



Top list to do for new Students



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Vlissingen / Middelburg
The Netherlands
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BSN

Digid

<https://www.digid.nl/en/apply-and-activate/apply-digid/>

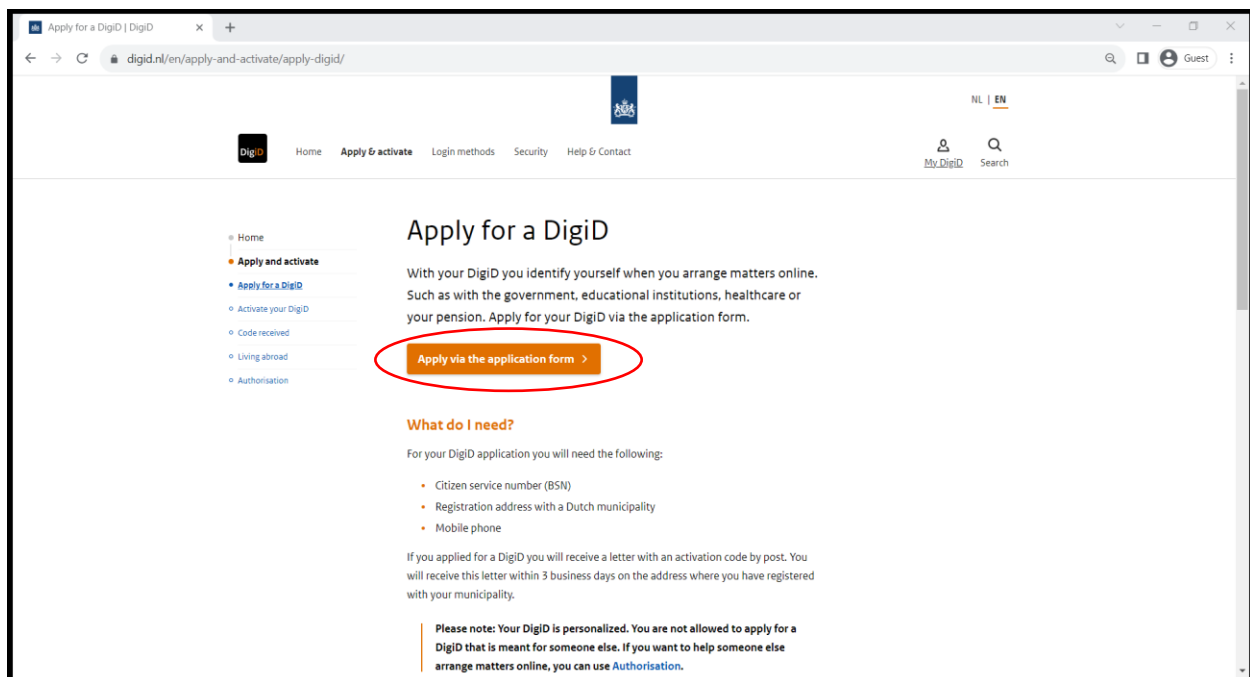


Figure 1. An example of how to apply for the DigiD.

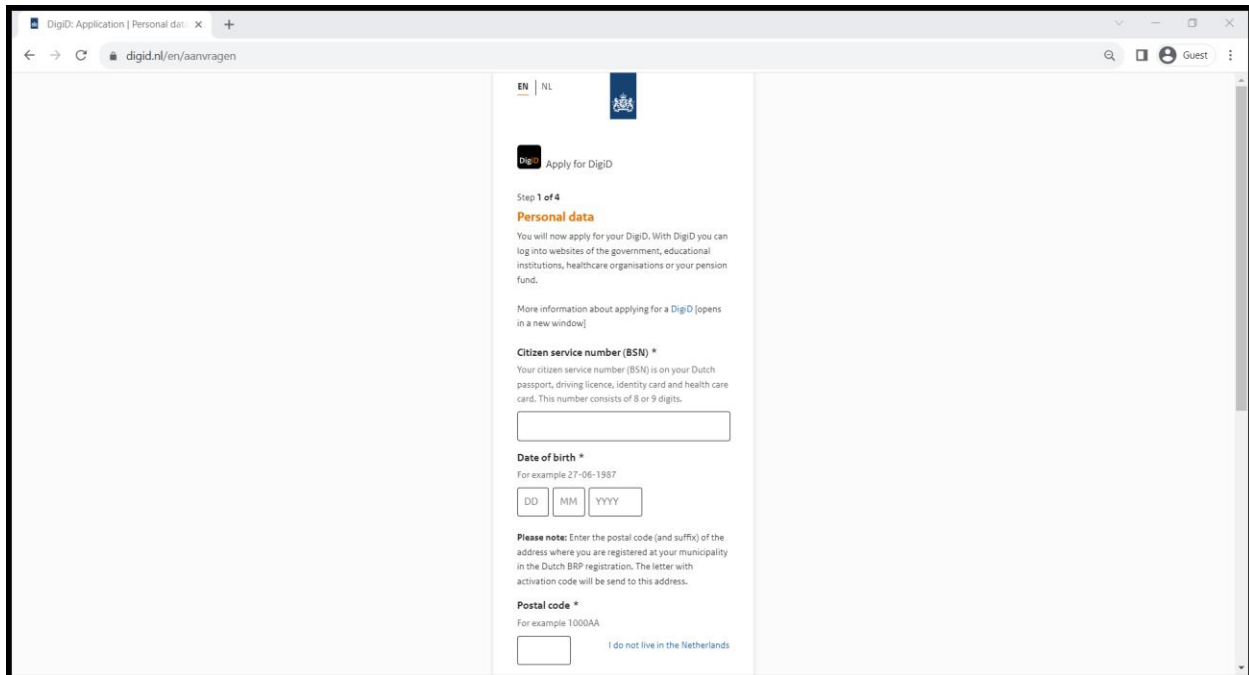


Figure 2. An example of the application. Follow the instructions further.

