university, consistently ranked in the global top 100. Strong programs in life sciences, humanities, social sciences and law.

Detail	Information
QS World Ranking	Top 120 globally
Key Faculties	Medicine, Science, Law, Social Sciences
English Programs	50+ Bachelor's & Master's programs
Annual Tuition (Int'l)	EUR 13,000 - 18,000
Location	Helsinki
Application Deadline	January (September intake)



## Aalto University

A merger of Finland's top schools of technology, economics and arts, Aalto is internationally renowned for innovation, design and engineering.

Detail	Information
QS World Ranking	Top 150 globally
Key Faculties	Engineering, Business, Arts & Design, Architecture
English Programs	40+ Master's programs
Annual Tuition (Int'l)	EUR 12,000 - 15,000
Location	Espoo (Greater Helsinki)
Application Deadline	December - January

## University of Tampere (Tampere University)

A research-intensive university known for technology, health sciences and social sciences. Strong industry partnerships and excellent graduate employability.

Detail	Information
QS World Ranking	Top 400 globally
Key Faculties	Technology, Health Sciences, Social Sciences, Education
English Programs	30+ Master's programs
Annual Tuition (Int'l)	EUR 8,000 - 12,000
Location	Tampere
Application Deadline	January



## University of Turku

A comprehensive research university with particular strengths in medicine, biosciences, law and education. Turku is Finland's cultural capital and a vibrant student city.

Detail	Information
QS World Ranking	Top 350 globally
Key Faculties	Medicine, Biosciences, Law, Education, Humanities
English Programs	25+ Bachelor's & Master's programs
Annual Tuition (Int'l)	EUR 8,000 – 16,000
Location	Turku
Application Deadline	January

## Hanken School of Economics

One of Europe's top business schools, ranked in the top 1% of business schools globally. Offers elite MBA and Master's programs in English.

Detail	Information
QS World Ranking	Top 250 in Business & Management
Key Faculties	Economics, Marketing, Finance, Management
English Programs	Select elite Bachelor's & Master's programs
Annual Tuition (Int'l)	EUR 12,500
Location	Helsinki & Vaasa
Application Deadline	January



## LUT University (Lappeenranta-Lahti)

Specialises in technology and business, with a strong focus on sustainability, energy and engineering. Highly regarded for research and international student support.

Detail	Information
QS World Ranking	Top 400 globally (#10 globally for climate action)
Key Faculties	Energy Systems, Engineering Science, Business
English Programs	30+ Master's, 5 Bachelor's programs
Annual Tuition (Int'l)	EUR 9,500 – 13,500
Location	Lappeenranta & Lahti
Application Deadline	January



### Tuition Fees & Scholarships

Degree Level	Tuition Range (EUR/year)	Duration
Bachelor's Degree	EUR 4,000 – 12,000	3 – 4 years
Master's Degree	EUR 8,000 – 18,000	2 years
MBA	EUR 12,000 – 25,000	1 – 2 years
PhD / Doctoral	Often funded / free	3 – 5 years



# Top Scholarships for International Students in Finland

## 1. Finland Scholarship (University-Based)

Most Finnish universities offer their own tuition fee waivers or partial scholarships for high-achieving international applicants. These are competitive and awarded during the admissions process. No separate application is required in most cases.

- University of Helsinki: 50% or 100% tuition waiver scholarships
- Aalto University: Excellence Scholarships covering partial tuition
- LUT University: Merit-based waivers up to 100%
- University of Oulu: Scholarship program for non-EU students

## 2. Finnish Government Scholarship Pool

Administered by the Finnish National Agency for Education (EDUFI), these scholarships support doctoral and postdoctoral researchers. Generally not available for undergraduate students.

## 3. EDUFI Fellowships

Short-term fellowships for doctoral students and researchers wanting to conduct research in Finland. Ideal for students who already have a Finnish research contact.

## 4. Erasmus+ (for Australian/Indian partner institutions)

Students from universities with Erasmus+ bilateral agreements can access exchange scholarships. Check with your home institution for eligibility.



# Finland Student Visa Guide

Step-by-step visa application process for non-EU/EEA students

Non-EU/EEA students need a Finnish Residence Permit for Studies rather than a traditional student visa. This is processed through the Finnish Immigration Service (Migri) and allows you to live and study in Finland for the duration of your program.

