

The Swedish Fellow Document

Survival guide for foreign scientists in Sweden

with contributions from

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FOREWORD

This document has been written in order to serve as a guide for scientists that have just arrived in Sweden and that need help in formal matters. It covers topics like the application for a residence permit and the personal number, opening of bank accounts, health care, taxation and many other issues.

The document is one of the activities of the Swedish group of the Marie Curie Fellowship Association (MCFA), an organisation of young scientists, that received funds from the European Union within the Marie Curie Research funding scheme. The authors of this document are current fellows living in Sweden and have been awarded an individual TMR ("Training and Mobility through Research") – grant.

The WWW–pages of the swedish MCFA – group are accessible at the URL :

www.mariecurie.org/se/mcfa.html

Since rules and regulations change, parts of this document inevitably become out of date. If you have remarks on or ammendments to this document, please e–mail the coordinators, whose contact details can be found at the website above.

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1 INTRODUCTION

Sweden is very much internet heaven, a lot of information is now available on the web. You can download a number of forms, and a fair number of government office websites also have pages in English. If you find any more useful references, please let us know so we can update this document.

2 RESIDENCE PERMIT

Citizens of the EU can work in Sweden without a work permit. But, if your stay in Sweden is longer than 3 months (which is the case for Marie Curie fellows), you have to apply for a residence permit (white card). For citizens of the EU this can be done after arrival in Sweden, although you can equally well obtain yours in advance from the Swedish embassy in your home country. Citizens of Nordic countries (Norway, Denmark, Finland, Iceland) do not require residence permits.

You have to contact the local immigration board (Migrationsverket) and ask for the application form for residence permit for EEA citizens (the EEA is the "European Economic Area" containing the EU member states and also Norway, Iceland and Liechtenstein). Alternatively, the form and instructions may be downloaded from their website below. This application accompanied by a copy of your passport or identity card and a certificate of employment from the host institute showing duration and form of the employment, should be sent by mail to the central Swedish immigration board in Sweden :

Migrationsverket, 601 70 Norrköping fax: 011– 156000.

www.migrationsverket.se/english/enav.htm

If your husband/wife/cohabitee and/or your children accompany you to Sweden they must apply separately. It is very important that your application for the residence permit is correct and complete so that it can be quickly processed by the Swedish authorities.

Migrationsverket

The office which is responsible for you depends on the area where you live in Sweden.

For south–Stockholm:

Skärholmstorget 3, 127 48 Skärholmen, Tel.: 08–6802300

opening hours:	Monday to Thursday	8:15 to 14:00 o'clock
	Friday	8:15 to 12:00 o'clock

For Stockholm – Solna :

Solnapolisen, Centralvägen 16, 4th floor, Metro Solna–Centrum, Tel.: 08–7056100

opening hours:	Monday to Thursday	9:00 to 14:00
	Friday	9:00 to 12:00

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3PERSONAL NUMBER

About the first thing you discover when living in Sweden is that you are a nobody until you get your unique personal number (personnummer) containing your date of birth and four additional digits. Everyone staying for one year or more must have one. You get one from The Civil Registration office (Folkbokföringen) which is responsible for registration of the population in Sweden. For civil registration you must have a residence permit for at least one year stamped in your passport and possibly your "white card", you must also bring with you your passport, a certificate from your host Institute and your marriage certificate if you are married. The civil registration office belongs to the Local Tax Authorities (Skatteförvaltningen). When you register in the civil registration authorities, you will be given a personal number, which will be sent to you in about three weeks. It is necessary to have this national registration number (personnummer), because you are registered by this at hospitals, banks, etc. When you have reported for registration, you are entitled to benefit from the Swedish National Public Health Insurance system.

The address of Skatteförvaltningen in Stockholm :

Skattehuset, Götgatan 75, 10661 Stockholm, Tel.: 08-6941600 (Folkbokförning),

Tunnelbana : Medborgarplatsen

opening hours: Monday to Friday 9:00 to 15:00 h

www.rsv.se

You will need the following documents:

- contract of your flat or apartment
- working contract
- passport
- residence permit (?)

You have to fill in a form at the counter. You then get your personal number via mail. This can take three weeks or more.

As was mentioned previously, being without a personal number makes life difficult, and so waiting a long time until you have a residence permit might not be a good plan. Fortunately you can apply for a temporary personal number to see you through.

4ACCOMODATION

Usually your host institution will arrange accomodation for you, either in a student dormitory or in a room or flat. By special arrangement with the SSSB (Stockholm's student housing organisation), some universities have formed a "guest student housing pool with the aim of making it easier for visiting students to solve their housing problems. Your institution might also have rented some rooms permanently for guest scientists. Often your institution will also have kitchen utensils and materials (curtains, sheets, pillow, ...) to make your room livable for you as standard equipment for guest researchers.

