



Income statement

for the request to reduce the 2023 monthly student debt repayment instalments for residents of the Caribbean region

This form

Use this form to notify us of your income details so that DUO can calculate the amount you are able to pay. The amount of your monthly repayment instalments may be lowered as a result, but never increased. Use this form only if you live on Aruba, Curaçao, St Maarten or in the Caribbean Netherlands at the time of your application.

Please read the explanatory notes carefully before completing the form.

Where to send the form

Complete the form, then sign it and email it with supporting documents to:

antillen@duo.nl

Send the form by post to:

Dienst Uitvoering Onderwijs

Postbus 50101

9702 BA Groningen, Nederland

Further information

duo.nl/antillen

A request to reduce your monthly debt instalment payments can be made quickly and easily online on Mijn DUO using a DigiD. You will need a citizen service number (BSN) to do so. For more information, please see digid.nl/buitenland

1 Your information

1.1 Citizen service number (BSN)

1.2 Surname (birth name)

First name (in full) and other initials

1.3 Date of birth

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

1.4 Address

Town/city	Island or country
<input type="text"/>	<input type="text"/>

2 Your partner

Read the explanatory notes first

2.1 Are you married or in a civil partnership?

<input type="checkbox"/> Yes, since	Day	Month	Year	<input type="text"/>	> Go to question 2.6
<input type="checkbox"/> No	> Go to question 2.2				

2.2 Are you living with someone at the same address?

<input type="checkbox"/> Yes	> Go to question 2.3
<input type="checkbox"/> No	> I don't have a partner. Go to question 3.

2.3 Do you have a cohabitation contract?
 Yes, since Day Month Year > Go to question 2.6
 No > Go to question 2.4

2.4 Which of the following situations applies to you?
 We have a child together or one of us has acknowledged the other partner's child > Go to question 2.5
 We participate jointly in a pension fund > Go to question 2.5
 We are co-owners of a house > Go to question 2.5
 My child or my partner's child lives at our address > Go to question 2.5
 We are partners for tax purposes > Go to question 2.5
 None of the above > You don't have a partner. Go to question 3.

2.5 Since when does that situation apply?
Day Month Year > Go to question 2.6

2.6 Do you want to include your partner's income in the calculation of your monthly instalments?
 Yes > Go to question 2.7
 No > Your repayment period will be extended by the number of months your partner's income is not included. Go to question 3.
> Please note: you may only opt not to include your partner's income if you are repaying under the repayment rules SF15-old. See the explanatory notes.

2.7 Details of your partner:
Citizen service number (BSN) | | | | | | |
Surname (birth name)
First name Other initials
First name (in full) and other initials
Date of birth Day Month Year | | | | |

3 Income

See the explanatory notes

3.1 Are there any children under 18 living with you at your address on 01-01-2023? That means children in your sole care for the majority of the time and for who you bear most of the expenses.
 Yes > Fill in the details of the youngest child below
First name and surname
Date of birth | | | | | | | | | |
ID of Sédula number | | | | | | | | | |
 No

You	Your partner
<input type="checkbox"/> Yes, in the Netherlands > Please also answer question 3.3 Complete the following: annual income in the Netherlands € 	<input type="checkbox"/> Yes, in the Netherlands > Please also answer question 3.3 Complete the following: annual income in the Netherlands €
<input type="checkbox"/> Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Please also answer question 3.3	<input type="checkbox"/> Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Please also answer question 3.3
<input type="checkbox"/> No, I had no income at all > Please include an income statement from the local tax authority.	<input type="checkbox"/> No, my partner had no income at all > Please include an income statement from the local tax authority.

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Dienst Uitvoering Onderwijs

Ministerie van Onderwijs, Cultuur en Wetenschap

	You	Your partner
3.3 Have you filed your income tax return?	<input type="checkbox"/> Yes, in the Netherlands > You don't need to include supporting documents <hr/> <input type="checkbox"/> Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Please include an income statement from the local tax authority. <hr/> <input type="checkbox"/> No > Please include an income statement from the local tax authority	<input type="checkbox"/> Yes, in the Netherlands > You don't need to include supporting documents <hr/> <input type="checkbox"/> Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Please include an income statement from the local tax authority. <hr/> <input type="checkbox"/> No > Please include an income statement from the local tax authority

4

Fall in income

Has your income or your joint income after 2021 fallen by at least 15 percent? Then you can ask DUO to use your income of 2022 or 2023 to calculate your monthly instalments.

