

**EKONOMIT  
MER**



*A membership at Suomen Ekonomit (Business School Graduates in Finland) is a smart career investment.*

# Member guide

## 2025

Discover all the valuable benefits  
your membership includes!

# eLounge **your go-to app where you can:**



**ACCESS** all member benefits



**NETWORK** with other members



**APPLY** for a discount on your membership fee



**READ** and browse past issues of Ekonomi magazine



**QUERY** the Salary Radar and get accurate salary data



**PROVE** your membership with your digital membership sticker/card



**BOOK** one-on-one coaching sessions



**JOIN** KOKO, the unemployment fund



**USE** online self-service legal advice – eLakipalvelu



**UPDATE** your contact information



**DOWNLOAD** guides and contract templates prepared by our legal services



**SUBSCRIBE** to economy and finance magazines at member-exclusive prices



## eLounge

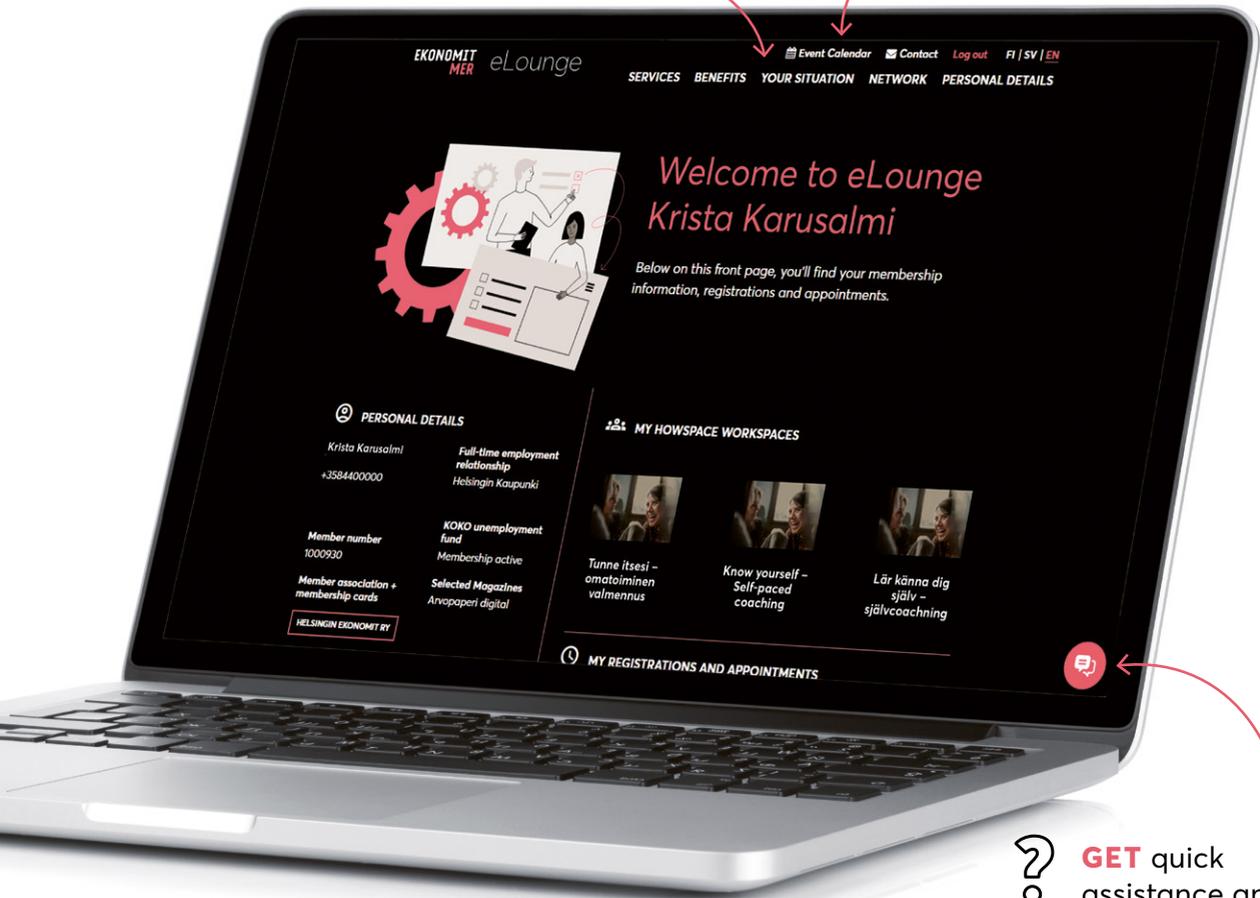
Get the most out of your membership by logging into eLounge (our member app) where all services and benefits are together in one place. Log in here: [elounge.ekonomit.fi](http://elounge.ekonomit.fi)



