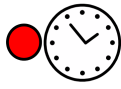

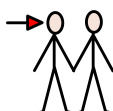
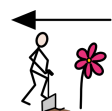
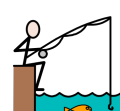

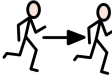


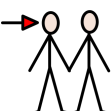
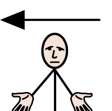





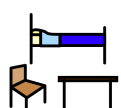


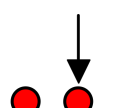









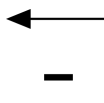
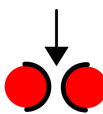
# Näringsliv


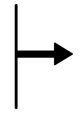

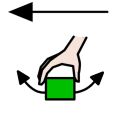
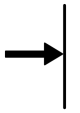

 Redan  för  flera **100**  år  sedan




 bodde  det  människor  i  Finland.


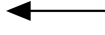





 De  odlade,  fiskade  och  jagade  den  mat  de  behövde.

 Kläder,  skor,  hus,  möbler,  redskap  och  annat  nödvändigt


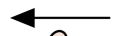

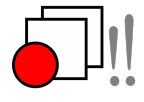
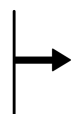
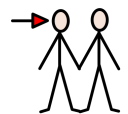

 tillverkade  man  själv  av  material  som  fanns  nära.


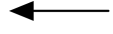
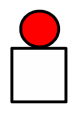
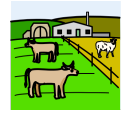
 Trä  från  skogen  användes  till  husbyggen,


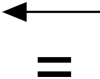

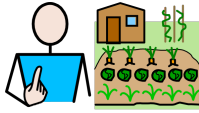
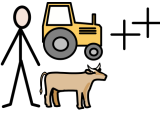
 uppvärmning  och  redskap.





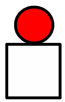

>  fårull  gjorde  man  tyg,  garn  och  kläder.

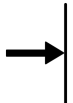








 Djurhudar  blev  skor  och  linväxten  blev  garn  och  tyg.





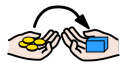


 Maten  gjorde  man  främst  från  de  djur

 man  hade  på  gården.

      
De flesta var alltså självförsörjande bönder.





       
Det som inte fanns på gårdarna,

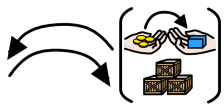

          
till exempel salt, järn, koppar och socker fick man





        
byta till sig eller köpa av någon

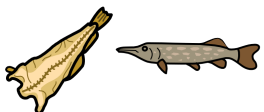


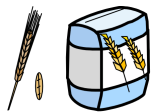
      
som skaffat varorna från utlandet.





        
Vanligt folk hade inga pengar att betala med,

     
alltså gjorde man byteshandel.

 = >   
Byteshandel innebär att man



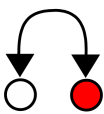

 en  mot  en annan  vara.

 ++   mot   
Torkade gäddor kunde bytas mot rågmjöl.

   mot  en yxa.

 +  till  betalades  oftast  med

  
säd,

 med  eller  med  potatis.

... man jobbade för en bonde

eller för någon annan arbetsgivare

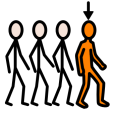
kunde lönen vara en påse mjöl

eller mat av något annat slag

Man kunde få riktiga pengar

genom att till exempel sälja smör

eller ägg på torget i närmaste stad.



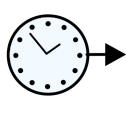
Först



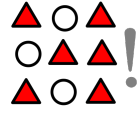
när



pengar



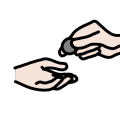
blev



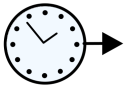
vanligare



som



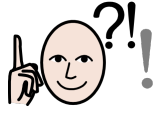
betalningsmedel



blev



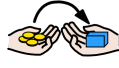
det



lättare



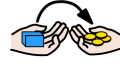
att



köpa



och



sälja



varor



och



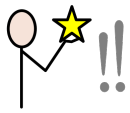
tjänster



i



Finland.



