

FI

Finland

Your complete guide to moving abroad

The world's happiest country by the surveys: saunas, lakes, brilliant schools, no corruption; long dark winters and a genuinely hard language.

CAPITAL

Helsinki

CURRENCY

Euro

LANGUAGE

Finnish, Swedish

REGION

Northern Europe

An honest snapshot

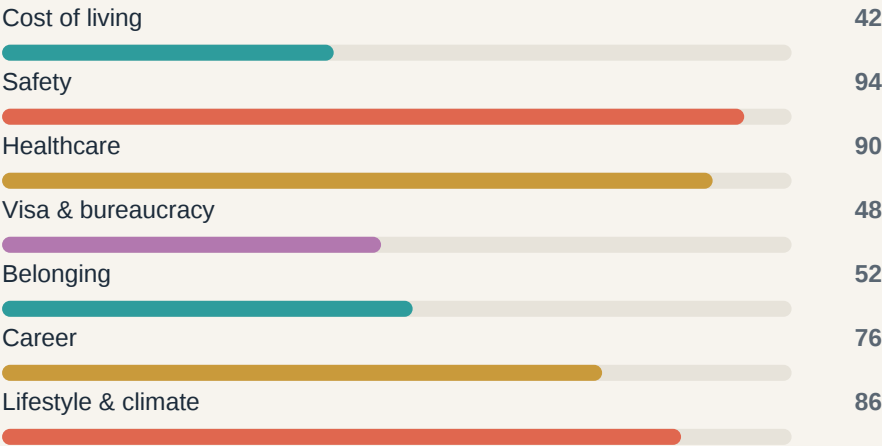
Finland is scored the same way as every country on The Global Expat Hub: seven weighted dimensions combined into one liveability score, kept independent of any advertising. Here is how it rates, and what that means for a move.



Liveability score

Safety rating: 94/100

Region: Northern Europe

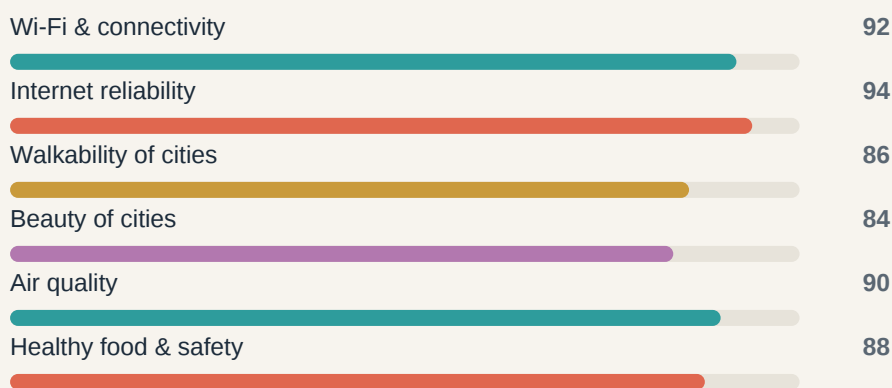


Scores are editorial estimates for planning, not legal, immigration or financial advice.

Cost of living & essentials

Worth of the dollar	\$1 ≈ €0.86 (euro)
Utilities (85 m² flat)	\$210/mo · electric, water, sewer, garbage
Home internet	\$30/mo
Mobile / eSIM	\$22/mo local · travel eSIM ≈ \$15/10GB
Fuel	\$1.85/litre
Doctor visit	\$25 (private)
Emergency room	Free (public)
Dental	\$90 / \$140
Cost to give birth	Public near-free / private rare
Life expectancy	82 years
Unemployment	8%
Adult literacy	99%
Rural land	\$3,000–10,000 rural; lakeside plots higher

Connectivity, walkability & beauty



English day-to-day	High
Remote-work time zone	Full EU overlap, partial US (late)

Climate, law & getting around

Long cold winters with snow Dec–Mar, bright short summers with white nights; Helsinki milder than Lapland.

-4°C 25°F · Jan	4°C 39°F · Apr	18°C 64°F · Jul	6°C 43°F · Oct
Rainfall	about 650 mm (26 in) a year		
Snow	Heavy and reliable		
Severe weather risk	15/100 — Extreme cold and winter storms; no seismic, wildfire or flood risk of note		
Time zone	EET (UTC+2) with DST; 7 hours ahead of New York		
Drive on the	Right		
Taxes (property)	Municipal ~0.4–1% of taxable value		
Taxes (income, local)	Municipal income tax ~4–11% plus church tax; state tax progressive		
University	Free for EU; non-EU \$6–18k/yr		

Official law & sources

Legislation: Finlex — <https://www.finlex.fi>
US Embassy: <https://fi.usembassy.gov> · Wikipedia law overview available on the country page.

