



Dienst Uitvoering Onderwijs
Ministerie van Onderwijs, Cultuur en
Wetenschap

Everything about student finance for students and graduates



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 Dienst Uitvoering Onderwijs (Education Executive Agency), abbreviated to DUO, since DUO implements the Student Finance Act on behalf of the Ministry of Education, Culture and Science. DUO exists since January 1, 2010. Until then, we were the Informatie Beheer Groep (IB-Groep).

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 student travel product, obtaining a loan from DUO, 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.ocwduo.nl, DUO's website that provides even more information about all DUO's schemes. In addition, you can log in on the website with DigiD. This enables you to apply for, view and change your student finance - rapidly and conveniently.

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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
- a student travel product
- 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, otherwise you will be required to repay your basic grant, supplementary grant, and student travel product. 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 DUO 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. DUO will then request your parents' income details from the Netherlands Tax and Customs Administration. DUO determines the amount of your supplementary grant for

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.

2010 on the basis of your parents' income in 2008. Your parents can use the 'Ouderbijdrage' calculator at www.ocwduo.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
- other children your parents look after.

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 2008? If so, they can request DUO to base the assessment on another income year. More information is given on page 51.

Income outside the Netherlands

When your parents have indicated that they receive income from outside the Netherlands on their *Opgeven 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 buitenlandse 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 DUO 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 DUO (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 Student travel product

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

For most students the student travel product, 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 student travel product is given in Section 2.

1.5 Loans

You can take out a loan from DUO 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. You pay interest on the loan: in 2010 the interest rate is 2.39 percent per annum. More information about the repayment of a loan after your study is given in Section 12.

A loan:

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

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 DUO for a period of three years, a period which we also refer to as the 'lending phase'. You may borrow a maximum amount of € 853.16 per month during the lending phase (2010): 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 student travel product.

How much debt do you build up?

When you log in at our site you can view the exact amount of your debt. You can also use the site to change the amount you borrow or inform us that you wish to stop the loan. Our website www.ocwduo.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 DUO informing you about the amount of your debt.

Interest

DUO charges you interest on the amount of your loan. In 2010 the interest rate is 2.39 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.ocwduo.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 fees 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 € 1,620 for the 2009-2010 study year, and € 1,672 for the 2010-2011 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 2010 the single-parent supplement is € 445.93 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 2010 may not be more than € 8,618.97.

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 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 2010 the partner supplement is € 557.27 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.

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 18 years or older
- You are younger than 30 on the moment you apply for student finance and on the moment you are entitled to it for the first time.
- 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 the moment you apply for student finance and the moment you are entitled to it for the first time
- you follow a full-time course or work-study programme in higher education
- you possess Dutch nationality.

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.ocwduo.nl.

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
- a student travel product

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.

- | | |
|--------------------------------|--|
| • performance-related grant | > basic grant + student travel product |
| | > supplementary grant |
| • loan (optional) | |
| • tuition fees loan (optional) | |

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 ten years after you first received student finance. This period is called the claiming period. For secondary vocational education and for higher education you have a claiming period of ten years.

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) student travel product. 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 student travel product are always a gift. In addition, you can also take out a loan from DUO. 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? And have you used up the four years of student finance you were entitled to? If so, then you are entitled to a performance-related grant for a period of two years maximum. If you obtain a diploma for your specialist training then this extra 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 a 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.ocwduo.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.ocwduo.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 student travel product (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 DUO then you always have 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 40.

1.11 Amounts

The tables below list the amounts you can receive. All amounts listed in the tables are maximum amounts.

Secondary vocational education

Monthly amounts, January through July 2010

Student finance	living at your parents' home	away
Basic grant	75,39	246,00
Supplementary grant	306,90	326,83
Loan	164,21	164,21

Monthly amounts, August through December 2010

Student finance	living at your parents' home	away
Basic grant	75,39	246,00
Supplementary grant	308,40	328,33
Loan	164,21	164,21

Higher education

Monthly amounts, January through August 2010

Basic grant	95,61	266,23
Supplementary grant	219,16	239,08
Loan	289,38	289,38
Tuition fees loan	Institutional tuition fees 135,00	135,00

Monthly amounts, September through December 2010

Student finance	living at your parents' home	away
Basic grant	95,61	266,23
Supplementary grant	221,00	240,92
Loan	287,54	287,54
Tuition fees loan	Institutional tuition fees 139,33	139,33

2

Student travel product

The student travel product is part of your student finance. If you are entitled to student finance, you are also entitled to a student travel product, which allows you free or reduced-rate travel by train, bus, metro or tram. You may choose a season ticket for travelling during the week or at weekends.

2.1 Student travel product

If you are entitled to student finance, you are also entitled to travel by public transport free of charge or at a reduced rate. This is also the case if you are only entitled to a student loan. You may choose a season ticket for travelling during the week or at weekends. Both season tickets have their own benefits.

Weekday season ticket

- free travel from Monday 04.00 hrs. until Saturday 04.00 hrs. (except on national public holidays and from 16 July 04.00 hrs. until 16 August 04.00 hrs.)
- reduced rates from Saturday 04.00 hrs. until Monday 04.00 hrs.
- reduced rates on national public holidays from 04.00 hrs. until 04.00 hrs. the following day
- reduced rates from 16 July 04.00 hrs. until 16 August 04.00 hrs.

Weekend season ticket

- free travel from Friday 12.00 hrs. until Monday 04.00 hrs.
- free travel on national public holidays from 04.00 hrs. until 04.00 hrs. the following day
- free travel from 12.00 hrs. on Thursday 1 April, Thursday 29 April, Tuesday 4 May and Wednesday 12 May
- reduced rates on Monday from 04.00 hrs., on Tuesday up to and including Thursday from 09.00 hrs. and on Friday from 09.00 until 12.00 hrs.

Reduced rates

- reduced rates on all travel in the Netherlands by train, Interliner and Q-liner
- reduced rates on all train travel in the Netherlands for a maximum of three people travelling with you (after 09.00 hrs. on weekdays; all day at weekends, on national public holidays and in July and August)
- cheaper travel by bus, metro or tram
- surcharges may apply to certain trains and buses.

National public holidays in 2010

1 January (New Year's Day), 2 April (Good Friday), 5 April (Easter Monday),
30 April (Queen's Day), 5 May (Liberation Day), 13 May (Ascension Day),
24 May (Whit Monday), 25 and 26 December (Christmas Day and Boxing Day).

More information on travelling at reduced rates is available on www.studentenov-chipkaart.nl.



2.2 Travel product as a loan

If you are receiving a performance-related grant, your student travel product will be covered by the terms of this grant. This means that you will build up a debt. If you receive expenses for public transport costs (OV-vergoeding), a compensation payment or compensation for damages, you will also have to satisfy the performance criteria. This will appear as 'loan' on all notifications relating to your student finance. The debt is provisional. If you graduate within ten years, the loan will be turned into a gift. If you do not graduate within ten years, you will have to repay the price of your student travel product. This is why you are always given the option of not activating your travel product, in other words not collecting your travel product from the ticket machine.

2.3 Activating your season ticket

If you intend to travel free or at a reduced rate, you must first activate your season ticket on your student travel product. You can do this at one of the collection machines. Visit www.ov-chipkaart.nl to find a machine in your area. Season tickets can be activated from two weeks before your entitlement to a student grant or loan begins. If this is your first student travel product, we will automatically order a weekday season ticket for you. If you have not received a student travel product, refer to www.studentenov-chipkaart.nl to find out how to apply.

2.4 Changing your season ticket

If you would prefer a different type of season ticket, you can change it. Go to www.ocwduo.nl and click the link to information about student finance (studiefinanciering). Log in to access your personal details.

- You can change your season ticket up to twice a year.
- There are no costs involved in changing season tickets.
- You must activate your new season ticket at a collection machine within six weeks.
- Once you have activated the change at the machine, you may start travelling on your new season ticket immediately.
- You cannot change your season ticket between 1 May and 1 September.
- Visit www.ov-chipkaart.nl to find collection machines in your area.

2.5 What to do in the event of a lost or stolen student travel product

Call the Customer Service Desk as soon as possible on 0900 - 09 80 (€ 0.10 p/m) if you lose your student travel product or if it is stolen. Your old card will be blocked immediately. The person you speak to will tell you what to do next. A replacement card will be issued as soon as possible.