## Step-by-Step Visa Application Process

- Step 1** Receive an offer letter from a Finnish university  
**Timeline: After the January deadline**
- Step 2** Create a Migri account and begin the online application  
**Timeline: Immediately after the offer**
- Step 3** Pay tuition fee (or show scholarship letter)  
**Timeline: Before the visa application**
- Step 4** Gather required documents (see list below)  
**Timeline: Allow 2-3 weeks**
- Step 5** Submit the application via the Enter Finland portal  
**Timeline: 3-4 months before intake**
- Step 6** Attend a biometrics appointment if required  
**Timeline: Within 4-6 weeks**
- Step 7** Receive permit decision  
**Timeline: 1-3 months processing time**
- Step 8** Travel to Finland and register at DVV (Population Register)  
**Timeline: On arrival**

## Required Documents

- Valid passport (15+ months validity beyond program end)
- University acceptance letter
- Proof of tuition payment or scholarship
- Financial proof: EUR 560/month (~EUR 6,720/year)
- Passport photos
- Health insurance (for stays over 90 days)
- Completed Migri application



# Student Life in Finland

Living costs, accommodation, safety and everyday life

## Monthly Living Costs

Expense	Estimated Monthly Cost (EUR)	Notes
Accommodation (student housing)	EUR 300 – 600	HOAS/TOAS student apartments
Food & groceries	EUR 200 – 350	Cooking at home saves significantly
Public transport	EUR 30 – 55	Student discount available
Phone & internet	EUR 15 – 30	Competitive mobile plans
Health & personal care	EUR 30 – 60	FSHS student health care: very affordable
Entertainment & social	EUR 80 – 150	Student discounts widely available
Total Estimate	EUR 800 – 1,200 / month	Higher in Helsinki

## Accommodation Options

### 1. Student Housing (Recommended)

Most Finnish cities have student housing foundations (HOAS in Helsinki, TOAS in Tampere, TYS in Turku) that offer affordable, well-maintained apartments exclusively for students. Apply immediately upon receiving your offer letter. The waiting lists fill quickly.

### 2. Private Rentals

Private apartments are available through platforms like Vuokraovi.com and Oikotie.fi. Expect to pay EUR 500–900/month for a studio in Helsinki, less in other cities.

### 3. University Campus Housing

Some universities offer limited on-campus or near-campus accommodation. Usually, the most affordable option is to apply early.



## Healthcare for Students

The Finnish Student Health Service (FSHS / YTHS) provides affordable health, mental health and dental care for registered university students. Registration is mandatory, and the annual fee is approximately EUR 70, one of the best-value student healthcare systems in the world.



## How to Apply to Top Universities in Finland

*Your complete application timeline and checklist*

### PHASE 1: RESEARCH & PREP (AUG – OCT 2025)

- **Shortlist:** Pick 3–5 programs. [Gradstar](#) experts recommend focusing on "Joint Application" options to maximise your chances.
- **Skill Up:** Register for IELTS/PTE.
- **Docs:** Gather transcripts and your passport.

### PHASE 2: THE APPLICATION WINDOW (OCT 2025 – JAN 2026)

- **Apply:** Submit via [Studyinfo.fi](#).
- **The Deadline:** The joint application period is **January 7 – 21, 2026**.
- **Pro-Tip:** Have [Gradstar](#) review your motivation letter and CV to ensure they meet Finnish university standards.

### PHASE 3: OFFERS & ENROLLMENT (FEB – MAY 2026)

- **Accept:** Check your email for offer letters; formally accept and pay your tuition instalment.
- **Scholarships:** Confirm your fee waivers or grant status during this window.

### PHASE 4: LOGISTICS & VISA (MAR – JUN 2026)

- **Residence Permit:** Apply via Enter Finland immediately after acceptance.
- **Housing & Insurance:** Apply for student housing (HOAS/TOAS) and secure your mandatory health insurance.

### PHASE 5: DEPARTURE (JUL – SEP 2026)

- **Move:** Book flights for early August.
- **Arrive:** Attend orientation and register at the local DVV office. [Gradstar](#) remains your support partner as you transition to your new life abroad.



# FAQ

Answers to the most common questions from Indian & Australian students

## Q Is Finland free for international students?

A EU/EEA citizens study free at public universities. Non-EU/EEA students pay EUR 4,000–18,000/year, but scholarships are widely available.

## Q Do I need to know Finnish to study there?

A No. 200+ programs are taught in English. Basic Finnish is useful for daily life.

## Q Can I work while studying in Finland?

A Yes. You can work up to 25 hours/week during studies and full-time during holidays.

## Q What IELTS score do I need?

A Usually 6.0–6.5 overall; some programs require 6.5–7.0. TOEFL/PTE are also accepted.

## Q Can I stay in Finland after graduation?

A Yes. Graduates can stay up to 2 years on a job seeker permit.

## Q Is Finland safe for Indian and international students?

A Yes. Finland is very safe, with strong student support and inclusive campuses.





# READY?



SCAN HERE

## Mumbai

1004, 10th Floor Chandak Chambers,  
Andheri Kurla Road, Andheri East,  
Mumbai 400069

+91-2246018127, +91-7738878064

contact@gradstarglobal.com

## Delhi

315, International Trade Tower, Nehru  
Place – New Delhi – 110019

+91-1146578253, +91-7738878064

contact@gradstarglobal.com