

# Daily Life

Managing everyday life



What kind of apartments are there in Finland? Where can you buy groceries? How can you get an internet connection? What are the means of transportation in Finland? This module will answer these questions.

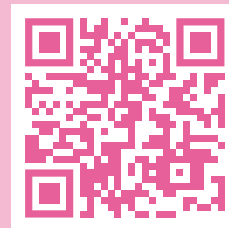
**In this module, you will learn about:**

- Rental apartments
- Bills
- Housing rules and regulations
- Waste and maintenance
- Stores and markets
- Banking
- Transportation

Read about this module at  
[mof.fi/sections/daily\\_life/en](https://mof.fi/sections/daily_life/en)  
or scan the QR code below



Find this module online at  
[mof.fi/exercises/daily\\_life/en](https://mof.fi/exercises/daily_life/en)  
or scan the QR code below



# Rental apartments

Let's read the text and answer the questions.

As a quota refugee you and your family are eligible for a rental apartment that will be arranged for you in your municipality of residence.

The size of the apartment and the amount of rooms depend on the number of residents, but the basic equipment in the rental apartments is usually the same. In the rental apartment there are usually a lobby, kitchen, living room, bedrooms, shower room and a toilet. In a Finnish toilet there is a toilet seat and a sink to wash hands in. There is usually a central heating system that keeps the apartment warm during the cold weather. Each room has an adjustable heater.

The landlord and the tenant sign a written rental contract in which the rental amount and the length of the rent are stated.

1. As a quota refugee, who would be responsible for arranging an apartment for you before your arrival in Finland? On what does the size of the apartment depend?

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2. Is the basic equipment in the apartments the same?

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3. The municipality supports you in the arranging of the apartment but who signs the rental contract?

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4. What does the rental contract include?

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5. Are the rental apartments unfurnished?

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- Rental apartments in Finland normally contain the basic utilities only. If you need something specific, you have to buy it yourself.
- Utilities that you will find upon arrival in the apartment may vary. Representatives of your municipality will support you in settling in your new rental apartment.

# Bills

Let's read the text.

The rent of the apartment is paid monthly to the landlord directly through an account transfer. An unpaid rent leads to the termination of the rental contract.

In addition to paying the rent, there is usually a separate water bill. The amount to be paid depends on the number of residents in your apartment. The water bill covers an average use of water. In case of excess use of water, you will receive a separate charge.

The tenants have to sign a contract with the electricity provider. The electricity bill is usually paid either every month or four times a year as a direct account transfer to the electricity provider. The amount of the electricity bill depends on the use of electricity in the apartment. It is important to follow the use of water and electricity, because excess use would result in additional charges. The municipality representatives will support you with rent-related issues in the beginning.

## 1. Answer by "true" or "false".

<b>a</b>	Rent is paid through bank transfer.	
<b>b</b>	If the rent is not paid, the rental contract will end.	
<b>c</b>	The water payment is usually counted separately from the rental payment.	
<b>d</b>	The water payment is the same regardless of how many people live in the apartment.	
<b>e</b>	If water is used excessively, an additional charge will have to be paid.	
<b>f</b>	The electricity bill is paid through bank transfer.	
<b>g</b>	Unlike the water payment, the amount of the electricity bill does not depend on the number of persons, but on the use.	

## 2. The following page has an example of an electricity bill. Let's take a look at it together:

- **Part 1** has the information needed for payment: "eräpäivä" means due date and "laskun viite" is the reference number that you need to include when you pay so that your payment can be tracked.
- **Part 2** has your name and your address; that way you can always make sure that the bill is addressed to you. Nowadays most of the bills are also sent through internet.
- **Part 3** has your contract information, for example the duration of your contract and whether you receive a bill each month or every three months.
- **Part 4** summarizes most of the information that you read above. Let's check it and find the information needed.



- Paying the rent and the bills on time is your responsibility. If you do not pay on time, you assume the consequences.
- When you pay any bill, you need at least the bank account number, the sum, and the reference number.
- If you have any questions, do not hesitate to contact the relevant authority.