2.6 Cancelling your season ticket (or not activating it)

You will no longer be entitled to a student travel product in the following situations:

- If you drop out of your programme.
- If you have used up your entitlement to student finance.
- If you start a new programme that does not entitle you to a student grant or loan.
- If you are not entitled to study finance because of high earnings.

In the abovementioned situations, you must take steps to cancel your student travel product. You are personally responsible for cancelling the travel product in time, and you will not be sent a letter reminding you to do this. Your travel product must be cancelled on or before the fifth working day of the first month in which you are no longer entitled to student finance. Go to www.ocwduo.nl and click the link to information about studiefinanciering. Log in to access your personal details. You can also cancel your student travel product by telephone via 088 - 424 76 99.

2.7 Cancelled too late

If you are too late cancelling your student travel product, you will be charged € 68 per half calendar month. This half month will commence after the fifth working day of the first calendar month in which your entitlement to a student grant or loan stops. If you cancel your travel product after the fifteenth, you will be charged € 136. This figure will increase by € 68 for every half calendar month that follows, calculated from the first and the sixteenth day of the month.

2.8 Compensation for extra travel costs

In addition to the student season ticket, some students are entitled to compensation for extra travel. This will apply in the following cases:

- If you live with your parents and cannot get to or from your college, university or internship in time by public transport at least twelve days per month
- If you live away from home and cannot get to or from your internship in time by public transport at least twelve days per month
- If you live with your parents and have to pay more than € 22.69 per month for a ferry to get to college, university or your internship. You can use the form *Verzoek toepassing hardheidsclausule studentenreisproduct* (Application to invoke the hardship clause for a student season ticket) to apply for extra travelling expenses. This application should be made within two months of the situation first occurring. Only then will you be entitled to backdated expenses.

2.9 Student travel product and travel abroad

A temporary stay abroad

Does your programme involve a compulsory period spent abroad, for an internship for example? If so, you can apply for a monthly payment using the form *OV-vergoeding buitenland* (Public transport expenses abroad). You may also apply if you only have a loan.

Complete programme abroad

If you receive a student grant or loan while studying a complete programme in another country, you will automatically be given a monthly payment instead of your season ticket. If you would rather have your season ticket, log in via www.ocwduo.nl or use the form *Wijzigen studentenreisproduct* (Change season ticket) to apply for a season ticket. You will be given the same season ticket as the one you had for the period immediately before the monthly payments started. If this is your first season ticket, we will order a weekday season ticket for you. This season ticket can be changed without any problems.

3

Your details

When you apply for student finance, DUO will register your details. You can consult these details online. If, for example, you want to know when your grant will be paid, or you want to enter a change, just log in with your DigiD to inspect and adapt your details.

3.1 DUO and your details

DUO uses and secures your personal details with great care when performing its legal obligations. We always comply with the Wet bescherming persoonsgegevens (Personal Data Protection Act). If you would like to know exactly how we deal with your details and what service provision you can expect, go to www.ocwduo.nl.

3.2 Log in

You can log in at www.ocwduo.nl for your personal data, which gives you online access in order to:

- apply for student finance
- find out when you can activate your student travel product
- change your season ticket
- 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 DUO
- view the amount of your study debt (where relevant).

It is possible to log in at the website from 07:00 to 00:00 every day.

3.3 DigiD

You need a DigiD with SMS function to log in. 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 in at the DUO website. Once you have applied for DigiD then DigiD will send you a letter with your username and password. These enable you to log in.

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 for Dutch citizens residing outside the Netherlands. Do you live outside the Netherlands, and do you wish to submit an application to DUO 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.ocwduo.nl or order them via the DUO information line, (050) 599 77 55.



3.4 How does it work?

By logging in at www.ocwduo.nl with your DigiD, you can 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 form *Formulier voor éénoudertoeslag en partnertoeslag* (Single-parent and partner supplement).
- When you wish to give notification of a change with retroactive effect then you will need to send in the completed form *Wijzigingen student* (Student changes).

3.5 Digital messages

You can choose to have DUO messages made available to you solely in digital form, and no longer by post. Your messages will then be made ready for you on the ‘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 DUO messages. You receive an e-mail from DUO 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. You can do so conveniently and rapidly at www.ocwduo.nl. Go to the information about student finance ('studiefinanciering') and log in to go to your personal details.

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 student travel product 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.

Log in

Applying for student finance is very simple. You can do so conveniently and rapidly by logging in at www.ocwduo.nl. You need a DigiD with SMS function to log in. More information is given in Section 3. Do you wish to apply for student finance for a study programme abroad, go to 4.4.

Form

If you are unable or unwilling to make use of the website then you can apply for student finance using a form. However, DUO can process forms less rapidly than online applications. You can apply for student finance for secondary vocational education using the form *Aanvraag studiefinanciering middelbaar beroepsonderwijs* (Application for student finance for



secondary vocational education). You can apply for student finance for higher professional education and university programmes using the form *Aanvraag studiefinanciering hoger onderwijs* (Application for student finance for higher education). You can download these forms from www.ocwduo.nl or order them via the DUO Info line +31 (0)50 599 77 55. Do you wish to apply for student finance for a study programme abroad, go to 4.4.

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.ocwduo.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.

Checklist for applications for student finance:

- apply for a DigiD username
- use your DigiD to log in at www.ocwduo.nl
- apply for your student finance online (at least three months in advance).

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 form *Formulier voor éénoudertoeslag en partnertoeslag* (Single-parent and partner supplement). Page 14 lists the conditions to be met for a single-parent and partner supplement. You can download the form from www.ocwduo.nl. We use one single 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 student travel product. Do you want to keep travelling with your student travel product in the period between your study programmes? Then you must inform us of your new study programme before the commencing date, otherwise your student travel product is not valid in the intervening period.

Note: you must notify DUO 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 DUO by no later than 1 September. The website 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 (yet) apply online for student finance for study programmes outside the Netherlands. You apply for student finance by submitting the form *Aanvraag studiefinanciering buitenland hoger onderwijs* (Application for student finance outside the Netherlands, higher education), or the form *Aanvraag studiefinanciering buitenland beroepsonderwijs* (Application for student finance outside the Netherlands, vocational education). You can download these forms from www.ocwduo.nl. It is important that you submit your application to DUO at least three months in advance.

Public transport allowance or student travel product

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 a week or weekend season ticket then you will need to submit a separate application. You can apply for the pass using the form *Wijzigen studentenreisproduct* (change student travel product). You will then need to apply for the season ticket again for each calendar year.

Authorizing someone else

It can be difficult for you to make arrangements with DUO while you are outside the Netherlands, and for this reason it may be convenient when someone in the Netherlands looks after your student finance 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.

Online

It is helpful to manage your affairs online. With DUO's digital counter you are able to view and change your details online. This is easy and convenient 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, student travel product, 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.ocwduo.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 form *Application loan tuition fees for students from EU/EEA countries* and send the form together with the requested supporting documents to DUO. You can download the form from www.ocwduo.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 in 9.5.

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 2010? If so, then you must send your application before 31 January 2011. If, for example, you send your application in February 2011 then you can receive your tuition fees loan from no earlier than 1 October 2010.

Stopping your course

If you stop attending school, or your study in the Netherlands then you must inform DUO in writing. DUO's address is: Dienst Uitvoering Onderwijs, 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.

5 Additional income

When you receive student finance you may earn a certain additional annual income without placing your student finance in danger. In 2010 this amount is € 13,215.83. This relates to the aggregate income or taxable wage.

5.1 Additional income limit

In 2010 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.

5.2 What is taken into account?

When you submit a tax return for 2010 to the Netherlands Tax and Customs Administration then DUO 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 DUO will review your taxable wage for 2010. 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' or social security wage).

When you have your own company

When students have their own company then DUO 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 your own company, and did you not receive student finance at the beginning or end of 2010? 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. DUO 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 € 306.90 (January to July 2010 inclusive) or € 308.40 (August to December 2010 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 a student travel product. This period can be contiguous with the beginning of 2010 (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 DUO cannot advise you on these issues.

5.4 If you earn more than the additional income limit

Is your income in 2010 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 student travel product before your income exceeds € 13,215.83. You can apply for student finance again as from 1 January 2011. www.ocwduo.nl 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 student travel product at a post office by no later than the fifth working day in November.

