



Työllisyysrahasto

Sysselsättningsfonden | Employment Fund

Study during your career

Adult education allowance provides financial security

GUIDE FOR EMPLOYEES AND EMPLOYERS 2023

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- The Employment Fund brings security amid labour market changes. The Employment Fund collects unemployment insurance contributions, which are used for such purposes as funding adult education allowance and unemployment cover.

Studying as an adult pays off!

People studying during their careers is nowadays more common than you might think.

Sometimes a need to study arises when there are changes in the workplace or your life, or when you wish to complete studies from that you dropped out. Sometimes you may be swept away by an urge to pursue another occupation altogether.

Whatever their goals, many people feel that having gained some experience, they have got more out of their studies as adults than when they were young.

Who is adult education allowance suitable for?

- You have at least eight years of work history.
- You have been a full-time employee with your current employer for at least one year.
- You intend to take full-time or part-time study leave.
- You are covered by Finnish social security.
- Your studies are eligible for the allowance.

You can use the adult education allowance for one or more periods of study during your career, totalling 15 allowance months in one or several instalments.

Adult education allowance is granted by the Employment Fund.

Read more on page 14.

Financial support is available

Adult education allowance provides financial security when you take study leave.

You can use the allowance to fund both shorter targeted studies and qualifications in a number of different fields.

This guide will help you think about your goals and figure out if adult education allowance would be the right choice for you.

The guide helps you with these questions

- What type of training would be the most useful for you?
- How should you organise your daily life?
- What should you take into account from the financial point of view?

See the end of this guide for tips that will help you get started with putting your plans into practice.



Why study during your career?

Could studying be the solution for you?

Studying during your career can be helpful in a wide variety of situations, whether you are aiming to advance your competence or follow new career dreams. The following are some of the most typical reasons people have for studying in their adult years:

WHY STUDY?	WHAT CAN I ACHIEVE BY STUDYING?
A constant need to get a grasp on new things makes work difficult.	Even a short period of study can help you update your knowledge and skills.
Working methods and systems in my workplace have been upgraded, and although we had internal training, I need more support.	Even short and intensive training courses can provide effective, targeted help. You can also study part time while working!
I wonder if I have enough experience to find work in the future.	Studying can make you feel more confident about the future. You may find that after studying, you can also apply your current skills in a new way.
I dropped out of my studies, and now I need to finish them.	Study leave helps you make time for studying in your daily life. The qualification may benefit you many times during your career.
I would like to change careers completely.	Studying can open doors to something new for you: you will acquire basic knowledge and skills in a new field while getting some time to think about how and where you would like to find a job.
I would like a break from working life, and I have lost my motivation.	At best, studying will provide you with perspectives on your work and peak your motivation.
My life situation is changing and I am also looking for a new direction professionally.	You may find new ways to do your work or tweak your job description. You do not always need to change careers completely.
I have been on parental leave and child care leave for several years, and I am not sure that I will be able to cope with my tasks anymore.	When you study before returning to work full or part time, getting to grips with your tasks may be easier.

Keep up with changes by studying

Kati Kuoksa, Communications Manager at construction company Hartela, has taken study leave for one academic year to do business development studies at a university of applied sciences.

“It peaks your motivation when you strive to develop yourself and keep up with change. Taking study leave is one way of doing this”, Kati says.

For Kati, the benefits of adult education allowance have been obvious. She has been able to focus on her studies without giving up her free time and is on course for completing her degree much faster than the target time.

How has Kati benefited from studying as an adult? Read Kati's story [on our website.](#)



Worksheet: consider your situation

What could you achieve by studying? Think about the questions in the table and write your answers underneath them. You can also use the table as a basis for discussions in your workplace.

What competence do I need in my current job or occupation? Which skills could I improve?

What am I interested in? What would I like to learn?

Studying could help me achieve

What would I like to do in the future? Would I need new knowledge and skills for it?

Which new tools or systems would I like to master?

The employer also benefits

While adult education allowance is granted to an employee, it also benefits the employer. Having tasks done by the best experts is in everyone's interest.

The allowance makes it possible to pursue continuing education, for example when the requirements or methods of work change. It may equally well help find a solution in a situation where changing careers may be the best option for one reason or another.

In the workplace, adult education allowance can be used to support individual employees, or more systematically as part of personnel competence development plans.

