

**WEL
COME
TO
FIN
LAND**



**JALKAPALLON
PELAAJAYHDISTYS**
PELIN JA PELAAJAN PUOLELLA

MOI!

This is an information file for all foreign players arriving in Finland.

By reading this file, you will get important information about Finland and the issues you need to take care when you arrive here. We will tell you who we are and what FPA is doing. You will also get to know a bit about Finnish football leagues and national teams. Among these, the most important thing is that you get information both basic issues and on slightly more complex things as a Finnish tax system, residence permits, daily needs and much more!

You will find more deeply information about us and everything considering this file from our web pages:

Join The Players Union! Register here:

www.jpvy.fi/en

We are Finnish Football Players' Association,
and we really hope that you enjoy your time in Finland!



FINLAND IN BASICS

POPULATION OF
5,6M

ABOUT
160 000
FOOTBALLERS

MEMBER OF
**EUROPEAN
UNION**

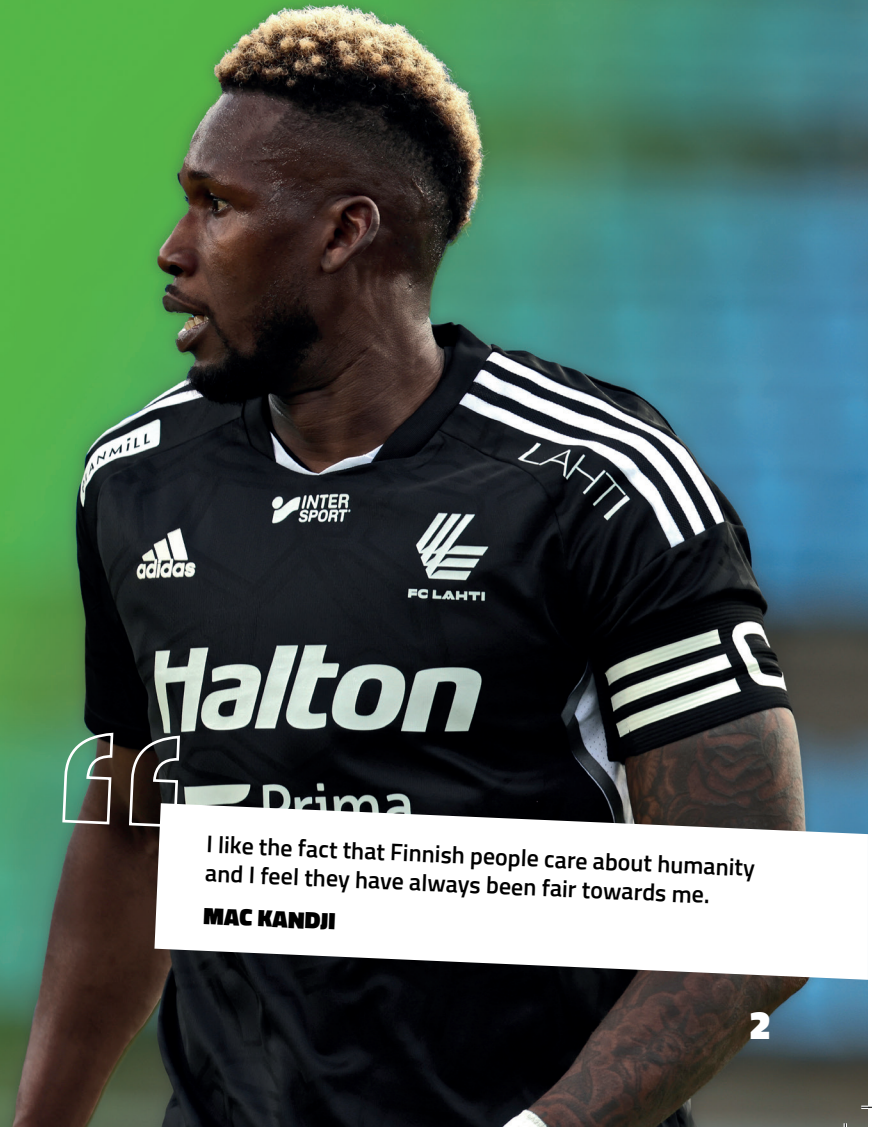
LONG DISTANCES

OVER
**100
000**
LAKES

HELSINKI IS THE CAPITAL CITY

**OFFICIAL LANGUAGES ARE FINNISH & SWEDISH,
ENGLISH IS COMMONLY AND WELL SPOKEN BY FINNS**

- Finland and Finns are honest, law-abiding, and hardworking people who greatly value equality and safety.
- There is very little separation between people from different social standings.
- Finland is considered as a welfare society. An outcome that has developed over time.
- The purpose of the welfare society is to take care of citizens and make sure that everyone has a good and safe life.
- The Finnish society has developed and changed its shape over time. It offers care, education, and health, but also requires everyone to invest in its maintenance.