**DIVE** into the career coaching packages, created by our expert coaches



**REGISTER** for events and webinars



**GET** quick assistance and advice via chat

## Keep your personal information up to date

**UP-TO-DATE** information improves your access to services tailored to your needs, and to membership discounts when applicable. You can also modify your preferred service language. eLounge → Personal details

## How to log into eLounge:

- 1 **GO TO** [elounge.ekonomit.fi](http://elounge.ekonomit.fi) on your browser.
- 2 **SELECT** "remember me" to keep your login active.
- 3 **LOG IN** by using for instance your phone number, or facial recognition.
- 4 **ADD** eLounge to your Home-screen for quick access.

eLounge operates like an app but is actually a website, so no need to download anything from an app store!



*"Remember to send us your employment contract or executive agreement for review before signing."*

*– Jan Degerlund,  
director of legal affairs at  
Suomen Ekonomit*



# 2

## Legal services

Our legal services receive 3,500–4,500 inquiries each year. Please, reach out without hesitation! Call our legal team for immediate counseling.

**PERSONAL LEGAL COUNSELING**  
is included in your membership. Legal counseling real cost is €300 per hour.

✓ **A Single hour effectively covers the cost of your membership for the whole year!**

Our lawyers can assist with:



## eLakipalvelu (online legal services) available 24/7

FAQ regarding legalities of work-related topics. The service is available only in Finnish.



## Counseling for beginner entrepreneurs

**GET GENERAL** guidance on topics such as:

- ✓ Starting a business
- ✓ Executive/Director/Upper management contract drafting and reviewing
- ✓ Shareholder agreements drafting and reviewing

## Legal aid

**OUR LAWYERS** mediate dozens of work-related disputes each year. If negotiations fail, the matter can be taken to court and we will support you throughout the process.

Litigation (court actions) can be costly, but our legal aid reduces your financial risk by covering legal fees and opposing party costs from 5,000 to 20,000 euros, depending on how long you have been a member. Please note that membership interruptions reset your membership length to 0 upon rejoining.

### Reimbursable opposing party costs

Membership duration	Legal aid
0,5-2	€5,000
2-5	€10,000
5-10	€15,000
10+	€20,000



# 3

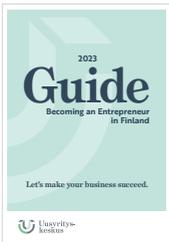
## Guides and contract templates

Have you explored our legal guides and contract templates bank? Here are some highlights.

**FIND THE GUIDES AND TEMPLATES IN ELOUNGE:**

eLounge → [Legal services](#) → [Guides and templates](#)

## Guides available in English



### Becoming an entrepreneur in Finland

**THIS GUIDE COVERS** everything you need to know when starting a business. Topics include income, business plans, business structures, pricing, risks, financing, and insurance.



### Change negotiations guide

**A PRACTICAL GUIDE** for navigating “change negotiations” or “cooperation negotiations”: What to know before beginning negotiations? What if you are laid off? Included also severance pay and packages, and employer sanctions for breaching the change negotiations laws.



### Employment relationship guide

**THIS COMPREHENSIVE GUIDE** covers employment laws, focusing specifically on the unique aspects of upper management positions, including specialist, supervisors and managers, and executive roles.



### Improve your salary: support for discussing remuneration

**A WALKTHROUGH** of the factors that influence salary and remuneration. This guide also provides tools to discuss salary expectations, whether the negotiation is for a new position or a raise for your current role.