Steps:

1. Apply and activate
2. Apply your DigiD
3. Activate your DigiD (you will receive the letter to your address where you are registered at your municipality in the Dutch Personal Records Database).
4. Code received
5. Living abroad
6. Authorization

Bank account (ING, ABNO, Rabobank)

<https://www.abnamro.nl/en/personal/payments/open-an-account/index.html>

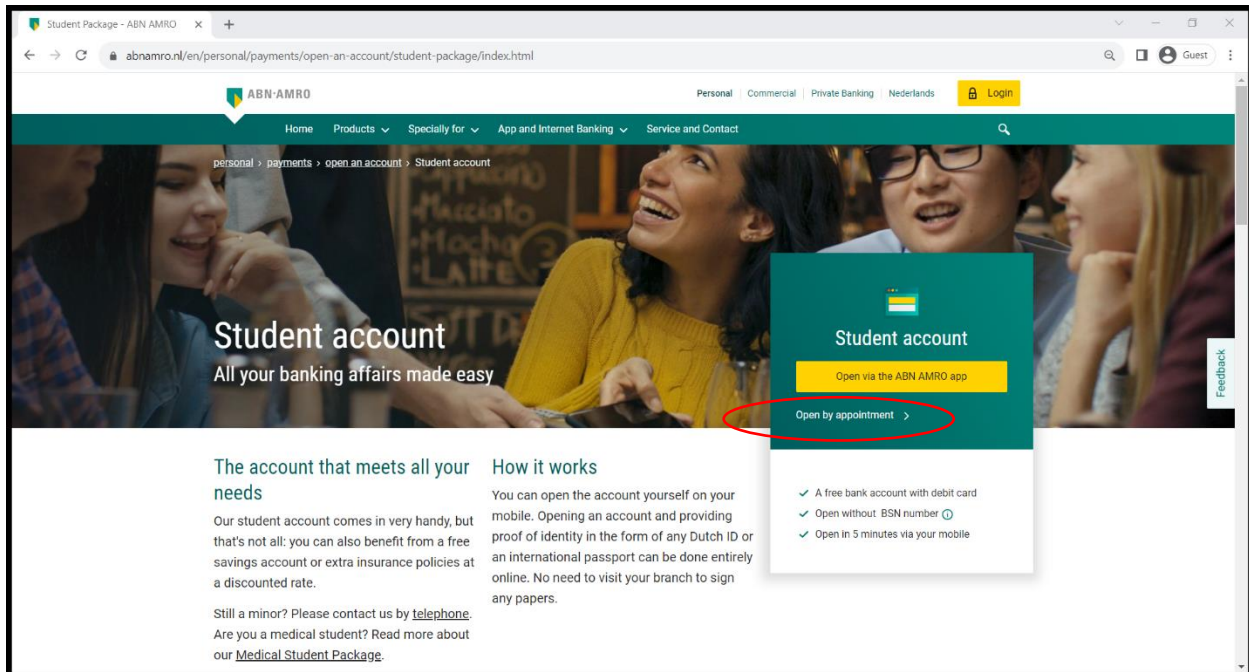


Figure 1. An example of the valid website of ABN AMRO Bank and opening a bank account for students.

