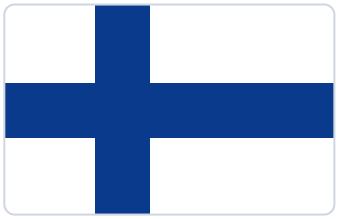
Edition: October 2026
Research verified: 26–27 October 2026
Prepared by ASGHCA

FINLAND

IMMIGRATION • STUDY • WORK • HEALTHCARE • PERMANENT RESIDENCY

The Complete Immigration & Global Healthcare Career Guide

A step-by-step roadmap for international applicants from Pakistan and other non-EU countries — students, pharmacists, doctors, nurses, allied health professionals, researchers, skilled workers and families.



PREPARED BY

AS GLOBAL HEALTHCARE ACADEMY (ASGHCA)

Bridging Education & Global Opportunity. Empowering Healthcare Professionals Worldwide.

www.asghca.com

Educational guidance only — not legal advice. Residence permits, professional licences, permanent residence and citizenship are decided solely by the Finnish authorities. Always re-check official sources before applying.

READ THIS FIRST

Disclaimer & how to use this guide

DISCLAIMER

This guide is intended for educational and informational purposes only. Immigration, residence permit, citizenship, professional licensing and employment requirements are determined by the relevant Finnish authorities and may change. ASGHCA does not guarantee visa approval, residence approval, employment, professional authorization, permanent residence or citizenship. Applicants should verify all requirements with the relevant official authorities before submitting an application.

EDUCATIONAL GUIDANCE ≠ LEGAL ADVICE

ASGHCA explains how the system works and helps you plan. For a legal opinion on your individual case — for example a refused permit or an appeal — consult a qualified lawyer in Finland, or contact the authority itself.

DOCUMENT HELP ≠ A DECISION

Helping you organise and prepare documents does not influence the outcome. Only the Finnish Immigration Service (Migri), the Finnish Supervisory Agency (LVV) and other authorities make decisions.

How the facts in this guide were checked

- **Research dates:** 26–27 October 2026. Each key figure carries a Verified 27 Oct 2026 stamp and a source line.
- **Priority sources:** Finnish Immigration Service (Migri), Ministry of the Interior, Finnish Government (valtioneuvosto.fi), Ministry for Foreign Affairs (finlandabroad.fi), Finnish Supervisory Agency (lvv.fi — the body that took over Valvira's licensing work on 1 January 2026), Finnish National Agency for Education (OPH/EDUFI), Study in Finland, Studyinfo.fi, universities and EU sources.
- **Access note:** migri.fi and lvv.fi use bot protection that blocked automated page loading during research. Their figures were taken from those authorities' own published pages and announcements as indexed on the research dates, and cross-checked against the Ministry of the Interior and other sources. **Open the linked official page yourself before you pay a fee or submit anything.**
- **Secondary sources** (for example the Helsinki immigration consultancy finconsult.fi, which you shared as a resource) are used only to explain practical points, and are always labelled Secondary. Where a secondary source disagreed with an official one, the official source was used and the gap is explained.
- **Where something could not be confirmed** from an official source, the guide says so plainly instead of guessing.

How to read the labels

Official fee
A government fee set by decree or published by the authority.

Estimate
ASGHCA's planning estimate for personal costs. Not an official figure.

Secondary
From a reputable non-government source. Use it as background only.

CURRENCY USED

Figures are in euros (EUR). Pakistani rupee (PKR) amounts use **1 EUR ≈ 311 PKR**, the interbank rate reported for **26 October 2026** (Hamariweb/SBP basis, Secondary). Mid-market sources showed 310–312 PKR the same day. Rates move daily, so recalculate before budgeting.

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SECTION 01

Finland at a glance — and what changed

Finland is a Nordic EU and Schengen member with a strong public sector, a highly digital government and a well-regarded education system. Since 2024 its immigration rules have become noticeably stricter. Older guides, videos and agents' advertisements may describe rules that no longer apply.

€1,600
Minimum gross monthly salary, employed-person permit (2026)

€3,937
Minimum gross monthly salary, Specialist / EU Blue Card (2026)

€800
Funds per month required for a student permit (€9,600/yr)

8 yrs
General residence period for citizenship (since 1 Oct 2024)

⚠ Key rule changes you must know

In force	Change	Who it affects
1 Oct 2024	Citizenship residence period raised from 5 to **8 years** (shorter routes for some groups).	Future citizenship applicants
11 Jun 2025	Holders of work-based permits who lose their job generally have **3 months** to find new work (6 months for specialists, EU Blue Card holders and those with 2+ years on a work-based permit). Employers must report early terminations.	All work-permit holders
1 Jan 2026	Migri processing fees rose (e.g. first employed-person permit €750 online). Valvira's licensing role passed to the new **Finnish Supervisory Agency (Lupa- ja valvontavirasto, LVV)**.	All applicants; all health professionals
8 Jan 2026	**Permanent residence** no longer granted on a simple 4-year rule. New pathways combine years of residence with work history, language skills, income or a Finnish degree.	Anyone planning PR
16 Jun 2026	Finland's mission in **Islamabad closed**. Pakistani residence permit applicants are served in Doha, Qatar (see next page).	Pakistani nationals
1 Mar 2027	A **citizenship test** on Finnish society will apply to citizenship applications submitted on or after this date (ages 18–64).	Future citizenship applicants

FINLAND'S STRENGTHS

- Free tuition for doctoral studies; tuition-free Finnish/Swedish-taught degrees
- Unrestricted work right on the 2-year post-study permit
- Fast digital services (Enter Finland, Suomi.fi)
- Strong public healthcare employers, ageing population

HONEST CHALLENGES

- Finnish or Swedish is essential for most healthcare and many other jobs
- English-taught degrees cost €9,000–20,000 a year for non-EU students
- Long, dark winters; small job market outside big cities
- Tighter PR, citizenship and unemployment rules

Sources · Last verified 27 Oct 2026: Migri — income requirement, unemployment protection period, 2026 fees, PR amendments 2026, citizenship 1 Oct 2024, citizenship test; Ministry for Foreign Affairs — Doha notice, 2 Jul 2026; Study in Finland.

SECTION 02 · URGENT

Notice for applicants from Pakistan

SITUATION AS OF 2 JULY 2026 (LATEST OFFICIAL NOTICE FOUND ON 27 OCT 2026)

- Under a Presidential Decree, **Doha, Qatar** has been the designated service location for Pakistani residence permit applicants since **1 October 2025**. No alternative location is currently available.
- Finland's mission in **Islamabad closed on 16 June 2026**.
- Since 31 March 2026 Pakistani nationals need a visa in advance to travel to Qatar. The Ministry states that Pakistani applicants **currently cannot travel to Doha** for identity verification while their Qatar visa applications are pending, and that Finland cannot change the service location quickly.

What the Ministry advises (student applicants)

1. **Rescheduling or cancelling** an identity appointment: contact the **VFS Global service centre in Doha** directly.
2. **If you cannot prove your identity within three months** of submitting your application in Enter Finland, tell Migri about your situation and any new appointment through the **"Send additional information"** feature in Enter Finland.
3. **If your studies are about to start** and you cannot prove your identity, contact your Finnish university and explain the situation.

What this means for your planning

Add time and money

Budget for a possible trip to Doha (Qatar visa, flights, accommodation) and for delays. Apply as early as your admission or job offer allows.

Applicants living outside Pakistan

Pakistani citizens legally resident in another country may be able to visit a Finnish mission or VFS centre there. Check that mission's page on finlandabroad.fi before booking.

Schengen visits

For short-stay visas, check the "Where to apply for a visa" page for Pakistan. Before the mission opened, the Netherlands represented Finland for visas in Islamabad — confirm current arrangements.

Watch for updates

The Ministry says it will review the service location once conditions stabilise. Check finlandabroad.fi (Pakistan and Qatar pages) and migri.fi before every step.

