

**EKONOMIT  
MER**



Members of business student associations or Hanken's student union are by default members of Suomen Ekonomit (Business School Graduates in Finland).

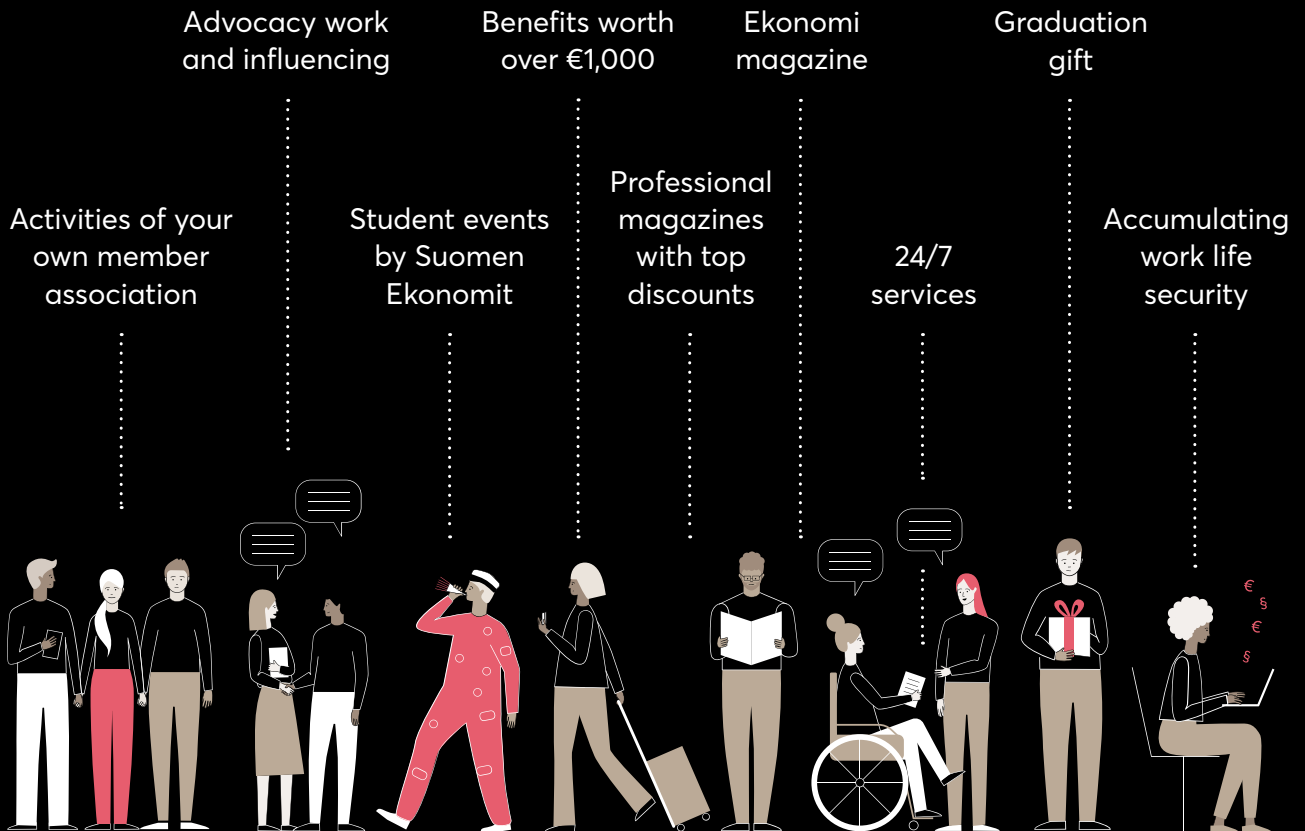
# Student member guide **2025**

Discover all the valuable benefits granted by your membership!

# Student Membership €0 +

member fee  
of business student associations or student union

Every student member receives these services and benefits.



# 1

## Membership

As a student member, you have access to a broad selection of services, but a paid full membership offers you even more.

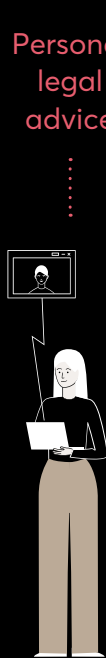
# Full Membership €39.80/year

Get a full membership and enjoy the full range of Ekonomit's services and benefits in addition to the benefits of a student member.

