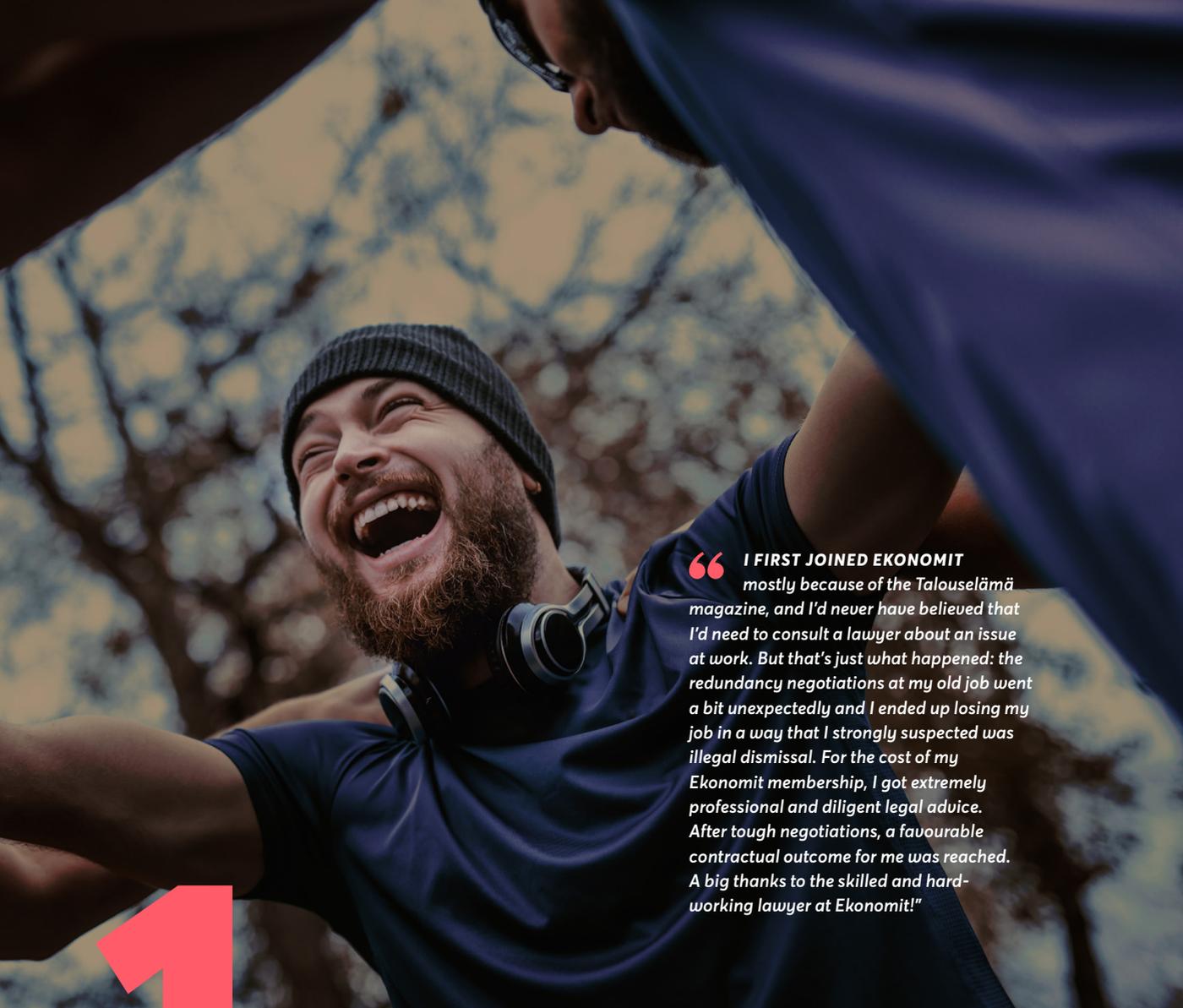


Member Guide 2024

Check out all the money-saving benefits
included in your membership!

**YOUR MEMBERSHIP
SUBSCRIPTION**
is 100% tax-deductible!
We'll report your membership
subscription to the
Tax Administration
on your behalf.