## Additional guides



- ✓ Tips for entrepreneurs\*
- ✓ Board and CEO handbook\*
- ✓ Executive contractual agreement guide\*
- ✓ Non-compete agreement guide\*
- ✓ Shareholder agreement guide\*
- ✓ Consultant agreement guide\*
- ✓ Working hours law guide\*
- ✓ Termination of employment guide\*
- ✓ Employment benefits guide\*
- ✓ Foreign postings guide\*
- ✓ Starting a business guide\*

\*only in Finnish

## Contract templates

**IN eLOUNGE**, you'll find a variety of contract templates with detailed instructions. Many are available in Finnish, Swedish, and English. Contract templates available in English:

- ✓ Director employment agreement template
- ✓ Foreign postings contract
- ✓ Managing director agreement template
- ✓ Employment contract template



# 4 Tailored service packages

Our career coaches have developed packages that offer resources, exercises, and personal coaching tailored to various work-life situations. Here after are some highlights.

**ACCESS THE SERVICE PACKAGES IN ELOUNGE:**  
eLounge → Your situation



## SERVICE PACKAGE

### Difficult conversations as a manager

- ✓ Emotional skills for handling challenging conversations
- ✓ How to address termination humanely
- ✓ Bringing up underperformance



## SERVICE PACKAGE

### Career direction

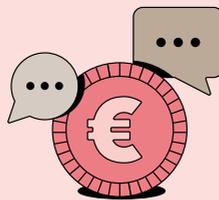
- ✓ Assess your current situation
- ✓ Explore which roles match your skills
- ✓ Book a career coaching session



## SERVICE PACKAGE

### Find a job

- ✓ Perfect your cv and cover letter
- ✓ Discover why and how to target the hidden job market
- ✓ Get top tips for job interviews



## SERVICE PACKAGE

### Salary

- ✓ Check if your salary is competitive
- ✓ Learn how to justify your salary request
- ✓ What to do if a raise negotiation fails

## The unemployment fund KOKO secures your income

**WHEN** you are unemployed, your income is greatly affected by whether you have joined the unemployment fund. See for yourself!

### KOKO unemployment fund's earnings-related daily allowance:

100% allowance  
around €2,400/month

80% allowance  
around €1,920/month  
after 2 months

75% allowance  
around €1,800/month  
after 8 months

### Kela's unemployment benefit:

around €800/month

Allowance calculations based on the median gross salary of a business graduate: €5,603/month as of October 2024. The above allowances are in gross values.

Learn more about unemployment fund requirements and benefits at [kokokassa.fi/en](https://kokokassa.fi/en).

A KOKO fund membership  
€63/year

### Join KOKO in eLounge:

eLounge → Personal Details  
→ KOKO unemployment fund



## Here are a few examples of our recent advocacy efforts:

1

**WE NEGOTIATED** an additional 100 million in salaries for our members in the latest labor market negotiation round.

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2

**WE OBTAINED** more paid leave days for non-birthing parents in several collective agreement negotiations.

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3

**WE ENSURED** that the collective agreement for the finance industry protects summer workers, providing them with better pay from the start of 2024.

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4

**WE ARE ADVOCATING** for a one-stop-shop platform for smooth and quick migration services. 1,8€ million government funding was allocated to develop the platform.

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5

# Advocacy and influence

Members guide our political and negotiation work. Through regular surveys, we gather your input on key issues. By participating, you shape the themes we champion!

# Our key focus areas in 2025

- DEFEND** and support international students' and workers' rights, employment, and integration
- ENSURE** that legal grounds for fixed-term employment and its termination aren't weakened
- SOLUTIONS** to extend careers and increase employment
- COMPREHENSIVE** reform of student financial aid
- PROMOTE** transparent salaries
- MEASURES** to drive economic growth, supporting well-being in Finland

## General salary increases, long-term impact on income

Starting salary € 5,603      General increase percentage 1.5 %



year	salary	monthly	yearly
2024	€5,678	+ €84	+ €1,008
2025	€5,772	+ €85	+ €1,023
2026	€5,858	+ €86	+ €1,039
2027	€5,946	+ €87	+ €1,054
2028	€6,036	+ €89	+ €1,070

**INDUSTRY-WIDE RAISES** through collective agreement negotiations are a major factor in members' salary development. By being a member, you enable us to negotiate these agreements.