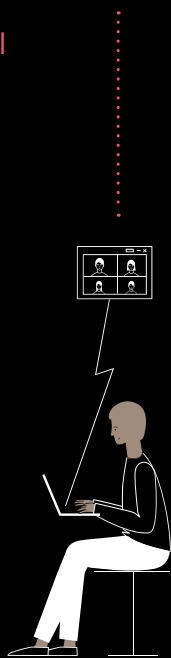
Legal aid in employment dispute



Personal legal advice



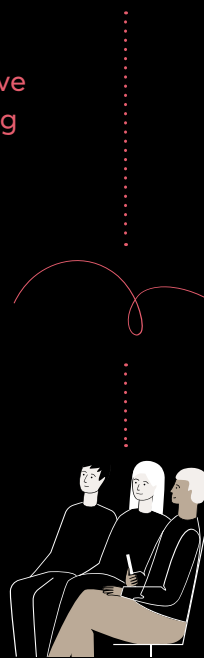
Personal coaching



Interactive coaching



Events by Suomen Ekonomit



Webinar archive



Purchase a full membership in eLounge:

eLounge → Personal Details  
→ Full Membership



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

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



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



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



**BOOK** one-on-one coaching sessions - full membership only



**NETWORK** with other members



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



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



**ACCESS** all member benefits



**ANNOUNCE** your graduation and receive a graduation gift



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



**PURCHASE** a full membership



**UPDATE** your contact information



**JOIN** KOKO, the unemployment fund



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



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

# 2

## eLounge

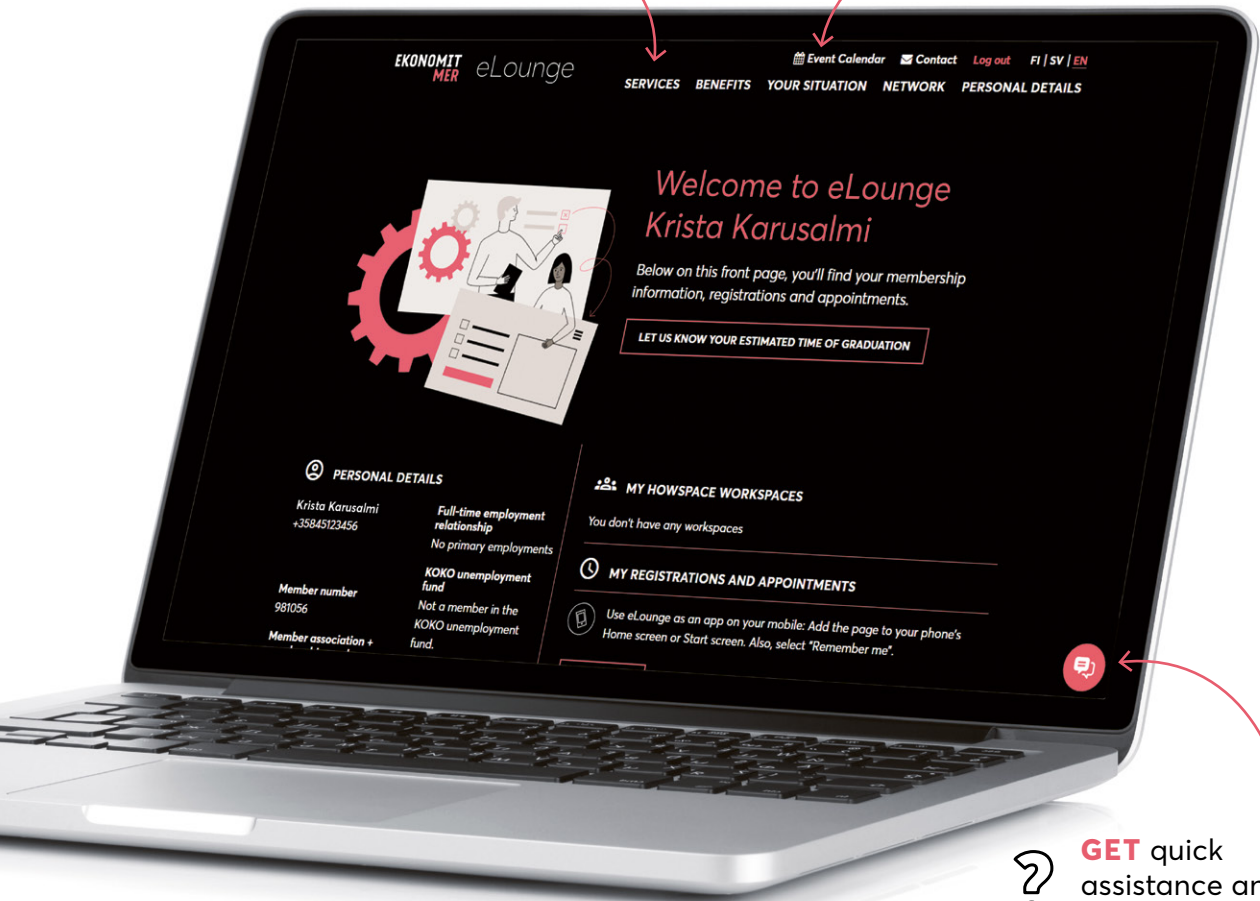
Get the most out of your membership by logging into eLounge (our member app) where all services and benefits are together in one place. Log in here: [elounge.ekonomit.fi](http://elounge.ekonomit.fi)



