



Dienst Uitvoering Onderwijs
Ministerie van Onderwijs, Cultuur en
Wetenschap

Student finance for students from Aruba Curaçao, St. Maarten and Dutch Caribbean



Pleased to meet you, we are DUO

DUO is short for Dienst Uitvoering Onderwijs (Education Executive Agency). We execute various educational laws and regulations, on behalf of the Dutch Ministry of Education, Culture and Science. Thus we take care of the student finance and the contribution for study costs. But that is not all by far. Check www.duo.nl if you wish to learn more about our activities and our regulations.

make education possible

Student finance

What is student finance?

Student finance always consists of a basic grant and a student travel product. Sometimes you can qualify for a supplementary grant. You can also apply for a loan. If you are in higher education, you can also apply for an extra loan to pay your tuition fees: a tuition fees loan.

Performance-related grant

- basic grant + student travel product
- supplementary grant

Loan (optional)

Tuition fees loan (optional, only for higher professional education and university)

Student finance for higher education and for MBO (senior secondary vocational education) programmes at level 3 or 4 is performance-related. This means that the basic grant and any supplementary grants are initially paid as a loan. If you gain a degree within ten years, the Dienst Uitvoering Onderwijs (DUO) will convert this loan into a grant. If you do not earn a degree, you will have to repay the performance-related grant. In that case you will also have to repay a sum for each month that you had an activated student travel product. If your vocational education is at level 1 or 2, your student finance is always a grant.

Conditions

You qualify for student finance if you satisfy the following conditions:

- you are younger than 30 years of age
- you are following full-time vocational education or a full-time or dual degree programme in higher education
- you hold Dutch nationality.

Even if you are not Dutch, you can still sometimes qualify for student finance. The nationality diagram on www.duo.nl will provide you with more information.

Basic grant and student travel product

Every student has the right to a basic grant and a student travel product. The amount of the basic grant depends on your living situation. If you live on your own, your basic grant will be higher than if you still live at home.

If you are responsible for a child younger than 18 and have no partner, you may qualify for a single parent allowance. If you would like to see whether you satisfy the conditions for one of these allowances, please read the information on www.duo.nl.

You will also be issued with a student travel product, which means you can travel free or at a discount all over the Netherlands.

You can choose between a student travel product that is valid at the weekends and one that is valid on weekdays.

Supplementary grant

In addition to the basic grant, you can also apply for a supplementary grant. Whether you qualify for a supplementary grant depends mainly on how much money your



Log in to
change
your data

parents earn. If you apply for a supplementary grant, DUO will need the details of your parents' income. Without this information, DUO cannot calculate the level of your supplementary grant. This means that the supplementary grant will be considered a loan. Make sure therefore that DUO has access to the details on your parents' income.

Loan

You can also apply for a loan in addition to the basic grant and the supplementary grant. If you do not qualify for a supplementary grant, you can also borrow up to the amount of the supplementary grant. You must always repay a loan to DUO once you have finished your studies.

Tuition fees credit

Students in higher education can apply for a loan to pay their tuition fees in addition to the 'ordinary' loan. This loan is known as 'tuition fees credit' and is part of the student finance system. If you are following higher education, you can apply for tuition fees credit at the same time as the rest of your student finance. A tuition fees credit has to be repaid to DUO as well, once you have finished your studies.

Student travel product

Week or weekend season ticket

The student travel product is part of your student finance. With your student travel product you can travel – free or at a discount – by public transport throughout the

Netherlands. The student travel product is a week or weekend season ticket. The student travel product can be used for travel by train, bus, metro and tram. You are entitled to the student travel product for the entire period you are entitled to student finance. By applying for student finance, you are also applying for the student travel product. Do you not have a citizen service number yet? Then you will automatically receive a monthly compensation instead of a season ticket. Please apply for a citizen service number at the municipality as soon as you arrive in the Netherlands. The monthly compensation is only a temporary provision.

Public transport chip card for students

You will need a public transport chip card for students to travel with your season ticket. On this chip card you will have to activate your season ticket yourself. Check out www.studentenov-chipkaart.nl for more information. It is not possible to get a public transport chip card if you do not have a citizen service number.

Additional income

In 2011 you are permitted to earn an additional income of € 13,215.83 alongside your student finance.

Do you want to know what the consequences are if you earn more than the additional income limit?

Please check out www.duo.nl.

Registering for school or university

Vocational education (mbo)

Do you want to follow full-time senior secondary vocational education (mbo) in the Netherlands? If you are 18 or older on 1 August, you must register via an Onderwijskaart (Education Card). You can collect this card from the school and also return it there. You must pay course fees to DUO. On the Onderwijskaart you can indicate how you want to pay the course fees. You can pay the fees in one instalment or in six. Are you still under 18 on 1 August? Then all you have to do is register at the school. In that case you do not need an Onderwijskaart.

