

# STUDENT FINANCE

## FOR STUDENTS FROM ARUBA AND THE NETHERLANDS ANTILLES



## GRANTS AND LOANS TO STUDY IN THE NETHERLANDS

You live in the Netherlands Antilles or on Aruba and you want to study in the Netherlands. How do you apply for a student grant or loan and the OV student travel pass? How can you apply for a degree programme? This brochure will tell you more about the possibilities.

The IB-Groep will help

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Contact us via the internet: [www.ib-groep.nl](http://www.ib-groep.nl)

# STUDENT FINANCE

## WHAT IS STUDENT FINANCE?

Student finance always consists of a basic grant and an OV student travel pass. 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. Go to page 8 to see what you have to arrange to get a student grant or loan.

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 IB-Groep 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 OV student travel pass. If your vocational education is at level 1 or 2, your student finance is always a grant.

A regular loan and/or tuition fees loan must always be repaid to the IB-Groep once your studies have ended.

You can apply for student finance for most of the full-time degree programmes in the Netherlands.

## CONDITIONS

You qualify for student finance and an OV student travel pass 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.ib-groep.nl](http://www.ib-groep.nl) will provide you with more information.

## BASIC GRANT AND OV STUDENT TRAVEL PASS

Every student has the right to a basic grant and an OV student travel pass. The amount of the basic grant depends on your living

**PERFORMANCE-RELATED GRANT**



**BASIC GRANT + OV STUDENT TRAVEL PASS**



**SUPPLEMENTARY GRANT**

**LOAN (OPTIONAL)**

**TUITION FEES LOAN (OPTIONAL, ONLY FOR HBO AND UNIVERSITY STUDENTS)**

situation. If you live on your own, your basic grant will be higher than if you still live at home. You will also be issued with an OV student travel pass, which means you can travel free or at a discount all over the Netherlands. You can choose between an OV student travel pass that is valid at the weekends or for one that is valid on weekdays. You will find more information about the OV student travel pass on page 6 of this brochure.

### **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 parents earn. If you apply for a supplementary grant, the IB-Groep will send you two forms that your parents need to complete. Always return these forms. If you do not return these forms, the supplementary grant will be paid as a loan. You will then have to repay this loan to the IB-Groep once you have finished your studies. You can read more about these forms for parents on page 9 of this brochure.

### **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 the IB-Groep 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 your performance-related grant and any other loans. Tuition fees credit is paid monthly.

### **REPAYMENT**

Remember that you must always repay a loan and/or tuition fees credit. The repayment period starts on 1 January following the conclusion date of your degree programme or the expiration of the right to student finance.

Exactly how much you will have to repay depends on how much you owe and the amount of interest calculated, but will be at least € 45.41 per month. If you expect to have problems repaying your student loan, you can apply to have the monthly instalments reduced by filling in the form *Verlagen maandbedrag studieschuld* (Reducing the monthly student loan repayments). You can download this form from [www.ib-groep.nl](http://www.ib-groep.nl). If you need more information, please go to [www.ib-groep.nl](http://www.ib-groep.nl) or



**BORROWING IS A CHOICE,  
REPAYING IS A MUST**

download the folders on loans and how to repay them.

### **ADDITIONAL INCOME**

In 2009, students are allowed to earn € 13,215.83 in additional income. This refers to your aggregate income or taxable salary. Would you like to know the consequences of earning too much additional income? Take a look on [www.ib-groep.nl](http://www.ib-groep.nl).

### **CHILDREN AND PARTNER**

If you are responsible for a child younger than 18 and have no partner, you may qualify for a single parent allowance. If you have a partner and you care for a child younger than 12 together, you may qualify for a partner allowance. If you live together and have no children, your partner's income will not affect your student finance. If you would like to see whether you satisfy the conditions for one of these allowances, please read the information on the IB-Groep website. You will also find the *Formulier voor éénoudertoeslag en partnertoeslag* (Form for single parent and partner allowances) there. In 2009, the

single parent allowance is € 435.10 and the partner allowance € 543.73 per month. Has something changed in your circumstances during your studies? Do not forget to let us know of the change as soon as possible.

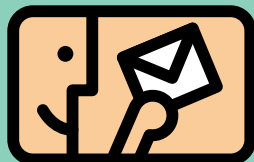
### **OUTSIDE THE NETHERLANDS**

If you want to study outside the Netherlands, you may still qualify for student finance. You must then satisfy a number of conditions. Take a look on [www.ib-groep.nl](http://www.ib-groep.nl) for more information and the conditions. You can also download the brochure *Studeren in het buitenland* (Studying abroad) there.

