



ABOUT TO STUDY IN THE NETHERLANDS?

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# WELCOME TO HOLLAND!

Student financial guide

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POWERED BY  
[Studentenverzekeringen.nl](https://www.studentenverzekeringen.nl)

A clear overview of  
what you need to know  
to prepare your stay in  
the Netherlands!

## GET STARTED

Arrangements before arrival

- Successfully apply for a Dutch study programme
- Check if you need a visa & permits
- Find a place to live: timely start your search!

Arrangements upon arrival

- Register at your local municipality
- Register your DigiD (Digital ID)
- Open a Dutch bank account
- Take out Dutch health insurance, home insurance and/or liability insurance

Find all detailed information on our page:



[Get Started](#)



## STUDENT FINANCE

Organize your finances:

- Costs of living: average of €800,- to €1.300,- a month
- Tuition fees: EA/EAA students €2.087,- a year. Other students between €6.000,- & €20.000,-

Finance your studies through:

- Scholarships
- Part-time job on the side
- Student finance in Holland:
  - Regular loan
  - Supplementary grant
  - Tuition fee loan
  - Student travel product



[Student Finance](#)

## STUDENT INSURANCE

You need to take out Dutch healthcare insurance when you temporarily study in the Netherlands and:

- Receive income from a full or part-time job (including zero-hour contracts), internship or paid volunteer work. If you have doubts about your personal situation, ask for an assessment at the SVB
- Only the basic package of health insurance is compulsory (GP, hospital care & medication). You are free to add coverage through supplementary health insurance (e.g. dental care, physiotherapy)
- Check other important insurances, such as home insurance and liability insurance



[Student Insurance](#)



## BENEFITS & ALLOWANCES

You can apply for different benefits & allowances in the Netherlands:

- **Healthcare allowance:** lower-income groups can apply for healthcare allowance to pay their Dutch health insurance and receive up to 127,- (2024) a month. This depends on your income and savings. Use our [healthcare allowance calculator](#)
- **Rent benefit:** government contribution to pay your rent.

To see if you qualify:



[Benefits & Allowances](#)



## STUDENT VISA & PERMITS

You might need a student visa to travel to the Netherlands. This depends on:

- Your (passport) nationality
- The purpose of your stay: study, work, internship, research or a combination
- The duration of your stay

Your university will apply for all necessary visa & residence permit if applies. There are different types of visa and permits:

- Short-stay Schengen visa (90 days or less): in case you study for less than 90 days you can apply for a single or multiple-entry visa if you visit more Schengen countries
- Long-stay visa (90 days or more)
- Residence permit (in case you stay for more than 6 months)

You can find all detailed requirements on our page:



[Student Visa & Permits](#)

## STUDENT HOUSING

Timely start your search for a place to live, especially in bigger Dutch cities there is a housing shortage. You can get help from:

- Your educational institution
- Rental housing agency
- Student housing corporations
- Student associations
- Internet & social media

Don't forget your home insurance to insure your stuff! Read more on our page:



[Student Housing](#)



## STUDENT WORK

If you're also going to work next to your studies, you might need:

- A work permit: this depends on your country of origin. EU/EAA & Switzerland nationals don't need a work permit
- Other internationals need a work permit, provided by your employer. Furthermore, restrictions apply:
  - You can work max. 16 hours a week during the year or;
  - Work full-time during the summer months June, July and August.
- To take out Dutch health insurance: check our page [Student insurance](#) for more information.



Find detailed information on our page:



[Student Work](#)