I like the fact that Finnish people care about humanity and I feel they have always been fair towards me.

MAC KANDJI



**JALKAPALLON
PELAAJAYHDISTYS**
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FINNISH FOOTBALL PLAYERS' ASSOCIATION, FPA
"On the side of the game and the player"

Equality Reliability Communality Internationality

**As a member of Football Players' Association, you will
be a part of great players' community**

As a member of FPA you will get a legal help if needed, you have access to join the member events and you are also able to choose one of the great membership products every year. We are doing the work for a player and in any case as a member you can whenever contact us and ask help.

We are a strong community, and we do things together

Players' working conditions and status in the society are important topics for us. We think that players telling their opinions is valuable. We stand by the players, and we do things for them. FPA aims to be an active participant in social discourse, and we want to offer our members possibilities to act as responsible role models.

I recommend every foreign player to join FPA because you never know what could go wrong in football life. It is a good insurance, and you can't always trust only agents.

STEVEN MORRISEY



THE RED BUTTON APP

The meaning of the app is to prevent cases of match fixing. A match fixing request can concern you or your team mate. With the help of the Red Button App, you can report cases anonymously. Every player will get their own code from FPA.



MENTAL HEALTH ONLINE

As a member of FPA you have an opportunity to use the Mental Health Online service. It allows you to get external conversational help for your life situation or other mental health problems. By using the Mental Health Online service many players have gotten back to the field with better self-knowledge, better motivation and, most importantly, they have found a joy in life again.



The Finnish Football Players' Association is operating under the world's largest umbrella federation.

- The Fédération Internationale des Associations de Footballeurs Professionnels, generally **FIFPRO**, is the worldwide representative organization for 65 000 professional footballers.
- FIFPRO has 66 full members.
- The Finnish Football Players' Association was granted full membership of FIFPRO in 2001.
- As a member of FPA, you are automatically also a member of FIFPRO.

MISSION & VISION

For the game and for the players

Football as a profession



Dani Hatakka (chair of the board),
Timi Lahti (vice chair), Kaisa Mäki, Rasmus Schüller, Katja Hakala,
Antti-Ville Räisänen, Katarina Naumanen (vice chair), Lassi Nurmos, Viivi Spets,
Tinja-Riikka Korpela.

**We have over 1 300 members
and every member is important for us.
We are stronger together!**

Every team in the Finnish top leagues have their own contact person – a player between the association and the team.

The board of the Football Players' Association is elected every year at the annual meeting held in spring. All members are welcome to contribute to the meeting.

You can also have an impact in many other ways. If you have ideas or you are interested in influencing and working for the game and the players, **don't hesitate to contact us!**

The board of the Finnish Football Players' Association consists of 10 former and present football players. The chair of the board is a professional football player **Dani Hatakka**. The executive director of FPA is a former professional futsal player **Panu Autio**.

The board of the Football Players' Association have the highest decision-making power in the operations of the association. The board gets together about once in a month to discuss on current issues, develop the association's activities and make decisions of actual topics. The board plays a big role in creating the mission, vision, and strategy of the players' association.

FUNDING

Allocation of taxes is justified at least if the income earned during the career in sports is likely to be higher than the income earned after the sports career.

An athlete is entitled to defer earnings from sports, with part of the earnings not considered taxable income when earned, but when they are factually withdrawn.

In practice, this means that an athlete can minimise taxes when the accrual of income and taxes paid on it can be allocated to several tax years.

**IF YOU ARE
INTERESTED IN
ATHLETE'S FUNDING,
DO NOT HESITATE TO
ASK HELP!**

AKU TERVANIEMI
Player Development Manager
+358 400 496 093 | aku.tervaniemi@jpy.fi

Sports income can be allocated through funds. Sports income refers to monetary rewards from sports competitions and other competitive sports or playing and comparable income as well as income from sports-related advertising agreements or other co-operation agreements if the contracting parties are the athlete, sports federation and cooperation partner together.