Use the salary calculator to see how a general increase would impact your pay: [ekonomit.fi/palkka](https://ekonomit.fi/palkka) (only in Finnish).

## Follow negotiation updates

**COLLECTIVE** bargaining agreement negotiations will be underway again this winter. Tune in to our "Revving Up – Insights into the Collective Bargaining Round" webinars where Suomen Ekonomit' experts and guest speakers share updates and discuss employment law. (In Finnish only)

## Curious about advocacy?



**ADVOCATING INVOLVES** reaching out to policymakers to present solutions that help improve legislation. You can track our advocacy work through the Finnish Transparency Register: [avoimuusrekisteri.fi/en](https://avoimuusrekisteri.fi/en)

# Collective agreement

Business studies graduate's median salary

€5,603/month

Calculations based on this

Holiday bonus	€3,500
Pay rises	
Sick pay	€5,603–16,809
Paid family leave	€7,140–9,180
Care for sick child	€255–1,020
<b>Other collective-agreement-based material benefits</b>	
<ul style="list-style-type: none"><li>• compensation for travelling for work outside working hours</li><li>• travel and mileage compensation</li></ul>	<ul style="list-style-type: none"><li>• annual leave longer than statutory leave</li><li>• extra days off</li><li>• days in lieu</li></ul>
	<ul style="list-style-type: none"><li>• days off on special occasions</li><li>• shorter working days than statutory maximum</li></ul>

**IN 2024**  
Many business graduates got a **1.5%** salary raise, meaning **€84** more per month and **€1,008** per year.

# 6

## Collective bargaining agreements

Did you know that in Finland the following perks are not granted by the law: holiday pay, paid parental leave? These valuable perks are earned thanks to Collective Bargaining Agreements (CBAs) that unions negotiate on behalf of their members.

# Law

Business studies graduate's median salary

**€5,603/month**  
Calculations based on this

Holiday bonus	€0
Pay rises	€0
Sick pay	€255–2,295
Paid family leave	€0
Care for sick child	€0

## Are you covered by a CBA?

**YOUR WORKPLACE'S** union representative (shop steward) or HR department can confirm if a CBA is covering your company and explain its scope and content. You may review the agreement's terms with them or consult a Suomen Ekonomit' legal counselor.

## What if you are not covered by a CBA?

**NOT ALL** of Suomen Ekonomit's members are currently covered by a CBA, though we work continually to expand their reach.

→ If you are not covered a CBA, negotiate your benefits independently, alone or together with colleagues. We are here to support you! Negotiate first, and then have our legal team review your employment contract draft before you sign it. They will ensure nothing essential is missing.



” **THE QUICK MENTORING** was efficient, and the mentor gave very concrete advice. I found this an effective way to get coaching. I needed guidance on business growth, and the discussion was highly beneficial.

” **I WAS SURPRISED** by how easy it was to talk with another member I had not met before. I received really valuable insights. Having a neutral outsider was exactly what I needed to think through my career.

# 7

## Community

With nearly 60,000 members in our community, you are never alone. Turn to your peers for sparring or just hanging out, whenever you need it.

## Connect with your peers

**PEER SUPPORT** is available in guided coaching sessions, quick mentoring, and through the Career Boost programme.

- ✓ **SELF-GUIDED COACHING** focuses on three key areas: "Know yourself," "Identify and verbalize your competences," and "Succeed in finding hidden jobs." Career coaches and peers are there to support you throughout these programmes.
- ✓ **QUICK MENTORING** offers a chance to discuss any topic with a fellow member. Go to the "network" tab in eLounge to connect!
- ✓ **CAREER BOOST** is a six-week job search programme designed to keep your job search on track with a new theme each week. It includes peer support and guidance from career coaches.

