



More information is available at [www.kela.fi/students](http://www.kela.fi/students)



If you have questions, please call our customer service number ([www.kela.fi/call-kela](http://www.kela.fi/call-kela))



Please make sure to complete the form carefully.

Attach all necessary documentation. We may contact you for further information if necessary.

Send the claim and any supporting documents by mail. The address is Kela, PL 10, 00056 KELA.

- i** This claim form concerns persons who have completed a higher education degree and have a student loan if the first higher education studies started before 1 August 2014 and the studies for the completed degree started 1 August 2005 or later.

**When to claim:** Your entitlement to student loan tax deduction is investigated **without any claim** if

- you have received student financial aid from Finland for studies at an institute of higher education in Finland
- you have received student financial aid from Finland for studies at an institute of higher education abroad

**and** reported the completed degree to Kela

- i** Complete the claim form if you during your higher education studies have taken out a student loan equivalent to the Finnish student loan from the financial aid system of another EU/EEA country or the Provincial Government of Åland. See section 5.

## 1. Claimant

Personal identity code

Family name and given name

Street address

Postal number

Postal district

Telephone

E-mail

## 2. Higher education degree completed

Educational institution

Country of study

Study programme or line of study

Degree completed

Date of completing the degree: \_\_\_\_\_ See section 6 (Enclosures).

If the degree was completed in Finland, what is the standard number of credits required for it? \_\_\_\_\_

If the degree was completed abroad, what is the target time for completion of the degree (according to the study programme)?

\_\_\_\_\_ years \_\_\_\_\_ months or \_\_\_\_\_ academic years

Level of the completed degree:

Bachelor's level polytechnic degree  Master's level polytechnic degree

Bachelor's level university degree  Master's level university degree

Other, please specify: \_\_\_\_\_

The letter of acceptance confers the right to pursue

a Bachelor's level polytechnic degree  a Master's level polytechnic degree

a Bachelor's level university degree only  a Master's level university degree only

Bachelor's and Master's level university degrees

Other, please specify: \_\_\_\_\_

Once admitted through the student selection process, when did you accept the offer of admission?

Autumn semester of (year) \_\_\_\_\_  Spring semester of (year) \_\_\_\_\_

When did you begin studying towards the degree (having registered as attending at your school)?

Autumn semester of (year) \_\_\_\_\_  Spring semester of (year) \_\_\_\_\_

### 3. Previous studies

Have you previously **completed** a higher education degree

– for which you accepted the offer of admission in autumn semester 2005 or thereafter; or

– for which you for the first time enrolled as attending in autumn semester 2005 or thereafter? (report a Bachelor's level university degree only if you were admitted only for a Bachelor's level university degree)

No  Yes. When?

\_\_\_\_\_ Degree: \_\_\_\_\_

\_\_\_\_\_ Degree: \_\_\_\_\_

Have you previously **started** other higher education studies (without completing a degree)

– for which you accepted the offer of admission in autumn semester 2005 or thereafter; or

– for which you for the first time enrolled as attending in autumn semester 2005 or thereafter?


No  Yes. At which educational institution? (If you have started several times, indicate the first period of study you started.)

\_\_\_\_\_

When did you accept the offer of admission (as part of the student selection process)?

Autumn semester of (year) \_\_\_\_\_  Spring semester of (year) \_\_\_\_\_

### 4. Factors contributing to delayed degree attainment

 See section 6 (Enclosures).

While a student, did you perform conscript or non-military service, or voluntary military service for women?

Yes; during the period \_\_\_\_\_ - \_\_\_\_\_

While a student, did you receive

– maternity, paternity or parental allowance on account of child care under the Health Insurance Act?

Yes; during the period \_\_\_\_\_ - \_\_\_\_\_

– sickness allowance under the Health Insurance Act due to illness?

Yes; during the period \_\_\_\_\_ - \_\_\_\_\_

– rehabilitation subsidy, pension or compensation on account of full incapacity for work?

Yes; during the period \_\_\_\_\_ - \_\_\_\_\_

Have you during the autumn semester 2020 (1 August - 31 December 2020) or thereafter completed a degree in higher education on the basis of which you are applying for student loan tax deduction? Please also indicate whether the completing of the degree was delayed due to the coronavirus epidemic.

Yes. Provide information about the studies required for the degree that you did not complete in the spring semester 2020 (1 January - 31 July 2020) or thereafter and how the coronavirus epidemic caused a delay in the studies that are required for the degree.

## 5. Student loans granted by the Provincial Government of Åland or under foreign financial aid programmes

While a student in higher education, have you taken out a student loan equivalent to the Finnish student loan from the financial aid system of another EU/EEA country or the Provincial Government of Åland?

No  Yes. By which authority was the loan or the loan guarantee granted?

### Calculation

Total amount of outstanding student debt as of the last day of the semester in which the degree was completed (state outstanding balance as at 31 July or 31 December) \_\_\_\_\_ €

– minus student loans taken out before the starting semester of the higher education studies (state outstanding balance as at 31 July or 31 December) – \_\_\_\_\_ €

– minus interest capitalised during the in-school semesters – \_\_\_\_\_ €

**Total outstanding student loan after deductions** \_\_\_\_\_ €

**i** Please submit certificates from the bank regarding the above amounts.

Have you made any repayments on the loan since the year you graduated?

No  Yes. Submit a certificate from the bank regarding repayments made on the loan after the year when you completed the degree.

## 6. Enclosures

### Section 2. Higher education degree completed

Copy of diploma. A Finnish, Swedish or English translation of the diploma (if issued in some other language).

### Section 4. Factors contributing to delayed degree attainment

Copy of military passport or certificate of service showing the period of national military service or non-military service or voluntary military service for women.

Statement from the organisation that awarded the benefit on benefits paid. The statement must show the period for which the benefit is awarded. No statement need to be submitted regarding benefits granted by Kela.

List of studies required for the degree that were delayed due to the coronavirus epidemic and a free-form explanation of how the coronavirus epidemic caused a delay in the studies. Also state the semesters during which the studies were delayed. The reasons for a delay in your studies may for instance have to do with the study arrangements, with travel restrictions or other government recommendations, or with your or your family member's health or general life situation.

## 7. Signature

**I declare that the information I have given above is true and accurate.**

Place and date

Signature

Information obtained for the purpose of deciding the present matter may be used for other benefit determinations, if so required under law. Any information obtained within the context of another benefit may also be used to decide the present matter.

Please contact us for more information about which outside sources we may access to obtain additional information about your circumstances and to whom we may provide such information.