



Ministry of Education, Culture and
Science

Studying in the European Netherlands

Information for final exam pupils and
students living in the Caribbean Netherlands.

Scan the QR-code
for online information
and animation





Study choice

This folder contains information about choosing a study, your choice of study, the enrolment, and money matters. Good luck making your choice!

Orient yourself well

Are you going to study at a Regional Training Centre (ROC), University of Applied Sciences (Hogeschool) or University? Then there is a lot to choose from. Will it be a Senior Secondary Vocational (MBO) degree, a Higher Professional Education (HBO) associate degree or a HBO or University (WO) bachelor's degree? Or do you choose a dual degree where you combine work and study? Orient yourself well and discuss your choice with your teachers, dean, mentor, study counsellor, friends, parent(s) or guardian(s). Visit open days, go for a taster study (if you have these opportunities), and above all ask lots of questions, for example to students who already have experience studying in the European Netherlands. Also check the websites of ROCs, universities of applied sciences, and universities. Sometimes online activities are also offered.

At **studiekeuze123.nl** you can compare study programmes and find tips, experiences, and useful tools. It contains information on the content of study programmes, (online) open days, student satisfaction, and what you can do on the job market with a study programme. There are also tips for parent(s) or guardian(s) so that they can help you. If you are considering a MBO education, check out **www.kiesmbo.nl**.

There is also a separate page for prospective students from the Caribbean part of the Kingdom: **www.studiekeuze123.nl/caribisch**.

Check the admission requirements

Some study programmes require you to have a certain profile or certain subjects. They are on the website of the university or university of applied sciences. Do you have a MBO diploma? Then different requirements often apply than for entrants from secondary education. Check them out on the website of the university of applied sciences or university.

Do you want to become a primary school teacher? Then go to **goedvoorbereidnaarde-pabo.nl** for admission requirements and how you can prepare for it.

Check if there are selection requirements

Study programmes like Medicine often have a limited number of places (*numerus fixus*). If there are too many applications, drawing lots or some other form of selection takes place. Other study programmes select because of occupational requirements or because you need certain skills for it, e.g. the art study programmes. For the selection requirements, check the website of the study programme. A complete overview can be found at **studiekeuze123.nl/opleidingen**.



Do you want to know what you are entitled to and what you need to arrange when you start studying?



Scan the QR code or visit rijksoverheid.nl/studeren for a personalised overview.

The Dutch universities of applied sciences and universities should take the situation of prospective students from the Caribbean part of the Kingdom into account in the selection process, for example by offering the possibility of remote participation in the selection procedures. Contact the relevant study programme about this.



Application

Apply in time

Apply as soon as possible via studielink.nl. This can be done as early as 1 October 2024.

For study programmes with selection (*numerus fixus*), you must apply no later than **15 January 2025 (before 19:00 Caribbean time)**.

The application deadlines for the other study programmes with selection (e.g. art study programmes) can be found on the website of the university of applied sciences or university. Pay close attention: the application deadline can be as early as **15 January 2025**. For the remaining study programmes, it is best to apply by **1 May 2025 before 18:00 Caribbean time**. For more information go to studiekeuze123.nl/aanmelden-voor-1-mei.

Do a study choice check

Did you apply in time through Studielink? Then you are entitled to a study choice check, to see if the study programme suits you. The study choice check is sometimes mandatory.

The study choice check is usually an interview, a taster lecture with a test or a questionnaire. Afterwards, you receive feedback and a recommendation. The recommendation is not binding if you applied by 1 May. So even with a negative recommendation, you may start the study programme. However, it is then wise to think again whether the study programme is really the right fit for you. In fact, if you applied before 1 May, you can still switch study programmes.

Did you only apply to a study programme for the first time after 1 May? Then the recommendation of the educational institution can be binding.

If you live in the Caribbean part of the Kingdom, the educational institution is required to offer you the opportunity to have this conversation remotely, digitally, if so required. Contact the study programme about this.

Read all about the study choice check at studiekeuze123.nl/studiekeuzecheck.

