



Dienst Uitvoering Onderwijs  
Ministerie van Onderwijs, Cultuur en  
Wetenschap

# Student finance

for students from Aruba, Curaçao, Sint  
Maarten and the Caribbean Netherlands



# Welcome to DUO

DUO is the executive agency for education in the Netherlands. In other words, DUO makes education possible. Its responsibilities include everything to do with student finance and student loan repayments. That's what this brochure is about. You can also find a lot of information on [duo.nl/cariben](https://duo.nl/cariben).

*Together we make education and development possible*

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## Student finance for MBO students

Student finance for MBO students consists of 4 components: a basic grant, a supplementary grant, the student travel product and an interest-bearing loan. You can decide which components you apply for. You qualify for student finance as an MBO student from the first quarter after you turn 18. Students under 18 are however entitled to the student travel product. If you yourself are the caregiver of a child under 18, you may be entitled to a supplement. There's no limit on how much money you're allowed to make from work while you receive student finance. This has no consequences for the student finance you receive.

### MBO levels 1 and 2

If you're enrolled in a level 1 or 2 programme, you will never have to repay your basic grant and student travel product, or any supplementary grant you may have received. The interest-bearing loan must always be repaid, however. You will receive student finance as long as you're enrolled in a programme at level 1 or 2.

### MBO levels 3 and 4

If you're enrolled in a level 3 or 4 programme, the basic grant, supplementary grant and student travel product are 'performance-related grants'. You will only have to repay them if you do not complete your degree within 10 years. We call this the

'diploma period'. The 10-year period commences from the moment you receive your first student finance payment.

The performance-related grant attracts interest, from the month you receive your first performance-related grant payment. If you graduate within the diploma period, you will not have to repay any of this interest. If you do not graduate, only the first 12 months of supplementary grant payments you received are exempt from repayment, even if you do not graduate. This means you will have to pay back your basic grant, student travel product and the rest of your supplementary grant in full, including any accrued interest.

You are entitled to a performance-related grant for 4 years. After that, you can take out student loans and use your student travel product for another 3 years. If you are enrolled in a specialist programme, you can get up to 2 years of additional student finance. You are entitled to student finance within a 10-year period.

### Registration

Contact the institution to register. Register before 1 April. Some programmes have requirements for admission.

### Paying tuition fees

If you're enrolled in a full-time MBO programme, you have to pay tuition fees to DUO if you're over 18. This applies whether you're taking classes or doing an internship. The school year officially starts on 1 August. Anyone aged 18 or over on 1 August must pay tuition fees for that school year. There



are several ways you can pay the tuition fees:

- Pay all at once yourself with iDEAL/Wero
- Pay in 9 instalments by direct debit
- Someone else pays all at once or in 9 instalments by direct debit.

## Student finance for HBO and university

Student finance for HBO and university students consists of 5 components: a basic grant, a supplementary grant, the student travel product, interest-bearing loans and tuition fee loans. You don't have to be over 18 to receive student finance if you're an HBO or university student. Also, there's no limit on how much money you're allowed to make from work while you receive student finance.

The basic grant, supplementary grant and student travel product are 'performance related grants'. You will only have to repay them if you do not complete your degree within 10 years. The 10-year period commences from the moment you receive your first student finance payment. The performance-related grant attracts interest, from the month you receive your first performance-related grant payment. If you graduate within the diploma period, you will not have to repay any of this interest. If you do not graduate, you will have to pay everything back, including any accrued interest. This doesn't apply to the first 5 months of supplementary grant, which is always a gift, even if you don't graduate. Loans always have to be repaid, including interest.

## Tuition fees

If you are studying at a university or a university of applied sciences, you must pay tuition fees to your educational institution. HBO and university students can apply for loans to pay their tuition fees, in addition to the 'regular' loans. These loans are called 'tuition fees loans', and they're part of student finance. If you're an HBO or university student, you can apply for tuition fees loans along with the rest of your student finance. Tuition fees loans are paid out monthly. They must always be repaid to DUO after your studies, plus interest.

## Enrolment

You can register for programmes at universities of applied sciences and research universities at [studielink.nl](https://studielink.nl). On the Studielink website, go to 'International students' and select 'Create account'.

