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Income statement

For a request for a lower monthly instalment in 2025

This form

Are you repaying your student loan and/or lifelong learning credit? Then you can use Mijn DUO to send us your income details, so we can calculate how much you are able to pay. As a result, your monthly instalment may become lower, but never higher. If you are not able to use Mijn DUO, you can use this form instead. Are you currently a resident of Aruba, Curaçao, Saint Martin or the Caribbean Netherlands? Then you cannot use this particular form for reducing your monthly instalment. Go to duo.nl to find out what you should do instead.

Please send to

Dienst Uitvoering Onderwijs
Postbus 50101
9702 GA Groningen

More information

duo.nl

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1 Your details

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1.1 Citizen service number

1.2 Surname (birth name)

First official given name and other initials

Given name

Other initials

1.3 Date of birth

Day

Month

Year

1.4 Address

Street

House number

Postal code

Town/city

Country

1.5 Name of authorised representative (if the representative is completing this form)

Last name

Initial(s)

+

+

2 Your partner

First read the explanation section

2.1 Are you married or have you entered into a registered partnership? Yes, since Day Month Year No > Go to question 2.6

2.2 Do you live at the same address with someone else? Yes No > Go to question 3.

2.3 Do you have a cohabitation agreement? Yes, since Day Month Year No > Go to question 2.6

2.4 Which of the following situations applies or applied to you? We have a child together/one of us has acknowledged the child of the other person We participate together in a pension fund We own a house together A child of one of us lives at our joint address. We are joint tax partners None of these situations > You do not have a (tax) partner. Go to question 3.

2.5 Since when does this situation exist? Day Month Year

2.6 Do you want your partner's income to be taken into account? Yes No > Your repayment period will be extended by the number of months that you do not have the income taken into consideration. Go to question 3.
 > Please note: only if you are repaying a student loan under the repayment rules SF15-old, you can choose not to include your partner's income. Read the explanation.

2.7 Details of partner: Citizen service number

Surname (birth name)

Given name Other initials

First official given name and other initials

Date of birth Day Month Year

3 Income

Do you have a (civil) partner? Then also complete the right column for your partner. This is not necessary if you checked 'no' at 2.6. Read the explanation section to see which documents you need to enclose.

	You	Your partner
3.1 Do/did you live alone with a child under the age of 18 for at least 6 sequentially months in 2023, 2024 and/or 2025?	<input type="checkbox"/> No <input type="checkbox"/> Yes, in 2023 <input type="checkbox"/> Yes, in 2024 <input type="checkbox"/> Yes, in 2025	<input type="checkbox"/> No <input type="checkbox"/> Yes, in 2023 <input type="checkbox"/> Yes, in 2024 <input type="checkbox"/> Yes, in 2025
3.2 Did you have an income in The Netherlands in 2023?	<input type="checkbox"/> Yes, I had income in 2023 from (social welfare) benefits, from wages or from (self-employed) entrepreneurship Complete: annual income in The Netherlands € <input type="text"/>	<input type="checkbox"/> Yes, my partner had income in 2023 from (social welfare) benefit, from wages or from (self-employed) entrepreneurship Complete: annual income in The Netherlands € <input type="text"/>
	<input type="checkbox"/> No > Go to question 3.4	<input type="checkbox"/> No > Go to question 3.4