Do you find out only in 2011 that your additional income exceeded the limit in 2010? You can stop your student finance with retroactive effect until 1 July 2011. Did you exceed the additional income limit in 2009? You can stop your student finance with retroactive effect until 1 July 2010.

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 a student travel product in your possession. In most instances you will be required to repay more when you stop your student finance just before 1 July 2011, 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 2010, and will your income raise 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 Checking additional earnings

DUO checks your additional earnings retrospectively with the Tax Office. If it turns out that you have earned more in a calendar year than the additional earnings limit, you will have to repay an amount. The check is always performed two years later.

2010 Check

In 2010, DUO will be checking the income in 2008 of all students. In 2008, the additional earnings limit was € 12,916.17. If you earned more than this in 2008 and did not stop your student finance in time you will face the following consequences:

- You must repay us the amount that you earned above the additional earnings limit. You will never have to repay more than the amount of your basic grant and supplementary grant.
- You must repay an amount for every month that you had a student travel pass. For 2008 this is € 78.16 per month.
- You must also pay interest on both amounts. The interest period will start when we send you a Notification Student finance about your additional earnings.

2011 Check

In 2011, DUO will be checking the income in 2009 of all students. In 2009, the additional earnings limit was € 13,215.83. If you earned more than this in 2009 and did not stop your student finance in time you will face the following consequences:

- You must repay us the amount that you earned above the additional earnings limit. You will never have to repay more than the amount of your basic grant and supplementary grant.
- You must repay an amount for every month that you had a student travel pass. For 2009 this is € 80.25 per month.
- You must also pay interest on both amounts. The interest period will start when we send you a Notification Student finance about your additional earnings.

2012 Check

In 2012, DUO will be checking the income in 2010 of all students. In 2010, the additional earnings limit is € 13,215.83. As of calendar year 2010, new rules will apply to additional earnings. These new rules will be applied for the first time during the 2012 check. If you earned too much in 2010 and did not stop your student finance in time then you will face the following consequences:

- You must repay the amount that you have earned above the limit, but never more than you actually received for your basic grant, supplementary grant and student travel product (in 2010: € 83.97 per month). If you did not activate your student travel product and did not receive a grant, you will not have to repay anything.
- If you received student finance for the entire year and earned one euro too much, then all you have to repay is that single euro.

Here are a few examples of the new 2010 rules.

You earned € 1,000 too much

Basic grant in 2010	€ 1,600
The student travel product for the entire year (12 x € 80)	€ 960
Total	€ 2,560

You must repay € 1,000

You earned € 3,000 too much

Basic grant in 2010	€ 1,600
The student travel product for the entire year (12 x € 80)	€ 960
Total	€ 2,560

You must repay € 2,560

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 student travel product, 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 that are not given in the Netherlands with an entitlement to student finance. An 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.ocwduo.nl. Is the course you wish to follow not included in this list? Then you should still send a completed application form to DUO. 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 student travel product, 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 student travel product (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 DUO. 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 DUO for the period in which you are a full-time student, such for a maximum of three years. In 2010 this is a maximum of € 853.16 per month.



If you are following a level 1 or level 2 study then you must send DUO a certified copy of your enrolment certificate within three months after the beginning of each study year. In addition, you must send DUO 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.ocwduo.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 degree programmes abroad

Finally, degree programmes abroad which qualify for Dutch student finance must be of sufficient quality. There is a special body, Nuffic, which checks on DUO's behalf whether the degree programme you want to follow abroad satisfies the Dutch requirements for higher education.

At DUO's request, Nuffic has drawn up evaluation criteria to test whether a degree programme abroad qualifies for student finance.

In addition, Nuffic has drawn up descriptions of the education systems in the most popular countries for Dutch students. With the help of these descriptions and the general evaluation criteria, you can estimate yourself whether a degree programme in that country qualifies for student finance. The evaluation criteria and the description of the education systems can be found on www.ocwduo.nl.

Are you not sure whether the degree programme you want to follow qualifies for student finance? Apply for it anyway. As soon as it receives your application, DUO will ask Nuffic to investigate whether the degree programme is of sufficient quality. If Nuffic judges the degree programme positively, then you will qualify for a performance-related grant, a loan and tuition fees credit, the same as for a similar degree programme in the Netherlands. In most cases you will qualify for a performance-related grant for four years. If the foreign degree programme lasts for five years but a similar Dutch variant only four, then you will

only receive finance for four years. Page 28 lists how you can apply for student finance for a degree programme abroad.

Tuition fees credit

You can also apply for tuition fees credit for a foreign degree programme as part of your student finance. You have to pay university tuition fees for a degree programme abroad (see also page 10). You can always borrow the amount of the university fees, also for a degree programme abroad.

Do you wish to borrow a larger amount? This is possible, but never more than the amount you have to pay for tuition fees. In that case we will ask you for evidence. The evidence should show what tuition fees you must pay for your degree programme. After you have received confirmation that your degree programme entitles you to student finance, we send you a form. Return the form, together with the evidence.

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, student travel product (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) student travel product. 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 form *Wijzigingen student* (Student changes) to DUO. Your application will then be reassessed.

This information - and more besides - is available in the English-language 'international visitors' section of DUO'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.

8

Student finance for residents of the Netherlands Antilles and Aruba

You live on the Netherlands Antilles or Aruba, and you wish to study in the Netherlands. However, how can you apply for student finance and the student travel product? More information about the opportunities available to you is given in this Section.

8.1 Applying for student finance

If you are a resident of the Netherlands Antilles or Aruba then you can apply for Dutch student finance. Detailed information about student finance is given in Section 1. You must apply for student finance in time. You can apply for student finance using the form *Aanvragen studiefinanciering* (Application for student finance). You can download this form from www.ocwduo.nl or order a copy from the DUO Info line +31 50 599 77 55. Do so well in advance (more than three months in advance): you will then be certain of receiving your financing and student travel product in time.

The application procedure for student finance is slightly different for students from the Netherlands Antilles and Aruba as compared to Dutch students. This is because a Dutch citizen's service number is required to obtain an entitlement to student finance, and you are assigned this number only when you arrive in the Netherlands. However, since it is important to apply for your student finance well in advance then DUO will pay you, as a student from the Netherlands Antilles or Aruba, your first couple of months of student finance without a citizen's service number.

Applying for a citizen's service number

You must register with the municipality where you will live immediately on your arrival in the Netherlands. You will then also receive a citizen's service number. Notify DUO of your address as registered with the municipality and your service number as soon as possible, and in any case within three months. We will send you a form you must use to inform us of your citizen's service number. Note: if you do not return this form in time then we will withdraw your application. You will then need to repay the student finance you have received to date.

Making your own arrangements, or having a third party make the arrangements for you

You can choose to make the arrangements for your student finance yourself. You can also choose to have an agency represent you, for example the Stichting Studiefinanciering Curaçao. This agency will make the arrangements with DUO for your student finance for you. They then receive all your post from DUO and they transfer the student finance they receive from DUO to you. However, they do not make the arrangements for the repayment of your study debt.

8.2 When you receive student finance

Sending in the parent form

On receiving your application for a supplementary grant DUO will send you two forms, the *Opgave oudergegevens* (parent's details). When the Stichting Studiefinanciering Curaçao represents your interests at DUO then they will send these two parent's details forms to you. You must have these forms completed by your parents, since the amount of your supplementary grant depends on your parents' income.



Income statement

Your parents must state their income each year, and consequently they can make use of an automatic data exchange system between DUO 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 DUO (the form '*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). In addition, your parents will need to have submitted a tax return to the Tax and Customs Administration of Aruba or the Netherlands Antilles in good time.

An income is required

Without your parents' information about their income DUO will be unable to calculate your supplementary grant, and the supplementary grant will then be paid in the form of a loan. You will then be required to repay this loan in full, with interest, on the completion of your study. Consequently you need to make sure that the parent's details forms are returned and that DUO has information about your parents' income.

8.3 Repaying your study debt

If you borrow from DUO during your study or your performance-related grant is not converted into a gift then you will have a study debt. You will be required to repay this study debt. More information about the repayment of your study debt is given in Section 12.

