

Our town

– a guide for new residents who have moved to Finland from abroad



Available online



Nurmes



Established

- Nurmes market town, Puu-Nurmes, in 1876
- Nurmes became a city on January 1, 1974
- The municipalities of Nurmes and Valtimo merged on January 1, 2020

Population

- about 8900 (in 2025)
- About 300 foreign residents, mainly citizens of Russia and Ukraine

Location

In Eastern Finland, in the region of North Karelia, at the northern end of Lake Pielinen – the fourth largest lake in Finland

Area

Total area: 2,693 km², of which land area 2,401 km² and water area 291 km²

Districts

Pitkämäki, Radantaus, Huuhti, Laamila, Tuupala, Pohjoispää, Porokylä, Kauppala and Puu-Nurmes, Itäkaupunki, Hyvärilä and Lehtovaara, Valtimo parish.

Nurmes has three main centers: Porokylä, Kauppala, and Valtimo parish. Each has grocery stores and other services.

More information nurmes.fi

Key Services

- **Integration and Employment Services**
Address: Nurmeksenkatu 25, 75500 Nurmes
Open: Mon–Tue 9:00–11:00 without appointment, other times by appointment
- **City Rental Apartments** [Etusivu - Nurmeksen Vuokratalot](#)
- **Kela (Social Insurance Institution of Finland):** [Our Services | Kela](#)
Remote service point with video and audio connection
Address: Nurmeksenkatu 25, 75500 Nurmes
Open: Mon–Tue 9:00–11:00 without appointment
- **Pharmacies**
 - Porokylä Pharmacy, Porokylänkatu 13, 75530 Nurmes
 - Nurmes Pharmacy, Raatihuoneenkatu 23, 75500 Nurmes
- **Nurmes House / Library**
Address: Kötsintie 2, 75500 Nurmes

- **Health Center**

Address: Porokylänkatu 1, 75530 Nurmes

- Doctor and nurse appointments: +358 13 330 2334
- Dental clinic: +358 13 330 2434

Tips for Leisure Activities

Nurmes House, Kötsintie 2, 75500 Nurmes

- Library ([opening hours](#))
- Kötsi Museum, Tyko Art Gallery
- Kino Hannikainen ([now showing](#))
- Exhibitions, lectures, concerts, and other performances
- Pielinen Karelia Music Institute
- Upper Karelia Adult Education Centre

Sports and Physical Activities

- [PielisAreena](#) – sports and multipurpose hall
- Bomba–Hyvärilä area
- Sports fields and courts, fitness stairs, swimming beaches, winter swimming spots, skating rinks, skating track, padel court, pickleball courts, and tennis court
- Golf and disc golf
- National parks, ski trails, and hiking routes
- Nurmeksen Sepot – local sports club (e.g. baseball, football, ice hockey)
- Dance classes for children and adults (Nurmeksen Sepot Dance Division, Dance Studio SunShow, Dance Club Täysikuu)
- More info: [Sports Facilities – Nurmes website](#), [Activities | Hyvärilä Youth and Tourism Centre](#)

Events

- Open Doors in the Old Town
- Drive-In & Rock
- Nurmes Summer Music Festival
- Eastern Wool Festival
- Summer Market Events with Entertainment
- Kajaste Summer Dances
- *Immanuel* Street Theatre at Christmas
- Kekri Autumn Market
- Valtimo Summer Days and Kesäpäivärock Festival



Key services in Valtimo

- **Community House**, Kunnantie 1, 75700 Valtimo
 - Customer Service Point of the City of Nurmes
 - Kela - Remote service point with video and audio connection
 - Valtimo Library [Vaara-kirjastot - verkkokirjasto | Vaara-kirjastot](#)
 - Daycare
 - Local youth center [Nuorten Kulma](#)
- **Service point for social and health services** in Valtimo, Välskärintie 1, 75700 Valtimo
[Valtimon sosiaali- ja terveystalujen palvelupiste - Siun sote](#)
- **Valtimo pharmacy**, Keskuskatu 38, 75700 Valtimo
- **Municipal rental housing** [Asunnon hakeminen – Nurmeksen Vuokratalot](#)

Tips for leisure activities

- **Valtimotalo sports and multi-purpose hall**, Sepänkatu 9
- **Sports:**
 - **Valtimon Vasama – sports club**
 - ✓ exercise groups for children and adults
 - ✓ program and registration - [Liikuntaryhmät - Valtimon Vasama](#)
 - ✓ gym [Kuntosali - Valtimon Vasama](#)
 - Lokkiharju beach and disc golf course [Lokkiharju - Visit Bomba](#)
 - ski trails, ice skating rinks and a sports field
- **Pielinen Karjala Music Institute** [Pielisen Karjalan musiikkiopisto | Lieksa](#)
- **Upper Karelia Adult Education Center** [Ylä-Karjalan kansalaisopisto - nurmes.fi](#)
- **MLL family café (meeting place for families)**
[MLL Valtimon yhdistys ry | Valtimo | Facebook](#)
- **Museums:**
 - Murtovaara House Museum [Murtovaaran talomuseo](#)
 - Granary Museum (Makasiinimusero) [Makasiinimuseo - Valtimo-Seura](#)
 - Valtimo Wooden School & Summer Café [Puukoulu](#)
 - Self-service museum (Omatöimimuseo) [Omatöimimuseo - Valtimo-Seura](#)
- **Events**
 - Valtimo Summer Days and Summer Day Rock Festival

Welcome to Nurmes – your new home municipality!

This guide provides essential information about Finland and the services available in Nurmes. You'll also find useful Finnish words and phrases to help you navigate everyday life. Our goal is to help you get to know the local places and people, and to support you in settling into your new community.

The municipality handbook is a product of Joensuu Regional Centre of Integration Work and the Become Karelian! projects, made possible by the Immigration Services of the City of Joensuu.

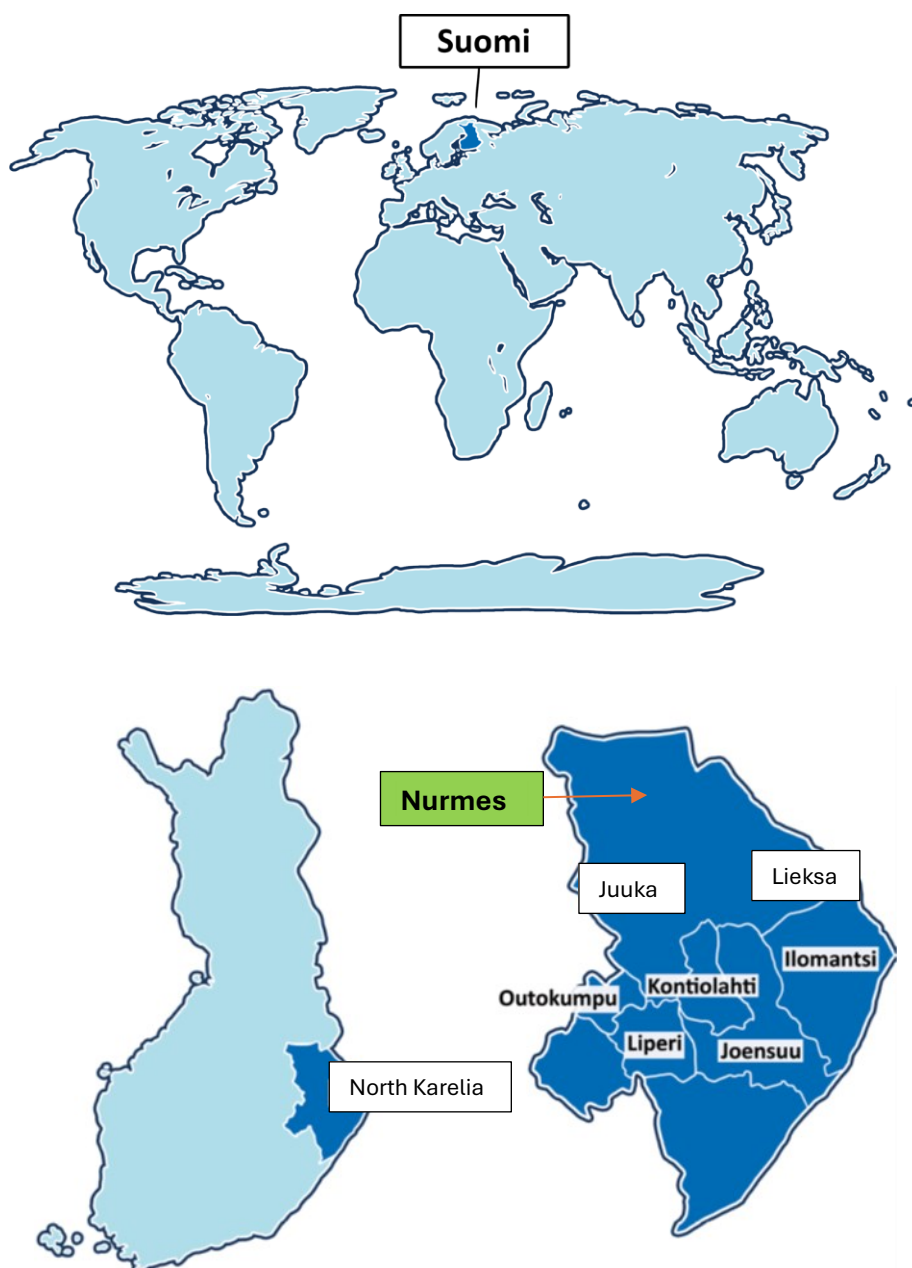
Illustration: Taru Neuvonen and photo directory Papunet