First-year scheme

Are you progressing from MBO and do you want to try a study programme at a university of applied sciences? Then an extended first-year scheme applies. If you quit in your first year, you do not need to pay back the basic financing, the supplementary financing, and the student travel product. For the conditions go to duo.nl/eerstejaarsregeling.

Additional support?

Caribbean students may encounter problems in the European Netherlands at the start of their studies. Sometimes this involves practical bottlenecks like the application for health insurance, sometimes it is the language and culture. It can also be difficult to find accommodation. That is why assistance or counselling during the transition to the European Netherlands is offered to students from the Caribbean Netherlands, for example by the government and/or private organisations. Sometimes you have to pay for this, sometimes it is free. Through the Rijksdienst Caribisch Nederland (RCN), for example, you can also indicate on your application for a Start-up Allowance that you want to make rely on of free counselling by the organisation TuranGoeloe. For more information on the Start-up Allowance, also see the section below on student financing and the website rijksdienstcn.com/opstarttoelage.

To prepare yourself well for the transition, it is important to seek advice from the dean of your school and to talk to friends and others who have previously studied in the European Netherlands. They can share their experiences with you and give tips.

Universities of applied sciences and universities offer support for low vision or other disabilities, dyslexia, and mental health problems. You can also receive support if you have caring responsibilities or play top-level sports. The institutions are happy to look at a suitable solution with you. Do get in touch about your situation well before the start of your studies.

More information is available at hogeronderwijstoegekankelijk.nl.

Definitive enrolment

You are only definitively enrolled when the following is in order:

1. You passed your diploma, or successfully completed the 21+ test.
2. You authorised the university of applied sciences or university to debit the tuition fee.
3. You fulfilled any other conditions.

You are informed of this via Studielink.

Make sure you have arranged everything **before 1 September**.



Money matters

Organise study financing

Apply for study financing at **duo.nl/cariben**. In HBO and WO, you are also entitled to study financing if you are under 18. Apply for your student financing at least 8 weeks before you want to start it. Then you can be sure to get your money and student travel product in time.

The student financing consists of several components, which you can apply for separately:

- basic financing
- supplementary financing
- student travel product
- interest-bearing loan
- tuition fee credit

For universities of applied sciences and universities, the basic financing, the supplementary financing, and the student travel product are performance-related student loans. This means that if you obtain your diploma within 10 years, they are converted into a gift. If that fails, you have to pay it all back, with interest. An interest-bearing loan and a tuition fee loan always have to be repaid, with interest. All conditions are available on **duo.nl**.

The basic financing

The level of the basic financing depends on your living situation. Will you be living with (one of) your parents? Then you are living at home. Are you not living with your parent(s)? Then you are not living at home. The basic financing is higher if you do not live at home. On the website of DUO, you can also find a brochure on study financing, specially made for students from the Caribbean part of the Kingdom. This brochure is also available in Papiamentu and English.

A supplementary financing

On top of the basic financing, you may be able to receive a supplementary financing. We recommend always applying for the supplementary financing. You only need to apply once. DUO then calculates your eligibility each year thereafter. The supplementary financing depends on the income of your parents. It also takes into account the number of children your parents care for and whether your parents are repaying any student loans.



Tip: duo.nl/meerdanlenen has a handy overview of the costs of studying, how other students obtain money, and how much student financing you can receive. You can also calculate what your study will cost and how you can pay for it on watkoststudereren.nl and on duo.nl/rekenhulp.

The student travel product

With the student travel product you travel freely throughout the European Netherlands on all public transport. You can choose a weekly or weekend subscription.

Borrowing and a tuition fee credit

Not quite making ends meet financially? Then you can obtain an additional loan from DUO. You can adjust the amount you borrow every month. Interest accrues on the loan from the month after you have obtained the loan. The interest rate is set annually during your studies and may vary from year to year.

When you borrow, you accrue a study debt. You have to repay that debt with interest in monthly instalments spread over 35 years after your study. Your income is taken into account when repaying your student debt. If you have no or little income, you will pay back less or nothing at all. You can also apply for a loan with DUO to pay your tuition fees, the tuition fee credit. You also have to pay that back, with interest, after your study. DUO is organising several webinars especially for students and persons who are repaying from the Caribbean. You can find these on duo.nl/cariben under the heading 'Webinars and calculation tools'.