Higher education (hbo or university)

You can register for a degree programme in Dutch higher education via www.studielink.nl. If you do not have a Dutch secondary school certificate, the registration procedure is slightly different:

- indicate that your school certificate was gained in the Netherlands
- select your school certificate from the drop-down menu
- fill in 'carib Ned/AR Cur StM' under location
- fill in 'Caribisch Nederland, Aruba, Curaçao, Bonaire, Sint Maarten onderwijsinstelling' under 'onderwijsinstelling' (education institute) and BRIN number 99 AN.

After you have registered online, Studielink will send you an e-mail setting out what to do next.

Ballots for academic year 2011-2012

If there are more applications than places, lots will have to be drawn for the degree programme and/or the education institute. You have until 15 May 2011 to register for a degree programme with a ballot. If you have an average mark of eight or more on your school certificate (havo or vwo with profile) or vocational certificate, you will be automatically admitted to the degree programme and education institute of your first choice.

Decentralized selection

Research universities and universities of applied sciences (hbo) can select a certain percentage of students for the training places themselves. More information about this decentralized selection can be found on www.duo.nl.

Additional requirements

Some hbo degree programmes require you to have special knowledge, skills or characteristics. The hbo institute will then set 'additional entry requirements'. An hbo institute can also select students itself on the basis of previously determined criteria. This is known as 'pre-entry selection'. Check the website of the hbo institute in question for more information about additional entry requirements and pre-entry selection.

What you have to arrange

Applying for student finance

You must apply for student finance from DUO in good time. Use the form *Aanvragen studiefinanciering voor studenten van Aruba, Curaçao, Sint Maarten en Caribisch Nederland* (Applying for student finance) to do so. This form can be downloaded from www.duo.nl. Ensure that you do so in good time. Apply at least three months in advance, so that you can be sure that you will have your money and your student travel product in time. In order to qualify for a grant or loan, you must have a Dutch citizen service number (BSN). You can only get this number if you are already in the Netherlands. Because it is important to apply for your grant or loan well in advance, if you come from Aruba, Curaçao, St. Maarten or Dutch Caribbean, DUO can pay out the first month(s) of grant or loan without the BSN.

Applying for a citizen service number (BSN)

Immediately after arrival in the Netherlands, you must apply for a BSN from the municipality where you will be living. As soon as you have received a BSN, inform us via a letter that we will send you. *N.B. if you do not return this letter in time, your student grant/loan application will be invalid. You will then have to repay what you have already received.*

Do it yourself, or let someone else do it

You can choose to apply for student finance yourself, but you can also be represented by an official body. This body can then

organize things for you with DUO. It will then receive all mail for you from DUO and will transfer your grant or loan to you. The addresses of the relevant bodies are listed in the back of this brochure.

Parental income

If you apply for a supplementary grant, DUO will send you two *Opgave oudergegevens* (Parents' details) forms. These forms must be filled in by your parents. 'Your parents' means either your natural or your adoptive parents. Your natural parents are listed on your birth certificate. Because your parents must declare their income every year, if they wish they can use an automatic data exchange arrangement between DUO and the Tax Office on your island. They must authorize the Tax Office using a form from DUO, available from the Tax Office.

Your own bank account

DUO will only transfer money to a bank account in your name, unless you have authorized the SSC to represent you.

Calculation aid on the internet

There are several calculation aids on www.duo.nl. You can use them to calculate roughly how much student finance you are entitled to. There is also a calculation aid called 'Berekenen draagkracht' (means test) to help calculate what your monthly repayments will be after you graduate.

What DUO can do for you

Calculating the student finance

DUO will assess whether you are eligible for student finance and how much it will be. You will be sent a *Bericht Studiefinanciering* (Notification of eligibility for student finance) within six weeks of submitting a request.

You receive what you are entitled to

DUO ensures that everyone gets what they are entitled to. This is why DUO will check your details. The exchange of information with other bodies, for example the Tax Office, occurs in accordance with the law.

Handy addresses

Stichting Studiefinanciering Curaçao (SSC)

Visitor's address:

Australiëlaan 14-16

3526 AB Utrecht

Telephone: +31 30 28 550 70

Fax: +31 30 28 550 84

Email: info@ssc.an

Internet: www.ssc.an

S4 (for students from Sint Maarten)

Visitor's address:

Casuariestraat 5 (4th floor)

2511 VB Den Haag

Telephone: +31 70 311 5420

Email: info@s4foundation.nl

Internet: www.s4foundation.nl

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