Reduction of the monthly instalment

Do you have problems paying back your study debt? Then you may request a reduction of the monthly instalment. Do you live in the Netherlands? Page 84 explains what you can do if the monthly instalment is too high. Do you live on the Netherlands Antilles? DUO has made the form *Verlagen maandbedrag voor inwoners van de Nederlandse Antillen en Aruba* (Reduction of monthly instalments for residents of the Netherlands Antilles and Aruba) specifically for residents of the Netherlands Antilles and Aruba. In completing this form you authorize DUO to request your income from the Tax and Customs Administration on the Netherlands Antilles/Aruba. DUO bases its calculations on your income data of two years ago; consequently the income for 2008 is requested for the 2010 calculations.

This relates to your aggregate income or taxable wage as determined by the Tax and Customs Administration. Consequently the calculation of your financial capacity is not based on your disposable income.

Your partner's income

In principle, your partner's income is taken into account for the calculation of the monthly instalment. However, you can choose to request that your partner's income is not taken into account. The repayment phase is prolonged by one month for each month that your partner's income is not taken into account. Example: you have decided that your partner's income will not be taken into account for a period of twelve months. The repayment phase of your debt will then be prolonged by twelve months: you will be required to repay your debt in sixteen years rather than fifteen years.

Has your income fallen?

If your income has fallen after 2008 then the calculation of your financial capacity can be based on your income in 2009 or 2010. However, you will need to request DUO to do so. This is referred to as 'shifting the reference year'. More information and the form is available at www.ocwduo.nl.

9 Exceptions

Do you wish to stop your study before 1 February, have you problems with your parents, has your parents' income fallen, or are you unable to complete your study in time? If so, then you should read this Section.

9.1 Stopping before 1 February

If you stop your student finance before 1 February in the first year you receive your performance-related grant then you will not need to repay your basic grant, supplementary grant, or OV-studentenkaart (student public transport pass). You will then not be allowed to reapply for a performance-related grant during the period from 1 February to the end of the relevant study year. The months of student finance you received until February are taken into account as consumed months of student finance. You can make use of this regulation only once. If you only started your hbo or university degree programme after 31 January and stopped before 1 September, then you will not have to repay any performance-related grant that you have received. However, in that case you may not apply for another performance-related grant until after 1 February of the next academic year. The months up to September will count as months for which student finance was received.

Have you stopped in your first year?

If so, you must inform DUO immediately via www.ocwduo.nl. Have you stopped your secondary vocational education? If so, you must submit an application requesting the conversion of your performance-related grant into a gift. You do so using the form *Verzoek toepassing 1 februariregeling voor studenten in het middelbaar beroepsonderwijs* (Request for the application of the 1-February regulation for secondary vocational education students). You can download this form from www.ocwduo.nl. If you stop a higher professional education or university study then this conversion is carried out automatically.

When do you receive a message?

Have you stopped before 1 February (or before 1 September) in your first year? If so, one year later you will receive a message informing you that you are not required to repay the student finance you received up to that moment.

9.2 Problems with your parents

Your parents' income is taken into account in the calculation of your supplementary grant. Your parents will then need to complete and return the form *Opgave Oudergegevens* (parent's details). DUO uses the information on the form to request your parents' income from the Netherlands Tax and Customs Administration. On occasion parents are unwilling or unable to cooperate by submitting the form *Opgave Oudergegevens* (parent's details). You can then invoke the 'parent's refusal' regulation. Two options are then available to you. You can ask DUO to:

- request the income of one or both of your parents
 - disregard your parents' income when calculating the amount of your supplementary grant.
- Within this context 'parents' are understood as: your natural parents or adoptive parents. Foster or step-parents are not regarded as parents.

Requesting your parents' income

You can ask DUO to request the income of one or both of your parents; this is also possible when you do not know where your parents live. When your parents live in the Netherlands or on the Netherlands Antilles or Aruba then DUO requests their income from the Netherlands Tax and Customs Administration. When they live elsewhere the information is requested from them directly. You can also request DUO to seek information about the income of one or both of your parents using the form *Verzoek inkomen ouders opvragen/inkomen ouders buiten beschouwing laten* (Request to seek information about/disregard the parents' income). You can download this form from www.ocwduo.nl. Although this is a simple procedure, it may take some time to obtain the correct information.

Disregarding your parents' income

It will usually be more practical to request the income of your father or mother via DUO. However, you can also request DUO to take no account at all of your parents' income when calculating the amount of your supplementary grant, which is referred to as 'disregarding' your parents income. You can download the form *Verzoek inkomen ouders opvragen/inkomen ouders buiten beschouwing laten* (Request to seek information about/disregard the parents' income) from www.ocwduo.nl or collect a copy from one of our service offices. When DUO accepts your request, then the income of your father or mother will not be taken into account from the first day of the month after the month in which you submit the form and the supporting documents. If you wish to take this effect from an earlier date then you can request this in an accompanying letter.

You can request DUO to disregard the income of your father or mother in the following situations:

- you have had no contact with your father or your mother since you were twelve
- you have a non-financial conflict with your father or mother
- father or mother are dismissed from or relieved of parental authority
- your father has not acknowledged you
- the alimony/maintenance cannot be collected.

Do you require more information about this regulation? If so, call at one of our service offices. The addresses and opening hours are available at www.ocwduo.nl.

9.3 Your parents' income has fallen

When calculating the amount of your supplementary grant for 2010, DUO takes account of your parents' income in 2008. The income year for this calculation is usually two years before the year in which you apply for student finance. This income year is referred to as the 'reference year'. If your parents' income has fallen sharply after this year then they can request 'shifting the reference year'. DUO then bases its calculation of the supplementary grant on another income year, and you may then receive a (higher) supplementary grant.

Conditions

A number of conditions are attached to shifting the reference year:

- Your parents' income must have fallen by at least 15 percent after the 'normal' reference year, and this fall must be expected to continue for at least three years.
- When the fall in your parents' income is a normal fluctuation in their income then they cannot request shifting the reference year. This is, for example, the case with a freelancer who receives fewer assignments in a given year.

Application

Your parents can apply for shifting the reference year using the form *Verzoek om verlegging peiljaar* (Application for a shift in the reference year). They can download this form from www.ocwduo.nl. The form specifies the supporting documents that must accompany the application.



9.4 Performance-related grants in the event of a handicap or illness

In some instances it proves impossible to complete a study in time. DUO takes this into account in a number of situations.

Medical reasons

Is your study delayed for medical reasons, and will it consequently be impossible to complete the study within the normal duration? If so, you can apply for a twelve-month extension of your performance-related grant.

Diploma period

Are you unable to obtain your diploma within ten years for temporary medical reasons or for extraordinary non-medical reasons? If so, you can apply for an extension of your diploma period.

No diploma

Are you no longer able to obtain your diploma for extraordinary structural (medical or non-medical) reasons? If so, you can request DUO to convert your performance-related grant into a gift.

Disablement Assistance Act for Handicapped Young Persons (Wajong)

Have you become occupationally disabled for 80 percent or more during your diploma period, and are you entitled to a Wajong benefit? If so, you can request DUO to convert your performance-related grant into a gift.

New student finance

Have you become handicapped during your study, has your handicap become more severe, or have you become chronically ill? Has this compelled you to stop your study? If so, you can request DUO for new student finance for a more compatible study.

If you are of the opinion that you could come into consideration for one of these regulations then you should contact your dean. You can make use of this regulation only when your dean supports your request. The dean must complete the '*Verklaring onderwijsinstelling*' (Educational Institution's Statement) on the form *Verzoek voorziening prestatiebeurs bij arbeidsongeschiktheid of bijzondere omstandigheden* (Request for a provision for a performance-related grant due to occupational disability or extraordinary circumstances). The form specifies the supporting documents that must accompany your request.

9.5 Tuition fees loan for students from EU/EEA countries

Students from EU/EEA countries who are not entitled to full student finance of a higher-education study in the Netherlands are entitled to part of the student finance, i.e. the tuition fees loan. The tuition fees loan is a loan specifically intended for the payment of tuition fees, and is issued in monthly instalments. You repay the loan once you have finished your study. Section 4.5 explains how to apply for a tuition fees loan.