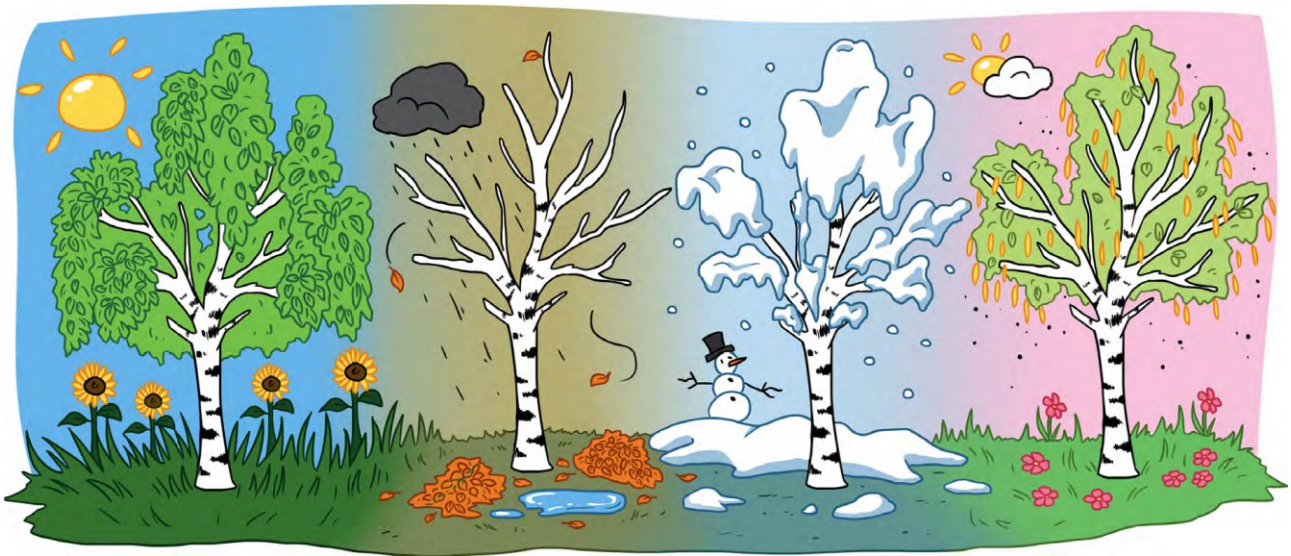
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1. Welcome!

Finland is a Member State of the European Union (EU). It is a sparsely populated country, with most people living in the largest cities. Over one million people live in the capital region, which includes Helsinki and the surrounding areas. You are now living in the North Karelia region, located in Eastern Finland. The City of Joensuu is the regional capital and the largest city in North Karelia. The town of Nurmes is located about 120 km north of Joensuu.





In Finland, equality—especially gender equality—and education are highly valued. Finns also place great importance on privacy, both their own and that of others. Because of this, people may seem quiet or reserved at first. However, don't hesitate to start a conversation—after a few cautious steps, Finns often warm up and enjoy talking. Popular winter hobbies include skiing, skating, and even ice swimming. Finns love going to the sauna, and especially during the summer and on public holidays, many people spend time at their summer cottages.

Many Finns enjoy spending time in nature all year round - both in summer and winter. Nature is deeply respected in Finland, and thanks to **everyman's rights**, everyone is free to enjoy the outdoors. These rights allow you to walk in the forests, pick wild berries and mushrooms, and explore nature as long as you avoid private yards and the immediate surroundings of homes. However, with these freedoms comes a shared responsibility: we do not litter, and we take care for nature by following commonly accepted rules.

2. Personal details

Fill in your personal details in the table below and try to remember them as they are often required by the authorities and other places you visit.

| | Your details: |
|--|---------------|
| Last name Sukunimi | |
| First name(s) Etunimi (Etunimet) | |
| Gender: female/male/other Sukupuoli: nainen/mies/muu | |
| Date of birth Syntymäaika | |
| Social security number Henkilötunnus | |
| Nationality Kansalaisuus | |
| Native language Äidinkieli | |
| Other language skills Muu kielitaito | |
| Occupation Ammatti | |

| | |
|---|--|
| Street address Katuosoite | |
| Postal code Postinumero | |
| Post office Postitoimipaikka | |
| (Home) town (Koti)kaupunki | |
| (Home) country (Koti)maa | |
| Phone number Puhelinnumero | |
| Email address Sähköpostiosoite | |
| Date and municipality Päivämäärä (pvm) ja paikkakunta | |
| Signature Allekirjoitus | |
| Name in block letters Nimen selvennys | |

4. Integration

It is important that you feel at home in Finland. This means **learning the Finnish language**, understanding **Finnish customs**, and **knowing how things work** in everyday life. You should also know **where to find the information and services** you need. At the same time, it is important to keep your own language and culture. There are various services available that help you integrate into Finnish society. According to Finnish law (Act on the Promotion of Immigrant Integration, paragraph 3), immigrants have the right to services that promote integration. Integration is a two-way process between the immigrant and society. Its goal is to provide you with **the information and skills needed in society and working life**.

The municipality must carry out an assessment of competence and integration service needs for unemployed immigrants, recipients of international protection, those receiving child home care allowance, and other immigrants who have requested such an assessment. This assessment must be conducted within three years of the date when the person was first issued a residence permit or residence card, or when their right of residence was registered (Section 14). Following the assessment, the municipality may prepare an **integration plan** if it is considered that doing so would support the individual's integration. The assessment is conducted either within the municipal employment services or the integration services.

Your own role in the integration process is the most important one. Authorities and other operators are here to support you in your integration. It is important to actively use the services that help you integrate. Learning everything is not the most important thing. What matters most is learning how to find the answers and help you need.

5. Checklist for a person moving to Finland

This list has been created to help you understand the order in which to take care of important matters when you move to Finland.