A large and diverse community

**25,000**  
student  
members

**28,300**  
working-age  
members

**5,200**  
retired  
members

Among working-age members

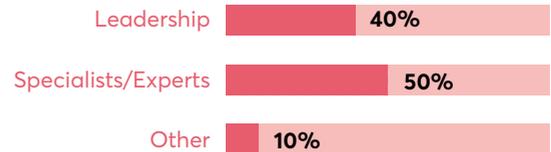
**86%**  
salaried  
employees

**7%**  
entre-  
preneurs

**4%**  
unemployed

**3%**  
in other  
situations

Employment levels of members



## Participate in the salary survey: help yourself and the community

**EACH YEAR**, we conduct a salary survey. The collected data feeds our Salary Radar tool. By participating, you help set realistic salary expectations. Your contribution is highly appreciated!



## Gift a membership to a recent graduate

**ENSURE** that a recent graduate has the support of the union right from the start of their career and gains access to the Suomen Ekonomit's community. Offer a meaningful graduation gift: [ekonomit.fi/lahja](https://ekonomit.fi/lahja).



## Personnel representatives are there to help

**MANY WORKPLACES** have personnel representatives who can advise you on employment matters. Suomen Ekonomit actively supports their training.

### OCCUPATIONAL SAFETY REPRESENTATIVES

They assist with issues related to workplace safety, health, and well-being. This might include matters like excessive workload, poor ergonomics, or workplace conflicts.

### UNION REPRESENTATIVE OR SHOP STEWARD AND TRUSTEES

They offer support on topics like lay-offs, warnings, salary negotiations, rights concerning holiday, parental leave, and collective bargaining agreements.

- 1 Lapin Ekonomit
- 2 Oulun Ekonomit
- 3 Kainuun Ekonomit
- 4 Vaasan Ekonomit - Vasa Ekonomer
- 5 Etelä-Pohjanmaan Ekonomit
- 6 Pohjois-Savon Ekonomit
- 7 Pohjois-Karjalan Ekonomit
- 8 Keski-Suomen Ekonomit
- 9 Varkauden Seudun Ekonomit
- 10 Porin Seudun Ekonomit
- 11 Pirkanmaan Ekonomit
- 12 Suur-Savon Ekonomit
- 13 Savonlinnan Seudun Ekonomit
- 14 Rauman Ekonomit
- 15 Lounais-Hämeen Ekonomit
- 16 Etelä-Hämeen Ekonomit
- 17 Riihimäen-Hyvinkään Ekonomit
- 18 Lahden Seudun Ekonomit
- 19 Etelä-Karjalan Ekonomit
- 20 Turun Seudun Ekonomit  
Ekonomiföreningen Merkur
- 21 Ekonomiföreningen Niord  
Helsingin Ekonomit
- 22 Kymenlaakson Ekonomit
- 23 Flex



**Want to be at  
the heart of  
the action?**

**OUR MEMBER  
ASSOCIATIONS** are  
largely volunteer-driven.  
Getting involved can pro-  
vide valuable experience  
and new connections.  
Ask your member associa-  
tion for more informa-  
tion and consider apply-  
ing to the board!

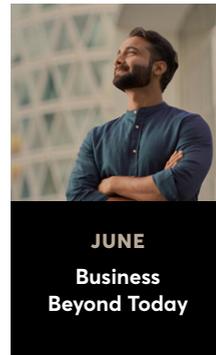
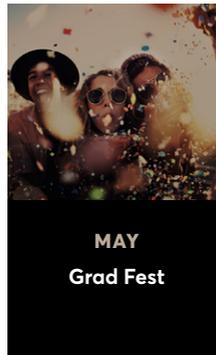
*A network of  
**25 local member  
associations**  
organizes events  
independently across  
Finland.*

# 8

# Events and trainings

Our extensive range of events has something  
for everyone: entertainment, information, and  
togetherness, both live and online!

# Event highlights for 2025



→ Check out all events organized by Suomen Ekonomit and our member associations in the event calendar: [eLounge](#) → [Event calendar](#)

**NEW!**

**Economy news and insights**

**KÄYRÄT JA KEINOT** (Data and Solutions) a review of Finland's economic situation combined with concrete strategies to promote growth. Prepared and presented by our Chief Economist, **Elias Erämaja**, and Industrial Policy Specialist, **Ted Apter**.

**COMING SOON!**

## Leadership training for recent graduates

**THIS NEW TRAINING PROGRAMME** for recent graduates will explore the essence of leadership and how to steer your career towards leadership positions. Stay tuned!

