



Employment package decided on in the government budget session

Employment voucher for young people

- The Government will set aside an appropriation of EUR 30 million for employment vouchers for young people. The employment voucher can be used by companies that commit to employing young people aged 18–29 for at least six months, especially those young people who have little or no employment history or training.

Boosting growth in the construction sector

- The approval authority for interest-subsidised loans will be extended to two years, which will make it possible to use the approval authority from 2025 also in 2026.
- The loan interest subsidy authority for the parliamentary term will be reinstated so that a budget authority of EUR 135 million will be transferred from 2027 to 2026.
- The maximum loan for interest-subsidised loans granted for student housing will be raised to 100 per cent.
- The budget authority for guarantee loans will be raised to EUR 200 million in 2026.

Improving the capacity of small-scale entrepreneurs to create jobs

- Measures will be taken to ensure swift payment transactions between companies. Under the Act on the Payment Terms of Commercial Contracts, the payment period for invoices between companies may exceed 30 days only if the parties have separately agreed on this. Issues complying with the payment period may lead to cash flow problems, especially for smaller companies. The Government will explore ways to improve compliance with the Act on the Payment Terms of Commercial Contracts through supervision by the authorities.
- The positive credit register will be extended to also apply to private traders. The fact that private traders' income is not included in the positive credit register makes it significantly more difficult for these entrepreneurs to obtain loans and make procurements.
- The availability of funding for micro-entrepreneurs will be improved.
- The Government will look into ways to facilitate generational transfers and changes of ownership in order to ensure the continuation of business activities.



Increasing the effectiveness of services promoting employment

- Employment areas will be given the ability to use Incomes Register data more extensively than at present so they can promote employment more effectively. Broader utilisation of the Incomes Register will allow employment areas to provide more personalised employment services.
- Persons enrolled in integration training will be given the opportunity to work full-time or part-time alongside training. The national core curriculum for integration training will be assessed (Finnish National Agency for Education) so that integration training can be flexibly combined with work or entrepreneurship. Steps will be taken to ensure smooth paths to working life for immigrants.
- Efforts to streamline service processes for jobseekers will be continued in line with the Government Programme.

Improving skills and competence

- The ability to engage in studies while receiving unemployment security will be facilitated by enabling more extensive studies in open universities and open universities of applied sciences for people over the age of 25. The goal is to lay down clearer provisions on study opportunities for unemployed people and eliminate unnecessary bureaucracy related to the conditions for receiving the unemployment benefit.

Encouraging entrepreneurship

- Better incentives will be created for jobseekers to work full-time or part-time as entrepreneurs. The Act on Unemployment Security will be clarified to make it simpler to start a business, work as an entrepreneur and wind down business operations if necessary.
- As set out in the Government Programme, the Government will improve the conditions for becoming an entrepreneur by looking into whether models for promoting entrepreneurship in other countries, such as the entrepreneur account introduced in Estonia, could be adopted in Finland.

Growth package

- By the end of October, the Government will prepare a new package of growth and employment measures to be financed by redirecting funds allocated to Finland's Recovery and Resilience Plan and the clean transition aid scheme for industrial investments.

Section on budget authority for repayment loans (p. 1) corrected on 3 September at 12.00.