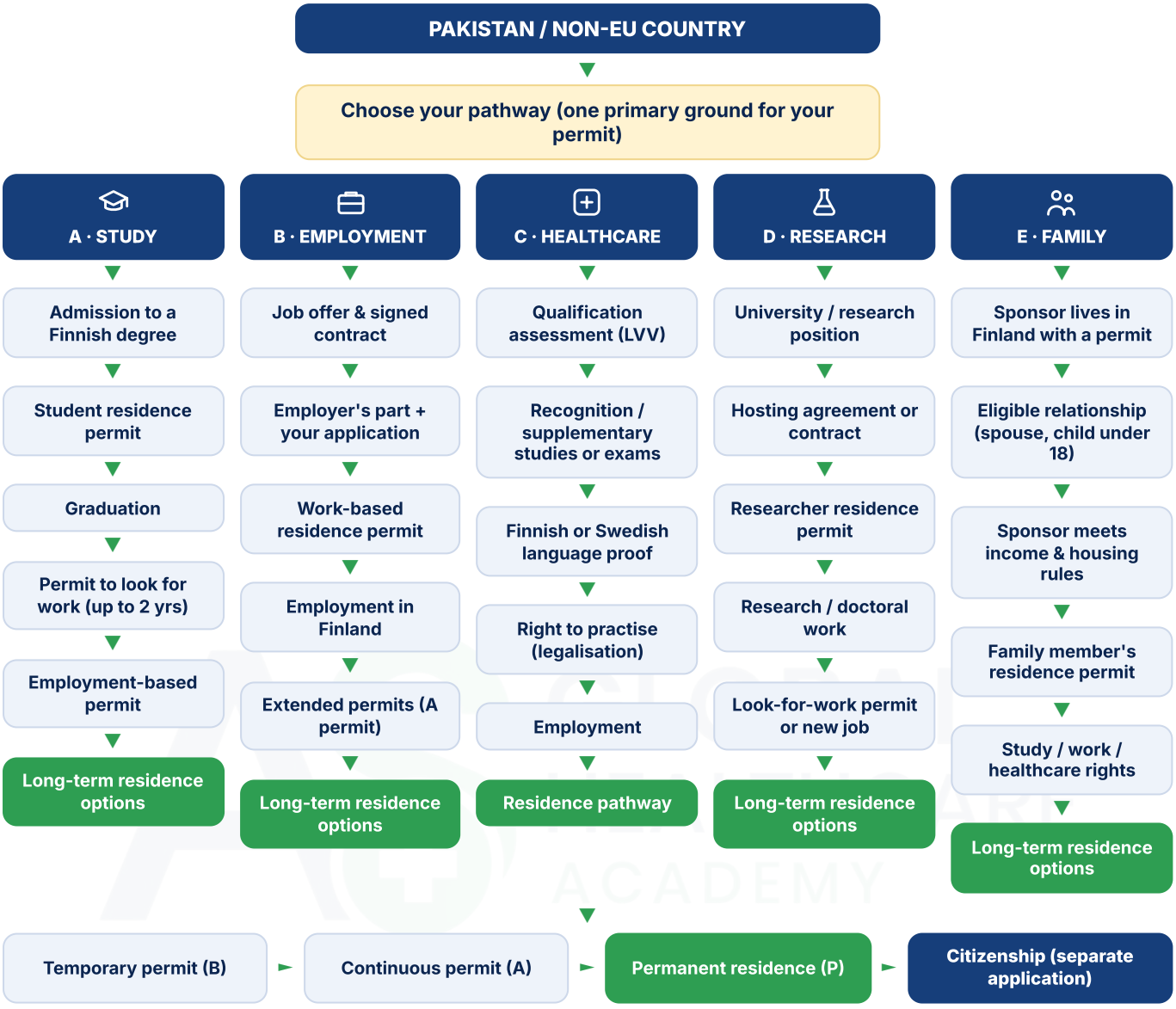
SCAM ALERT

Anyone claiming they can "skip" identity verification, get you an appointment for a fee, or have your file "approved from inside" is not genuine. VFS appointments are booked through VFS's official site, and decisions are made only by Migri.

Sources · Last verified 27 Oct 2026: Ministry for Foreign Affairs of Finland — "Current information on residence permit services for Pakistani nationals in Doha", 2 Jul 2026; Embassy of Finland in Islamabad FAQ (19 Sep 2023, historical).

SECTION 03

The complete Finland immigration roadmap



KEY IDEA

Every arrow above is a separate application with its own conditions. Moving forward is **possible, never automatic**. Your permit type (B = temporary, A = continuous) affects whether time in Finland counts toward permanent residence — study time on a student permit is generally on a B basis, so check how it counts on Migri's period-of-residence pages.

Sources · Last verified 27 Oct 2026: Migri — permit to look for work, permanent residence permit, period of residence requirement; Study in Finland.

SECTION 04

Seven separate decisions — don't mix them up

The most common misunderstanding we see: assuming that one approval brings the next one with it. In Finland, each stage is decided by a different body, on different criteria.

IMMIGRATION INFO → EDUCATION → EMPLOYMENT → LICENSING → RESIDENCE → PERMANENT RES. → CITIZENSHIP

Stage	Who decides	What it does — and does not — give you
1. Information	Official websites (Migri, InfoFinland, Study in Finland, Work in Finland)	Rules and procedures. Agents, consultants and ASGHCA give guidance only — none can grant anything.
2. Education	Universities and universities of applied sciences (UAS)	A study place. It does **not** give you a residence permit or a right to practise a profession.
3. Employment	The employer	A job offer. It does not give a permit, and in healthcare it does not replace a licence.
4. Professional licensing	Finnish Supervisory Agency (LVV, formerly Valvira) for health professions; OPH/EDUFI for recognition of degrees	The right to practise a regulated profession. It does not give a residence permit.
5. Residence permit	Finnish Immigration Service (Migri); for most employed-person permits the employment authorities make a partial decision first	The right to live (and possibly work) in Finland. It does **not** authorise you to work as a pharmacist, doctor or nurse.
6. Permanent residence	Migri	An open-ended permit if you meet the 2026 pathway conditions. It is not citizenship.
7. Citizenship	Migri	Finnish nationality and passport. Requires a separate application, years of residence, language proof and more.

MYTH

"Once I'm in Finland on a work permit I can switch to pharmacy work."

Reality: A licence from LVV is needed to work as a pharmacist, whatever your permit says.

MYTH

"Studying in Finland gives you PR after 4 years."

Reality: Since 8 January 2026 PR needs a qualifying pathway. Even graduates must meet language and permit conditions.

Sources · Last verified 27 Oct 2026: Migri — permanent residence, citizenship for adults; Finnish Supervisory Agency — apply for the right to practise; OPH — recognition of qualifications.

SECTION 05

Schengen visa vs Finnish residence permit

These are two different documents for two different purposes. Applying for the wrong one is one of the fastest ways to lose time and money.

	Short-stay Schengen visa (type C)	Finnish residence permit
Purpose	Tourism, family visits, business meetings, conferences, interviews	Study, work, research, family life, longer stays
Length	Up to **90 days in any 180-day period**	Usually 1–4 years at first, then extended
Work allowed?	Generally no (very limited exceptions)	Depends on the permit — work permits and the post-study permit allow work; student permits allow 30 h/week on average
Where to apply	Finland's visa service point for your country (check finlandabroad.fi)	Online in **Enter Finland** (enterfinland.fi), then prove identity at a Finnish mission or VFS centre
Fee	EU standard visa fee €90 for adults EU rule plus any service-provider charge	Migri fee depends on permit — e.g. €600 student / €750 employed person (online, 2026)
Biometrics	Fingerprints and photo at the visa centre	Identity check, fingerprints and photo for the residence permit card
Decision	Visa-issuing mission	Finnish Immigration Service (Migri)
Leads to PR?	**No** — time on a visa never counts	Possibly, depending on permit type and 2026 PR pathway

Residence permit application — the five steps

1. Apply in Enter Finland & pay the fee
2. Prove identity at mission / VFS (passport, fingerprints)
3. Migri processes (may ask for more info)
4. Decision & residence permit card
5. Travel; register in Finland (DVV)

PROCESSING STARTS ONLY AFTER PAYMENT

Migri states that processing will not begin until the fee is paid. Online applications are cheaper than paper ones. For a first permit you must normally be outside Finland when it is granted, unless the rules for your permit type allow otherwise.

DON'T TRAVEL ON A VISA TO "CONVERT" IT

Entering on a tourist visa planning to switch to a work or study permit inside Finland generally does not work for a first permit and may harm future applications.

Sources · Last verified 27 Oct 2026: Migri — processing fees and payment methods; Enter Finland; Ministry for Foreign Affairs — where to apply for a visa (Pakistan); European Commission — EU visa policy (€90 visa fee since 11 Jun 2024).

SECTION 06 · PATHWAY A

The Finnish higher education system

Finland has two types of higher education institution. Both award bachelor's and master's degrees, and many programmes are taught fully in English.

Universities (yliopisto)

- Research-oriented; bachelor's, master's, licentiate and doctoral degrees
- Pharmacy degrees are offered at universities (e.g. University of Helsinki, University of Eastern Finland, Åbo Akademi)
- Medicine and dentistry are university degrees
- A university bachelor's degree from Finland counts toward the 2026 "Finnish degree" PR pathway

Universities of Applied Sciences (UAS / AMK)

- Practical, work-oriented degrees with internships
- Nursing, physiotherapy, biomedical laboratory science (bioanalyst), radiography and more
- UAS master's usually requires prior work experience
- A UAS **bachelor's** is not on the PR degree list; a UAS **master's** is

Degree levels

Level	Typical length	Notes for international students
Bachelor's	3–4 years (180–240 ECTS)	Tuition for non-EU/EEA students in English programmes. Admission often via the January joint application.
Master's	1.5–2 years (90–120 ECTS)	Tuition for non-EU/EEA students. Relevant bachelor's degree required; UAS master's may require work experience.
Doctoral	About 4 years full-time	**No tuition fees.** You must fund living costs — ideally through a salaried doctoral researcher position.

Why it can suit healthcare graduates

€0
Tuition for doctoral studies and for degrees taught in Finnish or Swedish

30 h
Average weekly work allowed while studying

2 yrs
Maximum post-study permit to look for work, with unrestricted work rights

STUDYING IS NOT A SHORTCUT TO A LICENCE

Completing an English-taught master's in, say, public health or pharmaceutical research does **not** license you as a pharmacist or nurse in Finland. Licensing is a separate LVV process (Section 14–16). If your goal is clinical practice, plan your language learning and the LVV route from day one.

Sources · Last verified 27 Oct 2026: Study in Finland — tuition & funding (updated 18 Sep 2026); Studyinfo.fi; Migri — degree completed in Finland; FAQ students.

SECTION 07

Applying, tuition & requirements

Key dates for the autumn 2027 intake

Late 2026: some separate & rolling applications open → **7–21 Jan 2027: joint application on Studyinfo.fi** → Spring 2027: results; accept place; pay tuition / waiver → **Apply for student permit straight away** → Aug–Sep 2027: studies begin

The autumn 2026 joint application (31 Aug–10 Sep 2026) was for studies starting January 2027. In the joint application you can apply to up to six programmes. Always check each programme's own page for its exact window.

