

# EVERYTHING ABOUT STUDENT FINANCE

**FOR STUDENTS AND GRADUATES**



The IB-Groep can help you

# INTRODUCTION

Studying costs money. Student finance enables you to follow the course or study of your choice. Do you wish to apply for student finance, do you already receive student finance, or are you under the obligation to repay a study debt? If so, you will have contacts with the Informatie Beheer Groep, abbreviated to: the IB-Groep, since the IB-Groep implements the Student Finance Act on behalf of the Ministry of Education, Culture and Science.

What is student finance? How much money will you receive? How can you apply for student finance? This *Everything about student finance* booklet answers all these questions. In addition, the booklet contains information about the OV-studentenkaart student public transport pass, obtaining a loan from the IB-Groep, changing or stopping your student finance, and the repayment of your study debt.

In other words, this booklet offers you a great deal of information about student finance. Nevertheless, it is possible that you cannot find the answer to your specific question. If so, you can surf to [www.ib-groep.nl](http://www.ib-groep.nl), the IB-Groep's website that provides even more information about all the IB-Groep's schemes. In addition, you can apply for registration for the website's Mijn IB-Groep, the IB-Groep's digital counter. The Mijn IB-Groep counter enables you to apply for, view and change your student finance - rapidly and conveniently.

## PUBLISHER'S IMPRINT

Published by:  
Informatie Beheer Groep  
PO Box 50130  
9702 GC Groningen, the Netherlands  
www.ib-groep.nl

Photography: Roelof Bos

This booklet is solely for informational purposes. No rights can be derived from its contents.

April 2009

# CONTENTS

## 1 Student finance: what is it? 9

- 1.1 What is student finance? 10
- 1.2 Basic grant 10
- 1.3 Supplementary grant 10
- 1.4 OV-studentenkaart 12
- 1.5 Loans 12
- 1.6 Tuition fees loan (for higher professional education and university 13
- 1.7 If you look after a child 14
- 1.8 Conditions 15
- 1.9 Performance-related grant 16
- 1.10 Conversion of performance-related grant 19
- 1.11 Amounts 19

## 2 OV-studentenkaart 23

- 2.1 OV-studentenkaart 24
- 2.2 OV-chipkaart student public transport smart-card pass 25
- 2.3 Performance requirements for your pass 25
- 2.4 Collecting your pass 25
- 2.5 Surrendering your pass 26
- 2.6 Changing type of pass 28
- 2.7 Problems with your OV-studentenkaart 28
- 2.8 Your OV-studentenkaart abroad 31

## 3 Mijn IB-Groep 33

- 3.1 Why Mijn IB-Groep? 34
- 3.2 DigiD 34
- 3.3 How does it work? 35
- 3.4 Digital messages 35

## 4 Applying for student finance 37

- 4.1 When and how should you apply? 38
- 4.2 Applying for a supplement 38
- 4.3 Applying for student finance between two studies 39
- 4.4 Applying for student finance for studies outside the Netherlands 39
- 4.5 Applying for a tuition fees loan for students from EU/EEA countries 40

## 5 Earning additional income 43

- 5.1 Additional income limit 44
- 5.2 What is taken into account? 44
- 5.3 What is not taken into account? 45
- 5.4 When your additional income is above the limit 46
- 5.5 What are you required to repay? 47

## 6 Student finance outside the Netherlands 49

- 6.1 Temporary stays outside the Netherlands in connection with your study 50
- 6.2 Full-time secondary vocational education studies outside the Netherlands 50
- 6.3 Full-time higher professional education or university studies outside the Netherlands 51
- 6.4 Study results outside the Netherlands 53

## 7 Student finance for non-Dutch citizens 55

- 7.1 You are not a Dutch citizen, and you are not a citizen of an EU member state? 56
- 7.2 You are not a Dutch citizen, but you are a citizen of an EU member state? 57

## 8 Student finance for residents of the Netherlands Antilles and Aruba 59

- 8.1 Applying for student finance 60
- 8.2 When you receive student finance 61
- 8.3 Repaying your study debt 61

## 9 Exceptions 65

- 9.1 Stopping before 1 February 66
- 9.2 Problems with your parents 66
- 9.3 Your parents' income has fallen 68
- 9.4 Performance-related grants in the event of a handicap or illness 68
- 9.5 Tuition fees loan for students from EU/EEA countries 69

## 10 Changing your student finance 73

- 10.1 Giving notification of changes 74

## 11 Stopping your student finance 77

- 11.1 Stopping your study 78
- 11.2 Stopping due to additional income 78
- 11.3 After you have been awarded your diploma 79

## 12 Loans and repayment 83

- 12.1 Repaying your study debt 84
- 12.2 Interest rate 85
- 12.3 Method of payment during repayment phase 86
- 12.4 Additional repayments 86
- 12.5 Repaying your OV-studentenkaart student public transport pass debt 87
- 12.6 When you have received too much student finance 88
- 12.7 Remission of debt 88

## 13 Student finance: inspections 91

- 13.1 Why does the IB-Groep carry out inspections? 92
- 13.2 Which inspections? 92

## 14 Objections & Appeals or complaints 95

- 14.1 Lodging an objection 96
- 14.2 Lodging an appeal 98
- 14.3 Interim provision 99
- 14.4 Complaints about the services 100

## 15 About the IB-Groep 103

- 15.1 What does the IB-Groep do? 104
- 15.2 Do you have any questions? 106
- 15.3 Contact 106

## A-Z Index 108



## 1

## STUDENT FINANCE: WHAT IS IT?

If you are following a secondary vocational education study or are studying at a higher professional education institution of university then you will generally be entitled to student finance. This is laid down in the Student Finance Act (WSF 2000).



## 1.1 WHAT IS STUDENT FINANCE?

Student finance is comprised of:

- a basic grant
- a supplementary grant
- an OV-studentenkaart student public transport pass
- a loan
- a tuition fees loan (solely higher or university education).

Students following secondary vocational education (solely level 3 and 4), higher professional education and university education receive a performance-related grant. This means that you must gain your diploma in time, other wise you will be required to repay your basic grant, supplementary grant, and OV-studentenkaart student public transport pass. Secondary vocational students following level 1 or 2 or who were already receiving student finance for secondary vocational education before 1 August 2005 are not governed by the performance-related grant regulations.

## 1.2 BASIC GRANT

Everyone entitled to student finance receives a basic grant. The basic grant awarded to most students is part of the performance-related grant. More information about performance-related grants is given on page 16. When you live away from home you receive a higher basic grant than when you live with your parents, which is only logical, since your costs will be higher. Do you (as a student) look after a child, and are you entitled to child benefit? If so, you may be entitled to a supplement to your basic grant. More information is given on page 14.

## 1.3 SUPPLEMENTARY GRANT

In addition to applying for a basic grant, you can also apply for a supplementary grant. The supplementary grant awarded to most students is, in common with the basic grant, part of the performance-related grant. More information about performance-related grants is given on page 16.

### HOW DOES IT WORK?

The amount of your supplementary grant depends on your parents' income. On receiving your application for a supplementary grant the IB-Groep will send you two forms, the *Opgave oudergegevens* (parent's details) forms. These forms are for your

parents, one for your father and one for your mother. Your parents must enter their citizen's service numbers (BSN) on these forms. The IB-Groep will then request your parents' income details from the Netherlands Tax and Customs Administration. The IB-Groep determines the amount of your supplementary grant for 2009 on the basis of your parents' income in 2007. Your parents can use the 'Ouderbijdrage' calculator at [www.ib-groep.nl](http://www.ib-groep.nl) to determine the amount of their parental contribution.

**The amount of your supplementary grant depends on the income of your natural father and mother. These are the father and mother who are registered as your parents in the registry of births, deaths and marriages. An adoptive parent is also regarded as a natural parent. A foster or step-parent is not regarded as a natural parent.**

Whether you are entitled to a supplementary grant not only depends on your parents' income, but also depends on:

- any study debt your parents still have to repay
- the number of your brothers and sisters that also receive a supplementary grant
- the number of your brothers and sisters following secondary education and professional education who do not receive student finance.

### OUDERBIJDRAGE (PARENTAL CONTRIBUTION)

Once we have received your parents' forms and have received information about their income from the Netherlands Tax and Customs Administration we will send them a letter. This letter states the amount of their parental contribution to your study as based on their income. Your parents are not under the obligation to pay this parental contribution. You cannot receive the parental contribution in the form of a supplementary grant, but you can receive this contribution in the form of a loan. Your parents do not receive any information about the amount of your supplementary grant. You do not receive any information about your parents' income. However, you do receive a letter with information about your supplementary grant.

