

# Employment

**Working in Finland**



Is looking for a job different in Finland? Is the nature of work different? In this lesson you will learn that working in Finland requires knowledge of the local language and personal effort.

**In this module, you will learn about:**

- Integration plan
- Training for immigrants
- Job searching
- Taxation
- Your obligations and rights
- Work culture

Read about this module at  
[mof.fi/sections/employment/en](https://mof.fi/sections/employment/en)  
or scan the QR code below



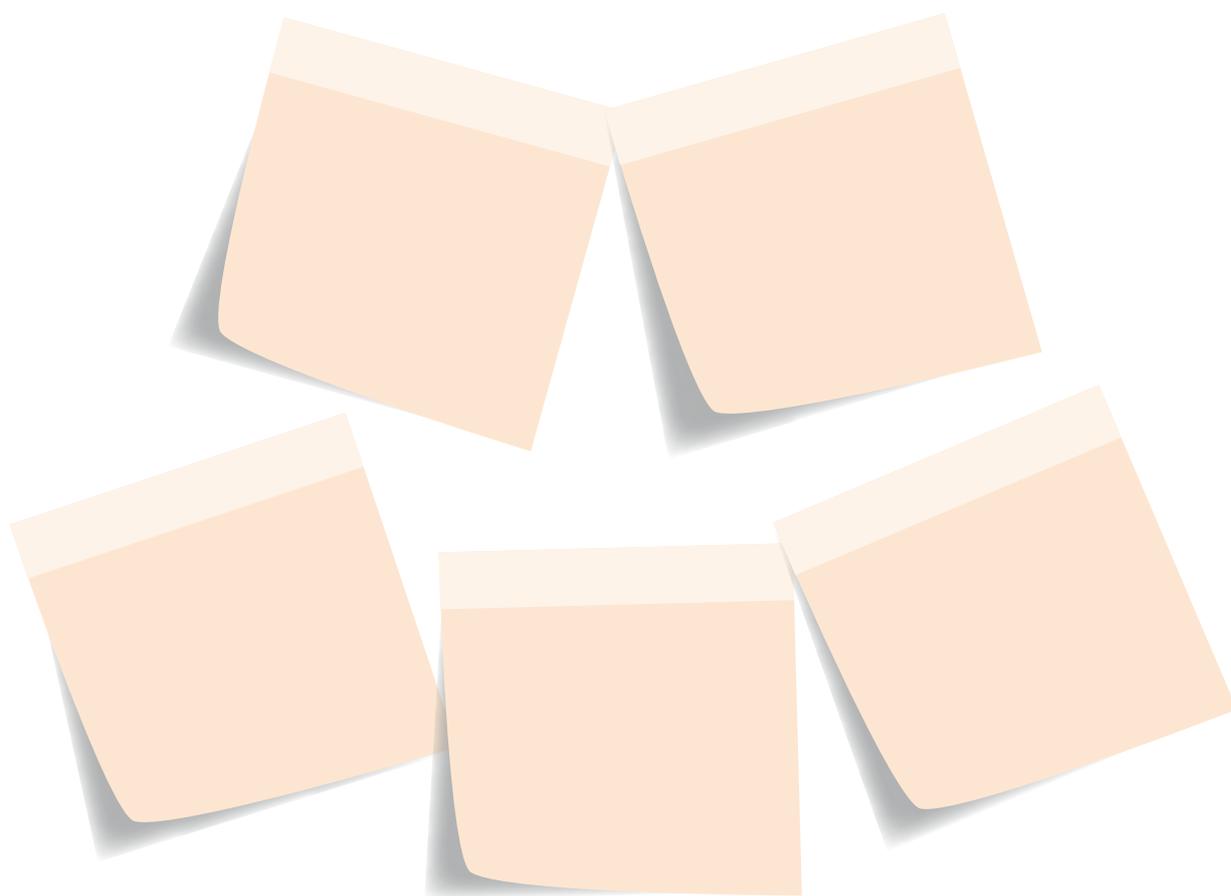
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# Integration plan and training for immigrants

It's important to keep in mind that the language of the Finnish working environment is mostly Finnish. Work places in which the working language is English or some other foreign language are very limited. In order to be employed in Finland, you must learn the language. It is beneficial to you to start learning the language already before moving to Finland to fasten your integration.