Requirements at a glance

Requirement	What the applicant needs	Official source
Application	Online application on Studyinfo.fi (or the university's own system for separate applications)	studyinfo.fi
Application fee	Generally **€100** for non-EU/EEA applicants (exemptions exist). Check the current rules at the time you apply. Secondary	studyinfo.fi
Academic eligibility	Bachelor's: completed secondary education giving access to higher education in Pakistan (e.g. HSSC/FSc) — check country-specific rules. Master's: a relevant bachelor's degree.	Each university's admissions page
Documents	Degree certificates and transcripts; officially certified copies; translations if not in Finnish, Swedish or English. Some universities require originals or verification via the issuing body (e.g. HEC attestation).	University admissions page
English proficiency	IELTS Academic, TOEFL iBT, PTE Academic or C1 Advanced, with programme-specific minimum scores. Some universities accept prior English-medium education — check exemptions.	University admissions page
Entrance exam / interview	Some programmes (especially UAS) use online entrance exams, video or interviews.	Programme page
Tuition fee	Usually **€9,000–20,000 a year** for English-taught bachelor's and master's programmes. Universities are typically at the higher end.	studyinfinland.fi
Living costs	About **€900–1,200 a month**. Migri requires proof of at least €800/month for the permit.	Study in Finland; Migri

ASGHCA TIP FOR PAKISTANI APPLICANTS

Start document attestation (HEC, IBCC, MOFA/apostille) as soon as you shortlist programmes. Pakistan joined the Hague Apostille Convention in 2023, which can simplify legalisation — but always follow the exact instructions of the university or authority receiving the document.

Sources · Last verified 27 Oct 2026: Study in Finland — joint application news (7–21 Jan 2027 for autumn 2027), tuition & living costs; Työmarkkinatori — autumn joint application 31 Aug; HCCH — Apostille Convention status table.

SECTION 08

The student residence permit

€600	€800	30 h	€0
First student permit — online (€750 paper) · 2026 Official fee	Funds per month · €9,600 for a full year	Average paid work per week while studying	Work income can't count toward funds for the first permit

Proof of funds

Migri requires that you have at least **€800 per month** available for accommodation, food and other needs (€9,600 for a year of study). For the **first** permit you cannot secure your income with expected work. If your tuition is not yet paid, you generally need to show money for it too, unless you have a full waiver or scholarship. A bank statement in your own name is the most common proof; check Migri's guidance on sponsors and loans.

Health insurance

You must have **private insurance** covering medical and pharmaceutical costs, valid from arrival. Migri's long-standing guidance (2013–2016 releases) set different minimum cover for studies under two years (medical costs, historically €100,000; some 2026 guides cite €120,000) and two years or more (medicine costs, historically €30,000), with a deductible of no more than €300.

DISCREPANCY — CHECK BEFORE BUYING

Official pages found during research were older, and secondary sources quote different amounts. Before buying a policy, read Migri's current student requirements and the insurance page linked from it, and choose a policy that clearly states compliance with Migri's requirement.

Working while studying

- Paid work up to **30 hours a week on average**; some weeks can be longer if the yearly average stays within the limit.
- Practical training or thesis work that is part of your degree is **not** limited.
- Study in Finland warns that jobs can be hard to find, especially without Finnish. Do not rely on part-time work to fund your studies.

Process

1. Accept your study place and obtain the admission letter.
2. Pay tuition, or obtain written confirmation of the scholarship/waiver.
3. Apply in **Enter Finland**; upload passport, admission letter, proof of funds, insurance; pay €600.
4. Prove your identity at the designated mission or VFS centre (for Pakistanis: Doha — see Section 02).
5. Follow your case in Enter Finland; answer any requests quickly.

Sources · Last verified 27 Oct 2026: Migri — income requirement for students, FAQ students, "Attach the right kind of insurance", 2026 fees; Study in Finland — student permit (updated 17 Sep 2026).

SECTION 09

Scholarships & funding — verified only

IMPORTANT: THERE IS NO "FULLY FUNDED FINNISH GOVERNMENT SCHOLARSHIP"

Study in Finland (the official national portal, page updated 4 June 2026) states that there are **no governmental scholarship programmes** for bachelor's and master's studies, and warns that adverts promising "fully funded Finland government scholarships" covering tuition, travel and living costs are misleading. The **EDUFI Fellowship** for doctoral researchers **has been discontinued**.

Opportunity	Level	Coverage & eligibility	Where to apply
Finnish Government / national	BSc / MSc	**None available** (official). Treat any such advert as a red flag.	studyinfinland.fi
University scholarships & tuition waivers	BSc / MSc	Offered by individual universities to non-EU/EEA fee-paying students. Competitive; usually cover **all or part of tuition only**, not living costs. Some are applied for with admission, others awarded later (academic progress, Finnish-language studies). Some offer "early bird" discounts.	The scholarship section of each programme's page
Salaried doctoral positions	PhD	No tuition. Positions are employment contracts with a salary, advertised by universities and research projects.	euraxess.fi, university job pages
Research funding	PhD / postdoc	Funding calls from the Research Council of Finland and others; usually applied for with or through a host university.	aka.fi, research.fi
Finnish foundations	Mostly PhD	Many private foundations fund doctoral researchers already admitted to a Finnish university. Eligibility varies.	Ask your doctoral school
Erasmus Mundus Joint Masters (EU)	MSc	EU-funded scholarships for joint master's programmes run by consortia that may include Finnish universities. Open to applicants worldwide; cover participation costs plus a monthly allowance. Deadlines set by each programme (often Oct–Jan).	EACEA EMJM catalogue
Marie Skłodowska-Curie Actions (EU)	PhD / postdoc	Doctoral networks recruit doctoral candidates on employment contracts; postdoctoral fellowships for experienced researchers. Mobility rules apply.	MSCA (European Commission)

How to check a scholarship is real

- ☐ Listed on the university's own domain (....**fi**) or an official EU site
- ☐ Never asks for a fee to "secure" or "process" the scholarship
- ☐ Clear eligibility, amount and deadline in writing
- ☐ Decision letter comes from the university, not an agent
- ☐ Scholarship terms match what the programme page says
- ☐ You can confirm it by emailing the admissions office directly

Sources · Last verified 27 Oct 2026: Study in Finland — bachelor's & master's scholarships (updated 4 Jun 2026), doctoral funding (updated 12 Oct 2026; EDUFI Fellowship discontinued); EACEA — Erasmus Mundus catalogue; European Commission — MSCA. Individual scholarship amounts and deadlines change every intake — confirm on the programme page.

SECTION 10

After graduation: from student to employee

Finland offers graduates and researchers a dedicated **residence permit to look for work or to start a business**. It is one of the most useful features of the Finnish system.

Permit to look for work — the essentials

- Apply as an **extended permit** once you have graduated (or completed research).
- Granted for a maximum of **two years**; can be split into parts of at least six months each.
- Must be applied for within **five years** of the date your study/research permit expired.
- Includes an **unrestricted right to work** — you do not need a new permit the moment you find a job.
- Apply online in Enter Finland.

Typical transition

Student permit (B)

▼

Graduation

▼

Permit to look for work (up to 2 yrs)

▼

Job offer that meets permit conditions

▼

Employed-person or Specialist / EU Blue Card permit

Planning points

- **Start Finnish early.** A2 Finnish/Swedish is needed for the Finnish-degree PR pathway, and much higher levels are needed for licensed health work and the 6-year PR pathway (B1).
- **Internships matter.** Practical training in your degree (unrestricted hours) is often how international students meet their first Finnish employer.
- **Know the PR value of your degree.** A Finnish master's, licentiate, doctoral or university bachelor's degree can open the degree-based PR pathway (Section 21). A UAS bachelor's is not on that list.
- **Don't let your status lapse.** Apply for the look-for-work permit while your student permit is still valid.

HEALTHCARE GRADUATES NOTE

A Finnish degree in nursing (UAS) or pharmacy (university) leads to licensing in Finland. Graduates of English-taught non-clinical programmes (public health, biomedicine, drug research) usually work in research, industry or academia, not in licensed clinical roles, unless they also complete the LVV route.

Sources · Last verified 27 Oct 2026: Migri — residence permit to look for work, online application news; Enter Finland — job search permit; Study in Finland — opportunities after graduation.

SECTION 11 · PATHWAY B

Work permits & salary thresholds

Finland's labour market needs skilled workers in health and social care, ICT, engineering and some service sectors. But most jobs — especially in healthcare — require Finnish or Swedish. Your job offer decides which permit you apply for.

Permit	Main condition (2026)	Fee 2026 (online / paper)	Notes
Employed person (TTOL)	Gross salary at least **€1,600/month**, without supplements, and at least the level of the applicable collective agreement	**€750 / €950**	Employment authorities usually make a partial decision on the job before Migri decides.
Specialist	Expert work, normally with a higher-education degree; gross salary at least **€3,937/month**	**€530 / €630**	Fringe benefits and daily allowances don't count. Threshold reviewed yearly (2025: €3,827). Eligible for Migri's fast-track service.
EU Blue Card	Highly qualified work, contract of 6 months+; salary at least **€3,937/month**	**€530 / €630**	Migri's target: decision within 90 days. Some EU mobility benefits.
Researcher	Hosting agreement or employment with a research organisation	See Migri fee table	Leads to the look-for-work permit after research.
Start-up entrepreneur	Positive eligibility statement from **Business Finland** first	See Migri fee table	For innovative, growth-oriented start-ups — not ordinary small businesses.
Seasonal work	Seasonal work in e.g. agriculture or tourism (up to 9 months)	See Migri fee table	Not a route to long-term residence.

