



Dienst Uitvoering Onderwijs
Ministerie van Onderwijs, Cultuur en
Wetenschap

Student finance

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

Welcome to DUO

DUO stands for: Dienst Uitvoering Onderwijs. DUO facilitates education.

For example, DUO arranges student finance and repayment of any student debt. That's what this brochure is about.

Of course, our Internet site offers a great deal of information: duo.nl.

There, you'll find detailed information for students and refunders from the Caribbean. Check out duo.nl/antillen.

DUO meets your needs

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Student finance for MBO (senior secondary vocational education)

Student finance for MBO comprises 4 components: a basic grant, a supplementary grant, a loan and a student travel product. Everyone is entitled to the basic grant and the student travel product. You must apply for a supplementary grant and a loan.

Students living away from home will receive a higher basic grant than those living with their parents. If you are responsible for a child under 18 years, you may be eligible for a surcharge. Are you starting your study under the age of 18? You will be entitled to student finance from the first day of the quarter after which you turned 18.

You are allowed limited additional earnings alongside your student finance. Check out duo.nl to see how much you may earn. Are you following a course at level 1 or 2? In that case, your basic grant, student travel product and possible supplementary grant are always a gift. You will receive student finance as long as you are registered for a course at level 1 or 2.

Are you following a course at level 3 or 4? In that case, the basic grant, student travel product and supplementary grant become a gift if you gain your diploma within ten years, counting from your 1st month of student finance. We also refer to this as a 'performance grant'. If you do not gain a diploma, you must repay everything: your basic grant, your supplementary grant and your student travel product. You are only entitled

to keep the supplementary grant received during your first twelve months of student finance. A performance grant lasts 4 years, after which you can arrange a loan and travel product for a further 3 years. For some specialist courses, extra student finance is available (maximum 2 years). You must use your student finance within 10 years.

Paying tuition fees

You must pay tuition fees for an MBO course. From the age of 18, you only pay tuition fees for full-time courses. It makes no difference whether you are in school or in practical training. The academic year begins officially on 1 August. If you are 18 years or older on 1 August, you must pay tuition fees for that academic year. You will be automatically informed of this. You can then pay the tuition fees as a one-off payment. Alternatively, you can pay in instalments. We will then collect your tuition fees in 9 monthly payments, around the 25th of each month. No other arrangements can be made.

Are you entitled to a maximum supplementary grant? It includes an allowance for tuition fees. If you do not receive a (maximum) supplementary grant, you can lend the extra amount to pay your tuition fees.



Student finance for HBO (higher vocational education) and university

Student finance for degree courses comprises 4 components: a loan, student travel product, supplementary grant and tuition fee loan. Everyone is entitled to a loan, travel product and tuition fee loan. Your student finance takes the form of a loan, which you must repay following your course. Only the student travel product and the supplementary grant can become a gift, if you graduate within 10 years, counting from your 1st month of student finance. If you do not graduate, they must all be repaid. You are only entitled to keep the supplementary grant received during your first twelve months of student finance. There is no

minimum age for higher education. Student finance is therefore also available before the age of 18.

There is no threshold to additional earnings by HBO and university students, alongside the student finance.

Tuition fee loan

HBO and university students can also apply for a loan for payment of tuition fees, alongside the 'standard' loan. This loan is known as a 'tuition fee loan' and is part of your student finance. As a HBO or university student, you can apply for the tuition fee loan at the same time as the rest of your student finance. The tuition fee loan is paid monthly, and must always be repaid to DUO at the end of your course.

Enrolment

All applications for courses at further education colleges or universities in the Netherlands must be made via studielink.nl. Make sure you do so by 1 May at the latest, even if you do not yet have your diploma for your previous education. Colleges and universities are not obliged to admit you if you enrol after that date. For numerous fixus programmes for which a selection procedure applies, you may need to apply by 15 January. It is sensible to check the latest enrolment date on the website of the college or university of your choice.

If your diploma was not gained in the (European) Netherlands, the application procedure is slightly different:

- Choose the option 'I live outside the Netherlands'.
- Choose the option 'request user name and password'. Then you can login and enrol at your college or university.

Once you have enrolled, you'll receive an e-mail from Studielink on the rest of the procedure.

