Finland Ready Reckoner

EDITION: SEPT 2026

Autumn 2027 (Aug/Sep) intake | Quick reference for Partners, India

13 Finnish institutions, 251 Master's + 103 Bachelor's programmes.

13	354	EUR 100	Aug / Sep 2027	Up to 6
Institutions(8Univ. + 5 UAS)	Programmes(251PG + 103 UG)	Applicationfee,via Studyinfo.fi		Programmes per Application

1 Finnish Institutions Represented

Univ. = University; UAS = University of Applied Sciences

Institution	Type	Campus	Intake	PG	UG	Rank
Aalto University	Univ.	Espoo	Aug (minor : Jan)	69	9	QS 398 / Fin #2
University of Turku	Univ.	Turku	Aug	30	2	QS 398 / Fin #3
University of Jyväskylä	Univ.	Jyväskylä	Aug	19	2	Fin #5
Tampere University	Univ.	Tampere	Sep	31	5	QS 436 / Fin #6
University of Eastern Finland	Univ.	Joensuu, Kuopio	Sep	25	6	Fin #7
LUT University	Univ.	Lappeenranta, Lahti, Mikkeli	Aug	29	11	QS 390 / Fin #8
University of Vaasa	Univ.	Vaasa, Pori	Aug	15	1	Fin #10
Hanken School of Economics	Univ.	Helsinki, Vaasa	Sep	12	1	Fin #12
Turku Uni. of Applied Sciences	UAS	Turku, Salo	Aug (minor : Jan)	3	22	Fin #18
LAB Uni. of Applied Sciences	UAS	Lahti, Lappeenranta	Aug / Jan (UG)	–	11	Fin #21
Satakunta Uni. of Applied Sci.	UAS	Pori, Rauma	Sep	2	14	Fin #22
Vaasa Uni. of Applied Sciences	UAS	Vaasa	Aug (minor : Jan)	13	10	Fin #29
Karelia Uni. of Applied Sciences	UAS	Joensuu	Aug (minor : Jan)	3	9	Fin #35

Sorted by Webometrics Finland national rank; QS World University Ranking is shown alongside where applicable.

TOP 5 COUNSELLING HOOKS

1. One Studyinfo application (**EUR 100**) can cover up to **6 programmes** — Aalto and Tampere Master's cap at 2.
2. An **English-medium Indian degree** waives the language test at 8 institutions for Master's (see section 7).
3. **Backlogs up to 10** are accepted at LUT, Tampere, JYU, Vaasa, VAMK and Turku UAS (PG).
4. Early bird discounts run up to **EUR 6,000/yr** at Vaasa and **EUR 4,500/yr** at Hanken for a limited time.
5. Student residence permits may cover the full study period; students can work up to 30 hours/week and, after graduation, apply for up to 2 years to seek work or start a business.

2 Most Popular Study Areas

Study area	Master's	Bachelor's	Popular Programmes	Recommended Institutions
IT, Data Science & AI	59	28	Data Science, AI, Software/Cloud, Cybersecurity, Signal Processing & ML	Tampere, Aalto, Turku, JYU, Vaasa, UEF; UG: Turku UAS, LUT, Aalto
Business, Management & Marketing	61	30	International Business, Marketing, Supply Chain, Project Mgmt, Strategy	Aalto, Vaasa, LUT, Hanken, UEF, JYU, UAS group
Engineering & Technology	57	25	Electrical, Mechanical, Energy, Materials, Civil, Mechatronics	LUT, Aalto, Tampere, Turku, Vaasa
Finance, Accounting & Economics	13	4	Finance, Accounting & Auditing, Economics	Aalto, Hanken, Vaasa, UEF
Health & Life Sciences	17	7	Biomedical, Drug Discovery, Public Health; UG Nursing	Turku, Tampere, UEF; UG: LAB, SAMK
Design, Arts & Architecture	17	1	Design, Game Design, Film, Architecture (portfolio-based)	Aalto