EXTENDED PERMIT FEES (SPECIALIST / BLUE CARD)

€230 online / €430 paper. Other categories: see Migri's fee table, which changes each year by decree (2026 decree valid 1 Jan–31 Dec 2026).

BELOW €3,937?

If the salary does not reach the Specialist/Blue Card threshold, the correct route is usually the **employed person** permit — which carries the higher €750 fee and the employment-authority assessment.

In Pakistani rupees (1 EUR ≈ 311 PKR)

≈ PKR 497,600
€1,600 minimum monthly gross (employed person)

≈ PKR 1.22 million
€3,937 minimum monthly gross (Specialist / Blue Card)

≈ PKR 233,000
€750 first work permit fee (online)

Finnish salaries are taxed progressively, and living costs are far higher than in Pakistan. Compare net income with Finnish living costs, not with PKR purchasing power.

Sources · Last verified 27 Oct 2026: Migri — income requirement 2026, specialist, EU Blue Card, fees, target processing times; Business Finland — start-up permit; KPMG flash alert 2026 **Secondary** .

SECTION 12

Process, contracts & the job-loss rule

Step by step

1. **Secure a genuine job offer** and a written employment contract (or binding offer) stating employer, duties, salary, working hours, start date and duration.
2. **Employer completes its part** — for many permits the employer submits information through Enter Finland for Employers, and confirms the salary meets the collective agreement.
3. **You apply in Enter Finland**, upload documents and pay the fee (online is cheaper).
4. **Prove identity** at the designated Finnish mission or VFS centre (Pakistanis: Doha — Section 02).
5. **Partial decision** (employed person): the employment authorities assess the job and terms. Specialist / Blue Card applications go directly to Migri.
6. **Migri decides.** You receive a residence permit card; travel and register your address in Finland.

If you lose your job (rules in force since 11 June 2025)

3 months	6 months	Employer
Protection period for most holders of work-based permits	For Specialists, EU Blue Card holders, and those on a work-based permit for over 2 years	Must notify Migri when employment ends early

- If you don't find new qualifying work (and have no other basis to stay) after the protection period, Migri may start the process of **withdrawing** your permit. You get a chance to respond.
- Your permit is **not automatically extended** to cover the protection period.
- Temporary lay-offs are not covered by the rule because the employment relationship continues.

Your rights as an employee

You are entitled to at least the minimum terms of the **collective agreement** for your sector, Finnish working-time and holiday rules, and occupational health care.

You never pay an employer or recruiter to get a job. Finnish law forbids charging job seekers recruitment fees. If someone asks, treat it as a scam.

Sources · Last verified 27 Oct 2026: Migri — changes to work-based residence permits (11 Jun 2025), withdrawal of a permit; Finnish Government — three-month unemployment rule; Industrial Union Secondary .

SECTION 13

How to find a Finnish employer

1 · Job Market Finland (Työmarkkinatori)

The official national job portal run by the public employment services. Filter for English-language jobs. tyomarkkinatori.fi

2 · Work in Finland

The official talent-attraction service (Business Finland) with guidance on moving, permits and international recruiting employers. workinfinland.com

3 · EURES

The EU's official job mobility portal, listing Finnish vacancies open to international applicants. eures.europa.eu

4 · Public healthcare employers

Hospitals and health centres are run by the **wellbeing services counties** and HUS (Helsinki). Public-sector jobs are listed on kuntarekry.fi and on each county's careers page, e.g. HUS international applicants.

5 · Company career pages & LinkedIn

Apply directly on company websites (pharma, medtech, research, ICT). Use LinkedIn to follow Finnish employers and connect with recruiters — then verify every offer on the company's own site.

6 · Universities & research

Doctoral and research jobs: euraxess.fi and university job pages. Students: university career services and internship platforms.

Make yourself employable in Finland

- **Finnish CV style:** 1–2 pages, clear dates, concrete results, photo optional; a short tailored cover letter.
- **Language:** even basic Finnish (A1–A2) shows commitment. For healthcare, plan for professional-level Finnish or Swedish.
- **Licensing first:** healthcare employers usually need your LVV right-to-practise (or a clear plan) before hiring you into licensed roles.
- **Networks:** professional associations, alumni groups and internships matter a lot in Finland.

FRAUDULENT JOB OFFERS — WARNING SIGNS

- Offer without interview, or "guaranteed job + visa" packages
- Requests to pay for the job, "visa processing", training or accommodation upfront
- Emails from free email accounts, or domains that imitate real companies
- Salary far above the norm for the role, or vague employer details

Verify the employer in the Finnish Trade Register (ytj.fi) and contact it via its official website.

Sources · Last verified 27 Oct 2026: Job Market Finland; Work in Finland; EURES; Kuntarekry; HUS; YTJ business information system.

SECTION 14 · PATHWAY C

Finland for international healthcare professionals

THE MOST IMPORTANT RULE IN THIS GUIDE

A residence permit does not authorise you to practise a regulated healthcare profession. To work as a pharmacist, doctor, nurse, dentist, physiotherapist or other licensed professional, you need a decision from the **Finnish Supervisory Agency (Lupa- ja valvontavirasto, LVV)**, which took over Valvira's licensing work on 1 January 2026.

Immigration eligibility

Decided by **Migri**

- Can I live in Finland?
- Do I have a job offer/study place that meets permit rules?
- Do I meet income and insurance requirements?

Professional practice eligibility

Decided by **LVV** (healthcare licensing)

- Is my training equivalent to Finnish training?
- Do I need supplementary studies, exams or practice?
- Have I proven Finnish or Swedish skills?

How LVV handles qualifications from outside the EU/EEA

Apply to LVV for right to practise → **Training compared with Finnish degree; expert opinion may be requested** → **Decision on supplementary studies / exams / practice** → **Complete them + prove Finnish/Swedish** → **Final decision: legalised professional**

- **Processing:** at least **4 months** for training completed outside the EU/EEA, counted from when **all** required documents have arrived.
- **Work experience and further training** can be taken into account and may compensate for differences between your training and the Finnish one.
- **Supplementary studies** are done at a Finnish university or UAS that offers the relevant training; the institution advises how to complete them. Fees and costs are the applicant's responsibility.
- **Alternative route:** if another EU/EEA country has already recognised your degree and you have practised there for at least three years, a different (EU-based) procedure may apply.
- **Language:** you must show sufficient Finnish or Swedish before final legalisation. English alone is not enough for licensed patient work.

VALVIRA OR LVV?

Many university and employer pages still say "Valvira". Since 1 January 2026 the licensing authority is the Finnish Supervisory Agency (lvv.fi); some sources use both names. Always use lvv.fi for current forms, fees and instructions.

Sources · Last verified 27 Oct 2026: Finnish Supervisory Agency — apply for the right to practise, additional studies decision; OPH — "Professional practice rights in social welfare and health care" (17 Mar 2026); Valvira (legacy pages).

SECTION 15

Profession-by-profession overview

Applies to professionals trained **outside the EU/EEA**. Exact requirements are set case by case by LVV.

Profession	What is known about the route (official / institutional sources)	Where to start
Doctors	Approval of the medical degree; a **three-part examination** (clinical knowledge, Finnish health-care system, practical patient-care exam — organised through Tampere University) and roughly **six months of supervised practical training**; Finnish/Swedish proof by the first clinical exam at the latest; restricted licence before full legalisation.	LVV doctors page; LVV exams page
Nurses	LVV issues a decision with any additional training required. UAS programmes (e.g. Metropolia, Savonia, Laurea) offer individual licensing study paths of about **6–12 months** with clinical placements; entry typically needs Finnish at about **A2–B1**. Language certificate is submitted no later than with the final legalisation application.	LVV nurses page; Metropolia
Pharmacists	Comparison with Finnish farmaseutti (BSc) or proviisori (MSc) training; supplementary studies possible (e.g. University of Eastern Finland). Full details in Section 16.	Section 16
Dentists	Legalised profession; non-EU/EEA dentists follow an LVV assessment that can include examinations and practice, similar in structure to doctors. Confirm the current dentist page on lvv.fi.	lvv.fi (dentist page)
Physiotherapists	Legalised profession. Training compared with the Finnish UAS degree; additional studies may be ordered.	lvv.fi
Laboratory professionals	Biomedical laboratory scientists (bioanalyytikko) are a legalised profession in Finland; same comparison model.	lvv.fi
Other professions	Finland has **17 legalised health professions** plus protected-title professions. Some may be authorised for a fixed period or a specific workplace.	LVV — apply

WHERE FINLAND IS EASIER

Clear legal process, free training paths in some regions (e.g. Savonia's nurse pathway is free for participants), and strong demand in social and health care.

WHERE IT IS HARDER

Language is the biggest barrier. Exams and supplementary studies take months to years, and you need a residence basis during that time (e.g. a study or work permit in a non-licensed role).

Sources · Last verified 27 Oct 2026: Finnish Supervisory Agency (lvv.fi) pages linked above; Pirkanmaa wellbeing services county — legalisation path; Tampere University — exams for doctors; Savonia; Laurea; Valvira (legacy).

SECTION 16 · SPECIAL ASGHCA SECTION

International pharmacists: the Finland pathway

Finland has **two** pharmacy professions. Understanding them is the first step for any Pakistani PharmD or B.Pharm graduate.

Farmaseutti — Pharmacist

- Finnish training: Bachelor of Science (Pharmacy), 3 years
- Dispensing and counselling in community pharmacies, hospital pharmacy roles
- Legalised profession

Proviisori — Master of Science (Pharmacy)

- Finnish training: Master of Science (Pharmacy), 5 years in total
- Required for roles such as pharmacy owner (apteekkari), hospital pharmacy leadership and many industry/regulatory roles
- Legalised profession

Which Finnish title your degree is compared against is decided by LVV after it has examined your documents. Do not assume a PharmD automatically equals proviisori.