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If you plan to stay in Stockholm, be aware of the fact, that the housing situation is quite difficult there, particularly at the beginning of a new term. So if you have the chance to have your host institution search for you, do take advantage of it.

4.1 Student Dormitories (Stockholm):

You should apply for student accommodation as far in advance of your arrival as possible, since waiting times are long (usually 6–8 months). In some cases two months have been sufficient however. When you apply for a room or flat you do not need to be a member of a student union, but you do when signing the tenancy agreement. Once you hand in your application for accommodation, you will be put onto SSSB's waiting list. Your choice of rooms and flats will then be governed by your position on the waiting list. For the contract (usually written in English) you will need someone to act as a security for you. Usually your institution will take care of this. Applications should be done to the SSSB:

SSSB, Box 19608, 10432 Stockholm

visiting address:

Körsbärsvägen 2 (underground Tekniska Högskolan) tel: 08–612 80 00, fax 08–612 00 61

opening hours:

Mon–Thu	9am–4pm (closed for lunch 11.30–12.30)
Fri 1/9–30/4	9am–3pm (closed for lunch)
1/5–31/8	9am–12.30pm

4.1.1 Room

The dormitories in Sweden generally have a very high standard. In most of them there are about 10–15 single rooms in each corridor, and each room is about 18 m² including a bathroom. Female and male students live in the same corridor. The rooms are usually furnished (with bed, table, etc), but there are "no blankets, pillows, sheets, towels or light bulbs." There are also flats available, but only couples and families with children living with them (including one–parent families) are eligible for them.

4.1.2 Kitchen

A kitchen is shared with the other corridor students and are usually equipped with microwave and stove. Some kitchen utensils may be available in the corridor kitchen, as leftovers from previous inhabitants or as standard equipment, and in some you will have to buy your own. Usually you will be able to borrow things from others to start up with. The Foreign Student Adviser at SSCO (stockholms studentkårers centralorganisation, the Federation of Student Unions in Stockholm), who is currently Shona McLean (Tel. 08–674 54 44, shona_mclean@scco.se) also rents some kitchen utensils. You can also rent kitchen equipment from SSSB. For details, call 612 80 00 or contact SSSB's area offices at Lappis (tel. 15 58 07) or Kungshamra (tel. 85 54 49).

4.1.3 Laundry

The student housing areas have laundry rooms. There is a booking list and it costs SEK 5 each time. For the machines you will need to obtain a special card for the laundry, which can be recharged at a store nearby (like Konsum or ICA). Just ask your corridor neighbors.

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4.1.4 Rent

The rent is about SEK 2200 per month (flats are from 3–4000 SEK) depending on which student dormitory area you live in. There are no additional charges such as taxes, water, electricity, etc. The rent is paid in advance and one must always pay for a complete month, even if the room is used for a shorter period. (There have also been cases, where people moved in later and did not pay the rent for the whole month). When you want to move out, you must give notice two full calendar months prior to the moving-out date, according to the officials, but it has been heard of cases where they did so one month before moving out. The summer months of June and July are rent-free months in many student residences (not for flats), of course only, when you have not just moved in.

4.1.5 Additional

Students are required to clean their rooms, the corridor and the corridor kitchen themselves. In many student areas additional facilities are available, e.g. saunas, darkrooms, and practice rooms for musicians. It is also possible to get a room in the Vetenskapsstaden ("Science town"), a block of buildings with flats for guest scientists. Without a PhD you cannot apply yourself for a flat there. Ask your host institution about this possibility. Otherwise it might be possible to stay there in the beginning until you have found something.

4.2 Free Market (Stockholm)

THIS SECTION IS BEING REVISED! It is usually quite difficult to find housing in Stockholm. One way is to go by the newspapers (Dagens Nyheter, or the local press). In Stockholm the market is so tight that very few people advertise available flats, instead it is the other way round, people looking for flats put in ads. Your place of work might be able to help you with this. There are also Web-pages available with advertisements:

<http://www.bostad-direkt.se> This has a fairly large selection of flats, although competition for them is fierce. After registering with the service, you can "show interest" in flats, and your contact details are forwarded to the landlord. Very often, references and guarantors are required by the landlords. It is also a good idea to have a paper with you that certifies your steady income.

