

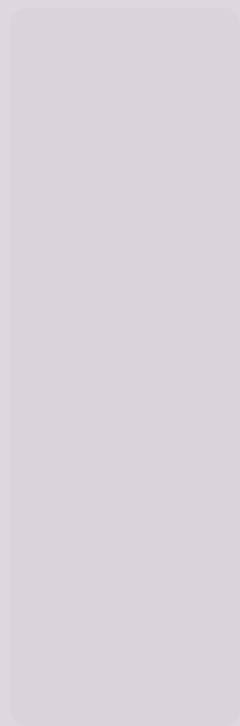
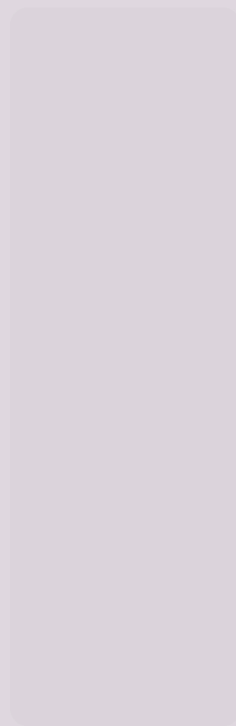
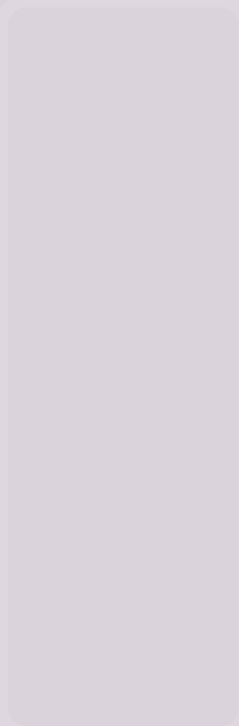


OSLO

Memory Guide

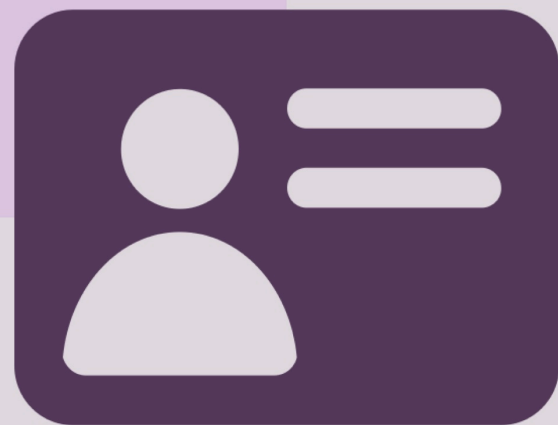


**How
stuff
works.**



ID NUMBERS

Everybody in Norway has a unique ID number made up of 11 digits. You can't get paid or pay tax without one!



ID numbers are required by the public authorities and let you access practically all public and private services.

As a new resident, you'll go through two different ID numbers:

D number

This temporary ID is given to foreigners planning to stay for *less than six months*. Even if you know you're staying longer, you have to apply for this one first.

National ID number

This one is your lifelong, permanent ID number. It gives you access to more perks and services than the D number.



HEALTHCARE

In Norway, we're pretty proud of our universal public healthcare system. Once you've started working in Norway you can start using it too!



Your main point of contact will be your GP (*fastlege*). They will take care of everything, including any referrals.

In Norway, everyone pays a small amount towards healthcare each year:



You pay for each appointment you require (around 150-200 kr), until you reach your annual personal spending cap of **2000 kr.**



Once you reach that quota, you receive a "green card" which entitles you to **free care** for the remainder of the year.

Hospital stays are completely free.

TAX

Norwegian taxes are pretty steep compared to other countries, but without them we wouldn't have such robust social services.

1. You need to apply for an ID and tax deduction card from your local tax office.
2. Your employer then downloads your card to their salary system.



Everyone is given a new tax card each year, which is issued automatically.

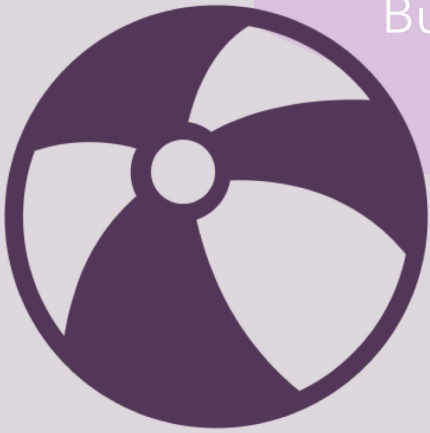
Just make sure it arrives - if you don't have a tax deduction card you are taxed at 50%!

Tax returns are also generally automated. During your first two years, you are entitled to an extra return. So make sure it's included in your submitted return documents.



HOLIDAY PAY

The Norwegian holiday pay system (*Feriepenger*) is very confusing and needs a lot of explanation. But in principal it's actually quite simple.



1. Start before 1st October: get 25 days
2. Start after 1st October: get 6 days
3. Your employer deducts those days from your salary in June for the next year
4. They pay you any stored *feriepenger* you have accrued from the previous year

Essentially, you earn holiday pay for the following year as you work.

This boils down to one uniquely Scandinavian work feature: *you don't receive holiday pay in your first year of work.*

Check your company's policy for July. It's often treated as a mandated holiday month, so see whether you're obliged to take any time off.

