



Apply to reduce your monthly amount

Do you live in the Caribbean and do you repay a student loan to DUO? Or will you soon start paying back? Then there is a chance that you pay too much each month. If you ask DUO to take your income into account, you may have to pay less or even nothing at all. You can either report your income via Mijn DUO or via a digital form.



Step 1

Report your income via Mijn DUO. Request an income statement from two years ago from the tax authorities of the (island) country concerned.

Tip: report income via form

Are you unable to log in to Mijn DUO? Please use the form 'Income statement to reduce monthly repayment'. The form is available to anyone from the Caribbean at duo.nl/antillen. Scroll down and click on 'Formulieren, folders en checklists'. The form can be found under 'Formulieren terugbetalen studieschuld'.

Please note: the processing time of a form is longer than a request in Mijn DUO.



Step 2

Log in to [Mijn DUO](#) with your DigiD. Then go to 'Mijn schulden' and click on the right on 'Minder of niets betalen', and on the green button 'Lager maandbedrag aanvragen'.

Go through all the questions, upload the income statement of the tax authorities at question 3. Then click on 'Bevestigen'.

Tip: checklist for applying for and activating DigiD

Don't you have a DigiD? Or does your DigiD no longer work? Then you can apply for a (new) DigiD. More information can be found in the [checklist for applying for and activating DigiD](#).



Step 3

Your request will be assessed and you will be notified of any adjusted monthly amount.

Did you apply for reduced monthly instalments? Then any lower monthly amount will take effect from the month following your application. Suppose you apply in September, then you pay the lower monthly amount from October to the end of the year.



Step 4

The calculation used to set your reduced monthly instalment is valid for 1 calendar year. Upload the income statement from the tax authorities in Mijn DUO by 31 December each year.

More information

Would you like to know more about repaying your student debt? Check out duo.nl/antillen. Do you have questions about your student debt or problems with repayment? Please contact us [via video calling](#) or [request a callback](#).