An athlete whose sports income is a minimum of EUR 9,600 before deducting professional expenses is entitled to transfer a maximum of 50% of the gross sports income to an athlete's fund. The maximum amount is EUR 200,000 per year.

The income transferred to the athlete's fund can primarily be recognised as income within 2–15 years of the end of the sports career. The sports career is considered to have ended if the sports income remains under EUR 9,600 on two consecutive years and the athlete does not demonstrate to the athlete's fund that they will continue their career in sports or if the sports career has ended due to injury or notice by the athlete to the fund.

The above sums can change annually along with amendments to tax legislation. If the athlete dies, the funds in the coaching fund and athlete's fund are considered taxable income for the year of death in full.

JOIN US!

FPA Finland

for the game and for the players

www.jpy.fi/en/register



ALREADY A MEMBER OF ANOTHER PLAYERS' ASSOCIATION IN THE NORDICS?

You have a chance to become our member for free! We kindly ask you to contact us if you have transferred to Finland from any Nordic country.

#pelaajanarki #pelaajanääni #ammattinajalkapallo

Follow us on social media!



Jalkapallon Pelaajayhdistys



@FPAFinland

SHOW RACISM THE RED CARD

The Show Racism the Red Card -campaign has worked closely with The Finnish Football Players' Association for the past years to spread out the message in football world.

The campaign has also educational strategy to provide people relevant knowledge and information to help them to face the challenges, tackle racism and build better society.

Generally, there is zero tolerance for racism in Finnish football and society. Racism can appear, for example, as a deliberate and conscious act between individuals and groups, or as an unintentional racist behavior based on prejudices and fears.



What to do if you come across racism in football matches?

- 1** If you see, hear, or otherwise witness racism in a football match, inform the referee about it immediately. The referees are trained to follow a particular protocol in these situations.
- 2** When referee hears about a racist incident, he/she must stop the game and inform each team's staff about it. The referee can fill in a report about what happened after the game and send it to the Finnish Football Association's discipline committee.
- 3** If the racist act comes from the audience, the referee can stop the game and let the organizer of the match event know about the incident. It is the match event's organizer's responsibility to remove the troublemaker from the stands with the help of the security guards.



TOP FOOTBALL LEAGUES IN FINLAND

MEN'S LEAGUES



VEIKKAUSLIIGA

Highest league
12 teams



YKKÖSLIIGA

Second highest league
10 teams



MIESTEN YKKÖNEN

Third highest league
12 teams



MIESTEN KAKKONEN

Fourth highest league
3 groups
10 teams in each group

WOMEN'S LEAGUES



KANSALLINEN LIIGA

Highest league
10 teams



NAISTEN YKKÖNEN

Second highest league
10 teams

NOTE THAT

Women's league system will be changed in 2025. You'll find more information about this on Kansallinen Liiga website: kansallinenliiga.fi

FUTSAL IN FINLAND

MEN'S FUTSAL LEAGUE



MIESTEN FUTSAL-LIIGA

Highest league
12 teams

WOMEN'S FUTSAL LEAGUE



NAISTEN FUTSAL-LIIGA

Highest league
12 teams

DID YOU KNOW?

The Project Manager of FPA, Timi Lahti, played in 284 games in Veikkausliiga. His professional career ended in 2023, and now he is focusing on helping the members of FPA Finland. Lahti also represents the players' voice in the Working Group of Competitions in the FA of Finland.



FINNISH VALUES

Equality means treating people equally despite their gender, ethnicity, class, religion, or disability. According to Finnish law people are equal, and equality is a basic human right. Finland was the first country in the world to grant women full political rights.

For Football Players' Association equality means helping everyone regardless of gender, ethnic background or sexuality.

Justice is the base of Finnish constitutional state. The authority here can be trusted. Compared to other countries, Finland is also quite secure state to live in. Crime rate is low, and people are mostly trustworthy.

In Football Players' Association you can be sure that your problems will be solved anonymously if you want to. You can also be sure that your identity and personal information are safe, and we are always in players' side.

Joint and several liability means taking common care of other people around you and especially taking care of the people that are in weaker positions.

As a players' association we want that everybody feels respected. That's why our everyday job is to offer you services which are helping your life as a footballer. Don't hesitate to ask help. We are here together!

PROFESSIONAL FOOTBALLERS IN FINLAND

As a foreign employee you are entitled to the same statutory terms of employment as Finnish workers.

If there is anything unclear about your pay, working hours or any other terms and conditions of employment, you can always contact us, Finnish Football Players' Association!