1. Write the jobs that you want to do as well as a short description of them on these notes.
2. What skills would you need to achieve these jobs? Write these skills.



- Finding a job in Finland requires learning the language, learning new skills, and personal effort.

To get to the job that you want, you will face many challenges. To overcome these challenges, you need skills and knowledge of the Finnish employment system, among other.

3. Below you can find some examples of basic requirements to find a job in Finland. Compare these requirements to the skills you wrote in the previous question.

Requirements	X
Finnish language skills	
Notarised official certificates	
CV containing your skills and experience and job application in Finnish	
Formal education in the field of interest or specific to the job	
Work experience in the field of interest or specific to the job	
Social networks	

4. In your opinion, how easily could you find the job that you want? Would you consider starting with other jobs that provide you with new skills and build your career from there?

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Do you have more questions about other jobs and their requirements? Feel free to ask your instructor.



- Before getting the job that you want, you will need to study well and do a lot of other work. The integration plan will help you.

Let's read the following text and answer some questions. A longer version of this text can be also found on the lesson webpage, and the link to this webpage can be found on the first pages of the module; it looks like [mof.fi/sections/employment/en](https://mof.fi/sections/employment/en).

When you settle in your municipality, register at your local Employment and Economic Development Office (TE office) as a job seeker. As a quota refugee you are entitled to an integration plan for the first three years of your residence in Finland. This will include language studies, traineeships, a preparatory training for working life, and a vocational training. Firstly, an initial assessment will be made on your education background, work experience, and language skills. Adult immigrants usually begin their integration programme with a training period, which focuses on language. If there are small children at home, a flexible integration training programme can be provided for the mother.

5. What is the name of the Employment office?

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6. What is the name of the plan you will participate in preparing? Mention at least two parts of this plan.

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7. What will you be asked about when preparing the plan?

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**Bonus task!**

Let's visit the TE-office's website at [te-palvelut.fi](https://te-palvelut.fi) or by scanning the following QR code.



# Job searching

In this exercise, you will make a CV. Let's start by reading the text.

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Seeking employment in Finland requires personal activeness and networking, and immigrants are supported in the process. Finns and immigrants alike start their careers by working in jobs that help them earn an income while building a network and improving their skills. Before going to your job interview and getting your first job, you most likely need to apply with a CV.

A CV contains information about your education, your work history, as well as your skills. If you do not have any formal work history, you can still add your non-formal work experience, like experience in child care taking or household management. Your resume should be in Finnish. In some areas in Finland, you will need it Swedish. You can find many examples of how to write a CV in Finnish by searching for "ansioluettelo" or in Swedish searching for "meritförteckning" on the internet. In this exercise, an example is taken from [ansioluettelo.net](http://ansioluettelo.net) to see what a simple CV looks like in Finnish.

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The following page contains a CV example. Let's take a look at it and read the questions to fill it.

1. Start the CV by writing personal information. This includes your name, date of birth, address, and contact information.
2. In the section named "työkokemus", write your work history. In the example, the person worked for Nakkikioski Ry between February 2002 and June 2007 as a salesperson, or "myyjä" in Finnish.
  - What about you? Do you have previous work experience?
  - Write the date, the name of the employer, what you did there, and if possible a short description of your tasks. Try to remember any employment experience even if it seemed unimportant, for example a month training in a barbershop, or a voluntary participation for a couple of months as a cook for a charity, or anything else.
  - If you do not have any previous work experience, do not worry. You will soon be able to add the internships and workplaces that you will acquire in your new home.
3. The "koulutus" section is the section where you write your education history. What did you study? Where did you study? Write the names of the schools you went to as well as the degrees you earned.

In the CV example, the person went between August 2007 and May 2010 to the high school of Mallila, i.e. "Mallilan lukio" and finished as a high school graduate or "ylioppilas".

If you do not have any formal education, you can leave the section empty for the time being.



- Finnish employers will value your knowledge in both written and spoken Finnish.