### HAS YOUR PARENTS' INCOME FALLEN?

Has your parents' income fallen after 2007? If so, they can request the IB-Groep to base the assessment on another income year. More information is given on page 68.

### INCOME OUTSIDE THE NETHERLANDS

When your parents have indicated that they receive income from outside the Netherlands on their *Opgave oudergegevens* (parent's details) forms then they will receive two *Ontbrekende oudergegevens* (supplementary parent's financial statement)

forms with questions about their income. Your parents will then need to return these forms together with supporting documents. Your parents will receive new forms each year. Your parents can also authorize you to complete the forms. Do you require more information? If so, read the *Ouders met een buitenlands inkomen* (parents with an income from outside the Netherlands) folder.

Do your parents receive an income from the Netherlands Antilles or Aruba? If so, they can make use of the automatic exchange of data between the IB-Groep and the Tax and Customs Administration of Aruba or the Netherlands Antilles. Your parents will then need to authorize the Tax and Customs Administration of Aruba or the Netherlands Antilles by completing a form from the IB-Groep (a *Verklaring inkomstenbelasting voor belastingplichtigen op Aruba of de Nederlandse Antillen* [declaration of income tax for taxpayers living on Aruba and the Netherlands Antilles], available from the Netherlands Tax and Customs Administration).

#### 1.4 OV-STUDENTENKAART: STUDENT PUBLIC TRANSPORT PASS

The OV-studentenkaart is part of your student finance. You are entitled to the OV-studentenkaart for the entire period you are entitled to student finance. The pass can be used for travel by train, bus, metro and tram. You can choose between a week or weekend pass.

For most students the OV-studentenkaart, like the basic grant and the supplementary grant, is part of the performance-related grant. More information about the performance-related grant is given on page 16. More information about the OV-studentenkaart is given in Section 2.

#### 1.5 LOANS

You can take out a loan from the IB-Groep in addition to your basic grant and supplementary grant. You can borrow the maximum amount, or less. However, when deciding whether to take out a loan bear in mind that you will always be required to repay the loan.

##### A loan:

- is independent of your study results
- needs to be repaid only once you have finished your study.

You pay interest on the loan: in 2009 the interest rate is 3.58 percent per annum. More information about the repayment of a loan after your study is given in Section 12.

#### LENDING PHASE

When you are no longer entitled to a performance-related grant but are still registered as a full-time student then you can continue to borrow from the IB-Groep for a period of three years, a period which we also refer to as the 'lending phase'. You may borrow a maximum amount of € 832.43 per month during the lending phase (2009): self-evidently, you can also decide on a lower loan. You can also decide not to borrow during the lending phase (a zero loan). You will then still be entitled to a OV-studentenkaart.

#### HOW MUCH DEBT DO YOU BUILD UP?

You can view the exact amount of your debt at Mijn IB-Groep. You can also use Mijn IB-Groep to change the amount you borrow or inform us that you wish to stop the loan. [www.ib-groep.nl](http://www.ib-groep.nl) offers you handy calculators that you can use to determine the amount of your debt on the conclusion of your study. You also receive messages from the IB-Groep informing you about the amount of your debt.

#### INTEREST

The IB-Groep charges you interest on the amount of your loan. in 2009 the interest rate is 3.58 percent per annum.

You begin to pay interest from the month after the month in which the loan (or performance-related grant) is transferred to your account. During the period in which you are following your study and are entitled to student finance the authorities will set the interest rate for each calendar year. Once you have ended your study the interest rate will be set for successive five-year periods. The interest rates are given at [www.ib-groep.nl](http://www.ib-groep.nl).

#### 1.6 TUITION FEES LOAN (FOR HIGHER PROFESSIONAL EDUCATION AND UNIVERSITY)

Are you following a study at a higher professional education institution or university? If so, in addition to an 'ordinary' loan you can also apply for a loan to pay your tuition fees. This loan, referred to as a 'tuition fees loan' is part of your student finance. You can apply for this tuition fee loan at the same time as your performance-related grant and, where applicable, ordinary loan. The tuition fees loan is paid in monthly instalments. At the end of your study you repay the loan subject to the same conditions as the repayment of a study debt.

### WHAT IS THE AMOUNT OF YOUR TUITION FEES LOAN?

You can apply for a tuition fees loan for the statutory tuition fees or the institutional tuition fees. Are you entitled to student finance, are you registered for a study financed by the authorities, and are you younger than 30? If so, you pay the statutory tuition fees (this is € 1,565 for the 2008-2009 study year, and € 1,597 for the 2009-2010 study year). In other situations you will be required to pay the institutional fees, for example for a private course, study outside the Netherlands, or when you are older than 30. The educational institution sets the amount of the institutional tuition fees for each course. You may always borrow the amount of the statutory tuition fees. Do you require a larger tuition fees loan? This is possible solely when you must pay more than the statutory tuition fees. In addition, the maximum amount of your tuition fees loan is five times the amount of the statutory tuition fees.

### 1.7 IF YOU LOOK AFTER A CHILD

Are you studying, and do you look after a child (alone, or with a partner)? If so, you can obtain a supplement in addition to your basic grant. The supplement awarded to most students is part of the performance-related grant. There are two types of supplement: the single-parent supplement and the partner supplement.

#### SINGLE-PARENT SUPPLEMENT

You can apply for a single-parent supplement if you receive student finance and look after a child younger than 18 without a partner. You must be entitled to child benefit for this child. In 2009 the single-parent supplement is € 435.10 per month. Are you no longer entitled to a performance-related grant, and is your only option to take out a loan? If so, you can receive the single-parent supplement in the form of a loan.

#### PARTNER SUPPLEMENT

You can apply for a partner supplement if you receive student finance and look after a child younger than 12 together with your partner. You or your partner will need to be entitled to child benefit for this child. Your partner's income for 2009 may not be more than € 8,317.86. This relates to the aggregate income or taxable wage. If your partner is studying and either receiving or entitled to student finance then you are not entitled to the partner supplement.

A partner is a person:

- with whom you are married or have concluded a registered partnership, and with whom you are not permanently separated, or
- with whom you live at the same address and conduct a joint household on a permanent basis, but with whom you are not married or and have not concluded a registered partnership.

Parents are not regarded as partners. However, your brother or sister is regarded as a partner when you live with him or her at an address other than your parents' address.

When your partner is not a Dutch citizen and is not a citizen of an EU/EEA country or Switzerland then he or she must be a legal resident of the Netherlands. Consequently he or she must possess a valid residence permit or a document issued by the Immigration and Naturalization Office (IND) stating that he or she may reside legally in the Netherlands pending the issue of a residence permit.

In 2009 the partner supplement is € 543.73 per month. Are you no longer entitled to a performance-related grant, and is your only option to take out a loan? If so, you can receive the partner supplement in the form of a loan.

### 1.8 CONDITIONS ATTACHED TO STUDENT FINANCE

You must meet certain conditions if you are to be entitled to student finance. The conditions to be met for student finance for secondary vocational education or higher education (a higher professional education institution or university) are explained below

Your entitlement to student finance also depends on your income alongside your study. For this reason you will also need to read Section 3, additional income.

When you do not have Dutch nationality you may, nevertheless, be entitled to student finance in certain situations. More information is given in Section 7. You can also consult the nationality chart at [www.ib-groep.nl](http://www.ib-groep.nl).

#### CONDITIONS ATTACHED TO SECONDARY VOCATIONAL EDUCATION (MBO)

You are entitled to student finance for secondary vocational education when you meet the following conditions:

- you are at least 18, but younger than 30 when you begin the course
- you follow a full-time learning track of at least one year in vocational education:



- level 1 training to assistant level
- level 2 basic vocational education
- level 3 professional training
- level 4 middle-management training or specialist training
- you possess Dutch nationality.

