



## DUTCH SYSTEM of STUDY FINANCING IN SHORT

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### Preliminary: definitions

**Study financing (studiefinanciering):** the Dutch system of study financing is a combination of:

1. **Interest-carrying loan (rentedragende lening):** loan with a maximum of €1027 per month, including a possible additional grant.
2. **Additional grant (aanvullende beurs):** the part you receive only if your parents' income is below a certain level. It is an interest-carrying loan which can be converted into a grant if you graduate within 10 years.
3. **Loan for tuition fee (collegegeldkrediet):** a loan each student can get to pay (monthly) the tuition fee.
4. **Public transport student card (Studenten OV-chipkaart):** available only to students with study financing. Huge public transport reduction. It is also a loan which can be converted into a grant.

### Study financing in short

#### **1. Conditions for Dutch study financing for students from EU countries + Switzerland, <sup>1</sup>**

1. You are under 30 years of age at the time of application.
2. a: You have legal, paid work for a minimum of 56 hours each and every month in the Netherlands.<sup>2</sup>

OR:

- b: You have been living (=been registered at the Register of a Dutch city) for at least 5 years.
3. You have a legal address in The Netherlands and you are registered in the Register of the city.
4. You are registered at IND.
5. You have a bank account in The Netherlands.
6. You are registered as a full time student (not as a guest student) at Higher Professional School or University (hbo or universiteit) and you have paid the tuition fee.

#### **2. What are the options for study financing?**

The system has changed as of 1<sup>st</sup> of September 2015. The following scheme applies to all students that started a bachelor or a master in September 2015.

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<sup>1</sup> Students from all EU/EEA countries and Switzerland, and students with a residence permit II, III of IV are – as student and contrary to the Study financing rules for EU students, *without working* - eligible for a loan for the tuition fee, provided they are registered as full time students (guest students are excluded) at a Dutch HBO-institute or at a Dutch university and have paid the tuition fee. See also question 2.

<sup>2</sup> An average of 56 hours in more months is NOT possible. July + August: also a minimum of 56 hours per month. If you have a call-up contract you should already have been working 3 months with this contract with a minimum of 56 hours a month. You will be entitled to study financing in the 4<sup>th</sup> month.



## New system (starting a bachelor or a master after 1<sup>st</sup> of September 2015)

<p><b>loan</b></p> <p>€ 862,50 per month</p> <p>of which a maximum of €383,77 can be an additional grant, depending on the income of your parents.</p>	<p><b>tuition fee loan</b></p> <p>€165,33 per month</p>	<p><b>Student travel card</b></p> <p>(available to any student who is entitled to study financing)</p>
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**Total amount you can receive is a maximum of €1027,83** (Amounts as of 1<sup>st</sup> of September 2016)

## Old system (starting a bachelor or a master before 1<sup>st</sup> of September 2015)

<p><b>loan</b></p> <p>€103,78 (for students living at their parents home)</p> <p>€288,95 for students not living at their parents home)</p>	<p><b>+ additional grant</b> max. €273,07 (per month depending on parents income)</p>	<p><b>+ additional loan</b> max. €300,52 per month</p>	<p><b>+ loan tuition fee</b> €165,33 per month</p>	<p><b>+ Student travel card</b></p> <p>(available to any student who is entitled to study financing)</p>
<p><b>or</b></p>		<p><b>+ additional loan</b> max. €573,55 (not with parents) of €551,92 (living with parents) per month (depending on income of parents)</p>		

**Total amount that can be received is max €1027,83 + student travel card**

Amounts valid for September-December 2016. Make sure you don't earn more than €13.989 in 2016  
Ask your student advisor for more information.

## More Q&A on study financing

### 1. How long can you receive basic and additional grants?

In the new system, you can get study financing for seven years, of which you're entitled an additional grant for a maximum of four years. In the old system you can get a maximum of 4 years 48 months basic and additional grant and additional loan. After that, you may receive study financing for 36 months as an interest-carrying loan.

### 2. Can you apply retroactively?

Yes, within the new system you can apply for study financing retroactively within the current study year, as of 1<sup>st</sup> of January 2016. In the old system you can never receive study financing for months of study prior to your application. Grants are awarded starting from the first of the month following application.

### 3. How to apply?

See website of [DUO](#). You apply with DigiD, the online code the Dutch Government uses for online services. If you cannot use DigiD, you can fill in [a form](#).



**4. When will your study financing be a grant and when a loan? Diploma counts!**

New system: Everything is a loan, except for the additional grant and the travel card. The grant plus the student travel card are converted into a real grant on the condition that you attain your diploma within 10 years after the first month of receiving the grant/loan. No diploma: grants + cost of travel card become an interest-carrying loan.

Old system: Months 1 – 48 of your study financing:

Basic and additional grant plus the student travel card are converted into a real grant on the condition that you attain your diploma within 10 years after the first month of receiving the grant/loan. No diploma: grants + cost of travel card become an interest-carrying loan.

**5. Do you have to apply each year?**

No, the grant/loan continues automatically until you stop it via [Mijn DUO](#). You must do so when you no longer meet the conditions listed under point 1.

**6. What happens if you work less than 56 hours each and every month or stop working?**

Without reporting this in advance to DUO, payment of your study financing will continue. The amount that you have wrongfully received will be claimed back some years later, after control by DUO has taken place, and you will have to pay it back in one instalment.

Forget about trying to outsmart DUO. It won't work. The control is strict and thorough. In addition, you will have to pay a fine for improper use of the student travel card unless you return it at the post office before termination of your job contract. In this case before means: before the month in which you no longer worked at least 56 hours per month.

**7. Costs of the compulsory Dutch 'zorgverzekering' (Health Insurance Act)**

Any person with a legal job in The Netherlands - however small this may be - has to take out a health insurance according to the Health Insurance Act. This is compulsory, no free choice! The premium varies, and is monthly about € 90 for the minimum package. You can be compensated by the Dutch Tax Office up to about € 83 monthly (2016).

No Dutch health insurance? You may get a fine, years after (the government checks much later) plus the obligation to pay the premium backwards. So with any legal job and salary in The Netherlands you will have to pay this.

**8. How does the repayment work?**

You must start repayment of the loans on January 1<sup>st</sup>, two years after you have stopped a course of study. The term for repayment is 35 years (or 15 years in the old system).

Before the period of repayment starts, you will be notified as to the monthly amount. If your income is low (around the official minimum income level of The Netherlands) you may apply to have your financial capacity assessed by the DUO (draagkrachtmeting). Do this ahead of time, as it does not work retroactively. If DUO agrees, your monthly repayment will be reduced or even nullified. You should apply for this each year! This repayment concerns a loan, not the repayment of a wrongfully received sum.

**Last but not least: some knowledge of the Dutch language will be a help in dealing with this kind of paper work and financial matters!**

## More information

For information about the business-side of your future as an artist: [BeroepKunstenaar.nl](http://BeroepKunstenaar.nl)

- Website of the IND. For information see the ['residence wizard'](#).
- Website of the Ministry of Health, welfare and sport on the [Health insurance system](#)
- Dutch website 'Toeslagen' for [Tax rebates](#)
- Website of DUO, [Dutch system of study financing](#)