



SYL

TRUE COST

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studying in Finland for
international students?**



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With the increasing number of international students in higher education institutions in Finland, their weakening financial situation and difficulties finding employment have become a topic of public debate. International students face challenges in finding work both during and after their studies, which naturally is also reflected in the students' livelihoods.

In 2025, we published the results of our survey called “At What Cost? Being an International Student in Finland” which gave international students the chance to talk about their experiences in relation to their studies, employment, and integration as well as their future prospects in Finland. The survey was carried out by Research Foundation for Studies and Education Otus and commissioned by SYL and SAMOK.

In 2026, SYL has continued to dive deeper into issues particularly related to the employment and livelihood of international students. We interviewed 16 international students to get a first-hand account of their experiences on employment, livelihood, and life in the “happiest country in the world”.

What the interviews showed is that international students have a deep appreciation of Finland and that most want to stay here after graduating, but they face significant challenges with finding employment and making a living. A precarious financial situation and lacking safety nets fracture the perception of Finland as the happiest country in the world. We asked: is Finland truly the happiest country in the world, even for international students?

Finland is striving to keep an increasing share of international students working in Finland after graduation. However, achieving this objective will not be possible unless action is taken to address the challenges that international students struggle with.

Finding employment takes longer due to language barriers, a lack of networks, and structural discrimination

Language barrier: The most significant barrier to employment, which nearly every student mentioned. Finnish language skills are often required even for jobs that are being advertised in English or that are in the cleaning and restaurant sector. Respondents think that their Finnish lessons do not always meet the requirements of work and daily life, as teaching often focuses on written language.

Lack of networks: Many students have challenges finding employment due to the so-called “hidden job market”, meaning that employees are hired through personal referrals instead of public job advertisements.

‘When you offer an opportunity to someone who moves to Finland and makes a huge investment, then having to hear that “unfortunately you have no prospects because you can’t speak the language” is really depressing.’

Recognition of competence acquired abroad: Finnish employers underestimate or fail to recognise work experience and qualifications from abroad.

Structural discrimination: Respondents thought that a foreign-sounding name negatively affects their employment prospects.

‘Everything that is required in the labour market is very much tailored to native Finns. It feels more like structural racism than explicit racism.’

‘Recruiters will immediately reject CVs and applications if the applicant has a foreign-sounding name.’

Studying in Finland requires a big investment

Moving to Finland requires a big investment from the student's part, in particular for international students from outside the EU or EEA.

Initial costs for international students, such as residence permits, application fees, tuition fees and moving costs, ranged between 2,000 and over 25,000 EUR, depending on the student's home country and, if the student had family, the size of the family.

Cost estimate of moving to Finland*	Cost estimate in EUR
Student 1	25,000–26,000
Student 2	18,000–22,500
Student 3	15,000–20,000
Student 4	8,000–10,000
Student 5	7,500
Student 6 (from an EU country)	2,400

(*Some interviewees were not able to provide a cost estimate of their move to Finland)

Tuition fees may be covered by selling assets

For students from countries outside of the EU and EEA, tuition fees pose a tremendous financial burden. Several interviewees stated that they had to rely on their life savings, family support, and the sale of assets (such as land or homes) to be able to pay for the tuition and finance their studies in Finland.

Total tuition fees*	Fees per year in EUR
Student 1	12,000
Student 2	10,000
Student 3	10,000
Student 4	9,000
Student 5	8,500
Student 6	6,000
Student 7	5,000

(*Three respondents said that they receive a scholarship that covers their tuition fees.)

‘The tuition fees are not worth it. This isn’t Cambridge. So few resources are available to international students, yet they still are required to pay.’

A lack of safety nets causes uncertainty about the future

Mental health issues: A mixture of financial uncertainty and constant rejections to job applications is a cause of major stress and burn-out among the interviewees. Some of the respondents stated that they suffer from severe anxiety as well as constant fear and uncertainty about their future in Finland.

Inadequate safety nets cause anxiety: International students are often not entitled to benefits from Kela. Some students say that in order to cut costs, they skip meals or walk long distances to avoid having to pay for public transportation.

‘I sleep and wake up in a state of uncertainty. I’m not living - I’m simply existing.’