Viktigaste



näringar



i



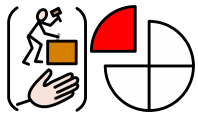
Finland



år

**2015**

2015:



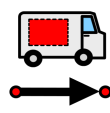
Tjänstesektorn



- handel,



sjukvård,



transporter,



bank,



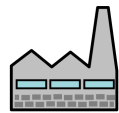
hotell,



undervisning.



Kemisk



industri



- oljeprodukter,



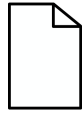
plaster,



kemikalier



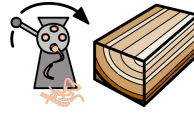
Skogsindustri



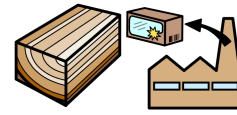
papper,



kartong,



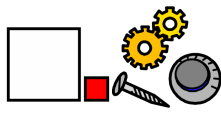
cellulosa,



träprodukter.



Elektronik-industri



komponenter,



mobitelefoner.



Verkstads-



och

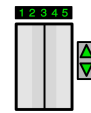


metallindustri

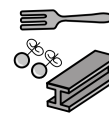
-



fartyg,



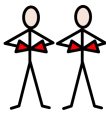
hissar,



stål,



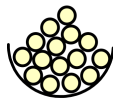
maskiner.



Vi



betalar



många



olika



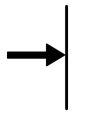
skatter



och



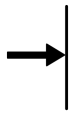
avgifter



till



staten,



till



kommunen



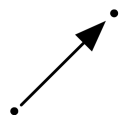
och



till



kyrkan.



Direkta



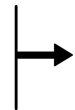
skatter



som



dras bort



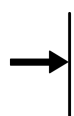
från



lönen:





1. Inkomstskatt












till



staten

 =   
Inkomstskatten är progressiv.



 =   har  en  hög lön 

 en  högre procent  av  lönen i  skatt 





?=?  har  en  liten lön. 

 är  staten som  bestämmer  hur många procent, 


 hur stor  del  av  lönen,  inkomstskatten ska  vara. 

 **2. Kommunalskatt till kommunen** 


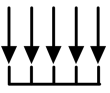






 =  i  kommuner i  landet.

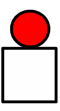

 kallas  också  skattöre



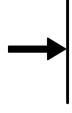
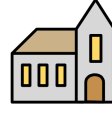
 =  en  euro.

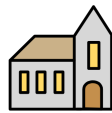

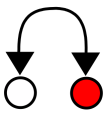

 =  är  ungefär

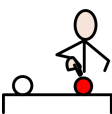



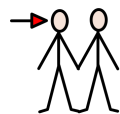

 >  införtjänad  euro.

 =  som  bestämmer storlek

 på  skattöre.



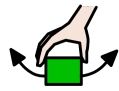
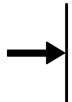
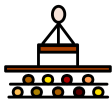

3.   %    
3. Kyrkoskatt till kyrkan





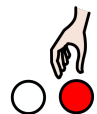

  % = 1  2 % >   
Kyrkoskatten är 1 eller 2 % av lönen.

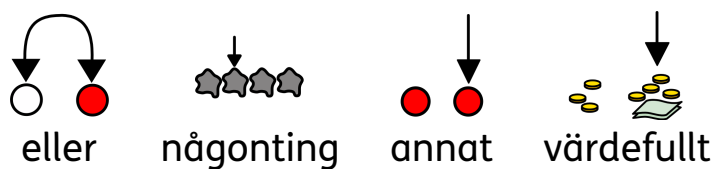
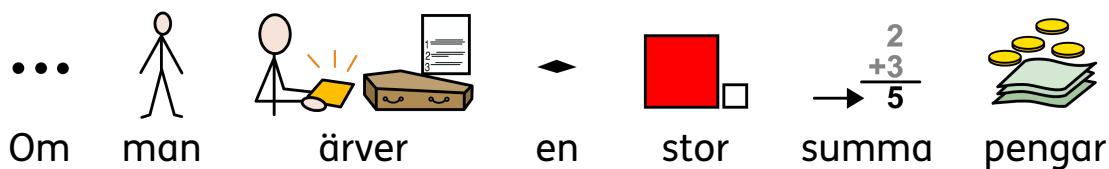
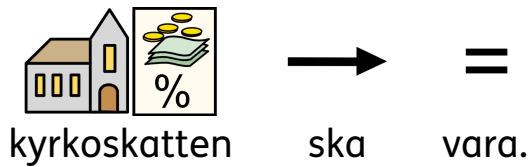
  %      
Den här skatten betalar bara de som