<https://www.rabobank.nl/particulieren/studenten/rabo-studentenpakket>

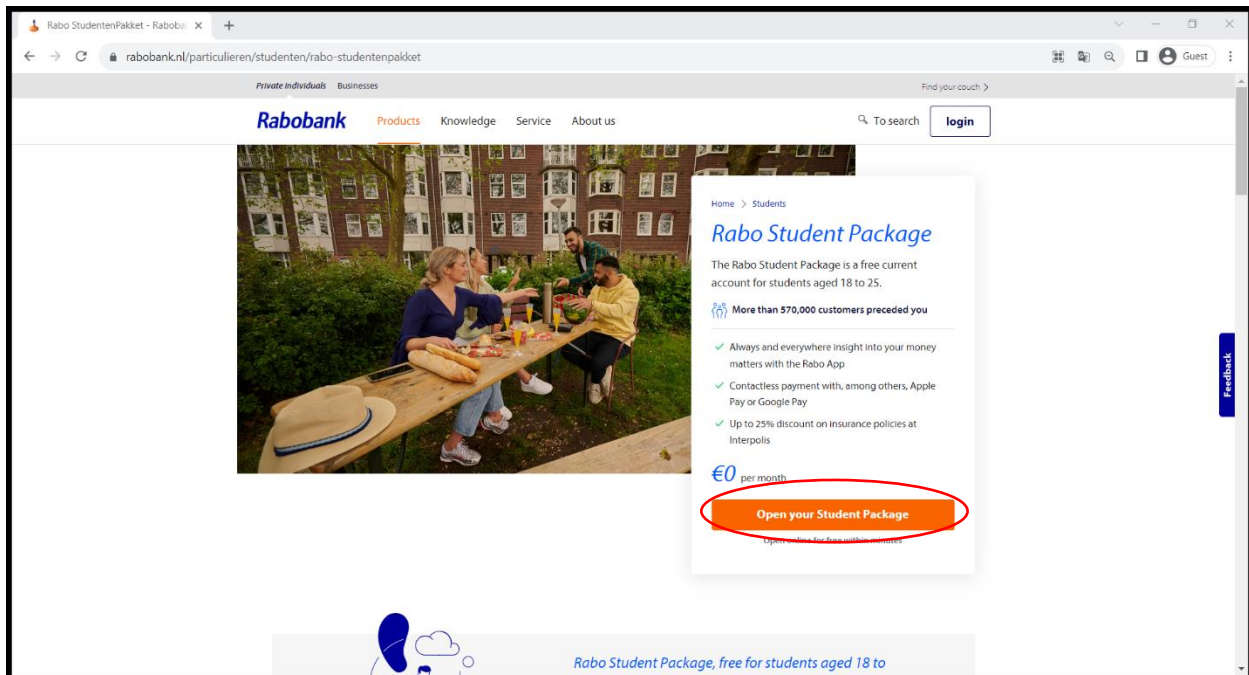


Figure 2. An example of the valid website of Rabobank and opening a bank account for students.

<https://www.ing.nl/particulier/betalen/bankrekeningen/studentenrekening-openen>

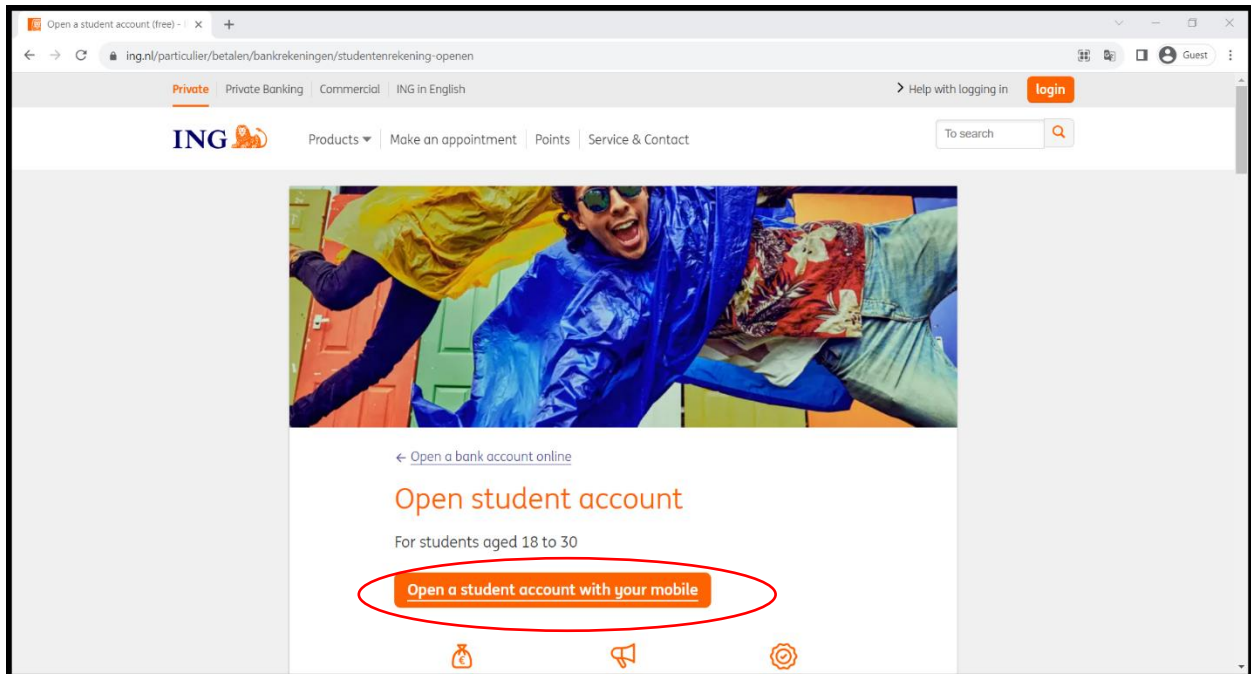


Figure 3. An example of the valid website of ING Bank and opening a bank account for students.