4.1 Is your income or your joint income over 2022 and/or 2023 at least 15 percent lower than in 2021?	<input type="checkbox"/> Yes <hr/> <input type="checkbox"/> No > DUO bases its calculation on the 2021 income year. Go to question 6.
4.2 In what year was the fall in income greatest?	<input type="checkbox"/> 2022 <hr/> <input type="checkbox"/> 2023

5

Income estimate

Do you want DUO to include your income of 2022 or 2023 when determining the monthly instalment? If your income of that year is not yet known, please give an estimate. Holiday pay and/or end of year bonus also count as income. Always list the amounts in the currency of the island where you live. Do not estimate your income too low. Please also read the explanatory notes.

	You	Your partner																				
5.1 Did you have an income or receive benefits in the year selected under 4.2? You can select more than one option.	<input type="checkbox"/> Yes, in the Netherlands > Estimate your income in the Netherlands: <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Income in the Netherlands</td> <td style="text-align: right;">€</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Deduct: balance of deductible items</td> <td style="text-align: right;">€</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Estimated Dutch income</td> <td style="text-align: right;">€</td> </tr> </table> <input type="checkbox"/> Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Make an estimate of your income in the Caribbean Netherlands or abroad. Use the currency of the relevant island or country. If applicable, please include: - Payslips showing the fall in income. - All payslips of the year you selected under 4.2. - Proof of termination of employment.	Income in the Netherlands	€	<hr/>		Deduct: balance of deductible items	€	<hr/>		Estimated Dutch income	€	<input type="checkbox"/> Yes, in the Netherlands > Estimate your income in the Netherlands: <table border="0" style="width: 100%;"> <tr> <td style="width: 80%;">Income in the Netherlands</td> <td style="text-align: right;">€</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Deduct: balance of deductible items</td> <td style="text-align: right;">€</td> </tr> <tr> <td colspan="2"><hr/></td> </tr> <tr> <td>Estimated Dutch income</td> <td style="text-align: right;">€</td> </tr> </table> <input type="checkbox"/> Yes, on Aruba, Curaçao, St Maarten or the Caribbean Netherlands and/or abroad > Make an estimate of your income in the Caribbean Netherlands or abroad. Use the currency of the relevant island or country. If applicable, please include: - Payslips showing the fall in income. - All payslips of the year you selected under 4.2. - Proof of termination of employment.	Income in the Netherlands	€	<hr/>		Deduct: balance of deductible items	€	<hr/>		Estimated Dutch income	€
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6 Payment method

Your new payment method will begin in the month after this form has been processed. You will find more information and the advantages of local payment on duo.nl/antillen or on [Informatieblad Lokaal terugbetalen](#) (only in Dutch).

6.1 Are you paying in local currency on a monthly basis, or do you want to repay in local currency on a monthly basis?

Yes > Please enter your email address

Email address

No, I don't want to repay in local currency (or not anymore) > Go to question 6.2

6.2 Are you repaying annually or do you want to repay annually?

Yes > In October 2023, you will receive a payment request with the annual amount. You need to pay that amount before 31 December 2023.

No

7 Signature

7.1 I confirm that I have completed this form truthfully and in full

Day Month Year

Telephone*

Email address*

Signature of debtor or of authorized representative

Signature of the partner

Checklist

- Don't forget to include the correct supporting documents. Without those requested supporting documents your application will not be processed.
- **Question 7** Do you have a partner and is your partner's income included in the calculation for the monthly instalment? Then your partner will also need to sign this form.

DUO and your data

Your data will be entered into DUO's systems. DUO will handle and protect your personal data with the utmost care and in accordance with the relevant legal obligations and the requirements set out in relevant privacy legislation. If you would like more information about how DUO handles your personal data, please visit duo.nl. DUO will of course verify your data with other agencies to ensure that you receive what you are entitled to. DUO informs the Public Prosecutor whenever abuse is uncovered.