We are also launching a similar coaching package for aspiring or newly appointed managers. Topics include:

- ✓ Taking on the role of a manager
- ✓ Leading a team
- ✓ Recruitment and onboarding
- ✓ Salary and salary discussions
- ✓ Must-know legal matters
- ✓ Managing absences
- ✓ Terminating employment
- ✓ Communication skills for managers



## Access hundreds of event recordings

**WE RECORD** most of our events so you can enjoy them at a time that suits you. There are already close to 300 recordings available.



Talouselämä digital

**€45/year**

normal price €199

Talouselämä digital  
and print

**€76/year**

normal price €559

9

## Member benefits

Enjoy being a member of Suomen Ekonomit by saving money on various expenses. For example, members get preferential rates on housing loans at Danske Bank.

**REDEEM YOUR MEMBER BENEFITS:**

eLounge → Benefits

NEW!



## Book a short therapy appointment

**THE AIM** of Heltti's short therapy is to support coping at work. You can talk to a professional with a background in psychology without a referral. If desired, the first visit includes an electronic Mind-Check mapping to help initial assessment.

**Discount up to €109,90**

Member discounted price  
**€100 per session**



## Eduhouse courses for free

**WITH EDUHOUSE**, keep your skills up to date in a constantly evolving job market. Eduhouse offers remote courses and insights on current matters. You will also access over 4,000 recorded training sessions. (Limited availability in English)

Course topics:

- ✓ Digital skills
- ✓ HR & payroll
- ✓ Leadership
- ✓ Legal matters
- ✓ Professional skills
- ✓ Artificial intelligence

The average regular price of Eduhouse trainings is **€240 per course**

NEW!

CITYSHOPPARI

## CityShoppari for free

**CITYSHOPPARI** offers over a thousand deals across Finland, with new ones added regularly. Redeem discounts for restaurants, salons, cultural and sports event, and travel.

NEW!

ASIANAJOTOIMISTO JURENTIA

## Family law and business law assistance

**OUR PARTNER** law firm Jurentia offers legal assistance in the following areas:

- ✓ Inheritance and wills
- ✓ Divorce, division of assets, and child support
- ✓ Real estate transactions
- ✓ Shareholder agreements
- ✓ Business succession planning