**CONDITIONS ATTACHED TO HIGHER PROFESSIONAL EDUCATION OR UNIVERSITY**

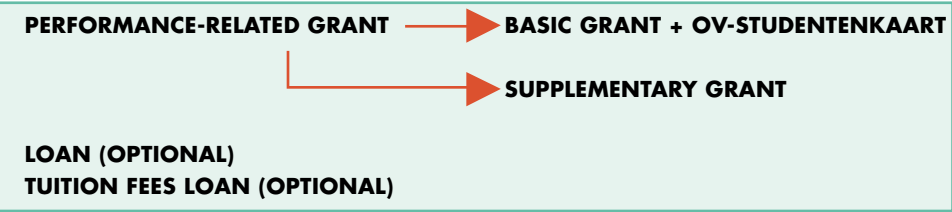
You are entitled to student finance for higher education when you meet the following conditions:

- you are younger than 30 when you begin the course
- you follow a full-time course or work-study programme in higher education
- you possess Dutch nationality.

**1.9 PERFORMANCE-RELATED GRANT**

As the name indicates, you must achieve a specific performance for a performance-related grant. The performance-related grant is comprised of:

- a basic grant
- a supplementary grant
- an OV-studentenkaart (student public transport pass)



You initially receive your performance-related grant in the form of a loan. When you obtain your diploma within ten years then your performance-related grant is converted into a gift; if you do not do so, then you must repay your performance-related grant. However, the supplementary grant you receive during the first twelve months is an exception: this is a gift.

**DIPLOMA PERIOD**

The ten-year period begins at the time you receive your first instalment of your performance-related grant. We refer to this period as the 'diploma period'. However, you must make use of your entitlement to student finance within ten years after you receive

your first instalment of your student finance. If you do not do so then you will lose your entitlement to student finance, even if you have not received a performance-related grant for four years or a loan for three years. Your student finance will be terminated automatically once you reach the age of 34 or ten years after you first received student finance.

**SECONDARY VOCATIONAL EDUCATION (MBO)**

When you will follow a course at level 3 or 4 then you receive a performance-related grant for the first four years. You first receive this performance-related grant in the form of a loan. This is not applicable to the supplementary grant in the first twelve months: this is a gift. When you obtain your diploma at at least level 3 or 4 within ten years (the diploma period) then you are not required to repay the basic grant, supplementary grant, where relevant, or the (reimbursement for the) OV-studentenkaart student public transport pass. if you do not obtain your diploma within this period then you will be required to repay your performance-related grant. The diploma period for secondary vocational education begins in the month you are first awarded your performance-related grant for secondary vocational education.

**The performance-related grant is not applicable to**

- **students following secondary vocational education who already received student finance before 1 August 2005**
- **students following a secondary vocational education level 1 or 2 course.**

**When you are not governed by a performance-related grant then the basic grant, supplementary grant and OV-studentenkaart are always a gift. In addition, you can also take out a loan from the IB-Groep. You will always be required to repay this loan.**

**Specialist training**

Do you plan to continue your professional or middle-management training with a one or two-year specialist course? If so, then you are entitled to a performance-related grant for an extra period of ( a maximum of) two years. If you obtain a diploma for your specialist training then this performance-related loan will be converted into a gift.

**Dual enrolment for secondary vocational education**

If you have enrolled for secondary vocational education at level 1 or 2 at the same time as for level 3 and 4 then you will receive student finance on the grounds of the higher course: consequently you will receive a performance-related grant. This is also applicable when you have enrolled for a course at level 3 or 4 at the same time as for a course in higher professional education or university. You will then receive a performance-related loan for your higher education.

**No further entitlement**

Do you plan to follow a course at level 1 or 2, and have you already received a performance-related grant for level 3 or 4 for a period of 48 months? Then you are no longer entitled to student finance.

**From secondary vocational education to higher professional education**

Do you plan to continue your secondary vocational education with higher professional education? Then you will be governed by a diploma period for both your secondary vocational education and higher professional education. Your diploma period for higher professional education begins at the time you are first entitled to a performance-related grant for higher professional education.

**HIGHER PROFESSIONAL EDUCATION OR UNIVERSITY**

When you study at a university or university for applied sciences then you will receive student finance for the duration of your study plus three years. Consequently when your study lasts four years you will receive student finance to a total of a maximum of seven years. You receive a performance-related grant for the first four years: your financing for the last three years is always in the form of a loan. When you follow a longer study then the duration of the course is longer and you receive a performance-related grant for a longer period of time. For example, if you study medicine (a six-year course) then you receive student finance for a total of a maximum of nine years: a performance-related grant for six years, and a loan for three years. In some situations you will receive an additional performance-related grant. More information about this is available at [www.ib-groep.nl](http://www.ib-groep.nl).

**Teacher training**

Have you completed your studies in higher education with a diploma, and are you going to continue with a teacher-training course? If so, you may be entitled to a performance-related grant for a further year. More information about the conditions is available at [www.ib-groep.nl](http://www.ib-groep.nl).

**No further entitlement**

Do you plan to follow a course at a secondary vocational education institution, and have you already received a performance-related grant for a course at a higher professional education institution or university for a period of 48 months? Then you are no longer entitled to student finance.

**A SUMMARY OF THE FACTS**

- In the first instance your performance-related grant is a loan.
- Have you obtained your diploma within ten years? Then your performance-related loan is converted into a gift.
- Have you failed to obtain your diploma (in time)? Then you are required to repay your performance-related loan and OV-studentenkaart student public transport pass (with interest).
- Have you borrowed an extra amount in addition to your (performance-related) grant? If so, you will always be required to repay this loan.
- You must always repay a tuition fees loan after you have completed your study.
- When you borrow from the IB-Groep then you will also always be required to pay interest on your loan.

**1.10 CONVERSION OF PERFORMANCE-RELATED GRANT**

The number of years of the performance-related grant that is converted into a gift on obtaining your diploma depends on the value of your diploma. When you obtain a diploma for a four-year study ( a study with 240 credits) within the diploma period then we convert your performance-related grant for four years into a gift. When you obtain a diploma for a three-year study (180 credits) then we convert your performance-related grant for three years into a gift. We send you a message in the January following our registration of your diploma in which we inform you which part of your performance-related grant will be converted into a gift.

Note: In some instance we determine the part of a performance-related grant for a course outside the Netherlands that will be converted into a gift on the basis of the diploma that you have received. More information about this is given on page 53.

**1.11 AMOUNTS**

The tables on the next page list the amounts you can receive. All amounts listed in the tables are maximum amounts.

SECONDARY VOCATIONAL EDUCATION

Monthly amounts, January through July 2009.

STUDENT FINANCE	LIVING AT YOUR PARENTS' HOME	AWAY FROM YOUR PARENTS' HOME
Basic grant	73,56	240,02
Supplementary grant	299,82	319,27
Loan	160,22	160,22

Monthly amounts, August through December 2009.

STUDENT FINANCE	LIVING AT YOUR PARENTS' HOME	AWAY FROM YOUR PARENTS' HOME
Basic grant	73,56	240,02
Supplementary grant	301,49	320,94
Loans	160,22	160,22

HIGHER EDUCATION

Monthly amounts, January through August 2009.

STUDENT FINANCE	LIVING AT YOUR PARENTS' HOME	AWAY FROM YOUR PARENTS' HOME
Basic grant	93,29	259,76
Supplementary grant	211,99	231,43
Loans	284.19	284.19
Tuition fees loan	Statutory tuition fees 130.42	Statutory tuition fees 130,42
	Institutional tuition fees 652.10	Institutional tuition fees 652,10

Monthly amounts, September through December 2009.

STUDENT FINANCE	LIVING AT YOUR PARENTS' HOME	AWAY FROM YOUR PARENTS' HOME
Basic grant	93,29	259,76
Supplementary grant	211,99	231,43
Loans	284.19	284.19
Tuition fees loan	Statutory tuition fees 133.08	Statutory tuition fees 133,08
	Institutional tuition fees 665.40	Institutional tuition fees 665,40

## 2

## OV-STUDENTENKAART: STUDENT PUBLIC TRANSPORT PASS

An OV-studentenkaart is part of your student finance. You are entitled to the OV-studentenkaart for the entire period you are entitled to student finance. The pass can be used for travel by train, bus, metro and tram. You can choose between a week or weekend pass.



## 2.1 OV-STUDENTENKAART (STUDENT PUBLIC TRANSPORT PASS)

Are you entitled to student finance? If so, then you are also entitled to an OV-studentenkaart. The IB-Groep sends you an automatic message to inform you that you can collect your pass. The message informs you where and when you can collect your pass. You can choose between a week or weekend pass. You can make your choice when you call at the post office to collect your pass.

### WEEK PASS:

- free travel from 04:00 on Mondays to 04:00 on Saturdays (except on public holidays and from 04:00 on 16 July to 04:00 on 16 August)
- discount from 04:00 on Saturdays to 04:00 on Mondays
- discount on public holidays from 04:00 to 04:00 on the next day
- discount from 04:00 on 16 July to 04:00 on 16 August.