<http://www.bostad.dn.se/> (this is the Web-page of the newspaper Dagens Nyheter)

<http://www.bovision.se/> (On this page you will find in the frame to the lower left a list of community housing organisations for different areas in Stockholm. After sending them an e-mail they will reply with an application form and they will put you on a waiting list after its reception.)

4.3 Lund

Finding accommodation in Lund through official channels is really hard. The best way is to look at notice boards (especially in the Akademiska Foreningen) for offers. Summer is the best time to arrive because then finding temporary accommodation is easy, and then you have a chance to network and find a more permanent arrangement. LUFF (Lund University Foreign Friends www.lu.se/intsek/luff) run a mailing list, organise social events and can provide a list of useful contacts (see attached) but the basic problem is that there aren't enough flats in Lund for everyone.

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On our website, you can find an MS Word document regarding accommodation at Lund under www.mariecurie.org/se/docum/LundAccommodation.doc

It might be useful for arriving fellows to know that the summer in Lund is very quiet – and lots of people are away so things get done very slowly.

4.4 Housing benefit

Another way to supplement your income is with housing benefit (help to pay part of your rent). To be eligible you must be registered as a resident. If you are a single person with no children, you must also be aged between 18 and 28. The amount of benefit you may be able to get will depend on the size of your household, your income, and the amount of rent you pay. For further details, and an application form, contact the nearest District Social Insurance Office (in Swedish: "Försäkringskassan").

5 BANK ACCOUNTS

Having a personal number makes things a lot easier. When you open a bank account, you might like to consider also applying for an ID card at the bank or at any post office. Believe it or not, the passport is usually not considered a valid ID document! Your personal number is required to obtain such an ID card. The personal number is usually a prerequisite for opening an account (banks have become tougher on this in the last few years), with the exception of SEB who can issue a temporary number, although this can take as long to sort out as it takes the tax authorities to give your personal number. 'Nordbanken' on the other hand is unique in that they offer access to your bank account also via post office (open even on Saturdays). Many banks offer accounts with transfer requests commonly via mail (Swedish: girering), telephone or the internet.

A few banks are listed below:

Name	Address	Telephone	Webpage
Handelsbanken	Kungsträdsgårdsgatan 2 106 70 Stockholm	08-701 10 00	http://www.handelsbanken.se
Nordbanken	Hamngatan 10 105 71 Stockholm	08-614 70 00	http://www.nb.se
S-E Banken (Skandinaviska Enskilda Banken)	Sergels Torg 2 106 40 Stockholm	08-736 50 00	http://www.sebank.se
FöreningsSparbanken	Brunkebergstorg 8 105 34 Stockholm	08-585 900 00	http://www.foreningssparbanken.se

6 PAYMENT AND TAXATION

Don't expect life to be simple here! There may be a fair amount of confusion at your host institution regarding these issues.

Previously the Marie Curie grants were considered as a stipendium, but sadly those days are now over and you have to pay tax not only on your wages, but also on your mobility allowance. In fact, you even have to pay tax twice on the mobility allowance, once for the employer and once as the employee. At the end of the day you end up with less than half. However it might be

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possible to claim back tax on the mobility allowance if you have receipts from your travels (as yet unconfirmed, but worth a try...?).

The money that you should be getting per month is specified in your contract with the EU, although this is also liable to "double" taxation, but in this case at least you would have been prepared for it from reading the guide for proposers when applying for your funding (e.g. for applications in 2000 you should get approximately 1850 Euros after tax). It is generally accepted, that the grant holder receives the amount in Swedish crowns that corresponds to the actual exchange rate and the percentage of the grant compared to the total amount of money. Don't accept flat payment calculated from a fixed exchange rate.

The period, for which the payments to your account are made, depends on the habits of your institute. In some cases the stipendium is payed every three months in advance, in others it is payed in monthly rates. The granted amount of money is transferred by the EU to the host institution, as soon as the EU officer receives the contract signed by the grant holder and the head of the department. At the beginning the EU sends only 60% of the total grant, after an intermediate another 30% is transferred and after completion and receiving the final scientific report from the Grant Holder, they sent the rest 10% of the grant. Some universities or departments seem to be very strict with the financial aspects of the fellowship, and they don't pay you the full amount of the salary. This means you will get it in the end after they have received the total ammount from EU, even though it is clearly described in the contract that the grant holder should get the total amount of salary from the beginning.

For the mobility allowance there might very well be different views. At least before the this allowance was taxable, in Uppsala University you received money for travel expenses only from handing in receipts and you might not get the total amount that is described in the table.

Finally, the one-off payment for resettling at the beginning of your fellowship is not subject to tax.