Note: the tuition fees loan is a form of student finance. The months in which you receive a tuition fees loan are regarded as used study-financing months, and consequently should you subsequently become entitled to student finance (for example, because you have now lived in the Netherlands for more than five years) then the months in which you received a tuition fees loan are deducted from the period of your entitlement to student finance.

You can apply for a tuition fees loan when:

- you possess the nationality of a country in the EU/EEA (Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, or Sweden)
- you possess Swiss nationality
- you follow a study in the Netherlands that grants you an entitlement to student finance
- you pay the tuition fees in the Netherlands
- you do not, pursuant to the nationality regulations, come into consideration for full student finance.

10

Changing your student finance

Has there been a change in your situation? You must notify DUO of any changes. In most instances www.ocwduo.nl offers you a rapid and convenient means of doing so.

10.1 Giving notification of changes

Giving DUO a notification of changes in your details is rapidly and conveniently done online. You need a DigiD with SMS function to log in.

Do you live outside the Netherlands, and are you without DigiD? Or do you prefer to use a form to give notification of any changes? If so, you should download the form *Wijzigingen student* (Student changes) from www.ocwduo.nl. DUO can process forms less rapidly than online changes.

You must notify DUO of any changes in good time: in most instances you will need to give notification of the change by no later than the date on which the change comes into effect. The times at which you must give notification of various changes are reviewed below.

Note: if you fail to inform DUO in good time of any changes, this may have immediate consequences for your student travel product.

Giving notification of a new address and/or home situation

Have you moved home, and do you wish to notify DUO of your new address? You give notification on the move in the month in which you move to your new home. Example: as from 1 November you no longer live with your parents. You must notify DUO of your new address and new home situation during the course of November. Have you left your parents' home on 2 November? Then you are entitled to the grant for students living away from home as from 1 December. You must notify DUO of your new address and new home situation during the course of December.

Note: you must register your new address with your municipality within five days. DUO carries out monthly checks to verify that you are registered at the address you have given to us.

Giving notification of a new study

You must give notification of a new study by no later than the date on which you begin the new study. Will you, for example, begin a new study on 1 September? If so, you must notify DUO of the change by no later than 1 September. If you give notification of your new study at a later date then you will be entitled to student finance only from the first day of the month following the month in which you gave notification of your new study.

Changing the amount of your loan

Do you wish to apply for a loan, or do you wish to increase/decrease the amount of your loan? If so, then you must give notification of this change by no later than the first day of the month. Do you, for example wish to borrow € 100 on 1 May? If so, you must notify DUO by no later than 1 May. If you give notification of your wish for a loan after 1 May then you will receive the loan on 1 June.

Changes to the student travel product

If you would prefer a different season ticket, you can change. Go via www.ocwduo.nl to the information about student finance and log in to access your personal details. Read section 2.4 as well.

If you want to cancel your season ticket, you also go to www.ocwduo.nl and access your personal details to submit the change. Read sections 2.6 and 2.7 as well.

Changing your account number

Do you wish to be certain that your next instalment will be transferred to the new account number? If so, you must notify the change online via www.ocwduo.nl no later than three weeks before the payment date. On the website, you find the payment dates as well.



Changing your supplement

Do you receive a single-parent supplement or a partner supplement, and has your situation changed? If so, you can give notification of this change using the form *Eénoudertoeslag en partnertoeslag* (Single-parent and partner supplement).

Marriage/cohabitation

Are you going to marry, or cohabit? Usually, this will not have any consequences for your student finance, and consequently you are not required to notify DUO. However, you will have to give notification of any change in your address as a result of your marriage or cohabitation.

Do you receive a single-parent supplement? Then you do need to give notification of your marriage or cohabitation. You can give notification using the form *Eénoudertoeslag en partnertoeslag* (Single-parent and partner supplement).

11

Stopping your student finance

Sometimes you wish to stop your student finance because you have stopped your study, or because you have obtained your diploma. It is also possible that you stop your student finance because your additional income is too high. This Section explains how you stop your student finance.

11.1 Stopping your study

Are you going to stop your study? Then you must notify DUO. This will ensure that you do not receive student finance unjustifiably. Remember to surrender your student travel product in time. Stopping your student finance can be done rapidly and conveniently via www.ocwduo.nl.

Checklist for stopping your student finance:

- give notification of the end date via www.ocwduo.nl
- surrender your student travel product in time

11.2 Stopping due to additional income

You must stop your student finance if your additional income will be higher than the limit. You must do so before your additional income actually rises above the limit, and you must surrender your student travel product in time. You can apply for student finance again as from 1 January of the next year. This can be done rapidly and conveniently via www.ocwduo.nl.

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 student travel product by no later than the fifth working day in November. You can apply for student finance again as from 1 January of the next year.

Do you find out that your additional income exceeded the limit in 2010 only in 2011? You can stop your student finance with retroactive effect until 1 July 2011. Did you exceed the additional income limit in 2009? You can stop your student finance with retroactive effect until 1 July 2010.

Note: are you or will you reach the age of thirty in 2009, and will your income above the additional income limit? If so, you should contact DUO 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.

11.3 After you have been awarded your diploma

Once you have completed your study you must notify DUO of the end date. DUO will then stop your student finance. The most rapid and convenient means of doing so is online, via www.ocwduo.nl. Your education institution informs DUO at the end of the year whether you received your diploma and, if so, when. DUO then sends you a message in January.



Are you going to follow a further study?

Are you going to follow a further study? If so, you must notify DUO of your new study as soon as possible. www.ocwduo.nl offers you a rapid and convenient means of doing so. Note: this is no longer possible once you have reached the age of thirty or first applied for student finance more than ten years ago.

Gaining a certificate in the Netherlands

In the Netherlands, once you have gained a certificate your school or university informs DUO automatically. Only if your certificate was issued by a private or approved institution ('aangewezen onderwijs') will you have to send a certified copy of your certificate to DUO yourself. Make sure that the copy is signed and stamped by the relevant person at the teaching institute.

Gaining a certificate abroad

Have you gained your certificate outside the Netherlands? Then you must notify DUO of the end date of your study. You can do so via www.ocwduo.nl or by using the form *Wijzigingen student* (Student changes). The additional actions you need to take are explained below.

Secondary vocational education level 1 or 2 certificate gained abroad

You only need to notify DUO of the end date.

Secondary vocational education level 3 or 4 certificatie gained abroad

Have you been awarded a secondary vocational education level 3 or 4 diploma outside the Netherlands? If so, you must submit a certified copy of your diploma. You can do so by having the copy signed and stamped by a competent officer at the education institution. You must send the certified copy to DUO by no later than three months after the end of the diploma period.

Higher professional education or university diploma awarded outside the Netherlands

Have you been awarded a higher professional education or university diploma outside the Netherlands? If so, you must submit a certified copy of your diploma and list of marks to DUO. You can do so by having the copies signed and stamped by an authorized officer at the institution of education. You must send the certified copy to DUO by no later than three months after the end of the diploma period.

12

Loans and repayment

You can take out a loan during your study. This results in a debt that you must repay after you have completed your study. You can also have other debts with DUO, for example because you surrendered your student travel product too late or received too much student finance. You must also repay these debts.

12.1 Repaying your study debt

When are you required to repay your debt

The repayment period begins on 1 January of the year following the end date of your study or entitlement to student finance. This period begins with what is referred to as a preliminary phase of two years, in which you are not required to begin repayment, but can do so if you so wish. Interest is charged during this preliminary phase, as a result of which your debt increases. The preliminary phase is followed by the repayment phase, usually a period of (a maximum of) fifteen years in which you must repay your debt. Interest is also charged during the repayment phase.

End of study in 2009	>> Preliminary phase	>> Repayment phase
	1 January 1 2010 through 2011	from 1 January 2012
	no repayment obligation, repayment is allowed	you must repay

Example: You were entitled to student finance until 31 August 2009. The preliminary phase begins for you on 1 January 2010. You are not required to begin repayment during the preliminary phase, but can do so if you so wish. It may be worth your while to begin repayment, since this reduces the interest charges. Two years later the repayment phase begins for you on 1 January 2012. As from this date you are under the obligation to pay the monthly instalment that has been specified for you.

Repayment in a nutshell

- in principle, the repayment phase of your loan is of a fifteen-year duration
- the monthly instalment depends on the amount of your debt and the interest.

Is the monthly instalment too high?