- When you come to Finland as a professional football player you must have the right to work in Finland.
- The grounds for the right to work depend on the citizenship of the foreign employee, what work he/she is going to perform in Finland and for how long of a period.
- Citizens of the Nordic countries, Member States of the EU, Liechtenstein, and Switzerland do not need to apply for a residence permit to work in Finland. They have the right to work in Finland based on their citizenship.
- Employees who are not citizens of any of the before mentioned countries generally need a permit for an employed person or another kind of residence permit allowing for paid employment.



DID YOU KNOW?

Working conditions might be like this in Finland at wintertime.

IMPORTANT INSTITUTIONS



Maahanmuuttovirasto
Migrationsverket
Finnish Immigration Service

[www.migri.fi/en/
first-residence-permit](http://www.migri.fi/en/first-residence-permit)

When you come to Finland from outside of EU for more than 90 days, you must apply for a residence permit.

- The Finnish Immigration Service is a decision-making organization in matters related to immigration, asylum, refugee status and citizenship and maintains the reception system.
- You need to apply for your residence permit personally from Finnish Immigration Service.
- If you are a citizen of an EU member state, Iceland, Liechtenstein, Norway, or Switzerland, you don't need visa or residence permit for Finland, but you must register your right of residence in Finland.
- Be aware with your residence permit. If your first residence permit is going to expire but you want to stay in Finland, apply for an extended permit or a permanent residence permit in good time.



**DIGI- JA
VÄESTÖTIETO-
VIRASTO**

Submitting the move notification.

- Submit the move notification in time before moving to ensure that your information is updated as quickly as possible in the Population Information System and that your mail is not interrupted.
- Please submit the move notification at the earliest one month before the date of the move or at the latest one week after the move.
- You can use one notification to enter your address information both in the information system we maintain and, if you wish, in the Posti's address information system.

www.dvv.fi/en/moving

www.vero.fi/en/individuals



- When you arrive to Finland to work you need a tax card and/or an individual tax number. To apply for the card and the number, you need a Finnish personal identity code.
- In Finland, taxation of earned income is progressive. This means that you pay a larger share of tax on a larger salary than on a smaller salary.
- If you come from abroad to work in Finland, your taxation is affected by how long you will stay in Finland.
- In Finland, you pay taxes on your salary and other income (such as business income, payment for labour or service, pensions, capital income and various social benefits).
- After each year, the Tax Administration calculates whether you have paid a sufficient amount of tax on your income. If you have paid too much tax, you will receive a tax refund. If you have paid too little tax, you will have to pay the missing amount in back taxes. Please notice that you must pay the missing amount in back taxes although you are no longer staying in Finland.



www.kela.fi/main-page

- KELA provides social security coverage for Finnish residents and many Finns living abroad through the different stages of their lives.
- Among the social security benefits offered by Kela are family benefits, health insurance, rehabilitation, basic unemployment security, basic social assistance, housing benefits, financial aid for students, disability benefits and basic pensions.
- You must have a residence permit before you can get social security from Kela. (If you are a citizen of an EU or EEA country or Switzerland, you do not need a residence permit.)
- By presenting your Kela card at the pharmacy or at many private medical clinics, you can get a direct, on-the-spot reimbursement for your costs. You will then only pay to the copayment.
- The housing assessment is influenced, for example, it is a return move, longer-term working in Finland or a close family relationship with a person already living in Finland.

MINIMUM GROSS SALARY & PROFESSIONAL ATHLETE INSURANCE

If you are not a citizen of EU Member State, Iceland, Liechtenstein, Norway or Switzerland, your minimum gross salary in Finland is 1 399 € per month (in 2024).

Professional sports cover must be taken out for sportspeople aged under 65 with taxable earnings, principally paid for engaging in a sport in Finland, of at least 13 180 € per year (in 2023).

Professional sports cover is a form of insurance corresponding to the Act on Accident and Pension Cover for Sportspeople.

It can be used to ensure sportspeople engaged in team sports and individual sports against accidents and old age.

The insurance allows a professional sportsperson to see a physician specializing in sports injuries, thereby promoting rehabilitation and a return to the sporting activity.



DUAL CAREER

The Finnish Football Players' Association wants to help players to find suitable ways of combining their playing career with studies and employment outside of football. By thinking about your post-playing career in good time, you can make a big investment in your future.

A dual career can involve, for example, studies or work in different forms, and the most important issue is how to do it in terms of a career as a player. A footballer accumulates a large toolbox of skills of tremendous benefit in later working life.