The employer may also suggest taking study leave and applying for the allowance to an employee. Read more [on our website](#).





Sometimes finding a solution is made easier merely by the fact that supervisors and employees know about the different options, including adult education allowance, whatever the issue is – an employee's desire to develop in their current job, challenges with managing the tasks, or a wish to pursue a new career.

Katja Knaapila, Director, HR and Communication at Employment Fund

This is how employers can benefit

1. You can consider studying with the support of adult education allowance when your employment or public service employment relationship has lasted for one year. The allowance may consequently be suitable for companies looking for new experts, for instance.
2. Adult education allowance means that studies can be adapted to the employer's and the employee's needs in different ways. The employee may take unpaid study leave or work part time while studying.
3. Adult education allowance can also help in unexpected situations, for example if an employee needs to change tasks for health or family reasons.
4. The workplace does not need to offer its own educational pathways in order for an employee to use adult education support. Neither does studying impose new obligations on the employer, apart from arrangements for study leave and submission of employment information at the application stage.



Making the most of your studies with adult education allowance

Steps to studying

This guide will help you explore and consider your possibilities.

The educational institution will help you with this.

Talk to your supervisor.

Read the instructions and submit your application on our website.

What would you like to study?

Would adult education allowance be suitable for your plans?

At what pace would you like to study?

Would adult education allowance meet the needs of your daily life and financial situation?

Apply for a study place

Agree on study leave

Apply for adult education allowance

Check this first: am I eligible for the allowance?

WHO IS ELIGIBLE FOR ADULT EDUCATION ALLOWANCE?

Work experience	You are eligible for adult education allowance when you have at least eight years of work history under pension insurance. Rather than being based directly on the duration of your various employment relationships, work history is calculated on the basis of your earned income.
Duration of employment	You can apply for adult education allowance when you have been in your current job for at least one year by the start of the allowance period. Your employment relationship can be permanent or temporary.
Full-time work	You can apply for adult education allowance if you are currently working full time with an average weekly working time of at least 18 hours. You may have several employment relationships, and you may also work part time as an entrepreneur. The most important thing is that you have one full-time employment relationship that has lasted for one year or more.
Study leave	The allowance is granted for the duration of the study leave, and you should agree on the leave with your employer before applying for the allowance. If you are not sure about being eligible for study leave, you can read more about its conditions, for example on the Ministry of Economic Affairs and Employment's information site about study leave .
Living in Finland	You are eligible for adult education allowance if you live permanently in Finland and are covered by the Finnish social security system. If you are planning to live abroad for part of the time when studying, you should note when planning your studies that even short periods abroad may affect your social security.
Studies	Most of the studies on offer can be funded with adult education allowance, but there are also some restrictions.

Read more about the conditions of the allowance [on our website](#). When you apply for the allowance, you will receive a final decision on whether or not the allowance is compatible with your situation. Read more on the next pages or on the [Adult education allowance website](#).



Find studies that meet your needs

You can use adult education allowance to complete a qualification, qualification modules or individual courses if they benefit you in your current job or occupation.

You can also use the 15-month allowance period to complete several types of studies during your career.

What studies give eligibility for adult education allowance?

For more information on the programmes listed in the Table below, see the [Studyinfo web service](#).

STUDIES FOR WHICH YOU CAN APPLY ADULT EDUCATION ALLOWANCE:

Comprehensive school or general upper secondary school studies when not having completed them hampers your professional development

Vocational upper secondary qualification, further qualification and specialist qualification or their parts

Other education programmes in vocational institutions, such as vocational colleges or adult education centres

Bachelor's or Master's degrees at universities of applied sciences

Parts of university and university of applied sciences degrees, including basic, subject and advanced studies

Degree-awarding path and route studies at an open university or an open university of applied sciences

Specialisation training or other similar vocational further and continuing education at a university or university of applied sciences

Vocational further and continuing education at an open university or an open university of applied sciences

Studies in folk high schools, adult education centres, summer universities and sports institutes when they benefit you in your work

Military, police and rescue sector training

PS. If none of the above is right for you, look into other options. For example, your employer may offer and fund training modules if they support your development in your work. Please note that only programmes supervised by the Finnish authorities are eligible.

General instructions

The educational institution must be supervised or funded by the Finnish authorities.

They include vocational institutions, universities of applied sciences, open universities of applied sciences, universities and open universities.