3.3 Have you declared this income?	<input type="checkbox"/> Yes, in The Netherlands	<input type="checkbox"/> Yes, in The Netherlands
	<input type="checkbox"/> Yes, abroad	<input type="checkbox"/> Yes, abroad
	<input type="checkbox"/> No	<input type="checkbox"/> No
3.4 Did you (partly) have an income outside The Netherlands in 2023?	<input type="checkbox"/> Yes > Go to question 3.5	<input type="checkbox"/> Yes > Go to question 3.5
	<input type="checkbox"/> No, and not in The Netherlands either > Enclose a statement of income from the relevant tax authorities. Read the explanation section and go to question 6.	<input type="checkbox"/> No, and not in The Netherlands either > Enclose a statement of income from the relevant tax authorities. Read the explanation section and go to question 6.
	<input type="checkbox"/> No > Go to question 4	<input type="checkbox"/> No > Go to question 4
3.5 In which country/countries did you have this income?	<hr/>	<hr/>
	Fill in: foreign gross annual income in the currency of the country in question.	Fill in: foreign gross annual income in the currency of the country in question.
	<hr/>	<hr/>
3.6 Have you declared this income?	<input type="checkbox"/> Yes, in The Netherlands	<input type="checkbox"/> Yes, in The Netherlands
	<input type="checkbox"/> Yes, abroad > Enclose a statement of income from the relevant tax authorities	<input type="checkbox"/> Yes, abroad > Enclose a statement of income from the relevant tax authorities
	<input type="checkbox"/> No > Enclose a statement of income from the relevant tax authorities	<input type="checkbox"/> No > Enclose a statement of income from the relevant tax authorities

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Fall in income

4.1 Is your (joint) income in 2024 and/or 2025 at least 15 percent lower than in 2023? Or are you single and did your income fall below the minimum income after 2023?	<input type="checkbox"/> Yes
	<input type="checkbox"/> No > In calculating your monthly instalments, we look at your income from 2023. Go to question 6.
4.2 In which year is the fall in income expected to be largest?	<input type="checkbox"/> 2024
	<input type="checkbox"/> 2025

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Estimate of income

Do you have a partner and is his/her income taken into consideration in the calculation of your monthly instalment? In that case also complete the column for your partner. Do not estimate your income too low. Holiday money and/or year-end bonus also count as income. For more information about deductions go to belastingdienst.nl. Read the explanation section to see which documents you need to enclose.

	You		Your partner	
5.1 What is your income in The Netherlands in the year you have filled in at question 4.2?	Annual income in the Netherlands	€	Annual income in the Netherlands	€
	Deduct: Balance of deductions	€	Deduct: Balance of deductions	€
	Estimated income in The Netherlands	€	Estimated income in The Netherlands	€
5.2 Did you (partly) have income outside The Netherlands in the year that you filled in at question 4.2?	<input type="checkbox"/> Yes		<input type="checkbox"/> Yes	
	<input type="checkbox"/> No, and not in The Netherlands either > Enclose a document of proof. Read the explanation section to find out which document you must enclose. Go to question 6.		<input type="checkbox"/> No, and not in The Netherlands either > Enclose a document of proof. Read the explanation section to find out which document you must enclose. Go to question 6.	
	<input type="checkbox"/> No		<input type="checkbox"/> No	

5.3 In which country/countries did you have this income?

You

Your partner

<p>> Below make an estimate of your income outside The Netherlands. Use the currency of the country in question. Enclose documents on which the income estimation is based. Read the explanation section</p>	<p>> Below make an estimate of your income outside The Netherlands. Use the currency of the country in question. Enclose documents on which the income estimation is based. Read the explanation section</p>
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Gross annual income outside The Netherlands

Gross annual income outside The Netherlands

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Signing

6.1 I hereby declare that I have completed this form in full and truthfully

Day Month Year

Telephone number*

E-mail address*

Signature of debtor or authorised representative

Checklist

- Have you answered the questions about your (joint) income in full?
- Have you enclosed all required documents?
- Have you provided your signature?

Do you wish to authorise someone to handle your affairs in Mijn DUO? Then you can arrange this simply via digid.nl/machtigen. DUO does not have access to an authorisation given via DigiD. This is why you must also complete the Machtiging/Authorisation form, and enclose it if you want your authorised representative to be able to obtain information about you by telephone or via e-mail. You can download this form from duo.nl/forms.

DUO and your personal details

Your personal details will be held in the computer systems of DUO. In order to fulfil its legal obligations, DUO uses and protects your personal details carefully. We always comply with the appropriate privacy laws. If you would like to know precisely how DUO uses your personal data, please visit our website: duo.nl. DUO verifies your details with other organizations, in order to ensure that you receive what you are entitled to. In the event of misuse, DUO will notify the Public Prosecution Service.