Make sure you register by 1 May, even if you haven't finished your preliminary education yet. Institutions don't have to admit you if you register after 1 May. For programmes that select students, you often have to register by as early as 15 January. So check the website of the institution you want to attend to see what their registration deadlines are.

After you've submitted your registration, you will receive an email from Studielink explaining the rest of the registration process.

## Study choice check

If you registered by 1 May, your institution may offer you a matching test to see if

you're a good fit for the programme you registered for. This will result in a non-binding recommendation. If your programme uses a matching test, you will receive an invitation to take this test after you've submitted your registration. Different programmes use different kinds of matching tests. The process may include interviews, trial lectures and digital questionnaires.

If you live on Curaçao, Aruba, Sint Maarten or in the Caribbean Netherlands, your institution will ensure that you can do the matching test without having to travel to the Netherlands. They are legally obligated to provide an alternative solution. If you want to enrol in another programme after your matching test, you can. Because you registered via Studielink by 1 May, you retain admission rights to other programmes. So you don't have to register for multiple programmes just to be safe.

## Additional admission requirements

Check your programme's website to see if it has additional admission requirements. Some programmes only accept students who took certain subjects in secondary school or who completed an MBO programme in a specific domain. An HBO propaedeutische diploma (obtained after completing all first-year courses) no longer automatically grants admission to research universities.

## Fixed quota programmes

Some degree programmes at universities and universities of applied sciences have limited places. They are referred to as fixed

quota programmes. If you are applying for a fixed quota programme, you must do so by 15 January. Selection criteria may vary from one educational institution to another. To find out more, check out the website of the institution you want to study at.

## General information on student finance

### Conditions

You are entitled to student finance if you meet the following conditions:

- You have made your application before the age of 30;
- You must be enrolled in a full-time vocational training programme (MBO BOL) of
- at least 1 year, or in a full-time or work-study programme at HBO or university of
- at least 1 year
- You must be a Dutch national.

Do you have a type I residence permit? Then you may be entitled to student finance. For more information on the conditions, go to [duo.nl/cariben](https://duo.nl/cariben).



### **Basic grant**

Anyone who meets the conditions for student finance can apply for the basic grant. The amount of the basic grant depends on your living situation. If you will be living with one or both of your parents, you will be considered as living at home. If you will not be living with your parent(s), you will be considered as living away from home. The basic grant is higher if you live away from home.

### **Supplementary grant**

Whether you are eligible for a supplementary grant depends on your parents' income.

The lower your parents' income, the higher the supplementary grant amount. We also take account of the number of children they are supporting and whether your parents are repaying a student loan themselves. Always apply for the supplementary grant. You only have to do this once. Every year we will calculate whether you're entitled to the grant.

### **Parental income**

DUO will need your parents' income details to process your supplementary grant application. We need to know their income from two years ago (this is called the 'reference



year'). You need to submit this information along with your application form so DUO can quickly calculate your supplementary grant. By 'your parents', we mean your natural or adoptive parents, as listed on your birth certificate.

If your parents' income decreased by at least 15% after the reference year, your parents may request that we use a later reference year.

### Problems with your parents

Sometimes we don't know who your parents are. Or they may not want to cooperate. There are still possibilities for you to receive a supplementary grant or allowance. You can ask us to leave the parental income out of consideration. You might qualify for a supplementary grant or a higher supplementary grant. Check out [duo.nl/cariben](https://duo.nl/cariben) for further information.

### Student travel product

The student travel product is part of student finance. The student travel product allows you to travel for free or at a reduced rate on trains, trams, buses and metros throughout the Netherlands. You can decide whether you want the student travel product to be valid on weekdays or at the weekend.

If you're an MBO student, you're entitled to the student travel product for as long as you're entitled to student finance. If you're an HBO or university student, you're entitled to the student travel product for the official (nominal) duration of your programme and the first year thereafter (as long

as you're enrolled in the programme and entitled to student finance). This applies as long as you're enrolled in the programme and entitled to student finance. For most programmes, this is 5 years in total.

To use the student travel product, you need a public transport card (Dutch: OV-chipkaart). You have to load the product onto this card yourself. Visit [studentenreis-product.nl](https://studentenreis-product.nl) for more information.

