Tuition fees and scholarships

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Coronavirus and tuition fees

Students liable to tuition fee at Aalto can apply for the Additional Semester Scholarship in case their graduation will be delayed by measures taken by the university to contain the coronavirus outbreak.

If granted, the scholarship covers 100% of the tuition fee for one additional semester following the normative duration of the programme.

Any evident, direct impact of the coronavirus measures will be taken into consideration when assessing the criteria for the scholarship. Students liable to tuition fees may also need help in mapping the following issues resulting from any significant delay to their graduation:

- Residence permit may need to be extended.
- Migri may need to see that the student can sustain themselves financially over the additional semester and that they have a valid insurance for it.
- The contract for accommodation may need to be extended.
- If the student has an external sponsor (bank, state, parents etc) covering living expenses, they may need to be consulted.
- The thesis topic is usually valid for a limited time. It should be checked beforehand that with any extension it does not expire before the thesis is officially approved. Any significant delay directly caused by the containment-measures of the university will be taken into consideration when assessing the limitation of the thesis topic validity.
- Any third-party measures (such as the student’s thesis-partner or company closing or limiting their operation) that significantly impact the student’s graduation on time will be assessed case-by-case for a reasonable solution.
- Students must ensure they have a valid health insurance in place at all times for the whole duration of their studies.

The university is committed to ensuring relevant help and support throughout this exceptional situation. If you have a specific question relating to tuition fees or individual circumstance impacting your tuition fees or scholarship, please write to: tuitionfees@aalto.fi.

Tuition fees

Bachelor's and master's programmes taught in English have a tuition fee for non-EU/EEA citizens. There are no fees for doctoral programmes.

The tuition fee ranges from €12,000 to €15,000 per academic year depending on the programme:

- €12,000 per academic year for bachelor’s degree programmes
- €15,000 per academic year for master’s degree programmes

International double degree programmes may have their own tuition fees and scholarship schemes, please read more from programmes’ web pages.

If you are awarded an Aalto University Scholarship, the amount awarded will be deducted from your invoice accordingly, e.g. if you are awarded a 50% scholarship, your invoice will be half of the tuition fee due for that academic year. Please see the section on Scholarships for more information.

Do I need to pay fees?

If you are a degree student and a citizen of a country outside the European Union (EU), European Economic Area (EEA) or Switzerland, you are generally required to pay tuition fees. There are no fees for doctoral/PhD studies.

The fees will not concern you as a non-EU citizen if you:

- are equivalent to an EU citizen (i.e. citizens of Switzerland)
- have a continuous or permanent residence permit card in Finland (type A or P permit)
- have an EU residence permit for third-country citizens with long-term residence permit card in Finland (type P-EU permit)
- have an EU family member’s residence card in Finland
- have an EU blue card in Finland

To prove your citizenship or residency status, you are required to provide a valid passport or national ID card where your citizenship is indicated, and a copy of valid residence permit in Finland. In order to be exempted from tuition fees, your residence permit has to be valid at the start of the academic year (i.e. 1st of August).
More information about determining your liability to pay (and exemptions from) tuition fees can be found on Studyinfo (studyinfo.fi). Information about the residence permits is available on the Finnish Immigration Service website (migri.fi).

What does the tuition fee cover?

The tuition fee covers educational expenses such as courses, academic supervision, exams, counselling and university support services such as student services, use of library and IT services, in accordance with the university regulations and policies concerning degree studies.

The tuition fee does not cover personal study-related costs such as study materials (books, computers, printers and such), any other costs that may be charged according to the university rules or national legislation (e.g. casing of thesis), or the mandatory membership fee of the Student Union.

Paying the tuition fee

The tuition fee is paid in one instalment for each academic year. After payment, you will receive an automatic receipt as soon as the payment has cleared (usually within a week).

For a newly admitted degree student the invoice is sent after the student has accepted his/her place for study.

The invoice is sent by email and the due date will be stated in the invoice. Payment is done by bank transfer, and the currency used is the euro (EUR). Please note that banks may charge additional fees for money-transfers and that any such charges cannot be deducted from the amount of the tuition fee. For more information about the bank-specific fees and charges, please contact your bank.

Detailed instructions for the payment, such as the university bank details, invoice number etc. will be in the invoice. It is important to follow the instructions carefully to avoid any unnecessary delays. Please make sure that you include the reference number from the invoice correctly, as it will enable the university to connect the payment with your details and allows you to enroll as soon as the payment has been confirmed by the university.