Laskuttaja: HELEN OY  
Kampinkuja 2, 00090 HELSINKI  
Y-tunnus: 2630573-4 Helen Oyj, Helsinki  
Y-tunnus: 2025428-7 Helen Sähköverko Oyj, Helsinki

Etunimi Sukunimi  
Katuosoite 1 A 11  
00100 HELSINKI

Helsingin Energia on nyt Helen Oy

Helsingin Energia on 1.1.2015 alkaen Helen Oy. Muutoksen seurauksena Helsingin kaupungin päätös Helsingin Energia -liiketoiminnan yhtiöittämisestä, Yhtiön toiminta ja palvelut säilyvät ennallaan eikä muutos edellytä asiakailta toimenpiteitä. Nimesmuutoksen myötä myös ilmestymme uudistuu.

Tarjomme sisältö on maailman parhaimpaa kaupunkien energiaa. Lue lisää liitteistämme.

## SÄHKÖLASKU

12.01.2015

1/4

### LASKUN TIEDOT

Laskun numero:  
12345678  
Laskun viite:  
203 12345 12345 12345

**1.** Eräpäivä:  
26.01.2015

### ASIAKKAAN TIEDOT

Asiakkaan nimi:  
Etunimi Sukunimi  
Käyttöpaikan osoite:  
Katuosoite 1 A 12,  
00100 HELSINKI  
Pluskortin numero:  
123456 456789 123

**2.** Asiakasnumero:  
1234567  
Käyttöpaikkatunnus:  
12345678  
Mittarinumero:  
12345678

### SOPIMUKSEN TIEDOT

Sopimusnumero:  
123456789  
Sopimus voimassa:  
26.08.2016 asti

**3.** Laskutustapa:  
12 kertaa vuodessa  
Sähkövoima:  
Yleissähköt

KULUTUSLASKUN YHTEENVETO  
KULUTUSLASKU 01.10.2014-31.12.2014 TOTEUTUNUT KÄYTTÖ  
Sähköenergia, Yleissähkö Helen Oy  
Sähkön siltto, Yleissähkö Helen Sähköverko Oy  
KULUTUSLASKU YHTEENSÄ (SIS. VEROT)

**4.** 376 kWh  
28,29 e  
35,56 e  
63,85 e

LASKUN LOPPUSUMMA  
Lasku sisältää arvonlisäveroa 51,48 eurosta 24 %  
Loppusumma ilman alv  
Sähkövero 1.1.2015 alkaen (c/kWh):

**5.**

63,85 e  
12,37 e  
51,48 e

Tarkennus tiedot  
lks. Laskuohje

Verdiluokassa lverro on 2,79372 s/s. alv 24 % ja 2,253 ilman alv.

EDUT Plusaan oikeuttavat ostot 28,29 e.

### Saajan tilinumero

IBAN DANUBE BANK  
POMUOLA FI18 8000 1200 3133 60  
FI17 5000 0110 0000 55

BIC DABAFIHH  
OKOYFIHH

### Saaja

HELEN Oy

Sähkölasku  
Laskun numero: 62689082

### Maksajan nimi ja osoite

Etunimi Sukunimi  
Katuosoite 1 A 11  
00100 HELSINKI

Pyydämme käyttämään maksessanne tämän laskun viitenumeroa.

### Allekirjoitus

Viitenumero 203 12345 12345 12345

Eräpäivä 26.01.2015 Euro 63,85

MINNEN  
LASKU  
MAKSETTAVI



Makso välittömään saajalle maksajavälityksen ehtojen mukaisesti ja vain maksajan ilmoittaman tilinumeron perusteella.

LASKU  
ASIAKASPALVELU  
AJANKOHTAUSTA

helen.fi/asiakaspalvelu/kodit/laskutus/laskutus-laskuohje/

- Find and circle the due date.
- Find and circle the payment sum.
- Find and circle the reference number that you must include when paying.
- The word "tilinumero" means account number. Find it and circle it.

# Common rules and regulations

Let's read the text and answer the questions.