**ACCESS** the "Thesis Hub" and the "Job Search Hub" services for students



**REGISTER** for events, webinars and courses



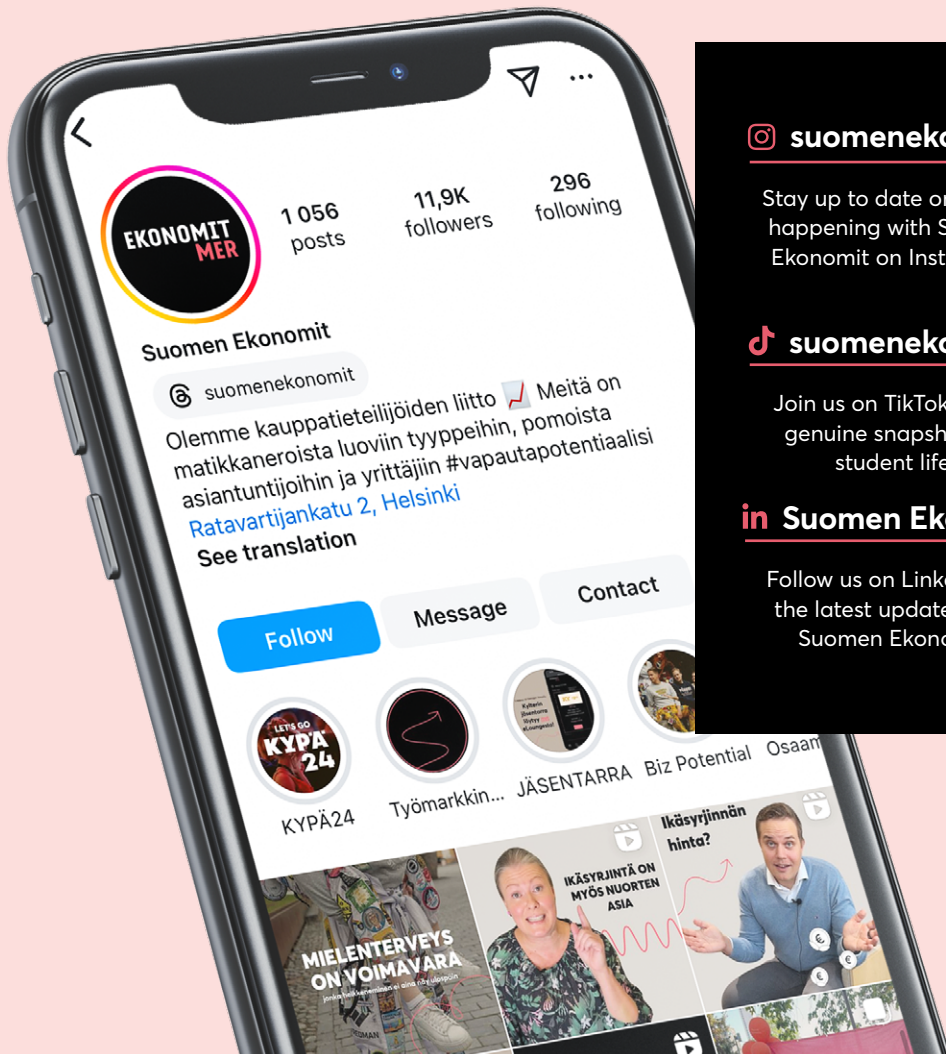
**GET** quick assistance and advice via chat



## How to log into eLounge:

- 1 **GO TO** [elounge.ekonomit.fi](https://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!