7HEALTH INSURANCE

The fellow once registered in Sweden (see above registration at the local tax authorities) has the same rigths and obligations concerning the medical care as any swedish citizen.

As a preventive measure the fellow should bring the E-111 form (or any other agreement document of medical insurance between the home country and Sweden) which allows him/her and other members of the family to be covered in case on medical assistance during the initial period of the stay while the required documents are in progress.

The host institution is supposed to have a private insurance fully covering the fellow and family during the stay in Sweden. As an example this is the agreement between Karolinska Institutet in Stockholm and Previa.

- who is insured?
Fellow and family (husband/wife/cohabitant/children)
- When is the insurance valid?
During the insured person's stay in Sweden
- What does the insurance cover?

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Accident and sickness; medical, dental and travel expenses. Unavoidable expenses are reimbursed if the insured person, during his/her stay in Sweden suffers sickness or accident. Expenses incurred outside Sweden are not reimbursed. Reimbursement of expenses will be made in accordance with insurance conditions. The insurance does not cover sickness for which symptoms have been evident, or accident which has occurred, before the insured person was covered by the insurance.

- Excess

The insured person will pay the first SEK 1.000 of any claim.

- Medical in validity (only in the event of accident).

Calculated on the basis of degree of invalidity of not less than 50% on SEK 200.000

Calculated on the basis of degree of invalidity of less than 50% on SEK 100.000

Benefit in case of death (in the event of death as a result of an accident) SEK 25.000

HEALTH CARE

If you are taken ill you should get in touch with the nearest local Health Care Center (Vårdcentralen). In case of emergency you can attend to the nearest hospital. In acute emergencies and severe cases for which an ambulance is needed dial 112 no matter where you live. This is an emergency phone number where you can have contact to the police, fire brigade and ambulances.

If you are not in need of urgent medical attention you must make an appointment by telephone with a doctor (private or at the local Health Care Center). Details of telephone numbers of hospital or others centers where you can have medical attention are given in the telephone book under the heading "Hälsovård" or "sjukvård". Private doctors come under the heading "Läkare med specialistkompetens" in the yellow pages of the directory. The Medical Information Service (Sjukvårdsupplysningen) is an around the clock centre for free information and consulting.

If your child is taken ill you should contact either your district Children's Clinic (Barnvårdcentral) where children of preschool age receive free health care and at the same time parents can ask for advice. Children can also get certain vaccinations free of charge. Private paediatricians are listed in the yellow pages.

8.1 Dentists

All public (Folktandvården) and private dental clinics do accept patients for emergency treatment upon telephone appointment. On Saturdays, Sundays holidays and holidays eves you dial 112 and ask for the telephone number of the dentist on call (jourhavande tandläkare). Contact your local Folktandvården to make an appointment for a check-up. Private practitioners and public clinics are listed in the yellow pages and blue pages under the heading "Tandläkare".

8.2 Language problems

According to the Swedish law, language should not be allowed to be an obstacle when receiving medical treatment. If you need an interpreter at a medical appointment, please notify the clinic in advance.

8.3 Medical costs

The patient pays the so-called "patient's fee", SEK 120 if you go to the district health center or private practitioner and SEK 180 if you visit a doctor at a hospital. Prescriptions for medicine made out by a doctor or a dentist should be taken to a pharmacy (Apotek). You pay a patient's fee for one or several types of medicine prescribed. For certain long or serious illnesses, medicine is sometimes free of charge.

When you go to a dentist you pay

- 100% of the total cost if the treatment is not more than SEK 700,
- 75% of the cost if the treatment exceeds SEK 700 but not SEK 3.000 at the end of the treatment
- 60% of the cost if the treatment exceeds SEK 3.000 but not SEK 7.000 at the end of the treatment
- 30% of the cost if the treatment exceeds SEK 7.000 at the end of the treatment

Finally, if you contact the local läkareförening you will get a book with a very complete list of doctors, specialists and addresses of interest (hospitals, pharmacies, etc).

9 Learning Swedish

- The SFI (svenska för invandare) offers free courses for anybody coming from abroad. The organizer is the local SFI office. Be careful with applying for a course, if you know that you will move to another "kommun". At least in Stockholm the waiting period for a beginners course is at least four months and the courses might be quite crowded. But anyway, if you get it for free ...
- Folkuniversitetet arranges courses at different levels. A typical course with 10 x 2.5 hours per period costs 800 sKr.
- Some guest houses for researchers might arrange their own free courses (eg. Wenner-Gren-Center in Stockholm).
- There might be courses organized by your guest institute. I am working at an institute, that organizes free courses at two different levels with 1.5 hours a week. Ask for the same in your institute !

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