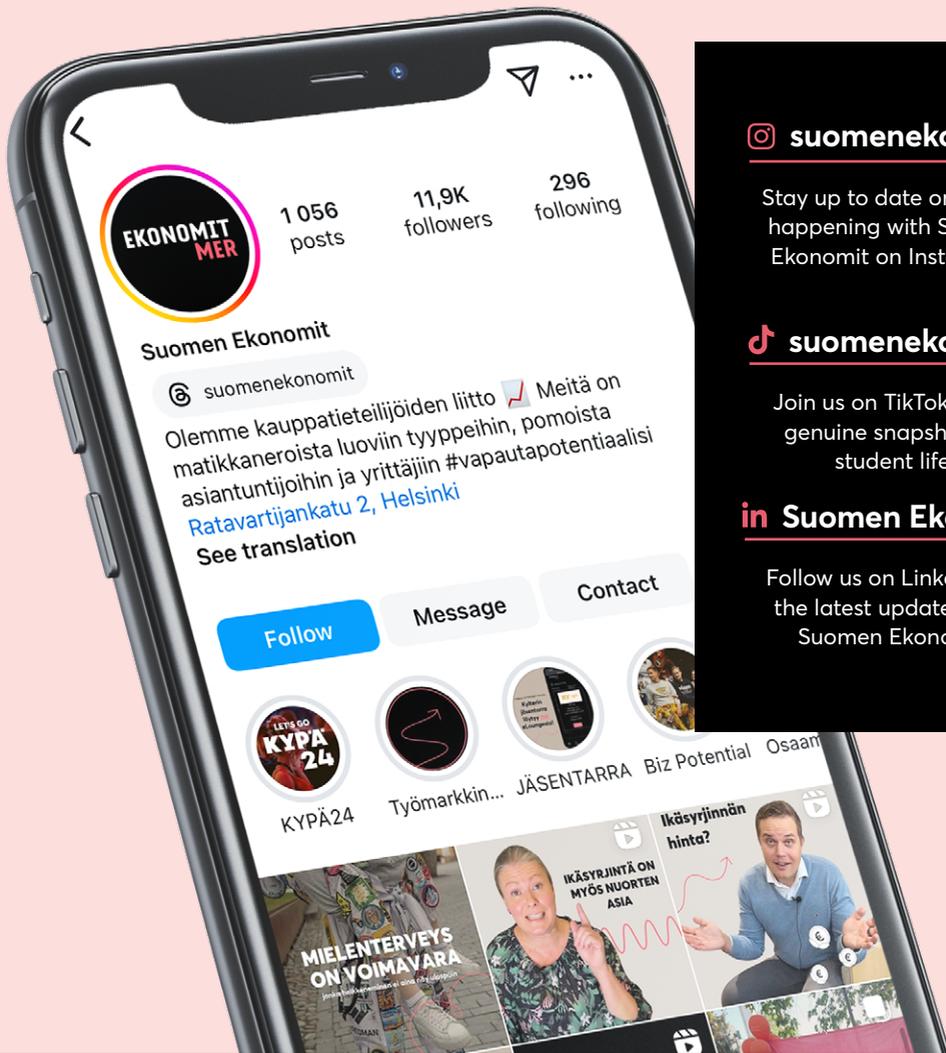
Phone consultations **€0**

Casework **-15%**

## More valuable benefits for you to enjoy:



- ✓ AKY's discounts for entrepreneurs
- ✓ Alma media magazine at a discount
- ✓ Danske Bank's discounts on investment services
- ✓ Danske Bank's benefits for recent graduates
- ✓ Danske Bank's "harvest" savings account – sadonkorjuutili – flexible and risk-free
- ✓ Danske Bank's housing loan benefits
- ✓ HBL Digital Plus
- ✓ Kaleva's life insurance and accident insurance policies
- ✓ Member+ discounts
- ✓ Palkkio+ invoicing services at a discount
- ✓ Turva insurance policies



### suomenekonomit

Stay up to date on what's happening with Suomen Ekonomit on Instagram.

### suomenekonomit

Join us on TikTok to see genuine snapshots of student life.

### Suomen Ekonomit

Follow us on LinkedIn for the latest updates from Suomen Ekonomit.

# 10 Communication

By following our communication channels, you will stay informed on all current matters.

## Check your emails

- **SERVICES AND BENEFITS OF THE MONTH NEWSLETTER** informs about new and current services and offers. Some benefits are limited in quantity; by reading this newsletter you increase your chances of securing these offers.
- **IMPACTFUL ACTIONS NEWSLETTER** updates you on our political work.
- **INVITATION LETTERS** announce the biggest events of the year.
- **WEBINARS OF THE WEEK** outlines the upcoming week's webinars.
- **LOCAL ASSOCIATION NEWSLETTERS** are sent directly by your local association representatives, who determine the frequency, content and language accessibility of their updates.



Would you like to receive our newsletter in English?

Choose English as your preferred service language in eLounge and ensure your contact details are up to date.

Update your information: [eLounge](#) → [Personal details](#)



## Ekonomi magazine

**EKONOMI MAGAZINE** is designed for people with business education, featuring themes and articles designed with you in mind. Four issues per year for you to enjoy. The magazine is only in Finnish.

## Connect with our experts

**OUR EXPERTS** actively engage in advocacy and share their knowledge on LinkedIn. Follow them and join the conversation!



**Anton Pajoslahti**  
Career Coach



**Lotta Pennala**  
Education Policy Specialist



**Veera Hellman**  
Labor Market and Social Policy Expert



**Riikka Sipilä**  
Labor Market and Social Policy Specialist



**Suvi Eriksson**  
Head of Career Services



**Ted Apter**  
Industrial Policy Specialist



**Anne Delgoulet**  
International Liaison Coordinator

# 90 years



**1935**

Suomen Ekonomit (Business School Graduates in Finland) union is founded.