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**ANSIOLUETTELO**

05.05.2015

**PROFILI  
TYÖKOKEMUS**

09/2014 - **Yritys Oy**  
Titteli / työtehtävä  
Tarkempi kuvaus työtehtävistä. Voit myös kertoa saavutuksistasi tai työssä hankkimastasi erityisosaamisesta.

02/2002 - 06/2007 **Nakkikioski Ry**  
Myyjä

**KOULUTUS**

08/2010 - 05/2014 **Oppilaitos**  
Tutkinto

08/2007 - 05/2010 **Mallilan lukio**  
Ylioppilas

**KURSSIT**

Hygieniapassi, myönnetty 1.1.2008

**KIELITAITO**

suomi	äidinkieli
englanti	erinomainen
ruotsi	perusteet

**IT-TAIDOT**

Microsoft Word	Hyvä
Microsoft Excel	Perusteet
AutoCAD	Erinomainen

**HARRASTUKSET**

Kuntosali, lenkkeily

**SUOSITTELIJAT**

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4. In Finland, the “Hygieniapassi” or Hygiene Passport, which can be read in the “kurssit” section of the CV in the example is mandatory for anyone wishing to work in restaurants and catering, among other.

- What about you? Aside from your schooling, did you go to any other courses or trainings? Write them down.

5. The “kielitaito” section is for languages. Can you guess which language is which?

suomi	English
englanti	Finnish
ruotsi	Swedish

- First write the languages you know.
- To the right, you see “äidinkieli”, “erinomainen”, and “perusteet”. The word “äidinkieli” means mother language, and is composed of “äidin” and “kieli”. You can also find the word “kieli” in the name of this section, “kielitaito”, which means “language skill”. The words “erinomainen” and “perusteet” mean respectively “excellent” and “basics”.
- Now write how well you know the languages.

6. In the example you can read “Microsoft Word” and “MicrosoftExcel”. These are computer programmes used to write and arrange things into spreadsheets and tables, among other. Their knowledge is very common in Finland. On the other hand, AutoCAD is a design programme. Based on this information can you guess what IT-Taidot means? It refers to computer-related skills. Remember that in most if not all the cases, you will have to send the CV by email.

- Now write any computer-related skills you know.

To the right, you see the words that evaluate how good you are. In addition to the words you read before, the word “hyvä” means good.

- Now write how skilful you are with each skill.

7. Do you have a hobby or a pastime? Do you like knitting or playing chess? Do you like tinkering with machines or reading? Write it in “harrastukset”.

8. Finally, write the names of the people who know your work or the people for or with whom you worked previously on the “suosittelijat” section.

9. Congratulations! You now have a basic CV example.

**Bonus task!**

In addition to the CV, a letter of motivation is usually sent. Let's visit [ansioluettelo.net](http://ansioluettelo.net) again and look for the word “työhakemus” in order to see what a letter of motivation is. Try searching the internet to find other examples.



- To find a job you might need to learn new skills or update the skills you acquired before coming to Finland. This might take time, but every effort will take you closer to a workplace.

In addition to having up to date skills, there are other factors that help you during your job hunt. Let's find out more about how you could improve your job search.

- 10.** Did you look for a job in other countries aside from Finland? Did you find a job?  
How did you find it?

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- 11.** In your opinion, what is the fastest way to get a job?

- a. Employment office
- b. Friends
- c. Job advertisements
- d. Internet
- e. Private job agencies

- 12.** Do you believe that the same way to find work in your current location and in Finland are the same?

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- 13.** Do you know any other ways to find a job? Have you or someone you know started their own business before?

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- 14.** How much jobs do you believe are filled through networking?

- f. 5%
- g. 25%
- h. 45%
- i. 65%
- j. 85%

- 15.** If you were told that the percentage would be 85%? What do you think this would mean about networking?

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- 16.** How do you build your network in a new country where you do not know the language very well? Discuss with your colleagues.

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- A network is one of the most helpful asset to have when searching for a job.
- A network will help others get to know the quality of your work and help you learn Finnish.
- Many people in Finland choose the path of self-employment: A network is very useful also in this case.

# Taxation

In Finland, before starting your job, you need to provide a Tax Card to your employer. In this exercise, you get to know more about this. First, let's look at the example.

