



# Student finance for higher education in the Netherlands

Are you a national of an EU/EEA country, Switzerland or the United Kingdom? Then you may be entitled to money for your education: student finance.

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## What is student finance?



### What does student finance consist of?

Student finance consists of different components, such as the basic grant, the supplementary grant, the student travel product, the interest bearing loan and the tuition fees loan. You decide which components you apply for.



### Basic grant

The basic grant depends on your living situation: when you live away from your parent(s) the grant is higher than when you live with (one of) your parents.



### Supplementary grant

Whether you receive the supplementary grant, and how much, depends among other things on your parents' income. We look at the income of two years earlier. Usually, we are not able to request the tax authorities for a foreign income. In that case, your parents have to inform us of their income themselves. We recommend that you always apply for the supplementary grant, then DUO will calculate every year whether you are entitled to it.



### Student travel product

The student travel product allows you to travel throughout the Netherlands for free or with a discount, with every type of public transport. You can choose for either a weekday or weekend subscription.



### Loan and tuition fees loan

Do you need extra money for your education? Then you may decide to borrow from DUO. Every month you can alter the amount you borrow. You pay interest on the loan. Because of the interest, the total debt you have to repay after your studies is higher.

You may also wish to borrow money to pay for your tuition fee: the tuition fees loan. The amount you can borrow depends on the type of tuition fees you have to pay. You pay interest on the tuition fees loan as well.



### Amounts

For all various amounts, go to [duo.nl/amounts](https://duo.nl/amounts)

## Conditions



### Conditions for student finance

Whether you qualify for student finance depends on your age, course and nationality. You have to be under 30 when your student finance starts.

Secondly, you must be registered as a full-time or a dual student. Furthermore, you have to work in the Netherlands (additional conditions apply here) or you must have been living in the Netherlands for at least five consecutive years. Go to [duo.nl/eligibility](https://duo.nl/eligibility) for more information.



### Gift or repay

From the first month you receive student finance or the student travel product, you begin to accrue a debt. Some interest is added to this debt each month. If you get a diploma within 10 years, your basic grant, supplementary grant and student travel product will be converted into a gift. Do you not get a diploma within ten years? Then your study debt remains as it is and you must repay everything, with interest.

You must always pay back the loan and the tuition fees loan, with interest.

## Apply for student finance



### Apply via Mijn DUO

You apply for student finance via [Mijn DUO](https://mijn.duo.nl). Please do this at least 8 weeks before you are entitled to it. To log in to Mijn DUO you need to have a DigiD.



### Apply for and activate DigiD

DigiD is your code to log in to every Dutch governmental organization. You need your DigiD for your student travel product and to log in to Mijn DUO. Apply for a DigiD on [digid.nl](https://digid.nl). Three working days after your application you receive a letter with details about logging in.



### Supporting documents

In order to assess whether you are entitled to student finance, and for how long, we need you to send us supporting documents. Depending on your situation, it is possible your student finance is only granted for a couple of months at first. You then have to apply for student finance once more and send in supporting documents. Go to [duo.nl/supportingdocuments](https://duo.nl/supportingdocuments) and check which documents. When you log in to Mijn DUO with your DigiD you can upload the documents at once. Please do this within 4 weeks after your application.

## Contact



### Visit us at a Service Desk!

Do you have questions about student finance or supporting documents? Or do you need help with your application in Mijn DUO? Then visit one of our Service Desks. DUO's employees are more than willing to help you! Go to [duo.nl/servicedesk](https://duo.nl/servicedesk)



### Phone number

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### Website

[duo.nl](https://duo.nl)



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