

KAMK Student Agreement 2024 (valid from 1.1.2024)

The Student Agreement applies to tuition fees and scholarships at Kajaani University of Applied Sciences (hereinafter “KAMK”) and defines the rights and obligations of the Student and the terms under which the Student may receive a scholarship for their studies.

This Agreement applies to all KAMK Students who are obliged to pay tuition fees for all KAMK’s bachelor’s and master’s degree programmes. In this agreement the Student and KAMK are also referred to as “Parties”. This Student Agreement enters into force after the Student has accepted the study place at KAMK.

The KAMK Study Services: studyservices@kamk.fi is the primary contact point for inquiries regarding tuition fees and scholarships.

Article 1 - KAMK Rights and Obligations

KAMK provides education in accordance with the respective national regulations and its internal rules and regulations.

KAMK organizes degree studies and study guidance in a manner that enables both full-time and part-time Students to complete their studies within the expected timeframe.

If the Student successfully fulfills the requirements of the study program and adheres to this Agreement, they will be granted the corresponding academic degree.

Article 2 - Student's Rights and Obligations

The Student’s rights, obligations and responsibilities are determined according to the legislation of Finland and the degree regulation and policy of KAMK.

This means that the Student is required to:

- Accept the study place offered within given deadline.
- Pay the tuition fee in accordance with the KAMK tuition fees conditions. Failure to pay the tuition fee will result in termination of the right to study.
- Register attendance for the academic year within the given deadlines set by KAMK.
- Strong (two-factor) authentication is required to have access to KAMK network and userID's. Students from outside Finland who do not have access to the suomi.fi portal must authenticate themselves using the Candour ID mobile app before the start of their studies.
- Students from outside the EU or EEA must apply for a Finnish residence permit within 14 days of the notification of admission. All immigration-related matters are regulated and decided by the Finnish Immigration Service. The Student must be aware that the KAMK has no influence on immigration matters.
- Follow the KAMK degree regulations and guidelines and complete the studies in accordance with the curriculum of the programme and the established timetables and rules.
- Comply all aspects of academic ethics. Violation of these principles, in particular cheating and plagiarism, will be considered as misconduct and will be dealt with in accordance with KAMK regulations and policies.

- Pay mandatory student health care fee to KELA.
- Keep the University informed of the address of residence and other contact details during the studies.

The above list is not an exhaustive list on the responsibilities of the Student. The Student agrees to notify KAMK immediately, in writing of any changes in circumstances, that may affect their ability to comply with the obligations of this Agreement.

Article 3 - Tuition Fee and Payments

Tuition fees do not apply to Students from non-EU/EEA countries who:

- have started their studies before 1.8.2017
- have received an EU Blue Card
- have received a temporary residence permit to Finland on a continuous basis (A residence permit) for reasons other than studying
- have received a permanent/long-term residence permit to Finland (P residence permit) or a long-term EU residence permit for purposes other than studying.

Students enrolled at KAMK who are citizens of countries outside the EU and EEA and studying in the English-taught Bachelor's and Master's degree programmes pay the tuition fee in the KAMK Online shop or in Flywire (Flywire payment method is available from April 2024).

The annual tuition fees and scholarships are decided by the KAMK Board of Directors. The amount of the tuition fees and scholarships remains the same throughout the entire period of study as it was determined when the study place was accepted.

Tuition fees must be paid for all semesters and academic years in which the Student is enrolled as attending, including additional periods of study. Tuition fees are also payable for exchange and practical training periods (i.e. when the Student is registered as attending Student).

The Students must pay the tuition fee in one instalment and by deadline specified by KAMK. After the start of the first academic year, the Student is not entitled to a refund.

If Student liable for tuition fees do not pay the tuition fee by the deadline, they will lose their right to study. Students who do not have a valid study right cannot study and complete credits. Students can reapply for restoring the study right from the beginning of the next semester by filling in the application form and paying an application fee of EUR 50 and the missing tuition fee.

If the Student's attendance status (present/absence) changes in the middle of a semester, the tuition fee paid will not be refunded or transferred to the next semester. If the Student changes their attendance record in the middle of a semester, the change will affect from the date of application.