For each following academic year of study, the tuition fee invoice is sent to you before the start of the forthcoming enrollment period (i.e. towards the end of spring term). The due date for payment will be stated in the invoice.

Please note that enrolling as attending student is not possible without the correct amount having been received by the university.

If you are granted an Aalto University Scholarship, the amount awarded will be deducted from your invoice accordingly. This means that if you are awarded a category B scholarship (50 %), for example, your invoice will be half the tuition fee for that academic year. If you are awarded a category A scholarship (100 %) no invoice will be sent.

In what cases will I be refunded a paid tuition fee?

You have a right to a full refund (excluding any bank charges) of a tuition fee paid to Aalto if:

- you have been conditionally admitted but do not meet the conditions (including any given deadline for submission of documents) and your place is cancelled,
- you are not granted a residence permit in Finland and therefore cannot start or continue your studies,
- your residence permit status changes before the end of the enrolment period and you are no longer liable to pay fees (in such case the new Finnish residence permit card must be presented as proof before the end of the enrolment period),
- you are prevented from starting your studies by circumstances evidently beyond your control (force majeure exception for autumn 2020 due to coronavirus)
- the university is unable to offer the degree programme you have been admitted to.

You may request a partial, one-semester refund (excluding any bank charges) of the tuition fee if your residence permit changes during the studies so that you are no longer deemed liable to pay fees. In such case a Finnish residence permit card must be provided as proof so that the university may revise your status. Please note that changes in the fee status made in the middle of semester do not result in the reimbursement of the tuition fee for that semester. The revised status will be effective, as a rule, from the beginning of the following semester. You can then request a refund (where applicable) by submitting the relevant form and supporting documents to the Student Services.

Please see also Financial matters for other issues related to financing your studies and stay in Finland.

Scholarships

The Aalto University Scholarship Programme seeks to recognize talented non-EU/EEA students across the world by awarding academic excellence. If you are liable to pay tuition fees at Aalto, you can apply for Aalto University Scholarships. The students who are awarded a scholarship will have their tuition fees waived fully or in part for the normative period of study, provided that their studies progress according to the approved personal study plan. The university also offers Incentive-Based Scholarships (please see the information below).
Aalto University Scholarships are offered as tuition fee waivers only. The scholarships are merit-based and are granted on competitive basis. The number of scholarships per degree programme is limited and depends on the overall number of selected non-EU/EEA students per degree programme.

Scope of the scholarship

Aalto University Scholarships cover either 100 % (Category A scholarship) or 50 % (Category B scholarship) of the tuition fee only.

At the moment, Aalto University does not offer any university-wide scholarships to cover living costs in Finland. Students are expected to cover all their living expenses and other study-related costs from their own financial resources. More information about the living costs is available from the Financial Matters page.

Please note, however, that some study options may offer their own scholarships that also cover living expenses either in full or in part. You can find more information on these from the programme-specific pages for studies. Also, please see more information about the ‘HAIC Scholarship for Security and Cloud Computing’ below.

How to apply for the scholarship?

If you are a non-EU/EEA citizen liable to tuition fees and apply for admission at Aalto, you can apply for the scholarship with the same application form you use to apply for your preferred study option(s) by ticking the relevant section in the form. Please note that only students who are liable to pay tuition fees at Aalto University are eligible to apply for Aalto University Scholarships. It is not possible to apply for the scholarship after the application period has ended and there are no reserve lists for the allocation of scholarships. Please note also that the scholarships are not available for the Computer Communication and Information Sciences (CCIS)-programme second application round.

Scholarship decisions

The scholarship are allocated on the basis of the academic evaluation of the applicants when they are selected to the study programmes. The decisions are made by the selection committees of the relevant degree programme. You will receive the decision about the scholarship together with the decision about the admission. Please note that decisions regarding scholarships are final and may not be appealed (as defined in the Finnish Universities Act).

Scholarship terms

The scholarship terms and conditions must be accepted by the student by signing and returning the ‘Aalto University Scholarship Terms’ document to the university by the given deadline.

Duration of scholarship

Scholarships are granted for the standard duration of the relevant degree programme. The standard duration is three years full-time study for bachelor’s degree and two years full-time study for master’s degree. Scholarship requires full-time study and steady progress in studies according to the approved personal study plan.

Discontinuation of scholarship

The progress of your studies is checked each term and your scholarship may be discontinued if your studies do not follow your approved personal study plan. If you have any issues affecting your study progress, it is essential that you contact the Student Service Desk of your school and actively seek help so that your scholarship is not affected. A failure to resolve any pending issues may result in the discontinuation of your scholarship on the basis of insufficient study progress.