### 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.

### in Suomen Ekonomit

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

# 3

## Communication

Follow your campus' Kylli (student representative of Suomen Ekonomit on campus) on social media and be the first to hear about upcoming events.

## What does a Kylli do?



- ✓ Take care of your interests on campus
- ✓ Organize both professional and social events
- ✓ Support you with everything CV and more
- ✓ Inform you about Suomen Ekonomit's benefits and services
- ✓ Hand out overall patches and merchandizing from Suomen Ekonomit

## Follow your Kylli on Instagram:



**BOOMI:** @boominkylli  
**DUMPPI:** @dumpinkylli  
**ENKLAAVI:** @enklaavinkylli  
**FINANSSI:** @oulunkylli  
**HANKEN SHS:** @shskylli  
**KY JA PROBBA:** @kyllikylteri  
**MERKANTILA KLUBBEN:** @abokylli  
**OPTIMI:** @optiminkylli  
**PORKY:** @porinkylli  
**PREEMIO:** @preemionkylli  
**PÖRSSI:** @porssinkylli  
**SSHV:** @kylli\_sshv  
**TURUN KY:** @turunkylli  
**WARRANTTI:** @warrantinkylli

Message your Kylli on Instagram or stop by for a chat on campus!

You can also reach them by email [firstname.lastname@ekonomit.fi](mailto:firstname.lastname@ekonomit.fi)

## Check your emails

- **NEWS FOR STUDENT MEMBERS NEWSLETTER** informs you about new benefits and services, and updates on our advocacy work.
- **INVITATION LETTERS** announce the biggest events of the year.
- **OCCASIONALLY**, you will also receive newsletters from your student association (or student union in Hanken's case). Each organization decides of the frequency and methods of communication with its members.

## 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.



JANUARY

## KYPÄ\* 2025

**THE ANNUAL KYPÄ** kick off the new year in style! This highly anticipated event brings together 500 business students from all around Finland. Are you coming?

On the main day of KYPÄ, there will be lunch, a seminar featuring timely speakers, a grand dinner, and a night of celebration. The sillis (morning-after brunch party) is integral part of the experience!

*\*KYPÄ: Kylteri Päivät – Business Students Days*

# 4 Student events

What is student life without some great events? There's something for everyone: entertainment, information, and togetherness, both live and online!

**SIGN UP FOR EVENTS AND TRAINING:**  
eLounge → [Event Calendar](#)





SPRING

## Biz Potential

**IN THIS COMPETITION**, students showcase their economics and business expertise through a theory test, a challenging case-study exercise, and a quiz.



FALL

## NUEK-tour\*

**THE "YOUNG AND IN BUSINESS" TOUR** travels through university cities across Finland, bringing top-of-the-line speakers making topics like mental health accessible to everyone.

\*NUEK: Nuoret Ekonomit – Young and in Business

## Local events hosted by your Kylli cover:

- EDUCATION POLICY
- MASTER'S DEGREE EVENTS
- JOB SEARCH WORKSHOPS AND OTHER CAREER-FOCUSED EVENTS

### **Business student branding course**

**DEVELOP** a unique professional brand, LinkedIn profile, CV, job application, and elevator pitch. In addition, learn how to leverage a multichannel job search approach.

✓ Earn 2 ECTS credits by completing this course!

### **Finnish work like skills course**

**GAIN** insights on employment contracts and essential labor law, learn salary negotiation skills, and find strategies for handling workplace conflicts and transitions.

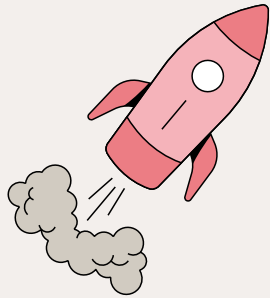
✓ Earn 2 ECTS credits by completing this course!



# 5

## Digital services

We are here to support you on your journey to work life. That is why we offer support services for both completing a thesis and job hunting.