 VEROHALLINTO	 540A 	MUUTOSVEROKORTTI 2013 ÄNDRINGSSKATTEKORT 2013 1(2)
		Päiväys / Datum 06.11.2012
		Verovelvollisen nimi Den skattskyldiges namn
		Henkilötunnus tai Y-tunnus Personbeteckning eller FO-nummer
		Kotikunta / Hemkommun 31.12.2012 475 MAALAHTI
		Veronumero / Skattnummer

Tämä muutosverokortti korvaa 01.02.2013 voimaantulleen ja/tai aikaisemmin päivätyn verokortin  
Det här ändringsskattekortet ersätter skattekortet som trädde i kraft 01.02.2013 och/eller tidigare

Ennakkopidätysprosentit voimassa 01.01.2013 - 31.12.2013  
Förskottsnehållningsprocent gäller 01.01.2013 - 31.12.2013

Määräys koskee Förordnandet gäller	palkkaa lön	
Perusprosentti Grundprocent	Tuloraja Inkomstgräns	Lisäprosentti Tilläggsprocent
<b>12,5</b>	<b>9 800,00</b>	<b>26,5</b>

Tulorajaan asti käytetään perusprosenttia. Ylimenevästä osasta ennakkopidätys toimitetaan lisäprosentin mukaan.  
Grundprocenten används upp till inkomstgränsen. För den överskjutande delen verkställs förskottsnehållningen enligt tilläggsprocenten.

Työnantajan merkinnät maksetuista suorituksista. Seuraavan työnantajan käytettävissä oleva tuloraja on verokorttiin merkitty tuloraja vähennettynä aikaisempien työnantajien maksamilla palkoilla.  
Arbetsgivarens anteckningar om de betalda prestationerna. Inkomstgränsen som den följande arbetsgivaren kan använda är den på skattekortet antecknade inkomstgränsen minskad med lönerna som de tidigare arbetsgivarna utbetalat.

Ajalta För tiden	Työnantajan nimi Arbetsgivarens namn	Bruttopalkat Bruttolöner
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Merkinnät ovat erillisellä liitteellä  
Anteckningarna finns på en separat bilaga

Ohjeet kääntöpuolella  
Anvisningar på baksidan

VEROH 0103a\_T 11.2011 www.vero.fi  
www.skatt.fi

Now let's read the short text and answer the questions.

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Today I received a phone call where I was told that I was chosen for the job. I was told that my CV was good, that my job interview went well, and that my references recommended me. I was also told that the next step is to get a tax card from the tax office or from the tax office website [vero.fi](http://vero.fi), and sending it along with my bank account number to the employer. I was told that if I don't provide a tax card, the tax office will automatically cut 60% of my salary. I chose to get the tax card from the website because it would save me time and transportation money. In the website, I put an estimation of the salary and then printed the tax card; it was not hard.

I was curious, so I called the tax office and asked them how they calculate the tax rate. They said that the rate is an estimation and that it is taken from of my salary automatically, but that after the end of the year I will be asked to check all the money that I made and inform the tax office about it, and then they will calculate the final amount of taxes. They said that if it turns out that I already paid more taxes than the amount that I was supposed to do, they will refund me, otherwise they will send me a bill in the mail, but because I already pay each month through the automatic deductions, even if there is a difference it should not be big; which I thought was a good thing. This seemed very different from my country, but I like how it is well organised.

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1. Why do we pay taxes?

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2. Where do you get the Tax Card?

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3. In the Tax Card example, how much is the percentage of taxes that would be initially paid if the income is less than 9800 euros?

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4. In the example, how much is the additional percentage of taxes that would be initially paid if the income is more than 9800 euros?

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5. How much would the initial percentage of deducted taxes be if the worker does not provide a tax card?

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6. How is the final tax rate calculated?

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- Taxes are an important part of the Finnish social security system.
- All the residents of Finland pay taxes. The taxes enable the integration support for you as a refugee.
- Paying your taxes is your way of proving your constructive contribution to society.

# Your obligations and rights

When starting your new job, it is important to know what your rights are and what your employers expects you to do. Visit the lesson page to read a lengthy description about your rights and obligations. The text below is an extract from the lesson page.