- Check if you need a residence permit.** You must have a valid reason for staying in Finland, and you need to apply for the residence permit from your home country *before* arriving in Finland.
- Remember the Migri registration** within 3 months of arrival, if you are an EU or EEA citizen. Even an EU citizen must have a reason to live in Finland.
- Find a **place to live**.
- Register as a resident of Finland at the Digital and Population Data Services Agency (DVV)** to get a Finnish personal identity number (social security number) if you did not apply for one along with your residence permit. You can also check your right to a home municipality there.
- Contact Kela and apply for the right to Finnish social security.** Also apply for a Kela card, which you will need when using health care services in Finland.
- Get a new passport photo** and **apply for a Finnish identity card** at the police station. Having an identity card makes it easier to deal with banks and other authorities.
- Open a bank account at a bank.** You will receive a bank card and online banking credentials, which make it easy to manage your finances and pay bills online.
- Get a **Finnish mobile phone subscription**. Prepaid subscriptions are available in many stores.
- If you are looking for a job, **register at your local employment services office**.
- If you work or are planning to work, **get a tax card** from the tax office.
- Explore your new surroundings, go for a walk** and get to know your new home!

6. Registering personal data in Finland

When you move to Finland, you usually need to apply for a residence permit or register your residency. You must also register as a resident of a municipality. Your personal data will be entered into the Finnish Population Information System. This allows public authorities—such as healthcare services and the tax office—to access your information when needed. Please note that registering your place of residence with the Digital and Population Data Services Agency is not the same as registering with the Finnish Immigration Service (Migri). These are two separate processes.

If you are a citizen of an EU Member State, Switzerland, or Liechtenstein, you do not need a residence permit to live in Finland. However, if you plan to stay for more than three months, you must register your EU citizen's right of residence with the Finnish Immigration Service (Migri). Your stay must have a valid reason, and you must have enough assets to support yourself—and your family—while in Finland. If you are a citizen of a Nordic country, it is enough to register your place of residence with the Digital and Population Data Services Agency of your local municipality. You do not need to register your right of residence with Migri.

If you are a citizen of a non-EU member state, and you want to stay in Finland for more than three months, you must apply for a residence permit. You need to have a valid reason for staying in Finland. Usually, you must apply for the residence permit from abroad before arriving in Finland. You can submit the application electronically, but if you are abroad, you must visit a Finnish embassy or consulate to verify your identity. If you are already in Finland, you can submit your application to the Finnish Immigration Service (Migri). Even if you apply online, you will still need to verify your identity in person. Migri is responsible for processing all residence permit applications.

You will receive a **Finnish social security number** when you are granted a residence permit. If you haven't received one yet, you will get it when you register as a resident at the Digital and Population Data Services Agency. In most cases, this registration cannot be done online—you must visit the agency in person. You need a Finnish social security number when dealing with authorities and private companies, for example, when using healthcare services, opening a bank account, or getting a phone subscription. You also need it when applying for benefits.

Foreign nationals living in Finland may be assigned a **home municipality** if they meet certain conditions. The home municipality is recorded by the Digital and Population Data Services Agency. Once you have a home municipality, you can access local services such as public healthcare and daycare for children. In some cases, having a home municipality is required to receive certain services, benefits, or support from public authorities.

Read more:

- Digital and Population Data Services Agency: [As a foreigner in Finland | Digital and population data services agency](#)
- Migri: [Permits and citizenship | Maahanmuuttovirasto](#)

7. Identity card

An identity card is an official document with your photo that helps you prove who you are. It can be issued to both Finnish citizens and foreign residents living in Finland. You can apply for an identity card, which serves as an official form of identification if:

- you live in Finland permanently
- you are registered in the Finnish Population Information System
- you have a valid residence permit
- or your right of residence has been officially registered

An identity card in Finland is valid for up to five years. However, the length of your residence permit can affect how long the card is valid. To apply for an identity card, you need to contact the police. When applying, you must bring a valid passport or residence permit and a passport photo.

Read more about identity cards on the police's website:

[Apply for an identity card - Police](#)



8. Banking services

You will need a bank account in Finland so that your salary and any benefits can be paid to you. Choose a bank where you would like to open the account. Bank fees may vary, so it's a good idea to compare different banks before making a decision. To open a bank account, you must have **an official identity document**, such as a passport or national ID card.

When you open a bank account in Finland, you may also be offered **online banking credentials**. The requirements for getting these credentials are stricter than for opening a regular bank account, so they are not always granted immediately. In many cases, you will need a Finnish identity card before you can receive full access to online banking services.

Electronic services are widely used in Finland, so having **online banking credentials** is almost essential for managing everyday tasks easily. With these credentials, you can access many digital services and verify your identity when using official systems. Authorities often recommend using electronic services because they make things like submitting documents faster and more convenient. You also need online banking credentials if you want to shop online.

Read more:

The Finnish Financial Ombudsman Bureau (FINE), service available in Finnish and English: [Front page - www.fine.fi](#)

Finance Finland: [Expatriate Banking | Finanssiala](#)



9. Finnish social security

When you move to Finland permanently, you must apply for the right to Finnish social security and a Kela card. Social security in Finland is designed to make sure people have enough income and receive care in different life situations. It includes both services and financial benefits. **The Social Insurance Institution of Finland (Kela)** decides whether you are eligible for social security. If your application is approved, you will receive a **health insurance card**, called **the Kela card**. You will need this card when buying prescription medicines at a pharmacy or when visiting a doctor. With the Kela card, you may receive reimbursements for private healthcare costs and prescription medicines. You are not eligible for Finnish social security if you are covered by the social security system of another country or if you are staying in Finland temporarily. However, if you work in Finland but do not live here permanently, you may still be entitled to Finnish social security.

In Finland, the main source of income is usually salary from work or earnings from running a business. **If your income is low, Kela can provide financial support in different life situations.** The rules for receiving support are defined by law, and each benefit must be applied for separately.

For matters related to Kela benefits, contact Kela, request an appointment, and ask for an interpreter if needed.

More information available on the Kela website:

<https://www.kela.fi/from-other-countries-to-finland-quick-guide>

10. Services for families

In Finland, families can access different services that support parenting and family life in various situations. Maternity clinics, child health clinics, and family counselling centers offer help during pregnancy and when your child is under school age. The purpose of these services is to support parents and monitor the child's growth and development. Clinic and counselling services are provided by the municipality and are free of charge. If you are pregnant or arrive in Finland with children who are under school age, you must independently seek out these services.

Early childhood education is an important part of the Finnish education system. It includes **daycare**, family daycare, and playgroups (open early childhood education). The goal is to support parents in raising their children, teach the child, and provide care while parents are working or studying. Early childhood education is meant for children aged 0 to 6. Every child has the right to attend, but it is not mandatory. The final year of early childhood education is called **preschool education**, and it is compulsory. Preschool education helps prepare children for school. In early childhood education, children's special needs, such as their level of Finnish language skills, are taken into account. The education is carefully planned and emphasizes cooperation with families.

Good to know:

- You must apply for a place in early childhood education, and it may not be the day-care closest to your home.
- You also need to apply for pre-primary education (preschool). The location of the preschool is usually based on your home address.
- Daycare centers arrange meetings (such as development discussions) that parents are expected to attend. If needed, you can get an interpreter for these meetings.

Families in Finland can also access other services that support children and parenting, if needed. Child health clinics (*neuvola*) and daycare centers can guide you to these services. In addition, various organizations and churches offer support and activities for families.

Families also receive financial support from Kela, the Finnish social insurance institution. Kela provides benefits such as maternity grants, child allowances, and parental leave. You may also be eligible for support if you choose to care for your child at home.