Many of the education programmes provided by them are free of charge!

Worksheet: familiarise yourself with study opportunities

Find out about education programmes available in your local area and online studies. To get started, visit such sources as the [Studyinfo web service](#), and see [page 16](#) of this guide for the types of studies for which you can apply for adult education allowance. Write your observations on this worksheet. It may also be helpful when you talk to your supervisor.

Details of studies: educational institution, programme, start date, number of credits	What do I find particularly interesting about the studies?	How could the studies benefit me? How could they help me in my work?

Checklist: am I eligible for adult education allowance?

Consider and talk to your supervisor if necessary.

Also remember to check the conditions of the allowance; go to [page 14](#).

YOUR SITUATION	ELIGIBILITY	NOTE AND/OR BRING UP IN YOUR WORKPLACE
I have been thinking about changing careers completely.	Yes.	You can use adult education allowance to pursue a new career if you intend to complete a qualification or part of it, whereas other types of studies must be related to your current job or occupation. Talk to your work organisation about the possibility of pursuing new career plans in your current workplace, or decide if changing jobs after the study leave would be the best solution.
I would be interesting in completing an entire qualification.	Yes.	Consider if you would like to focus on your studies full time or study while working. Talk to your supervisor and ask if you could work part time, or if it were better to take full-time study leave.
I would like to complement my earlier studies or finish them.	Yes.	If the studies are not aimed at completing a qualification or a part of one, they should support your vocational development. Qualifications or their parts may also be related to building up other types of competence.
I have been on childcare leave and I am not sure if my skills are up to date. I would like to study before returning to work.	Yes.	You need not be working between child care leave and study leave, but the child care leave should continue as study leave. You should arrange this well in advance. If you have not been working for several years, also talk to your supervisor about what kind of studies would be useful.
I am considering a course related to my hobby.		Could you take this course while working, or rearrange your tasks in other ways at work?
I would like to study abroad.		Only exchange studies included in a Finnish qualification are eligible for funding with adult education allowance.
I am thinking about starting degree studies as route studies in an open university or path studies in an open university of applied sciences.	Yes.	Consider if you might apply for a place in degree studies later. Path, route and degree studies alike are eligible for adult education allowance.
I would like to study part time while working.	Yes.	Agree on part-time study leave with your supervisor and also talk about how your tasks will organised.



Plan your daily life and finances

The adult education allowance you receive is not a fixed amount. It depends on such factors as whether you have earnings or receive other adjusted benefits. The allowance amount is based on your earnings over the 12-month period before you submit your application.

Examples of the allowance

YOUR NORMAL SALARY BEFORE START OF STUDIES (GROSS EUR/MONTH)										
Earnings, gross	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
-	660.91	784.85	985.61	1,185.37	1,387.13	1,587.89	1,694.99	1,790.59	1,886.19	1,981.79
250	535.91	659.85	860.61	1,061.37	1,262.13	1,462.89	1,569.99	1,665.59	1,761.19	1,856.79
500	410.91	456	735.61	936.37	1,137.13	1,337.89	1,444.99	1,540.59	1,636.19	1,731.79
750	285.91	285.91	610.61	811.37	1012.13	1,212.89	1,319.99	1,415.59	1,511.19	1,606.79
1,000	160.91	160.91	434	686.37	887.13	1,087.89	1,194.99	1,290.59	1,386.19	1,481.79
1,250		35.91	184	561.37	762.13	962.89	1,069.99	1,165.59	1,261.19	1,356.79
1,500				412	637.13	837.89	944.99	1,040.59	1,136.19	1,231.79
1,750				162	512.13	712.89	819.99	915.59	1,011.19	1,106.79
2,000					387.13	587.89	694.99	760.59	886.19	981.79
2,250					140	462.89	569.99	665.59	761.19	856.79
2,500						337.89	444.99	540.59	636.19	731.79
2,750						118	319.99	415.59	601.19	606.79
3,000							194.99	290.59	386.19	481.79
3,250							69.99	165.59	216.19	356.79
3,500								40.59	136.19	231.79

This is how you read the table

Your normal wage before starting studies (gross EUR/month)

This means the earnings or wage we calculate for you at the application stage based on your earnings in the previous 12 months.