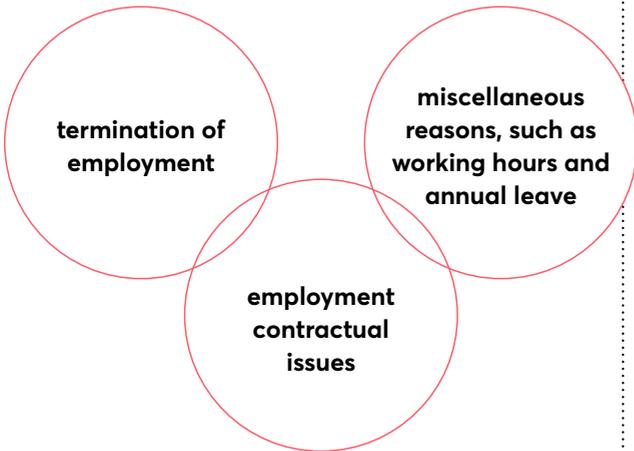


“ I FIRST JOINED EKONOMIT mostly because of the *Talouselämä* magazine, and I'd never have believed that I'd need to consult a lawyer about an issue at work. But that's just what happened: the redundancy negotiations at my old job went a bit unexpectedly and I ended up losing my job in a way that I strongly suspected was illegal dismissal. For the cost of my Ekonomit membership, I got extremely professional and diligent legal advice. After tough negotiations, a favourable contractual outcome for me was reached. A big thanks to the skilled and hard-working lawyer at Ekonomit!”

Legal services have your back

Our legal team is contacted around 4,000–5,000 times a year.
You can contact us, no matter how small your issue!

Most common reasons for contact



Services at your fingertips 24/7

- ✓ **eLAKIPALVELU (IN FINNISH):** answers to most frequent employment law questions
- ✓ **GUIDES ON**
 - working time legislation
 - change negotiations
 - registering a company
 - managerial contracts
 - working on boards and a CEO handbook
- ✓ **CONTRACTUAL TEMPLATES**
 - employment contracts
 - managerial contracts
 - severance contracts



"Remember: always have us look over your contract, whether you're an employee or a manager, before you sign it!"

– Jan Degerlund, Chief Legal Officer, Suomen Ekonomit

LEGAL SERVICES are included in your membership. Personal advice is worth €300/hour, so



after an hour's consultation, your membership has paid for itself.

Members' experiences of legal services



“ **A BIG HELP FOR ME.** A lot of literally money-saving advice and comments that I'd never have been able to realize or think of.”

“ **EXPERT AND FAST SERVICE.** I got answers to all of my questions. I genuinely felt that I had the support of a big union behind me in a difficult employment situation.”

To court

THINK YOU got the sack illegally? Were you not paid outstanding salary after you changed jobs? Our lawyers will help you reach settlements in employment disputes. If reconciliation cannot be reached, we can help you take your case to court. Court actions can be expensive. The legal expense assistance from Suomen Ekonomit reduces your exposure to legal expenses, as it covers your and the opposing party's legal expenses up to €5,000–€20,000 depending on how long you've been a member. Pausing your membership resets the length of your membership.

Opposing party's costs eligible for compensation

Years of membership	Assistance
0,5–2	€5,000
2–5	€10,000
5–10	€15,000
10+	€20,000



2

Develop as a leader

There are lots of business studies graduates in leadership roles. Around 40% of our members work in leadership and management roles. And 70–80% of Ekonomit members engage in some kind of leadership roles at some time during their careers.

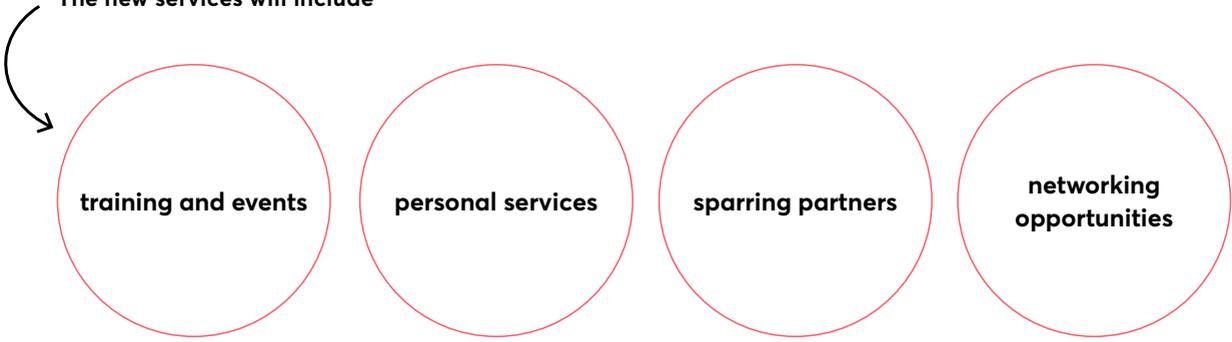


COMING SOON!