### Interest-bearing loan

If you need extra money to complete your programme, you can obtain a student loan. You don't need to take out a loan up to the maximum amount; it is also possible to borrow less. You decide yourself how much you want to borrow. You can alter, cancel or reapply for your loan every month. You always have to repay the loan after completing your programme, plus interest.

### Online calculation tool

Various online calculation tools are available at [duo.nl/rekenhulp](https://duo.nl/rekenhulp). There is a tool you can use to get an estimate of the amount of student finance you're entitled to, for example. Another tool enables you to calculate how much you will have to repay each month after your studies.

## Before departure

### Applying for student finance

You must apply for student finance from DUO on time. Submit the form at least 3 months before the start of your studies. Check [duo.nl/cariben](https://duo.nl/cariben) for more information. You can apply for student finance using a form:

- [‘Student finance for MBO students’ application form](#)
- [‘Student finance for university or university of applied sciences students’ application form.](#)

### Receiving your BSN

If you have Dutch nationality but you don’t yet have a citizen service number (BSN), you will receive a BSN when you apply for student finance. You can use your BSN to arrange a number of matters in the Netherlands, even if you are not yet in the Netherlands.

You will receive your BSN by post from the National Office for Identity Data (RvIG). You can also phone DUO to get your BSN while you wait for the letter to arrive. First wait for the e-mail from DUO telling you that your student finance application has been processed. This e-mail will contain the phone number you can call to request your BSN.

### Applying for and activating DigiD

Once you have your citizen service number, you can apply for a DigiD. DigiD is the online login ID for Dutch government business. You will need your DigiD for such things as getting your student travel product

and logging in to Mijn DUO. On [duo.nl/abroad](https://duo.nl/abroad) we explain how to apply for a DigiD from abroad.

### Account number

Once you have a BSN, you can open a Dutch bank account. As soon as you have your bank account number, inform DUO in Mijn DUO. DUO needs your bank account number to pay out your student finance.

### Making an appointment with the municipality

You must register with the municipality where you will be living (in the Municipal Personal Records Database, or BRP) within 5 days of arriving in the Netherlands. Check the municipal website to see if you can already make an appointment.

### Deregistering from the local population register

You must deregister from the population register of the island where you live no more than 10 days before your departure.

### Checklist

Find out what to arrange and what you are eligible for. What can you do now? And where can you get help? Go to [government.nl/caribbeanstudents](https://government.nl/caribbeanstudents) for a personalized checklist. It only takes 1 minute.



## Upon arrival in the Netherlands

### Registering in the municipal BRP

You are required to register in the BRP if you will be staying in the Netherlands for more than four months. You must do so within five days of your arrival in the Netherlands, with the municipality where you will be living. Tell them you already have a BSN.

Documents you will need:

- a valid passport
- the original proof of deregistration from the population register (PIVA)
- proof of address in the Netherlands. For example, a copy of a rental contract or a signed letter and a copy of the identity

document of the lead resident if you have lodger consent.

### Pass on your bank account number

As soon as you have your bank account number, pass it on via Mijn DUO. DUO needs your account number to pay out your student finance.

### Verify your information in Mijn DUO

Log in to Mijn DUO using your DigiD and check to be sure that your information, like your email address and bank account number, are correct.

### Student travel product

Have you applied for the student travel product? You need a personal OV chip card in order to travel using the student travel



product. After that, you need to link the student travel product and collect it from a ticket machine. Check [duo.nl/cariben](https://duo.nl/cariben) for more information.

## After your studies

### Quitting

If you leave or finish your programme, you must stop your student finance and cancel your student travel product yourself. Enter your details in the programme update assistant at [duo.nl/klaarmetjestudie](https://duo.nl/klaarmetjestudie). Within a minute, you'll know what you need to do.

### Cancelling your student travel product

You must cancel your student travel product yourself at a ticket machine before or on

the 10th calendar day of the first month in which you are no longer entitled to it. You must also stop using your student travel product on the first day of that month. If you cancel your student travel product too late and keep travelling with it, you will be fined.

After having collected your student travel product, you may decide you don't want to study after all. If this is the case, you have to cancel your student travel product before the first day of the month in which you would have started receiving student finance.