If the Student graduates earlier than the allocated study period, in 2.5 years, and has paid the tuition fee for the whole academic year, they can apply for a refund for the sixth semester. Half (50%) of the tuition fee paid will be refunded on request. Refunds must be applied by sending a written message to the Study Services (studyservices@kamk.fi) before the start of the sixth semester.



If the Student's residence permit application is pending (or there is no valid residence permit) they are required to pay the tuition fee.

If the Student's status changes in such way that they are no longer required to pay the fee, the Student must notify of this change of status, submitting a statement with the necessary documents (EU Blue Card / residence permit) by email to the KAMK Study Office by 31 July (for Students paying the tuition fee in August) or alternatively by 30 November (for Students paying the tuition fee in December).

If the Student's status changes already during the application period, the documents must be submitted to the KAMK Study Services without delay.

First-year Students Tuition Fee

All new Bachelor and Master Students pay the full-year tuition fee when they receive their place of study. New Students can enroll for the semester once the tuition fee has been paid.

Education Pathway Students who start their studies in January pay their first tuition fee only for the spring semester when acceptance the study place.

Impact of Residence Permit on Tuition Fees

First-year Bachelor's Degree Students who have not received a residence permit before the end of the first semester and are not present in the second semester, pay the tuition fee for the second semester between 1 and 15 December (the tuition fee for the second semester is transferred to the next semester). For the first-year Bachelor's Students who are not offered online studies and cannot start their studies in Kajaani by the deadline due to a delay in their residence permit, start date is postponed to the next semester. The paid tuition fee will also be transferred to the following semesters.

First-year Master's Degree in Global Business Management and Master's Degree in Game Business Management Students (full-time studies) who are unable to start their studies by the deadline, will be registered as absent and their paid tuition fee will be transferred to the next semester.

Continuing Students Tuition Fees

Continuing Bachelor's and Master's Students pay the annual tuition fee between 1 and 15 August.

Students who started their studies in February and have paid tuition fee for the whole academic year, pay the following tuition fee between 1 and 15 December.

Read more about tuition fees in [Studyinfo](#).

Article 4 - Scholarships

Only Students who are required to pay tuition fees can receive a scholarship.

First-year Bachelor's degree Students are eligible for an Early Bird scholarship and continuing Students for a credit-based and/or Finnish language proficiency based scholarship.

For the credits credit-based scholarship, the credits will be considered if they have been completed by 31 July or 31 December and all credits are registered in the study register by 31.8. or 7.1. Credits received after the deadlines will not be considered when awarding the scholarship.

Scholarships are processed and awarded automatically based on credit accumulation in early September/January, and the scholarship will be deducted from the total tuition fee for academic year. If the Student is not awarded a scholarship and has not paid the full tuition fee, the missing fee must be paid by 15 September or 15 January.

Early Bird Scholarship for First Year Bachelor's and Master's Students

The Early Bird scholarship for first-year Students is available for applicants who accept the study place and pay their tuition fee within two weeks (14 days) from the notice of admission. Early Bird is valid for Students accepted from a reserve place who accept a place and pay the tuition fee within 7 days of receiving their place. The Early Bird grant is deducted from the first year's tuition fee.

Early Bird Scholarship for those whose studies that have started by 31.12.2023: €3,000

Early Bird Scholarship for those whose studies have started after 31.12.2023: €2,000

Education Pathway Students are not entitled for the first-year scholarship.

Double Degree Scholarships

Double Degree Students apply for a scholarship by filling in the scholarship application form at the same time as they apply to become a Double Degree Student. The application deadline for the scholarship application is in May and November at a separately agreed time. The scholarship will be awarded for a maximum of two years.

Bachelor's Degree Scholarships

Continuing Bachelor's Students who are subject to tuition fees and whose studies have progressed in accordance with the study plan are eligible for a scholarship of €3,000. The scholarship reduces the annual tuition fee by €3000. The students must complete at least 55 credits during the academic year. The credits are counted cumulatively, i.e. 55 credits after the first year, 110 credits after the second year etc. If the Student is present for only one semester in the academic year, at least 30 credits must be completed during that semester. If the Student has been absent for the whole academic year, the grant will be awarded based on the Student's previous period time of attendance. Previous studies completed before the start of the degree programme will not be counted towards the scholarship credits.