A new service package for leaders

DURING 2024, we're developing new and improved services aimed at leaders and supervisors. So whether you've set your sights on the leadership track, are moving from a specialist role into a management one, our new services will have something useful for you.

The new services will include



These services are already available



Counselling for supervisors

For example:

- ✓ Employment law questions
- ✓ Employment and managerial contracts
- ✓ Remuneration



Management-themed recordings *(in Finnish)*

For example:

- ✓ A supervisor as the leader of workplace well-being
- ✓ From specialist to supervisor
- ✓ How is corporate responsibility managed?



Eduhouse: Management and Supervisor

For example:

- ✓ How to be a supportive team leader
- ✓ Introduction to Finnish Employment Law
- ✓ Project Management



Ekonomit members'
median salary is

€5,400

a month.

Source: Salary Survey 2022

3

Best knowledge about salaries

We offer you the best knowledge about the factors that make up your salary and tips for how to succeed in salary negotiations. We survey our members on salary annually and monitor salary trends.



Salary Radar

IS YOUR SALARY at the right level?
Use the Salary Radar in eLounge.

→ elounge.ekonomit.fi

Big salary picture

YOU CAN FIND OUR ANNUAL

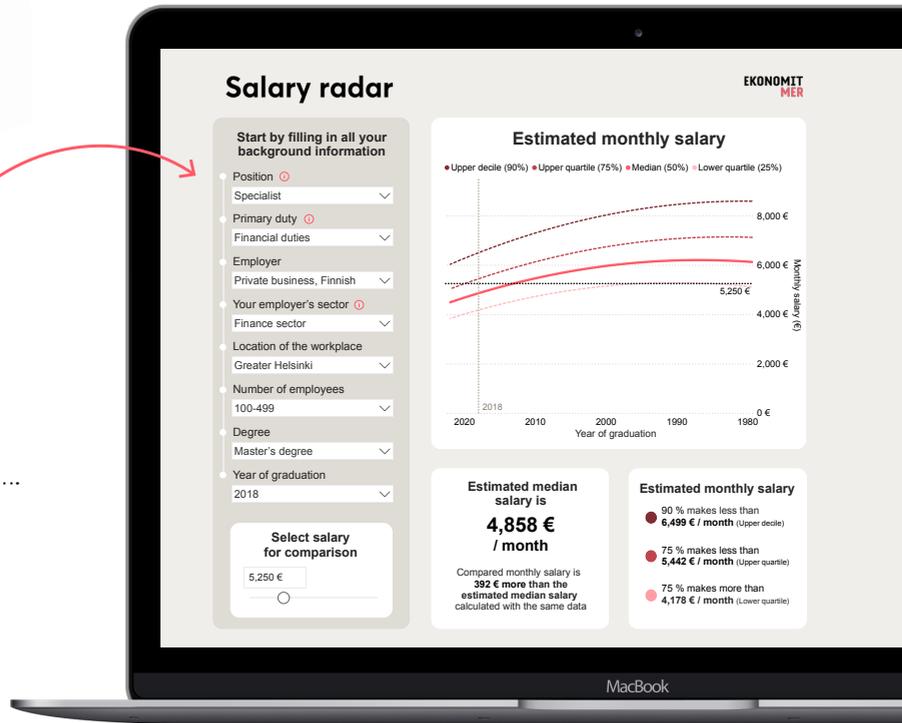
Salary Survey in eLounge in traditional table format, too. The table is handier than the Salary Survey if you want to see the big salary picture at a glance.

REMEMBER
to answer the annual Salary Survey — a small effort from you, but very useful to the whole membership!



Salary recommendations: summer job, thesis worker and initial salary

WONDERING ABOUT what kind of salary to ask for in your first job out of college? Or how much salary to pay a summer worker? Our recommendations help you set the right salary level.



How can you succeed in salary negotiations?

OUR CAREER COACHES give you personal salary advice. You can make particular use of it when you prepare for a one-on-one or salary discussion.

“

EXPERT and extremely motivating sparring help. Now I have the courage to request the right salary and confidently start negotiating with my employer.”