### Quitting in the first year

Have you started on a level 3 or level 4 MBO programme or are you studying at a university or HBO and have you decided to leave in the first year? If you stop your study finance by 1 February in your first year, you will not have to pay back the basic grant, supplementary grant or student travel product. Of course, you will still need to pay back any interest-bearing loan. If you have already obtained an MBO diploma, then you even have one year to try for an HBO degree. If you quit your programme before 1 September, the basic grant, supplementary grant and the student travel product will be converted into a gift.

### After graduation

Your basic grant, supplementary grant and student travel product, including interest, will be treated as a gift if you graduate within 10 years. This means that your student debt will be reduced or even forgiven altogether. The amount that is converted into a gift depends on the value of your degree. DUO therefore needs proof to verify that you graduated. Your school or university will usually send this to us automatically.

## Repayment

You don't have to start paying back your student debt right away. Once your student finance ends, a preliminary phase begins on 1 January of the following year. This is a period of 2 years during which you do not have to make any repayments. Of course, if

you want to make repayments during this period, you can. You pay interest on your student debt. At the start of the preliminary phase, the interest is fixed for 5 years at a time. After the preliminary phase, the repayment phase begins on 1 January. From then on, you are obliged to repay your debt. This is done in monthly instalments. You have to repay the full amount of your debt over a period of either 15 or 35 years. This depends on the repayment rules that apply to you. The monthly repayment amount will be based on the amount of your debt and the interest rate.

### Reducing your monthly instalments

Do you have student debt and are you moving back to the Caribbean after your studies? Then you can ask us to take your income into account when calculating your monthly instalments. It is possible that you will have to pay less, or even nothing at all. You can notify your income using Mijn DUO or the form *Income statement to reduce monthly repayment*. The form is available at [duo.nl/cariben](https://duo.nl/cariben). If you are staying on in the Netherlands, we will automatically receive the income from the Tax and Customs Administration in the Netherlands.

### Pausing repayments

Anyone repaying student debt can temporarily pause their repayments. Maybe you want to pause your repayments because you're going travelling, getting married, purchasing a new car or buying a house. The reason doesn't matter. You can pause your repayments for at least 1 month and up to 5



years. You should therefore think carefully about how to use the months available to you, as they are not unlimited. Please note! You will still continue to accrue interest on your debt and the maximum repayment period of 15 or 35 years will be extended by the number of months your repayments were paused. Also, you can't pause arrears payments.

### **Submitting information on your income**

Always check whether your monthly instalments are calculated on the basis of your income. That way, you never pay too much.

### **Ensure your details are up to date**

Do you have student debt and are you returning to the Caribbean after your

studies? Then always make sure DUO has your current details, including your address, email and phone number. If you haven't yet registered your address with DUO, do so using Mijn DUO or the form [Changes Loan repayment](#).

### **Arranging matters online with DUO**

If you have finished your studies and you need to start paying back your student debt, you can manage your affairs with DUO quickly and easily online with Mijn DUO. In Mijn DUO you can see full details of your student debt, you can request a reduction of your monthly repayment amount, notify DUO of any changes and view your messages. Log in with your DigiD.

## Local repayment

If you live in the Caribbean Netherlands, you can register for local repayment. You then make repayments on your student debt to a local account number, in your own currency (e.g. US dollars, Caribbean guilders or Aruban florins). In most cases, this is cheaper than transferring money to a Dutch bank account number. Check [duo.nl/cariben](https://duo.nl/cariben) for more information about local repayment of your student debt.

### What do you have to do?

You can apply for local repayment by submitting the form [Register or cancel Local payments](#) to [cariben@duo.nl](mailto:cariben@duo.nl). Please put 'Local repayment' in the subject line.

If you apply before 1 December, you will be able to start making local repayments in January. If you apply later, you will be able to start making local repayments from the month after we receive your application. Until then, you will have to pay your instalments in euros to DUO's Dutch bank account number.

After you've submitted your application, you will receive an email. This email will tell you:

- The amount you have to repay, in euros and in your local currency;
- The account number to which you must transfer the amount and the reference you must use;
- When your first payment is due.

### Details of DUO in the Netherlands

ING Bank N.V.  
Foreign Operations  
PO Box 1800  
1000 BV Amsterdam  
The Netherlands

#### IBAN

NL45 INGB 0705 0019 03

#### BIC

INGB NL2A

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