DUO determines the amount of the monthly instalment by dividing your total debt by 180 months (fifteen years). This results in the monthly instalment, with a minimum of € 45.41 per month. If you have difficulty paying the specified monthly instalment then you can submit a request to have your monthly instalment reduced. DUO then calculates the amount you could repay on the basis of your income two years ago. DUO calculates the monthly instalment for each calendar year. Example: the calculation of the monthly instalment for 2010 makes use of your income in 2008.

Calculation of a lower monthly instalment

Your monthly instalment for 2010 is calculated using your aggregate income or taxable wage in 2008. The Netherlands Tax and Customs Administration determines the aggregate income or taxable wage. Consequently the definitive calculation of your financial capacity is not based on your disposable income.

Does the calculation reveal that you could pay more than the specified monthly instalment? Then the monthly instalment remains unchanged: your monthly instalment is never

increased. You can submit a request for the reduction of your monthly instalment using the form *Verzoek verlagen maandbedrag studieschuld* (Request for a reduction of the study debt repayment monthly instalment).

Your partner's income is taken into account

In principle, your partner's income is taken into account when reducing the monthly instalment. However, you can choose to have your partner's income disregarded. The repayment phase is then prolonged by one month for each month that your partner's income is not taken into account.

Lower income after 2008?

If your income has fallen after 2008 then the calculation of your monthly instalment can be based on your income in 2009 or 2010. However, you will need to request DUO to do so. You can indicate this on the form *Verzoek verlagen maandbedrag studieschuld* (Request for a reduction of the study debt repayment monthly instalment).

Do you receive a minimum income? DUO has a special regulation for repayment by persons with a minimum income. More information about this is available at www.ocwduo.nl.

12.2 Interest rate

DUO charges you interest on the amount of your loan and your study debt. In 2010 the interest rate is 2.39 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.ocwduo.nl.

12.3 Method of payment during repayment phase

When you are under the obligation to repay your debt (you are in the repayment phase) then you can make the repayments using one of two methods, namely by automatic debt collection and by giro collection.

Automatic debt collection

Repayment by automatic collection, with a discount of € 9.24 per annum (= € 0.77 per month) is the most economical form of repayment. You can arrange automatic debt collection immediately via www.ocwduo.nl. If you cannot log in to the site then you can use the form *Wijzigingen debiteur* (Debtor changes).

DUO debits your account on around the 25th of each month. If you are not in agreement with a deduction then you have thirty days to request the bank to return the amount to your account.

When automatic debt collection is unsuccessful in a certain period you automatically receive a giro collection form for that month (=overdue instalment). This is a reminder. If you subsequently do not pay by giro collection in time then you receive a final demand. This demand results in a € 6 increase in the instalment due to administration costs. You should pay in time, since otherwise you will incur additional costs: if you fail to pay a demand then DUO calls in a bailiff.

Monthly giro collection

If you do not choose automatic debt collection then you receive a giro collection form on around the 10th of each month. If you forget to pay by the due date then you receive a reminder. If you subsequently do not pay by giro collection in time then you receive a final demand (increased with € 6 administration costs). You should pay in time, since otherwise you will incur additional costs: if you fail to pay a demand then DUO calls in a bailiff.



12.4 Additional repayments

It is always possible to make additional repayments - during your study, during the preliminary phase, and when you are already under the obligation to make repayments (the repayment phase). Beginning to repay your study debt before you are required to do so is more economical, because your interest charges are reduced: interest is always calculated on your loan.

When you make additional repayments during the preliminary phase then DUO automatically calculates a lower monthly instalment.

If you make additional repayments during the repayment phase then you can request a recalculation of the monthly instalment: when you have made substantial repayments this can result in a lower monthly instalment. Have you made a substantial repayment, and do you wish DUO to make a recalculation of your monthly instalment? If so, you can make this request with the form *Wijzigingen debiteur* (Debtor changes).

12.5 Repaying your OV-studentenkaart (student public transport pass) debt

In some situations a debt can arise due to the unjustifiable possession of student travel product whilst you are still receiving student finance. While you are still receiving student finance DUO will deduct any such debts from its payments. In 2010 the maximum deduction is € 147.87 per month.

When DUO is unable, or no longer able to deduct your public transport debt from your student finance then you will receive a giro collection form. You can then pay the amount in a lump sum using the giro collection form, or you can request a repayment -arrangement using the form accompanying the giro collection form.

It will be more economical for you to pay the amount in a lump sum, since you will not then be charged interest. If you are unable to pay the amount in a lump sum then you must request a repayment arrangement before the due date (the due date is stated on the giro collection form). If you make use of the repayment arrangement then you will be charged interest. If you do nothing then the debt will be transferred to a bailiff. It will then be too late to request a repayment arrangement from DUO.

12.6 When you have received too much student finance

DUO often carries out retrospective inspections to verify that you have met all the conditions. These can reveal that you have received too much student finance: this will result in a debt. While you are still receiving student finance DUO will deduct this debt from its payments. In 2010 the maximum deduction is € 147.87 per month. However, there is an exception: this maximum is not applicable to excessive payments of tuition fee loans.

When DUO is unable, or no longer able to deduct your debt from your student finance then you will receive a giro collection form. You can then pay the amount in a lump sum using the giro collection form. It will be more economical for you to pay the amount in a lump sum, since you will not then be charged interest. If you do not settle the debt by giro collection before the due date then the debt will be converted into an interest-bearing loan, and interest will then be charged from the first day of the month in which the giro collection was due. The time at which you are required to repay this loan depends on the year in which you completed the study or in which your entitlement to student finance came to an end. More information is given on page 64.

12.7 Remission of debt

Remission of debt

In exceptional situations DUO can remit the remainder of a debt at the end of the fifteen-year repayment phase. This will take place when you comply with the following until the end of the repayment phase:

- the reduced monthly instalment (calculated on the basis of your income) until the end of the repayment phase is lower than the monthly instalment that would have been calculated without taking your income into account, and
- your partner's income is always taken into account in the calculation of the reduced monthly instalment.

If you have had your partner's income disregarded on the reduction of the monthly instalment then this fifteen-year period is not applicable. This period (the repayment phase) is extended by one month for each month in which your partner's income is not taken into account.

No remission of debt arrears

That part of the debt in arrears which is due to late or incomplete repayment is not remitted at the end of the fifteen-year period.

Remission of supplementary grant

It is possible that your supplementary grant will, subject to certain conditions, be remitted either in whole or in part. The first twelve months of the supplementary grant is always a gift. The remission is applicable to the supplementary grant paid in the thirteenth month and later. Remitting the supplementary grant after the first year ensures that students who did or did not receive a supplementary grant will have the same study debt in the event that they do not exhibit the required performance: this is the underlying principle of the remission regulation. Whether your supplementary grant is actually remitted depends on your income and the income of your partner, where relevant. If you meet all the conditions then you will automatically receive an information package. More information about this regulation is available at www.ocwduo.nl.

Remission due to decease

Your debt with DUO will be cancelled in the event of your decease. Consequently your debt will not be recovered from your partner, children, or family. This is applicable to all types of debt collected by DUO.

13

Student finance: inspections

DUO inspects your details to ensure that you receive what you are entitled to receive. DUO's inspections include a check of the study in which you are enrolled, whether you live with your parents or not, and your additional income during a calendar year. These inspections are laid down by law.

13.1 Why are checks necessary?

DUO will check the details of everyone who receives student finance. In this way, DUO ensures that the student finance system is not misused and that everyone receives what they are entitled to. In order to do so properly, it is important that everyone obeys the rules. For example, inform us of changes as soon as possible. This will prevent you having to repay anything later. It goes without saying that DUO will only check the data that apply to you. In addition, we use and secure your details with great care in accordance with the Data Protection Act.

13.2 Which inspections?

DUO always carries out inspections to verify that you meet the conditions attached to student finance, such as your nationality and age. In addition, DUO carries out inspections to verify that the information you send us is correct.

Inspection of your home situation

When you have requested student finance for a person living away from his parents' home then DUO will verify that you are entitled to this financing. DUO compares address databases to determine whether you do or do not live at your parent's home. Is your address the same as your parents, or does DUO lack the necessary information about the addresses? If so, then the DUO will send you a letter asking you, together with proof, to demonstrate that you were not living with your parents during the period in which the inspection was carried out. A statement from yourself or your parents is not valid proof. If you are unable to prove that you are truly living on your own, we consider this abuse of regulations. It means you have to repay part of your student finance.