Ministerial placements abolished

As of the 2017-2018 study year, DUO no longer executes a lottery-based procedure. Educational institutions select their own students if the number of applications exceeds the number of places available. This is called decentralised selection. The average score on your final list of grades is no longer the only relevant aspect. Your motivation, personality and previous school performance is equally important. Educational institutions establish

the criteria for the decentralised selection themselves. This will increase the chance of putting the right student in the right place. There will therefore no longer be ministerial placements for the Caribbean region of the kingdom.

Study choice check

When enrolling by 1 May at the latest, the educational institution can offer you a study choice check for the course for which you have applied (along with a resultant, non-obligatory study choice advice). After enrolling, you will be invited to the study check. The form it takes varies per course, and may include an interview, trial lectures, a digital questionnaire or other methods. It allows you to check whether the course is indeed suited to you. Because you live in Curaçao, Aruba, Sint Maarten or in the Caribbean Netherlands, the educational institutes will ensure that you can do the study choice check without needing to travel to the Netherlands. That is arranged by law.

Decentralised selection

Educational institutes can select a number of their students themselves. This is called decentralised selection. The selection criteria may vary per educational institute, and we therefore suggest you check the website of the institute in question. The enrolment deadline may also vary. It is important to make your application on time!

If you decide to choose a different course following the study choice check, you're free to do so. Because you have enrolled in Studielink by 1 May, you are still entitled to be admitted to other courses. You therefore don't need to apply for more than one course at the same time.

Extra admission requirements

Check the website for your course, for any extra admission requirements, such as a profile, certain subjects (further ed.) or a course in a certain field (MBO).

An HBO Propaedeutic diploma no longer automatically entitles you to admission to a university.



General information on student finance

The conditions

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

- you have made your application before the age of 30;
- you are registered for full-time vocational education (MBO bol) of at least 1 year or you are registered for full-time or dual education at HBO or university of at least 1 year.
- you are a Dutch national. If you are a non-

Dutch national with a residence permit type II, III or IV, another form of residence permit or you are an EU national, you will generally also qualify for student finance. Check out the nationality chart at duo.nl.

Supplementary grant

Not every student is eligible for a supplementary grant. This part of the student finance depends on your biological parents' income. DUO uses their income data from 2 years ago. The more your parents earn, the lower the amount of supplementary grant to which you are entitled. If you do not qualify for the full supplementary grant,



you can still borrow the shortfall. When you apply for a supplementary grant, DUO requires the income data of your parents. DUO cannot calculate your supplementary grant without this income data of your biological parents. Please make sure your parents' income data is available to DUO.

Student travel product

Students receiving student finance will also receive the student travel product. It enables you to travel by Dutch public transport for free or at a reduced rate.

You can choose between a weekday subscription or a weekend subscription, both of which are valid in trains, buses, the underground and trams. Are you on an MBO course? You are entitled to the travel product as long as you are entitled to student finance. HBO and university students are entitled to a student travel product during the normal duration of your course and for the first year afterwards (though obviously you must be registered on the course and be entitled to student finance). This is a total of 5 years for most courses.

If you do not yet have a Citizen Service Number (BSN), you will initially receive a monthly allowance instead of a travel product. You can arrange to collect the travel product as soon as you have a BSN. Your allowance will then be automatically stopped. In order to use your travel products, you require an OV-chipkaart, for which you must personally take out a subscription. Check [studentenreisproduct.nl](https://www.studentenreisproduct.nl) for more information.

What must you arrange?

Applying for student finance

You must apply for student finance from DUO well in advance. Student finance can be requested using a special form 'Application for student finance for students from Aruba, Curaçao, Sint Maarten or the Caribbean Netherlands'. This form can be downloaded via duo.nl/antillen. Make sure you do so at least 3 months before the start of your course. In order to be eligible for student finance, you must have a BSN. This number can be requested upon arrival in the Netherlands. Because of this, you will initially receive provisional student finance for a 2-month period. Your student finance will be finalised as soon as DUO has received your BSN.

Municipal registration

Before moving to the Netherlands, you must deregister from the municipal administration ('PIVA' administration) of the island where you live. Deregistration from the PIVA administration is an essential condition if you are to be registered in the municipal administration system of the Netherlands. One of the documents required upon registration with the municipality is the change of address (proof of deregistration) received upon deregistering.

Upon deregistering, it is important that you name the municipality in which you will live in the Netherlands, and that you register with that municipality upon arriving in the Netherlands. Should you decide to register with a municipality other than the one

named upon departure, this may result in a number of weeks' delay in registration with the municipality, and a subsequent delay in allocation and provision of your BSN.