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Usually a quota refugee and his or her family rent an apartment in an apartment-complex made up of many apartments that belong to a housing company. Each tenant of the housing company has to abide by the rules and regulations of their housing company. To use the laundry room in the building, you must make a reservation in advance. A car can be parked only in the parking place. Also, the tenants have to look after the general cleanliness of the environment and the sorting of garbage. In case of a breach of the rules and regulations, the neighbours will complain to the manager of the housing company.

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1. What is a housing company?

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2. Are all housing company rules the same?

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3. Can you use the laundry room at any time during the day?

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4. Who takes care of sorting out the garbage?

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5. To whom could you complain in case of a breach of rules and regulations?

To whom would the neighbours complain if you breach the rules?

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- Your rented apartment is part of an apartment building.
- You need to respect the apartment building rules.

# Maintenance and waste

Each housing company has its own maintenance service, which is contacted for example if the faucets, sinkholes or heating appliances need to be fixed. If you detect water leakage damage in the apartment, you have to immediately call the maintenance service. Any damage that happens to the rental apartments should be informed to the landlord. The landlord is obliged to fix or change damaged appliances such as the fridge, the cooker or the faucets. If the damage has been caused by the tenant, she or he may be liable to pay for these.

1. Link the question part with the corresponding answer part. Note that a question can have many answers and an answer can be valid for many questions.

<b>a</b>	if the heating appliance is broken		
<b>b</b>	if the fridge is broken		
<b>c</b>	if I intend to do any renovations		
<b>d</b>	if the internet is not working		
<b>e</b>	if the sewers are blocked		
<b>f</b>	the fire detector	I inform the maintenance company.	<b>v</b>
<b>g</b>	if I intend to change the walls or the structure	it is my own responsibility.	<b>w</b>
<b>h</b>	if there are water leaks	I inform the landlord.	<b>x</b>
<b>i</b>	if another person is moving in to live with me	should always be installed in the apartment.	<b>y</b>
<b>j</b>	if the lamp needs to be changed		
<b>k</b>	if I have a question about paying the rent	I inform the Police.	<b>z</b>
<b>l</b>	if something is stolen		
<b>m</b>	if I need kitchen tools		
<b>n</b>	if I threw things in the toilet and it became blocked		
<b>o</b>	if I intend to get a pet		

In addition to maintaining your apartment in good condition, you are obliged to keep your living environment clean. Let's read the text and find out how you can do that.

Maintaining cleanliness in the area of the housing company is every tenant's responsibility. All waste and garbage bags have to be taken to the garbage disposal meant for these. There are garbage disposals on the yard of every apartment-complex, and tenants take their garbage there. Most housing companies have separate garbage disposals for different kinds of waste. The tenant has to sort the garbage and put the right type in the right garbage disposal.

2. Why do we recycle?

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3. On the following table, you can see different kinds of waste and an example picture of each waste type. Put the following products in the proper bin. Read the box at the end of the page.

Pet excrements | Dead plants | Magazines | Diapers | Glass containers | Tuna canister | Broken metal | Carton packaging | Chickpeas canister | Chickpeas carton container | Sanitary towels | Newspapers | Food leftovers | Banana peels | Glass bottles | Tomato canister | Plastic bottles without deposit | Worn out clothes | Plastic packaging | Carrot peels | Other waste that does not belong to any category

Bio waste		
Paper		
Carton		
Metal		
Glass		
Plastic		
Mixed waste		

4. Visit [kierratys.info](http://kierratys.info) to find out more about recycling.



- Plastic and glass bottles that have a deposit can be taken back to the market and you can have the deposit money back.
- Old books can be donated to libraries and old clothes can be donated to collection centres.
- Batteries, certain lamps, computers, telephones, old electronic equipment, paint, and other hazardous material cannot be thrown and have to be returned to collection centres.
- Recycling keeps the country clean; it is your responsibility as a municipality resident and future citizen to keep Finland clean.