“

THE SALARY DISCUSSION helped me figure out the right salary level for myself, and made it easier to have that discussion with my new employer. In the end, my salary rose nicely: thanks for that!”



Collective agreement

Business studies graduate's median salary

€5,400/month

Calculations based on this

Holiday bonus	€3,375
Pay rises	
Sick pay	€5,400-16,200
Paid family leave	€1,470-16,200
Care for sick child	€245-980
Other collective-agreement-based material benefits	
<ul style="list-style-type: none">• compensation for travelling for work outside working hours• travel and mileage compensation	<ul style="list-style-type: none">• annual leave longer than statutory leave• extra days off• days in lieu
	<ul style="list-style-type: none">• days off on special occasions• shorter working days than statutory maximum

IN 2023 many business studies graduates got a **3.5%** pay rise. Per month, that means **€189** and per year **€2,268** extra pay.

4

Collective agreement boosts earnings

Did you know that the law says nothing about holiday bonuses or paid family leave? These valuable benefits come from the collective agreements which the unions have negotiated for their members.

Law

Business studies graduate's median salary

€5,400/month

Calculations based on this

Holiday bonus	€0
Pay rises	€0
Sick pay	€2,45–2,205
Paid family leave	€0
Care for sick child	€0

What if I'm not covered by a collective agreement?

COLLECTIVE AGREEMENTS don't cover all business studies graduates yet, but we're constantly trying to extend their influence.

→ If you are not covered by a collective agreement, you have to roll up your sleeves and negotiate your benefits yourself. We can help you in these situations as well! First negotiate and then have one of our lawyers look over the draft contract. They can comment on it and say if anything crucial is missing.

Jessica Nyholm-Silvennoinen did the Know Yourself coaching course, which helped her clarify her own strengths.



5

Professional services give your career a boost

A career path is never straightforward. When you identify your own areas of interest, you can set your sights on the tasks that interest you. We'll help you not only identify your career direction but also find your dream job.

COMING SOON!

New and improved career services

IN FUTURE, we'll be able to serve you even better throughout your career.

✓ CAREER LIFT-OFF

We'll guide you on the secrets of direct recruitment and advise you on signing a managerial contract.

✓ DEVELOP AS A SUPERVISOR

We train both beginner and experienced supervisors so you can be a better boss for your employees.

✓ NEW JOB IN SIGHT

We'll help you find hidden jobs and sell your skills to a future employer.

✓ PROPER SALARY

We gather data about what other business studies graduates earn so you can set your salary at the right level.

✓ IN SEARCH OF LOST CAREER DIRECTION

We help you find out what the next step could be in your career and how you can take it.

✓ FEELING GOOD AT WORK

We guide you on how to take good care of your work well-being.

Coaching to help your situation



YOU CAN DO our digital coaching modules, either led by a career coach or as self-study on your own timetable.

➔ Choose from four coaching modules:



