

DUTCH SYSTEM OF STUDY FINANCING IN SHORT

- Preliminary: definitions
- Study financing in short
- More information

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Preliminary: definitions

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

1. **Basic grant (basisbeurs):** the part you receive independent of your parents' income. It is first an interest-carrying loan, which can be converted into a grant. See point 7.
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 starting from the 13th month of your additional grant; it can be converted into a grant. See point 7.
3. **Interest-carrying loan (rentedragende lening):** the part you receive independent of your parents' income.
4. **Loan for tuition fee (collegegeldkrediet):** a loan each student can get to pay (monthly) the tuition fee.
5. **Public transport student card (OV Studenten jaarkaart):** available only to students with study financing. Huge public transport reduction. It is a loan which can be converted into a grant. See point 7.

Study financing in short

1. Conditions for Dutch study financing for students from EU countries + Switzerland ^{1, 2}

1. You are under 30 years of age at the time of application.
2. - a: You have legal, paid work for a minimum of 32 hours each and every month in the Netherlands.³ (Having a legal job also means you have to take out a health insurance!)⁴
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 (new condition as of May 1st 2006).
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.

¹ New member as of January 1st 2007 included: Bulgaria + Romania

² Students from ALL EU countries and Switzerland –new EU members included- 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 excluded) at a Dutch HBO-institute or at a Dutch University and have paid the tuition fee. See also question 2.

³ An average of 32 hours in more months is NOT possible. July + August: also a minimum of 32 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 32 hours a month. You will be entitled to study financing in the 4th month.

⁴ See point 10 about the Health Insurance Act, one of the consequences of having a job in The Netherlands.

2. Can you get study financing as well as partial restitution of the tuition fee?

No, it is one or the other. If you got restitution of tuition fee for a full study year, and subsequently receive study financing, the amount that you received in double will be deducted.

Example: you have got study financing starting on March 1st. If you have already received restitution of the tuition fee for the full study year, this will cover 5 months of non-entitlement (March through August). The amount received in double will be deducted from your study financing.

3. What are the options for study financing? ⁵

Basic grant max € 256 per month <small>(for students not living at their parents home)</small>	+ Additional grant max. € 228 per month <small>(depending on parents income)</small>	+ Additional loan max. € 279 per month	+ loan tuition fee € 128 per month	+ Student travel card <small>(available to any student who is entitled to study financing)</small>
or				
+ Additional loan max. € 507 per month				

Total amount that can be received is max. €891 + student travel card.

Amounts valid for 2008. Ask your student advisor for more information

4. How long can you receive basic and additional grants?

48 months basic and additional grant and additional loan – but see point 7. After that, you may receive study financing for 36 months as an interest-carrying loan.

5. Can you apply retroactively?

No, you can never receive a grant for months of study prior to your application. Grants are awarded starting from the first of the month following application. (This is different from loan for tuition fee.)

6. How to apply?

See website **ib-groep**, or by filling in and posting application form Aho (aanvraag prestatiebeurs hoger onderwijs, in Dutch).

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

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.

8. Do you have to apply each year?

No, the grant/loan continues automatically until you stop it by filling in and posting a WS form or via www.ib-groep.nl. You must do so when you no longer meet the conditions listed under point 1.

⁵ Also see (in Dutch): www.ib-groep.nl/studiepunt. Application form, question 3.

9. What happens if you work less than 32 hours each and every month or stop working?

Without reporting this in advance to the IB-groep, payment of your study financing will continue. The amount that you have wrongfully received will be claimed back some years later, after control by the IB-groep has taken place, and you will have to pay it back in one instalment. Forget about trying to outsmart the IBG. 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 32 hours per month.

10. 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 €432 for 2007 (€36 monthly). 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.

11. How does the repayment work?

- *Repayment of your interest carrying loan*
- *Repayment of your basic and additional grant and cost of student travel card, if converted into an interest carrying-loan because you stopped without a diploma?*

You must start repayment of the loans on January 1st, two years after you have stopped a course of study. The term for repayment is 15 years. 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 IB-groep (draagkrachtmeting). Do this ahead of time, as it does not work retroactively. If IB-groep 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 (see point 9.)

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
- Website of the IND. For information in Dutch see the 'verblijfwijzer'
- Website of the Ministry of health, welfare and sport on the [Health insurance system](#)
- Dutch website 'Toeslagen' for [Tax rebates](#)
- **IB-groep**, Steunpunt Studiefinanciering, see also information on the [IB-groep in English](#).
Phonenumber: 0031 50-599 7755, or visit a 'Servicekantoor': open 9 am - 5 pm, look at the website for [addresses](#) in different cities.