When starting a new job, a written contract is made between the employer and the employee, in which the work tasks, conditions, and payment are agreed upon. The type of the contract can be permanent or for a fixed period of time. The contract should include at least the salary, working hours, employment period, and information about work tasks.

It is also important to comply with schedules in Finland. In general, one always comes to work at the appointed time. 8:00 means 8:00 and not 8:10. Being late is considered impolite, since other people have to wait for the person who is late.

Bullying, segregation or sexual harassment at the work place are not allowed in Finland. If you feel harassed in any way, report it to your manager or occupational health doctor immediately.

You must inform your manager if you are dissatisfied with your working conditions. If you feel that you are not being heard, you may request the presence of the workplace steward or the work safety representative along for negotiations with the manager.

During meetings, after a short greeting, participants immediately go to the matter at hand. The employer might not ask how the employee is doing. For this reason, Finnish communication may at first seem impolite from an immigrant's perspective.

Respond to the questions by striking the wrong answer. A question may have more than one correct answer. Not all the answers to the questions are found in the text; some are found in the lesson page on the website.

- |   |  |
|---|--|
| 1. How many hours does a worker usually work each week?   | a. 40 hours: 8 hours a day for 5 days<br>b. 42 hours: 7 hours a day for 6 days<br>c. 48 hours: 8 hours a day for 6 days  |
| 2. A work contract usually specifies the wage.  | d. True<br>e. False  |
| 3. A work contract in Finland can be for  | f. a fixed duration<br>g. a continuous duration without end.   |
| 4. If you feel that are a victim of harassment of bullying, you should  | h. report it immediately to your employee or doctor.<br>i. wait and hope for the harassment to stop.   |
| 5. Finnish work communication may seem impolite to many people from different cultures: In a Finnish workplace and during meetings, | j. people typically talk about work in a straightforward manner.<br>k. it is considered impolite to talk about work in a straightforward manner.<br>l. the employers always make sure to ask the employees about how they are doing. |

## Bonus task!

Visit [youtu.be/T9J6hY0Un4U](https://youtu.be/T9J6hY0Un4U) or use the following QR code to know more about Finnish work life.



- Immigrants and Finns have the same employee rights and obligations.
- If you are not certain about something regarding your rights and obligations, the best way to know is to ask.

# Finnish work culture

A long description of Finnish work culture can be read on [mof.fi/sections/employment/en](https://mof.fi/sections/employment/en). In this exercise you will read about religious rituals and their place in Finnish work culture.

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Religious rituals are rarely part of Finnish workplaces. For Finns, religion is mostly a personal matter which belongs outside of the workplace. If an employee wants to have a moment to pray in the middle of the working day, it must take place during the fixed breaks. Visible religious symbols such as head scarves are permitted in Finland, but workplace dress codes assigned for e.g. safety or hygiene reasons must be observed. These are all matters which can be reasonably discussed with your employer.

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1. Do you think all religious symbols should be allowed in the workplace?

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2. Do you think wearing a headscarf is prohibited in the workplace?

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3. Do you think praying is allowed during lunch breaks?

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4. Do you have a matter in mind that you would like to discuss with your future employer? Feel free to ask your instructor and colleagues.

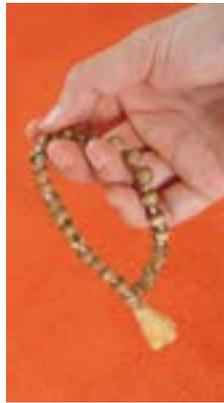
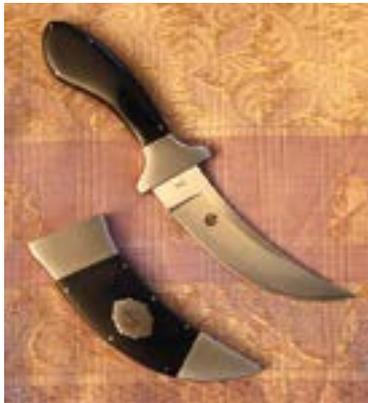
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- Compared to other countries, the Finnish work culture focuses on equality and independence.
- Religion is a personal matter and belongs in the personal space.
- Agree beforehand with your supervisor about personal matters that may affect your work.

