

Sambla

Your first guide to **jobs & money**

A guide to your first job and a confident start
with your own finances



First steps into working life – with your money **under control**

Taking your first steps into working life and starting to earn your own money is both exciting and a bit confusing. How do you get your first job? How much are you actually allowed to work? And why does it sometimes feel like the money disappears faster than it comes in?

In this guide, we sort out the rules, opportunities and smart choices – from your first side job to how you build a healthy relationship with saving and spending. The goal isn't for you to become a financial expert overnight, but for you to feel safer, more prepared and a bit more in control of your own future.

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Please note: Rules, thresholds and the names of authorities differ between the Nordic countries. The examples in this guide are mainly based on Swedish conditions. Always check the current rules with the authorities in your own country.

Growing financial uncertainty among **young people**

In recent years, there has been a lot of talk about growing financial uncertainty among teenagers and young adults. For example, a report from the Swedish Gender Equality Agency highlights insecure forms of employment, spending habits and poor overall money management as contributing factors. One study also shows that seven out of ten teenagers think personal finance is difficult, and that 59% want to learn more.

On social media, wealth and luxury are often presented as the ideal. That can have a big impact on how you view money and consumption. Fast payment solutions and instalment options make it easy to shop – and just as easy to forget that debts also have to be repaid.

But if money doesn't come into your account at the same pace as it goes out, the consequences can quickly become serious. In fact, debt levels among young people in the Nordic countries are rising, which makes it harder to enter adult life and risks becoming a longterm problem.



More knowledge leads to better financial responsibility

We believe the idea that young people can't take responsibility is just a myth. At the same time, gaps in financial knowledge can cause problems early in life. That's why we want to help introduce young people in the Nordic countries to money and saving – and show why overspending can quickly turn into a vicious circle.

For teenagers who are looking to earn some extra money, it's also useful to know what kinds of jobs are available, how a recruitment process works and how much you should – or are allowed to – work while you're still in school. Working when you're young has many advantages, as long as it's done in the right way.

We'll take a closer look at all of this here!



Getting a job as a teenager

Getting your first job is a big step towards independence. Here we go through the rules that apply to young people who want to work, which side jobs are common at different ages – and how much you can earn alongside your studies without it affecting student grants and loans or your taxes. Age limits and working hours for young people differ slightly between Nordic countries, but there are some common principles.

Rules for young employees

The rules around work for young people are clear. Anyone who has turned 13 may work with simpler tasks for up to seven hours per day during school holidays and two hours per school day. The work may not be physically demanding or dangerous, and there must be no risk of conflict or violence in the workplace. For a person between 13 and 15 to be allowed to work, their parents also have to sign a consent form.

Between the ages of 16 and 18, job opportunities increase. Apart from work in highrisk environments, such as with electricity or chemicals, you can take most types of jobs. A 16 year old may work a maximum of eight hours per day and 40 hours per week. There must also be at least twelve hours of rest between shifts and 36 hours of uninterrupted time off per week. Working at night is not allowed.

The example above is based on Swedish rules. Always check the current regulations for young workers with the authorities in your country.

What jobs are there for young people?

Because most young people are still in school and haven't yet trained for a specific profession, it's most common to work with tasks that don't require any special previous experience. Instead, you learn on the job. These jobs usually pay less than qualified professions that require an education, but they can be a very good introduction to working life and to what it's like to earn your own money. By working and starting to build a budget, you prepare yourself for the future and for your career.

Side jobs and summer jobs

There are plenty of temporary jobs in the nordic countries that can give you a salary and a first insight into what working life is like. In larger cities, the opportunities to find a side job are great, but some jobs are available no matter where in the country you live.

Jobs for ages 13–15

The first side jobs are usually very simple and don't have to be regular.



Examples of jobs for ages 13–15

- **Leaflet and flyer delivery**
For many, this is the first paid job they ever have.
- **Babysitting**
Working as a babysitter through different agencies can lead to a steady side job if the chemistry with the child is right.
- **Jobs in the restaurant industry**
During the spring and summer months, the need for extra staff at cafés and restaurants is huge, both in and outside the cities. These jobs are very popular, so it's important to apply in good time.
- **Gardening**
Young people with green fingers can offer their services to neighbours who are going away on holiday. Homes and gardens need looking after, and it can bring in good money over the summer months.
- **Jobs through clubs and associations**
Young people who, for example, are active in a sports club can earn extra money selling lottery tickets or working in the kiosk. An advantage of this type of side job is that the need often exists all year round.