The following documents must be produced upon registering with the municipality: Passport (as your means of identification); Proof of deregistration (received from the municipal administration on the island where you have deregistered); Proof of residence in the Netherlands (a copy of your rental contract, for example, or a copy of proof of ID and signed letter by a family member, with whom you can stay provisionally).

Also important:

- Copy of your birth certificate (required by some municipalities). Check well in advance at the municipality where you will be registering, whether they require your birth certificate. Take note: if you were not born on the island from which you are moving, request the (foreign) birth certificate well in advance. Have it translated if necessary. You may be asked to legalise this document or to have it authenticated by means of an 'apostille' stamp.

Requesting a Citizen Service Number (BSN)

On arrival in the Netherlands, you must request a Citizen Service Number from the municipality where you will live. Inform DUO directly of this number. Take note: if we do not have your BSN, your student finance application is invalid. You will then be required to repay your student finance.

Parental income

When you apply for a supplementary grant, DUO requires the income data of your parents. We use the income data from two years ago (the 'reference year'). Please include this information with your application form, in order that DUO can quickly calculate your supplementary grant. By 'your parents', we are referring to your biological or adoptive parents. Your parents are named on your birth certificate. If your parents live in the Caribbean, we shall attempt to retrieve their income from the tax authorities in the Caribbean region. Should we be unable to retrieve their income, your parents must personally provide us with their income data. If your parents' income has decreased after the reference year, they can request to have the reference year changed to a more recent year. A precondition is that their income has decreased at least 15% versus the reference year. Are your parents unwilling or unable to cooperate in calculation of the supplementary grant? Or do you not know where they live? DUO can then still retrieve your parents' income. Or possibly disregard it completely. Once you make the request, DUO will do the rest. More information on this can be found on the DUO website.

Don't forget:

- Request student finance
- Request Citizen Service Number (BSN)
- Open a bank account



Own bank account

DUO can only transfer money into a bank account which is in your name, unless you have authorised an organisation to represent your interests. It must be a European IBAN bank account number.

Online calculation tool

You will find an online calculation tool at duo.nl/rekenhulp. It will help you calculate approximately the student finance to which you are entitled. You can also calculate how much student debt you must repay monthly at the end of your course.

My DUO and DigiD

You can only use My DUO if you have a BSN. Do you want to change or check your information? You can do it simply in My DUO. You can also check for mail received

from DUO. This digital mail is available more quickly than the traditional postal service. You can arrange matters at a time which suits you. You can check and change your personal data at any time. This is a secure method of checking and changing your data. You can only log in to My DUO using a DigiD with sms security code. Request a DigiD using the DigiD app or via digid.nl. Once you have requested your DigiD, you will receive an activation code from DigiD within 5 days. You will receive the code by post at the address at which you are registered in the municipality.

On the DigiD website, use the activation code to activate your account. After activation, you can log in to all the linked government institutions using your DigiD.



Checks

DUO checks that everyone gets what they are entitled to, and therefore also checks your data, at other organisations as well. The exchange of data with other organisations, such as the Tax Authorities and the Municipal registration, takes place according to the General Data Protection Regulation (GDPR). This means that we only request those data which we truly require.

Stopping

If you stop your course of study, you must deregister with the school or university, and inform us of this deregistration date. We shall then stop your student finance.

Are you stopping within your first year?

If you stop your student finance before 1 February, it can be partially converted into

a gift. If you have taken out a loan however, this must be repaid.

Student travel product

Cancel your student travel product at a pick-up point on or before the 5th working day of the 1st month in which you are no longer entitled to it. You are no longer allowed to travel with the product from the 1st of that month. If you cancel your student travel product too late, you will be fined.

Have you already picked up your student travel product, but you're not going to study after all? You need to cancel your travel product immediately. You must do so before the 1st of the month in which your student finance would begin.

You have gained your diploma

If you graduate within 10 years, part of your student finance and student travel product will be converted into a gift. Your student debt is then reduced or possibly even cancelled. How much is converted into a gift, depends on the level of your diploma. DUO therefore requires proof. Most schools and universities in the Netherlands automatically inform us.

Moving to the Caribbean

Are you moving back to the Caribbean while you have a student debt? Make sure DUO is kept informed of your address in the Caribbean.