Explanation

Income statement for a request for a lower monthly instalment 2025

More information
duo.nl

Repayment regulations

Not every person repaying a student debt makes these repayments according to the same rules. In order to complete this form properly you must know whether you are subject to the repayment regulations SF15-old or not. In Mijn DUO you can see which repayment regulations apply to you. If you are unable to log in to Mijn DUO, you can go to duo.nl/repaymentsrules to find a program that will help you to determine which repayment regulations apply to you.

Starting date

Are you subject to the repayment regulations SF15-old? Then a reduction of the monthly instalment, for the debt under these repayment regulations, will become effective in the month following your application. This application is valid up to and including December 2025. For the following calendar years, we automatically access your income through the Dutch tax authority, so you do not have to do anything. If this is not possible, we will notify you accordingly.

Regarding 1.5 Name of authorised representative

Answer this question if you are completing this form as authorised representative.

Regarding 2 Your partner

DUO asks questions about your situation in order to establish whether you have a partner in terms of the General Income-Linked Regulations Act (AWIR). In this form we refer to such a partner as a 'tax partner'. Go to duo.nl/partners for more information. If you are subject to the repayment regulations SF15, SF35 or SF15-IIIk, your partner's income is always taken into consideration in the calculation of your monthly instalment.

If you have a (tax) partner and you are subject to the repayment regulations SF15-old, you can choose not to include your partner's income. In that case you only need to fill in 2.6 of question 2.

Do you have to repay a lifelong learning credit and a student loan under the repayment regulations SF15-old? And do you choose not to include your partner's income? Then your partner's income will still be taken into consideration for the lifelong learning credit. Please fill in your partner's (income) data on this form.

Regarding 3.2 and 5.1 Income

If you submit a tax return to the Tax Authority, then you will find the aggregate income in your tax assessment. If you do not submit a tax return, then the taxable wages as stated on your annual statement(s) or your wage or benefit statements are regarded as aggregate income.

DUO calculates your monthly instalment on the basis of your annual income. This is why you must provide information and required documents for the entire year: also for the periods in which you (or your partner) did not have any income, or had income outside the Netherlands.

Regarding 3.1 Single parent

When you live alone with a child under the age of 18, there is an extra exemption of your income for the calculation of the monthly amount. This means that a larger part of your income does not count in the calculation of your monthly amount. Conditions for this extra exemption are:

- you take care of a child under 18 who lives on the same address, for at least 6 months a year, and
- there is no other adult registered at this address.

When you live in the Netherlands, we check with the municipality whether you meet these conditions. Do you live abroad? Please send in proof which shows that you are the only adult with a child under 18 living on that address.

When you are a co-parent and can show that you take care of a child for at least 50%, then you are entitled to the exemption as well. In that case, send in the (part of the) co-parental plan which shows that your child lives with each parent for at least three days a week, or send in proof form the Tax Authorities which shows that you are a single parent.

Regarding 3.5 Income outside the Netherlands

State your (aggregate) income for 2023 in the currency of the country where you received your income. This income must also be evident from the documents that you enclose. In case of a currency other than the euro, we will convert your income to euros. This is done on the basis of the year-end exchange rate set by De Nederlandsche Bank.

Regarding 4 Fall in income

Did your (joint) income fall after 2023? Then you can use this form to request us to take into consideration this lower (joint) income if the fall in income is at least 15 percent, or if you are single and have a minimum income.

Regarding 3.4, 5.2 and 5.3 Income and documents of proof

If you only have income in The Netherlands, you do not have to submit a document of proof. If you have income outside The Netherlands, then submit a statement of income or a tax assessment from the tax authorities of the country in question. You also need this document when you or your partner are without income. If the income year is not over yet, please send all payslips of the past months of that year.

Do you live outside the EU/EER and is it not possible to submit a statement of income from the tax authorities? Then you have to submit as proof, a copy of the annual statement or copies of all payslips. If you did not have an income, please submit a signed statement which indicates how you provided a livelihood.

Did you get deferment for tax return because you are an entrepreneur? Then an accountant's statement or auditor's report is necessary. This statement should show your income (and operating profits) of the full year.

Tip! Log in to the tax authorities' website to download a statement of income.