### WEEKEND PASS:

- free travel from 12:00 on Fridays to 04:00 on Mondays
- free travel on public holidays from 04:00 to 04:00 on the next day
- free travel from 12:00 on Thursday 9 April, Wednesday 29 April, Monday 4 May and Wednesday 20 May
- discount from 04:00 on Mondays and from 09:00 to 04:00 on the other weekdays (Fridays to 12:00).

### DISCOUNT:

- 40 percent discount on all national train journeys, Interliner and Q-liner
- 40 percent 'accompanying passenger discount' on all national train journeys for a maximum of three persons who accompany you on the same journey and in the same train and class (after 09:00 on weekdays, and the whole day in weekends, public holidays, and the months of July and August)
- cheaper travel with a pink unit ticket for the bus, metro or tram.  
A surcharge may be levied for certain trains and buses.

### PUBLIC HOLIDAYS IN 2009:

1 January (New Year's Day), 10 April (Good Friday), 13 April (Easter Monday), 30 April (Queen's Official Birthday), 5 May (Liberation Day), 21 May (Ascension Day), 1 June (Whit Monday), 25 and 26 December (Christmas Day and Boxing Day).

## 2.2 OV-CHIPKAART (STUDENT PUBLIC TRANSPORT SMART-CARD PASS)

The OV-chipkaart will ultimately replace all train tickets, unit tickets, season tickets, and the OV-studentenkaart. The OV-chipkaart is being introduced in phases, beginning with the Rotterdam region. It is not yet known when the OV-chipkaart will be introduced throughout the Netherlands. Have you any questions about the introduction of the OV-chipkaart? If so, surf to [www.ov-chipkaart.nl](http://www.ov-chipkaart.nl).

You will need to submit an extra passport photo at the post office for your Student's OV-chipkaart student public transport smart-card pass: you will then receive your Student's OV-chipkaart by post. You need to submit an extra passport photograph only once. Are you unable to remember whether you submitted a second passport photograph? If so, you can check at [www.studentenreisbewijs.nl](http://www.studentenreisbewijs.nl).

The rules for the surrender of your Student's OV-chipkaart differ from those for the surrender of your OV-studentenkaart. More information about the rules is available at [www.studentenreisbewijs.nl](http://www.studentenreisbewijs.nl), which also contains more general information about the Student's OV-chipkaart.

## 2.3 PERFORMANCE REQUIREMENTS FOR YOUR PASS

Are you entitled to student finance for a course in higher education, or do you have a performance-related grant for vocational education? If so, then your OV-studentenkaart falls under the performance requirements. According to these requirements, when you obtain your diploma within ten years then the pass for all the years will be converted into a gift. When you do not obtain your diploma within ten years you will be required to pay for your pass: for 2009 this amount is € 80.25 per month plus interest for the months in which you possessed your OV-studentenkaart. You must also meet the performance requirements when you receive a public-transport allowance or an amount in compensation. If you believe that you will be unable to meet the performance requirement then you can choose not to collect your pass. However, should you subsequently nevertheless meet the performance requirement then you will be unable to claim an allowance for this period.

## 2.4 COLLECTING YOUR PASS

You must collect your OV-studentenkaart in person from the post office in the neighbourhood of the address at which you are registered in the Municipal Personal Records Database. The pass cannot be sent to another address. The post office from



which you can collect your pass is stated in the message informing you that your pass is ready. You can also view this at Mijn IB-Groep.

When you collect your pass then you will need to take the following with you:

- the collection pass or the pass number
- an official passport photograph which is a true likeness of you (in colour or black and white), 3 x 4 cm
- only when you have not done so before: an additional 3x4 cm passport photograph for the Student's OV-chipkaart
- valid proof of identity (passport, Dutch driving license, European identity card or, for non-Dutch citizens: official travel and residence permits).

When you collect your card, check that the name, initials and date of birth stated on the OV-studentenkaart are the same as on your proof of identity. If they are not the same then contact the IB-Groep.

#### **SITUATIONS IN WHICH YOU SHOULD NOT COLLECT YOUR PASS**

Do not collect your OV-studentenkaart if:

- you have ended your course
- you will not follow the course for which you applied for student finance
- you have applied for an allowance instead of the course, since you are going to study outside the Netherlands or follow a traineeship.

The post office will keep your pass until 31 December 2009. When you are re-entitled to student finance (or are no longer entitled to an allowance) then you can collect the pass from within five working days before to regain your entitlement to the pass. If you collect the pass earlier then you will be required to pay € 68 per half calendar month (or part of a half calendar month).

## **2.5 SURRENDERING YOUR PASS**

You are no longer entitled to a OV-studentenkaart in the following situations:

- You stop your study.
- You have made use of your maximum entitlement to student finance.
- You are going to begin a new course for which you are not entitled to student finance.
- You have stopped your student finance because your additional income exceeds the maximum amount. More information about the additional-income limit is given in Section 3.

#### **LATEST SURRENDER DATES IN 2009:**

**6 February, 6 March, 7 April, 8 May, 8 June, 7 July, 7 August, 7 September, 7 October, 6 November, 7 December.**

You must also surrender your pass when:

- you change the type of your pass
- you receive a public-transport allowance instead of an OV-studentenkaart in view of study or a traineeship outside the Netherlands.

You do not need to surrender the pass when you are entitled to student finance and

- you do not receive payments because a debt is being settled
- you are in the 'lending phase' but do not receive your loan.

You are personally responsible for ensuring that you surrender the pass in time: the IB-Groep will not send you a message informing you that you are required to do so. You surrender the pass in time when you surrender it before or by no later than the fifth working day of the first month in which you are no longer entitled to student finance. You can surrender the pass solely at an IB-Groep service office or a post office (which can be recognized from the OV-studentenkaart logo). Someone else can also surrender the pass for you. You will receive a receipt of surrender. You must keep the receipt for five years, since you may be required to show it to prove that you have surrendered your pass.

#### **HAVE YOU SURRENDERED THE PASS TOO LATE?**

If you surrender the OV-studentenkaart too late then you will be required to pay € 68 per half calendar month (or part of a half calendar month). This half month begins after the fifth working day of the first month in which you are no longer entitled to student finance. If you surrender the pass after the fifteenth of that month then you will be required to pay € 136. The amount you are required to pay increases by € 68 for each following half calendar month from the first and sixteenth of each month. More information about the repayment of your public-transport debt is given on page 87.

#### **YOU DECIDE NOT TO STUDY AFTER ALL?**

If you have collected your pass before your student finance begins and you then decide not to follow the study after all then you must surrender your pass before the first day of the month in which your student finance was to begin. If you do not do so then you will be required to pay € 68 per half month (or part of a half month) in which the pass was unjustifiably in your possession.

## THE PERIOD AROUND THE TURN OF THE YEAR

Take good care during the period around the turn of the year. Will you no longer be entitled to student finance from 1 January, and have you already collected your new pass? If so, make sure that you surrender your new pass before 1 January.

## 2.6 CHANGING YOUR TYPE OF PASS

Do you wish to change your week pass to a weekend pass, or vice versa? Go to the post office and complete the *Wijzigingen OV-studentenkaart* (Changes to the OV-studentenkaart) form. Take your correspondence number with you, since you will need it. Changing the type of pass costs € 13.61. The changed pass will be available at the post office within ten working days.

You change the type of your pass only when:

- you have not changed the pass earlier in the pass year (January to December inclusive)
- you have not lost your pass during the pass year
- you have not applied for a replacement pass during the pass year
- you apply for a changed type of pass during the period from 1 September to 30 April inclusive.

If you apply for a changed type of pass on or after 1 May then you will receive your changed pass only on 1 September.

If you do not collect the changed type of pass you applied for then the post office will keep it until 31 December inclusive. You can collect the changed pass later using your message informing you that the pass is ready. Have you mislaid the message? Surf to Mijn IB-Groep to find out your pass number and which post office is holding your OV-studentenkaart.

## 2.7 PROBLEMS WITH YOUR OV-STUDENTENKAART

### HAVE YOU MISLAID YOUR PASS, OR HAS IT BEEN STOLEN?

If your OV-studentenkaart has been stolen or you have mislaid it then you must go to a post office recognizable by its OV-studentenkaart logo. Take your correspondence number with you, since you will need it.