Studielink

<https://www.studielink.nl/>

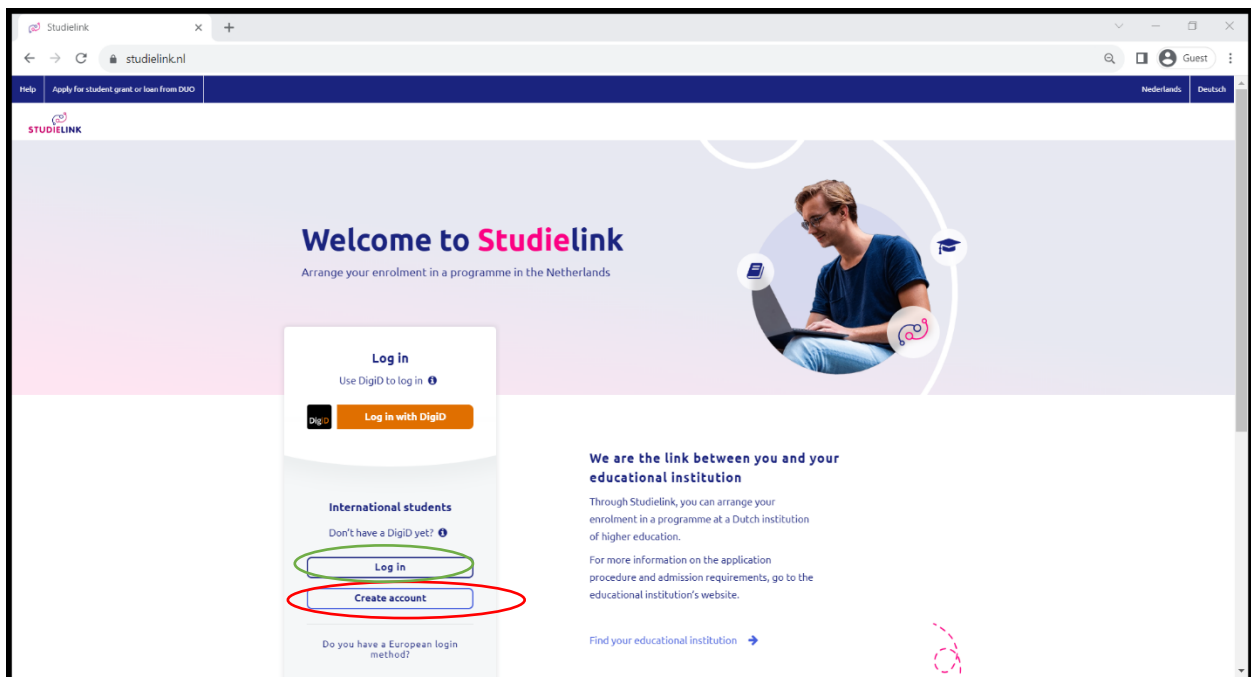


Figure 1. The website studielink.nl how it looks in the Internet.

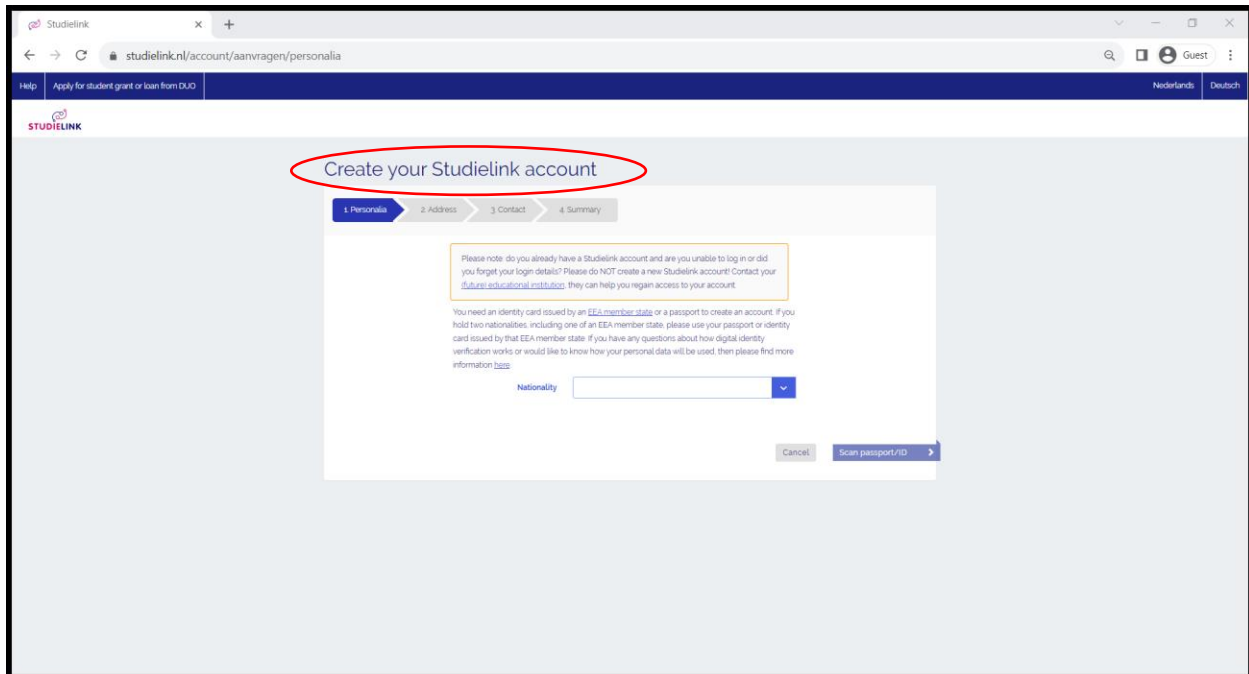


Figure 2. An example is how to create an account.