Visas & residence

- › Residence permit for an employed person, or Specialist permit for high earners
- › EU Blue Card; Job-seeking permit for graduates
- › Self-employed permit; no passive-income or nomad visa

Retiring in Finland

No retirement visa; non-EU retirees need family ties. EU citizens settle with means. Helsinki, Espoo, Turku and Tampere; the Åland islands for the Swedish-speaking.

Schemes that attract expats

- › Key employee 32% flat tax for 7 years
- › Free university for EU
- › Best schools in the world, free
- › Fast-track permits for specialists (2 weeks)

Remote work & digital nomads

No nomad visa; remote work for a foreign employer needs a residence permit

Affordable Move

\$12,600

You're moving on savings or a modest income, doing the paperwork yourself, and treating the first year as a test. You'll rent furnished, fly economy, ship almost nothing, and learn the language in group classes.

Ongoing monthly living for one adult on this tier: about \$1400/month, plus utilities around \$210.

First-year cost breakdown

Scouting trip flights	\$650
<i>one return trip, one to two people</i>	
Scouting trip stay	\$1,150
<i>two to four weeks in the neighbourhoods you might live in</i>	
Visa, permits & translations	\$1,150
<i>government fees, apostilles, translations; luxury adds an immigration lawyer</i>	
Relocation flights	\$900
<i>one-way, with extra baggage</i>	
Moving & shipping	\$1,200
<i>affordable: suitcases only; luxury: full container and white-glove</i>	
Housing deposit & first rent	\$1,900
<i>deposit plus first month, scaled to the local rental market</i>	
Furnishing & setup	\$750
<i>affordable leans on second-hand and furnished lets</i>	
Health insurance, first year	\$1,650
<i>basic international cover through to premium global plans</i>	
Language classes	\$350
<i>apps and group classes through to private tutoring</i>	
Local admin & first-month living	\$1,750
<i>registration, SIM, transport, groceries before income settles</i>	
Contingency	\$1,150
<i>10% of the total above</i>	

Total	\$12,600
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Timeline

Decide & research	~8 wks
Shortlist two cities, read every section here, join local expat groups online, start a language app, open a savings tracker.	
Paperwork	~10 wks
Gather documents, get apostilles and translations, apply for the visa yourself, arrange basic international health insurance.	
Scouting trip	~3 wks
One trip, two to three weeks, in a furnished rental in your first-choice neighbourhood. Visit a supermarket, a clinic, a bus route and a coworking space.	
Move	~4 wks
Sell or store what you can't carry. Two suitcases each. Book a one-month furnished rental to land in, then find a lease locally.	
Settle	~8 wks
Register your address, get a SIM and a bank account, join group language classes, say yes to every meetup for two months.	

Your affordable move checklist

Tick these off as you go. Everything here is scaled to this tier and to Finland's own prices, visa routes and timelines.

- | | |
|--|---|
| ☐ Two-city shortlist with a written reason for each | ☐ Pet paperwork started (if applicable) |
| ☐ Visa route chosen and requirements printed | ☐ Belongings reduced to two suitcases each |
| ☐ Passport valid 18+ months | ☐ Bank told you're moving; a no-foreign-fee card in hand |
| ☐ Documents apostilled and translated | ☐ Language app streak of 60+ days |
| ☐ Basic international health insurance quote | ☐ Group language class booked for week two |
| ☐ Six months of living costs saved in cash | ☐ Expat group memberships joined online |
| ☐ Scouting trip booked in a furnished rental | ☐ Contingency fund kept separate and untouched |
| ☐ Furnished landing rental for month one | |

Mid-range Move

\$25,050

You have a steady income or remote job, want the move to be smooth rather than cheap, and will pay for help where it saves weeks. You'll ship some belongings, rent a proper apartment, and use a relocation agent for the hard parts.

Ongoing monthly living for one adult on this tier: about \$2450/month, plus utilities around \$210.

First-year cost breakdown

Scouting trip flights	\$1,050
<i>one return trip, one to two people</i>	
Scouting trip stay	\$2,550
<i>two to four weeks in the neighbourhoods you might live in</i>	
Visa, permits & translations	\$1,600
<i>government fees, apostilles, translations; luxury adds an immigration lawyer</i>	
Relocation flights	\$1,500
<i>one-way, with extra baggage</i>	
Moving & shipping	\$4,050
<i>affordable: suitcases only; luxury: full container and white-glove</i>	
Housing deposit & first rent	\$3,500
<i>deposit plus first month, scaled to the local rental market</i>	
Furnishing & setup	\$2,100
<i>affordable leans on second-hand and furnished lets</i>	
Health insurance, first year	\$2,800
<i>basic international cover through to premium global plans</i>	
Language classes	\$700
<i>apps and group classes through to private tutoring</i>	
Local admin & first-month living	\$2,900
<i>registration, SIM, transport, groceries before income settles</i>	
Contingency	\$2,300
<i>10% of the total above</i>	
Total	\$25,050