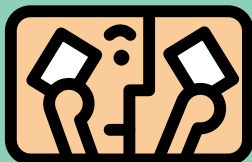
**Do not forget that you always have to repay a loan and/or tuition fees credit to the IB-Groep.**

# OV-STUDENT TRAVEL PASS

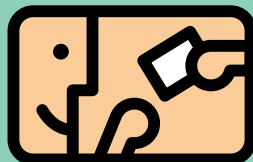
COLLECTION PASS IS SENT TO YOUR HOME ADDRESS



CHOICE BETWEEN WEEKDAY OR WEEKEND PASS



COLLECT PASS FROM POST OFFICE



## WEEKDAY OR WEEKEND PASS

You have the right to an OV student travel pass as long as you qualify for student finance. The pass is valid on trains, buses, trams and the metro. You can choose between a weekday pass and a weekend pass. For students in higher education and in levels 3 and 4 of vocational education, the OV student travel pass is initially a loan. If you gain a degree within ten years, your OV student travel pass will be converted into a grant. Otherwise you will have to repay an amount for every month you had the pass. This does not apply to students who are in levels 1 and 2 of vocational education (MBO). You can also choose not to have an OV student travel pass. All you have to do is not collect it.

## COLLECTION

If you have applied for student finance in good time, the IB-Groep will send you a collection pass two weeks before the starting date. This will list the post office where you can collect your OV student travel pass. The collection pass will be sent with a brochure with extensive information about the OV student travel pass. At the post office you can choose whether you want a weekday or a weekend pass.

## OUTSIDE THE NETHERLANDS

If you will be following an internship abroad, you can receive a travel allowance instead of the OV student travel pass. Please go to [www.ib-groep.nl](http://www.ib-groep.nl) for more information.

## OV CHIP CARD

All of the public transport (OV) companies are working on the introduction of an OV chip card. This will soon replace all existing tickets, including the OV student travel pass. Please go to [www.ov-chipkaart.nl](http://www.ov-chipkaart.nl) or [www.studentenreisbewijs.nl](http://www.studentenreisbewijs.nl) for more information.



# REGISTERING FOR SCHOOL OR UNIVERSITY

## VOCATIONAL EDUCATION

### 'ONDERWIJSKAART' AND FEES

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 the IB-Groep. You can indicate on the Onderwijskaart 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? All you have to do is register at the school. You do not need an Onderwijskaart.

## HIGHER EDUCATION

### REGISTRATION

You can register for a degree programme in Dutch higher education via [www.Studielink.nl](http://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 'Ned. Antillen/Aruba' under location
- fill in 'Antilliaanse 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 2009-2010

If there are more registrations than places, lots will have to be drawn for the degree programme and/or the education institute. You have until 15 May 2009 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 your first choice degree programme and education institute.

### OTHER

- 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.ib-groep.nl](http://www.ib-groep.nl).
- Some HBO degree programmes require you to have special knowledge, skills or characteristics. The HBO institute will then set 'additional entry requirements'.
- A 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 the IB-Groep in good time. Use the form *Aanvragen studiefinanciering* (Applying for student finance) to do so. This form can be downloaded from [www.ib-groep.nl](http://www.ib-groep.nl) or ordered via the IB-Groep infoline: +31 50 599 77 55. 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 OV student travel pass in time.

There is a different procedure for applying for student finance for students from the Netherlands Antilles and Aruba than for Dutch students. 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 the Netherlands Antilles or Aruba, the IB-Groep 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 a body such as the Stichting Studiefinanciering Curaçao (Curaçao Student Grant Foundation, SSC). This body can then organize things for you with the IB-Groep. They will then receive all post for you from the IB-Groep and will transfer your grant or loan to you. They do not arrange the repayment of the student loan. The addresses of the relevant bodies are listed in the back of this brochure.

## **DETAILS OF PARENTS' INCOME**

Without the details of your parents' income, the IB-Groep cannot calculate the level of your supplementary grant. This means that the supplementary grant will be considered a loan. You will have to pay back this loan completely

## **RETURNING THE FORMS FOR PARENTS**

after you graduate. Make sure therefore that you return the parents' form and that the IB-Groep has access to the details on your parents' income.