- Complete the *Wijzigingen OV-studentenkaart* (Changes to the OV-studentenkaart) form at the post office.
- Take the form to a police station to get a stamp. Note: in some municipalities the police have transferred this task to the municipality. You will then need to go to the

municipality to get the form stamped. If your OV-studentenkaart has been stolen then you can also enclose a copy of the official report referring to the pass with the form. You will not then need to get the form stamped.

- Hand in the form to the post office. You pay € 31.76, and your new pass will be available at the post office within ten working days.

**Note: a pass reported as being lost or stolen will be recorded as invalid. If you subsequently find or retrieve the pass and use it to travel then you will be using an invalid travel document, and the public-transport company will fine you.**

### HAVE YOU LOST YOUR PASS, AND HAS YOUR STUDENT FINANCE ENDED?

You must surrender your OV-studentenkaart once you are no longer entitled to student finance. Have you mislaid your pass, or has it been stolen - so you cannot surrender it? You can avoid a debt due to the unjustifiable possession of the OV-studentenkaart by having a surrender date registered. You do so as follows:

- Go to a post office with a OV-studentenkaart logo before five working days have passed in the first month in which you no longer receive student finance. Take your correspondence number with you, since you will need it. Complete the *Wijzigingen OV-studentenkaart* (Changes to the OV-studentenkaart) form at the post office.
- Take the form to a police station to get a stamp. Note: in some municipalities the police have transferred this task to the municipality. You will then need to go to the municipality to get the form stamped. If your OV-studentenkaart has been stolen then you can also enclose a copy of the official report referring to the pass with the form. You will not then need to get the form stamped.
- Hand in the form to the post office, and pay € 18.15. The date of payment is regarded as the surrender date.

### IS YOUR PASS DAMAGED?

A damaged OV-studentenkaart is no longer valid for use on public transport. For this reason you can apply for a replacement pass. You do so as follows: take the damaged pass with you to the post office, and complete the *Wijzigingen OV-studentenkaart* (Changes to the OV-studentenkaart) form available at the post office. Take your correspondence number with you, since you will need it. The post office will then send the form and the damaged pass to the IB-Groep. You will need to pay € 31.76. Your new pass will be available from the post office within ten working days.

### IS A PASS INSUFFICIENT FOR YOUR NEEDS?

When you are unable to get to school or your traineeship in time then you can, in certain situations, receive an allowance. You then receive this allowance alongside your OV-studentenkaart. You can request an allowance with the *Hardheidsclausule OV-studentenkaart* (OV-studentenkaart hardship clause) form. Send the form together with the requested supporting documents within two months after the beginning of the problems.

**Note: you are not entitled to an allowance if you voluntarily decide not to use the OV-studentenkaart.**

You can receive an allowance alongside your OV-studentenkaart in the following situations:

- **You arrive at school too late, or you can no longer get home**  
Are you unable use public transport to arrive at school or university in time in the mornings? Or are you unable to get home after your last lesson? If so, then you can receive an allowance of € 80.25 per month (2009). You are entitled to this amount when:
  - the problems occur on at least twelve occasions a month
  - you live with your parents.
- **You arrive at the traineeship address too late, or you can no longer get home**  
Are you unable use public transport to arrive at your traineeship address in time in the mornings? Or are you unable to get home at the end of your traineeship day? If so, then you can receive an allowance of € 80.25 per month (2009). You are entitled to this amount when:
  - the problems occur on at least twelve occasions a month
  - the traineeship is a compulsory part of your course.
- **Extra costs for ferries**  
In some instances you will need to use a ferry to travel to your school or university. Costs of more than € 22.69 per month are reimbursed.

### HAVE YOU FORGOTTEN YOUR PASS?

Have you forgotten your pass, and are you inspected by the conductor? Then you will be required to pay the price of your journey and a fine. The Dutch Railways (NS) (but no other public transport companies) permits you to lodge a notice of objection when you can subsequently demonstrate that you do possess a valid OV-studentenkaart. Any such objection will be accepted only once a year.

## 2.8 YOUR OV-STUDENTENKAART ABROAD

When you receive student finance for a course outside the Netherlands or you go abroad temporarily for your studies or a traineeship then you can apply for an allowance instead of your OV-studentenkaart.

### TEMPORARY STAYS OUTSIDE THE NETHERLANDS IN CONNECTION WITH YOUR STUDY

When you remain enrolled for a Dutch course but travel outside the Netherlands temporarily for your studies or a traineeship then you can opt for a public transport allowance instead of your OV-studentenkaart. The allowance is € 80.25 per month (2009). You must apply for the allowance two months before the beginning of your temporary stay outside the Netherlands by completing the *OV-vergoeding buitenland* (Public-transport allowance outside the Netherlands) form. You can download this form from [www.ib-groep.nl](http://www.ib-groep.nl). When you receive this allowance you must make sure that you surrender your OV-studentenkaart in time. You must do so by no later than the fifth working day of the first month in which you receive the allowance.

### FULL-TIME STUDY OUTSIDE THE NETHERLANDS

According to the standard procedure, when you are enrolled solely for study outside the Netherlands then you will be issued a public-transport allowance. The allowance is € 80.25 per month (2009). If you nevertheless wish to receive an OV-studentenkaart then you must complete the *OV-studentenkaart buitenland* (OV-studentenkaart outside the Netherlands) form. You can download this form from [www.ib-groep.nl](http://www.ib-groep.nl). Send in the form at least two months before starting date of your OV-studentenkaart. When you prefer to receive an OV-studentenkaart instead of an allowance then you will need to apply for this each year. If you do not do so then you will automatically receive an allowance from January of the next year.

## 3

## MIJN IB-GROEP

Do you wish to apply for student finance? Do you wish to find out when your grant has been paid? or do you wish to give notification of a change? Mijn IB-Groep, which enables you to do all this online, is the IB-Groep's digital counter - rapid and convenient.





### 3.1 WHY MIJN IB-GROEP?

Mijn IB-Groep offers you an opportunity to carry out the following online:

- apply for student finance
- find out where your OV-studentenkaart student public travel pass is ready for you
- check your study details
- check whether your money has been transferred to your account
- change the amount of your performance-related grant or loan
- give notification of changes rapidly and safely: your address, home situation, account number, study details
- view messages from the IB-Groep
- view the amount of your study debt (where relevant).

Mijn IB-Groep is available from 07:00 to 00:00 every day. Self-evidently, we guarantee your privacy. Mijn IB-Groep is safe and reliable.

### 3.2 DIGID

You need a DigiD with SMS function to log into Mijn IB-Groep. DigiD is the abbreviation of Digital Identity, a shared system the authorities use to determine your identity. DigiD enables you to log into the electronic services of a continually increasing number of government agencies using just one login code. You need a DigiD with SMS function (medium level) to log into Mijn IB-Groep. Once you have applied for DigiD then DigiD will send you a letter with your username and password. These enable you to log in to Mijn IB-Groep.

#### DIGID OUTSIDE THE NETHERLANDS

DigiD makes use of the Municipal Personal Records Database (GBA). Following your application for a username DigiD will send your personal activation code to your home address (as registered in the GBA). The issue of the activation code to this address is part of the DigiD security. When you live outside the Netherlands then your address will not be registered in the GBA, and consequently you cannot apply for a DigiD login code from outside the Netherlands. DigiD is currently studying the feasibility of applications for a DigiD from Dutch citizens residing outside the Netherlands. Do you live outside the Netherlands, and to you wish to submit an application to the IB-Groep or give notification of a change? If so, then you will need to use one of our forms.

You can download these forms from [www.ib-groep.nl](http://www.ib-groep.nl) or order them via the IB-Groep Infolijn, (050) 599 77 55.

### 3.3 HOW DOES IT WORK?

Mijn IB-Groep is a system that enables you to view and change your details. Those details you can change can be identified by the following “W”, the change button. When you wish to make a change then click on the “W” button: the procedure is self-explanatory.

Unfortunately, it is not yet possible to give notification of all changes using the digital system.

- In the event of a change in your partner or single-parent supplement then you will need to send in the completed *Formulier voor éénoudertoeslag en partnertoeslag* (Single-parent and partner supplement) form.
- When you wish to give notification of a change with retroactive effect then you will need to send in the completed *Wijzigingen student* (Student changes) form.