As a guideline, scholarships are automatically continued for the standard duration of the degree programme unless:

- studies do not follow approved personal study plan so that graduation is likely to be delayed by more than one semester
- studies progress so slowly that graduation is likely to be delayed by more than one semester
- studies progress below 45 ECTS credits per academic year leading to discontinuation of residence permit
- the terms and conditions of scholarship agreement are broken

In such cases the school will contact the student and request a meeting where the scholarship is discussed and further course of action agreed.

Please note also, that the Finnish Immigration Authority (Migri) requires students to complete at least 45 ECTS credits per academic year for the renewal of their residence permit. A failure to comply may result in the discontinuation of your residence permit and subsequent inability to complete your studies and continue your scholarship. Hence it is essential that you contact the Study Office as early as possible should you feel the need to revise your study plan for any reason.

The university is committed to helping students to achieve steady progress throughout their studies and offers many forms of assistance towards this aim.

Scholarships and personal study plan

New students are requested to draft their first personal study plan when they accept their place for study. Relevant academic support may also be offered depending on the programme. The university requires students to have an approved study plan by the end of October at the very latest. The review of studies monitoring students’ progress is done by the end of March in the Spring Term and any issues, such as missing credits or possible discontinuation of scholarship, must be resolved by the end of April. This is to enable registration for the following semester in the beginning of May, and for students needing to renew their residence permits to get their documentation in order as early as possible. You can also draft a revised study plan if needed and get it approved with the help of Study Office. However, you can only have one approved study plan at a time.

Scholarships and tax

The university is obliged by law to report all scholarships to Finnish tax authority on annual basis.
Scholarships in Finland are generally tax free up to the value of €23,269.80 per calendar year (as in 2020). The amount exceeding the set limit is generally subject to tax. The set limit includes scholarships paid in Finland by a non-public entity including, but not limited to, any combination of Aalto University Scholarships (fee-waivers), Incentive-Based Scholarships, travel grants, one-off payments and living-expense scholarships you may get from the university for your studies.

If your combined scholarships and grants exceed the value of €23,269.80 for a calendar year, the exceeding amount is generally subject to tax and you may be contacted by the Finnish tax authority.

For further information, please see the Finnish tax authority website: Taxation of students and trainees

Other scholarship possibilities

Below are listed some further opportunities to finance your studies at Aalto University.

**Aalto Incentive-Based Scholarships**

In addition to the tuition fee-waiver scholarships, Aalto has incentive-based scholarships that reward fee-paying students (i.e. students paying either full or partial fee) making good progress in their studies. The incentive-based scholarship is granted if you have completed 60 ECTS credits (or above) of studies from your approved personal study plan during one academic year. To apply, simply follow the information and instructions in the incentive-based scholarships email that schools send out towards the end of Spring Term. If you are a fee-paying student and have not received the email by the end of May, or are not sure if you qualify, please contact your Study Office. The scholarship is €1500 EUR and it is paid towards the end of autumn term (or upon graduation, where applicable). The Incentive-Based Scholarship can be granted more than once.

**Scholarship for one additional semester following the standard period of study**

In order to successfully complete your studies and apply for graduation, you may be awarded a scholarship for one additional semester beyond the standard duration of the degree programme (i.e. one semester in addition to the three years of a Bachelor’s programme, and one semester in addition to the two years of a Master’s programme). You can apply for the scholarship on the condition that your studies have progressed in accordance with the approved study plan and that you have a realistic, approved plan to complete the remainder of the programme. The scholarship for the additional semester is offered as 100% tuition fee waiver. Please note that this scholarship has a strict requirement that you submit your Bachelor's or Master's thesis (as applicable) by the agreed deadline, successfully complete the programme, and apply for graduation within the additional semester. You can normally apply for the scholarship between April and May, but applications may be considered at other times if the circumstances demand it. Please note that the additional semester is likely to impact on your residence permit, student accommodation and financial arrangements, so it is highly recommendable that you start planning as early as possible and use the help of student services in the process.

**Aalto Reserve Scholarships**

Aalto Reserve Scholarship concerns admitted students who have a residence permit that exempts them from tuition fees for the first academic year, but become liable for tuition fees later on during their studies due to a change in residence permit status. Those students can apply for Aalto University Reserve Scholarship that covers either 50% or 100% of the tuition fee for the remainder of the programme’s normative time.