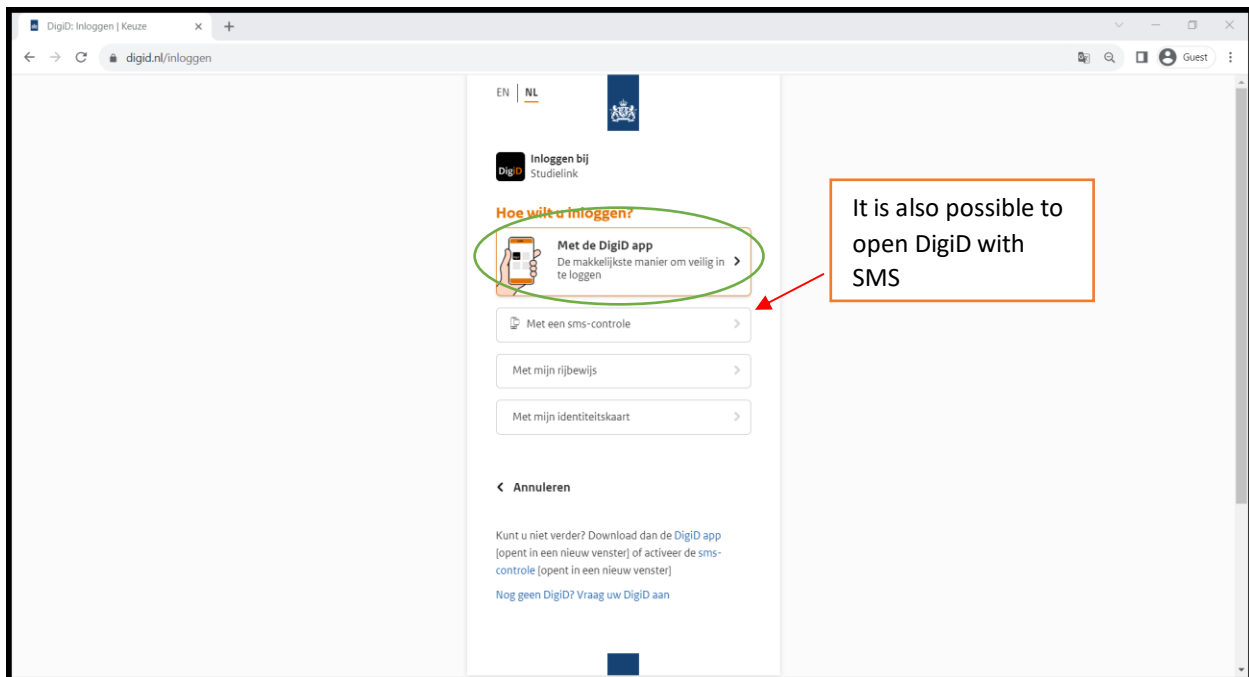


Figure 3. An example of how to log in with DigiD app.

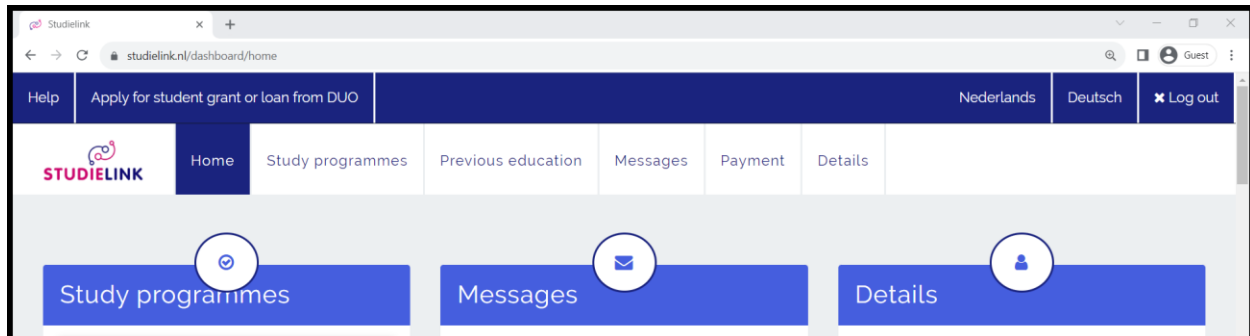


Figure 4. An example of how it should look like.

There you will find such information as study programs, details, previous education, payment, and messages.

Sim card

The "best" SIM card to use in the Netherlands can depend on your specific needs, such as data usage, calling preferences, and budget. Here is some general information about the major mobile network operators and their offerings in the Netherlands.

KPN:

KPN is one of the largest mobile network operators in the Netherlands. They offer a range of prepaid and postpaid SIM cards with various data and calling options. They are known for their reliable network coverage and quality.

<https://www.kpn.com/shop/mobiel/sim-only>

**Vodafone:

Vodafone is another prominent operator in the Netherlands. They provide prepaid and postpaid SIM cards with options for data and calling. They also offer international roaming packages for travelers.

<https://www.vodafone.nl/abonnement/sim-only#vergelijk-sim-only>

T-Mobile:

T-Mobile is known for its competitive pricing and data offerings. They provide prepaid and postpaid options with various data plans and extras like free music streaming. T-Mobile is also known for its strong network coverage.

<https://www.t-mobile.nl/shop>

Tele2:

Tele2 offers affordable SIM cards with various data options. They are often considered a budget-friendly choice while still offering decent network coverage.

https://www.tele2.nl/mobiel/sim-only?shop=product&ch=es&cc=con&sc=acq&dr=24&pr=T2C03,T2A05,T2T5G,27502000&utm_source=bing&utm_medium=cpc&utm_campaign=Non-Branded%20-%20Sim%20Only%20-%20Search%20-%20Competitor%20-%20t2_psnbk&utm_content=KPN%20-%20Sim%20Only

Lebara:

Lebara is known for catering to the international market. They offer prepaid SIM cards with competitive international calling rates, making them a popular choice among expatriates and travelers.

<https://www.lebara.nl/nl/sim-only.html?duration=24&internetLimit=5&unlimited=true>

P.S. Do your own research and choose for yourself what is the best for you. Check online reviews and recommendations to get an idea of the user experience with different operators.