### 3.4 DIGITAL MESSAGES

You can choose to have IB-Groep messages made available to you solely in digital form, and no longer by post. Your messages will then be made ready for you on Mijn IB-Groep's 'Post' tab - extremely secure, since you will first need to log in with your DigiD. This method offers you a convenient means of grouping your IB-Groep messages. You receive an e-mail from the IB-Groep each time a new message is ready for you. Please note that messages are not stored indefinitely: they are stored for a maximum of two years.

Tip: save your digital messages on your PC.



## 4

## APPLYING FOR STUDENT FINANCE

When you wish to apply for student finance then you should do so at least three months before you wish your student finance to begin. Mijn IB-Groep offers you a rapid and convenient means of submitting your application.



## 4.1 WHEN AND HOW SHOULD YOU APPLY?

Apply for student finance least three months before you wish your student finance to begin. This is important to make sure that your OV-studentenkaart student public transport pass is ready for you in time. You cannot obtain backdated student finance. Do you come from the Netherlands Antilles or Aruba? If so, you should also read the information given in Section 8.

### MIJN IB-GROEP

Applying for student finance is very simple: Mijn IB-Groep offers you a rapid and convenient means of doing so. You need a DigiD with SMS function to log into Mijn IB-Groep. More information about Mijn IB-Groep is given in Section 3.

### FORM

If you are unable or unwilling to make use of Mijn IB-Groep then you can apply for student finance using a form. However, the IB-Groep can process forms less rapidly than online applications. You can apply for student finance for secondary vocational education using the *Aanvraag studiefinanciering middelbaar beroepsonderwijs* (Application for student finance for secondary vocational education) form. You can apply for student finance for higher professional education and university programmes using the *Aanvraag studiefinanciering hoger onderwijs* (Application for student finance for higher education) form. You can download these forms from [www.ib-groep.nl](http://www.ib-groep.nl) or order them via the IB-Groep Infolijn +31 (0)50 599 77 55.

## 4.2 APPLYING FOR A SUPPLEMENT

Are you a student, and do you look after a child? If so, you can apply for a supplement. You can make this application using the *Formulier voor éénoudertoeslag en partnertoeslag* (Single-parent and partner supplement) form. Page 14 lists the conditions to be met for a single-parent and partner supplement. You can download the form from [www.ib-groep.nl](http://www.ib-groep.nl).

We use one form for applications for the supplement and for changes to the supplement: you can, for example, also use this form when you receive a single-parent supplement and wish to notify us that you have a partner.

## 4.3 APPLYING FOR STUDENT FINANCE BETWEEN STUDIES

Are you currently enrolled for study in secondary vocational education and will you, after a brief interruption, continue with another study in secondary vocational education or higher education? And will you also be entitled to student finance for your new study? If so, then you can obtain student finance for the period between your previous study and your next study. We refer to this as 'bridging student finance', which is available for a maximum of four months. When you retain a consecutive entitlement to student finance then you can also continue to make use of your OV-studentenkaart student public transport travel pass.

Note: you must notify the IB-Groep of your new course by no later than the enrolment date. Have you, for example, finished your previous study on 30 June, and are you enrolled for your new course as from 1 September? If so, you must notify the IB-Groep by no later than 1 September. Mijn IB-Groep offers you a rapid and convenient means of giving notification of your new course.

## 4.4 APPLYING FOR STUDENT FINANCE FOR STUDIES OUTSIDE THE NETHERLANDS

You cannot apply for student finance for study outside the Netherlands via Mijn IB-Groep (yet). You apply for student finance by submitting the *Aanvraag studiefinanciering buitenland hoger onderwijs* (Application for student finance outside the Netherlands, higher education) form, or the *Aanvraag studiefinanciering buitenland beroepsonderwijs* (Application for student finance outside the Netherlands, vocational education) form. You can download these forms from [www.ib-groep.nl](http://www.ib-groep.nl). It is important that you submit your application to the IB-Groep at least three months in advance.

### PUBLIC TRANSPORT ALLOWANCE OR OV-STUDENTENKAART (STUDENT PUBLIC TRANSPORT PASS)

When you apply for student finance for a study outside the Netherlands then you will automatically receive a public transport allowance. If you nevertheless prefer the OV-studentenkaart then you will need to submit a separate application. You can apply for the pass using the *OV-studentenkaart buitenland* (OV-studentenkaart outside the Netherlands) form. You will then need to apply for the OV-studentenkaart again for each calendar year.

**AUTHORIZING SOMEONE ELSE**

It can be difficult for you to make arrangements with the IB-Groep while you are outside the Netherlands, and for this reason it may be convenient when someone in the Netherlands looks after your study-financing issues for you. You can decide who that person is. You can authorize someone straight away on your application form. You can also complete an authorization form at a later date.

**MIJN IB-GROEP**

You can also register for Mijn IB-Groep. Mijn IB-Groep, the IB-Groep's digital counter, enables you to view and change your details online - which can be very useful when you are studying outside the Netherlands. Your DigiD, a personal access code via your mobile telephone (you will then need a Dutch mobile telephone number) and your password grants you access to the details about your study, student finance, OV-studentenkaart, or public-transport allowance. You can retrieve the information at any time you require between 07:00 and midnight. You can request your DigiD via [www.ib-groep.nl](http://www.ib-groep.nl). However, you must do so before you leave the Netherlands, since you cannot apply for your username outside the Netherlands.

**4.5 APPLYING FOR A TUITION FEES LOAN FOR STUDENTS FROM EU/EEA COUNTRIES**

Are you from an EU/EEA country, and are you not entitled to full student finance? If so, then you can apply for a tuition fees loan. To apply for a tuition fees loan for EU/EEA students you will need to complete the *Application loan tuition fees for students from EU/EEA countries* form and send the form together with the requested supporting documents to the IB-Groep. You can download the form from [www.ib-groep.nl](http://www.ib-groep.nl). The notes to the form explain exactly which supporting documents you will need to enclose with the form. More information about this regulation is given on page 69. You must apply in good time, namely within four months after your study begins. Do you, for example, wish to receive a tuition fees loan from 1 September 2009? If so, then you must send your application before 31 January 2010. If, for example, you send your application in February 2010 then you can receive your tuition fees loan from no earlier than 1 October 2009.

**STOPPING YOUR COURSE**

if you stop attending school, or your study in the Netherlands then you must inform the IB-Groep in writing. The IB-Groep's address is: Informatie Beheer Groep, Collegegeldkrediet EU/EER, Postbus 50021, 9702 BA, Groningen, The Netherlands.

The tuition fee loan is intended for a full study year, and is paid in monthly instalments. If you stop your study and disenroll earlier then the tuition fees loan will be adjusted accordingly. You will be informed of this adjustment.

**ARE YOU GOING TO STUDY AT A SECONDARY VOCATIONAL EDUCATION INSTITUTION (MBO)?**

Are you 18 or older on the first day of the school year (1 August)? Then you will be required to pay tuition fees and hand in an Onderwijskaart (study card) to your school. Surf to [www.ib-groep.nl](http://www.ib-groep.nl) for more information.

**ARE YOU GOING TO STUDY AT A HIGHER PROFESSIONAL EDUCATION INSTITUTION (HBO) OR UNIVERSITY?**

Are you beginning your study at a university of applied sciences or university? if so, then you will also need to enroll for the study of your choice. You can arrange your enrolment via [www.studielink.nl](http://www.studielink.nl).

**REGISTER FOR MIJN IB-GROEP**

Mijn IB-Groep enables you to make all the arrangements for your student finance online - rapidly and conveniently. You need a DigiD with SMS function to log into Mijn IB-Groep.

**CHECKLIST FOR APPLICATIONS FOR STUDENT FINANCE:**

- apply for a DigiD username
- use your DigiD to log in to Mijn IB-Groep
- use Mijn IB-Groep to make the arrangements for your student finance (at least three months in advance).



## 5

## ADDITIONAL INCOME

When you receive student finance you may earn a certain additional annual income without placing your student finance in danger. In 2009 this amount is € 13,215.83. This relates to the aggregate income or taxable wage.



## 5.1 ADDITIONAL INCOME LIMIT

In 2009 you are permitted to earn an additional income of € 13,215.83 alongside your student finance. Even when you have a 'zero loan' you still make use of student finance, and consequently the additional income limit is also applicable to you. This relates to your aggregate income or taxable wage. There is no problem when you remain under this limit. This Section contains information about what you must do if your additional income is above the limit.

**Note:** 2008 was the first year in which the additional income limit related to the aggregate income or taxable wage. The limit was then € 12,916.17. Consequently you will need to check more than your net income when assessing the additional income limit. This Section explains what you will need to take into account.