The 8-step pharmacist pathway

STEP 1
Academic qualification
PharmD / B.Pharm completed; PCP registration; transcripts & syllabus collected.

STEP 2
Qualification recognition
Apply to LVV for the right to practise; LVV compares your training with Finnish training.

STEP 3
Relevant authority
Finnish Supervisory Agency (LVV), lvv.fi — formerly Valvira.

STEP 4
Language
Finnish or Swedish proof before final legalisation (e.g. YKI or other accepted proof).

STEP 5
Additional studies / tests
If LVV finds differences: supplementary studies, e.g. at the University of Eastern Finland.

STEP 6
Professional authorisation
Final LVV decision; entry in the national register of health professionals (JulkiTerhikki).

STEP 7
Employment
Community pharmacy, hospital pharmacy, industry, regulatory, research.

STEP 8
Residence pathway
Work-based permit → extended permits → 2026 PR pathways.

RECOGNITION ≠ RESIDENCE PERMIT

Pharmacist qualification recognition (LVV) decides whether you may *work as a pharmacist*. It does not let you live in Finland.

Immigration / residence permit (Migri) decides whether you may *live in Finland*. It does not let you work as a pharmacist.

Sources · Last verified 27 Oct 2026: Finnish Supervisory Agency — apply for the right to practise, pharmacist (EU/EEA) page; University of Helsinki — licensing on the grounds of B.Sc./M.Sc. (Pharm.); University of Eastern Finland — supplementing a foreign pharmacy degree.

SECTION 16 · CONTINUED

Applying to LVV: documents, fees, timeline

Documents typically requested

The exact list is in LVV's application form for your profession. The list below is a planning aid — don't treat any item as mandatory until you see it on LVV's current form.

- [ ] Passport (identity page)
- [ ] Pharmacy degree certificate (PharmD / B.Pharm)
- [ ] Full transcript with courses, hours/credits and grades
- [ ] Detailed curriculum/syllabus, incl. practical training
- [ ] Internship / house-job certificates
- [ ] Registration certificate from the Pharmacy Council of Pakistan
- [ ] Certificate of current professional standing (good standing)
- [ ] Work experience certificates (employer, role, dates, duties)
- [ ] CPD / further training certificates
- [ ] Name-change evidence if names differ across documents

Translation & verification

- **Translations:** documents not in Finnish, Swedish or English generally need an official translation. Most Pakistani pharmacy documents are issued in English.
- **Certified copies & legalisation:** follow LVV's instructions exactly. Pakistan is a party to the Apostille Convention (since 2023), which may replace older chains of legalisation for some documents.
- **Verification:** LVV checks authenticity and may contact your university or the Pharmacy Council directly. Submitting false documents leads to refusal and can affect future immigration applications.

Fees (LVV / Valvira price lists)

Item	EUR	≈ PKR	Status
Recognition of professional qualifications (EU/EEA route)	**€470**	**146,000**	Official fee lvv.fi 2026
Legalisation after language proof (following recognition)	**€240**	**74,600**	Official fee lvv.fi 2026
Expert opinion (if requested)	**€100–400**	**31,000–124,000**	Official fee lvv.fi 2026
Legalisation decision, training completed outside EU/EEA	**€1,390**	**432,000**	Older Valvira list — confirm
Supplementary studies (university, separate study right)	**Set by university**	—	Ask UEF / Helsinki
YKI language test, intermediate level	**≈ €190**	**59,000**	Test-provider figure

FEE CHECK

LVV's current price list for applicants trained **outside** the EU/EEA could not be confirmed during research (lvv.fi blocked automated access). Treat the €1,390 figure as indicative and check the current price list on lvv.fi before you apply.

Sources · Last verified 27 Oct 2026: Finnish Supervisory Agency — fees on pharmacist (EU/EEA) page; Valvira-era fee material via europeanpharmacist.com Secondary ; OPH — YKI changes from 1 Jan 2026; Rauma YKI fees; HCCH Apostille status.

SECTION 16 · CONTINUED

Timeline, language & realistic planning

Indicative timeline

0–3 months Collect & attest documents → **≥ 4 months** LVV processing after complete file → **Months–years** Supplementary studies if ordered → **12–24+ months** Finnish/Swedish to required level → **Final legalisation**

Only the 4-month minimum processing time comes from an official source. The other durations are ASGHCA planning estimates and vary greatly between individuals. Language learning can and should run in parallel.

Language requirement

- Pharmacists must show sufficient **Finnish or Swedish** before final legalisation. Pharmacy work is patient-facing and the medicines, prescriptions and systems are in Finnish/Swedish.
- A common way to prove skills is the **YKI** National Certificate of Language Proficiency. Check LVV's language page for exactly which certificates and levels are accepted.
- The Civil Service Language Proficiency Certificates are being phased out (tests available until 30 June 2026; abolished in stages by the end of 2028) — don't plan around them.

Three realistic strategies for Pakistani pharmacists

1 · Direct LVV route

Apply to LVV from abroad, learn Finnish intensively, then move on a study or work permit to complete supplementary studies. Best for those committed to Finland and to learning the language.

2 · Study first

Enter via a Finnish master's (e.g. pharmaceutical or health sciences), build Finnish and networks, then pursue LVV licensing and the post-study permit. Higher cost; no licence guarantee.

3 · Non-licensed pharma roles

Research, industry, regulatory or pharmacovigilance roles may not require a pharmacist licence. Specialist permit possible if salary ≥ €3,937. Licensing can follow later.

WHERE ASGHCA HELPS PHARMACISTS

Profile assessment against the farmaseutti/proviisori frameworks, document checklists and curriculum mapping, study and language planning, CV and interview preparation, and exam preparation for other countries if you are comparing options (Australia, Ireland, Canada, UK, Gulf). ASGHCA does not submit decisions or guarantee LVV outcomes.

Sources · Last verified 27 Oct 2026: Finnish Supervisory Agency — apply for the right to practise (processing at least 4 months for non-EU/EEA training); Valvira process presentation via OPH (4 Nov 2025); OPH — YKI.

SECTION 17

Finnish, Swedish & English

Finland has two national languages — **Finnish** (spoken by the large majority) and **Swedish** (strong on the west and south coasts and in Åland). English is widely spoken, but it is rarely enough for regulated work or for long-term status.

Purpose	Language requirement (summary)	Level
Studying in English	English test or exemption per university	Programme-specific
General employment	No legal requirement for most permits; employers often expect Finnish	Employer decides
Healthcare licensing	Sufficient Finnish or Swedish, proven to LVV before final legalisation (doctors: by first clinical exam)	Set by LVV
PR — 6-year pathway	Satisfactory Finnish or Swedish (not required at 65+)	**B1**
PR — Finnish degree pathway	Finnish/Swedish at developing level, or 15 credits of language studies	**A2**
PR — "particularly good language" pathway	Finnish or Swedish	**C1**
Citizenship	Satisfactory oral and written Finnish/Swedish (or sign language); certificate needed before applying	**B1** (YKI 3)

YKI — National Certificates of Language Proficiency

1–2	3–4	5–6
Basic level (A1–A2)	Intermediate (B1–B2) · ≈ €190 test fee	Advanced (C1–C2)

- From **1 January 2026**, only the top-level Finnish and Swedish YKI tests are fee-free; other levels carry a fee for everyone. Registration is online; it is now possible to register for one or two sub-tests.
- Free and low-cost learning: Finnish courses at adult education centres, university language centres, and online courses (e.g. University of Helsinki MOOCs). Your municipality may offer integration training once you live in Finland.

ASGHCA ADVICE

Treat Finnish as part of your career plan, not an optional extra. Aim for A2 within your first year in Finland, B1 before applying for PR or citizenship, and the level LVV requires before you plan to start licensed work.

Sources · Last verified 27 Oct 2026: Migri — PR language conditions, citizenship language requirement; OPH — YKI, YKI changes 1 Jan 2026; Rauma Adult Education Centre (fee).

SECTION 18

Documentation checklists

HOW TO USE THESE LISTS

■ Required items in green boxes are confirmed as requirements in Migri/LVV guidance for that application type. Other items are **commonly requested or useful** — the official application form decides. Documents not in Finnish, Swedish or English generally need an official translation.

Student applicant

- [ ] Valid passport
- [ ] Letter of admission to a degree programme
- [ ] Proof of funds (≥ €800/month; €9,600/year)
- [ ] Health insurance meeting Migri's conditions
- [ ] Proof of paid tuition or scholarship/waiver
- [ ] Passport-style photo (to Finnish photo standards)
- [ ] Previous degree certificates & transcripts
- [ ] English test result (for the university)
- [ ] Explanation of study plan / gap years if relevant
- [ ] Evidence of accommodation (helpful)

Skilled worker / specialist

- [ ] Valid passport
- [ ] Employment contract or binding job offer
- [ ] Employer's information (Enter Finland for Employers)
- [ ] Salary meeting the threshold for the permit
- [ ] Degree certificate (Specialist / Blue Card)
- [ ] CV and work experience letters
- [ ] Professional licence if the job requires one
- [ ] Photo
- [ ] Marriage/birth certificates if family applies together

Healthcare professional (any regulated profession)

- [ ] LVV application for the right to practise
- [ ] Degree certificate and transcript
- [ ] Proof of Finnish/Swedish before final legalisation
- [ ] Detailed curriculum incl. clinical training hours
- [ ] Registration in home country (e.g. PMDC, PNMC, PCP)
- [ ] Certificate of good standing
- [ ] Work experience certificates with duties
- [ ] Internship / house-job certificates
- [ ] Official translations / apostille as instructed
- [ ] Residence permit documents (separate Migri application)

Sources · Last verified 27 Oct 2026: Migri — students, student income requirement, work income requirement, specialist; Finnish Supervisory Agency — right to practise.