Know yourself



Identify and verbalize your skills



Sell your skills to your employer



Successfully find hidden jobs

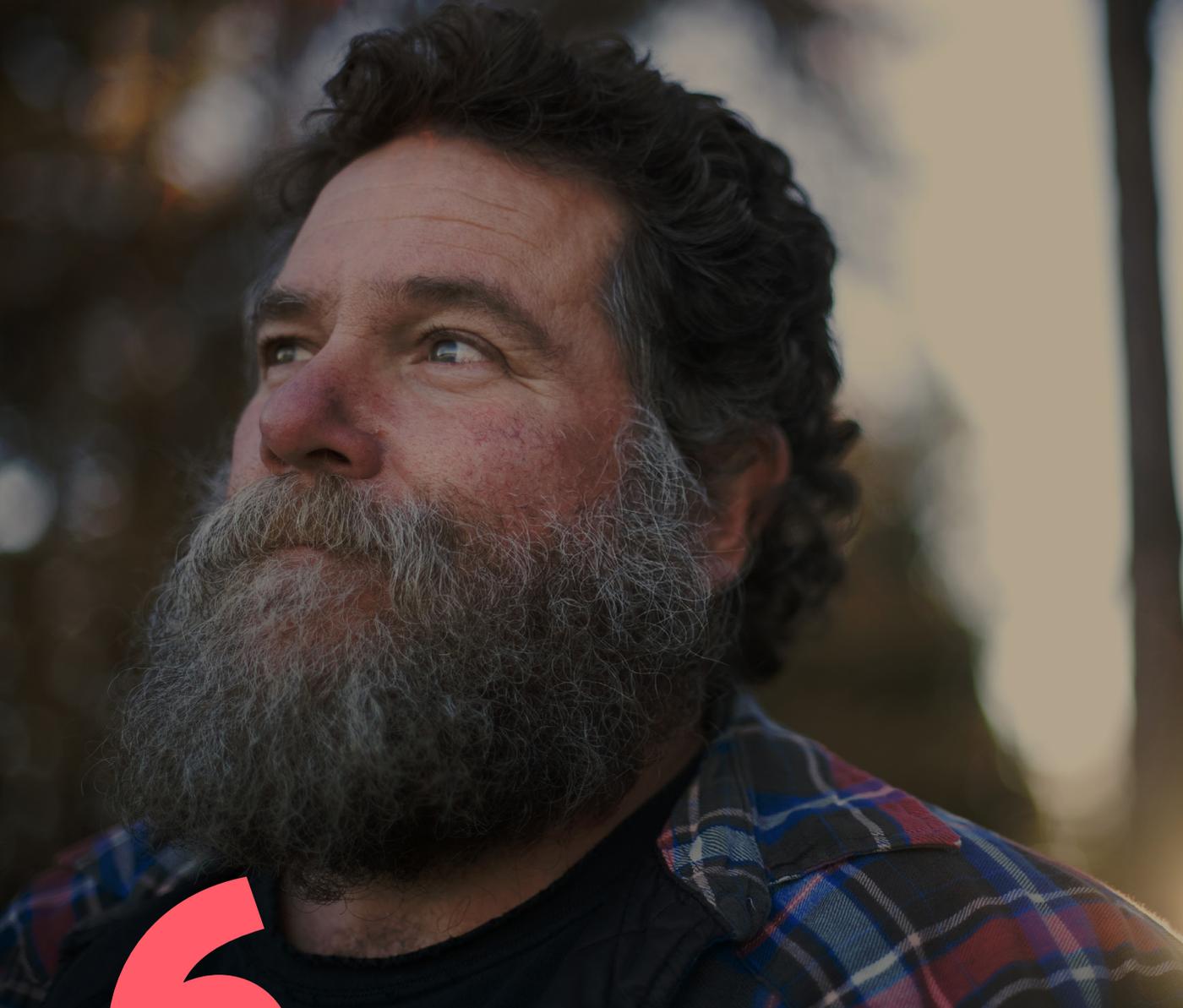
What makes me happy at work?

BUSINESS STUDIES GRADUATE **Jessica Nyholm-Silvennoinen**, who has occupied some high-profile leadership roles, realized that during her career she had lost touch with what motivated her. That led her to take part in the two-week Know Yourself coaching session.

"For the first time as an adult, I was actively looking for work. I had a moment to find out what elements of work responsibilities I needed to find to be happy.

The regular content, personal guidance and interaction with other coaching participants provided a rhythm to the coaching.

"Two weeks was enough time to clarify my own strengths and the meaning I expected from my job. I'm a team player. I get a lot out of it when we find ideas and solve problems with the whole team's drive."



6

Your security in case of unemployment

Losing your job can come as a surprise and even as a shock. Unemployment fund membership secures an income for you so you can focus on your job search.

The unemployment fund secures your finances

WHEN YOU'RE UNEMPLOYED, your income depends significantly on whether you're a member of an unemployment fund or not.



Earning-related unemployment benefit paid by the KOKO fund:

ca. €2,360/month*

Kela unemployment allowance:

ca. €800/month*

The Orpo Government has planned changes to unemployment security. See the current state of affairs on the KOKO unemployment fund site:

→ kokokassa.fi/en/news/upcoming-legislative-changes

* Calculations made on the median business studies graduates' salary, which is €5,400/month. The benefit and allowance are presented gross, and they are calculated as of 2023.



Have you been offered a package?

MANY BUSINESS STUDIES GRADUATES are offered a severance contract to sign during their career. You should read such a contract carefully, as you cannot dispute it afterwards, and the severance compensation affects your unemployment benefits.

→ **Get one of our lawyers to review your severance contract to ensure everything crucial has been considered.**

Did you know?

When you're unemployed, you get

50-100% off

Ekonomit membership.
Apply for the discount
in eLounge.