3 Average Tuition Fees per year, non-EU/EEA students

AVERAGE MASTER'S (PG) TUITION

EUR 13,800

Approx.INR15lakhperyear|Range EUR 8,000 - 20,000

MostprogrammesfallbetweenEUR12,000 and 15,000

AVERAGE BACHELOR'S (UG) TUITION

EUR 11,000

Approx.INR12lakhperyear|Range EUR 9,000 - 16,000

MostprogrammesfallbetweenEUR10,000 and 12,000

Institution	PG Tuition/year (EUR)	PG Scholarships*	UG Tuition/year (EUR)	UG Scholarships*
Aalto University	15,000-20,000	2,400-4,000	12,000-15,000	2,400-3,400
Hanken School of Economics	15,000	4,500	12,000	3,600
LUT University	15,000	Not available	12,000	Not available
Tampere University	10,000-12,000	1,000	10,000	1,000
University of Turku	8,000-12,000	1,000	10,000	1,000
Univ. of Eastern Finland (UEF)	9,000-10,000	2,700-3,000	10,000	3,000
Univ. of Jyväskylä (JYU)	10,000-14,000	1,000	10,000-16,000	1,000
University of Vaasa	14,000	6,000	10,000	6,000
Karelia UAS	10,500	900-1,050	9,000-10,000	900-1,050
LAB UAS	–	–	11,000	1,000
SAMK (Satakunta UAS)	9,500	-	9,500-10,500	-
Turku UAS (TUAS)	12,000	500	12,000	500
VAMK (Vaasa UAS)	12,000	-	10,500	1,000

*The scholarship amounts mentioned are indicative only. They are merit-based scholarships and are granted at the university's discretion.

4 Universities With Low Tuition Fees EUR 9,000 - 12,000 per year, or lower

POSTGRADUATE (EUR 9,000-12,000 BAND)

Tampere, University of Turku, Turku UAS,
VAMK, University of Eastern Finland, JYU, SAMK

UNDERGRADUATE (EUR 9,000-12,000 BAND)

Karelia UAS, SAMK, Tampere, University of Turku
University of Eastern Finland, University of Vaasa, JYU, VAMK, LAB
LUT, Hanken, Turku Uni. of Applied Sciences, Aalto

5 Scholarships Offered by the Listed Institutions merit-based, partial tuition waivers

Institution	Scholarships*	Level	Important Points
University of Vaasa	Up to EUR 6,000/yr	Master's (some Bachelor's)	Highest average award on the list.
Hanken School of Economics	EUR 4,500/yr (PG), 3,600 (UG)	Bachelor's & Master's	Merit-based; awarded alongside the offer.
Univ. of Eastern Finland	EUR 2,700-3,000/yr	Master's (some UG)	Among the largest awards.
Aalto University	EUR 2,400-4,000/yr (PG), 2,400-3,400 (UG)	Bachelor's & Master's	Aalto Excellence Scholarship — a limited tuition waiver applied for in the application form; availability confirmed at offer stage.
Tampere University	EUR 1,000/yr	Bachelor's & Master's	Standard scholarship tier across most programmes.
University of Turku	EUR 1,000/yr	Bachelor's & Master's	Standard scholarship tier across most programmes.
Univ. of Jyväskylä (JYU)	EUR 1,000/yr	Bachelor's & Master's	Availability confirmed at offer stage for some programmes. Applies
Karelia UAS	EUR 900-1,050/yr	Bachelor's & Master's	across both levels at Karelia.
LAB UAS	EUR 1,000/yr	Bachelor's	Undergraduate only.
Turku UAS (TUAS)	EUR 500/yr	Bachelor's & Master's	Availability confirmed at offer stage.
VAMK (Vaasa UAS)	EUR 1,500 (PG), 1,000/yr (UG)	Bachelor's & Master's	Availability confirmed at offer stage.

***Scholarships are merit-based, at the university's discretion, and often confirmed only at the offer stage.**

6 Entry Requirements

MASTER'S (PG)