Jobs for ages 16–18

Because the rules are less strict for older teenagers, there are many more jobs to apply for.

In upper secondary school age, the following side jobs are common:

Holiday jobs via the municipality

Holiday jobs are temporary jobs offered by the local municipality. In Stockholm and other larger cities, the number of positions has increased in recent years, while there may be fewer in smaller towns. Tasks vary and can, for example, involve park maintenance or working in a kitchen. You are paid by the hour and work under the supervision of regular staff. The aim is to give young people a first insight into working life, the opportunity to make contacts and to earn their own money.

Examples of jobs for ages 16–18

- **Restaurant staff**
Many young people have their first longer side jobs at fastfood restaurants or cafés. Large chains often need everything from cashiers to dishwashers.
- **Shop assistant**
Shops with a young target group often want young staff. Having a genuine interest in what the shop sells increases your chances of getting a job.
- **Hotel work**
Hotels also need people to help in reception, the breakfast room or with bookings, especially during high season.
- **Summer job at an amusement park**
Funfairs, water parks and other amusement parks focus everything on the warm seasons. Then the need for staff is huge, and the right person has great chances of getting a fun summer job.
- **Youth worker / activity leader**
There are lots of opportunities within afterschool and leisure activities for older teenagers. Applicants should enjoy working with children and have a natural way of leading and supporting others.
- **Food delivery courier**
Even though many major delivery companies still have an 18year age limit for their couriers, some are looking at lowering the limit to 16. Food deliveries often require a driving licence, especially in larger cities where the distances between restaurants and customers can be long.

Working alongside your **studies**

For those still in upper secondary school, it's important that work doesn't have a negative impact on school. Even though a minor is allowed to work eight hours per day and up to 40 hours per week, the general recommendations are much lower. Between the ages of 16 and 18, things are more flexible, but late evenings and nights are still not allowed. For university students, the national student aid system usually recommends working 10–15 hours per week.

How much money can you earn if you receive student aid?

In many Nordic countries, students who receive study grants and loans are allowed to earn up to a certain amount without it affecting their student aid. This 'exempt amount' is calculated based on your study pace and the number of weeks you receive support. If your income is higher than the allowed amount, the student aid authority may reduce your support or ask you to repay part of it.

For example, in Sweden, 2026:
For fulltime university studies – 20 weeks per term – the income limit is SEK 114,676 per term.

How much can you earn without paying income tax?

In most Nordic countries, students and school pupils can earn up to a certain annual amount before they have to pay income tax. By applying for tax adjustment from the national tax authority, you can often avoid having too much tax deducted from your wages and then having to wait for a tax refund.

The rules for when you start paying income tax and how to adjust your tax vary between the Nordic countries. Visit the tax authority's website in your country to see what applies to you.

Common jobs for university students

Those who are over 18 and studying at university decide for themselves how much they want to work and what they want to do. The recommendation of 10–15 working hours per week is based on an assessment of what is reasonable for someone studying at a higher level, but everyone is different. Here are some examples of side jobs you can have while studying at university:

- **Jobs linked to the university**
During university studies there are many opportunities to work extra on at school or university. There is a need for, for example, mentors and SI leaders (Supplemental Instruction) who help new students through difficult courses, and research assistants who support with data collection, analysis and administration. In academia it is also common to have hourly jobs as a library assistant, exam invigilator or IT support.
- **Substitute work**
Working as a substitute is not only a way to earn extra money, but also a valuable opportunity to gain practical experience ahead of your future career. Among teachertraining students it is very common to work as substitutes during their studies. In the same way, many students in economics and finance take on assignments as junior consultants to build skills and strengthen their CV.
- **Night work**
From the age of 18, there are no restrictions on working late evenings or nights. Since university studies are often flexible in terms of time, many students take night jobs as bartenders or work in ticket barriers on the metro or commuter trains.
- **Customer service representative**
Customer service jobs that can be done remotely are easy to combine with studies. Working hours are flexible and, in many cases, you can work from home.
- **Private tutoring online**
For those with a talent for teaching and a good internet connection, it's easy to build a side business in tutoring. In other words, homework help in a modern format.