The aim of the players' association is to help players identify these skills and write them down. Our hope is that employers and the rest of society learn to better understand and appreciate athletes.

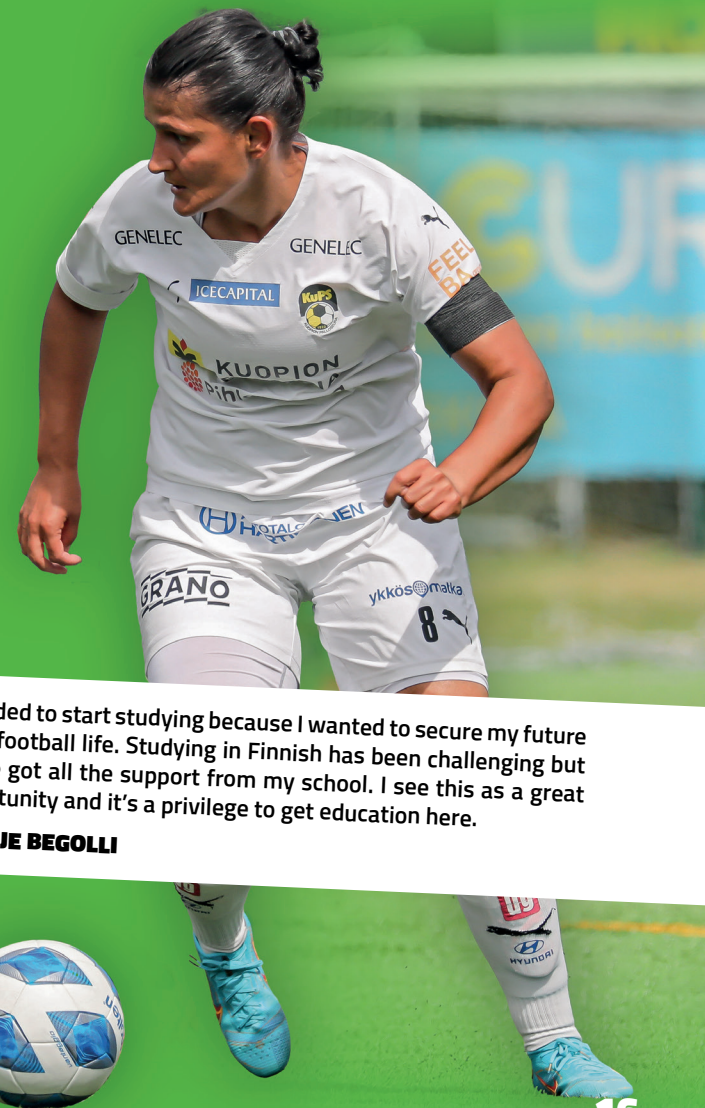
**IF YOU ARE
INTERESTED IN
HEARING MORE
ABOUT DUAL
CAREER, LET'S
CONNECT!**

AKU TERVANIEMI
Player Development Manager
+358 400 496 093 | aku.tervaniemi@jpy.fi

“

I decided to start studying because I wanted to secure my future after football life. Studying in Finnish has been challenging but I have got all the support from my school. I see this as a great opportunity and it's a privilege to get education here.

LAVDIJE BEGOLLI



DAILY BASIS

Finnish bank account

It's a good idea (or in some cases a must) to create a Finnish bank account. When opening a bank account, you need a passport, identity card for foreign citizens or some other official identity card.

Electric contract

If you have to do your own rental agreement and the club is not organizing your housing, you must also take care of an electric contract. Electric prices are changing actively in the current world situation. This might cause extra costs for housing, which you should be prepared for.

Phone and network

Phone and network are nowadays taking a big part in our weekdays. To minimize costs of calling and using a network with your phone, it is suggested to do a subscription agreement with a Finnish operator. Having a Finnish number and network helps you a lot in daily basis.

Public transport

This country has long distances, yet public transport works well and the roads are in good condition. In Finland, you drive on the right. People with driving licenses issued abroad are usually allowed to drive in Finland. You can also travel almost anywhere in Finland by train or bus. In addition, you can reach many cities by air. The largest cities and their neighboring areas usually have well organized local public transport.



DID YOU KNOW?

In Finland teams usually travel to away games with a bus. Finland is known of long distances and away game trips might take many hours. The bus trips often include team traditions like different kinds of games or other activities that take place during the ride. On the other hand, some players like to just sit and listen to music or read books. It might be weird but Finnish people tend to appreciate silence and own space.