# Shopping in your municipality

The following text is taken from the lesson webpage. The link to this page can be found at the beginning of this module. Did you find it? It looks like [mof.fi/sections/daily\\_life/en](https://mof.fi/sections/daily_life/en) and you can read more about the topic from there.

Let's read the text.

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People in Finland buy their food and other groceries usually from big shops and department stores. In the department stores there are also shops for clothes and shoes. When you step into the store you take a shopping trolley or a shopping basket to collect your shopping in them. The shops have different sectors for different goods. In the vegetable and fruit section you can collect the amount of fruits and vegetables you want into paper or plastic bags. After collecting, place the bag of fruits or vegetables on the weighing machine, then you press the button of the product number and the machine gives you the price. You place the price tag on the side of the bag. Bread can be bought in the bread aisle. Fish and meat are normally ordered at the counter reserved for them. Clothes and shoes for sale may also be found in the store and their price tags can be found attached to them. The shopping is paid for at the counter with cash or with a bank card.

In midsized and big municipalities and cities you can find food stores selling products used mostly by immigrants. Midsized municipalities and cities have a market where you can buy fruits, vegetables, berries, and fish among other, and spend time with people around a cup of coffee.

Flea markets have a lot of clothes for children and adults, household appliances, furniture, and children toys that are in good condition. Rarely used clothes for little children are also widely available. Get to know your local flea markets before you buy new products. By buying used products you can save a lot on your household expenses.

In Finland almost everybody, be it children, youth, adults and old people, use mobile phones. You can either buy a prepaid SIM card from your local R-kioski or you can get the SIM card from a phone company and pay the bill monthly.

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## 1. Respond with "True" or "False".

<b>a</b>	Fruits and cleaning products are in different sections of the shop.	
<b>b</b>	Payment can be made with the bank card.	
<b>c</b>	In Finland there are stores that sell foreign products and products used mostly by immigrants.	
<b>d</b>	Products from flea markets are more expensive than those in other shops.	
<b>e</b>	By buying from the flea markets you can save a lot of household expenses.	
<b>f</b>	R-kioski shops sell pre-paid SIM cards.	

## 2. Many flea markets can be found online. Try searching for websites that have the word "kirpputori". You can also search for groups and pages on social media that have the word "kirpputori" in them. Share the results with your friends or family.



- There is usually no bargaining in shops in Finland, except in flea markets
- In recycling centres you can find good quality products for reasonable prices.
- You can access the internet through a prepaid SIM card subscription, among others. Ask about the different internet options and how to get them.

# Banking

Managing your money well is an important aspect of your daily life in Finland. In this section, you will learn about using banking services in Finland. Let's read the text.

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It is necessary for every adult immigrant to open his or her own bank account in the municipality of residence or in the closest municipality. A valid passport, a residence permit, and a municipality registration are needed for this. Once the account is opened you will get a personal bank card. With your own bank card you can withdraw money from the cash machines and pay for your shopping in the stores. Make sure to remember your bank card's PIN number. The PIN number is a four-digit number that you will get from the bank.

You can withdraw money from the cash machines in euros, which is the currency in Finland and in many other European countries. In Finland the most common payment method by bank card. You put your bank card into a small machine in the store and then type your PIN number. The cost of your shopping will be automatically deducted from your account. You can also pay with cash.

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1. What is a bank account?

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2. How can you use your bank account?

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3. What is a bank card?

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4. How can you use your bank card?


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Along with the bank card, the bank will send you banking identifiers or provide you with a way to access them. Your banking identifiers are numbers that are used to confirm online payments or to access other online services and sometimes to confirm your identity on certain websites. Banking identifiers are called "pankkitunnukset" in Finnish.

5. What can you do with your bank identifiers?

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6. Where do you get the bank identifiers?

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- Everyone, men, women and children have their own accounts. Payments are made to the person's account.
  - Always have your bank card and bank identifiers in a safe place.
  - Your bank card PIN code is personal. Do not give it away.

# Transportation

Transportation is an important part of living. Let's get to know the means of transportation in Finland by reading the texts and answering the questions.