Tips for young job seekers

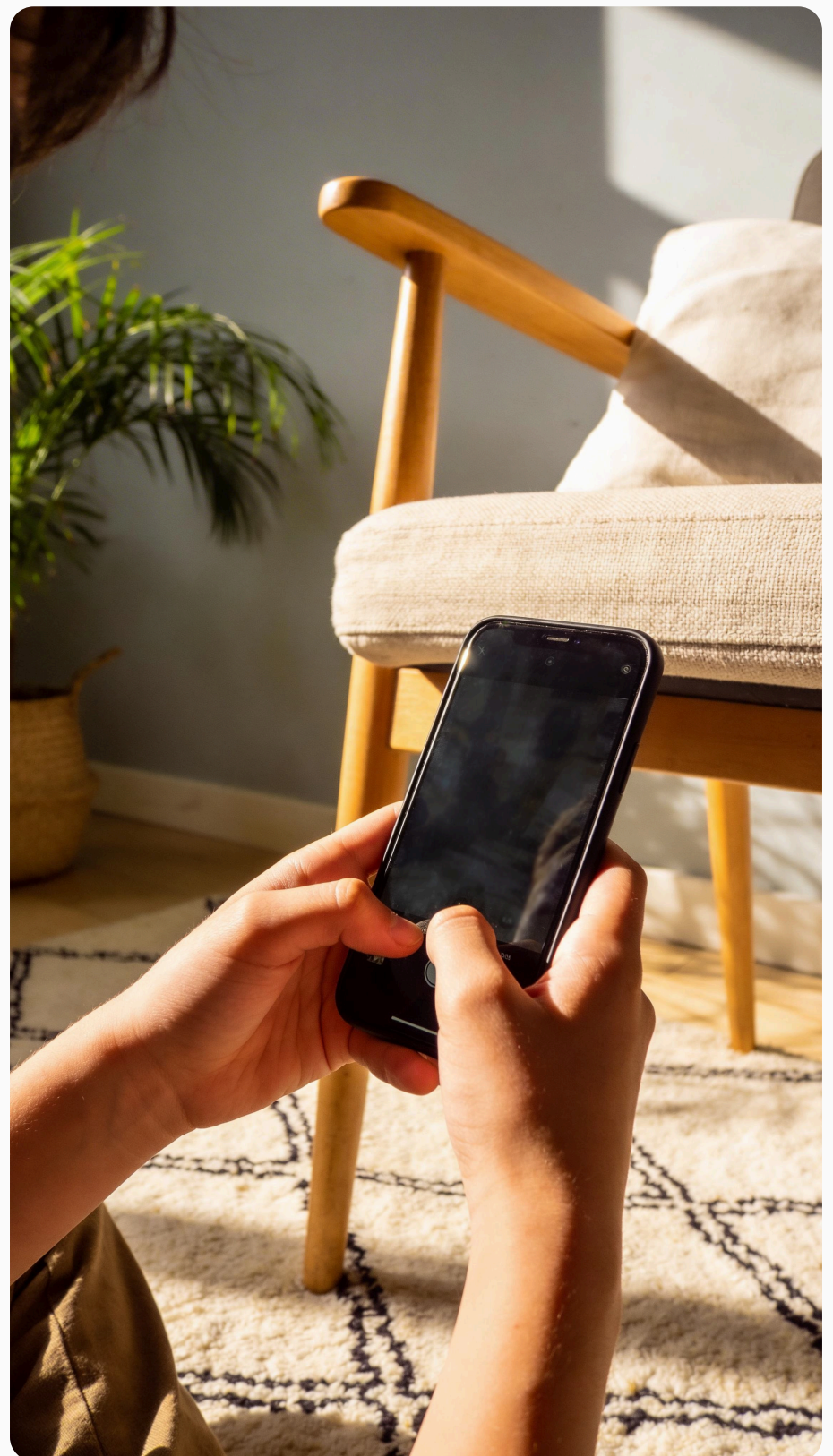
Looking for a job as a young person is not that different from being an adult job seeker. But since your CV is probably quite short, you need to make the best of your situation. The public employment services in the Nordic countries recommend combining different methods when looking for work. Some jobs are advertised in a standard recruitment process, but writing an open application or visiting workplaces and asking if they need staff can often be an easier route. The competition is lower and, in addition, the employer immediately gets a face to connect to the application.

