

Decision on the Right to Study and Related Terms and Conditions

The Decision on the Right to Study and Related Terms and Conditions approved by the KAMK Rector applies to students at Kajaani University of Applied Sciences (hereinafter "KAMK") and defines the rights and obligations of the student and other matters associated with the completion of studies at KAMK.

The Decision on the Right to Study and Related Terms and Conditions is based on Finnish legislation and on the administrative decisions ([Degree Regulations](#) and [Tuition Fees and Scholarships guidelines](#)). The Degree Regulations are approved by the Board of Kajaani University of Applied Sciences. The Tuition Fees and Scholarships Guidelines are approved by the KAMK Rector.

This Decision applies to all KAMK Students who are obliged to pay tuition fees. This Decision enters into force when the Student has accepted the study place offered by KAMK in the Studyinfo service. The Decision remains valid for the entire duration of the Student's studies. Any admission-specific conditions regarding the right to study and tuition fees and scholarships are set out in the applicant's personal Acceptance Letter.

This Decision is binding on all students to whom it applies, and no individual exemptions will be granted.

1 – Student's Rights and Obligations

The Student is required to:

- Accept the offered study place and pay the first-year tuition fee within the given deadline. The deadline is announced in the personal Acceptance Letter.
- Pay the tuition fee in accordance with the KAMK tuition fees conditions and deadlines. Failure to pay the tuition fee results in the forfeiture of the right to study.
- Apply for a Finnish residence permit well in advance of the start of the studies and within 30 days of the notification of admission. All immigration-related matters are regulated and decided by the Finnish Immigration Service. The Student must understand that KAMK has no authority on immigration matters.
- Use strong (two-factor) authentication to have access to KAMK's network and user accounts. 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.
- Commence studies on time. Requirements may vary by degree programme and the official starting dates and orientation schedules are stated in the Student's Acceptance Letter and on New Students' website.
- Register their arrival at the Study Services by the given deadlines set by KAMK.
- Register as attending for the academic year by paying the tuition fee for each semester within the given deadlines set by KAMK.
- 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.
- Follow good academic practices and maintain academic integrity at all times. Plagiarism, cheating, and other violations of academic ethics are considered misconduct and may lead to disciplinary measures, the loss of scholarship benefits, additional tuition fee liability periods, or, in serious cases, termination of the right to study.
- Pay the mandatory Student health care fee to KELA for each attending semester.
- Keep KAMK and Digital and Population Data Services Agency (DVV) informed of the address of residence and other contact details during the studies.

Other Important Information Regarding the Start of Studies

- Under the Universities of Applied Sciences Act, first-year Students may register as non-attending only on statutory grounds. The commencement of studies cannot be deferred to a later intake.

2 - Tuition Fees, Payments and Scholarships

Students Subject to Tuition Fees

Citizens of countries outside the EU and EEA and studying in the English-taught degree programmes are required to pay tuition fees.

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

The tuition fee is tied to a specific right to study, and a paid fee cannot be transferred to another right to study if the student transfers to another programme or higher education institution.

The University of Applied Sciences is legally obligated to report or provide access to information on tuition fees and all scholarships to the Finnish Tax Authority and the Finnish Immigration Service (Migri) annually.

Students Exempt from Tuition Fees

The fee is not charged for Students who are equated with EU area citizens. Neither is the fee charged for persons who, under the [Aliens Act](#):

- have a European Union Blue Card
- have a permanent residence permit
- have a continuous residence permit for purposes other than studies*
- are [under temporary protection](#)
- have a long-term resident's European Union residence permit issued to third-country nationals
- have an EU Family Member's Residence Card in Finland.

*Please note that in the following cases the tuition fee is charged:

- If your first residence permit in Finland was granted for the purpose of 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.

However, if your continuous residence permit (type A) is based on family ties in Finland, and your family member is a Finnish citizen or is staying in Finland with a permanent residence permit, you will be exempted from tuition fees.

Paying the Tuition Fee

Students are required to pay the tuition fee via the [Flywire](#) platform by the deadline set by KAMK and announced in the personal Acceptance Letter. Flywire is KAMK's only payment channel for paying tuition fees. If your country appears on Flywire's list of restricted countries and you are unable to make your tuition fee payment through Flywire, please contact Study Services: studyservices@kamk.fi without delay.

Tuition fee and scholarship conditions remain the same throughout the entire period of study as was determined when the study place was accepted. Failure to pay the tuition fee results in the forfeiture of the right to study without a separate notice. Students who do not have a valid right to study cannot study and complete credits.