FOOD

Finns eat common European food, consisting mostly of meat, fish, potatoes, rice or pasta. Vegetarian food has become increasingly popular too, especially in the metropolitan area.

It is common to eat two warm meals a day: a lunch and a dinner. As in other Nordic countries, food is rather expensive in Finland and so Finns prefer cooking and eating home as much as possible.

Healthy food is considered important in Finland. Among other things, rye bread and different porridges are an important part of the Finnish food culture. The food cultures of different regions vary from each other.

If you have food allergies or special diets it is likely you will find the needed items from any Finnish grocery store.

alepa

 CITYMARKET

 MARKET

 PRISMA



 Supermarket

**The most common
grocery stores in Finland**

CULTURAL HABITS

Finns are a famously taciturn people who have little time for small talk or social niceties. You might not hear phrases like “thank you” or “you’re welcome” in every occasion.

The Finnish language lacks a specific word for “please”, which means that sometimes Finns forget to use it in English too. Thus, we might come across rude, even though it is not meant so. The lack of niceties has more to do with the fact that in Finnish culture **honesty** and **straightforwardness** are highly regarded.

Another admired virtue in Finland is **punctuality**. A visitor should apologize for being late even for a few minutes. Being late for longer time usually requires a short explanation. 15 minutes is often considered the threshold between being “acceptably” late and very late.

If you come late to a meeting or a training, you will usually have to pay “**sakko**” (a fine) to your team. Most teams have their own fining system for breaking the commonly agreed team rules and good manners.

The standard formal greeting is **a handshake**. Hugs and kisses, even on the cheek, are only exchanged between family members and close friends. If you go to a locker room people usually greet you with high fives or fist bumps instead of hugs and kisses on the cheek.

Sauna is an essential part of the Finnish culture. There are five million inhabitants and one and a half million saunas in Finland. For Finnish people sauna is a place for relaxing with friends and family, a place for physical and spiritual relaxation. Finns think of saunas not so much as a luxury but as a necessity.

There are saunas in many locker rooms and the most common way for Finns to celebrate with the team is to arrange **a sauna night**. This usually includes going to a sauna, eating and having a couple of drinks with teammates.



DID YOU KNOW?

When joy overwhelms a Finn, surprising things can happen. Even a kiss on the cheek is possible at that time.

CHECK LIST

Here is a check list for you to fill out when you arrive to Finland. Check the boxes and ensure a smoother stay in the country.



- ☐ **VISA (if needed) before arriving to Finland**
- ☐ **Residence permit**
- ☐ **Notice of your move to Digital and Population Data Service Agency**
- ☐ **Tax card**
- ☐ **Bank account**
- ☐ **Player insurance
(make sure your club has taken care of it)**
- ☐ **Kela card or European Health Insurance card**
- ☐ **SIM card and mobile operator**
- ☐ **Warm clothes**
- ☐ **Finnish SISU***

*SISU encompasses the qualities of perseverance and determination, helping people overcome the adversities they face in life.

BASIC FINNISH WORDS TO LEARN

moi/hei hi/hello	hyvää huomenta good morning
kyllä yes	ei no
tervetuloa welcome	kiitos thank you
ole hyvä you are welcome	en tiedä I don't know
minun nimeni on my name is	pelaan jalkapalloa I play football

Check this out!

Learning Finnish is a good start in trying to adapt to the new country and culture. Knowing the language provides you a better chance to succeed and enjoy life inside and outside the football field.

Together with the clubs, we at the Football Players' Association offer language courses for our members. In these courses, you can learn Finnish language together with your teammates.

Language courses are arranged in collaboration with **Edusalo**.

FOOTBALL VOCABULARY

kokoonpano line up	tuomari referee	erikoistilanteet set pieces	pallo ball	varo watch out
maalivahti goalkeeper	punainen kortti red card	maali goal	oikea right	käänny turn
puolustaja defender	keltainen kortti yellow card	maalipotku goal kick	vasen left	nosta step up
keskikenttäpelaaja midfielder	vaihto substitution	kulmapotku corner kick	syötä pass	höynä rondo
hyökkääjä striker/attacker	pukukoppi locker room	vapaapotku free kick	vedä shoot	valmentaja coach
ottelu game/match		rangaistuspotku penalty	peitä block	ylärima top bar
nappikset football shoes/cleats		rajaheitto throw-in	tolppa post	



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