Earnings, gross EUR/month

This means the salary, benefit or other earnings paid to you in a specific month during your studies. For example, if your normal gross salary before studying is EUR 3,000 but you work less in one month and earn EUR 2,000, the amount of your adult education allowance for this month would be EUR 587.89.

Please note that the allowance will be paid retrospectively.

Check out our calculator

Use the calculator to get an indication of the allowance amount you would receive. Check out the calculator [on our website](#).

How much adult education allowance can I receive and for how long?

The amount of your adult education allowance will depend on your earnings both before and during the study leave.

The maximum allowance amount is calculated on the basis of your monthly earnings over the previous 12 months. The initial decision will inform you of the maximum allowance amount.

The amount to be paid will be calculated monthly depending on your earnings while you are receiving the allowance.

The maximum adult education allowance period is 15 months.

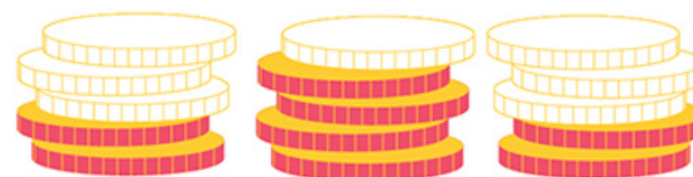
Your choices will affect the rate at which you use up the allowance months. Read the examples in this guide.

For more information, visit [our website](#).



This is how your earnings affect the required number of credits and allowance months

Your earnings	Required credits	Allowance months used up
I was paid one half or more of my average wage before the study leave	2 credits	0.5 months
I was paid more than one half of the wage on which the allowance is based, and I was only on study leave two days	2 credits	Depending on the situation, less than 0.5 months
I was paid less than one half of my average wage before the study leave	4 credits	1 month
I received no wage on the payday	4 credits	1 month



- All types of income affecting your allowance for a specific month will be taken into account based on their times of payment. The period in which the work was performed is irrelevant in terms of the allowance amount.
- You will be informed of the wage on which the allowance is based in the initial decision. It is based on your earnings during the 12-month period before you submitted your application.

Example: the year of a student on adult education allowance

January–February	March	April–May	June–July	August	September–November	December
Plenty of contact teaching, meaning full-time study leave; no other earnings	Still on full-time study leave, some income from secondary work	In paid internship that is part of the studies	Summer break: study leave on hold, in the workplace substituting for employees on summer holidays	A new period of study leave begins. The student's child has no care place, and the student also receives home care allowance	Plenty of contact teaching, on full-time study leave no other income	Study leave ends on 14 December. The number of courses already drops at the beginning of the month, so in work from 1 December
<ul style="list-style-type: none"> • Full allowance • Studies to be completed 4 credits • One allowance month used up per calendar month 	<ul style="list-style-type: none"> • Allowance amount slightly less than the full allowance • The wage is less than one half of the average monthly wage, studies to be completed 4 credits • One allowance month is used up per calendar month 	<ul style="list-style-type: none"> • Lower allowance amount • The income received from the internship is less than one half of the average monthly wage, studies to be completed 2 credits • One half of an allowance month used up per calendar month 	<ul style="list-style-type: none"> • Allowance is on hold, no limits on earnings • No allowance months used up 	<ul style="list-style-type: none"> • Allowance amount slightly below the full allowance • Studies to be completed 4 credits • One allowance month used up per calendar month 	<ul style="list-style-type: none"> • Full allowance • Studies to be completed 4 credits • One allowance month used up per calendar month 	<ul style="list-style-type: none"> • If the payday falls between 1 and 14 December, the wage will affect the allowance amount in December. If the wage is paid between 15 and 31 December, its amount will not affect the allowance.

Checklist for planning your daily life and finances

Consider these and talk to your supervisor if necessary!

For more information on factors that affect the allowance amount, visit [our website](#).

