



Dienst Uitvoering Onderwijs
Ministerie van Onderwijs, Cultuur en
Wetenschap

Student finance

for international students in university or
higher professional education



As an international student in university or higher professional education in the Netherlands you can apply for student finance. This comprises 4 components: a student travel product, a supplementary grant, a regular loan and a tuition fee loan. Whether you qualify for student finance depends on your age, degree programme and nationality or residency status.

Student travel product

- Enables you to travel by public transport for free or at a reduced rate (depending on your subscription).
- Choose either a weekday or a weekend subscription (you can switch twice a year, except between 1 May and 25 August).
- If you graduate within 10 years, it will be converted into a gift (otherwise it's a loan).*

Supplementary grant

- Whether you qualify depends on your parents' income.
- It's a gift for your first 5 months studying in the Netherlands
- The rest will be converted into a gift if you graduate within 10 years (otherwise it's a loan).*

Tuition fee loan

- A loan to pay your tuition fees (statutory tuition fees and/or institutional tuition fees).
- The repayment phase begins 2 years after your student finance ends.

Regular loan

- You are free to decide how much you want to lend (up to a maximum).
- You can increase or lower your loan on a monthly basis.
- The repayment phase begins 2 years after your student finance ends.

Gift or loan

You always have to pay back your loans, with interest. The current rate of interest is 0.00%, but this can change once a year. The student travel product and supplementary grant are converted into a gift if you graduate within 10 years. Otherwise you will have to repay those as well. For this reason, you can also choose not to apply for the supplementary grant and not to collect the student travel product from a pick-up device.

** Read all the information and terms at duo.nl/particulier/international-visitor*

Maximum amounts

The total amount you can receive is approximately €1,075 (the exact amount changes every 6 months). How this amount is built up, depends on the amount you receive in supplementary grant and how much you pay in tuition fees. If you do not qualify for the (full) supplementary grant, you can borrow the shortfall as an extra loan, on top of the regular loan.

Eligibility

Whether you qualify for student finance depends on:

- **age**
 - under 30 when your student finance starts
- **programme**
 - full-time or dual programme
 - programme lasts at least 1 year
 - programme is officially recognized in the Netherlands
- **nationality or residency status**
 - Dutch nationality, or a residence permit type II, III, IV or V
 - Residence permit type I, or EU/EEA or Swiss nationality are subject to additional requirements. (*Find out more at duo.nl/particulier/student-finance*)

If you don't qualify for student finance, you may be eligible for the tuition fee loan, lifelong learning credit or grant or subsidy for a teacher training course.

How to apply

1. Make sure you know how student finance works.
2. Apply in time, preferably 3 months in advance.
3. You need a citizen service number (burgerservicenummer or BSN). You automatically receive one when you register with a Dutch municipality.
4. With your citizen service number, apply for a DigiD on digid.nl. A DigiD enables you to access online services offered by the Dutch government. You will receive an activation code within 3 working days.
5. Use your DigiD to log in to MijnDUO to apply for student finance.

You'll find more information about applying at duo.nl/particulier/student-finance.