Finding a new job

WE OFFER all our know-how and contacts to support your job search:

- ✓ **RECRUITMENT BOOSTER (IN FINNISH)**
→ Six-week job-search programme.
- ✓ **JOB-SEARCH COACHING MODULES**
→ Learn how to find hidden jobs and sell your skills to employers.
- ✓ **CV AND COVER LETTER CHECK-UP**
- ✓ **LINKEDIN CHECK-UP**
- ✓ **VIDEO INTERVIEW SPARRING HELP**
- ✓ **EKONOMIT LINKEDIN GROUP**
→ Find open positions.
- ✓ **DIRECT RECRUITMENT**
→ Through us, you can contact direct recruitment consultants.

"A focus on solutions is the cornerstone of our advocacy work."

– Riku Salokannel, Labour Market Manager, Suomen Ekonomit



7

Making an impact on our members' behalf

As a member, you are an influencer. Together, we build the Finnish economy and improve the world of work sustainably and responsibly. The more of us there are, the bigger an impact we can make. That's why it's important that you're a member.

What do we make an impact on?

YOU AND OTHER members decide what we make an impact on. We conduct regular member surveys and studies and observe what issues concern members in their workplaces.

Here are some recent examples of our advocacy and lobbying work:



1

IN THE LAST round of union negotiations, we negotiated €100m in extra pay for business studies graduates.

2

ON OUR INITIATIVE, the law was reformed, and business studies graduates' employment contracts now contain fewer unnecessary non-compete clauses.

3

MANY collective agreements have been updated to include a significant number of additional paid days off for the parent not giving birth.

4

IN THE FINANCE SECTOR, summer employees will be covered by collective agreements from the start of 2024.



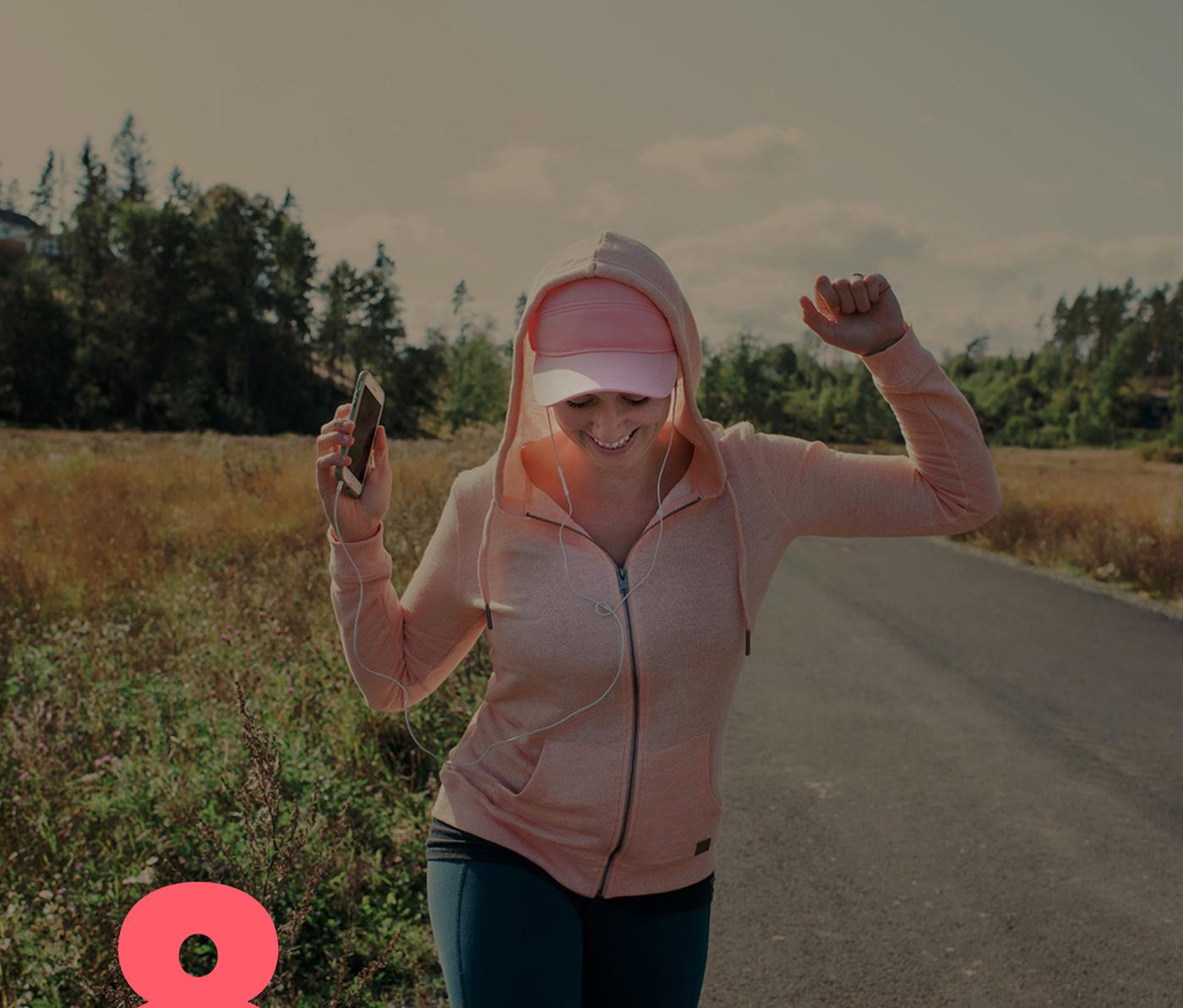
Do you know what lobbying is?