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Means of local public transportation include local buses, local trains, and trams. Means of public transportation for long distance journeys are long-distance buses and trains. Using public transportation is usually cheaper than private motoring.

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1. Is it cheaper to travel using public transportation?  

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2. Are there other means of public transportation in your country besides the ones in Finland?  

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People wait for the local buses on the bus stops which are marked by bus stop signs, and where the buses stop to pick up passengers. When the bus is arriving at the bus stop, you must give a sign to the bus driver to stop. In most municipalities bus fares are paid with a bus card into which the passenger has loaded money beforehand. If you don't have a bus card you can normally pay with cash. Long distance buses pick up passengers from the bus stops meant for long-distance buses. The price for the long distance trips is usually cheaper if you purchase the ticket in advance online.

3. Local transportation is safe. Children can use it to go to school, and they sometimes get discounts. Does this happen in your country?  

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4. In most municipalities, you have to use a transportation card that already has money on it. If you do not have a card, how can you pay?  

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5. When you travel for a long distance, buying the ticket in advance is usually cheaper than buying it in the bus. Sometimes the only possibility of buying a ticket is before the journey. Is it the same in your country?  

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6. The following page has three maps. Which map is the one that represents the main roads in Finland? Discuss with your family or colleagues. The map's source is [wikipedia.com](http://wikipedia.com).  

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- Transportation is safe for women, children, and men.
- Buying tickets from the internet or in advance is usually cheaper.
- Immigrants often need to have a Finnish driving license before they are able to drive in Finland. Visit [traficom.fi](http://traficom.fi) to learn about driving licenses.

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The trains travel widely across Finland. All midsized and big cities have train stations. Trains stop at the train stations where the passengers can leave and get on the train. The ticket is usually bought from the train station, but can also be bought from the internet and sometimes from the train.

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7. Where can you buy train tickets?

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8. Below there are three maps. Which map is the one that represents the railways in Finland? Discuss with your family or colleagues. The source of the map is [www.vr.fi](http://www.vr.fi); please visit the website.

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9. What does the remaining map represent? The source of the map is wikipedia.com.

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In Finland people cycle a lot. Many people cycle to school and work. Bicycles are parked in the bicycle parking areas. When cycling, it is important to follow the traffic rules and use a helmet. The person cycling must be mindful of those walking and crossing the streets.

10. People cycle a lot in Finland; it is safe and common for both women and men as well as children. Is it common in your country? Do you think you will cycle in Finland?

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11. What are the three things you need to remember when cycling?

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# Smoking

Let's read the text.

Smoking in all public spaces; at airports, train stations, bus stations, schools, offices, and in buses, trains, airplanes and hallways is forbidden by law. There are separate, clearly marked spaces provided for smoking in public places. You must use these spaces during summer and winter as well. Cigarette stubs are to be disposed into the dustbin meant for them.

1. In your opinion, in which of these places can you smoke and in which you cannot? Check the answers to know what the rules are in Finland.

		
Bus		
Courtyard		
Own apartment		
Own car when there are children		
Park		
Place marked as a non-smoking area		
Place marked as a smoking area		
Plane		
Street		

Now that you finished the module, write at least five thoughts about new things that you learned. The thoughts should not be the same as those in the box found below but can be inspired from them. Share your thoughts with your family or friends.



- As a quota refugee, you will live in a rental apartment.
- It is your responsibility to pay the rent and the bills on time.
- It is your responsibility to maintain the apartment in a good condition and to keep your environment clean.
- Almost all payments are done through your internet bank and your bank card. Cash payments are much less common.
- There are many options for shopping.
- The public transportation network is very good.
- Smoking in all public places is forbidden.

# Answers

## Renting

1. In Finland you would live in a rental apartment that your municipality arranges for you. The size of the apartment depends on the number of residents.
2. The basic equipment in the apartments is usually the same.
3. You, as the tenant, will sign a rental contract with the landlord.
4. The rental contract includes the rental amount and the length of the rent.
5. The apartments are rented unfurnished.