SECTION 18 · CONTINUED

Pharmacist & family checklists

Pharmacist — LVV file (prepare before you apply)

- [ ] LVV application form for pharmacist / proviisori
- [ ] PharmD / B.Pharm degree certificate
- [ ] Transcript with all courses and credits
- [ ] Course descriptions: pharmaceutics, pharmacology, pharmaceutical chemistry, pharmacognosy, clinical pharmacy, pharmacy law, practice
- [ ] Practical training / internship evidence (hours, sites)
- [ ] Pharmacy Council of Pakistan registration
- [ ] Certificate of good standing (recent)
- [ ] Employment certificates (hospital, community, industry)
- [ ] Language certificate (YKI or other accepted proof)
- [ ] Passport copy; name-change documents

Family reunification (family member's application)

- [ ] Valid passport for each family member
- [ ] Proof of family relationship (Nikah nama / marriage certificate, NADRA Family Registration Certificate, birth certificates)
- [ ] Sponsor's income evidence (net income) where the income requirement applies
- [ ] Sponsor's residence permit and employment contract
- [ ] Proof of housing in Finland (lease)
- [ ] Custody documents and consent of the other parent for children
- [ ] Evidence of cohabitation (for cohabiting partners)
- [ ] Photos; official translations
- [ ] Apostille / legalisation as instructed
- [ ] Interview: Migri may interview family members

PAKISTANI CIVIL DOCUMENTS

Use NADRA-issued computerised certificates where available, check that names and dates are spelled consistently across passport, CNIC and certificates, and follow the attestation chain requested (MOFA / apostille). Inconsistent spellings are one of the most common reasons for extra questions.

Sources · Last verified 27 Oct 2026: Migri — spouse in Finland with a residence permit, family income requirement; Finnish Supervisory Agency — right to practise; HCCH.

SECTION 18 · CONTINUED

Permanent residence & citizenship checklists

Permanent residence (applications from 8 Jan 2026)

- [ ] Valid passport and current residence permit
- [ ] Evidence for your chosen pathway (see Section 21)
- [ ] Work history in Finland — employment certificates (6-year and C1 pathways)
- [ ] Language certificate at the level for your pathway (A2 / B1 / C1)
- [ ] Tax assessment showing ≥ €40,000 taxable income (income pathway)
- [ ] Finnish degree certificate (degree pathway)
- [ ] Record of travel abroad (dates)
- [ ] Photo; fee €380 online / €600 paper (2026)

Citizenship (adult applicant)

- [ ] Valid passport / proof of identity
- [ ] Language certificate (Finnish/Swedish, satisfactory level) obtained before applying
- [ ] Evidence of required residence period (8 years in general)
- [ ] From 1 Mar 2027: citizenship test pass (ages 18–64) or accepted alternative
- [ ] Evidence of livelihood (employment, tax records)
- [ ] Record of days spent abroad
- [ ] Information on any criminal matters or unpaid obligations
- [ ] Fee €550 online / €650 paper (2026)

Universal document tips

Copies

Upload clear colour scans of every page, in the order asked. Keep originals — you may need to show them at identity verification.

Translations

Use authorised translators. Keep the translation attached to a copy of the original.

Consistency

Names, dates and places must match across passport, certificates and forms. Explain any differences in writing.

Sources · Last verified 27 Oct 2026: Migri — application for a permanent residence permit, citizenship application for adults, 2026 fees, citizenship test; Ministry of the Interior — fees 2026.

SECTION 19

Cost calculator: official fees

EUR → PKR at **1 EUR ≈ 311 PKR** (interbank, 26 Oct 2026). PKR rounded to the nearest thousand. **Migri fees verified 27 Oct 2026** — valid under the 2026 decree (1 Jan–31 Dec 2026); new fees may apply from 1 January 2027.

Fee	Online	Paper	≈ PKR (online)	Type
Studyinfo application fee (non-EU/EEA, per term)	€100	—	31,000	Secondary
First residence permit — studies	€600	€750	187,000	Official
First residence permit — employed person	€750	€950	233,000	Official
First residence permit — Specialist / EU Blue Card	€530	€630	165,000	Official
Extended permit — Specialist / EU Blue Card	€230	€430	72,000	Official
Other first residence permits (general rate, incl. many family cases — check category)	€750	€800	233,000	Official
Permanent residence permit	€380	€600	118,000	Official
Citizenship application (adult)	€550	€650	171,000	Official
Schengen short-stay visa (adult)	€90	—	28,000	Official (EU)
LVV recognition (EU/EEA route) + legalisation after language	€470 + €240	—	221,000	Official
LVV legalisation, non-EU/EEA training (older Valvira figure)	€1,390	—	432,000	Confirm
YKI test, intermediate level	≈ €190	—	59,000	Provider

Personal costs (estimates)

Item	Estimate (EUR)	≈ PKR
Tuition, English-taught bachelor's/master's (per year, before waivers)	€9,000–20,000	2.8–6.2 million
Living costs per month (Study in Finland range)	€900–1,200	280,000–373,000
Health insurance for students (per year) Estimate	€250–700	78,000–218,000
Document attestation, apostille & translation Estimate	€150–400	47,000–124,000
Travel for identity verification (Doha) Estimate	€400–900	124,000–280,000
Flight Pakistan → Finland (one way) Estimate	€500–1,000	156,000–311,000
Rental deposit (often 1–3 months' rent) Estimate	€400–1,500	124,000–467,000

Sources · Last verified 27 Oct 2026: Migri — fees, 2026 fee changes; Ministry of the Interior — decree; Study in Finland; Ivv.fi; exchange rate: Hamariweb, 26 Oct 2026 Secondary .

SECTION 19 · CONTINUED

Estimated budget: three scenarios

First year as an international student. **Official** = government fee; everything else is an **Estimate**. The minimum scenario **assumes a 50% tuition waiver**, which is competitive and never guaranteed.

Item (first year)	Minimum	Moderate	Higher
Application fee **Official***	€100	€100	€100
Tuition (after any waiver)	€4,500	€12,000	€20,000
Student permit fee (online) **Official**	€600	€600	€600
Identity-verification travel	€400	€600	€900
Documents, attestation, translation	€150	€250	€400
Health insurance	€250	€400	€700
Flight to Finland	€500	€700	€1,000
Accommodation deposit	€400	€600	€1,000
Living costs, 12 months (€900 / €1,050 / €1,200)	€10,800	€12,600	€14,400
TOTAL (EUR)	€17,700	€27,850	€39,100
≈ PKR (at 311)	5.50 million	8.66 million	12.16 million

*Studyinfo fee: per Study in Finland/secondary sources. Migri's €9,600 funds requirement must be shown in addition to paid or proven tuition.

Relocating for work (single applicant)

Item	Range (EUR)	≈ PKR
Residence permit fee (employed person online / Specialist online) **Official**	€530–750	165,000–233,000
Identity travel, documents, translations	€550–1,300	171,000–404,000
Flight and first-week costs	€700–1,400	218,000–435,000
Deposit + first month's rent	€1,200–2,500	373,000–778,000
Buffer: 3 months of living costs before first salaries settle	€2,700–3,600	840,000–1.12 million
Indicative total	€5,680–9,550	1.77–2.97 million

FAMILY & LONG-TERM COSTS

Each family member pays their own permit fee. Later costs include extended permits, permanent residence (€380 online) and citizenship (€550 online), plus language courses and tests. Check Migri's table for each family member's category.

SECTION 20 · PATHWAY E

Bringing your family to Finland

PRIMARY APPLICANT permit in Finland → **FAMILY APPLICATION** Enter Finland + identity check → **RESIDENCE** family member's permit → **EDUCATION · WORK · HEALTHCARE**

Who counts as a family member

- **Spouse** (marriage), registered partner, or cohabiting partner (normally at least two years living together, with evidence).
- **Unmarried children under 18** of the sponsor or spouse, where the sponsor has custody.
- Other relatives (e.g. parents) only in very limited, exceptional cases. Recent amendments have tightened family reunification — check Migri for age and other conditions in force when you apply.

Income requirement (sponsor holds a residence permit)

Household member	Net income / month	≈ PKR
First adult	**€1,210**	**376,000**
Second adult in the household	**€610**	**190,000**
First child	**€610**	**190,000**
Second child	**€480**	**149,000**

Table effective from 1 November 2024 (no separate 2026 table found on 27 Oct 2026). "Net" = after tax and pension/insurance contributions. Income may not come from social assistance, labour market subsidy, basic unemployment allowance or the general social security benefit (which replaced those allowances from 1 May 2026). Family members of Finnish citizens are not subject to this requirement.

Rights

Family members' permits generally include the right to work and study. Children attend Finnish schools (basic education is free).

Healthcare

Residents in Finland generally use public healthcare through their wellbeing services county; Kela coverage depends on residence and work.

Processing

Family applications can take many months; Migri may interview family members separately. Specialist / Blue Card families can use the fast track with the main applicant.

Sources · Last verified 27 Oct 2026: Migri — income requirement for family members, spouse in Finland with a residence permit; InfoFinland; finconsult.fi family immigration **Secondary** .

SECTION 21

From temporary to permanent residence

CURRENT RULES VERIFIED ON: 27 OCTOBER 2026
Rules apply to applications submitted on or after **8 January 2026**. Applications made earlier follow the old rule (4 years of continuous residence on an A permit).