## Job Search Hub

**OUR JOB SEARCH SERVICE** covers all the essentials, including:

- ✓ Preparing your job applications
- ✓ Finding summer jobs and including on the hidden job market
- ✓ Getting ready for job interviews
- ✓ Managing stress and mental while job hunting



**JOIN OUR LIVESTREAMS** for valuable job search tips. Topics and schedules can be found on the service's homepage.



## Thesis Hub

**WHETHER** you're working on a Bachelor's thesis or a Master's thesis, this service can help you with questions like:

- ✓ How to choose an interesting topic?
- ✓ What are employers looking for in a thesis?
- ✓ How do I stay motivated and complete my thesis?
- ✓ When is my thesis ready to submit?

**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!

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

## We reward the best theses with substantial cash prizes!

**Read more:** eLounge → Services → Thesis Award





## One-on-one coaching sessions

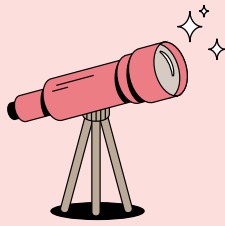
**FULL MEMBERS** have access to one-on-one coaching sessions on service package themes and can join guided coaching sessions led by expert coaches.



# 6 Tailored service packages

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

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



#### SERVICE PACKAGE

### Career direction

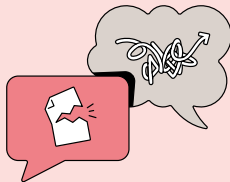
- ✓ Assess your current situation
- ✓ Explore which roles match your skills
- ✓ Chat with a quick mentor



#### SERVICE PACKAGE

### Find a job

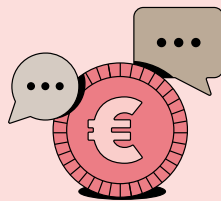
- ✓ Perfect your cv and cover letter
- ✓ Discover why and how to target the hidden job market
- ✓ Get top tips for job interviews



#### SERVICE PACKAGE

### Difficult conversations as a manager

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



#### 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

TIP!

**JOIN AS** a student and being working towards fulfilling the employment requirement. Once the requirement met, you are eligible for unemployment allowances, whether it is after graduation or later in your career.

#### 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 recent business graduate: €3,725/month as of October 2024. The above allowances are in gross values.

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

---

2

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

---

3

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

---

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.

---

7

# 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
- **REFORMING** the pension system

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

Starting salary      General increase percentage  
 3,725 €      1.5 %



year	salary	monthly	yearly
2024	€3,780	+ €55	+ €670
2025	€3,837	+ €56	+ €680
2026	€3,895	+ €57	+ €1,039
2027	€3,953	+ €58	+ €1,054
2028	€4,012	+ €59	+ €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).

## Get your salary right

**WE PUBLISH** salary recommendations for summer jobs, thesis work, and entry-level positions for business graduates, making it easier for you to discuss salary expectations with employers. Our recommendations are based on our annual salary surveys.



## A professional interest for advocacy?

**APPLY TO JOIN** the Labor Market Academy, where you will learn how the Finnish decision-making system works. Participants will meet key advocates and hear experts discuss current perspectives on work and societal matters. The academy is held each fall, 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)

## Report your experience with internship pay

**LET US KNOW** if you have had a positive or negative experience with internship pay. Your feedback helps guide our advocacy efforts.

Report your experience: [ekonomit.fi/elounge/ ilmoita-palkkakokemus](https://ekonomit.fi/elounge/ ilmoita-palkkakokemus)





## Economy and finance news for free

**STAY INFORMED** with a free digital subscription to **Kauppalehti** and **Talouselämä**, only for students.

---

**Benefit value**

**€467.10**

# 8

## Member benefits

Enjoy being a member of Suomen Ekonomit by saving money on various expenses. How does a student loan with a zero percent margin sound? What about over a thousand discounts with CityShoppari?

**REDEEM YOUR MEMBER BENEFITS:**

eLounge → Benefits





FOR A FULL MEMBER

## 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**

## Regroup your insurance policies and save money

**RECEIVE** a continuous 10% discount on insurance policies from Turva.

Additionally, if you purchase home insurance along with at least one other policy, you will receive an additional 10% policy-owner discount on all your premiums. Available policies include pet, travel, health, and boat insurance.