Read more:

Social welfare and health care services for families in North Karelia: [Frontpage - Siun sote](#)

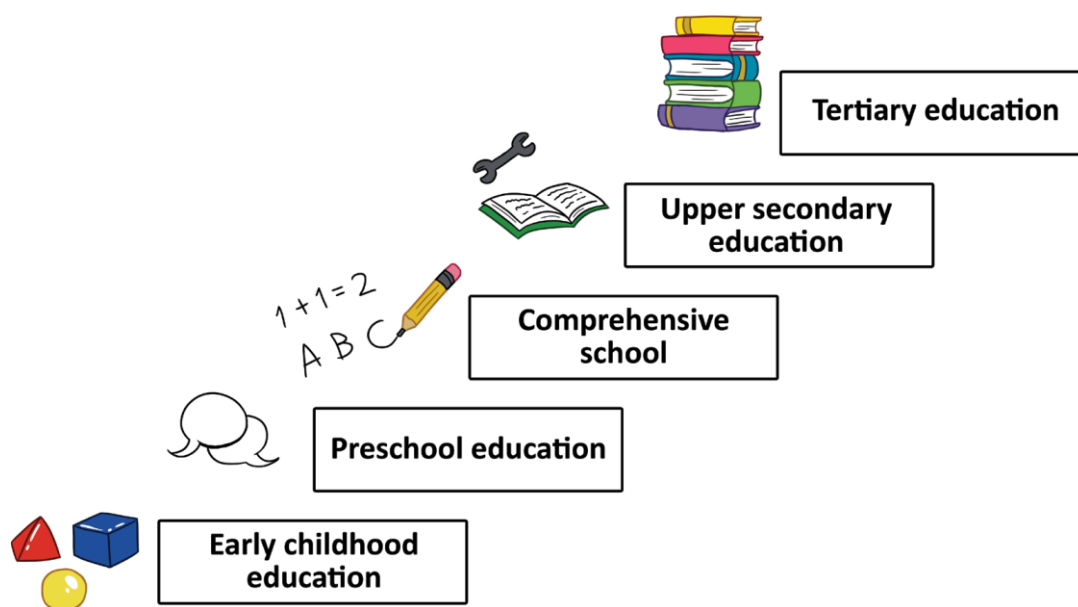
Kela benefits for families: [Families | Our Services | Kela](#)

Early childhood education in Finland: [What is early childhood education and care? | Finnish National Agency for Education](#)

Information and support for the everyday life of a family with children: [Front page - The Mannerheim League for Child Welfare](#)

11. The Finnish education system and studying in Finland

In Finland, education and learning are highly valued. Everyone is encouraged to study and develop their skills. The Finnish education system includes early childhood education (daycare), preschool education, basic education (comprehensive school), upper secondary education (vocational training and general upper secondary school), and tertiary education (universities of applied sciences and universities). Adult education is also available at all levels, offering opportunities for lifelong learning and integration into Finnish society.



In Finland, **basic education** is regulated by law, and **school attendance is compulsory** for children aged 7 to 18. Basic education includes grades 1 to 9, and school begins in the year a child turns seven. As a parent or guardian, you are responsible for enrolling your child in basic education. After completing basic education, the child must continue their studies in upper secondary education. In North Karelia, upper secondary education is provided by Riveria Vocational College and several local general upper secondary schools (*lukio*). You must also apply for upper secondary education yourself.

Basic education and upper secondary education are compulsory for all children living in Finland. These levels of education are free of charge, and during the school day, children are provided with a free school meal (lunch). School health care services are also free. Children who have moved to Finland can receive various forms of support for their schooling. Schools offer preparatory education, and different language learning needs are considered. In addition, teaching in the child's own mother tongue and religion is supported.

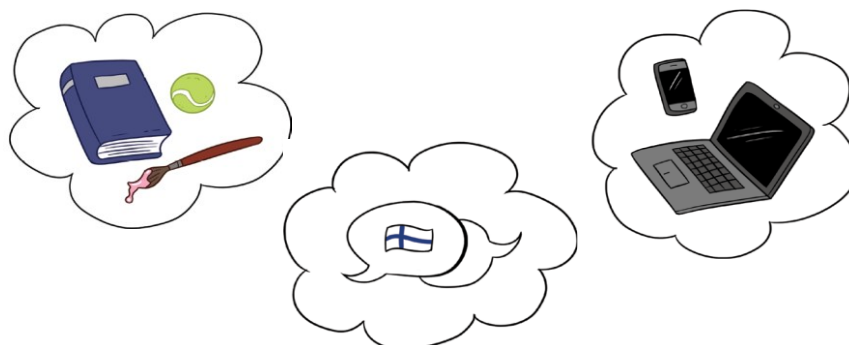
After completing upper secondary education, it is possible to continue studying at institutions of higher education. In the North Karelia region, there are two such institutions: the University of Eastern Finland and Karelia University of Applied Sciences. You can apply to these schools twice a year through a national joint application system. Studying in Finland usually requires skills in Finnish or English—often both.

In North Karelia, there are also preparatory education programs available for immigrants who wish to pursue vocational training or higher education.

- Training for immigrants for becoming a professional (MAMA): [Maahanmuuttanut matkalla ammattiin \(työvoimakoulutus\) - Riveria](#)

- Higher Education preparatory program for immigrants: [Education and Services for Immigrants - Karelia University of Applied Sciences](#)

- Supporting Immigrants in Higher Education: [SIMHE-Karelia for Immigrants - Karelia University of Applied Sciences](#)



In Finland, it is also possible to take individual courses at various educational institutions. These studies usually do not lead to a formal qualification and are often subject to a fee. For example, at adult education centers (*kansalaisopisto*), you can study languages, crafts, or even computer skills.

If you have a degree from abroad, you can apply to have it recognized in Finland. You may need to complete additional studies to be able to work in your profession here. Some professions also require official authorization to practice. In addition, different jobs may have different language requirements—such as Finnish, Swedish, or English. The required language level depends on the profession.

Read more:

About the Finnish education system: [The Finnish education system](#)

Karelia UAS: [Karelia University of Applied Sciences - Karelia University of Applied Sciences](#)

University of Eastern Finland: [University of Eastern Finland - www.uef.fi](#)

Vocational school Riveria: [International Riveria](#)

Nurmes Upper Secondary School: [Lukio - nurmes.fi](#)

Upper Karelia Adult Education Centre: [Ylä-Karjalan kansalaisopisto - nurmes.fi](#)

12. Work and job searching services

Integration and employment services support your integration into Finnish society

and help you find work. If you are looking for a job in Finland, you can search independently by browsing job advertisements online, or you can register as a jobseeker at the employment service point of your home municipality. Employment services offer a wide range of support to help unemployed jobseekers find work. To register, you'll need a residence permit or proof of your registered EU right of residence, a valid identity document, and information about your work history and education. If you wish to receive unemployment benefits from Kela or from your unemployment fund, you must be registered as a client of public employment services.

As an unemployed jobseeker, you are required to participate in activities agreed upon with employment services to receive unemployment benefits. These activities may include, for example, **integration training**, where you learn Finnish as well as skills related to Finnish society and working life. Such courses are designed to improve your chances of finding employment. If you refuse a job offer or training opportunity without a valid reason, you may temporarily lose your right to unemployment benefits.

Your own level of activity plays a key role in finding employment. Once you have a job, you'll need **a tax card**, which you can obtain from the local tax office or order one online. In Finland, income tax is deducted from your salary, and your tax rate depends on how much you earn. If you come from abroad to work in Finland, your taxation depends on how long you stay and whether your employer is a Finnish or foreign company. A tax card is also required to receive benefits.

In Finland, many employees are members of a **trade union** and an **unemployment fund**. Trade unions protect workers' rights and offer support in problem situations.

If you become unemployed, you may be eligible for earnings-related unemployment benefits through your unemployment fund. These benefits are paid for a fixed period and are usually higher than the basic unemployment allowance provided by Kela.

