

## Financing adult learning database

<b>Name of the instrument - Local language</b>	Aikuiskoulutustuki
<b>Name of the instrument - English translation</b>	Adult education allowance
<b>Scheme ID</b>	81
<b>Country</b>	 Finland
<b>Reporting year</b>	2015
<b>Type of instrument</b>	Grant for individuals
<b>Type of entry</b>	Single instrument

<b>Short description</b>	Persons permanently living in Finland, having a full-time employment relationship with the same employer for at least one year or whose pension-insured entrepreneurship has lasted for at least one year may receive state funded contributions to their costs for education and training. The eligible education and training activities include studies leading to a degree, but also vocational further or continued training organised by a Finnish educational institution under public supervision. The education and training takes place during an unpaid study leave of at least two months.
<b>Short description of the related instruments</b>	nap

<b>Level of operation</b>	National
<b>Name of a part of the country</b>	nap
<b>Name of the region (for regional instruments)</b>	nap
<b>Name of the sector (for sectoral instruments)</b>	nap
<b>Relevance</b>	Key scheme
<b>Legal basis</b>	Laki aikuiskoulutustuesta (Act on Adult Education Aid)
<b>Objective(s) and</b>	To support employees' vocational studies by granting

<b>target(s)</b>	them financial assistance during unpaid training leave.
<b>Year of implementation</b>	2000
<b>Year of latest amendment</b>	2013
<b>Operation/management</b>	Adult education allowance is provided by the Education Fund, which is administered by the social partners of the Finnish labour market. The Education Fund is financed by the Unemployment Insurance Fund and the State, and its operations are monitored by the Financial Supervisory Authority. If a person qualifies for adult education subsidy for an uninterrupted period of at least 8 weeks, he/she may be eligible for a government guarantee for a student loan. The terms of the loan guarantee are the same as in the student financial aid system. The level of income does not affect eligibility for a loan guarantee. The guarantee is granted by the Social Insurance Institution (KELA).
<b>Eligible group(s)</b>	<p>The applicant must live permanently in Finland, and his or her full-time employment relationship with the same employer or pension-insured entrepreneurship must have lasted for at least one year.</p> <p>In addition, the applicant must have been employed by a Finnish employer or have worked as a self-employed person in Finland for at least eight years.</p> <p>The applicant must be on unpaid study leave of at least two months due to his or her studies. Allowance can also be paid to an applicant whose periods of study leave last less than two months or who studies part-time on the basis of a study leave agreement made with the employer. The absence from work due to studies must last a total of at least 43 days.</p>
<b>Group(s) with preferential treatment</b>	None
<b>Education and training eligible</b>	Studies leading to a degree or vocational further/continuing training organised by a Finnish educational institution under public supervision.
<b>Source of financing and collection mechanism</b>	Education Fund, funded by the Unemployment Insurance Fund and the State.
<b>Financing formula and allocation mechanisms</b>	<p>The maximum allowance period is 19 months if the applicant has a working history of at least 8 years. The amount of the allowance consists of a base amount and a wage-based amount. The monthly base contribution is EUR 705.20 and the wage-based contribution amounts to 45% of the difference between the monthly wage and the base contribution. If the monthly wage exceeds EUR 3 444, the wage-based contribution only amounts to 20% of the difference between the monthly wage and the base contribution.</p> <p>Examples of the amount of allowance during unpaid study leave in 2015 (salary/month - allowance/month): EUR 2 000 - EUR 1 249; EUR 3 000 - EUR 1 680; EUR 4 000 - EUR 2 015.</p>

	<p>The allowance is transferred directly to the learner every month (advance payment).</p> <p>If the learner is paid for part of the study leave period or if the studies are only part-time, the learner has to apply for the allowance retroactively for each calendar month. The allowance will then be affected by the income earned during the specific month. The amount of loan guarantee is EUR 400 per month for studies in Finland and EUR 700 per month for studies outside Finland.</p>
<b>Eligible costs</b>	Fees and other costs related to education and training
<b>Volumes of funding</b>	In 2014, the Education Fund paid out a total of EUR 136 500 000 in adult education allowances.
<b>Beneficiaries/take up</b>	In 2014, allowance was granted to 17 589 students
<b>Organisation responsible for monitoring/evaluation</b>	The Education Fund.
<b>Monitoring/evaluation reports available</b>	na
<b>Most relevant webpage - in English</b>	<a href="http://www.koulutusrahasto.fi/en/adulteducationalallowance/">http://www.koulutusrahasto.fi/en/adulteducationalallowance/</a>
<b>Most relevant webpage - local language</b>	<a href="http://www.koulutusrahasto.fi/fi/aikuiskoulutustuki/">http://www.koulutusrahasto.fi/fi/aikuiskoulutustuki/</a>
<b>Recent changes</b>	In 2013, the length of the maximum allowance period was increased from 18 months to 19 months.
<b>Sources</b>	<a href="http://www.koulutusrahasto.fi/fi/aikuiskoulutustuki/">http://www.koulutusrahasto.fi/fi/aikuiskoulutustuki/</a> <a href="http://www.kela.fi/aikuiskoulutustuki">http://www.kela.fi/aikuiskoulutustuki</a> <a href="https://www.finlex.fi/sv/laki/ajantasa/2000/20001276">https://www.finlex.fi/sv/laki/ajantasa/2000/20001276</a>