Timeline

Decide & research	~6 wks
Shortlist two or three cities, read every section here, book a consultation with a relocation agent, start language lessons.	
Paperwork	~8 wks
Documents, apostilles, translations; a lawyer or agent files the visa; comprehensive international health insurance arranged.	
Scouting trip	~3 wks
Two to four weeks across two neighbourhoods, in an aparthotel or boutique hotel. View apartments with an agent, tour schools if needed.	
Move	~5 wks
Partial shipment of furniture and personal items; sell the rest. Fly with pets in the hold or via a pet relocation service. Land in a serviced apartment.	
Settle	~6 wks
Agent handles registration and utilities. Lease signed within a month. Weekly private language lessons; join clubs and classes, not just expat groups.	

Your mid-range move checklist

Tick these off as you go. Everything here is scaled to this tier and to Finland's own prices, visa routes and timelines.

- | | |
|---|---|
| ☐ City shortlist scored against the sections here | ☐ Serviced apartment for the first month |
| ☐ Relocation agent or immigration lawyer engaged | ☐ Bank account and money-transfer service opened |
| ☐ Visa filed with a tracked timeline | ☐ Tax advice taken on residency timing |
| ☐ Comprehensive international health insurance in place | ☐ Private language tutor booked |
| ☐ Scouting trip: two neighbourhoods, apartment viewings booked | ☐ Driving licence exchange researched |
| ☐ School applications submitted (if applicable) | ☐ Furniture and appliances plan for what's not shipped |
| ☐ Moving quotes from three companies; partial shipment booked | ☐ Contingency fund at 10% of the plan |
| ☐ Pet relocation service booked | |

Luxury Move

\$71,550

Time matters more than money. You'll hire a full-service relocation firm, an immigration lawyer and a buyer's or leasing agent, fly business, ship everything, and land in a home that's ready.

Ongoing monthly living for one adult on this tier: about \$5600/month, plus utilities around \$210.

First-year cost breakdown

Scouting trip flights	\$3,350
<i>one return trip, one to two people</i>	
Scouting trip stay	\$8,900
<i>two to four weeks in the neighbourhoods you might live in</i>	
Visa, permits & translations	\$3,900
<i>government fees, apostilles, translations; luxury adds an immigration lawyer</i>	
Relocation flights	\$4,500
<i>one-way, with extra baggage</i>	
Moving & shipping	\$14,200
<i>affordable: suitcases only; luxury: full container and white-glove</i>	
Housing deposit & first rent	\$9,750
<i>deposit plus first month, scaled to the local rental market</i>	
Furnishing & setup	\$6,250
<i>affordable leans on second-hand and furnished lets</i>	
Health insurance, first year	\$6,100
<i>basic international cover through to premium global plans</i>	
Language classes	\$1,750
<i>apps and group classes through to private tutoring</i>	
Local admin & first-month living	\$6,350
<i>registration, SIM, transport, groceries before income settles</i>	
Contingency	\$6,500
<i>10% of the total above</i>	
Total	\$71,550

Timeline

Decide & research	~4 wks
Relocation firm briefed. Two private scouting itineraries prepared. Lawyer confirms the best visa route, including investor and talent options.	
Paperwork	~6 wks
Lawyer files everything; you sign. Premium global health cover with medical evacuation. Tax structuring advice before you become resident.	
Scouting trip	~2 wks
Private itinerary in a five-star or boutique property, drone and video previews of homes before you fly, viewings with a buyer's or leasing agent.	
Move	~4 wks
Full container with white-glove packing and unpacking. Pets flown with a specialist. Home leased or purchased and furnished before arrival.	
Settle	~4 wks
Relocation firm completes registration, utilities, schools, staff and vehicles. Private language tutor. Introductions to clubs and community.	

Your luxury move checklist

Tick these off as you go. Everything here is scaled to this tier and to Finland's own prices, visa routes and timelines.

- | | |
|--|---|
| ☐ Full-service relocation firm engaged | ☐ Pet specialist booked door to door |
| ☐ Immigration lawyer engaged; visa route confirmed | ☐ School places confirmed |
| ☐ Tax and estate advice taken before residency | ☐ Vehicle purchase or lease arranged |
| ☐ Premium global health insurance with evacuation cover | ☐ Private language tutor scheduled |
| ☐ Private scouting itinerary with home previews | ☐ Banking and wealth management set up locally |
| ☐ Buyer's or leasing agent appointed | ☐ Household staff or property management if needed |
| ☐ Home secured and furnished before arrival | ☐ Contingency at 10%, held in local currency |
| ☐ Full-container shipment with insurance | |

Retirement Move

\$36,350

You're moving for good on a pension, savings or both, and the priorities are different: a visa that doesn't depend on a job, healthcare you can rely on as you age, a tax outcome that doesn't shrink your income, and a community you'll actually enjoy. Comfort matters more than speed; certainty matters more than either.