Learn the key expressions you'll need when dealing with authorities and officials:

| | |
|---|---|
| What is your first / last name? | Mikä sinun etunimi/sukunimi on? |
| My name is... | Minun nimeni on... |
| What is your nationality? | Minkä maalainen sinä olet? |
| I am... | Minä olen... |
| Where are you from? | Mistä sinä olet kotoisin? |
| I am from... | Minä olen kotoisin... |
| Which languages do you speak? | Mitä kieliä sinä puhut? |
| I speak English, Arabic and Russian. | Minä puhun englantia, arabiaa ja venäjää. |
| Where do you live now? | Missä sinä asut nyt? |
| I live... | Minä asun... |

Read more:

About trade unions: [Trade unions](#)

About taxation: [Taxation](#)

Employment services: [Henkilöasiakkaat - Job Market Finland](#)

The Working in Finland guidebook provides information about Finnish working life in different languages: [Working in finland – information for immigrants in 13 languages | Finnish Institute of Occupational Health](#)

Pielinen Karelia Development Centre Ltd (PIKES) offers free-of-charge business consultation services to entrepreneurs: [Invest in Nurmes Green Industry Area - Pielisen Karjalan Kehittämiskeskus Oy](#)

Luotsi Nurmes provides job /career coaching services: [Työllisyyspalvelut - nurmes.fi](#)

13. Living

In Finland, you can live either in an owner-occupied apartment or in a rental apartment. You can apply for a rental apartment from a private landlord or through a rental housing company. Municipalities and cities also offer rental housing. You can search for rental listings online, in newspaper classifieds, or through housing agencies. When applying for municipal rental housing, you must submit an application.

The lease must always be made **in writing** and can be either fixed-term or indefinite-term. Both the landlord and the tenant have the right to terminate the agreement, and the notice period is specified in the lease. **It is recommended that you read the terms and conditions of the lease agreement carefully before signing.** When you move into a new apartment, you must submit a **change of address notification** to the Digital and Population Data Services Agency, the postal service, and any other parties that send you mail. You can submit the notification up to one month before your moving date, and no later than one week after the move.

Landlords often require a **rental deposit**, which usually equals one to two months' rent. The deposit is paid as security to the landlord, who has the right to withhold it if, for example, the tenant causes damage to the apartment or fails to pay rent. If everything is in order, the deposit will be returned to the tenant after the lease agreement ends. If the tenant does not follow the housing cooperative's rules or fails to pay rent, they may receive a warning or even face eviction.

Tenants are recommended to have **home insurance**, which can be obtained from an insurance company. The landlord may also require the tenant to have home insurance. Home insurance protects personal belongings in the apartment and covers costs in case of accidents or damage. In addition to rent, you usually need to **pay separately for**

electricity and water, unless they are included in the rent. For this reason, it's important to pay attention to your water and electricity consumption. Using them efficiently saves money and is better for the environment. You must make an electricity contract yourself.



Finnish apartments often have a sauna, or the housing cooperative provides shared sauna facilities for residents. You must not dry clothes in the sauna or use it for storage. Nothing should be placed above the sauna stove, as this poses a fire hazard. Always turn off the electric sauna stove after use.

For a communal sauna, you usually need to reserve a time slot. It is important to follow the reservation rules. Housing cooperatives typically also have a shared laundry room and drying room, which must be reserved in advance.

Tenant's Duties:

- Familiarize yourself with the housing cooperative's rules (usually posted in the stairwell near the entrance) and follow them – for example, quiet hours are typically from 10 p.m. to 7 a.m.
- Pay your rent on time. The amount and due date are stated in the lease agreement.
- Keep the apartment in good condition.
 - Smoking is usually prohibited inside the apartment and on the balcony. A designated smoking area can be found outside.
 - Notify the landlord or housing cooperative of any faults in the apartment (e.g. a leaking water tap).
 - When leaving the apartment, make sure all electrical appliances and water taps are turned off.
 - Do not dispose of food, sanitary towels, or nappies in the toilet.
- Ask for permission before making any changes to the apartment (e.g. painting a wall).
- Ensure there are enough smoke alarms in the apartment and check that they are working properly.
- When moving out, you must clean the apartment thoroughly.
- Violating the lease agreement or housing cooperative rules may result in warnings or possible termination of the lease.

Read more:

Rental guide for a lessee: [Rental Guide | The Consumers' Union of Finland](#)

About living and moving in Finland: [Housing](#)

14. Recycling and the environment







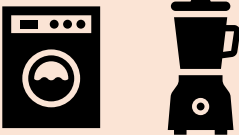


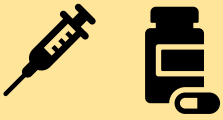
You must sort your waste at home and take them to the recycling point of your building, where different materials have their own containers. If you live in a detached house, you must take care of recycling yourself. Additionally, places such as supermarket premises have recycling points. Burning waste is prohibited and no rubbish, food or chemicals may be disposed of in the toilet. You can sell unbroken items at **a flea market** or online or donate them to a charity or recycling centers. In Finland, it is normal to buy clothes or items second-hand from places like flea markets.

Good to know:

- Waste that cannot be recycled must be taken to a landfill.
- You must not dump any rubbish in nature.
- Cooking oil must not be poured down the drain, as it can cause blockages. First, absorb the oil with a paper towel and place it in the biowaste, or pour the oil into an empty container and dispose of it with mixed waste.
- You can return empty bottles and cans using the machines found in grocery stores. The machine prints out a receipt, which you can use to pay for your purchases or exchange for cash at the checkout.

Read more about waste management and recycling:

[Waste and recycling](#)

| | | |
|--|--|---|
| <p>Biowaste</p>  <ul style="list-style-type: none"> • Food scraps • Fruit and vegetable peels • Coffee grounds, tea bags • Paper towels, napkins • Flower soil, plants | <p>Waste to be incinerated (=mixed waste)</p> <ul style="list-style-type: none"> • Dirty plastics • Expanded polystyrene • Packing and wrapping paper • Dirty cardboard and paper • Hygiene products • Unusable clothes, shoes and household textiles • Cleaning waste • Cigarette ends | <p>Glass packaging</p>  <ul style="list-style-type: none"> • Glass jars • Glass bottles without a deposit |
| <p>Cardboard packaging</p>  <p>Dry and clean:</p> <ul style="list-style-type: none"> • Milk and juice cartons • Flour bags • Egg cartons • Toilet paper roll cores • Cardboard boxes | <p>Paper</p>  <ul style="list-style-type: none"> • Newspapers and magazines • Direct mail advertisements • Envelopes • Copying paper • Directories and books | <p>Textiles</p>  <p>Usable, unbroken and clean:</p> <ul style="list-style-type: none"> • Clothes • Shoes, belts and bags • Household textiles, sheets and curtains |
| <p>Metal</p>  <ul style="list-style-type: none"> • Metal cans, caps and lids • Aluminum foil • Empty and dry paint tins • Metal objects | <p>Plastic packaging</p>  <p>Empty, dry and clean</p> <ul style="list-style-type: none"> • Plastic packaging for food • Detergent, shampoo and soap packages • Plastic bottles and tins • Plastic bags and wrappings | <p>Electric appliances</p>  <p>to retail outlets, waste stations or a waste management company's receiving site, big and small devices that use mains electricity or a battery:</p> <ul style="list-style-type: none"> • fridges, refrigerators • TVs, vacuum cleaners, coffee makers |
| <p>Dangerous household waste</p>  <p>to a waste management company's receiving site</p> | <p>Batteries</p>  <p>to retail outlets</p> | <p>Pharmaceutical waste</p>  <p>to a pharmacy</p> |

15. Health care services

Health care services in Finland include both basic health care and specialized care. Basic health care is provided at the municipal health center, while specialized care is typically offered at a hospital. The central hospital for the North Karelia region is in Joensuu, and each municipality has its own health center. If you have a home municipality in Finland, you can use the municipality's health care services. There are also private health care services available, which can be used by anyone, regardless of their home municipality. Private health care services are more expensive than public ones.