Inspection of your home address

DUO carries out monthly checks to verify that you are registered in the Municipal Personal Records Database (GBA) at the address you have given us. Are the addresses different? If so, you have a month to rectify this. If you do not rectify this (in time) then this have consequences for the amount of your student finance.

Registration check

DUO checks once a month whether you are registered for the degree programme for which you have applied for student finance. DUO also checks regularly whether you actually are registered for a degree programme at a private or approved institution or a degree programme abroad. If the details you have given to DUO do not match those of the degree programme, you will be given the chance to put this right. If it turns out that you are not registered, then you must repay the student finance you have received in error. You will also have to repay the value of the student travel product if you do not stop your season ticket or allowance in time.

Inspection of additional income

DUO 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 then you will be required to repay a certain amount.

Inspection of your partner's income

When you have applied for a partner's supplement then DUO will inspect your partner's income with the Netherlands Tax and Customs Administration. Is your partner's income too high? Then you will be required to repay the partner's supplement.

Privacy

Exchanges of data with other agencies are carried out in accordance with The Personal Data Protection Act (Wbp).



14 Objections & Appeals or complaints

Sometimes something goes wrong. Do you disagree with a decision made by DUO? Then you can lodge an objection. Have you a complaint about a member of staff? Then you can submit a complaint.

14.1 Lodging an objection

DUO manages millions of data. We use these data in an endeavour to make the right decisions about issues such as student finance. However - and self-evidently - it is possible that you do not agree with a decision. If so, you should begin by contacting DUO: a member of staff will then explain why the relevant decision was made. In some instances the problem can be resolved, for example, by notifying us of a change in your details. If you still cannot agree with a decision then you can lodge a notice of objection within a specified period.

Often it will be unnecessary to lodge a notice of objection since your problem can be resolved by adopting another approach. In most instances the problem can be resolved by your notification of a change.

Who can lodge an objection?

In general, the interested party can lodge an objection. The interested party is the person whose interests are directly influenced by the decision. This will usually be the person to whom the decision is addressed. Consequently you can lodge an objection to a decision about your student finance.

When you have applied for a supplementary grant then information about your parents' income will be used to determine the amount of the grant. When the information about their income is incorrect then your parents can lodge an objection. You cannot lodge an objection relating to the information about your parents' income.

You can also authorize someone else to lodge an objection on your behalf.

This authorization is given in writing. You can download an example of a letter of authority from www.ocwduo.nl.

When can you lodge an objection?

The objection must be lodged within six weeks after the message's sent day. The sent date is shown in the message. If you do not lodge your objection in time then the notice of objection will be inadmissible, and DUO will not assess the content of your notice of objection. The postmark on the envelope containing your notice of objection is deemed to be the date of submission. When you send your notice of objection by fax then the date of submission is determined by the time at which DUO receives the fax.

What can you object to?

If you do not agree with a decision made by DUO then you can lodge an objection. A decision is a written decision laying down the conferral, rejection, revision and/or reclamation of student finance.



DUO usually issues these decisions in the form of messages. You cannot lodge an objection to demands, writs of execution, or giro collection forms.

If you have submitted an application, request or change for which no supplementary information is required then you must receive a response within six weeks. You can lodge an objection if you have not received a response in the form of a written decision after this period of six weeks.

No suspensory effect

When you lodge an objection this does not suspend the effect of the decision you are objecting to. Consequently you will not be granted a deferment of payment. If you encounter serious financial difficulties during the period in which your objection is being dealt with then you can request an interim provision (see page 77).

How do you lodge an objection?

You must always lodge a notice of objection in writing. You cannot send a notice of objection to DUO by e-mail.

Your notice of objection must include at least the following:

- the date
- your name, address, and telephone number
- your e-mail address
- your citizen's service number or correspondence number

- your signature
- a copy of the decision or a description of the content of the decision to which you disagree or a copy of the application, change or request if you have not received a decision
- the reasons for your objection.

You should send your notice of objection to: DUO, Afdeling Bezwaar en Beroep, Postbus 50081, 9702 EA Groningen, the Netherlands.

What happens with your notice of objection?

If you lodge an objection then a member of DUO's staff will re-examine the decision. This will not be the member of staff who made the original decision.

What can DUO decide?

There are three alternatives:

- Your objection is upheld either in whole or in part. You receive a new message or a new letter from DUO informing you of the new decision. The new decision is to your advantage.
- Your objection is rejected. The earlier decision remains unchanged.
- DUO decides not to deal with your objection. This can, for example, be the case if your notice of objection was submitted too late or if you did not state any reasons for your objection.

14.2 Lodging an appeal

If you do not agree with the decision on your notice of objection or if DUO does not reach a decision on your notice of objection within six weeks then you can lodge a notice of appeal with the district court.

When you lodge an appeal the original decision remains in force. Consequently if you have a debt then you will still be required to repay the debt. If this means that you encounter serious financial difficulties then you can submit a request to the court for an interim provision.

In principle, solely the interested party can lodge an appeal or request an interim provision. Someone else can lodge an appeal for you only when you authorize him to do so.

The notice of appeal

Appeals must be lodged in writing. You must submit your notice of appeal to the district court with jurisdiction over the area in which you live. You can lodge an appeal within six weeks after the issue of the decision on your notice of objection. Consequently make sure that you lodge your appeal in time, and enclose a copy of the decision you are appealing against.

A notice of appeal must always contain the following information:

- your full name and initials
- your address
- your correspondence number or citizen's service number
- the date on which you send the notice of objection or appeal
- the decision against which the notice of objection or appeal is addressed
- the reasons why you disagree with the decision
- your signature.

Court registry fees

Court registry fees will be charged when you lodge an appeal. The clerk of the court will send you a letter informing you of these fees. If your appeal is allowed then these court registry fees can be refunded. When this is the case then this will be stated in the court's decision on the appeal.

What is the procedure after you have lodged your appeal?

The court will always send you an acknowledgement of receipt. The court will then request DUO to respond to the notice of appeal by submitting a statement of defence. You will also receive a copy of this statement, to which you may respond. In general, appeal cases are heard in open sessions. If you are summoned then you are under the statutory obligation to appear at the sessions. A solicitor or attorney can always accompany you. You can also attend the sessions even if you are not summoned. If you do not agree with the court's decision then you can lodge an appeal to a higher court if you so wish. The procedure is stated in the decision you receive from the court.

14.3 Interim provision

If you lodge a notice of objection or appeal then in the first instance the original decision will remain in force. Consequently if you have a debt then you will still be required to repay the debt. If this means that you encounter serious financial difficulties then you can submit a request to the district court for an interim provision. You can request the award of a specific amount or the deferral of the claim for the payment of the debt for the duration of the objection or appeal procedure.

You are required to pay court registry fees for an application for an interim provision. You can submit the application to the district court with jurisdiction over the area in which you live. The court will issue you notification about the payment. If you have lodged a notice of appeal alongside your application for an interim provision then you will be required to pay double court registry fees. If your application is granted then the court's decision will state whether the court registry fees can be refunded.

An application for an interim provision must always be submitted in writing. An application for an interim provision must always state the following:

- your full name and initials
- your address
- your date of birth
- your correspondence number or citizen's service number
- the date on which you submit the application
- the reason why you are applying for an interim provision
- in addition, when a notice of appeal has also been submitted then state the court's number of the appeal case.

14.4 Complaints about the service

If you are not satisfied with the manner in which a member of DUO's staff has treated you or with the manner in which DUO carries out its work, then you can make a complaint. Consequently a complaint can relate to the conduct of a member of DUO's staff. However, you can also make a complaint if, for example, you feel that you have had to wait much too long for an answer.

Have you a complaint about DUO's service, or about a member of its staff? If so, you can send a letter to:

Klachtenfunctionaris DUO
Antwoordnummer 392
9700 VB Groningen (The Netherlands).

Tip: State your telephone number in your letter. We will then be able to contact you more easily.