5. If you were an employer, what religious symbols from the list below would you allow at your workplace? What religious symbols would you prohibit and why?



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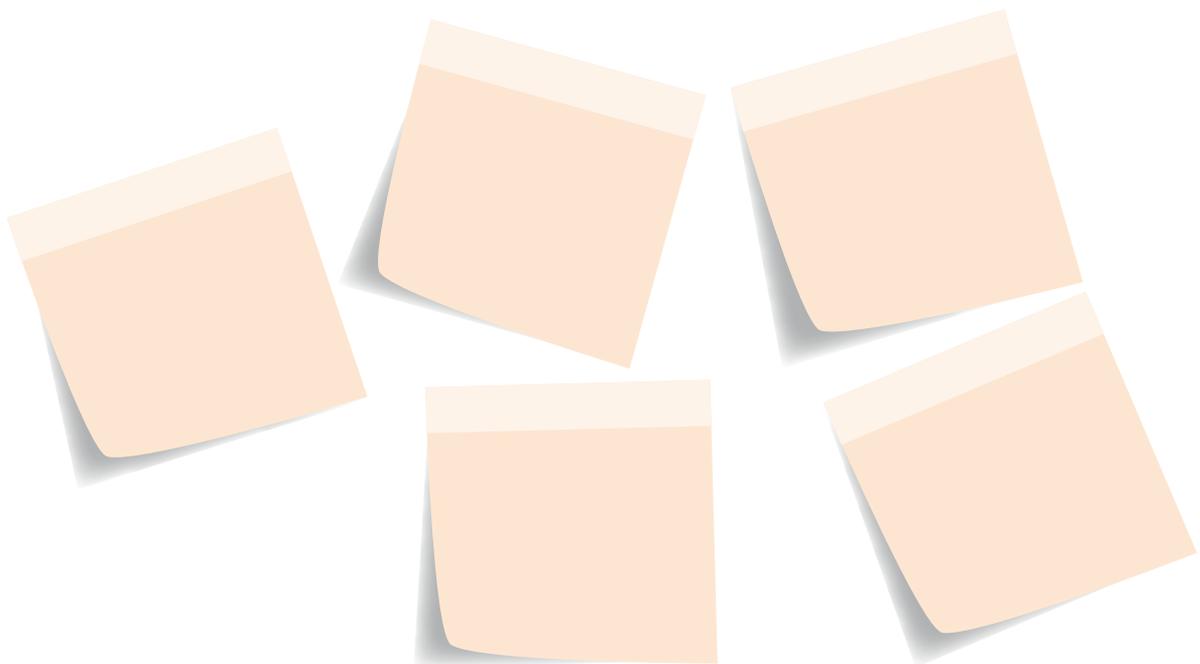
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Now that you have learned a lot about employment in Finland, it is time to summarise what you saw so far. Let's read the steps found below and arrange them in order, so you can see the full picture.

	I provide the employer with a tax card and with my banking details.
1	I start my integration plan, which includes my education and training.
	I receive my approval and sign a contract.
	I discuss the working arrangements with my employer, such as working time, uniform, and other concerns.
	I improve my skills and learn new ones, and I try networking with other professionals.
	I learn Finnish.
	I go to my job interview.
	I search for jobs.
	I prepare my CV.
	I prepare for a job interview.
	I start working.
	I apply for jobs.

If you have any other questions or notes, write them below and ask your instructor or people from your network about them.



# Answers

## Integration plan and training for immigrants

1. The answers vary depending on your personal preferences.
2. The answers vary depending on your previous answers. In addition to the skills that you wrote, keep in mind that you need strong language skills in Finland and a lot of personal effort.
3. The answers vary depending on your previous answers.
4. The answers vary. You should nevertheless keep an open mind when it comes to employment and be ready to accept work outside of your own field of expertise to acquire work experience in Finland.
5. The Employment and Economic Development Office is called the TE office or TE-toimisto in Finnish.
6. The integration plan includes Finnish language studies, traineeships, a preparatory training for working life, and a vocational training.
7. When preparing the integration plan you will be asked about your education background, your work experience, and your language skills.