To be eligible for application, you must satisfy the following criteria:

- you have been exempted from the payment of tuition fees on the basis of your previous residence permit for the same programme
- you must have progressed in your studies according to an approved personal study plan for a minimum of 55 credits per year (or pro rata per semester if the application is made in the middle of the academic year)
- you are able to graduate from the programme in normative time (two years for Master’s, three years for Bachelor’s)
- you have succeeded well in your studies with regards to your Aalto grade point average.

If you meet the criteria, you can request the Reserve Scholarship application form from the student services of your school.

The scholarship application must be submitted to the student services before the 1st of June.

Please note that the number of Reserve Scholarships is strictly limited per programme and, as a consequence, the scholarships are allocated on a competitive basis.

**Aalto University Scholarships in international double degree programmes**

International joint programmes that have their own tuition fees and (externally funded) scholarship systems follow their specific regulations. In programmes where students are liable to pay the tuition fee directly to Aalto University, students are eligible to apply for Aalto University Scholarships. However, this only applies to the semesters the student is studying at Aalto and is liable to pay tuition fee directly to Aalto University. Please read more from programmes' web pages.

Programmes with their own scholarship schemes:

- Advanced Materials for Innovation and Sustainability (EIT Raw Materials)
- European Mining, Minerals and Environmental Program (EMMEP)
- ICT Innovation (EIT Digital Master School) - Cloud Computing and Services
- ICT Innovation (EIT Digital Master School) - Data Science
- ICT Innovation (EIT Digital Master School) - Embedded Systems
- ICT Innovation (EIT Digital Master School) - Human-Computer Interaction and Design
- ICT Innovation (EIT Digital Master School) - Visual Computing and Communication
- Security and Cloud Computing (SECCLO)
- Space Science and Technology (SpaceMaster) (Erasmus Mundus)

**Country-specific scholarship opportunities**

You can find information about different scholarship opportunities available in your country at:
Russian citizens applying to full-time master's level degree studies at one of the top 150 universities of the world, which include Aalto University, may be eligible to apply funding from the Global Education Program (GEP) – a Russian government funding programme.

- More information about Global Education Programme (educationglobal.ru)

**HAIC scholarship for Security and Cloud Computing**

Helsinki-Aalto Center for Information Security (HAIC) selects several HAIC Scholars from the top applicants admitted to the Security and Cloud Computing in the Master's Programme in Computer, Communication and Information Sciences or SECCLO – Master’s Programme in Security and Cloud Computing (Erasmus Mundus). A HAIC Scholar will receive generous financial aid including support towards living costs. This is offered either in the form of Living Cost Scholarship or Honours Student Position (i.e. part-time research-related employment during your studies). For more information about the scholarship and how to apply, please check the HAIC website (haic.aalto.fi).

**Scholarships for Aalto bachelor's programme graduates continuing in Aalto master's programmes**

Aalto offers all tuition-fee liable students in Aalto bachelor's programmes (taught in English) a chance to obtain a full scholarship for continuing in the Aalto Master's programme covered by their original 3+2 right to study.

Tuition-fee liable students who complete their Aalto bachelor's degree in normative time (i.e. three years or six semesters) with a final grade point average of 3.80 or above, will receive upon application a full, category A scholarship for their Aalto Master's programme, covering 100% of their tuition fees for the normative duration of the master's programme (i.e. two years or four semesters).

Please note that the scholarship for continuing in the Aalto master's programmes does not cover any Aalto Master's programme that requires a separate application in the Aalto Master's Admissions from the student. If unsure, please contact the student service of your school for further advice.

**Frequently asked questions**

**Am I eligible to apply for a scholarship?**

If you are required to pay a tuition fee, you are also eligible to apply for a scholarship when you apply for admission.

**Do you offer Aalto University scholarships that cover living costs?**

At the moment, Aalto University does not offer any scholarships to cover living costs in Finland. The costs of living are higher in the capital region (Espoo, Helsinki and Vantaa) than elsewhere in the country. Thus, you should prepare to have about 800 euros per month to cover your living costs in Finland as Aalto student. In order to be granted a residence permit, the Finnish immigration authorities require you to have sufficient means of financial support during your stay. More information about the living costs is available from the section 'For Future Student' of this website. For information on the requirements for a residence permit, please check the Finnish Immigration Service website (www.migri.fi).

**Can I do a student exchange period or an internship abroad? Do I still have to pay the tuition fee or will my possible scholarship cover the exchange period?**

Yes, you can go on for a period of exchange or internship abroad. You do have to pay the tuition fee to Aalto even if going for exchange studies or for an internship abroad. If you have been awarded a scholarship for your degree at Aalto, the scholarship covers exchange studies abroad as well.