Be open to moving

Another option is to think beyond your home town – or even beyond the country’s borders. Living somewhere else for a period – for example during the summer holidays – or commuting to a nearby town also gives you life experience, which looks good in future applications.

Make use of digital services

A good tip is to sign up to all the major job sites and keep an eye on everything that might be of interest. As soon as a job that fits your profile appears, you’ll receive a notification, which can save you a lot of time.



5 useful things to keep in mind when job hunting

- **Don't give up**
Even though there are many jobs, the competition is tough. You need to keep at it and not give up. Take your own initiatives – employers like that.
- **Use your network**
Never keep your job hunting a secret – instead, make use of your whole network. Someone who knows someone might be your way into a job.
- **Read up on the company**
Being proactive and learning about the companies can be worth its weight in gold. It builds trust and shows that you're not just applying for "anything".
- **Prepare for the interview**
If you're new to job hunting, it can help a lot to look up common interview questions and think through suitable answers.
- **Tailor your application**
Adapt your CV and cover letter to each role instead of sending the same content to everyone.



How to write a good CV

According to Adecco, one of the world's largest staffing and recruitment companies, only 2% of all CVs get a second readthrough. A good CV is always easy to read, simple in its structure and relevant to the job in question. Even if most young people don't yet have much work experience, the way you put your CV together can make a big difference. Here are some tips for success:

- **List your experience as briefly and clearly as possible.** Add when and where the work was done.
- **Use subheadings** to create breathing space and improve readability
- **Use a spellchecker** to avoid unnecessary mistakes.
- **Remember to include your name** and contact details.
- **Use as professional a photo as possible** and look like someone people would want to work with.
- **Tailor your CV** to the job by highlighting the most relevant experience first.



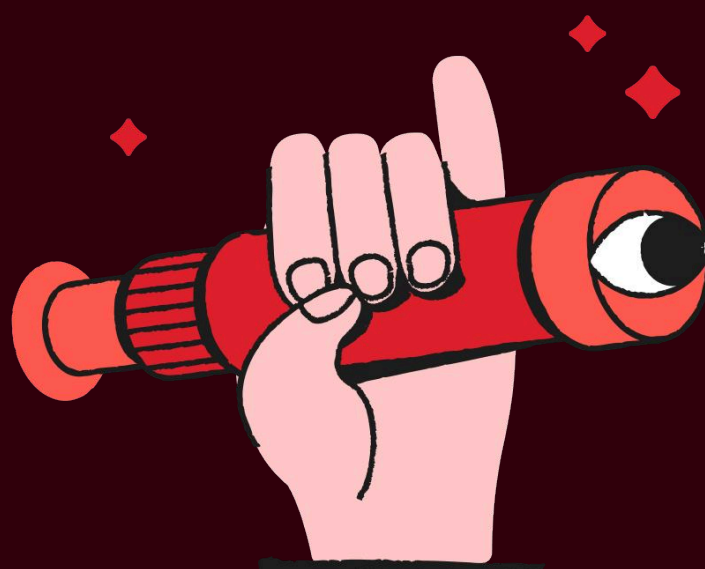
Put extra effort into your profile summary

A CV often includes a short personal profile. Sometimes this is your only chance to present yourself in more detail, as some applications don't require a longer cover letter. For a young applicant, it's especially important to highlight unique qualities, moments you're proud of, visions for the future and why this role feels right for you. Recruiters have read every cliché in the book, so speaking honestly and from the heart is always a better strategy.

Saving when you're young – a big step into **adult life**

Even if your first jobs are mainly about earning some extra money, it's very wise to start learning about saving as early in life as possible. Saving is not about having a lot of money, but about creating a positive habit that can pay off in the long run. Here are some final tips to help you get started:

- **Open a savings account**
Opening a new savings account at the bank is quick. Fixed term savings accounts over a set period of time usually give higher returns, while an account with free withdrawals means that the money is available whenever you need it.
- **Take advantage of variable interest**
Interest is the money you earn when banks “borrow” from you in the form of savings. Many savings accounts have variable interest, which means the rate can go up or down depending on how market interest rates move. When market rates rise, you automatically get a better return on your savings. For a young person who wants to be able to access the money when needed, a variable interest rate is usually the best option.
- **Set aside the same amount every month**
A good rule of thumb is to try to save 10% of your income each month. Even if the amount is small, it's a great way to start saving regularly. As your jobs become better paid in the future, the money in your savings account will grow as well.
- **Set a savings goal**
Saving for a specific purpose – such as a trip or a driver's license – makes it easier to stay motivated.