IT MEANS that we contact decision makers and offer them solutions for developing legislation. You can follow our lobbying work via the openness register, which is on our website (in Finnish).

➔ ekonomit.fi/avoimuusrekisteri

TELL US YOUR VIEW!

By answering member surveys, you make an impact on what topics we raise next.



8

Benefits worth over a grand

Money-saving benefits are a joy every day. Remember to say you're a member when you apply for a mortgage, for example, as you pay less as an Ekonomit member.

Remember to take advantage of the wide range of money-saving member benefits

Here are some examples

<p>Danske Bank</p> <p>Danske Bank mortgage benefit</p> <p>Mortgage without interchange and management fees, meaning on a mortgage of €200,000, you save €1,200.</p> <p>In addition, you get a smaller margin and deferment periods.</p>	<p>Danske Bank</p> <p>Danske Bank benefits for graduates</p> <p>Danske Platinum Plus service package, Mastercard Platinum credit card with Priority Pass airport lounge access.</p> <p>The annual value of the benefits is over €750.</p>	<p>KALEVA</p> <p>Kaleva life insurance</p> <p>Members have saved an average of €614 on life insurance.</p> <p>With couple insurance, you can insure your and your spouse's lives.</p>	<p>palkkio+</p> <p>Invoicing service</p> <p>As a light entrepreneur, operating without your own business ID, you can invoice up to €1,000 of your work for free.</p> <p>After that, the service charge is just 3.2%.</p>
--	--	--	--



IN ADDITION, WE OFFER a wide range of limited-term benefits, which you can find in eLounge and the joint Akava **Member+** service. We remind you of your benefits every month in the **Services and Benefits newsletter.**



Talouselämä magazine
digital and print combined subscription

€75/year
normal price **€539**



Ekonomi magazine
4 issues a year

only available to members

NEW!

Eduhouse training sessions deepen your skills

EDUHOUSE TRAINING SESSIONS and topical reviews keep your skills up to date in the changing world of work. For example, how does an Basics of Graphic Design, Cyber Security and Argumentation technique sound?

Training topic areas:

- ✓ Management and Supervisor
- ✓ Sales and Customer Experience
- ✓ Finance and Tax
- ✓ HR and Payroll
- ✓ Digiskills
- ✓ PowerSkills

As a member, you can attend for free! Your benefit value is **€147/month.**

- 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
Flex
- 22 Kymenlaakson Ekonomit



The local business studies graduate member events are the responsibility of **25 associations** around Finland.

9

Events and networking

A network of almost 60,000 professional business studies graduates ensures that you are not alone, whether that's concerning a professional problem or thoughts about your career more generally. And of course, we have fun!



Events almost every week

Our extensive range of events offers something for everyone: fun, knowledge and gatherings. In person and online!

The value of your benefit is up to **€200/event**.

Main events in spring 2024

LUOTTOMIES
-ELOKUVA

Premiere of Luottomies film

International Women's Day

Business Beyond Today

Graduates' party

➔ More events on the event calendar: ekonomit.fi/en/events

We are a broad and diverse community!