Institution	Min. %	Key requirements
Aalto University	60-80%	60% engineering/design/arts; 70% business; 75% CS/ML/HCI/Software; 80% Life Science Tech. GRE/GMAT for business & ML-DS-AI; portfolio for art, design, architecture.
Hanken School of Economics	50%	25 ECTS in relevant subjects. GMAT 550 or GRE 150 (Quant) mandatory; this also replaces the English test.
LUT University	60% tech / 70% business	IELTS 6.5 (no band below 6.0) / PTE 68 / TOEFL iBT 92 mandatory. Backlogs 0-10. GMAT/GRE can offset a lower percentage in business.
Tampere University	60%	180-ECTS Bachelor's with sufficient study in the field. Backlogs 0-10. No entrance exam.
University of Turku	60%	3-year (180 ECTS) degree accepted. Some programmes set a major-grade cut-off (e.g. Global Innovation Management).
Univ. of Eastern Finland (UEF)	60%	50% for public health/health; 60% for IT/CS; higher for select business programmes.
Univ. of Jyväskylä (JYU)	50-70%	Interview for select programmes; GRE/GMAT for some business programmes. Backlogs 0-10.
University of Vaasa	60%	63-65% technology; 68-75% business. Medium-of-instruction certificate mandatory. Priority majors chosen at application. Backlogs 0-10.
UAS Master's (Karelia, TUAS, SAMK, VAMK)	~~63-75%~~ 50-60%	2+ years' relevant work experience after the Bachelor's; online interview (VAMK). IELTS 5.5-6.0 for SAMK/VAMK.

BACHELOR'S (UG)

Institution	High School %	Key requirements
Aalto University	60%	IELTS 6.5. SAT (1200-1350) / ACT (25-29) is an alternative route for Finance and International Business.
Hanken School of Economics	50%	Mathematics mandatory in Grade 12.
Karelia UAS	50-55%	Online entrance exam for select programmes; IELTS 6.0 (SAT can waive).
LAB UAS	75-85%	IELTS 6.5.
LUT University	70%	Technology programmes: Maths 80-90%, Physics/Chemistry 80%. IELTS 6.5.
SAMK	60%	Online entrance exam; IELTS 6.0.
Tampere University	60%	Admission interview; SAT 1200-1250 alternative. English waiver via medium of instruction.
Turku UAS (TUAS)	50-60%	CBSE/ISC 60% with Maths or Economics; state boards 80%. Online interview; IELTS 6.0.
Univ. of Eastern Finland (UEF)	60%	IELTS 6.0.
Univ. of Jyväskylä (JYU)	60%	Online exam, interview and Academic Readiness Screening (ACRES) for select programmes.
University of Turku	60%	SAT 1150 alternative route.
University of Vaasa	84% (CBSE/CISCE/ Maharashtra)	80% in Grade 12 Maths (or 90% in Grade 10). State boards 89% overall; West Bengal 74%. IELTS 6.5.
VAMK	60%	Online interview/entrance exam; IELTS 5.5-6.0.

Many UAS programmes add an online entranceexamorinterview.Students receive an email notification confirming this.

7 English Proficiency Test (IELTS/TOEFL/PTE) waiver for students with Indian academics

Waiver is granted on **Medium of Instruction (MOI)**: a Bachelor's or Master's taught in English at an institution in India or another listed country (UK, USA, Canada, Australia, EU/EEA, Singapore and others). An **MOI certificate** from the institution is required.

Institution	Master's	Bachelor's	Note
Aalto University			Test results, if still needed, must be sent directly by the testing body.
Tampere University	Yes (MOI)	Yes (MOI)	The only institution offering the waiver at both PG and UG.
University of Turku	Yes (MOI)	No	
Univ. of Jyväskylä (JYU)	Yes (MOI)	No	
University of Vaasa	Yes (MOI)	No	MOI certificate is mandatory.
Univ. of Eastern Finland (UEF)	Select programmes	No	Others require IELTS 6.5-7.0.
Karelia UAS	Yes (test not mandatory)	—	SAT can replace IELTS.
Turku UAS (TUAS)	Yes (MOI)	No	IELTS/TOEFL/PTE not needed if GRE/GMAT is submitted.
Hanken School of Economics	GRE/GMAT score	No	GMAT 550 or GRE 150 (Quant).
LUT, SAMK, VAMK, LAB	No	No	IELTS/TOEFL/PTE mandatory.

8 Application Period, Quick Decisions and Decision Period August/September 2027 intake

MASTER'S (PG)

Institution / route	Application period	Decision period
Aalto University	7 Dec 2026 - 5 Jan 2027 (documents by 12 Jan)	Results 30 Mar 2027; acceptance deadline 21 Apr 2027
Tampere University	UG: 7 Jan - 21 Jan; PG: 14 Dec - 7 Jan	Results by end of Mar 2027
Joint Application: Turku, UEF, JYU, Hanken, Vaasa, Karelia, SAMK, VAMK	7 - 21 Jan 2027, 3pm Finnish time (SAMK 2nd round: 2-9 Apr 2027); UEF Early Addmissions - 1-15 Oct.	Results 31 May 2027; acceptance deadline 13 Jul 2027
LUT University	UG: 1 Sep - 30 Apr, PG: 1 Oct - 31 Mar.	Rolling; programmes can fill before the deadline
University of Vaasa	Rolling: Oct 2026 - 31 Mar/30 Apr 2027 (by programme)	Decided once the file is complete; first-come basis
VAMK / Turku UAS (rolling)	VAMK: 1 Oct 2026 - 30 Apr 2027. Turku UAS: up to 30 Apr 2027	Rolling until seats are filled