**Can the University increase the tuition fee for the second year of my master’s degree studies?**

No, your annual tuition fee is fixed upon the year of entry for the degree programme you were admitted to.

**Is it possible to pay the tuition fee in two or more instalments?**

No, it is not possible. The tuition fee must be paid as a single instalment for each academic year.

**How and when do I get a receipt after I have paid?**

You will get an automatic receipt as soon as your payment has cleared, usually within a week from the payment. The receipt is sent to the same email address as your invoice. Please note that any missing amount from the payment will delay the receipt, as the university is only able to write receipts once the payment has been received in full.

**Am I able to postpone the beginning of studies?**

According to the Universities Act Section 39 you are not able to postpone the beginning of studies except in situations specified in the Act (e.g parental leave, Finnish military service or serious illness - please see the Act for specific details). New students must register as attending for the first academic year of their studies, unless exempted for the situations specified in the Universities Act Section 39, or their right to study will be terminated.

**What if I cannot get a residence permit on time, can I start late or get a refund?**

As a student liable to tuition fees it is not recommendable that you start much later than the end of the enrolment period. You are entitled to a full refund of Aalto’s tuition fee if the residence permit is either denied or delayed so that you cannot start your studies.

Please check the regulations for enrolment carefully if it looks like you cannot arrive before the end of the enrolment period, as the law requires you to enrol as attending for the first year (with the exception of illness, family leave or Finnish military service) or lose your right to study. It is possible to apply for readmission for later entry, but it is not automatic, will require a separate application and has an administrative fee of 35 euros.
In some programmes, individual arrangements can be made for a late start, but please note that missing the orientation is likely to cause a number of issues throughout your studies - such as more difficult social integration, tighter schedule and increased workload for catching up, with possible impact on succeeding well in your studies and your general wellbeing. The study pace at Aalto is very hard and adapting into new academic system takes time, so missing the beginning of your studies is strongly not recommended unless you can ensure that you are comfortably able to catch up with some pre-arranged support and a clear plan approved by the school.

How about housing costs, meal plans or health insurance? Are those included in the tuition fee?

Aalto University Scholarship Programme covers 50 or 100 percent of the tuition fee. You must ensure that you have the financial means to pay your rent, personal expenses, transportation costs, meals, insurance etc. Please note that the costs of living are higher in the capital region (Espoo, Helsinki and Vantaa) than elsewhere in the country. Thus, you should prepare to have about 800 euros per month to cover your living costs in the capital region of Finland.

As a degree student in a Finnish higher education institution you are entitled to a significant discount in student meals and costs of public transport. You are also provided free or affordable general, mental and oral health care services by the Finnish Student Health Service (FSHS). However, please remember to check that you have a valid health insurance, as the FSHS only provides basic health care services and does not perform extensive medical operations or have its own accident and emergency service unit. A valid health insurance is also one of the requirements for a residence permit. Please see the Finnish Immigration Service website for more information on health insurance requirements.

I come from an EU/EEA-country, may I apply for Aalto Scholarships?

No, if you are a citizen of an EU or EEA country, you are not required to pay tuition fees for your degree studies and consequently not eligible to apply for a Aalto University Scholarships (i.e. tuition fee waivers). Aalto Scholarship Programme is only for students from the outside of EU/EEA required to pay tuition fees.

What about Brexit impacting my studies?

The specific consequences of Brexit for higher education are still unclear.

For the current transition period, up to the 31st of December 2020, UK citizens in Finland will continue to be exempted from tuition fees and residence permit requirements.

After the current transition period, the consequences depend on the legal framework, which will hopefully be decided by July 2020. After that there should be more information on possible extension of the transition period or the progress of a possible Free Trade Agreement between the UK and EU, covering students.

Aalto University will follow the situation closely and will try to ensure a minimum disruption from Brexit to all UK citizens at Aalto.

If you have a specific concern with regards to Brexit, please contact Toni Kaila at toni.kaila@aalto.fi.

I did not receive a scholarship for my first year of studies, can I apply for a scholarship for my the second year?

Aalto University Scholarships are granted for two years (Master's degree programmes) or three years (Bachelor's degree programmes). As a fee-paying student, if you complete 60 ECTS or more studies from your approved personal study plan during one academic year, you are eligible for Aalto Incentive-Based Scholarship. The scholarship is 1500 EUR and can be applied for more than once. Please note that 100% tuition fee waiver recipients are not eligible for the Incentive-Based Scholarships.