If you apply for a supplementary grant, the IB-Groep 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. If you do not know who your father or mother is, just send a certified copy of your birth certificate. You can get this copy from the municipality where you live. The amount of your supplementary grant will depend on your parents' income. Because your parents must declare their income every year, if they wish they can use an automatic data exchange arrangement between the IB-Groep and the Aruban or Antillean Tax Office. They must authorize the Aruban or Antillean Tax Office using a form from the IB-Groep available from the Tax Office. In addition, your parents must also be up to date with their tax returns to the Aruban or Antillean Tax Office.

### **YOUR OWN BANK ACCOUNT**

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

### **CHECK YOUR ACCOMMODATION ADDRESS**

Make sure that the Dutch accommodation address you list on your grant application is exactly the same as the address where you are registered with the municipality. The IB-Groep checks every month whether these addresses are the same. Moving house? Register under your new address at the municipality and do not forget to send a change of address notification to the IB-Groep. That way you will avoid a lot of problems.

### **CALCULATION AID ON THE INTERNET**

There are several calculation aids on [www.ib-groep.nl](http://www.ib-groep.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 THE IB-GROEP CAN DO FOR YOU



**YOUR DATA IS IN SAFE HANDS**

## **CALCULATING THE STUDENT FINANCE**

The IB-Groep will assess whether you are eligible for student finance and how much it will be. There are legal criteria for this. You will be sent a Bericht Studiefinanciering (Notification of eligibility for student finance) within six weeks of submitting a request. Sometimes the IB-Groep will ask for additional information on an extra form, for example details about your parents for a supplementary grant.

## **YOU WILL RECEIVE WHAT YOU ARE ENTITLED TO**

The IB-Groep ensures that everyone gets what they are entitled to. This is why the IB-Groep will check your details. The exchange of information with other bodies, for example the Tax Office, occurs in accordance with the law. This ensures that the government funds managed and paid out by the IB-Groep, reach the right people. It goes without saying that the IB-Groep will only check the data that apply to you. If you would like to know more about this matter, please go to [www.ib-groep.nl](http://www.ib-groep.nl).

## **CHECKING STUDENTS LIVING AWAY FROM HOME**

If you have requested a grant or loan for living away from home, the IB-Groep will check whether you actually qualify. To that end, the IB-Groep will compare your address with that of your parents. If the addresses are the same or the IB-Groep cannot access the necessary address details, you will be sent a letter and you will have to prove that you were not living at home with your parents during the period in question. A declaration by yourself or your parents is not considered valid documentary evidence.

**N.B. always return the check forms, otherwise you will run the risk of having to repay all of your student finance.**

# CONTACT

## ANY FURTHER QUESTIONS?

If you still have questions after reading this brochure, take a look at [www.ib-groep.nl](http://www.ib-groep.nl) or send us an e-mail. You can also phone us on the IB-Groep Infoline: +31 50 599 77 55.

Brochures and folders about the following topics are available in the student finance series and can be downloaded via [www.ib-groep.nl](http://www.ib-groep.nl):

- Going on to higher education
- Student finance for vocational education
- OV Student travel pass
- Borrowing
- Parental contribution
- Problems with your parents
- Additional income



### INTERNET & E-MAIL

[www.ib-groep.nl](http://www.ib-groep.nl)

### IB-GROEP INFOLINE

+31 50 599 77 55

### OFFICES

Check the website for addresses and opening hours.

## USEFUL ADDRESSES

### STICHTING STUDIEFINANCIERING CURAÇAO (SSC)

Visiting address:  
Australiëlaan 14-16  
3526 AB Utrecht  
Telephone: +31 30 28 550 70  
Fax: +31 30 28 550 84  
E-mail: [info@ssc.an](mailto:info@ssc.an)  
Internet: [www.ssc.an](http://www.ssc.an)

### S4 FOUNDATION (FOR STUDENTS FROM SINT MAARTEN)

Visiting address:  
Casuariestraat 5 (4th floor)  
2511 VB The Hague  
Telephone: +31 70 311 5420  
E-mail: [info@s4foundation.nl](mailto:info@s4foundation.nl)  
Internet: [www.s4foundation.nl](http://www.s4foundation.nl)

### DEPARTMENT OF EDUCATION, ARUBA

Frankrijkstraat 3  
Oranjestad, Aruba  
Telephone: 00297-5823360  
Internet: [www.arubahuis.nl](http://www.arubahuis.nl)

## CHECKLIST

	Apply for student finance from the IB-Groep
	Register in time for the degree programme
	Make sure you have your own bank account
	Return the forms for parents
	Apply for a citizen service number (BSN) from the Dutch municipality
	Register your accommodation address at the Dutch municipality