NOTE! If the Student completes more than 55 credits during the academic year, the excess credits will be taken into account for the following year's grant. If the Student completes less than 55 credits in an academic year, the credits completed will not be transferred to the following academic year. If the Student has returned an assignment late or is suspected of cheating, and the registration of their credits is therefore delayed, the Study Services will only take into account the credits that have been registered by 31 August / 7 January.

Bachelor's Degree Transfer Students

A transfer Student is a student who transfers they study right from another Finnish university of applied sciences to KAMK. Previously completed credits at the previous UAS are taken into account when considering the Student's eligibility for a scholarship at KAMK.

Bachelor's Students Scholarship Based on Finnish Language Skills

Bachelor's degree Students who are liable for tuition fee can apply and receive the Finnish language scholarship once during their studies. The scholarship is worth €3000 and will be used directly to reduce the tuition fee.

Students can apply for a scholarship by filling in an application form between 1.-15.8. / 1.-15.12. and attaching a certificate of successful completion of the Finnish language test. The accepted test is the national certificate of language proficiency (YKI), intermediate or advanced (grades 3-5).

Master's Degree Scholarships

Master's Students are only eligible for the Early Bird scholarship and are not eligible for credit-based or Finnish language skill-based scholarships.

Article 5 - Tuition Fee Refund

The tuition fee can only be refunded if the Student receives a negative residence permit decision. The condition for receiving a refund is also that the Student has applied for a residence permit within 14 days of being offered a place and paid the tuition fee in accordance with the instructions. Refunds are only possible in the same semester in which the Student has accepted the place of study and registered for attendance in the Studyinfo.

If the applicant has withdrawn his/her application for a residence permit or otherwise interfered with the residence permit process and forced MIGRI to interrupt the application process, they are not entitled to a tuition fee refund.

The decision to refund the tuition fee is made on the basis of a written application submitted by the applicant to the Study Services (studyservices@kamk.fi). The applicant must attach the negative residence permit decision of the Immigration Office MIGRI to the application. If the applicant does not submit a negative residence permit decision within the semester of the date of acceptance and registration, the tuition fee will not be refunded.

If the Student does not receive a residence permit decision within the semester in which they have been accepted a study place, they can resign from their studies and regain their right to study once during the following academic year if they are granted a residence permit.

The tuition fee paid will not be refunded if the Student resigns during the academic year. Tuition fees are not refundable if the Student has been offered online or distance learning.

Students who have started their studies at a distance and who wish to interrupt their studies after a negative residence permit decision, are entitled to a 50% refund of the tuition fee. The MIGRI's negative residence permit decision and the notification for resignation must be submitted to KAMK by the end of the first semester.

Students studying part-time are not eligible for a refund of tuition fees (Master's Degree in International Business, Master of Engineering Degree in Game Business Management and Master's Degree in Game Business Management).

A processing fee of €250 is charged for each refund.

Article 6 - Duration and Termination of the Agreement

This Agreement covers the targeted completion time of the degree. The scope of a UAS Bachelor's degree at KAMK is 210 or 240 credits and the scope of studies leading to a UAS Master's degree is 60 or 90 credits, in accordance with the Annex to the Government Decree on Universities of Applied Sciences (1129/2014) and the educational provisions of KAMK.

The Agreement will be terminated if the Student resigns from their studies. In such case the Student is obliged to inform KAMK Study Office. The Agreement is also terminated if the Student has misrepresented their past and/or their present circumstances.

Article 7 - Limitation of Liability

If circumstances change beyond KAMK's reasonable control (staff illness, lack of funding, government restrictions and changes in Ministry regulations), KAMK reserves the right to change or cancel the Programme partially or completely at any time without liability, even after the Student has registered at KAMK.

KAMK is not liable for and does not guarantee that the Programme is suitable for a specific occupation / job / position / purpose.

Article 8 - Disputes

This Agreement and the relationship between the Parties, shall be governed by and interpreted in accordance with the laws of Finland, excluding the choice of law rules and principles. In case of dispute or difference between the Parties arising out or in connection with this Agreement, the Parties shall first endeavour to settle it amicably.

Article 9 - Agreement's Entry into Force

This agreement shall enter into force after the Student has accepted the study place and approved this agreement by reading it during the application phase.