

KAMK Student Agreement 2025

valid from 1.8.2025-

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 fulfils 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 and pay the first-year tuition fee within the 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 by paying the tuition fee for each semester within the given deadlines set by KAMK.
- Register their arrival at the Study Services by the given deadlines set by KAMK
- Use strong (two-factor) authentication 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.
- 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 with 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 and DVV (Digital and Population Data Services Agency) 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 an EU Blue Card, or
- have an EU Family Member's Residence Card in Finland, or
- have an EU residence permit for third-country citizens with long-term residence permit card in Finland (Type P-EU), or
- have a Brexit residence permit card, Type SEU = Right of residence under the withdrawal agreement, or
- have a permanent residence permit card in Finland, type P permit, or
- have a residence permit card based on temporary protection, or
- have a continuous residence permit in Finland, Type A permit issued for purposes other than studying. However, you are required to pay tuition fees in the following cases:
 - If your first residence permit in Finland was granted for studying, you are required to pay tuition fees, even if you later obtained a continuous residence permit (type A) on other grounds.
 - If you have a continuous residence permit (type A) based on family ties, and your family member originally came to Finland on a residence permit granted for studying, you are also required to pay tuition fees.

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 [Flywire](#). For the first academic year the tuition fee is paid in one instalment and for the following academic years the tuition fee is paid per semester (autumn and spring semesters).

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 an attending Student).

The Students must pay the tuition fee in one instalment and by the 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 does 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 to restore 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 paid tuition fee will not be refunded or transferred to the next semester. Students are permitted, for a justified reason, to change whether they are absent or present at any time during the academic year apart from the registration period. The justified reason is assessed on a case-by-case basis and could be among others, chronic illness, maternity/parenting leave or e.g. interrupting military service or maternity/parenting leave. If the Student changes their attendance enrollment in the middle of a semester, the change will affect from the date indicated in the 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 Services 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 first-year tuition fee when they receive their place of study. New students will be enrolled as attending by the Study Services, after the first-year tuition fee payment has been received.

Impact of Residence Permit on Tuition Fees

If the first-year Bachelor's Degree Students have been offered online studies for the first semester and have not received a residence permit before the end of the first semester and is not present in the second semester, the second semester tuition fee can be transferred to the next semester of attendance.

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, will have their start of studies

postponed to the next semester. The paid tuition fee will also be transferred to the following semesters.

First-year Master's Degree Students (full-time on-campus 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. The tuition fee will not be transferred if the students are offered online studies.

Continuing Students Tuition Fees

Continuing Bachelor's and Master's Students pay the autumn semester's tuition fee between 1 and 15 August and the spring semester's tuition fee between 1 and 15 December.

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

Read more about tuition fees on the [KAMK Website](#) and [Studyinfo](#).

Article 4 - Scholarships

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

First-year Bachelor's degree Students who started their studies after 1 August 2025 are eligible for an Early Bird scholarship and continuing Students for Finnish language proficiency-based scholarship.

The scholarship based on the Finnish language proficiency must be applied separately at the same time with paying the tuition fee (1 – 15 August / 1 – 15 December). The YKI certificate and the test assessment scale must be attached to the application. Late applications will be considered for the following year's tuition fee.

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 / 15 January. If a student no longer has tuition fees to be paid, they are not eligible to receive the scholarship.

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. If the Student is accepted from a reserve place, the Early Bird is valid for who accepts the study place and pays the tuition fee within 7 days of receiving their study place. The Early Bird grant is deducted from the first year's tuition fee.

The tuition fees and scholarship amounts can be found on the [KAMK Website](#).

Bachelor's Degree Scholarships

Continuing Bachelor's Students, who have started their studies at KAMK before 1 August 2025, are subject to tuition fees and whose studies have progressed in accordance with the study plan are eligible for a credit-based scholarship.

The tuition fees and scholarship amounts can be found on the [KAMK Website](#).

Bachelor's Students Scholarship Based on Finnish Language Skills

Bachelor's degree Students who have started their studies at KAMK after 1 August 2025, who are liable for tuition fee can apply and receive the Finnish language skills scholarship after the first year of studies. The Student can receive the scholarship 3 times, on condition that each time they take a test of a higher level. The scholarship cannot therefore be awarded based on a lower-level test.

The amount of the scholarship depends on the level of the completed language test (YKI).

- Basic level: 500 euros (proficiency level 1 and 2)
- Intermediate level: 1 000 euros (proficiency level 3 and 4)
- Advanced level: 1 500 euros (proficiency level 5 and 6)

The scholarship based on the Finnish language skills must be applied separately at the same time with paying the tuition fee (1 – 15 August / 1 – 15 December). The YKI certificate and the test assessment scale must be attached to the application. Late applications will be considered for the following year's tuition fee. If a student no longer has tuition fees to be paid, they are not eligible to receive the scholarship.

The tuition fees and scholarship amounts can be found on the [KAMK Website](#).

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. Transfer students are subject to the tuition fee and scholarship conditions that were in force at the time of the start of their original study right.

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.

Master's Degree Scholarship

Master's Students are only eligible for the Early Bird scholarship and are not eligible for 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 during the first two semesters in which the Student has accepted the place of study and registered for attendance in Studyinfo. The refund of tuition fees is subject to the following conditions:

- the student has applied for a residence permit within 14 days of being granted a study place,
- the student has paid the tuition fee in accordance with the guidelines,
- the applicant has not withdrawn his/her application for a residence permit or has in any way interfered with the residence permit process (e.g. has knowingly provided false information about his/her identity or other information affecting the decision during the process), resulting in a negative residence permit decision or the Immigration Service has suspended the application process, and
- the student has applied for a refund of the tuition fee by the deadline.

The decision to refund the tuition fee is made based on 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 first two semesters of the date of acceptance and registration, the tuition fee will not be refunded.

If a first-year student has not received a residence permit decision by the end of the first semester

- he/she may resign and receive a refund of the second semester's tuition fee.
- he/she may register as absent for the second semester and continue waiting for the residence permit. If the student has not received a residence permit by the end of the first two semesters, he/she must apply for a one semester refund of the tuition fee by the end of the second semester. The student will resign from their studies when applying for a refund.

If the student obtains a residence permit after the refund, he/she will have to pay the remaining tuition fee and apply for restoring the study rights.

If the degree does not offer online studies, a refund is possible from the whole academic year.

The paid tuition fee will not be refunded if the student has obtained a residence permit and decides to resign from his/her studies. Tuition fees are not refundable if the Student has been offered online or distance learning.

Students studying part-time and fully online are not eligible for a refund of tuition fees.

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

If a student has paid too much tuition fee, the excess will be refunded to the student's Finnish bank account. The fee will not be refunded to a foreign bank account.

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 Services. 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 endeavor 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.