That's a combined 10% + 10% discount when you regroup your insurance policies at Turva.



## 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.

## Invoice without a business ID

**WITH PALKKIO+** invoicing service, you can bill up to €1,000 as a light entrepreneur (without a business ID) free of charge. For invoices above this amount, the service fee is just 3.2%.

## Achieve financial peace of mind



**AS A STUDENT**, you can access a range of financial services from Danske Bank at a lower cost.

- **Student loan:** with no handling fees and a zero percent margin (for new loans only, valid for five years).
- **Savings account:** open a savings account via online banking services and make your first deposit to the account, you will receive 30€ on the account the following month.
- **Also explore other Danske Bank benefits:** housing loan, "Harvest" savings account, and investment services.



## More valuable benefits for you to enjoy:

- ✓ Alma media magazine at a discount
- ✓ Eduhouse trainings (for full members only)
- ✓ HBL Digital Plus
- ✓ Kaleva's life insurance and couple insurance at a discount
- ✓ Jurentia legal assistance

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

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



# 9

## 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.

Our lawyers can assist with:



## 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

## Services available 24/7

- ✓ **eLAKIPALVELU (ONLINE LEGAL SERVICES):** FAQ regarding legalities of work-related topics.
- ✓ **GUIDES IN ENGLISH:**
  - Becoming an entrepreneur in Finland
  - Employment relationship guide
  - Change negotiations guide -mass layoffs and restructuring negotiations
  - Improve your salary: support for discussing remuneration
- ✓ **CONTRACT TEMPLATES IN ENGLISH:**
  - Director employment agreement template
  - Foreign postings contract
  - Managing director agreement template
  - Employment contract template

## 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



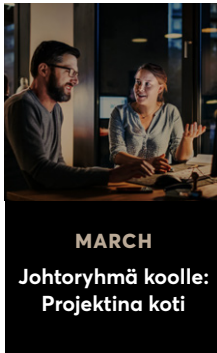
# 10

## Events and trainings

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

## Happenings almost every week

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



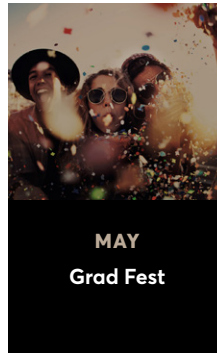
MARCH

Johtoryhmä koolle:  
Projektina koti



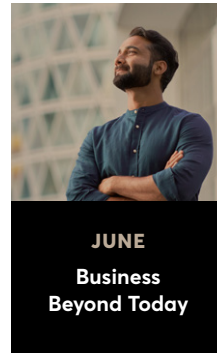
MARCH

Finnternational  
Connections



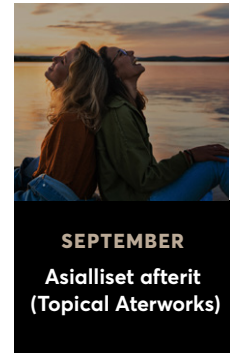
MAY

Grad Fest



JUNE

Business  
Beyond Today



SEPTEMBER

Asialliset afterit  
(Topical Aterworks)

➔ Check out all events:

[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**.



### Career Boost

**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.



### 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.

# 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.



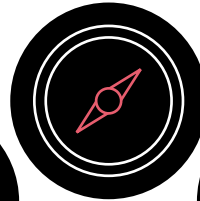
**1975**

First publication of salary recommendations, making it easier for recent graduates to negotiate their starting remuneration.



**1992**

First students' opinions survey on business education. Universities use these insights to improve the quality of business curriculums.



**1995**

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



**2000**

Kylli (student representative of our union) work begins on campuses.



# our journey together

---



Salary Radar

**2006**

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



eLounge

**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.



**2022**

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



**2024**

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



**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)

## Have you completed your Master's and are graduating?

Let us know when you graduate,  
we will send you a graduation gift!

[eLounge](#) → [Personal details](#)  
→ [Let us know your estimated time of graduation](#)

You can also become a full member  
after graduation at a 50% discount:

**€8.30/month** (normal price €16.60/month)



**TIP!**

Let your close ones know you would like a membership after graduation! They can gift it to you at a 50% discount. Membership as a graduation gift: [ekonomit.fi/lahja](https://ekonomit.fi/lahja).

## eLounge

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



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