If you fall ill, contact your local health center. You will be given an appointment with a public health nurse, nurse, or doctor. If you need specialized medical care, a general practitioner at the health center will refer you to a specialist for further examination. In cases of sudden illness or accidents that require urgent care, first call your local health center or the free **emergency helpline at 116 117**. In situations requiring first aid, you can go directly to the health center or to the central hospital without calling in advance. For serious and life-threatening emergencies, always call the **general emergency number 112**.

In Finland, basic health care provided by nurses is free of charge for everyone. Children under the age of 18 do not have to pay for outpatient care or examinations. If you are unable to attend a hospital, health center, or dental appointment, you must cancel it well in advance. If you do not cancel the appointment, you will **receive an invoice and be required to pay the fee**. If you cannot cancel your appointment by phone, you can visit the location in person to cancel or reschedule it. You can also ask someone else to help you cancel or make a new appointment.

In case of emergency:

112 is the general emergency number in Finland. You can call this number in any emergency, such as a fire, a medical emergency, or a traffic accident. The emergency center will dispatch the fire brigade, ambulance, or police as needed. You can call the emergency center at any time of day or night. Calling 112 is free of charge, and you can even make the call from a mobile phone without credit or an active subscription. The 112 Finland app, available for smartphones, also allows you to make an emergency call, in which case your location is automatically sent to the Emergency Response Centre. Never end an emergency call until the operator gives you permission to do so. Do not call the emergency number for non-urgent matters.

Calling the emergency number:

| | |
|--|--|
| I am ... | Minä olen... |
| There has been an accident. I need the police. | Täällä on onnettomuus, tarvitsen poliisin. |
| There is a fire. I need the fire department. | Täällä on tulipalo, tarvitsen paloauton. |
| Someone is having a seizure. I need an ambulance. | Täällä on sairauskohtaus, tarvitsen ambulanssin. |
| I do not speak Finnish. I need an interpreter. | En osaa suomea. Tarvitsen tulkin. |
| I am at the address... | Minä olen osoitteessa ... |

Read more:

Siun sote Homepage [Frontpage - Siun sote](#)

Health centres in North Karelia: [Appointment with a doctor or a nurse - Siun sote](#)

Oral and dental care in North Karelia: [Oral and dental care - Siun sote](#)

Emergency clinics in North Karelia: [Emergency care - Siun sote](#)

Laboratory services in North Karelia: [Laboratory - Siun sote](#)

North Karelia Central Hospital: [North Karelia Central Hospital - Siun sote](#)

| | |
|--|--|
| <p style="text-align: center; font-size: 24pt; border: 1px solid black; border-radius: 15px; padding: 5px; display: inline-block;">112</p> <p>Emergency number:</p> | <p>Call the emergency number in case of an emergency, such as:</p> <ul style="list-style-type: none"> - a car accident - someone’s life is in danger - severe symptoms (sudden and strong chest pains, trouble - breathing or paralysis) - you need the police |
| <p>Joint Emergency Services at North Karelia Central Hospital Tikkamäentie 16 80210 Joensuu</p> <p>Emergency helpline 116 117</p> | <p>Call the emergency helpline if you have suddenly fallen ill or are injured, and if you have, for example:</p> <ul style="list-style-type: none"> - heavy bleeding, a large bleeding wound - a substantial injury and fracture - a strong headache that started suddenly - trouble breathing - strong abdominal pains that started suddenly - strong earache that a painkiller does not alleviate - a newborn baby has a fever <p>The emergency helpline will instruct you on the phone on what you should do. If you are instructed to come to the joint emergency services, note that patients are treated in order of urgency. You might have to wait for several hours, since urgent cases are always prioritized over others.</p> |
| <p>Health centre = terveyskeskus/terveysasema</p> <p>(Mon–Fri from 8 a.m. to 4 p.m.)</p> | <p>A health center is the right place for “all non-urgent basic healthcare treatment”, such as a prolonged cold. It is recommended you call your own health center early in the morning if you want to have an appointment on the same day.</p> |
| <p>Specialized health care</p> | <p>A health center doctor will give you a referral to see a specialist doctor (at a central hospital), if necessary.</p> |
| <p>Private health care providers such as Mehiläinen, Terveystalo and Pihlajalinna</p> | <p>If you want treatment quickly, you can visit a private doctor. However, this costs the customer more. Doctors are equally competent in both the private and public sectors.</p> |



Key phrases for medical appointments:

| | |
|---|---|
| Hello! I am... | Päivää! Minä olen ... |
| Here is my Kela-card. | Tässä on minun Kela-kortti. |
| I am ill. | Minä olen sairas. |
| I want to book an appointment with a doctor. | Minä haluan lääkäriaajan. |
| I have the flu. | Minulla on flunssa. |
| My back/foot/neck/ear/tooth hurts. | Minulla on kipeä: selkä / jalka / niska / korva / hammas. |
| I have a fever of 39 degrees. | Minulla on 39 astetta kuumetta. |
| I have gastric flu. | Minulla on oksennustauti. |
| I have diarrhea. | Minulla on ripuli. |
| I have a cough. | Minulla on yskä. |
| I have a cold. | Minulla on nuha. |
| I feel dizzy. | Minua huimaa / pyörryttää. |
| My father/husband/wife/mother/son/daughter is ill. | Minun isä/mies/vaimo/äiti/poika/tyttö on sairas. |
| My social security number is... | Minun henkilötunnus on... |
| I need a certificate for sick leave. | Minä tarvitsen sairaslomatoistuksen. |
| I do not understand Finnish. | Minä en ymmärrä suomea. |
| I would like an interpreter. | Minä haluan tulkin. |
| My native language is...Arabic/English/Russian. | Minun äidinkieli on ...arabia/englanti/venäjä |

16. Mental well-being

Moving to a new country is always a big change and can bring both positive and negative emotions. This is completely normal, and adapting takes time. The people around you can support your integration, so we encourage you to take part in various social activities and **make new friends.**

Sometimes, you may also need help from a health care professional. In Finland, a wide range of mental health services is available, and it is perfectly normal to use them when facing challenging situations in life. You can talk to a nurse or a doctor about mental health concerns. They are legally obligated to keep everything you discuss confidential.

You can also call:

North Karelia crisis center: 013-316 244 (free of charge, you need to make an appointment, conversational therapy either face to face or online, can be done anonymously)

National crisis helpline: 010 195 202 (provides conversational therapy to all who are experiencing a crisis)

Read more:

Mental health services in North Karelia: [Mental health and substance abuse services' care coordinators - Siun sote](#)

North Karelia Crisis Centre: [North Karelia Crisis Center](#)

17. Facing discrimination

In Finland, everyone is equal, and discrimination is prohibited by law. It is important that the people in our society follow the laws and regulations. Everyone has the right to equal treatment, and no one should be treated differently based on their age, gender, nationality, language, religion, health, disability or sexual orientation. Discrimination involves treating another person as inferior because of their ethnic background, skin color, nationality, culture, native language or religion. A racially motivated crime may involve violence, defamation, discrimination, threats, bullying or vandalism. If you experience racism or discrimination, it is important to report the incident to the police. Many organizations **offer support, counselling and guidance to victims of crime.**

Read more:

About discrimination and racism: [Equality and non-discrimination](#)

Victim Support Finland: [Home - Rikosuhrapäivystys](#)

Eastern Finland Police Department: [Eastern Finland Police Department - Police](#)

18. Pharmacy

You can purchase both over-the-counter and prescription medicines from a pharmacy. A doctor can issue an **electronic prescription**, which you can view in the **MyKanta** service. Pharmacy staff can access the prescription through their own system. You log in to MyKanta using your online banking credentials. Medicines prescribed to you can be collected immediately from any pharmacy. By presenting your Kela card, you will receive the reimbursement for prescription medicines right away, in accordance with Finland's social security system.

