

Moving to Finland: what to do from day one

Information verified: 2026-07-18 · selkoraha.fi

This checklist is for people moving to Finland on a residence permit — for work, study or family reasons. The steps are in the order you actually need them: without a personal identity code and a municipality of residence, almost nothing else works.

Each step names the authority, what you need and a link to the official page. Download the PDF to tick things off as you go.

What changed for 2026

Since 1 January 2025 integration and employment services moved from TE Offices to municipalities (Act 681/2023) — you now contact your own municipality. The residence period for citizenship has been 8 years since 1 October 2024 (5 years with certified language skills or marriage to a Finnish citizen). Rules on permanent residence permits also changed during 2026 — check the current requirements on the Migri website.

Steps after arrival

1 Migri

Get your residence permit card

The card is produced and posted about two weeks after a positive decision. Without it, proving your right of residence at registration and at the bank is difficult.

- ☐ Check your application status in Enter Finland
- ☐ Make sure the delivery address is correct
- ☐ Carry the card with your passport

[migri.fi — residence permit: https://migri.fi/en/residence-permit](https://migri.fi/en/residence-permit)

2 DVV

Register and get a personal identity code

Registration in the Population Information System gives you a personal identity code (henkilötunnus) and, if the conditions are met, a municipality of residence (kotikunta). This is the foundation: Kela, health care, school and daycare all depend on it.

A personal identity code may already have been assigned when you applied for your permit — in that case you do not request it separately, but the municipality of residence is registered at DVV.

- ☐ Book a DVV appointment early — waiting times can be long
- ☐ Passport and residence permit card
- ☐ Tenancy agreement or proof of address
- ☐ Marriage and birth certificates (translated and apostilled if required)

[dvv.fi — individuals: https://dvv.fi/en/individuals](https://dvv.fi/en/individuals)

3 Bank

Open an account and get online banking codes

Online banking credentials (pankkitunnukset) are the key to every public e-service: OmaVero, OmaKela, Suomi.fi. Without strong identification you will have to do much of it in person.

The bank may ask about the origin of your funds and the purpose of your stay. If one bank refuses, try another — practices differ.

- ☐ Passport and residence permit card
- ☐ Personal identity code
- ☐ Employment contract or proof of studies
- ☐ Ask specifically about activating strong identification

4 Vero

Order a tax card

Without a tax card (verokortti) your employer withholds tax at 60 percent. You can order it in OmaVero or in person at a tax office.

If you work in construction or shipbuilding you also need a tax number (veronumero).

- ☐ Estimate your annual income as accurately as you can
- ☐ Give the card to your employer before your first payday
- ☐ Order a new card if your income changes — back-taxes are painful

vero.fi — individuals: <https://www.vero.fi/en/individuals/>

5 Kela

Apply for social security coverage

Kela benefits do not start automatically when you move. Coverage depends on whether you have moved to Finland permanently or work here, and Kela makes a separate decision on whether you are covered.

After a positive decision you receive a Kela card, which you need for medicine and doctor reimbursements.

- ☐ Apply in OmaKela or on paper
- ☐ Attach your employment contract or evidence of a permanent move
- ☐ Check child benefit and housing allowance separately

kela.fi: <https://www.kela.fi/main-page>

6 Municipality

Ask for integration services

Since 1 January 2025 your municipality, not a TE Office, is responsible for integration. You get an assessment of your service needs and, where appropriate, an integration plan (kotoutumissuunnitelma).

The plan opens access to Finnish language courses and integration training. A multilingual course on Finnish society explains your rights, obligations and how the system works.

- ☐ Look for kotoutuminen or maahanmuuttajat on your municipality website
- ☐ Register as a jobseeker if you are looking for work
- ☐ Ask whether you qualify for free language courses

kotoutuminen.fi: <https://kotoutuminen.fi/en/front-page>

7 Wellbeing county

Get into the health care system

Public health care is organised by the wellbeing services county (hyvinvointialue) where you live. Access normally follows once your municipality of residence is registered.

If you are employed, your employer must arrange occupational health care (työterveyshuolto) — check its scope with them.

- ☐ Find your local health station (terveysasema) by address
- ☐ Save the emergency number 112
- ☐ Medical helpline: 116 117

8 Children

Arrange daycare or school

Children living in Finland have the right to early childhood education and are subject to compulsory education. Applications go to the municipality.

The daycare fee depends on family income: for full-time care it is 10.7 percent of income above the threshold, at most 335 euros a month for the youngest child from 1 August 2026.

- ☐ Apply for daycare well in advance — deadlines vary by municipality
- ☐ Ask about preparatory education (valmistava opetus) for school-age children
- ☐ Check the right to mother-tongue instruction

9 Migri

Plan your extension and citizenship

Apply for an extended permit before your current one expires. A permanent residence permit is usually possible after four years of continuous residence, but the conditions changed during 2026 — check the current requirements.

Citizenship: the general residence requirement is 8 years, or 5 years with certified Finnish or Swedish skills or marriage to a Finnish citizen. Sufficient income and a clean record are also required.

- ☐ Keep every document about your residence and income
- ☐ Take the YKI language test early — it shortens the requirement
- ☐ Make sure there are no gaps between permits

[migri.fi](https://migri.fi/en/finnish-citizenship) — Finnish citizenship: <https://migri.fi/en/finnish-citizenship>

Important

This material is orientation, not legal advice. Procedures and requirements change, and only the authorities decide your case. Always check the current information on the official sites and, if needed, apply for state legal aid (oikeusapu). In an emergency call 112.