Start-up Allowance through Rijksdienst Caribisch Netherlands (RCN)

If you are going to study in the European Netherlands, you will be facing additional costs, including a plane ticket, buying a bike, and warm winter clothes. Therefore, you may receive a one-off amount from RCN-Studiefinanciering to cover these costs. This is called the Start-up Allowance. You can then also opt for counselling in your first year; if you use the Start-up Allowance, this counselling is free.

The Start-up Allowance consists of a performance-related student loan and possibly a loan. If you graduate from university or the university of applied sciences within 10 years, you do not have to pay back the performance-related student loan. You always have to repay the loan part. You can find more information on the Start-up Allowance at www.rijksdienstcn.com/opstarttoelage.

Study financing Caribbean

Are you going to study in the Caribbean Netherlands, Curacao, Aruba, St. Maarten, United States, Canada or in the Caribbean? Then you can get BES Study Financing through RCN-Studiefinanciering and therefore not from DUO. BES Study financing consists of a performance-related student loan and possibly a loan.

If you graduate from university or the university of applied sciences within 10 years, you do not have to pay back the performance-related student loan. You always have to repay the loan part. You can find more information on BES study financing at www.rijksdienstcn.com/studiefinanciering.



Moving to the European Netherlands

Citizen service number

Are you applying for study financing for a study programme in the Netherlands? And do you have the Dutch nationality but no citizen service number (BSN) yet? Then you receive a BSN when you apply for student financing. With your BSN, you can already arrange some things in the Netherlands, even if you are not yet in the Netherlands.

DigiD: your key to the government

With your BSN, you can apply for a DigiD. DigiD is the online login tool for the government. You need your DigiD for your student travel product and to log in to Mijn DUO (My DUO), among other things. You can find more information on the application and activation of your DigiD from the Caribbean at www.digid.nl/buitenland.

Deregistration from population records

Before you leave for the European Netherlands, you must deregister yourself with the population records of the island where you live. You do this within 10 days before your departure, this can be done at the Civil Affairs Department or the Census Office. Register with the municipality where you are going to live within 5 days of arriving in the European Netherlands.

For more information go to rvig.nl/Informatieblad-studenten-Caribisch-Nederland.





Planning

Now

Find information and participate in the **(online) study choice activities** of universities of applied sciences or universities, e.g. open days, taster days, summer courses.

You need a **DigiD**. Applying takes at least a week. So do it right away as soon as you have a BSN, to avoid running out of time later.

From 1 October 2024

Register via Studielink.

At the latest
15 Jan. 2025

Check the study programme for **application with *numerus fixus***.

15 Jan. - 1 May 2025

Final **registration dates for other study programmes with selection**. To be sure, check the website of the university of applied sciences or university for the application deadline.

15 April 2025

If you have applied for a study programme with a limited number of places (*numerus fixus*), you will be given a **ranking number**. If you are offered a place, you have to accept it within 2 weeks.

At the latest
1 May 2025

Registration for all other study programmes

Between registration
and 31 August 2025

The university of applied sciences or university offers you a study choice check, to check if the study programme is a good fit for you. You can then still change study programme. Have you made a definite choice? Then enrol in the study programme. You should have the following in order:

- You obtained your diploma.
- You communicated your payment details in Studielink (you receive a message about this).
- You comply with any other obligations that the university of applied sciences or university informed you about.

June 2025

Apply for study financing and/or student travel product.

You then also receive a citizen service number (BSN).

After receipt of BSN

You need a **DigiD** to organise things in the Netherlands. Apply for your DigiD in advance from the Caribbean Netherlands.

End of July /
early August

Joint departure of students accompanied by TuranGoeloe to the European Netherlands.

End of August 2025

Introduction at the university of applied sciences or university.

1 September 2025

Start of your new studies!

And start date of your student travel product.

End of Sept. 2025

Receipt of your study financing.