* We may wish to contact you by telephone or by email, for instance to discuss your application or a change you have made. If you wish DUO to contact you in this way, please provide your telephone number and email address. Official messages can be found in Mijn DUO or are sent by post.



Explanatory notes

Income statement for the request to reduce the 2023 monthly student debt repayment instalments for residents of the Caribbean region

Further information

duo.nl/antillen

Note on 3 Single parent

If you are a single parent caring for children under 18, then a larger share of your income will be exempt when your ability to pay is calculated.

Note on 3 Income statement

DUO accepts the following income statements from the Caribbean region:

- Form *Machtiging Verklaring Inkomstenbelasting voor belastingplichtigen op Aruba, Curaçao, Sint Maarten of Caribisch Nederland* (issued by the Belastingdienst Tax Administration Inspectie)
- Form *Informatie Beheer Groep Studiefinanciering Verklaring Inkomstenbelasting voor belastingplichtigen binnen de Nederlandse Antillen* (issued by the Tax Inspectorate of Curaçao)
- Form *Statement Income tax for taxpayers on Aruba, Curaçao, St Maarten or the Caribbean Netherlands* from DUO (issued by the Tax and Customs Administration of the island in question)

Note on 4 Fall in income

Has your income or your joint income over 2022 or 2023 fallen by at least 15% since 2021? In that case, DUO can use your income of 2022 or 2023 for its calculation. To calculate your ability to pay, DUO uses your taxable income, not your reduced spendable income. DUO does not take into account an increase in expenses such as higher rents or increased daily living expenses.

Note on 5 Income estimate

Fill in the aggregate income in the currency of the island where the income was received. That income must be evidenced by the supporting documents you send. DUO then converts the income into euros based on the annual exchange rate set by De Nederlandsche Bank. If you did not have any income, please enclose a signed statement detailing how you supported yourself that year.

Note on 6.2 Annual payments

As you live outside of the Netherlands, you can opt to make your repayment once a year. You will pay twelve times your monthly instalment in one lump sum. You will bear responsibility yourself for ensuring that you pay the full amount on time. The full amount for 2023 must be paid to DUO before 31 December 2023.

Once we have processed your request, you will be registered as an annual payer from the following month. That applies for the remaining monthly payments of 2023. Overdue monthly instalments will not be included in the annual payment. You will still need to repay those sums.

General

Use this form to apply for a reduction in your monthly repayment instalment. DUO determines how much you can repay per month using your income of 2021 (or 2022 or 2023, if necessary). Do you live in the Netherlands? In that case fill in the Declaration of income to request reduction in monthly repayment of student debt 2023 form.

Repayment regulations

Not everyone is subject to the same repayment regulations. To fill in this form correctly, you will need to know if you are subject to the repayment regulations SF15-old or not. You will find the repayment regulations applicable to you in Mijn DUO. If you are unable to log into Mijn DUO, go to duo.nl/terugbetalingsregels, where you will find a tool to help you determine which repayment regulations apply to you.

Date of commencement

This request to reduce the monthly instalments applies to the 2023 calendar year. If you apply before 1 January, any reduction of the monthly instalment will begin on 1 January 2023. If you send in this form after 1 January 2023, any reduction of the monthly repayment will begin from the month following your application.

Do you live in the Caribbean Netherlands or on Curaçao? We will request your income for the following calendar years automatically, so no action is required on your part. Should we fail to receive the information, we will contact you. In that case, you will have to send the income information yourself.

Note on 2 Your partner

DUO asks questions about your situation to determine whether you have a partner. Go to duo.nl/partner.

Note on 2.6 Including your partner's income

If you are repaying your student loan in compliance with the repayment rules SF15, SF35 or SF15-IIIk, you are obliged to include your partner's income so that your monthly payment can be calculated. If you fall under the repayment regulations SF15-old and you have a partner or partner for tax purposes, you can decide not to include your partner's income. In that case you will only need to fill in question 2.6 when answering question 2. Do you have a lifelong learning credit debt and a student debt subject to the regulations SF15-old? And have you decided not to include your partner's income? In that case, your partner's income must be included in your lifelong learning credit debt. You can specify your partner's details and income details using this form.