Insurance (Everyone who lives or works in the Netherlands, is required by law to have health insurance)

<https://www.government.nl/topics/health-insurance/standard-health-insurance>

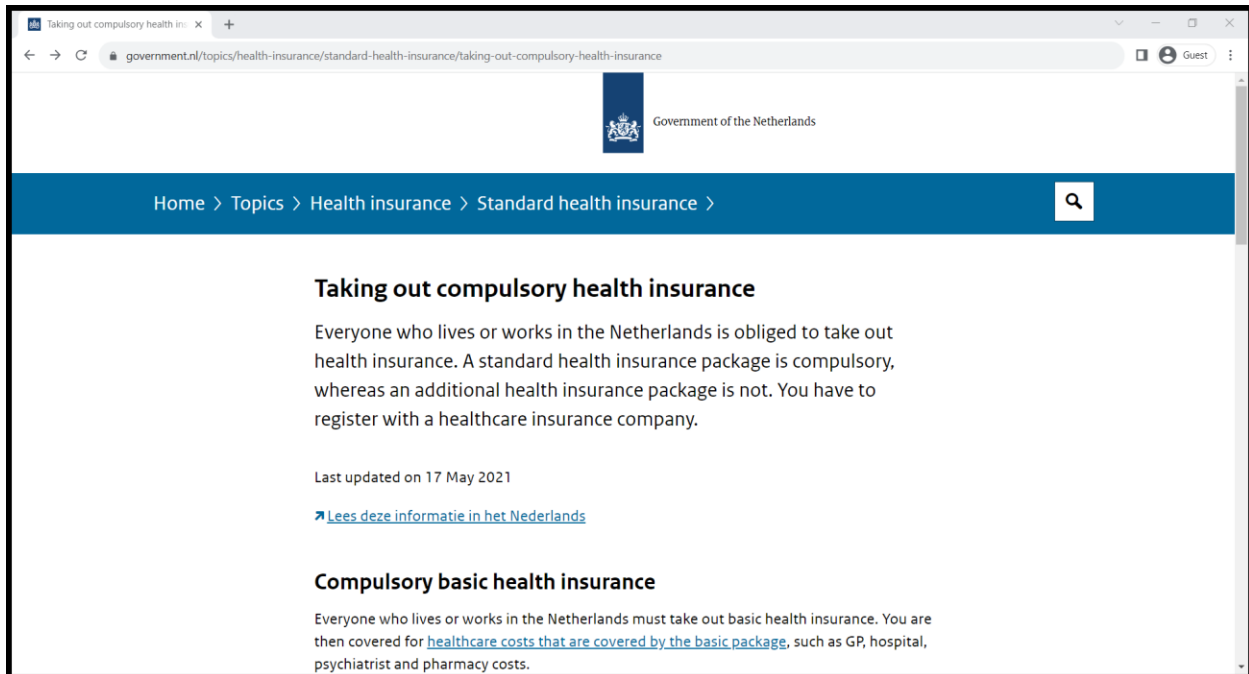


Figure 1. Compulsory basic health insurance.

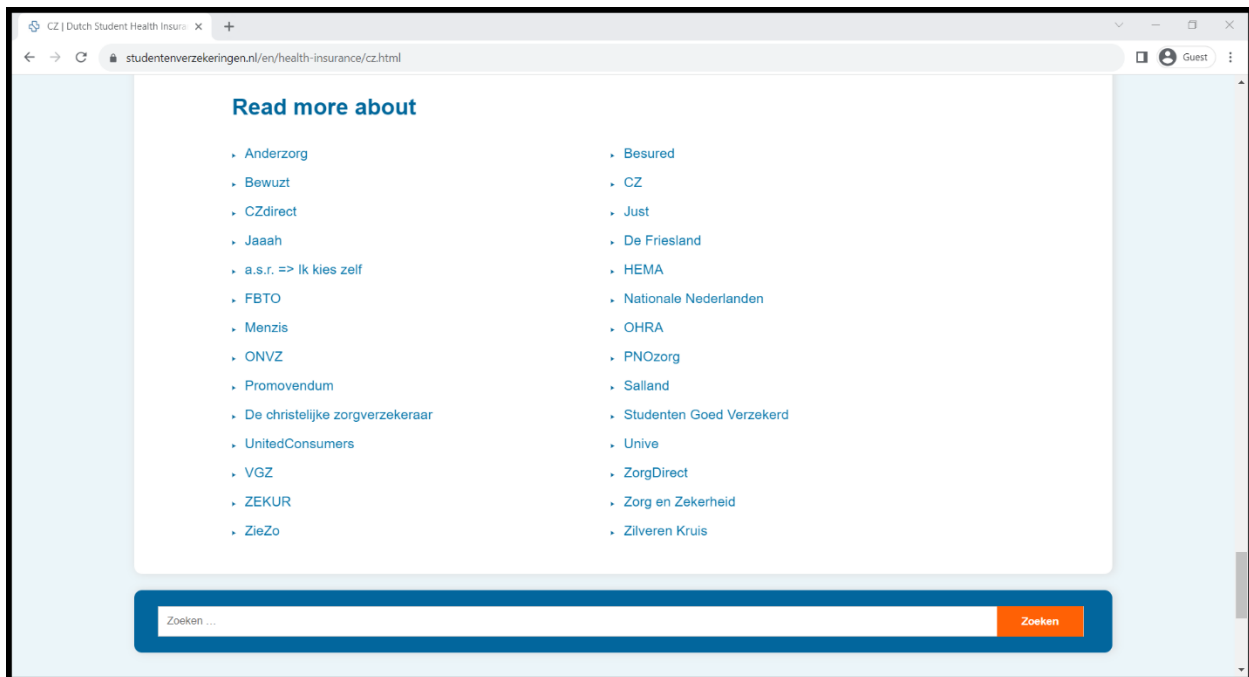


Figure 2. Some examples of health insurances in the Netherlands. Do your own research and choose for yourself what is the best. Here is the link : <https://www.studentenverzekeringen.nl/en/health-insurance/cz.html> (scroll down to find them) and use this link <https://www.independ.nl/> so you can compare all relevant health insurance by price, own risk, and additives.