## 5.2 WHAT IS TAKEN INTO ACCOUNT?

### WHEN YOU SUBMIT A TAX RETURN TO THE NETHERLANDS TAX AND CUSTOMS ADMINISTRATION.

When you submit a tax return for 2009 to the Netherlands Tax and Customs Administration then the IB-Groep will inspect the aggregate income that will be stated on the final tax assessment. You will receive this assessment from the Netherlands Tax and Customs Administration. Income that does not need to be included on your return is not taken account for the additional income limit.

### WHEN YOU DO NOT SUBMIT A TAX RETURN TO THE NETHERLANDS TAX AND CUSTOMS ADMINISTRATION.

When you do not submit a tax return to the Netherlands Tax and Customs Administration then the IB-Groep will review your taxable wage for 2009. This amount is stated on the end-of-year return(s) you receive from your employer(s) or administration agency/agencies.

### INCOME FROM SEVERAL SOURCES

When you receive wages for benefits from a number of employers or administration agencies then you total the amounts. The taxable wage is specified on your wages or benefits statements. You can use these to make regular checks of your income against the additional income limit. These statements often specify a cumulative taxable wage. In some instances other words are used for the taxable wage (belastbaar loon),

such as 'loon voor de loonheffing', 'fiscaal loon' or just 'loon'. You must not base your assessment on the 'sv-loon' (loon sociale verzekeringen, [social security wage]).

### WHEN YOU HAVE YOUR OWN COMPANY

When students have their own company then the IB-Groep calculates a monthly amount by dividing the business profits, negative personal allowances, personal allowances, taxable wage from box 2 (substantial interest) and taxable wage from box 3 (gain from savings and investments) by twelve.

**Do you, as a student, have a secondary job or an own company, and did you not receive student finance at the beginning or end of 2009? If so, your income during this period will not be taken into account: however, you will need to demonstrate that you earned the income at the beginning or end of the year. Note: if you interrupt your student finance during the year then your income for the entire year will be taken into account.**

## 5.3 WHAT IS NOT TAKEN INTO ACCOUNT?

Some income that is of importance to your income tax return is not taken into account for the additional income limit. The IB-Groep deducts the following income, either in whole or in part, from your aggregate income or taxable wage:

- Benefits pursuant to the Work and Social Assistance Act.
- Benefits pursuant to the Supplementary Benefits Act.
- Benefits pursuant to the General Surviving Relatives Act. A monthly amount of € 299.82 (January to July inclusive) or € 301.49 (August to December inclusive) is not taken into account for each month you receive these benefits.
- Income that you can demonstrate you earned in a period in which you did not receive student finance and/or had an OV-studentenkaart student public transport pass. This period can be contiguous with the beginning of 2009 (from January) or at the end of the year (to December inclusive). If you interrupt your student finance during the year then this income will be taken into account.

You can also receive income that is not included in your aggregate income or taxable wage. We also take no account of this income. Examples include:

- your student finance
- benefits pursuant to the Exceptional Medical Expenses Act (AWBZ)
- child benefits for your children
- rent supplement



- care supplement
- lottery prizes
- alimony/maintenance for your children or from your parent(s)
- a one-off study grant from a (private) study fund.

Do you have doubts as to whether specific income should be included in your aggregate income? If so, you should call the Netherlands Tax and Customs Administration's BelastingTelefoon (0800) 0543. The staff of the IB-Groep cannot advise you on these issues.

#### 5.4 IF YOU EARN MORE THAN THE ADDITIONAL INCOME LIMIT

Is your income in 2009 below € 13,215.83? Then you do not need to take any action. If the income you earn alongside your student finance is above the additional income limit then you must temporarily stop your student finance and surrender your OV-studentenkaart student public transport pass before your income exceeds € 13,215.83. You can apply for student finance again as from 1 January 2010. Mijn IB-Groep offers you a rapid and convenient means of doing so.

Example: your income is going to exceed the additional income limit in November. You must stop your student finance as of 1 November, and you must surrender your OV-studentenkaart at a post office by no later than the fifth working day in November.

Do you find out that your additional income exceeded the limit in 2009 only in 2010? You can stop your student finance with retroactive effect until 1 July 2010. Did you exceed the additional income limit in 2008? You can stop your student finance with retroactive effect until 1 July 2009.

If you stop your student finance with retroactive effect then you will need to repay the student finance you received during the relevant period. You will be required to pay € 68 per half calendar month (or part of a half calendar month) for the period in which you unjustifiably had an OV-studentenkaart in your possession. In most instances you will be required to repay more when you stop your student finance just before 1 July 2010, since other rules will then be applicable. Information about the amounts you will be required to repay is given in the following Section.

**Will you be or reach the age of thirty in 2009, and will your income above the additional income limit? If so, you should contact the IB-Groep before you stop your student finance, since you can no longer apply for student finance from the month after the month in which you become thirty.**

#### 5.5 WHAT ARE YOU REQUIRED TO REPAY?

The IB-Groep carries out a retrospective inspection of your income with the Netherlands Tax and Customs Administration. If this reveals that your income was more than the additional income limit whilst you have failed to stop your student finance then you will be required to repay a certain amount. This amount is comprised of three parts:

- The income you earned in 2009 above the limit of € 13,215.83. If, for example, your income was € 14,215.83 then you will be required to repay € 1000. The amount you are required to repay is never more than the total of the basic grant and supplementary grant you were assigned in the relevant year.
- An amount of € 80.25 for each month in which the OV-studentenkaart student public transport pass was in your possession. You will still be required to pay an amount of € 80.25 per month when you received an allowance for your OV-studentenkaart. You will not need to pay anything if you did not collect the pass and did not receive an allowance.
- Interest. The interest you are required to pay is calculated on the your income above the additional income limit and the amount you are required to repay for the OV-studentenkaart. This interest is calculated from the month after the month in which you received a message from the IB-Groep informing you of the amount you owe.

## 6

## STUDENT FINANCE OUTSIDE THE NETHERLANDS

In addition to receiving student finance for study in the Netherlands you can also receive student finance for study outside the Netherlands. This is governed by the same conditions as for student finance in the Netherlands, as well as a number of additional conditions.



## 6.1 TEMPORARY STAYS OUTSIDE THE NETHERLANDS IN CONNECTION WITH YOUR STUDY

When you temporarily study or follow a traineeship outside the Netherlands then you will need to meet two conditions to retain your student finance:

- you remain registered as a full-time student for a Dutch study
- your study or traineeship outside the Netherlands is part of your Dutch study.

When you meet these two conditions then your student finance will continue. You can apply for an allowance for your OV-studentenkaart (student public transport pass), see also page 31.

## 6.2 FULL-TIME SECONDARY VOCATIONAL EDUCATION STUDIES OUTSIDE THE NETHERLANDS

You can follow a number of full-time secondary vocational education studies completely outside the Netherlands with an entitlement to Dutch student finance. These relate to studies in Germany and Flanders, and to Dutch-language studies in the Brussels region. In addition, you can follow a number of unique secondary vocational education studies that are given in EU/EEA countries but which are not given in the Netherlands with an entitlement to student finance. One example of these studies is a training to become a violin-maker. However, your entitlement to Dutch student finance is subject to the condition that you follow a full-time course that is comparable with the Dutch vocational education learning track.

The secondary vocational education studies that are known to confer an entitlement to student finance are listed on [www.ib-groep.nl](http://www.ib-groep.nl). Is the course you wish to follow not included in this list? Then you should still send a completed application form to the IB-Groep. We can then help you by finding out whether you may still be entitled to student finance. Section 4 explains how to apply for student finance. You can apply for an allowance for your OV-studentenkaart student public transport pass, see also page 31.

### Training at level 1 or 2

Are you following a full-time level 1 or level 2 study outside the Netherlands? Then your student finance - for a maximum of four years - comprised of the basic grant, the OV-studentenkaart student public transport pass (or public transport allowance, abroad) and supplementary grant, where relevant, is a gift. Consequently you do not need to repay your student finance once you have completed your study. In addition, you can also borrow a certain amount from the IB-Groep. When you have completed

your study you are required to repay solely this loan. Will your study outside the Netherlands take longer than four years to complete? If so, you can borrow from the IB-Groep for the period in which you are a full-time student, such for a maximum of three years. In 2009 this is a maximum of € 832.43 per month.