BACHELOR'S (UG)

Institution / route	Application period	Decision period
Aalto University	7 - 22 Jan 2027 (two rounds)	Round A by 31 Mar 2027; Round B by 28 May 2027
Joint Application: Tampere, Turku, UEF, JYU, Hanken, Karelia, SAMK, Turku UAS, VAMK, LAB	7 - 21 Jan 2027; Entrance Exams/Interview by Feb-Mar 2027	Results: 31 May 2027; acceptance deadline 13 Jul 2027
LUT University (international, rolling)		Rolling decisions
Vaasa, VAMK, LAB, Turku UAS (rolling/separate)	1 Sep 2026 - 30 Apr 2027 Up to 15-30 Apr 2027 (per KC data)	Rolling until seats are filled

QUICK DECISION TAT

Rolling admission at LUT, University of Vaasa, VAMK and Turku UAS/LAB: a decision is issued as soon as the complete file is reviewed, with no wait for the national results date — seats fill first-come, so push early submissions. Aalto's Business Analytics (Jan 2027 intake) stays open only until **8 Oct 2026** and needs GRE/GMAT, with just 10 seats on a first-come basis.

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University of Turku	Yes (MOI)	No	
Univ. of Jyväskylä (JYU)	Yes (MOI)	No	
University of Vaasa	Yes (MOI)	No	MOI certificate is mandatory.
Univ. of Eastern Finland (UEF)	Select programmes	No	Others require IELTS 6.5-7.0.
Karelia UAS	Yes (test not mandatory)	—	SAT can replace IELTS.
Turku UAS (TUAS)	Yes (MOI)	No	IELTS/TOEFL/PTE not needed if GRE/GMAT is submitted.
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9 Student Visa (Residence Permit) Finland

Item	Important Points to Note
Permit type	Residence permit for studies, applied online via Enter Finland. After graduation, students may apply separately for a residence permit to look for work or start a business for up to 2 years..
Tuition	**Mandatory:** one full year's tuition fee must be paid **before** filing the visa.
Visa Fee	**EUR 600** (online application). EUR 750 (paper application). Additional fee of EUR 95 may apply for D Visa.
Insurance	**Mandatory:** course under 2 years needs EUR 120,000 cover; a 2-year course needs EUR 40,000 cover.
Living funds	**EUR 9,600 per year** (EUR 800 per month, plus the balance of the tuition fee). Funds must sit in the student's own account. Recommended to maintain funds above the minimum requirement for strong visa case.
Funds accepted	Recent funds accepted: 6-month bank statement, bank balance certificate, and source of funds. FD accepted in the student's name. An education loan must be **disbursed into the student's account**.
How to apply	Apply for the Residence Permit online via Enter Finland; book the identity-verification appointment through VFS: services.vfsglobal.com/ind/en/frp/
Processing time	Within 30-90 days; plus about 2 weeks to print and post the permit card.
Work and stay-back	Students may work an average of **30 hours per week** across the year. After graduating, a residence permit to seek work or start a business can be applied for separately.

VISA JOURNEY IN 7 STEPS

1	2	3	4	5	6	7
Offer Admissionvia Studyinfo.fi	**Pay fee** 1st year tuition	**Insurance** EUR 40K-120K cover	**Funds** EUR 9,600/yr,own account	**File online** Enter Finland, EUR 600	**ID check** VFS appointment	**Permit card** Covers PSW period

PARTNER TIPS

- Move funds into the **student's own account early** and keep a paper trail for the source; last-minute deposits raise questions.
- Arrange insurance as soon as the offer is confirmed — it is a mandatory document at the time of filing.
- Apply for the **D visa** alongside the residence permit only if the student can travel within 2 weeks of approval.
- Ask students to check passport validity: it must cover the whole permit period, including the post-study work window.