## Bills

1. The answers can be found on the following table.

a	b	c	d	e	f	g
True	True	True	False	True	True	True

2. The answers can be found on the image.

The image shows a utility bill with several fields highlighted by pink boxes and labeled with letters a through d:

- a**: Points to the amount '63.85' in the 'Euro' column.
- b**: Points to the 'Maksu' (Payment) box.
- c**: Points to the 'Vilittenumero' (Bill number) '203 12345 12345 12345'.
- d**: Points to the sender's name 'HELEN Oy'.

## Common rules and regulations

1. A housing company owns the apartment complex where your apartment is located.
2. Each housing company has its own rules. Each tenant of the housing company has to abide by the rules and regulations of their housing company.
3. The laundry room in the housing company can only be used at the reserved times.
4. The tenants have to look after the general cleanliness of the environment and the sorting of garbage.
5. In case of complaints or breach of rules, the housing company will be contacted.

## Maintenance and waste

1. The answers can be found on the following table.

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
v   x	x	x	w	v	y	x	v   x	x	w	x	z	w	w	x

2. Recycling is necessary to protect your environment and keep it clean. Recycling means turning an item into raw materials which can be used again.

3. The answers can be found on the following table.

Bio waste	Dead plants   Food leftovers   Banana peels   Carrot peels
Paper	Magazines   Newspapers
Carton	Carton packaging   Chickpeas carton container
Metal	Tuna canister   Broken metal   Chickpeas canister   Tomato canister
Glass	Glass containers   Glass bottles
Plastic	Plastic bottles without deposit   Plastic packaging
Mixed waste	Pet excrements   Diapers   Sanitary towels   Worn out clothes   Other waste that does not belong to any category

4. The website [kierratys.info](http://kierratys.info) contains important information about recycling and collection centres. Visit it and get to know the ones close to you.

## Shopping in your municipality

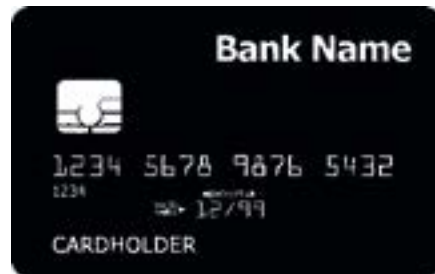
1. The answers can be found on the following table.

a	b	c	d	e	f
True	True	True	False	True	True

2. The answers vary.

## Banking

1. A bank account is an account that you get from the bank. A bank account has an account number.
2. A bank account can be used to transfer and receive money.
3. A bank card is a plastic card that you get from the bank. Getting the bank card may cost money. The following picture is an example of a banking card.



4. With your own bank card you can withdraw money from the cash machine and pay for your shopping in the stores.
5. The bank identifiers can be used to confirm online payments or to access other banking related online services and sometimes to confirm your identity on certain websites.
6. The bank will send you your bank identifiers. Bank identifiers can be also used through your smartphone. The picture on the right is an example of bank identifiers.








## Transportation

1. Travelling on public means of transportation is usually cheaper.
2. The answers vary.
3. The answers vary.
4. If you do not have a bus transportation card you can pay with cash. Nowadays you can also pay with your phone in some municipalities.
5. The answers vary.
6. Map "a" represents the main roads in Finland. The roads in red are the first class roads or "valtatiet" and those in yellow are the second class roads or "kantatiet".
7. The ticket can be bought from the train station, or from the internet. In most trains tickets can also be bought in the train. Most people nowadays buy the train ticket on the internet. There are also mobile applications available to buy tickets on the internet. Check how it works in your municipality!
8. Map "c" represents the railways in Finland. You can buy train tickets on the website [vr.fi](http://vr.fi).
9. Map "b" represents the airports of Finland.
10. The answers vary.
11. When cycling, it is important to follow the traffic rules, use a helmet, and be mindful of those walking and crossing the streets.

## Smoking

1. The answers can be found on the following table.

Bus	Courtyard	Own apartment	Own car when there are children	Park
				

Place marked as a non-smoking area	Place marked as a smoking area	Plane	Street