Pathways to a permanent residence permit (P)

Pathway	Residence	Other conditions
1. Standard (6-year)	≥ 6 years continuous, on an A permit (or Brexit permit)	≥ 2 years of work history in Finland; Finnish or Swedish at **B1** (not required if 65+)
2. High income	≥ 4 years continuous (A permit)	Taxable earned + capital income of at least **€40,000** in the latest completed tax assessment; no language or work-history condition
3. Particularly good language	≥ 4 years continuous	≥ 3 years of work history in Finland; Finnish or Swedish at **C1**
4. Finnish degree	No minimum residence period	Master's (university or UAS), licentiate or doctorate, or university bachelor's completed in Finland; Finnish/Swedish at **A2** or 15 credits of language studies; grounds for a continuous (A) permit, e.g. work or family

Migri also lists special grounds (e.g. some family situations and international protection). The EU long-term resident permit (P-EU) is a separate permit with its own rules, and sufficient language skills are now required for it as well.

Continuous residence & absences

Residence must be continuous on the right permit type. Long periods abroad can break continuity or reduce counted time — check Migri's period-of-residence rules before long trips.

Fee & application

Apply in Enter Finland; **€380 online / €600 paper** (2026). Provide evidence for your chosen pathway (work certificates, tax decision, degree, language certificate).

COMMON REASONS FOR REFUSAL

- Years spent on a temporary (B) permit, e.g. as a student, assumed to count when they don't for that pathway
- Missing or too-low language certificate; work history shorter than required
- Gaps between permits (applying late for an extension)
- Criminal offences or threats to public order; misleading information

Sources · Last verified 27 Oct 2026: Migri — permanent residence permit, amendments 2026, press release 8 Jan 2026, degree completed in Finland, period of residence requirement. Note: Study in Finland's student-permit page (17 Sep 2026) still mentions "4 years"; Migri's newer rules take precedence.

SECTION 22

The Finnish citizenship pathway

PERMANENT RESIDENCE ≠ CITIZENSHIP

Citizenship is a separate application with stricter conditions. Holding a P permit does not automatically lead to citizenship.

Requirement	Current rule (applications from 1 Oct 2024)
Residence period	**8 years** in general. **5 years** per Migri's FAQ if you have the required language skills, are the spouse of a Finnish citizen, or are stateless (co-applicant children 15–17: 5 years). Nordic citizens: 2 years. Up to 365 days abroad may count in total, of which no more than 90 days in the year before applying. Residence must be legal throughout.
Identity	Reliable proof of identity.
Language	Satisfactory oral and written Finnish or Swedish (or sign language) — certificate needed **before** you apply.
Knowledge of society	From **1 March 2027**: citizenship test (computer-based, in Finnish or Swedish) for ages 18–64, or alternatives such as a Finnish/Swedish matriculation exam or a Finnish- or Swedish-language higher education degree from Finland.
Integrity	No serious offences or other conduct that would prevent citizenship; criminal matters can block or delay naturalisation for years.
Livelihood & obligations	Reliable account of your livelihood; payment obligations (taxes, fines, maintenance) met. Secondary sources report that, from a December 2025 reform, using unemployment benefit or social assistance for over 3 months in total in the last 2 years can mean livelihood is not sufficient — confirm on Migri.
Fee	**€550 online / €650 paper** (2026).

Dual citizenship

Finland allows multiple citizenship. Whether you can keep your existing nationality depends on **your own country's law**. Pakistan permits dual nationality only with certain countries — check the latest list with the Government of Pakistan before applying.

Processing

Apply online in Enter Finland and verify identity. Processing commonly takes many months; follow Migri's published processing-time estimates.

Sources · Last verified 27 Oct 2026: Migri — period of residence, FAQ citizenship, citizenship for adults, citizenship test from 1 Mar 2027; Finnish Government — longer residence period; legally.fi **Secondary** (Dec 2025 livelihood rule).

SECTION 23

Life in Finland

Cost of living
Students: about €900–1,200/month. Helsinki region is the most expensive; Oulu, Kuopio, Joensuu, Tampere and Turku are usually cheaper.

Housing
Students often use student housing foundations (e.g. HOAS in Helsinki). Deposits of 1–3 months' rent are common. Never pay rent before seeing a contract from a verified landlord.

Transport
Reliable public transport and trains; regional travel cards (e.g. HSL in Helsinki). Cycling is common outside the snowiest months.

Healthcare
Public healthcare is organised by wellbeing services counties. Workers usually get occupational healthcare. Students in higher education use FSHS (YTHS) services.

Education & childcare
Basic education is free; early childhood education (varhaiskasvatus) is available with income-based fees. Some schools teach in English.

Taxes
Progressive income tax. Get a tax card from the Finnish Tax Administration (vero.fi) before your first salary — otherwise 60% may be withheld.

❄ Weather
Long, dark winters with snow and frost, especially in the north; bright summers with very long days. Good winter clothing and routines matter for wellbeing.

Banking & digital ID
Bank accounts require identification and a residence status; online banking IDs unlock most public services (Suomi.fi, Kela, OmaKanta health records).

Safety & quality of life
Finland is generally very safe and has ranked at the top of the World Happiness Report in recent years. Trust, punctuality and equality are core values.

Working culture

- Flat hierarchies; first names are normal at work
- Punctuality and keeping promises are essential
- Direct, modest communication; silence is not rude
- Work–life balance is protected; overtime is regulated
- Trade unions and collective agreements are widespread
- Learning Finnish is the strongest signal of commitment

YOUR FIRST WEEKS — THE CHECKLIST

Register your address and get a Finnish personal identity code (DVV / Migri) · Tax card (vero.fi) · Bank account & online ID · Kela coverage check · Healthcare registration · Phone plan · Integration or language course in your municipality.

Sources · Last verified 27 Oct 2026: InfoFinland; Study in Finland (living costs); Finnish Tax Administration; Kela; Digital and Population Data Services Agency; World Happiness Report.

SECTION 24

18 mistakes international applicants should avoid

1. **Applying through unofficial websites** that imitate Enter Finland or charge "service fees" for free forms.
2. **Paying fake recruiters** for jobs. Genuine Finnish employers don't charge job seekers.
3. **Accepting job offers without an interview** or from unverifiable companies.
4. **Misrepresenting documents** — leads to refusal and can affect all future applications.
5. **Ignoring qualification recognition** — planning to "sort out the licence later".
6. **Confusing a Schengen visa with a residence permit.**
7. **Ignoring language requirements** for licensing, PR and citizenship.
8. **Underestimating living costs** and relying on part-time work to survive.
9. **Missing deadlines** — the joint application window is only about two weeks.
10. **Using incorrect or unattested documents**, or inconsistent name spellings.
11. **Failing to maintain legal residence** — applying for an extension too late.
12. **Assuming a student permit guarantees PR.** It doesn't; the 2026 rules need a pathway.
13. **Exceeding the 30-hour average** work limit while studying.
14. **Ignoring the 3-month job-loss rule** and not looking for work immediately.
15. **Buying non-compliant insurance** for a student permit.
16. **Relying on old guides** (pre-2026 fees, "4-year PR", "Valvira", "government scholarships").
17. **Not planning for identity verification** travel (Doha for Pakistanis).
18. **Leaving family plans to the end** — income rules apply to the sponsor.

THE GOLDEN RULE

If information didn't come from a **.fi government site**, your university, or an official EU site, verify it before you act on it.

SECTION 25

Beware of immigration scams

Scam type	How to recognise it	How to verify
Fake job offers	No interview; "visa guaranteed"; fees for processing, training or housing; generic email accounts	Check company on ytj.fi; call via its official site; look for the vacancy on the company site or Job Market Finland
Fake admission letters	Admission without a Studyinfo/university application; letters sent only by an agent	Log in to your Studyinfo / university account; email the admissions office
Fake scholarships	"Fully funded Finnish Government scholarship"; application fee to "reserve" funding	Study in Finland confirms no such government scholarship exists
Fake visa agents	Claims of contacts in Migri or the embassy; promises of faster decisions	Only Migri decides. Processing can't be bought.
Fake immigration consultants	"100% guarantee", pressure to pay quickly, no company details	Ask for company ID, address, written contract; check reviews and registers
Fake government websites	Look-alike domains (e.g. extra words, .com instead of .fi); payment pages outside Enter Finland	Type addresses yourself: **migri.fi**, **enterfinland.fi**, **finlandabroad.fi**
Payment to personal accounts	Requests to pay a fee into a personal bank account, e-wallet or crypto	Migri fees are paid in Enter Finland or as instructed by Migri/mission
Guaranteed visa claims	Anyone guaranteeing a permit, licence, PR or citizenship	No one can guarantee a decision by a Finnish authority

Official website verification

migri.fi	enterfinland.fi	finlandabroad.fi	lvv.fi
Immigration Service	Online applications	Embassies & visas	Healthcare licensing

IF YOU'VE BEEN TARGETED

Stop paying; keep all messages and receipts; report to the police in your country and, if the scam uses a Finnish name or company, to the Finnish police (poliisi.fi) and the organisation being impersonated. Tell your bank immediately.

Sources · Last verified 27 Oct 2026: Study in Finland (fake scholarship warning); Migri; Enter Finland; YTJ; Police of Finland.

SECTION 26 · ASGHCA

How ASGHCA can help you

AS Global Healthcare Academy is a professional education, mentoring, career guidance and global healthcare opportunity platform. We help you understand your options, prepare properly and avoid costly mistakes.

1 **Career Counselling**
Identify the international pathway that fits your qualifications, goals and budget.