First-year cost breakdown

Scouting trip flights	\$1,050
<i>one return trip, one to two people</i>	
Scouting trip stay	\$2,550
<i>two to four weeks in the neighbourhoods you might live in</i>	
Visa, permits & translations	\$1,600
<i>government fees, apostilles, translations; luxury adds an immigration lawyer</i>	
Relocation flights	\$1,500
<i>one-way, with extra baggage</i>	
Moving & shipping	\$4,050
<i>affordable: suitcases only; luxury: full container and white-glove</i>	
Housing deposit & first rent	\$3,500
<i>deposit plus first month, scaled to the local rental market</i>	
Furnishing & setup	\$2,100
<i>affordable leans on second-hand and furnished lets</i>	
Health insurance, first year	\$2,800
<i>basic international cover through to premium global plans</i>	
Language classes	\$700
<i>apps and group classes through to private tutoring</i>	
Local admin & first-month living	\$2,900
<i>registration, SIM, transport, groceries before income settles</i>	
Retirement visa, lawyer & pension certification	\$3,000
<i>immigration lawyer, apostilled pension letters, medicals, translations</i>	
Private health insurance, first year (age 60+)	\$5,550
<i>comprehensive cover until public-system access</i>	
Tax & estate advice	\$1,750
<i>double-taxation, pension treatment, wills</i>	
Contingency	\$3,300
<i>10% of the total above</i>	
Total	\$36,350

Timeline

Decide & research	~10 wks
Shortlist two places using the retirement page, the healthcare and hospitals pages, life expectancy, climate and the 'by the numbers' section. Read the retirement-visa route and the tax scheme for pensioners. Talk to two retirees already there.	
Paperwork	~14 wks
Pension or income letters certified and apostilled, police certificate, medical, birth and marriage certificates translated. Apply for the retirement or passive-income visa with a lawyer. Quote private health insurance for your age with pre-existing conditions declared.	
Long scouting stay	~6 wks
Six weeks in the town you'd live in, in the season you'd like least. Register with a GP or clinic, visit the hospital, price a pharmacy run, join a club, test the walk to shops.	

Your retirement move checklist

Tick these off as you go. Everything here is scaled to this tier and to Finland's own prices, visa routes and timelines.

- ☐ Retirement, pensionado or passive-income visa route confirmed with a lawyer
- ☐ Pension and income letters certified, apostilled and translated
- ☐ Police certificate and medical done within validity windows
- ☐ Private health insurance in place for age and conditions, until public access
- ☐ Prescriptions and medical records for a year, translated summary
- ☐ Tax residency date, pension treaty and estate advice taken
- ☐ Home-country pension paid to a local or multi-currency account
- ☐ Six-week scouting stay completed, including the hospital visit
- ☐ Home rented before buying; at least one year
- ☐ Local will and power of attorney prepared
- ☐ Registered with embassy or consulate
- ☐ Community found: club, faith group, volunteering or class
- ☐ Plan for care needs: home help, assisted living options and costs
- ☐ Return-trip fund kept for family emergencies
- ☐ Contingency at 10%, held in local currency

Getting there & the calendar

Main gateway airports

Helsinki (HEL), Tampere (TMP), Turku (TKU)

Low-cost carriers: Finnair (sales), Norwegian, Ryanair (Tampere), airBaltic

Finnair flies non-stop from New York, Dallas and Los Angeles; Helsinki is the shortest route from Europe to Japan and Korea.

Holidays & festivals

National day: Independence Day, 6 December.

- › Juhannus Midsummer (June)
- › Vappu (1 May)
- › Helsinki Festival (August)
- › Christmas in Rovaniemi (Lapland)

BEFORE YOU GO

Three ways we can help

Search jobs for free

Our job board is free for everyone. Browse remote and in-person roles that hire foreigners, filter by country, and apply directly. Employers post for a flat fee; you never pay to look. Start at theglobalexpathub.com/jobs.

Follow us on social

Find us on Facebook, Instagram, YouTube, LinkedIn and TikTok for country guides, expat stories, drone films and launch news. It is the fastest way to hear what is new and to reach us with questions.

Be our featured story

Send us your best travel photo and your story of moving abroad. Each week we feature one expat on the site and across our channels. Follow us, then submit through the Stories page, or simply message us your pictures on social. It could be you next.

Ready to research your move?

This guide is a companion to the full, always-updated Finland page on The Global Expat Hub, where you'll find live travel advisories, official links, the job board, partner listings and more.

VISIT THE FULL GUIDE

theglobalexpathub.com/country/finland

All figures are editorial estimates for planning and were current at publication in 2026. Tax rules, visa schemes and prices change; verify before you rely on them. This guide is not legal, immigration, medical or financial advice.

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