

Flexibility for student life with Mastercard



Although money can be tight when you're studying, many young people say that university is the best time of their lives. At Nordea we want to help you make the most of your life as a student. **Read our guide** on how to make a budget in just 10 minutes so that you can stay on top of your money.

When life catches you by surprise

It's sometimes impossible to predict all of your expenses. This is when a credit card suitable for a student can be useful. You can apply for a **Mastercard** as soon as you have been admitted to study at a university, university of applied sciences or another higher education institution. As a student, you're not required to have a job or income to get a Mastercard.

Is Mastercard right for me?

It's good to remember that a credit card is not meant for impulse purchases, but it gives you financial security in case of unexpected expenses. For example, students doing occasional short-term jobs may use a credit card to balance their finances. A credit card also makes travelling and online shopping easier and helps you purchase something a bit more expensive like furniture or a laptop. Still, you should keep in mind that you are of course responsible for how you use your card. When you get your credit card invoice, you can always choose to pay the minimum instalment indicated on the invoice, the entire credit debt or something in-between.

Stockmann Mastercard is the card for MyStockmann customers who want to enjoy benefits and discounts as well as earn MyStockmann loyal customer points.

Finnair Plus Mastercard is the number one card for Finnair Plus members and allows you to collect Finnair Plus points.

Tuohi Mastercard is the "other" card that comes with unique PriceGuard Insurance.

Manage your money on the move

Nordea's code app makes [online shopping secure](#) whether you bank with us or another Finnish bank. You can use [Nordea Wallet](#) to track the carbon footprint of your card purchases. And did you know that a Mastercard works for [mobile payments](#) as well?

Daily banking made easy

If you find it challenging to manage your finances, see how our [daily banking tools](#) can help you prioritise your spending and save money. The first thing to do is to learn how to avoid the most common [money pits](#).

OmaLuotto open 24/7

[In the OmaLuotto service](#) you can manage your credit cards with the banking codes you have from your bank whenever it best suits you. Check your transactions, select instalment-free months, change the due date of an invoice and more. If you are a Nordea customer, you can naturally do all of this easily in Nordea Netbank or Mobile, too.

We are here to help

If you need further advice or support, please contact our [Customer Service](#).