## Job searching

1. The answers vary.
2. The answers vary.
3. The answers vary.
4. The answers vary.
5. The word "suomi" means Finnish, the word "englanti" means English, and the word "ruotsi" stands for Swedish. Your other answers will vary depending on your personal history.
6. The answers vary.
7. The answers vary.
8. The answers vary.
9. Congratulations on finishing your resume.
  
10. The answers vary, however finding a job always requires knowing your field and therefore people who work in your field, which is referred to as a network.
11. The fastest way to get a job is usually through friends and people you know, who can either hire you, tell you about potential job opportunities, or recommend you to potential employers, among other. Building a network will speed up your employment process.
12. The same ways of finding a job work almost everywhere. Even in Finland, getting to know people and building a network also works, and will work to your advantage. Another point that may differ from your current location is how the employment processes are done almost exclusively through the internet; you will need to use your computer skills and learn new ones that you may not know yet.

13. If you know any other ways, you should test them. Finding a job is not the same for everyone and your personal knowledge is also valuable. Many consider the best option to start their own business. Ask your local employment office about this and they will provide you about more information.
14. According to author Lou Adler on an article published in English in February 2016, [linkedin.com/pulse/new-survey-reveals-85-all-jobs-filled-via-networking-lou-adler](https://www.linkedin.com/pulse/new-survey-reveals-85-all-jobs-filled-via-networking-lou-adler), 85% of jobs are filled through networking. While the percentage may be different in Finland, it is still high, and networking remains very important.
15. As around 85% of the jobs are filled through networking, this should serve as proof of the importance of getting to know other professionals and building links with other people.
16. Building your network can be done in many ways. Joining events and organisations that have the same interests helps you not only in getting to know people who share the same interests as you but to also improve your Finnish language skills. Volunteering in events of interest to you is also a good way to show that you can contribute and to get to know new people. There are also certain events that are specific to immigrants, like language cafés, where people who want to learn your language and teach you theirs can meet. There are also trade unions, in Finnish ammattiliitot, that can assist you with particular questions regarding practicing your profession in Finland. In general, keep in mind that building a network extends beyond people who speak the same language as you or share the same background, but includes Finns and other immigrants as well.

## Taxation

1. Taxes are the contribution of each individual to society. Without taxes, hospitals, roads, police stations, schools, and most public services would not function.
2. The tax office website, [vero.fi](http://vero.fi), or the tax office.
3. 12.5%
4. 26.5%
5. 60%
6. After the end of the year, all the yearly income is calculated, and the tax office compares the final tax amount and the tax amount that was already paid. If there is a difference, the tax office pays the person back or the person pays the tax office.

## Your obligations and rights

The answers can be found on the following table.

1	2	3	4	5
a	d	f   g	h	j

## Finnish work culture

1. Religion is a personal matter. The workplace is a common space. Religious symbols are allowed as long as they do not break the workplace rules. Some religious symbols may therefore not be allowed in the workplace.
2. Wearing a headscarf is usually permitted in the workplace, however you need to discuss with your employer about it.
3. Prayers are only allowed during breaks. You cannot leave your work station unattended because you choose to go to pray.
4. The answers vary.
5. The answers vary depending on your preferences. Keep in mind that these symbols, the cross, the turban, the niqab, the kirpan, the prayer beads, the omkar necklace, the menorah, the buddha statue, the kippa, and the bracelet with the Baha'i star, all have a personal value to the follower of a belief, and yet they may not necessarily be approved at the workplace. Whether you are an employer or an employee, you can discuss these matters.

10	I provide the employer with a tax card and with my banking details.
1	I start my integration plan, which includes my education and training.
9	I receive my approval and sign a contract.
11	I discuss the working arrangements with my employer, such as working time, uniform, and other concerns.
3	I improve my skills and learn new ones, and I try networking with other professionals.
2	I learn Finnish.
8	I go to my job interview.
5	I search for jobs.
4	I prepare my CV.
7	I prepare for a job interview.
12	I start working.
6	I apply for jobs.