DOES THIS DESCRIBE YOUR SITUATION?	(X)	TAKE THIS INTO ACCOUNT	YOUR NOTES
I would like to keep my current income level.		It may be difficult to maintain quite the same income level you had before as the allowance amount is reduced by any additional earnings you may have. In addition to adult education allowance, you can apply to Kela for a student loan	
I would like to study full time even if my income drops.		You can use adult education allowance to study full time. This also means that you progress faster in your studies and need to spend less time on study leave.	
I would like to work while studying.		This is also possible, but your earnings will affect the allowance amount you will receive.	
I will take study leave from my actual job, but I could do a bit of part-time work elsewhere.		This is also possible, but your earnings will affect the allowance amount you will receive.	
I would also like to work full time occasionally while I am studying, for example in the summer.		You do not need to apply for study leave and adult education allowance for the entire duration of your studies, or for the maximum allowance period, at once. For example, you can agree with your employer to take study leave in separate periods and apply for adult education allowance for them.	
I am receiving another type of benefit from Kela or some other provider		If you receive certain other benefits, such as a study grant, parental allowance or sickness allowance, you are not eligible for adult education allowance for the same period. On the other hand, such benefits as housing allowance and child benefit do not affect the allowance.	
I would like to complete a qualification or module for which the 15-month maximum adult education allowance period is not enough.		Adult education allowance can be granted for 15 months if you are studying full time. However, you can extend the allowance for up to 30 months and only use up one half of an allowance month in each calendar month if your earnings are at least one half of your average monthly earnings on which the allowance is based. Also consider other funding options, including your savings or a study grant from Kela, which you can apply for after the adult education allowance period expires.	



Time to apply for adult education allowance? The next steps

Applicant for adult education allowance:

Have you made your plans? To turn them into reality, follow these steps:

1. Apply for a study place

You usually apply for places in degree programmes through the joint application process, which is organised twice a year: in spring and in autumn. Some qualification programmes receive applications continuously.

Applications are accepted continuously from persons who already have a vocational or higher education degree or who are working and thinking about changing careers.

Application periods to continuing education vary from institution to institution.

Read more on the [Studyinfo.fi website](#).

2. Agree on study leave

Talk to your supervisor about your plans and agree on study leave. From the perspective of receiving adult education allowance, the easiest option is to apply for study leave for the entire period during which you plan to use the allowance.

Arrange the study leave well in advance: for periods longer than five days, you must apply in writing no later than 45 days before the start of the studies.

For more information, you can visit [the Ministry of Economic Affairs and Employment's website](#).

3. Apply for allowance

Once you have been admitted to your studies and your employer has granted you study leave, send us your initial application at the latest four months before the allowance period you apply for begins.

At the initial application stage, you will find out if you are eligible for the period you have applied for.

You can then apply for retrospective payment of the allowance each calendar month by submitting a payment application with details of your earnings and benefits during the allowance period.

For instructions for submitting your application, visit [our website](#). Also see [the employer's checklist](#) on the next page!

See instructions for submitting an application on our website. Also see the employer's checklist on the next page!

Employer's checklist for the application stage

Complete these steps:

- ❑ Accept the employee's study leave. Also find out how it affects the employee's annual holidays.
- ❑ Arrange a replacement for the duration of the employee's study leave. Appoint a person whom the employee can contact during study leave.
- ❑ When your employee submits an initial application to apply for eligibility for adult education allowance, you will receive a request to complete the employer form in the online service.
- ❑ To complete the form, provide the following information: information on your organisation, weekly working hours, start date of employment contract, permanent or fixed-term employment contract, pension plan information and start and end dates of study leave.
- ❑ If you are notified that the income data reported to the Incomes Register needs correcting, make the relevant corrections as soon as possible.
- ❑ Then submit proof of the employee's earnings through the Employment Fund's online service.

Logging into our online service

Log into the online service for adult education benefits using Suomi.fi e-Identification with your personal online banking credentials. Your personal data will not be stored when you log in as an employer.

The online service is the most secure channel for submitting the data.

If you cannot use online banking credentials, a mobile certificate or a certificate card for Suomi.fi e-Identification, you can send the necessary data to us using secure e-mail.


[See instructions for using secure e-mail.](#)



We are here for you

Our customer service will help you on your way to new horizons.

- For application instructions and to use our online service, visit [our website](#).
- If you need personal advice, please contact us:
 - By phone: **075 757 0505** (local call charge/mobile network charge) from 9:00 to 15:00 on weekdays.
 - By e-mail: [**koulutusetuudet@tyollisyysrahasto.fi**](mailto:koulutusetuudet@tyollisyysrahasto.fi)



Do you know someone who is thinking of studying or changing careers? Tell them about this guide and help them go ahead with their plans.

Share this guide in your networks!

Give feedback on this guide: koulutusetuudet@tyollisyysrahasto.fi



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