Complaints procedure

We will handle your complaint within four weeks. What happens after we receive your complaint:

- the complaints officer makes a record of your complaint and either sends you an acknowledgement of receipt or calls you
- the complaint is investigated
- the complaints officer informs you of the solution either during a telephone call or in a letter
- a record is made of the solution.

A hearing

The complaints procedure includes a hearing, which can also take place on the telephone. A report is written of the hearing, and you are informed of the result within two weeks. If you are unsatisfied with the result then you can request the National Ombudsman to investigate your complaint. You must do so within one year.

National Ombudsman

You may only submit a complaint to the National Ombudsman if you have first tried the DUO internal complaints system. Please go to www.ombudsman.nl for more information.

DUO's service standards are available at www.ocw.duo.nl

DUO is continually improving the quality of its services. For this reason we have formulated a number of standards - standards you can expect from DUO. They are listed at www.ocwduo.nl.

15 About DUO

This booklet is focused exclusively on student finance. However, DUO does much more than solely student finance. This Section lists DUO's other activities, and concludes with our contact details.

15.1 What is DUO?

DUO is the abbreviation for Dienst Uitvoering Onderwijs (Education Executive Agency). This Agency was created on 1 January 2010. The name before DUO was IB-Groep. A new name was needed after the merger with CFI, the body in charge of the finances of teaching institutions.

DUO implements various education laws and regulations on behalf of the Ministry of Education, Culture and Science. This includes arranging student finance and the student allowance. But we do much more than that. Section 15.2 tells you much more about our work and our regulations. You can also take a look at www.ocwduo.nl.

15.2 What does DUO do?

Calculation & payment of student finance

DUO assesses your entitlement to student finance and calculates the amount of your student finance. This is carried out in accordance with statutory criteria. DUO pays the student finance in monthly instalments to students following secondary vocational education, higher professional education, and attending university.

Collecting course fees

Students above the age of 18 who follow secondary vocational education are required to pay course fees. DUO arranges for the collection of the course fees and their transfer to the schools.

Collection of loans and tuition fees loans

Students who have borrowed funds during their study must repay the loans to DUO. DUO makes the necessary arrangements.

Drawing lots

The number of applications for some studies exceeds the available places. It is then necessary to draw lots for a place. DUO organizes these draws. More information about draws is available at www.ocwduo.nl.

Other regulations

DUO not only makes the arrangements for student finance for studies at secondary vocational education, higher professional education and university, but also implements other financial regulations relating to education:

Parents' allowance

The parents of children under the age of 18 who are following a study at secondary school or a secondary vocational education institution (mbo) can request a parents' allowance from DUO.



Student's allowance

Students aged 18 and older following a study at secondary school can request a student's allowance.

Teacher's allowance

Students, persons entering teaching from another career background and contract teachers following a study at a teacher-training college for primary education or higher education who are not entitled to student finance (any longer) can request a teacher's allowance from DUO.

Part-timer's allowance

Students receiving a part-time preparatory secondary vocational education study/theoretical track, senior general secondary education, university preparatory education or general secondary education for adults can request a part-timer's allowance from DUO.

Teacher's grant

Teachers wishing to follow a study can request a teacher's grant from DUO. The study must broaden or deepen their knowledge and skills.

More information about these schemes is available at www.ocwduo.nl.

Lost diplomas

If you have lost your diploma, certificate or list of marks, for example as a result of theft or fire, then you can request a 'Verklaring afgelegd examen' (Statement of examinations taken) from DUO. This is a document which replaces the original diploma, certificate, or list of marks. The document is issued on behalf of the Minister of Education, Science, and Cultural Affairs.

Recognition of diplomas

Do you wish to go abroad to work or study? If so, you will need to know the precise value of your Dutch diploma or education. Conversely, you will wish to know the comparable value of a diploma from outside the Netherlands. DUO can help you. More information about the opportunities is available at www.ocwduo.nl.

Organization of examinations

DUO ensures that secondary schoolchildren can take their examinations and that state examinations can take place.

More information is available at www.ocwduo.nl.

Integration

DUO organizes integration examinations and issues loans and allowances to integratees.

More information is available at www.inburgeren.nl.

15.3 Do you have any questions?

You may still have some unanswered questions after reading this booklet. If so, you can surf to DUO's website or send us an e-mail. You can also contact us via the DUO Info line. Do you prefer to be helped at a counter? If so, you can visit one of our service offices. The addresses and opening hours are listed on our website.

15.4 Contact details

Internet and e-mail

www.ocwduo.nl

DUO Info line

(050) 599 77 55

open from 9:00-17:00

Service offices

The addresses and opening hours are available at www.ocwduo.nl.

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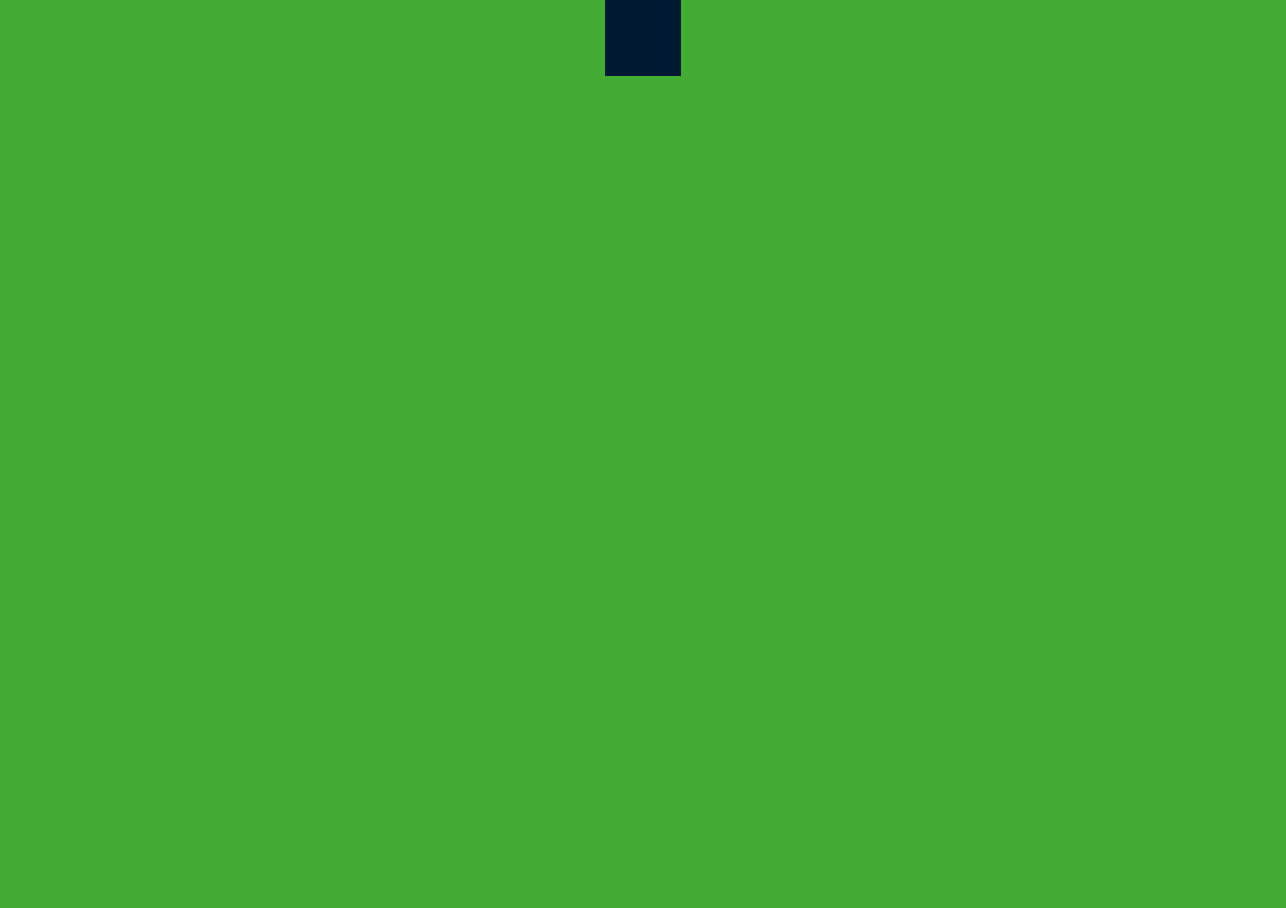
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