Some preferable health insurance among international and Dutch students:

- Zilveren Kruis

https://www.zilverenkruis.nl/consumenten/zorgverzekering/premie-berekenen/?utm_campaign=acq-zk&utm_content=txt&pla=zanox-328815&type=aff&awc=8339_1693426125_27746e4c8227efdc215ef5ff44c611f7

- CZ

<https://www.cz.nl/>

- Menzis

https://www.menzis.nl/zorgverzekering?utm_source=affiliate&utm_medium=referral&utm_campaign=awin_328815_www.studentenverzekeringen.nl&awc=37530_1693426242_17411e0836f8242534a4c29954cda5bc

DUO Student Financing




← Terug naar duo.nl


Inloggen op Mijn DUO

Inloggen met DigiD
Om in te loggen hebt u de DigiD app of DigiD met sms-controle nodig. Voor wie wilt u inloggen?

Voor mijzelf Als gemachtigde

Inloggen Mijn DUO 

of

 Log in met Europees inlogmiddel

Om in te loggen hebt u een burgerservicenummer nodig.

- ▼ Inloggen vanuit het buitenland
- ▼ Problemen met inloggen
- ▼ Gebruik een veilige browser

Check Eligibility: Confirm that you meet the eligibility criteria for DUO student financing as an international student by following this link:

<https://www.duo.nl/particulier/studiefinanciering/voorwaarden.jsp#nationaliteit>

Complete Application: Log in to the DUO website and complete the application for student financing. Provide necessary documents, such as proof of enrollment, ID, and bank details.

Wait for Decision: DUO will review your application and inform you of their decision. This may take a few weeks.

Information about Grants:

1. Basic Grant:

You can apply for a basic grant if you are 18 or older and doing a school-based vocational course (BOL) at an MBO institution. Or if you are doing a higher education (HBO or university) course.

The size of your basic grant depends on where you're living: at home (with your parents/carers) or away from home. Students living away from home get a higher grant than students living at home.

How long am I entitled to a basic grant?

- MBO levels 1 and 2: you are entitled to a basic grant for as long as you are doing training at MBO level 1 or 2.
- MBO levels 3 and 4: you are entitled to a basic grant for 4 years.
- HBO and university: you are entitled to a basic grant for the official length of your course. This is usually 4 years.

Do I have to repay the basic grant?

The basic grant may be performance-related. This depends on the course you are doing:

- MBO levels 1 and 2: the basic grant is not performance-related. You do not have to repay it.
- MBO levels 3 and 4, HBO and university: the basic grant is performance-related. You do not have to repay it if you get your qualification within 10 years.

2. Supplementary Grant:

You are entitled to a supplementary grant and the size of the grant depend on:

- your parents' income
- whether your parents are repaying a student loan of their own

- whether you have siblings who are getting a supplementary grant
- whether your parents are caring for other school-going children.

For how long can I get a supplementary grant?

- MBO: if you are entitled to a supplementary grant, you can get it for as long as you receive a basic grant.
- HBO and university: if you are entitled to a supplementary grant, you can get it for the official length of your course. This is usually 4 years.

Do I have to repay the supplementary grant?

The supplementary grant may be performance-related. This depends on the course you are doing:

- MBO levels 1 and 2: the supplementary grant is not performance-related. You do not have to repay it.
- MBO levels 3 and 4: the supplementary grant is performance-related. You do not have to repay it if you get your qualification within 10 years.
- HBO and university: the supplementary grant is performance-related. You do not have to repay it if you graduate within 10 years.

[Find out more about the supplementary grant](#) (DUO)

3. Loan:

If you need extra money to do your course, you can apply for a student loan. You do not have to borrow the maximum amount; you can also borrow less. You can adapt or stop the loan monthly.

How long am I entitled to a student loan?

- MBO levels 1 and 2: you are entitled to a loan for as long as you are doing training at MBO level 1 or 2.
- MBO levels 3 and 4, HBO and university: you are entitled to a loan for 7 years.

Do I have to repay the loan?

When you are no longer in education you will have to repay the loan, with interest.

[Find out more about repaying a student loan](#)

4. Student travel product or public transport allowance:

With a student travel product you can travel free or with a discount on public transport in the Netherlands. You cannot use a student travel product outside the Netherlands. If you are studying abroad, you can get a public transport allowance instead.

How long am I entitled to a student travel product or public transport allowance?

- MBO levels 1 and 2: you are entitled to a student travel product or public transport allowance for as long as you are doing training.
- MBO levels 3 and 4: you are entitled to a student travel product or public transport allowance for a maximum of 7 years.
- HBO and university: you are usually entitled to a student travel product or public transport allowance for 5 years. If your course is longer than 4 years you may be entitled to a student travel product or public transport allowance for more than 5 years.

Do I need to repay the student travel product or public transport allowance?

The student travel product or public transport allowance is either a grant or a performance-related grant. That depends on the course you are doing:

- MBO levels 1 and 2: the student travel product and public transport allowance are grants. You do not have to repay them.
- MBO levels 3 and 4, HBO and university: the student travel product and public transport allowance are performance-related grants. You do not need to repay them if you get your qualification or degree within 10 years.

[Find out more about the student travel product \(DUO\)](#)

[Find out more about the public transport allowance for study abroad \(DUO\) \(information in Dutch\)](#)

5. Tuition fee loans:

If you are doing a course in higher education (HBO or university), you may be eligible for a tuition fee loan. The size of the loan depends on the type of tuition fees you have to pay.

How long am I entitled to a tuition fee loan?

If your course lasts 4 years, you are entitled to a tuition fee loan for 7 years.

Do I need to repay my tuition fee loan?

When you are no longer in education you will have to repay the loan, with interest.

[Find out more about repaying a student loan](#)

Huurtoeslag/Zorgtoeslag

ibc Translate



Home Menu

Waar bent u naar op zoek?