Students will receive confirmation of the payment received and their official payment receipt directly from Flywire. **KAMK Study Services does not send separate e-mail confirmations about receiving the tuition fee.** KAMK Study Services will register the student as attending once it has verified that the tuition fee has been paid through Flywire.

The tuition fees and scholarships applicable to each intake group are determined separately and published on the [Tuition Fees and Scholarships](#) webpage.

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

First-year Student Payments

All new students liable for tuition fees pay the first-year tuition fee when accepting the study place (offer of admission). The tuition fee must be fully paid in one instalment.

The tuition fee payment deadline is the same as the deadline for accepting the study place. Deadlines are stated in the applicant's personal Acceptance Letter.

Payments After the First Study Year (continuing students)

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

The schedules for tuition fee payments are announced annually. At present, continuing students pay the next semester tuition fee by 15 August and 15 December. The tuition fee for the semester must be fully paid in one instalment. (The student may also choose to pay the tuition fee for the entire academic year in a single payment.) We reserve the right to make changes to the payment schedules.

Impact of Independent Studies on Tuition Fees

Some degree programmes require students to complete their first-semester studies independently online if they are unable to arrive on campus for orientation and the start of their studies due to delays in their residence permit decision process. **In such cases, completion of independent studies is mandatory**, and the studies count towards both the student's attendance semester and tuition fee liability. If programme requires the completion of independent studies, this requirement is stated in Acceptance Letter and under New Students webpage.

The independent study arrangement is strictly limited to Students whose residence permit application is pending. If a Student's residence permit is granted before the commencement of the first-semester studies, the Student is required to attend classes on campus.

Impact of Residence Permit on Tuition Fees

During the first academic year, a student may register as non-attending only on statutory grounds. A pending or missing residence permit does not constitute such a reason.

Consequently, if a student is unable to start their studies because they have not obtained a residence permit by the orientation days (and the degree programme does not require the student to complete the first-semester studies independently), their study right will be deactivated. In such cases, studies cannot be pursued without a valid study right, and commencing studies is generally possible at the orientation period of the following semester.

If a student is granted a residence permit at a later stage, they must notify Study Services immediately or before the next semester starts.

If the Student has not obtained a residence permit by the end of the first semester and therefore can't register as attending for the next semester, students study right will be deactivated and the tuition fee may be transferred to the next semester in which the Student is registered as attending.

If a student fails to indicate whether they wish to register as attending or non-attending, and they have unused tuition fees remaining, the payment will be carried forward to the next academic term and the student will be registered as attending.

A student may wait for a residence permit for a maximum of two semesters. If the residence permit has not been granted within that period, the student's study right will be terminated. **Waiting for a family member's residence permit is not considered a valid reason to register as non-attending.** Students who choose to delay their arrival on campus for this reason will be registered as attending, and the tuition fee will be applied to the relevant semester(s).

Students are required to keep Study Services informed of their residence permit status. If a student does not receive their residence permit in time, they must notify Study Services by the semester registration deadlines (15 December / 15 August).

Students whose status changes to exempt them from tuition fees must submit proof of their exempting residence permit to Study Services immediately upon receiving it and no later than the end of the semester registration period (15 December / 15 August). If the permit has not been received by that date, the tuition fee for the semester must be paid.

Tuition Fee Refund Due to Failure to Obtain Residence Permit

Tuition fees are refunded only if a residence permit is denied or has not been granted by the end of the first two semesters after the start of the study right. After the first two semesters, the Student is not entitled to a tuition fee refund.

The paid tuition fee will not be refunded

- if the Student has obtained a residence permit and decides to resign from their studies.
- If Student is enrolled in blended (part-time) or fully online degree programme.
- for any attendance semesters during which the Student has pursued studies, either as independent study or through on-campus attendance.

If independent studies are not provided for the degree programme, the tuition fee may be refunded for the entire academic year, provided that all other refund conditions are met.

The refund of tuition fees is subject to the following conditions:

- the Student has started the application process for a residence permit within 30 days of being granted a study place
- the Student has paid the tuition fee in accordance with the guidelines,
- the Student has not withdrawn their residence permit application or interfered with the process (e.g., by knowingly providing false information), leading to a negative decision or suspension by the Immigration Service, and
- the Student has applied for a refund of the tuition fee by the deadline by the last day of their first two semesters (31.7. or 31.12).