Identity crisis: Students often question their decision to move to Finland and feel “like failures” if they can’t find a job despite having a high level of education.

Social exclusion: The need to work overtime just to make ends meet limits how much international students can participate in student life and networking, which further gets in the way of integration.

‘I sacrificed my career and my life [in my home country] and spent all my savings.’

International students want to see trust from Finnish society

Most of the interviewees expressed their desire to stay in Finland after graduation to build their futures and contribute to the Finnish society. Finland has an image as a safe and well-functioning country. However, many also felt that Finland does not sufficiently appreciate or recognise the competence that international graduates can offer. Respondents said that the tone of public discussion has become a lot harsher towards immigrants, which causes worry and uncertainty among the interviewees.

According to the interviewees, relatively small changes could improve Finland's ability to retain talent and help international students and highly educated immigrants stay in the country.

Showing trust and inclusion: The tide of increasingly polarised public conversation must turn to ensure that international competence is appreciated and international students are valued as individuals.

'Please show some faith in international students and give them a chance.'

Lowering language requirements and focusing on language teaching: Employers should be encouraged to use English at work when possible and to offer teaching in the Finnish language during the employment relationship.

Tuition fees are considered to be too high: Tuition fees should be lowered and paying in instalments should be made more flexible. Moreover, international students wish there was clearer information on support services and scholarships available to them.

'Most of my friends who are studying here want to give something back. Most of the people who come here have good intentions and feel lucky to get to live here.'

SYL's policy recommendations for alleviating the financial and employment challenges of international students

Launching a voucher for employers to incentivise the recruitment of international students and to help employers provide teaching in the national languages alongside work

- In addition, employers should assess the required language proficiency level on a case-by-case basis for the position in question.
- Employers should offer more opportunities to perform certain work tasks in English.

Sufficient resources to meet the support needs of international students must be safeguarded for university career services

- It is important to improve the cooperation between universities, cities, and employers to help international students transition efficiently into working life.
- Career guidance should be developed in a manner that allows international students to learn about the characteristics of Finnish working life - such as the importance of networking - already in the early stages of their studies.

We must actively work against discrimination and racism in the labour market.

- Hiring practices should increasingly utilise affirmative action and anonymous recruitments to promote equality among applicants.
- The implementation of anti-discrimination and anti-racism strategies should be actively promoted in the workplace.

The teaching of the national languages should be supported more actively during the studies and after graduation

- Ensuring that the curriculum structure enables and supports the learning of the national languages and ensuring adequate resources for organising high-quality and practice-oriented teaching of the national languages.
- Guaranteeing opportunities to free supplementary language studies for immigrants who have graduated from higher education studies in Finland through an alumni study right.



We must address the increasingly unwelcoming societal attitudes towards immigrants and ensure that societal structures do not uphold structural discrimination

- International students should be able to get reliable, accessible, and equal basic services. The services must also be available in English where applicable.

Studying how the social safety nets could be developed to consider international students

- The Finnish Government should examine the possibility of including international students in the scope of a financial incentive intended to safeguard the livelihood and graduation of the international students as well as their staying in Finland.
- Temporary need for social assistance in unforeseen situations should not lead to revoking residence permits.

The national impacts of tuition fees should be assessed critically and application fees for international students should be abolished

- Evaluating the impacts of tuition fees on the livelihoods of students from outside the EU and EEA and on the achievement of universities' goals of internationality, finances, and equality.
- International students from non-EU or EEA countries should not be charged application processing fees.

Ensuring sufficient funding for scholarships so that more international students can benefit from them

- Developing a comprehensive scholarship system that respects the autonomy of higher education institutions to counter the negative effects of rising tuition fees.

Unethical student recruitment must be addressed and the costs of misleading marketing must not pass on to international students

- Higher education institutions must pay compensation to students if the institution's education agent has been found guilty of sharing misleading information.
- The activities of education agents should be regulated through an audit system that is binding on higher education institutions. Only such contractors that have passed the audit should be used.



SYL NATIONAL UNION OF UNIVERSITY STUDENTS IN FINLAND

SYL, i.e. the National Union of University Students in Finland, is a student organisation which represents approximately 150,000 students in Finland. All student unions in Finnish universities are members of SYL. A student union is a public corporation which is governed by the Universities Act.

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