2 **International Registration Guidance**
Understand healthcare registration and licensing routes, including Finland's LVV process.

3 **Documentation Support**
Understand, organise and prepare the documents each application asks for.

4 **Study Abroad Guidance**
Shortlist universities and programmes; plan around Studyinfo deadlines.

5 **Scholarship Guidance**
Find legitimate university scholarships and waivers; avoid fake "government" offers.

6 **International Career Mentorship**
One-to-one mentoring for healthcare professionals planning a move abroad.

7 **Exam Preparation**
Licensing exams for other countries (OPRA, PSI, PEBC, NAPLEX/FPGEE, GPhC, DHA/MOH/DOH, SPLE, Prometric) and IELTS/PTE/OET.

8 **Professional Development**
Clinical pharmacy, therapeutics, career development and professional upskilling.

9 **Global Healthcare Opportunities**
Guidance on healthcare careers across Europe, Australia, Canada, the UK and the Gulf.

10 **Personalized Roadmaps**
An individual plan based on your education, experience, nationality, goals, budget, language ability, family situation and intended pathway.

WHAT ASGHCA DOES — AND DOESN'T DO

ASGHCA provides guidance, mentoring, educational support, documentation assistance and career-oriented support. Immigration decisions, residence permits, professional authorization and visa decisions remain the responsibility of the relevant Finnish authorities. We never guarantee outcomes and never ask you to pay a government fee to us.

SECTION 27 · ASGHCA

Why choose ASGHCA?

Global experience
Mentors with professional experience in more than one healthcare system.

Healthcare-focused
Guidance built for pharmacists and health professionals.

Personalised mentorship
One-to-one support, not a one-size-fits-all package.

Registration support
Help understanding international licensing routes.

Documentation guidance
Checklists and review so your file is complete and consistent.

Study & scholarships
Honest advice on programmes and genuine funding.

Career counselling
CV, interview and job-search support.

Global network
A community of healthcare professionals supported internationally.

About ASGHCA & its founder

AS

Dr. Afifa Saghir
PharmD, RPh
Founder & CEO
AS Global Healthcare Academy

Dr. Afifa Saghir is the Founder and CEO of AS Global Healthcare Academy and its chief instructor. She is a **Pakistani registered pharmacist** and an **Australian registered pharmacist**, with **more than 13 years of professional experience** across clinical pharmacy, hospital pharmacy and pharmaceutical research.

As a **clinical pharmacist, healthcare educator, international career mentor and global healthcare career coach**, she founded ASGHCA to give internationally trained pharmacists and healthcare professionals structured, honest guidance on licensing exams, registration and international careers. As an **entrepreneur**, she has built ASGHCA into an academy that has supported healthcare professionals internationally and has a growing global community.

> *"PharmD gives you wings — ASGHCA helps you fly to the top of your career."*

Contact & official channels

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SECTION 28

Your Finland action plan

STEP 1
Assess your profile
Education, experience, finances, language, family.

STEP 2
Choose your pathway
Study, work, healthcare, research or family (A–E).

STEP 3
Check eligibility
Salary thresholds, admission rules, LVV route.

STEP 4
Select university / job / professional route
Shortlist programmes or employers; open an LVV file if needed.

STEP 5
Prepare documents
Attest, translate, keep names consistent.

STEP 6
Complete qualification recognition
Where applicable — LVV for health professions, OPH for degrees.

STEP 7
Prepare language requirements
English test for study; start Finnish/Swedish now.

STEP 8
Prepare financial evidence
€9,600/year for students; budget for fees and travel.

STEP 9
Submit the right application
In Enter Finland, online, with the correct fee.

STEP 10
Biometrics / identity
At the designated mission or VFS centre (Pakistanis: Doha).

STEP 11
Wait for the official decision
Reply quickly to any Migri request.

STEP 12
Travel & establish yourself legally
Register address, tax card, bank, Kela.

STEP 13
Build your Finnish career
Licensing, networking, language.

STEP 14
Maintain legal residence
Extend on time; know the 3-month job-loss rule.

STEP 15
Explore PR / citizenship when eligible
Choose the right 2026 pathway; prepare language proof.

START YOUR FINLAND JOURNEY WITH ASGHCA

Book a free consultation and get a personalised roadmap for your profile.

www.asghca.com

SECTION 29

Official resources & verified links

Scan a code with your phone camera, or click the link. Every QR code below points to the official address printed next to it.

Finnish Immigration
Migri — permits, fees, PR, citizenship
migri.fi

Applications
Enter Finland e-service
enterfinland.fi

Embassies (Doha)
Ministry for Foreign Affairs
finlandabroad.fi

Education
Studyinfo — applications
studyinfo.fi

Education
Study in Finland (official portal)
studyinfinland.fi

Employment
Work in Finland
workinfinland.com

Employment
Job Market Finland
tyomarkkinatori.fi

Healthcare licensing
Finnish Supervisory Agency (LVV)
lvv.fi

Recognition & YKI
Finnish National Agency for Education
oph.fi

Government info
InfoFinland (multilingual)
infofinland.fi

EU
EU Home Affairs — Schengen & visas
home-affairs.ec.europa.eu

ASGHCA
Free consultation
asghca.com

More official links

- **Government:** valtioneuvosto.fi · Ministry of the Interior · Suomi.fi
- **Tax & social security:** vero.fi · kela.fi · dvv.fi
- **Business:** Business Finland · ytj.fi
- **Universities:** University of Helsinki · University of Eastern Finland · Åbo Akademi · Tampere University · University of Oulu · University of Turku
- **EU:** EURES · Erasmus Mundus · MSCA · Euraxess Finland

SECTION 30

Source verification table

Topic	Official authority	URL	Verified
2026 processing fees	Migri; Ministry of the Interior	migri.fi/en/processing-fees-and-payment-methods	27 Oct 2026
Work income thresholds 2026	Migri	migri.fi/en/working-in-finland/income-requirement	27 Oct 2026
EU Blue Card	Migri	migri.fi/en/eu-blue-card	27 Oct 2026
Job-loss protection period	Migri	migri.fi/en/-/changes-to-work-based-residence-permits...	27 Oct 2026
Student funds & work rights	Migri; Study in Finland	migri.fi/en/income-requirement-for-students	27 Oct 2026
Student insurance	Migri (older releases)	migri.fi/en/-/opiskelija-liita-hakemukseesi...	27 Oct 2026*
Permit to look for work	Migri	migri.fi/en/residence-permit-to-look-for-work	27 Oct 2026
Family income requirement	Migri	migri.fi/en/income-requirement-for-family-members...	27 Oct 2026
Permanent residence 2026	Migri	migri.fi/en/permanent-residence-permit	27 Oct 2026
Citizenship residence & test	Migri; Finnish Government	migri.fi/en/faq-finnish-citizenship	27 Oct 2026
Pakistani applicants — Doha	Ministry for Foreign Affairs	finlandabroad.fi/web/qat/.../384951	27 Oct 2026
Healthcare licensing	Finnish Supervisory Agency (LVV)	lvv.fi/en/healthcare-and-social-welfare/apply-for-the-right-to-practise	27 Oct 2026*
Pharmacist fees (EU/EEA)	LVV	lvv.fi/en/.../registered-nurse-pharmacist-or-midwife...	27 Oct 2026*
Pharmacy supplementary studies	University of Eastern Finland	uef.fi/.../ulkomailla-suoritetun-farmasian-alan-tutkinnon-taydentaminen	27 Oct 2026
Doctors' examinations	LVV; Tampere University	lvv.fi/en/.../examinations-required-for-doctors...	27 Oct 2026*
YKI language tests	OPH (EDUFI)	oph.fi/en/national-certificates-language-proficiency-yki	27 Oct 2026
Tuition, living costs, scholarships	Study in Finland	studyinfinland.fi/scholarships	27 Oct 2026
Joint application dates	Study in Finland / Studyinfo	studyinfinland.fi/news-events/joint-application-autumn-2026	27 Oct 2026
Schengen visa fee	European Commission	home-affairs.ec.europa.eu/.../visa-policy_en	27 Oct 2026
Apostille (Pakistan)	HCCH	hcch.net/.../status-table/?cid=41	27 Oct 2026
EUR/PKR rate	Secondary (Hamariweb, SBP basis)	hamariweb.com/finance/forex/eur-to-pkr	26 Oct 2026
Practical market overview	Secondary (Finconsult)	finconsult.fi	27 Oct 2026

* migri.fi and lvv.fi block automated access. These items were confirmed from the authority's own published text as indexed on the verification date, and cross-checked with at least one other source. Re-open the page yourself before applying.

SECTION 31

Important: verify before applying

Finnish immigration law changed several times between 2024 and 2026, and more changes are scheduled (for example the citizenship test from 1 March 2027 and new fees each January). Before you submit anything:

- [ ] Open the official page for your permit on **migri.fi** and compare every requirement with this guide
- [ ] Check the **current fee** in Migri's fee table on the day you apply
- [ ] Check the **service location** for identity verification on finlandabroad.fi
- [ ] For health professions, download the **current LVV form and price list**
- [ ] For study, confirm dates and requirements on **Studyinfo** and the university site
- [ ] If anything differs, the **official source wins** — and please tell us so we can update this guide

DISCLAIMER (REPEATED)

This guide is intended for educational and informational purposes only. Immigration, residence permit, citizenship, professional licensing and employment requirements are determined by the relevant Finnish authorities and may change. ASGHCA does not guarantee visa approval, residence approval, employment, professional authorization, permanent residence or citizenship. Applicants should verify all requirements with the relevant official authorities before submitting an application. Educational guidance ≠ legal advice. Documentation assistance ≠ government decision-making authority.

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