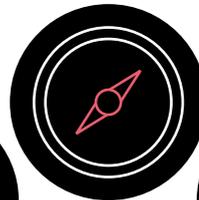
**1972**

First lawyer specialized in employment matters is hired; legal counsel remains one of our most popular services.



**1976**

Suomen Ekonomit joins AKAVA, the union confederation which advocates for the interests of highly educated workers and acts as their societal representative.



Salary Radar

**2006**

Salary Radar launch, allowing members to access and filter accurate salary data.

**1974**

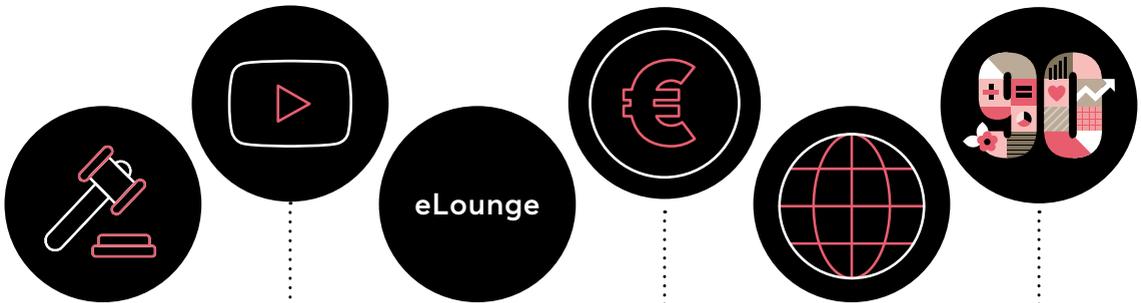
Suomen Ekonomit joins YTN (labor market negotiation organization) through which we have negotiated over 60 collective agreements for our members. Later, we also joined JUKO.

**1995**

Creation of a "Career Development Officer" position, marking the beginning of career services, which now include multiple career coaches guiding our members.



# our journey together



**2008**

Creation of a committee in charge of developing services entrepreneur members, as they started to represent a significant portion of our members.

**2018**

First version of our member app is launched, making membership benefits more accessible. Today's eLounge is a one-stop-shop for all services and benefits.

**2024**

International members and advocating for their interests is a key part of our new strategy and goals.

**2009**

First webinar ever, conducted by our career coaches.

**2022**

Advocacy efforts paid off again: thanks to us, even for short-term contracts employees must be compensated for non-compete clauses.

**2025**

Suomen Ekonomit turns 90 years old! To celebrate, we are launching the 90 good deeds campaign: Suomen Ekonomit and the local association, together with our members, will complete a total of 90 charitable actions. Let's do some good!

**WHAT'S NEXT?**

**BY PARTICIPATING** in our surveys and providing feedback, you help shape our services, benefits, events, and advocacy priorities. **Please, share your thoughts!**

# We've got your back!



**Call: 020 693 200**

customer service: weekdays, 09.00–16.00  
lawyers available 09.00–12.00



**Chat: [elounge.ekonomit.fi](https://elounge.ekonomit.fi)**

customer service: weekdays, 09.00–16.00  
at other times the Severi chatbot



**Leave a message:  
[elounge.ekonomit.fi](https://elounge.ekonomit.fi)**

You can also reach out  
directly to our International  
Liaison Coordinator, Anne,  
who specializes in the  
needs and interests of our  
international members.



**Anne Delgoulet**

+358 40 809 5709  
[anne.delgoulet@ekonomit.fi](mailto:anne.delgoulet@ekonomit.fi)

## Membership fees

Membership fee of  
Suomen Ekonomit  
**€16.60/month**



Local association fees,  
ranging from  
**€0–3.30/month**

Remember to apply for  
a membership discount  
if you are:

- ✓ On parental leave
- ✓ Unemployed
- ✓ Retired
- ✓ In military service
- ✓ Member of both OAJ  
and Suomen Ekonomit

[eLounge](#) → [Personal details](#) →  
[Membership fee discount](#)

Membership fees are  
**fully tax-deductible.**  
We report your  
membership fees to the  
tax authorities on  
your behalf.

## eLounge

You can easily  
manage everything  
to do with your  
membership  
in eLounge



[elounge.ekonomit.fi](https://elounge.ekonomit.fi)