If you are following a level 1 or level 2 study then you must send the IB-Groep a certified copy of your enrolment certificate within three months after the beginning of each study year. In addition, you must send the IB-Groep a certified list of your marks within three months of the completion of each study year. You can do so by having the copies signed and stamped by a competent officer at the education institution.

### Training at level 3 or 4

When you follow a full-time level 3 or 4 study outside the Netherlands then you are entitled to four years' student finance in the form of a performance-related grant. You will then need to take account of any performance-related grant, where relevant, for an earlier level 3 or level 4 vocational study in the Netherlands. This will be deducted from the four years. Immediately after this period you can borrow from the IB-Groep for a maximum of three years.

## 6.3 FULL-TIME HIGHER PROFESSIONAL EDUCATION OR UNIVERSITY STUDIES OUTSIDE THE NETHERLANDS

You are entitled to student finance for a study outside the Netherlands at a university of applied sciences or university of the same quality as the comparable study in the Netherlands that also grants you an entitlement to student finance. If you follow a study outside the Netherlands that does not grant you an entitlement to student finance in the Netherlands then you cannot receive student finance for that study outside the Netherlands.

The conditions to be met for an entitlement to student finance in the Netherlands, such as age and nationality, are also applicable to applications for student finance for study outside the Netherlands. The additional income limit (see Section 3) is also applicable to student finance for study outside the Netherlands. In addition, the following conditions are also applicable:

### Three years in the Netherlands

You must have been a legal resident in the Netherlands for at least three years in the six years before the time at which your student finance for student finance outside the Netherlands is to begin.

There are exceptions for:

- students whose parents work or have worked for a Dutch government organization outside the Netherlands
- students who already studied outside the Netherlands before 1 September 2007
- students who are studying or will study in the border regions.

More information is available at [www.ib-groep.nl](http://www.ib-groep.nl).

#### **No other grant**

When you receive a grant from foreign authorities for a study outside the Netherlands then you are not entitled to Dutch student finance. You must choose between either student finance from the Netherlands or a grant from the country in which you are studying. You cannot receive both.

#### **Quality of the foreign study programme**

In conclusion, the study outside the Netherlands must be of sufficient quality to be granted an entitlement to Dutch student finance. A special organization, Nuffic, acts on behalf of the IB-Groep in assessing whether the study you wish to follow outside the Netherlands complies with the Dutch higher-education level. On the IB-Groep's request Nuffic has compiled lists of study programmes in the United Kingdom and Germany which are most frequently followed by Dutch students and which grant an entitlement to Dutch student finance. These lists are available at [www.ib-groep.nl](http://www.ib-groep.nl).

You can also apply to the IB-Groep for student finance for study programmes that are not included in these lists. Once your application has been received the IB-Groep will request Nuffic to examine whether the study of your choice is of a sufficient quality and level. When Nuffic gives a favourable assessment of the study then you will be entitled to the same performance-related grant, loan and tuition fees loan that you would be entitled to for a comparable study in the Netherlands. In most instances you will then be entitled to a four-year performance-related grant. However, when the study outside the Netherlands is of a five-year duration whilst the comparable Dutch variant is of a four-year variant then you will receive a performance-related grant for only four years. Information about the procedure for applying for student finance for a study outside the Netherlands is given on page 39.

**Do you wish to know which arrangements you will need to make with other government organizations?**

**If so, surf to [www.vertreknaarhetbuitenland.overheid.nl](http://www.vertreknaarhetbuitenland.overheid.nl).**

## **6.4 STUDY RESULTS OUTSIDE THE NETHERLANDS**

Are you following a higher education study programme or a level 3 or 4 vocational training outside the Netherlands? If so then, as is the case for a study in the Netherlands, your basic grant, supplementary grant, OV-studentenkaart student public transport pass or public transport allowance will jointly form a performance-related grant. You first receive the performance-related grant in the form of a loan. However, the supplementary grant you receive during the first twelve months is an exception: this is a gift. When you obtain your diploma within ten years (the diploma period) then you are not required to repay the basic grant, supplementary grant, where relevant, or the (reimbursement for the) OV-studentenkaart. This is not affected by the fact that you are studying outside the Netherlands. However, the foreign diploma will need to possess the same value as a Dutch diploma for a comparable study. The educational system of some countries, such as the United Kingdom, does not make a distinction between studies at universities of applied sciences and universities. In such situations Nuffic will make a retroactive assessment of the value of your diploma. On occasion this can mean that your performance-related grant is not converted (in whole) into a gift since the diploma is not equivalent to the diploma for a comparable study in the Netherlands.



## 7

## STUDENT FINANCE FOR NON-DUTCH CITIZENS

One of the general conditions to be met for an entitlement to student finance is the possession of the Dutch nationality. You do not have Dutch nationality, but you live in the Netherlands? Then in certain situations you are still entitled to student finance.





## 7.1 YOU ARE NOT A DUTCH CITIZEN, AND YOU ARE NOT A CITIZEN OF AN EU MEMBER STATE?

If you have been issued a residence permit Type II Regular - indefinite, Type III Asylum - fixed term or Type IV Asylum - indefinite then you can be entitled to student finance.

Have you been issued a residence permit Type I Regular - fixed term? Then you are entitled to student finance only when the reason or restriction stated on your residence permit is one of the following:

- (extended) family reunification or formation with a Dutch citizen or the holder of a Type I or II residence permit
- (the pursuit of a family life in accordance with Article 8 of the ECHR with a Dutch citizen or the holder of a Type I or II residence permit
- residence for adoption or as a foster child
- single minor alien
- readmission
- alien permitted to stay as a result of extraordinary, harrowing circumstances
- alien unable to leave the Netherlands of his own volition
- residence in connection with prosecution against human trafficking (B9)
- special regulation 2007 (Pardon regulations))
- passage of time in asylum procedure
- residence on the grounds of a ministerial decision.

Have you been issued a residence permit Type I Regular -fixed term with a statement voortgezet verblijf (continued residence)? Then this residence permit grants you to an entitlement to student finance when this residence permit was issued because prior to this permit you had a permit stating one of the aforementioned restrictions.

**Note: when you are staying in the Netherlands with a study permit then you are not entitled to student finance.**

If you have not yet been issued a residence permit then it is nevertheless wise to apply for student finance. In the first instance your application will be rejected. Once the Immigration and Naturalization Office has issued you a residence permit you send a copy of the residence permit together with the *Wijzigingen student* (Student changes) form to the IB-Groep. Your application will then be reassessed.

This information - and more besides - is available in the English-language 'international visitors' section of the IB-Groep's website, together with a nationality chart.

## 7.2 YOU ARE NOT A DUTCH CITIZEN, BUT YOU ARE A CITIZEN OF AN EU MEMBER STATE?

Are you a citizen of an EU, EEA country or Switzerland, and have you lived for five years or more in the Netherlands without interruption? If so, then you are entitled to student finance. It will then be sufficient when you send your application together with a copy of your residence permit 'Duurzaam verblijf Burgers van de Unie' (Permanent residence Citizens of the Union) or a copy of your passport together with what is referred to as a 'historical list of addresses' from your municipality.

Have you lived in the Netherlands for less than five years? If you work in the Netherlands or your parent or partner works in the Netherlands then you may also be entitled to student finance.

Do you work in the Netherlands? Then you must work in the Netherlands on the basis of an official contract of employment, and you must work at least 32 hours a month. If your parent is also a citizen of the European Union but not a Dutch citizen then you are entitled to student finance when this parent works in the Netherlands for at least 32 hours a month on the grounds of a contract of employment. Are you married or a registered partner, and is your partner a citizen of the European Union, not a Dutch citizen, and working in the Netherlands for at least 32 hours a month on the grounds of a contract of employment? Then you are also entitled to student finance. Are you, your parent or your partner an independent entrepreneur or freelancer in the Netherlands? You (your parent or partner) will then need to furnish proof that you/they are officially active as an independent entrepreneur or freelancer and that you/they work at least 32 hours a month.

This information - and more besides - is available in the English-language 'international visitors' section of the IB-Groep's website, together with a nationality chart.

Are you a citizen of an EU, EEA country or Switzerland, but do you not meet the conditions attached to an entitlement to student finance for your study in the Netherlands? If so, then you can receive reimbursement of the course fees for your study. When you are required to pay tuition fees then you can apply for a tuition fees loan. The application forms for reimbursement of the course fees and a tuition fees loan are available on the IB-Groep website. More information about tuition fees loans for students from EU/EEA countries is given on page 69.