Inloggen

Home > Toeslagen > Huurtoeslag

Huurtoeslag



Lees voor

Huurtoeslag aanvragen, wijzigen of uw gegevens bekijken?

[Inloggen op Mijn toeslagen](#)

Kan ik huurtoeslag krijgen?

Maak een proefberekening en u weet het.

[Naar de proefberekening](#)

Mijn inkomen verandert

Maak een schatting en geef uw nieuwe inkomen door met Mijn toeslagen.

[Maak een schatting van uw toetsingsinkomen](#)

20 SEP Uitbetalen huurtoeslag

Woensdag 20 september vóór 24.00 uur krijgt u uw toeslag voor oktober 2023.

[Alle betaaldatum](#)

Home > Toeslagen > Inloggen op Mijn toeslagen

← Terug naar Huurtoeslag Lees voor ▶

▼ Toeslagen

- > Zorgtoeslag
- > Huurtoeslag
- > Kinderopvangtoeslag
- > Kindgebonden budget
- > Hoe werken toeslagen?
- > Toeslag aanvragen
- > Wijzigingen doorgeven
- > Toeslag stopzetten

> Nieuws

> Belangrijke datums

> Programma's en formulieren

> Brochures en publicaties

> Rekenhulpen

> Fiscale documenten


> Verstoringen

Inloggen op Mijn toeslagen

Mijn toeslagen is uw persoonlijke webpagina voor toeslagen.


Ik wil zelf inloggen op Mijn toeslagen

Kies 'Inloggen met DigiD' via de onderstaande knop om naar Mijn toeslagen te gaan.

 **Mijn toeslagen**
> Inloggen met DigiD

Ik wil voor iemand anders inloggen op Mijn toeslagen

Heeft iemand u gemachtigd om met DigiD in te loggen? Kies 'Inloggen met DigiD voor iemand anders' en log in met uw eigen DigiD. Daarna kunt u de persoon kiezen voor wie u gemachtigd bent. Ga voor meer informatie naar [DigiD Machtigen](#).

 **Mijn toeslagen**
> Inloggen met DigiD voor iemand anders

Let op!

U kunt vanaf 1 januari 2024 alleen nog inloggen met de DigiD-app of met een sms-controle. [Download de DigiD-app](#) of [activeer de sms-controle](#) in Mijn DigiD.

Check Eligibility: Ensure that you meet the eligibility criteria for Huurtoeslag (house allowance) and Zorgtoeslag (Insurance allowance)

Apply Online: Visit the Toeslagen website (toeslagen.nl) and create an account. Apply for Huurtoeslag by providing details about your rental contract and income.

https://www.belastingdienst.nl/wps/wcm/connect/bldcontentnl/belastingdienst/privetoeslagen/inloggen_op_mijn_toeslagen

On the same page, you can also apply for the Zorgtoeslag

Provide Documentation: Upload or send required documents, such as rental agreement and income statements.

Wait for Decision: The tax office will review your application and inform you of their decision.

Belastingdienst (Tax Authorities)



Lees voor

Inloggen op Mijn Belastingdienst

Inloggen op Mijn Belastingdienst

Wat kan ik met Mijn Belastingdienst?

Mijn Belastingdienst is uw persoonlijke pagina bij de Belastingdienst. In Mijn Belastingdienst ziet u welke gegevens bij ons bekend zijn. En u kunt er uw belastingzaken regelen. Zo kunt u aangifte inkomstenbelasting doen en uw rekeningnummer doorgeven of wijzigen.

> Lees meer over wat u allemaal wel en niet kunt regelen in Mijn Belastingdienst

Voor meer informatie over hoe u kunt inloggen kijkt u op [Hulp bij inloggen en machtigen](#).

Lees wat u kunt doen [als u problemen hebt met inloggen of gebruik van Mijn Belastingdienst](#).

Btw-zaken regelen?

Dat doet u in [Mijn Belastingdienst Zakelijk](#).

Toeslagen regelen?

Dat doet u in [Mijn Toeslagen](#).

Heeft deze informatie u geholpen?



Mijn Belastingdienst

Inloggen

Voor mijzelf

Voor iemand anders



Inloggen met DigiD



Inloggen met een Europees erkend inlogmiddel

Hulp bij inloggen en machtigen

Stoppen



As a student living in the Netherlands, you may be subject to different types of taxes, depending on your situation. Some common taxes you might encounter include:

Income Tax: If you have a part-time job or receive any income, you will likely need to pay income tax. The amount you owe depends on how much you earn.

Value Added Tax (VAT): This is a tax added to the price of most goods and services you buy in the Netherlands. It's usually included in the price, so you won't see it as a separate line item on your receipt.

Local Taxes: Depending on where you live, you might also have to pay local taxes like property tax (if you own a property) or waste disposal taxes.

Health Insurance: If you're over 18 and working or studying in the Netherlands, you're required to have Dutch health insurance. The Belastingdienst also manages the healthcare allowance, which can help with the cost of your health insurance.

To fulfill your tax obligations, you'll need to register with the Belastingdienst (as shown in the images above), report your income and expenses accurately for the corresponding year in the 'Inkomstenbelasting', and pay any taxes you owe on time. In certain cases you might also receive some tax money back, this only applies if you work one job only and have a tax reduction contract signed with the employer.

The specific rules and forms can be complex, so it's a good idea to seek guidance from the Belastingdienst website, and you may also consider consulting with a tax advisor or using tax software to help with your filings.

For more information:

<https://www.belastingdienst.nl/wps/wcm/connect/en/individuals/individuals>