Students seeking a tuition fee refund must submit an application using the designated online form by the applicable deadline and attach all required supporting documents. Supporting documents may include a negative residence permit decision from the Finnish Immigration Service (Migri) or, if the residence permit application is still pending, evidence that application remains under processing, such as an Enter Finland confirmation, embassy appointment confirmation, or waiting list confirmation. Study Services will decide on the tuition fee refund based on the submitted application and supporting documents.

If the Student obtains a residence permit after the refund and wishes to continue their studies at KAMK, they will have to pay the remaining tuition fee and apply for restoring the study rights.

A processing fee of 250 EUR will be deducted from the refunded tuition fee.

If a Student has paid too much tuition fee, the excess amount will be refunded in full to the Student's Finnish bank account without a handling fee. The payment will not be refunded to a foreign bank account. If the excess amount is small, less than €30, it will not be refunded.

For further information and detailed instructions for refunding tuition fees, please see the [Tuition Fees and Scholarships](#) page.

Scholarships

Only Students who are required to pay tuition fees are eligible for scholarships.

Depending on their degree programme and year of admission, students may be eligible for an Early Bird scholarship for early payment of the tuition fee, a scholarship based on Finnish language proficiency, and a grant for graduating within the target completion time.

The Rector annually confirms the scholarships available for each degree programme and admission group. Details of the available scholarships are published on KAMK's [Tuition Fees and Scholarships](#) webpage and specified in the applicant's personal Acceptance Letter.

3 - Other Costs Related to Studies and Living

The tuition fee covers KAMK degree studies, supervision, counselling, and access to supporting services such as library and IT services.

In addition to the tuition fee, the student must ensure that they have sufficient funds in their bank account to cover living expenses in Finland before applying for a residence permit.

Examples of other expenses:

- residence permit fees
- health insurance for the full duration of stay in Finland
- travel expenses
- local administrative charges
- living costs; rent and apartment deposit, electricity, food expenses, medicines etc.

The student is also responsible for paying the student healthcare fee to Kela and, optionally, the student union membership fee to the KAMO Student Union.

4 - Matters Related Right to Study

Right to Register as Non-attending

During the first academic year, a student may register as non-attending only on statutory grounds. A certificate of verifying grounds for statutory non-attendance must be provided to Study Services without delay, and at the latest by the end of the semester registration period (15 December / 15 August). For more information about the requirements for non-attendance documentation, please visit the [New Student](#) page.

After the first academic year (continuing students), a student may register as non-attending for up to one academic year without providing a specific reason or supporting documentation. Students must notify the Study Services of their non-attendance by the semester registration period (15 December / 15 August).

Students are permitted, for a justified reason, to change whether they are non-attending or attending 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, or e.g., interrupting military service or parental leave. If the Student changes their attendance registration in the middle of a semester, the change will affect from the date indicated in the application. In this case, the paid tuition fee will not be refunded or transferred to the next semester.

Registration at KAMK Upon Arrival in Finland

Upon arriving in Finland, students must register in person with KAMK. As part of this registration process, KAMK verifies that the student has genuinely arrived in Finland for the purpose of studying. Students who fail to register with KAMK Study Services and whose participation in studies cannot otherwise be verified will be reported to the Finnish Immigration Service (Migri) and will forfeit their

right to study due to failure to fulfil their registration obligation. The deadline for registration with KAMK is stated in the Acceptance Letter.

Progressing in Studies Within the Target Timeframe

The Finnish Immigration Service (Migri) monitors the progress of studies undertaken by international students who require a residence permit. Migri may revoke a residence permit if the student's studies do not progress sufficiently. Students are expected to complete, on average, 55-60 ECTS credits per academic year.

Students are required to pay tuition fees for each semester of attendance. If the duration of their studies exceeds the target completion time, they must pay the full tuition fee for all additional semesters, regardless of whether the semester is used in whole or in part.

If a student liable for tuition fee graduates within the target completion time, they may be eligible for a €500 graduation grant.

Reinstatement of a Forfeited Right to Study

Students who have forfeited their right to study due to failure to pay the tuition fee or failure to register may apply for the reinstatement of their right to study by submitting an application through the designated online form and paying both the processing fee (€50) and the tuition fee. Read more on the [KAMK webpage](#).

More Information

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

For further information, please contact us:

KAMK Study Services

<https://portal.kamk.fi/>

studyservices@kamk.fi

+ 358 40 6548 471

KAMK reserves the right to make changes.

(This document has been digitally dated and signed)

Matti Sarén

Rector

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SIGNATURER

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