Read more about the MyKanta service: [MyKanta - Kanta.fi](https://mykanta.kanta.fi)

At the pharmacy:

| | |
|---|---|
| I have a prescription. | Minulla on (lääke)resepti. |
| Here is my Kela card. | Tässä on minun Kela-kortti. |
| What helps when... | Mikä auttaa, kun... |
| ...I have a fever of 40 degrees. | ...minulla on 40 astetta kuumetta. |
| ...I have diarrhea. | ...minulla on ripuli. |
| ...I have constipation. | ...minulla on ummetus. |
| ...I have a cough. | ...minulla on yskä. |
| ...I have a cold. | ...minulla on nuha. |
| ...I have an allergy. | ...minulla on allergia. |
| I feel a strong pain in my head/ear... | Minulla on kova kipu päässä/korvassa... |

| | |
|---------------------------------|-------------------------|
| I need/am looking for... | Minä tarvitsen/etsin... |
| ...a painkiller | ...kipu-/särkylääkettä |
| ...a plaster | ...laastaria |
| ...a good salve | ...hyvää voidetta |
| ...an elastic bandage | ...ideaalisidettä |
| ...a thermometer | ...kuumemittaria |

19. Katuri Service and Cycling

There is no actual public transportation in Nurmes. However, a minibus service called **Katuri** operates within the town of Nurmes and the Valtimo area to help residents run errands. Anyone can book a ride for their errands. Katuri rides are arranged based on bookings and operate from door to door or from an agreed location. The service is available to people of all ages, and the vehicles are equipped for passengers with disabilities. Rides can be booked on weekdays between 7:00 AM and 6:00 PM. Return rides can be arranged directly with the driver or by calling.

More information (Katuri pricing, booking instructions, routes, and brochure):

[Joukkoliikenne - nurmes.fi](http://Joukkoliikenne-nurmes.fi)

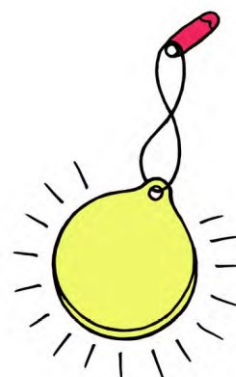
Cycling is a good option for shorter journeys. A bicycle must have a headlight, a rear light, brakes and reflectors on both the rear and sides. It is also recommended to wear a helmet. Second-hand bicycles can be bought, for example, from flea markets or on the tori.fi website. In larger cities, you can often also rent a bicycle. Winters and autumns are very dark in Finland. Therefore, it is very important you wear **a reflector** on your clothing whenever you are outside while it is dark. This helps drivers and other people on the road see you.

Key Traffic Rules for Cyclists

- Cyclists must use designated cycle paths whenever available. On regular streets, they should ride on the far right-hand side. Cycling is permitted on pedestrian streets, but only at a calm and careful pace. Riding on the pavement is allowed only for children under 12 years of age.
- Always ride on the right side and overtake others on the left.
- When entering a road from a cycle path (e.g. when crossing a street), cyclists must yield to all other traffic at an unregulated intersection – including vehicles coming from the left.
- On the street, cyclists must always yield to traffic coming from the right, unless traffic lights or road signs indicate otherwise.
- Cyclists must always yield to pedestrians.
- Cyclists must signal with their hand before turning.

Read more:

- Bus timetables and tickets: [Front page - Matkahuolto](#)
- Train timetables and tickets: [Welcome on a journey together with us – trains are a climate-friendly way to travel - VR](#)
- Joukkis – coordinated regional bus and transport services in Eastern Finland [Etusivu - Joukkis - Itä-Suomen joukkoliikenne - ELY keskus](#)



20. Shopping in Finland

Finnish stores offer a wide selection of products. There are also a lot of products for people with allergies and special diets. All packaged food items have a date label. After the "*Best before*" date, you may still use the product. You can use your senses to assess whether the product is still suitable for consumption. After the *expiration date*, a store is not allowed to sell the product, and it should not be used. In Finland, you typically weigh fruit and vegetables yourself using in-store scales. Wine and strong alcoholic beverages can only be bought at Alko, while milder ones are available in grocery stores.



| Dairy products: | Maitotuotteet: |
|---------------------------|------------------------------|
| skimmed milk | rasvaton maito |
| semi-skimmed milk | kevytmaito |
| whole milk | täysmaito |
| Hyla-milk, low-lactose | Hyla-maito, vähälaktoosinen |
| lactose-free (milk drink) | laktoositon (maitojuoma) |
| organic milk | luomumaito |
| soy/oat/rice milk | soija- / kaura- / riisimaito |

| Meat and meat-based products: | Liha ja lihaperäiset tuotteet: |
|--------------------------------------|---------------------------------------|
| pork | porsaanliha |
| gelatin | liivate |
| gelatine | gelatiini |
| beef | nauta |
| minced meat | jauheliha |
| chicken | kana |
| fish | kala |

| | |
|-------------------|-----------------------|
| dairy-free | maidoton |
| egg-free | munaton |
| gluten-free | gluteeniton |
| vegan | vegaaninen |
| expiration date | viimeinen käyttöpäivä |
| best before date | parasta ennen päiväys |
| packaging date | valmistuspäivä |
| country of origin | alkuperämaa |

| | |
|---|---|
| Can I help you? / Do you need help? | Where can I find the detergents? |
| Voinko auttaa? / Tarvitsetteko apua? | Missä on pesuaineet? |
| How much does this shirt cost? How much is this shirt? | It costs 13 euros and 30 cents. It's ... |
| Mitä tämä paita maksaa? | Se maksaa 13 euroa ja 30 senttiä. |
| Do you want a plastic bag? | Yes, please. |
| Haluatko muovipussin? | Kyllä kiitos. |
| Do you need anything else? | No, thank you. |
| Tuleeko muuta? | Ei kiitos. |
| Your total is 27 euros and 50 cents. | Yhteensä 27 euroa 50 senttiä. |
| Do you want to pay by card or cash? | Cash. |
| Maksatteko (pankki)kortilla vai käteisellä? | Käteisellä. |
| Here you go! | Ole hyvä! |
| Would you like a receipt? | No, thank you. |
| Haluatko kuitin? | Ei kiitos. |

21. Free time and hobbies

Your municipality offers various hobbies and recreational activities that can help you meet new people and explore new interests. Finding something enjoyable to do can make settling into a new place easier and more meaningful. **Trying a new hobby** might be a good way to gain new experiences and build connections. Feel free to give it a try – you never know what you might enjoy.



Many events take place during the summer, offering opportunities to learn about Finnish culture and meet new people. Finland also has a wide range of natural sites to explore. In North Karelia, you'll find several **national parks, nature trails, and camping routes**. There are also organized excursions and activities for spending time in nature.

If you're interested in culture, municipalities offer various options. Many have a cinema and different kinds of museums. Concerts and music events are held in several venues throughout the region. In Joensuu there is a municipal theatre and a city orchestra.

Municipalities have different kinds of **outdoor and indoor sports facilities** that residents can use. These include public sports centers, tennis courts, outdoor gyms, ice rinks and public swimming pools. Sometimes, you need to book a time slot to use these facilities. It is important to follow the rules and booking instructions of these places. In winter, there are plenty of ski tracks. In summer, you can go jogging on sawdust covered fitness trails. Information about sports facilities is usually available on the municipality's website. You can also contact your local sports services. You can enjoy a wide range of sports and dance through local sports and dance clubs. In addition, adult education centers provide

affordable courses where you can study languages, join group exercise classes, or explore new hobbies and skills.