Saving comes before spending

In today's world, where almost everything is just a click away, it's very easy to spend money. That has its advantages, but it also makes it easy to buy more than is reasonable. Here are some common spending traps:

- **Buy now, pay later**
Paying in instalments or postponing payment can feel convenient, but when you buy something for the equivalent of about EUR 200 in your local currency, the real amount including interest and fees can suddenly be much higher. And the longer you wait to pay, the more expensive the purchase becomes.
- **Impulse purchases**
Online shopping is designed to make us buy more than we planned. Thanks to sales and special offers, it easily turns into several products instead of just one.
- **Status consumption**
Replacing a fully working mobile phone just because a newer model has been launched is typical of today's status consumption. Instead of building financial security and buying based on needs, we buy things to impress the people around us.
- **Small everyday purchases**
Even though spending traps are strongly linked to online shopping today, it's also worth looking at how we spend money in everyday life. A latte a day on campus may not seem that bad, but over a year the cost can be thousands of kronor – a lot of money for a young student.
- **Subscriptions**
Streaming services, apps, gyms and cloud services are all part of modern life. But every new subscription is an ongoing cost – and many times we don't even use what we're paying for. In addition, subscriptions are counted as credit – in other words, as loans – which affects your credit score and your ability to borrow money for more important things, such as a future home.

Saving before you spend creates financial security and reduces stress. When you pay for something with saved money, it's also easier to feel what it really costs. A good method is to set aside a fixed amount from your salary for savings and only use what's left for spending.

Financial glossary – useful terms to know

Some examples in this glossary, such as ISK and UC, refer specifically to Sweden. Similar accounts or companies may have different names – or may not exist – in other Nordic countries.

Direct debit

A way to pay bills automatically from your bank account every month. You don't have to remember to pay them yourself – the money is withdrawn on the due date.

Return

The money you earn on your savings or investments. For example, if you deposit money into an account and the bank pays interest on it.

Payment default

A note showing that you haven't paid a debt on time. This can make it difficult to get a loan, rent a home or sign up for subscriptions.

Budget

A plan for your money – how much comes in and how much you can spend. Helps you keep track of your finances and avoid debt.

Effective interest rate

The total cost of a loan, including interest and fees. Shows what the loan will really cost per year.

Due date

The date by which a bill or debt must be paid. If you pay too late, reminder fees may be added.

Debt collection

When a company passes an unpaid debt on to a debt collection agency. The debt can then become more expensive and affect your finances more.

Inflation

When prices of goods and services rise over time. This means that money becomes less valuable and the same amount buys fewer things.

Investment savings account (for example ISK in Sweden)

A type of account where you can save and invest money in funds or shares in a simple way. In some countries, like Sweden, the tax is calculated on the total value of the account instead of on each individual gain.

Credit

When you get to buy something now and pay later, often with interest. A way of borrowing money for, for example, a mobile phone, clothes or a trip.

Credit check

A report showing how you manage your finances, such as loans and payments. Banks and companies use it to see if they can trust you to pay.

Creditworthiness

How reliable you are as a borrower. The better your creditworthiness, the easier it is to get a loan, rent a home or sign up for subscriptions.

Down payment

The part of a purchase, often a house or a car, that you pay yourself upfront. For mortgages, a down payment of 10% is required from 1 April, and for car loans 20%.

Net salary

The money you actually receive in your account after tax. This is the money you can use for food, housing, leisure and savings.

Interest

The extra cost you pay when you borrow money – or the extra money you receive when you save money in the bank.

Compound interest

When you earn interest not only on the money you saved, but also on the interest you've already earned. This makes your savings grow faster over time.

Tax refund

Money you get back from the national tax authority if you have paid too much tax during the year.

Credit reference agency (for example UC in Sweden)

A company that collects information about people's finances. Banks and companies use credit reference agencies to check your credit history before giving you a loan or signing an agreement.