Repayment

You do not need to immediately pay your student debt. The so-called preliminary phase starts on 1 January following the expiration of your right to a student grant. This is a 2-year period in which you are not required to make repayments. Of course you are free to do so.

The repayment phase starts after the 2-year preliminary phase. From that moment on, you must repay your debt. You do so in monthly instalments, and must repay your total debt within 15 years. Have you received your first student finance for HBO or university after August 2015? The new student finance system then applies to you, giving you 35 years to repay your total debt. The monthly instalment depends on the amount of student debt you owe and the interest.

Reducing your monthly instalment

You can submit a request to reduce your monthly instalment. We will then use your income to calculate how much you can afford to repay. If this is lower than your current monthly instalment, DUO will reduce it. Your monthly instalments may even become € 0. Our calculation of the reduced monthly instalment applies for 1 calendar year. After that year, we shall reassess your situation. A monthly instalment reduction is requested using the form 'Requesting a reduced monthly instalment for residents of Aruba, Curaçao, Sint Maarten or the Caribbean Netherlands'. Always submit your request before 1 January, and the reduced monthly instalment will then take effect on 1 January of that calendar year. If you request a reduction on 3 February, it will not take effect until 1 March. We use your income from 2 years ago to calculate your monthly instalments. If your income has since declined, you can request that we use another, more recent income reference year.

Temporary repayment stop

Anyone repaying a student debt can request a temporary repayment stop. The reason is irrelevant: around the world trip, marriage, buying a car, a new house. The student debt repayment stop is for minimum 1 month and maximum 5 years. Please take note! You will continue to pay interest on your debt and the maximum repayment period of 15 years will be extended by the number of repayment stop months. You cannot temporarily stop repayment of any arrears.

Foreign income

When you are staying abroad or enjoying foreign income, we cannot always retrieve your income data from the tax authorities in the Caribbean. You are then responsible for keeping us informed.

Does DUO have your correct address?

You will be automatically notified at your foreign address. We will require you to send us proof of your income. Does DUO not have your correct address? Please provide us with your foreign address via My DUO or using the form '[Wijziging terugbetalen studieschuld](#)'. Your monthly instalment will always be shown in euros. If you have earned income in the Caribbean region, you must convert the amounts yourself. Consult your bank for the latest exchange rates and transaction costs.

My DUO and DigiD

Did you not get a DigiD while you resided in the Netherlands? You can get a DigiD while in Aruba and Curaçao as well. You do need a burgerservice number to do so.

You can apply for a DigiD on www.digid.nl. After your application, DigiD will send you a service desk code. Make an appointment at the DigiD service desk within 30 days and activate your DigiD using the activation code you get at the service desk.

As of that moment, you can use My DUO to change or check your information.

Payment into a local account number

On request, you can repay your student debt in the Caribbean region, in local currency

(US dollars, Antillean guilders or Aruban florin) into a local DUO bank account. You will then pay little or no banking costs. Your request must have been made by 31 January of the year in question. You will pay annually in 10 monthly instalments instead of 12.

How it works

DUO converts your monthly instalment from euros into the local currency. We do so using the official December estimate of the Central Planning Bureau (CPB). You therefore pay the same amount each month, despite any exchange rate fluctuations. We convert your payment using the monthly rate of the Nederlandsche Bank. Has your local currency fallen in value? Then you will have repaid less than you should in euros. You do not need to directly pay the difference. We simply add this amount to the rest of your student debt. Has your local currency increased in value? Then you will have repaid more than you should in euros. We will not repay the difference to you, but rather use it as an extra repayment of your student debt.

What must you do?

Submit your request by 31 January of the year in question, to CN-debiteuren@duo.nl. In your e-mail, please state your name, address, date of birth and BSN. The subject of your mail must be 'Local repayment'. You will receive e-mail confirmation once your request has been processed. This e-mail will inform you of your monthly repayment in euros and in your local currency.

DUO account number in
The Netherlands:

IBAN

NL45 INGB 0705 0019 03

BIC

Useful links

www.duo.nl/antillen

www.studiekeuze123.nl/antillen

www.startstuderen.nl

www.studielink.nl

www.digid.nl

www.goedvoorbereidnaardepabo.nl

www.rijksdienstcn.com/studiefinanciering

www.uscfoundation.com

www.ssc.cw


www.stichtingweconnect.nl

www.arubahuis.nl

www.wijzeringeldzaken.nl

www.ocan.nl





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