More information [Kulttuuri ja vapaa-aika - nurmes.fi](http://Kulttuuri%20ja%20vapaa-aika%20-%20nurmes.fi)

The Town of Nurmes organizes regular **Language Café** sessions! The Language Café is free of charge, open to everyone, and has no age restrictions. The main language used is Finnish, with English as a supporting language. At the Language Café, participants get to know each other through fun and engaging shared activities in a relaxed atmosphere.

Voluntary and communal work is a good way to meet new people and practise Finnish. Organizations and associations also organize a lot of different kinds of activities and events. Many residential areas have their own residents' associations and by participating in their operations you can get to know the people in your area and have your say in local matters.

At the library, you can **borrow** books, magazines, films, music, games and even musical instruments and sports equipment. **You can also use a computer, study and take part in various events** (such as story time sessions, crafts clubs and exhibitions). You may even find books in your native language. If not, feel free to ask the staff – they may be able to order them for you. All you need is a **library card which is free of charge**.

Read more about the public libraries in North Karelia: [Vaara Libraries - the Web Library | Vaara-kirjastot](#)

| | |
|---|---------------------------------------|
| I would like to have a library card. | Minä haluaisin kirjastokortin. |
| I would like to borrow a book / books. | Minä haluan lainata kirjan / kirjoja. |
| Here is my library card. | Tässä minun kirjastokorttini. |
| I want to return a book. | Minä haluan palauttaa kirjan. |

22. Do you need more help?

If you need additional support, the links below may be useful.

Municipalities also offer various organizations and meeting places that provide guidance and support especially for immigrants. You can contact your local **integration services** to learn more about these opportunities. And remember – don't hesitate to ask local people for help and tips!

- Integration Services of the City of Nurmes
 - [Kotoutumispalvelut - nurmes.fi](http://kotoutumispalvelut-nurmes.fi)
Ms Outi Meriläinen, Immigration Coordinator
Email: outi.merilainen@nurmes.fi
Tel: +358 40 104 5778
Address: Nurmeksenkatu 25, 75500 Nurmes
- General information about Finland and Finnish culture in several different languages: [Your guide for living in Finland](#)
- Welcome to Finland guidebook in different languages: [Welcome to Finland guide - Ministry of Economic Affairs and Employment](#)
- North Karelian Society for Social Security organizes activities and helps people in different situations in life: [In English - Pohjois-Karjalan Sosiaaliturvayhdistys ry](#)
- Joensuu district multicultural association (JoMoni) promotes multiculturalism in the Joensuu region and organizes all kinds of activities: [Home | Jomoni Ry](#)
- International House Joensuu (City of Joensuu's immigration services): [Iisisti idässä - International House Joensuu](#)
- Often, local churches offer all kinds of help
- The Finnish Red Cross (SPR) offers support for various groups: [Finnish Red Cross Savo-Karjala district - Punainen Risti](#)
- The Mannerheim League for Child Welfare (MLL) organizes a lot of activities for children and parents: [About MLL - The Mannerheim League for Child Welfare](#)

23. Useful Finnish expressions

Greetings:

| | |
|---|--|
| Hello! Hi! Hey! | Terve! Moi! Hei! |
| Good morning! / Morning! | Hyvää huomenta! / Huomenta! |
| Good afternoon! | Hyvää päivää! / Päivää! |
| Good evening! / Evening! | Hyvää iltaa! / Iltaa! |
| Good night! Night! Sleep well! Sweet dreams! | Hyvää yötä! Öitä! Nuku hyvin! Kauniita unia! |
| How are you? / How is it going? | Mitä kuuluu? / Miten menee? |
| I'm fine, thank you. / Nothing special. | Kiitos hyvää. / Ei mitään erityistä. |
| And you? | Entä sinulle? |

When saying goodbye:

| | |
|--------------------------|-------------------------------------|
| Bye-bye! / Bye! | Hei Hei! / Moikka! / Moi! / Heippa! |
| See you! | Nähdään! |
| See you tomorrow! | Nähdään huomenna! / Huomiseen! |

If you do not understand, you can say:

| | |
|--|-------------------------------|
| Can you please speak slower? | Voitko puhua hitaammin? |
| Sorry, what did you say? | Anteeksi, mitä sanoit? |
| I don't understand Finnish that well. | Minä en ymmärrä hyvin suomea. |
| I speak only a little Finnish. | Minä puhun vain vähän suomea. |

How to ask for an interpreter:

Excuse me, I need an Arabic/Russian/English interpreter, please.

Anteeksi, minä tarvitsen...arabian/venäjän/englannin kielen tulkkia, kiitos.

Numbers

| | |
|-------------|-------------------------------|
| 1 | yksi |
| 2 | kaksi |
| 3 | kolme |
| 4 | neljä |
| 5 | viisi |
| 6 | kuusi |
| 7 | seitsemän |
| 8 | kahdeksan |
| 9 | yhdeksän |
| 10 | kymmenen |
| 11 | yksitoista |
| 12 | kaksitoista |
| 13 | kolmetoista |
| 14 | neljätoista |
| 15 | viisitoista |
| 20 | kaksikymmentä |
| 30 | kolmekymmentä |
| 100 | sata |
| 1000 | tuhat |
| 2021 | kaksituhattakaksikymmentäyksi |

Expressions of time

Time is important to Finns. Finns stick to schedules and agreements. Being late to a meeting is impolite. Therefore, it is polite to notify the other person if you are running late or cannot make it. In Finland, the dates are written so that first comes the day, then the month and then the year (for example, Finland became independent on the sixth of December in 1917 i.e. 06.12.1917).

What day is it today?






| Arkipäivät: | Working days: | Milloin ? | When? |
|---------------------|-----------------|---------------|--------------------------|
| maanantai | Monday | maanantaina | on Monday |
| tiistai | Tuesday | aamulla | in the morning |
| keskiviikko | Wednesday | päivällä | in the afternoon |
| torstai | Thursday | illalla | in the evening |
| perjantai | Friday | yöllä | at night |
| viikonloppu: | Weekend: | viikonloppuna | at/on the weekend |
| lauantai | Saturday | tänään | today |
| sunnuntai | Sunday | eilen | yesterday |
| | | huomenna | tomorrow |

Months

| | |
|-----------|------------------|
| tammikuu | January |
| helmikuu | February |
| maaliskuu | March |
| huhtikuu | April |
| toukokuu | May |
| kesäkuu | June |
| heinäkuu | July |
| elokuu | August |
| syyskuu | September |
| lokakuu | October |
| marraskuu | November |
| joulukuu | December |
| vuosi | a year |

tammikuussa = **in** January

Time

| | | |
|---|--|---|
|  <p>14.00</p> | <p>Kello on kaksi.</p> <p>Kello on tasan kaksi.</p> | <p>It's two o'clock.</p> <p>It's two o'clock sharp.</p> |
|  <p>13.45</p> | <p>Kello on varttia vaille kaksi.</p> <p>Kello on viittätoista minuuttia vaille kaksi.</p> | <p>It's quarter to two.</p> <p>It's fifteen minutes to two.</p> |
|  <p>14.15</p> | <p>Kello on vartin yli kaksi.</p> <p>Kello on viisitoista minuuttia yli kaksi.</p> | <p>It's quarter past two.</p> <p>It's fifteen minutes past two.</p> |
|  <p>13.30</p> | <p>Kello on puoli kaksi.</p> | <p>It's half past one.</p> |
|  <p>14.30</p> | <p>Kello on puoli kolme.</p> | <p>It's half past two.</p> |

Asking for the time and telling the time

| | |
|---|---|
| Mitä kello on? Kuinka paljon kello on? Paljonko kello on? | What time is it? Could you tell me the time? Do you have the time? |
| Milloin / Mihin aikaan... sinä tulet? | When/ At what time will you come? |
| Minä tulen... kello kaksi/kahdelta. | I'll come at two (o'clock). |



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