     
hör till den evangelisk-lutherska kyrkan

        
eller till den ortodoxa kyrkan i Finland.

  %      
Kyrkoskatten används till församlingarnas verksamhet.

 =       
Det är församlingarna som själva bestämmer hur hög



... man får en stor summa pengar

eller någonting annat värdefullt i gåva av någon

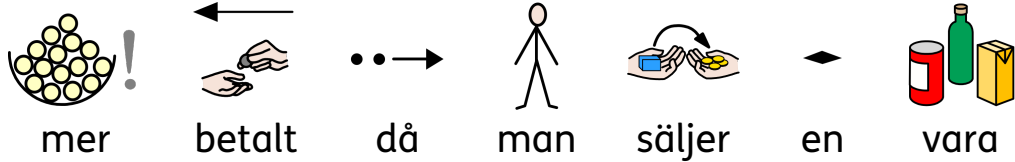
måste man betala gåvoskatt för gåvan.

  
**Kapitalskatt**

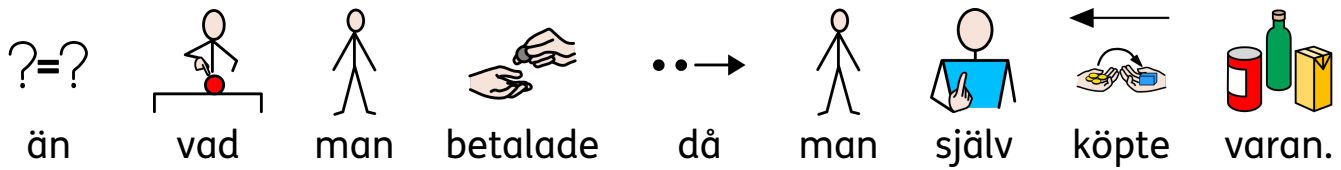
... man säljer någonting med vinst

måste man betala kapitalskatt på vinsten.

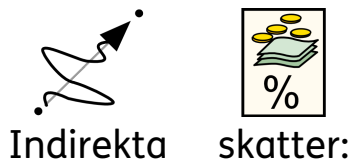
Vinst betyder att man får



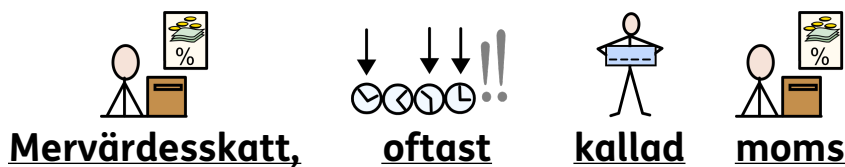
mer betalt då man säljer en vara



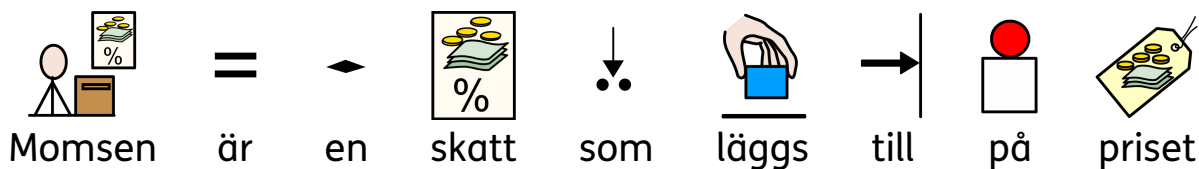
än vad man betalade då man själv köpte varan.



