

Doctoral studies - Work contract vs. grant or own funding

Work contract	Grant/scholarship/ own funding
Junior researcher	Doctoral student
Salary, holiday bonus & other employment benefits and liabilities	No salary Report on funding required prior admitting right to study
Work tools by LUT	Own tools (computer, phone etc.)
Occupational health care services by LUT (excluding dental care)	Health care at person's own cost
Insurances based on work contract: - Work accident insurance - Travel insurance - Secondment travel insurance	Insurances: - Additional accident insurance for researchers with a grant (valid only at the LUT campus) - Other personal health and travel insurances
Pension insurance & accrual according to Finnish pension legislation	1) Finnish researcher with a grant: pension and occupational accident insurances must be taken from Mela. 2) International researcher with a grant from Finland: pension and occupational accident insurances from Mela only if the researcher is covered by the Finnish residence-based social security. 3) International researcher with a foreign grant or own funding: own pension and health and accident insurances.
Business travel (incl. seminars, conferences): LUT pays according LUT instructions for travel	Travelling (seminars, conferences): at person's own account
Research exchange, working abroad: LUT compensates certain costs	-