25 000
student members

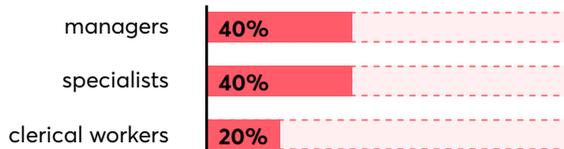
28 300
working-age members

5 000
pensioner members

Of working-age business studies graduate members

80% in employment **8%** self-employed **5%** unemployed **7%** others

Rank of members in employment



The network at your assistance

IN eLOUNGE, you can network with other business studies graduates. You can also take advantage of the opportunities provided by other networking tools:

- ✓ **EXPRESS MENTORING** offers a one-off meeting with another business studies graduate.
- ✓ **ASK THE NETWORK** does what it says on the tin: ask and other business studies graduates will answer.
- ✓ **WORK MEETS WORKERS** when you post a job or your interest in new work on the forum.



10

For student members

A trade union is every student's best security. Did you know, that through your own student society, you also get free Suomen Ekonomit membership?

Getting the right salary

WE PUBLISH recommendations on summer pay, thesis worker pay and graduate business studies graduate pay to make it easier for you to make the case for higher salary to your employer.



You can also tip us off about companies that run unpaid internships or pay unreasonably low pay. We intervene in the most flagrant cases to ensure that work is also fair for students.

Free financial news



Now there's reading material to suit a student's budget! As an economics student, you get a free digital subscription to **Talouselämä** or **Kauppalehti**.

NEW!

Get all the benefit out of your bachelor's or master's thesis

ARE YOU ABLE TO CHOOSE your bachelor's or master's thesis topic in a way that advances your career? Our Kylteri Thesis Hub shows you how to do this. Kylteri Thesis Hub gives you answers to questions such as:

- ✓ How can I make sure I make steady progress on my thesis?
- ✓ How do I know when my work is good enough to submit?
- ✓ How can I use the findings of my thesis elsewhere while building my own specialist brand?

Job search support 24/7

AS A STUDENT MEMBER, you can use the Kylteri Job Search Service, which offers functional exercises and practical advice for jobseekers. The content includes

- ✓ CV and cover letter writing
- ✓ interview preparation
- ✓ identifying your own skills
- ✓ finding summer jobs and hidden jobs

Events in every university city

BUSINESS STUDENT SOCIETY CONTACT PERSONS look after you on your campus.

They'll be glad to answer all your questions about Suomen Ekonomit membership and services.

Follow your on-campus contact person on social media to know what's going on.



Don't miss these events:

Business Student Days 2024
Young Business studies graduates tour
Biz Potential
Business student employment course
Business student's professional brand course

- ➔ More events on the event calendar: ekonomit.fi/en/events

eLounge

is a member-only site
where you can

- 1**  **WATCH** recorded events – over 100 recordings!
- 2**  **CHECK OUT** salary levels on the Salary Radar
- 3**  **USE** guides and contract templates
- 4**  **SUBSCRIBE** to newspapers at member prices
- 5**  **READ** the Ekonomi magazine
- 6**  **DEVELOP** your skills with digital coaching modules
- 7**  **USE** member benefits and services
- 8**  **NETWORK** with other members



11

Use your membership in eLounge

Take the full advantage of your membership by logging on to eLounge. There, you'll find your membership card and everything else we've mentioned in this guide.

9



SIGN UP
for events

10



BOOK an appointment with
an employment lawyer or
career coach



11



SEE your own
Howspace
workspaces

Remember to update your information in eLounge

BY KEEPING your information
up to date, you get the best
possible tailored service
for you and pay the right
membership subscription.

Use eLounge like an app

- 1 **ON YOUR PHONE**, go to elounge.ekonomit.fi
- 2 **CLICK** "Remember me" and the browser will remember you've logged on
- 3 **LOG ON** with your phone number, for example
- 4 **ADD** eLounge to your Home menu or start screen

eLounge is a website that works like an app. Even though we refer to it as an app, it is not available to download from an app store.



We're here for you!



Call: 020 693 200

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



Chat: elounge.ekonomit.fi

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



Leave a message: elounge.ekonomit.fi

Follow our communication

Newsletters

- ✓ Monthly services and benefits
- ✓ Actions with impact
- ✓ Invitation
- ✓ Webinars of the week
- ✓ Your local association's newsletter

Social media channels

in Suomen Ekonomit

@suomenekonomit

@SuomenEkonomit

suomenekonomit

Ekonomi magazine

- ✓ 4 issues a year

Help is at hand!

Many workplaces have a staff representative who helps you when you need advice on employment issues. Suomen Ekonomit helps train these representatives.

eLounge

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