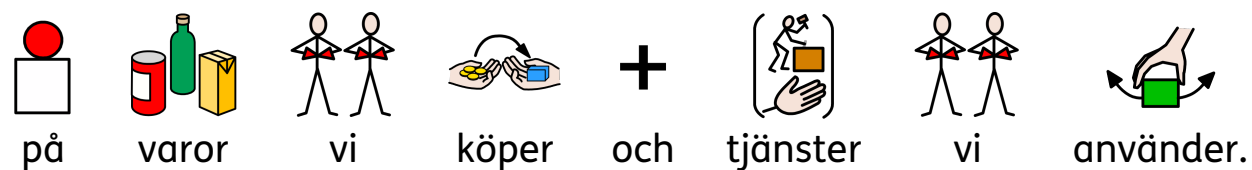
Indirekta skatter:



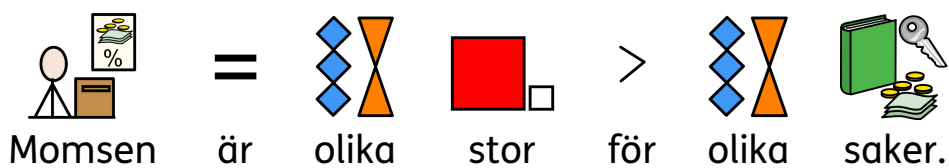
Mervärdesskatt, oftast kallad moms



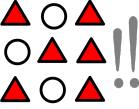



Momsen är en skatt som läggs till på priset








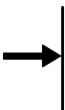


på varor vi köper och tjänster vi använder.



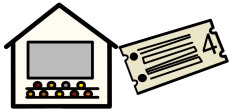




Momsen är olika stor för olika saker.

 Vanligaste  momsens  är **24**  %



 Momsens  på  mat  är **14**  %

 Momsens  på  till  exempel  böcker,

 medicin  och  biobiljetter  är **10**  %

 Om  du  köper  en  pizza

 kostar  den  kanske **8**  euro  och **90**  cent.

 Egentligen  kostar  pizzan  bara **7**  euro  och **80**  cent,



1 euro

+

och

9

9



cent

=

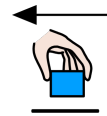
är



moms



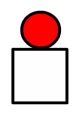
som



satts



till



på



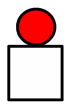
priset.



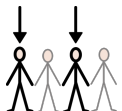
Olika



punktskatter



På



somliga



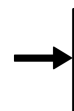
varor



har



staten



lagt till



en



extra



skatt,



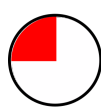
en



punktskatt.



Punktskatten



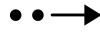
ingår



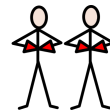
i



priset



då



vi



köper



tobak,



alkohol,





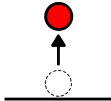
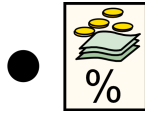

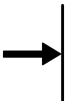


bensin

+

och









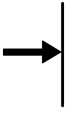


bilar.






         
Genom att höja punktskatten på till exempel alkohol

       
vill staten att människorna ska köpa

   
mindre alkoholdrycker.

         
Om folk dricker mindre alkohol mår de bättre.

          
Om man jobbar men inte betalar till exempel inkomstskatt

      
kallas det att jobba svart.

      
Om många människor jobbar svart

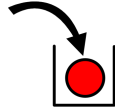




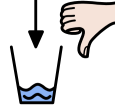
får



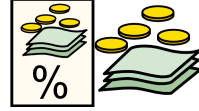
staten



in



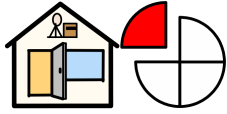
för lite



skattepengar.



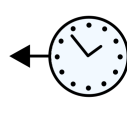
Den



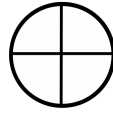
offentliga sektorn



får



då



allt



svårare



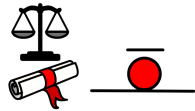
att



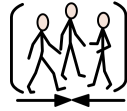
finansiera



sin



lagstadgade



verksamhet



för



Finlands



folk.